

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	
(mln EUR, %)	31/12/2022	31/12/2023	31/12/2024	31/12/2025	31/12/2023	31/12/2024	31/12/2025
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)



2023 EU-wide Stress Test: Credit risk IRB

Unicaja Banco, S.A. Control plane Control										Actual							
Part										31/12/2022*							
Part				Evnore	ro values			Dirk avnor	ura amounte					1			_
Control lands						inn				10.0				Stock of	Stock of	Stock of	Coverage
Contract beatwise Contract beatwise Contract Co			,	rino	,	ind		IND		'IND			Stage 3 exposure	Stage 1	Stage 2	Stage 3	Stage
Unicaja Banco, S.A. Comparison Comparis		(min FIR %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted				exposure	exposure	exposure	expos
Unicaja Banco, S.A. Value Company Compa		Central banks				0	0		0	0					0		0 -
Unicaja Banco, S.A. Compress of Wilder-Section (Compress of Wilder-Section (Compres		Central governments) (0		0	0) (0		0 -
Unicaja Banco, S.A. Unicaja Banco, S.A.			-		,	0	0							9			0 -
Unicaja Banco, S.A. Unicaja B		Corporates - Of Which: Specialised Lending) (0	0										0 -
Unicaja Banco, S.A. Retail - Secured on real scale property 1,550 37 0 0 0 2,200 220 0 0 1,1372 1,550 51 1,101 1,101 2.25 1,101 1,101 1,101 2.25 1,101 1,		Corporates - Of Which: SME) (0	0		0	0) () (0		0 -
Unicaja Banco, S.A. Material Securities generalized and early control of Michael Securities (Michael Securities) 1,605 1,507 1,000		Retail	18,354	580) (0	2,888	229		0	15,535	1,191	58:	3 2	26	251	1
SPAIN			16,459	539		0	2,039	220	0	0	13,782	1,051	54	1 11	19	224	4
Retail Color Retail	Unicaja Banco, S.A.	Retail - Secured on real estate property - Of Which: non-SMF Retail - Secured on real estate property - Of Which: non-SMF	16.45	3 530	1	0	2 039	220			13 782	1 051	54	1	19	226	4
Result Charle Facility Completed C				2 6		0		2	0	0				7	2	4	4
Retail - Color Indication (Color Indication (C			1,623	35		0	788	7		0	1,512			5 10	6	22	2
SPAIN		Retail - Other Retail - Of Which: SME) (0	0		0	0	0) (0		0 -
Securitation Secu				35		0		7		- 0			3	10	6	22	0 -
Other non-centrel origination assets		Securitisation	1.00.	1			2.913				7.10	1	'	1		,	_
SPAIN Septiment Septimen		Other non-credit obligation assets) (0) () (0		0 -
Part		IRB TOTAL	19,417	580		0	5,803	229	0	0	16,252	1,191	583	22	26	251	1
Part																	
A 288 F-282				Exposu	ire values			Risk expos	ure amounts	31/12/2022-				1			
Control price comments Control price comme			А			IRB	A-	-IRB	F-	-IRB				Stock of	Stock of	Stock of	Coverag
Control basis Control basi				1				1		1	Stage 1	Stage 2	exposure	Stage 1	Stage 2	Stage 3	Sta
Central powerments			Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted							expo
Contral governments				1												,	
Entertations 0 0 0 0 0 0 0 0 0						0	0								0		0 -
SPAIN		Institutions) (0	0		0	0) () (0		0 -
Companies of White Set		Corporates					0		0	0			1	0	0		0 -
SPAIN) (0		0	0				0	0		0 -
SPAIN Retail -Secured on real estate property 16,55 535 0 0 2,033 229 0 0 11,640 1,041 537 11 19 222			18.24	576			2.880	227	. 0	0			57	9 2	26	249	9
SPAIN State Secured or one drate ground - Of Whitch row-Print 15,554 315 0 0 2,000 2,200 0 0 13,007 1,041 327 11 13 2,22 13 14 14 14 14 14 14 14						0	2,033	219	0	0			533	7 11	19		
Retail - Countlying Reventions	SPATN			0 0			0		0	0) (0		0 -
Retail - Other Retail - Of Vehich 100	SIAIN								0	0				7 11	19	223	3
Restal Code Restal of Which: SRE														10		22	2
Equity 1,00 0 2,915 0 716 0 0 0 0 Securitization 0			1,01) (0	0		0	0	1,505) (0		0 -
Securitation Other non-credit obligation assets 0 0 0 0 0 0 0 0 0 0 0		Retail - Other Retail - Of Which: non-SME		35		0		. 7		0			3.	5 10	6	22	2
Other non-credit obligation assets 0 0 0 0 0 0 0 0 0 0 0 0 0 0		Equity	1,063	3 (2,915	0			716	5 0		0	0		0 -
								_			_						
			10 200	576			5 705	227			16 152	1 101	570	22	26	246	9
Actual .				Fynnsi	ire values			Risk eynos	ure amounts	31/11/1011		1					_
31/12/2022*						100				.100				Stock of	Stock of	Stock of	
Supposure values Rink exposure amounts Logo Care Stock of Stock o				- 100			•	and .		and .	Stage 1	Stage 2	Stage 3	provisions for		provisions for	
31/22/2022* Exposure values Risk exposure amounts			Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Mondafaulted	Defaulted	exposure	exposure	exposure				ехр
31/27/2022* Expense values Size appears amounts Size appears Size appea		(min FLIR %)	TWO TO OCTA GALLEG	Desauted	Non deladited	Derouted	ivon delauted	Denduned	non ociabiled	Delibulied				exposure	exposure	exposure	
Supposer values Exposure values Rink exposure amounts ARB FRB ARB FRB ARB Spear (on ELR, 4) Non-defaulted Defaulted Non-defaulted Defaulted Non-defaulted Defaulted Non-defaulted Defaulted Spear (on ELR, 4) Non-defaulted Defaulted Non-defaulted Non-default																	0 -
Exposure values File A Bit		Central banks		0		0	0	0	0								
Stage Stag		Central banks Central governments		0 0			0	0	0	0					0	· ·	0 -
Exposure values File appears amounts File appears		Central banks Central governments Institutions	(0 0		0	0	0	0	0				0 0	0	Ċ	0 -
Exposure Figure		Central banks Central governments Institutions Corporates				0	0 0 0	0	0	0	0	0 0			0	(0 -
		Central banks Central governments Institutions 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		0 -
Exposure values File State power amounts File State power amounts File State power amounts Sta		Central Banks Central operarements Institutions Corporates Corporates Corporates Corporates Corporates Corporates Retail	(0 0 0	0 0 0 0 0	000000000000000000000000000000000000000	000000000000000000000000000000000000000	000000000000000000000000000000000000000	0	0 0		5	000000000000000000000000000000000000000		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

