



2025 EU-wide Stress Test

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

2025 EU-wide Stress Test: Summary

Unicaja Banco, S.A.

RowNum	(mIn EUR, %)	1	2	3	4	5	6	7	8
		Actual	Restatement CRR3	Baseline Scenario		Adverse Scenario			
		31/12/2024	31/12/2024	31/12/2025	31/12/2026	31/12/2027	31/12/2025	31/12/2026	31/12/2027
1	Net interest income	1,527		1,654	1,654	1,673	1,199	1,375	1,495
2	Gains or losses on financial assets and liabilities held for trading and trading financial assets and trading financial liabilities	10		6	6	6	-8	0	0
3	Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss	-111		-434	-166	-146	-690	-330	-365
4	Profit or (-) loss for the year	573		545	709	702	-105	260	291
5	Coverage ratio: non-performing exposure (%)	44.45%		43.36%	40.78%	39.33%	45.01%	42.07%	43.43%
6	Common Equity Tier 1 capital	4,374	4,373	4,650	5,012	5,260	3,478	3,575	3,583
7	Total Risk exposure amount (all transitional adjustments included)	28,894	28,731	28,839	28,986	29,089	28,403	28,460	28,498
8	Common Equity Tier 1 ratio, %	15.14%	15.22%	16.12%	17.29%	18.08%	12.24%	12.56%	12.57%
9	Fully loaded Common Equity Tier 1 ratio, %	15.11%	15.07%	16.00%	17.16%	17.95%	12.15%	12.47%	12.48%
10	Tier 1 capital	4,921	4,920	5,197	5,559	5,808	4,025	4,123	4,131
11	Total leverage ratio exposures	92,006		92,006	92,006	92,006	92,006	92,006	92,006
12	Leverage ratio, %	5.35%	5.35%	5.65%	6.04%	6.31%	4.38%	4.48%	4.49%
13	Fully loaded leverage ratio, %	5.34%	5.34%	5.65%	6.04%	6.31%	4.38%	4.48%	4.49%

Note: Fully-loaded figures are computed considering full implementation of the CRR3, i.e. excluding the transitional arrangements that are allowed temporarily to help banks to adjust towards the new regulation. Banks have an adaptation period to comply with fully loaded ratios since the full implementation of CRR3 is scheduled for 2033. Please refer to the dedicated box on CRR3 implementation in the EU-wide stress test report for further details.

Net interest income (NII) for 2024 is reported in accordance with FINREP definitions. Projections of NII follow the definitions in accordance with Section 4 of the 2025 EU-wide stress test methodological note.

14	IFRS 9 transitional arrangements?	Yes (static and dynamic)
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2025 EU-wide Stress Test: Credit risk IRB
Unicaja Banco, S.A.

RowNum		Restated 31/12/2024*														
		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								
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted							
1	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2	Central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
3	Regional governments or local authorities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
4	Public sector entities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
5	Institutions	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
6	Corporates	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
7	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
8	Corporates - Of Which: SME general corporates	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
9	Corporates - Of Which: Purchased receivables	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
10	Retail	31,873	760			5,073	1,236			30,297	1,603	734	36	99	300	40.85%
11	Retail - Secured by residential estate property	29,314	706			4,430	1,159			27,937	1,399	684	24	48	267	39.03%
12	Retail - Qualifying Revolving	996	33			294	26			942	57	10	3	4	7	63.19%
13	Retail - Purchased receivables	0	0			0	0			0	0	0	0	0	0	0
14	Retail - Other Retail	1,564	41			351	51			1,418	148	39	9	12	26	66.87%
15	Retail - Other Retail - Of Which: SME	0	0			0	0			0	0	0	0	0	0	0
16	Retail - Other Retail - Of Which: non-SME	1,564	41			351	51			1,418	148	39	9	12	26	66.87%
17	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
18	Equity	1,019	0			2,070	0			285	0	0	0	0	0	0
19	Securitisation	0	0			0	0			0	0	0	0	0	0	0
20	Other non-credit obligation assets	0	0			0	0			0	0	0	0	0	0	0
21	TOTAL	32,892	760	0	0	7,145	1,236	0	0	30,582	1,603	734	36	99	300	40.85%

* Restated 31/12/2024.

RowNum		Restated 31/12/2024*														
		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								
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted							
22	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
23	Central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
24	Regional governments or local authorities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
25	Public sector entities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
26	Institutions	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
27	Corporates	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
28	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
29	Corporates - Of Which: SME general corporates	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
30	Corporates - Of Which: Purchased receivables	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
31	Retail	31,719	756			5,055	1,233			30,148	1,586	730	36	99	299	41.00%
32	Retail - Secured by residential estate property	29,144	700			4,412	1,156			27,792	1,384	680	24	48	267	39.18%
33	Retail - Qualifying Revolving	993	33			292	26			939	56	10	3	4	7	63.19%
34	Retail - Purchased receivables	0	0			0	0			0	0	0	0	0	0	0
35	Retail - Other Retail	1,562	41			351	51			1,417	148	39	9	12	26	66.87%
36	Retail - Other Retail - Of Which: SME	0	0			0	0			0	0	0	0	0	0	0
37	Retail - Other Retail - Of Which: non-SME	1,562	41			351	51			1,417	148	39	9	12	26	66.87%
38	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
39	Equity	1,019	0			2,070	0			285	0	0	0	0	0	0
40	Securitisation	0	0			0	0			0	0	0	0	0	0	0
41	Other non-credit obligation assets	0	0			0	0			0	0	0	0	0	0	0
42	TOTAL	32,738	756	0	0	7,128	1,233	0	0	30,433	1,586	730	36	99	299	41.00%

* Restated 31/12/2024.

RowNum		Restated 31/12/2024*														
		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								
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted							
43	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
44	Central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
45	Regional governments or local authorities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
46	Public sector entities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
47	Institutions	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
48	Corporates	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
49	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
50	Corporates - Of Which: SME general corporates	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
51	Corporates - Of Which: Purchased receivables	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
52	Retail	3	0			1	0			3	0	0	0	0	0	67.07%
53	Retail - Secured by residential estate property	0	0			0	0			0	0	0	0	0	0	0
54	Retail - Qualifying Revolving	0	0			0	0			0	0	0	0	0	0	67.07%
55	Retail - Purchased receivables	0	0			0	0			0	0	0	0	0	0	0
56	Retail - Other Retail	0	0			0	0			0	0	0	0	0	0	0
57	Retail - Other Retail - Of Which: SME	0	0			0	0			0	0	0	0	0	0	0
58	Retail - Other Retail - Of Which: non-SME	0	0			0	0			0	0	0	0	0	0	0
59	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
60	Equity	0	0			0	0			0	0	0	0	0	0	0
61	Securitisation	0	0			0	0			0	0	0	0	0	0	0
62	Other non-credit obligation assets	0	0			0	0			0	0	0	0	0	0	0
63	TOTAL	3	0	0	0	1	0	0	0	3	0	0	0	0	0	67.07%

* Restated 31/12/2024.

