

Bank Name	Kutxabank, S.A.
LEI Code	549300U4LIZV0REEQQ46
Country Code	ES

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



Key Metrics

(min EUR, %)	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	COREP CODE	REGULATION
Available capital (amounts)						
Common Equity Tier 1 (CET1) capital - transitional period	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 ${\bf 1}$ capital as if IFRS ${\bf 9}$ 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
Risk exposure amounts						
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
Capital ratios						
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))	-
Leverage ratios						
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



Leverage ratio

	(min EUR, %)	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	5,257	5,335	5,189	5,158	C 47.00 (r0320,c0010)	
A.2	Tier 1 capital - fully phased-in definition	5,123	5,208	5,087	5,058	C 47.00 (r0310,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending
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)	CRR
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]	



2022 EU-wide Transparency Exercise Capital Kutxabank, S.A.

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		(min EUR, %)	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	COREP CODE	REGULATION
	A	OWN FUNDS COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying	5,257	5,335	5,189	5,158	C 01.00 (r0010,c0010)	Articles 4(118) and 72 of CRR
	A.1	transitional adjustments) Capital instruments eligible as CET1 Capital (including share premium and net own capital	5,257	5,335	5,189	5,158	C 01.00 (r0020,c0010)	Article 50 of CRR
	A.1.1	instruments)	2,060	2,060	2,060	2,060	C 01.00 (r0030,c0010)	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 (r0130,c0010)	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (l) of CRR
	A.1.3	Accumulated other comprehensive income	415	500	407	339	C 01.00 (r0180,c0010)	Articles 4(100), 26(1) point (d) and 36 (1) point (l) of CRR
	A.1.4	Other Reserves	0	0	0	0	C 01.00 (r0200,c0010)	Articles 4(117) and 26(1) point (e) of CRR
	A.1.5	Funds for general banking risk	0	0	0	0	C 01.00 (r0210,c0010)	Articles 4(112), 26(1) point (f) and 36 (1) point (i) of CRR
	A.1.6	Minority interest given recognition in CET1 capital	3	2	2	3	C 01.00 (r0230,c0010)	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	30	50	38	26	C 01.00 (r0250,c0010)	Articles 32 to 35 of and 36 (1) point (I) of ORR
	A.1.8	(-) Intangible assets (including Goodwill)	-341	-355	-349	-355	C 01.00 (r0300,c0010) + C 01.00 (r0340,c0010)	Articles 4(113), 36(1) point (b) and 37 of CRR. Articles 4(115), 36(1) point (b) and 37 point (a) of CCR
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs	-497	-467	-488	-508	C 01.00 (r0370,c0010)	Articles 36(1) point (c) and 38 of CRR
	A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses	0	0	0	0	C 01.00 (r0380,c0010)	Articles 36(1) point (d), 40 and 159 of CRR
	A.1.11	(-) Defined benefit pension fund assets	0	0	0	0	C 01.00 (r0390,c0010)	Articles 4(199), 36(1) point (e) and 41 of CRR
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	0	0	C 01.00 (r0430,c0010)	Articles 4(122), 36(1) point (g) and 44 of CBR
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	0	0	0	0	C 01.00 (r0440,c0010)	Article 36(1) point (j) 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 (r0450,c0010) + C 01.00 (r0450,c0010) + C 01.00 (r0470,c0010) + C 01.00 (r0471,c0010) + C 01.00 (r0472,c0010)	Articles 4(36), 36(1) point (1) (i) and 89 to 91 of CRR; Articles 36(1) point (1) (ii), 243(1) point (1) point (1) and 258 of CRR; Articles 36(1) point (1) (ii) and 379(1) of CRR; Articles 36(1) point (1) (iii) and 379(1) of CRR; Articles 36(1) point (1) (iv) and 155(9) of CRR; Articles 36(1) point (1) (iv) and 155(9) of CRR;
	A.1.14.1	Of which: from securitisation positions (-)	0	0	0	0	C 01.00 (r0460,c0010)	Articles 36(1) point (k) (i), 243(1) point (b), 244(1) point (b) and 258 of CRR
	A.1.15	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment	0	0	0	0	C 01.00 (r0480,c0010)	Articles 4(27), 36(1) point (h); 43 to 46, 49 (2) and (3) and 79 of CRR
	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	0	0	0	C 01.00 (r0490,c0010)	Articles 36(1) point (c) and 38; Articles 48(1) point (a) and 48(2) of CRR
	A.1.17	(-) Hiddings of CET1 capital instruments of financial sector entities where the institution has a significant investment	0	0	0	0	C 01.00 (r0500,c0010)	Articles 4(27); 36(1) point (i): 43, 45; 47; 48(1) point (b); 49(1) to (3) and 79 of CRR
	A.1.18	(-) Amount exceding the 17.65% threshold	0	0	0	0	C 01.00 (r0510,c0010)	Article 48 of CRR
	A.1.18A	(-) Insufficient coverage for non-performing exposures	-15	-15	-15	-19	C 01.00 (r0513,c0010)	Article 36(1), point (m) and Article 47c CRR
OWN FUNDS Transitional period	A.1.188	(-) Minimum value commitment shortfalls	0	0	0	0	C 01.00 (r0514,c0010)	Article 36(1), point (n) and Article 132c(2) CRR
	A.1.18C	(-) Other foreseeable tax charges	0	0	0	0	C 01.00 (r0515,c0010)	Article 36(1), point (I) CRR
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	-99	-138	-138	-113	C 01.00 (r0524,c0010)	Article 3 CRR
	A.1.20	CET1 capital elements or deductions - other	0	0	0	0	C 01.00 (r0529,c0010)	
	A.1.21	Transitional adjustments	134	127	102	100	CA1 (1.1.1.6 + 1.1.1.8 + 1.1.1.26)	
	A.1.21.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	0	0	C 01.00 (r0220,c0010)	Articles 483(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 (r0240,c0010)	Articles 479 and 480 of CRR
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	134	127	102	100	C 01.00 (r0520,c0010)	Articles 469 to 472, 478 and 481 of CRR
	A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	0	0	0	0	C 01.00 (r0530,c0010)	Article 61 of CRR
	A.2.1	Additional Tier 1 Capital instruments	0	0	0	0	C 01.00 (r0540,c0010) + C 01.00	
	A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	0	0	(r0670,c0010) C 01.00 (r0720,c0010)	
	A.2.3	Other Additional Tier 1 Capital components and deductions	0	0	0	0	C 01.00 (r0690,c0010) + C 01.00 (r0700,c0010) + C 01.00 (r0710,c0010) + C 01.00 (r0740,c0010) + C 01.00 (r0744,c0010) + C 01.00 (r0746,c0010)	
	A.2.4	Additional Tier 1 transitional adjustments	0	0	0	0	C 01.00 (r0660,c0010) + C 01.00 (r0680,c0010) + C 01.00 (r0730,c0010)	
	A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	5,257	5,335	5,189	5,158	C 01.00 (r0015,c0010)	Article 25 of CRR
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	0	0	0	0	C 01.00 (r0750,c0010)	Article 71 of CRR
	A.4.1	Tier 2 Capital instruments	0	0	0	0	C 01.00 (r0760,c0010) + C 01.00 (r0890,c0010)	
	A.4.2	Other Tier 2 Capital components and deductions	0	0	0	0	$\begin{array}{c} C01.00((9310,c0010)+C01.00\\ ((9330,c0010)+C05.00((99300,c0010)+C\\ 0.10,((9930,c0010)+C01.00)\\ +C01.0((9955,c0010)+C01.00\\ ((9370,c0010)+C01.00)\\ ((9370,c0010)+C01.00((9374,c0010)+C\\ 01.00((9376,c0010)+C01.00)\\ \end{array}$	
	A.4.3	Tier 2 transitional adjustments	0	0	0	0	C 01.00 (r0880,c0010) + C 01.00 (r0800,c0010) + C 01.00 (r0960,c0010)	
	В	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
OWN FUNDS REQUIREMENTS	8.1	Of which: Transbional adjustments included	30,004	30,171	-3	-22	C 05.01 (r0010,c0010)	resume on p.p., on, 30 dell 30 CE LISK
	C.1	CF WRICH: ITANSEONAL AGUSSTMENTS INCLUDED COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	17.52%	17.68%	17.38%	16.95%		
CAPITAL RATIOS (%)							CA3 (1)	
Transitional period	C.2	TIER 1 CAPITAL RATIO (transitional period)	17.52%	17.68%	17.38%	16.95%	CA3 (3)	-
	C.3	TOTAL CAPITAL RATIO (transitional period)	17.52%	17.68%	17.38%	16.95%	CA3 (5) [A.1-A.1.13-A.1.21+MIN(A.2+A.1.13- A.2.2-A.2.4+MIN(A.4+A.2.2-	•
CET1 Canital	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	5,123	5,208	5,087	5,058	A.4.3.0).0)1	•
CET1 Capital Fully loaded CET1 RATIO (%)		COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	17.08%	17.27%	17.04%	16.61%	[D.1]/[B-B.1]	•
CET1 Capital Fully loaded CET1 RATIO (%) Fully loaded ¹	E							
Fully loaded CET1 RATIO (%)	F	Adjustments to CET1 due to IFRS 9 transitional arrangements	128	118	75	54	C 05.01 (r0440,c0010)	
Fully loaded CET1 RATIO (%)	F.	Adjustments to CET1 due to IFRS 9 transitional arrangements Adjustments to AT1 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r0440,c0020)	
Fully loaded CET1 RATIO (%) Fully loaded ¹	F	Adjustments to CET1 due to IFRS 9 transitional arrangements						

⁽¹⁾The fully loaded CET1 ratio is an estimate calculated based on bank's supervisory reporting. Therefore, any capital indimments that are not eligible from a regulatory point of view at the reporting date are not balen into account in this calculation.
Fully loaded CET1 capital ratio estimation is based on the formulae stated in column "COREP" college note that this mintel load to differences to fully loaded CET1 capital ratio sublished by the carticostation banks e.e. in their Pillar's disclosure