												Baseline Scenari	•									
			1	1	31/12/2023		1	_		1	<u> </u>	31/12/2024	1	1			1	1	31/12/2025	1		
	(min EUR, %)	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
	Central banks		0	0	0	0		-	0	0	0			0		0				0	0	-
	Central governments Institutions		0	0	0	0			0	0	0			0	:	0				0	0	£
	Corporates		0	0	0	0		-	0	0	0			0	-	0	(0	0	
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME		0	0	0	0		-	0	0	0			0	-	0				0	0	Ė
	Retail Retail - Secured on real estate property	15,447 13,701	1,150 1,028	713	5	56	311	43.65% 42.11%	15,371 13.635	1,114 1,003	824	-	53	333	40.35% 38.75%	15,295 13,573	1,086	929	5	49	352	37.93% 36.26%
Unicaja Banco, S.A.	Retail - Secured on real estate property - Of Which: SME		0	0	0	0		-	0	0	0		· ·	0	-	0				0	0	-
ornicaja Barico, Birti	Retail - Secured on real estate property - Of Which; non-SME Retail - Qualifying Revolving	13,701	1,028	645	3	49	271	42.11% 82.65%	13,635		735		47	285 15	38.75% 81.82%	13,573	981	821	1	43	298 17	36.26% 80.78%
	Retail - Other Retail - Other Retail - Of Which: SME	1,499	103	55	1	7	25	52.19%	1,487	99	71		2	33	46.49%	1,475	96	86	1	6	37	43.12%
	Retail - Other Retail - Of Which: non-SME	1,499	103	55	1	7	25	52.19%	1,487		71		7	33	46.49%	1,475	96	86	1	6	37	43.12%
	Equity Securitisation	716	0	0	0	0		0.01%	716	0	0	1		0	0.01%	716				0	0	0.01%
	Other non-credit obligation assets	16.163	1,150	713	0	0	(43.64%	16.087	0 1.114	0				40,35%	16.011	1.086				0 352	. 37.92%
	IRB TOTAL	16,163	1,150	713	5	56	311	43.64%	16,087	1,114	824		53	333	40.35%	16,011	1,086	929	. 5	49	352	37.92%
	i											Baseline Scenari	•									
					31/12/2023							31/12/2024							31/12/2025			
					Stock of	Stock of	Stock of	Coverage Ratio -				Stock of	Stock of	Stock of	Coverage Ratio -				Stock of	Stock of	Stock of	Coverage Ratio -
	(min EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Stage 3 exposure
	Central banks Central governments	(0	0	0	0			0	0	0		(0		0	(0	0	
	Institutions		0	0	0	0		-	0	0	0			0		0				0	0	í-
	Corporates - Of Which: Specialised Lending		0	0	0	0		-	0	0	0			0	-	0	(0	0	
	Corporates - Of Which: SME	Ò	0	0	0	0		-	0	ő	0	ì	Ċ	0		0		i c	Ċ	0	0	·
	Retail - Secured on real estate property	15,350 13,607	1,139	708 640	5	56 49	270	43.76% 42.19%	15,275 13,543				53	331 283	40.47% 38.84%	15,201 13,482	1,074	922	2	49	351 296	38.06% 36.36%
SPAIN	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME	13,607	1,018	0	0	0		42.19%	13,543	992	730		47	0	38.84%	13,482	969	0		0	0	36.36%
	Retail - Qualifying Revolving	247	18	13	1	0	11	82.68%	248	12	18		4/	283 15	81.84%	247	303	21	1	0	17	80.80%
	Retail - Other Retail - Of Which: SME	1,496	103	54	1 0	7	25	52.69%	1,484	99	71		7	33	46.87%	1,473	96	86	1	6	37	43.42%
	Retail - Other Retail - Of Which; non-SME	1,496	103	54	1	7	25	52.69% 0.01%	1,484		71		7	33	46.87% 0.01%	1,473	96	86	1	6	37	43.42%
	Equity Securitisation	716	0	0	0	0		0.01%	716	0	0		,	0	0.01%	716				0	0	0.01%
	Other non-credit obligation assets IRB TOTAL	16.066	1,139	708	0	0 56	310	43,76%	15,992	1,103	818		53	331	40,47%	15,917	1.074	922	5	49	0 351	38,05%
	and 101nc	10,000	1,133	700	,	30	310	43.70 %	13,732	1,203	010			332	10.77.70	13,317	2,024	721			331	30.03 %
					31/12/2023							Baseline Scenari 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, %) Central banks		0	0	0	0		-	0	0	0			0		0				0	0	
	Central governments Institutions	,	0	0	0	0	,		0	0	0		,	0		0	,		,	0	0	Ē
	Corporates	(0	0	0	0			0	0	0		·	0		0		, o	·	0	0	F
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME		0	0	0	0		-	0	0	0			0		0		0		0	0	Ė
	Retail	ì	0		0	0	· ·	18.13%	ı i	0	0		Ċ	0	17.43%	1	Ċ	Č	Ċ	0	0	16.79%
ITALY	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME		0	0	0	0		3.91%	1 0	0	0			0	3.74%	0				0	0	3.58%
TIALI	Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving		0		0	0		3.91% 0.01%	1	0	0		-	0	3.74% 0.01%	1		-		0	0	3.58% 0.01%
	Retail - Other Retail	(0	0	0	0		93.63%	0	0	0		·	0	92.91%	0		, a	·	0	0	92.20%
	Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME		0	0	0	0		93,63%	0	0	0			0	92.91%	0		-		0	0	92.20%
	Equity Securitisation	,	Ö	Ö	0	0		-	ő	ŏ	Ö		- 7	0		Ö	- 7	Č		Ö	Ö	
	Other non-credit obligation assets	(0	0	0	0			0	0	0		(0		0			(0	0	
	IRB TOTAL	1	0	0	0	0		18.13%	1	0	0			0	17.43%	1				0	0	16.79%

^{*} 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

												Adverse Scenario										
					31/12/2023							31/12/2024							31/12/2025			
					,,							,,							1			
	(min ELR, %)	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
	Central banks		0 0	0	0	0	c	-	0	0	0	0	0	0		0	0	0		0	0	
	Central governments Institutions		0 0	0	0	0	0	-	0	0	0	0	0	0		0	0	0	9	0	0	-
	Corporates		0 0	0	0	0	c	-	0	0	0	0	0	0		0	0			0	0	
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME		0 0	0	0	0		-	0	0	0		0	0		0	0	0 0		0	0	
	Retail Retail - Secured on real estate property	15,384	4 1,171	755	46	75	356	47.14%	15,022 13,330	1,238 1,121	1,050	57	74	472	44.92% 44.43%	14,607 12,971	1,300 1,183	1,402	47		608	43.38%
Unicaja Banco, S.A.	Retail - Secured on real estate property - Of Which: SME	13,645	0 0	0/9	0	0	313	46.12%	0	0	0	97	0	0		0	0	0 1,220		0	0	43.24%
Unicaja banco, S.A.	Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving	13,645		679	37	66	313	46.12% 82.08%	13,330 242		923	47	66	410	44.43% 78.69%	12,971	1,183	1,220	35	76	528	43.24% 76.01%
	Retail - Other Retail	1,492		61	5	8	30	49.74%	1,451	107	100	5	8	41	40.67%	1,403	108	3 146		6	53	36.32%
	Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME	1,492	0 0	0	0	0	0	49.74%	1,451	107	0	0	0	0	40.67%	1,403	100	146		0	0	36.32%
	Equity	716		0	ő	0	0	0.01%	716		0	ő	0	0	0.01%	716	0	0	· ·	0	0	0.01%
	Securitisation Other non-credit obligation assets		0 0	0	0	0		-	0	0	0	0	0	0		n	0			n	0	
	IRB TOTAL	16,100	0 1,171	755	46	75	356	47.13%	15,738	1,238	1,050	57	74	472	44.92%	15,323	1,300	1,403	47	83	608	43.37%
												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	Stock of provisions for	Stock of provisions for	Coverage Ratio - Stage 3	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio - Stage 3 exposure
	(min EUR, %)	exposare	Схрозис	Схрозич	exposure	Stage 2 exposure	Stage 3 exposure	exposure	Скрозите	Скрожис	CAPOZUIC	exposure	exposure	exposure	exposure	CAPUAGIC	CAPOSUIC	Capturate	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure
	Central banks Central governments		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	
	Corporates 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 Retail - Secured on real estate property	15,281 13,552		749 674	46	74	354	47.30% 46.25%	14,931 13,241	1,225 1,108		57	74	470	45.13% 44.64%	14,520 12.887	1,286		47		607	43.62% 43.49%
SPAIN	Retail - Secured on real estate property - Of Which: SME		0 0	0	0	0	312	-	0	0	0	97	0	109		0	0	0 0		0	328 0	
STAIN	Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving	13,552		674	37	66	312	46.25% 82.11%	13,241 242		916	47	66	409	44.64% 78.71%	12,887	1,169	1,209	38	76	526	43.49% 76.02%
	Retail - Other Retail	1,490		60	5	8	30	50.20%	1,448	106	100	5	8	41	40.93%	1,401	108	3 145		6	53	36.49%
	Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME	1,490	0 0	0	0	0	0	50.20%	1.448	0	0	0	0	0	40.93%	1.401	100	145		0	0	36.49%
	Equity	716	6 0	0	ő	0	o o	0.01%	716	0	0	ő	0	0	0.01%	716	0	0	· ·	0	0	0.01%
	Securitisation Other non-credit obligation assets																					
	IRB TOTAL	16,004	4 1,160	749	46	74	354	47.29%	15,647	1,225	1,041	57	74	470	45.13%	15,236	1,286	1,391	47	82	607	43.61%
					31/12/2023							Adverse Scenario 31/12/2024							31/12/2025			
		Stage 1	Stage 2	Stage 3	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio - Stage 3	Stage 1	Stage 2	Stage 3	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio - Stage 3	Stage 1	Stage 2	Stage 3	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio - Stage 3
	(min EUR. %)	exposure	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure	exposure	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure	exposure	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure
	Central banks		0 0	0	0	,	· ·		0	0	0	0	, o	0		0	,		(,	0	
	Central governments Institutions		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	
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME		0 0	0	0	0	0		0	0	0	0	0	0	-	0	0		- 6	0	0	-
	Retail		1 0	0	0	0		18.13%	1	0	0	0	0	0	17.43%	1	0			0	0	16.79%
ITALY	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME		0 0	0	0	0	0	3.91%	0	0	0	0	0	0	3.74%	0	0		- 6	0	0	3.58%
ITALY	Retail - Secured on real estate property - Of Which: non-SME		1 0	0	0	0		3.91%	1	0	0	0	0	0	3.74%	1	0	0		0	0	3.58%
	Retail - Qualifying Revolving Retail - Other Retail		0 0	0	0	0	0	0.01% 93.63%	0	0	0	0	0	0	0.01% 92.91%	0	0	0 0		0	0	0.01% 92.20%
	Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME		0 0	0	0	0	0	-	0	0	0	0	0	0		0	0	0		0	0	
	Retail - Other Retail - Of Which: non-SME Equity		0 0	0	0	0	0	93.63%	0	0	0	0	0	0	92.91%	0	0	1 0	1 5	0	0	92.20%
	Securitisation																					

^{*} 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 Unicaja Banco, S.A.

