

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

2015 EU-wide Transparency Exercise Capital

CRR / CRDIV DEFINITION OF CAPITAL	As of 31/12/2014	As of 30/06/2015	COREP CODE	REGULATION
OWN FUNDS	3,348	3,486	CA1 {1}	Articles 4(118) and 72 of CRR
COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	3,334	3,438	CA1 {1.1.1}	Article 50 of CRR
Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	2,014	2,014	CA1 {1.1.1.1}	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
Retained earnings	483	657	CA1 {1.1.1.2}	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (l) of CRR
Accumulated other comprehensive income	297	-1	CA1 {1.1.1.3}	Articles 4(100), 26(1) point (d) and 36 (1) point (l) of CRR
Other Reserves	0	0	CA1 {1.1.1.4}	Articles 4(117) and 26(1) point (e) of CRR
Funds for general banking risk	0	0	CA1 {1.1.1.5}	Articles 4(112), 26(1) point (f) and 36 (1) point (l) of CRR
Minority interest given recognition in CET1 capital	316	275	CA1 {1.1.1.7}	Article 84 of CRR
Adjustments to CET1 due to prudential filters	13	15	CA1 {1.1.1.9}	Articles 32 to 35 and 36 (1) point (I) of CRR
(-) Intangible assets (including Goodwill)	-37	-36	CA1 {1.1.1.10 + 1.1.1.11}	Articles 4(113), 36(1) point (b) and 37 of CRR. Articles 4(115), 36(1) point (b) and 37 point (a) of CCR
(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs	-429	-466	CA1 {1.1.1.12}	Articles 36(1) point (c) and 38 of CRR
(-) IRB shortfall of credit risk adjustments to expected losses	0	0	CA1 {1.1.1.13}	Articles 36(1) point (d), 40 and 159 of CRR
(-) Defined benefit pension fund assets	0	0	CA1 {1.1.1.14}	Articles 4(109), 36(1) point (e) and 41 of CRR
(-) Reciprocal cross holdings in CET1 Capital	0	0	CA1 {1.1.1.15}	Articles 4(122), 36(1) point (g) and 44 of CRR
(-) Excess deduction from AT1 items over AT1 Capital	0	0	CA1 {1.1.1.16}	Article 36(1) point (j) of CRR
(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	0	0	CA1 {1.1.1.17 to 1.1.1.21}	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) (iii) and 153(8) of CRR and Articles 36(1) point k) (vi) and 153(4) of CRR and Articles 36(1) point k) (vi) and 155(4) of CRR.
Of which: from securitisation positions (-)	0	0	CA1 {1.1.1.18}	Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR
(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment	0	0	CA1 {1.1.1.22}	Articles 4(27), 36(1) point (h); 43 to 46, 49 (2) and (3) and 79 of CRR
(-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	-4	CA1 {1.1.1.23}	Articles 36(1) point (c) and 38; Articles 48(1) point (a) and 48(2) of CRR
 (-) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment 	-133	-124	CA1 {1.1.1.24}	Articles 4(27); 36(1) point (i); 43, 45; 47; 48(1) point (b); 49(1) to (3) and 79 of CRR
(-) Amount exceding the 17.65% threshold	-113	-167	CA1 {1.1.1.25}	Article 470 of CRR
Other CET1 capital elements and deductions	0	0	CA1 {1.1.1.27} + CA1 {1.1.1.28}	
Transitional adjustments	923	1,275	CA1 {1.1.1.6 + 1.1.1.8 + 1.1.1.26}	
Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	604	604	CA1 {1.1.1.6}	Articles 483(1) to (3), and 484 to 487 of CRR
Transitional adjustments due to additional minority interests (+/-)	-19	-29	CA1 {1.1.1.8}	Articles 479 and 480 of CRR
Other transitional adjustments to CET1 Capital (+/-)	337	700	CA1 {1.1.1.26}	Articles 469 to 472, 478 and 481 of CRR
ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	14	48	CA1 {1.1.2}	Article 61 of CRR
Additional Tier 1 Capital instruments (including grandfathered amounts)	0	0	CA1 {1.1.2.1} + CA1 {1.1.2.2} + CA1 {1.1.2.3} + CA1 {1.1.2.4}	
Other additional Tier 1 Capital components and deductions (after transitional adjustments)	14	48	CA1 {1.1.2} - (CA1 {1.1.2.1} + CA1 {1.1.2.2} + CA1 {1.1.2.3} + CA1 {1.1.2.4})	
TIER 1 CAPITAL (net of deductions and after transitional adjustments)	3,348	3,486	CA1 {1.1}	Article 25 of CRR
TIER 2 CAPITAL (net of deductions and after transitional adjustments)	0	0	CA1 {1.2}	Article 71 of CRR
Tier 2 Capital instruments (including grandfathered amounts)	6	3	CA1 {1.2.1} + CA1 {1.2.2} + CA1 {1.2.3} + CA1 {1.2.4}	
Other Tier 2 Capital components and deductions (after transitional adjustments)	-6	-3	CA1 {1.2} - (CA1 {1.2.1} + CA1 {1.2.2} + CA1 {1.2.3} + CA1 {1.2.4})	
TOTAL RISK EXPOSURE AMOUNT	30,308	29,018	CA2 {1}	Articles 92(3), 95, 96 and 98 of CRR
Common Equity Tier 1 Capital ratio	11.00%	11.85%	CA3 {1}	-
Tier 1 Capital ratio	11.05%	12.01%	CA3 {3}	-
Total Capital ratio	11.05%	12.01%	CA3 {5}	



