

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



Key Metrics

(mln EUR, %)	As of 30/09/2018	As of 31/12/2018	As of 31/03/2019	As of 30/06/2019	COREP CODE	REGULATION
Available capital (amounts)						
Common Equity Tier 1 (CET1) capital - transitional period	3,634	3,533	3,355	3,462	C 01.00 (r020,c010)	Article 50 of CRR
Common Equity Tier 1 (CET1) capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	3,523	3,422	3,257	3,363	C 01.00 (r020,c010) - C 05.01 (r440,c010)	Article 50 of CRR
Tier 1 capital - transitional period	3,682	3,580	3,403	3,510	C 01.00 (r015,c010)	Article 25 of CRR
Tier 1 capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied - transitional definition	3,571	3,470	3,304	3,411	C 01.00 (r015,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020)	Article 25 of CRR
Total capital - transitional period	3,682	3,580	3,403	3,510	C 01.00 (r010,c010)	Articles 4(118) and 72 of CRR
Total capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	3,571	3,470	3,304	3,411	C 01.00 (r010,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020) - C 05.01 (r440,c030)	Articles 4(118) and 72 of CRR
Risk-weighted assets (amounts)						
Total risk-weighted assets	23,259	22,871	23,150	23,830	C 02.00 (r010,c010)	Articles 92(3), 95, 96 and 98 of CRR
Total risk-weighted assets as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	23,152	22,764	23,054	23,734	C 02.00 (r010,c010) - C 05.01 (r440,c040)	Articles 92(3), 95, 96 and 98 of CRR
Capital ratios						
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition	15.62%	15.45%	14.49%	14.53%	CA3 {1}	-
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	15.22%	15.03%	14.13%	14.17%	(C 01.00 (r020,c010) - C 05.01 (r440,c010))/ (C 02.00 (r010,c010) - C 05.01 (r440,c040))	-
Tier 1 (as a percentage of risk exposure amount) - transitional definition	15.83%	15.65%	14.70%	14.73%	CA3 {3}	-
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	15.43%	15.24%	14.33%	14.37%	(C 01.00 (r015,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020)) / (C 02.00 (r010,c010) - C 05.01 (r440,c040))	-
Total capital (as a percentage of risk exposure amount) - transitional definition	15.83%	15.65%	14.70%	14.73%	CA3 {5}	-
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	15.43%	15.24%	14.33%	14.37%	(C 01.00 (r010,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020) - C 05.01 (r440,c030) / (C 02.00 (r010,c010) - C 05.01 (r440,c040))	-
Leverage ratio						
Leverage ratio total exposure measure - using a transitional definition of Tier 1 capital	57,419	57,158	56,893	55,070	C 47.00 (r300,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
Leverage ratio - using a transitional definition of Tier 1 capital	6.41%	6.26%	5.98%	6.37%	C 47.00 (r340,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR



Leverage ratio

	(mln EUR, %)	As of 30/09/2018	As of 31/12/2018	As of 31/03/2019	As of 30/06/2019	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	3,682	3,580	3,403	3,510	C 47.00 (r320,c010)	
A.2	Tier 1 capital - fully phased-in definition	3,189	3,089	2,988	3,095	C 47.00 (r310,c010)	
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	57,419	57,158	56,893	55,070	C 47.00 (r300,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	56,926	56,667	56,478	54,656	C 47.00 (r290,c010)	CRR
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	6.4%	6.3%	6.0%	6.4%	C 47.00 (r340,c010)	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	5.6%	5.5%	5.3%	5.7%	C 47.00 (r330,c010)	

2019 EU-wide Transparency Exercise Capital

Unicaja Banco, S.A.

		(mln EUR, %)	As of 30/09/2018	As of 31/12/2018	As of 31/03/2019	As of 30/06/2019	COREP CODE	REGULATION
	A	OWN FUNDS	3,682	3,580	3,403	3,510	C 01.00 (r010,c010)	Articles 4(118) and 72 of CRR
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	3,634	3,533	3,355	3,462	C 01.00 (r020,c010)	Article 50 of CRR
	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	2,818	2,818	2,765	2,765	C 01.00 (r030,c010)	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
	A.1.2	Retained earnings	951	988	975	1,014	C 01.00 (r130,c010)	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (l) of CRR
	A.1.3	Accumulated other comprehensive income	67	-4	-48	25	C 01.00 (r180,c010)	Articles 4(100), 26(1) point (d) and 36 (1) point (l) of CRR
	A.1.4	Other Reserves	0	0	0	0	C 01.00 (r200,c010)	Articles 4(117) and 26(1) point (e) of CRR
	A.1.5	Funds for general banking risk	0	0	0	0	C 01.00 (r210,c010)	Articles 4(112), 26(1) point (f) and 36 (1) point (l) of CRR
	A.1.6	Minority interest given recognition in CET1 capital	0	0	0	0	C 01.00 (r230,c010)	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	24	-7	48	31	C 01.00 (r250,c010)	Articles 32 to 35 of and 36 (1) point (I) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	-29	-30	-30	-31	C 01.00 (r300,c010) + C 01.00 (r340,c010)	Articles 4(113), 36(1) point (b) and 37 of CRR. Articles 4(115), 36(1) point (b) and 37 point (a) of CCR
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs	-597	-605	-600	-599	C 01.00 (r370,c010)	Articles 36(1) point (c) and 38 of CRR
	A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses	0	0	0	0	C 01.00 (r380,c010)	Articles 36(1) point (d), 40 and 159 of CRR
	A.1.11	(-) Defined benefit pension fund assets	0	0	0	0	C 01.00 (r390,c010)	Articles 4(109), 36(1) point (e) and 41 of CRR
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	0	0	C 01.00 (r430,c010)	Articles 4(122), 36(1) point (g) and 44 of CRR
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	0	0	0	0	C 01.00 (r440,c010)	Article 36(1) point (j) of CRR
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	0	0	0	0	C 01.00 (r450,c010) + C 01.00 (r460,c010) + C 01.00 (r470,c010) + C 01.00 (r471,c010)+ C 01.00 (r472,c010)	Articles 4(36), 36(1) point (k) (i) and 89 to 91 of CRR; Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR; Articles 36(1) point k) (iii) and 379(3) of CRR; Articles 36(1) point k) (iv) and 153(8) of CRR and Articles 36(1) point k) (v) and 155(4) of CRR.
	A.1.14.1	Of which: from securitisation positions (-)	0	0	0	0	C 01.00 (r460,c010)	Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR
	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	C 01.00 (r480,c010)	Articles 4(27), 36(1) point (h); 43 to 46, 49 (2) and (3) and 79 of CRR
	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	0	0	0	C 01.00 (r490,c010)	Articles 36(1) point (c) and 38; Articles 48(1) point (a) and 48(2) of CRR
	A.1.17	(-) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment	-2	0	-19	-26	C 01.00 (r500,c010)	Articles 4(27); 36(1) point (i); 43, 45; 47; 48(1) point (b); 49(1) to (3) and 79 of CRR
OWN FUNDS	A.1.18	(-) Amount exceding the 17.65% threshold	-92	-118	-151	-133	C 01.00 (r510,c010)	Article 48 of CRR
Transitional period	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	0	0	0	0	C 01.00 (r524,c010)	Article 3 CRR
	A.1.20	CET1 capital elements or deductions - other	0	0	0	0	C 01.00 (r529,c010)	-
	A.1.21	Transitional adjustments	493	491	416	414	CA1 {1.1.1.6 + 1.1.1.8 + 1.1.1.26}	-
	A.1.21.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	0	0	C 01.00 (r220,c010)	Articles 483(1) to (3), and 484 to 487 of CRR
	A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	0	0	0	0	C 01.00 (r240,c010)	Articles 479 and 480 of CRR
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	493	491	416	414	C 01.00 (r520,c010)	Articles 469 to 472, 478 and 481 of CRR
	A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	48	48	48	48	C 01.00 (r530,c010)	Article 61 of CRR
	A.2.1	Additional Tier 1 Capital instruments	48	48	48	48	C 01.00 (r540,c010) + C 01.00 (r670,c010)	
	A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	0	0	C 01.00 (r720,c010)	
	A.2.3	Other Additional Tier 1 Capital components and deductions	0	0	0	0	C 01.00 (r690,c010) + C 01.00 (r700,c010) + C 01.00 (r710,c010) + C 01.00 (r740,c010) + C 01.00 (r744,c010) + C 01.00 (r748,c010)	
	A.2.4	Additional Tier 1 transitional adjustments	0	0	0	0	C 01.00 (r660,c010) + C 01.00 (r680,c010) + C 01.00 (r730,c010)	
	A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	3,682	3,580	3,403	3,510	C 01.00 (r015,c010)	Article 25 of CRR
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	0	0	0	0	C 01.00 (r750,c010)	Article 71 of CRR
	A.4.1	Tier 2 Capital instruments	0	0	0	0	C 01.00 (r760,c010) + C 01.00 (r890,c010)	
	A.4.2	Other Tier 2 Capital components and deductions	0	0	0	0	C 01.00 (r910,c010) + C 01.00 (r920,c010) + C 01.00 (r930,c010) + C 01.00 (r940,c010) + C 01.00 (r970,c010) + C 01.00 (r974,c010) + C 01.00 (r974,c010) + C 01.00 (r978,c010)	
	A.4.3	Tier 2 transitional adjustments	0	0	0	0	C 01.00 (r880,c010) + C 01.00 (r900,c010) + C 01.00 (r960,c010)	
OWN FUNDS REQUIREMENTS	В	TOTAL RISK EXPOSURE AMOUNT	23,259	22,871	23,150	23,830	C 02.00 (r010,c010)	Articles 92(3), 95, 96 and 98 of CRR
REQUIREMENTS	B.1	Of which: Transitional adjustments included	283	299	213	212	C 05.01 (r010;c040)	
CADITAL	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	15.62%	15.45%	14.49%	14.53%	CA3 {1}	-
CAPITAL RATIOS (%) Transitional period	C.2	TIER 1 CAPITAL RATIO (transitional period)	15.83%	15.65%	14.70%	14.73%	CA3 {3}	-
CETA Comit d	C.3	TOTAL CAPITAL RATIO (transitional period)	15.83%	15.65%	14.70%	14.73%		-
CET1 Capital Fully loaded	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	3,141	3,041	2,940	3,048	[A.1-A.1.13-A.1.21+MIN(A.2+A.1.13- A.2.2-A.2.4+MIN(A.4+A.2.2-A.4.3,0),0)]	-
CET1 RATIO (%) Fully loaded ¹	E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	13.67%	13.47%	12.82%	12.90%	[D.1]/[B-B.1]	-
	F	Adjustments to CET1 due to IFRS 9 transitional arrangements	110	110	99	99	C 05.01 (r440,c010)	
Memo items	F	Adjustments to AT1 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r440,c020)	
	F	Adjustments to T2 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r440,c030)	
	F	Adjustments included in RWAs due to IFRS 9 transitional arrangements lated based on bank's supervisory reporting. Therefore, any capital instruments that are not eligible from a reg	107	107	96	96	C 05.01 (r440,c040)	