2025 EU-wide Stress Test: Credit risk IRB
Unicaja Banco, S.A.

Row/Num		Baseline Scenario																				
		31/12/2025				31/12/2026				31/12/2027												
		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
(mln EUR, %)																						
1	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2	Central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
3	Regional governments or local authorities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
4	Public sector entities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
5	Institutions	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
6	Corporates	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
7	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
8	Corporates - Of Which: SME general corporates	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
9	Corporates - Of Which: Purchased receivables	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
10	Retail	30,193	1,535	993	9	219	360	36.28%	29,925	1,491	1,218	3	197	411	33.73%	29,769	1,461	1,404	3	181	453	32.27%
11	Retail - Secured by residential estate property	27,764	1,348	889	3	155	296	31.33%	27,641	1,313	1,099	0	141	221	30.07%	27,519	1,289	1,212	0	131	341	28.99%
12	Retail - Qualifying Revolving	929	52	25	1	15	15	61.75%	923	50	36	0	34	22	59.77%	914	49	46	0	13	27	58.79%
13	Retail - Purchased receivables	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
14	Retail - Other Retail	1,369	135	80	5	49	49	61.12%	1,361	128	118	3	43	69	59.43%	1,336	123	145	2	38	85	58.65%
15	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
16	Retail - Other Retail - Of Which: non-SME	1,369	135	80	5	49	49	61.12%	1,361	128	118	3	43	69	59.43%	1,336	123	145	2	38	85	58.65%
17	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
18	Equity	285	0	0	0	0	0	0.01%	285	0	0	0	0	0	0.01%	285	0	0	0	0	0	0.01%
19	Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
20	Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
21	TOTAL	30,193	1,535	993	9	219	360	36.28%	30,101	1,491	1,218	3	197	411	33.73%	30,054	1,461	1,404	3	181	453	32.27%

Row/Num		Baseline Scenario																				
		31/12/2025				31/12/2026				31/12/2027												
		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
(mln EUR, %)																						
22	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
23	Central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
24	Regional governments or local authorities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
25	Public sector entities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
26	Institutions	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
27	Corporates	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
28	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
29	Corporates - Of Which: SME general corporates	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
30	Corporates - Of Which: Purchased receivables	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
31	Retail	29,929	1,528	986	9	215	360	36.39%	29,790	1,483	1,212	3	196	410	33.83%	29,626	1,453	1,396	3	180	452	32.37%
32	Retail - Secured by residential estate property	27,641	1,342	884	3	155	296	33.44%	27,500	1,306	1,090	0	140	220	30.17%	27,360	1,281	1,205	0	130	340	28.95%
33	Retail - Qualifying Revolving	929	52	25	1	15	15	61.75%	920	50	36	0	34	22	59.77%	911	48	46	0	13	27	58.79%
34	Retail - Purchased receivables	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
35	Retail - Other Retail	1,369	135	80	5	49	49	61.12%	1,360	128	115	3	42	69	59.43%	1,335	123	145	2	38	85	58.65%
36	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
37	Retail - Other Retail - Of Which: non-SME	1,369	135	80	5	49	49	61.12%	1,360	128	115	3	42	69	59.43%	1,335	123	145	2	38	85	58.65%
38	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
39	Equity	285	0	0	0	0	0	0.01%	285	0	0	0	0	0	0.01%	285	0	0	0	0	0	0.01%
40	Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
41	Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
42	TOTAL	30,244	1,528	986	9	215	360	36.39%	30,066	1,483	1,212	3	196	410	33.83%	29,912	1,453	1,396	3	180	452	32.37%

Row/Num		Baseline Scenario																				
		31/12/2025				31/12/2026				31/12/2027												
		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
(mln EUR, %)																						
43	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
44	Central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
45	Regional governments or local authorities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
46	Public sector entities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
47	Institutions	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
48	Corporates	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
49	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
50	Corporates - Of Which: SME general corporates	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
51	Corporates - Of Which: Purchased receivables	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
52	Retail	3	0	0	0	0	0	12.45%	3	0	0	0	0	0	10.91%	3	0	0	0	0	0	10.09%
53	Retail - Secured by residential estate property	0	0	0	0	0	0	6.81%	0	0	0	0	0	0	0	0	0	0	0	0	0	5.98%
54	Retail - Qualifying Revolving	0	0	0	0	0	0	62.40%	0	0	0	0	0	0	59.23%	0	0	0	0	0	0	58.14%
55	Retail - Purchased receivables	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
56	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
57	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
58	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
59	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
60	Equity	0	0	0																		

2025 EU-wide Stress Test: Credit risk STA
Unicaja Banco, S.A.

RowNum	(mM EUR, %)	Restated										
		31/12/2024*										
		Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Non-defaulted	Defaulted	Non-defaulted	Defaulted									
1	Central banks	6,838	0	0	0	6,838	0	0	0	0	0	0.00%
2	Central governments	25,403	240	0	0	5,744	318	237	2	15	42	17.65%
3	Regional governments or local authorities	5,219	7	3	1	3,987	1	1	0	0	1	52.18%
4	Public sector entities	926	0	305	0	963	0	0	1	0	0	20.48%
5	Multilateral Development Banks	4	0	3	0	3	2	0	0	0	0	0.00%
6	International Organisations	122	0	0	0	0	0	0	0	0	0	0.00%
7	Institutions	2,157	2	629	1	1,722	6	2	2	0	0	10.79%
8	Corporates	6,706	306	6,091	118	5,684	242	292	87	45	205	70.41%
9	of which: Other - SME	750	209	627	59	684	75	200	0	14	128	64.00%
10	of which: Specialised Lending	729	24	636	26	683	42	211	8	7	6	29.28%
11	NetS	1,367	215	836	117	1,140	217	210	14	16	123	58.70%
12	of which: SME	1,018	199	670	108	823	179	195	11	13	114	58.60%
13	Secured by mortgages on immovable property and ADC exposures	1,831	102	968	77	1,433	418	99	30	23	29	28.79%
14	of which: Residential immovable property	794	42	373	34	639	189	41	4	6	8	20.58%
15	of which: Commercial immovable property	855	23	439	21	639	221	21	36	15	2	10.61%
16	of which: Land, acquisition, development and construction exposures (ADC)	182	37	358	22	165	28	37	1	2	18	48.01%
17	Subordinated debt exposures	369	0	553	0	279	0	0	0	0	0	0.00%
18	Covered bonds	341	0	34	0	0	0	0	0	0	0	0.00%
19	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	0	0.00%
20	Collective investments undertakings (CIU)	21	0	14	0	21	0	0	0	0	0	0.00%
21	Equity	298	0	736	0	298	0	0	0	0	0	0.00%
22	Securitisation	0	0	0	0	0	0	0	0	0	0	0.00%
23	Other exposures	5,732	1	5,688	1	46	1	1	0	0	1	52.39%
24	TOTAL	87,403	870	15,857	316	28,149	1,203	843	128	99	401	47.88%