Risk exposure amounts

(mln EUR)	as of 31/12/2014	as of 30/06/2015
Risk exposure amounts for credit risk	26,932	25,709
Risk exposure amount for securitisation and re-securitisations in the banking book	1,496	1,117
Risk exposure amount for contributions to the default fund of a CCP	0	0
Risk exposure amount Other credit risk	25,436	24,591
Risk exposure amount for position, foreign exchange and commodities (Market risk)	70	44
of which: Risk exposure amount for securitisation and re-securitisations in the trading book ¹	0	0
Risk exposure amount for Credit Valuation Adjustment	264	225
Risk exposure amount for operational risk	3,041	3,041
Other risk exposure amounts	0	0
Total Risk Exposure Amount	30,308	29,018

⁽¹⁾ May include hedges, which are not securitisation positions, as per Article 338.3 of CRR



(min EUR)	As of 31/12/2014	As of 30/06/2015
Interest income	1,475	681
Of which debt securities income	519	208
Of which loans and advances income	947	469
Interest expenses	749	326
(Of which deposits expenses)	734	331
(Of which debt securities issued expenses)	142	62
(Expenses on share capital repayable on demand)	0	0
Dividend income	57	28
Net Fee and commission income	227	124
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	399	232
Gains or (-) losses on financial assets and liabilities held for trading, net	-9	60
Gains or (-) losses on financial assets and liabilities designated at fair value through profit or loss, net	0	0
Gains or (-) losses from hedge accounting, net	0	0
Exchange differences [gain or (-) loss], net	3	2
Net other operating income /(expenses)	-68	26
TOTAL OPERATING INCOME, NET	1,335	827
(Administrative expenses)	580	327
(Depreciation)	38	20
(Provisions or (-) reversal of provisions)	148	138
(Commitments and guarantees given)	-5	-2
(Other provisions)	153	140
Of which pending legal issues and tax litigation ¹	0	
Of which restructuring ¹	0	
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	356	76
(Loans and receivables)	325	76
(Held to maturity investments, AFS assets and financial assets measured at cost)	31	0
(Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets)	88	16
(of which Goodwill)	0	1
Negative goodwill recognised in profit or loss	372	0
Share of the profit or (-) loss of investments in subsidaries, joint ventures and associates	30	16
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	-35	-10
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	493	256
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	447	189
Profit or (-) loss after tax from discontinued operations	0	0
PROFIT OR (-) LOSS FOR THE YEAR	447	189
Of which attributable to owners of the parent (1) Information available only as of end of the year	475	188