(1)The fully loaded CET1 ratio is an estimate calculated based on bank's supervisory reporting. Therefore, any capital instruments that are not eligible from a regulatory point of view at the reporting date are not taken into account in this calculation.

Fully loaded CET1 capital ratio estimation is based on the formulae stated in column "COREP CODE" – please note that this might lead to differences to fully loaded CET1 capital ratios published by the participating banks e.g. in their Pillar 3 disclosure



Overview of Risk exposure amounts

		R\	WAs		
(mln EUR, %)	As of 30/09/2018	As of 31/12/2018	As of 31/03/2019	As of 30/06/2019	COREP CODE
Credit risk (excluding CCR and Securitisations)	21,009	20,827	21,094	21,805	C 02.00 (r040, c010) -[C 07.00 (r090, c220, s001) + C 07.00 (r110, c220, s001) + C 07.00 (r130, c220, s001) + C 08.01 (r040, c260, s001) + C 08.01 (r050, c260, s001) + C 08.01 (r060, c260, s001) + C 08.01 (r060, c260, s002) + C 08.01 (r050, c260, s002,) + C 08.01 (r060, c260, s002)]-[C 02.00 (R220, c010) + C 02.00 (R430, c010)] - C 02.00 (R460,
Of which the standardised approach	21,009	20,827	21,094	21,805	C 02.00 (r060, c010)-[C 07.00 (r090, c220, s001) + C 07.00 (r110, c220, s001)+ C 07.00 (r130, c220, s001)]
Of which the foundation IRB (FIRB) approach	0	0	0	0	C 02.00 (R250, c010) - [C 08.01 (r040, c260, s002) + C 08.01 (r050, c260, s002) + C 08.01 (r060, c260, s002)]
Of which the advanced IRB (AIRB) approach	0	0	0	0	C 02.00 (R310, c010) - [C 08.01 (r040, c260, s001) + C 08.01 (r050, c260, s001) + C 08.01 (r060, c260, s001)]
Of which equity IRB	0	0	0	0	C 02.00 (R420, c010)
Counterparty credit risk (CCR, excluding CVA)	199	136	144	105	C 07.00 (r090, c220, s001) + C 07.00 (r110, c220, s001) + C 07.00 (r130, c220, s001) + C 08.01 (r040, c260, s001) + C 08.01 (r050, c260, s001) + C 08.01 (r060, c260, s001) + C 08.01 (r060, c260, s002) + C 08.01 (r050, c260, s002) + C 02.00 (R460, c010)]
Credit valuation adjustment - CVA	180	128	124	117	C 02.00 (R640, c010)
Settlement risk	0	0	0	0	C 02.00 (R490, c010)
Securitisation exposures in the banking book (after the cap)	116	102	102	117	C 02.00 (R770, c010) + C 02.00 (R220, c010) + C 02.00 (R430, c010)
Position, foreign exchange and commodities risks (Market risk)	13	4	10	10	Q3 2018: C 02.00 (R520, c010) from Q4 2018: C 02.00 (R520, c010) + C 02.00 (R910, c010)
Of which the standardised approach	13	4	10	10	C 02.00 (R530, c010)
Of which IMA	0	0	0	0	C 02.00 (R580, c010)
Of which securitisations and resecuritisations in the trading book	0	0	0	0	Q3 2018: C 19.00_010_610*12.5+C 20.00_010_450*12.5+MAX(C 24.00_010_090,C 24.00_010_100,C 24.00_010_110)*12.5 from Q4 2018: C 19.00_010_610*12.5+C 20.00_010_450*12.5+MAX(C 24.00_010_090,C 24.00_010_100,C 24.00_010,C 24.00_010_100,C 24.00_010,C
Large exposures in the trading book	0	0	0	0	C 02.00 (R680, c010)
Operational risk	1,743	1,676	1,676	1,676	C 02.00 (R590, c010)
Of which basic indicator approach	0	0	0	0	C 02.00 (R600, c010)
Of which standardised approach	1,743	1,676	1,676	1,676	C 02.00 (R610, c010)
Of which advanced measurement approach	0	0	0	0	C 02.00 (R620, c010)
Other risk exposure amounts	0	0	0	0	Q3 2018: C 02.00 (R630, c010) + C 02.00 (R690, c010) - C 02.00 (R770, c010) from Q4 2018: Q3 2018: C 02.00 (R630, c010) + C 02.00 (R690, c010) - C 02.00 (R770, c010) - C 02.00 (R910, c010)
Total	23,259	22,871	23,150	23,830	



2019 EU-wide Transparency Exercise P&L Unicaja Banco, S.A.

	A C 20 (00 (2010	A C 24 /42 /2040	A 5 24 (02 (2040)	A 5 20 /05 /2010
(mln EUR)	As of 30/09/2018	As of 31/12/2018	As of 31/03/2019	As of 30/06/2019
Interest income	606	806	235	389
Of which debt securities income	181	254	26	105
Of which loans and advances income	408	546	134	267
Interest expenses	154	205	89	96
(Of which deposits expenses)	223	292	67	134
(Of which debt securities issued expenses)	0	0	0	0
(Expenses on share capital repayable on demand)	0	0	0	0
Dividend income	20	22	9	20
Net Fee and commission income	160	216	56	113
Gains or (-) losses on derecognition of financial assets and liabilities not measured at fair value through profit or loss, and of non financial assets, net	46	152	34	46
Gains or (-) losses on financial assets and liabilities held for trading, net	5	1	-1	0
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	-2	-3	2	4
Gains or (-) losses from hedge accounting, net	0	0	0	-1
Exchange differences [gain or (-) loss], net	1	0	0	0
Net other operating income /(expenses)	-1	-55	2	0
TOTAL OPERATING INCOME, NET	680	934	248	475
(Administrative expenses)	428	568	136	274
(Depreciation)	27	37	11	21
Modification gains or (-) losses, net	0	0	0	0
(Provisions or (-) reversal of provisions)	81	187	22	43
(Commitments and guarantees given)	8	1	1	1
(Other provisions)	73	185	21	42
Of which pending legal issues and tax litigation ¹		0		
Of which restructuring ¹		100		
(Increases or (-) decreases of the fund for general banking risks, net) ²	0	0	0	0
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	-3	-3	6	18
(Financial assets at fair value through other comprehensive income)	0	0	0	0
(Financial assets at amortised cost)	-3	-3	6	19
(Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets)	-2	-11	4	8
(of which Goodwill)	1	2	0	1
Negative goodwill recognised in profit or loss	0	0	0	0
Share of the profit or (-) loss of investments in subsidaries, joint ventures and associates	40	46	12	28
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	-2	-2	1	3
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	187	200	81	142
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	142	153	63	116
Profit or (-) loss after tax from discontinued operations	0	0	0	0
PROFIT OR (-) LOSS FOR THE YEAR	142	153	63	116
Of which attributable to owners of the parent	142	153	63	116

⁽¹⁾ Information available only as of end of the year

⁽²⁾ For IFRS compliance banks "zero" in cell "Increases or (-) decreases of the fund for general banking risks, net" must be read as "n.a."



