



2023 EU-wide Stress Test

Bank Name	Unicaja Banco, S.A.
LEI Code	5493007SJLLCTM6J6M37
Country Code	ES

2023 EU-wide Stress Test: Summary

Unicaja Banco, 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	1,058	1,521	1,713	1,661	1,053	1,047	1,042	
Gains or losses on financial assets and liabilities held for trading and trading financial assets and trading financial liabilities	15	4	4	4	5	3	3	
Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss	-214	-124	-71	-54	-536	-397	-356	
Profit or (-) loss for the year	260	650	840	808	-374	-37	-9	
Coverage ratio: non-performing exposure (%)	46.21%	42.50%	39.11%	36.72%	43.70%	40.61%	38.52%	
Common Equity Tier 1 capital	4,659	4,876	5,234	5,601	3,818	3,591	3,422	
Total Risk exposure amount (all transitional adjustments included)	34,133	34,827	34,971	35,134	35,192	35,141	35,212	
Common Equity Tier 1 ratio, %	13.65%	14.00%	14.97%	15.94%	10.85%	10.22%	9.72%	
Fully loaded Common Equity Tier 1 ratio, %	12.98%	13.75%	14.93%	15.94%	10.42%	10.08%	9.72%	
Tier 1 capital	5,206	5,423	5,782	6,148	4,365	4,139	3,969	
Total leverage ratio exposures	97,393	97,393	97,393	97,393	97,393	97,393	97,393	
Leverage ratio, %	5.35%	5.57%	5.94%	6.31%	4.48%	4.25%	4.08%	
Fully loaded leverage ratio, %	5.10%	5.49%	5.94%	6.33%	4.33%	4.20%	4.09%	
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. %	12.98%							

Note: Unicaja Banco, S.A. requested one-off adjustments of expenses that - according to the stress test methodology - are floored at end-2022 level over the scenario horizon. A one-off adjustment of expenses linked to the restructuring was accepted. However, future cost savings stemming from the layoffs concluded in late 2022 are not eligible as one-off adjustments under the stress test methodology and thus are not considered in the projections. Future additional cost savings could be in order of EUR 165 million over the 3-year horizon.

IFRS 9 transitional arrangements?	Yes (static and dynamic)
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2023 EU-wide Stress Test: Credit risk IRB

Unicaja Banco, 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							
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
Corporates		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
Corporates - Of Which: SME		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Retail		18,354	580	0	0	2,888	229	0	0	15,536	1,351	583	22	26	251	42.97%
Retail - Secured on real estate property		16,458	539	0	0	2,039	220	0	0	13,782	1,051	541	11	19	220	41.41%
Retail - Secured on real estate property - Of Which: SME		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		16,458	539	0	0	2,039	220	0	0	13,782	1,051	541	11	19	220	41.41%
Retail - Qualifying Revolving		223	16	0	0	61	7	0	0	241	31	7	3	2	4	61.46%
Retail - Other Retail		1,623	35	0	0	788	7	0	0	1,524	120	35	10	4	27	63.23%
Retail - Other Retail - Of Which: SME		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Retail - Other Retail - Of Which: non-SME		1,623	35	0	0	788	7	0	0	1,524	120	35	10	4	27	63.23%
Equity		1,963	0	0	0	2,915	0	0	0	716	0	0	0	0	0	0
Securitisation		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
IRB TOTAL		19,417	580	0	0	5,803	229	0	0	16,252	1,191	583	22	26	251	42.97%

		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							
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
Corporates		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
Corporates - Of Which: SME		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Retail		18,249	576	0	0	2,800	227	0	0	15,436	1,181	579	22	26	249	43.04%
Retail - Secured on real estate property		16,354	535	0	0	2,033	219	0	0	13,687	1,041	537	11	19	223	41.48%
Retail - Secured on real estate property - Of Which: SME		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		16,354	535	0	0	2,033	219	0	0	13,687	1,041	537	11	19	223	41.48%
Retail - Qualifying Revolving		271	4	0	0	61	7	0	0	280	31	7	1	2	4	61.42%
Retail - Other Retail		1,619	37	0	0	768	7	0	0	1,509	109	35	10	4	27	63.22%
Retail - Other Retail - Of Which: SME		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Retail - Other Retail - Of Which: non-SME		1,619	37	0	0	768	7	0	0	1,509	109	35	10	4	27	63.22%
Equity		1,963	0	0	0	2,915	0	0	0	716	0	0	0	0	0	0
Securitisation		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
IRB TOTAL		19,308	576	0	0	5,795	227	0	0	16,152	1,181	579	22	26	249	43.04%