							Actual					
							31/12/2022	•				
		Exposure	values	Risk exposu	ire amounts				Stock of	Stock of	Stock of	
	(min EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central banks	4.073		0	0	4.073		0	0	0	0	0.00%
	Central governments	27.943		311	18	14.495	881	266	10	51	48	17.97%
	Regional governments or local authorities	6.070		0	18	5.113	4	14	0	0	1	5.96%
	Public sector entities	1.029		408	- 1	1.026	3	13			- 11	88,52%
	Multilateral Development Banks	12			0	12						0.00%
	International Organisations	0			0							0.00%
	Institutions	2.801		1.074	2	2,499	24	4	- 1			2.87%
	Corporates	7.003	178	6,443	230	5.685	924	354	111	SS	221	62.31%
	of which: SME	1.607		1.327	174	1.251	397	301	21	31	184	61,04%
	Retail	2,957			219	2,567	485	517	41		306	59.13%
Unicaja Banco, S.A.	of which: SME	1,682		970	117	1,405	355	276	33		170	61.52%
	Secured by mortgages on immovable property	15,999			400	12,944	1,552	500	14		97	19.34%
	of which: SME	1,359			107	749	524	127	5	12	21	16.46%
	Items associated with particularly high risk	294		430	68	200	91	111	- 1	4	62	55.86%
	Covered bonds	10	0	2	0	10	0			0		0.00%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0			0		0.00%
	Collective investments undertakings (CIU)	18		12	0	18	0		0	0		0.00%
	Equity	264		654	0	251	0	0				0.00%
	Securitisation					34						
	Other exposures	7,435		6,999	1		3	2	- 1	1	- 1	51.31%
	Standardised Total	75,908	1,105	23,984	957	48,927	3,968	1,780	179	208	746	41.89%

							Actual					
							31/12/2022					
		Exposure	values	Risk exposi	re amounts				Stock of	Stock of	Stock of	
	(min EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central banks	4.073		0	0	4.073	0	0	۰	0	0	0.00%
	Central governments	18.342			18	9.696	881	266	10	51	48	17.97%
	Regional governments or local authorities	6,070	13	0	18	5,113	4	14	0	0		5.96%
	Public sector entities	1.029		408	1	1.026	3	13		0	11	88,52%
	Multilateral Development Banks	12		0	0	12	0	0	0	0	0	0.00%
	International Organisations	0		0	0	0	0	0	0	0	0	0.00%
	Institutions	1,820	- 4	662	2	1,734	24	4	1	0	0	2.87%
	Corporates	6.158			229	5,428	822	349	109	53	217	
	of which: SME	1.549			173	1.209	381	296	21	30	180	
	Retail	2,952			219	2,562	485	516	41	62	305	
SPAIN	of which: SME	1,681	109	969	117	1,405	355	275	33	52	169	61.42%
	Secured by mortgages on immovable property	15.960	427	5.733	399	12.908	1.548	499	14	36	97	19.35%
	of which: SME	1,358			107	748	523		5	12	21	16.48%
	Items associated with particularly high risk	294	49	430	68	200	91	111	1	4	62	55.86%
	Covered bonds	10		2	0	10	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	0.00%
	Collective investments undertakings (CIU)	18		12	0	18	0	0	0	0	0	0.00%
	Equity	264		654	0	251	- 0	0	0	0	0	0.00%
	Securitisation				_							
	Other exposures	7,435		6,999	1	34	3	2	1	1	1	51.31%
	Standardicad Total	64.437	1.103	23.182	955	43.064	3.861	1.773	177	206	741	41.76%

							Actual					
							31/12/2022					
		Exposure	values	Risk exposu	re amounts				Stock of	Stock of	Stock of	
	(min EUR, %)	Non-defaulted		Non-defaulted		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central banks	0	0	0	0	0	0	0	0	0	0	0.00%
	Central governments	8,134		0	0	3,578	0	0	0	0	0	0.00%
	Regional governments or local authorities	0		0	0	0	0	0	0	0	0	0.00%
	Public sector entities	0		0	0	0	0	0	0	0	0	0.00%
	Multilateral Development Banks	0		0	0	0	0	0	0	0	0	0.00%
	International Organisations	0		0	0	0	0	0	0	0	0	0.00%
	Institutions	188		109	0	158	0	0	0	0	0	0.00%
	Corporates	18		18	0	13	6	0	0	1	0	0.00%
	of which: SME	0		0	0	0	0	0	0	0	0	0.00%
	Retail	2		1	0	2	0	0	0	0	0	91.79%
ITALY	of which: SME	0		0	0	0	0	0	0	0	0	0.00%
	Secured by mortgages on immovable property	0		0	0	1	0	0	0	0	0	0.00%
	of which: SME	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	0.00%
	Covered bonds	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	0.00%
	Collective investments undertakings (CIU)	0		0	0	0	0	0	0	0	0	0.00%
	Equity	0		0	- 0	0	0	0	0	0	0	0.00%
	Securitisation											
	Other exposures	0		0	- 0	0	0	0	0	0	0	0.00%
	Standardised Total	8,341	0	128	0	3,752	6	0	0	1	0	91.79%

2023 EU-wide Stress Test: Credit risk STA Unicaja Banco, S.A.

												Baseline Scenario										
					31/12/2023							31/12/2024							31/12/2025			
	(min EUR, %	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	Covera SI ex
	Central banks	4,072	0	0	0	0	0	0.01%	4.071	1		1 0	0	0	0.01%	4,070	1	1	0		0	
	Central governments	14,492	882	268	1	0	107	40.00%	14,489	883	26	9 1	0	108	39.98%	14,486	884	271	1		108	3
	Regional governments or local authorities	5,112	5	15	0	0	6	40.00%	5,111	5	1	5 0	0	6	40.00%	5,110	6	16	0		6	5
	Public sector entities	1,002	25	14	- 0	1	12	83,74%	981	44		6 0	4	13	77,04%	964	58	19	0	- 4	14	
	Multilateral Development Banks	11	1	0	0	0		0.01%	10	2		0 0	0	0	0.01%	9	3	1	0		0)
	International Organisations			0	0	0		0.00%	0	0		0 0	0	0	0.00%	0		0	0		0)
	Institutions	2,499	22	- 6		2		39,65%	2,499	20		8 0	1	3	38,80%	2,499	19	10			4	1
	Corporates	5,621	873	469		51	236	50,29%	5,560	827	57	7 2	43	250	43,33%	5,496	788	679	2	36	263	3
	of which: SME	1.178	396	375	2	37	194	51,70%	1.115	387	44	7 2	33	204	45.51%	1.056	375		2	28	213	3
	Retail	2,473		600	13	91	341	56.72%	2,393	504	67.	3 12	85	368	54.72%	2,318	509		12	72	395	5
Unicaja Banco, S.A.	of which: SME	1,346		318	8	76	189	59.32%	1,295	386	35	6 8	72	205	57.77%	1,250	395		7	61	221	
	Secured by mortoages on immovable property	12,838		722	7	76	169	23.43%	12,735	1,355	90		65	198	21.86%	12,624	1,299			56	224	1
	of which: SME	714	526	160		20	32	20.06%	684	526	18	9 1	18	34	18.15%	658	524	217	0	16	36	5
	Items associated with particularly high risk	183	95	124	0	2	62	50.02%	167	97	13	7 0	5	62	45.24%	153	100	149	0	5	62	2
	Covered bonds	10	0	0	0	0	0	0.01%	10	0		0 0	0	0	0.01%	10		0	0		0	1
	Claims on institutions and corporates with a ST credit assessment		0	0	0	0	0	0.00%	0	0		0 0	0	0	0.00%	0		0	0		0	1
	Collective investments undertakings (CIU)	18	0	0	0	0	0	0.01%	18	0		0 0	0	0	0.01%	18		0	0		0	1
	Equity	251	0	0		0	0	0.01%	251	0		0 0	0	0	0.01%	251		0	0		0	1
	Securitisation																					
	Other exposures	34	3	2	0	0	1	49.87%	34	2		2 0	0	1	48.52%	34		2	0		1	4
	Standardised Total	48,617	3,838	2,220	24	222	935	42.13%	48,329	3.741	2.60	5 22	203	1.009	38,72%	48.043	3.669	2.964	22	174	1.077	,