2015 EU-wide Transparency Exercise Market Risk Unicaja Banco S.A.

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	As of 31/12/2014	As of 30/06/2015					/12/2014										0/06/2015					
			VaR (Memoran	ndum item)	STRESSED VaR (M item)	emorandum	INCREN DEFAU MIGRATI CAPITAL	LT AND ON RISK		PRICE RISKS CHARGE FOR			VaR (Memorandum item)		STRESSED VaR (Memorandum item)		INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP			
(min EUR)	TOTAL RISK EXPOSURE AMOUNT	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)			LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	TOTAL RISK EXPOSURE AMOUNT	FACTOR (mc) x AVERAGE OF	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)		LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	TOTAL RISK EXPOSURE AMOUNT
Traded Debt Instruments	70	42	0	0	0	0							0	0	0	0						
Of which: General risk	69	42	0	0	0	0							0	0	0	0						
Of which: Specific risk	0	0	0	0	0	0							0	0	0	0						
Equities	1	2	0	0	0	0							0	0	0	0						
Of which: General risk	1	1	0	0	0	0							0	0	0	0						
Of which: Specific risk	0	1	0	0	0	0							0	0	0	0						
Foreign exchange risk	0	0	0	0	0	0							0	0	0	0						
Commodities risk	0	0	0	0	0	0							0	0	0	0					_	
Total	70	44	0	0	0	0	0	0	1 0	0	0	0	0	0	0	0	0	0	U	0	0	. 0

EBA EUROPEAN BANKING AUTHORITY

2015 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

	Unicaja Banco S.A.				Standardise	ed Approach			
		£	s of 31/12/2	2014			As of 30/06/2	2015	
		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
	(min EUR, %)	14.615	17.017			16.700	10.600		
	Central governments or central banks	14,615	17,817	0 57		16,799	19,609	0	
	Regional governments or local authorities Public sector entities	1,846 1,486	1,760 1,392	603		1,998 1,408	1,757 1,334	0 357	
	Multilateral Development Banks	1,400	1,392	0		1,400	1,334	0	
	International Organisations	606	606	0		606	606	0	
	Institutions	5,147	1,546	972		4,070	1,888	1,287	
	Corporates	8,241	4,074	3,973		7,460	3,451	3,311	
	of which: SME	1,186	866	764		1,052	736	594	
	Retail	6,134	4,797	3,338		6,382	5,053	3,538	
	of which: SME	1,806	1,457	833		1,760	1,410	806	
Consolidated data	Secured by mortgages on immovable property	19,082	19,000	6,729		18,640	18,564	6,574	
	of which: SME	652	639	274		620	607	260	
	Exposures in default	5,086	2,242	2,498	2,727	4,374	2,035	2,179	2,255
	Items associated with particularly high risk	50	35	53		36	28	42	
	Covered bonds	722	722	160		567	567	127	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	40	40	40		65	64	64	
	Equity	2,060	1,451	1,916		1,712	1,423	1,877	
	Securitisation	3,403	3,296	1,496		2,639	2,584	1,117	
	Other exposures	6,488	5,211	5,098		6,508	5,222	5,237	
	Standardised Total	75,007	63,990	26,932	5,002	73,262	64,185	25,709	4,233

⁽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).



Credit Risk - IRB Approach

	Credit Risk - IRB Approach												
	Unicaja Banco S.A.						IRB App	roach					
				As of 31	1/12/2014					As of 30	/06/2015		
		Original Exposure ¹		Exposure Value ¹	Risk expos	ure amount	Value adjustments	Original E	xposure ¹	Exposure Value ¹	Risk expos	sure amount	Value adjustments
	(min EUR, %)		Of which: defaulted	value		Of which: defaulted	and provisions		Of which: defaulted	Value		Of which: defaulted	and provisions
	Central banks and central governments	0		0	0		0	0		0	0		0
	Institutions	0		0	0		0	0		0	0		0
	Corporates	0		0	0		0	0		0	0		0
	Corporates - Of Which: Specialised Lending	0		0	0		0	0		0	0		0
	Corporates - Of Which: SME	0		0	0		0	0		0	0		0
	Retail	0		0	0		0	0		0	0		0
	Retail - Secured on real estate property	0		0	0		0	0		0	0		0
	Retail - Secured on real estate property - Of Which: SME	0		0	0		0	0		0	0		0
Consolidated data	Retail - Secured on real estate property - Of Which: non-SME	0		0	0		0	0		0	0		0
	Retail - Qualifying Revolving	0		0	0		0	0		0	0		0
	Retail - Other Retail	0		0	0		0	0		0	0		0
	Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME	0		0	0		0	0		0	0		0
	Equity				0						0		
	Securitisation	0		0	0		0	0		0	0		0
	Other non credit-obligation assets				0						0		
	IRB Total				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).