		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							
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
Corporates		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
Corporates - Of Which: SME		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Retail		1	0	0	0	0	0	0	0	1	0	0	0	0	0	16.81%
Retail - Secured on real estate property		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
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
Retail - Qualifying Revolving		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
Retail - Other Retail - Of Which: SME		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
Equity		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
Other non-credit obligation assets		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
IRB TOTAL		1	0	0	0	0	0	0	0	1	0	0	0	0	0	16.81%

* 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 STA
Unicaja Banco, 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
(mB EUR, %)		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure						
Unicaja Banco, S.A.	Central banks	4,071	0	0	0	4,071	0	0	0	0	0	0	0	0.00%
	Central governments	22,343	211	311	0	14,499	481	269	0	0	0	0	48	12.62%
	Regional governments or local authorities	6,070	11	0	18	5,113	0	14	0	0	0	0	1	5.90%
	Public sector entities	1,020	0	468	1	1,026	0	0	0	0	0	0	11	88.50%
	Multilateral Development Banks	14	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	2,801	14	1,074	2	2,492	24	4	0	0	0	0	0	2.62%
	Corporate	2,061	128	6,434	230	5,686	924	365	0	111	0	0	222	62.34%
	of which: SME	1,692	108	1,321	124	1,281	240	301	0	31	0	0	86	56.08%
	Retail	2,862	214	1,061	218	2,542	485	61	0	41	0	0	362	59.13%
	of which: SME	1,364	108	1,321	124	1,281	240	301	0	31	0	0	86	56.08%
	Secured by mortgages on immovable assets	15,096	625	5,747	809	12,051	1,523	509	0	14	0	0	130	16.26%
	of which: SME	1,399	114	487	107	789	534	127	0	12	0	0	21	16.80%
	Items associated with particularly high risk	294	99	430	88	200	79	111	0	0	0	0	42	15.80%
	Covered bonds	10	0	2	0	10	0	0	0	0	0	0	0	0.00%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	0	0	0	0.00%
	Collective investments undertakings (CIU)	18	0	12	0	18	0	0	0	0	0	0	0	0.00%
	Equity	264	0	454	0	251	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	7,431	0	6,969	1	6,969	0	0	0	0	0	0	0	11.31%
Standardised Total	79,468	1,103	23,984	997	49,927	3,968	1,780	0	179	0	0	746	41.89%	

		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
(mB EUR, %)		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure						
SPAIN	Central banks	4,071	0	0	0	4,071	0	0	0	0	0	0	0	0.00%
	Central governments	18,342	211	311	18	9,959	881	269	0	0	0	0	48	12.62%
	Regional governments or local authorities	6,070	11	0	18	5,113	0	14	0	0	0	0	1	5.90%
	Public sector entities	1,020	0	468	1	1,026	0	0	0	0	0	0	11	88.50%
	Multilateral Development Banks	14	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	1,820	14	662	2	1,734	24	4	0	0	0	0	0	2.62%
	Corporate	4,138	177	6,072	220	5,438	872	365	0	100	0	0	217	62.92%
	of which: SME	1,993	133	1,281	124	1,299	381	266	0	30	0	0	100	60.73%
	Retail	2,862	214	1,899	212	2,562	493	516	0	41	0	0	365	59.02%
	of which: SME	1,481	108	969	117	1,454	355	275	0	31	0	0	169	61.42%
	Secured by mortgages on immovable assets	15,960	427	5,731	809	12,608	1,548	499	0	14	0	0	130	16.26%
	of which: SME	1,304	114	487	107	788	521	126	0	12	0	0	21	16.80%
	Items associated with particularly high risk	294	99	430	88	200	79	111	0	0	0	0	42	15.80%
	Covered bonds	10	0	2	0	10	0	0	0	0	0	0	0	0.00%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	0	0	0	0.00%
	Collective investments undertakings (CIU)	18	0	12	0	18	0	0	0	0	0	0	0	0.00%
	Equity	264	0	454	0	251	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	7,431	0	6,969	1	6,969	0	0	0	0	0	0	0	11.31%
Standardised Total	64,437	1,103	23,182	995	43,064	3,861	1,773	0	177	0	0	741	41.89%	