RowNum	(mM EUR, %)	Restated										
		31/12/2024*										
		Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Non-defaulted	Defaulted	Non-defaulted	Defaulted									
25	Central banks	6,838	0	0	0	6,838	0	0	0	0	0	0.00%
26	Central governments	25,654	240	0	0	4,168	318	237	2	15	42	17.65%
27	Regional governments or local authorities	5,219	7	3	1	3,987	1	1	0	0	1	52.18%
28	Public sector entities	926	0	305	0	963	0	0	1	0	0	20.48%
29	Multilateral Development Banks	4	0	3	0	3	2	0	0	0	0	0.00%
30	International Organisations	0	0	0	0	0	0	0	0	0	0	0.00%
31	Institutions	1,735	2	467	1	1,506	6	1	2	0	0	9.89%
32	Corporates	5,497	305	5,524	117	5,457	239	291	85	44	205	70.30%
33	of which: Other - SME	746	208	624	58	680	75	199	0	14	128	64.11%
34	of which: Specialised Lending	703	24	615	26	657	42	211	8	7	6	29.28%
35	NetS	1,369	215	826	116	1,140	217	209	14	16	123	58.61%
36	of which: SME	1,011	198	663	107	820	179	194	11	13	113	58.51%
37	Secured by mortgages on immovable property and ADC exposures	1,823	102	966	77	1,425	417	99	20	23	29	28.79%
38	of which: Residential immovable property	787	42	370	34	627	169	41	4	6	8	20.58%
39	of which: Commercial immovable property	854	23	438	21	639	221	21	36	15	2	10.61%
40	of which: Land, acquisition, development and construction exposures (ADC)	182	37	358	22	165	28	37	1	2	18	48.01%
41	Subordinated debt exposures	202	0	303	0	134	0	0	0	0	0	0.00%
42	Covered bonds	118	0	12	0	0	0	0	0	0	0	0.00%
43	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	0	0.00%
44	Collective investments undertakings (CIU)	21	0	14	0	21	0	0	0	0	0	0.00%
45	Equity	298	0	736	0	298	0	0	0	0	0	0.00%
46	Securitisation	0	0	0	0	0	0	0	0	0	0	0.00%
47	Other exposures	5,732	1	5,688	1	46	1	1	0	0	1	52.39%
48	TOTAL	46,222	868	14,847	313	25,836	1,200	841	125	99	400	47.55%

RowNum	(mM EUR, %)	Restated										
		31/12/2024*										
		Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Non-defaulted	Defaulted	Non-defaulted	Defaulted									
49	Central banks	0	0	0	0	0	0	0	0	0	0	0.00%
50	Central governments	7,119	0	0	0	232	0	0	0	0	0	0.00%
51	Regional governments or local authorities	0	0	0	0	0	0	0	0	0	0	0.00%
52	Public sector entities	0	0	0	0	0	0	0	0	0	0	0.00%
53	Multilateral Development Banks	0	0	0	0	0	0	0	0	0	0	0.00%
54	International Organisations	0	0	0	0	0	0	0	0	0	0	0.00%
55	Institutions	130	0	65	0	89	0	0	0	0	0	0.00%
56	Corporates	79	0	63	0	32	3	0	1	0	0	0.00%
57	of which: Other - SME	0	0	0	0	0	0	0	0	0	0	0.00%
58	of which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0.00%
59	NetS	0	0	0	0	0	0	0	0	0	0	100.00%
60	of which: SME	0	0	0	0	0	0	0	0	0	0	0.00%
61	Secured by mortgages on immovable property and ADC exposures	0	0	0	0	0	0	0	0	0	0	0.00%
62	of which: Residential immovable property	0	0	0	0	0	0	0	0	0	0	0.00%
63	of which: Commercial immovable property	0	0	0	0	0	0	0	0	0	0	0.00%
64	of which: Land, acquisition, development and construction exposures (ADC)	0	0	0	0	0	0	0	0	0	0	0.00%
65	Subordinated debt exposures	66	0	99	0	25	0	0	0	0	0	0.00%
66	Covered bonds	214	0	21	0	0	0	0	0	0	0	0.00%
67	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	0	0.00%
68	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0.00%
69	Equity	0	0	0	0	0	0	0	0	0	0	0.00%
70	Securitisation	0	0	0	0	0	0	0	0	0	0	0.00%
71	Other exposures	0	0	0	0	0	0	0	0	0	0	0.00%
72	TOTAL	7,607	0	248	0	358	3	0	0	1	0	100.00%