Sovereign Exposure

	(mln EUR)							As of	31/12/2014						
	(min Eok)	GROSS DI	RECT LONG accounting value	NET DIRECT PO	OSITIONS (gross of ereign debt to oth	exposures (long)	net of cash short only where there		CT SOVEREIGN EXPO	SURES IN DERIVATI	VES (1)	INDIRECT SOVE	REIGN EXPOSURES	(3) (on and off	balance sheet)
		gross of	provisions) (1)		is a maturit	y matching) (1)		Derivatives with p	oositive fair value	Derivatives with	negative fair value	Derivatives with	positive fair value	Derivatives with valu	
Residual Maturity	Country / Region		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book	of which: Financial assets held for trading (2)	Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)
[0 - 3M [Austria	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total [0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Belgium	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total	Bulgaria	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M [Cyprus	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M [Czech Republic	0	0	0	0	0	0	0	0	0	0	0	0	0	0
「0 - 3M 「 「3M - 1Y 「 「1Y - 2Y 「 [2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Denmark	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total	Estonia	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M [Finland	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M] [3M - 1Y] [1Y - 2Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	France	0	0	0	0	0	0	0	0	0	0	0	0	0	0

Sovereign Exposure

	(mln EUR)							As of	31/12/2014						
		GROSS DI EXPOSURES (RECT LONG accounting value	NET DIRECT PO	OSITIONS (gross of ereign debt to other	exposures (long) ner counterpaties	net of cash short only where there	DIREC	CT SOVEREIGN EXPO	SURES IN DERIVATI	VES (1)	INDIRECT SOVE	REIGN EXPOSURES	(3)(on and off	balance sheet)
		gross of	provisions) (1)		is a maturi	ty matching) (1)		Derivatives with p	ositive fair value	Derivatives with	negative fair value	Derivatives with	positive fair value	Derivatives with val	h negative fair ue
Residual Maturity	Country / Region		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book	of which: Financial assets held for trading (2)	Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)
「0 - 3M 「 「3M - 1Y 「 [1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Germany	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 -896 -1,509 -2,404	0 0 0 0	0 0 0 0 0	0 0 0 0 0
[0 - 3M [Croatia	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M [Greece	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	Hungary	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total	Ireland		0					0	0		0		_		
Total [0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Italy	0 0 311 0 0 0 263 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 311 0 0 0 263 0	0 0 311 0 0 0 225 0	0 0 0 0 0 0	0 0 0 0 0 0 38 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 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y] [5Y - 10Y [[10Y - more	Latvia												-		
Total [0 - 3M [Lithuania	0	0	0	0		0	0	0	0	0	0	0	0	0
Total	Luxembourg	0	0	0	0	0	0	0	0	0	0	0	0	0	0

Sovereign Exposure

	(mln EUR)							As of	31/12/2014						
			RECT LONG accounting value	NET DIRECT PO	OSITIONS (gross e ereign debt to oth	exposures (long) per counterpaties	net of cash short only where there	DIREC	CT SOVEREIGN EXPO	SURES IN DERIVATI	VES (1)	INDIRECT SOVE	REIGN EXPOSURES	5 (3) (on and off	balance sheet)
		gross of p	provisions) 1)		is a maturit	ty matching) (1)		Derivatives with p	oositive fair value	Derivatives with	negative fair value	Derivatives with	positive fair value	Derivatives with valu	
Residual Maturity	Country / Region		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fain value through profit&loss) banking book	of which: Financial assets held for trading (2)	Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)
[0 - 3M [Malta	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Netherlands	0	0		0	0	0	0	0	0	0	0	0	0	0
[0 - 3M [Poland			_	-										
Total [0 - 3M [Portugal	0 0 0 0 0 28 0	0 0 0 0 0 0	0 0 0 0 0 28 0	0 0 0 0 0 28 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
Total [0 - 3M [Romania	28	0	28	28	0	0	0	0	0	0	0	0	0	0
Total [0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more	Slovakia	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total [0 - 3M [[3M - 1Y [F 1Y - 2Y F F 2Y - 3Y F F 3Y - 5Y F F 3Y - 10Y F F 10Y - more	Slovenia	0		0	0	0	0	0	0	0	0	0	0	0	0
Total [0 - 3M [Spain	0 1.334 3.328 537 811 2,628 4,926 2,655 16,219	0 150 198 75 661 102 484 359 2,030	0 1.334 3.328 537 811 2,628 4,926 2,655 16,219	0 502 1,989 283 144 1,755 2,388 1,522 8,583	0 0 0 0 0 0	0 0 1 0 5 24 108 0	0 0 0 0 0 0 0 0 0 42 42	0 0 0 0 0 0 0 0 8 8	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 -625 -75	0 0 0 0 0 0 -20 -4
[0 - 3M [Sweden							42				v	V		
Total	1	0	0	0	0	0	0	0	0	0	0	. 0	0	0	0

