



2015 EU-wide Transparency Exercise

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

2015 EU-wide Transparency Exercise

Capital

Unicaja Banco S.A.

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 (f) of CRR
Accumulated other comprehensive income	297	-1	CA1 {1.1.1.3}	Articles 4(100), 26(1) point (d) and 36 (1) point (f) 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 (f) 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 (f) 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 CRR
(-) 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) (iv) and 153(8) of CRR and Articles 36(1) point (k) (v) 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 exceeding 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 {1.1.1.16 + 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 {1.2}	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}	-



2015 EU-wide Transparency Exercise

Risk exposure amounts

Unicaja Banco S.A.

(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

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Unicaja Banco S.A.

(mln 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	0
Of which restructuring ¹	0	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 subsidiaries, 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 subsidiaries, 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	475	188

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



2015 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

Unicaja Banco S.A.

		Standardised Approach							
		As of 31/12/2014				As of 30/06/2015			
		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, %)									
Consolidated data	Central governments or central banks	14,615	17,817	0		16,799	19,609	0	
	Regional governments or local authorities	1,846	1,760	57		1,998	1,757	0	
	Public sector entities	1,486	1,392	603		1,408	1,334	357	
	Multilateral Development Banks	0	0	0		0	0	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	
	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).



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Credit Risk - IRB Approach

Unicaja Banco S.A.

		IRB Approach									
		As of 31/12/2014					As of 30/06/2015				
		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, %)		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted			
Consolidated data	Central banks and central governments	0		0	0	0	0	0	0	0	0
	Institutions	0		0	0	0	0	0	0	0	0
	Corporates	0		0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0		0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0		0	0	0	0	0	0	0	0
	Retail	0		0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0		0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0		0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	0		0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0		0	0	0	0	0	0	0	0
	Retail - Other Retail	0		0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0		0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0		0	0	0	0	0	0	0	0
	Equity										
	Securitisation	0		0	0	0	0	0	0	0	0
Other non credit-obligation assets											
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).

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Sovereign Exposure

Unicaja Banco S.A.

(mln EUR)		As of 31/12/2014																	
Residual Maturity	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) (1)		NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) (1)				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES (1)				INDIRECT SOVEREIGN EXPOSURES (3) (on and off balance sheet)							
		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)	Derivatives with positive fair value		Derivatives with negative fair value		Derivatives with positive fair value		Derivatives with negative fair value						
							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	China																		
		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] Total	Switzerland																		
		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] Total	Other advanced economies non EEA																		
		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] Total	Other Central and eastern Europe countries non EEA																		
		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] Total	Middle East																		
		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] Total	Latin America and the Caribbean																		
		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] Total	Africa																		
		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] Total	Others																		
		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	

Notes and definitions

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

(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 counterparties (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 counterparties (other than sovereign) with full or partial government guarantees by central, regional and local governments

(mln EUR)		As of 30/06/2015															
Residual Maturity	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) (1)		NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) (1)				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES (1)				INDIRECT SOVEREIGN EXPOSURES (3) (on and off balance sheet)					
								Derivatives with positive fair value		Derivatives with negative fair value		Derivatives with positive fair value		Derivatives with negative fair value			
		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																
Total		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]	Netherlands																
Total		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]	Poland																
Total		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]	Portugal	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total		28	0	28	28	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]	Romania																
Total		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]	Slovakia																
Total		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]	Slovenia																
Total		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]	Spain	1,766	193	1,766	1,028	0	1	0	0	0	0	0	0	0	0	0	0
Total		1,413	220	1,413	1,078	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]	Sweden	342	167	342	67	0	5	0	0	0	0	0	0	0	0	0	0
Total		740	602	740	180	0	740	0	0	0	0	0	0	0	0	0	0
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more]		3,454	172	3,454	1,853	0	28	0	0	0	0	-689	4	0	0	0	0
Total		6,121	395	6,121	3,205	0	69	0	0	0	0	-325	17	-490	-3	-3	-3
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more]		3,918	362	3,918	757	0	15	41	7	0	0	-500	43	0	0	0	0
Total		17,754	2,112	17,754	8,119	0	118	41	7	0	0	-1,514	64	-490	-3	-3	-3

(mln EUR)		As of 30/06/2015															
Residual Maturity	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) (1)		NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) (1)				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES (1)				INDIRECT SOVEREIGN EXPOSURES (3) (on and off balance sheet)					
		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)	Derivatives with positive fair value		Derivatives with negative fair value		Derivatives with positive fair value		Derivatives with negative fair value				
							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	China																
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Switzerland																
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Other advanced economies non EEA																
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Other Central and eastern Europe countries non EEA																
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Middle East																
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Latin America and the Caribbean																
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Africa																
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Others																

Notes and definitions

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(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 counterparties (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 counterparties (other than sovereign) with full or partial government guarantees by central, regional and local governments

2015 EU-wide Transparency Exercise

Information on performing and non-performing exposures

Unicaja Banco S.A.

	As of 31/12/2014							As of 30/06/2015							
	Gross carrying amount				Accumulated impairment, accumulated changes in fair value due to credit risk and provisions			Collaterals and financial guarantees received on non-performing exposures	Gross carrying amount				Accumulated impairment, accumulated changes in fair value due to credit risk and provisions ⁴		Collaterals and financial guarantees received on non-performing exposures
	Of which performing but past due >30 days and <=90 days	Of which non-performing ¹	Of which: defaulted	On performing exposures ²	On non-performing exposures ³	On performing exposures ²	On non-performing exposures ³		Of which performing but past due >30 days and <=90 days	Of which non-performing ¹	Of which: defaulted	On performing exposures ²	On non-performing exposures ³		
								(min 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	

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 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)

³ 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)

2015 EU-wide Transparency Exercise

Forborne Exposures

Unicaja Banco S.A.

	As of 31/12/2014					As of 30/06/2015				
	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		Collateral and financial guarantees received on exposures with forbearance measures	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 received on exposures with forbearance measures		
		Of which non-performing exposures with forbearance measures	Of which on non-performing exposures with forbearance measures			Of which non-performing exposures with forbearance measures	Of which on non-performing exposures with forbearance measures			
(min 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)	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□



2015 EU-wide Transparency Exercise

Leverage ratio

Unicaja Banco S.A.

(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}	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
B	Total leverage ratio exposures	67,296	66,441	LRCom {21}	
C	Leverage ratio	4.97%	5.25%	A/B	



2015 EU-wide Transparency Exercise

Information on collaterals: Mortgage loans

Unicaja Banco S.A.

(min EUR, %)	As of 31/12/2014		As of 30/06/2015	
	Mortgage loans [Loans collateralized by immovable property]		Mortgage loans [Loans collateralized by immovable property]	
	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.