2025 EU-wide Stress Test: Credit risk STA
Unicaja Banco, S.A.

Row/Num	Description	Baseline Scenario																					
		31/12/2025					31/12/2026					31/12/2027											
		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	
1	Central banks	6,837	1	1	0	0	0	40.00%	6,835	1	1	0	0	1	40.00%	6,834	2	2	0	0	0	1	40.00%
2	Central governments	5,243	318	238	0	0	0	40.00%	5,242	318	238	0	0	0	40.00%	5,241	319	239	0	0	0	0	40.00%
3	Regional governments or local authorities	3,986	1	2	0	0	0	49.36%	3,986	2	2	0	0	1	47.60%	3,985	2	3	0	0	0	1	46.40%
4	Public sector entities	962	1	0	0	0	0	40.00%	962	0	0	0	0	0	40.00%	962	0	1	0	0	0	0	40.00%
5	Multilateral Development Banks	0	1	0	0	0	0	34.38%	0	3	1	0	0	0	34.33%	0	3	1	0	0	0	0	34.00%
6	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	0.00%
7	Institutions	1,427	85	16	0	10	8	49.04%	1,420	135	34	6	10	16	46.77%	1,417	168	54	6	10	25	45.82%	
8	Corporates	5,155	579	490	50	118	265	58.13%	4,787	713	730	40	160	376	52.27%	4,510	761	948	171	182	467	49.22%	
9	of which: Other - SME	623	100	237	7	30	143	59.63%	578	108	274	5	33	155	56.50%	543	109	308	5	32	167	54.35%	
10	of which: Specialised Lending	683	42	21	0	0	0	40.00%	683	42	21	0	0	0	40.00%	683	42	21	0	0	0	0	40.00%
11	Retail	1,119	187	263	1	54	143	54.61%	1,097	170	300	0	45	157	52.40%	1,073	160	333	0	39	170	50.80%	
12	of which: SME	803	154	237	0	46	130	54.96%	787	140	267	0	38	142	52.97%	768	131	293	0	33	162	51.54%	
13	Secured by mortgages on immovable property and ADC exposures	1,433	360	154	1	53	43	26.90%	1,423	351	198	0	46	46	24.48%	1,401	310	238	0	41	55	21.02%	
14	of which: Residential immovable property	626	152	60	0	20	12	20.45%	620	141	77	0	17	15	18.89%	611	134	93	0	16	17	17.98%	
15	of which: Commercial immovable property	641	191	49	0	29	10	19.70%	628	173	71	0	25	13	18.58%	628	162	91	0	22	16	18.05%	
16	of which: Land, acquisition, development and construction exposures (ADC)	165	21	44	0	4	19	43.92%	164	17	50	0	3	21	41.52%	161	15	54	0	2	22	39.98%	
17	Subordinated debt exposures	279	0	0	0	0	0	40.00%	279	0	0	0	0	0	40.00%	279	0	0	0	0	0	0	40.00%
18	Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
19	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
20	Collective investments undertakings (CIU)	21	0	0	0	0	0	40.00%	21	0	0	0	0	0	40.00%	21	0	0	0	0	0	0	40.00%
21	Equity	298	0	0	0	0	0	0.01%	298	0	0	0	0	0	0.01%	298	0	0	0	0	0	0	0.01%
22	Securitisation	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
23	Other exposures	44	2	2	0	0	1	56.78%	43	3	3	0	1	2	53.75%	41	3	5	0	1	2	52.03%	
24	TOTAL	27,499	5,132	1,164	58	235	575	49.41%	27,053	1,675	1,497	47	270	696	46.51%	26,466	1,726	1,823	44	275	816	44.77%	

Row/Num	Description	Baseline Scenario																					
		31/12/2025					31/12/2026					31/12/2027											
		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	
25	Central banks	6,837	1	1	0	0	0	40.00%	6,835	1	1	0	0	1	40.00%	6,834	2	2	0	0	0	1	40.00%
26	Central governments	5,167	318	238	0	0	0	40.00%	5,167	318	238	0	0	0	40.00%	5,166	319	239	0	0	0	0	40.00%
27	Regional governments or local authorities	3,986	1	2	0	0	0	49.36%	3,986	2	2	0	0	1	47.60%	3,985	2	3	0	0	0	1	46.40%
28	Public sector entities	962	1	0	0	0	0	40.00%	962	0	0	0	0	0	40.00%	962	0	1	0	0	0	0	40.00%
29	Multilateral Development Banks	0	1	0	0	0	0	34.38%	0	3	1	0	0	0	34.33%	0	3	1	0	0	0	0	34.00%
30	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	0.00%
31	Institutions	1,427	73	13	5	9	7	50.91%	1,388	117	27	5	9	13	48.28%	1,324	145	44	5	9	21	47.17%	
32	Corporates	4,779	539	488	49	112	281	58.07%	4,433	665	699	39	158	368	52.58%	4,173	706	929	31	169	455	49.48%	
33	of which: Other - SME	619	99	236	7	30	143	59.69%	574	107	273	5	33	154	56.55%	540	108	306	5	32	167	54.40%	
34	of which: Specialised Lending	657	42	21	0	0	0	40.00%	657	42	21	0	0	0	40.00%	656	42	21	0	0	0	0	40.00%
35	Retail	1,118	187	268	1	54	143	54.54%	1,096	170	299	0	45	156	52.33%	1,073	160	333	0	39	169	50.80%	
36	of which: SME	803	154	236	0	46	129	54.88%	786	140	267	0	38	141	52.90%	768	131	294	0	33	151	51.47%	
37	Secured by mortgages on immovable property and ADC exposures	1,425	363	154	1	53	43	26.98%	1,414	350	198	0	46	48	24.48%	1,394	310	238	0	41	55	21.02%	
38	of which: Residential immovable property	619	152	60	0	20	12	20.45%	613	141	77	0	17	15	18.90%	605	133	93	0	16	17	17.98%	
39	of which: Commercial immovable property	641	191	49	0	29	10	19.70%	637	173	71	0	25	13	18.58%	628	162	91	0	22	16	18.05%	
40	of which: Land, acquisition, development and construction exposures (ADC)	165	21	44	0	4	19	43.92%	164	17	50	0	3	21	41.52%	161	15	54	0	2	22	39.98%	
41	Subordinated debt exposures	279	0	0	0	0	0	40.00%	279	0	0	0	0	0	40.00%	279	0	0	0	0	0	0	40.00%
42	Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
43	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
44	Collective investments undertakings (CIU)	21	0	0	0	0	0	40.00%	21	0	0	0	0	0	40.00%	21	0	0	0	0	0	0	40.00%
45	Equity	298	0	0	0	0	0	0.01%	298	0	0	0	0	0	0.01%	298	0	0	0	0	0	0	0.01%
46	Securitisation	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
47	Other exposures	44	2	2	0	0	1	56.78%	43	3	3	0	1	2	53.75%	41	3	5	0	1	2	52.03%	
48	TOTAL	25,241	1,686	1,150	56	228	569	49.48%	24,800	1,607	1,470	46	258	685	46.60%	24,447	1,647	1,782	43	258	799	44.85%	

Row/Num	Description	Baseline Scenario																					
		31/12/2025					31/12/2026					31/12/2027											
		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	
49	Central banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
50	Central governments	232	0	0	0	0	0	40.00%	232	0	0	0	0	0	40.00%	232	0	0	0	0	0	0	40.00%
51	Regional governments or local authorities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
52	Public sector entities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
53	Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
54	International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
55	Institutions	83	5	1	0	0	0	40.00%	79	8	2	0	0	1	40.00%								

