



2023 EU-wide Stress Test

| | |
|---------------------|----------------------------------|
| Bank Name | ABANCA Corporación Bancaria S.A. |
| LEI Code | 54930056IRBXX0Q1FP96 |
| Country Code | ES |

2023 EU-wide Stress Test: Summary

ABANCA Corporación Bancaria S.A.

| | Actual | Baseline Scenario | | | Adverse Scenario | | | |
|---|---------------|-------------------|---------------|---------------|------------------|--------------|--------------|------------|
| | | 31/12/2022 | 31/12/2023 | 31/12/2024 | 31/12/2025 | 31/12/2023 | 31/12/2024 | 31/12/2025 |
| (mln EUR, %) | | | | | | | | |
| Net interest income | 747 | 1,023 | 1,112 | 1,110 | 737 | 741 | 738 | |
| Gains or losses on financial assets and liabilities held for trading and trading financial assets and trading financial liabilities | 15 | 7 | 7 | 7 | -7 | 5 | 5 | |
| Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss | -43 | 1 | -79 | -70 | -480 | -222 | -169 | |
| Profit or (-) loss for the year | 219 | 431 | 431 | 428 | -255 | -46 | -1 | |
| Coverage ratio: non-performing exposure (%) | 59.82% | 55.78% | 51.14% | 48.13% | 63.84% | 59.24% | 56.48% | |
| Common Equity Tier 1 capital | 4,052 | 4,204 | 4,394 | 4,616 | 3,366 | 3,100 | 2,980 | |
| Total Risk exposure amount (all transitional adjustments included) | 32,468 | 32,462 | 32,428 | 32,480 | 32,511 | 32,433 | 32,398 | |
| Common Equity Tier 1 ratio, % | 12.48% | 12.95% | 13.55% | 14.21% | 10.35% | 9.56% | 9.20% | |
| Fully loaded Common Equity Tier 1 ratio, % | 11.95% | 12.78% | 13.55% | 14.21% | 9.98% | 9.50% | 9.20% | |
| Tier 1 capital | 4,677 | 4,829 | 5,019 | 5,241 | 3,991 | 3,725 | 3,605 | |
| Total leverage ratio exposures | 75,318 | 75,318 | 75,318 | 75,318 | 75,318 | 75,318 | 75,318 | |
| Leverage ratio, % | 6.21% | 6.41% | 6.66% | 6.96% | 5.30% | 4.95% | 4.79% | |
| Fully loaded leverage ratio, % | 5.99% | 6.35% | 6.68% | 6.97% | 5.14% | 4.93% | 4.80% | |
| Memorandum item related to the application of IFRS-17 for banks with insurance subsidiaries or participations: Fully loaded Common Equity Tier 1 ratio - With application of IFRS-17. % | 11.95% | 12.79% | 13.55% | 14.21% | 9.98% | 9.50% | 9.20% | |

| | |
|-----------------------------------|--------------------------|
| IFRS 9 transitional arrangements? | Yes (static and dynamic) |
|-----------------------------------|--------------------------|

2023 EU-wide Stress Test: Credit risk IRB

ABANCA Corporación Bancaria S.A.

| | | Actual | | | | | | | | | | | | | | | |
|----------------------------------|--|-----------------|-----------|---------------|-----------|-----------------------|-----------|---------------|-----------|------------------|------------------|------------------|--|--|--|-----------------------------------|---|
| | | 31/12/2022* | | | | | | | | | | | | | | | |
| | | Exposure values | | | | Risk exposure amounts | | | | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure | |
| | | A-IRB | | F-IRB | | A-IRB | | F-IRB | | | | | | | | | |
| (min EUR, %) | | Non-defaulted | Defaulted | Non-defaulted | Defaulted | Non-defaulted | Defaulted | Non-defaulted | Defaulted | | | | | | | | |
| ABANCA Corporación Bancaria S.A. | Central banks | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| | Central governments | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| | Institutions | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | Corporates | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | Corporates - Of Which: Specialised Lending | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | Corporates - Of Which: SME | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | Retail | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | Retail - Secured on real estate property | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | Retail - Secured on real estate property - Of Which: SME | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | Retail - Secured on real estate property - Of Which: non-SME | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | Retail - Qualifying Revolving | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | Retail - Other Retail | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | Retail - Other Retail - Of Which: SME | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | Retail - Other Retail - Of Which: non-SME | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | Equity | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | Securitisation | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | Other non-credit obligation assets | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| IRB TOTAL | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |

| | | Actual | | | | | | | | | | | | | | | |
|--------------|--|-----------------|-----------|---------------|-----------|-----------------------|-----------|---------------|-----------|------------------|------------------|------------------|--|--|--|-----------------------------------|---|
| | | 31/12/2022* | | | | | | | | | | | | | | | |
| | | Exposure values | | | | Risk exposure amounts | | | | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure | |
| | | A-IRB | | F-IRB | | A-IRB | | F-IRB | | | | | | | | | |
| (min EUR, %) | | Non-defaulted | Defaulted | Non-defaulted | Defaulted | Non-defaulted | Defaulted | Non-defaulted | Defaulted | | | | | | | | |
| SPAIN | Central banks | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| | Central governments | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| | Institutions | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | Corporates | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | Corporates - Of Which: Specialised Lending | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | Corporates - Of Which: SME | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | Retail | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | Retail - Secured on real estate property | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | Retail - Secured on real estate property - Of Which: SME | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | Retail - Secured on real estate property - Of Which: non-SME | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | Retail - Qualifying Revolving | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | Retail - Other Retail | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | Retail - Other Retail - Of Which: SME | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | Retail - Other Retail - Of Which: non-SME | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | Equity | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | Securitisation | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | Other non-credit obligation assets | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| IRB TOTAL | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |

* Stage 1, 2, and 3 exposures as well as related provisions already reflect the restated distribution across IFRS 9 stages as of 1 January 2023 as per Methodological Note.

2023 EU-wide Stress Test: Credit risk IRB

ABANCA Corporación Bancaria S.A.

| | Baseline Scenario | | | | | | | | | | | | | | | | | | | | | |
|--|-------------------|------------------|------------------|--|--|--|-----------------------------------|------------------|------------------|------------------|--|--|--|-----------------------------------|------------------|------------------|------------------|--|--|--|-----------------------------------|---|
| | 31/12/2023 | | | | | | | 31/12/2024 | | | | | | | 31/12/2025 | | | | | | | |
| | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure | |
| (min EUR, %) | | | | | | | | | | | | | | | | | | | | | | |
| ABANCA Corporación Bancaria S.A. | | | | | | | | | | | | | | | | | | | | | | |
| Central banks | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Central governments | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Institutions | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Corporates | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Corporates - Of Which: Specialised Lending | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Corporates - Of Which: SME | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Retail | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Retail - Secured on real estate property | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Retail - Secured on real estate property - Of Which: SME | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Retail - Secured on real estate property - Of Which: non-SME | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Retail - Qualifying Revolving | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Retail - Other Retail | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Retail - Other Retail - Of Which: SME | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Retail - Other Retail - Of Which: non-SME | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Equity | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Securitisation | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Other non-credit obligation assets | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| IRB TOTAL | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |

| | Baseline Scenario | | | | | | | | | | | | | | | | | | | | | |
|--|-------------------|------------------|------------------|--|--|--|-----------------------------------|------------------|------------------|------------------|--|--|--|-----------------------------------|------------------|------------------|------------------|--|--|--|-----------------------------------|---|
| | 31/12/2023 | | | | | | | 31/12/2024 | | | | | | | 31/12/2025 | | | | | | | |
| | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure | |
| (min EUR, %) | | | | | | | | | | | | | | | | | | | | | | |
| SPAIN | | | | | | | | | | | | | | | | | | | | | | |
| Central banks | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Central governments | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Institutions | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Corporates | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Corporates - Of Which: Specialised Lending | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Corporates - Of Which: SME | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Retail | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Retail - Secured on real estate property | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Retail - Secured on real estate property - Of Which: SME | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Retail - Secured on real estate property - Of Which: non-SME | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Retail - Qualifying Revolving | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Retail - Other Retail | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Retail - Other Retail - Of Which: SME | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Retail - Other Retail - Of Which: non-SME | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Equity | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Securitisation | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Other non-credit obligation assets | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| IRB TOTAL | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |

* Stage 1, 2, and 3 exposures as well as related provisions already reflect the restated distribution across IFRS 9 stages as of 1 January 2023 as per Meth

2023 EU-wide Stress Test: Credit risk IRB

ABANCA Corporación Bancaria S.A.

