



2022 EU-wide Transparency Exercise

Bank Name	Abanca Corporacion Bancaria, S.A.
LEI Code	54930056IRBXK0Q1FP96
Country Code	ES

The information on Collateral valuation - loans and advances applies only to banks meeting at least one of the criteria for significance and having a ratio of non-performing loans and advances divided by total loans and advances (excluding loans and advances classified as held for sale, cash balances at central banks and other demand deposits) of 5% or above, therefore this bank is not required to report it to the EBA.

2022 EU-wide Transparency Exercise

Key Metrics

Abanca Corporacion Bancaria, S.A.

(min EUR, %)	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	COREP CODE	REGULATION
Available capital (amounts)						
Common Equity Tier 1 (CET1) capital - transitional period	4,131	4,251	4,138	4,117	C 01.00 (r0020,c0010)	Article 50 of CRR
Common Equity Tier 1 (CET1) capital - transitional period - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	4,059	4,151	4,067	4,061	C 01.00 (r0020,c0010) - C 05.01 (r0440,c0010)	Article 50 of CRR
Tier 1 capital - transitional period	4,756	4,876	4,763	4,742	C 01.00 (r0015,c0010)	Article 25 of CRR
Tier 1 capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied - transitional definition	4,684	4,776	4,692	4,686	C 01.00 (r0015,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020)	Article 25 of CRR
Total capital - transitional period	5,406	5,526	5,413	5,392	C 01.00 (r0010,c0010)	Articles 4(118) and 72 of CRR
Total capital - transitional period - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	5,334	5,426	5,342	5,336	C 01.00 (r0010,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020) - C 05.01 (r0440,c0030)	Articles 4(118) and 72 of CRR
Risk exposure amounts						
Total risk exposure amount	31,310	32,639	32,749	32,967	C 02.00 (r0010,c0010)	Articles 92(3), 95, 96 and 98 of CRR
Total risk exposure amount as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	31,238	32,539	32,678	32,910	C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040)	Articles 92(3), 95, 96 and 98 of CRR
Capital ratios						
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition	13.19%	13.02%	12.64%	12.49%	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	12.99%	12.76%	12.45%	12.34%	(C 01.00 (r0020,c0010) - C 05.01 (r0440,c0010)) / (C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040))	-
Tier 1 (as a percentage of risk exposure amount) - transitional definition	15.19%	14.94%	14.55%	14.38%	CA3 {3}	-
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	14.99%	14.68%	14.36%	14.24%	(C 01.00 (r0015,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020)) / (C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040))	-
Total capital (as a percentage of risk exposure amount) - transitional definition	17.26%	16.93%	16.53%	16.36%	CA3 {5}	-
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	17.07%	16.68%	16.35%	16.21%	(C 01.00 (r0010,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020) - C 05.01 (r0440,c0030)) / (C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040))	-
Leverage ratios						
Leverage ratio total exposure measure - using a transitional definition of Tier 1 capital	72,201	78,588	75,332	77,500	C 47.00 (r0300,c0010)	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	6.59%	6.20%	6.32%	6.12%	C 47.00 (r0340,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR



2022 EU-wide Transparency Exercise

Leverage ratio

Abanca Corporacion Bancaria, S.A.

(mln EUR, %)		As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	4,756	4,876	4,763	4,742	C 47.00 (r0320,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
A.2	Tier 1 capital - fully phased-in definition	4,566	4,652	4,578	4,567	C 47.00 (r0310,c0010)	
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	72,201	78,588	75,332	77,500	C 47.00 (r0300,c0010)	
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	71,943	78,297	75,037	77,210	C 47.00 (r0290,c0010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	6.59%	6.20%	6.32%	6.12%	[A.1]/[B.1]	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	6.35%	5.94%	6.10%	5.92%	[A.2]/[B.2]	

2022 EU-wide Transparency Exercise
Capital

Abanca Corporación Bancaria, S.A.