2025 EU-wide Stress Test: Credit risk STA
Unicaja Banco, S.A.

Row/Num	(mtn EUR, %)	Adverse Scenario																					
		31/12/2025							31/12/2026							31/12/2027							
		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	
1	Central banks	6,837	1	1	0	0	0	40.00%	6,835	1	1	0	0	1	40.00%	6,834	2	2	0	0	0	1	40.00%
2	Central governments	5,243	318	238	0	0	0	40.00%	5,242	318	238	0	0	0	40.00%	5,241	319	239	0	0	0	0	40.00%
3	Regional governments or local authorities	3,986	1	2	0	0	0	49.36%	3,986	2	2	0	0	1	47.60%	3,985	2	3	0	0	0	1	46.40%
4	Public sector entities	962	0	0	0	0	0	40.00%	962	0	0	0	0	0	40.00%	962	0	1	0	0	0	0	40.00%
5	Multilateral Development Banks	3	1	0	0	0	0	34.26%	3	1	0	0	0	0	33.78%	3	1	0	0	0	0	0	33.43%
6	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	0.00%
7	Institutions	1,552	107	31	19	18	17	54.89%	1,465	175	79	37	25	42	53.03%	1,376	212	131	14	24	48	52.26%	
8	Corporates	5,074	378	566	99	121	317	55.96%	4,587	710	922	103	169	458	69.72%	4,119	778	1,121	83	186	521	47.66%	
9	of which: Other - SME	616	100	244	11	32	145	59.23%	561	107	292	9	34	163	55.74%	516	106	337	8	32	180	53.37%	
10	of which: Specialised Lending	683	42	21	0	0	0	40.00%	683	42	21	0	0	0	40.00%	684	42	42	0	0	0	0	40.00%
11	Retail	1,111	269	6	54	166	54.22%	1,070	169	321	5	45	166	51.54%	1,031	171	365	7	41	204	55.91%		
12	of which: SME	796	154	244	5	46	133	54.55%	788	139	287	9	38	149	52.06%	729	142	323	7	35	185	57.36%	
13	Secured by mortgages on immovable property and ADC exposures	1,419	363	168	4	64	50	30.08%	1,290	338	231	4	51	60	27.94%	1,257	305	287	3	49	73	25.48%	
14	of which: Residential immovable property	620	152	66	1	25	17	26.31%	610	140	88	0	23	21	23.93%	600	132	106	0	20	24	22.70%	
15	of which: Commercial immovable property	634	191	57	3	35	13	23.37%	638	172	92	2	30	20	21.83%	598	159	124	2	26	26	21.16%	
16	of which: Land, acquisition, development and construction exposures (ADC)	165	21	45	1	4	20	44.12%	162	17	51	1	31	21	41.72%	159	15	57	1	3	23	40.11%	
17	Subordinated debt exposures	279	0	0	0	0	0	40.00%	279	0	0	0	0	0	40.00%	279	0	0	0	0	0	0	40.00%
18	Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
19	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	0.00%
20	Collective Investments undertakings (CIU)	21	0	0	0	0	0	40.00%	21	0	0	0	0	0	40.00%	21	0	0	0	0	0	0	40.00%
21	Equity	298	0	0	0	0	0	0.01%	298	0	0	0	0	0	0.01%	298	0	0	0	0	0	0	0.01%
22	Securitisation	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
23	Other exposures	44	2	2	0	0	1	63.40%	43	3	3	0	1	2	57.12%	41	3	5	0	1	3	54.70%	
24	TOTAL	27,360	5,158	1,377	128	239	628	49.15%	26,087	1,708	1,800	134	290	828	49.98%	26,047	1,793	2,351	108	301	1,064	45.37%	

Row/Num	(mtn EUR, %)	Adverse Scenario																					
		31/12/2025							31/12/2026							31/12/2027							
		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	
25	Central banks	6,837	1	1	0	0	0	40.00%	6,835	1	1	0	0	1	40.00%	6,834	2	2	0	0	0	1	40.00%
26	Central governments	4,167	318	238	0	0	0	40.00%	4,167	318	238	0	0	0	40.00%	4,166	319	239	0	0	0	0	40.00%
27	Regional governments or local authorities	3,986	1	2	0	0	0	49.36%	3,986	2	2	0	0	1	47.60%	3,985	2	3	0	0	0	1	46.40%
28	Public sector entities	962	0	0	0	0	0	40.00%	962	0	0	0	0	0	40.00%	962	0	1	0	0	0	0	40.00%
29	Multilateral Development Banks	3	1	0	0	0	0	34.26%	3	1	0	0	0	0	33.78%	3	1	0	0	0	0	0	33.43%
30	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	0.00%
31	Institutions	1,394	93	28	16	16	15	56.48%	1,293	153	67	14	22	36	54.29%	1,217	185	110	12	22	59	53.42%	
32	Corporates	4,707	344	551	94	115	310	56.12%	4,217	661	888	100	158	445	69.05%	3,801	725	1,212	60	174	461	47.26%	
33	of which: Other - SME	612	99	243	11	32	144	59.29%	557	107	290	9	34	162	55.79%	513	105	321	8	32	175	63.41%	
34	of which: Specialised Lending	657	42	21	0	0	0	40.00%	657	42	21	0	0	0	40.00%	658	42	42	0	0	0	0	40.00%
35	Retail	1,111	268	6	54	165	54.12%	1,076	169	321	5	45	166	51.48%	1,036	171	365	7	41	204	55.86%		
36	of which: SME	796	154	243	5	46	132	54.47%	788	139	286	9	38	149	51.99%	729	142	322	7	35	185	57.31%	
37	Secured by mortgages on immovable property and ADC exposures	1,412	362	167	4	64	50	30.08%	1,383	328	231	4	55	62	27.84%	1,350	304	287	3	48	73	25.48%	
38	of which: Residential immovable property	618	152	66	1	25	17	26.32%	604	140	88	0	23	21	23.93%	594	131	106	0	20	24	22.70%	
39	of which: Commercial immovable property	633	190	57	3	35	13	23.37%	637	171	92	2	30	20	21.83%	598	159	124	2	26	26	21.16%	
40	of which: Land, acquisition, development and construction exposures (ADC)	165	21	45	1	4	20	44.12%	162	17	51	1	31	21	41.72%	159	15	57	1	3	23	40.11%	
41	Subordinated debt exposures	279	0	0	0	0	0	40.00%	279	0	0	0	0	0	40.00%	279	0	0	0	0	0	0	40.00%
42	Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
43	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	0.00%
44	Collective Investments undertakings (CIU)	21	0	0	0	0	0	40.00%	21	0	0	0	0	0	40.00%	21	0	0	0	0	0	0	40.00%
45	Equity	298	0	0	0	0	0	0.01%	298	0	0	0	0	0	0.01%	298	0	0	0	0	0	0	0.01%
46	Securitisation	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
47	Other exposures	44	2	2	0	0	1	63.40%	43	3	3	0	1	2	57.12%	41	3	5	0	1	3	54.70%	
48	TOTAL	25,112	1,509	1,256	121	251	618	49.25%	24,488	1,637	1,753	129	282	808	46.07%	23,882	1,712	2,283	104	286	1,038	45.46%	