| | 31/12/2023 | | | | | | | Adverse Scenario | | | | | | | 31/12/2025 | | | | | | |
|--|------------------|------------------|------------------|--|--|--|-----------------------------------|------------------|------------------|------------------|--|--|--|-----------------------------------|------------------|------------------|------------------|--|--|--|-----------------------------------|
| | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure |
| | (min EUR, %) | | | | | | | | | | | | | | | | | | | | |
| Central banks | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Central governments | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Institutions | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Corporates | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Corporates - Of Which: Specialised Lending | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Corporates - Of Which: SME | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Retail | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Retail - Secured on real estate property | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Retail - Secured on real estate property - Of Which: SME | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Retail - Secured on real estate property - Of Which: non-SME | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Retail - Qualifying Revolving | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Retail - Other Retail | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Retail - Other Retail - Of Which: SME | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Retail - Other Retail - Of Which: non-SME | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Equity | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Securitisation | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Other non-credit obligation assets | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| IRB TOTAL | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |

| | 31/12/2023 | | | | | | | Adverse Scenario | | | | | | | 31/12/2025 | | | | | | |
|--|------------------|------------------|------------------|--|--|--|-----------------------------------|------------------|------------------|------------------|--|--|--|-----------------------------------|------------------|------------------|------------------|--|--|--|-----------------------------------|
| | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure |
| | (min EUR, %) | | | | | | | | | | | | | | | | | | | | |
| Central banks | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Central governments | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Institutions | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Corporates | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Corporates - Of Which: Specialised Lending | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Corporates - Of Which: SME | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Retail | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Retail - Secured on real estate property | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Retail - Secured on real estate property - Of Which: SME | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Retail - Secured on real estate property - Of Which: non-SME | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Retail - Qualifying Revolving | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Retail - Other Retail | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Retail - Other Retail - Of Which: SME | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Retail - Other Retail - Of Which: non-SME | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Equity | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Securitisation | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Other non-credit obligation assets | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| IRB TOTAL | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |

* Stage 1, 2, and 3 exposures as well as related provisions already reflect the restated distribution across IFRS 9 stages as of 1 January 2023 as per Meth

2023 EU-wide Stress Test: Credit risk STA
 ABANCA Corporación Bancaria S.A.

| | | Actual | | | | | | | | | | | | |
|----------------------------------|---|-----------------|-----------|-----------------------|-----------|------------------|------------------|------------------|------------------|------------------|--|--|--|----------------------------------|
| | | 31/12/2022* | | | | | | | | | | | | |
| | | Exposure values | | Risk exposure amounts | | Stage 1 exposure | | | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio- Stage 3 exposure |
| | | Non-defaulted | Defaulted | Non-defaulted | Defaulted | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | | | | | | |
| ABANCA Corporación Bancaria S.A. | Central banks | 8,051 | 0 | 0 | 0 | 8,051 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| | Central governments | 12,826 | 0 | 0 | 0 | 11,909 | 392 | 46 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| | Regional governments or local authorities | 9,472 | 0 | 0 | 0 | 9,472 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| | Public sector entities | 967 | 0 | 163 | 0 | 968 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 1.36% |
| | Multilateral Development Banks | 35 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| | International Organisations | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| | Institutions | 1,912 | 0 | 292 | 0 | 2,497 | 90 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| | Corporate | 14,492 | 152 | 12,464 | 181 | 13,683 | 1,659 | 242 | 124 | 26 | 26 | 332 | 25 | 25.20% |
| | of which: SME | 1,962 | 61 | 1,344 | 55 | 1,688 | 440 | 155 | 12 | 20 | 20 | 86 | 27 | 27.00% |
| | Retail | 6,248 | 78 | 3,484 | 87 | 5,346 | 270 | 204 | 17 | 17 | 17 | 133 | 65 | 65.24% |
| | of which: SME | 1,494 | 61 | 829 | 55 | 1,484 | 130 | 113 | 0 | 0 | 0 | 25 | 25 | 25.00% |
| | Secured by mortgages on immovable property | 15,035 | 170 | 5,226 | 119 | 15,207 | 759 | 654 | 0 | 0 | 0 | 25 | 25 | 25.00% |
| | of which: SME | 799 | 23 | 289 | 22 | 888 | 134 | 33 | 2 | 2 | 2 | 12 | 12 | 36.36% |
| | Items associated with particularly high risk | 1,023 | 0 | 1,204 | 8 | 995 | 28 | 37 | 4 | 4 | 4 | 38 | 38 | 65.27% |
| | Covered bonds | 39 | 0 | 4 | 0 | 39 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| | Claims on institutions and corporates with a ST credit assessment | 105 | 0 | 81 | 0 | 105 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| | Collective investments undertakings (CIU) | 18 | 0 | 20 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| Reserve | 838 | 0 | 3,261 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | |
| Securitisation | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | |
| Other exposures | 5,381 | 0 | 4,715 | 0 | 3,553 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | |
| Standardised Total | 73,396 | 402 | 29,277 | 446 | 67,666 | 3,514 | 972 | 171 | 124 | 124 | 381 | 581 | 59.82% | |

| | | Actual | | | | | | | | | | | | |
|--------------------|---|-----------------|-----------|-----------------------|-----------|------------------|------------------|------------------|------------------|------------------|--|--|--|----------------------------------|
| | | 31/12/2022* | | | | | | | | | | | | |
| | | Exposure values | | Risk exposure amounts | | Stage 1 exposure | | | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio- Stage 3 exposure |
| | | Non-defaulted | Defaulted | Non-defaulted | Defaulted | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | | | | | | |
| SPAIN | Central banks | 8,051 | 0 | 0 | 0 | 8,051 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| | Central governments | 2,551 | 0 | 0 | 0 | 2,118 | 322 | 48 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| | Regional governments or local authorities | 9,472 | 0 | 0 | 0 | 9,472 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| | Public sector entities | 967 | 0 | 163 | 0 | 968 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 1.36% |
| | Multilateral Development Banks | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| | International Organisations | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| | Institutions | 1,136 | 0 | 620 | 0 | 1,185 | 90 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| | Corporate | 10,294 | 163 | 9,656 | 177 | 10,361 | 1,030 | 148 | 126 | 26 | 26 | 311 | 25 | 25.00% |
| | of which: SME | 1,955 | 39 | 2,265 | 44 | 1,988 | 470 | 170 | 15 | 20 | 20 | 101 | 25 | 25.00% |
| | Retail | 4,912 | 72 | 4,435 | 83 | 4,859 | 268 | 193 | 15 | 15 | 15 | 125 | 64 | 64.81% |
| | of which: SME | 1,326 | 61 | 261 | 50 | 1,326 | 150 | 103 | 4 | 4 | 4 | 69 | 69 | 64.71% |
| | Secured by mortgages on immovable property | 12,646 | 163 | 4,457 | 164 | 12,609 | 664 | 210 | 4 | 27 | 27 | 80 | 80 | 36.36% |
| | of which: SME | 677 | 18 | 218 | 18 | 718 | 123 | 22 | 2 | 2 | 2 | 10 | 10 | 20.00% |
| | Items associated with particularly high risk | 709 | 0 | 1,063 | 7 | 695 | 27 | 35 | 0 | 0 | 0 | 34 | 34 | 65.00% |
| | Covered bonds | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| | Claims on institutions and corporates with a ST credit assessment | 37 | 0 | 36 | 0 | 37 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| | Collective investments undertakings (CIU) | 18 | 0 | 20 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| Reserve | 751 | 0 | 3,285 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | |
| Securitisation | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | |
| Other exposures | 5,279 | 0 | 4,714 | 0 | 3,115 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | |
| Standardised Total | 61,722 | 374 | 25,221 | 412 | 55,911 | 2,407 | 915 | 164 | 118 | 118 | 553 | 553 | 60.39% | |

* Stage 1, 2, and 3 exposures as well as related provisions already reflect the rebated distribution across IFRS 9 stages as of 1 January 2022 as per Methodological Note.