Total Assets: fair value and impairment distribution

(mln EUR)	A	s of 30/09/201	.8			As of 31/	12/2018			As of 31/	03/2019			As of 30/	06/2019		
		Fai	ir value hierarc	hy		Fa	ir value hierarc	hy		Fa	ir value hierarc	hy		Fa	ir value hierarc	thy	
ASSETS:	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	Carrying amount Level 1	Level 1	Level 2	Level 3	References
Cash, cash balances at central banks and other demand deposits	2,767				4,280				2,822				2,040				IAS 1.54 (i)
Financial assets held for trading	29	14	15	0	24	12	11	0	16	3	12	0	16	5	11	0	IFRS 7.8(a)(ii);IFRS 9.Appendix A
Non-trading financial assets mandatorily at fair value through profit or loss	85	62	15	8	85	73	5	8	85	39	39	7	85	46	33	5	IFRS 7.8(a)(ii); IFRS 9.4.1.4
Financial assets designated at fair value through profit or loss	3	0	3	0	2	0	2	0	0	0	0	0	0	0	0	0	IFRS 7.8(a)(i); IFRS 9.4.1.5
Financial assets at fair value through other comprehensive income	5,248	5,049	0	198	2,774	2,615	64	96	2,560	2,408	0	153	2,137	1,984	3	150	IFRS 7.8(h); IFRS 9.4.1.2A
Financial assets at amortised cost	42,489				44,134				44,619				45,296				IFRS 7.8(f); IFRS 9.4.1.2
Derivatives – Hedge accounting	408	0	408	0	411	0	411	0	494	0	494	0	519	0	519	0	IFRS 9.6.2.1; Annex V.Part 1.22; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	0				0				0				0				IAS 39.89A(a); IFRS 9.6.5.8
Other assets ¹	5,241				5,184				5,213				5,188				
TOTAL ASSETS	56,269				56,895				55,808				55,282				IAS 1.9(a), IG 6

⁽¹⁾ Portfolios, which are nGAAP specific, i.e. which are not applicable for IFRS reporting banks, are considered in the position "Other assets

(mln	n EUR)		1	s of 30/09/20	18					As of 31	/12/2018					As of 31,	/03/2019					As of 30	/06/2019			
		Gross carry	ring amount		Accu	mulated impairmen	nt	Gros	ss carrying amo	ount	Acc	cumulated impai	ment	Gro	oss carrying am	nount	Accur	nulated impa	irment	Gro	ss carrying ar	nount	Accur	nulated impai	rment	
Breakdown of financial assets by instrument and by counterparty sector ¹	S	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not creditimpaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	credit risk since Cred	Stage 3 dit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not creditimpaired	Stage 3 Credit-impaired assets	Stage 1 Assets withou significant increase in credit risk since initial recognition	increase in credit risk since initial recognition but	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in credit risk since	Stage 3 e Credit-impaire assets t		Stage 2 Assets with significant increase in credit risk since initial recognition but not credit impaired	Stage 3 Credit- impaired assets	Stage 1 Assets withou significant increase in credit risk since initial recognition	since initial recognition	Stage 3 Credit- impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not creditimpaired	Stage 3 Credit- impaired assets	References
Financial assets at fair	Debt securities	4,686	0	o	0	0	0	2,244	0	C	0	0 0	(2,000		0	0)	0	0 1,57	9	0	0 0	0	C	Annex V.Part 1.31, 44(b)
value through other comprehensive income	Loans and advances	0	0	C	0	0	0	0	0	C	0	0 0	((0	0		0	0	0	0	0	0	C	Annex V.Part 1.32, 44(a)
Financial assets at	Debt securities	13,546	0	20	-1	0	-20	14,757	7	20	0	-1 -1	-20	15,518	3	7 2	-:	1 -	1 -2	16,07	6	7 20	0 -1	-1	-20	Annex V.Part 1.31, 44(b)
amortised cost	Loans and advances	26,263	1,685	2,230	-57	-115	-1,063	26,979	1,490	1,934	4 -	50 -106	-876	26,671	1,54	1,85	52 -49	-10	9 -81	3 26,94	8 1,43	7 1,75	1 -51	-103	-767	Annex V.Part 1.32, 44(a)

⁽¹⁾ This table covers IFRS 9 specific information and as such only applies for IFRS reporting banks.



Market RiskUnicaja Banco, S.A.

								OI.	licaja barico,).A.										
	SA					IN	1								IM					
			VaR (Memoran	odum item) STR	RESSED VaR <i>(Mer</i>	morandum item)	AND MIG	NTAL DEFAULT RATION RISK AL CHARGE		RISKS CAPITAL E FOR CTP		VaR (Memora	andum item)	STRESSED VaR (M		INCREMENTAL DEFAULT AND IIGRATION RISK CAPITAL CHARGE		CE RISKS CAP ARGE FOR CTP		
(mln EUR)	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	FACTOR (mc) x AVERAGE OF	PREVIOUS AVE DAY (VaRt-1) PRE WOR	IPLICATION FOR (ms) x ERAGE OF LA EVIOUS 60 KING DAYS VaRavg)	ATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR AV	WEEKS ERAGE ASURE MEASURE	TOTAL RISK EXPOSURE AMOUNT	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	AVAILABLE (SVaRt- AV	WEEKS ERAGE ASURE MEASURE	FLOOD	12 WEEKS AVERAGE MEASURE	LAST IEASURE	TOTAL RISK EXPOSURE AMOUNT
	As of 30/09/2018	As of 31/12/2018				As of 30/0	09/2018								As of 31/12/20	18				
Traded Debt Instruments Of which: General risk Of which: Specific risk	11 11 0	1 1 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					
Equities Of which: General risk Of which: Specific risk	2 0 2	3 0 3	0 0 0	0 0 0	0 0 0	0 0 0						0 0 0	0 0 0	0 0 0	0 0 0					
Foreign exchange risk Commodities risk Total	0 0 13	0 0	0 0	0	0 0	0	0	0	0	0 0		0	0 0	0	0	0 0	0	0	0	0
Total	As of 31/03/2019	As of 30/06/2019	,	0	<u> </u>	As of 31/0		0	U	<u> </u>	U	U	<u> </u>		As of 30/06/20		U		J	, and the second
Traded Debt Instruments Of which: General risk Of which: Specific risk	3 3 0	1 1 0	0 0	0 0	0	0 0						0 0	0	0 0	0					
Equities Of which: General risk	7 2	9	0	0 0	0 0	0						0	0	0	0					
Of which: Specific risk Foreign exchange risk Commodities risk	0 0	0	0 0 0	0 0 0	0 0 0	0 0 0						0 0 0	0	0 0 0	0 0					
Total	10	10	0	0	0	0	0	0	0	0 0	0	0	0	0	0	0 0	0	0	0	0

Market risk template does not include CIU positions under the particular approach for position risk in CIUs (Articles 348(1), 350 (3) c) and 364 (2) a) CRR), which instead are included in the RWA OV1 template.



Credit Risk - Standardised Approach

Unicaja Banco, S.A.

					Standardise	ed Approach				
		As of 30/09/2018 As of 31/12/2018								
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	
	(mln EUR, %)									
	Central governments or central banks	16,776	19,422	0		16,867	19,512	0		
	Regional governments or local authorities	1,490	1,255	0		1,427	1,386	0		
	Public sector entities	1,414	1,058	374		1,338	1,054	405		
	Multilateral Development Banks	0	0	0		0	0	0		
	International Organisations	0	0	0		0	0	0		
	Institutions	3,016	1,625	580		3,296	1,536	526		
	Corporates	7,629	3,965	3,875		7,989	4,275	4,126		
	of which: SME	2,223	1,784	1,691		2,421	1,995	1,897		
	Retail	5,730	4,456	3,073		5,891	4,674	3,238		
Consolidated data	of which: SME	1,902	1,505	860		1,874	1,494	855		
Consolidated data	Secured by mortgages on immovable property	15,926	15,888	5,642		15,430	15,383	5,458		
	of which: SME	763	754	325		712	701	300		
	Exposures in default	2,476	1,261	1,321	1,131	2,177	1,172	1,228	923	
	Items associated with particularly high risk	10	10	15		10	10	15		
	Covered bonds	186	186	21		187	187	27		
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
	Collective investments undertakings (CIU)	9	9	9		22	22	22		
	Equity	1,094	1,062	1,518		998	965	1,374		
	Other exposures	6,159	5,242	4,779		5,596	4,651	4,543		
	Standardised Total ²	61,916	55,438	21,207	2,226	61,226	54,82	9 20,963	2,045	

⁽¹⁾ Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

(2) Standardised Tot	tal does not include the	e Secutarisation p	oosition unlike i	n the previous 1	Transparency exerci	ses' results.