Sovereign Exposure

	(mln EUR)							As of	31/12/2014						
	(GROSS DI EXPOSURES (RECT LONG accounting value	NET DIRECT PO	OSITIONS (gross of ereign debt to other	exposures (long) ner counterpaties	net of cash short only where there	DIREC	CT SOVEREIGN EXPO	SURES IN DERIVATI	VES (1)	INDIRECT SOVE	REIGN EXPOSURES	(3) (on and off	balance sheet)
		gross of	provisions) (1)		is a maturi	ty matching) (1)		Derivatives with p	oositive fair value	Derivatives with	negative fair value	Derivatives with	positive fair value	Derivatives with valu	h negative fair ue
Residual Maturity	Country / Region		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book	of which: Financial assets held for trading (2)	Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)
[0 - 3M [United Kingdom	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M] [3M - 1Y] [1Y - 2Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] Total	Iceland	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M [Liechtenstein														
Total	Norway	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total [0 - 3M	Australia	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total [0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Canada	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y] [5Y - 10Y [[10Y - more	Hong Kong	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total [0 - 3M [Japan	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total [0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	u.s.	0	0	0	0	0	0	0	0	0	0	0	0	0	0



Sovereign Exposure

Unicaja Banco S.A.

	(mln EUR)							As of	31/12/2014						
	(min Edit)	GROSS DI	RECT LONG accounting value	NET DIRECT PO	OSITIONS (gross e ereign debt to oth	exposures (long) per counterpaties	net of cash short only where there	DIRE	CT SOVEREIGN EXPO	SURES IN DERIVATI	VES (1)	INDIRECT SOVE	REIGN EXPOSURES	(3) (on and off	balance sheet)
		gross of p	orovisions) 1)		is a maturit	ty matching) (1)		Derivatives with p	positive fair value	Derivatives with	negative fair value	Derivatives with	positive fair value	Derivatives wit val	h negative fair ue
Residual Maturity	Country / Region		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book	of which: Financial assets held for trading (2)	Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)
[0 - 3M [China	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Switzerland	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M [[3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	Other advanced economies non EEA	-													
Total [0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	Other Central and eastern Europe countries non EEA	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total [0 - 3M [Middle East	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total [0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Latin America and the Caribbean	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total [0 - 3M - 11	Africa	0	0	0	0			0	0	0	0	0	0	0	
[0 - 3M [Others	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more Total	-	0	0	0	0	0	0	0	0	0	0	0	0	0	0

Notes and definitions
(1) The exposures reported over 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 quarantees
(2) The banks disclose the exposures in the "Financial assets held for trading" portfolio after offsetting the cash short positions having the same maturities.
(3) The exposures reported include the positions towards counterparts (other than sovereign) on sovereign credit risk (i.e. CDS, financial quarantees) booked in all the accounting portfolio (no-rif balance sheet). Irrespective of the denomination and or accounting classification of the positions
the exposures substance over the form must be used as a rotheral for the exposures to be included in this claim. This kim does not include exposures to counterparts (other than sovereign) with full or partial government guarantees by central, regional and local governments.