2023 EU-wide Stress Test: Credit risk STA
 ABANCA Corporación Bancaria S.A.

| | Baseline Scenario | | | | | | | | | | | | | | | | | |
|---|-------------------|------------------|------------------|--|--|----------------------------------|------------------|------------------|------------------|--|--|----------------------------------|------------------|------------------|------------------|--|--|----------------------------------|
| | 31/12/2023 | | | | | | 31/12/2024 | | | | | | 31/12/2025 | | | | | |
| | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Coverage Ratio- Stage 3 exposure | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Coverage Ratio- Stage 3 exposure | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Coverage Ratio- Stage 3 exposure |
| (mln EUR, %) | | | | | | | | | | | | | | | | | | |
| Central banks | 8.004 | 0 | 0 | 0 | 0 | 0,00% | 8.004 | 0 | 0 | 0 | 0,00% | 8.004 | 0 | 0 | 0 | 0 | 0 | 0,00% |
| Central governments | 15.382 | 325 | 45 | 1 | 13 | 40,00% | 15.409 | 325 | 45 | 1 | 13 | 40,00% | 15.488 | 325 | 45 | 1 | 13 | 40,00% |
| Regional governments or local authorities | 9.015 | 0 | 0 | 0 | 0 | 40,00% | 9.409 | 0 | 0 | 0 | 0,00% | 9.408 | 0 | 0 | 0 | 0 | 0 | 0,00% |
| Public sector entities | 568 | 0 | 0 | 0 | 0 | 0,00% | 567 | 0 | 0 | 0 | 0,00% | 567 | 0 | 0 | 0 | 0 | 0 | 0,00% |
| Multilateral Development Banks | 0 | 0 | 0 | 0 | 0 | 0,00% | 0 | 0 | 0 | 0 | 0,00% | 0 | 0 | 0 | 0 | 0 | 0 | 0,00% |
| International Organisations | 0 | 0 | 0 | 0 | 0 | 0,00% | 0 | 0 | 0 | 0 | 0,00% | 0 | 0 | 0 | 0 | 0 | 0 | 0,00% |
| Institutions | 2.497 | 107 | 71 | 1 | 1 | 6,53% | 2.461 | 110 | 33 | 1 | 2 | 6,53% | 2.404 | 126 | 41 | 0 | 1 | 6,43% |
| Corporates | 13.044 | 367 | 544 | 4 | 34 | 36% | 12.079 | 510 | 807 | 7 | 42 | 41% | 12.057 | 480 | 798 | 7 | 31 | 44% |
| of which: SME | 3.651 | 361 | 176 | 4 | 14 | 12% | 3.684 | 380 | 307 | 3 | 11 | 12% | 3.721 | 346 | 320 | 3 | 9 | 14% |
| Retail | 5.211 | 351 | 261 | 13 | 27 | 16% | 5.088 | 389 | 393 | 18 | 24 | 20% | 5.011 | 405 | 486 | 18 | 24 | 24% |
| of which: SME | 1.505 | 133 | 133 | 1 | 1 | 1% | 1.463 | 136 | 135 | 1 | 1 | 1% | 1.431 | 116 | 158 | 1 | 1 | 1% |
| Secured by mortgages on immovable assets | 15.018 | 331 | 383 | 7 | 13 | 12% | 15.063 | 384 | 435 | 8 | 35 | 18% | 15.063 | 318 | 318 | 8 | 34 | 16% |
| of which: SME | 4.742 | 152 | 40 | 1 | 4 | 1% | 4.681 | 153 | 47 | 1 | 4 | 1% | 4.587 | 149 | 53 | 1 | 4 | 1% |
| Items associated with particularly high risk | 268 | 24 | 44 | 1 | 3 | 3% | 279 | 30 | 51 | 1 | 2 | 4% | 274 | 29 | 17 | 1 | 2 | 4% |
| Covered bonds | 0 | 0 | 0 | 0 | 0 | 0,00% | 0 | 0 | 0 | 0 | 0,00% | 0 | 0 | 0 | 0 | 0 | 0 | 0,00% |
| Claims on institutions and corporates with a ST credit assessment | 0 | 0 | 0 | 0 | 0 | 0,00% | 0 | 0 | 0 | 0 | 0,00% | 0 | 0 | 0 | 0 | 0 | 0 | 0,00% |
| Collective Investments Undertakings (CIU) | 0 | 0 | 0 | 0 | 0 | 0,00% | 0 | 0 | 0 | 0 | 0,00% | 0 | 0 | 0 | 0 | 0 | 0 | 0,00% |
| Equity | 0 | 0 | 0 | 0 | 0 | 0,00% | 0 | 0 | 0 | 0 | 0,00% | 0 | 0 | 0 | 0 | 0 | 0 | 0,00% |
| Securitisation | 0 | 0 | 0 | 0 | 0 | 0,00% | 0 | 0 | 0 | 0 | 0,00% | 0 | 0 | 0 | 0 | 0 | 0 | 0,00% |
| Other exposures | 13 | 0 | 0 | 0 | 0 | 0,00% | 11 | 0 | 0 | 0 | 0,00% | 11 | 0 | 0 | 0 | 0 | 0 | 0,00% |
| Standardised Total | 67.364 | 2.611 | 1.263 | 31 | 133 | 70% | 66.970 | 2.678 | 1.573 | 34 | 120 | 80% | 66.651 | 2.672 | 1.656 | 33 | 102 | 89% |

| | Baseline Scenario | | | | | | | | | | | | | | | | | |
|---|-------------------|------------------|------------------|--|--|----------------------------------|------------------|------------------|------------------|--|--|----------------------------------|------------------|------------------|------------------|--|--|----------------------------------|
| | 31/12/2023 | | | | | | 31/12/2024 | | | | | | 31/12/2025 | | | | | |
| | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Coverage Ratio- Stage 3 exposure | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Coverage Ratio- Stage 3 exposure | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Coverage Ratio- Stage 3 exposure |
| (mln EUR, %) | | | | | | | | | | | | | | | | | | |
| Central banks | 8.004 | 0 | 0 | 0 | 0 | 0,00% | 8.004 | 0 | 0 | 0 | 0,00% | 8.004 | 0 | 0 | 0 | 0 | 0 | 0,00% |
| Central governments | 7.114 | 324 | 43 | 1 | 13 | 17% | 7.110 | 325 | 45 | 1 | 13 | 18% | 7.104 | 325 | 48 | 1 | 13 | 18% |
| Regional governments or local authorities | 9.410 | 0 | 0 | 0 | 0 | 40,00% | 9.409 | 0 | 0 | 0 | 0,00% | 9.399 | 0 | 0 | 0 | 0 | 0 | 0,00% |
| Public sector entities | 568 | 0 | 0 | 0 | 0 | 0,00% | 567 | 0 | 0 | 0 | 0,00% | 567 | 0 | 0 | 0 | 0 | 0 | 0,00% |
| Multilateral Development Banks | 0 | 0 | 0 | 0 | 0 | 0,00% | 0 | 0 | 0 | 0 | 0,00% | 0 | 0 | 0 | 0 | 0 | 0 | 0,00% |
| International Organisations | 0 | 0 | 0 | 0 | 0 | 0,00% | 0 | 0 | 0 | 0 | 0,00% | 0 | 0 | 0 | 0 | 0 | 0 | 0,00% |
| Institutions | 1.178 | 87 | 18 | 1 | 1 | 6,94% | 1.173 | 85 | 20 | 1 | 2 | 6,53% | 1.169 | 82 | 32 | 0 | 2 | 6,37% |
| Corporates | 10.300 | 896 | 577 | 4 | 34 | 35% | 10.300 | 820 | 611 | 4 | 30 | 36% | 10.335 | 720 | 722 | 4 | 30 | 34% |
| of which: SME | 3.138 | 351 | 162 | 3 | 14 | 11% | 3.086 | 381 | 355 | 3 | 11 | 10% | 3.201 | 330 | 316 | 3 | 11 | 11% |
| Retail | 4.742 | 330 | 246 | 18 | 20 | 13% | 4.681 | 361 | 381 | 15 | 25 | 18% | 4.587 | 374 | 381 | 15 | 22 | 21% |
| of which: SME | 1.377 | 124 | 125 | 1 | 1 | 7% | 1.373 | 127 | 145 | 1 | 7% | 1.364 | 121 | 133 | 1 | 7% | 8% | |
| Secured by mortgages on immovable assets | 12.361 | 731 | 300 | 4 | 32 | 21% | 12.439 | 721 | 381 | 5 | 31 | 11% | 12.537 | 706 | 499 | 5 | 30 | 12% |
| of which: SME | 400 | 130 | 24 | 1 | 1 | 1% | 383 | 141 | 40 | 1 | 1 | 1% | 420 | 144 | 40 | 1 | 1 | 1% |
| Items associated with particularly high risk | 600 | 24 | 41 | 1 | 1 | 1% | 621 | 25 | 48 | 1 | 1 | 1% | 624 | 23 | 11 | 1 | 1 | 1% |
| Covered bonds | 0 | 0 | 0 | 0 | 0 | 0,00% | 0 | 0 | 0 | 0 | 0,00% | 0 | 0 | 0 | 0 | 0 | 0 | 0,00% |
| Claims on institutions and corporates with a ST credit assessment | 0 | 0 | 0 | 0 | 0 | 0,00% | 0 | 0 | 0 | 0 | 0,00% | 0 | 0 | 0 | 0 | 0 | 0 | 0,00% |
| Collective Investments Undertakings (CIU) | 0 | 0 | 0 | 0 | 0 | 0,00% | 0 | 0 | 0 | 0 | 0,00% | 0 | 0 | 0 | 0 | 0 | 0 | 0,00% |
| Equity | 0 | 0 | 0 | 0 | 0 | 0,00% | 0 | 0 | 0 | 0 | 0,00% | 0 | 0 | 0 | 0 | 0 | 0 | 0,00% |
| Securitisation | 0 | 0 | 0 | 0 | 0 | 0,00% | 0 | 0 | 0 | 0 | 0,00% | 0 | 0 | 0 | 0 | 0 | 0 | 0,00% |
| Other exposures | 13 | 0 | 0 | 0 | 0 | 0,00% | 11 | 0 | 0 | 0 | 0,00% | 11 | 0 | 0 | 0 | 0 | 0 | 0,00% |
| Standardised Total | 55.648 | 2.491 | 1.180 | 31 | 123 | 66% | 55.370 | 2.496 | 1.497 | 30 | 109 | 79% | 55.161 | 2.361 | 1.707 | 29 | 91 | 83% |