					Standardise	ed Approach					
		As of 30/09/2018 As of 31/12/2018									
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²		
	(mln EUR, %)										
	Central governments or central banks Regional governments or local authorities	0	0	0		0	0 0	0			
	Public sector entities Multilateral Development Banks	0	0	0		0	0	0			
	International Organisations Institutions	0	0	0		0	0	0			
	Corporates of which: SME	0	0	0		0	0	0			
	Retail of which: SME	0	0	0		0	0	0			
SPAIN	Secured by mortgages on immovable property of which: SME	0	0	0		0	0	0			
	Exposures in default	0	0	0	0	0	0	0	0		
	Items associated with particularly high risk Covered bonds	0	0	0		0	0	0			
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)	0	0	0		0	0	0			
	Equity Other exposures	0	0	0		0 0	0 0	0			
	Standardised Total ²			e taking into account any effect	0				0		

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
(2) Total value adjustments and provisions per country of counterparty excludes those for securistisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

					Standardise	d Approach			
			As of 30	/09/2018			As of 31	/12/2018	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments au provisions ²
	(mln EUR, %)								
	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks International Organisations	0	0	0		0	0	0	
	Institutions	0	١			0	0	0	
	Corporates	0	Ö			0	0		
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
T T	of which: SME	0	0	0		0	0	0	
ITALY	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity Other expecures	0	0	0		0	0	0	
	Other exposures Standardised Total ²	U	U	U	0	Ü	U	U	
	Standardised Total	(1)			due to credit conversion factors				

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

(2) Total value adjustments and provisions per country of counterparty excludes those for securistisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		exposures, but includes gene	ral credit risk adjustments.						
					Standardise	d Approach			
			As of 30	09/2018			As of 31	/12/2018	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(mln EUR, %)								
	Central governments or central banks Regional governments or local authorities	0	0	0		0 0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations Institutions	0	0	0		0	0	0	
	Corporates	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
Country of	Retail	0	0	0		0	0	0	
Country of	of which: SME	0	0	0		0	0	0	
Counterpart 3	Secured by mortgages on immovable property of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU) Equity	0		0		0	0	0	
	Other exposures	0		0		0	0	o o	
	Standardised Total ²				0				0



Credit Risk - Standardised Approach

Unicaja Banco, S.A.

					Standardise	ed Approach			
			As of 30,	09/2018			As of 31	/12/2018	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments an provisions ²
	(mln EUR, %)								
	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
Country of	Retail	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
Counterpart 4	Secured by mortgages on immovable property	0	0	0		0	0	0	
•	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Other exposures Standardised Total ²	0	0	0	0	0	0	0	
	Standardised Total	(1) Original oversome unlike Fran	nouro value, is remarked before	taking into account any offert		or credit rick mitigation to the in-	uos (o. g. substitution offsets)		
		(2) Total value adjustments and exposures, but includes genera	provisions per country of coun		due to credit conversion factors uristisation exposures, additional				

		exposures, but includes genera	r create risk dajasementsi		O. 1. 1.				
					Standardise	ed Approach			
			As of 30	0/09/2018			As of 31,	/12/2018	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(mln EUR, %)								
	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations Institutions	0	0	0		0	0	0	
	Corporates	0	0	0		0	0	0	
	of which: SME	0	0			0	0		
	Retail	0	0	0		0	0	0	
Country of	of which: SME	0	0	0		0	0	0	
Counterpart 5	Secured by mortgages on immovable property	0	0	0		0	0	0	
Counterpart 3	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Other exposures	0	0	0		0	0	0	
	Standardised Total ²			ro taking into account any offect	0				0

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

(2) Total value adjustments and provisions per country of counterparty excludes those for securistisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the

		exposures, but includes genera		respond excludes those for seed	ristisation exposures, additional	valuation adjustments (717715) e	ind other own rands reductions	related to the	
					Standardise	ed Approach			
			As of 30	/09/2018			As of 31	/12/2018	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(mln EUR, %)								
	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	1	
	Institutions	0	0	0		0	0	0	
	Corporates	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
Country of	of which: SME	0	0	0		0	0	0	
Counterpart 6	Secured by mortgages on immovable property	0	0	0		0	0	0	
Counted part o	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)	0 n	0	0		0	0	0	
	Equity	0 n	0 N	0		0 0	0		
	Other exposures	0	0	0		0	0	0	
	Standardised Total ²	,			0				0

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

(2) Total value adjustments and provisions per country of counterparty excludes those for securistisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the

		exposures, but includes genera		erparty excludes those for sect	iristisation exposures, additional	valuation adjustments (AVAS) a	na other own tunds reductions	related to the	
					Standardise	d Approach			
			As of 30/	09/2018			As of 31,	/12/2018	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(mln EUR, %)								
	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0			0	0		
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
Country of	Retail	0	0	0		0	0	0	
Country of	of which: SME	0	0	0		0	0	0	
Counterpart 7	Secured by mortgages on immovable property of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0		0
	Items associated with particularly high risk	0	0		0	0	0		0
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Other exposures	0	0	0		0	0	0	
	Standardised Total ²				0				0



Credit Risk - Standardised Approach

Unicaja Banco, S.A.

					Standardise	d Approach			
			As of 30,	09/2018			As of 31	/12/2018	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(mln EUR, %)								
	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations Institutions	0	0	0		0	0	0	
	Corporates	0	١	0		0	0		
	of which: SME	0	0			0	0	0	
	Retail	0	0	0		0	0	0	
Country of	of which: SME	0	0	0		0	0	0	
Counterpart 8	Secured by mortgages on immovable property	0	0	0		0	0	0	
Counterpart	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	(
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU) Equity	0	0	0		0	0	0	
	Other exposures	0				0	0		
	Standardised Total ²		Ů		0	J.	<u> </u>		C

(2) Total value adjustments and provisions per country of counterparty excludes those for securistisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the

		exposures, but includes genera	l credit risk adjustments.						
					Standardise	ed Approach			
			As of 30	/09/2018			As of 31,	12/2018	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(mln EUR, %)								
İ	Central governments or central banks Regional governments or local authorities	0 0	0	0 0		0	0	0 0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
Country of	of which: SME	0	0	0		0	0	0	
Counterpart 9	Secured by mortgages on immovable property	0	0	0		0	0	0	
Counterpart 3	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	ا ۱	0	0		0 n	l 0	0	
	Other exposures	0	0	0		0	0	0	
	Standardised Total ²				0	,			0
		<i>(</i> 2)			1				

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
(2) Total value adjustments and provisions per country of counterparty excludes those for securistisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the

					Standardise	d Approach			
			As of 30	/09/2018			As of 31	/12/2018	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(mln EUR, %)								
	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
Country of	Retail	0	0	0		0	0	0	
-	of which: SME	0	0	0		0	0	0	
Counterpart 10	Secured by mortgages on immovable property	0	0	0		0	0	0	
·	of which: SME	0	0	0	0	0	0	0	0
	Exposures in default	0	0	0	U	0	0	0	U
	Items associated with particularly high risk Covered bonds	U	0	0		U	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		U	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Other exposures	0	0			0	0		
	Standardised Total ²	J	0	U	0	0	<u> </u>	U	0



Credit Risk - Standardised Approach

Unicaja Banco, S.A.

					Standardise	ed Approach			
			As of 31,	/03/2019			As of 30	/06/2019	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions
	(mln EUR, %)								
	Central governments or central banks	15,130	17,651	(14,040	16,561	0	
	Regional governments or local authorities	1,826	1,661			1,943	1,752	0	
	Public sector entities	1,219	895	396	5	1,172	921	393	
	Multilateral Development Banks	0	0	(0	0	0	
	International Organisations	0	0	(0	0	0	
	Institutions	3,707	2,538			3,742	2,634	1,030	
	Corporates	8,198	4,537			8,043	4,407	4,298	
	of which: SME	2,509	2,062			2,150	1,792	1,726	
	Retail	5,918	4,676			6,517	5,224	3,614	
Consolidated data	of which: SME	1,934	1,537			2,142	1,696	972	
Consolidated data	secured by moregages on miniotable property	15,407	15,372			15,287	15,258	5,409	
	of which: SME	701	689			653	642	275	
	Exposures in default	2,084	1,138	1,196	867	1,872	1,087	1,128	714
	Items associated with particularly high risk	3	3	[5	472	296	443	
	Covered bonds	150	150	23	3	151	151	18	
	Claims on institutions and corporates with a ST credit assessment	0	0			0	0	0	
	Collective investments undertakings (CIU)	6	6		5	6	6	6	
	Equity	1,019	988			1,018	994	1,419	
	Other exposures	6,490	5,579	4,221		5,171	4,304	4,151	
	Standardised Total ²	61,158	55,193	21,238	1,951	59,433	53,593	21,909	1,863

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

(2) Standardised Total does not include the Secutarisation position unlike in the previous Transparency exercises' results.

