

Bank Name	Unicaja Banco, S.A.
LEI Code	5493007SJLLCTM6J6M37
Country Code	ES

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



Key Metrics

(min EUR, %)	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	COREP CODE	REGULATION
Available capital (amounts)						
Common Equity Tier 1 (CET1) capital - transitional period	3,752	4,802	4,594	4,711	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	3,451	4,562	4,432	4,549	C 01.00 (r0020,c0010) - C 05.01 (r0440,c0010)	Article 50 of CRR
Tier 1 capital - transitional period	3,800	5,349	5,141	5,258	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	3,499	5,109	4,979	5,096	C 01.00 (r0015,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020)	Article 25 of CRR
Total capital - transitional period	4,371	5,936	5,729	5,876	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	4,091	5,695	5,568	5,714	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	35,112	35,291	34,524	34,899	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	34,925	35,127	34,430	34,831	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	10.69%	13.61%	13.31%	13.50%	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	9.88%	12.99%	12.87%	13.06%	(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	10.82%	15.16%	14.89%	15.07%	CA3 {3}	-
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	10.02%	14.54%	14.46%	14.63%	(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	12.45%	16.82%	16.60%	16.84%	CA3 {5}	
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	11.71%	16.21%	16.17%	16.40%	(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	104,992	98,293	95,810	112,797	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	3.62%	5.44%	5.37%	4.66%	C 47.00 (r0340,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR



Leverage ratio

	(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	3,800	5,349	5,141	5,258	C 47.00 (r0320,c0010)	
A.2	Tier 1 capital - fully phased-in definition	3,307	4,938	4,867	4,986	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	104,992	98,293	95,810	112,797	C 47.00 (r0300,c0010)	CRR
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	104,499	97,881	95,536	112,525	C 47.00 (r0290,c0010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	3.62%	5.44%	5.37%	4.66%	[A.1]/[B.1]	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	3.16%	5.04%	5.09%	4.43%	[A.2]/[B.2]	



EBA 2022 EU-wide Transparency Exercise Capital Unicaja Banco, S.A.

