

# **2023 EU-wide Stress Test**

<b>Bank Name</b>	Kutxabank, S.A.
LEI Code	549300U4LIZV0REEQQ46
<b>Country Code</b>	ES



# **2023 EU-wide Stress Test: Summary**

	Actual		Baseline Scenario			Adverse Scenario	
(mln EUR, %)	31/12/2022	31/12/2023	31/12/2024	31/12/2025	31/12/2023	31/12/2024	31/12/2025
Net interest income	627	1,162	1,246	1,199	624	621	619
Gains or losses on financial assets and liabilities held for trading and trading financial assets and trading financial liabilities	7	5	5	5	-4	4	4
Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss	-63	64	-105	-99	-232	-245	-159
Profit or (-) loss for the year	331	843	783	744	19	125	189
Coverage ratio: non-performing exposure (%)	44.86%	42.16%	39.34%	37.67%	47.35%	43.62%	41.68%
Common Equity Tier 1 capital	5,265	5,761	6,269	6,547	4,569	4,583	4,635
Total Risk exposure amount (all transitional adjustments included)	29,899	30,226	30,267	30,503	30,361	30,372	30,376
Common Equity Tier 1 ratio, %	17.61%	19.06%	20.71%	21.46%	15.05%	15.09%	15.26%
Fully loaded Common Equity Tier 1 ratio, %	17.21%	19.06%	20.71%	21.46%	14.83%	14.99%	15.26%
Tier 1 capital	5,265	5,761	6,269	6,547	4,569	4,583	4,635
Total leverage ratio exposures	68,275	68,275	68,275	68,275	68,275	68,275	68,275
Leverage ratio, %	7.71%	8.44%	9.18%	9.59%	6.69%	6.71%	6.79%
Fully loaded leverage ratio, %	7.56%	8.45%	9.20%	9.60%	6.61%	6.68%	6.80%
Memorandum item related to the application of IFRS-17 for banks with insurance subsidiaries or participations: Fully loaded Common Equity Tier 1 ratio - With application of IFRS-17. %	17.08%						

IFRS 9 transitional arrangements?	Yes (static and dynamic)
-----------------------------------	--------------------------



#### 2023 EU-wide Stress Test: Credit risk IRB

									Actual							
									31/12/2022*							
			Exposu	ire values		1	Risk expo:	sure amounts								
		A	-IRB	F-	-IRB	Α-	IRB	F-	IRB	Stage 1	Stage 2	Stage 3	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage R
	(min EUR. %	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	exposure	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage exposu
	Central banks		) (			0 0		0	0				0			-
	Central governments		) (	0		0 0	-	0	0	0		-	0		1	) -
	Institutions		) (	0		0 0	-	0	0	0			0			-
	Corporates		) (	0		0 0		0	0	0			0		)	-
	Corporates - Of Which: Specialised Lending		0	0		0 0		0	0	0		_	0			4-
	Corporates - Of Which: SME		) (	0		0		0	0	0		_	0		_	1 -
	Retail		) (	0		0 0		0	0	0			0			1 -
	Retail - Secured on real estate property		) (	0		0		0		0		1	0			j -
Kutxabank, S.A.	Retail - Secured on real estate property - Of Which: SME		) (	0		0		0	0	0			0		)	i -
Kutkabarik, S.A.	Retail - Secured on real estate property - Of Which; non-SME		) (	0		0 0		0	0	0			0		)	j -
	Retail - Qualifying Revolving		) (	0		0		0		0		1	0			<i>j</i> -
	Retail - Other Retail		) (	0		0		0		0		1	0			<i>)</i> -
	Retail - Other Retail - Of Which: SME		0 0	0		0		0	0	0			0		1	4-
	Retail - Other Retail - Of Which; non-SME		) (	0		0		0	0	0		- 1	0		1	<i>j</i> -
	Equity		) (			0				0		1	0			J -
	Securitisation															4
	Other non-credit obligation assets		) (	1		0		)					0			4-
	IRB TOTAL	0	0	0	0	0		0		0	0		0			
									Actual 31/12/2022*							
			Exposu	ire values			Risk expo:	sure amounts	31/12/2022-							
		А	-IRB	F-	-IRB	A-	IRB	F-	IRB	Stage 1	Stage 2	Stage 3	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	exposure	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stag expo:
	(min EUR, %															
	Central banks		) (	0		0 0		0	0	0			0			<i>j</i> -
	Central governments	(	) (	0		0		0	0	0			0			<i>j</i> -
	Institutions		) (	0		0 0		0	0	0			0			1 -
	Corporates		1 (			0					-					· -

									31/12/2022*							
			Exposu	re values			Risk expos	ure amounts								
		A-	IRB	F-I	RB	A-l	RB	F-	IRB	Stage 1	Stage 2	Stage 3	Stock of provisions for	Stock of provisions for		Coverage Ratio - Stage 3
	(min EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted		Non-defaulted	Defaulted	exposure	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure
	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Central governments	0	0	0	0	0	0	0		0	0	0	0	0		-
	Institutions	0	0	0	0	0	0	0		0	0	0	0	0		-
	Corporates	0	0	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	0	0		-
	Corporates - Of Which: SME	0	0	0	0	0	0	0		0	0	0	0	0		-
	Retail	0	0	0	0	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	0	0	0	0	-
SPAIN	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
SPAIN	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0		-
	Retail - Qualifying Revolving	0	0	0	0	0	0	0		0	0	0	0	0		-
	Retail - Other Retail	0	0	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	0	0		-
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0		0	0	0	0	0		-
	Equity	0	0			0	0			0	0	0	0	0		-
	Securitisation															
	Other non-credit obligation assets	0	0			0	0			0	0	0	0	0		-
	IRB TOTAL	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-

<sup>\*</sup> Stage 1, 2, and 3 exposures as well as related provisions already reflect the restated distribution across IFRS 9 stages as of 1 January 2023 as per Methodological Note.



#### 2023 EU-wide Stress Test: Credit risk IRB

												Baseline Scenario										
					31/12/2023							31/12/2024							31/12/2025			
	(min EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage I Stage exposu
	Central banks	0	0		0	0		-	(	0	0	0	0		1-	0	0	0	0	0	0	-
	Central governments	0	0		0	0		-		0	0	0	0			0	0	0	0	0	0	) -
	Institutions Corporates Corporates - Of Which: Specialised Lending		0		0	0		) -		0	0	0	0		-	0	0	0	0	0	0	-
		0	0		0			-		0	0	0	0		-	0	0		0	0		-
		0	0		0	0		-		0	0	0	0		) -	0	0	0	0	0	0	-
	Corporates - Of Which: SME	0	0		0	0		-		0	0	0	0		-	0	0		0	0		-
	Retail	0	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	0	0		0	-
Kutxabank, S.A.	Retail - Secured on real estate property - Of Which: SME	0	0		0			-		0	0	0	0		-	0	0		0	0		-
Kutkabarik, S.A.	Retail - Secured on real estate property - Of Which: non-SME	0	0		0	0		-		0	0	0	0		) -	0	0	0	0	0	0	-
	Retail - Qualifying Revolving	0	0		0	0		) -		0	0	0	0			0	0		0			-
	Retail - Other Retail	0	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	0	0		0	-
	Retail - Other Retail - Of Which: non-SME	0	0		0	0		-		0	0	0	0		-	0	0		0	0		-
	Equity	0	0		0			-		0	0	0	0		-	0	0		0	0		-
	Securitisation																					
	Other non-credit obligation assets	0	0		0			-		0	0	0	0		-	0	0		0	0		-
	IRB TOTAL							il-		0			0		il-	0			0	0		ıl-

												Baseline Scenario										
					31/12/2023							31/12/2024							31/12/2025			
	(min EUR, %	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure
	Central banks		0	0	0	0			0	0		0 0		0	-	0	0	0	0	0		<i>i</i> -
	Central governments		0	0	0	0			0	0		0 0	0	0	-	0	0	0	0	0	0	, -
	Institutions		0	0	0	0	0		0	0		0 0	0	0	-	0	0	0	0	0		
	Corporates		0	0	0	0	0			0		0	0	0	-	0	0	0	0	0	0	4
	Corporates - Of Which: Specialised Lending		0	0	0	0	0			0		0	0	0	-	0	0	0	0	0	0	4
	Corporates - Of Which: SME		0	0	0	0	0			0		0 0	0	0	-	0	0	0	0	0	0	4
	Retail		0	0	0	0			0	0		0 0	0	0	-	0	0	0	0	0		
	Retail - Secured on real estate property  Retail - Secured on real estate property - Of Which: SME		0	0	0	0			0	0		0 0	0	0	-	0	0	0	0	0		
SPAIN	Retail - Secured on real estate property - Of Which; sone Retail - Secured on real estate property - Of Which; non-SME				0	U			U	0		0 0	0	0		0	0		0	0		_
	Retail - Secured on real estate property - Or Which: non-SME  Retail - Qualifying Revolving				0	U			U	0		0 0	0	0		0	0		0	0		_
	Retail - Qualifying Revolving Retail - Other Retail	- 9	0	0		- 0				0		0	- 0	0	1		0	0	0	0		+
	Retail - Other Retail - Of Which: SME				0	U			U	0		0 0	0	0		0	0		0	0		_
	Retail - Other Retail - Of Which: non-SME  Retail - Other Retail - Of Which: non-SME		0	0				•		0		0		0	i		0	0	0	0		<del>,</del>
	Retail - Other Retail - Of Which: non-sme Equity		0	0				•		0		0		0	i		0	0	0	0		<del>,</del>
	Securitisation	,	U							0		0		U			U	0		U		
	Other non-credit obligation assets	,		0						0		0		0	l.		0	0	0	0		d.
	IRR TOTAL		0	0	0					0				0		0	0	0	0	0		d.

