

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

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

EBA EUROPEAN BANKING AUTHORITY

### 2022 EU-wide Transparency Exercise

Key Metrics

### Abanca Corporacion Bancaria, S.A.

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



Leverage ratio

Abanca Corporacion Bancaria, S.A.

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

			As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	COREP CODE	REGULATION
	A	(min EUR, %) OWN FUNDS	5,406	5,526	5,413	5,392	C 01.00 (r0010,c0010)	Articles 4(118) and 72 of OR
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying		4,251	4,138		C 01.00 (r0020,c0010)	Articles 94 (116) and 72 or Lloit Article 50 of CRR
		transitional adjustments) Capital instruments eligible as CET1 Capital (including share premium and net own capital	4,131			4,117		
	A.1.1	instruments)	2,667	2,668	2,665	2,665	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	141	241	280	64	C 01.00 (r0130,c0010)	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (I) of CRR
	A.1.3	Accumulated other comprehensive income	-98	-164	-343	-335	C 01.00 (r0180,c0010)	Articles 4(100), 25(1) point (d) and 36 (1) point (l) of CRR
	A.1.4	Other Reserves	1,770	1,758	1,765	1,984	C 01.00 (r0200,c0010)	Articles 4(117) and 25(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 CBR
	A.1.6	Minority interest given recognition in CET1 capital	0	0	0	0	C 01.00 (r0230,c0010)	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	141	197	312	301	C 01.00 (r0250,c0010)	Articles 32 to 35 of and 36 (1) point (i) of CRR
	A.1.8	(-) Intangible assets (including Goodwil)	-167	-169	-177	-179	C 01.00 (r0300,c0010) + C 01.00 (r0340,c0010)	Articles 4(113), 36(1) point (b) and 37 of CR8. 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	-458	-469	-500	-516	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	-15	-18	-18	-18	C 01.00 (r0390,c0010)	Articles 4(109), 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 ()) of CRR
	A.1.14	$(\cdot)$ Deductions related to assets which can alternatively be subject to a $1.250\%$ risk weight	0	0	0	0	$\begin{array}{l} C \ 01.00 \ (r0450, c0010) + C \ 01.00 \\ (r0460, c0010) + C \ 01.00 \ (r0470, c0010) + C \\ 01.00 \ (r0471, c0010) + C \ 01.00 \ (r0472, c0010) \end{array}$	Articles 4(36), 36(1) point (b) (j) and 89 to 91 of CRE, Articles 36(1) point (b) (b), 24(1) point (b) (b), 24(2) point (b) and 258 of CRE, Articles 36(1) point b) (b) and 258(1) of CRE, Articles 36(1) point b) (c) and 155(8) of CRE and Articles 36(1) point b) (c) and 155(4) of CRE.
	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, 40 (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	(-) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment	-1	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	-23	0	-9	0	C 01.00 (r0510,c0010)	Article 48 of CBR
	A.1.18A	(-) Insufficient coverage for non-performing exposures	0	0	0	0	C 01.00 (r0513,c0010)	Article 36(1), point (m) and Article 47c CBR
OWN FUNDS Transitional period	A.1.18B	(-) 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	-16	-16	-23	-24	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	189	223	186	175	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 (+/-)	189	223	186	175	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)	625	625	625	625	C 01.00 (r0530,c0010)	Article 63 of CBR
	A.2.1	Additional Tier 1 Capital instruments	625	625	625	625	C 01.00 (r0540,c0010) + C 01.00 (r0570,c0010)	
	A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	0	0	(r06/0,20030) C 05.00 (r0720,20030)	
	A.2.3	Other Additional Tier 1 Capital components and deductors	0	0	0	0	C 05.00 (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 Ter 1 transitional adjustments	0	0	0	0	C 01.00 (r0660,c0010) + C 01.00 (r0660,c0010) + C 01.00 (r0730,c0010)	
	A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	4,756	4,876	4,763	4,742	C 01.00 (r0015,c0010)	Article 25 of CRR
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	650	650	650	650	C 01.00 (r0750,c0010)	Article 71 of CBR
	A.4.1	Tier 2 Capital instruments	650	650	650	650	C 01.00 (r0760,c0010) + C 01.00 (r0890,c0010)	
	A.4.2	Other Tiler 2 Capital components and deductions	0	0	0	0	$\begin{array}{l} C  05  00  (\mbox{-}0010)  * C  01.00 \\ (\mbox{-}0020)  \mbox{-}0010)  * C  01.00  (\mbox{-}0030)  \mbox{-}0010)  + C \\ 01.00  (\mbox{-}0040)  \mbox{-}010  \mbox{-}00400  \mbox{-}0010)  + C \\ 01.00  (\mbox{-}0050)  \mbox{-}0100  \mbox{-}0010)  \mbox{-}0100  \mbox{-}0010  \mbox{-}0010)  \mbox{-}0100  \mbox{-}0010  \mbox{-}0010$	
	A.4.3	Tier 2 transitional adjustments	0	0	0	0	C 01.00 (r0880,c0010) + C 01.00 (r0900,c0010) + C 01.00 (r0960,c0010)	
OWN FUNDS REQUIREMENTS	B	TOTAL RISK EXPOSURE AMOUNT	31,310	32,639	32,749	32,967	C 02.00 (r0010,c0010)	Articles 92(3), 95, 96 and 98 of CRR
	8.1	Of which: Transitional adjustments included	70	100	56	56	C 05.01 (r0010,c0040)	
CAPITAL RATIOS (%)	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	13.19%	13.02%	12.64%	12.49%	CA3 (1)	•
Transitional period	C.2	TIER 1 CAPITAL RATIO (transitional period)	15.19%	14.94%	14.55%	14.38%	CA3 (3)	
CET1 Capital	C.3	TOTAL CAPITAL RATIO (transitional period)	17.26%	16.93%	16.53%	16.36%	CA3 (5) [A1-A.1.13-A.1.21+MIN(A.2+A.1.13-	•
Fully loaded CET1 RATIO (%)	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	3,941	4,027	3,953	3,942	[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- A.4.3.01.0)]	•
Fully loaded <sup>1</sup>	E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	12.62%	12.38%	12.09%	11.98%	[D.1]/[B-B.1]	•
	P.	Adjustments to CET1 due to IFRS 9 transitional arrangements	72	100	71	56	C 05.01 (r0440,c0010)	
Memo items	F	Adjustments to AT1 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r0440,c0020)	
	F	Adjustments to T2 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r0440,c0030)	
	F	Adjustments included in RWAs due to IFRS 9 transitional arrangements	72	100	71	56	C 05.01 (r0440,c0040)	
(1) The full leaded (TTT) rate is an	timete este i	ated based on bank's supervisory reporting. Therefore, any capital instruments that are not eligible from a re	and above a shak of the set the set		encode la Able sela debies			

(1)The fully loaded CET1 cable is an estimate calculated based on basic's apportancy reporting. Therefore, any capital instruments that are not eligible from a regulatory point of view at the reporting date are not biase into account in this calculation. Fully loaded CET1 cable ratio estimation is based on the formulae stated in column "COREP CODE" – elease note that this minih load to differences to fully loaded CET1 cable ratio estimation is based on the formulae stated in column "COREP CODE" – elease note that this minih load to differences to fully loaded CET1 cable ratios acclering to the carticolation basics e.e. in their PIIar 3 declosure

Overview of Risk exposure amounts

Abanca Corporacion Bancaria, S.A.

(min EUR, %)	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	COREP CODE
Credit risk (excluding CCR and Securitisations) <sup>1</sup>	29,060	30,434	30,225	30,716	C 02.00 (r0040, c30010) -[C 07.00 (r0090, c3220, s301) + C 07.00 (r0110, c3220, s301) + C 07.00 (r0130, c3220, s301) + C 08.01 (r0040, c3226, s301) + C 08.01 (r0050, c3226, s301) + C 08.01 (r0060, c3260, s302) + C 08.
Of which the standardised approach	29,060	30,434	30,225	30,716	C 02.00 (r0060, c0010)-{C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001)+ C 07.00 (r0130, c0220, s001)]
Of which the foundation IRB (FIRB) approach	0	0	0	0	C 02.00 (r0250, c0010) - [C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0060, c0260, s002)]
Of which the advanced IRB (AIRB) approach	0	0	0	0	C 02.00 (r0310, c0010) - [C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001)]
Of which equity IRB	0	0	0	0	C 02.00 (r0420, c0010)
Counterparty credit risk (CCR, excluding CVA) <sup>2</sup>	214	216	278	148	C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001)+ C 07.00 (r0130, c0220, s001) + C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0256, s001) + C 08.01 (r0040, c0260, s002) + C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0250, s002) + C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0050, s002) + C 08.01 (r0500, s002) + C 08.01 (r0500, s002) + C 08.01 (r0500, s002
Credit valuation adjustment - CVA	94	81	110	58	C 02.00 (r0640, c0010)
Settlement risk	5	6	7	11	C 02.00 (r0490, c0010)
Securitisation exposures in the banking book (after the cap)	0	0	0	0	C 02.00 (r0470, c0010)
Position, foreign exchange and commodities risks (Market risk)	255	118	344	249	C 02.00 (r0520, c0010)
Of which the standardised approach	255	118	344	249	C 02.00 (r0530, c0010)
Of which IMA	0	0	0	0	C 02.00 (r0580, c0010)
Of which securitisations and resecuritisations in the trading book	0	0	0	0	C 19.00 (r0010, c8601)*12.5+C 20.00 (r0010,c0450)*12.5+MAX(C 24.00(r0010, c0090),C 24.00(r0010,c0100),C 24.00(r0010, c0110))*12.5
Large exposures in the trading book	0	0	0	0	C 02.00 (r0680, c0010)
Operational risk	1,681	1,784	1,784	1,784	C 02.00 (r0590, c0010)
Of which basic indicator approach	1,681	1,784	1,784	1,784	C 02.00 (r0600, c0010)
Of which standardised approach	0	0	0	0	C 02.00 (r0610, c0010)
Of which advanced measurement approach	0	0	0	0	C 02.00 (r0620, c0010)
Other risk exposure amounts	0	0	0	0	C 02.00 (r0630, c0010) + C 02.00 (r0690, c0010)
Total	31,310	32,639	32,749	32,967	

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

EBA EUROPEAN BANKING AJTHORITY



P&L Abanca Corporacion Bancaria, S.A. -

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

<sup>(2)</sup> Information available only as of end of the year
<sup>(2)</sup> For IFRS compliance banks 'zero' in cell "Increases or (-) decreases of the fund for general banking risks, net" must be read as "n.a."