* Stage 1, 2, and 3 exposures as well as related provisions already reflect the retorted distribution across IFRS 9 stages as of 1 January 2023 as per Methodology

2023 EU-wide Stress Test: Credit risk STA
ABANCA Corporación Bancaria S.A.

| | Adverse Scenario | | | | | | | | | | | | | | | | | | | |
|---|------------------|------------------|------------------|--|--|----------------------------------|------------------|------------------|------------------|--|--|----------------------------------|------------------|------------------|------------------|--|--|--|----------------------------------|--|
| | 31/12/2023 | | | | | | 31/12/2024 | | | | | | 31/12/2025 | | | | | | | |
| | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Coverage Ratio- Stage 3 exposure | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Coverage Ratio- Stage 3 exposure | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio- Stage 3 exposure | |
| (mli EUR, %) | | | | | | | | | | | | | | | | | | | | |
| ABANCA Corporación Bancaria S.A. | Central banks | 8,204 | 0 | 0 | 0 | 0 | 8,204 | 0 | 0 | 0 | 0 | 0 | 8,204 | 0 | 0 | 0 | 0 | 0 | 0 | |
| Central governments | 15,482 | 325 | 45 | 1 | 17 | 18 | 15,489 | 325 | 45 | 1 | 18 | 18 | 15,489 | 325 | 45 | 1 | 18 | 18 | 18 | |
| Regional governments or local authorities | 9,415 | 1 | 1 | 1 | 1 | 1 | 9,420 | 1 | 1 | 1 | 1 | 1 | 9,420 | 1 | 1 | 1 | 1 | 1 | 1 | |
| Public sector entities | 568 | 0 | 1 | 0 | 0 | 0 | 567 | 0 | 1 | 0 | 0 | 0 | 567 | 1 | 1 | 0 | 0 | 0 | 0 | |
| Multilateral Development Banks | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| International Organisations | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| Institutions | 2,452 | 111 | 25 | 4 | 14 | 17 | 2,441 | 120 | 45 | 3 | 11 | 20 | 2,391 | 140 | 66 | 2 | 7 | 37 | 37 | |
| Coverages | 12,886 | 1,004 | 604 | 40 | 148 | 140 | 12,484 | 1,248 | 622 | 12 | 141 | 156 | 12,204 | 1,228 | 1,178 | 1,072 | 119 | 81 | 163 | |
| of which: SME | 3,358 | 365 | 199 | 24 | 84 | 140 | 3,284 | 410 | 304 | 14 | 201 | 204 | 3,169 | 378 | 314 | 11 | 70 | 24 | 24 | |
| Retail | 5,181 | 373 | 289 | 89 | 89 | 109 | 5,249 | 456 | 49 | 39 | 61 | 282 | 4,802 | 483 | 438 | 34 | 38 | 34 | 34 | |
| of which: SME | 1,633 | 153 | 138 | 38 | 38 | 59 | 1,628 | 176 | 210 | 14 | 17 | 37 | 1,513 | 177 | 155 | 14 | 18 | 18 | 18 | |
| Secured by mortgages on immovable property | 15,418 | 871 | 388 | 38 | 177 | 18 | 14,825 | 1,025 | 519 | 119 | 119 | 119 | 14,516 | 1,114 | 659 | 87 | 87 | 87 | 87 | |
| of which: SME | 484 | 158 | 43 | 2 | 8 | 18 | 475 | 180 | 58 | 1 | 0 | 23 | 39 | 191 | 89 | 1 | 8 | 28 | 31 | |
| Items associated with particularly high risk | 2,921 | 27 | 48 | 2 | 5 | 39 | 2,914 | 99 | 48 | 1 | 0 | 43 | 27,394 | 99 | 29 | 1 | 5 | 47 | 47 | |
| Covered bonds | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| Claims on institutions and corporates with a ST credit assessment | 195 | 0 | 0 | 0 | 0 | 0 | 195 | 0 | 0 | 0 | 0 | 0 | 195 | 0 | 0 | 0 | 0 | 0 | 0 | |
| Collective Investments undertakings (CIU) | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| Equity | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| Securitisation | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| Other exposures | 113 | 0 | 0 | 0 | 0 | 0 | 113 | 0 | 0 | 0 | 0 | 0 | 113 | 0 | 0 | 0 | 0 | 0 | 0 | |
| Standardised Total | 67,627 | 3,291 | 1,363 | 130 | 323 | 870 | 65,971 | 3,229 | 1,390 | 91 | 297 | 1,173 | 65,331 | 3,320 | 2,496 | 79 | 231 | 1,410 | 58,493 | |

| | Adverse Scenario | | | | | | | | | | | | | | | | | | | |
|---|------------------|------------------|------------------|--|--|----------------------------------|------------------|------------------|------------------|--|--|----------------------------------|------------------|------------------|------------------|--|--|--|----------------------------------|--|
| | 31/12/2023 | | | | | | 31/12/2024 | | | | | | 31/12/2025 | | | | | | | |
| | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Coverage Ratio- Stage 3 exposure | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Coverage Ratio- Stage 3 exposure | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio- Stage 3 exposure | |
| (mli EUR, %) | | | | | | | | | | | | | | | | | | | | |
| SPAIN | Central banks | 8,204 | 0 | 0 | 0 | 0 | 8,204 | 0 | 0 | 0 | 0 | 0 | 8,204 | 0 | 0 | 0 | 0 | 0 | 0 | |
| Central governments | 7,114 | 324 | 43 | 1 | 17 | 17 | 7,119 | 325 | 45 | 1 | 18 | 18 | 7,119 | 325 | 45 | 1 | 18 | 18 | 18 | |
| Regional governments or local authorities | 9,415 | 1 | 1 | 1 | 1 | 1 | 9,420 | 1 | 1 | 1 | 1 | 1 | 9,420 | 1 | 1 | 1 | 1 | 1 | 1 | |
| Public sector entities | 568 | 0 | 1 | 0 | 0 | 0 | 567 | 1 | 1 | 0 | 0 | 0 | 567 | 1 | 1 | 0 | 0 | 0 | 0 | |
| Multilateral Development Banks | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| International Organisations | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| Institutions | 1,177 | 89 | 21 | 4 | 15 | 16 | 1,187 | 90 | 37 | 2 | 13 | 20 | 1,147 | 88 | 48 | 2 | 7 | 36 | 36 | |
| Coverages | 10,164 | 986 | 581 | 37 | 140 | 140 | 9,822 | 1,107 | 584 | 10 | 107 | 136 | 9,740 | 1,025 | 1,011 | 113 | 76 | 201 | 214 | |
| of which: SME | 3,100 | 372 | 198 | 22 | 84 | 138 | 2,993 | 390 | 288 | 12 | 30 | 196 | 2,878 | 354 | 354 | 10 | 20 | 21 | 21 | |
| Retail | 4,715 | 350 | 213 | 57 | 57 | 189 | 4,499 | 424 | 385 | 17 | 42 | 271 | 4,307 | 446 | 358 | 33 | 35 | 130 | 130 | |
| of which: SME | 1,313 | 131 | 130 | 37 | 17 | 97 | 1,233 | 161 | 151 | 14 | 12 | 132 | 1,188 | 166 | 158 | 11 | 8 | 15 | 15 | |
| Secured by mortgages on immovable property | 12,395 | 768 | 319 | 25 | 84 | 160 | 11,439 | 901 | 451 | 20 | 213 | 47,474 | 12,232 | 979 | 881 | 127 | 80 | 265 | 45,631 | |
| of which: SME | 403 | 130 | 36 | 2 | 7 | 15 | 400 | 155 | 49 | 1 | 3 | 19 | 38 | 162 | 58 | 1 | 2 | 22 | 22 | |
| Items associated with particularly high risk | 682 | 51 | 42 | 1 | 5 | 35 | 681 | 50 | 37 | 0 | 0 | 39 | 651 | 38 | 37 | 0 | 4 | 40 | 40 | |
| Covered bonds | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| Claims on institutions and corporates with a ST credit assessment | 37 | 0 | 0 | 0 | 0 | 0 | 37 | 0 | 0 | 0 | 0 | 0 | 37 | 0 | 0 | 0 | 0 | 0 | 0 | |
| Collective Investments undertakings (CIU) | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| Equity | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| Securitisation | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| Other exposures | 10 | 0 | 0 | 0 | 0 | 0 | 10 | 0 | 0 | 0 | 0 | 0 | 10 | 0 | 0 | 0 | 0 | 0 | 0 | |
| Standardised Total | 55,463 | 3,560 | 1,289 | 127 | 307 | 827 | 54,497 | 3,295 | 1,330 | 83 | 269 | 1,114 | 53,981 | 2,955 | 2,289 | 72 | 213 | 1,334 | 58,393 | |