							Chandandia d Annua ah									
					Standardise	ed Approach										
			As of 31	/03/2019			As of 30	/06/2019								
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²							
	(mln EUR, %)															
	Central governments or central banks	0	0	0		9,472	11,993	0								
	Regional governments or local authorities	0	0	0		1,943	1,752	0								
	Public sector entities	0	0	0		1,172	921	393								
	Multilateral Development Banks	0	0	0		0	0	0								
	International Organisations	0	0	0		0	0	0								
	Institutions	0	0	0		3,734	2,626	1,029								
	Corporates	0	0	0		8,043	4,407	4,298								
	of which: SME	0	0	0		2,150	1,792	1,726								
	Retail of which: SME	0	0	0		6,517 2,142	5,223 1,696	3,614 972								
SPAIN	Secured by mortgages on immovable property	0	0	0		2,142 15,286	15,257	5,409								
	of which: SME	0		0		653	642	275								
	Exposures in default	0		0	0	1,871	1,087	1,128	714							
	Items associated with particularly high risk	0		0		472	296	443	711							
	Covered bonds	0		o o		151	151	18								
	Claims on institutions and corporates with a ST credit assessment	0		0		0	0	0								
	Collective investments undertakings (CIU)	0				6	6	6								
	Equity	0				993	969	1,394								
	Other exposures	0		0		5,171	4,304	4,151								
	Standardised Total ²				0		, , , ,	,	1,863							

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

(2) Total value adjustments and provisions per country of counterparty excludes those for securistisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the

					Standardise	d Approach			
			As of 31	/03/2019			As of 30	06/2019	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments an provisions ²
	(mln EUR, %)								
	Central governments or central banks	0	0	0		3,783	3,783	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
ITALY	of which: SME	0	0	0		0	U	0	
,	Secured by mortgages on immovable property of which: SME	0	0	0		1	1	0	
	Exposures in default	0	0		0	0	0	0	
	Items associated with particularly high risk	0	0		U	0	0	0	
	Covered bonds	0	0			0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0			0	0	0	
	Collective investments undertakings (CIU)	0	0			0	0	0 0	
	Equity	n l	0			25	25	25	
	Other exposures	0	0			0	25 N	0	
	Standardised Total ²				0	, i			

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

(2) Total value adjustments and provisions per country of counterparty excludes those for securistisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the

		exposures, but includes genera		iterparty excludes those for sec	uristisation exposures, additional	valuation aujustments (AVAS) a	and other own runds reduction	is related to the	
					Standardise	d Approach			
			As of 31	/03/2019			As of 30	/06/2019	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(min EUR, %) Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0			0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
Country of	Retail	0	0	0		0	0	0	
_	of which: SME	0	0	0		0	0	0	
Counterpart 3	Secured by mortgages on immovable property of which: SME	0	0	0		0	0	0	
	Exposures in default		0		0	0	0	0	0
	Items associated with particularly high risk	0	0	0	_	0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Other exposures	0	0	0		0	0	0	
	Standardised Total ²				0				0



Other exposures
Standardised Total²

2019 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

Unicaja Banco, S.A.

						Unicaja Banco, S.A.			
					Standardise	ed Approach			
			As of 31	/03/2019			As of 30	0/06/2019	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments a provisions²
	(mln EUR, %) Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations	0 0 0 0	0 0 0 0	0 0 0 0 0 0		0 0 0 0	0 0 0 0 0 0	0 0 0 0	
Country of	Institutions Corporates of which: SME Retail of which: SME	0 0 0 0 0	0 0 0 0	0 0 0 0		0 0 0 0 0	0 0 0	0 0 0 0	
Counterpart 4	Secured by mortgages on immovable property of which: SME Exposures in default Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment	0 0 0 0	0 0 0 0	0 0 0 0 0 0 0	0	0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	
	Collective investments undertakings (CIU) Equity Other exposures Standardised Total ²				O t due to credit conversion factors				
		(2) Total value adjustments an exposures, but includes generate		nterparty excludes those for sec	curistisation exposures, additiona		and other own funds reduction	ons related to the	
			As of 31	/03/2019	Standardise	ed Approach	As of 30	0/06/2019	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments provisions ²
	(mln EUR, %) Central governments or central banks Regional governments or local authorities Public sector entities	0 0 0	0 0 0	0 0 0		0 0 0	000000000000000000000000000000000000000		
	Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		0 0 0 0 0	000000000000000000000000000000000000000		
Country of Counterpart 5	of which: SME Secured by mortgages on immovable property of which: SME Exposures in default Items associated with particularly high risk Covered bands	0 0 0 0	0 0 0 0	0 0 0 0	0	0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	
	Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Other exposures Standardised Total ²	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	
			d provisions per country of cou		t due to credit conversion factors curistisation exposures, additiona				
		exposures, but includes genera	ar create risk adjustments.		Standardise	ed Approach			
			As of 31,	/03/2019			As of 30	0/06/2019	
	(mln EUR, %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments provisions ²
	Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0	
Country of Counterpart 6	Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: SME	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	
	Exposures in default Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment 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 0	000000000000000000000000000000000000000	0 0 0 0 0 0 0	
	Equity Other exposures Standardised Total ²				t due to credit conversion factors				
		exposures, but includes generation	al credit risk adjustments.		Standardise	ed Approach			
			As of 31	/03/2019			As of 30	0/06/2019	
	(mln EUR, %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments provisions ²
	Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations	0 0 0 0	0 0 0 0	0 0 0 0		0 0 0 0	000000000000000000000000000000000000000	0 0 0 0	
Country of	Institutions Corporates of which: SME Retail	0 0 0 0	0 0 0	0 0 0		0 0 0 0	0 0 0	0 0 0 0 0	
Counternart 7	of which: SME Secured by mortgages on immovable property	0	0	0		0	0	0	
Counterpart 7		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	000000000000000000000000000000000000000		



Credit Risk - Standardised Approach

Unicaja Banco, S.A.

					Standardise	d Approach			
			As of 31	/03/2019			As of 30	/06/2019	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(mln EUR, %)								
	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks International Organisations	0	0	0		0	0	0	
	Institutions	0	0			0	0		
	Corporates	0	0			0	0	0	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
Country of	of which: SME	0	0	0		0	0	0	
Counterpart 8	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0	0	0	0	0	
	Exposures in default Items associated with particularly high risk	0	0	0	0	0	0	0	
	Covered bonds	0	0	0		0	0		
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0			0	0	0	
	Equity	0	0	0		0	0	0	
	Other exposures	0	0	0		0	0	0	
	Standardised Total ²				0				

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

(2) Total value adjustments and provisions per country of counterparty excludes those for securistisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the

		(2) Total value adjustments and exposures, but includes genera	d provisions per country of cou al credit risk adjustments.	nterparty excludes those for sec	uristisation exposures, additional	I valuation adjustments (AVAs)	and other own funds reduction	s related to the	
					Standardise	ed Approach			
			As of 31	/03/2019			As of 30	/06/2019	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(mln EUR, %)	0	0	0		0	0	0	
İ	Central governments or central banks Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0			0	0		
	Multilateral Development Banks	0	0	0		0			
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
Carratus	Retail	0	0	0		0	0	0	
Country of	of which: SME	0	0	0		0	0	0	
Counterpart 9	Secured by mortgages on immovable property	0	0	0		0	0	0	
•	of which: SME	0	0	0	0	0	0	0	0
	Exposures in default Items associated with particularly high risk	0	0	0	Ü	0	0	0	Ü
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0			0	0		
	Collective investments undertakings (CIU)	0	0	0		0			
	Equity	0	0	0		0			
	Other exposures	0	0	0		0	0	0	
	Standardised Total ²				0				0

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

(2) Total value adjustments and provisions per country of counterparty excludes those for securistisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		exposures, but includes gener	·		Standardise	d Approach			
			As of 31	/03/2019			As of 30	/06/2019	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
<u></u>	(mln EUR, %)	0	0	0		0	0	0	
	Central governments or central banks	0	0			0	0	0	
	Regional governments or local authorities Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	١			0	0		
	International Organisations	0	0			0	0		
	Institutions	0	0			0	0	0	
	Corporates	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
Country of	of which: SME	0	0	0		0	0	0	
Counterpart 10	Secured by mortgages on immovable property	0	0	0		0	0	0	
Counterpart 10	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0			0	0	0	
	Collective investments undertakings (CIU)	0	0			0	0	0	
	Equity Other exposures	0	0	0		0	0	0	
	Standardised Total ²	0	0	0	0	U	U	U	0



Credit Risk - IRB Approach
Unicaja Banco, S.A.