Total Assets: fair value and impairment distribution

Abanca Corporacion Bancaria, S.A.

(min EUR)	٨	ls of 30/09/20:	21			As of 31,	/12/2021			As of 31,	03/2022			As of 30	06/2022		
		Fa	ir value hieraro	:hy		Fa	ir value hieraro	:hy		Fa	ir value hierar	chy		Fa	ir value hierar	:hy	
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	7,189				12,458				9,931				11,277				IAS 1.54 (i)
Financial assets held for trading	117	5	108	3	139	0	137	2	169	7	159	3	327	12	313	3	IFRS 7.8(a)(ii); IFRS 9.Appendix A
Non-trading financial assets mandatorily at fair value through profit or loss	136	66	0	70	94	26	0	68	177	103	0	74	162	89	0	74	IFRS 7.8(a)(ii); IFRS 9.4.1.4
Financial assets designated at fair value through profit or loss	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	IFRS 7.8(a)(i); IFRS 9.4.1.5
Financial assets at fair value through other comprehensive income	4,556	4,556	0	0	4,558	4,558	0	0	2,931	2,931	0	0	957	957	0	0	IFRS 7.8(h); IFRS 9.4.1.2A
Financial assets at amortised cost	54,100				55,223				56,419				59,222				IFRS 7.8(f); IFRS 9.4.1.2
Derivatives – Hedge accounting	43	0	43	0	69	0	69	0	290	0	290	0	635	0	635	0	IFRS 9.6.2.1; Annex V.Part 1.22; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	0				0				0				0				IAS 39.89A(a); IFRS 9.6.5.8
Other assets <sup>1</sup>	6,305				6,313				6,285				6,232				
TOTAL ASSETS	72,447				78,854		76,202					78,813	78,813		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)		A	s of 30/09/20												As of 31/	/03/2022									
		Gross carry	ing amount <sup>(2)</sup>		Accum	nulated impair	ment <sup>(2)</sup>	Gros	s carrying amou	int <sup>(2)</sup>	Accum	ulated impain	ment <sup>(2)</sup>	Gros	s carrying amou	int <sup>(2)</sup>	Accum	ulated impairm	ient <sup>(2)</sup>	Gross	carrying amo	unt <sup>(2)</sup>	Accun	nulated impairn	ient <sup>(2)</sup>	
Breakdown of financial assets by instrument and by counterparty sector <sup>1</sup>		Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit- impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition		Stage 3 e Credit-impaired assets t	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	credit risk since	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 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	increase in	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	thout significant ant increase in <b>Stage 3</b> e in credit risk since Credit-impa since initial assets recognition but		References
Financial assets at fair value through other	Debt securities	4,556	0	0	0	0	0	4,558	0	0	0	0	0	2,931	0	0	0	0	0	957	0	0	0	0	0	Annex V.Part 1.31, 44(b)
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	8,189	0	0	0	0	0	8,138	0	0	0	0	0	9,318	0	0	0	0	0	11,055	0	0	0	0	0	Annex V.Part 1.31, 44(b)
amortised cost	Loans and advances	43,826	1,960	862	-154	-115	-467	44,377	2,560	996	-166	-155	-528	44,377	2,570	996	-171	-142	-530	45,381	2,614	1,009	-168	-132	-536	Annex V.Part 1.32, 44(a)

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

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



#### **Breakdown of liabilities**

Abanca Corporacion Bancaria, S.A.

(min EUR)

		Carrying	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	114	141	160	317	IFRS 7.8 (e) (ii); IFRS 9.BA.6
Trading financial liabilities <sup>1</sup>	0	0	0	0	Accounting Directive art 8(1)(a),(3),(6)
Financial liabilities designated at fair value through profit or loss	0	0	0	0	IFRS 7.8 (e)(i); IFRS 9.4.2.2
Financial liabilities measured at amortised cost	66,870	73,119	70,557	72,996	IFRS 7.8(g); IFRS 9.4.2.1
Non-trading non-derivative financial liabilities measured at a cost-based method <sup>1</sup>	0	0	0	0	Accounting Directive art 8(3)
Derivatives – Hedge accounting	254	299	371	406	IFRS 9.6.2.1; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	0	0	0	0	IAS 39.89A(b), IFRS 9.6.5.8
Provisions	315	415	411	405	IAS 37.10; IAS 1.54(I)
Tax liabilities	127	87	93	73	IAS 1.54(n-o)
Share capital repayable on demand	0	0	0	0	IAS 32 IE 33; IFRIC 2; Annex V.Part 2.12
Other liabilities	210	266	201	220	Annex V.Part 2.13
Liabilities included in disposal groups classified as held for sale	0	0	0	0	IAS 1.54 (p); IFRS 5.38, Annex V.Part 2.14
Haircuts for trading liabilities at fair value <sup>1</sup>	0	0	0	0	Annex V Part 1.29
TOTAL LIABILITIES	67,890	74,328	71,793	74,417	IAS 1.9(b);IG 6
TOTAL EQUITY	4,558	4,526	4,409	4,396	IAS 1.9(c), IG 6
TOTAL EQUITY AND TOTAL LIABILITIES	72,447	78,854	76,202	78,813	IAS 1.IG6

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



### Breakdown of liabilities

### Abanca Corporacion Bancaria, S.A.

(mln EUR)

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

#### 2022 EU-wide Transparency Exercise Market Risk

#### Market Risk

Abanca	Corporacion	Bancaria,	S.A.

	SA					I		IM														
			VaR <i>(Memoran</i>	aR (Memorandum item) STRESSED VaR (Memorandum item) A				INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE FOR CTP			VaR <i>(Memor</i>	andum item)	STRESSED VaR (M	lemorandum item)	INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHAR 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	LAST 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 AVAILABLI (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LASI	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	107	102	0	0	0	0							0	0	0	0						
Of which: General risk	105	102	0	0	0	0							0	0	0	0						
Of which: Specific risk	2 128	0	0	0	0	0							0	0	0	0						
Equities Of which: General risk	128	3	0	0	0	0							0	0	0	0						
Of which: Specific risk	45	1	0	0	0	0							0	0	0	0						
Foreign exchange risk	0	0	ō	ō	ō	ō							ō	ō	ō	ō						
Commodities risk	8	0	0	0	0	0							0	0	0	0						
Total	243	105	0	0	0	0	0	0	0	0	0	0	0	0	0	Ô	0	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	160	87	0	0	0	0							0	0	0	0						
Of which: General risk	156	87	0	0	0	0							0	0	0	0						
Of which: Specific risk	4	0	0	0	0	0							0	0	0	0						
Equities	138	117	0	0	0	0							0	0	0	0						
Equities Of which: General risk	74	62	ō	ō	ō	ō							0	ō	ō	ō						
Of which: Specific risk	64	55	0	0	0	0							0	0	0	0						
Foreign exchange risk	0	0	0	0	0	0							0	0	0	0						
Commodities risk Total	298	204	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	_
	250		U	, v	0	-	Ū	Ű	v	U	v	U	, v	, v	, v	v	Ŭ	, v	Ū	v	U	

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 OV1 template.



# EBA Lever 2022 EU-wide Transparency Exercise Credit Risk - Standardised Approach

Abanca Corporacion Bancaria, S.A.

			Standardised Approach									
			As of 30/	09/2021			As of 31,	12/2021				
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions			
	(min EUR, %)											
	Central governments or central banks Regional governments or local authorities	15,433 12,082	20,728	0		20,826	26,046	0				
	Regional governments or local authorities Public sector entities	12,082	10,289 680	54		11,570 1.048	9,877 907	172				
	Multilateral Development Banks	010		,4		1,040						
	International Organisations	ő		0				ő				
	Institutions	3,258	2,375	902		3,329	2,420	797				
	Corporates	20.480	11.700	10,737		22.076	12,745	11.782				
	of which: SME	2,702	1.883	1.538		2.921	2.075	1,700				
	Retail	10,221	5,869	4,074		10.273	5.899	4,078				
e	of which: SME	4,220	1,962	1,150		4,241	2,022	1,183				
Consolidated data	Secured by mortgages on immovable property	15,204	15,118	5,318		15,699	15.589	5,485				
	of which: SME	706	693	230		705	692	230				
	Exposures in default	995	439	485	468	1,099	465	507	531			
	Items associated with particularly high risk	1,188	876	1,314		1,285	877	1,316				
	Covered bonds	40	40	4		40	40	4				
	Claims on institutions and comprates with a ST credit assessment	123	112	27		182	126	40				
	Collective investments undertakings (CIU)	19	19	19		19	19	21				
	Eouitv	923	923	1,499		931	931	1,455				
	Other exposures	4,744	4,731	4,841		4,855	4,843	4,993				
	Standardised Total <sup>2</sup>	85,557	73,898	29,274	848	93,231	80,783	30,650	968			

<sup>10</sup> Obgring appears, while Dposers wing is reported before taking the account any effect due to outil conversion factors or out nin implants holysams (e.g. substitution effects). <sup>10</sup> Specificades To due not include the Socialization possions wink in the majore to the 322 andexams. <sup>10</sup> Objet from and elevant countries are dueloade. These have selected under the lisibility gales Cauthies of countries provide a to 55% of third integring deposers or Tog 15 countries ranked by anglesd gales. <sup>10</sup> <sup>10</sup> Objet from a select countries are dueloade. These have selected under the lisibility gales Cauthies of countries provide ages or Tog 15 countries in animal of provide ages of the selected and and animal.