* Stage 1, 2, and 3 exposures as well as related provisions already reflect the re-rated distribution across IFRS 9 stages as of 1 January 2023 as per Methodology

2023 EU-wide Stress Test: Credit risk COVID-19 STA
 ABANCA Corporación Bancaria S.A.

| | | Public guarantee - Actual | | | | | | | | | | |
|--------------|---|---------------------------|------------------|---------------------------------------|------------------|---------------------------------------|------------------|---------------------------------------|--|--|--|---------------------------------|
| | | 31/12/2022 | | | | | | | | | | |
| (000 EUR, %) | Exposure value | Risk exposure amounts | Stage 1 exposure | Stage 1 exposure, of which guaranteed | Stage 2 exposure | Stage 2 exposure, of which guaranteed | Stage 3 exposure | Stage 3 exposure, of which guaranteed | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio Stage 3 exposure |
| | Capital funds | | | | | | | | | | | |
| | Capital assessments | | | | | | | | | | | |
| | Capital assessments or local authorities | | | | | | | | | | | |
| | Public sector entities | | | | | | | | | | | |
| | Multi-level Development Banks | | | | | | | | | | | |
| | International Organizations | | | | | | | | | | | |
| | Guarantees | 1,472 | 496 | 1,450 | 399 | 100 | 36 | 16 | 1 | 16 | 14 | 10% |
| | Insurance fee | 113 | 106 | 42 | 42 | 122 | 89 | 31 | 1 | 1 | 1 | 1% |
| | Retail | 962 | 154 | 811 | 671 | 100 | 100 | 16 | 1 | 2 | 2 | 1% |
| | Off-balance cap | 772 | 116 | 656 | 520 | 100 | 84 | 32 | 1 | 2 | 2 | 1% |
| | Secured by mortgages on immovable property | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0% |
| | Off-balance cap | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0% |
| | Items associated with particularly high risk | | | | | | | | | | | |
| | Capital funds | | | | | | | | | | | |
| | Capital assessments | | | | | | | | | | | |
| | Claims on institutions and corporates with a RT credit assessment | | | | | | | | | | | |
| | Capital assessments (corporates) (CAI) | | | | | | | | | | | |
| | State | | | | | | | | | | | |
| | Securitisation | | | | | | | | | | | |
| | Other | | | | | | | | | | | |
| | Grand Total | 2,283 | 862 | 2,262 | 1,662 | 466 | 191 | 74 | 4 | 28 | 26 | 10% |

| | | Public guarantee - Actual | | | | | | | | | | |
|--------------|---|---------------------------|------------------|---------------------------------------|------------------|---------------------------------------|------------------|---------------------------------------|--|--|--|---------------------------------|
| | | 31/12/2022 | | | | | | | | | | |
| (000 EUR, %) | Exposure value | Risk exposure amounts | Stage 1 exposure | Stage 1 exposure, of which guaranteed | Stage 2 exposure | Stage 2 exposure, of which guaranteed | Stage 3 exposure | Stage 3 exposure, of which guaranteed | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio Stage 3 exposure |
| | Capital funds | | | | | | | | | | | |
| | Capital assessments | | | | | | | | | | | |
| | Capital assessments or local authorities | | | | | | | | | | | |
| | Public sector entities | | | | | | | | | | | |
| | Multi-level Development Banks | | | | | | | | | | | |
| | International Organizations | | | | | | | | | | | |
| | Guarantees | 1,812 | 495 | 1,395 | 971 | 101 | 110 | 45 | 18 | 2 | 12 | 10% |
| | Insurance fee | 89 | 100 | 210 | 140 | 289 | 21 | 24 | 1 | 1 | 1 | 2% |
| | Retail | 889 | 128 | 761 | 643 | 100 | 100 | 11 | 1 | 2 | 2 | 1% |
| | Off-balance cap | 706 | 129 | 577 | 428 | 123 | 31 | 33 | 1 | 1 | 1 | 1% |
| | Secured by mortgages on immovable property | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0% |
| | Off-balance cap | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0% |
| | Items associated with particularly high risk | | | | | | | | | | | |
| | Capital funds | | | | | | | | | | | |
| | Capital assessments | | | | | | | | | | | |
| | Claims on institutions and corporates with a RT credit assessment | | | | | | | | | | | |
| | Capital assessments (corporates) (CAI) | | | | | | | | | | | |
| | State | | | | | | | | | | | |
| | Securitisation | | | | | | | | | | | |
| | Other | | | | | | | | | | | |
| | Grand Total | 2,954 | 852 | 2,187 | 1,539 | 491 | 131 | 74 | 21 | 4 | 13 | 10% |

2023 EU-wide Stress Test: Credit risk COVID-19 STA
 ABANCA Corporación Bancaria S.A.

| | | Public guarantee - Baseline Scenario | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
|---|--|--------------------------------------|---------------------------------------|------------------|---------------------------------------|------------------|---------------------------------------|--|--|--|-----------------------------------|------------------|---------------------------------------|------------------|---------------------------------------|------------------|---------------------------------------|--|--|--|-----------------------------------|-------|-------|-----|-----|-----|----|----|--------|--------|--------|
| | | 31/12/2023 | | | | | | | | | 31/12/2024 | | | | | | 31/12/2025 | | | | | | | | | | | | | | |
| | | Stage 1 exposure | Stage 1 exposure, of which guaranteed | Stage 2 exposure | Stage 2 exposure, of which guaranteed | Stage 3 exposure | Stage 3 exposure, of which guaranteed | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure | Stage 1 exposure | Stage 1 exposure, of which guaranteed | Stage 2 exposure | Stage 2 exposure, of which guaranteed | Stage 3 exposure | Stage 3 exposure, of which guaranteed | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure | | | | | | | | | | |
| | | (440 EUR, %) | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| ABANCA Corporación Bancaria S.A. | Central banks | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | Central governments | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | Regional governments or local authorities | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | Public sector entities | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | Multi-lateral Development Banks | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | International Organisations | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | Insurers | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | Corporates | 1,472 | 1,000 | 201 | 101 | 72 | 31 | 1 | 13 | 24 | 31.9% | 1,468 | 1,054 | 191 | 102 | 95 | 43 | 1 | 3 | 31 | 31.1% | 1,411 | 1,022 | 191 | 100 | 111 | 50 | 1 | 5 | 38 | 31.80% |
| | Retail | 840 | 650 | 189 | 94 | 68 | 28 | 2 | 4 | 10 | 28.9% | 832 | 624 | 167 | 86 | 80 | 38 | 1 | 1 | 14 | 26.4% | 806 | 624 | 95 | 75 | 81 | 2 | 2 | 10 | 28.69% | |
| | of which: top | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0% | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0% | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0% | |
| | Secured for mortgages on immovable assets | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | of which: top | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | Items associated with counterparty risk risk | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | Central banks | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Claims on institutions and corporates with a ST credit assessment | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Claims on institutions and corporates (ST) | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| State | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Insurers | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Corporates | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Standardised total | 2,312 | 1,650 | 390 | 202 | 142 | 61 | 1 | 17 | 34 | 28.3% | 2,307 | 1,728 | 351 | 206 | 195 | 81 | 1 | 4 | 45 | 26.1% | 2,208 | 1,726 | 387 | 173 | 183 | 53 | 11 | 48 | 26.22% | | |