Overview of Risk exposure amounts

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	A 6 70 (00 (707)	RV	T	4620/05/2022	CORP. CORP.
(min EUR, %)	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	COREP CODE
Credit risk (excluding CCR and Securitisations) ¹	27,263	27,387	27,053	27,526	C 0.20 (r0040, d0010) -{ (0.700 (r0090, d1220, s001) + C 07.00 (r0110, d1220, s001) + C 08.01 (r0040, d1220, s001)
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) ²	471	483	509	585	$\begin{array}{l} {\rm C07.00(r0090,d220,s001)+C07.00(r0110,d220,s001)+C07.00(r0130,d220,s001)+C08.01}\\ {\rm (r0040,d2050,s001)+C08.01(r0090,d256,s001)+C08.01(r0090,d256,s001)+C08.01(r0040,d256,s001)+C08.01(r0040,d256,s002)+C08.01(r0050,d2560,s002)+C08.01(r0050,d2560,s002)+C08.01(r0050,d2560,s002)+C08.01(r0050,d2560,s002)+C08.01(r0050,d2560,s002)+C08.01(r0050,d2560,s002)+C08.01(r0050,d2560,s002)+C08.01(r0050,d2560,s002)+C08.01(r0050,d2560,s002)+C08.01(r0050,d2560,s002)+C08.01(r0050,d2560,s002)+C08.01(r005$
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, cd801)*12.5+C 20.00 (r0010,cd490)*12.5+HAV(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)
Total	30,004	30,171	29,855	30,431	

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

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



2022 EU-wide Transparency Exercise P&L Kutxabank, S.A.

(min 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
TOTAL OPERATING INCOME, NET	814	1,119	284	588
(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 ¹	0	-1	0	0
Of which restructuring ¹	0	0	0	0
(Increases or (-) decreases of the fund for general banking risks, net) ²	0	0	0	0
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	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 subsidaries, 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 subsidaries, 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
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	229	278	100	212
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	177	218	75	164
Profit or (-) loss after tax from discontinued operations	0	0	0	0
PROFIT OR (-) LOSS FOR THE YEAR	177	218	75	164
Of which attributable to owners of the parent	176	216	75	163

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

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

(iii) For IFRS compliance banks "zero" in cell "Increases or (·) decreases of the fund for general banking risks, net" must be read as "n.a."



Total Assets: fair value and impairment distribution

(min EUR)		As of 30/09/20	21			As of 31	12/2021			As of 31	/03/2022			As of 30	06/2022		
		Fa	ir value hierard	chy		Fa	ir value hieran	chy		Fa	ir value hierar	chy		Fa	ir value hierar	chy	
ASSETS:	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	References
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)(ii);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 1.20
Fair value changes of the hedged items in portfolio hedge of interest rate risk	0				0				0				0				IAS 39.89A(a); IFRS 9.6.5.8
Other assets ¹	4,184				4,050				3,939				3,957				
TOTAL ASSETS	63,528				65,188				65,035				66,218				IAS 1.9(a), IG 6

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

(min	EUR)		ı	ls of 30/09/20	21					As of 31	/12/2021					As of 31	/03/2022					As of 30,	/06/2022			
		Gross carryi	ng amount ⁽²⁾		Accun	nulated impairm	ient ⁽²⁾	Gross	s carrying amou	ınt ⁽²⁾	Accum	ulated impairn	ient ⁽²⁾	Gros	s carrying amo	unt ⁽²⁾	Accui	mulated impairs	ient ⁽²⁾	Gross	carrying amo	unt ⁽²⁾	Accum	ulated impairm	ent ⁽²⁾	
Breakdown of financial assets by instrument and by counterparty sector ¹		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 3 Credit-impaired assets	Stage 1 Assets without significant I increase in credit risk since initial recognition	increase in credit risk since	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in credit risk since	Stage 3 Credit-impaired assets	Stage 1 Assets withou significant increase in credit risk since initial recognition	increase in credit risk since	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in credit risk since	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	References
Financial assets at fair	Debt securities	3,623	0	0	-2	0	0	3,559	0	0	-2	0	0	3,674	0	0	-2	0	0	3,738	0	0	-2	0	0	Annex V.Part 1.31, 44(b)
value through other comprehensive income	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	0	Annex V.Part 1.32, 44(a)
Financial assets at	Debt securities	1,941	0	0	0	0	0	1,945	0	0	0	0	0	2,312	0	0	0	0	0	2,580	0	0	0	0	0	Annex V.Part 1.31, 44(b)
amortised cost		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	Annex V.Part 1.32, 44(a)

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

⁽P) 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.



Breakdown of liabilities

Kutxabank, S.A.

(mln EUR)

		Carrying	j amount		
LIABILITIES:	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	References
Financial liabilities held for trading	70	66	56	81	IFRS 7.8 (e) (ii); IFRS 9.BA.6
Trading financial liabilities ¹	0	0	0	0	Accounting Directive art 8(1)(a),(3),(6)
Financial liabilities designated at fair value through profit or loss	0	0	0	0	IFRS 7.8 (e)(i); IFRS 9.4.2.2
Financial liabilities measured at amortised cost	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 ¹	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(I)
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 ¹	0	0	0	0	Annex V Part 1.29
TOTAL LIABILITIES	57,262	58,878	58,787	60,079	IAS 1.9(b);IG 6
TOTAL EQUITY	6,266	6,310	6,249	6,139	IAS 1.9(c), IG 6
TOTAL EQUITY AND TOTAL LIABILITIES	63,528	65,188	65,035	66,218	IAS 1.IG6

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



Breakdown of liabilities

Kutxabank, S.A.

(mln EUR)

			Carrying	amount		
Breakdown of financial liabili	ies by instrument and by counterparty sector	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	References
Derivatives		506	511	544	479	IFRS 9.BA.7(a); CRR Annex II
Chart resilions	Equity instruments	0	0	0	0	IAS 32.11; ECB/2013/33 Annex 2.Part 2.4-5
Short positions	Debt securities	0	0	0	4	Annex V.Part 1.31
	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
Deposits	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: Subo	ordinated 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
OTAL FINANCIAL LIABILITIES		56,332	57,798	57,805	59,150	



2022 EU-wide Transparency Exercise Market Risk

									Rucxubuiii	,												
T	SA					l)	M									IM						
			VaR (Memoran	lemorandum item) STRESSED VaR (Memorandum item) ANE				MENTAL DEFAULT IGRATION RISK ITAL CHARGE FOR CTP					VaR (Memora	andum item)	STRESSED VaR (Memorandum item)		INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE F	RISKS CAPITA FOR CTP		
(min EUR)	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVARAVG)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE		FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	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	TOTAL RISK EXPOSURE AMOUNT
	As of 30/09/2021	As of 31/12/2021				As of 30	09/2021									As of 31/1	2/2021					
Traded Debt Instruments	31	19	0	0	0	0							0	0	0	0						
Of which: General risk Of which: Specific risk	31	19	0	0	0	0							0	0	0	0						
Equities	30	30	0	0	0	0							0	0	0	0						
Of which: General risk	15	15	0	0	0	0							0	0	0	0						
Of which: Specific risk	15	15	0	0	0	0							0	0	0	0						
Foreign exchange risk Commodities risk	0	0	0	0	0	0							0	0	0	0						
Total	60	48	ŏ	ŏ	ő	0	0	0	0	0	0	0	ŏ	ő	ŏ	ő	0	0	0	0	0	
	As of 31/03/2022	As of 30/06/2022				As of 31	03/2022									As of 30/0	6/2022					
Traded Debt Instruments	19	52	0	0	0	0							0	0	0	0						
Of which: General risk	19	52	0	0	0	0							0	0	0	0						
Of which: Specific risk	0	0	0	0	0	0							0	0	0	0						
Equities	30	27	0	0	0	0							0	0	0	0						
Of which: General risk	15	13	0	0	0	0							0	0	0	0						
Of which: Specific risk	15	13	0	0	0	0							0	0	0	0						
Foreign exchange risk Commodities risk	0	1	l 0	,	1 0	0							l ů	0	0	0						
Total	49	78	ň	ň	ň	ň	0		0	0	0	_	ň	Š			•	_	0	0	0	$\overline{}$

Market risk template does not include CIU 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 OVI template.



					Standardise	d Approach			
			As of 30/	09/2021			As of 31	/12/2021	
	(min PER %).)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions
	Central governments or central banks	8.997	9.812	0		9,960	10.740	0	
	Regional governments or local authorities	6,292	5,344	0		6,216	5,406	0	
ĺ	Public sector entities	885	655	207		861	667	236	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	1,632	1,965	816		1,767	2,095	829	
	Corporates	11,361	6,924	6,536		11,474	7,141	6,758	
	of which: SME	987	605	493		895	544	443	
	Retail	5,900	3,513	2,493		5,966	3,633	2,577	
Consolidated data	of which: SME	1,422 30,429	799 30,258	458 10.607		1,436 30.517	833 30.364	477 10.643	
	Secured by mortoages on immovable property	30,429 521	30,258 512	10,607		30,517 490	30,364 487		
	of which: SME Evenoures in default	1.020	512 559	173	420	998	482	162	476
	Exposures in default Thems associated with particularly high risk	1,725	1,256	1.885	420	1.625	1.163	1.745	4/6
	Items associated with particularly high risk Covered bonds	1,723	1,230	1,000		1,023	1,103	1,745	
	Claims on institutions and corporates with a ST credit assessment	280	270	114		306	305	156	
	Collective investments undertakings (CIU)	1,092	229	26		1,071	224	25	
	Equity	1,506	1,495	1,823		1,587	1,576	1,812	
	Other exposures	3,886	2,749	2,645		3,839	2,741	2,591	
	Standardised Total ²	75,005	65,028	27,734	1,904	76,188	66,540	27,870	1,918
		⁽²⁾ Orioinal exposure, unlike Exp ⁽²⁾ Standardised Total does not ⁽³⁾ Only the most relevant count calculated as of last quarter	include the Secutarisation posi-	tion unlike in the results prior t	o the 2019 exercise.				SUN.
					Standardise	d Approach			