		(in EUR, %)						
		As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	COREP CODE	REGULATION	
OWN FUNDS Transitional period	A	OWN FUNDS	5,406	5,526	5,413	5,392	C.01.00 (0050,0050)	Articles 4(18) and 72 of CRR
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	4,131	4,251	4,138	4,117	C.01.00 (0020,0050)	Article 50 of CRR
	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	2,667	2,668	2,665	2,665	C.01.00 (0030,0050)	Articles 36(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
	A.1.2	Retained earnings	141	241	200	64	C.01.00 (0130,0050)	Articles 36(1) points (c), 36(2) and 36(1) points (a) and (f) of CRR
	A.1.3	Accumulated other comprehensive income	-98	-164	-343	-335	C.01.00 (0190,0050)	Articles 4(50), 36(1) point (e) and 36(1) point (f) of CRR
	A.1.4	Other Reserves	1,770	1,758	1,765	1,964	C.01.00 (0200,0050)	Articles 4(17) and 36(1) point (a) of CRR
	A.1.5	Funds for general banking risk	0	0	0	0	C.01.00 (0210,0050)	Articles 4(12), 36(1) point (f) and 36(1) point (f) of CRR
	A.1.6	Minority interest given recognition in CET1 capital	0	0	0	0	C.01.00 (0220,0050)	Article 81 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	141	197	312	301	C.01.00 (0250,0050)	Articles 52 to 55 and 36(1) point (f) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	-167	-169	-177	-179	C.01.00 (0280,0050) + C.01.00 (0290,0050)	Articles 4(13), 36(1) point (b) and 37 of CRR, Article 4(15), 36(1) point (b) and 37 point (a) of CRR
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences not of associated DTAs	-458	-469	-500	-516	C.01.00 (0370,0050)	Article 36(1) point (c) and 38 of CRR
	A.1.10	(-) IBB shortfall of credit risk adjustments to expected losses	0	0	0	0	C.01.00 (0380,0050)	Articles 36(1) points (e), 40 and 159 of CRR
	A.1.11	(-) Defined benefit pension fund assets	-15	-18	-18	-18	C.01.00 (0390,0050)	Articles 4(20), 36(1) point (a) and 41 of CRR
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	0	0	C.01.00 (0400,0050)	Articles 4(22), 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 (0440,0050)	Article 36(1) point (b) 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 (0460,0050) + C.01.00 (0460,0050) + C.01.00 (0470,0050) + C.01.00 (0470,0050) + C.01.00 (0470,0050)	Articles 4(30), 36(1) point (k) (i) and (ii) and 89 to 91 of CRR, Article 36(1) point (k) (i), 24(3) point (b), 24(1) point (b) and 258 of CRR, Article 36(1) point (k) (ii) and 270(3) of CRR, Article 36(1) point (k) (iv) and 153(8) of CRR and Article 36(1) point (v) and 155(4) of CRR
	A.1.14.1	Of which: from securitisation positions (-)	0	0	0	0	C.01.00 (0460,0050)	Articles 36(1) point (k) (i), 24(3) point (b), 24(3) 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 (0480,0050)	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 (0490,0050)	Articles 36(1) point (c) and 38, Article 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	-1	0	0	0	C.01.00 (0500,0050)	Articles 4(27), 36(1) point (i), 43, 45, 47, 48(1) point (b), 4(1) (3) and 74 of CRR
	A.1.18	(-) Amount exceeding the 17.65% threshold	-23	0	-9	0	C.01.00 (0510,0050)	Article 48 of CRR
	A.1.18A	(-) Insufficient coverage for non-performing exposures	0	0	0	0	C.01.00 (0510,0050)	Article 36(1) point (m) and Article 470 of CRR
	A.1.18B	(-) Minimum value commitment shortfalls	0	0	0	0	C.01.00 (0514,0050)	Article 36(1) point (n) and Article 133(2) of CRR
	A.1.18C	(-) Other foreseeable tax charges	0	0	0	0	C.01.00 (0520,0050)	Article 36(1) point (l) of CRR
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	-16	-16	-23	-24	C.01.00 (0524,0050)	Article 3 CRR
	A.1.20	CET1 capital elements or deductions - other	0	0	0	0	C.01.00 (0520,0050)	-
	A.1.21	Transitional adjustments	189	223	186	175	GA1 (1.1.1.6 + 1.1.1.8 + 1.1.1.20)	-
A.1.21.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	0	0	C.01.00 (0520,0050)	Articles 48(3) to (5) and 481 to 487 of CRR	
A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	0	0	0	0	C.01.00 (0520,0050)	Articles 479 and 480 of CRR	
A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	189	223	186	175	C.01.00 (0520,0050)	Articles 469 to 472, 478 and 481 of CRR	
A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	625	625	625	625	C.01.00 (0530,0050)	Article 41 of CRR	
A.2.1	Additional Tier 1 Capital instruments	625	625	625	625	C.01.00 (0540,0050) + C.01.00 (0570,0050)	-	
A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	0	0	C.01.00 (0570,0050)	-	
A.2.3	Other Additional Tier 1 Capital components and deductions	0	0	0	0	C.01.00 (0600,0050) + C.01.00 (0670,0050) + C.01.00 (0670,0050) + C.01.00 (0670,0050) + C.01.00 (0670,0050) + C.01.00 (0670,0050) + C.01.00 (0670,0050)	-	
A.2.4	Additional Tier 1 transitional adjustments	0	0	0	0	C.01.00 (0660,0050) + C.01.00 (0660,0050) + C.01.00 (0670,0050)	-	
A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	4,756	4,876	4,763	4,742	C.01.00 (0510,0050)	Article 25 of CRR	
A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	650	650	650	650	C.01.00 (0570,0050)	Article 71 of CRR	
A.4.1	Tier 2 Capital instruments	650	650	650	650	C.01.00 (0570,0050) + C.01.00 (0690,0050)	-	
A.4.2	Other Tier 2 Capital components and deductions	0	0	0	0	C.01.00 (0690,0050) + C.01.00 (0690,0050) + C.01.00 (0690,0050) + C.01.00 (0690,0050) + C.01.00 (0690,0050) + C.01.00 (0690,0050) + C.01.00 (0690,0050)	-	
A.4.3	Tier 2 transitional adjustments	0	0	0	0	C.01.00 (0680,0050) + C.01.00 (0690,0050) + C.01.00 (0690,0050)	-	
OWN FUNDS REQUIREMENTS	B	TOTAL RISK EXPOSURE AMOUNT	31,310	32,039	32,749	32,967	C.01.00 (0010,0050)	Articles 92(3), 95, 96 and 98 of CRR
	B.1	Of which: Transitional adjustments included	70	100	56	56	C.01.00 (0010,0040)	-
CAPITAL RATIOS (%) Transitional period	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	13.19%	13.02%	12.64%	12.49%	CA1 (X)	-
	C.2	TIER 1 CAPITAL RATIO (transitional period)	15.19%	14.94%	14.55%	14.38%	CA1 (Y)	-
	C.3	TOTAL CAPITAL RATIO (transitional period)	17.26%	16.93%	16.53%	16.36%	CA2 (X)	-
CET1 Capital Fully loaded	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	3,941	4,027	3,953	3,942	GA1-A.1.13-A.1.21-MINA-A.1.13-A.1.21-A.1.14-MINA-A.1.13-A.1.21	-
CET1 RATIO (%) Fully loaded ⁽¹⁾	E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	12.62%	12.38%	12.09%	11.98%	(D.1)/(E-B.1)	-
Memo Items	F	Adjustments to CET1 due to IFRS 9 transitional arrangements	72	100	71	56	C.01.00 (0440,0050)	-
	F	Adjustments to AT1 due to IFRS 9 transitional arrangements	0	0	0	0	C.01.00 (0440,0050)	-
	F	Adjustments to T2 due to IFRS 9 transitional arrangements	0	0	0	0	C.01.00 (0440,0050)	-
	F	Adjustments included in RWAs due to IFRS 9 transitional arrangements	72	100	71	56	C.01.00 (0440,0040)	-

(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 formula stated in column "COREP CODE" - please note that this might lead to differences to fully loaded CET1 capital ratios published by the participating banks s.a. in their Pillar 3 disclosure

2022 EU-wide Transparency Exercise

Overview of Risk exposure amounts

Abanca Corporacion Bancaria, S.A.

