



## 2022 EU-wide Transparency Exercise

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

Kutxabank, 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
<b>Available capital (amounts)</b>						
Common Equity Tier 1 (CET1) capital - transitional period	5,257	5,335	5,189	5,158	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	5,129	5,216	5,114	5,104	C 01.00 (r0020,c0010) - C 05.01 (r0440,c0010)	Article 50 of CRR
Tier 1 capital - transitional period	5,257	5,335	5,189	5,158	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	5,129	5,216	5,114	5,104	C 01.00 (r0015,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020)	Article 25 of CRR
Total capital - transitional period	5,257	5,335	5,189	5,158	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	5,129	5,216	5,114	5,104	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
<b>Risk exposure amounts</b>						
Total risk exposure amount	30,004	30,171	29,855	30,431	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	29,984	30,147	29,842	30,423	C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040)	Articles 92(3), 95, 96 and 98 of CRR
<b>Capital ratios</b>						
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition	17.52%	17.68%	17.38%	16.95%	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	17.10%	17.30%	17.14%	16.78%	(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	17.52%	17.68%	17.38%	16.95%	CA3 {3}	-
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	17.10%	17.30%	17.14%	16.78%	(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	17.52%	17.68%	17.38%	16.95%	CA3 {5}	-
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	17.10%	17.30%	17.14%	16.78%	(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))	-
<b>Leverage ratios</b>						
Leverage ratio total exposure measure - using a transitional definition of Tier 1 capital	62,540	62,393	62,508	68,863	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	8.41%	8.55%	8.30%	7.49%	C 47.00 (r0340,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR



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### Leverage ratio

Kutxabank, 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	5,257	5,335	5,189	5,158	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	5,123	5,208	5,087	5,058	C 47.00 (r0310,c0010)	
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	62,540	62,393	62,508	68,863	C 47.00 (r0300,c0010)	
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	62,406	62,266	62,406	68,764	C 47.00 (r0290,c0010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	8.41%	8.55%	8.30%	7.49%	[A.1]/[B.1]	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	8.21%	8.36%	8.15%	7.36%	[A.2]/[B.2]	