	(mln EUR)							As of 30/06/2015								
		EXPOSURES (RECT LONG accounting value	NET DIRECT Popositions of son	OSITIONS (gross overeign debt to oth	exposures (long) ner counterpa <u>ties</u>	net of cash short only where there	DIRE	CT SOVEREIGN EXPO	SURES IN DERIVATI	VES (1)	INDIRECT SOVE	REIGN EXPOSURES	6 (3) (on and off	balance sheet)	
	Country / Region	gross of	provisions) (1)		is a maturi	ty matching) (1)		Derivatives with p	positive fair value	Derivatives with	negative fair value	Derivatives with	positive fair value	Derivatives wit val	h negative fair ue	
esidual Maturity			of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book	of which: Financial assets held for trading (2)	Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)	
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y] [5Y - 10Y [[10Y - more Total	Austria	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[0 - 3M [Belgium	0	0	0	0		0	0	0	0	0	0	0	0	0	
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [] 10Y - more	Bulgaria	0		0			0	0	0	0	0	0		0	0	
Total [0 - 3M [Cyprus	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[0 - 3M [Czech Republic															
Total 0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y [0Y - more	Denmark	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total 0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [3Y - 10Y [0Y - more	Estonia			0						-	0	0		0	0	
Total 0 - 3M [8M - 1Y [1Y - 2Y [2Y - 3Y [8Y - 5Y 7 - 10Y 1Y - more Total	Finland	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total 0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y [0Y - more Total	France	0	0	0	0		0	0	0	0	0	0	0	0	0	



(min EUR)								As of 30/06/2015										
			RECT LONG	NET DIRECT PO	OSITIONS (gross e	exposures (long)	net of cash short only where there	DIRE	CT SOVEREIGN EXPO	SURES IN DERIVATI	VES (1)	INDIRECT SOVE	REIGN EXPOSURES	5 (3) (on and off	balance sheet)			
		gross of p	provisions)	positions of soci	is a maturit	ty matching)	,	Derivatives with p	ositive fair value	Derivatives with	negative fair value	Derivatives with	positive fair value	Derivatives wit val				
Residual Maturity	Country / Region		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book	of which: Financial assets held for trading (2)	Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)			
[0 - 3M [Germany	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 -2,510	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0			
[0 - 3M [Croatia	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
[0 - 3M [Greece	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
T 0 - 3M	Hungary										-	0			_			
Total	Ireland	0	0	0	0	0	0	0	0	0	0		0	0	0			
Total [0-3M[3M-1Y[13Y-2Y[12Y-2Y[12Y-3Y[13Y-5Y[15Y-10Y 110Y-more Total	Italy	0 306 0 0 0 0 227	0 0 0 0 0	0 306 0 0 0 0 227 0	0 306 0 0 0 0 0 227 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 -200 0	0 0 0 0 0 0 0 13 0	0 0 0 0 0	0 0 0 0 0			
[0 - 3M [Latvia	532	Ō			Ö	0	0	Ö	Ö	0			0	0			
Total	Lithuania	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
Total [0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y [10Y - more	Luxembourg	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
Total		0	0	0	0	0	0	0	0	0	0	0	0	0	0			



(mln EUR)								As of	30/06/2015						
			RECT LONG				net of cash short only where there	DIREC	CT SOVEREIGN EXPO	SURES IN DERIVATI	VES (1)	INDIRECT SOVE	REIGN EXPOSURES	5 (3) (on and off	balance sheet)
		gross of p			is a maturit	y matching) (1)		Derivatives with p	ositive fair value	Derivatives with	negative fair value	Derivatives with	positive fair value	Derivatives wit val	
Residual Maturity	Country / Region		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book	of which: Financial assets held for trading (2)	Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Malta	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M [Netherlands	0		0	0		0	0	0	0	0	0	0	0	0
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Poland	0									0			0	
[0 - 3M [Portugal	0 0 0 0 28 0 0	0 0 0 0 0	0 0 0 0 28 0 0	0 0 0 0 28 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
Total	Romania	28	0	28	28	0	0	0	0	0	0	0	0	0	0
Total [0 - 3M[[3M - 1Y[[1Y - 2Y[[2Y - 3Y[[3Y - 5Y[[5Y - 10Y [10Y - more Total	Slovakia	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total [0 - 3M [Slovenia	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total [0 - 3M [3M - 1Y [14 - 2Y [27 - 3Y [37 - 5Y [107 - more	Spain	0 1.766 1.413 342 740 3,454 6,121 3,918	0 193 220 167 602 172 395 362 2,112	0 1.766 1.413 342 740 3,454 6,121 3,918	0 1.028 1.078 97 100 1.853 3,205 757 8,119	0 0 0 0 0 0	0 1 0 5 0 28 69 15	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 -689 -325 -500	0 0 0 0 0 4 17 43	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0
Total	Sweden	17,754		17,754	8,119	0	118	41	7	0	0	-1,514	64	-490 0	-3