			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	4,371	5,936	5,729	5,876	C 01.00 (r0010,c0010)	REGULATION Articles 4(118) and 72 of ORR
		COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying			,			
	A.1	transitional adjustments) Capital instruments eligible as CET1 Capital (including share premium and net own capital	3,752	4,802	4,594	4,711	C 01.00 (r0020,c0010)	Article 50 of CRR
	A.1.1	instruments)	3,860	1,870	1,870	1,873	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	843	3,891	3,858	3,976	C 01.00 (r0130,c0010)	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (l) of CRR
	A.1.3	Accumulated other comprehensive income	-149	-90	-283	-186	C 01.00 (r0180,c0010)	Articles 4(100), 26(1) point (d) and 36 (1) point (l) of CRR
	A.1.4	Other Reserves	16	32	76	53	C 01.00 (r0200,c0010)	Articles 4(117) and 26(1) point (e) of CRR
	A.1.5	Funds for general banking risk	0	0	0	0	C 01.00 (r0210,c0010)	Articles 4(112), 26(1) point (f) and 36 (1) point (f) of CRR
	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	354	300	406	200	C 01.00 (r0250,c0010) C 01.00 (r0300,c0010) + C 01.00	Articles 32 to 35 of and 36 (1) point (f) of CRR Articles 4(113), 36(1) point (b) and 37 of CRR. Articles 4(115), 36(1) point (b) and 37 point (a) o
	A.1.8	(-) Intangible assets (including Goodwill)	-60	-62	-64	-64	(r0340,c0010)	COR
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs	-861	-970	-963	-951	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	-10	-12	-20	C 01.00 (r0380,c0010)	Articles 36(1) point (d), 40 and 159 of CRR
	A.1.11	(-) Defined benefit pension fund assets	-41	-45	-45	-45	C 01.00 (r0390,c0010)	Articles 4(199), 36(1) point (e) and 41 of CRR
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	0	0	C 01.00 (r0430,c0010)	Articles 4(122), 36(1) point (g) and 44 of CRR
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	0	0	0	0	C 01.00 (r0440,c0010)	Article 36(1) point (j) of CRR
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	0	0	0	0	C 01.00 (r0450,c0010) + C 01.00 (r0460,c0010) + C 01.00 (r0470,c0010) + C 01.00 (r0471,c0010)+ C 01.00 (r0472,c0010)	Articles $4(35)$, $35(1)$ point (k) (i) and 89 to 91 of CRR , Articles $35(1)$ point (k) (ii), $249(1)$ point (b), $249(1)$ point (b) and 258 of CRR , Articles $35(1)$ point (b) (ii) and $379(2)$ of CRR , Articles $35(1)$ point (b) (iv) and $153(8)$ of CRR and Articles $36(1)$ point (b) (vi) and $153(8)$ of CRR and Articles $36(1)$ point (b) (vi) and $153(4)$ of CRR .
	A.1.14.1	Of which: from securitisation positions (-)	0	0	0	0	C 0s.00 (r0460,c00s0)	Articles 36(1) point (it) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR
	A.1.15	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment	0	0	0	0	C 01.00 (r0480,c0010)	Articles 4(27), 36(1) point (h); 43 to 46, 49 (2) and (3) and 79 of CRR
	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	-369	-269	-302	-253	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	-31	0	0	0	C 01.00 (r0500,c0010)	Articles 4(27); 36(1) point (i); 43, 45; 47; 49(1) point (b); 49(1) to (3) and 79 of CRR
	A.1.18	(-) Amount exceeding the 17.65% threshold	-304	-257	-221	-145	C 01.00 (r0510,c0010)	Article 48 of CRR
	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 CRR
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		0	0	0	0	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	493	412	274	272	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 494 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 (+/-)	493	412	274	272	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)	47	547	547	547	C 01.00 (r0530,c0010)	Article 65 of CRR
	A.2.1	Additional Tier 1 Capital instruments	47	547	547	547	C 01.00 (r0540,c0010) + C 01.00 (r0670,c0010)	
	A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	0	0	C 01.00 (r0720,c0010)	
	A2.3	Other Additional Tier 1 Capital components and deductions	0	0	0	0	C 01.00 (r0690,c0010) + C 01.00 (r0700,c0010) + C 01.00 (r0710,c0010) + C 01.00 (r0740,c0010) + C 01.00 (r0744,c0010) + C 01.00 (r0748,c0010)	
	A.2.4	Additional Tier 1 transitional adjustments	0	0	0	0	C 01.00 (r0660,c0010) + C 01.00 (r0680,c0010) + C 01.00 (r0730,c0010)	
	A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	3,800	5,349	5,141	5,258	C 0s.00 (r0015,c0010)	Article 25 of CRR
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	571	586	588	617	C 01.00 (r0750,c0010)	Article 71 of CRR
	A.4.1	Tier 2 Capital instruments	600	600	600	600	C 01.00 (r0760,c0010) + C 01.00 (r0890,c0010)	
	A.4.2		-8	-14	-12	17	$ \begin{array}{c} C\ 01.00\ (r0910,c0010)+C\ 01.00\ \\ (r0920,c0010)+C\ 01.00\ (r0930,c0010)+C\ \\ 01.00\ (r0980,c0010)+C\ 01.00\ (r09850,c0010)\\ +C\ 01.00\ (r0985,c0010)+C\ 01.00\ \\ (r0970,c0010)+C\ 01.00\ (r0974,c0010)+C\ \\ 01.00\ (r0978,c0010) \end{array} $	
	A.4.3	Tier 2 transitional adjustments	-21	0	0	0	C 01.00 (r0880,c0010) + C 01.00 (r0900,c0010) + C 01.00 (r0960,c0010)	
OWN FUNDS	В	TOTAL RISK EXPOSURE AMOUNT	35,112	35,291	34,524	34,899	C 02.00 (r0010,c0010)	Articles 92(3), 95, 96 and 98 of CRR
REQUIREMENTS	B.1	Of which: Transitional adjustments included	258	227	136	109	C 05.01 (r0010,c0040)	
	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	10.69%	13.61%	13.31%	13.50%	CA3 (1)	
CAPITAL RATIOS (%) Transitional period	C.2	TIER 1 CAPITAL RATIO (transitional period)	10.82%	15.16%	14.89%	15.07%	CA3 (3)	
	C.3	TOTAL CAPITAL RATIO (transitional period)	12.45%	16.82%	16.60%	16.84%	CA3 (5)	
CET1 Capital Fully loaded	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	3,259	4,390	4,320	4,439	[A1-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.4.2.0.0)	
CET1 RATIO (%) Fully loaded ¹	E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	9.35%	12.52%	12.56%	12.76%	A.4.3.01.011 [D.1]/[B-B.1]	
rany loaded	F	Adjustments to CET1 due to IFRS 9 transitional arrangements	301	241	162	162	C 05.01 (r0440,c0010)	
	F	Adjustments to AT1 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r0440,c0020)	
Memo items	F	Adjustments to T2 due to IFRS 9 transitional arrangements	-21	0	0	0	C 05.01 (r0440,c0030)	
	· ·	Adjustments included in RWAs due to IFRS 9 transitional arrangements	187	164	94	68	C 05.01 (r0440,c0040)	
		ated based on bank's queryloov reporting. Therefore, any capital inchuments that are not eligible from a n	***				L	