Row/Num	(mtn EUR, %)	Adverse Scenario																					
		31/12/2025							31/12/2026							31/12/2027							
		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	
49	Central banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
50	Central governments	232	0	0	0	0	0	40.00%	232	0	0	0	0	0	40.00%	232	0	0	0	0	0	0	40.00%
51	Regional governments or local authorities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
52	Public sector entities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
53	Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
54	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	0.00%
55	Institutions	81	6	2	1	1	1	46.00%	74	10	5												

2025 EU-wide Stress Test: Securitisations

Unicaja Banco, S.A.

RowNum	m	(mln EUR)	1	2	3	4	5	6	7
			Restated	Baseline Scenario			Adverse Scenario		
			31/12/2024	31/12/2025	31/12/2026	31/12/2027	31/12/2025	31/12/2026	31/12/2027
1	Exposure values	SEC-IRBA	0						
2		SEC-SA	25						
3		SEC-ERBA	809						
4		SEC-IAA	0						
5		Total	835						
6	REA	SEC-IRBA	0	0	0	0	0	0	0
7		SEC-SA	4	4	4	4	4	4	4
8		SEC-ERBA	162	171	182	192	175	195	230
9		SEC-IAA	0	0	0	0	0	0	0
10		Additional risk exposure amounts	0	0	0	0	0	0	0
11		Total	166	175	186	196	179	199	234
12	Impairments	Total banking book others than assessed at fair value		0	0	0	0	0	0

2025 EU-wide Stress Test: Risk exposure amounts

Unicaja Banco, S.A.

RowNum	m	(mln EUR)	1	2	3	4	5	6	7	8
			Actual	Restatement CRR3	Baseline scenario			Adverse scenario		
			31/12/2024	31/12/2024	31/12/2025	31/12/2026	31/12/2027	31/12/2025	31/12/2026	31/12/2027
1	Risk exposure amount for credit risk	25,529	24,670	24,679	24,690	24,700	24,683	24,703	24,738	
2	Risk exposure amount for securitisations and re-securitisations	166	166	175	186	196	179	199	234	
3	Risk exposure amount other credit risk	25,363	24,504	24,504	24,504	24,504	24,504	24,504	24,504	
4	Risk exposure amount for market risk	119	163	163	163	163	163	163	163	
5	Risk exposure amount for operational risk	3,239	3,892	3,892	3,892	3,892	3,892	3,892	3,892	
6	Other risk exposure amounts	0	0	105	241	334	-334	-298	-295	
7	Total Risk exposure amount before Output floor	28,887	28,725	28,839	28,986	29,089	28,403	28,460	28,498	
8	Unfloored Total Risk exposure amount (transitional)		28,731	28,839	28,986	29,089	28,403	28,460	28,498	
9	Unfloored Total Risk exposure amount (fully loaded)		28,944	29,058	29,205	29,308	28,622	28,679	28,717	
10	Standardised Risk exposure amount for credit risk exposures		29,103	29,607	30,041	30,807	29,748	30,322	31,194	
11	Standardised Risk exposure amount for market risk exposures		313	313	313	313	313	313	313	
12	Standardised Risk exposure amount for operational risk		3,892	3,892	3,892	3,892	3,892	3,892	3,892	
13	Other Standardised risk exposure amounts		0	0	0	0	0	0	0	
14	Standardised Total risk exposure amount (S-TREA) for Output floor (transitional)		33,308	33,812	34,246	35,012	33,953	34,527	35,399	
15	Standardised Total risk exposure amount (S-TREA) for Output floor (fully loaded)		33,308	33,812	34,246	35,012	33,953	34,527	35,399	
16	TOTAL RISK EXPOSURE AMOUNT (transitional)	28,894	28,731	28,839	28,986	29,089	28,403	28,460	28,498	
17	TOTAL RISK EXPOSURE AMOUNT (fully loaded)	28,887	28,944	29,058	29,205	29,308	28,622	28,679	28,717	