									IRB A	pproach								
			As of 30	/09/2018			As of 31	/12/2018			A	s of 31/0	03/2019			As of 3	0/06/2019	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustment s and	Original Exposur	Exposure Value	Risk exposure amo	adjustment s and	Original Expos	EX	oosure alue ¹	Risk exposure amount	Value adjustment s and	Original Exposu	ure ¹ Exposur Value ¹		adjust
	(mln EUR, %)	Of which: defaulted	Value	Of which: defaulted	provisions	Of wh defau	ch:	Of whi defaul	th: provisions	Of def	which: aulted	aiue	Of which: defaulted	provisions		which:	Of w	which: provi
Consolidated data	Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity Other non credit-obligation assets	0 0 0 0 0 0 0 0			0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0					0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0			0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0

⁽¹⁾ Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
(2) IRB Total does not include the Secutarisation position unlike in the previous Transparency exercises' results.



General governments exposures by country of the counterparty

							Unicaja Banco, S.A.							
							As of 31/12/2018							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balan	ce sheet	
												Off-balance sh	eet exposures	
Residual Maturity	Country / Region	Total gross carrying amount of non-	Total carrying amount of non-derivative financial					Derivatives with po	sitive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
		derivative financial assets	assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
[0 - 3M [Austria													
Total [0 - 3M [Belgium													
[0 - 3M [Bulgaria													
Total [0 - 3M [Cyprus													
Total [0 - 3M [Czech Republic													
[5Y - 10Y [[10Y - more	Denmark													
[0 - 3M [Estonia													



General governments exposures by country of the counterparty

							Unicaja Banco, S.A.	•					
						Direc	As of 31/12/2018 ct exposures						
	(malin EUD)			On balance sl	heet		ce exposures		Deriva	tives	Off bala	nce sheet	
	(mln EUR)							Derivatives with pos		Derivatives with negative fair value	Off-balance s	heet exposures	
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount Notional amount	Nominal	Provisions	Risk weighted exposure amount
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Finland												
Total [0 - 3M [France												
[0 - 3M [Germany												
[3M - 1Y [Croatia												
[0 - 3M [Greece												
[0 - 3M [Hungary												
[0 - 3M [Ireland												
Total [0 - 3M [Italy	0 0 0 1,447 106 1,645 593 3,791	0 0 0 1,447 106 1,645 593 3,791	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 146 0	0 0 0 1,447 106 1,499 593 3,645	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	
Total [0 - 3M [Latvia	3,791	3,791	0	0	146	3,645	0	0	0	0	0	0



General governments exposures by country of the counterparty

							Unicaja Banco, S.A.						
						Dire	As of 31/12/2018 ct exposures						
	(mala EUD)			On balance sh	neet		er exposures		Deriva	tives	Off bala	nce sheet	
	(mln EUR)			On Buildines 31				Derivatives with pos		Derivatives with negative fair value		heet exposures	
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount Notional amount	Nominal	Provisions	Risk weighted exposure amount
[0 - 3M [Lithuania												
[0 - 3M [3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [Luxembourg												
[0 - 3M [Malta												
[0 - 3M [Netherlands												
[0 - 3M [Poland												
[0 - 3M [Portugal	0 0 0 0 0 766 0	0 0 0 0 0 766 0 766	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 766 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0
[0 - 3M [Romania	7.00	700	j	· ·	· ·	7.00	, and the second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second					
[0 - 3M [Slovakia												
[0 - 3M [Slovenia												



General governments exposures by country of the counterparty

							Unicaja Banco, S.A. As of 31/12/2018							
						Dire	ct exposures	<u>' </u>						
	(mln EUR)			On balance sl	heet		or exposures		Deriva	tives		Off balar	nce sheet	
	(Hill LOK)							Derivatives with pos		Derivatives with n	egative fair value		eet exposures	
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[0 - 3M [Spain	48 248 560 1,367 660 5,760 1,861	48 248 560 1,367 660 5,760 1,861 10,504	0 10 0 0 2 0 0	0 0 0 0 0 0	0 0 0 0 2,007 0	48 237 560 1,367 658 3,754 1,861 8,485	0 0 0 0 0 0	0 0 0 0 0 32 0	0 0 0 0 0 0	0 0 0 0 0 0	45 45 0 2 0 17 0	0 0 0 0 0 0	52
[0 - 3M [Sweden	10,304	10,304	12		2,007	0,403	U	32		U	109	U	52
[0 - 3M [United Kingdom													
[0 - 3M [Iceland													
[0 - 3M [Liechtenstein													
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more	Norway													
[0 - 3M [Australia													
[0 - 3M [Canada													
[0 - 3M [Hong Kong													



General governments exposures by country of the counterparty

							Unicaja Banco, S.A.							
							As of 31/12/2018							
						Direc	ct exposures							_
	(mln EUR)			On balance sl	heet				Deriva	tives		Off balan	ce sheet	
												Off-balance sho	eet exposures	
			Total carrying amount of					Derivatives with po	sitive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	non-derivative financial assets (net of short positions)		of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
[0 - 3M [Japan													
[0 - 3M [U.S.													
[0 - 3M [3M - 1Y [[1Y - 2Y [[2Y - 3Y [China													
[0 - 3M [Switzerland													
[0 - 3M [Other advanced economies non EEA													
[0 - 3M [Other Central and eastern Europe countries non EEA													
Total [0 - 3M [Middle East													
Total [0 - 3M [Latin America and the Caribbean													



General governments exposures by country of the counterparty

Unicaja Banco, S.A.

							Unicaja banco, S.A.							
							As of 31/12/2018							
						Dire	ect exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off bala	nce sheet	
								Derivatives with po	ositive fair value	Derivatives with	negative fair value	Off-balance s	heet exposures	
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[0 - 3M [Africa													
[0 - 3M [Others	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	

Notes and definition

Information disclosed in this template is sourced from COREP template C 33, introduced with the reporting framework 2.7, applicable for reports as of 31 march 2018.

- (1) Information on sovereign exposures is only available for institutions that have sovereign exposures of at least 1% of total "Debt securities and loans receivables". Country of breakdown is only available for institutions that have sovereign exposures of 10% or more compared to total sovereign exposures. Where the latter threshold is not met, information is disclosed through the aggregate "Others".
- (2) The exposures reported cover only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other counterparts with full or partial government guarantees
- (3) The banks disclose the exposures in the "Financial assets held for trading" portfolio after offsetting the cash short positions having the same maturities.
- (4) The exposures reported include the positions towards counterparts (other than sovereign) on sovereign credit risk (i.e. CDS, financial guarantees) booked in all the accounting portfolio (on-off balance sheet). Irrespective of the denomination and or accounting classification of the positions the economic substance over the form must be used as a criteria for the identification of the exposures to be included in this column. This item does not include exposures to counterparts (other than sovereign) with full or partial government guarantees by central, regional and local governments
- (5) Residual countries not reported separately in the Transparency exercise

Regions:

- Other advanced non EEA: Israel, Korea, New Zealand, Russia, San Marino, Singapore and Taiwan.
- Other CEE non EEA: Albania, Bosnia and Herzegovina, FYR Macedonia, Montenegro, Serbia and Turkey.
- Middle East: Bahrain, Djibouti, Iran, Iraq, Jordan, Kuwait, Lebanon, Libya, Oman, Qatar, Saudi Arabia, Sudan, Syria, United Arab Emirates and Yemen.
- Latin America: Argentina, Belize, Bolivia, Brazil, Chile, Colombia, Costa Rica, Dominican Republic, Ecuador, Grenada, Guatemala, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaragua, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and the Grenadines, Suriname, Trinidad and Tobago, Uruguay, Venezuela, Antigua And Barbuda, Aruba, Bahamas, Barbados, Cayman Islands, Cuba, French Guiana, Guadeloupe, Martinique, Puerto Rico, Saint Barthélemy, Turks And Caicos Islands, Virgin Islands (U.S.).
- Africa: Algeria, Egypt, Morocco, South Africa, Angola, Benin, Botswana, Burkina Faso, Burundi, Cameroon, Cape Verde, Central African Republic, Chad, Comoros, Congo, The Democratic Republic Of The, Côte D'Ivoire, Equatorial Guinea, Britrea, Ethiopia, Gabon, Gambia, Ghana, Guinea-Bissau, Kenya, Lesotho, Liberia, Madagascar, Malawi, Mali, Mauritius, Mauritania, Mozambique, Namibia, Niger, Nigeria, Rwanda, Sao Tome And Principe, Senegal, Seychelles, Sierra Leone, South Sudan, Swaziland, Tanzania, United Republic Of, Togo, Uganda, Zambia, Zimbabwe and Tunisia.
- (6) The columns 'Total carrying amount of non-derivative financial assets (net of short positions)' provide information on a net basis, whilst the related 'of which' positions present information on a gross basis.