	RWAs				COREP CODE
	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	
(min EUR, %)					
Credit risk (excluding CCR and Securitisations) ¹	29,060	30,434	30,225	30,716	C 02.00 (r0040, c0010) - [C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001) + C 07.00 (r0130, c0220, s001) + C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001) + C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0060, c0260, s002) + C 02.00 (r0470, c0010) + C 02.00 (r0460, c0010)]
Of which the standardised approach	29,060	30,434	30,225	30,716	C 02.00 (r0060, c0010) - [C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001) + C 07.00 (r0130, c0220, s001)]
Of which the foundation IRB (FIRB) approach	0	0	0	0	C 02.00 (r0250, c0010) - [C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0060, c0260, s002)]
Of which the advanced IRB (AIRB) approach	0	0	0	0	C 02.00 (r0310, c0010) - [C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001)]
Of which equity IRB	0	0	0	0	C 02.00 (r0420, c0010)
Counterparty credit risk (CCR, excluding CVA) ²	214	216	278	148	C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001) + C 07.00 (r0130, c0220, s001) + C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001) + C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0060, c0260, s002) + C 02.00 (r0460, c0010)]
Credit valuation adjustment - CVA	94	81	110	58	C 02.00 (r0640, c0010)
Settlement risk	5	6	7	11	C 02.00 (r0490, c0010)
Securitisation exposures in the banking book (after the cap)	0	0	0	0	C 02.00 (r0470, c0010)
Position, foreign exchange and commodities risks (Market risk)	255	118	344	249	C 02.00 (r0520, c0010)
Of which the standardised approach	255	118	344	249	C 02.00 (r0530, c0010)
Of which IMA	0	0	0	0	C 02.00 (r0580, c0010)
Of which securitisations and resecuritisations in the trading book	0	0	0	0	C 19.00 (r0010, c0601)*12.5 + C 20.00 (r0010, c0450)*12.5 + MAX(C 24.00(r0010, c0090), C 24.00(r0010, c0100), C 24.00(r0010, c0110))*12.5
Large exposures in the trading book	0	0	0	0	C 02.00 (r0680, c0010)
Operational risk	1,681	1,784	1,784	1,784	C 02.00 (r0590, c0010)
Of which basic indicator approach	1,681	1,784	1,784	1,784	C 02.00 (r0600, c0010)
Of which standardised approach	0	0	0	0	C 02.00 (r0610, c0010)
Of which advanced measurement approach	0	0	0	0	C 02.00 (r0620, c0010)
Other risk exposure amounts	0	0	0	0	C 02.00 (r0630, c0010) + C 02.00 (r0690, c0010)
Total	31,310	32,639	32,749	32,967	

¹ The positions "of which" are for information and do not need to sum up to Credit risk (excluding CCR and Securitisations)

² On-balance sheet exposures related to Free Deliveries [according to Article 379(1)] have not been included in 'Counterparty Credit Risk (CCR, excluding CVA)'. They are instead reported in the 'Credit Risk (excluding CCR and Securitisations)' section.

2022 EU-wide Transparency Exercise
P&L
 Abanca Corporacion Bancaria, S.A.

(m€ EUR)	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022
Interest income	566	757	193	391
Of which debt securities income	39	55	15	32
Of which loans and advances income	472	638	168	338
Interest expenses	84	108	27	54
(Of which deposits expenses)	59	76	18	36
(Of which debt securities issued expenses)	32	44	11	22
(Expenses on share capital repayable on demand)	0	0	0	0
Dividend income	3	6	0	6
Net Fee and commission income	179	238	64	132
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	105	107	38	45
Gains or (-) losses on financial assets and liabilities held for trading, net	7	12	5	9
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	19	18	-2	-14
Gains or (-) losses from hedge accounting, net	-10	-18	-8	-15
Exchange differences (gain or (-) loss), net	8	9	2	2
Net other operating income /(expenses)	-2	4	16	18
TOTAL OPERATING INCOME, NET	792	1,025	281	521
(Administrative expenses)	416	579	150	306
(Cash contributions to resolution funds and deposit guarantee schemes)	59	77	20	42
(Depreciation)	66	88	21	42
Modification gains or (-) losses, net	0	0	0	0
(Provisions or (-) reversal of provisions)	35	94	6	15
(Payment commitments to resolution funds and deposit guarantee schemes)	0	0	0	0
(Commitments and guarantees given)	3	8	-2	2
(Other provisions)	32	86	8	13
Of which pending legal issues and tax litigation ¹⁾	0	3	0	0
Of which restructuring ²⁾	0	2	0	0
(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)	54	64	9	18
(Financial assets at fair value through other comprehensive income)	0	0	0	1
(Financial assets at amortised cost)	54	64	8	17
(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates and on non-financial assets)	24	31	1	2
(of which Goodwill)	12	15	0	0
Negative goodwill recognised in profit or loss	66	206	0	0
Share of the profit or (-) loss of investments in subsidiaries, joint ventures and associates	32	46	12	24
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	9	8	2	4
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	246	354	91	124
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	236	340	87	119
Profit or (-) loss after tax from discontinued operations	-26	-15	-7	-14
PROFIT OR (-) LOSS FOR THE YEAR	210	324	81	104
Of which attributable to owners of the parent	210	323	81	104

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."

2022 EU-wide Transparency Exercise

Total Assets: fair value and impairment distribution

Abanca Corporacion Bancaria, S.A.