2025 EU-wide Stress Test: Capital
Unicaja Banco, S.A.

Row/sum	A	OWN FUNDS	1	2	3	4	5	6	7	8	9
			IFRS 9 first implementation	Actual	Restatement CRR3	Baseline Scenario			Adverse Scenario		
			01/01/2018	31/12/2024	31/12/2024	2025	2026	2027	2025	2026	2027
1				5,525	5,524	5,801	6,163	6,411	4,629	4,726	4,734
2	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)		4,374	4,373	4,650	5,012	5,260	3,478	3,575	3,583
3	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)		1,843		1,843	1,843	1,843	1,843	1,843	1,843
4	A.1.1.1	of which: CET1 instruments subscribed by Government		0		0	0	0	0	0	0
5	A.1.2	Retained earnings		4,149		4,336	4,589	4,839	4,044	4,117	4,202
6	A.1.3	Accumulated other comprehensive income		15		15	15	15	-414	-414	-414
7	A.1.3.1	Arising from full revaluation, cash flow hedge and liquidity reserves		20		20	20	20	-401	-401	-401
8	A.1.3.2	OCI Impact of defined benefit pension plans (gain or (-) loss)		-5		-5	-5	-5	-13	-13	-13
9	A.1.3.3	Other OCI contributions		0		0	0	0	0	0	0
10	A.1.4	Other Reserves		-19		-19	-19	-19	-19	-19	-19
11	A.1.5	Funds for general banking risk		0		0	0	0	0	0	0
12	A.1.6	Minority interest given recognition in CET1 Capital		0	0	0	0	0	0	0	0
13	A.1.7	Adjustments to CET1 due to prudential filters		-71	-71	-71	-71	-71	-71	-71	-71
14	A.1.7.1	(-) Value adjustments due to the requirements for prudent valuation (AVA)		-8	-8	-8	-8	-8	-8	-8	-8
15	A.1.7.2	Cash flow hedge reserve		-62		-62	-62	-62	-62	-62	-62
16	A.1.7.3	Other adjustments		-1		-1	-1	-1	-1	-1	-1
17	A.1.8	(-) Intangible assets (including Goodwill)		-79		-82	-77	-67	-82	-77	-67
18	A.1.8.1	of which: Goodwill (-)		-52		-52	-52	-52	-52	-52	-52
19	A.1.8.2	of which: Software assets (-)		-25		-27	-23	-12	-27	-23	-12
20	A.1.8.3	of which: Other intangible assets (-)		-2		-2	-2	-2	-2	-2	-2
21	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTIs		-989	-989	-934	-861	-789	-1,034	-1,009	-980
22	A.1.10	(-) IFRS shortfall of credit risk adjustments to expected losses		-23	-23	-11	-11	-11	-11	-11	-11
23	A.1.11	(-) Defined benefit pension fund assets		-31		-31	-31	-31	-27	-27	-27
24	A.1.12	(-) Reciprocal cross-holdings in CET1 Capital		0		0	0	0	0	0	0
25	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital		0		0	0	0	0	0	0
26	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
27	A.1.14.1	of which: from securitisation positions (-)		0		0	0	0	0	0	0
28	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
29	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences		-155	-156	-131	-101	-80	-384	-385	-385
30	A.1.17	(-) CET1 instruments of financial sector entities where the institution has a significant investment		0		0	0	0	0	0	0
31	A.1.18	(-) Amount exceeding the 17.65% threshold		-184		-166	-142	-126	-260	-254	-253
32	A.1.18A	(-) Insufficient coverage for non-performing exposures		-6	-6	-14	-37	-157	-13	-33	-150
33	A.1.18B	(-) Minimum value commitment shortfalls		0		0	0	0	0	0	0
34	A.1.18C	(-) Other foreseeable tax charges		0		0	0	0	0	0	0
35	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 of Regulation (EU) No 575/2013		-85		-85	-85	-85	-85	-85	-85
36	A.1.20	CET1 capital elements or deductions - other		0		0	0	0	0	0	0
37	A.1.21	Amount subject to IFRS 9 transitional arrangements		-120							
38	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							
39	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							
40	A.1.21.3	Increase of CET1 capital due to the tax deductibility of the amounts above ("static part + old dynamic part")		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")		40							
42	A.1.21.4.1	Increase of CET1 capital due to the tax deductibility of the amounts above ("new dynamic part")		17							
43	A.1.22	Transitional adjustments		10	10	0	0	0	0	0	0
44	A.1.22.1	Adjustments due to IFRS 9 transitional arrangements		10							
45	A.1.22.1.1	From the increased IFRS 9 ECL provisions net of EL		6							
46	A.1.22.1.2	From the amount of DTAs that is deducted from CET1 capital		4							
47	A.1.22.2	Other transitional adjustments to CET1 Capital		0	0	0	0	0	0	0	0
48	A.1.22.2.1	of which: due to DTAs that rely on future profitability and do not arise from temporary differences		0	0	0	0	0	0	0	0
49	A.1.22.2.2	of which: due to DTAs that rely on future profitability and arise from temporary differences and CET1 instruments of financial sector entities where the institution has a significant investment		0	0	0	0	0	0	0	0
50	A.1.22.2.3	of which: due to temporary treatment of unrealised gains and losses measured at fair value through other comprehensive income		0	0	0			0		

2025 EU-wide Stress Test: Capital
Unicaja Banco, S.A.

Row/Item			1	2	3	4	5	6	7	8	9
			IFRS 9 first implementation	Actual	Restatement CRR3	Baseline Scenario			Adverse Scenario		
			01/01/2018	31/12/2024	31/12/2024	2025	2026	2027	2025	2026	2027
51	A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)		547	547	547	547	547	547	547	547
52	A.2.1	Additional Tier 1 Capital Instruments		547	547	547	547	547	547	547	547
53	A.2.2	(-) Excess deduction from T2 items over T2 capital		0	0	0	0	0	0	0	0
54	A.2.3	Other Additional Tier 1 Capital components and deductions		0	0	0	0	0	0	0	0
55	A.2.4	Additional Tier 1 transitional adjustments		0	0	0	0	0	0	0	0
56	A.2.4.1	of which: adjustments due to IFRS 9 transitional arrangements		0	0	0	0	0	0	0	0
57	A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)		4,921	4,920	5,197	5,559	5,808	4,025	4,123	4,131
58	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)		604	604	604	604	604	604	604	604
59	A.4.1	Tier 2 Capital Instruments		604	604	604	604	604	604	604	604
60	A.4.2	Other Tier 2 Capital components and deductions		0	0	0	0	0	0	0	0
61	A.4.3	Tier 2 transitional adjustments		0	0	0	0	0	0	0	0
62	A.4.3.1	of which: adjustments due to IFRS 9 transitional arrangements		0	0	0	0	0	0	0	0
63	B.3	TOTAL RISK EXPOSURE AMOUNT BEFORE OUTPUT FLOOR (UTREA) (transitional)			28,731	28,839	28,986	29,089	28,403	28,460	28,498
64	B.4	TOTAL RISK EXPOSURE AMOUNT BEFORE OUTPUT FLOOR (UTREA) (fully loaded)			28,944	29,058	29,205	29,308	28,622	28,679	28,717
65	B.7	STANDARDISED TOTAL RISK EXPOSURE AMOUNT (STREA) FOR OUTPUT FLOOR (transitional)			33,308	33,812	34,246	35,012	33,953	34,527	35,399
66	B.8	STANDARDISED TOTAL RISK EXPOSURE AMOUNT (STREA) FOR OUTPUT FLOOR (fully loaded)			33,308	33,812	34,246	35,012	33,953	34,527	35,399
67	B.12	TOTAL RISK EXPOSURE AMOUNT (transitional)		28,894	28,731	28,839	28,986	29,089	28,403	28,460	28,498
68	B.13	TOTAL RISK EXPOSURE AMOUNT (fully loaded)		28,887	28,944	29,058	29,205	29,308	28,622	28,679	28,717
69	C.1	Common Equity Tier 1 Capital ratio (transitional)		15.14%	15.22%	16.12%	17.29%	18.08%	12.24%	12.56%	12.57%
70	C.2	Tier 1 Capital ratio (transitional)		17.03%	17.12%	18.02%	19.18%	19.97%	14.17%	14.49%	14.50%
71	C.3	Total Capital ratio (transitional)		19.12%	19.23%	20.11%	21.26%	22.04%	16.30%	16.61%	16.61%
72	D.1	COMMON EQUITY TIER 1 CAPITAL (fully loaded)		4,363	4,363	4,650	5,012	5,260	3,478	3,575	3,583
73	D.2	TIER 1 CAPITAL (fully loaded)		4,911	4,910	5,197	5,559	5,808	4,025	4,123	4,131
74	D.3	TOTAL CAPITAL (fully loaded)		5,514	5,514	5,801	6,163	6,411	4,629	4,726	4,734
75	E.1	Common Equity Tier 1 Capital ratio (fully loaded)		15.11%	15.07%	16.00%	17.16%	17.95%	12.15%	12.47%	12.48%
76	E.2	Tier 1 Capital ratio (fully loaded)		17.00%	16.96%	17.89%	19.04%	19.82%	14.06%	14.37%	14.38%
77	E.3	Total Capital ratio (fully loaded)		19.09%	19.05%	19.96%	21.10%	21.88%	16.17%	16.48%	16.49%
78	H.1	Total leverage ratio exposures (transitional)		92,006	92,006	92,006	92,006	92,006	92,006	92,006	92,006
79	H.2	Total leverage ratio exposures (fully loaded)		91,996	91,996	91,996	91,996	91,996	91,996	91,996	91,996
80	H.3	Leverage ratio (transitional)		5.35%	5.35%	5.65%	6.04%	6.31%	4.38%	4.48%	4.49%
81	H.4	Leverage ratio (fully loaded)		5.34%	5.34%	5.65%	6.04%	6.31%	4.38%	4.48%	4.49%
82	P.1	Capital conservation buffer		2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%
83	P.2	Countercyclical capital buffer		0.00%	0.00%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%
84	P.3	D-SII buffer		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
85	P.4	G-SII buffer		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
86	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%	0.00%
87	P.6	Combined buffer		2.50%	2.50%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%
88	R.1	Pillar 2 capital requirement		2.25%	2.25%	2.15%	2.15%	2.15%	2.15%	2.15%	2.15%
89	R.1.1	of which: CET1		1.27%	1.27%	1.21%	1.21%	1.21%	1.21%	1.21%	1.21%
90	R.1.2	of which: AT1		0.42%	0.42%	0.40%	0.40%	0.40%	0.40%	0.40%	0.40%
91	R.2	Total STREP capital requirement (applicable requirements to be met at all times - including adverse scenario - according to EBA/GL/2018/03)		10.25%	10.25%	10.15%	10.15%	10.15%	10.15%	10.15%	10.15%
92	R.2.1	of which: CET1		5.77%	5.77%	5.71%	5.71%	5.71%	5.71%	5.71%	5.71%
93	R.3	Overall capital requirement (applicable requirement under the baseline scenario according to EBA/GL/2018/03)		12.75%	12.75%	13.15%	13.15%	13.15%	13.15%	13.15%	13.15%
94	R.3.1	of which: CET1 (relevant input for maximum distributable amount calculation according to Art 141 CRD)		8.27%	8.27%	8.71%	8.71%	8.71%	8.71%	8.71%	8.71%
95	R.4	Leverage Ratio pillar 2 requirement		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
96	S	Shortages		5	0.50%	0.48%	0.45%	0.47%	0.48%	0.39%	0.40%