		As of 30,	(09/2021			As of 31/	12/2021	
(min EUR. %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
Central governments or central banks	8,997	9,812	0		9,960	10,740	0	
Regional governments or local authorities	6,292	5,344	0		6,216	5,406	0	
Public sector entities	885	655	207		861	667	236	
Multilateral Development Banks	0	0	0		0		0	
International Organisations	0	0	0		0		0	
Institutions	1,632	1,965	816		1,767	2,095	829	
	11 361	6.924	6 536		11 474	7 141	6.758	

	(min EUR. %)	Original Exposure ¹		Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹		Risk exposure amount	Value adjustments and provisions ²
	Central governments or central banks	8,997	9,812	0		9,960	10,740	0	
	Regional governments or local authorities	6,292	5,344	0		6,216	5,406	0	
	Public sector entities	885	655	207		861	667	236	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	1,632	1,965	816		1,767	2,095	829	
	Corporates	11,361	6,924	6,536		11,474	7,141	6,758	
	of which: SME	987	605	493		895	544	443	
	Retail	5,900	3,513 799	2,493		5,966	3,633	2,577 477	
SPATN	of which: SME	1,422	30.258			1,436	833		
	Secured by mortgages on immovable property	30,429 521	30,258 512	10,607 173		30,517 490	30,364 482	10,643 162	
	of which: SME	1.020	512 559	173 583	325	998	482	162	348
	Exposures in default	1,020	1,256	1.885	325	1.625	483 1.163	1.745	348
	Items associated with particularly high risk	1,725	1,256	1,885		1,625	1,163	1,745	
	Covered bonds Claims on institutions and corporates with a ST credit assessment	280	270	114		306	305	156	
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)	1.092	229	26		1.071	224	25	
	Collective investments undertakings (CIU) Equity	1,506	1.495	1.823		1,587	1.576	1.812	
ı	Other exposures	3,886	2,749	2,645		3.839	2,376	2.591	
	Standardised Total ²	3,000	4,749	2,043	1,790	3,033	4,174	2,392	1,766
	Scandardisto Iotal	(ii) Original exposure, unlike Ex	posure value, is reported befor	e takino into account any effect	due to credit conversion factor	s or credit risk mitigation technic	aues (e.a. substitution effects)		4.11

		exposures, but includes general credit risk adjustments.								
					Standardise	d Approach				
			As of 30,	09/2021			As of 31,	/12/2021		
	(min EUR. %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	
Country of Counterpart 2	Control overmonate or centrol hanks Sectional overmonate or control hanks Resident of common or local anti-Oritica Resident of the control	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	000000000000000000000000000000000000000	0	000000000000000000000000000000000000000	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	

		exposures, but includes general oreidt risk adjustments.									
					Standardise	d Approach					
			As of 30,	09/2021			As of 31,	/12/2021			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²		
	(min EUR. %) Central governments or central banks	0	0	0		0	0	0			
	Regional governments or local authorities	0	0	0		0	0	0			
	Public sector entities	0	0	0		0	0	0			
	Multilateral Development Banks	0	0	0		0	0	0			
	International Organisations	0	0	0		0	0	0			
	Institutions	0	0	0		0	0	0			
	Corporates	0	0	0		0	0	0			
	of which: SME Retail		0	0		0	0	0			
Country of	of which: SME	0	0	0		0	0				
	Secured by mortgages on immovable property	0	0	0		0	0	0			
Counterpart 3	of which: SME	ů ů	0	0		0	0	0			
	Exposures in default	ō	ō	ō	0	o o	o o	ō	0		
	Items associated with particularly high risk	0	0	0		0	0	0			
	Covered bonds	0	0	0		0	0	0			
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0			
I	Collective investments undertakings (CIU)	0	0	0		0	0	0			
	Equity	0	0	0		0	0	0			
	Other exposures	0	0	0		0	0	0			

		(P) Total value adiastments and envisions our country of countenanty excludes those for securistisation excessures, additional valuation advatments (RIAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.									
					Standardisc	d Approach					
			As of 30	/09/2021			As of 31	/12/2021			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²		
Country of Counterpart 4	Cartial occurrenced or control basks Palick seeks of the basks Palick seeks mettics Holds seeks mettics Externational Oranizations Estatutions Control oranizations Cartification Oranizations Estatutions Control oranizations Estatutions Estatutio	0 0 0 0 0 0 0		0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	000000000000000000000000000000000000000			
	Exocurses in default Items associated with carticularly high risk Covered bonds Colline on institutions and corporates with a ST credit assessment Colline on institutions and corporates with a ST credit assessment South Colline on the investments understakings (CDI) South Other crocurses	0 0 0 0 0		0 0 0 0 0	0	0 0 0 0 0	0 0 0 0	0	0		
	Standardised Total ²			a taking into account our office	0						

The Control amounts unlike Emission value. As recorded before before the control amount are writer than to control more force or control and entiration beforesan in an administration afficiation and an administration and an administration and an administration and administration administration and administration administratio



	Kutxabank, S.A.									
					Standardise	d Approach				
			As of 30,	/09/2021			As of 31	/12/2021		
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	
	(min EUR, %) Central governments or central banks									
	Central governments or central banks Regional governments or local authorities	0	0	0		0		0		
	Public sector entities	0	0	0		0		0		
	Multilateral Development Banks	0	0	0		0		0		
	International Organisations Institutions	0	0	0		0		0		
	Corporates	0	ō	0		0	· ·	0		
	of which: SME	0	0	0		0		0		
Country of	Retail of which: SME	0	0	0		0		0		
	Secured by mortgages on immovable property	0	0	0		0				
Counterpart 5	of which: SME	0	ō	0		0	· ·	0		
	Exposures in default	0	0	0		0		0	0	
	Items associated with particularly high risk Covered bonds	0	0	0		0		0		
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0				
	Collective investments undertakings (CIU)	0	ō	0		0	· ·	0		
	Equity	0	0	0		0		0		
	Other exposures	0	0	0						
	Standardised Total ²								0	
					trius to result recoversion factor					
(2) If cetal value adjustments and convisions our country of countemanty excludes those for securistization excesses, additional valuation adjustments (AUAn) and other own funds reductions related to the										

					Standardise	d Approach			
			As of 30	/09/2021			As of 31	/12/2021	
		Original Exposure ¹	Exposure Value ³	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
Country of Counterpart 6	Sent of consensus of which have \$100 kg. The stream conversation of which and the stream conversation of which and the stream conversation of the stream co	0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	000000000000000000000000000000000000000	0	000000000000000000000000000000000000000		0 0 0 0 0 0 0 0 0 0	4

	exposures; but includes general credit risk adjustments.										
				Standardise	d Approach						
		As of 30	/09/2021			As of 31	/12/2021				
(risk EUR, *fly)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²			
Country of Countr	000000000000000000000000000000000000000	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		000000000000000000000000000000000000000	٥			

Obtained accounts, unlike Econover value, is recorded before liability into account any effect due to credit convenient fectors or credit risk relations fusions as (a.e., substitution effects).

That is war advantments and creatives are creative of countements excludes these for securidation economies, additional valuation advantments (AVAs) and other own funds excluding relations produced to the adjustments of the control of the adjustments of

					Standardise	d Approach			
			As of 30,	09/2021			As of 31,	/12/2021	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(min EUR, %)	0	0	0		0	0	0	
Country of Counterpart 8	Control comments or central basins' Maderial comments on both anthrofities Maderial comments on both anthrofities Maderial constraints Maderial Confederates Earlies Maderial Confederates Earlies Maderial Confederates Mad	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	
	Claims on institutions and corporates with a 51 credit assessment Collective investments undertakings (CIU) Equity Other exposures Other Collective investments (CIU) Equity Other exposures	0	0	0		0	0	0	
	Standardised Total ²				0				0

Obtained accesses, untiled between value, in recorded before taking into account any effect due to credit convenient factors or credit risk imbitation techniques (e.g., substitution effects).

Total value adjustments and provisions are counter of countenanty excludes those for securification occounts, additional valuation adjustments (MIAs) and other own funds education related to the

		exposures, but includes general credit risk adjustments.									
					Standardisc	ed Approach					
			As of 30	/09/2021			As of 31	/12/2021			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²		
	(min EUR, %) Central governments or central banks	0	0	0		0	0	0			
	Regional governments or local authorities	0	0	0		0	i i	0			
	Public sector entities	0	0	0		0	0	0			
	Multilateral Development Banks International Organisations	0	0	0		0					
	Institutions	ō	0	0		0		0			
	Corporates	0	0	0		0	0	0			
	of which: SME Retail	0	0	0		0		0			
Country of	of which: SME	ů o	0	o o		ů o		ő			
Counterpart 9	Secured by mortoages on immovable property	0	0	0		0		0			
	of which: SME	0	0	0		0	0	0			
	Exposures in default Items associated with particularly high risk	0	0	0	0	0		0			
	Covered bonds	0	0	0		0	i i	0			
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0		0			
	Collective investments undertakings (CIU)	0	0	0		0		0			
	Equity Other exposures	0	0	0		0		0			
	Standardised Total ²				0				0		

O'Choinel accours: unlike becours value, is reconded before takins into account any effect due to credit convenion factors or credit nik missation techniques (e.g., substitution effects).
O'Total value adhabitments and convisions or counter or Countermant vaculosis those for securisisation occurses, additional valuation advantments (RIVA) and other own funds reductions related to the

		exposures, but includes general credit risk adjustments.										
					Standardisc	d Approach						
			As of 30	/09/2021			As of 31	/12/2021				
	(min PIR %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²			
Country of Counterpart 10	Central generations or control season. Control contro	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	000000000000000000000000000000000000000		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0				

To Chaired assesses, while Emission value is responded before tables into source or writer due to condition recovered or condition indication between last, authorized and condition of the condi