<sup>\*</sup> Stage 1, 2, and 3 exposures as well as related provisions already reflect the restated distribution across IFRS 9 stages as of 1 January 2023 as per Meth



#### 2023 EU-wide Stress Test: Credit risk IRB

												Adverse Scenark	•									
					31/12/2023							31/12/2024							31/12/2025			
	(min ELR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage I Stage exposu
	Central banks	0	0	(	0	0		-	0	0	0		0		1-	0	0	0	0	0	0	-
	Central governments	0	0		0	0	0	-	0	0	0	0	0			0	0	0	0	0	0	-
	Institutions	0	0		0	0			0	0	0	0	0			0	0	0	0	0	0	-
	Corporates	0	0		0	0		-	0	0	0	0	0		-	0		C		0	0	-
		0	0		0	0	0	-	0	0	0	0	0		) -	0	0	0	0	0	0	-
			0		0			-	0	0	0	0	0			0		0	0	0	0	-
			0		0			-	0	0	0	0	0			0		0	0	0	0	-
	Corporates - Of Whith: Specialized Lending Corporates - Of Whith: Spiff.  Retail  Retail - Secured on real estate property  Retail - Secured on real estate property - Of Which: Spiff.	0	0		0	0	0	-	0	0	0	0	0		-	0	0	0	0	0	0	-
Kutxabank, S.A.	Retail - Secured on real estate property - Of Which: SME	0	0		0	0	0	-	0	0	0	0	0		-	0		0	0	0	0	-
reactabarity on a	Retail - Secured on real estate property - Of Which: non-SME	0	0		0	0	0		0	0	0	0	0			0	0		0	0	0	9 -
	Retail - Qualifying Revolving	0	0		0	0	0	-	0	0	0	0	0		-	0	0	0	0	0	0	
	Retail - Other Retail	0	0		0	0		-	0	0	0	0	0		1	0			0		0	-
	Retail - Other Retail - Of Which: SME	0	0		0	0	0	-	0	0	0	0	0		-	0	0	0	0	0	0	-
		0	0		0	0	0	-	0	0	0	0	0		-	0	0	0	0	0	0	-
		0	0		0	0	0	-	0	0		0	0		-	0	0	0	0			-
	Retail - Other Retail - Of Which: non-SME Equity Securitisation																					
	Other non-credit obligation assets		0		0	0		-	0	0	0		0		-	0			0	0		-
	IRB TOTAL		. 0		. 0			-		. 0			. 0		1		0		. 0			JI-

												Adverse Scenario										
					31/12/2023							31/12/2024							31/12/2025			
	(min EUR, %	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure
	Central banks	(	0	0		0			0	0		0 0		0	-	0	0	0	0	0		J -
	Central governments		0	0		0			0	0		0	0	0		0	0		0	0		J -
	Institutions	(	0	0		0	0		0	0		0 0	0	0	-	0	0	0	0	0	0	4-
	Corporates	(	0	0		0	0			0		0 0	0	0	-	0	0	0	0	0		11-
	Corporates - Of Which: Specialised Lending	(	0	0		0	0			0		0 0	0	0	-	0	0	0	0	0		4-
	Corporates - Of Which: SME Retail	-	0	0	-				0	0		0 0	0	0	•	0	0		0	0		4-
	Retail - Secured on real estate property	,	0	0		U			U	0		0	0	0	*	0	0		0	0		4
	Retail - Secured on real estate property  Retail - Secured on real estate property - Of Which: SME	,	0	0		U			U	0		0	0	0	*	0	0		0	0		4
SPAIN	Retail - Secured on real estate property - Of Which; sone Retail - Secured on real estate property - Of Which; non-SME	-				U			U	0		0 0	0	0		0	0		0	0		-
	Retail - Secured on real estate property - Or Which: non-SME  Retail - Qualifying Revolving	,	0	0				•		0		0		0	*	0	0		0	0		
	Retail - Other Retail	- 2	0	0						0		0 0		0			0		0	0		al.
	Retail - Other Retail - Of Which: SME		0	0					0	0		0 0	0	0		0	0		0	0		٥.
	Retail - Other Retail - Of Which: non-SME		0	0					0	0		0 0	0	0		0	0		0	0		٥.
	Equity		0	0	- 7					0		0 0		0		0	0		0	0		a -
	Securitisation		-	_		_	_							_			_		-			
	Other non-credit obligation assets		0	0		0			0	0		0 0	0	0	-	0	0		0	0		J-
	TRR TOTAL		0	0						0		0	0	0		0	0		0	0		al-

<sup>\*</sup> Stage 1, 2, and 3 exposures as well as related provisions already reflect the restated distribution across IFRS 9 stages as of 1 January 2023 as per Meth



### 2023 EU-wide Stress Test: Credit risk STA Kutxabank, S.A.

							Actual					
							31/12/202	ž*				
		Exposure	values	Risk expos	ure amounts				Stock of	Stock of	Stock of	
	(min EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central banks	6.092		0	0	6.092	0	0	0	0		0.00%
	Central governments	5.899		0	0	2.829	126	0	0	0		0.00%
	Regional governments or local authorities	5.503		0	0	5.528	9	0	0	0	-	55.00%
	Public sector entities	699		241	0	646			3	0		86,44%
	Multilateral Development Banks	0		0	0	0				0		0.00%
	International Organisations	0		0	0	0				0		0.00%
	Institutions	1.795		800	0	936	107			0		45,24%
	Corporates	7.912	51	7,192	52	7.084	292	217	90	53	103	
	of which: SME	619	20	390	21	449	53	80	5	8	50	61.85%
	Retail	4,430		2,468	34	3,299	316		26		66	
Kutxabank, S.A.	of which: SME	1,130			15	706	118		21		35	
	Secured by mortgages on immovable property	30,168			187	29,165	1,068		31	45	160	
	of which: SME	413		140	17	338	85		- 6	5	13	
	Items associated with particularly high risk	1,111	14	1,643	19	958	175	57	34	44	24	
	Covered bonds	0		0	0	0		0	0	0		0.00%
	Claims on institutions and corporates with a ST credit assessment	393		47	0	389	0	0		0		0.00%
	Collective investments undertakings (CIU)	187		23	0	173	0	0		0		0.00%
	Equity	1,565		1,766	0	288	0	0		0		0.00%
	Securitisation											
	Other exposures	2,485		2,387	0	0		0	0	0		0.00%
	Standardised Total	68,239	303	27,150	292	57,387	2.093	791	185	173	353	44,67%

							Actual					
							31/12/2022					
		Exposure	: values	Risk exposu	ire amounts				Stock of	Stock of	Stock of	
	(min EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central banks	6.092			0	6.092			0	0		0.00%
	Central governments	4.790		0	0	1.720	126		0	0		0.00%
	Regional governments or local authorities	5,503		0	0	5,528	9	0	0	0	0	55.00%
	Public sector entities	699		241	0	646			3	0		86,44%
	Multilateral Development Banks	0		0	0	0	0		0	0		0.00%
	International Organisations	0		0	0	0	0	0	0	0	0	0.00%
	Institutions	933		555	0	931	107	0	0	0	0	45.24%
	Corporates	7.611	50	6.950	51	6.974	290	215	89	53	102	47,55%
	of which: SME	619	20	390	21	449	53	80	5	8	50	61.85%
CDATAL	Retail	4,414	37		34	3,285	315		26	31	65	
SPAIN	of which: SME	1,129	19	442	15	706		62	21	10	35	
	Secured by mortgages on immovable property	29.905	197	10.493	184	28.918	1.051	397	31	45	158	
	of which: SME	413	18	140	17	338		40	6	5	13	
	Items associated with particularly high risk	1,109	14	1,640	19	956	175	56	34	44	24	
	Covered bonds											0.00%
	Claims on institutions and corporates with a ST credit assessment	390		- 44	0	389	0		0	0		0.00%
	Collective investments undertakings (CIU)	187		23	0	173		0	0	0	0	0.00%
	Equity	1,565		1,766	0	288	0	0	0	0		0.00%
	Securitisation											
	Other exposures	2,485		2,387	0	0	0	0	0	0	0	0.00%
	Standardised Total	65,683	298	26,554	288	55,900	2,072	783	184	172	350	44.73%