⁽¹⁾The fully loaded CET1 ratio is an estimate calculated based on bank's supervisory reporting. Therefore, any capital indinuments that are not eligible from a regulatory point of view at the reporting date are not taken into account in this calculation. Fully loaded CET1 capital ratio estimation is based on the formulae stated in column "COREP CODE" —clease note that this minht lead to differences to fully loaded CET1 capital ratio exhibitation by the particulation banks e.u. in their Pillar 3 disclosure



Overview of Risk exposure amounts

		RW	/As]
(min EUR, %)	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	COREP CODE
Credit risk (excluding CCR and Securitisations) ¹	31,868	31,932	31,243	31,618	C 02.00 (r0040, c0010) -[C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001) + C 07.00 (r0130, c0220, s001) + C 08.01 (r0040, c0220, s002) + C 08.01 (r0040, c0220, s002) + C 08.01 (r0040, c0220, c022) + C 08.01 (r0040, c0220, c
Of which the standardised approach	28,098	28,504	27,462	25,629	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	3,089	2,868	3,046	3,171	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	681	561	735	2,818	C 02.00 (r0420, c0010)
Counterparty credit risk (CCR, excluding CVA) ²	211	290	221	236	C 07.00 (10090, c0220, 5001) + C 07.00 (10110, c0220, 5001) + C 07.00 (10130, c0220, 5001) + C 08.01 (10040, c0226, 5002) + C 08.01 (10050, c0226, 5002) +
Credit valuation adjustment - CVA	157	176	168	153	C 02.00 (10640, c0010)
Settlement risk	0	0	0	0	C 02.00 (r0490, c0010)
Securitisation exposures in the banking book (after the cap)	24	24	24	25	C 02.00 (r0470, c0010)
Position, foreign exchange and commodities risks (Market risk)	0	0	0	0	C 02.00 (r0520, c0010)
Of which the standardised approach	0	0	0	0	C 02.00 (r0530, c0010)
Of which IMA	0	0	0	0	C 02.00 (r0580, c0010)
Of which securitisations and resecuritisations in the trading book	0	0	0	0	C 19.00 (r0010, c0601)*12.5+C 20.00 (r0010,c0450)*12.5+MAX(C 24.00(r0010,c0090),C 24.00(r0010,c0100),C 24.00(r0010,c0110))*12.5
Large exposures in the trading book	0	0	0	0	C 02.00 (r0680, c0010)
Operational risk	2,852	2,868	2,868	2,868	C 02.00 (r0590, c0010)
Of which basic indicator approach	0	0	0	0	C 02.00 (r0600, c0010)
Of which standardised approach	2,852	2,868	2,868	2,868	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	35,112	35,291	34,524	34,899	