					Standardise	ed Approach			
			As of 30/	09/2021			As of 31,	/12/2021	
	(min EUR, %)	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
	Central governments or central banks	10.148	15,400	0		15.512	20.690		
	Central dovernments or central banks Regional governments or local authorities	12,079	10,287			11,569	9,876		
	Public sector entities	846	680	53		1,047	907	172	
	Multilateral Development Banks	010	0.00			1,047			
	International Organisations			0		0	-		
	Institutions	999	1,268	571		1.081	1.343	523	
	Corporates	17.699	9,539	8,647		18.929	10.397	9,519	
	of which: SME	2,372	1.614	1,315		2.585	1,795	1.471	
	Retail	9,580	5,448	3,785		9,614	5,488	3,800	
SPAIN	of which: SME	3,980	1,801	1,056		3,976	1,839	1,076	
SPAIN	Secured by mortgages on immovable property	13,142	13,074	4,601		13,465	13,378	4,710	
	of which: SME	559	549	181		564	557	184	
	Exposures in default	919	395	436	435	1,022	423	458	497
	Items associated with particularly high risk	968	715	1,072		1,097	749	1,123	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		18	18	18	
	Collective investments undertakings (CIU)	19	19	19		19	19	21	
	Equity	829 4.741	829 4.728	1,404 4,840		831 4.852	831 4.840	1,355	
	Other exposures	4,/41	4,728	4,840			4,840	4,992	
	Standardised Total <sup>2</sup>				795				913

		Standardised Approach							
			As of 30/	09/2021			As of 31/	12/2021	
	(min EUR, %)	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
	Central governments or central banks	5,090	5,090	0		5,119	5,119	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks International Organisations	0	0	0		0	0	0	
	Institutions	234	222	152		198	186	93	
	Corporates	71	69	65		107	104	101	
	of which: SME	10	10	6		9	9	5	
	Retail	1	0	0		1	0	0	
ITALY	of which: SME	1	0	0		1	0	0	
11/121	Secured by mortgages on immovable property	5	5	2		5	5	2	
	of which: SME Exposures in default	0	0	0		0	0	0	
	Exposures in default Items associated with particularly high risk	1	0	0	1	1	0	0	1
	Covered bonds	40	40	4		40	40	4	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Other exposures	0	0	0		0	0	0	
	Standardised Total <sup>2</sup>				1				1

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		Standardised Approach								
			As of 30/	09/2021			As of 31,	/12/2021		
	(min 208, %)	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	
	Central governments or central banks	190	190	0		190	190	0		
	Regional governments or local authorities	2	2	0		1	1	0		
	Public sector entities	0	0	0		0	0	0		
	Multilateral Development Banks	0	0	0		0	0	0		
	International Organisations Institutions	0	0	19		0	0	0		
	Institutions Corporates	978	20	742		994	792	730		
	of which: SME	275	227	191		272	229			
	Retail	471	330	222		492	324			
	of which: SME	218	153	89		253	178			
PORTUGAL	Secured by mortgages on immovable property	1.537	1,522	532		1,540	1,524	533		
	of which: SME	139	135	46		133	127			
	Exposures in default	49	29	30	20	50	27	27	22	
	Items associated with particularly high risk	104	83	124		90	60	90		
	Covered bonds	0	0	0		0	0	0		
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
	Collective investments undertakings (CIU)	0	0	0		0	0	0		
1	Eauity	95	95	95		98	98	98		
	Other exposures	3	3	1		3	3	1		

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		Standardised Approach								
			As of 30,	09/2021			As of 31,	/12/2021		
	(min EUR, %))	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	
UNITED STATES	Control accommentator or central taskis Reading caracteristic Reading caracteristic Reading caracteristic de la classificación I control control de la classificación I control control de la classificación Readin J control de la classificación Control de la classificación Control de la classificación Reading de la classificación Control de la classificación Reading de la classificación Reading de la classificación Control de la classificación Reading de la classificación Reading de la classificación Control de la classificación Reading de la classificac	5 0 0 34 284 0 31 3 1 3 5 0 0 0 118 8 0 0 0 0 0 0 0 0 0 0 0 0 0 0	S 0 0 0 14 128 0 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 4 1765 0 1 0 0 1 1 0 0 0 0 1 1 0 0 0 0 1 1 0	5	5 0 0 35 211 4 0 32 1 1 5 0 0 0 0 0 1 14 6 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	S 0 0 14 14 2 0 32 2 0 1 0 0 0 2 0 1 9 9 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 4 4 5 0 1 1 0 0 1 1 0 0 0 0 0 0 2 2 2 0 0 0 0	5	
	Standardised Total <sup>2</sup>				6				7	
			d provisions per country of cou		t due to credit conversion factor curitisation exposures, additions					



#### 2022 EU-wide Transparency Exercise Credit Risk - Standardised Approach

Abanca Corporacion Bancaria, S.A.

					Standardise	d Approach			
			As of 30	/09/2021			As of 31	/12/2021	
		Original Exposure <sup>3</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments an provisions <sup>2</sup>
	(min EUR, %) Central governments or central banks								
Country of Counterpart 5	Autoca Announcements to a containaine Autoca actor antico a Autoca actor a Auto				•				
		(2) Original expression unlike Pa	mourne value is remoted hefer	e taking into account any effort	due to credit conversion factors	or credit risk mitigation technica	ues (e.o. substitution effects)		
		Charles encourse, union co							

Sharinal amounts, unlike Donsen value, in exonated before taking relative taking works of the exon of the model of the exon of the exon

		Standardised Approach								
			As of 30,	/09/2021			As of 31	/12/2021		
	(min 200, %)	Original Exposure <sup>1</sup>	Exposure Value <sup>3</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	
Country of Counterpart 6	Calified anormanicality or calified taskink Recipical anormanicality of local automatical Recipical anormanical local Recipical anormanical local Electronical Electronical Control Lines Recal Generation Societ Societ and Lines Societ Recall and Lines Societ Reconsume in default Reconsume in default Rec				0				0	
	Standardised Total <sup>3</sup>				0					

<sup>(1)</sup> Objeni argumur, wite Eposarr vika, is reported below taking into account any effect due to credit convention factors or credit n\u00e0 miljation tochniques (ag. substatution effects). (2) Total wild wildprivate and provide information approximation argumures (Allaha) and other own funds eductions related to the comparation. Init information (and its with information).

					Standardise	d Approach			
			As of 30,	09/2021			As of 31	/12/2021	
	c	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
Country of	lifes nrouertv h risk nith a 51 Touffit assessment	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0			0				

O Organization, ville Sponse ville, a solution of an excitation representation of the solution and the solution representation of the solution representation representation of the solution representation of the solution representation of the solution representation representation of the solution representation representatione

					Standardise	a Approacn			
			As of 30,	/09/2021			As of 31	/12/2021	
	(min 208. %)	Original Exposure <sup>1</sup>	Exposure Value <sup>3</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>4</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
	Central governments or central banks Regional governments or local authorities	0	0	0		0	0	0	
	Regional governments or local authorities Public sector entities	0		0		0			
	Multilateral Development Banks	0		0		0	i i i i i i i i i i i i i i i i i i i		
	International Organisations	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	
Country of	of which: SME	0		0		0			
Counterpart 8	Secured by mortgages on immovable property	0		0		0	i i i i i i i i i i i i i i i i i i i		
Counter part o	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0		0		0		0	
	Collective investments undertakings (CIU) Equity	0		0		0			
	Other exposures	0	ő	0		0		ő	
1	Charles First Tabul	1		-				1	

Other and a space with the second before takes the second and the second second second second second second before takes the second secon

			As of 30	/09/2021			As of 31,	/12/2021		
	(min 200. %)	Original Exposure <sup>1</sup>	Exposure Value <sup>3</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	
	Central governments or central banks	0	0	0		0	0	0		
	Regional governments or local authorities			0		0	0	0		
	Public sector entities Multilateral Development Banks			0		0	0			
	Multilateral Development Banks International Organisations			0		0	0	0		
	Institutions			0		0	0	0		
	Corporates	0		0		0	0	0		
	of which: SME	0	0	0		0	0	0		
	Retail	0	0	0		0	0	0		
Country of	of which: SME	0	0	0		0	0	0		
Counterpart 9	Secured by mortgages on immovable property	0	0	0		0	0	0		
councerpare 5	of which: SME	0	0	0		0	0	0		
	Exposures in default	0	0	0	0	0	0	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		
	Collective investments undertakings (CIU)			0		0	0	0		
	Equity Other exposures			0		0	0			
	Standardized Tetal <sup>2</sup>	,	, i i i i i i i i i i i i i i i i i i i	Ū	0	0		, , , , , , , , , , , , , , , , , , ,		

<sup>(1)</sup> Objinal appears, unlike Deparan value, is reported before lating into account any effect due to order conversion factors or credit nik integration techniques (u.g. substitution effects). (2) Total value adjustments and provincing or country of constrainty encludes these for securitration exposures, additional valuation adjustments (RANk) and other own funds inductions related to the exposures, that relations and provide motions.

		Standardised Approach									
			As of 30	09/2021			As of 31	/12/2021			
		Original Exposure <sup>1</sup>	Exposure Value <sup>3</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>		
	(min EUR. %)			0							
Country of Counterpart 10	Carbit generaments or certar la habit Agaland generaments of heal authorities Meditated Providenment banks Healtheat Oracitations Landhulane Landhulane Carbitations Adall of arthub 39 Adall Generations Society and participations Society and p				0				0		
	Lialins on instructions and corporates with a 51 credit assessment Collective investments undertakinos (CIU) Equity Other exposures	0	0	0		0	0	0			
	Standardised Total <sup>2</sup>		, in the second s	, i i i i i i i i i i i i i i i i i i i	0		,	ľ	0		
		<sup>(1)</sup> Orianal excesses, unlike Excesses value, is recorded before taking into account any effect due to credit conversion factors or credit nik missation technicaes (s.c., substitution effects).									

<sup>(1)</sup> Obtained account, unlike Documer value, in month before taking into account any effect due to credit conversion factors or credit tak initiation technicans (.co. substitution effects).
(2) Total value adjustments and provinsion per country of counterparty encludes those for securitisation exposures, additional valuation adjustments (ARAs) and other own funds adjustments.



# EBA Lever 2022 EU-wide Transparency Exercise Credit Risk - Standardised Approach

Abanca Corporacion Bancaria, S.A.