### 2023 EU-wide Stress Test: Credit risk STA Kutxabank, S.A.

												Baseline Scenario										
					31/12/2023							31/12/2024							31/12/2025			
	(min EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ra Stage 3 exposur
	Central banks	6,091		2			0	0.00%	6.089		- 4	0	0	0	0.00%	6.087	0	5				1
	Central governments	2,822	126	7			2	25.07%	2,814	127	13	3		4	32.53%	2,807	127	20	3	0	7	7 39
	Regional governments or local authorities	5,514	10	13			5	40.00%	5,500	12	25	5		10	40.00%	5,486	14	37	5	0	15	40.
	Public sector entities	644		1			1	40.01%	642	1	3	1		1	40,00%	641	1	4	1	0		40.
	Multilateral Development Banks							0.00%	0						0.00%	0				0		0.
	International Organisations							0.00%	0						0.00%	0				0		0.
	Institutions	929	111				2	50,20%	924	113	- 6	1		3	50,41%	919	115	9	1	0	- 4	50.
	Corporates	6,875	422	295	25	23	141	47.92%	6,693	527	372	21	30	173	46,62%	6,575	579	438	20	29	201	45.
	of which: SME	435	60	88			53	60.65%	423	65	94	2	3	56	59,47%	413	69	100	2	2	55	58.
	Retail	3,243	283	204	11	19	112	54.95%	3,183			10	15	141	49.96%	3,124	255	351	10	14	167	7 47
Kutxabank, S.A.	of which: SME	688	119			1 5	47	60.08%	674		92	3	4	53	57.87%	662	120	103	3	4	58	56.
	Secured by mortgages on immovable property	28,743	1,336	557	11	36	198	35.50%	28,438	1,487	712	10	33	230	32.38%	28,185	1,590	861	10	34	262	30.
	of which: SME	337	78	48		2	16	33.73%	335	73	55	0	1	17	30.92%	334	69	60	0	1	17	7 29.1
	Items associated with particularly high risk	922	183	84		12	31	37.23%	891	187	111	4	11	. 37	33.62%	865	187	138	4	10	43	31.5
	Covered bonds	0					0	0.00%	0	0	0	0	0		0.00%	0	0	0	0	0		0.0
	Claims on institutions and corporates with a ST credit assessment	375	12	2	-		1	45.33%	363	22	4	1	0	2	45.32%	352	30	6	1	0	3	45.3
	Collective investments undertakings (CIU)	169	3	1			0	40.13%	166	5	2	0	0	1	40.66%	164	6	3		0		40.8
	Equity	282	-	2	-		1	40.13%	276	8	4	1	0	2	40.66%	273	10	6	1	0	- 2	40.8
	Securitisation																					
	Other exposures	0		0			0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0		0.0
	Standardised Total	56,609	2,491	1.172	63	90	494	42.16%	55,980	2,752	1.540	56	91	606	39.34%	55,477	2.915	1.879	55	88	708	

												Baseline Scenario	•									
					31/12/2023							31/12/2024							31/12/2025			
	(min EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central banks	6.091	0		0	0	0	0.00%	6.089	0	-	0		0	0.00%	6.087	0	5	0			0.00%
	Central governments	1,716	126	4	2	0	2	40.00%	1,711	126	8	2		3	40.00%	1,707	126	12	2			5 40.00%
	Regional governments or local authorities	5,514	10	13	5	0	5	40.00%	5,500	12	25	5		10	40.00%	5,486	14	37	5		15	5 40.00%
	Public sector entities	644	0	- 1	1		1	40.01%	642	1		1			40,00%	641	1	4	1			2 40.00%
	Multilateral Development Banks	0	0			0	0	0.00%	0	0					0.00%	0	0	0				0.00%
	International Organisations	0	0		0	0	0	0.00%	0	0		0		0	0.00%	0	0	0	0			0.00%
	Institutions	924	110	3		0	2	50.60%	919	113	6	1		3	50.63%	914	115	9	1			4 50.65%
	Corporates	6.773	415	291	24	22	141	48,41%	6,598	516	365	20	25	172	47,03%	6,485	566	428	19	28	191	8 46.23%
	of which: SME	435	60	88		2	53	60.65%	423	65	94	2		56	59.47%	413	69	100	2		S	9 58.48%
	Retail	3,229	281		11	18	112	55.11%	3,169			10	15	141	50.09%	3,110	254	349	10	14	166	6 47.60%
SPAIN	of which: SME	688	119	78	4	5	47	60.08%	673	120	92	3	4	53	57.88%	662	120	103	3	4	51	8 56.39%
	Secured by mortgages on immovable property	28,500	1,316	549	11	32	195	35.56%	28,198	1,466	702	10	33	228	32.42%	27,948	1,568	849	10	34	259	9 30.48%
	of which: SME	337	78	46	0	2	16	33.70%	335		55	0	1	17	30.89%	334	69	60	0	1	17	7 28.97%
	Items associated with particularly high risk	920	183	84	4	12	31	37.21%	889	187	111	4	11	37	33.60%	863	187	137	- 4	10	43	31.57%
	Covered bonds	0	0				0	0.00%		0					0.00%	0		0				0.00%
	Claims on institutions and corporates with a ST credit assessment	375	12				1	45.33%	363	22	- 4	1		2	45.32%	352	30	6				3 45.32%
	Collective investments undertakings (CIU)	169	3	1	0	0	0	40.13%	166	5	2	0		1	40.66%	164	6	3	0			1 40.89%
	Equity	282	4	- 2	- 1		- 1	40.13%	276	8	4	- 1		2	40.66%	273	10	6	1			2 40.89%
	Securitisation																					
	Other exposures	0	0		0	0	0	0.00%	0	0		0		0	0.00%	0	0	0	0			0.00%
	Standardised Total	55,137	2,462	1,156	61	85	490	42.44%	54,520	2,718	1,516	54	89	600	39.55%	54,028	2,878	1,848	53	87	699	37.83%

<sup>\*</sup> Stage 1, 2, and 3 exposures as well as related provisions already reflect the restated distribution across IFRS 9 stages as of 1 January 2023 as per Methodolog

### 2023 EU-wide Stress Test: Credit risk STA Kutxabank, S.A.

												Adverse Scenario										
					31/12/2023							31/12/2024							31/12/2025			
	(min EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Rat Stage 3 exposure
	Central banks	6,091	0	2	(		0	0.00%	6.089	0	- 4	0	0	0	0.00%	6,087	0	5	0			0.
	Central governments	2,806	139	9			4	40.00%	2,783	153	18	3	0	7	40.00%	2,761	166	27	3	0	11	40.1
	Regional governments or local authorities	5,483	36	17			7	40.00%	5,439		34	7	0	14	40.00%	5,395	91	51	6	0	20	40.0
	Public sector entities	640		2			1	40.01%	635	7	- 4	1	0	2	40,00%	630	10	- 6	1			40.0
	Multilateral Development Banks	0	0	0				0.00%	0	0		0	0	0	0.00%	0		0				0.0
	International Organisations	0	0	0				0.00%	0	0		0	0	0	0.00%	0		0				0.0
	Institutions	923	113	7		1	4	58.21%	909	119	15	4	- 1	9	58,24%	896	124	23	3		13	58.2
	Corporates	6.859	408	325	66	35	182	55,89%	6.531	580	481	50	51	264	54,92%	6.281	697	615	43	55	335	54.4
	of which: SME	426	63	94	7	7	63	67,00%	400	72	110	5	7	72	65.01%	382	77	123	4	6	78	63.5
	Retail	3,221	289	220	21	29	126	57.09%	3,121	282	327	15	27	172	52.74%	3,036	283	411	14	21	207	50.3
Kutxabank, S.A.	of which: SME	671	122	92	12	13	60	64.75%	631	128	126	7	13	79	62.57%	606	130	149	6	10	91	61.0
	Secured by mortgages on immovable property	28,564	1,472	599	25	81	242	40.30%	27,970	1,772	894	18	102	316	35.30%	27,680	1,821	1,135	17	83	368	32.4
	of which: SME	329	80	54		. 4	20	37.80%	317	77	69	0	3	23	33.15%	310	74	79	0	2	24	30.7
	Items associated with particularly high risk	898	188	103	22	22	44	42.23%	804	198	188	11	21	71	37.99%	750	194	245	9	17	89	36.2
	Covered bonds	0	0	0		0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0		0.0
	Claims on institutions and corporates with a ST credit assessment	366	18	5			3	53.62%	342	36	11	2	0	6	53.63%	324	49	16	2	0		53.6
	Collective investments undertakings (CIU)	167	4	2			1	49.91%	159	8	6	1	1	3	51.53%	153	12	9	1	1		52.0
	Faulty	279	6	4			2	49.91%	265	14	10	2	- 1	5	51,53%	255	19	14	2	2	8	52.0
	Securitisation																					
	Other exposures	0	0	0	(	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.0
	Standardised Total	56,299	2,677	1.295	161	170	613	47.35%	55,048	3.232	1.991	115	205	869	43,62%	54,249	3,466	2.556	101	180	1.065	41.68