		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
(mB EUR, %)		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure						
ITALY	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0.00%
	Central governments	8,134	0	0	0	3,578	0	0	0	0	0	0	0	0.00%
	Regional governments or local authorities	0	0	0	0	0	0	0	0	0	0	0	0	0.00%
	Public sector entities	0	0	0	0	0	0	0	0	0	0	0	0	0.00%
	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	188	0	109	0	188	0	0	0	0	0	0	0	0.00%
	Corporate	18	0	18	0	18	0	0	0	0	0	0	0	0.00%
	of which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0.00%
	Retail	2	0	2	0	2	0	0	0	0	0	0	0	0.00%
	of which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0.00%
	Secured by mortgages on immovable assets	0	0	0	0	0	0	0	0	0	0	0	0	0.00%
	of which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0.00%
	Items associated with particularly high risk	0	0	0	0	0	0	0	0	0	0	0	0	0.00%
	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	0	0	0	0	0	0	0	0	0	0	0	0	0.00%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0	0	0.00%
	Equity	0	0	0	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	0	0	0	0	0	0	0	0	0	0	0	0	0.00%
Standardised Total	8,341	0	128	0	3,762	0	0	0	0	0	0	1	0.12%	

* 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: Securitisations

Unicaja Banco, S.A.

		(mln EUR)						
		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
Exposure values	SEC-IRBA	0						
	SEC-SA	1						
	SEC-ERBA	49						
	SEC-IAA	0						
	Total	50						
REA	SEC-IRBA	0	0	0	0	0	0	0
	SEC-SA	0	0	0	0	0	0	0
	SEC-ERBA	24	26	28	31	29	36	44
	SEC-IAA	0	0	0	0	0	0	0
	Additional risk exposure amounts	0	0	0	0	0	0	0
	Total	25	26	29	31	30	36	45
Impairments	Total banking book others than assessed at fair value		0	0	0	0	0	0



2023 EU-wide Stress Test: Risk exposure amounts

Unicaja Banco, 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	30,997	31,687	31,707	31,726	32,071	32,058	32,169
Risk exposure amount for securitisations and re-securitisations	25	26	29	31	30	36	45
Risk exposure amount other credit risk	30,972	31,660	31,678	31,695	32,041	32,022	32,124
Risk exposure amount for market risk	166	166	166	166	188	189	191
Risk exposure amount for operational risk	2,852	2,852	2,852	2,852	2,852	2,852	2,852
Other risk exposure amounts	0	101	238	390	0	0	0
Total risk exposure amount	34,014	34,805	34,962	35,134	35,111	35,099	35,212
Total Risk exposure amount (transitional)	34,133	34,827	34,971	35,134	35,192	35,141	35,212
Total Risk exposure amount (fully loaded)	33,973	34,794	34,958	35,134	35,090	35,099	35,212

2023 EU-wide Stress Test: Capital

Unicaja Banco, 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			5,818	6,046	6,405	6,771	4,989	4,762	4,594
A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)			4,659	4,876	5,234	5,601	3,818	3,591	3,422
A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)			1,873	1,873	1,873	1,873	1,873	1,873	1,873
A.1.1.1	of which: CET1 instruments subscribed by Government			0	0	0	0	0	0	0
A.1.2	Retained earnings			4,007	4,332	4,752	5,156	3,633	3,596	3,587
A.1.3	Accumulated other comprehensive income			-153	-153	-153	-153	-232	-232	-232
A.1.3.1	Arising from full revaluation, cash flow hedge and liquidity reserves			-151	-151	-151	-151	-214	-214	-214
A.1.3.2	OCI Impact of defined benefit pension plans [gain or (-) loss]			-2	-2	-2	-2	-18	-18	-18
A.1.3.3	Other OCI contributions			0	0	0	0	0	0	0
A.1.4	Other Reserves			52	52	52	52	52	52	52
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			93	93	93	93	93	93	93
A.1.7.1	(-) Value adjustments due to the requirements for prudent valuation (AVA)			-4	-4	-4	-4	-4	-4	-4
A.1.7.2	Cash flow hedge reserve			99	99	99	99	99	99	99
A.1.7.3	Other adjustments			-2	-2	-2	-2	-2	-2	-2
A.1.8	(-) Intangible assets (including Goodwill)			-72	-71	-71	-68	-71	-71	-68
A.1.8.1	of which: Goodwill (-)			-53	-53	-53	-53	-53	-53	-53
A.1.8.2	of which: Software assets (-)			-19	-18	-18	-15	-18	-18	-15
A.1.8.3	of which: Other intangible assets (-)			0	0	0	0	0	0	0
A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs			-981	-981	-981	-981	-1,141	-1,157	-1,161
A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses			-10	-10	-10	-10	-10	-10	-10
A.1.11	(-) Defined benefit pension fund assets			-38	-38	-38	-38	-24	-24	-24
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