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

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



Method became information (companied) 386 395 318 396 396 318 396 396 318 396 396 318 396 396 318 396	(min EUR)	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022
West of the companies 1966 1967	Interest income	575	852	277	579
More records	Of which debt securities income	280	435	129	460
Committed processing and security and secu	Of which loans and advances income	366	560	184	384
Common nature stands personal (Common common comm	Interest expenses	79	122	42	77
Separation planes or planes (pagender or planes) 0 0 0 0 1 1 1 1 1 1	(Of which deposits expenses)	125	161	37	75
10 1 1 1 1 1 1 1 1 1	(Of which debt securities issued expenses)	9	20	11	19
A	(Expenses on share capital repayable on demand)	0	0	0	0
Since of Cylines and demonspheric of fractional senses and facilities for interval at first what friendly print of lone, and if not financial senses, and colorison fractional senses and deliberate holds for brading not a facilities. 20	Dividend income	15	19	1	12
Sear Col Joseph of Theoretic Search and Search Sear	Net Fee and commission income	233	368	135	266
Signer of C) beaser of Interval at the Product and Enterval at Product product of the Control of Co		23	43	8	24
Sian or C) loses from through according and features of features through profit or fore, not change of features (plant or C) lose) and change of features (p	Gains or (-) losses on financial assets and liabilities held for trading, net	8	13	10	6
Sins or () loses from helps accounting just control (required) (1 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		1	-2	-6	-7
Science of Difference (general of C) (and, and test decomment of the control of Contro		-2	-1	0	6
Net other operating frome ((egenesis)) 1.070 A (OPRATING ENCHE, MET 1.070 A (OPRATING ENCHE, M	Exchange differences [gain or (-) loss], net	3	4	0	2
## 1906 1906	Net other operating income /(expenses)	-20	-29	-4	-37
Cach contribution to resolution funds and deposit guarantee schemes)	TOTAL OPERATING INCOME, NET	756	1,146	378	775
Compension Com	(Administrative expenses)	432	631	193	385
Compension		16	105	0	0
Modification gains or () losses, int Modification gains or () losses (interested gains) 1		46	68	22	45
Provision or (-) reversal of provisions (-) reversal of provisions (-) reversal of provisions (-) (Rymertor commitments to residue funds and depost guarantee schemes)		-3	-1	0	0
(Peyment commitments to resolution funds and deposit quarenties given) (Commitments and quarenties given) (Committers gi		58	469	27	52
(Commitments and guarantiese given) (Cother provisions) Of which pending legal issues and tax libgators Of which pending legal issues and the first libgators Of which pending legal issues and the first libgators Of which pending legal issues and the first libgators Of which pending legal issues and the first libgators Of which pending legal issues and the first libgators Of which pending legal issues and the first libgators Of which pending legal issues and the first libgators Of which pending legal issues and the first libgators Of which pending legal issues and the first libgators Of which pending legal issues and the first libgators Of which pending legal issues and the firs		0	0	0	0
Comment of Comment o		-7	2	0	18
Of which restructuring		65	466	28	34
(Increases or (·) decreases of the fund for general banking risks, net) ² (Inpariment or (·) reversal of impairment on financial assets at near used at fair value through profit or loss) (Inpairment or (·) reversal of impairment on financial assets at near used cost) (Impairment or (·) reversal of impairment on financial assets at mortised cost) (Impairment or (·) reversal of impairment of investments in subsidiaries, joint ventures and associates and on non-financial assets) (Impairment or (·) reversal of impairment of investments in subsidiaries, joint ventures and associates and on non-financial assets) (Impairment or (·) reversal of impairment of investments in subsidiaries, joint ventures and associates and on non-financial assets) (Impairment or (·) reversal of impairment of investments in subsidiaries, joint ventures and associates and on non-financial assets) (Impairment or (·) reversal of impairment of impairment of investments in subsidiaries, joint ventures and associates and on