			Standardlised Approach									
			As of 31,	/03/2022			As of 30/	06/2022				
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions			
	(min EUR, %)											
	Central oovernments or central banks	17,709	22,898	0		18,704	23,935 10,171	0				
	Regional governments or local authorities Public sector entities	11,071 1.011	9,904 906	162		11,172 1.397	10,1/1 1.265	157				
	Public sector entities Multilateral Development Banks	1,011	200	102		1,397	1,203	137				
	International Organisations	0					10					
	International organisations Testitutions	3.676	2,749	923		2.557	1.703	820				
	Corporates	22.070	12,955	11.851		22,418	13,169	12.109				
	of which: SME	3,241	2,324	1,910		3,226	2,319	1.898				
	Retail	10,156	5,762	3,990		10.312	5.915	4.098				
	of which: SHE	4,168	1,938	1,127		4,183	1.982	1.150				
Consolidated data	Secured by mortgages on immovable property	15,635	15,522	5,461		15,598	15.481	5,440				
	of which: SHE	1.071	1,041	349		1.062	1.031	339				
	Exposures in default	1,070	466	503		1,105	472	522	560			
	Items associated with particularly high risk	1,297	888	1,332		1,405	975	1,462				
	Covered bonds	39	39	4		39	39	4				
	Claims on institutions and cornorates with a ST credit assossment	164	112	35		203	142	47				
	Collective investments undertakings (CIU)	18	18	20		17	17	20				
	Equity	906	906	1,428		889	889	1,380				
	Other exposures	4,627	4,615	4,792		4,664	4,651	4,804				
	Standardised Total <sup>2</sup>	89,449	77,739	30,503	937	90,481	78,841	30,864	966			

(1) Organ process, wate Epseuw wate, in separate barlow taking the secure of any field is alto a barlow difficulty to accurate any effect of accurate any eff

					Standardise	d Approach			
			As of 31/	03/2022			As of 30,	06/2022	
	(m) 5.8. %)	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
	Central governments or central banks	12,691	17,837	0		13,669	18,857	0	
	Regional governments or local authorities	11,070	9,904	2		11,172	10,171	2	
	Public sector entities	1,011	905	161		1,397	1,264	157	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	1,327	1,566	643		866	1,105	563	
	Corporates	18,861	10,517	9,537		18,910	10,468	9,507	
	of which: SME	2,884 9,528	2,022	1,662		2,844 9,672	1,991	1,624	
	Retail	9,528	5,360 1,758	3,718 1,022		9,672	5,509	3,824	
SPAIN	of which: SME	3,913 13,372	1,/58	1,022 4,675		3,917	1,796	1,041	
	Secured by mortpages on immovable property of which: SME	13,372	13,281 889	4,6/5		13,305	13,209	4,044	
	Exposures in default	996	426	458	499	1.042	438	488	531
	Items associated with particularly high risk	1.107	759	1.138		1.100	760	1.140	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	16	16	16		2	2	2	
	Collective investments undertakings (CIU)	18	18	20		17	17	20	
	Eaulty	805	805	1,327		788	788	1,279	
	Other exposures	4,624	4,611	4,791		4,659	4,646	4,803	
	Standardised Total <sup>2</sup>				883				912

Comparing under Express winks in spectral field laters in the second secon

					Standardise	ed Approach			
			As of 31/	/03/2022			As of 30,	(06/2022	
	(mb E.R. %)	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
	Central governments or central banks	4,790	4,790	0		4,802	4,802	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 Institutions	235	223	105		226	215	106	
	Institutions Corporates	175	171	100		216	215	209	
	of which: SME	11	11	7		8	8	5	
	Retail	1	0	0		1	0	0	
ITALY	of which: SME	0	0	0		0	0	0	
TIALT	Secured by mortgages on immovable property	5	5	2		5	5	2	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	1	0	0	1	1	0	0	1
	Items associated with particularly high risk Covered bonds	20	20	0		20	20	0	
	Covered bonds Claims on institutions and corporates with a ST credit assessment	39	39			39	39		
	Collective investments undertakings (CIU)	0	ő	ő		ő	0	0	
	Equity	0	0	0		0	0	0	
	Other emosures	0	0	0		0	0	0	
	Standardised Total <sup>2</sup>				1				2

Comparison en entre en entre en

					Standardist	a Approach			
			As of 31,	03/2022			As of 30	/06/2022	
	(min 208, %)	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>3</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
	Central oovernments or central banks Regional governments or local authorities Public sector entities	188	188	0		189	189	0	
	Multilateral Development Banks International Organisations	0	0	0		0	0	0	
	Institutions Corporates of which: SME	70 1,000 290	19 796 248	19 731 208		70 1,019 325	19 822 283	239	
PORTUGAL	Retail of which: SME Secured by mortgages on immovable property	466 242 1.554	316 173 1.539	209 102 539		475 251 1.552	320 178 1.538	105	
	of which: SME Exposures in default	149 43	144 22	49 22	21	147 43	142	48 23	2
	Items associated with earticularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment	102 0 0	68 0 0	102 0 0		123 0 0	88 0 0	132 0 0	
	Collective investments undertakinos (CIU) Eoulty Other exposures	0 100 3	0 100 3	0 100 1		0 100 5	0 100 5	0 100	
	Standardised Total <sup>2</sup>				33				34

CO Updat regionse, valide Entrance values a multiple data set to entrance and the data set of the data se

		Standardised Approach											
			As of 31,	03/2022			As of 30/	06/2022					
	(mh E.R. %)	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>				
UNITED STATES	Candid assessments or control tasks: Radia candid assessments of too judicity@is Radia candid assessments of too judicity@is instructured or assessments instructured or assessments instructured or assessments Radia - direct: DEI Radia - direct: DEI Radia - direct: DEI Radia - direct: DEI Radia - direct: DEI Radia - direct: DEI - Radia - Radia	41 0 0 36 2499 1 1 1 0 35 1 1 5 0 0 0 8 48 0 0 1 8 1 48 0 0 0 1 1 1 5 0 0 0 0 1 1 1 5 0 0 0 1 1 1 1	41 0 0 0 13 191 1 1 2 0 0 35 1 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 3 1900 1 1 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0	5	44 0 0 30 444 1 5 0 40 0 6 101 101 101 179 0 179 1 1	44 0 0 0 0 334 1 1 2 0 39 0 0 0 22 0 0 118 0 118 118 0 118 118 0 118	0 0 0 0 2 3722 1 1 1 0 0 14 0 0 0 168 0 0 24 0 24 1 1	6				
	Standardised Total <sup>2</sup>	-		-	7		-		7				
			d provisions per country of co		t due to credit conversion factor curitisation exposures, additiona								



# 2022 EU-wide Transparency Exercise Credit Risk - Standardised Approach

Abanca Corporacion Bancaria, S.A.

					Standardise	d Approach						
			As of 31,	/03/2022			As of 30	/06/2022				
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>			
	(min ELR, %) Central governments or central banks	0	0	0		0	0	0				
	Regional governments or local authorities	0	0	0		ō	0	0				
	Public sector entities	0	0	0		0	0	0				
	Multilateral Development Banks	0	0	0		0	0	0				
	International Organisations Institutions	0	0	0		0	0	0				
	Corporates	0	0	ů		ů	0	0				
	of which: SME	0	0	0		0	0	0				
	Retail	0	0	0		0	0	0				
Country of	of which: SME	0	0	0		0	0	0				
Counterpart 5	Secured by mortgages on immovable property	0	0	0		0	0	0				
	of which: SME Emergences in default	0	0	0		0	u	0				
	Exposures in default Items associated with particularly high risk	0	0	0	0	0	0	0				
	Covered bonds	0	0	ů		ů	0	0				
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0				
	Collective investments undertakinos (CIU)	0	0	0		0	0	0				
	Eauity	0	0	0		0	0	0				
	Other exposures	0	0	0		0	0	0				
	Standardised Tetal <sup>2</sup> 0 0											
					t due to credit conversion factor							
				interparty excludes those for se	curitisation exposures, additional	valuation adjustments (AVAs) a	and other own funds reduction	ns related to the				
		exposures, but includes gener	al credit risk adjustments.									
					Standardise	d Approach						

					Standardise	a Approach			
			As of 31	/03/2022			As of 30	06/2022	
	(mh 208, %)	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
Country of Counterpart 6	Cathol arownomethy or control takati analysis arownomethy for food analysis for analysis of the second second second second second Relification of the second second second second second second for analysis of the second se								
	Standardised Total <sup>2</sup>	0	a	ō	0	0	0	ō	

Compared approxes, while Exposen when, a regented before lating the accord any effect da to end converse the final accord in de indigation techniques (e.g. substitution effects)
 (2) Told where a dynamics and provides are good according to acco

		Standardised Approach											
			As of 31	/03/2022			As of 30,	06/2022					
	(mh 268, %)	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>				
Country of Counterpart 7	Cathol a covernances or coste 3 tasks Residenti a covernance or focal adherities Published Cavernance Published Cavernance Published Cavernance Instantantes Instant				0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0			•				
	Standardised Total <sup>2</sup>				0								

1 0 your argument and the second argument a

					Standardise	d Approach			
			As of 31	/03/2022			As of 30	/06/2022	
	in EUR. %)	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>3</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
Country of Country of Country backs Country of Country	fee reserv 1 fak hith 9 5T ordft assessment	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0							0

(1) Organi represent, verifie Experiment value, a reported tablem balary into account any effect due to anoth construction count of any effective to account any effect due to anoth count of the report of the account of the account

		Standardised Approach											
			As of 31	/03/2022			As of 30/	(06/2022					
	(mb 268, %)	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments an provisions <sup>2</sup>				
	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	0					
Country of	Retail of which: SME	0	0	0		0	0	0					
	or which: SHE Secured by mortgages on immovable property	0					u 0	0					
Counterpart 9	of which: SME			ő		ő	0						
	Exposures in default				0	ő	0	0					
	Items associated with particularly high risk				-		0						
	Covered bonds	0	0	0		0	0	0					
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0					
	Collective investments undertakings (CIU)	0	0	0		0	0	0					
	Equity	0	0	0		0	0	0					
	Other exposures	0	0	0		0	0	0					
	Standardiend Total <sup>2</sup>				0								

(1) Organi exposes, unlike Exposes what, is reported before taking into account any effect dae to orait converting on a const nink integration indepane, (e.g. substitution effects).
(2) Total value adjustments and provinces per constry of curstraparty endudes there for exactitation exposures, additional valuements (AVA) and other con funds matcrices where the temperature of curstraparty endudes there for exactitation exposures, additional valuements (AVA) and other con funds matcrices where the temperature of curstraparty endudes there for exactitation exposures, additional valuements (AVA) and other con funds matcrices where the temperature of curstraparty endudes the enduction exposures, additional valuements (AVA) and other con funds matcrices where the temperature of curstraparty enduces the enduction exposures.