		(mB 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	<b>OWN FUNDS</b>	<b>5,257</b>	<b>5,335</b>	<b>5,189</b>	<b>5,158</b>	C 01.00 (0101,0101)	Articles 4(1)(b) and 72 of CRR
	A.1	<b>COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)</b>	<b>5,257</b>	<b>5,335</b>	<b>5,189</b>	<b>5,158</b>	C 01.00 (0102,0101)	Article 50 of CRR
	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	C 01.00 (0103,0101)	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
	A.1.2	Retained earnings	3,568	3,570	3,570	3,625	C 01.00 (0130,0101)	Articles 36(1) point (c), 26(2) and 36 (1) point (a) and (f) of CRR
	A.1.3	Accumulated other comprehensive income	415	500	407	339	C 01.00 (0140,0101)	Articles 4(1)(b), 26(1) point (d) and 36 (1) point (f) of CRR
	A.1.4	Other Reserves	0	0	0	0	C 01.00 (0200,0101)	Articles 4(1)(b) and 36(1) point (a) of CRR
	A.1.5	Funds for general banking risk	0	0	0	0	C 01.00 (0210,0101)	Articles 4(1)(b), 26(1) point (f) and 36 (1) point (f) of CRR
	A.1.6	Minority interest given recognition in CET1 capital	3	2	2	3	C 01.00 (0230,0101)	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	30	50	38	26	C 01.00 (0250,0101)	Articles 32 to 35 and of 36 (1) point (f) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	-341	-355	-349	-355	C 01.00 (0300,0101) + C 01.00 (0340,0101)	Articles 4(1)(b), 36(1) point (b) and 37 of CRR, Articles 4(1)(b), 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 net of associated DTAs	-497	-467	-488	-508	C 01.00 (0370,0101)	Articles 36(1) point (c) and 38 of CRR
	A.1.10	(-) IIR shortfall of credit risk adjustments to expected losses	0	0	0	0	C 01.00 (0380,0101)	Articles 36(1) point (d), 40 and 129 of CRR
	A.1.11	(-) Defined benefit pension fund assets	0	0	0	0	C 01.00 (0390,0101)	Articles 4(1)(b), 36(1) point (a) and 41 of CRR
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	0	0	C 01.00 (0400,0101)	Articles 4(1)(b), 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 (0440,0101)	Article 36(1) point (i) 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 (0470,0101) + C 01.00 (0480,0101) + C 01.00 (0470,0101) + C 01.00 (0472,0101)	Articles 4(1)(b), 36(1) point (j) and 89 to 91 of CRR, Article 36(1) point (j) (i), 24(1) point (b), 24(1) point (i) and 258 of CRR, Article 36(1) point (i) and 37(1) of CRR, Article 36(1) point (i) and 133(8) of CRR and Article 36(1) point (i) and 155(4) of CRR
	A.1.14.1	(-) Of which: from securitisation positions (-)	0	0	0	0	C 01.00 (0480,0101)	Articles 36(1) point (j) (i), 24(1) point (b), 24(1) point (i) 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 (0480,0101)	Articles 4(2), 36(1) point (i), 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 (0490,0101)	Articles 36(1) point (c) and 38, Articles 48(1) point (a) and 48(2) of CRR
	A.1.17	(-) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment	0	0	0	0	C 01.00 (0500,0101)	Articles 4(2), 36(1) point (i), 43, 45, 47, 48(2) point (b), 48(1) to (3) and 79 of CRR
	A.1.18	(-) Amount exceeding the 17.65% threshold	0	0	0	0	C 01.00 (0510,0101)	Article 48 of CRR
	A.1.18A	(-) Insufficient coverage for non-performing exposures	-15	-15	-15	-15	C 01.00 (0520,0101)	Article 36(1) point (n) and Article 47c of CRR
	A.1.18B	(-) Minimum value commitment shortfalls	0	0	0	0	C 01.00 (0514,0101)	Article 36(1) point (n) and Article 130(2) of CRR
	A.1.18C	(-) Other foreseeable tax charges	0	0	0	0	C 01.00 (0515,0101)	Article 36(1) point (i) of CRR
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	-99	-138	-138	-113	C 01.00 (0524,0101)	Article 3 of CRR
	A.1.20	CET1 capital elements or deductions - other	0	0	0	0	C 01.00 (0620,0101)	-
	A.1.21	Transitional adjustments	134	127	102	100	GA1 (1.1.16 + 1.1.18 + 1.1.126)	-
A.1.21.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	0	0	C 01.00 (0520,0101)	Articles 48(1) to (3), and 484 to 487 of CRR	
A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	0	0	0	0	C 01.00 (0240,0101)	Articles 479 and 480 of CRR	
A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	134	127	102	100	C 01.00 (0520,0101)	Articles 469 to 472, 478 and 481 of CRR	
A.2	<b>ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	C 01.00 (0530,0101)	Article 64 of CRR	
A.2.1	Additional Tier 1 Capital instruments	0	0	0	0	C 01.00 (0540,0101) + C 01.00 (0570,0101)	-	
A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	0	0	C 01.00 (0570,0101)	-	
A.2.3	Other Additional Tier 1 Capital components and deductions	0	0	0	0	C 01.00 (0560,0101) + C 01.00 (0580,0101) + C 01.00 (0570,0101)	-	
A.2.4	Additional Tier 1 transitional adjustments	0	0	0	0	C 01.00 (0560,0101) + C 01.00 (0580,0101) + C 01.00 (0570,0101)	-	
A.3	<b>TIER 1 CAPITAL (net of deductions and after transitional adjustments)</b>	<b>5,257</b>	<b>5,335</b>	<b>5,189</b>	<b>5,158</b>	C 01.00 (0101,0101)	Article 25 of CRR	
A.4	<b>TIER 2 CAPITAL (net of deductions and after transitional adjustments)</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	C 01.00 (0700,0101)	Article 71 of CRR	
A.4.1	Tier 2 Capital instruments	0	0	0	0	C 01.00 (0710,0101) + C 01.00 (0780,0101)	-	
A.4.2	Other Tier 2 Capital components and deductions	0	0	0	0	C 01.00 (0740,0101) + C 01.00 (0750,0101) + C 01.00 (0760,0101) + C 01.00 (0770,0101) + C 01.00 (0790,0101) + C 01.00 (0800,0101)	-	
A.4.3	Tier 2 transitional adjustments	0	0	0	0	C 01.00 (0780,0101) + C 01.00 (0790,0101) + C 01.00 (0800,0101)	-	
B	<b>TOTAL RISK EXPOSURE AMOUNT</b>	<b>30,004</b>	<b>30,171</b>	<b>29,855</b>	<b>30,431</b>	C 02.00 (0101,0101)	Articles 92(1), 95, 96 and 98 of CRR	
B.1	Of which: Transitional adjustments included	16	20	-3	-22	C 02.00 (0101,0101)	-	
C.1	<b>COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)</b>	<b>17.52%</b>	<b>17.68%</b>	<b>17.38%</b>	<b>16.95%</b>	CA3 (1)	-	
C.2	<b>TIER 1 CAPITAL RATIO (transitional period)</b>	<b>17.52%</b>	<b>17.68%</b>	<b>17.38%</b>	<b>16.95%</b>	CA3 (2)	-	
C.3	<b>TOTAL CAPITAL RATIO (transitional period)</b>	<b>17.52%</b>	<b>17.68%</b>	<b>17.38%</b>	<b>16.95%</b>	CA3 (3)	-	
D	<b>CET1 Capital Fully loaded</b>	<b>5,123</b>	<b>5,208</b>	<b>5,087</b>	<b>5,058</b>	[A.1+A.1.1+A.1.21+MIN(A.1+A.1.13+A.2+A.2.1+MIN(A.4+A.4.1+A.4.2+A.4.3))] / B	-	
E	<b>COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)</b>	<b>17.08%</b>	<b>17.27%</b>	<b>17.04%</b>	<b>16.61%</b>	[D.1] / [B-A.1]	-	
Memo Items	F	Adjustments to CET1 due to IFRS 9 transitional arrangements	128	118	75	54	C 01.00 (0440,0101)	-
	F	Adjustments to AT1 due to IFRS 9 transitional arrangements	0	0	0	0	C 01.00 (0440,0101)	-
	F	Adjustments to T2 due to IFRS 9 transitional arrangements	0	0	0	0	C 01.00 (0440,0101)	-
	F	Adjustments included in RWAs due to IFRS 9 transitional arrangements	20	25	14	8	C 01.00 (0440,0101)	-

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



## 2022 EU-wide Transparency Exercise

### Overview of Risk exposure amounts

Kubabank, S.A.

(min EUR, %)	RWAs				COREP CODE
	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	
Credit risk (excluding CCR and Securitisations) <sup>1</sup>	27,263	27,387	27,053	27,526	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	27,263	27,387	27,053	27,526	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) <sup>2</sup>	471	483	509	585	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	43	38	30	27	C 02.00 (r0640, c0010)
Settlement risk	0	0	0	0	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)	60	48	49	78	C 02.00 (r0520, c0010)
Of which the standardised approach	60	48	49	78	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	2,166	2,214	2,214	2,214	C 02.00 (r0590, c0010)
Of which basic indicator approach	2,166	2,214	2,214	2,214	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)
<b>Total</b>	<b>30,004</b>	<b>30,171</b>	<b>29,855</b>	<b>30,431</b>	