(mín EUR)	As of 30/09/2021				As of 31/12/2021				As of 31/03/2022				As of 30/06/2022				References
	Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			
		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3	
Cash, cash balances at central banks and other demand deposits	7,189				12,458				9,931				11,277				IAS 1.54 (f)
Financial assets held for trading	117	5	108	3	139	0	137	2	169	7	159	3	327	12	313	3	IFRS 7.8(a)(i); IFRS 9. Appendix A
Non-trading financial assets mandatorily at fair value through profit or loss	136	66	0	70	94	26	0	68	177	103	0	74	162	89	0	74	IFRS 7.8(a)(ii); IFRS 9.4.1.4
Financial assets designated at fair value through profit or loss	0	0	0	0	0	0	0	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	4,556	4,556	0	0	4,558	4,558	0	0	2,931	2,931	0	0	957	957	0	0	IFRS 7.8(h); IFRS 9.4.1.2A
Financial assets at amortised cost	54,100				55,223				56,419				59,222				IFRS 7.8(f); IFRS 9.4.1.2
Derivatives – Hedge accounting	43	0	43	0	69	0	69	0	290	0	290	0	635	0	635	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	6,305				6,313				6,285				6,232				
TOTAL ASSETS	72,447				78,854				76,202				78,813				IAS 1.9(a), I.G 6

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

(mín EUR)	As of 30/09/2021						As of 31/12/2021						As of 31/03/2022						As of 30/06/2022						References
	Gross carrying amount ⁽²⁾			Accumulated impairment ⁽²⁾			Gross carrying amount ⁽²⁾			Accumulated impairment ⁽²⁾			Gross carrying amount ⁽²⁾			Accumulated impairment ⁽²⁾			Gross carrying amount ⁽²⁾			Accumulated impairment ⁽²⁾			
	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 credit-impaired	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 credit-impaired	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 credit-impaired	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 credit-impaired	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 credit-impaired	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 credit-impaired	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 credit-impaired	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 credit-impaired	Stage 3 Credit-impaired assets	
Financial assets at fair value through other comprehensive income	Debt securities	4,556	0	0	0	0	4,558	0	0	0	0	2,931	0	0	0	0	0	957	0	0	0	0	0	0	Annex V.Part 1.31, 44(b)
	Loans and advances	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	Annex V.Part 1.32, 44(a)
Financial assets at amortised cost	Debt securities	8,189	0	0	0	0	8,138	0	0	0	0	9,318	0	0	0	0	0	11,055	0	0	0	0	0	0	Annex V.Part 1.31, 44(b)
	Loans and advances	43,826	1,960	862	-154	-115	-467	44,377	2,560	996	-166	-155	-528	44,377	2,570	996	-171	-142	-530	45,381	2,614	1,009	-168	-132	-536

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

⁽²⁾ From June 2021, the gross carrying amount of assets and accumulated impairments that are purchased or originated as credit-impaired at initial recognition are not included in the impairment stages, as it was the case in previous periods.

2022 EU-wide Transparency Exercise

Breakdown of liabilities

Abanca Corporacion Bancaria, S.A.

(mln EUR)

LIABILITIES:	Carrying amount				References
	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	
Financial liabilities held for trading	114	141	160	317	IFRS 7.8 (e) (ii); IFRS 9.BA.6
Trading financial liabilities ¹	0	0	0	0	Accounting Directive art 8(1)(a),(3),(6)
Financial liabilities designated at fair value through profit or loss	0	0	0	0	IFRS 7.8 (e)(i); IFRS 9.4.2.2
Financial liabilities measured at amortised cost	66,870	73,119	70,557	72,996	IFRS 7.8(g); IFRS 9.4.2.1
Non-trading non-derivative financial liabilities measured at a cost-based method ¹	0	0	0	0	Accounting Directive art 8(3)
Derivatives – Hedge accounting	254	299	371	406	IFRS 9.6.2.1; 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(b); IFRS 9.6.5.8
Provisions	315	415	411	405	IAS 37.10; IAS 1.54(l)
Tax liabilities	127	87	93	73	IAS 1.54(n-o)
Share capital repayable on demand	0	0	0	0	IAS 32 IE 33; IFRIC 2; Annex V.Part 2.12
Other liabilities	210	266	201	220	Annex V.Part 2.13
Liabilities included in disposal groups classified as held for sale	0	0	0	0	IAS 1.54 (p); IFRS 5.38, Annex V.Part 2.14
Haircuts for trading liabilities at fair value ¹	0	0	0	0	Annex V Part 1.29
TOTAL LIABILITIES	67,890	74,328	71,793	74,417	IAS 1.9(b);IG 6
TOTAL EQUITY	4,558	4,526	4,409	4,396	IAS 1.9(c), IG 6
TOTAL EQUITY AND TOTAL LIABILITIES	72,447	78,854	76,202	78,813	IAS 1.IG6

(1) Portfolios which are nGAAP specific, i.e. which are not applicable for IFRS reporting banks

2022 EU-wide Transparency Exercise

Breakdown of liabilities

Abanca Corporacion Bancaria, S.A.

(mln EUR)

Breakdown of financial liabilities by instrument and by counterparty sector		Carrying amount				References
		As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	
Derivatives		368	440	531	723	IFRS 9.BA.7(a); CRR Annex II
Short positions	Equity instruments	0	0	0	0	IAS 32.11; ECB/2013/33 Annex 2.Part 2.4-5
	Debt securities	0	0	0	0	Annex V.Part 1.31
Deposits	Central banks	9,791	9,766	9,741	9,717	Annex V.Part 1.42(a), 44(c)
	of which: Current accounts / overnight deposits	0	0	0	0	ECB/2013/33 Annex 2.Part 2.9.1
	General governments	4,333	4,878	4,052	4,868	Annex V.Part 1.42(b), 44(c)
	of which: Current accounts / overnight deposits	4,222	4,793	3,997	4,861	ECB/2013/33 Annex 2.Part 2.9.1
	Credit institutions	3,842	5,536	4,398	4,724	Annex V.Part 1.42(c),44(c)
	of which: Current accounts / overnight deposits	149	73	119	225	ECB/2013/33 Annex 2.Part 2.9.1
	Other financial corporations	4,141	6,062	5,139	5,061	Annex V.Part 1.42(d),44(c)
	of which: Current accounts / overnight deposits	732	973	993	246	ECB/2013/33 Annex 2.Part 2.9.1
	Non-financial corporations	8,205	9,241	9,418	9,884	Annex V.Part 1.42(e), 44(c)
	of which: Current accounts / overnight deposits	7,598	8,785	9,005	9,564	ECB/2013/33 Annex 2.Part 2.9.1
	Households	33,799	34,881	35,180	36,181	Annex V.Part 1.42(f), 44(c)
of which: Current accounts / overnight deposits	26,226	27,293	27,819	28,951	Annex V.Part 1.42(f), 44(c)	
Debt securities issued		2,559	2,558	2,437	2,367	Annex V.Part 1.37, Part 2.98
Of which: Subordinated Debt securities issued		1,296	1,304	0	1,286	Annex V.Part 1.37
Other financial liabilities		201	198	192	194	Annex V.Part 1.38-41
TOTAL FINANCIAL LIABILITIES		67,238	73,559	71,088	73,719	