(min EUR)				As of 30/06/2015													
		GROSS DI EXPOSURES (RECT LONG accounting value	NET DIRECT PO	OSITIONS (gross of ereign debt to other	exposures (long) ner counterpaties	net of cash short only where there	DIREC	CT SOVEREIGN EXPO	SURES IN DERIVATIV	VES (1)	INDIRECT SOVE	REIGN EXPOSURES	(3) (on and off	balance sheet)		
		gross of	provisions) (1)		is a maturi	ty matching) (1)		Derivatives with p	ositive fair value	Derivatives with	negative fair value	Derivatives with	positive fair value	Derivatives with valu	h negative fair ue		
Residual Maturity	Country / Region		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&ioss) banking book	of which: Financial assets held for trading (2)	Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)		
[0 - 3M [United Kingdom	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
[0 - 3M] [3M - 1Y] [1Y - 2Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	Iceland	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
[0 - 3M [Liechtenstein																
Total	Norway	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Total [0 - 3M	Australia	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Total [0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Canada	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y] [5Y - 10Y [[10Y - more	Hong Kong	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Total [0 - 3M [Japan	0	0	0	0		0	0	0	0	0	0	0	0	0		
Total [0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	u.s.	0	0	0	0	0	0	0	0	0	0	0	0	0	0		



	(mln EUR)							As of 30/06/2015									
			RECT LONG accounting value		OSITIONS (gross o			DIREC	CT SOVEREIGN EXPO	SURES IN DERIVATIV	/ES (1)	INDIRECT SOVE	REIGN EXPOSURES	S (3) (on and off	balance sheet)		
		gross of p	provisions) (1)		is a maturit	y matching) 1)		Derivatives with p	ositive fair value	Derivatives with	negative fair value	Derivatives with	positive fair value	Derivatives with value			
Residual Maturity	Country / Region		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book	of which: Financial assets held for trading (2)	Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)		
[0 - 3M [China											_					
Total [0 - 3M] [3M - 1Y] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y]	Switzerland	0		0	0	0	0	0	0	0	0	0	0	0	0		
Total [0 - 3M [[3M - 1Y [F1Y - 2Y F F2Y - 3Y F F3Y - 5Y F F5Y - 10Y F F10Y - more	Other advanced economies non EEA		0				0		0	0	0		0	0	0		
Total [0 - 3M [Other Central and eastern Europe countries non EEA	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Total [0 - 3M	Middle East	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Total [0-3M[[3M-1Y[[1Y-2Y[[2Y-3Y[[3Y-5Y[[5Y-10Y[[10Y-more Total	Latin America and the Caribbean	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
[0 - 3M [Africa	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Total [0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y]	Others	U	J	3	V	U	U	0	U	U	0	v	v	U	U		
[10Y - more Total	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0		

Notes and definitions
(1) The exposures reported over only exposures to certral, regional and local governments on immediate borrower basis, and do not include exposures to other counterparts with full or partial government quarantees
(2) The banks disclose the exposures in the "Financial assets held for trading" portfolio after offsetting the cash short positions having the same maturities.
(3) The exposures reported include the positions towards counterparts (other than sovereign) or sovereign credit risk (u.e. CDs, financial quarantees) booked in all the accounting portfolio (on-off balance sheet). Irrespective of the denomination and or accounting classification of the positions
the excounting substance over the form must be used as a chrelar for the delethification of the exposures to be include exposures to counterparts (other than sovereign) with full or partial government guarantees by central, regional and local governments