												Baseline Scenario	0									
					31/12/2023							31/12/2024							31/12/2025			
	(min EUR, %)	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
	Central banks	4,072	0	0	- 0	0	0	0.01%	4.071	-	1	0	0	0	0.01%	4,070			0	0	0	0.01%
	Central governments	9,694	882	267	0	0	107	40.00%	9,692	882	268	0	0	107	40.00%	9,690		270	0	0	108	40.00%
	Regional governments or local authorities	5,112	5	15	0	0	6	40.00%	5,111	5	15	0	0	6	40.00%	5,110	6	16	0	0	6	40.00%
	Public sector entities	1.002	25	14		1	12	83,74%	981	44	16		4	13	77,04%	964	58	19		4	14	71.24%
	Multilateral Development Banks	- 11	1	0	0	0	0	0.01%	10	2	0	0	0	0	0.01%	9	3	1	0	0	0	0.01%
	International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Institutions	1,734	22	6	0	2	3	40.13%	1,734	20	8		1	3	39.55%	1,734	19	10	0	1	4	39.19%
	Corporates	5,370	765	464	2	49	232	49,97%	5.314	713	572	2	42	246	43.01%	5,257	668	674	2	34	259	38.46%
	of which: SME	1,136	380	370	2	37	190	51.32%	1,072		442	2	33	200	45.12%	1,013		514	2	28	209	40.74%
	Retail	2,468	495	599	13	91	339	56.66%	2,387		672	12	85	367	54.66%	2,313			12	72	394	53.13%
SPAIN	of which: SME	1,345	372	318	8	76	188	59.23%	1,295		355	8	72	205	57.69%	1,249				61	221	56.46%
	Secured by mortgages on immovable property	12,802	1,432	721	7	76	169	23.44%	12,698		905	7	65	198	21.86%	12,587			7	56	224	20.89%
	of which: SME	713	525	160		20	32	20.05%	684	525	189	1	18	34	18.14%	658		217	0	16	36	16.80%
	Items associated with particularly high risk	183	95	124	0	2	62	50.02%	167	97	137		5	62	45.24%	153	100	149	0	5	62	41.56%
	Covered bonds	10	0		0			0.01%	10				0		0.01%	10	0					0.01%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Collective investments undertakings (CIU)	18			0	0		0.01%	18	0	0		0	0	0.01%	18	0	0	0	0	0	0.01%
	Equity	251	0		0	0		0.01%	251	0	0	0	0	0	0.01%	251	0	0	0	0	0	0.01%
	Securitisation																					
	Other exposures	34	3	2	0	0	1	49.87%	34	2	2		0	1	48.52%	34	2	2	0	0	1	47.48%
	Standardised Total	42,761	3,725	2,212	24	220	930	42.04%	42,479	3,623	2,596	22	202	1,003	38.63%	42,200	3,544	2,954	22	172	1,071	36.26%

												Baseline Scenari	•									
					31/12/2023							31/12/2024							31/12/2025			
	(min EUR, %)	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
	Central banks	0	0	0	0	0	0	0.00%		0		0	0		0.00%					0	0	0.00%
	Central governments	3,578	0	0	0	0		40.00%	3,577			1 (0		40.00%	3,576				0	0	40.00%
	Regional governments or local authorities	0	0	0	0	0		0.00%		0		0 0	0		0.00%					0	0	0.00%
	Public sector entities	0	0	0	0	0		0.00%		0		0 0	0		0.00%					0	0	0.00%
	Multilateral Development Banks	0	0	0	0	0		0.00%		0		0 0	0		0.00%					0	0	0.00%
	International Organisations	0	0	0	0	0		0.00%		0		0 0	0		0.00%					0	0	0.00%
	Institutions	158	0	0	0	0		0.01%	158	0		0 0	0		0.01%	158				0	0	0.01%
	Corporates	13	6	0	0	0		0.01%	13	6		0 0	0		0.01%	13	6			0	0	0.01%
	of which: SME	0	0	0	0	0		0.00%		0		0 0	0		0.00%					0	0	0.00%
	Retail	2	0	0	0	0		35.66%		0		0 0	0		22.64%	2				0	0	16.83% 91.84%
ITALY	of which: SME	0	0	0	0	0		100.00%		0		0 0	0		95.76%					0	0	
	Secured by mortgages on immovable property	1	0	0	0	0		0.33%	1	0		0 0	0		0.33%	1				0	0	0.32%
	of which: SME	0	0	0	0	0		0.00%		0		0 0	0		0.00%					0	0	0.00%
	Items associated with particularly high risk	0	0	0	0	0		0.00%		0		0 0	0		0.00%					0	0	0.00%
	Covered bonds	0	0	0	0	0		0.00%		0		0 0	0		0.00%					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	0.00%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%		0		0 0	0		0.00%	0			0	0	0	0.00%
	Equity	0	0	0	0	0	0	0.00%		0		0	0		0.00%	0		(0	0	0.00%
	Securitisation																				_	
	Other exposures	0	0	0	0	0		0.00%		0		0 0	0		0.00%	0				0	- 0	0.00%
	Standardised Total	3,751	7	0	•	0	0	37.98%	3,751	7	1		0		37.89%	3,750	7		0	0	0	37.84%

2023 EU-wide Stress Test: Credit risk STA Unicaja Banco, S.A.

												Adverse Scenario										
					31/12/2023							31/12/2024							31/12/2025			
	(min EUR, %	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	Covera SI ex
	Central banks	4,072	0	0			0	0.01%	4.071	1		0	0	0	0.01%	4,070	1	1	0		0	0
	Central governments	14,492	882	268			107	40.00%	14,489	883	269	1	0	108	39.98%	14,486	884	271	1		108	8
	Regional governments or local authorities	5,112	5	15			6	40.00%	5,111	5	15	0	0	6	40.00%	5,110	6	16	0		6	6
	Public sector entities	1.002	25	14		1	12	83,74%	975	49	17	1	3	13	74,77%	935	79	27	1	-	16	6
	Multilateral Development Banks	- 11	1	0			0	0.01%	9	2			0	0	0.01%	8	3	1	0		0	0
	International Organisations			0			0	0.00%	0	0			0	0	0.00%	0		0	0		0	0
	Institutions	2,498	21	8		3	4	44,66%	2,496	19	17		2	5	43,40%	2,495	17	15	0		7	7
	Corporates	5,499	930	535	13	111	287	53,70%	5.291	928	745	9	87	366	49.12%	5,147	889	928	7	68	434	4
	of which: SME	1.106	429	415	17	77	238	57.52%	961	436	552	8	61	304	55,14%	863	413	674	6	51	362	2
	Retail	2,450	493	626	46	91	358	57.22%	2,281	485	803	50	76	440	54.78%	2,106	467	997	41	60	529	9
Unicaja Banco, S.A.	of which: SME	1,332	371	334	25	70	196	58.69%	1,233	369	435	28	60	242	55.58%	1,133	357	547	22	46	292	2
	Secured by mortgages on immovable property	12,747	1,456	793	47	159	180	22.64%	12,250	1,466	1,281	56	184	288	22.50%	11,691	1,459	1,846	45	176	412	2
	of which: SME	704	523	172	15	20	33	19.20%	643	508	248	17	10	75	30.14%	582	485	333	13	14	121	1
	Items associated with particularly high risk	183	95	124		2	62	50.02%	165	97	140	0	2	62	44.36%	141	97	163	0		62	2
	Covered bonds	10		0		0	0	0.01%	10	0		0	0	0	0.01%	10	0	0	0		0	0
	Claims on institutions and corporates with a ST credit assessment			0		0	0	0.00%	0	0		0	0	0	0.00%	0	0	0	0		0	0
	Collective investments undertakings (CIU)	18		0		0	0	0.01%	18	0		0	0	0	0.01%	18	0	0	0		0	0
	Equity	251		0		0	0	0.01%	251	0		0	0	0	0.01%	251	0	0	0		0	0
	Securitisation																					
	Other exposures	34	3	2			- 1	49.87%	34	2	- 2		0	1	47.86%	34	- 2	2	0		1	1
	Standardised Total	48,379	3,912	2,385	108	367	1,016	42.61%	47,452	3,938	3,285	118	355	1,289	39.23%	46,503	3,906	4,267	95	311	1,576	5