		Standardised Approach							
		As of 30/09/2021				As of 31/12/2021			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
Consolidated data	Central governments or central banks	15,413	20,728	0		20,826	26,096	0	
	Regional governments or local authorities	12,082	20,201	0		11,570	9,877	0	
	Public sector entities	846	680	0		1,048	907	172	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	3,354	2,375	90		3,329	2,420	797	
	Corporates	20,488	11,700	10,737		22,076	12,745	11,782	
	of which: SME	2,702	1,803	1,538		2,814	2,075	1,700	
	Retail	10,221	5,869	4,074		10,273	5,899	4,078	
	of which: SME	4,230	1,962	1,130		4,241	2,022	1,183	
	Secured by mortgages on immovable property	15,204	15,118	5,318		15,099	15,099	5,462	
	of which: SME	706	693	230		706	692	230	
	Exposures in default	955	439	486	468	1,099	462	507	531
	Items associated with particularly high risk	1,188	876	1,314		1,285	877	1,316	
	Covered bonds	40	40	4		40	40	4	
Claims on institutions and corporates with a ST credit assessment	123	112	27		182	126	40		
Collective Investments Undertakings (CIU)	19	19	19		19	19	21		
Equity	623	1,499	0		631	1,465	0		
Other exposures	744	471	474		453	433	472		
Standardised Total ²	85,557	73,688	29,574	848	93,321	80,783	36,650	568	

⁽¹⁾ Original exposure, unless 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 securitisation position unless in the results prior to the 2022 exercise.
⁽³⁾ Only the most relevant countries are disclosed. These have been selected under the following rule: Countries of counterparties covering up to 9% of total original exposure or Top 10 countries ranked by original exposure, calculated as of last quarter.

		Standardised Approach							
		As of 30/09/2021				As of 31/12/2021			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
SPAIN	Central governments or central banks	10,218	15,920	0		15,312	20,990	0	
	Regional governments or local authorities	12,279	20,207	0		11,569	9,876	0	
	Public sector entities	846	680	0		1,047	907	172	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	999	1,288	521		1,281	1,241	623	
	Corporates	17,699	9,539	8,647		18,029	10,297	9,519	
	of which: SME	2,272	1,614	1,315		2,288	1,795	1,472	
	Retail	9,280	5,488	3,765		9,814	5,488	3,800	
	of which: SME	3,980	1,801	1,056		3,976	1,839	1,076	
	Secured by mortgages on immovable property	12,147	12,074	4,051		12,465	12,378	4,716	
	of which: SME	559	549	181		564	537	184	
	Exposures in default	819	395	458	473	1,022	423	468	473
	Items associated with particularly high risk	968	715	1,072		1,097	749	1,123	
	Covered bonds	0	0	0		0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0		18	18	18		
Collective Investments Undertakings (CIU)	19	19	19		19	19	21		
Equity	629	1,604	0		631	1,551	0		
Other exposures	474	291	291		453	436	472		
Standardised Total ²	65,557	73,688	29,574	724	73,321	60,783	26,650	512	

⁽¹⁾ Original exposure, unless 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 securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2021				As of 31/12/2021			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
ITALY	Central governments or central banks	5,000	5,000	0		5,110	5,110	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	224	322	152		189	186	101	
	Corporates	71	69	65		107	104	101	
	of which: SME	10	10	9		9	9	9	
	Retail	1	1	1		1	1	1	
	of which: SME	1	1	1		1	1	1	
	Secured by mortgages on immovable property	5	5	2		5	5	2	
	Exposures in default	1	0	0		1	0	0	1
	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	5,224	5,322	152	1	5,319	5,116	101	1	

⁽¹⁾ Original exposure, unless 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 securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2021				As of 31/12/2021			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
PORTUGAL	Central governments or central banks	190	190	0		190	190	0	
	Regional governments or local authorities	2	2	0		1	1	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	94	20	19		46	19	19	
	Corporates	678	294	19		694	292	19	
	of which: SME	275	227	191		272	229	191	
	Retail	476	230	222		492	234	213	
	of which: SME	218	153	89		253	178	103	
	Secured by mortgages on immovable property	1,537	1,522	532		1,546	1,524	533	
	of which: SME	139	132	46		133	127	44	
	Exposures in default	49	29	30	20	50	27	27	22
	Items associated with particularly high risk	104	83	124		90	60	90	
	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	95	95	95		98	98	98		
Other exposures	3	3	3		3	3	3		
Standardised Total ²	2,224	2,222	722	22	2,219	2,216	722	33	

⁽¹⁾ Original exposure, unless 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 securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2021				As of 31/12/2021			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
UNITED STATES	Central governments or central banks	5	5	0		5	5	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	34	14	14		31	14	14	
	Corporates	284	178	176		211	146	145	
	of which: SME	0	0	0		0	0	0	
	Retail	4	1	1		4	2	2	
	of which: SME	31	11	11		31	11	11	
	Secured by mortgages on immovable property	1	1	1		1	1	1	
	Exposures in default	1	1	1	5	1	1	1	5
	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	118	106	21		164	109	22	
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	324	324	324	6	326	326	326	7	