Information on performing and non-performing exposures

				As of 31	/12/2014						As of 30	0/06/2015		
		Gross carrying) amount		Accumulated impair changes in fair valu provisions	rment, accumulated e due to credit risk and			Gross carrying	j amount		Accumulated impair changes in fair valu provisions ⁴	rment, accumulated e due to credit risk and	
		Of which performing but past due >30	Of which no	n-performing ¹	On performing exposures ²	On non-performing exposures ³	Collaterals and financial guarantees received on non- performing exposures		Of which performing but past due >30	Of which non-performing ¹		On performing exposures ²	On non-performing exposures ³	Collaterals and financial guarantees received on non- performing exposures
		days and <=90 days		Of which: defaulted	exposures	exposures			days and <=90 days	Of which: defaulted		exposures	exposures-	
(mln EUR, %) Debt securities (including at amortised cost and fair value)	25,027	0	0	0	20	0	0	23,257	0	0	0	20	0	0
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0
General governments	15,421	0	0	0	0	0	0	16,101	0	0	0	0	0	0
Credit institutions	1,467	0	0	0	20	0	0	887	0	0	0	20	0	0
Other financial corporations	8,068	0	0	0	0	0	0	6,142	0	0	0	0	0	0
Non-financial corporations	70	0	0	0	0	0	0	127	0	0	0	0	0	0
Loans and advances(including at amortised cost and fair value)	38,840	1,290	4,766	4,462	429	2,612	2,590	36,941	1,159	4,129	4,014	406	2,141	2,347
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0
General governments	2,035	8	5	5	2	0	0	2,112	1	5	5	0	0	0
Credit institutions	710	2	0	0	0	0	0	385	0	0	0	0	0	0
Other financial corporations	3,554	2	0	0	3	0	0	3,112	0	0	0	0	0	0
Non-financial corporations	8,054	261	2,865	2,613	371	1,992	1,227	6,946	215	2,229	2,154	337	1,503	1,043
Households	24,487	1,018	1,896	1,844	53	620	1,362	24,387	943	1,896	1,855	69	638	1,304
DEBT INSTRUMENTS other than HFT	63,867	1,290	4,766	4,462	450	2,612	2,590	60,198	1,159	4,129	4,014	427	2,141	2,347
OFF-BALANCE SHEET EXPOSURES	4,661	,	480	386	13	106	96	4,551		440	350	11	106	80

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 Institutions report here collective allowances for incurred 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)

¹ Institutions 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)



Forborne Exposures

Ī			As of 31/12/2014					As of 30/06/2015		
	Accumulated impairment, accumulated Gross carrying amount of exposures with forbearance measures forbearance measures Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures Collateral and financial				ment, accumulated e due to credit risk and sures with forbearance	Collateral and financial				
(min EUR, %)		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures	guarantees received on exposures with forbearance measures		Of which non- performing exposures with forbearance measures	Of which on non- performing exposures with forbearance measures		exposures with
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)	5,720	2,700	1,746	1,518	1,416	5,149	2,378	1,508	1,302	1,326
Central banks	0	0	0	0	0	0	0	0	0	0
General governments	330	0	0	0	0	296	0	0	0	0
Credit institutions	0	0	0	0	0	0	0	0	0	0
Other financial corporations	35	0	0	0	0	28	0	0	0	0
Non-financial corporations	3,372	1,830	1,436	1,248	798	2,856	1,493	1,190	1,021	710
Households	1,982	870	310	270	618	1,968	885	318	281	616
DEBT INSTRUMENTS other than HFT	5,720	2,700	1,746	1,518	1,416	5,149	2,378	1,508	1,302	1,326
Loan commitments given	193	83	0	0	51	129	64	0	0	45

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



Leverage ratio

	(mln EUR, %)	As of 31/12/2014	As of 30/06/2015	Disclosure Template Code	REGULATION
A	Tier 1 capital	3,348	3,486	LRCom {20}	
В	Total leverage ratio exposures	67,296	66,441	LRCom {21}	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
C	Leverage ratio	4.97%	5.25%	A/B	



Information on collaterals: Mortgage loans

	As of 31/12	2/2014	As of 30/06	/2015				
	Mortgage I [Loans collateralized by in		Mortgage loans [Loans collateralized by immovable property]					
(mln EUR, %)	Carrying amount	Maximum amount of the collateral that can be considered ¹	Carrying amount	Maximum amount of the collateral that can be considered ¹				
Loans and advances	23,193	23,193	22,406	22,406				
of which: Other financial corporations	27	23	25	22				
of which: Non-financial corporations	1,630	2,026	1,301	1,599				
of which: Households	21,458	21,067	20,997	20,702				

¹This column includes information only on immovable property collaterals. In accordance with the ITS on supervisory reporting, the sum of the amounts of the collateral shall not exceed the carrying amount of the related loan.