| | | Public guarantee - Baseline Scenario | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
|---|--|--------------------------------------|---------------------------------------|------------------|---------------------------------------|------------------|---------------------------------------|--|--|--|-----------------------------------|------------------|---------------------------------------|------------------|---------------------------------------|------------------|---------------------------------------|--|--|--|-----------------------------------|-------|-------|-----|-----|-----|----|----|--------|--------|--------|
| | | 31/12/2023 | | | | | | | | | 31/12/2024 | | | | | | 31/12/2025 | | | | | | | | | | | | | | |
| | | Stage 1 exposure | Stage 1 exposure, of which guaranteed | Stage 2 exposure | Stage 2 exposure, of which guaranteed | Stage 3 exposure | Stage 3 exposure, of which guaranteed | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure | Stage 1 exposure | Stage 1 exposure, of which guaranteed | Stage 2 exposure | Stage 2 exposure, of which guaranteed | Stage 3 exposure | Stage 3 exposure, of which guaranteed | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure | | | | | | | | | | |
| | | (440 EUR, %) | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| SPAIN | Central banks | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | Central governments | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | Regional governments or local authorities | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | Public sector entities | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | Multi-lateral Development Banks | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | International Organisations | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | Insurers | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | Corporates | 1,432 | 1,000 | 201 | 101 | 72 | 31 | 1 | 13 | 24 | 31.9% | 1,428 | 1,033 | 188 | 105 | 95 | 43 | 1 | 3 | 31 | 31.0% | 1,411 | 1,048 | 147 | 98 | 100 | 50 | 1 | 5 | 38 | 31.71% |
| | Retail | 796 | 649 | 183 | 91 | 65 | 26 | 2 | 4 | 10 | 28.0% | 790 | 641 | 161 | 82 | 80 | 38 | 1 | 1 | 14 | 26.2% | 765 | 646 | 92 | 73 | 80 | 1 | 2 | 10 | 28.51% | |
| | of which: top | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0% | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0% | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0% | |
| | Secured for mortgages on immovable assets | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | of which: top | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | Items associated with counterparty risk risk | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | Central banks | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Claims on institutions and corporates with a ST credit assessment | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Claims on institutions and corporates (ST) | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| State | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Insurers | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Corporates | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Standardised total | 2,270 | 1,651 | 391 | 202 | 142 | 61 | 1 | 13 | 31 | 29.9% | 2,265 | 1,677 | 351 | 204 | 195 | 81 | 1 | 4 | 45 | 26.6% | 2,208 | 1,673 | 387 | 169 | 183 | 51 | 11 | 48 | 26.60% | | |



2023 EU-wide Stress Test: Securitisations

ABANCA Corporación Bancaria S.A.

| | | Actual | Baseline Scenario | | Adverse Scenario | | |
|-----------------|---|------------|-------------------|------------|------------------|------------|------------|
| | | 31/12/2022 | 31/12/2023 | 31/12/2024 | 31/12/2023 | 31/12/2024 | 31/12/2025 |
| (mln EUR) | | | | | | | |
| Exposure values | SEC-IRBA | 0 | | | | | |
| | SEC-SA | 0 | | | | | |
| | SEC-ERBA | 0 | | | | | |
| | SEC-IAA | 0 | | | | | |
| | Total | 0 | | | | | |
| REA | SEC-IRBA | 0 | 0 | 0 | 0 | 0 | 0 |
| | SEC-SA | 0 | 0 | 0 | 0 | 0 | 0 |
| | SEC-ERBA | 0 | 0 | 0 | 0 | 0 | 0 |
| | SEC-IAA | 0 | 0 | 0 | 0 | 0 | 0 |
| | Additional risk exposure amounts | 0 | 0 | 0 | 0 | 0 | 0 |
| | Total | 0 | 0 | 0 | 0 | 0 | 0 |
| Impairments | Total banking book others than assessed at fair value | | 0 | 0 | 0 | 0 | 0 |



2023 EU-wide Stress Test: Risk exposure amounts

ABANCA Corporación Bancaria S.A.

| | Actual | Baseline scenario | | | Adverse scenario | | |
|---|---------------|-------------------|---------------|---------------|------------------|---------------|---------------|
| | 31/12/2022 | 31/12/2023 | 31/12/2024 | 31/12/2025 | 31/12/2023 | 31/12/2024 | 31/12/2025 |
| (mln EUR) | | | | | | | |
| Risk exposure amount for credit risk | 29,679 | 29,713 | 29,679 | 29,731 | 29,679 | 29,679 | 29,679 |
| Risk exposure amount for securitisations and re-securitisations | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Risk exposure amount other credit risk | 29,679 | 29,713 | 29,679 | 29,731 | 29,679 | 29,679 | 29,679 |
| Risk exposure amount for market risk | 299 | 299 | 299 | 299 | 299 | 299 | 299 |
| Risk exposure amount for operational risk | 1,876 | 1,876 | 1,876 | 1,876 | 1,876 | 1,876 | 1,876 |
| Other risk exposure amounts | 574 | 574 | 574 | 574 | 585 | 557 | 545 |
| Total risk exposure amount | 32,428 | 32,462 | 32,428 | 32,480 | 32,439 | 32,411 | 32,398 |
| Total Risk exposure amount (transitional) | 32,468 | 32,462 | 32,428 | 32,480 | 32,511 | 32,433 | 32,398 |
| Total Risk exposure amount (fully loaded) | 32,428 | 32,462 | 32,428 | 32,480 | 32,439 | 32,411 | 32,398 |

2023 EU-wide Stress Test: Capital

ABANCA Corporación Bancaria S.A.

| | | | IFRS 9 first implementation | Actual | Baseline Scenario | | | Adverse Scenario | | |
|----------------|---|--------------|-----------------------------|--------------|-------------------|--------------|--------------|------------------|--------------|--------------|
| | | | 01/01/2018 | 31/12/2022 | 2023 | 2024 | 2025 | 2023 | 2024 | 2025 |
| | | (min EUR, %) | | | | | | | | |
| A | OWN FUNDS | | | 5,327 | 5,479 | 5,669 | 5,891 | 4,641 | 4,375 | 4,255 |
| A.1 | COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments) | | | 4,052 | 4,204 | 4,394 | 4,616 | 3,366 | 3,100 | 2,980 |
| A.1.1 | Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments) | | | 2,665 | 2,665 | 2,665 | 2,665 | 2,665 | 2,665 | 2,665 |
| A.1.1.1 | of which: CET1 instruments subscribed by Government | | | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| A.1.2 | Retained earnings | | | 128 | 382 | 636 | 888 | -122 | -167 | -169 |
| A.1.3 | Accumulated other comprehensive income | | | -378 | -378 | -378 | -378 | -518 | -518 | -518 |
| A.1.3.1 | Arising from full revaluation, cash flow hedge and liquidity reserves | | | 0 | 0 | 0 | 0 | -131 | -131 | -131 |
| A.1.3.2 | OCI Impact of defined benefit pension plans [gain or (-) loss] | | | 0 | 0 | 0 | 0 | -13 | -13 | -13 |
| A.1.3.3 | Other OCI contributions | | | -378 | -378 | -378 | -378 | -374 | -374 | -374 |
| A.1.4 | Other Reserves | | | 1,910 | 1,890 | 1,871 | 1,842 | 1,890 | 1,871 | 1,842 |
| A.1.5 | Funds for general banking risk | | | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| A.1.6 | Minority interest given recognition in CET1 capital | | | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| A.1.7 | Adjustments to CET1 due to prudential filters | | | 345 | 345 | 345 | 345 | 345 | 345 | 345 |
| A.1.7.1 | (-) Value adjustments due to the requirements for prudent valuation (AVA) | | | -1 | -1 | -1 | -1 | -1 | -1 | -1 |
| A.1.7.2 | Cash flow hedge reserve | | | 346 | 346 | 346 | 346 | 346 | 346 | 346 |
| A.1.7.3 | Other adjustments | | | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| A.1.8 | (-) Intangible assets (including Goodwill) | | | -179 | -169 | -154 | -139 | -169 | -154 | -139 |
| A.1.8.1 | of which: Goodwill (-) | | | -68 | -68 | -68 | -68 | -68 | -68 | -68 |
| A.1.8.2 | of which: Software assets (-) | | | -80 | -70 | -55 | -40 | -70 | -55 | -40 |
| A.1.8.3 | of which: Other intangible assets (-) | | | -30 | -30 | -30 | -30 | -30 | -30 | -30 |
| A.1.9 | (-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs | | | -574 | -535 | -495 | -455 | -703 | -742 | -762 |
| A.1.10 | (-) IRB shortfall of credit risk adjustments to expected losses | | | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| A.1.11 | (-) Defined benefit pension fund assets | | | -16 | -16 | -16 | -16 | 0 | 0 | 0 |
| A.1.12 | (-) Reciprocal cross holdings in CET1 Capital | | | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| A.1.13 | (-) Excess deduction from AT1 items over AT1 Capital | | | 0 | 0 | 0 | 0 | 0 | 0 | 0 |