												Adverse Scenari	•									
					31/12/2023							31/12/2024							31/12/2025			
	(min EUR, %)	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
	Central banks	4,072	0	- 0				0.01%	4.071	-	- 1		0	0	0.01%	4,070	1	1	0	0	0	0.01%
	Central oovernments	9,694	882	267			10	40.00%	9,692	882	268		0	107	40.00%	9,690	883	270	0	0	108	40.00%
	Regional governments or local authorities	5,112	5	15				40.00%	5,111	5	15		0	6	40.00%	5,110	6	16	0	0	- 6	40.00%
	Public sector entities	1,002	25	14	1		1	83,74%	975	49	17		. 3	13	74,77%	935	79	27		- 4	16	62.09%
	Multilateral Development Banks	11	1	0				0.01%	9	2	0		0	0	0.01%		3	1	0	0		0.01%
	International Organisations	0	0	0	0			0.00%	0	0	0		0	0	0.00%	0	0	0	0	0		0.00%
	Institutions	1,733	21		0	3		45.44%	1,732	19	12		2		44.57%	1,730	17	15	0	2		44.13%
	Corporates	5,247	821	530	13	105	28	53,45%	5.046	813	740	9	86	362	48,92%	4,907	769	922		67	430	46.61%
	of which: SME	1,064	412	410	12	77	23	57.24%	919	420	547	8	61	300	54.91%	820	397	669	6	51	358	53.49% 53.06% 53.38%
	Retail	2,445	492	625	46	91	35	57.16%	2,276		802	50	76	439	54.73%	2,101	466	995	40	60	528	53.06%
SPAIN	of which: SME	1,332	370	333	25	70	19	58.60%	1,233		434	28	60	241	55.51%	1,132	356	547	22	46	292	53.38%
	Secured by mortgages on immovable property	12,710	1,453	792	47	159	17	22.64%	12,213	1,463	1,279	56	184	288	22.51%	11,654	1,457	1,844	45	176	412	22.32%
	of which: SME	704	523	171	15	20	3	19.20%	642	508	248	17	10	75	30.17%	581	484	332	13	14	121	36.37%
	Items associated with particularly high risk	183	95	124	0	1	6	50.02%	165	97	140		2	62	44.36%	141	97	163	0		62	38.01%
	Covered bonds	10	0					0.01%	10			_	0		0.01%	10	0	0		0		0.01%
	Claims on institutions and corporates with a ST credit assessment		0		0			0.00%		0	0		0		0.00%	0		0	0	0		0.00%
	Collective investments undertakings (CIU)	18	0		0			0.01%	18	0	0		0	0	0.01%	18	0	0	0	0	0	0.01%
	Equity	251	0		0			0.01%	251		0		0		0.01%	251	0	0	0	0		0.01%
	Securitisation																					
	Other exposures	34	3		0			49.87%	34	2	2		0		47.86%	34	2	2	0	0	1	44.10% 36.88%
	Standardised Total	42,522	3,799	2,377	107	365	1,01:	42.52%	41,603	3,820	3,275	118	353	1,283	39.16%	40,661	3,781	4,256	95	309	1,570	36.88%

												Adverse Scenari										
					31/12/2023							31/12/2024							31/12/2025			
	(min EUR, %)	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	provisions for pr Stage 2	Stock of ovisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central banks	0	0	0	0	0		0.00%	9	0		0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Central governments	3,578	0	0	0			40.00%	3,577			1 (0	0	40.00%	3,576	1		0	0	0	40.00%
	Regional governments or local authorities	0	0	0	0			0.00%	0	0		0 0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Public sector entities	0	0	0	0			0.00%	0	0		0 0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Multilateral Development Banks	0	0	0	0			0.00%	0	0		0 0	0	0	0.00%	0	0	0	0	0	0	0.00%
	International Organisations	0	0	0	0			0.00%	0	0		0 0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Institutions	158	0	0	0			0.01%	158	0		0 0	0	0	0.01%	158	0	0	0	0	0	0.01%
	Corporates	13	6	0	0			0.01%	13	6		0	0	0	0.01%	13	- 6		0	0	0	0.01%
	of which: SME	0	0	0	0			0.00%	0	0		0 0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Retail	2	0	0	0			35.66%	2	0		0 0	0	0	22.64%	2	0	0	0	0	0	16.83% 91.84%
ITALY	of which: SME	0	0	0	0			100.00%	0	0		0 0	0	0	95.76%	0	0	0	0	0	0	91.84%
	Secured by mortgages on immovable property	1	0	0	0			0.33%		0		0 0	0	0	0.33%	1	0	0	0	0	0	0.32%
	of which: SME	0	0	0	0			0.00%	0	0		0 0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Items associated with particularly high risk	0	0	0	0			0.00%	0	0		0 0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Covered bonds	0	0	0	0			0.00%	0	0		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			0.00%	0	0		0 0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Collective investments undertakings (CIU)	0	0	0	0			0.00%	0	0		0 0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Equity	0	0	0	0			0.00%	0	0		0 0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Securitisation																					
	Other exposures	0	0	0	0			0.00%	0	0		0 0	0	0	0.00%	0	0	0	0	0	0	0.00% 31.07%
	Standardised Total	3,751	7	0				32.62%	3,750	7		. 0			31.40%	3,750	7			0	0	31.07%



2023 EU-wide Stress Test: Credit risk COVID-19 IRB Unicaja Banco, S.A.

								Public guara	ntees - Actual						
								31/1	2/2022						
		Exposu	re values	Risk expos	ure amounts	Stage 1	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of which	Stage 3	Stage 3 exposure, of which	Stock of provisions for	Stock of provisions for		Coverage Ratio - Stage 3
	(min EUR, %)		F-IRB	A-198	F-IRB	exposure	guaranteed amount	exposure	guaranteed amount	exposure	guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure
	Central banks														
	Central governments														
	Institutions														
	Corporates			0		0						0	0		
	Composition - Of Which: Sparialised Lending		0	0	0	0	0	0		0	0	0	0	0	
	Corporates - Of Which: SME			0		0				٥	٥	0	0	0	
	Retail			0		0						0	0		
	Retail - Secured on real estate property	0		0		0			0	0	0	0	0	0	
Unicaja Banco, S.A.	Retail - Secured on real estate property - Of Which: SME			0		0						0	0		
Unicaja Banco, S.A.	Retail - Secured on real estate property - Of Which: non-			0		0	0	0	0			0	0	0	
	Retail - Qualifying Revolving	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	
	Retail - Other Retail - Of Which: SME		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	
	Equity														
	Securitisation														
	Other non-credit obligation assets														
	IR8 TOTAL			0		0			0			0	0	0	

									Public guar	antees - Actual						
									31/1	2/2022						
			Exposu	re values	Risk expos	iure amounts	Stage 1	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of which	Stage 3	Stage 3 exposure, of which	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio
		(min EUR, %)		F-IRB	A-188	F-IRB	exposure	guaranteed amount	exposure	guaranteed amount	exposure	guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure
	Central banks															
	Central governments															
	Institutions															
	Corporates		0					0				0	0	0	0	-
	Corporates - Of Which: Specialised Lending															
	Corporates - Of Which: SME															
	Retail												0		0	
	Retail - Secured on real estate property															
CI	SPAIN Retail - Secured on real estate property - 0															
31		Of Which: non-	0	0				0				0	0	0	0	
	Retail - Qualifying Revolving															
	Retail - Other Retail															
	Retail - Other Retail - Of Which: SME															
	Retail - Other Retail - Of Which: non-SME															
	Equity															
	Securitisation															
	Other non-credit obligation assets															

								Public guara	ntees - Actual						
								31/1	2/2022						
		Exposu	re values	Risk expos	iure amounts	Stage 1	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of which	Stage 3	Stage 3 exposure, of which	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio - Stage 3
	(min ELIR, %)	A-IRB	F-IRB	A-188	F-188	exposure	guaranteed amount	exposure	guaranteed amount	exposure	guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure
	Central banks														
	Central opvernments														
	Institutions														
	Corporates	0	0	0	0					0	0	0	0		
	Corporates - Of Which: Specialised Lending														
	Corposities - Of Which: SME														
	Retail	0	0	0	0					0	0	0	0		
	Retail - Secured on real estate property														
ITALY	Retail - Secured on real estate property - Of Which: SME														
117.21	Retail - Secured on real estate property - Of Which: non-	0	0	0	0	0				0	0	0	0		
	Retail - Qualifying Revolving														
	Retail - Other Retail														
	Retail - Other Retail - Of Which: SME														
	Retail - Other Retail - Of Which: non-SME														
	Eouity														
	Securitisation														
	Other non-credit obligation assets								_			_			
	IRS TOTAL														