Country of Counterpart 2

2022 EU-wide Transparency Exercise Credit Risk - Standardised Approach Kutxabank, S.A.

					Standardisc	d Approach						
			As of 31	03/2022			As of 30,	(06/2022				
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions			
	(min EUR. %)	10.150	10.961			10.450	11.734					
	Central governments or central banks Regional governments or local authorities	6,589	5,676			6,630	5.945	0				
	Public sector entities	966	751	232		966	711	217				
	Multilateral Development Banks	0.00	7.51	1.0		0	,,,,	100				
	International Organisations	ō	0	i i		ō	ō	ō				
	Institutions	1,652	1,982	849		1,777	2,102	891				
	Corporates	11,527	6,978	6,614		11,759	7,375					
	of which: SNE	911	534	436		943	570	466				
	Retail	5,948	3,537	2,510		6,438	3,562	2,529				
Consolidated data	of which: SME	1,411	799	457		1,409	805	461				
Corisonaatea aata	Secured by mortoages on immovable property	30,812	30,643	10,743		31,152	30,983					
	of which: SME	458	451	151		447	441	148				
	Exposures in default	975 1.678	449 1.171	465	485	956 1.660	425	447 1.768	491			
	Items associated with particularly high risk	1,6/8	1,1/1	1,756		1,660	1,179	1,768				
	Covered bonds Claims on institutions and corporates with a ST credit assessment	615	389	140		312	266	61				
	Collective investments undertakings (CIU)	942	198	21		903	190	20				
	Equity	1,501	1.490	1,708		1,659	1,649	1,853				
	Other exposures	3,727	2,637	2,523		3,699	2,591	2,469				
	Standardised Total ²	77,082	66,863	27,562	1,933	78,361	68,710	28,111	1,986			
		(1) Original exposure, unlike E	oposure value, is reported befo	ne taking into account any effec	t due to credit conversion facto	ns or credit risk mitigation techni	ques (e.g. substitution effects).				

					Standardisc	d Approach			
			As of 31;	03/2022			As of 30/	(06/2022	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments an provisions ²
	(min EUR. %) Central governments or central banks	10.150	10.961	0		10.450	11,734	0	
	Regional governments or local authorities	6,589	5,676	ō		6.630	5,945	i o	
	Public sector entities	966	751	232		966	711	217	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	1,652	1,982	849		1,777	2,102	891	
	Corporates	11,527	6,978	6,614		11,759	7,375	6,993	
	of which: SME	911	534	436		943	570	466	
	Retail	5,948	3,537	2,510		6,438	3,562	2,529	
SPAIN	of which: SME	1,411	799	457		1,409	805	461	
317411	Secured by mortgages on immovable property	30,812	30,643	10,743		31,152	30,983	10,864	
	of which: SME	458	451	151		447	441	148	
	Exposures in default	975 1.678	449	465	356	956 1.660	425	447	
	Items associated with particularly high risk	1,6/8	1,171	1,756		1,660	1,179	1,768	
	Covered bonds	615	389	140		312	266	61	
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)	942	198	21		903	190	20	
	Collective investments undertakings (CIU) Equity	1,501	1.490	1,708		1,659	1.649	1.853	
	Other empoures	3,727	2,637	2,523		3,699	2,591	2,469	
	Standardised Total ²	3,727	2,007	1,212	1.780	3,033	4,391	1,400	1.8

	(2) Total value adjustments ar exposures, but includes gener		interparty excludes those for se	curistisation exposures, addition	al valuation adjustments (AVA)	i) and other own funds reduction	ons related to the	
				Standardise	d Approach			
		As of 31;	03/2022			As of 30/	06/2022	
	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
(min EUR. %)								
ral governments or central banks onal covernments or local authorities ic sector entities illateral Development Banks mational Oroanisations tutions	0 0 0 0	0	0 0 0		0 0 0 0	0 0 0 0	0 0 0 0	
orates which: SME which: SME which: SME	0	0	0 0 0		0 0 0	0 0 0	0 0 0	
which SNE sures in default a associated with earticularly high risk red bonds	0	0	0	0	0	0	0	C
red bonds so on institutions and corporates with a ST credit assessment ctive investments undertakings (CIU) IV FOXCOSUMES	0	0	0		0	0	0	
dardised Total ²		0		0				

		(2) Total value adjustments an exposures, but includes gener		interparty excludes those for se	curistisation exposures, addition	nal valuation adjustments (AVAs) and other own funds reducti	ons related to the	
			COLUMN REPORT OF THE PARTY OF T		Standardisc	d Approach			
			As of 31;	03/2022			As of 30	/06/2022	
	(min EUR. %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ³	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
Country of Counterpart 3	Coming deversaments or coming leading Coming deversaments or coming leading Coming deversaments Coming deversam	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	0	0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0

D C (1) Original exposure, un'illa Exposure value, in reported before taking into account any effect due to credit convenire face or credit risk mitigation techniques (s.e., substitution efficials).

(2) Total value adjustments and provisions per country of counterparty recludes those for securitation exposures, faddoreal valuation ediplatments (VMAs) and other own funds reduction related to the

		 Total value adjustments ar exposures, but includes gener 		unserparty excuces those for se	ecumenación exposures, accinor	na valuation adjustments (AVAs) and other own runds reduct	ons research to the	
					Standardisc	d Approach			
			As of 31	/03/2022			As of 30	/06/2022	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(min EUR, %)			_					
	Central governments or central banks Regional governments or local authorities					0	0	0	
	Public sector entities	0	0	0		o o	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions		0	0		0	0	0	
	Corporates of which: SME			0		0	0	0	
	Retail	o o	0	ő		0	0	o o	
Country of	of which: SME	0	0	0		0	0	0	
Counterpart 4	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME		0	0		0	0	0	
	Exposures in default Items associated with particularly high risk			0		0	0	0	0
	Covered bonds	i o	i i	o o		o o	0	i o	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Other exposures							0	
	Standardised Total ³				. 0				