General governments exposures by country of the counterparty

							Unicaja Banco, S.A.							
							As of 30/06/2019							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	ice sheet	
												Off-balance sh	eet exposures	
								Derivatives with po	sitive fair value	Derivatives with	negative fair value			Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0 - 3M [Austria													
Total [0 - 3M [Belgium													
[0 - 3M [Bulgaria													
[0 - 3M [Cyprus													
[0 - 3M [Czech Republic													
[0 - 3M [Denmark													
[0 - 3M [Estonia													



General governments exposures by country of the counterparty

		Unicaja Banco, S.A. As of 30/06/2019												
						Dire	ct exposures			Vivos	Office			
	(mln EUR)		1	On balance sl	neet				Deriva	tives	Off bala	nce sheet	-	
											Off-balance s	neet exposures		
								Derivatives with pos	sitive fair value	Derivatives with negative fair value			-	
			Tatal assessing assessment of			1							Risk weighted	
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short										exposure amount	
		uenvauve inianciai assets	positions)								Nominal	Provisions		
				of which: Financial assets held for trading	of which: Financial assets designated at fair value	of which: Financial assets at fair value through other	of which: Financial assets at	Carrying amount	Notional amount	Carrying amount Notional amount				
				field for trading	through profit or loss	comprehensive income	amortised cost							
[0 - 3M [
[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [Finland													
[10Y - more Total														
[0 - 3M [
[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [France													
[10Y - more Total														
[0 - 3M [
[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [Germany													
Total [0 - 3M [
[0 - 3M [
[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [Croatia													
[10Y - more Total														
[0 - 3M [
[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [Greece													
[10Y - more Total														
[0 - 3M [
[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [Hungary													
Total														
[0 - 3M [[3M - 1Y [[1Y - 2Y [
[0 - 3M [Ireland													
[10Y - more Total											0			
[0 - 3M [[3M - 1Y [[1Y - 2Y [0 0 1,175 360	0 0 1,175 360	0 0	0 0	0 0	0 0 1,175 360	0	0 0	0 0 0	0 0 0	0 0		
[0 - 3M [Italy	0	0	0 0 0	0 0	0 0 155	0	0 0 0	0 0	0 0 0	0 0 0 0	0 0		
[10Y - more Total		1,654 594 3,783	1,654 594 3,783	0 0	0 0	0	1,499 594 3,628	0 0	0	0 0	0 0 0 0	0 0	0	
[0 - 3M [
[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [Latvia													
[10Y - more Total														



General governments exposures by country of the counterparty

Unicaja Banco, S.A. As of 30/06/2019 Direct exposures														
						Dire								
	(mln EUR)			On balance sl	heet				Deriva	tives		Off balar	nce sheet	
								Derivatives with pos	itive fair value	Derivatives with	negative fair value	Off-balance sh	neet exposures	
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost		Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[0 - 3M [Lithuania													
[0 - 3M [Luxembourg													
[0 - 3M [Malta													
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y [10Y - more	Netherlands													
[0 - 3M [Poland													
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y [10Y - more	Portugal	0 0 0 0 0 785 0	0 0 0 0 0 785 0 785	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 785 0 785	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0
[0 - 3M [Romania													
[0 - 3M [Slovakia													
[0 - 3M [Slovenia													



General governments exposures by country of the counterparty

	Unicaja Banco, S.A. As of 30/06/2019 Direct exposures													
						Dire		<u></u>						
	(mln EUR)			On balance sl	heet				Deriva	tives		Off balar	ice sheet	
								Derivatives with pos	sitive fair value	Derivatives with	n negative fair value	Off-balance sh	eet exposures	
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[0 - 3M [Spain	22 193 1,263 557 1,050 5,092 2,164 10,342	22 193 1,263 557 1,050 5,092 2,164 10,342	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 1,313 0 1,313	22 193 1,263 557 1,050 3,779 2,164 9,029	0 0 0 0 0 0	0 0 0 0 0 31 0	0 0 0 0 0 0	0 0 0 0 0 0	154 107 0 2 0 27 16	0 0 0 0 0 0	49
[0 - 3M [Sweden													
[0 - 3M [United Kingdom													
[0 - 3M [Iceland													
[0 - 3M [Liechtenstein													
[0 - 3M [Norway													
[0 - 3M [Australia													
[0 - 3M [Canada													
Total [0 - 3M [Hong Kong													



General governments exposures by country of the counterparty

		As of 30/06/2019												
						Direc	ct exposures							
	(mln EUR)			On balance sl	heet				Deriva	tives		Off bala	nce sheet	
												Off-balance sl	neet exposures	
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial					Derivatives with pos	sitive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
		uerivative illianciai assets	assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
[0 - 3M [Japan													
[0 - 3M [U.S.													
[0 - 3M [China													
[0 - 3M [Switzerland													
[0 - 3M [Other advanced economies non EEA													
[0 - 3M	Other Central and eastern Europe countries non EEA													
[0 - 3M [Middle East													
[0 - 3M [Latin America and the Caribbean													



General governments exposures by country of the counterparty

Unicaja Banco, S.A.

							Officaja Darico, S.A.							
							As of 30/06/2019							
						Dire	ect exposures							
	(mln EUR)			On balance sl	neet				Deriva	tives		Off bala	nce sheet	
Residual Maturity								Derivatives with po	ositive fair value	Derivatives with	n negative fair value	Off-balance s	heet exposures	
	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	assets (net of short	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions
[0 - 3M [Africa													
[0 - 3M [Others	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	

Notes and definition

Information disclosed in this template is sourced from COREP template C 33, introduced with the reporting framework 2.7, applicable for reports as of 31 march 2018.

(1) Information on sovereign exposures is only available for institutions that have sovereign exposures of at least 1% of total "Debt securities and loans receivables". Country of breakdown is only available for institutions that have sovereign exposures of 10% or more compared to total sovereign exposures. Where the latter threshold is not met, information is disclosed through the aggregate "Others".

(2) The exposures reported cover only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other counterparts with full or partial government guarantees

(3) The banks disclose the exposures in the "Financial assets held for trading" portfolio after offsetting the cash short positions having the same maturities.

(4) The exposures reported include the positions towards counterparts (other than sovereign) on sovereign credit risk (i.e. CDS, financial guarantees) booked in all the accounting portfolio (on-off balance sheet). Irrespective of the denomination and or accounting classification of the positions

the economic substance over the form must be used as a criteria for the identification of the exposures to be included in this column. This item does not include exposures to counterparts (other than sovereign) with full or partial government guarantees by central, regional and local governments (5) Residual countries not reported separately in the Transparency exercise

Regions:

Other advanced non EEA: Israel, Korea, New Zealand, Russia, San Marino, Singapore and Taiwan.

Other CEE non EEA: Albania, Bosnia and Herzegovina, FYR Macedonia, Montenegro, Serbia and Turkey.

Middle East: Bahrain, Djibouti, Iran, Iraq, Jordan, Kuwait, Lebanon, Libya, Oman, Qatar, Saudi Arabia, Sudan, Syria, United Arab Emirates and Yemen.

Latin America: Argentina, Belize, Bolivia, Brazil, Chile, Colombia, Costa Rica, Dominican Republic, Ecuador, El Salvador, Grenada, Guatemala, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and the Grenadines, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and the Grenadines, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaraguay, Peru, St. Kitts and Revisa, Cayman Islands, Cuba, French Guiana, Guadeloupe, Martinique, Puerto Rico, Saint Barthélemy, Turks And Caicos Islands, Virgin Islands (U.S.).

Africa: Algeria, Egypt, Morocco, South Africa, Angola, Benin, Botswana, Burkina Faso, Burundi, Cameroon, Cape Verde, Central African Republic, Chad, Comoros, Congo, The Democratic Republic, Chad, Comoros, Congo, The Democratic Republic, Chad, Comoros, Congo, Con

(6) The columns 'Total carrying amount of non-derivative financial assets (net of short positions)' provide information on a net basis, whilst the related 'of which' positions present information on a gross basis.