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

<sup>2</sup> 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**  
Kutxabank, 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	439	584	143	288
Of which debt securities income	31	43	38	134
Of which loans and advances income	357	474	114	233
Interest expenses	31	39	8	16
Of which deposits expenses	27	36	9	18
Of which debt securities issued expenses	23	29	6	12
(Expenses on share capital repayable on demand)	0	0	0	0
Dividend income	34	52	4	35
Net Fee and commission income	397	545	139	277
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	4	5	14	14
Gains or (-) losses on financial assets and liabilities held for trading, net	2	3	2	3
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	-2	-2	0	0
Gains or (-) losses from hedge accounting, net	0	0	0	0
Exchange differences (gain or (-) loss), net	1	2	1	1
Net other operating income / (expenses)	-29	-30	-10	-15
<b>TOTAL OPERATING INCOME, NET</b>	<b>814</b>	<b>1,119</b>	<b>284</b>	<b>588</b>
(Administrative expenses)	405	547	137	275
(Cash contributions to resolution funds and deposit guarantee schemes)	13	65	0	16
(Depreciation)	25	40	9	18
Modification gains or (-) losses, net	0	0	0	0
(Provisions or (-) reversal of provisions)	14	98	6	16
(Payment commitments to resolution funds and deposit guarantee schemes)	0	0	0	0
(Commitments and guarantees given)	2	4	0	1
(Other provisions)	12	95	6	15
Of which pending legal issues and tax litigation <sup>1</sup>	0	-1	0	0
Of which restructuring <sup>2</sup>	0	0	0	0
(Increases or (-) decreases of the fund for general banking risks, net) <sup>2</sup>	0	0	0	0
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	112	71	23	36
(Financial assets at fair value through other comprehensive income)	1	1	0	0
(Financial assets at amortised cost)	112	71	23	36
(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates and on non-financial assets)	12	19	2	9
(of which Goodwill)	0	0	0	0
Negative goodwill recognised in profit or loss	0	0	0	0
Share of the profit or (-) loss of investments in subsidiaries, joint ventures and associates	48	60	14	38
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	-52	-60	-20	-45
<b>PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS</b>	<b>229</b>	<b>278</b>	<b>100</b>	<b>212</b>
<b>PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS</b>	<b>177</b>	<b>218</b>	<b>75</b>	<b>164</b>
Profit or (-) loss after tax from discontinued operations	0	0	0	0
<b>PROFIT OR (-) LOSS FOR THE YEAR</b>	<b>177</b>	<b>218</b>	<b>75</b>	<b>164</b>
Of which attributable to owners of the parent	176	216	75	163

<sup>1</sup> Information available only as of end of the year

<sup>2</sup> 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

Kutxabank, S.A.

ASSETS:	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	4,629				5,692				5,461				5,518				IAS 1.54 (i)				
Financial assets held for trading	66	18	48	0	62	15	47	0	55	21	34	0	93	61	32	0	IFRS 7.8(a)(i); IFRS 9, Appendix A				
Non-trading financial assets mandatorily at fair value through profit or loss	33	14	0	19	31	13	0	18	32	14	0	18	31	14	0	17	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	5,213	4,947	15	250	5,332	5,056	20	256	5,244	4,968	20	256	5,141	4,870	16	255	IFRS 7.8(h); IFRS 9.4.1.2A				
Financial assets at amortised cost	49,338				49,973				50,262				51,433				IFRS 7.8(f); IFRS 9.4.1.2				
Derivatives – Hedge accounting	66	0	66	0	48	0	48	0	44	0	44	0	46	0	46	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 <sup>1)</sup>	4,184				4,050				3,939				3,957								
<b>TOTAL ASSETS</b>	<b>63,528</b>				<b>65,188</b>				<b>65,035</b>				<b>66,218</b>				IAS 1.9(a), IFRS 6				

<sup>1)</sup> Portfolios, which are not GAAP specific, i.e. which are not applicable for IFRS reporting banks, are considered in the position "Other assets".

Breakdown of financial assets by instrument and by counterparty sector <sup>1)</sup>	As of 30/09/2021						As of 31/12/2021						As of 31/03/2022						As of 30/06/2022						References
	Gross carrying amount <sup>(2)</sup>			Accumulated impairment <sup>(2)</sup>			Gross carrying amount <sup>(2)</sup>			Accumulated impairment <sup>(2)</sup>			Gross carrying amount <sup>(2)</sup>			Accumulated impairment <sup>(2)</sup>			Gross carrying amount <sup>(2)</sup>			Accumulated impairment <sup>(2)</sup>			
	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	3,623	0	0	-2	0	3,559	0	0	-2	0	3,674	0	0	-2	0	3,738	0	0	-2	0	3,798	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	1,941	0	0	0	0	1,945	0	0	0	0	2,312	0	0	0	0	2,580	0	0	0	0	2,580	0	0	Annex V.Part 1.31, 44(b)
	Loans and advances	44,792	2,416	944	-99	-259	-397	45,267	2,561	919	-83	-223	-411	45,322	2,467	888	-83	-249	-395	46,568	2,253	687	-96	-222	-337

<sup>1)</sup> This table covers IFRS 9 specific information and as such only applies for IFRS reporting banks.

<sup>2)</sup> 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

Kutxabank, 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	70	66	56	81	IFRS 7.8 (e) (ii); IFRS 9.BA.6
Trading financial liabilities <sup>1</sup>	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	55,826	57,287	57,261	58,666	IFRS 7.8(g); IFRS 9.4.2.1
Non-trading non-derivative financial liabilities measured at a cost-based method <sup>1</sup>	0	0	0	0	Accounting Directive art 8(3)
Derivatives – Hedge accounting	437	446	488	403	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	408	470	450	417	IAS 37.10; IAS 1.54(l)
Tax liabilities	314	367	332	305	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	208	242	199	207	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 <sup>1</sup>	0	0	0	0	Annex V Part 1.29
<b>TOTAL LIABILITIES</b>	<b>57,262</b>	<b>58,878</b>	<b>58,787</b>	<b>60,079</b>	IAS 1.9(b);IG 6
<b>TOTAL EQUITY</b>	<b>6,266</b>	<b>6,310</b>	<b>6,249</b>	<b>6,139</b>	IAS 1.9(c), IG 6
<b>TOTAL EQUITY AND TOTAL LIABILITIES</b>	<b>63,528</b>	<b>65,188</b>	<b>65,035</b>	<b>66,218</b>	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