												Adverse Scenario										
					31/12/2023							31/12/2024							31/12/2025			
	(min EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central banks	6.091	0	2	0	0	0	0.00%	6.089	0		0	0	0	0.00%	6.087	7 0	5	0		1	0.00%
	Central governments	1,706	134	6	2	0	2	40.00%	1,692	142	11	. 2	0	5	40.00%	1,679	150	17	2		1 7	40.00%
	Regional governments or local authorities	5,483	36	17	7	0	7	40.00%	5,439	64	34	7	0	14	40.00%	5,395	91	51	6		J 20	40.00%
	Public sector entities	640	3	2			- 1	40.01%	635	7		1		2	40,00%	630	10	6	1			40.00%
	Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0		0	0	0	0.00%	0	0	0	0			0.00%
	International Organisations	0	0	0	0	0	0	0.00%	0	0		0	0	0	0.00%	0	0	0	0			0.00%
	Institutions	918	113	7	- 4	1	4	58.21%	905	119	15	4	1	9	58.24%	891	124	22	3		. 17	58.26%
	Corporates	6.757	402	320	64	34	179	55,93%	6,439	569	471	48	50	259	54,96%	6.195	683	601	42	5	4 327	54.50%
	of which: SME	426	63	94		7	63	67.00%	400	72	110	5	7	72	65.01%	382	2 77	123	4		, 78	63.51%
	Retail	3,207		219	21	29	125	57.19%	3,107		325	15	26	172	52.84%	3,023	3 282	409	14	2:	1 207	7 50.45%
SPAIN	of which: SME	671	122	92	12	13	60	64.75%	631		126	7	13	79	62.58%	606	130	149	6	10	J 91	61.04%
	Secured by mortgages on immovable property	28,323	1,451	591	29	80	238	40.32%	27,736	1,748	883	18	101	312	35.32%	27,449	1,796	1,120	16	82	2 367	32.43%
	of which: SME	329	80	54	-	4	20	37.76%	317	77	69	0	3	23	33.12%	310	74	79	0		. 24	30.72%
	Items associated with particularly high risk	897	188	103	22	22	43	42.21%	802	198	188	11	21	71	37.98%	749	194	244	9	17	. 88	36.19%
	Covered bonds	0	0					0.00%		0		0			0.00%	0	0	0				0.00%
	Claims on institutions and corporates with a ST credit assessment	366	18	5	3	0	3	53.62%	342	36	11	2		6	53.63%	324	1 49	16	2		, 8	53.64%
	Collective investments undertakings (CIU)	167	4	2	2	0	1	49.91%	159	8		1	1	3	51.53%	153	12	9	1			52.00%
	Equity	279	6	4	3	0	2	49.91%	265	14	10	2	- 1	5	51.53%	255	19	14	2			52.00%
	Securitisation																				4	4
	Other exposures	0	0	0	0	0	0	0.00%	0	0		0	0	0	0.00%	0	0	0	0			0.00%
	Standardised Total	54.835	2.643	1.277	157	168	605	47.40%	53,609	3,185	1.960	111	202	856	43,65%	52.830	3.410	2,515	98	178	1.048	41.69%

<sup>\*</sup> Stage 1, 2, and 3 exposures as well as related provisions already reflect the restated distribution across IFRS 9 stages as of 1 January 2023 as per Methodolog



### 2023 EU-wide Stress Test: Credit risk COVID-19 IRB Kutxabank, S.A.

								Public guara	ntees - Actual						
								31/1	2/2022						
		Exposu	re values	Risk expos	ure amounts	Stage 1	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of which	Stage 3	Stage 3 exposure, of which	Stock of provisions for	Stock of provisions for		Coverage Ratio - Stage 3
	(min EUR, %)		F-IRB	A-188	F-IRB	exposure	guaranteed amount	exposure	guaranteed amount	exposure	guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure
	Central banks														
	Central governments														
	Institutions														
	Corporates			0	0	0	0	0					0	0	1 -
	Composites - Of Which: Sparialised Landing	0		0		0	0			0		0	0	0	1 -
	Corporates - Of Which: SME		0	0	0	0	0	0	0	0	•	0	0	0	
	Retail			0		0	0		0			0	0	0	1 -
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0	0	1 -
Kutxabank, S.A.	Retail - Secured on real estate property - Of Which: SME		0	0	0	0	0	0	0	0	•	0	0	0	
Kutxabalik, S.A.	Retail - Secured on real estate property - Of Which: non-			0		0	0		0			0	0	0	1 -
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	1 -
	Retail - Other Retail			0		0	0		0	0		0	0	0	
	Retail - Other Retail - Of Which: SME		0	0			0		0	0			0	0	
	Retail - Other Retail - Of Which: non-SME			0			0	- 0	0				0	0	1
	Eouity														
	Securitisation														
	Other non-credit obligation assets	_													
	IR8 TOTAL			0			0			0			0	0	

								Public guara	intees - Actual						
								31/1	2/2022						
		Exposu	re values	Risk expor	sure amounts	Stage 1	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of which	Stage 3	Stage 3 exposure, of which	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio
	(min EUR, %)	A-198	F-IRB	A-DEB	F-IRB	exposure	guaranteed amount	exposure	guaranteed amount	exposure	guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure
	Central banks														
	Central governments														
	Institutions														
	Corporates	0			) 0	0	0	0	0				0		
	Corporates - Of Which: Specialised Lending														
	Corporates - Of Which: SME														
	Retail				) 0	0	0	0	0				0		
	Retail - Secured on real estate property														
SPAIN	Retail - Secured on real estate property - Of Which: SME														
	Retail - Secured on real estate property - Of Which: non-				) 0	0	0	0	0				0		
	Retail - Qualifying Revolving														
	Retail - Other Retail														
	Retail - Other Retail - Of Which: SME														
	Retail - Other Retail - Of Which: non-SME														
	Easity														
	Securitisation														
	Other non-credit obligation assets														
	TOR TOTAL		1 0	1 .	al o										I.

#### 2023 EU-wide Stress Test: Credit risk COVID-19 IRB

															K	utxabank, S	5.A.														
																Public guarantees	s - Baseline Scena	rio													
						31/1	2/2023									31/1	12/2024									31/1	2/2025				
	(min EUR, %)	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central banks																														
	Central governments																														
	Institutions																														
	Corporates				0	0	0	0	0	0		0	0		0				-	0			0					0	0	0	
	Committee - Of Which: Sparialised Landing																														
	Corporates - Of Which: SME																														
	Retail				0	0	0	0		0					0 0				-									0	0	0	
	Retail - Secured on real estate property																														
Katanbank CA	Retail - Secured on real estate property - Of Which: SME																														
Kutxabank, S.A.	Retail - Secured on real estate property - Of Which: ron-																														
	Retail - Ovalifying Beyntying																														
	Retail - Other Buteil																														
	Rutal - Other Rutal - Of Which: SME																														
	Rutal - Other Rutal - Of Which: non-SME																														
	Equity																														
	Securitisation																														
	Other non-credit obligation assets																														
	IRB TOTAL			1			0	0		0					0 0															0 .	
																	s - Baseline Scena	rio													
						31/1	2/2023									31/1	12/2024									31/1	2/2025				
	(min BJR. %)	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	Stage 3 exposure, of which guaranteed arrount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central banks																antoziik								- ANOSIIC						
	Central governments			1					1									1													
	Institutions		1	1	t								1				1			1			1		1			t			-
	Corporates																														