2023 EU-wide Stress Test: Credit risk COVID-19 IRB

															Unio	caja Banco,	S.A.														
																Public guarantees	- Baseline Scenari	io													
						31/12	/2023									31/12	/2024									31/12	:/2025				
	(min EUR,	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	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	verage Ratio - Stage 3 exposure
	Central banks Central covernments	9	amount		amount		amount						amount		amount		amount						amount		amount		amount				
	Institutions Corporates Corporates					0	۰		0			0	0				0		0	0		۰	۰				۰			0 -	
	Corporates - Of Which: SME Retail Retail - Secured on real estate property		0 0	-		0	٥	0	٥	0		0	0	0		0	٥	0	0	0		٥	٥	0	0	0	0	0	۰	٥.	
Unicaja Banco, S.A																															
	Retail - Other Retail Retail - Other Retail - Of Which: SME																														
	Retail - Other Retail - Of Which: non-SME Equity Securitisation																														
	Other non-credit obliquation assets IRB TOTAL		0 0			0			0	0		0	0	0	۰	۰	0	0		0		0	0	0	0	0		۰		0 -	
																Public guarantees		io													
			Stage 1	<u> </u>	Stage 2	31/12	1/2023 Stage 3	Stock of	Stock of	Stock of	Coverage Ratio -		Stage 1		Stage 2	31/12	1/2024 Steps 3	Stock of	Stock of	Stock of	Coverage Ratio -		Stage 1		Stage 2		1/2025 Stage 3	Stock of	Stock of	Stock of	verage Ratio -
	(min EUR, 1	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3 exposure	exposure, of which guaranteed	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Stage 3 exposure	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3 exposure	exposure, of which guaranteed	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Stage 3 exposure	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3 exposure	exposure, of which guaranteed	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Stage 3 exposure
	Central banks Central governments	-)	Inverse		amount		amount						amount		amount		amount						amount		amount		amount				
	Institutions Corporates Corporates - Of Which: Socialised Lending					0			0			0					0		0	0											
	Corporates - Of Which: SME Retail		0 0			0	۰		0	0		0	0	0			0		0	0		۰	۰		0	0	0	0		0 -	
SPAIN	Retail - Secured on real estate property Butal - Secured on real estate property - Of Which: SMI Retail - Secured on real estate property - Of Which: non		0 0			0			0	0		0	0				0	0		0				0	0	0	0	0		0 -	
	Retail - Oualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME																														
	Rutal - Other Rutal - Of Which: non-SME Equity																														
	Securitisation Securitisation assets IRB TOTAL		0 0						0					0		۰	0													0 -	
																Public guarantees	. Parelies Propos														
						31/12	:/2023										/2024									31/12	1/2025				
		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	Stock of provisions for Stage 2	Stock of provisions for Stage 3	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	Stage 2	Stock of provisions for Stage 3	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	Stage 2	Stage 3	verage Ratio - Stage 3 exposure
	Central banks Central covernments	•)	amount		amount		amount	exposure	exposure	exposure			amount		amount		amount	exposure	exposure	exposure			amount		amount		amount	exposure	exposure	exposure	
	Institutions Corporates		0 0		0	0			0	0		0	0			0	0	0	0	0		۰	۰	0	0	0	0	0		0 -	
	Corconites - Of Whith: Secretised Lendins Corconites - Of Whith: SME Retail		0 0		0	0			0	0		0	0	0		0	0	0	0	0				0	0	0	0	0		0 -	
ITALY	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SMI Retail - Secured on real estate property - Of Which: non								0								٨														
	Retail - Qualifying Revolving Retail - Other Retail					0			0	0		0	0				0	0		0				0	Ü						
	Rotal - Other Rotal - Of Which: SME Rotal - Other Rotal - Of Which: non-SME Equity																														
	Securitisation Other non-credit oblination assets																														

2023 EU-wide Stress Test: Credit risk COVID-19 IRB

AMMWIIIID28															Unio	aja Banco,	S.A.														
																Public guarantees	- Adverse Scenari	lo o													
						31/12										31/1:	2/2024									31/1	2/2025				
	(min BJR, %	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	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
	Central banks Central covernments Institutions Concretes		amount		amount		amount						amount		amount		amount						amount		amount		amount				
	Corrosites - Of Which: Secialised Leaden Corposites - Of Which: SME Batel Batel																														
Unicaja Banco, S.A	Retail - Secured on real estate property Batal - Secured on real estate property - Of Which: SHE Ratel - Secured on real estate property - Of Which: non-								_																						
	Retail - Oualifyino Revolvins Retail - Other Retail Rota - Other Retail																														
	Ratel - Other Ratel - Of Which: non-SME Equity Securitieston																														
	Other non-credit obliquation assets IRB TOTAL		0 0	, ,	٠	0	۰	۰	0	0		0	۰	۰		٥	0	0	۰	۰		٥	۰	۰	0	0	۰	۰	۰	۰	
																Public guarantees	- Adverse Scenari	io													
			Stage 1		Stage 2	31/12	/2023 Stage 3						Stage 1		Stage 2	31/1:	t/2024 Stage 3						Stace 1		Stage 2	31/1	2/2025 Stage 3				
	(min BJR, %	Stage 1 exposure	exposure, of which guaranteed amount	Stage 2 exposure	exposure, of which guaranteed amount	Stage 3 exposure	exposure, of which guaranteed amount	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	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3 exposure	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	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed amount	Stage 3 exposure	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
	Central banks Central covernments Institution																														
	Corporates Corporates - Of Which: Socialised Lending Corporates - Of Which: SME			-	٥	٥	۰	۰		٥		٥	٥	٥	۰	۰	0	٥					۰		٥	0			۰	۰	
	Retail - Secured on real estate property		0 0	1	6	0	٥	٥	0	0		0	6	٥	٥	٥	0	0	0	0		٥	٥	0	0	0	0	0	٥	٥	
SPAIN	Potal - Secured on real estate property - Of Which: SME Rotal - Secured on real estate property - Of Which: non- Retail - Qualifying Revolving								0	0			0			۰		0		0		۰	۰	0	0		0	0			
	Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME																														
	Equity Securitisation																														
	Other non-credit oblication assets IRB TOTAL		0 0			0	0	٥	0	0	-	0	0	0	0	۰	0	0	0			0	۰	۰	0	0			٥	0	
																Public guarantees	- Adverse Scenario	io													
						31/12										31/1	2/2024									31/1	2/2025				
	(min BJR, %	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	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 amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	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 amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	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
	Central banks Central governments		amount		amedit		amount						amount		amount		amount						amount		amount		amount				
	Institutions Corporates		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	
	Corporates - Of Which: Sectialised Lending Corporates - Of Which: SME Batel																														
	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME		0		0		0		0	0			0			•	0	0	0		-	•	۰	0	0	0				0	
ITALY	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non- Retail - Qualifying Revolving		0 0		0	0	0	0	0	0		0	0			٥	0	0				٥		0	0	0				0	
	Retail - Oualitying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME																														
	Rutel - Other Rutel - Of Which: SME Rutel - Other Rutel - Of Which: non-SME Equity																														
	Securitisation																														

EBA SUPERIOR

2023 EU-wide Stress Test: Credit risk COVID-19 STA Unicaja Banco, S.A.

							Public guara	ntees - Actual					
							31/1	/2022					
	(min EUR, 16)	Exposure values	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
	Central banks												
	Central covernments Recional covernments or local authorities												
	Public sector entities												
	Multilateral Development Sanks International Organisations												
	Institutions												
	Corporates of which 1989	792 313	190 46	445 157	298 111	283 126	202	130	75	3	15	29 13	26% 25%
	Retail	1,374	134	816	603	487	382	135	106	10	34	20	15%
Unicaja Banco, S.A.	of which: SAC Secured by mortnesses on immersible numerity	0		814 0	602	487	382	135		10	34	20	
	of which: non-SME	0	0	0		0	0			0	0	0	
	Stems associated with particularly blob risk Covered bonds												
	Colines on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)												
	Collective investments undertakings (CIU) Equity												
	Securitization Other emoures												
	Other exposures Standardised Total	2,196	332	1.278	934	779	592	253	189	13	50	50	20%
	•							ntees - Actual					
								/2022					
					Stage 1		Stage 2	12022	Stage 3				
			Risk exposure	Stage 1	exposure, of which	Stage 2	exposure, of which	Stage 3		Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio -
		Exposure values	amounts	exposure	which guaranteed	exposure	which guaranteed	exposure	which guaranteed	Stage 1	Stage 2	Stage 3	Stage 3 exposure
	(min ELR, %) Control banks				- description		-mount		*********	exposure	exposure	exposure	
	Central governments												
	Replanal governments or local authorities												
	Multilateral Development Banks												
	International Organisations Institutions												
	Corporates	792	190	445	298	283	202	130		3	15	29	
	of which: SAC Retail	313 1 174	45	157 816	111	126 487	95 382	51 135	36 108	2 10	7		
SPAIN	Retail of which: SMC	1,373	134	814	602	467	382	135		10	34		15%
	Secured by mortosoes on immovable property of which non-SME			0	0	0	0			0	0		
	of which: non-SVE Items associated with particularly high risk			0	0	0	0			0	0		_
	Covered bonds												
	Claims on institutions and corporates with a ST credit assessment Collection investments undertakings (CIII)												
	Equity												
	Securitization Other exposures												
	Standardised Total	2,196	332	1.278	934	779	522	253	189	13	50	50	20%
							Public quara	ntees - Actual					
								/2022					
					Stage 1		Stage 2		Stage 3	Stock of	Stock of	Stock of	
		Exposure values	Risk exposure	Stage 1	exposure, of which	Stage 2	exposure, of which	Stage 3	exposure, of which	provisions for Stage 1	provisions for Stage 2	provisions for	Coverage Ratio Stage 3
	(min EUR, %)		amounts	exposure	guaranteed	exposure	guaranteed	exposure	guaranteed	exposure	exposure	Stage 3 exposure	exposure
	Central banks												
	Central governments Denional governments or local authorities												
	Public sector entitles Multilateral Development Banks												
	International Grounisations												
	Institutions Corporates				-								
	of which: SME	0	0	0	0	0	0			0		0	
ITALY	Retail of white CAP			0	0	0	0	- 0		0			
TIAL!	Secured by mortosoes on immovable property of which non-SME					0	0	ů		0			
	of which non-SME Thems associated with nuclicularly blob risk												
	Covered bonds												
	Claims on institutions and consorates with a ST credit assessment Collective investments undertakings (CIU)												
	Equity												
	Securitization Other exposures												
	Standardised Total		0	0	0	0	0	0	0	0	0		