Kutxabank, 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		506	511	544	479	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	4	Annex V.Part 1.31
Deposits	Central banks	6,197	6,181	6,166	6,151	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	3,690	4,071	3,956	4,481	Annex V.Part 1.42(b), 44(c)
	of which: Current accounts / overnight deposits	3,644	3,990	3,897	4,377	ECB/2013/33 Annex 2.Part 2.9.1
	Credit institutions	195	412	458	361	Annex V.Part 1.42(c),44(c)
	of which: Current accounts / overnight deposits	6	5	61	4	ECB/2013/33 Annex 2.Part 2.9.1
	Other financial corporations	1,371	1,217	1,409	1,737	Annex V.Part 1.42(d),44(c)
	of which: Current accounts / overnight deposits	378	350	547	802	ECB/2013/33 Annex 2.Part 2.9.1
	Non-financial corporations	3,194	3,325	3,214	3,156	Annex V.Part 1.42(e), 44(c)
	of which: Current accounts / overnight deposits	3,140	3,275	3,157	3,101	ECB/2013/33 Annex 2.Part 2.9.1
	Households	38,894	39,368	39,271	39,950	Annex V.Part 1.42(f), 44(c)
	of which: Current accounts / overnight deposits	33,048	33,918	34,339	35,383	Annex V.Part 1.42(f), 44(c)
Debt securities issued		1,746	2,233	2,195	2,172	Annex V.Part 1.37, Part 2.98
Of which: Subordinated Debt securities issued		0	0	0	0	Annex V.Part 1.37
Other financial liabilities		538	480	592	659	Annex V.Part 1.38-41
<b>TOTAL FINANCIAL LIABILITIES</b>		<b>56,332</b>	<b>57,798</b>	<b>57,805</b>	<b>59,150</b>	

2022 EU-wide Transparency Exercise  
Market Risk  
Kutxabank, S.A.

	SA		IM										IM									
	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	VaR (Memorandum item)		STRESSED VaR (Memorandum item)		INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP			TOTAL RISK EXPOSURE AMOUNT	VaR (Memorandum item)		STRESSED VaR (Memorandum item)		INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP			TOTAL RISK EXPOSURE AMOUNT
			MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE		MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	
(mln EUR)	As of 30/09/2021	As of 31/12/2021	As of 30/09/2021										As of 31/12/2021									
Traded Debt Instruments	31	19	0	0	0	0						0	0	0	0							0
Of which: General risk	31	19	0	0	0	0						0	0	0	0							0
Of which: Specific risk	0	0	0	0	0	0						0	0	0	0							0
Equities	30	30	0	0	0	0						0	0	0	0							0
Of which: General risk	15	15	0	0	0	0						0	0	0	0							0
Of which: Specific risk	15	15	0	0	0	0						0	0	0	0							0
Foreign exchange risk	0	0	0	0	0	0						0	0	0	0							0
Commodities risk	0	0	0	0	0	0						0	0	0	0							0
<b>Total</b>	<b>60</b>	<b>48</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
	As of 31/03/2022	As of 30/06/2022	As of 31/03/2022										As of 30/06/2022									
Traded Debt Instruments	19	52	0	0	0	0						0	0	0	0							0
Of which: General risk	19	52	0	0	0	0						0	0	0	0							0
Of which: Specific risk	0	0	0	0	0	0						0	0	0	0							0
Equities	30	27	0	0	0	0						0	0	0	0							0
Of which: General risk	15	13	0	0	0	0						0	0	0	0							0
Of which: Specific risk	15	13	0	0	0	0						0	0	0	0							0
Foreign exchange risk	0	0	0	0	0	0						0	0	0	0							0
Commodities risk	0	0	0	0	0	0						0	0	0	0							0
<b>Total</b>	<b>49</b>	<b>78</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>

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

		Standardised Approach							
		As of 30/09/2021				As of 31/12/2021			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
Consolidated data	Central governments or central banks	8,071	8,022	0	0	6,560	6,216	10,710	0
	Regional governments or local authorities	6,292	5,344	0	0	861	5,406	0	0
	Public sector entities	880	600	207	0	861	607	236	0
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	18,322	1,965	816	1,787	17,787	2,095	809	0
	Corporates	11,361	6,024	6,326	11,474	7,141	6,758	6,758	0
	of which: SME	987	605	493	965	544	643	643	0
	Retail	5,900	3,513	2,493	5,966	3,633	2,577	2,577	0
	of which: SME	1,422	799	458	1,426	833	437	437	0
	Secured by mortgages on immovable property	30,429	30,258	10,607	30,517	30,364	10,643	10,643	0
	of which: SME	521	512	175	490	462	162	162	0
	Exposures in default	1,020	559	583	420	998	499	499	476
	Items associated with particularly high risk	1,725	1,256	1,885	1,623	1,163	1,745	1,745	0
	Covered bonds	0	0	0	0	0	0	0	0
	Claims on institutions and corporates with a ST credit assessment	280	270	114	306	305	156	156	0
Collective investments undertakings (CIU)	1,892	239	36	1,871	224	25	25	0	
Equity	1,596	1,495	1,823	1,587	1,576	1,812	1,812	0	
Other exposures	7,566	7,349	2,615	7,076	7,216	2,518	2,518	0	
Standardised Total <sup>4</sup>	76,085	66,028	27,734	1,894	76,188	66,540	27,870	1,918	

<sup>1</sup> Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e., substitution effects).

<sup>2</sup> Standardised Total does not include the liquidation value unless in the results due to the 2020 exercise.