#### 2023 EU-wide Stress Test: Credit risk COVID-19 IRB

															Kı	utxabank, S	i.A.														
																Public guarantee	- Adverse Scenari	io .													
						31/1	2/2023									31/1	2/2024									31/1	2/2025				
		Stage 1	Stage 1 exposure, of	Stage 2	Stage 2 exposure, of	Stage 3	Stage 3 exposure, of	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio -	Stage 1	Stage 1 exposure, of	Stage 2	Stage 2 exposure, of	Stage 3	Stage 3 exposure, of	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio -	Stage 1	Stage 1 exposure, of	Stage 2	Stage 2 exposure, of	Stage 3	Stage 3 exposure, of	Stock of provisions for	Stock of provisions for	Stock of Cor	verage Ratio -
	(min BL	exposure	which guaranteed amount	exposure	which guaranteed amount	exposure	which guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure	exposure	which guaranteed amount	exposure	which guaranteed amount	exposure	which guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure	exposure	which guaranteed amount	exposure	which guaranteed amount	exposure	which guaranteed amount	Stage 1 exposure	Stage 2 exposure		Stage 3 exposure
	Central banks		amount		amount		amount						amount		amount		amount						amount		amount		amount				
	Central governments																														
	Institutions																														
	Corporates		0	0	0 0		0		0	0							0	0							) (				0	0 -	
	Cornorates - Of Whith: Sparialised Landon																														
	Corporates - Of Which: SME																														
	Retail		0	0	0 0	- 6	0			0		- 6					0	0	- 6												
	Retail - Secured on real estate property  Retail - Secured on real estate property - Of Which:																														
Kutxabank, S.A.	Rutal - Secured on real estate property - CF Which: Rutal - Secured on real estate property - Of Which:				+								-											-		-		-			
	Retail - Secured on real estate property - CF Which: Retail - Qualifying Revolving	rco-			+								-											-		-		-			
	Retail - Other Retail			+											+										+						
	Retail - Other Retail - Of Which: SME			+											+										+						
	Retail - Other Retail - Of Which: non-SME																														
	Equity																														
	Securitisation																														
	Other non-credit obligation assets																														
	IRB TOTAL		0	0	0 0				0	0																			0	0 -	
							•																								
																	s - Adverse Scenari	6													
						31/1	2/2023									31/1	2/2024									31/1	2/2025				
			Stage 1		Stage 2		Stage 3	Stock of	Stock of	Stock of			Stage 1		Stage 2		Stage 3	Stock of	Stock of	Stock of			Stage 1		Stage 2		Stage 3	Stock of	Stock of	Stock of	
		Stage 1	exposure, of	Stage 2	exposure, of	Stage 3	exposure, of	provisions for	provisions for	provisions for	Coverage Ratio -	Stage 1	exposure, of	Stage 2	exposure, of	Stage 3	exposure, of	provisions for	provisions for	provisions for	Coverage Ratio -	Stage 1	exposure, of	Stage 2	exposure, of	Stage 3	exposure, of which	provisions for	provisions for		rerage Ratio -
		exposure	which	ехромите	which	exposure	which	Stage 1	Stage 2	Stage 3	Stage 3	exposure	which	exposure	which	exposure	which	Stage 1	Stage 2	Stage 3	Stage 3	exposure	which quaranteed	exposure	which	exposure	which guaranteed	Stage 1	Stage 2		Stage 3
	(min B)	IR 563	guaranteed		guaranteed		guaranteed	exposure	exposure	exposure	exposure		guaranteed		guaranteed		guaranteed	exposure	exposure	exposure	exposure		guaranteed		guaranteed		guaranteed	exposure	exposure	exposure	exposure
		m, m)	amount		amount		amount						amount		amount		amount						amount		amount		amount				
	Central banks																														
	Central covernments				1								1											1		1		1			
	Institutions		_	_																											
	Corporates		0	0	0 0	- 6	0			0		- 6					0	0	- 6												
	Corporates - Of Which: Specialised Lending																														
	Corporates - Of Which: SME																														

EBA SUNCOSAN SANCOS

### 2023 EU-wide Stress Test: Credit risk COVID-19 STA

						utxabalik, 3	.M.						
							Public guara	ntees - Actual					
							31/1	2/2022					
	(min EUR, %)	Exposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure
	Central banks												_
	Cantral assuraments												
	Regional governments or local authorities												_
	Public sector entities												_
	Multilateral Development Banks												
	International Organisations												_
	Institutions												-
	Corporates	235	70	50	16	143	106	_					
	of which SIP	194			12	74	21			0			
	Detail	475		114	101	119				0			
Kutxabank, S.A.	of which: SVE	237		114	101	119							
Kutkabarik, S.A.	Secured by mortogous on immovable property	-	- 7							0			
	of which non-SIP		0							0			
	Stems associated with particularly high risk							-	_		- "	- 0	+
	Covered bonds												+
	Claims on institutions and corporates with a ST credit assessment											-	+
	Collective investments undertakings (CIU)											-	+
	Conective investments undertakings (CID)								-				+
	Securitisation								-				+
													-
	Other exposures Standardised Total	431	170	164	110	262	216						-
	Standardised Total	431	126	164	139	262	216				_		
							Public guars	ntees - Actual					
							31/1	2/2022					
		Exposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which ourranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Rat Stage 3 exposure
	(min EUR, %)				acres cont		emount		anana and	exposure	exposure	exposure	
	Cantral hardra											-	+
	Central governments											-	+
	Regional governments or local authorities												4
	Doblic sector antities												
	Multilateral Development Banks												
	International Organisations												4
	Institutions												4
	Corporates	235	70	50	38	143		-		0	3	1	
	of which: SME	194		15	12	24	21			0			2
	Detail	475	142	114	101	119				0			
SPAIN	of which: SME	237	71	114	101	119	110						
	Secured by mortgages on immovable property		0							0			
	ACCION OF INSTANCE OF STREET				-								_