EBA EUROPEAN BANKING AUTHORITY	2022 EU-wide Transparency Exercise								
	Credit Risk - Standardised Approach Kutxabank, S.A.								
	Kutxabarik, S.A.				Standardis	ed Approach			
			As of 31,	/03/2022			As of 30	/06/2022	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments an
	(min RR. %) Central governments or central banks Regional governments or local authorities	0	0					0	
	Regional governments or local authorities Public sector entities Multilateral Development Banks	0	0			0	0	0	
	International Organisations Institutions Corporates	0	0			0	0	0	
Country of	of which: SME Retail of which: SME	0	0			0		0	
Counterpart 5	Secured by mortgages on immovable property	0	0			0		0	
	on white Sele Exposures in default Itens associated with earticularly high risk Covered bonds	0	0			0	0	0	
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakinos (CIU) Eouity	0	0					0	
	Other excessives Standardised Total [†]	(1) Original exposure, unlike t	Exposure value, is reported befo	one taking into account any effe	o ect due to credit convenion fact securitisation exposures, additio	ors or credit risk mitigation ted	miques (e.g. substitution effect	1).	
		(2) Total value adjustments a exposures, but includes gene	nd provisions per country of co rail credit risk adjustments.	unterparty excludes those for s		nal valuation adjustments (AVI ed Approach	ks) and other own funds reduct	ions related to the	
			As of 31	/03/2022	Juliulius	ай хруговен	As of 30	/06/2022	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments an provisions ²
	(min ELR. %)				provisions*		,		provisions*
	Central governments or central banks Regional governments or local authorities Public sector entities Multilatoral Development Banks	0	0			0		0	
	International Organisations Institutions	0	0			0		0	
Country of	Corporates of which: SME Retail	0	0			0		0	
Country of Counterpart 6	of which: SME of which: SME of which: SME	0	0					0	
	Exposures in default Items associated with particularly high risk Covered bonds	0	0			0	0	0	
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakines (CIU) Equity	0	0			0	0	0	
	Other errosures Standardised Total ²				0 isct due to credit convenion fact				
					securistisation exposures, additio	nal valuation adjustments (AVI			
			As of 31	/03/2022	Standardis	ed Approach	As of 30	/06/2022	
					Value adjustments and				Value adjustments an
	(min GIPD 66.)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	provisions ²
	Central governments or central banks Regional governments or local authorities	0	0	9				0	
	Public sector entities Multilateral Develoment Banks International Oroanisations	0	0			0		0	
	Institutions Corporates of which: SME	0	0					0	
Country of Counterpart 7	Retail of which: SME Secured by mortoages on immovable property	0	0			0	0	0	
counterpare	Secured by mortisses on immovable procests Encourage in delignation of the control of the contr	0	0		0			0	
	Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIII)	0	0			0	0	0	
	Equity Other produces								
	Standardised Total ²	ŏ	0		0	c c		0	
	Standardised Total ³	(1) Original exposure, unlike t (2) Total value adjustments a	Exposure value, is reported before nd provisions per country of co	one taking into account any effe	ect due to credit conversion facts	ors or credit risk mitigation tech	iniques (e.g. substitution effect (s) and other own funds reduct	i). ions related to the	
	Standardined Total ⁴	(1) Original exposure, unlike t (2) Yotal value adjustments a exposures, but includes cone	Exposure value, is reported before nd provisions per country of co- nal credit risk adjustments.	one taking into account any effi unterparty encludes those for s	ect due to credit conversion facts securistisation exposures, additio	ors or credit risk mitigation tech	is) and other own funds reduct	ions related to the	
	Standardined Visini*	(1) Original exposure, unitle II (2) Total value adjustments a exposures. but includes game	Exposure value, is reported before nd provisions per country of co- nal credit risk adjustments.	one taking into account any effe	ect due to credit convenion fach securistisation exposures, additio Standardis	ons or credit risk mitigation ted real valuation adjustments (AVI	is) and other own funds reduct	i). i). ions related to the	
	Standardined Total*	(1) Original exposure, unlike its consistency of the consistency of th	Exposure value, is reported before nd provisions per country of co- nal credit risk adjustments.	one taking into account any effi unterparty encludes those for s	ect due to credit conversion facts securistisation exposures, additio	ons or credit risk mitigation ted real valuation adjustments (AVI	is) and other own funds reduct	ions related to the	Value adjustments an provisions ²
	Standardinal Total Central movements or central stands Residual enveroments or local authorities	(2) Total value adjustments a excessure, but includes cone	Exposure value, is reported beford provisions per country of conditional credit risk adjustments. As of 31.	one taking into account any efficiency and underparty endudes those for a part of the control of	ect due to credit convenion fach securistisation exposures, additio Standardis	os er cedit risk mitigation tech nal valuation adjustments (AVI ed Approach	As of 30	ons related to the	Value adjustments an provisions ²
	Estadar disad "total" Contral enveronment or contra landa Resional convenient or local authorities Resional convenient or local authorities Resistant Convenient Estada Resistant Convenient Estada Resistant Convenient Estada	(2) Total value adjustments a excessure, but includes cone	Exposure value, is reported beford provisions per country of conditional credit risk adjustments. As of 31.	one taking into account any efficiency and underparty endudes those for a part of the control of	ect due to credit convenion fach securistisation exposures, additio Standardis	os er cedit risk mitigation tech nal valuation adjustments (AVI ed Approach	As of 30	ons related to the	Value adjustments an provisions ²
	Public sector entities	(2) Total value adjustments a excessure, but includes cone	Exposure value, is reported beford provisions per country of conditional credit risk adjustments. As of 31.	one taking into account any efficiency and underparty endudes those for a part of the control of	ect due to credit convenion fach securistisation exposures, additio Standardis	os er cedit risk mitigation tech nal valuation adjustments (AVI ed Approach	As of 30	ons related to the	Value adjustments an provisions ²
Country of	Public sector entities Militativa Coveniment Banks Militativa Coveniment Banks Tantibutions Composites of which: SHE And Andrew SHE And Andrew SHE	(2) Total value adjustments a excessure, but includes cone	Exposure value, is reported beford provisions per country of conditional credit risk adjustments. As of 31.	one taking into account any efficiency and underparty endudes those for a part of the control of	ect due to credit convenion fach securistisation exposures, additio Standardis	os er cedit risk mitigation tech nal valuation adjustments (AVI ed Approach	As of 30	ons related to the	Value adjustments an provisions*
Country of Counterpart 8	Public sector unitide Militation To vocationment Banks Militation To vocation Institutions Composition of which SHE Security My markages on immovable property of which SHE Security My markages on immovable property of which SHE	(2) Total value adjustments a excessure, but includes cone	Exposure value, is reported beford provisions per country of conditional credit risk adjustments. As of 31.	one taking into account any efficiency and underparty endudes those for a part of the control of	ect due to credit convenion fach securistisation exposures, additio Standardis	os er cedit risk mitigation tech nal valuation adjustments (AVI ed Approach	As of 30	ons related to the	Value adjustments an provisions
Country of Counterpart 8	Public sector million Commission of the commiss	(2) Total value adjustments a excessure, but includes cone	Exposure value, is reported beford provisions per country of conditional credit risk adjustments. As of 31.	one taking into account any efficiency and underparty endudes those for a part of the control of	ect due to credit convenion fach securistisation exposures, additio Standardis	os er cedit risk mitigation tech nal valuation adjustments (AVI ed Approach	As of 30	ons related to the	Value adjustments an provisions*
Country of Counterpart 8	Public sector unitide Militation To vocationment Banks Militation To vocation Institutions Composition of which SHE Security My markages on immovable property of which SHE Security My markages on immovable property of which SHE	(2) Total value adjustments a excessure, but includes cone	Oppose who, in epoched performance of the performan	we taking into account any efficiency of the contract of the c	et due to solit convener, notificament production of the control o	os er cedel rida regigieron sel cede de ced	As of 30	706/2022 Risk exposure amount.	Value adjustments are provident
Country of Counterpart 8	Public sector militar International Constructions Institutional Graduational Gradu	(2) Total value adjustments accomment but includes con- constant but includes con- Criginal Exposure* Original Exposure*	Copone with a special left of the Copone with a special left of the Copone of the Copo	we lake grant account any efficiency of the contraparty endudes those for a contraparty endudes those for a contraparty endudes the contraparty endudes the contraparty endudes the contraparty endudes the contraparty end	et due to solit convener, notificament production of the control o	es er cede fisk mingsenn ist om utverken (400 det en	As of 30 Exposure Value*	Fish exposure amount of the control	Value adjustments as a gravitations'
Country of Counterpart 8	Public sector militar International Constructions Institutional Graduational Gradu	(2) Total value adjustments accomment but includes con- constant but includes con- Criginal Exposure* Original Exposure*	regiones with a special left from the first of the first	one datay are accord any effect of the contract of the contrac	and a to the discovered for the control of the cont	es er cede fisk mingsenn ist om utverken (400 det en	As of 300 Exposure Values 1	Mask exposure amount for the first f	Value adjustments and perceivants
Country of Counterpart 8	Public sector militar International Constructions Institutional Graduational Gradu	(2) Total value adjustments accomment but includes con- constant but includes con- Criginal Exposure* Original Exposure*	regiones with a special left from the first of the first	we lake grant account any efficiency of the contraparty endudes those for a contraparty endudes those for a contraparty endudes the contraparty endudes the contraparty endudes the contraparty endudes the contraparty end	and a the work commons for the common for the commo	we could be designated to the designation for the designation of the d	As of 300 Exposure Values 1	Fish exposure amount of the control	provisions*
Country of Counterpart 8	Public sector entitles International Constitutions Institutions Institutions Basel Sector	(2) Total value adjustments accomment but includes con- constant but includes con- Criginal Exposure* Original Exposure*	regiones with a special left from the first of the first	one datay are accord any effect of the contract of the contrac	ot de la voir de momente fait de la voir de	we could be designated to the designation for the designation of the d	As of 300 Exposure Values 1	Mask exposure amount for the first f	provisions*
Country of Counterpart 8	Public sector entitles International Constitutions Institutional Institu	(3) Tod visit and applications are common but include and commo	"grows wise, a special left for	on dainy discount any fifty contact any fifty contact any fifty contact any fifty contact and first any first and first any fi	and a the work commons for the common for the commo	we could in designate the designation of a special could be designed to the designation of a special could be designed to the designation of a special could be designed to the designation of the designat	As of 200 As of 200 Expanses Values As of 200	(96/2022	provisions*
Country of Counterpart 8	Public sector entitles International Construction to the International Construction to International Constructions International Construction to International Construction International Construction International Construction International Internationa	(3) Tod visit and applications are common but include and commo	"grows wise, a special left for	on dainy discount any fifty contact any fifty contact any fifty contact any fifty contact and first any first and first any fi	and a the work commons for the common for the commo	we could in designate the designation of a special could be designed to the designation of a special could be designed to the designation of a special could be designed to the designation of the designat	As of 200 As of 200 Expanses Values As of 200	(96/2022	provisions*
Country of Counterpart 8	Public sector entitles International Constitutions Institutions Insti	(3) Tod visit and applications are common but include and commo	"grows wise, a special left for	on dainy discount any fifty contained and provided and pr	and a the work commons for the common for the commo	we could in designate the designation of a special could be designed to the designation of a special could be designed to the designation of a special could be designed to the designation of the designat	As of 200 As of 200 Expanses Values As of 200	(96/2022	provisions*
Counterpart 8	Public sector entitles Inflammation of constantions Institution Ins	(3) Tod visit and applications are common but include and commo	"grows wise, a special left for	on dainy discount any fifty contained and provided and pr	and a the work commons for the common for the commo	we could in designate the designation of a special could be designed to the designation of a special could be designed to the designation of a special could be designed to the designation of the designat	As of 200 As of 200 Expanses Values As of 200	(96/2022	provisions*
Counterpart 8	Packet careful multiple control of the control of t	(3) Tod visit and applications are common but include and commo	"grows wise, a special left for	on dainy discount any fifty contained and provided and pr	and a the work commons for the common for the commo	we could in designate the designation of a special could be designed to the designation of a special could be designed to the designation of a special could be designed to the designation of the designat	As of 200 As of 200 Expanses Values As of 200	(96/2022	provisions*
Counterpart 8	Packet careful multiple control of the control of t	(3) Tod visit and applications are common but include and commo	"grows wise, a special left for	on dainy discount any fifty contained and provided and pr	and a the work commons for the common for the commo	we could in designate the designation of a special could be designed to the designation of a special could be designed to the designation of a special could be designed to the designation of the designat	As of 200 As of 200 Expanses Values As of 200	(96/2022	provisions*
Counterpart 8	Find content without an extraction of the content o	(3) Tod visit and applications are common but include and commo	Copumer with a superior left of the copumer with a superior left of the copumer processor of the copumer processor of the copumer with a superior left of the copumer with a s	the daily seemed any first country and co	and a the work commons for the common for the commo	we could be designed to the designed of the de	As of 200 As of 200 Expanses Values One of the control of the c	(96/2022	provisions*
Counterpart 8	Packet careful multiple control of the control of t	(2) That view and pulments are missions that include some missions that inc	oppose state, a septicitud of propose state, a septicitud of	on dainy since among any since	And the best demonstrated commonstrated from the commonstrated commonstr	we could in designate the designation of approach Original Exposure* Original Exposure* Original Exposure*	As of 300 Exposure Value As of 300 Exposure Value Exposure Value As of 300 Exposure Value As of 300 Exposure Value As of 300 Exposure Value	(96) 2022 Risk supposers amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions*
Counterpart 8	Find content without an extraction of the content o	(2) That view and pulments are missions that include some missions that inc	injunes with a synderlief of the property of t	on lating the accord may fill produce the control of the control o	Value adjustments and organization of the second organization or	we could in designate the designation of approach Original Exposure* Original Exposure* Original Exposure*	As of 300 Exposure Value As of 300 Exposure As of 300 Ex	(64) 2022 Bask expenses amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions*
Counterpart 8	Find content without an extraction of the content o	(2) That view and pulments are missions that include some missions that inc	injunes with a synderlief of the property of t	on dainy since among any since	Value adjustments and organization of the second organization or	we could be designated to the designation of the de	As of 300 Exposure Value As of 300 Exposure As of 300 Ex	(96) 2022 Risk supposers amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions*
Counterpart 8	Find content without an extraction of the content o	(2) That view and pulments are missions that include some missions that inc	injunes with a synderlief of the property of t	on lating the accord may fill produce the control of the control o	Value adjustments and organization of the second organization or	we could be designated to the designation of the de	As of 300 Exposure Value As of 300 Exposure As of 300 Ex	(64) 2022 Bask expenses amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions*
Counterpart 8	Findic states william tables Institution of constitution tables Institution of constitution	(2) Total visit engineering weighter of the control	injunes value, a superior land in program value, a superior land in program program program program program program program value, a superior land injunes value, a superior land in program value, a superior land value valu	on clarge the source of any office of the control o	An in will common for the common for	we could be designated to the designation of the de	As of 300 Exposure Value*	(Mary 2022) Risk expensers amount On 100 100 100 100 100 100 100 100 100 10	Value adjustments are
Counterpart 8	Findic sector million Information of constraints and constrai	(2) Total visit engineering weighter of the control	injunes value, a superior land in program value, a superior land in program program program program program program program value, a superior land injunes value, a superior land in program value, a superior land value valu	on clarge the source of any office of the control o	An in will common for the common for	we could be designated to the designation of the de	As of 300 Exposure Value*	(Mary 2022) Risk expensers amount On 100 100 100 100 100 100 100 100 100 10	Value adjustments are
Counterpart 8	Find content without the content of	(2) Total visit engineering weighter of the control	injunes value, a superior land in program value, a superior land in program program program program program program program value, a superior land injunes value, a superior land in program value, a superior land value valu	on clarge the source of any office of the control o	An in will common for the common for	we could be designated to the designation of the de	As of 300 Exposure Value*	(Mary 2022) Risk expensers amount On 100 100 100 100 100 100 100 100 100 10	Value adjustments are
Country of	Find Control william and the control of the control	(2) Total visit engineering weighter of the control	injunes value, a superior land in program value, a superior land in program program program program program program program value, a superior land injunes value, a superior land in program value, a superior land value valu	on clarge the source of any office of the control o	An in will common for the common for	we could be designated to the designation of the de	As of 300 Exposure Value*	(Mary 2022) Risk expensers amount On 100 100 100 100 100 100 100 100 100 10	Value adjustments are
Country of Country part 9	Find Control william and the control of the control	(2) Total visit engineering weighter of the control	injunes value, a superior land in program value, a superior land in program program program program program program program value, a superior land injunes value, a superior land in program value, a superior land value valu	on clarge the source of any office of the control o	An in will common for the common for	we could be designated to the designation of the de	As of 300 Exposure Value*	(Mary 2022) Risk expensers amount On 100 100 100 100 100 100 100 100 100 10	Value adjustments are
Country of	Find Control william and the control of the control	(2) Total visit engineering weighter of the control	injunes value, a superior land in program value, a superior land in program program program program program program program value, a superior land injunes value, a superior land in program value, a superior land value valu	on clarge the source of any office of the control o	An in will common for the common for	we could be designated to the designation of the de	As of 300 Exposure Value*	(Mary 2022) Risk expensers amount On 100 100 100 100 100 100 100 100 100 10	Value adjustments are