2023 EU-wide Stress Test: Credit risk COVID-19 STA

													.5 _0 .	viac o		caja Banco,		JK CO11		,											
		l l													T T	ublic guarantees	s - Baseline Scenario	io /											$\overline{}$		
		1				31/	(12/2023					7				31/12	12/2024					1				31/12	2/2025				
	(min tu	Stage 1 exposure IR, %)	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	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	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	Dame 7	Coverage Ratio - Stage 3 exposure
	Central banks	_	_		4					-					=		-	=	-		-				-			4	-	_	_
	Central governments Regional governments or local authorities	_	_	+	+	+	+		-	-	-										-							_	-	-	-
	Public sector entities	_	_	+-	_	_	_		_	-	-	-		-	-	-	-	-		-				-	-	-	-	-	-	-	-
	Multilateral Development Banks			_	_	_	_										-			-					-				-	-	
	International Organisations																														-
	Institutions		_											-																-	-
	Corporates	47	76 337	å 21°	.7 16	61 19	-0 10		13	. 54	37,83%	500	327	171	131	167	129		9	57	34.12%	513	333	141	110	184	134	4 0			32,13%
	of whole SMF			4	4	4	4	4		1					1			1										4			
	Retail	51	15 597	42	4 30	40 19	.6 16	4	71	97	49,55%	810	552	385	342	249	165	- 4	50	114	46,81%	501	572	352	327	255	194	4	47	129	45,11%
anco, S.A.	of which: SME	_			4						-								-	-	-	-			-			+	-	_	-
	Served by mortoanes on immovable respects		0 0	4	4		9 9								-			-					- 01					4			السسنہ
	of which: non-CME Items associated with particularly high risk			-	_	_	_		-	-	-	-	-		-	-		-						-	-		-	-	-	\rightarrow	-
		_	_	+-	-	-	+				-				-		-	-								-		-	-		-
	Covered bonds Claims on institutions and corporates with a ST credit assessment	_	_	+-	-	-	+				-				-		-	-								-		-	-		-
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)	_	_	-	_	_	_	+		-	-		-			-	-		-		-	-	-			-		-	-	-	-
	Engly	_	_	-	_	_	_	+		-	-		-			-	-		-		-	-	-			-		-	-	-	-
	Securitisation	_	_	+-	_	_	_		_	-	-	-		-	-	-	-	-		-				-	-	-	-	-	-	-	-
	Other exposures	_	_	=		_	_	+		-	-		-						-			-	-	-			-	-	-	-	-
	Standardised Total	1.35	52 97	1 64	4 4	466 31	17 23	4 19	65	54	15,93%	1.403	1.011	541	409	367	275	25	53	58	15,93%	1,440	1.039	465	352	405	304	4 31	44	62	15,28%
						31/	/12/2023										s - Baseline Scenario 12/2024	io								31/1	2/2025				
		Shane 1	Stage 1 exposure, of	Sans 2	Stage 2 exposure, of	f Sans 1	Stage 3 exposure, of	Stock of	Stock of provisions for	Stock of	Coverage Ratio -	Shane 1	Stage 1 exposure, of	Stans 2	Stage 2 exposure, of	Sans 1	Stage 3 exposure, of	Stock of	Stock of provisions for	Stock of	Coverage Ratio -	Shane 1	Stage 1 exposure, of	Stans 7	Stage 2 exposure, of	Status 1	Stage 3 exposure, of	Stock of	Stock of	Stock of C	Coverage Ratio -

						31/12	/2023									31/1	2/2024									31/1	2/2025				
	(min EUR, 10	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	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	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
	Central hanks																														
	Central governments																														
	Regional governments or local authorities																														
	Driville sector antities																														
	Multilateral Development Banks	_																													_
	International Organisations																														
	Institutions																														
	Corporates	47	5 316	217	7 163	143	100	0	13	54	37.83%	500	327	171	131	167	129		9	57	34.12%	513	333	141	110	154	134		7	59	32.13%
	of which: SME																														AF 1186
SPAIN	Retail	81	5 593	425	5 360	196	141	4	71	97	49.66%	810	582	385	342	244	168	- 4	60	114	46.81%	801	572	352	327	285	194	- 4	47	129	45.11%
SPAIN	of which: SME																														
	Secured by mortozoes on immovable property				0 0	0		0					0	0			0		0			0							0	0 -	
	of which: non-SME	_																													_
	Items associated with particularly high risk	_																													$\overline{}$
	Covered bonds	_																													
	Claims on institutions and corporates with a ST credit assessment	_																													$\overline{}$
	Collective investments undertakings (CIII) Equity	_																													
	Securitisation					_																									$\overline{}$
	Securitization Other propures					_																									$\overline{}$
	Standardised Total							-			14 (77%)							_	-		15 (23%)							_			15 28%
	Standardised lotal	1,33	2 9/1		400	317	230	19	- 60		10.93%	1,403	1,011	546	409	39/	2/3		23	39	15.93%	1,440	1,039	460	352	400	304	31	- 1	62	15.28%
																ublic guarantees	- Baseline Scenar	rio													

		П															lublic guarantees	- Baseline Scenari														
		ı					31/1	2/2023									31/1	2/2024									31/12	2025				
		(min EUR, %)	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	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
	Central banks																															
	Central governments																															
	Designal powersments or local authorities																															
	Public sector entities																															1
	Multilateral Development Banks																															
	International Organisations																															1
	Institutions																															-
	Corporates			0			1 0	0		0	0	-		0	0					0	0			0			0		0	0		-
	of which: SME																															
ITALY	Retail			0					-																							-
TIALY	Walter Off																															-
	Secured by mortoages on immovable property of which non-SME			0					-																							-
	of which non-SVE Thems associated with nerticularly high risk					-	-						-																			-
	Thems searciated with narticularly high risk Covered bonds																															
						-	-						-																			-
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)	rit .																														
	Collective investments undertakings (CIU) Equity																															-
	Securitization					-	-						-																			-
	Securitisation Other exposures																															-
	Standardized Total																															
	Standardised Total		Ů,													Ü	0						U	ų.	_	Ü	ų,			U		