non-financial assets) (Impairment or (·) reversal of impairment of impairment of investments in subsidiaries, joint ventures and associates and on non-financial assets) (Impairment or (·) reversal of impairment of impairment of investments in subsidiaries, joint ventures and associates and on non-financial assets) (Impairment or (·) reversal of impairment of impairment of investments in subsidiaries, joint ventures and associates (Inpairment or (·) reversal of impairment of impairment of investments in subsidiaries, joint ventures and associates (Inpairment or (·) reversal of impairment of impairment of investments in subsidiaries, joint ventures and associates (Inpairment or (·) reversal of impairment of investments in subsidiaries, joint ventures and associates (Inpairment or (·) reversal of impairment of investments in subsidiaries, joint ventures and associates (Inpairment or (·) reversal of impairment of investments in subsidiaries, joint ventures and associates (Inpairment or (·) reversal of impairment of	Of which pending legal issues and tax litigation ¹	0	0	0	0
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss) (Financial assets at all and the Comprehensive income) (Financial assets and the Comprehensive income) (Financia assets and the Comprehensive income) (Financia assets and the Comprehensive income) (F	Of which restructuring ¹	0	334	0	0
Financial assets at fair value through other comprehensive income) 0 0 0 0 0 0 0 0 0	(Increases or (-) decreases of the fund for general banking risks, net) ²		0	_	0
(Inpairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates and on non-financial assets) (Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates and on non-financial assets) (of which Goodwill) (of which Good	(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	123	181	50	89
(Impairment or (c) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets) 1.2 5 5 0 0 1 (of which Goodwill) 0 1 0 1 0 0 1 (of which Goodwill) 1 0 0 0 1 1 (of which Goodwill) 1 0 0 0 1 1 (of which Goodwill) 1 0 0 0 1 1 (of which Goodwill) 1 0 0 0 1 1 (of which Goodwill) 1 0 0 0 1 1 (of which Goodwill) 1 0 0 0 1 1 (of which Goodwill) 1 0 0 0 1 1 (of which Goodwill) 1 0 0 0 1 1 (of which Goodwill) 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	(Financial assets at fair value through other comprehensive income)	0	0	0	0
(of which Goodwill) 0 1 0 0 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0	(Financial assets at amortised cost)	123	181	50	89
Negative goodwill recognised in profit or loss Share of the profit or (-) loss of investments in subsidaries, joint ventures and associates 1,301 1,301 1,301 0 0 1,301 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	(Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets)	-2	5	0	14
Singer of the profit or (-) loss of investments in subsidaries, joint ventures and associates 38 47 41 41 41 41 41 41 41 41 41 41 41 41 41	(of which Goodwill)	0	1	0	0
Profit or (-) loss from non-current assets and disposal groups dassified as held for sale not qualifying as discontinued operations -1 -17 -4 -4 -4 -4 -7 -7 -8 -1 -1 -1 -1 -4 -1 -2	Negative goodwill recognised in profit or loss	1,301	1,301	0	0
PROFIT OR (-) LOSS EFFORE TAX FROM CONTINUING OPERATIONS 1,418 1,017 84 22 PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS 1,395 1,113 60 16 PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS 0 0 0 0 PROFIT OR (-) LOSS FOR THE YEAR 1,395 1,113 60 16	Share of the profit or (-) loss of investments in subsidaries, joint ventures and associates	38		4	43
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS 1,135 60 16 Profit or (-) loss after tax from describing depending 0 0 0 0 PROFIT OR (-) loss from the VEAR 1,135 1,113 60 0 16	Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	-1	-17	-4	-9
Profit or (·) loss after tax from discontinued operations 0 0 0 PROFIT OR (·) LOSS FOR THE YEAR 1,395 1,113 60 16	PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	1,418	1,017	84	225
PROFIT OR () LIOS FOR THE YEAR 1,395 1,113 60 166	PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	1,395	1,113	60	165
	Profit or (-) loss after tax from discontinued operations	0	0	0	0
Of which attributable to owners of the parent 1,395 1,113 60	PROFIT OR (-) LOSS FOR THE YEAR	1,395	1,113	60	165
(1) Information available only as of end of the year		1,395	1,113	60	165