### 2023 EU-wide Stress Test: Credit risk COVID-19 STA Kutxabank, S.A.

																Public guarantees	- Baseline Scenari	la .													
						31/12	1/2023									31/12	/2024									31/1	2/2025				
	(min	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central banks																														
	Central governments																														
	Regional governments or local authorities																														
	Public sector entities																														
	Multilateral Development Banks																														
	International Organisations																														
	Institutions Corporates										2 46.76%										47 98%										46 58%
	Consorates of which State		8 3	137	7 106	- 5	3		1	2	2 46,76%	- 58	29	132	105	- 6	3		1	,	47,98%	62	39	127	104		- 4	4 0	1	- 3	48,59%
	Detail Of the Control	,									2 46,93%										47 58%										48 75%
Kutxabank, S.A.	of which Off		5 20	12	100	- 2	- 1	- 2	_	-	4,0%	110	193	113	105		- 1	- 2	_	4	17,21%	120	227	110	103			2 0			40,22%
Ruthabalik, S.A.	Secured by mortogres on improvable recognity		0	0 0					0		0 .	0				0	0									0		0 0	0	0 -	
	of which con-207			,	, ,		,				,		,				,			,			,						· ·	- "	
	Items associated with particularly high risk																														
	Covered bonds																														
	Claims on institutions and corporates with a ST credit assessment																														
	Collective investments undertakings (CIU)																														
	Equity																														
	Securitization																														
	Other exposures Standardised Total										5 46.00%										47 91%										
						31/12	/2023									31/12	/2024									31/1	2/2025				
	(min	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	Stage 3 exposure, of which	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio -		Stage 1 exposure, of		Stage 2		Stage 3 exposure, of	Stock of	Stock of	Stock of			Stage 1		Stage 2		Stage 3	Stock of	Stock of	Stock of	Coverage Ratio -
	Central hanks						guaranteed	Stage 1 exposure	Stage 2	Stage 3	Stage 3 exposure	Stage 1 exposure	which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3 exposure	which guaranteed	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3 exposure	exposure, of which guaranteed	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Stage 3 exposure
	Central governments				aments.		guaranteed		Stage 2	Stage 3			which		which		which	Stage 1	Stage 2	Stage 3	Stage 3		which		which	Stage 3 exposure	which	Stage 1	Stage 2	provisions for Stage 3	Stage 3 exposure
					ETT-1172		guaranteed		Stage 2	Stage 3			which		which		which	Stage 1	Stage 2	Stage 3	Stage 3		which		which	Stage 3 exposure	which	Stage 1	Stage 2	provisions for Stage 3	Stage 3 exposure
	Regional governments or local authorities				amain)		guaranteed		Stage 2	Stage 3			which		which		which	Stage 1	Stage 2	Stage 3	Stage 3		which		which	Stage 3 exposure	which	Stage 1	Stage 2	provisions for Stage 3	Stage 3 exposure
	Dublic sactor antities				anauet		guaranteed arrount		Stage 2	Stage 3			which		which		which	Stage 1	Stage 2	Stage 3	Stage 3		which		which	Stage 3 exposure	which	Stage 1	Stage 2	provisions for Stage 3	Stage 3 exposure
	Bublic sector entities Multilateral Development Banks				art to the		guaranteed arrount		Stage 2	Stage 3			which		which		which	Stage 1	Stage 2	Stage 3	Stage 3		which		which	Stage 3 exposure	which	Stage 1	Stage 2	provisions for Stage 3	Stage 3 exposure
	Sublic sector entities Multilateral Development Banks International Organisations				and of		guaranteed arecount		Stage 2	Stage 3			which		which		which	Stage 1	Stage 2	Stage 3	Stage 3		which		which	Stage 3 exposure	which	Stage 1	Stage 2	provisions for Stage 3	Stage 3 exposure
	Bublic sorter antition Multistateral Development Banks Enternation Commissions Institutions				amin 19		guaranteed arecount		Stage 2	Stage 3	exposure 2 tage 3	exposure	which		which guaranteed		which	Stage 1	Stage 2	Stage 3	Stage 3 exposure	exposure	which guaranteed errount	exposure	which guaranteed	Stage 3 exposure	which	Stage 1	Stage 2	provisions for Stage 3	exposure
	Bublic serior matities Multitates Development Banks Determitions Geominations Justifications Concordes		5 3	B 137	7 106	5	guaranteed arrowst		Stage 2	Stage 3		exposure	which		which		which	Stage 1	Stage 2	Stage 3	Stage 3	exposure	which guaranteed errount	exposure	which guaranteed	Stage 3 exposure	which	Stage 1	Stage 2	provisions for Stage 3	Stage 3 exposure
	Robbir control antition Multilateral Constitutions Stemmelismal Constitutions Seasonates Constitution of which 395		,		100	5	guaranteed arrount		Stage 2	Stage 3	Stage 3 exposure	exposure	which		which guaranteed		which	Stage 1	Stage 2	Stage 3	Stage 3 exposure	exposure	which guaranteed errount	exposure	which guaranteed	Stage 3 exposure	which	Stage 1	Stage 2	provisions for Stage 3	40.53%
CDATH	Bubble sustance published Multilational Questionment Banks Setermational Questionations Setermational Questionations Setermational Questionations Setermational Greenates of which QUES	: :	,		100	5	guaranteed sercount		Stage 2	Stage 3	exposure 2 tage 3	exposure	which		which guaranteed		which	Stage 1	Stage 2	Stage 3	Stage 3 exposure	exposure	which guaranteed errount	exposure	which guaranteed	Stage 3 exposure	which	Stage 1	Stage 2	provisions for Stage 3	exposure
SPAIN	Robin confer antition Multilatinal Socialment Santa International Operations International Operations International Commissions Conversions Conversion		,		100	5	guaranteed amount		Stage 2	Stage 3	Stage 3 exposure	exposure	which		which guaranteed		which	Stage 1	Stage 2	Stage 3	Stage 3 exposure	exposure	which guaranteed errount	exposure	which guaranteed	\$10ge 3 exposure 7	which	Stage 1	Stage 2	provisions for Stage 3	40.53%
SPAIN	Notify and/or continue Multilateral Processors Earths Softmaniscon Constitutions Softmaniscon Constitutions Constitutions Constitutions Grand Softmaniscon Constitutions of softmaniscon Constitution Constitutions of softmaniscon Constitution Constitution Constitution Constitution Cons		,		100	5 5 0	guaranteed servicest		Stage 2	Stage 3	Stage 3 exposure	exposure	which		which guaranteed		which	Stage 1	Stage 2	Stage 3	Stage 3 exposure	exposure	which guaranteed errount	exposure	which guaranteed	\$126.3 exposure 7 7	which	Stage 1	Stage 2	provisions for Stage 3	40.53%
SPAIN	Notification and setting Michigan State St		,		100	5	guranteed errount		Stage 2	Stage 3	Stage 3 exposure	exposure	which		which guaranteed		which	Stage 1	Stage 2	Stage 3	Stage 3 exposure	exposure	which guaranteed errount	exposure	which guaranteed	Stage 3 exposure	which	Stage 1	Stage 2	provisions for Stage 3	40.53%
SPAIN	Notificate Constructions Militaria Construction Market  International Construction  International  Construction  International  International		,		100	5 5	guaranteed arround 4		Stage 2	Stage 3	Stage 3 exposure	exposure	which		which guaranteed		which	Stage 1	Stage 2	Stage 3	Stage 3 exposure	exposure	which guaranteed errount	exposure	which guaranteed	\$200 3 exposure 7 7	which	Stage 1	Stage 2	provisions for Stage 3	40.53%
SPAIN	Michigan (Involvament Bank) Michigan (Involvament Bank) Michigan (Involvament Bank) Michigan (Involvament Bank) Grandella Gran		,		100	5 5	guaranteed arrowsh		Stage 2	Stage 3	Stage 3 exposure	exposure	which		which guaranteed		which	Stage 1	Stage 2	Stage 3	Stage 3 exposure	exposure	which guaranteed errount	exposure	which guaranteed	Stage 3 exposure	which	Stage 1	Stage 2	provisions for Stage 3	40.53%
SPAIN	Michael control control Michael Control Control Michael Contro		,		100	5	guaranteed services 3		Stage 2	Stage 3	Stage 3 exposure	exposure	which		which guaranteed		which	Stage 1	Stage 2	Stage 3	Stage 3 exposure	exposure	which guaranteed errount	exposure	which guaranteed	Stage 3 exposure	which	Stage 1	Stage 2	provisions for Stage 3	40.53%
SPAIN	Melitor and acceptance of the Melitor of Section of Section Se		,		100	5	guaranteed services		Stage 2	Stage 3	Stage 3 exposure	exposure	which		which guaranteed		which	Stage 1	Stage 2	Stage 3	Stage 3 exposure	exposure	which guaranteed errount	exposure	which guaranteed	Stage 3 exposure	which	Stage 1	Stage 2	provisions for Stage 3	40.53%
SPAIN	Notice of the control		,		100	5 5	guaranteed associated		Stage 2	Stage 3	Stage 3 exposure	exposure	which		which guaranteed		which	Stage 1	Stage 2	Stage 3	Stage 3 exposure	exposure	which guaranteed errount	exposure	which guaranteed	Stage 3 exposure	which	Stage 1	Stage 2	provisions for Stage 3	40.53%
SPAIN	Melitor and acceptance of the Melitor of Section of Section Se		,		100	5	guaranteed associated		Stage 2	Stage 3	Stage 3 exposure	exposure	which		which guaranteed		which	Stage 1	Stage 2	Stage 3	Stage 3 exposure	exposure	which guaranteed errount	exposure	which guaranteed	Stage 3 exposure	which	Stage 1	Stage 2	provisions for Stage 3	40.53%

### 2023 EU-wide Stress Test: Credit risk COVID-19 STA Kutxabank, S.A.

															N	utxabalik, 3	.A.														
																Public guarantees	- Adverse Scenari	tio .													
						31/1	2/2023									31/1	2/2024									31/1	/2025				
	(min EUR, %)	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Firm 7	verage Ratio - Stage 3 exposure
	Central banks																														
	Central governments																														
	Regional governments or local authorities																														
	Public sector entities																														
	Multilateral Development Banks																														
	International Organisations Institutions		-		1										1					1											
	Corporates			170	100						3 53,47%			- 11	100						95.87%		- 1	130	104				-		57 77%
	of which 1985			120	100						20.00		- 4	- 12	100			_			2007		- 4	- 10	104						27.77
	Retail	112	5 102	116	5 105	6	- 4				3 54,67%	113	5 103	11	14 105		6		2		57,19%	116	224	111	104	10	7		1	6	57,67%
Kutxabank, S.A.	of which: 1985																														
	Served by motosnes on immousble rennetty		0 0								٥.		0 0		0 0		٥						٥		0	0			0	0 -	
	of which: non-GME																														
	Stems associated with particularly high risk Covered bonds					-		-	-	-	+		_					-	-	<del>                                     </del>											
	Claims on institutions and corporates with a ST credit assessment		+		+	-				-					+			-		1					-						
	Collective investments undertakings (CIU)																														
	Equity																														
	Securitivation																														
	Other exposures Standardised Total																				FT 0100										
	(refn EUR, *No)	Stage 1 exposure	Stage 1 exposure, of which oursenteed	Stage 2 exposure	Stage 2 exposure, of which ourranteed	Stage 3 exposure	2/2023 Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1	Stage 2	Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which quaranteed	Stage 3 exposure	2/2024 Stage 3 exposure, of which guaranteed	Stage 1	Stage 2	Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	5tage 3 exposure, of which quaranteed	Stock of provisions for Stage 1	Stage 2	Stage 3	verage Ratio - Stage 3 exposure
	(min EUR, %) Control banks		-mount		armound.		-mount	exposure	exposure	exposure			arrount					exposure	exposure	exposure			-mount		amound)		frances	exposure	exposure	exposure	
	Central governments																														
	Regional governments or local authorities																														
	Dublic sector antities																														
	Multilateral Development Banks																														
	International Organisations																														
	Institutions			170																	55.87%										57.72%
	Consorates of which: SMC	2	3 35	138	106	- 6	,		1 2		3 53,47%	- 5	4 35	13	105	9	- 4		3	5	55.83%	55	35	130	104	- 11	- 4		2	- 6	57.77%
	of which: SHE Date!	112	5 102	136	100						3 54,67%	- 11		- 11	105				_		57,19%	116	104	111	101	10					57,67%
SPAIN	of which: SHE		J 100	120	2 100				-		2 20.00%		3 203		100		,			_	37.17%	****	***	***	104		,		-	,	37,07 %
	Secured by mortoages on immovable property					0					0 -		0 0		0 0															0.	
	of which: non-SME		1																								ĺ				
	Items associated with particularly bloh risk																														
	Covered bonds																														
	Claims on institutions and corporates with a ST credit assessment																														
	Callerthus investments undertakings (CIII)										-																				
	Securitieshion																														
	Securitisation		-		-	-		-	-	-	-							-	-												