2023 EU-wide Stress Test: Capital

ABANCA Corporación Bancaria S.A.

| | | | IFRS 9 first implementation | Actual | Baseline Scenario | | | Adverse Scenario | | | |
|-----------|------------|---|-----------------------------|------------|-------------------|------|------|------------------|------|------|------|
| | | | 01/01/2018 | 31/12/2022 | 2023 | 2024 | 2025 | 2023 | 2024 | 2025 | |
| | | | (min EUR, %) | | | | | | | | |
| OWN FUNDS | A.1.14 | (-) Deductions related to assets which can alternatively be subject to a 1250% risk weight | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | A.1.14.1 | of which: from securitisation positions (-) | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | A.1.15 | (-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | A.1.16 | (-) Deductible DTAs that rely on future profitability and arise from temporary differences | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | A.1.17 | (-) CET1 instruments of financial sector entities where the institution has a significant investment | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | -6 |
| | A.1.18 | (-) Amount exceeding the 17.65% threshold | | 0 | 0 | 0 | 0 | 0 | -118 | -142 | -151 |
| | A.1.18A | (-) Insufficient coverage for non-performing exposures | | | -1 | -9 | -55 | -112 | -9 | -55 | -104 |
| | A.1.18B | (-) Minimum value commitment shortfalls | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | A.1.18C | (-) Other foreseeable tax charges | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | A.1.19 | (-) Additional deductions of CET1 Capital due to Article 3 of Regulation (EU) No 575/2013 | | | -24 | -24 | -24 | -24 | -24 | -24 | -24 |
| | A.1.20 | CET1 capital elements or deductions - other | | | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | A.1.21 | Amount subject to IFRS 9 transitional arrangements | | | -96 | -63 | -63 | -63 | -208 | -151 | -104 |
| | A.1.21.1 | Increase in IFRS 9 ECL provisions net of EL as of 01/01/2018 compared to related IAS 39 figures as at 31/12/17 ("static part") | | 53 | 53 | 53 | 53 | 53 | 53 | 53 | 53 |
| | A.1.21.2 | Increase in non-credit-impaired IFRS 9 ECL provisions net of EL compared to related IFRS 9 figures as at between 01/01/2018 and 31/12/2019 ("old dynamic part") | | | 37 | 37 | 37 | 37 | 37 | 37 | 37 |
| | A.1.21.3 | Increase of CET1 capital due to the tax deductibility of the amounts above ("static part + old dynamic part") | | | 27 | 27 | 27 | 27 | 27 | 27 | 27 |
| | A.1.21.4 | Increase in non-credit-impaired IFRS 9 ECL provisions net of EL compared to related IFRS 9 figures as at 01/01/2020 ("new dynamic part") | | | 46 | 0 | 0 | 0 | 206 | 125 | 58 |
| | A.1.21.4.1 | Increase of CET1 capital due to the tax deductibility of the amounts above ("new dynamic part") | | | 14 | 0 | 0 | 0 | 62 | 38 | 17 |
| | A.1.22 | Transitional adjustments | | | 177 | 53 | 0 | 0 | 130 | 22 | 0 |
| | A.1.22.1 | Adjustments due to IFRS 9 transitional arrangements | | | 40 | 0 | 0 | 0 | 72 | 22 | 0 |
| | A.1.22.1.1 | From the increased IFRS 9 ECL provisions net of EL | | | 40 | 0 | 0 | 0 | 72 | 22 | 0 |
| | A.1.22.1.2 | From the amount of DTAs that is deducted from CET1 capital | | | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | A.1.22.2 | Other transitional adjustments to CET1 Capital | | | 137 | 53 | 0 | 0 | 57 | 0 | 0 |
| | A.1.22.2.1 | of which: due to DTAs that rely on future profitability and do not arise from temporary differences | | | 115 | 53 | 0 | 0 | 57 | 0 | 0 |
| | A.1.22.2.2 | of which: due to DTAs that rely on future profitability and arise from temporary differences and CET1 instruments of financial sector entities where the institution has a significant investment | | | 0 | 0 | 0 | 0 | 0 | 0 | 0 |

2023 EU-wide Stress Test: Capital

ABANCA Corporación Bancaria S.A.

| | | | IFRS 9 first implementation | Actual | Baseline Scenario | | | Adverse Scenario | | |
|---|------------|---|-----------------------------|---------------|-------------------|---------------|---------------|------------------|---------------|---------------|
| | | | 01/01/2018 | 31/12/2022 | 2023 | 2024 | 2025 | 2023 | 2024 | 2025 |
| | | | (min EUR, %) | | | | | | | |
| | A.1.22.2.3 | of which: due to unrealised gains and losses measured at fair value through other comprehensive income in view of COVID-19 pandemic | | 22 | 0 | 0 | 0 | 0 | 0 | 0 |
| | A.1.22.2.4 | of which: exemption from deduction of Equity Holdings in Insurance Companies from CET 1 Items | | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | A.2 | ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments) | | 625 | 625 | 625 | 625 | 625 | 625 | 625 |
| | A.2.1 | Additional Tier 1 Capital instruments | | 625 | 625 | 625 | 625 | 625 | 625 | 625 |
| | A.2.2 | (-) Excess deduction from T2 items over T2 capital | | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | A.2.3 | Other Additional Tier 1 Capital components and deductions | | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | A.2.4 | Additional Tier 1 transitional adjustments | | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | A.2.4.1 | of which: adjustments due to IFRS 9 transitional arrangements | | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | A.3 | TIER 1 CAPITAL (net of deductions and after transitional adjustments) | | 4,677 | 4,829 | 5,019 | 5,241 | 3,991 | 3,725 | 3,605 |
| | A.4 | TIER 2 CAPITAL (net of deductions and after transitional adjustments) | | 650 | 650 | 650 | 650 | 650 | 650 | 650 |
| | A.4.1 | Tier 2 Capital instruments | | 650 | 650 | 650 | 650 | 650 | 650 | 650 |
| | A.4.2 | Other Tier 2 Capital components and deductions | | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | A.4.3 | Tier 2 transitional adjustments | | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | A.4.3.1 | of which: adjustments due to IFRS 9 transitional arrangements | | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | A.5 | Grandfathered Additional Tier 1 Capital instruments eligible as Tier 2 | | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| TOTAL RISK EXPOSURE AMOUNT | B | TOTAL RISK EXPOSURE AMOUNT | | 32,428 | 32,462 | 32,428 | 32,480 | 32,439 | 32,411 | 32,398 |
| | B.1 | of which: Transitional adjustments included | | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | B.2 | Adjustments due to IFRS 9 transitional arrangements | | 40 | 0 | 0 | 0 | 72 | 22 | 0 |
| CAPITAL RATIOS (%) Transitional period | C.1 | Common Equity Tier 1 Capital ratio | | 12.48% | 12.95% | 13.55% | 14.21% | 10.35% | 9.56% | 9.20% |
| | C.2 | Tier 1 Capital ratio | | 14.41% | 14.87% | 15.48% | 16.14% | 12.27% | 11.49% | 11.13% |
| | C.3 | Total Capital ratio | | 16.41% | 16.88% | 17.48% | 18.14% | 14.27% | 13.49% | 13.13% |
| Fully loaded CAPITAL | D.1 | COMMON EQUITY TIER 1 CAPITAL (fully loaded) | | 3,875 | 4,150 | 4,394 | 4,616 | 3,236 | 3,078 | 2,980 |
| | D.2 | TIER 1 CAPITAL (fully loaded) | | 4,500 | 4,775 | 5,019 | 5,241 | 3,861 | 3,703 | 3,605 |
| | D.3 | TOTAL CAPITAL (fully loaded) | | 5,150 | 5,425 | 5,669 | 5,891 | 4,511 | 4,353 | 4,255 |

2023 EU-wide Stress Test: Capital

ABANCA Corporación Bancaria S.A.