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

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



Total Assets: fair value and impairment distribution

(min EUR)		As of 30/09/20	21			As of 31	/12/2021			As of 31,	/03/2022			As of 30	06/2022		
		Fi	air value hieran	chy		Fi	air value hieran	chy		Fa	air value hierar	chy		Fa	ir value hieran	: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	15,367				21,297				15,409				19,795				IAS 1.54 (i)
Financial assets held for trading	12	0	12	0	16	1	14	0	22	1	21	0	23	0	23	0	IFRS 7.8(a)(ii);IFRS 9.Appendix A
Non-trading financial assets mandatorily at fair value through profit or loss	312	164	10	138	228	84	9	134	200	80	9	111	156	25	8	122	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	679	275	230	174	640	177	230	233	670	212	230	227	441	105	115	221	IFRS 7.8(h); IFRS 9.4.1.2A
Financial assets at amortised cost	81,799				82,019				83,093				82,803				IFRS 7.8(f); IFRS 9.4.1.2
Derivatives – Hedge accounting	796	0	796	0	815	0	815	0	985	0	985	0	1,586	0	1,586	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	111				99				24				-90				IAS 39.89A(a); IFRS 9.6.5.8
Other assets ¹	9,434				9,812				9,643				9,585				
TOTAL ASSETS	108,510				114,927				110,046				114,298				IAS 1.9(a), IG 6

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

(min	EUR)		ı	s of 30/09/20	21				As of 31/12/2021							As of 31	./03/2022					As of 30,	06/2022			
		Gross carryi	ng amount ⁽²⁾		Accun	nulated impairn	nent ⁽²⁾	Gross	carrying amo	unt ⁽²⁾	Accum	nulated impairn	ient ⁽²⁾	Gros	s carrying amou	ınt ⁽²⁾	Accur	nulated impairs	nent ⁽²⁾	Gros	s carrying amo	unt ⁽²⁾	Accum	ulated impairm	ient ⁽²⁾	
Breakdown of financial assets by instrument and by counterparty sector ¹		Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	assets	Stage 1 Assets without significant increase in credit risk since initial recognition		Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in credit risk since	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in credit risk since	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	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 credit risk since	assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit- impaired	Stage 3 Credit-impaired assets	References
Financial assets at fair value through other		30	0	0	0	0	0	29	0	0	0	0	0	28	0	0	0	0	0	28	0	0	0	0	0	Annex V.Part 1.31, 44(b)
comprehensive income		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		24,933	0	20	-1	0	-20	24,850	0	20	0	0	-20	25,690	0	20	0	0	-20	25,415	0	20	0	0	-20	Annex V.Part 1.31, 44(b)
amortised cost	Loans and advances	52,518	3,818	1,876	-186	-344	-819	52,974	3,579	1,978	-128	-318	-916	53,250	3,533	1,983	-129	-325	-908	53,141	3,565	1,970	-164	-300	-825	Annex V.Part 1.32, 44(a)

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

⁽⁷⁾ 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

Unicaja Banco, S.A.