		Standardised Approach											
			As of 31	/03/2022			As of 30	/06/2022					
	(mb) PEP (%)	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>				
Country of Counterpart 10	Certific generation in the certification of the cer				0				0				
·			d provisions per country of co		t due to credit conversion factor curitisation exposures, additiona								

#### Credit Risk - IRB Approach

#### Abanca Corporacion Bancaria, S.A.

							IRB Ap	proach					
				As of 30/	09/2021					As of 31/	12/2021		
		Original	Original Exposure <sup>1</sup> Exposure Risk exposure amount Value adjustme						Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk expos	ure amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	and provisions		Of which: defaulted	Value <sup>-</sup>		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 <sup>2</sup>				0						0		

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



#### Credit Risk - IRB Approach

#### Abanca Corporacion Bancaria, S.A.

							IRB Ap	proach									
				As of 31/	03/2022					As of 30/	06/2022						
		Original	Exposure adjustment						Original Exposure <sup>1</sup>		adjustments	Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk expos	ure amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	and provisions		Of which: defaulted	Value <sup>-</sup>		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 <sup>2</sup>				0						0						

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





				Abanca Corporacion Bancaria, S.A.										
							As of 31/12/2021							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off bala	nce sheet	
												Off-balance sl	neet exposures	
					Non-derivative financial as	sets by accounting portfolic	,	Derivatives with po	sitive fair value	Derivatives with	negative fair value			Risk weighted
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[ [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Austria													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Belgium													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Bulgaria													
10 - 3M f [ 3M - 1Y [	Cyprus													
10 - 3M f [ 3M - 1Y f [ 1Y - 2Y f [ 2Y - 3Y f [ 3Y - 5Y [ [ 5Y - 10Y f [ 10Y - more Total	Czech Republic													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Denmark													
[0-3M[ [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Estonia													



					a, S.A.									
							As of 31/12/2021							
						Dire	t exposures							
	(mln EUR)			On balance s	heet				Derivat	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] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Finland													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-107] [10Y-more Total	France													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Germany													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Croatia													
10-3M [ [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Greece													
[0-3M[ [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Hungary													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Ireland													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Italy	0 0 1,244 420 422 1,681 1,345 5,119	0 0 1,244 420 429 1,681 1,345 <b>5,119</b>			0 0 89 114 1.025 1.207 3.523	331 315	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] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Latvia													



						Aba	anca Corporacion Bancari	a, S.A.						
							As of 31/12/2021		_					
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Derivat	tives		Off balar	ice sheet	
												Off-balance sł	eet exposures	
					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	exposure amount
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Lithuania													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Luxembourg													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Maita													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Netherlands													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Poland													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Portugal	0 1 0 0 2 89 99 199	0 1 0 0 2 89 99 99 191				0 1 0 2 89 99 <b>191</b>		0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0			0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Romania							·					•	
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Slovakia													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Slovenia													



						Aba	inca Corporacion Bancari	a, S.A.						
							As of 31/12/2021							
						Dire	ct exposures							-
	(mln EUR)			On balance s	heet				Derivat	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] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Spain	31 454 3,572 940 2,288 6,785 2,267 16,288	3,572 940 2,288 6,736	000000000000000000000000000000000000000		0 0 0 0 69 381 <b>450</b>	31 454 3,572 940 2,288 6,667 1,887 1,887	0 0 1 0 5 30 18 <b>54</b>	0 39 0 19 0 <b>58</b>	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	1,028 1,196 0 0 0 278 2,503	0 0 0 0	177
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Sweden													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	United Kingdom													
[0-3M] [3M-1) [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Iceland													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Liechtenstein													
[0-3M[ [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Norway													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Australia													
[ 0 - 3M [ [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more Total	Canada													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Hong Kong													



						Aba	anca Corporacion Bancari	a, S.A.		Abanca Corporacion Bancaria, S.A. As of 31/12/2021						
						Dire	ct exposures									
	(mln EUR)		1	On balance s	heet				Deriva	tives		Off balar	ice sheet			
												Off-balance st	eet exposures			
					Non-derivative financial as	sets by accounting portfoli	5	Derivatives with pos	itive fair value	Derivatives with	negative fair value			Dick wainhtad		
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	Japan															
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	U.S.	5	0 0 0 0 0 0 5 5 0 5				0 0 0 0 0 0 0 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 0 0 0 0		0		
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	China															
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Switzerland															
[ 0 - 3M [ [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more Total	Other advanced economies non EEA															
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Other Central and eastern Europe countries non EEA															
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Middle East									0 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 [3M - 1Y] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Latin America and the Caribbean									0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0		



#### General governments exposures by country of the counterparty

						Aba	inca Corporacion Bancar	ia, S.A.						
							As of 31/12/2021							
						Direc	ct exposures							1
	(min EUR)			On balance s	heet				Deriva	itives		Off bala	nce sheet	
												Off-balance s	heet exposures	
					Non-derivative financial as	sets by accounting portfolic		Derivatives with po	sitive fair value	Derivatives with	negative fair value			
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Totai 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[ [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Others										0 0 0 0 0 0 0 0 0	0 0 0 0 0 0		

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

(1) Information on sovereign exposures is only available for institutions that have sovereign exposures of at least 1% of total "Debt securities and loans receivables". Country of breakdown is only available for institutions that hold non-domestic sovereign exposures of 10% or more compared to total sovereign exposures. Where the latter threshold is not met, information is disclosed through the aggregate "Others"

(2) The exposures reported cover only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other 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 guarantees) booked in all the accounting portfolio (on-off balance sheet). Inspective 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 Arabia, Sudan, Syria, United Arab Emirates and Yemen.

Lath America: Argentras, Beiles, Bohins, Baral, Oile, Codonés, Coda Réz, Oominica, Dominica, Benaldes, Caudo, Ré Shador, Grenada, Guatemala, Guyan, Hait, Honduras, Jamaica, Henko, Nicaragua, Panu, S. Kitts and Nevis, S.: Lucia, S. Vincent and the Genadanes, Surianae, Trivitada and Tobaga, Unguay, Venezuela, Antigua And Barbuda, Aruba, Bahanas, Barbados, Cuyan, Islando, Cuenada, Guatemala, Guyan, Jean, Bahanas, Barbados, Cuyan, Lating, Arendo, S.: Lucia, S. Vincent and the Genadanes, Surianae, Trivitada and Tobaga, Unguay, Venezuela, Antigua And Barbuda, Aruba, Bahanas, Barbados, Cuyan, Islando, Cuba, French Guiana, Gadebuqe, Mantingae, Peneto Ros, Sant Barbideriou, Turis And Cacios Barbados, Venezuela, Antigua, Panama, Barbados, Cuba, French Guiana, Gadebuqe, Mantingae, Peneto Ros, Sant Barbideriou, Turis And Cacios Barbados, Venezuela, Antigua, Peneto Ros, Nato Barbados, Elandor, Grego Ros, Barbados, Cuba, Res, Orano, Respectiva, Barbados, Cuba, Res, Delandos, Cuba, Res, Mantingae, Peneto Ros, Sant Barbideriou, Turis And Cacios Barbados, Venezuela, Antigua, Peneto Ros, Nato Barbados, Elandos, Venezuela, Antigua, Peneto Ros, Nato Barbados, Elandos, Venezuela, Antigua, Peneto Ros, Nato Barbados, Barbados, Venezuela, Antigua, Peneto Ros, Nato Barbados, Barbados, Cuba, Res, Delandos, Cuba, Peneto Guiana, Gadebuqe, Mathida and Tobaga, Unguay, Venezuela, Antigua, Peneto Ros, Nato Barbados, Elandos, Venezuela, Antigua, Peneto Ros, Nato Barbados, Elandos, Venezuela, Antigua, Peneto Ros, Nato Barbados, Barbados, Cuba, Peneto Guiana, Gadebuge, Mathida and Tobaga, Unguay, Venezuela, Antigua, Peneto Ros, Nato Barbados, Barbados, Venezuela, Antigua, Peneto Ros, Nato Barbados, Barbados, Venezuela, Antigua, Peneto Ros, Nato Barbados, Barbados, Peneto Ros, Nato Barbados, Barbados, Venezuela, Antigua And Barbados, Antigua Antigua

Africe Jages, Egypt, Morcco, South Africa, Anges, Bernn, Retswana, Burkets, Faces, Brunnel, Cameron, Cape Veels, Control African Republic, Ond, Commons, Cango, Congo, The Democratic Republic Of The, Offe D'Invice, Equatorial Guines, Estres, Ethopia, Galon, Gambia, Gaines, Gaines-Bissau, Kenya, Lesoth, Liberia, Medagascz, Malawi, Mail, Haurtaus, Maurtania, Mozambique, Namida, Ngor, Nigeria, Rwanda, Sao Tome And Principe, Sengel, Schofter, Senatoria, Guines, Senatore, Santo Marcina, Gaines, Gaines-Bissau, Kenya, Lesoth, Liberia, Medagascz, Malawi, Mail, Haurtaus, Maurtania, Mozambique, Namida, Ngor, Nigeria, Rwanda, Sao Tome And Principe, Sengel, Schofter, Senatoria, Guines, Senatore, Santo Marcina, Matter Barte, Bartena, Gaines, Gain

(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



				Abanca Corporacion Bancaria, S.A. As of 30/06/2022										
							As of 30/06/2022	2						
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	ice sheet	
												Off-balance st	eet exposures	
					Non-derivative financial as	sets by accounting portfolio		Derivatives with po	sitive fair value	Derivatives with	negative fair value			Risk weighted
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 [ [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more Total	Austria													
[0-3M[ [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Belgium													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Bulgaria													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [107-more Total	Cyprus													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Czech Republic													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Denmark													
[0 - 3M] [3M - 1Y [ [1Y - 2Y [ [2Y - 3Y [ [3Y - 5Y ] [5Y - 10Y ] [10Y - more Total	Estonia													