⁽¹⁾ Original exposure, unless 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 securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2022				As of 30/06/2022			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
Consolidated data	Central governments or central banks	17,709	22,896	0	0	18,794	23,935	0	0
	Regional governments or local authorities	11,071	9,904	2	2	11,172	10,171	2	2
	Public sector entities	1,011	906	161	161	1,397	1,265	157	157
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	3,676	2,740	923	923	2,557	1,703	820	820
	Corporates	22,079	12,955	11,851	11,851	22,418	13,169	12,109	12,109
	of which: SME	2,241	2,236	2,010	2,010	2,226	2,218	2,008	2,008
	Retail	10,156	5,762	3,990	3,990	10,312	5,915	4,098	4,098
	of which: SME	4,168	1,930	1,277	1,277	4,183	1,962	1,150	1,150
	Secured by mortgages on immovable property	15,833	15,521	5,461	5,461	15,598	15,481	5,460	5,460
	of which: SME	1,271	1,041	369	369	1,062	1,031	339	339
	Exposures in default	1,070	466	502	532	1,106	472	522	550
	Items associated with particularly high risk	1,397	888	1,332	1,332	1,405	975	1,462	1,462
	Covered bonds	28	28	0	0	28	28	0	0
	Claims on institutions and corporates with a ST credit assessment	164	112	35	35	203	142	47	47
Collective investments undertakings (CIU)	18	18	20	20	17	17	20	20	
Equity	906	906	1,428	1,428	889	889	1,380	1,380	
Other exposures	1,627	6,613	6,707	6,707	1,681	6,631	6,894	6,894	
Standardised Total ⁴	89,445	77,729	38,953	937	96,483	78,843	38,964	966	

(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 counterparties are reported in the results prior to the 2019 exercise.

(3) Only the most relevant countries are disclosed. These have been selected under the following risk. Courtesy of counterparties covering up to 95% of total original exposure or Top 10 countries valued by original exposure, disclosed in full quarter.

		Standardised Approach							
		As of 31/03/2022				As of 30/06/2022			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
SPAIN	Central governments or central banks	12,691	17,837	0	0	13,669	18,857	0	0
	Regional governments or local authorities	11,071	9,904	2	2	11,172	10,171	2	2
	Public sector entities	1,011	906	161	161	1,397	1,264	157	157
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	1,327	1,046	461	461	866	1,057	561	561
	Corporates	18,841	10,517	9,537	9,537	18,910	10,469	9,507	9,507
	of which: SME	2,894	2,022	1,662	1,662	2,844	1,991	1,624	1,624
	Retail	9,228	5,360	3,718	3,718	9,672	5,509	3,824	3,824
	of which: SME	3,913	1,758	1,022	1,022	3,917	1,796	1,041	1,041
	Secured by mortgages on immovable property	13,371	13,371	4,074	4,074	13,396	13,396	4,064	4,064
	of which: SME	912	889	298	298	904	878	288	288
	Exposures in default	996	428	468	492	1,042	488	488	512
	Items associated with particularly high risk	1,107	759	1,138	1,138	1,100	760	1,140	1,140
	Covered bonds	0	0	0	0	0	0	0	0
	Claims on institutions and corporates with a ST credit assessment	16	16	16	16	0	0	0	0
Collective investments undertakings (CIU)	18	18	20	20	17	17	20	20	
Equity	802	802	1,327	1,327	788	788	1,279	1,279	
Other exposures	4,624	6,611	6,791	6,791	4,650	6,645	6,853	6,853	
Standardised Total ⁴	89,445	77,729	38,953	937	96,483	78,843	38,964	966	

(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 counterparties excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2022				As of 30/06/2022			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
ITALY	Central governments or central banks	4,790	4,790	0	0	4,802	4,802	0	0
	Regional governments or local authorities	0	0	0	0	0	0	0	0
	Public sector entities	0	0	0	0	0	0	0	0
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	235	223	106	106	226	215	106	106
	Corporates	175	171	167	167	116	112	209	209
	of which: SME	11	11	0	0	0	0	0	0
	Retail	1	0	0	0	1	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0
	of which: SME	0	0	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	0	0
	Covered bonds	0	0	0	0	0	0	0	0
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0
Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	
Equity	0	0	0	0	0	0	0	0	
Other exposures	0	0	0	0	0	0	0	0	
Standardised Total ⁴	89,445	77,729	38,953	937	96,483	78,843	38,964	966	

(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 counterparties excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2022				As of 30/06/2022			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
PORTUGAL	Central governments or central banks	189	189	0	0	189	189	0	0
	Regional governments or local authorities	0	0	0	0	0	0	0	0
	Public sector entities	0	0	0	0	0	0	0	0
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	70	19	19	19	70	19	19	19
	Corporates	1,000	796	771	771	1,019	822	771	771
	of which: SME	290	248	208	208	325	283	239	239
	Retail	211	462	218	209	476	238	211	211
	of which: SME	242	173	102	102	251	178	102	102
	Secured by mortgages on immovable property	1,554	1,539	539	539	1,552	1,538	538	538
	of which: SME	996	144	69	69	147	142	69	69
	Exposures in default	43	22	22	21	43	23	23	20
	Items associated with particularly high risk	102	68	102	102	123	88	112	112
	Covered bonds	0	0	0	0	0	0	0	0
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0
Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	
Equity	100	100	100	100	100	100	100	100	
Other exposures	0	0	0	0	0	0	0	0	
Standardised Total ⁴	89,445	77,729	38,953	937	96,483	78,843	38,964	966	