<sup>3</sup> Only the most relevant countries are disclosed. These have been selected under the following rule: Countries of counterparties covers 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 <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
SPAIN	Central governments or central banks	8,071	8,022	0	0	6,560	6,216	10,710	0
	Regional governments or local authorities	6,292	5,344	0	0	861	5,406	0	0
	Public sector entities	880	600	207	0	861	607	236	0
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	18,322	1,965	816	1,787	17,787	2,095	809	0
	Corporates	11,361	6,024	6,326	11,474	7,141	6,758	6,758	0
	of which: SME	987	605	493	965	544	643	643	0
	Retail	5,900	3,513	2,493	5,966	3,633	2,577	2,577	0
	of which: SME	1,422	799	458	1,426	833	437	437	0
	Secured by mortgages on immovable property	30,429	30,258	10,607	30,517	30,364	10,643	10,643	0
	of which: SME	521	512	175	490	462	162	162	0
	Exposures in default	1,020	559	583	315	998	499	499	348
	Items associated with particularly high risk	1,725	1,256	1,885	1,623	1,163	1,745	1,745	0
	Covered bonds	0	0	0	0	0	0	0	0
	Claims on institutions and corporates with a ST credit assessment	280	270	114	306	305	156	156	0
Collective investments undertakings (CIU)	1,892	239	36	1,871	224	25	25	0	
Equity	1,596	1,495	1,823	1,587	1,576	1,812	1,812	0	
Other exposures	7,566	7,349	2,615	7,076	7,216	2,518	2,518	0	
Standardised Total <sup>4</sup>	76,085	66,028	27,734	1,790	76,188	66,540	27,870	1,798	

<sup>1</sup> Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e., substitution effects).

<sup>2</sup> Total value adjustments and provisions are country of counterparty exclude those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but include general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2021				As of 31/12/2021			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
Country of Counterpart 2	Central governments or central banks	0	0	0	0	0	0	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	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	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 <sup>4</sup>	0	0	0	0	0	0	0	0	

<sup>1</sup> Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e., substitution effects).

<sup>2</sup> Total value adjustments and provisions are country of counterparty exclude those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but include general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2021				As of 31/12/2021			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
Country of Counterpart 3	Central governments or central banks	0	0	0	0	0	0	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	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	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 <sup>4</sup>	0	0	0	0	0	0	0	0	

<sup>1</sup> Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e., substitution effects).

<sup>2</sup> Total value adjustments and provisions are country of counterparty exclude those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but include general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2021				As of 31/12/2021			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
Country of Counterpart 4	Central governments or central banks	0	0	0	0	0	0	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	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	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 <sup>4</sup>	0	0	0	0	0	0	0	0	

<sup>1</sup> Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e., substitution effects).

<sup>2</sup> Total value adjustments and provisions are country of counterparty exclude those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but include general credit risk adjustments.



		Standardised Approach							
		As of 31/03/2022				As of 30/06/2022			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
Consolidated data	(in EUR, %)								
	Central governments or central banks	10,150	10,094	0	0	10,450	11,774	0	0
	Regional governments or local authorities	6,589	6,678	0	0	6,830	6,945	0	0
	Public sector entities	966	751	222	0	966	711	217	0
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	1,652	1,962	849	0	1,777	2,102	891	0
	Corporates	11,527	6,978	6,844	0	11,759	7,375	6,993	0
	of which: SME	911	524	436	0	943	576	466	0
	Retail	5,948	3,537	2,510	0	6,438	3,562	2,529	0
	of which: SME	1,413	799	467	0	1,409	805	461	0
	Secured by mortgages on immovable property	30,812	30,643	10,743	0	31,152	30,963	10,864	0
	of which: SME	458	451	151	0	467	441	148	0
	Exposures in default	375	469	465	485	356	421	447	491
	Items associated with particularly high risk	1,678	1,171	1,756	0	1,660	1,179	1,768	0
	Covered bonds	0	0	0	0	0	0	0	0
Claims on institutions and corporates with a ST credit assessment	615	389	140	0	312	266	61	0	
Collective investments undertakings (CIU)	942	106	21	0	903	106	20	0	
Equity	1,501	1,490	1,708	0	1,659	1,649	1,853	0	
Other exposures	3,722	2,523	2,523	0	3,699	2,511	2,511	0	
Standardised Total <sup>2</sup>	77,082	66,863	22,562	1,933	78,361	68,710	28,111	1,986	

(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 positions unless in the results prior to the 2019 exercise.

		Standardised Approach							
		As of 31/03/2022				As of 30/06/2022			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
SPAIN	(in EUR, %)								
	Central governments or central banks	10,150	10,094	0	0	10,450	11,774	0	0
	Regional governments or local authorities	6,589	6,678	0	0	6,830	6,945	0	0
	Public sector entities	966	751	222	0	966	711	217	0
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	1,652	1,962	849	0	1,777	2,102	891	0
	Corporates	11,527	6,978	6,844	0	11,759	7,375	6,993	0
	of which: SME	911	524	436	0	943	576	466	0
	Retail	5,948	3,537	2,510	0	6,438	3,562	2,529	0
	of which: SME	1,413	799	467	0	1,409	805	461	0
	Secured by mortgages on immovable property	30,812	30,643	10,743	0	31,152	30,963	10,864	0
	of which: SME	458	451	151	0	467	441	148	0
	Exposures in default	375	469	465	356	356	421	447	385
	Items associated with particularly high risk	1,678	1,171	1,756	0	1,660	1,179	1,768	0
	Covered bonds	0	0	0	0	0	0	0	0
Claims on institutions and corporates with a ST credit assessment	615	389	140	0	312	266	61	0	
Collective investments undertakings (CIU)	942	106	21	0	903	106	20	0	
Equity	1,501	1,490	1,708	0	1,659	1,649	1,853	0	
Other exposures	3,722	2,523	2,523	0	3,699	2,511	2,511	0	
Standardised Total <sup>2</sup>				1,780				1,854	

(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 counterparties excludes those for securitisation exposures, additional valuation adjustments (AVA) 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 <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
Country of Counterpart 2	(in EUR, %)								
	Central governments or central banks	0	0	0	0	0	0	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	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	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 <sup>2</sup>				0				0	

(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 counterparties excludes those for securitisation exposures, additional valuation adjustments (AVA) 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 <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
Country of Counterpart 3	(in EUR, %)								
	Central governments or central banks	0	0	0	0	0	0	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	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	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 <sup>2</sup>				0				0	

(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 counterparties excludes those for securitisation exposures, additional valuation adjustments (AVA) 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 <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
Country of Counterpart 4	(in EUR, %)								
	Central governments or central banks	0	0	0	0	0	0	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	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	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 <sup>2</sup>				0				0	

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



## 2022 EU-wide Transparency Exercise

### Credit Risk - IRB Approach

Kutxabank, S.A.