						Abanca Corporacion Bancaria, S.A. As of 30/06/2022								
							As of 30/06/2022							
				0.1.1		Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	ice sheet	-
												Off-balance st	eet exposures	
					Non-derivative financial as	sets by accounting portfolio	,	Derivatives with pos	itive fair value	Derivatives with	negative fair value			Risk weighted
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] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Finland													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	France													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Germany													
10 - 3M [           [3M - 1Y]           [3M - 1Y]           [1Y - 2Y]           [2Y - 3Y]           [3Y - 5Y]           [5Y - 10Y]           [10Y - more           Total	Croatia													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-107] [10Y-more Total	Greece													
(0 - 3M [ [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Hungary													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-107] [10Y-more Total	Ireland													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Italy	0 59 547 313 628 2,210 903 4,659	0 59 547 313 628 2,210 903 <b>4,659</b>			0 59 0 26 0 289 359 <b>733</b>	0 0 547 628 1,920 544 <b>3,925</b>		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] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Latvia													



						Aba	inca Corporacion Bancari	a, S.A.						
							As of 30/06/2022							
				On helen er e	h h	Dire	t exposures		Devices	····		055 1-1-1		
	(mln EUR)		[	On balance s	neet				Derivat	tives		Off balar	nce sheet	•
												Off-balance st	heet 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] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Lithuania													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Luxembourg													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Malta													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Netherlands													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [SY-10Y] [10Y-more Total	Poland													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Portugal	0 5 0 0 44 45 80 70 74	0 5 0 44 45 80 174				0 5 0 44 45 80 1 <b>74</b>		0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0			0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Romania							·						
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Slovakia													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Slovenia													



						Aba	inca Corporacion Bancaria	a, S.A.						
							As of 30/06/2022							
						Dire	t exposures							
	(mln EUR)			On balance s	heet				Derivat	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
Residual Maturity	Country / Region		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] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Spain	203 3.599 929 1.856 2.541 5,445 1.731 16,303	203 3.599 929 1.855 2.541 5,445 1.729 <b>16,302</b>	0 0 0 0 10 10 0 0 0 0		0 33 0 0 0 0 106 <b>139</b>	203 3,565 929 1,856 2,541 5,435 1,624 <b>16,153</b>	0 0 1 4 32 17 55	0 0 19 0 18 0 3 <b>7</b>	0 0 0 0 0 0 1 <b>1</b>	0 0 0 0 0 0 0 0	350 1,008 0 0 0 263 263 1,622	000000000000000000000000000000000000000	175
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-107] [10Y-more Total	Sweden													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	United Kingdom													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Iceland													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Liechtenstein													
[0-3M[ [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Norway													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Australia													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Canada													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Hong Kong													



						Aba	anca Corporacion Bancari	a, S.A.						
							As of 30/06/2022							
						Dire	ct exposures							_
	(mln EUR)		1	On balance s	heet				Deriva	tives		Off balar	nce sheet	_
												Off-balance st	neet exposures	
					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	exposure amount
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Japan													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	U.S.	( 33 ( ( ( ( ( ( ( ( ( ( ( ( ( ( ( ( (	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0				0 0 38 0 0 0 6 0 44	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] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	China													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Switzerland													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Other advanced economies non EEA													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Other Central and eastern Europe countries non EEA													
10 - 3M f [ 3M - 1Y f [ 1Y - 2Y f [ 2Y - 3Y f [ 3Y - 5Y f [ 5Y - 10Y f [ 10Y - more Total	Middle East									0 0 0 0 0 0 0 0		0 0 0 0 0 0 0		
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Latin America and the Caribbean								0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0		



#### General governments exposures by country of the counterparty

						Aba	inca Corporacion Bancar	ia, S.A.						
							As of 30/06/2022	2						
						Dire	t exposures							
	(min EUR)			On balance s	heet				Deriva	itives		Off bala	nce sheet	
												Off-balance s	heet exposures	
					Non-derivative financial assets by accounting portfolio				sitive fair value	Derivatives with	i 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 [ [ 3M - 1Y [ [ 1Y - 2Y [ [ 2Y - 3Y [ [ 3Y - 5Y [ [ 5Y - 10Y [ [ 10Y - more Total	Others										0 0 0 0 0 0 0 0	0 0 0 0 0 0		

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

(1) Information on sovereign exposures is only available for institutions that have sovereign exposures of at least 1% of total "Debt securities and loans receivables". Country of breakdown is only available for institutions that hold non-domestic sovereign exposures of 10% or more compared to total sovereign exposures. Where the latter threshold is not met, information is disclosed through the aggregate "Others"

(2) The exposures reported cover only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other 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 guarantees) booked in all the accounting portfolio (on-off balance sheet). Inspective 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 Arabia, Sudan, Syria, United Arab Emirates and Yemen.

Lath America: Argentras, Beiles, Bohins, Baral, Oile, Codonés, Coda Réz, Oominica, Dominica, Benaldes, Caudo, Ré Shador, Grenada, Guatemala, Guyan, Hait, Honduras, Jamaica, Henko, Nicaragua, Panu, S. Kitts and Nevis, S.: Lucia, S. Vincent and the Genadanes, Surianae, Trivitada and Tobaga, Unguay, Venezuela, Antigua And Barbuda, Aruba, Bahanas, Barbados, Cuyan, Islando, Cuenada, Guatemala, Guyan, Jean, Bahanas, Barbados, Cuyan, Lating, Arendo, S.: Lucia, S. Vincent and the Genadanes, Surianae, Trivitada and Tobaga, Unguay, Venezuela, Antigua And Barbuda, Aruba, Bahanas, Barbados, Cuyan, Islando, Cuba, French Guiana, Gadebuqe, Mantingae, Peneto Ros, Sant Barbideriou, Turis And Cacios Barbados, Venezuela, Antigua, Panama, Barbados, Cuba, French Guiana, Gadebuqe, Mantingae, Peneto Ros, Sant Barbideriou, Turis And Cacios Barbados, Venezuela, Antigua, Peneto Ros, Nato Barbados, Elandor, Grego Ros, Barbados, Cuba, Res, Orano, Respectiva, Barbados, Cuba, Res, Delandos, Cuba, Res, Mantingae, Peneto Ros, Sant Barbideriou, Turis And Cacios Barbados, Venezuela, Antigua, Peneto Ros, Nato Barbados, Elandos, Venezuela, Antigua, Peneto Ros, Nato Barbados, Elandos, Venezuela, Antigua, Peneto Ros, Nato Barbados, Barbados, Venezuela, Antigua, Peneto Ros, Nato Barbados, Barbados, Cuba, Res, Delandos, Cuba, Peneto Guiana, Gadebuqe, Mathida and Tobaga, Unguay, Venezuela, Antigua, Peneto Ros, Nato Barbados, Elandos, Venezuela, Antigua, Peneto Ros, Nato Barbados, Elandos, Venezuela, Antigua, Peneto Ros, Nato Barbados, Barbados, Cuba, Peneto Guiana, Gadebuge, Mathida and Tobaga, Unguay, Venezuela, Antigua, Peneto Ros, Nato Barbados, Barbados, Venezuela, Antigua, Peneto Ros, Nato Barbados, Barbados, Venezuela, Antigua, Peneto Ros, Nato Barbados, Barbados, Peneto Ros, Nato Barbados, Barbados, Venezuela, Antigua And Barbados, Antigua Antigua

Africe Jages, Egypt, Morcco, South Africa, Anges, Bernn, Retswana, Burkets, Faces, Brunnel, Cameron, Cape Veels, Control African Republic, Ond, Commons, Cango, Congo, The Democratic Republic Of The, Offe D'Invice, Equatorial Guines, Estres, Ethopia, Galon, Gambia, Gaines, Gaines-Bissau, Kenya, Lesoth, Liberia, Medagascz, Malawi, Mail, Haurtaus, Maurtania, Mozambique, Namida, Ngor, Nigeria, Rwanda, Sao Tome And Principe, Sengel, Schofter, Senatoria, Guines, Senatore, Santo Marcina, Gaines, Gaines-Bissau, Kenya, Lesoth, Liberia, Medagascz, Malawi, Mail, Haurtaus, Maurtania, Mozambique, Namida, Ngor, Nigeria, Rwanda, Sao Tome And Principe, Sengel, Schofter, Senatoria, Guines, Senatore, Santo Marcina, Matter Barte, Bartena, Gaines, Gain

(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 eVH. (8) Information on Non-derheative Inancial assets by accounting portfolio is not included for institutions applying nGMP

# Performing and non-performing exposures Abanca Corporacion Bancaria, S.A.

					As of 30/09/2021									As of 31/12/2021				
		Gross carrying amount/ Noninal amount					irment, accumulated ne t risk and provisions <sup>4,3</sup>	gative changes in fair	Collaterals and		Gross car	rying amount/ Nominal	amount		Accumulated important import	airment, accumulated n Fit risk and provisions <sup>4,8</sup>	egative changes in fair	Collaterals and
		Of which performing but past due >30 days		Of which non-performing <sup>1</sup>		On performing exposures <sup>2</sup>	On non-perform	ing exposures <sup>3</sup>	financial guarantees received on non- performing exposures		Of which performing but past due >30 days		Of which non-performing <sup>1</sup>		On performing exposures <sup>2</sup>	On non-performing exposures <sup>3</sup>		financial guarantees received on non- performing exposures
(min EUR)		and <=90 days		Of which: defaulted	Of which Stage 3			Of which Stage 3			and <=90 days		Of which: defaulted	Of which Stage 3			Of which Stage 3	
Cash balances at central banks and other demand deposits	7,011	. 0	0	0	0	0	0	0	0	12,278	0	0	0		0 0	0		. 0
Debt securities (including at amortised cost and fair value)	12,746	i o	0	0	0	0	0	0	0	12,697	0	0	0		a a	a		, 0
Central banks			0	0	0	0	0	0	0	0	0	0	0		0 0			. 0
General governments	11,847		0	0	0	0	0	0	0	11,751	0	0	0		0 0			0
Credit institutions	510		0	0	0	0	0	0	0	518	0	0	0					
Other financial corporations	54		0	0	0	0	0	0	0	54	0	0	0		0 0	0		
Non-financial corporations	335		0	0	0	0	0	0	0	374	0	0	0		0 0			a 0
Loans and advances(including at amortised cost and fair value)	46,648	64	862	849	862	269	467	467	238	47,933	464	996	979	996	5 321	528	528	s 302
Central banks	· · .											~						
Central Barres		1 1	0	0	0	0	0	0	0	0	0	0	0	' '			' '	°,
General governments	9,807		2	2	2	٥	1	1	0	9,393	٥	2	2	2 :	2 0	1	. :	. a
Credit institutions	947		0	0	0	0	0	0	0	989	٥	٥	0		o c			. a
Other financial corporations	453	s 0	0	0	0	1	0	0	0	467	11	1	1	L :	1 1	1	L :	
Non-financial corporations	15,738	25	481	478	481	210	307	307	69	17,242	401	623	620	D 62:	3 265	376	5 37	130
of which: small and medium-sized enterprises	7,398	18	339	337	339	126	197	197	53	7,405	263	456	452	2 451	6 170	272	2 27.	106
of which: Loans collateralised by commercial immovable property	2,202	2	106	105	105	23	63	63	36	2,171	2	87	87	8	7 25	50	s si	32
Hauseholds	19,704	39	379	369	379	58	158	158	169	19,842	51	370	357	371	0 54	151	15	172
of which: Loans collateralised by residential immovable property	15,475	30	266	246	246	35	86	86	160	15,569	33	241	234	24	1 31	70	7 7	153
of which: Credit for consumption	1,737	, ,	70	67	70	14	40	40	7	1,799	7	69	66	5 6!	9 14	41	4	8
DEBT INSTRUMENTS other than HFT	66,405	64	862	849	862	269	467	467	238	72,908	464	996	979	996	5 321	528	528	302
OFF-BALANCE SHEET EXPOSURES	12,850		106	103	106	15	56	56	1	13,827		137	105	i 137	7 30	68	8 68	1
	(1) For the definition of non-pe	informing exposures please refer to Articl	le 47a(3) of Repulation (EL	/) No 575/2013 (CRR)														