### **2023 EU-wide Stress Test: Securitisations**

		Actual		Baseline Scenario			Adverse Scenario	
	(mln EUR)	31/12/2022	31/12/2023	31/12/2024	31/12/2025	31/12/2023	31/12/2024	31/12/2025
	SEC-IRBA	0						
	SEC-SA	0						
Exposure values	SEC-ERBA	0						
	SEC-IAA	0						
	Total	0						
	SEC-IRBA	0	0	0	0	0	0	0
	SEC-SA	0	0	0	0	0	0	0
REA	SEC-ERBA	0	0	0	0	0	0	0
REA	SEC-IAA	0	0	0	0	0	0	0
	Additional risk exposure amounts	0	0	0	0	0	0	0
	Total	0	0	0	0	0	0	0
Impairments	Total banking book others than assessed at fair value		0	0	0	0	0	0



# **2023 EU-wide Stress Test: Risk exposure amounts**

	Actual		Baseline scenario			Adverse scenario	
(mln EUR)	31/12/2022	31/12/2023	31/12/2024	31/12/2025	31/12/2023	31/12/2024	31/12/2025
Risk exposure amount for credit risk	27,443	27,859	28,104	28,350	27,443	27,443	27,443
Risk exposure amount for securitisations and re-securitisations	0	0	0	0	0	0	0
Risk exposure amount other credit risk	27,443	27,859	28,104	28,350	27,443	27,443	27,443
Risk exposure amount for market risk	124	124	124	124	124	124	124
Risk exposure amount for operational risk	2,323	2,323	2,323	2,323	2,323	2,323	2,323
Other risk exposure amounts	0	-79	-284	-294	496	495	487
Total risk exposure amount	29,889	30,226	30,267	30,503	30,385	30,384	30,376
Total Risk exposure amount (transitional)	29,899	30,226	30,267	30,503	30,361	30,372	30,376
Total Risk exposure amount (fully loaded)	29,932	30,226	30,267	30,503	30,385	30,384	30,376



		IFRS 9 first implementation	Actual	Baseline Scenario			Adverse Scenario		
	(min EUR, %)	01/01/2018	31/12/2022	2023	2024	2025	2023	2024	2025
A	OWN FUNDS		5,265	5,761	6,269	6,547	4,569	4,583	4,635
A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)		5,265	5,761	6,269	6,547	4,569	4,583	4,635
A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)		2,060	2,060	2,060	2,060	2,060	2,060	2,060
A.1.1.1	of which: CET1 instruments subscribed by Government		0	0	0	0	0	0	0
A.1.2	Retained earnings		3,702	4,038	4,351	4,648	3,709	3,759	3,834
A.1.3	Accumulated other comprehensive income		382	382	382	382	-232	-232	-232
A.1.3.1	Arising from full revaluation, cash flow hedge and liquidity reserves		428	428	428	428	-165	-165	-165
A.1.3.2	OCI Impact of defined benefit pension plans [gain or (-) loss]		-46	-46	-46	-46	-67	-67	-67
A.1.3.3	Other OCI contributions		0	0	0	0	0	0	0
A.1.4	Other Reserves		0	0	0	0	0	0	0
A.1.5	Funds for general banking risk		0	0	0	0	0	0	0
A.1.6	Minority interest given recognition in CET1 capital		2	2	2	2	2	2	2
A.1.7	Adjustments to CET1 due to prudential filters		8	8	8	8	32	32	32
A.1.7.1	(-) Value adjustments due to the requirements for prudent valuation (AVA)		-3	-3	-3	-3	-3	-3	-3
A.1.7.2	Cash flow hedge reserve		12	12	12	12	36	36	36
A.1.7.3	Other adjustments		-1	-1	-1	-1	-1	-1	-1
A.1.8	(-) Intangible assets (including Goodwill)		-367	-367	-367	-367	-367	-367	-367
A.1.8.1	of which: Goodwill (-)		-301	-301	-301	-301	-301	-301	-301
A.1.8.2	of which: Software assets (-)		-65	-65	-65	-65	-65	-65	-65
A.1.8.3	of which: Other intangible assets (-)		0	0	0	0	0	0	0
A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs		-483	-205	-3	0	-538	-533	-507
A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses		0	0	0	0	0	0	0
A.1.11	(-) Defined benefit pension fund assets		0	0	0	0	0	0	0
A.1.12	(-) Reciprocal cross holdings in CET1 Capital		0	0	0	0	0	0	0
A.1.13	(-) Excess deduction from AT1 items over AT1 Capital		0	0	0	0	0	0	0



			IFRS 9 first implementation	Actual	Baseline Scenario		Adverse Scenario			
		(min EUR, %)	01/01/2018	31/12/2022	2023	2024	2025	2023	2024	2025
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1250% risk weight		0	0	0	0	0	0	0
	A.1.14.1	of which: from securitisation positions (-)		0	0	0	0	0	0	0
	A.1.15	<ul> <li>(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment</li> </ul>		0	0	0	0	0	0	0
	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences		0	0	0	0	0	0	0
	A.1.17	(-) CET1 instruments of financial sector entities where the institution has a significant investment		0	0	0	0	0	0	0
	A.1.18	(-) Amount exceeding the 17.65% threshold		0	0	0	0	0	0	0
OWN FUNDS	A.1.18A	(-) Insufficient coverage for non-performing exposures		-33	-37	-43	-66	-38	-46	-66
	A.1.18B	(-) Minimum value commitment shortfalls		0	0	0	0	0	0	0
	A.1.18C	(-) Other foreseeable tax charges		0	0	0	0	0	0	0
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 of Regulation (EU) No 575/2013		-121	-121	-121	-121	-121	-121	-121
	A.1.20	CET1 capital elements or deductions - other		0	0	0	0	0	0	0
	A.1.21	Amount subject to IFRS 9 transitional arrangements		-104	-73	-73	-73	-188	-180	-154
	A.1.21.1	Increase in IFRS 9 ECL provisions net of EL as of 01/01/2018 compared to related IAS 39 figures as at 31/12/17 ("static part")	103	103	103	103	103	103	103	103
	A.1.21.2	Increase in non-credit-impaired IFRS 9 ECL provisions net of EL compared to related IFRS 9 figures as at between 01/01/2018 and 31/12/2019 ("old dynamic part")		0	0	0	0	0	0	0
	A.1.21.3	Increase of CET1 capital due to the tax deductibility of the amounts above ("static part + old dynamic part")		30	30	30	30	30	30	30
	A.1.21.4	Increase in non-credit-impaired IFRS 9 ECL provisions net of EL compared to related IFRS 9 figures as at 01/01/2020 ("new dynamic part")		43	0	0	0	164	153	115
	A.1.21.4.1	Increase of CET1 capital due to the tax deductibility of the amounts above ("new dynamic part")		12	0	0	0	49	46	35
	A.1.22	Transitional adjustments		114	0	0	0	62	29	0
	A.1.22.1	Adjustments due to IFRS 9 transitional arrangements		46	0	0	0	62	29	0
	A.1.22.1.1	From the increased IFRS 9 ECL provisions net of EL		41	0	0	0	57	27	0
	A.1.22.1.2	From the amount of DTAs that is deducted from CET1 capital		5	0	0	0	4	2	0
	A.1.22.2	Other transitional adjustments to CET1 Capital		68	0	0	0	0	0	0
	A.1.22.2.1	of which: due to DTAs that rely on future profitability and do not arise from temporary differences		0	0	0	0	0	0	0
	A.1.22.2.2	of which: due to DTAs that rely on future profitability and arise from temporary differences and CET1 instruments of financial sector entities where the institution has a significant investment		0	0	0	0	0	0	0