Credit Risk - IRB Approach

							IRB Ap	proach					
				As of 30/	09/2021					As of 31/	12/2021		
		Original	Exposure ¹	Exposure	Risk expos	ure amount	Value adjustments	Original	Exposure ¹	Exposure	Risk expos	sure amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value ¹		Of which: defaulted	and provisions		Of which: defaulted	Value ¹		Of which: defaulted	and provisions
	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
Consolidated data	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
Consolidated data	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	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	
	Other non credit-obligation assets				0						0		
	IRB Total ²				0						0		

⁽¹⁾ Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
(2) IRB Total does not include the Secutarisation position unlike in the results prior to the 2019 exercise.



Credit Risk - IRB Approach

							IRB Ap	proach					
				As of 31,	/03/2022					As of 30	/06/2022		
		Original	Exposure ¹	Exposure	Risk expos	sure amount	Value adjustments	Original	Exposure ¹	Exposure	Risk expo	sure amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value ¹		Of which: defaulted	and provisions		Of which: defaulted	- Value ¹		Of which: defaulted	and provisions
	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
Consolidated data	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
Consolidated data	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	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	
	Other non credit-obligation assets				0						0		
	IRB Total ²				0						0		

⁽¹⁾ Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
(2) IRB Total does not include the Secutarisation position unlike in the results prior to the 2019 exercise.



General governments exposures by country of the counterparty

Cutyahank S.A.

		Kutxabank, S.A.												
							As of 31/12/2021							
						Dire	ct exposures							
	(mln EUR)			On balance si	heet				Deriva	tives		Off balar	nce sheet	
												Off-halance el	neet exposures	
												Off-balance si	neet exposures	
					Non-derivative financial as	sets by accounting portfolio		Derivatives with pos	sitive fair value	Derivatives with	negative fair value			
			Total carrying amount of											Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	non-derivative financial assets (net of short											
			positions)									Nominal	Provisions	
				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			
				neid for trading	through profit or loss	comprehensive income	amortised cost							
[0 - 3M [[3M - 1Y [
[1Y - 2Y [[2Y - 3Y [
[3Y - 5Y [Austria													
[5Y - 10Y [[10Y - more														
Total [0 - 3M [[3M - 1Y [
[1Y - 2Y [Belgium													
15V - 10V I														
[10Y - more Total [0 - 3M [3M - 1Y [1Y - 2Y														
[1Y - 2Y [Bulgaria													
[2Y - 3Y	Bulgaria													
Total														
[3M - 1Y [[1Y - 2Y [[2Y - 3Y [
[3Y - 5Y [[5Y - 10Y [Cyprus													
10Y - more														
[0 - 3M [[3M - 1Y [[1Y - 2Y [
1 1Y - 2Y I 1 2Y - 3Y I 13Y - 5Y I	Czech Republic													
[5Y - 10Y [10Y - more Total														
[0 - 3M [
[2Y - 3Y [Denmark													
[3Y - 5Y 5Y - 10Y 10Y - more Total														
Total [0 - 3M [
[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [Estonia													
[5Y - 10Y [
f 10Y - more Total														



General governments exposures by country of the counterparty

							Kutxabank, S.A.							
							As of 31/12/2021							
						Direc	ct exposures							
	(mln EUR)			On balance sl	heet				Deriva	tives		Off balar	nce sheet	
					Non-derivative financial as	ssets by accounting portfolio	,	Derivatives with pos	iitive fair value	Derivatives with	negative fair value	Off-balance si	neet exposures	-
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	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	Risk weighted exposure amount
[0 - 3M [Finland													
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y	France													
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y	Germany													
10 - 3M 13M - 11 13M - 12 11 - 22	Croatia													
[0 - 3M [Greece													
To - 3M To -	Hungary													
[0 - 3M 13M - 1Y 11 - 2Y 27 - 3Y 13Y - 5Y 15Y - 10Y 10Y - more	Ireland													
[0 - 3M [Italy		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		0
[0 - 3M	Latvia													



General governments exposures by country of the counterparty

							Kutxabank, S.A.							
							As of 31/12/2021							
						Direc	ct exposures							
	(mln EUR)			On balance sl	heet				Deriva	tives		Off balar	nce sheet	
	(viiii Ediy				Non-derivative financial as	ssets by accounting portfolio	,	Derivatives with pos	itive fair value	Derivatives with	negative fair value	Off-balance sl	heet exposures	
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	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	Risk weighted exposure amount
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y	Lithuania													
[0 - 3M [Luxembourg													
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y	Maita													
[0 - 3M [Netherlands													
[0 - 3M [Poland													
[0 - 3M 1 1 1 1 1 1 1 1 1	Portugal		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	000000000000000000000000000000000000000	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0	0 0 0 0 0	0 0 0 0	0 0 0 0 0		
Total	Romania						J	·		J		·		
[0 - 3M [Slovakia													
10 - 3M 13M - 1Y 11Y - 2Y 12Y - 3Y 13Y - 5Y 15Y - 10Y 10Y - more	Slovenia													



General governments exposures by country of the counterparty

		Kutxabank, S.A.												
							As of 31/12/2021							
						Direc	t exposures							
	(mln EUR)			On balance sl	heet				Deriva	tives		Off balan	ice sheet	
					Non-derivative financial as	ssets by accounting portfolic		Derivatives with pos	sitive fair value	Derivatives with	negative fair value	Off-balance sh	eet exposures	
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	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	amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[0 - 3M 1 1 1 1 1 1 1 1 1	Spain	179 238 1,247 1,157 2,034 3,195 934	1179 238 1,247 1,157 2,034 3,195 933 8,983	0 0 0 0 0 0	(((((((((((((((((((1490 142 752 660 670 921 0		0 0 0 0 0	0 0 1 0 0 0	0 0 0 0 0	0 0 0 0 0	600 547 255 4 49 82 148	(((((104
[0 - 3M	Sweden													
[0 - 3M [United Kingdom													
[0 - 3M	Iceland													
[0 - 3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Liechtenstein													
[0 - 3M 1 1 1 1 1 1 1 1 1	Norway													
[0 - 3M [Australia													
[0 - 3M [Canada													
[0 - 3M 1 1 1 1 1 1 1 1 1	Hong Kong													



General governments exposures by country of the counterparty

		KUXADANK, S.A.												
							As of 31/12/2021							
						Direc	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	nce sheet	
												Off-balance sl	heet exposures	
			Total carrying amount of		Non-derivative financial as	ssets by accounting portfolio	•	Derivatives with pos	itive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	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 [Japan													
[0 - 3M [U.S.													
[0 - 3M [China													
[0 - 3M [Switzerland													
[0 - 3M [Other advanced economies non EEA													
130' - more	Other Central and eastern Europe countries non EEA													
10 - 3M 10 - 3M 13M - 1Y 13M - 1Y 12Y - 2Y 12Y - 3Y 13Y - 5Y 15Y - 10Y 10Y - more Total	Middle East													
Total	Latin America and the Caribbean													



General governments exposures by country of the counterparty

Kutyahank S.A.