		IRB Approach											
		As of 30/09/2021					As of 31/12/2021						
		Original Exposure <sup>1</sup>	Of which: defaulted	Exposure Value <sup>1</sup>	Risk exposure amount	Of which: defaulted	Value adjustments and provisions	Original Exposure <sup>1</sup>	Of which: defaulted	Exposure Value <sup>1</sup>	Risk exposure amount	Of which: defaulted	Value adjustments and provisions
(mln EUR, %)													
Consolidated data	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	
	Institutions	0	0	0	0	0	0	0	0	0	0	0	
	Corporates	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	
	Corporates - Of Which: SME	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	
	Retail - Secured on real estate property - Of Which: SME	0	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	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	
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	
	Equity	0	0	0	0	0	0	0	0	0	0	0	
	Other non credit-obligation assets				0						0		
<b>IRB Total <sup>2</sup></b>				<b>0</b>						<b>0</b>			

<sup>(1)</sup> 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).

<sup>(2)</sup> 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

Kutxabank, S.A.

		IRB Approach											
		As of 31/03/2022					As of 30/06/2022						
		Original Exposure <sup>1</sup>	Of which: defaulted	Exposure Value <sup>1</sup>	Risk exposure amount	Of which: defaulted	Value adjustments and provisions	Original Exposure <sup>1</sup>	Of which: defaulted	Exposure Value <sup>1</sup>	Risk exposure amount	Of which: defaulted	Value adjustments and provisions
(mln EUR, %)													
Consolidated data	Central banks and 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
	Retail - Secured on real estate property	0	0	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	0	0
	Retail - Secured on real estate property - Of Which: non-SME	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	0	0	0
	Other non credit-obligation assets				0						0		
<b>IRB Total <sup>2</sup></b>					<b>0</b>					<b>0</b>			

<sup>(1)</sup> 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).

<sup>(2)</sup> 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**

Kutxabank, S.A.

As of 31/12/2021

Residual Maturity		Country / Region		Direct exposures											Risk weighted exposure amount			
				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 amortised cost			Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions							
[ 0 - 3M ]																		
[ 3M - 1Y ]																		
[ 1Y - 2Y ]																		
[ 2Y - 3Y ]																		
[ 3Y - 5Y ]																		
[ 5Y - 10Y ]																		
[ 10Y - more ]																		
Total																		
[ 0 - 3M ]			Africa															
[ 3M - 1Y ]																		
[ 1Y - 2Y ]																		
[ 2Y - 3Y ]																		
[ 3Y - 5Y ]																		
[ 5Y - 10Y ]																		
[ 10Y - more ]																		
Total																		
			Others															
[ 0 - 3M ]																		
[ 3M - 1Y ]																		
[ 1Y - 2Y ]																		
[ 2Y - 3Y ]																		
[ 3Y - 5Y ]																		
[ 5Y - 10Y ]																		
[ 10Y - more ]																		
Total																		

**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, 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 IFRS9













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

Kutxabank, S.A.

As of 30/06/2022

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 amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
	<b>Africa</b>													
[ 0 - 3M ]														
[ 3M - 1Y ]														
[ 1Y - 2Y ]														
[ 2Y - 3Y ]														
[ 3Y - 5Y ]														
[ 5Y - 10Y ]														
[ 10Y - more ]														
Total														
	<b>Others</b>													
[ 0 - 3M ]		0	0	0	0	0	0	0	0	0	0	0	0	0
[ 3M - 1Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0
[ 1Y - 2Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0
[ 2Y - 3Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0
[ 3Y - 5Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0
[ 5Y - 10Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0
[ 10Y - more ]		0	0	0	0	0	0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0	0	0	0	0	0

**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, 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, 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  
Kutxabank, 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 <sup>(1)</sup>					Gross carrying amount/ Nominal amount					Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions <sup>(1)</sup>				
	Of which performing but past due >30 days and <-90 days		Of which non-performing <sup>2</sup>			On performing exposures <sup>3</sup>	On non-performing exposures <sup>2</sup>		Collaterals and financial guarantees received on non-performing exposures	Of which performing but past due >30 days and <-90 days		Of which non-performing <sup>2</sup>			On performing exposures <sup>3</sup>	On non-performing exposures <sup>2</sup>		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: defaulted	Of which Stage 3			
<b>Cash balances at central banks and other demand deposits</b>	4,385	0	0	0	0	0	0	0	0	5,417	0	0	0	0	0	0	0	0		
<b>Debt securities (including at amortised cost and fair value)</b>	5,564	0	0	0	0	2	0	0	0	5,593	0	0	0	0	2	0	0	0		
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
General governments	4,884	0	0	0	0	0	0	0	0	4,837	0	0	0	0	0	0	0	0		
Credit institutions	352	0	0	0	0	0	0	0	0	357	0	0	0	0	0	0	0	0		
Other financial corporations	188	0	0	0	0	1	0	0	0	189	0	0	0	1	0	0	0	0		
Non-financial corporations	135	0	0	0	0	1	0	0	0	140	0	0	0	1	0	0	0	0		
<b>Loans and advances (including at amortised cost and fair value)</b>	48,153	115	1,092	1,079	944	343	413	397	590	48,747	81	1,077	1,066	919	290	428	411	575		
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
General governments	4,729	0	7	7	7	0	1	1	6	4,795	0	7	7	7	0	1	1	6		
Credit institutions	490	0	0	0	0	0	0	0	0	501	0	0	0	0	0	0	0	0		
Other financial corporations	400	0	0	0	0	4	0	0	0	514	0	0	0	5	0	0	0	0		
Non-financial corporations	7,882	11	415	414	308	270	160	146	182	8,131	9	411	411	296	217	170	158	183		
of which: small and medium-sized enterprises	2,835	8	334	333	265	167	144	130	169	2,894	6	335	334	258	129	143	129	173		
of which: Loans collateralised by commercial immovable property	1,753	7	285	284	224	156	104	91	169	1,662	5	276	275	215	112	103	96	169		
Households	34,642	105	670	658	631	69	253	251	401	34,805	72	658	648	615	68	257	255	386		
of which: Loans collateralised by residential immovable property	31,433	97	567	556	538	50	205	204	353	31,590	67	556	548	521	50	209	208	340		
of which: Credit for consumption	1,256	3	32	31	30	8	17	17	9	1,308	2	32	31	30	7	17	17	9		
<b>DEBT INSTRUMENTS other than MPT</b>	58,102	115	1,092	1,079	944	345	413	397	590	59,447	81	1,077	1,066	919	292	428	411	575		
<b>OFF-BALANCE SHEET EXPOSURES</b>	10,712		77	77	29	18	22	19	7	10,447		67	66	28	19	22	19	7		