Performing and non-performing exposures

			A	s of 30/09/201	8					A	s of 31/12/201	8		
		Gross carry	ing amount		Accumulated in accumulated convalue due to conprovisions ⁴	hanges in fair	Collaterals and financial		Gross carry	ing amount		Accumulated ir accumulated cl value due to cr provisions ⁴	hanges in fair	Collaterals and financial
		Of which performing but past due >30		-performing ¹	On performing exposures ²	On non- performing	guarantees received on non- performing		Of which performing but past due >30	Of which non-	-performing ¹	On performing exposures ²	On non- performing	guarantees received on non- performing
(mln EUR)		days and <=90 days		Of which: defaulted	exposures	exposures ³	exposures		days and <=90 days		Of which: defaulted	exposures	exposures ³	exposures
Debt securities (including at amortised cost and fair value)	18,347	0	38	20	1	30	0	17,124	0	38	0	1	30	0
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0
General governments	15,022	0	0	0	0	0	0	13,680	0	0	0	0	0	0
Credit institutions	310	0	20	20	0	20	0	310	0	20	0	0	20	0
Other financial corporations	2,914	0	18	0	0	10	0	2,933	0	18	0	0	10	0
Non-financial corporations	100	0	0	0	1	0	0	201	0	0	0	1	0	0
Loans and advances(including at amortised cost and fair value)	32,633	321	2,239	2,239	172	1,069	1,135	34,315	283	1,943	1,163	156	883	1,014
Central banks	2,291	0	0	0	0	0	0	3,771	0	0	0	0	0	0
General governments	1,281	0	2	2	7	0	0	1,368	0	14	13	0	7	7
Credit institutions	900	0	0	0	0	0	0	1,833	0	0	0	0	0	0
Other financial corporations	1,748	0	2	2	0	2	1	1,231	0	2	2	0	2	1
Non-financial corporations	5,685	24	667	667	88	397	246	5,776	24	587	324	76	338	240
of which: small and medium-sized enterprises at amortised cost	3,347	22	544	544	65	231	221	3,122	23	523	281	61	213	183
Households	20,729	297	1,568	1,568	77	670	889	20,337	259	1,339	823	81	536	767
DEBT INSTRUMENTS other than HFT	50,980	321	2,277	2,258	173	1,099	1,135	51,439	283	1,981	1,163	157	913	1,014
OFF-BALANCE SHEET EXPOSURES	5,410		272	272	19	117	9	4,665		238	238	14	115	0

⁽¹⁾ For the definition of non-performing exposures please refer to COMMISSION IMPLEMENTING REGULATION (EU) 2015/227 of 9 January 2015, ANNEX V, Part 2-Template related instructions, subtitle 29

⁽²⁾ Insitutions report here collective allowances for incurrred but not reported losses (instruments at amortised cost) and changes in fair value of performing exposures due to credit risk and provisions (instruments at fair value other than HFT)

⁽³⁾ Insitutions report here specific allowances for financial assets, individually and collectively estimated (instruments at amortised cost) and changes in fair value of NPE due to credit risk and provisions (instruments at fair value other than HFT)

⁽⁴⁾ For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 9 and 10 of Regulation (EU) No 680/2014 - ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item ('Accumulated impairment, accumulated changes in fair value due to credit risk and provisions') is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.



Performing and non-performing exposures

			A	As of 31/03/201	9					A	As of 30/06/201	9		
		Gross carryi	ng amount		Accumulated in accumulated control value due to control provisions 4	hanges in fair	Collaterals and financial		Gross carryi	ng amount		Accumulated in accumulated control value due to control provisions 4	hanges in fair	Collaterals and financial guarantees
		Of which performing but past due >30	Of which non-performing ¹		On performing	On non- performing	guarantees received on non- performing		Of which performing but past due >30	Of which non	n-performing ¹	On performing	On non- performing	received on non- performing
(mln EUR)		days and <=90 days		Of which: defaulted	exposures ²	exposures ³	exposures		days and <=90 days		Of which: defaulted	exposures ²	exposures ³	exposures
Debt securities (including at amortised cost and fair value)	17,641	0	38	0	1	31	0	17,780	0	38	0	1	32	0
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0
General governments	13,475	0	0	0	0	0	0	13,327	0	0	0	0	0	0
Credit institutions	1,009	0	20	0	0	20	0	1,229	0	20	0	0	20	0
Other financial corporations	3,005	0	18	0	0	11	0	3,062	0	18	0	0	13	0
Non-financial corporations	152	0	0	0	1	0	0	162	0	0	0	1	0	0
Loans and advances(including at amortised cost and fair value)	32,548	286	1,852	1,070	158	813	951	31,805	250	1,751	986	154	767	941
Central banks	2,229	0	0	0	0	0	0	1,278	0	0	0	0	0	0
General governments	1,459	0	14	13	0	7	7	1,573	0	14	13	0	8	6
Credit institutions	1,323	0	0	0	0	0	0	1,028	0	0	0	0	0	0
Other financial corporations	1,382	0	2	2	0	2	1	1,426	0	3	2	0	2	1
Non-financial corporations	5,920	19	547	275	79	312	226	5,946	18	497	227	78	290	197
of which: small and medium-sized enterprises at amortised cost	3,457	18	484	246	64	192	174	3,262	18	414	206	52	157	119
Households	20,235	267	1,289	780	80	492	718	20,554	231	1,237	743	76	467	737
DEBT INSTRUMENTS other than HFT	50,189	286	1,890	1,070	160	844	951	49,584	250	1,789	986	156	799	941
OFF-BALANCE SHEET EXPOSURES	6,389		236	236	15	117	0	5,455		229	229	16	116	0

⁽¹⁾ For the definition of non-performing exposures please refer to COMMISSION IMPLEMENTING REGULATION (EU) 2015/227 of 9 January 2015, ANNEX V, Part 2-Template related instructions, subtitle 29

⁽²⁾ Insitutions report here collective allowances for incurrred but not reported losses (instruments at amortised cost) and changes in fair value of performing exposures due to credit risk and provisions (instruments at fair value other than HFT)

⁽³⁾ Insitutions report here specific allowances for financial assets, individually and collectively estimated (instruments at amortised cost) and changes in fair value of NPE due to credit risk and provisions (instruments at fair value other than HFT)

⁽⁴⁾ For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 9 and 10 of Regulation (EU) No 680/2014 - ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item ('Accumulated impairment, accumulated changes in fair value due to credit risk and provisions') is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.



Forborne exposures

			As of 30/09/2018					As of 31/12/2018		
	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees	Gross carrying exposures with measures		Accumulated in accumulated che value due to cre provisions for a forbearance me	anges in fair edit risk and exposures with	Collateral and financial guarantees
(rela EUD)		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures	received on		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures	received on
(mln EUR) Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	0	0	0	0
Central banks	0	0	0	0	0	0	0	0	0	0
General governments	0	0	0	0	0	0	0	0	0	0
Credit institutions	0	0	0	0	0	0	0	0	0	0
Other financial corporations	0	0	0	0	0	0	0	0	0	0
Non-financial corporations	0	0	0	0	0	0	0	0	0	0
Loans and advances (including at amortised cost and fair value)	2,006	1,201	791	704	1,016	1,812	1,109	674	592	940
Central banks	0	0	0	0	0	0	0	0	0	0
General governments	28	1	0	0	28	27	1	0	0	27
Credit institutions	0	0	0	0	0	0	0	0	0	0
Other financial corporations	3	2	2	2	1	3	2	2	2	1
Non-financial corporations	782	449	319	283	286	707	395	277	243	252
of which: small and medium-sized enterprises at amortised cost	622	364	168	151	236	623	360	161	141	210
Households	1,193	749	470	419	701	1,075	711	395	346	661
DEBT INSTRUMENTS other than HFT	2,006	1,201	791	704	1,016	1,812	1,109	674	592	940
Loan commitments given	22	15	0	0	6	6	2	0	0	0

⁽¹⁾ For the definition of forborne exposures please refer to COMMISSION IMPLEMENTING REGULATION (EU) 2015/227 of 9 January 2015, ANNEX V, Part 2-Template related instructions, subtitle 30

⁽²⁾ For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 9 and 10 of Regulation (EU) No 680/2014 - ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item ('Accumulated impairment, accumulated changes in fair value due to credit risk and provisions') is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.



Forborne exposures

			As of 31/03/2019					As of 30/06/2019		
	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees	Gross carrying exposures wit measures		Accumulated im accumulated ch value due to cre provisions for e forbearance me	anges in fair dit risk and exposures with	Collateral and financial guarantees
(mln EUR)		Of which non- performing exposures with forbearance measures	orming performing exposures with earance forbearance		forbearance		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures	received on exposures with forbearance measures
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	0	0	0	0
Central banks	0	0	0	0	0	0	0	0	0	0
General governments	0	0	0	0	0	0	0	0	0	0
Credit institutions	0	0	0	0	0	0	0	0	0	0
Other financial corporations	0	0	0	0	0	0	0	0	0	0
Non-financial corporations	0	0	0	0	0	0	0	0	0	0
Loans and advances (including at amortised cost and fair value)	1,743	1,052	624	540	911	1,577	981	583	503	799
Central banks	0	0	0	0	0	0	0	0	0	0
General governments	26	1	0	0	26	21	1	0	0	21
Credit institutions	0	0	0	0	0	0	0	0	0	0
Other financial corporations	3	2	2	2	1	3	2	2	2	1
Non-financial corporations	668	365	248	213	240	610	320	226	191	203
of which: small and medium-sized enterprises at amortised cost	604	339	150	128	201	464	277	112	98	172
Households	1,046	684	374	324	645	944	658	355	310	574
DEBT INSTRUMENTS other than HFT	1,743	1,052	624	540	911	1,577	981	583	503	799
Loan commitments given	6	2	0	0	0	6	2	0	0	0

⁽¹⁾ For the definition of forborne exposures please refer to COMMISSION IMPLEMENTING REGULATION (EU) 2015/227 of 9 January 2015, ANNEX V, Part 2-Template related instructions, subtitle 30 🗆

⁽²⁾ For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 9 and 10 of Regulation (EU) No 680/2014 - ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item ('Accumulated impairment, accumulated changes in fair value due to credit risk and provisions') is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.