(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 counterparties excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2022				As of 30/06/2022			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
UNITED STATES	Central governments or central banks	41	41	0	0	44	44	0	0
	Regional governments or local authorities	0	0	0	0	0	0	0	0
	Public sector entities	0	0	0	0	0	0	0	0
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	36	12	12	12	36	12	12	12
	Corporates	249	191	190	190	444	374	372	372
	of which: SME	1	1	1	1	1	1	1	1
	Retail	1	1	1	1	1	1	1	1
	of which: SME	0	0	0	0	0	0	0	0
	Secured by mortgages on immovable property	391	391	121	121	409	399	399	399
	of which: SME	1	1	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	101	72	108	108
	Covered bonds	0	0	0	0	0	0	0	0
	Claims on institutions and corporates with a ST credit assessment	148	96	19	19	179	118	24	24
Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	
Equity	1	1	1	1	1	1	1	1	
Other exposures	0	0	0	0	0	0	0	0	
Standardised Total ⁴	89,445	77,729	38,953	937	96,483	78,843	38,964	966	

(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 counterparties excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

2022 EU-wide Transparency Exercise

Credit Risk - IRB Approach

Abanca Corporacion Bancaria, S.A.

		IRB Approach									
		As of 30/09/2021					As of 31/12/2021				
		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, %)		Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	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	0
	Institutions	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	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	0
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0
Other non credit-obligation assets											
IRB 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⁾ IRB Total does not include the Securitisation position unlike in the results prior to the 2019 exercise.

2022 EU-wide Transparency Exercise

Credit Risk - IRB Approach

Abanca Corporacion Bancaria, S.A.

		IRB Approach									
		As of 31/03/2022					As of 30/06/2022				
		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, %)		Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	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	0
	Institutions	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	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	0
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0
Other non credit-obligation assets			0					0			
IRB 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⁾ IRB Total does not include the Securitisation position unlike in the results prior to the 2019 exercise.

2022 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

Abanca Corporacion Bancaria, S.A.

As of 31/12/2021

(min EUR)		Direct exposures													Risk weighted exposure amount		
Residual Maturity	Country / Region	On balance sheet				Derivatives				Off balance sheet							
		Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures					
				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 amortized cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions				
10 - 3M f 3M - 1Y f 1Y - 2Y f 2Y - 3Y f 3Y - 5Y f 5Y - 10Y f 10Y - more Total	Africa																
10 - 3M f 3M - 1Y f 1Y - 2Y f 2Y - 3Y f 3Y - 5Y f 5Y - 10Y f 10Y - more Total	Others	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

Notes and definitions

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 hold non-domestic 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 counterparties 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 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

(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, Dominica, Dominican Republic, Ecuador, El Salvador, Grenada, Guatemala, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaragua, Panama, Paraguay, 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 (British), 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, Congo, The Democratic Republic Of The, Côte D'Ivoire, Equatorial Guinea, Eritrea, Ethiopia, Gabon, Gambia, Ghana, Guinea, 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.

(7) The values for the 'Other' bucket is calculated subtracting from the reported Total the breakdown of the listed countries. As a result of precision and rounding in the calculation we accept an approximation in the order of e04.

(8) Information on Non-derivative financial assets by accounting portfolio is not included for institutions applying nGAAP

2022 EU-wide Transparency Exercise

General governments exposures by country of the counterparty

Abanca Corporacion Bancaria, S.A.

As of 30/06/2022

(min EUR)		Direct exposures													Risk weighted exposure amount			
Residual Maturity	Country / Region	On balance sheet				Derivatives				Off balance sheet								
		Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures						
				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 amortized cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions					
10 - 3M f	Africa																	
3M - 1Y f																		
1Y - 2Y f																		
2Y - 3Y f																		
3Y - 5Y f																		
5Y - 10Y f	Others																	
10Y - more																		
Total		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
10 - 3M f																		
3M - 1Y f																		
1Y - 2Y f																		
2Y - 3Y f																		
3Y - 5Y f																		
5Y - 10Y f																		
10Y - more																		
Total		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	

Notes and definitions

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 hold non-domestic 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 counterparties 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 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

(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, Dominica, Dominican Republic, Ecuador, El Salvador, Grenada, Guatemala, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaragua, Panama, Paraguay, 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 (British), 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, Congo, The Democratic Republic Of The, Côte D'Ivoire, Equatorial Guinea, Eritrea, Ethiopia, Gabon, Gambia, Ghana, Guinea, 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.

(7) The values for the "Other" bucket is calculated subtracting from the reported Total the breakdown of the listed countries. As a result of precision and rounding in the calculation we accept an approximation in the order of e04.

(8) Information on Non-derivative financial assets by accounting portfolio is not included for institutions applying nGAAP