2023 EU-wide Stress Test: Credit risk COVID-19 STA

	Unicals Barco, S.A. Ministrative Samon, S.A. Ministrative Samon																														
																		b													
			Stage 1	_	Stage 2	31/12	/2023 Stage 3						Stage 1		Stage 2	31/12	1/2024 Stage 3						Stage 1		Stage 2	31/1	1/2025 Stage 3				
		Stage	suposure, o	Stage 2	exposure, of which	Stage 3	exposure, of		Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 excosure	exposure, of	Stage 2	exposure, of	Stage 3	exposure, of which	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	exposure, of	Stage 2	exposure, of	Stage 3 exposure	exposure, of	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio - Stage 3 exposure
		EUR, %)	guaranteed	exposure	guaranteed	exposure	guaranteed	exposure	exposure scage 2	exposure scade 3	exposure	exposure	guaranteed	exposure	guaranteed	exposure	guaranteed	exposure stage 1	exposure	exposure scade 3	exposure	exposure	guaranteed	exposure	guaranteed	exposure	guaranteed	exposure	exposure	exposure scage 3	exposure
	Central banks Central governments Regional governments or local authorities																														
	Regional coverements or local authorises Public sector entities Mubilisteral Development Banks																														
	International Organisations Institutions																														
	Consorates of whole Cast		478	16 2	7 161	143	100	0	12	54	37,83%	501	327	16	126	124	126		9	55	33.34%	511	327	120	96	238	154		7	62	30.00%
Unicaja Banco, S.A.	Dated		511	87 4:	5 353	213	152	12	57	323	45.55%	782	556	339	312	318	224	14	42	341	44.27%	741	521	275	273	419	296	11	29	177	42.27%
,,	Served by mortnanes on immovable renearty of which non-SIP		0	0	0 0		0		0		-		٥			0			0			0								0	
	Items associated with particularly high risk Covered bonds																														
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)																														
	Equity Securitization																														
	Other excosures Standardised Total		1.355 9	73 6	7 475	326	246	19	67	54	16,56%	1,404	1.012	450	372	414	332	29	50	62	15,09%	1,430	1.033	382	287	422	374	25	- 2	70	14.00%
																Public guarantees		b													
			Stage 1		Stage 2	31/12	/2023 Stage 3						Stage 1		Stage 2	31/12	1/2024 Floor 7						Stage 1		Stage 2	31/1	1/2025 Stage 3				
		Stage	exposure, o		exposure, of which		exposure, of which		provisions for	provisions for	Coverage Ratio - Stage 3		exposure, of which	Stage 2	exposure, of	Stage 3	Stage 3 exposure, of which	Stock of provisions for Stage 1	Stock of provisions for	Stock of provisions for Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1	exposure, of which	Stage 2	exposure, of which	Stage 3	exposure, of which	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio - Stage 3
		EUR, %)	guaranteed amount	exposure	guaranteed	exposure	guaranteed	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure	exposure	guaranteed	exposure	guaranteed	exposure	guaranteed	exposure stage 1	exposure	exposure ocage 3	exposure	exposure	guaranteed	exposure	guaranteed amount	exposure	guaranteed	exposure	exposure	exposure scage 3	exposure
	Central hanks Central governments Regional governments or local authorities																														
	Regional covernments or local authorities Regional covernments or local authorities Multilateral Development Banks																														
	International Organisations																														
	Institutions Corporates of which SME		476	16 2:	7 163	143	100	0	12	54	37.83%	501	327	164	126	174	134		9	58	33.34%	511	327	120	96	235	154		- 7	62	30.00%
SPAIN	or since: See Retail		811 :	87 43	5 353	213	152	12	57	203	48.55%	782	556	335	312	318	224	14	42	141	44.27%	741	521	275	273	419	298	11	29	177	42.27%
STAIN	Secured by mortozoes on immovable property of which non-SME		0	0	0 0				0							0															=
	term associated with particularly high risk Covered bonds																														
	Chirms on institutions and corporates with a ST credit assessment Collective investments undertakings (CIII)																														
	Equity Securitization																														
	Other exposures Standardised Total		1.355 5	71 6	7 479	126	246	10	67		16.50%	1,404	1.012	40	377	414	130	20	50	62	15.09%	1.430	1033	187	787	422	174			70	14 00%
			,		.,											Public guarantees		6				4,	.,,,,,,								
						31/12											1/2024									31/1	1/2025				
		Stage	Stage 1 exposure, o which	Stage 2	Stage 2 exposure, of which	Stage 3	Stage 3 exposure, of which	Stock of	Stock of	Stock of	Coverage Ratio -	Stage 1	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of which	Stage 3	Stage 3 exposure, of which	Stock of	Stock of	Stock of	Coverage Ratio -	Stage 1	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of which	Stage 3	Stage 3 exposure, of which	Stock of	Stock of	Stock of	Coverage Ratio -
	(=	EUR, %)	re guaranteed	exposure	which guaranteed	exposure	which guaranteed	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	exposure	which guaranteed	exposure	which guaranteed	exposure	which guaranteed	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Stage 3 exposure	exposure	which guaranteed	exposure	which guaranteed	exposure	which guaranteed	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central banks Central governments																														
	Public sector entities																														
	Multilateral Development Banks International Organisations Institutions																														
	Corporates		0	0	0 0			0	0	0			0			0	0		0	0		0	0			0				0	
ITALY	of which: SME Retail		0	0	0 0			0	0								0			0		0									
HALT	of which core Secured by mortoaces on immovable property of which non-945																														
	of which non-SVE Town associated with narticularly blob risk Covered bonds																														
	Covered nones Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)																														
	Equity																														
	Securitization Other exposures Standardised Total																						-			-					=



2023 EU-wide Stress Test: Securitisations

				Baseline Scenario		Adverse Scenario				
	(mln EUR)	31/12/2022	31/12/2023	31/12/2024	31/12/2025	31/12/2023	31/12/2024	31/12/2025		
	SEC-IRBA	0								
	SEC-SA	1								
Exposure values	SEC-ERBA	49								
	SEC-IAA	0								
	Total	50								
	SEC-IRBA	0	0	0	0	0	0	0		
	SEC-SA	0	0	0	0	0	0	0		
REA	SEC-ERBA	24	26	28	31	29	36	44		
REA	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

	Actual				ı	Adverse scenario	0	
(mln EUR)	31/12/2022	31/12/2023	31/12/2024	31/12/2025	31/12/2023	31/12/2024	31/12/2025	
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	



		IFRS 9 first implementation	Actual					Adverse Scenario	
	(min EUR, %)	01/01/2018	31/12/2022	2023	2024	2025	2023	2024	2025
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



			IFRS 9 first implementation	Actual		Baseline Scenario		Adverse Scenario			
		(mln EUR, %)	01/01/2018	31/12/2022	2023	2024	2025	2023	2024	2025	
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1250% risk weight		0	0	0	0	0	0	(
	A.1.14.1	of which: from securitisation positions (-)		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	(
	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	(
	A.1.18	(-) Amount exceeding the 17.65% threshold		-112	-89	-65	-49	-165	-178	-194	
OWN FUNDS	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	(
	A.1.18C	(-) Other foreseeable tax charges		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	
	A.1.20	CET1 capital elements or deductions - other		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	
	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	(
	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	
	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	(
	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	(
	A.1.22	Transitional adjustments		249	92	15	0	161	54	(
	A.1.22.1	Adjustments due to IFRS 9 transitional arrangements		138	37	15	0	105	54	(
	A.1.22.1.1	From the increased IFRS 9 ECL provisions net of EL		116	25	10	0	94	48	(
	A.1.22.1.2	From the amount of DTAs that is deducted from CET1 capital		22	11	6	0	11	6	(
	A.1.22.2	Other transitional adjustments to CET1 Capital		111	55	0	0	56	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	(
	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	(



			IFRS 9 first implementation	Actual		Baseline Scenario			Adverse Scenario	enario		
		(min EUR, %)	01/01/2018	31/12/2022	2023	2024	2025	2023	2024	2025		
	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		
	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)		547	547	547	547	547	547	547		
	A.2.1	Additional Tier 1 Capital instruments		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		
	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)		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		
	В	TOTAL RISK EXPOSURE AMOUNT		34,014	34,805	34,962	35,134	35,111	35,099	35,212		
TOTAL RISK EXPOSURE AMOUNT	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		
	C.1	Common Equity Tier 1 Capital ratio		13.65%	14.00%	14.97%	15.94%	10.85%	10.22%	9.72%		
CAPITAL RATIOS (%) Transitional period	C.2	Tier 1 Capital ratio		15.25%	15.57%	16.53%	17.50%	12.40%	11.78%	11.27%		
	С.3	Total Capital ratio		17.05%	17.36%	18.31%	19.27%	14.18%	13.55%	13.05%		
	D.1	COMMON EQUITY TIER 1 CAPITAL (fully loaded)		4,410	4,784	5,219	5,601	3,657	3,537	3,422		
Fully loaded CAPITAL	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		



			IFRS 9 first implementation	Actual		Baseline Scenario			Adverse Scenario	
		(min EUR, %)	01/01/2018	31/12/2022	2023	2024	2025	2023	2024	2025
	E.1	Common Equity Tier 1 Capital ratio		12.98%	13.75%	14.93%	15.94%	10.42%	10.08%	9.72%
CAPITAL RATIOS (%) Fully loaded	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%
	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
Leverage ratios (%)	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%
	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%
Transitional combined	P.3	O-SII buffer		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
buffer requirements (%)	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%
	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%
Pillar 2 (%)	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%
	S.1	COMMON EQUITY TIER 1 CAPITAL (fully loaded) - Restated as of 1st January 2023 after first application of IFRS-17		4,408						
Memorandum items	S.2	COMMON EQUITY TIER 1 CAPITAL (fully loaded) - With application of IFRS-17								
related to the application of IFRS-17 for banks with insurance subsidiaries or	S.3	TOTAL RISK EXPOSURE AMOUNT - Restated as of 1st January 2023 after first application of IFRS- 17		34,014						
participations	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

	Actual					Adverse scenario		
(mln EUR)	31/12/2022	31/12/2023	31/12/2024	31/12/2025	31/12/2023	31/12/2024	31/12/2025	
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	650	040	000	274	27	•	
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

	(mln EUR)	
Issuance of CET 1 Instruments 01 January to 31 March 2023	Impact on Common Equi Tier 1	ity
Raising of capital instruments eligible as CET1 capital (+)		0
Repayment of CET1 capital, buybacks (-)		0
Conversion to CET1 of hybrid instruments (1)		٥

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