			IFRS 9 first implementation	Actual	Baseline Scenario		Adverse Scenario			
		(min EUR, %)	01/01/2018	31/12/2022	2023	2024	2025	2023	2024	2025
	A.1.22.2.3	of which: due to unrealised gains and losses measured at fair value through other comprehensive income in view of COVID-19 pandemic		68	0	0	0	0	0	0
	A.1.22.2.4	of which: exemption from deduction of Equity Holdings in Insurance Companies from CET 1 Items		0	0	0	0	0	0	0
	A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)		0	0	0	0	0	0	0
	A.2.1	Additional Tier 1 Capital instruments		0	0	0	0	0	0	0
	A.2.2	(-) Excess deduction from T2 items over T2 capital		0	0	0	0	0	0	0
	A.2.3	Other Additional Tier 1 Capital components and deductions		0	0	0	0	0	0	0
	A.2.4	Additional Tier 1 transitional adjustments		0	0	0	0	0	0	0
	A.2.4.1	of which: adjustments due to IFRS 9 transitional arrangements		0	0	0	0	0	0	0
	A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)		5,265	5,761	6,269	6,547	4,569	4,583	4,635
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)		0	0	0	0	0	0	0
	A.4.1	Tier 2 Capital instruments		0	0	0	0	0	0	0
	A.4.2	Other Tier 2 Capital components and deductions		0	0	0	0	0	0	0
	A.4.3	Tier 2 transitional adjustments		0	0	0	0	0	0	0
	A.4.3.1	of which: adjustments due to IFRS 9 transitional arrangements		0	0	0	0	0	0	0
	A.5	Grandfathered Additional Tier 1 Capital instruments eligible as Tier 2		0	0	0	0	0	0	0
	В	TOTAL RISK EXPOSURE AMOUNT		29,889	30,226	30,267	30,503	30,385	30,384	30,376
TOTAL RISK EXPOSURE AMOUNT	B.1	of which: Transitional adjustments included		-43	0	0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0
	B.2	Adjustments due to IFRS 9 transitional arrangements		10	0	0	0	-25	-12	0
	C.1	Common Equity Tier 1 Capital ratio		17.61%	19.06%	20.71%	21.46%	15.05%	15.09%	15.26%
CAPITAL RATIOS (%) Transitional period	C.2	Tier 1 Capital ratio		17.61%	19.06%	20.71%	21.46%	15.05%	2024 202  0 0 0 0  0 0 0 0  0 0 0 0  0 0 0 0  0 0 0 0  0 0 0 0  0 0 0 0  0 0 0 0  0 0 0 0  0 0 0 0  0 0 0 0  5 30,384  0 0 0  5 -12  6 15.09%  6 15.09%  7 4,554	15.26%
TOTAL RISK EXPOSURE AMOUNT  CAPITAL RATIOS (%)	C.3	Total Capital ratio		17.61%	19.06%	20.71%	21.46%	15.05%	15.09%	15.26%
	D.1	COMMON EQUITY TIER 1 CAPITAL (fully loaded)		5,151	5,761	6,269	6,547	4,507	4,554	0 0 0 0 0 0 0 4,635 0 0 0 0 30,376 0 15.26%
	D.2	TIER 1 CAPITAL (fully loaded)		5,151	5,761	6,269	6,547	4,507	4,554	4,635
	D.3	TOTAL CAPITAL (fully loaded)		5,151	5,761	6,269	6,547	4,507	4,554	4,635



			IFRS 9 first implementation	Actual	Baseline Scenario		Adverse Scenario			
		(min EUR, %)	01/01/2018	31/12/2022	2023	2024	2025	2023	2024	2025
	E.1	Common Equity Tier 1 Capital ratio		17.21%	19.06%	20.71%	21.46%	14.83%	14.99%	15.26%
CAPITAL RATIOS (%) Fully loaded	E.2	Tier 1 Capital ratio		17.21%	19.06%	20.71%	21.46%	14.83%	023         2024         2025           14.83%         14.99%         15.2           14.83%         14.99%         15.2           14.83%         14.99%         15.2           68275         68275         68           68161         68161         68           6.69%         6.71%         6.7           6.61%         6.68%         6.8           2.50%         2.50%         2.5           0.00%         0.00%         0.0           0.00%         0.00%         0.0           0.00%         0.00%         0.0           2.50%         2.5           1.20%         1.20%         1.2           0.68%         0.68%         0.6           0.23%         0.23%         0.2           9.20%         9.20%         9.2           5.18%         5.18%         5.1           11.70%         11.70%         11.7           7.68%         7.68%         7.6	15.26%
	E.3	Total Capital ratio		17.21%	19.06%	20.71%	21.46%	14.83%	14.99%	15.26%
	H.1	Total leverage ratio exposures (transitional)		68,275	68,275	68275	68275	68275	68275	68275
1 (0/ )	H.2	Total leverage ratio exposures (fully loaded)		68,161	68,161	68161	68161	68161	68161	68161
Leverage ratios (%)	H.3	Leverage ratio (transitional)		7.71%	8.44%	9.18%	9.59%	6.69%	6.71%	6.79%
	H.4	Leverage ratio (fully loaded)		7.56%	8.45%	9.20%	9.60%	6.61%	6.68%	6.80%
	P.1	Capital conservation buffer		2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%
	P.2	Countercyclical capital buffer		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Transitional combined	P.3	O-SII buffer		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
buffer requirements (%)	P.4	G-SII buffer		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	P.5	Systemic risk buffer applied to exposures according to article 133 of CRD		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	P.6	Combined buffer		2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%
	R.1	Pillar 2 capital requirement		1.20%	1.20%	1.20%	1.20%	1.20%	1.20%	1.20%
	R.1.1	of which: CET1		0.68%	0.68%	0.68%	0.68%	0.68%	0.68%	0.68%
	R.1.2	of which: AT1		0.23%	0.23%	0.23%	0.23%	0.23%	0.23%	0.23%
Pillar 2 (%)	R.2	Total SREP capital requirement (applicable requirement to be met at all times - including adverse scenario - according to EBA/GL/2018/03)		9.20%	9.20%	9.20%	9.20%	9.20%	9.20%	9.20%
	R.2.1	of which: CET1		5.18%	5.18%	5.18%	5.18%	5.18%	5.18%	5.18%
	R.3	Overall capital requirement (applicable requirement under the baseline scenario according to EBA/GL/2018/03)		11.70%	11.70%	11.70%	11.70%	11.70%	11.70%	11.70%
	R.3.1	of which: CET1 (relevant input for maximum distributable amount calculation according to Art 141 CRD)		7.68%	7.68%	7.68%	7.68%	7.68%	7.68%	7.68%
	R.4	Leverage Ratio pillar 2 requirement		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	S.1	COMMON EQUITY TIER 1 CAPITAL (fully loaded) - Restated as of 1st January 2023 after first application of IFRS-17		5,110						
Memorandum items	S.2	COMMON EQUITY TIER 1 CAPITAL (fully loaded) - With application of IFRS-17								
related to the application of IFRS-17 for banks with insurance subsidiaries or	S.3	TOTAL RISK EXPOSURE AMOUNT - Restated as of 1st January 2023 after first application of IFRS- 17		29,865						
participations	S.4	TOTAL RISK EXPOSURE AMOUNT - With application of IFRS-17								
	S.5	Common Equity Tier 1 Capital ratio (fully loaded) - With application of IFRS-17		17.08%					_	



### 2023 EU-wide Stress Test: P&L

	Actual	Baseline scenario				Adverse scenario		
(min EUR)	31/12/2022	31/12/2023 31/12/2024 31/12/2025			31/12/2023	31/12/2024	31/12/2025	
Net interest income	627	1,162	1,246	1,199	624	621	619	
Interest income	675	1,884	1,981	1,900	2,470	2,691	2,557	
Interest expense	-48	-722	-735	-701	-1,457	-1,412	-1,302	
Dividend income	54	54	54	54	41	41	41	
Net fee and commission income	547	536	537	533	406	435	449	
Gains or losses on financial assets and liabilities held for trading and trading financial assets and trading financial liabilities	7	5	5	5	-4	4	4	
Gains or losses on non-trading financial assets mandatorily at fair value through profit or loss by instrument and Gains or losses on financial assets and liabilities designated at fair value through profit or loss					-6			
Other operating income not listed above, net	20	-31	-31	-31	-124	-31	-31	
Total operating income, net	1,255	1,727	1,812	1,761	937	1,070	1,082	
Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss	-63	64	-105	-99	-232	-245	-159	
Other income and expenses not listed above, net	-756	-638	-641	-651	-685	-685	-692	
Profit or (-) loss before tax from continuing operations	436	1,152	1,066	1,011	19	140	231	
Tax expenses or (-) income related to profit or loss from continuing operations  Profit or (-) loss after tax from discontinued operations (disposed at cut-off date)	-105 0	-309	-284	-267	0	-15	-42	
Profit or (-) loss for the year	331	843	783	744	19	125	189	
Amount of dividends paid and minority interests after MDA-related adjustments	199	506	470	447	12	75	114	
Attributable to owners of the parent net of estimated dividends	132	337	313	297	7	50	75	
Memo row: Impact of one-off adjustments		0	0	0	0	0	0	
Total post-tax MDA-related adjustment		0	0	0	0	0	0	
Memorandum item for banks with insurance subsidiaries or participations: Profit or (-) loss for the year - With application of IFRS-17				_		_	_	



# **2023 EU-wide Stress Test: Major capital measures and realised losses**

(mln EUR)	
Issuance of CET 1 Instruments 01 January to 31 March 2023	Impact on Common Equity Tier 1
Raising of capital instruments eligible as CET1 capital (+)	0
Repayment of CET1 capital, buybacks (-)	0
Conversion to CET1 of hybrid instruments (+)	0

Net issuance of Additional Tier 1 and Tier 2 Instruments 01 January to 31 March 2023	Impact on Additional Tier 1 and Tier 2
Net issuance of Additional Tier 1 and T2 Instruments with a trigger at or above bank's post stress test CET1 ratio in the adverse scenario during the stress test horizon (+/-)	0
Net issuance of Additional Tier 1 and T2 Instrument with a trigger below bank's post stress test CET1 ratio in the adverse scenario during the stress test horizon (+/-)	0

Realised losses 01 January to 31 March 2023	
Realised fines/litigation costs (net of provisions) (-)	0
Other material losses and provisions (-)	0