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

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

<sup>(3)</sup> Institutions report here the cumulative amount of expected credit losses since initial recognition for financial instruments subject to impairment, the accumulated negative changes in fair value due to credit risk for financial instruments measured at fair value through profit or loss other than MPT and provisions for off-balance sheet exposures.

<sup>(4)</sup> 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 denominated assets. Following this sign convention, information is disclosed according to the FROB framework (template 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 FROB sign convention. This is because, based on the sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

<sup>(5)</sup> 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  
Performing and non-performing exposures  
Kutxabank, S.A.

	As of 31/03/2022										As of 30/06/2022														
	Gross carrying amount/ Nominal amount						Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions <sup>(1)</sup>				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 <sup>(1)</sup>				Collaterals and financial guarantees received on non-performing exposures			
	Of which performing but past due >30 days and <-90 days		Of which non-performing <sup>(2)</sup>		On performing exposures <sup>(3)</sup>	On non-performing exposures <sup>(3)</sup>	On performing exposures <sup>(3)</sup>	On non-performing exposures <sup>(3)</sup>	Of which performing but past due >30 days and <-90 days			Of which non-performing <sup>(2)</sup>		On performing exposures <sup>(3)</sup>	On non-performing exposures <sup>(3)</sup>	On performing exposures <sup>(3)</sup>	On non-performing exposures <sup>(3)</sup>								
			Of which: defaulted	Of which Stage 3						Of which Stage 3		Of which Stage 3													
<b>Cash balances at central banks and other demand deposits</b>	5,218	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>Debt securities (including at amortised cost and fair value)</b>	5,986	0	0	0	0	2	0	0	0	6,318	0	0	0	0	0	2	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	0	0	0	0	0	0
General governments	5,282	0	0	0	0	0	0	0	0	5,280	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Credit institutions	375	0	0	0	0	0	0	0	0	420	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	189	0	0	0	0	1	0	0	0	181	0	0	0	0	1	0	0	0	0	0	0	0	0	0	0
Non-financial corporations	140	0	0	0	0	1	0	0	0	136	0	0	0	0	1	0	0	0	0	0	0	0	0	0	0
<b>Loans and advances (including at amortised cost and fair value)</b>	48,677	96	1,045	1,036	888	316	411	395	559	49,510	96	854	846	687	309	347	337	423							
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
General governments	5,110	0	0	7	7	0	1	1	6	5,519	0	7	7	0	0	0	0	7							
Credit institutions	537	0	0	0	0	0	0	0	0	424	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	446	0	0	0	0	5	0	0	0	352	0	0	0	0	5	0	0	0	0	0	0	0	0	0	0
Non-financial corporations	7,391	7	397	397	282	250	161	147	177	8,454	10	366	365	246	264	145	138	151							
of which: small and medium-sized enterprises	2,764	6	323	323	246	199	138	124	168	2,978	7	291	291	213	173	122	114	144							
of which: Loans collateralised by commercial immovable property	1,587	5	267	266	203	143	98	85	159	1,756	8	236	236	173	144	84	77	135							
Households	34,691	89	640	632	599	61	249	248	375	34,762	86	481	475	441	46	202	201	266							
of which: Loans collateralised by residential immovable property	31,538	83	541	534	507	47	204	203	332	31,194	80	396	390	363	29	155	154	238							
of which: Credit for consumption	1,261	2	31	31	30	6	17	16	9	1,200	3	29	29	27	5	16	16	7							
<b>DEBT INSTRUMENTS other than HPT</b>	59,882	96	1,045	1,036	888	316	411	395	559	61,087	96	854	846	687	312	347	337	423							
<b>OFF-BALANCE SHEET EXPOSURES</b>	11,396		70	69	27	18	22	19	6	10,850		67	66	27	19	21	19	5							

(1) For the definition of non-performing exposure please refer to Article 4(1)(2) of Regulation (EU) No 575/2013 (CRD).

(2) Institutions report here the cumulative amount of expected 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 expected credit losses since initial recognition for financial instruments subject to impairment, the accumulated negative changes in fair value due to credit risk for financial instruments measured at fair value through profit or loss other than HPT and provisions for off-balance sheet exposures.

(4) For the on-balance sheet items, accumulated impairment and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following the sign convention, information is disclosed with the opposite sign of what is reported according to the FROBEP Remover (template F.18.00 / F.18.02), 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 - TFS on Supervisory reporting. However, for the off-balance sheet exposures, the same item (Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions) is disclosed consistently with the FROBEP 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-impaired 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

Kutxabank, 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 <sup>2</sup>		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 <sup>2</sup>		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
(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	
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)	1,561	549	266	197	998	285	1,497	535	271	207	928	279
Central banks	0	0	0	0	0	0	0	0	0	0	0	0
General governments	17	7	1	1	9	6	17	7	1	1	9	6
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	935	290	160	100	522	128	883	280	165	109	464	127
of which: small and medium-sized enterprises	526	224	117	93	366		513	221	116	92	361	
Households	609	252	105	97	467	150	597	248	105	97	455	146
DEBT INSTRUMENTS other than HFT	1,561	549	266	197	998		1,497	535	271	207	928	
Loan commitments given	13	1	0	0	6	1	15	2	0	0	7	2
QUALITY OF FORBEARANCE <sup>2</sup>												
Loans and advances that have been forborne more than twice <sup>2</sup>	0						0					
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria <sup>3</sup>	0						0					

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

<sup>(2)</sup> 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.