<sup>10</sup> The factors of an adverse mean state and a basis to be 160 (CV) (I transmit 10 to 172) (III). <sup>10</sup> (Initiation of a state factors of a state factor of a state facto

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#### 2022 EU-wide Transparency Exercise

# Performing and non-performing exposures Abanca Corporacion Bancaria, S.A.

					As of 31/03/2022									As of 30/06/2022				
					As of 31/03/2022									As of 30/06/2022				
		Gross carrying amount/ Nominal amount				Accumulated im value due to crea	pairment, accumulated n dit risk and provisions <sup>4,8</sup>	gative changes in fair	Collistensis and		Gross c	arrying amount/ Nomina	l amount	Accumulated imp value due to crea	pairment, accumulated no dit risk and provisions <sup>4,3</sup>	gative changes in fair	Collaterals and	
		Of which performing but past due >30 days		Of which non-performing <sup>1</sup>		On performing exposures <sup>2</sup>	On non-perform	Collaterals and financial guarante forming exposures <sup>3</sup> received on non performing exposu			Of which performing but past due >30 days		Of which non-performing <sup>1</sup>		On performing exposures <sup>2</sup>	On non-performing exposures <sup>3</sup>		financial guarantees received on non- performing exposures
		and <=90 days		Of which: defaulted	Of which Stage 3	exposures		Of which Stage 3			and <=90 days		Of which: defaulted	Of which Stage 3	exposures		Of which Stage 3	
(min ELR) Cash balances at central banks and other demand deposits	9,761		-	-		-	-			11,102	-	-			-	-	-	
			0	0	0									• •	0	•		
Debt securities (including at amortised cost and fair value)	12,250	•	0	•	0	G	•		•	12,014		•		• •	0	•		
Central banks		0	0	0	0	c	0	0	0 0	0	c c	0 0		0 0	0	0	0	, c
General governments	11,21	0	0	0	0	C	0	0	0	10,922		0		0 0	0	0	0	
Credit institutions	541	0	0	0	0	c	0	0	0 0	561	0	0 0		0 0	0	0	0	, c
Other financial corporations	5	0	0	0	0	0	0	0	0	54	a a	0		0 0	٥	0	0	, 0
Non-financial corporations	43	0	0	0	0	0	0	0	0	477		0		o c	0	0	0	) e
Loans and advances(including at amortised cost and fair value)	47,944	300	996	981	996	312	530	530	305	49,003	249	1,009	99	7 1,009	300	536	536	315
Central banks		a a	0	0	0	0	. a	0	0	0	. a	0		o 0	0	0	0	
General governments	9,42	0	2	2	2	0	1	1	. 0	9,890	o a	1		1 1	a	1	1	1
Credit Institutions	1,010	a a	0	٥	0	0	. a	0	0	899	a a	0		o a	a	0	0	
Other financial corporations	70	11	1	1	1		1	1	. 0	560	1	1		1 1	4	1	1	s (
Non-financial corporations	17,09	231	619	616	619	256	373	373	120	17,564	204	619	61	6 619	241	378	376	5 12
of which: small and medium-sized enterprises	7,60	119	472	458	472	158	284	284	105	7,860	135	442	44	0 442	153	273	273	3 10
of which: Loans collateralised by commercial immovable property	2,21		97	96	97	23	60	60	33	2,328	. a	92	9	12 92	26	56	56	5 33
Households	19,70	58	374	363	374	53	154	154	185	20,090	44	387	37	8 387	55	156	15	5 19
of which: Leans collateralised by residential immovable property	15,483	35	243	237	243	30	71	71	168	15,437	28	249	24	2 249	29	20	70	17.
of which: Credit for consumption	1,80	. 8	70	66	70	15	42	42	. 7	1,868	6	72	7	10 72	17	45	43	5
DEBT INSTRUMENTS other than HFT	69,954	300	996	981	996	312	530	530	305	72,118	249	1,009	99	7 1,009	300	536	536	6 31
OFF-BALANCE SHEET EXPOSURES	13,084		135	134	135	31	75	75	2	12,877		138	13	7 138	30	79	79	2
	(0) 6 - 0 - 4 6 - 2 4	erforming exposures please refer		AREA NO. ENGLISHED COMPA					•									

The the definition of more denoming searching in the Statistical (2) in the Statistical (2) in the Statistical end of the definition of the Statistical end of the definition of the Statistical end of the statistical

(1) For the to-balance between terms, according inperments and according to the product and a product according to the pr

Forborne exposures

#### Abanca Corporacion Bancaria, S.A.

			As of 30/	09/2021			As of 31/12/2021									
		ying amount of with forbearance	Accumulated in accumulated cl value due to cr provisions for forbearance m	hanges in fair edit risk and exposures with	Collateral and fin received on e forbearanc			ving amount of with forbearance	Accumulated in accumulated cl value due to cr provisions for forbearance m	hanges in fair redit risk and exposures with	Collateral and fina received on ex forbearanc	xposures with				
(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	o	0	0					
Other financial corporations	0	0	0	0	0		0	0	0	0	0					
Non-financial corporations	0	0	0	0	0		0	0	0	0	0					
Loans and advances (including at amortised cost and fair value)	1,099	380	262	221	517	107	1,218	412	296	251	621	125				
Central banks	0	0	0	0	0	0	0	0	0	0	0	0				
General governments	2	2	1	1	0	0	2	2	1	1	0	0				
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0				
Other financial corporations	0	0	0	0	0	0	0	0	0	0	0	0				
Non-financial corporations	672	235	180	152	234	44	826	303	236	201	336	70				
of which: small and medium-sized enterprises	278	151	97	90	107		353	202	140	129	156					
Households	425	143	81	67	283	63	391	107	59	48	285	55				
DEBT INSTRUMENTS other than HFT	1,099	380	262	221	517		1,218	412	296	251	621					
Loan commitments given	7	1	0	0	1	0	28	2	1	1	1	0				
QUALITY OF FORBEARANCE <sup>2</sup>																
Loans and advances that have been forborne more than twice $^3$	0						0									
Non-performing forborne loans and advances that failed to meet the non- performing exit criteria <sup>3</sup>	0						0									

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

<sup>(2)</sup>For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451-ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item (Accumulated impairment, accumulated changes in fair value due to credit risk and provisions') is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet instruments are generally reported with a positive sign.

(1) 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.

EBA EUROPEAN BANKING AUTHORITY



Forborne exposures

#### Abanca Corporacion Bancaria, S.A.

			As of 31/	03/2022			As of 30/06/2022									
		ying amount of with forbearance	Accumulated i accumulated c value due to co provisions for forbearance m	hanges in fair redit risk and exposures with	Collateral and fina received on ex forbearanc	posures with		ring amount of with forbearance	Accumulated ir accumulated cl value due to cr provisions for forbearance m	hanges in fair edit risk and exposures with	Collateral and fin received on e forbearanc	kposures with				
(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	o				
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	0	0	0	0	0	o				
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)	1,123	396	290	242	596	109	1,114	404	280	240	599	101				
Central banks	0	0	0	0	0	0	0	0	0	0	0	0				
General governments	2	2	1	1	0	0	2	1	1	1	0	0				
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0				
Other financial corporations	0	0	0	0	0	0	0	0	0	0	0	0				
Non-financial corporations	740	286	226	189	317	53	731	290	217	187	325	48				
of which: small and medium-sized enterprises	351	202	155	144	143		380	195	134	114	165					
Households	380	108	62	52	279	56	380	112	62	52	273	53				
DEBT INSTRUMENTS other than HFT	1,123	396	290	242	596		1,114	404	280	240	599					
Loan commitments given	10	0	0	0	1	0	11	1	1	0	2	o				
QUALITY OF FORBEARANCE <sup>2</sup>																
Loans and advances that have been forborne more than twice ${}^{\scriptscriptstyle 3}$	0						0									
Non-performing forborne loans and advances that failed to meet the non- performing exit criteria <sup>3</sup>	0						0									

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

(2)For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates 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- ITS on Supervisory reporting. However, for the offbalance 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 Abanca Corporacion Bancaria, S.A.