2022 EU-wide Transparency Exercise
Performing and non-performing exposures
Abanca Corporación Bancaria, S.A.

	As of 30/09/2021										As of 31/12/2021										
	Gross carrying amount/ Nominal amount					Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions ⁽¹⁾					Collaterals and financial guarantees received on non-performing exposures	Gross carrying amount/ Nominal amount					Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions ⁽¹⁾				
	Of which performing but past due >30 days and <=90 days		Of which non-performing ²			On performing exposures ³	On non-performing exposures ³		On performing exposures ³	Of which performing but past due >30 days and <=90 days		Of which non-performing ²			On performing exposures ³	On non-performing exposures ³		Collaterals and financial guarantees received on non-performing exposures			
			Of which: defaulted	Of which Stage 3			Of which Stage 3						Of which: defaulted	Of which Stage 3			Of which Stage 3				
Cash balances at central banks and other demand deposits	7,511	0	0	0	0	0	0	0	0	12,278	0	0	0	0	0	0	0	0	0		
Debt securities (including at amortised cost and fair value)	12,746	0	0	0	0	0	0	0	12,697	0	0	0	0	0	0	0	0	0	0		
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
General governments	11,847	0	0	0	0	0	0	0	11,751	0	0	0	0	0	0	0	0	0	0		
Credit institutions	510	0	0	0	0	0	0	0	518	0	0	0	0	0	0	0	0	0	0		
Other financial corporations	54	0	0	0	0	0	0	0	54	0	0	0	0	0	0	0	0	0	0		
Non-financial corporations	335	0	0	0	0	0	0	0	374	0	0	0	0	0	0	0	0	0	0		
Loans and advances (including at amortised cost and fair value)	45,648	64	862	849	862	269	467	467	47,933	464	996	979	996	321	528	528	302	302	302		
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
General governments	9,887	0	2	2	2	0	1	1	9,780	0	2	2	2	0	1	1	1	1	1		
Credit institutions	947	0	0	0	0	0	0	0	988	0	0	0	0	0	0	0	0	0	0		
Other financial corporations	453	0	0	0	0	1	0	0	467	11	1	1	1	1	1	1	1	1	1		
Non-financial corporations	15,738	25	481	478	481	210	307	307	17,242	401	623	620	620	265	376	376	139	139	139		
of which: small and medium-sized enterprises	7,398	18	339	337	339	126	197	197	7,405	263	456	452	456	170	272	272	106	106	106		
of which: Loans collateralised by commercial immovable property	2,302	2	106	103	106	23	63	63	2,171	2	87	87	87	23	50	50	31	31	31		
Households	19,704	39	374	369	374	58	158	158	19,842	51	370	357	374	54	151	151	172	172	172		
of which: Loans collateralised by residential immovable property	15,475	30	266	264	266	35	86	86	15,569	33	241	234	241	31	70	70	153	153	153		
of which: Credit for consumption	1,737	7	70	67	70	14	40	40	1,799	7	69	66	69	14	41	41	41	41	41		
DEBT INSTRUMENTS OTHER THAN MTF	66,465	64	862	849	862	269	467	467	72,968	464	996	979	996	321	528	528	302	302	302		
OFF-BALANCE SHEET EXPOSURES	12,850		106	103	106	15	56	56	13,827		137	105	137	30	68	68	1	1	1		

⁽¹⁾ For the definition of non-performing exposures please refer to Article 47(a)(2) of Regulation (EU) No 575/2013 (CRD).

⁽²⁾ Institutions report here the cumulative amount of assessed credit losses since initial recognition for financial instruments subject to impairment and provisions for off-balance sheet exposures.

⁽³⁾ Institutions report here the cumulative amount of assessed credit losses since initial recognition for financial instruments subject to impairment and provisions for off-balance sheet exposures.

⁽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 PFRSP framework (Annexes F 10.00 / F 10.01), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2012/163 - 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 PFRSP sign convention. This is because, based on the sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

⁽⁵⁾ From June 2021, the gross carrying amount of assets and accumulated impairments that are purchased or originated as credit employed at initial recognition are not included in the impairment stages, as it was the case in previous periods.

2022 EU-wide Transparency Exercise

Forborne exposures

Abanca Corporacion Bancaria, S.A.

	As of 30/09/2021						As of 31/12/2021					
	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		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 collateral and financial guarantees received on non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which on non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures
(min EUR)												
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	0	0	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)	1,099	380	262	221	517	107	1,218	412	296	251	621	125
Central banks	0	0	0	0	0	0	0	0	0	0	0	0
General governments	2	2	1	1	0	0	2	2	1	1	0	0
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	0	0	0	0	0	0	0	0	0	0	0	0
Non-financial corporations	672	235	180	152	234	44	826	303	236	201	336	70
of which: small and medium-sized enterprises	278	151	97	90	107		353	202	140	129	156	
Households	425	143	81	67	283	63	391	107	59	48	285	55
DEBT INSTRUMENTS other than HFT	1,099	380	262	221	517		1,218	412	296	251	621	
Loan commitments given	7	1	0	0	1	0	28	2	1	1	1	0
QUALITY OF FORBEARANCE²												
Loans and advances that have been forborne more than twice ³	0						0					
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria ³	0						0					

¹⁾ Forborne exposures are debt contracts in respect of which forbearance measures as defined in Article 47b(1) and (2) CRR have been applied

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 10 and 11 of Regulation (EU) 2021/451- 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.

³⁾ The information applies only to banks meeting at least one of the criteria for significance and having a ratio of non-performing loans and advances divided by total loans and advances (excluding loans and advances classified as held for sale, cash balances at central banks and other demand deposits) of 5% or above.

2022 EU-wide Transparency Exercise

Forborne exposures

Abanca Corporacion Bancaria, S.A.

	As of 31/03/2022						As of 30/06/2022					
	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		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 non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures	
(mln EUR)												
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	0	0	0	0	0	0
Central banks	0	0	0	0	0	0	0	0	0	0	0	0
General governments	0	0	0	0	0	0	0	0	0	0	0	0
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	0	0	0	0	0	0	0	0	0	0	0	0
Non-financial corporations	0	0	0	0	0	0	0	0	0	0	0	0
Loans and advances (including at amortised cost and fair value)	1,123	396	290	242	596	109	1,114	404	280	240	599	101
Central banks	0	0	0	0	0	0	0	0	0	0	0	0
General governments	2	2	1	1	0	0	2	1	1	1	0	0
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	0	0	0	0	0	0	0	0	0	0	0	0
Non-financial corporations	740	286	226	189	317	53	731	290	217	187	325	48
of which: small and medium-sized enterprises	351	202	155	144	143	0	380	195	134	114	165	0
Households	380	108	62	52	279	56	380	112	62	52	273	53
DEBT INSTRUMENTS other than HFT	1,123	396	290	242	596	109	1,114	404	280	240	599	101
Loan commitments given	10	0	0	0	1	0	11	1	1	0	2	0
QUALITY OF FORBEARANCE²												
Loans and advances that have been forborne more than twice ³	0						0					
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria ³	0						0					

(1) Forborne exposures are debt contracts in respect of which forbearance measures as defined in Article 47b(1) and (2) CRR have been applied

(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 10 and 11 of Regulation (EU) 2021/451- 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.

(3) The information applies only to banks meeting at least one of the criteria for significance and having a ratio of non-performing loans and advances divided by total loans and advances (excluding loans and advances classified as held for sale, cash balances at central banks and other demand deposits) of 5% or above.