<sup>(3)</sup> 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

Kutxabank, 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 <sup>2</sup>		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 <sup>2</sup>		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	
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)	1,446	516	262	200	926	270	1,333	452	235	179	851	223
Central banks	0	0	0	0	0	0	0	0	0	0	0	0
General governments	16	7	1	1	9	6	16	7	0	0	9	7
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	848	269	160	105	473	123	794	254	150	98	438	110
of which: small and medium-sized enterprises	495	211	113	89	346		478	196	103	81	336	
Households	581	240	102	95	444	141	523	191	85	81	404	106
DEBT INSTRUMENTS other than HFT	1,446	516	262	200	926		1,333	452	235	179	851	
Loan commitments given	12	1	0	0	5	1	10	1	0	0	5	1
QUALITY OF FORBEARANCE <sup>2</sup>												
Loans and advances that have been forborne more than twice <sup>3</sup>	0						0					
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria <sup>3</sup>	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**  
**Breakdown of loans and advances to non-financial corporations other than held for trading**  
 Kutxabank, S.A.

(m€ EUR)	AS OF 30/09/2021						AS OF 31/12/2021						AS OF 31/03/2022						AS OF 30/06/2022					
	Gross carrying amount		Of which: non-perform	Of which loans and advances subject to impairment	Accumulated impairment <sup>1</sup>	Accumulated negative changes in fair value due to credit risk on non-performing exposures <sup>1</sup>	Gross carrying amount		Of which: non-perform	Of which loans and advances subject to impairment	Accumulated impairment <sup>1</sup>	Accumulated negative changes in fair value due to credit risk on non-performing exposures <sup>1</sup>	Gross carrying amount		Of which: non-perform	Of which loans and advances subject to impairment	Accumulated impairment <sup>1</sup>	Accumulated negative changes in fair value due to credit risk on non-performing exposures <sup>1</sup>	Gross carrying amount		Of which: non-perform	Of which loans and advances subject to impairment	Accumulated impairment <sup>1</sup>	Accumulated negative changes in fair value due to credit risk on non-performing exposures <sup>1</sup>
		of which: defaulted						of which: defaulted						of which: defaulted						of which: defaulted				
A Agriculture, forestry and fishing	92	12	12	92	5	0	90	11	11	90	5	0	93	12	12	93	4	0	88	12	12	88	3	0
B Mining and quarrying	6	0	0	6	0	0	57	0	0	57	0	0	8	1	1	8	1	0	8	1	1	8	0	0
C Manufacturing	1.506	47	46	1.506	57	0	1.532	49	49	1.532	49	0	1.437	44	44	1.437	47	0	1.608	37	37	1.608	52	0
D Electricity, gas, steam and air conditioning supply	223	0	0	223	2	0	289	0	0	289	2	0	325	1	1	325	2	0	281	3	3	281	2	0
E Water supply	57	1	1	57	1	0	63	1	1	63	1	0	79	0	0	79	1	0	196	0	0	196	2	0
F Construction	1.076	161	161	1.076	189	0	1.067	163	163	1.067	149	0	1.076	136	136	1.076	186	0	1.145	126	126	1.145	183	0
G Wholesale and retail trade	758	85	84	758	32	0	727	70	70	727	31	0	746	70	70	746	32	0	687	64	64	687	27	0
H Transport and storage	1.274	4	4	1.274	31	0	1.285	4	4	1.285	33	0	1.249	4	4	1.249	11	0	1.283	4	4	1.283	12	0
I Accommodation and food service activities	170	23	23	170	14	0	180	22	22	180	13	0	163	37	37	163	28	0	183	34	34	183	27	0
J Information and communication	89	2	2	89	4	0	138	2	2	138	5	0	123	2	2	123	8	0	144	2	2	144	8	0
K Financial and insurance activities	951	1	1	951	9	0	975	15	15	975	23	0	883	15	15	883	23	0	1.052	15	15	1.052	25	0
L Real estate activities	686	42	42	686	54	0	706	41	41	706	47	0	780	36	36	780	37	0	857	34	34	856	38	1
M Professional, scientific and technical activities	482	12	12	482	9	0	406	9	9	406	9	0	424	17	17	424	11	0	440	15	15	440	11	0
N Administrative and support service activities	83	7	7	83	4	0	76	7	7	76	4	0	107	5	5	107	3	0	99	4	4	99	2	0
O Public administration and defence, compulsory social security	157	0	0	157	1	0	182	0	0	182	2	0	156	0	0	156	1	0	146	0	0	146	2	0
P Education	51	2	2	51	2	0	51	2	2	51	2	0	50	2	2	50	2	0	49	2	2	49	1	0
Q Human health services and social work activities	63	2	2	63	1	0	63	2	2	63	2	0	61	2	2	61	2	0	60	1	1	60	1	0
R Arts, entertainment and recreation	51	11	11	51	9	0	50	11	11	50	9	0	43	11	11	43	10	0	42	11	11	42	9	0
S Other services	115	3	3	115	5	0	92	2	2	92	4	0	87	2	2	87	3	0	88	2	2	88	3	0
<b>Loans and advances</b>	<b>7.892</b>	<b>415</b>	<b>414</b>	<b>7.892</b>	<b>430</b>	<b>0</b>	<b>8.131</b>	<b>411</b>	<b>411</b>	<b>8.131</b>	<b>388</b>	<b>0</b>	<b>7.891</b>	<b>397</b>	<b>397</b>	<b>7.891</b>	<b>411</b>	<b>0</b>	<b>8.454</b>	<b>366</b>	<b>366</b>	<b>8.453</b>	<b>408</b>	<b>1</b>

<sup>(1)</sup> The items 'accumulated impairment' and 'accumulated negative changes in fair value due to credit risk on non-performing exposures' are disclosed with a positive sign if they are decreasing an asset. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (template F 06.01), 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) 2021/451 - ITS on Supervisory reporting.