							KULXADATIK, S.A.							
							As of 31/12/2021							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off bala	nce sheet	
												Off-balance s	heet exposures	
					Non-derivative financial a	ssets by accounting portfolio		Derivatives with po	sitive fair value	Derivatives with	negative fair value			
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	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	Risk weighted exposure amount
[0-3M] [3M-11] [1Y-2Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Africa													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Others	11 30 34 10 5	0 0 1 111 2 1112 2 302 4 3444 5 105 0 50	000000000000000000000000000000000000000		0 0 1111 0 0 0 0 0 105 0 0 0 0	0 0 302 344 0 50			000000000000000000000000000000000000000		(
Total	1	912	2 912	0		216	696						il i	

Notes and definitions
Information disclosed in this template is sourced from COREP template C 33, introduced with the reporting framework 2.7, applicOle for reports as of 31 march 2018.

- (1) Information on sovereign exposures is only availDie for institutions that have sovereign exposures of at least 1% of total "Debt securities and loans receivibles". Country of breakdown is only availDie 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 counterparts 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 counterparts (other than sovereign) on sovereign credit risk (i.e. CDS, financial guaranties) booked in all the accounting portfolio (on-off balance sheet). Intespective 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 counterparts (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 ArOia, Sudan, Syria, United ArO Emirates and Yemen.

Latin America: Argentina, Belize, Bolivia, Brazil, Chile, Colombia, Costa Rica, Dominica, Dominica, Dominica, Dominica, Costa Rica, Dominica, Dominica, Contact, Aruba, Bahamas, Barbados, Cayman Islands, Cuba, Fiench Guiana, Guadeloupe, Martinique, Puerto Rico, Saint Barthélemy, Turks And Caicos Islands, Virgin Islands (British), Virgin Islands (British),

Africa: A Signita, Egypt, Morocco, South Africa: A Angola, Bernin, Estowans, Businish Faco, Burrund, Cameroon, Cape Veeler, Certifial African Republic Of The, Ozte D'horire, Equationial Guines, Effresa, Ethiopia, GOon, Gambia, Gharra, Guines, Guines-Bissau, Kernya, Lesothe, Unerly, Madagascar, Malawi, Mali, Maurittan, Maurittania, Mozambiques, Namibia, Moger, Ngeria, Navenda, Salo Tome And Phrincipe, Series, Series, Salo, Salo, Sarasian, Carriansia, United Republic Of Trop, Ugania, Zarasian, 2016.

- (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



General governments exposures by country of the counterparty

							Kutxabank, S.A.							
							As of 30/06/2022							
						Direc	t exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	nce sheet	
												Off-balance si	neet exposures	
					Non-derivative financial as	anto bu nagovuting noutfolic		Derivatives with pos	ditivo fair value	Doviumbiyoo wibb	negative fair value	on balance si	reet exposures	
					Non-derivative illiancial as	sets by accounting portions	'	Derivatives with pos	siuve iaii value	Derivatives with	negative fair value			
														Diek weighted
		Total grass samples amount of non	Total carrying amount of non-derivative financial											Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	assets (net of short positions)											
			positionsy	of which: Financial assets	of which: Financial assets	of which: Financial assets at	of which: Financial assets at					Nominal	Provisions	
				held for trading	designated at fair value through profit or loss	fair value through other comprehensive income	amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount			
[0 - 3M [
[3M - 1Y[[1Y - 2Y[
[2Y - 3Y [[3Y - 5Y [Austria													
[5Y - 10Y [[10Y - more														
Total [0 - 3M [
[1Y - 2Y [Belgium													
[3Y - 5Y [beigium													
[10Y - more Total [0 - 3M [
[3M - 1Y [[1Y - 2Y [[2Y - 3Y [
[2Y - 3Y [[3Y - 5Y] [5Y - 10Y]	Bulgaria													
[10Y - more Total [0 - 3M [1													
[0 - 3M [
[3Y - 5Y] [5Y - 10Y]	Cyprus													
l 10Y - more														
[0 - 3M [3M - 1Y [1Y - 2Y														
[2Y - 3Y [13Y - 5Y 5Y - 10Y	Czech Republic													
[3Y - 5Y [5Y - 10Y [10Y - more Total														
[0 - 3M [3M - 1Y [1Y - 2Y														
2Y - 3Y 13Y - 5Y 15Y - 10Y	Denmark													
[10Y - more														
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y]														
[2Y - 3Y [[3Y - 5Y [Estonia													
	4													



General governments exposures by country of the counterparty

							Kutxabank, S.A.							
							As of 30/06/2022							
						Dire	ct exposures							
	(mln EUR)			On balance sl	heet				Deriva	tives		Off balar	ice sheet	
												Off-balance sh	eet exposures	
					Non-derivative financial as	sets by accounting portfolio	•	Derivatives with pos	itive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	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	exposure amount
[0 - 3M [Finland													
[0 - 3M [France													
[0 - 3M [Germany													
[0 - 3M [Croatia													
[0 - 3M [Greece													
13Y - 10Y 110Y - more	Hungary													
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [15Y - 10Y	Ireland													
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y	Italy	0 325 200 477 6 9 9	0 94 0	0 0 0	000000000000000000000000000000000000000	0 0 9 9 0 0 0	0 325 200 373 0 94 0 992	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		0
Total	Latvia	. 2 کار	1/021	·	·	22	792	·		J		3		



General governments exposures by country of the counterparty

							Kutxabank, S.A.							
							As of 30/06/2022							
						Direc	t exposures							
	(mln EUR)			On balance sl	heet				Deriva	tives		Off balar	nce sheet	
	(min EOIV)				Non-derivative financial as	ssets by accounting portfolio	•	Derivatives with pos	iitive fair value	Derivatives with	negative fair value	Off-balance si	heet exposures	
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	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	Risk weighted exposure amount
[0 - 3M 1 1 1 1 1 1 1 1 1	Lithuania													
[0 - 3M [Luxembourg													
[0 - 3M [Malta													
10 - 3M	Netherlands													
[0 - 3M [Poland													
[0 - 3M [Portugal	0 0 0 5 5 5	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0	000000000000000000000000000000000000000	0	0 0 0 0 5 5 0	0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0		
Total	Romania	30	30				30	·		J	J			
[0 - 3M [Slovakia													
10 - 3M 13M - 1Y 11Y - 2Y 12Y - 3Y 13Y - 5Y 15Y - 10Y 110Y - more	Slovenia													



General governments exposures by country of the counterparty

							Kutxabank, S.A.							
							As of 30/06/2022	!						
						Direc	t exposures							
	(min EUR)			On balance sl	heet				Deriva	tives		Off balar	ice sheet	
	,				Non-derivative financial as	sets by accounting portfolio		Derivatives with pos	sitive fair value	Derivatives with	negative fair value	Off-balance sh	eet exposures	
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	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	Risk weighted exposure amount
[0 - 3M [Spain	11 1,023 1,214 2,139 1,062 3,395 1,1,85 10,029	11 1,023 1,214 2,139 1,062 3,395 1,185 10,029	5 0 0 0 0 0	(((((((((((((((((((0 433 813 847 243 992 0 3,328	1,293 819 2,403 1.184	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	532 582 200 0 1 31 155 1,502	((((((105
[0 - 3M [Sweden													
[0 - 3M [United Kingdom													
[0 - 3M [Iceland													
[0 - 3M] [0 - 3M] [13M - 1Y] [11Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Liechtenstein													
[0 - 3M [Norway													
[0 - 3M [Australia													
[0 - 3M [Canada													
[0 - 3M [Hong Kong													



General governments exposures by country of the counterparty

							As of 30/06/2022							
						Dire	ct exposures							
	(min EUR)			On balance s	heet	Bile	et exposures		Deriva	tives		Off balar	nce sheet	
	(min EUR)												neet exposures	
			Total carrying amount of		Non-derivative financial as	sets by accounting portfolio	•	Derivatives with po	sitive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	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 [Japan													
[0 - 3M [u.s.													
[0 - 3M [China													
Total [0 - 3Mf] [3M - 1Yf] [17 - 2Yf] [27 - 3Yf] [37 - 5Yf] [57 - 10Yf] [107 - more Total [0 - 3Mf] [3M - 1Yf] [127 - 3Yf] [37 - 5Yf] [57 - 10Yf]	Switzerland													
[0 - 3M [Other advanced economies non EEA													
Total Tota	Other Central and eastern Europe countries non EEA													
10 tal 0 - 3M 3M - 1Y 1Y - 2Y 2Y - 3Y 13Y - 5Y 15Y - 10Y 10Y - more	Middle East													
Total	Latin America and the Caribbean													



General governments exposures by country of the counterparty

							Kutxabank, S.A.							
							As of 30/06/2022	2						
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off bala	nce sheet	
												Off-balance s	heet exposures	
					Non-derivative financial a	ssets by accounting portfolio	,	Derivatives with po	sitive fair value	Derivatives with	h negative fair value			
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	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	Risk weighted exposure amount
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y [10Y - more Total	Africa													
[0 - 3M [Others		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0	(

Notes and definitions
Information disclosed in this template is sourced from COREP template C 33, introduced with the reporting framework 2.7, applicOle for reports as of 31 march 2018.

- (1) Information on sovereign exposures is only availDie for institutions that have sovereign exposures of at least 1% of total "Debt securities and loans receivibles". Country of breakdown is only availDie 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 counterparts 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 counterparts (other than sovereign) on sovereign credit risk (i.e. CDS, financial guaranties) booked in all the accounting portfolio (on-off balance sheet). Intespective 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 counterparts (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

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 ArOia, Sudan, Syria, United ArO Emirates and Yemen.

Latin America: Argentina, Belize, Bolivia, Brazil, Chile, Colombia, Costa Rica, Dominica, Dominica, Dominica, Dominica, Costa Rica, Dominica, Dominica, Contact, Aruba, Bahamas, Barbados, Cayman Islands, Cuba, Fiench Guiana, Guadeloupe, Martinique, Puerto Rico, Saint Barthélemy, Turks And Caicos Islands, Virgin Islands (British), Virgin Islands (British),

Africa: A Signita, Egypt, Morocco, South Africa: A Angola, Bernin, Estowans, Businish Faco, Burrund, Cameroon, Cape Veeler, Certifial African Republic Of The, Ozte D'horire, Equationial Guines, Effresa, Ethiopia, GOon, Gambia, Gharra, Guines, Guines-Bissau, Kernya, Lesothe, Unerly, Madagascar, Malawi, Mali, Maurittan, Maurittania, Mozambiques, Namibia, Moger, Ngeria, Navenda, Salo Tome And Phrincipe, Series, Series, Salo, Salo, Sarasian, Carriansia, United Republic Of Trop, Ugania, Zarasian, 2016.