Image: bit is and the state is a state is		As of 30/09/2021								As of 31	/12/2021					As of 31	/03/2022			As of 30/06/2022						
norms         norms <th< th=""><th></th><th colspan="3"></th><th></th><th></th><th></th><th>Gross carr</th><th></th><th></th><th></th><th></th><th></th><th>Gross can</th><th></th><th></th><th></th><th></th><th></th><th>Gross car</th><th></th><th></th><th></th><th></th><th></th></th<>								Gross carr						Gross can						Gross car						
Bytem and summine         90         7         90         7         90         7         90         1 <th1< th="">         1         1         1</th1<>	(min EUR)		non-	n of which:	and advances subject to		changes in fair value due to credit risk on non-performing			of which:	and advances subject to	Accumulated	changes in fair value due to credit risk on non-performing			n of which:	and advances subject to		changes in fair value due to credit risk on non-performing			of which:	and advances subject to	impairment <sup>1</sup> c	changes in fair value due to credit risk on non-performing	
chances         2,44         98         2,144         98         2,144         98         2,144         98         2,145         111         0         2,239         110         0         2,239         116         115         2,159         112         0.         2,268         118         118         2,266         118         118         2,266         118         118         2,266         118         118         2,268         118         118         2,268         118         118         2,268         118         118         2,268         118         118         126         118         118         126         118         118         126         118         118         126         118         118         126         118         118         126         118         118         126         12	A Agriculture, forestry and fishing	437	9	9	437	9	0	482	22	22	482	21	0	505	26	26	505	16	0	499	21	21	499	16	0	
Description         911         92         921         92         921         95         90         924         911         911         914         914         916	B Mining and guarrying	90	7	7	90	7	0	101	8	8	101	7	0	109	9	9	109	8	0	82	7	7	82	7	0	
such         11         2         911         2         911         3         0         974         11		2,164	96	98	2,164	111	0	2,339	106	105	2,339	110	0	2,352	116	115	2,352	112	0	2,626	118	118	2,626	114	0	
Elementary         1.50         75         1.30         75         1.30         72         1.30         73         1.30         73         1.30         73         1.30         73         1.30         73         1.30         73         1.30         73         1.30         73         1.30         73         1.30         73         1.30         73         1.30 <th< td=""><td></td><td>911</td><td>2</td><td>2</td><td>911</td><td>5</td><td>0</td><td>974</td><td>11</td><td>11</td><td>974</td><td>16</td><td>0</td><td>1,105</td><td>16</td><td>16</td><td>1,106</td><td>19</td><td>0</td><td>1,120</td><td>18</td><td>18</td><td>1,120</td><td>19</td><td>0</td></th<>		911	2	2	911	5	0	974	11	11	974	16	0	1,105	16	16	1,106	19	0	1,120	18	18	1,120	19	0	
Chronological and regatition         2.675         96         94         2.675         95         94         2.280         194         193         2.283         194         193         2.283         194         193         2.283         191         112         122         2.98         9         0         2.698         128         124         124         2.608         123         124         2.608         124         2.1         134         2.1         134         2.1         134         2.1         134         2.1         134         2.1         2.0         134         2.0         2.00         134         4.1         2.00         135         4.0         1.12         2.0         1.127         2.0         1.125         4.0         1.055         4.0         1.055         4.0         1.055         4.0         1.055         4.0         1.055         4.0         1.055         4.0         1.055         4.0         1.055         4.0         1.055         4.0         1.055         4.0         1.055         4.0         1.055         4.0         1.055         4.0         1.055         4.0         1.055         4.0         1.055         4.0         1.055         4.0         1.055	E Water supply	101	0	0	101	1	0	67	1	1	67	1	0	72	1	1	72	1	0	69	1	1	69	1	0	
International decama       154       21       154       21       154       21       154       21       0       201       56       201       0       201       41       41       201       40       0       1692       47       47       1692       38       0         Information and communications and comm	E Construction	1.350	76	75	1.350	52	0	1.389	86	86	1.389	61	0	1.438	90	90	1.438	61	0	1.348	70	70	1.348	55	0	
IAccomplexation       Idea       4e	G Wholesale and retail trade	2.075	96	94	2.075	75	0	2.283	104	103	2.283	88	0	2.278	113	112	2.278	89	0	2,408	125	124	2,408	89	0	
JHormanne and communication       24       10       10       24       7       0       345       9       9       366       7       0       335       9       9       533       8       0       356       9       9       366       9       9       366       9       366       9       366       9       9       366       9       366       9       9       366       9       366       9       9       366       9       366       9       366       9       9       366       9       366       9       9       366       9 <td>H Transport and storage</td> <td>1.564</td> <td>21</td> <td>21</td> <td>1.564</td> <td>21</td> <td>0</td> <td>2.034</td> <td>26</td> <td>26</td> <td>2.034</td> <td>30</td> <td>0</td> <td>2.033</td> <td>41</td> <td>41</td> <td>2.033</td> <td>40</td> <td>0</td> <td>1.982</td> <td>47</td> <td>47</td> <td>1.982</td> <td>38</td> <td>0</td>	H Transport and storage	1.564	21	21	1.564	21	0	2.034	26	26	2.034	30	0	2.033	41	41	2.033	40	0	1.982	47	47	1.982	38	0	
Effective day leasance active         1.66         21         2.12         1.66         21         1.66         21         1.66         21         1.66         21         1.66         21         1.66         21         1.66         21         1.66         21         1.66         21         1.66         21         1.66         1.67         1.67         1.56         1.56         1.51         2.0         1.68         1.67         1.66         1.56         <	I Accommodation and food service activities	1,052	48	48	1,052	36	0	1,108	48	48	1,108	36	0	1,127	50	50	1,127	36	0	1,085	49	49	1,085	33	0	
Liked schwine       1/4       3/4       3/6       1/4       3/1       0/1       1/40       1/40       1/40       3/6       1/40       3/1       0/1       1/40	J Information and communication	294	10	10	294	7	0	345	9	9	345	7	0	353	9	9	353	8	0	356	9	9	356	9	0	
M Processnal, spectra and scapediar       1.25       2.2       2.1       1.25       2.0       1.20       1.20       1.21       2.0       1.21       2.0       1.21       2.0       1.20       1.20       1.20       1.21       2.0       1.21       2.0       1.21       2.0       1.21       2.0       1.20       1.21       2.0       1.20       1.20       1.20       1.20       1.21       2.0       1.21       2.0       1.21       2.0       1.21       2.0       1.20       1.21       2.0       1.20       1.21       2.0       1.20       1.21       2.0       1.20       1.20       1.21       2.0       1.21       2.0       1.20	K Financial and insurance activities	1,906	21	21	1,906	21	0	1,948	21	21	1,948	23	0	1,593	20	20	1,593	22	0	1,733	18	18	1,733	22	0	
$ \begin{array}{c c c c c c c c c c c c c c c c c c c $		1.374	36	36	1.374	31	0	1.607	119	118	1.607	105	0	1.582	53	53	1.582	70	0	1.639	40	40	1.639	69	0	
NAMmentable and support space         39         8         8         399         10         0         300         8         300         10         300         8         8         8         8         8         8         10         10         11         11         11         0          0 Pulse diministration and defavore         20         0         0         11         0         11         0         11         0         11         0           O Pulse diministration and defavore         2         0         0         2         0         0         2         0         0         14         10         10         11         0           O Pulse diministration and defavore         2         0         0         2         0         0         2         0		1,257	22	21	1,257	20	0	1,304	22	22	1,304	22	0	1,312	27	27	1,312	26	0	1,343	42	42	1,343	33	0	
Ophics familitation and defaunce         2         0         0         2         0         1         0         1         0         1         0         1         0         1         0         1         0         1         0         1         0         1         0         1         0         1         0         1         0         1         0         1         0         1         0         1         0         0         1         0         0         1         0         0         1         0         0         1         0         0         1         0         0         1         0         0         1         0         0         1         0         0         1         0         0         1         0         0         1         0         0         1         0         0         1         0         <		369	8	8	369	10	0	380	8	8	380	10	0	386	8	8	386	10	0	414	10	10	414	11	0	
pledecidity         54         2         2         54         2         0         57         2         0         55         2         0         55         2         2         55         1         0           Chinan Nethina services and focid work         203         3         23         4         0         251         2         0         55         2         0         55         2         2         55         1         0           Units         201         3         233         4         0         201         3         232         4         0         286         3         3         29         4         0         201         3         3         201         4         0         208         3         3         20         3         3         4         0         201         3         3         4         0         201         3         3         4         0         201         3         3         4         0         201         3         2         2         4         0         201         3         3         2         2         3         3         3         3         3         3	O Public administration and defence,	2	0	0	2	0	0	1	0	0	1	0	0	2	0	0	2	0	0	0	0	0	0	0	0	
Antice         253         3         3         233         4         0         251         3         251         4         0         288         3         5         288         4         0         253         5         3         253         4         0           RAfke entrainment and recreation         150         9         8         150         7         0         149         8         149         7         0         147         7         147         7         0         138         7         7         188         7         0         0         00         <		54	2	2	54	2	0	57	2	2	57	2	0	55	2	2	55	2	0	55	2	2	55	1	0	
8 Arts_entratingent and recession         150         9         8         150         7         0         149         8         8         149         7         0         147         7         147         7         0         138         7         7         138         7         7         138         7         0         147         15         157         53         53         543         7         138         7         7         138         7         0         147         150         157         158         16         150         157         157         158         7         7         138         7         0         147         158         16         150         156         157         55         353         98         0         138         7         7         138         7         0         148         7         0         147         158         157         158         158         150         150         157         55         353         98         0         148         158         168         158         16         157         158         157         158         17         178         188         169         100		293	3	3	293	4	0	291	3	3	291	4	0	288	3	3	288	4	0	253	3	3	253	4	0	
S Other services 297 13 11 297 100 0 383 19 18 383 91 0 333 26 25 353 98 0 414 31 29 414 90 0		150	9	8	150	7	0	149	8	8	149	7	0	147	7	7	147	7	0	138	7	7	138	7	0	
Vance and advances 15 738 491 476 15 738 517 0 17 242 513 510 17 242 541 0 17 242 541 0 17 003 510 515 17 003 500 0 17 554 510 514 17 554 510 0		297	13	11	297	100	0	383	19	18	383	91	0	353	26	25	353	98	0	414	31	29	414	90	0	
	Loans and advances	15 738	481	476	15 738	517	0	17 242	623	619	17.242	641	i ő	17.093	619	615	17.093	629	0	17 564	619			619	0	

<sup>(1)</sup> The Items' accumulated impairment' and 'accumulated negative changes in fair value due to credit risk on non-performing exposures' are disclosed with a positive sign if they are decreasing an asset. Following this sign convention, information is disclosed with the opposite sign of winat is reported according to the FIMEP framework (template F 06.01), which follows a sign convention based on a credit/debt convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation ((0)) 2021/61. To Si opervisively reporting.