Unicaja Banco, 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		-228	-195	-153	-112	-321	-326	-328	
	A.1.17	(-) CET1 instruments of financial sector entities where the institution has a significant investment		0	0	0	0	0	0	0	0
	A.1.18	(-) Amount exceeding the 17.65% threshold		-112	-89	-65	-49	-165	-178	-194	
	A.1.18A	(-) Insufficient coverage for non-performing exposures		-1	-9	-59	-141	-8	-58	-145	
	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		-21	-21	-21	-21	-21	-21	-21	-21
	A.1.20	CET1 capital elements or deductions - other		0	0	0	0	0	0	0	0
	A.1.21	Amount subject to IFRS 9 transitional arrangements		-219	-147	-136	-96	-285	-289	-96	
	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")	138	138	138	138	138	138	138	138	138
	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")		0	0	0	0	0	0	0	0
	A.1.21.3	Increase of CET1 capital due to the tax deductibility of the amounts above ("static part + old dynamic part")		41	41	41	41	41	41	41	41
	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")		176	73	57	0	269	275	0	
	A.1.21.4.1	Increase of CET1 capital due to the tax deductibility of the amounts above ("new dynamic part")		53	22	17	0	81	83	0	
	A.1.22	Transitional adjustments		249	92	15	0	161	54	0	
	A.1.22.1	Adjustments due to IFRS 9 transitional arrangements		138	37	15	0	105	54	0	
	A.1.22.1.1	From the increased IFRS 9 ECL provisions net of EL		116	25	10	0	94	48	0	
	A.1.22.1.2	From the amount of DTAs that is deducted from CET1 capital		22	11	6	0	11	6	0	
	A.1.22.2	Other transitional adjustments to CET1 Capital		111	55	0	0	56	0	0	
	A.1.22.2.1	of which: due to DTAs that rely on future profitability and do not arise from temporary differences		93	47	0	0	47	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		17	9	0	0	9	0	0	

2023 EU-wide Stress Test: Capital

Unicaja Banco, 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		0	0	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	0
	A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)		547	547	547	547	547	547	547	547
	A.2.1	Additional Tier 1 Capital instruments		547	547	547	547	547	547	547	547
	A.2.2	(-) Excess deduction from T2 items over T2 capital		0	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	0
	A.2.4	Additional Tier 1 transitional adjustments		0	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	0
	A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)		5,206	5,423	5,782	6,148	4,365	4,139	3,969	
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)		612	623	623	623	624	624	624	
	A.4.1	Tier 2 Capital instruments		600	600	600	600	600	600	600	
	A.4.2	Other Tier 2 Capital components and deductions		12	23	23	23	24	24	24	
	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		34,014	34,805	34,962	35,134	35,111	35,099	35,212	
	B.1	of which: Transitional adjustments included		41	11	5	0	21	0	0	
	B.2	Adjustments due to IFRS 9 transitional arrangements		119	22	9	0	81	41	0	
CAPITAL RATIOS (%) Transitional period	C.1	Common Equity Tier 1 Capital ratio		13.65%	14.00%	14.97%	15.94%	10.85%	10.22%	9.72%	
	C.2	Tier 1 Capital ratio		15.25%	15.57%	16.53%	17.50%	12.40%	11.78%	11.27%	
	C.3	Total Capital ratio		17.05%	17.36%	18.31%	19.27%	14.18%	13.55%	13.05%	
Fully loaded CAPITAL	D.1	COMMON EQUITY TIER 1 CAPITAL (fully loaded)		4,410	4,784	5,219	5,601	3,657	3,537	3,422	
	D.2	TIER 1 CAPITAL (fully loaded)		4,957	5,331	5,766	6,148	4,204	4,085	3,969	
	D.3	TOTAL CAPITAL (fully loaded)		5,569	5,954	6,389	6,771	4,828	4,709	4,594	