Note: Fully-loaded figures are computed considering full implementation of the CRR3, i.e. excluding the transitional arrangements that are allowed temporarily to help banks to adjust towards the new regulation. Banks have an adaptation period to comply with fully loaded ratios since the full implementation of CRR3 is scheduled for 2033. Please refer to the dedicated box on CRR3 implementation in the EU-wide stress test report for further details.

2025 EU-wide Stress Test: P&L

Unicaja Banco, S.A.

RowNum	m	(mln EUR)	1	2	3	4	5	6	7
			Actual	Baseline scenario			Adverse scenario		
			31/12/2024	31/12/2025	31/12/2026	31/12/2027	31/12/2025	31/12/2026	31/12/2027
1	Net interest income	1,527	1,654	1,654	1,673	1,199	1,375	1,495	
2	Interest income	2,682	2,392	2,353	2,445	3,021	3,106	3,154	
3	Interest expense	-1,155	-743	-704	-778	-1,826	-1,736	-1,608	
4	Dividend income	16	14	15	16	8	8	8	
5	Net fee and commission income	516	503	476	454	386	367	374	
6	Gains or losses on financial assets and liabilities held for trading and trading financial assets and trading financial liabilities	10	6	6	6	-8	0	0	
7	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					-1			
8	Other operating income not listed above, net	-142	-86	-86	-87	-77	-86	-94	
9	Total operating income, net	1,926	2,092	2,065	2,061	1,507	1,664	1,782	
10	Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss	-111	-434	-166	-146	-690	-330	-365	
11	Other income and expenses not listed above, net	-1,005	-919	-928	-958	-968	-996	-1,035	
12	Profit or (-) loss before tax from continuing operations	811	739	970	958	-150	338	382	
13	Tax expenses or (-) income related to profit or loss from continuing operations	-238	-194	-261	-255	45	-78	-91	
14	Profit or (-) loss after tax from discontinued operations (disposed at cut-off date)	0							
15	Profit or (-) loss for the year	573	545	709	702	-105	260	291	
16	Amount of dividends paid and minority interests after MDA-related adjustments	444	358	457	452	0	187	205	
17	Attributable to owners of the parent net of estimated dividends	129	187	253	250	-105	73	85	
18	Memo row: Impact of one-off adjustments		135	135	135	135	135	135	
19	Total post-tax MDA-related adjustment		0	0	0	0	0	0	
20	Total assets	96,928							

The total net interest income (NII) is reported after the effect of the aggregate cap in accordance with Section 4.1 of the 2025 EU-wide stress test methodological note and the contribution of held-for-trading instruments in accordance with Section 4.5 of the 2025 EU-wide stress test methodological note.

2025 EU-wide Stress Test: Major capital measures and realised losses

Unicaja Banco, S.A.

(mln EUR)

RowNum	Issuance of CET 1 Instruments 01 January to 31 March 2025	1 Impact on Common Equity Tier 1
1	Raising of capital instruments eligible as CET1 capital (+)	0
2	Repayment of CET1 capital, buybacks (-)	0
3	Conversion to CET1 of hybrid instruments (+)	0

RowNum	Net issuance of Additional Tier 1 and Tier 2 Instruments 01 January to 31 March 2025	Impact on Additional Tier 1 and Tier 2
4	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
5	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

RowNum	Realised losses 01 January to 31 March 2025	
6	Realised fines/litigation costs (net of provisions) (-)	0
7	Other material losses and provisions (-)	0