| | | | IFRS 9 first implementation | Actual | Baseline Scenario | | | Adverse Scenario | | |
|--|-------|--|-----------------------------|------------|-------------------|--------|--------|------------------|--------|--------|
| | | | 01/01/2018 | 31/12/2022 | 2023 | 2024 | 2025 | 2023 | 2024 | 2025 |
| | | | (min EUR, %) | | | | | | | |
| CAPITAL RATIOS (%) Fully loaded | E.1 | Common Equity Tier 1 Capital ratio | | 11.95% | 12.78% | 13.55% | 14.21% | 9.98% | 9.50% | 9.20% |
| | E.2 | Tier 1 Capital ratio | | 13.88% | 14.71% | 15.48% | 16.14% | 11.90% | 11.43% | 11.13% |
| | E.3 | Total Capital ratio | | 15.88% | 16.71% | 17.48% | 18.14% | 13.91% | 13.43% | 13.13% |
| Leverage ratios (%) | H.1 | Total leverage ratio exposures (transitional) | | 75,318 | 75,318 | 75318 | 75318 | 75318 | 75318 | 75318 |
| | H.2 | Total leverage ratio exposures (fully loaded) | | 75,141 | 75,141 | 75141 | 75141 | 75141 | 75141 | 75141 |
| | H.3 | Leverage ratio (transitional) | | 6.21% | 6.41% | 6.66% | 6.96% | 5.30% | 4.95% | 4.79% |
| | H.4 | Leverage ratio (fully loaded) | | 5.99% | 6.35% | 6.68% | 6.97% | 5.14% | 4.93% | 4.80% |
| Transitional combined buffer requirements (%) | P.1 | Capital conservation buffer | | 2.50% | 2.50% | 2.50% | 2.50% | 2.50% | 2.50% | 2.50% |
| | P.2 | Countercyclical capital buffer | | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% |
| | P.3 | O-SII buffer | | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% |
| | P.4 | G-SII buffer | | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% |
| | P.5 | Systemic risk buffer applied to exposures according to article 133 of CRD | | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% |
| | P.6 | Combined buffer | | 2.50% | 2.50% | 2.50% | 2.50% | 2.50% | 2.50% | 2.50% |
| Pillar 2 (%) | R.1 | Pillar 2 capital requirement | | 2.00% | 2.00% | 2.00% | 2.00% | 2.00% | 2.00% | 2.00% |
| | R.1.1 | of which: CET1 | | 1.13% | 1.13% | 1.13% | 1.13% | 1.13% | 1.13% | 1.13% |
| | R.1.2 | of which: AT1 | | 1.50% | 0.38% | 0.38% | 0.38% | 0.38% | 0.38% | 0.38% |
| | R.2 | Total SREP capital requirement (applicable requirement to be met at all times - including adverse scenario - according to EBA/GL/2018/03) | | 10.00% | 10.00% | 10.00% | 10.00% | 10.00% | 10.00% | 10.00% |
| | R.2.1 | of which: CET1 | | 5.63% | 5.63% | 5.63% | 5.63% | 5.63% | 5.63% | 5.63% |
| | R.3 | Overall capital requirement (applicable requirement under the baseline scenario according to EBA/GL/2018/03) | | 12.50% | 12.50% | 12.50% | 12.50% | 12.50% | 12.50% | 12.50% |
| | R.3.1 | of which: CET1 (relevant input for maximum distributable amount calculation according to Art 141 CRD) | | 8.13% | 8.13% | 8.13% | 8.13% | 8.13% | 8.13% | 8.13% |
| | R.4 | Leverage Ratio pillar 2 requirement | | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% |
| Memorandum items related to the application of IFRS-17 for banks with insurance subsidiaries or participations | S.1 | COMMON EQUITY TIER 1 CAPITAL (fully loaded) - Restated as of 1st January 2023 after first application of IFRS-17 | | 3,876 | | | | | | |
| | S.2 | COMMON EQUITY TIER 1 CAPITAL (fully loaded) - With application of IFRS-17 | | | 4,151 | 4,396 | 4,617 | 3,237 | 3,080 | 2,981 |
| | S.3 | TOTAL RISK EXPOSURE AMOUNT - Restated as of 1st January 2023 after first application of IFRS-17 | | 32,431 | | | | | | |
| | S.4 | TOTAL RISK EXPOSURE AMOUNT - With application of IFRS-17 | | | 32,465 | 32,431 | 32,484 | 32,442 | 32,414 | 32,402 |
| | S.5 | Common Equity Tier 1 Capital ratio (fully loaded) - With application of IFRS-17 | | | 11.95% | 12.79% | 13.55% | 14.21% | 9.98% | 9.50% |

2023 EU-wide Stress Test: P&L

ABANCA Corporación Bancaria S.A.

| | Actual | Baseline scenario | | Adverse scenario | | | |
|--|------------|-------------------|------------|------------------|-------------|------------|------------|
| | 31/12/2022 | 31/12/2023 | 31/12/2024 | 31/12/2025 | 31/12/2023 | 31/12/2024 | 31/12/2025 |
| (mn EUR) | | | | | | | |
| Net interest income | 747 | 1,023 | 1,112 | 1,110 | 737 | 741 | 738 |
| Interest income | 908 | 2,044 | 2,171 | 2,108 | 2,538 | 2,790 | 2,785 |
| Interest expense | -161 | -1,021 | -1,059 | -998 | -1,801 | -1,779 | -1,602 |
| Dividend income | 7 | 6 | 6 | 7 | 5 | 5 | 5 |
| Net fee and commission income | 265 | 265 | 265 | 265 | 185 | 185 | 185 |
| Gains or losses on financial assets and liabilities held for trading and trading financial assets and trading financial liabilities | 15 | 7 | 7 | 7 | -7 | 5 | 5 |
| Gains or losses on non-trading financial assets mandatorily at fair value through profit or loss by instrument and Gains or losses on financial assets and liabilities designated at fair value through profit or loss | | | | | -69 | | |
| Other operating income not listed above, net | 52 | 19 | 20 | 22 | 91 | 18 | 18 |
| Total operating income, net | 1,085 | 1,319 | 1,410 | 1,410 | 941 | 955 | 951 |
| Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss | -43 | 1 | -79 | -70 | -480 | -222 | -169 |
| Other income and expenses not listed above, net | -749 | -731 | -740 | -754 | -845 | -818 | -804 |
| Profit or (-) loss before tax from continuing operations | 293 | 589 | 590 | 586 | -383 | -85 | -22 |
| Tax expenses or (-) income related to profit or loss from continuing operations | -13 | -159 | -159 | -158 | 129 | 39 | 20 |
| Profit or (-) loss after tax from discontinued operations (disposed at cut-off date) | -61 | | | | | | |
| Profit or (-) loss for the year | 219 | 431 | 431 | 428 | -255 | -46 | -1 |
| Amount of dividends paid and minority interests after MDA-related adjustments | 90 | 177 | 177 | 176 | -5 | -1 | 0 |
| Attributable to owners of the parent net of estimated dividends | 129 | 254 | 254 | 252 | -250 | -45 | -1 |
| Memo row: Impact of one-off adjustments | | 0 | 0 | 0 | 0 | 0 | 0 |
| Total post-tax MDA-related adjustment | | 0 | 0 | 0 | 0 | 0 | 0 |
| Memorandum item for banks with insurance subsidiaries or participations: Profit or (-) loss for the year - With application of IFRS-17 | | 432 | 433 | 430 | -253 | -45 | 0 |

2023 EU-wide Stress Test: Major capital measures and realised losses

ABANCA Corporación Bancaria S.A.

(mln EUR)

| Issuance of CET 1 Instruments 01 January to 31 March 2023 | Impact on Common Equity Tier 1 |
|--|---------------------------------------|
| Raising of capital instruments eligible as CET1 capital (+) | 0 |
| Repayment of CET1 capital, buybacks (-) | 0 |
| Conversion to CET1 of hybrid instruments (+) | 0 |

| Net issuance of Additional Tier 1 and Tier 2 Instruments 01 January to 31 March 2023 | Impact on Additional Tier 1 and Tier 2 |
|---|---|
| Net issuance of Additional Tier 1 and T2 Instruments with a trigger at or above bank's post stress test CET1 ratio in the adverse scenario during the stress test horizon (+/-) | 0 |
| Net issuance of Additional Tier 1 and T2 Instrument with a trigger below bank's post stress test CET1 ratio in the adverse scenario during the stress test horizon (+/-) | 0 |

| Realised losses 01 January to 31 March 2023 | |
|---|-----------|
| Realised fines/litigation costs (net of provisions) (-) | -0.076525 |
| Other material losses and provisions (-) | 0 |