2023 EU-wide Stress Test: Capital

Unicaja Banco, 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		12.98%	13.75%	14.93%	15.94%	10.42%	10.08%	9.72%
	E.2	Tier 1 Capital ratio		14.59%	15.32%	16.49%	17.50%	11.98%	11.64%	11.27%
	E.3	Total Capital ratio		16.39%	17.11%	18.28%	19.27%	13.76%	13.42%	13.05%
Leverage ratios (%)	H.1	Total leverage ratio exposures (transitional)		97,393	97,393	97393	97393	97393	97393	97393
	H.2	Total leverage ratio exposures (fully loaded)		97,144	97,144	97144	97144	97144	97144	97144
	H.3	Leverage ratio (transitional)		5.35%	5.57%	5.94%	6.31%	4.48%	4.25%	4.08%
	H.4	Leverage ratio (fully loaded)		5.10%	5.49%	5.94%	6.33%	4.33%	4.20%	4.09%
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		2.15%	2.25%	2.25%	2.25%	2.25%	2.25%	2.25%
	R.1.1	of which: CET1		1.21%	1.27%	1.27%	1.27%	1.27%	1.27%	1.27%
	R.1.2	of which: AT1		0.40%	0.42%	0.42%	0.42%	0.42%	0.42%	0.42%
	R.2	Total SREP capital requirement (applicable requirement to be met at all times - including adverse scenario - according to EBA/GL/2018/03)		10.15%	10.25%	10.25%	10.25%	10.25%	10.25%	10.25%
	R.2.1	of which: CET1		5.71%	5.77%	5.77%	5.77%	5.77%	5.77%	5.77%
	R.3	Overall capital requirement (applicable requirement under the baseline scenario according to EBA/GL/2018/03)		12.65%	12.75%	12.75%	12.75%	12.75%	12.75%	12.75%
	R.3.1	of which: CET1 (relevant input for maximum distributable amount calculation according to Art 141 CRD)		8.21%	8.27%	8.27%	8.27%	8.27%	8.27%	8.27%
	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		4,408						
	S.2	COMMON EQUITY TIER 1 CAPITAL (fully loaded) - With application of IFRS-17								
	S.3	TOTAL RISK EXPOSURE AMOUNT - Restated as of 1st January 2023 after first application of IFRS-17		34,014						
	S.4	TOTAL RISK EXPOSURE AMOUNT - With application of IFRS-17								
	S.5	Common Equity Tier 1 Capital ratio (fully loaded) - With application of IFRS-17		12.98%						

2023 EU-wide Stress Test: P&L

Unicaja Banco, 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
(min EUR)							
Net interest income	1,058	1,521	1,713	1,661	1,053	1,047	1,042
Interest income	1,260	2,631	2,706	2,641	3,349	3,642	3,461
Interest expense	-202	-1,110	-992	-980	-2,127	-1,801	-1,571
Dividend income	18	14	18	18	14	14	14
Net fee and commission income	530	511	509	500	371	371	371
Gains or losses on financial assets and liabilities held for trading and trading financial assets and trading financial liabilities	15	4	4	4	5	3	3
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					-2		
Other operating income not listed above, net	-4	-31	-31	-31	-369	-39	-39
Total operating income, net	1,617	2,020	2,213	2,153	1,070	1,396	1,391
Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss	-214	-124	-71	-54	-536	-397	-356
Other income and expenses not listed above, net	-1,044	-1,001	-976	-979	-1,068	-1,052	-1,049
Profit or (-) loss before tax from continuing operations	359	895	1,166	1,120	-534	-52	-13
Tax expenses or (-) income related to profit or loss from continuing operations	-99	-245	-326	-312	160	16	4
Profit or (-) loss after tax from discontinued operations (disposed at cut-off date)	0						
Profit or (-) loss for the year	260	650	840	808	-374	-37	-9
Amount of dividends paid and minority interests after MDA-related adjustments	129	325	420	404	0	0	0
Attributable to owners of the parent net of estimated dividends	131	325	420	404	-374	-37	-9
Memo row: Impact of one-off adjustments		18	18	18	18	18	18
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							

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

Unicaja Banco, 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
Other material losses and provisions (-)	0