- (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 e94. (8) Information on Non-derivative financial assets by accounting portfolio is not included for institutions applying nGAMP

Performing and non-performing exposures Kutxabank, S.A.

										,								
					As of 30/09/2021									As of 31/12/2021				
		Gross c	carrying amount/ Nominal am	ount		Accumulated im value due to cre	pairment, accumulated negative dit risk and provisions ^{6,8}	e changes in fair	Collaterals and		Gross ca	arrying amount/ Nomina	al amount		Accumulated important and a communication of the co	pairment, accumulated n Sit risk and provisions ^{4,8}	egative changes in fair	Collaterals and
		Of which performing but past due >30 days and <=90 days	Of w	thich non-performing	a"	On performing exposures ²	On non-performing en	exposures ²	financial guarantees received on non- performing exposures		Of which performing but past due >30 days and <=90 days		Of which non-performing	r	On performing exposures ²	On non-perfor	ming exposures ²	financial guarantees received on non- performing exposures
		and <=90 days	o c	of which: defaulted	Of which Stage 3		or	f which Stage 3			and <=50 days		Of which: defaulted	Of which Stage 3			Of which Stage 3	
(min BUR) Cash balances at central banks and other demand deposits	4,38									5,417								0
Debt securities (including at amortised cost and fair value)	5.56					2				5,503					2			
Central banks							0	0	0	0								
General governments	4,88	4 0		0			0	0	0	4,817								0
Credit institutions	35	6 0	0	0	0		0	0	0	357			0					
Other financial corporations	18	9 0	0	0	0	1		0	0	189			0		1			0
Non-financial corporations	13	5 0	0	0	0	1	0	0	0	140			0		1			0
Loans and advances(including at amortised cost and fair value)	48,15	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
General governments	4,72	9 0	7	7	7		1	1	6	4,795	0	3	7					6
Credit institutions	49	0	0	0	0		0	0	0	501	0		0		0		'	0
Other financial corporations	40	0	0	0	0	4	0	0	0	514	0		0		5		'	0
Non-financial corporations	7.89		ar.			220	450	140	403	8.131				200		120		183
Not marcar corporations	7,03	1	413	414	300	2/1	160	140	102	0,131	,	41.	411	290	217	170	15	103
of which: small and medium-sized enterprises	2,83	5 8	334	333	265	163	144	130	169	2.894	6	330	334	253	129	147	12	175
	***					-												
of which: Loans collateralised by commercial immovable property	1,75	3 7	285	284	224	156	104	91	169	1,662	5	276	275	215	112	103	9	165
Households	34,64	2 105	670	658	631	66	253	251	401	34,805	72	658	648	615	68	257	25	396
of which: Loans collateralised by residential immovable property	31,43	3 97	567	556	536	50	205	204	355	31,590	67	556	548	521	50	205	20	342
of which: Credit for consumption	1,25	6 3	32	31	30		17	17	9	1,308	2	32	31	30	7	17	1	9
DEBT INSTRUMENTS other than HFT	58,10	115	1,092	1,079	944	345	413	397	590	59,667	81	1,077	1,066	919	292	428	411	575
OFF-BALANCE SHEET EXPOSURES	10,71		77	77	20	10	22	10	7	10,447		67		26		22		
OPPIBALANCE SHEET EXPOSURES	10,71	1	I "	"	29	18	11	19	,	10,447		6,7	66	20	19	22	. 11	1 1

<sup>10,712 7 7 2 28 11 22 39 7 10,447 57 66 28 15 22 39

**</sup>Part between the contract counters caused the 2 Miles of \$1.00 10,100 10,

Performing and non-performing exposures Kutxabank, S.A.

									NUCABLE	IIK, S.A.								
					As of 31/03/2022									As of 30/06/2022				
		Gross c	arrying amount/ Nomina	l amount		Accumulated imparts of the control o	pairment, accumulated no dit risk and provisions ^{4,8}	egative changes in fair	Collaterals and		Gross car	rrying amount/ Nomina	al amount		Accumulated imp	airment, accumulated nega it risk and provisions ^{4,8}	ative changes in fair	Collaterals and
		Of which performing but past due >30 days		Of which non-performing 1		On performing exposures ²	On non-perform	ning exposures ³	financial guarantees received on non- performing exposures		Of which performing but past due >30 days		Of which non-performing	r	On performing exposures ²	On non-performin	ng exposures ²	financial guarantees received on non- performing exposures
		and <=90 days		Of which: defaulted	Of which Stage 3	скроилея		Of which Stage 3			and <=90 days		Of which: defaulted	Of which Stage 3	Серозона		Of which Stage 3	
(min EUR) Cash balances at central banks and other demand deposits	5,218						0	0	0	5,260	0			0	0	0		0
Debt securities (including at amortised cost and fair value)	5,986				Š	2				6,318					2			Š
Central banks			0	0	0	0			0		0			0	0	0	0	0
General governments	5,282	0	0	0	0	0		0	0	5,580	0			0	0	0	0	0
Credit institutions	379	0	0	0	0	0		0	0	420	0			0	0	0	0	0
Other financial corporations	185	0	0	0	0	1	0	0	0	181	0			0	1	0	0	0
Non-financial corporations	140	0	0	0	0	1	0	0	0	136	0			0	1	0	0	0
Loans and advances(including at amortised cost and fair value)	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
General governments	5,110	0	7	7	7	0	1	1	6	5,519	0	7	7	0	0	0	0	7
Credit institutions	533		0	0	0	0		0	0	424	0	6	0	0	0	0	0	0
Other financial corporations	448	. 0	0	0	0	S		0	0	352	0			0	5	0	0	0
Non-financial corporations	7,891	7	397	397	282	250	161	147	177	8,454	10	366	365	246	264	145	136	151
of which: small and medium-sized enterprises	2,784	6	323	323	246	159	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	473	441	40	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	389	363	29	155	154	238
of which: Credit for consumption	1,261	2	31	31	30	6	17	16	9	1,309	3	29	29	27	5	16	16	7
DEBT INSTRUMENTS other than HFT	59,882	96	1,045	1,036	888	318	411	395	559	61,087	96	854	846	687	312	347	337	423
OFF-BALANCE SHEET EXPOSURES	11,396				22					10,850		67			40			
OPP-BRUNICE SHEET EXPOSURES	11,396		l 70	69	27	18	22	19	۰ ا	10,850		67	66	20	19	21	19	5

The the administral transportures generate passes after the first SAC() of the first first first first first from preference generate passes after the first SAC() of the first first first first first first from preference generate passes after the first SAC() of the first fir



Forborne exposures

			As of 30/	09/2021					As of 31/	12/2021		
		ying amount of with forbearance	Accumulated i accumulated o value due to c provisions for forbearance m	hanges in fair redit risk and exposures with	Collateral and fina received on ex forbearance	cposures with		ring amount of with forbearance	Accumulated in accumulated of value due to or provisions for forbearance m	hanges in fair edit risk and exposures with		ancial guarantees xposures with e measures
(min EUR)		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 nonperforming 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 nonperforming exposures with forbearance measures
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 ²												
Loans and advances that have been forborne more than twice ${}^{\it 3}$	0						0					
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria $^{\rm 3}$	0						0					

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

⁽¹⁾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 operative reported with a positive sign.

commitments are generally reported with a positive sign.

The positive sign is a commitment of the commitment of the positive sign is a commitment of the commitment of the positive sign is a commitment of the commitment of



Forborne exposures

Ī			As of 31/	03/2022					As of 30/0	06/2022		
		ring amount of with forbearance	Accumulated in accumulated control value due to control provisions for forbearance m	hanges in fair edit risk and exposures with	Collateral and fin received on e forbearanc	xposures with		ring amount of with forbearance	Accumulated in accumulated ch value due to cre provisions for forbearance me	nanges in fair edit risk and exposures with	received on e	ancial guarantees xposures with the measures
(min EUR)		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
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 ²												
Loans and advances that have been forborne more than twice $^{\it 3}$	0						0					
Non-performing forborne loans and advances that failed to meet the non- performing exit criteria ³	0						0					

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

⁽²⁾For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F18.00 / F19.00), 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-TTS 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.

,			20.01.4	7/09/2021					46.01.4	1/12/2021					20.01.4	1/03/2022					20.01.7	0/06/2022		
	Gross carr	ving amount	AS 01 3	7/05/2021	I		Gross car	rving amount	AS 01 3	1/12/2021		1	Gross can	rving amount	AS 01 3.	1/03/2022	1		Gross can	rving amount	AS 01 30	0/00/2022		
		Of which:		Of which loans and advances		Accumulated negative changes in fair		Of which	ı:	Of which loans and advances		Accumulated negative changes in fair		Of which	ı:	Of which loans and advances		Accumulated negative changes in fair		Of which	:	Of which loans and advances		Accumulated negative changes in fair
(min EUR)		performi	of which: defaulted	subject to impairment	Accumulated impairment ¹	value due to credit risk on non-performing		performi	of which: defaulted	subject to impairment	Accumulated impairment ¹	value due to credit risk on non-performing		performi	of which: defaulted	subject to impairment	Accumulated impairment ¹	value due to credit risk on non-performing		perform	of which: defaulted	subject to impairment	Accumulated impairment ¹	value due to credit risk on non-performing
(IIII EUK)						exposures ¹						exposures ¹						exposures ¹						exposures ¹
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 guarrying	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	125	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	1,385	4	4	1,385	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
3 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
Loans and advances	7.892	415	414	7.892	430	0	8.131	411	411	8.131	388	0	7.891	397	397	7.891	411	0	8 454	366	365	8.453	408	1

⁽¹⁾ 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 65.01), which follows a sign convention based on a credit/debt convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (IV) 2014/1-1115 on Superviory reporting.