(mln EUR)

		Carrying	j amount		
LIABILITIES:	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	References
Financial liabilities held for trading	15	15	22	24	IFRS 7.8 (e) (ii); IFRS 9.BA.6
Trading financial liabilities ¹	0	0	0	0	Accounting Directive art 8(1)(a),(3),(6)
Financial liabilities designated at fair value through profit or loss	0	0	0	0	IFRS 7.8 (e)(i); IFRS 9.4.2.2
Financial liabilities measured at amortised cost	99,619	105,480	100,631	104,676	IFRS 7.8(g); IFRS 9.4.2.1
Non-trading non-derivative financial liabilities measured at a cost-based method ¹	0	0	0	0	Accounting Directive art 8(3)
Derivatives – Hedge accounting	1,053	1,000	1,078	1,008	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	1,117	1,427	1,365	1,293	IAS 37.10; IAS 1.54(I)
Tax liabilities	368	346	345	384	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	325	332	504	564	Annex V.Part 2.13
Liabilities included in disposal groups classified as held for sale	0	0	0	0	IAS 1.54 (p); IFRS 5.38, Annex V.Part 2.14
Haircuts for trading liabilities at fair value ¹	0	0	0	0	Annex V Part 1.29
TOTAL LIABILITIES	102,497	108,601	103,946	107,948	IAS 1.9(b);IG 6
TOTAL EQUITY	6,013	6,326	6,101	6,349	IAS 1.9(c), IG 6
TOTAL EQUITY AND TOTAL LIABILITIES	108,510	114,927	110,046	114,298	IAS 1.IG6

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



Breakdown of liabilities

Unicaja Banco, S.A.

(mln EUR)

			Carrying	amount		
Breakdown of financial liabilities	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		1,068	1,015	1,100	1,032	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
SHORE POSITIONS	Debt securities	0	0	0	0	Annex V.Part 1.31
	Central banks	10,318	10,292	10,266	10,241	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	9,198	9,259	6,442	7,122	Annex V.Part 1.42(b), 44(c)
	of which: Current accounts / overnight deposits	9,018	9,085	6,287	6,725	ECB/2013/33 Annex 2.Part 2.9.1
	Credit institutions	3,864	6,665	8,223	7,960	Annex V.Part 1.42(c),44(c)
Donneite	of which: Current accounts / overnight deposits	152	82	131	224	ECB/2013/33 Annex 2.Part 2.9.1
Deposits	Other financial corporations	10,679	11,368	9,690	10,097	Annex V.Part 1.42(d),44(c)
	of which: Current accounts / overnight deposits	1,183	949	1,033	911	ECB/2013/33 Annex 2.Part 2.9.1
	Non-financial corporations	8,777	9,388	7,362	8,087	Annex V.Part 1.42(e), 44(c)
	of which: Current accounts / overnight deposits	8,351	8,971	7,026	7,687	ECB/2013/33 Annex 2.Part 2.9.1
	Households	53,399	54,154	54,017	54,627	Annex V.Part 1.42(f), 44(c)
	of which: Current accounts / overnight deposits	47,449	48,518	48,672	49,520	Annex V.Part 1.42(f), 44(c)
Debt securities issued		1,915	2,498	2,437	2,916	Annex V.Part 1.37, Part 2.98
Of which: Subordir	nated Debt securities issued	627	624	583	573	Annex V.Part 1.37
Other financial liabilities		1,467	1,857	2,193	3,626	Annex V.Part 1.38-41
TOTAL FINANCIAL LIABILITIES		100,687	106,495	101,731	105,707	



2022 EU-wide Transparency Exercise Market Risk

Unicaja Banco, S.A.

	SA				TM											IM									
	5A		VaR (Memorar	ndum item)	STRESSED VaR (Memorandum item)	INCREME AND MIC	NTAL DEFAULT GRATION RISK TAL CHARGE	ALL PRICE	RISKS CAPIT			VaR (Memori	andum item)	STRESSED VaR (I	Memorandum item)	INCREI DEFAU MIGRATI CAPITAL	ILT AND ION RISK	ALL PRICE	RISKS CAPITA FOR CTP	L CHARGE				
(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		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	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 31/12	/2021									
Traded Debt Instruments Of which: General risk Of which: Specific risk Equities Of which: General risk Of which: Specific risk	0 0 0 0	0 0 0 0	0 0 0 0	0 0 0 0	0 0 0 0	0 0 0 0							0 0 0 0	0 0 0 0	0 0 0	0 0 0									
Foreign exchange risk Commodities risk	0	0	0	0	0	0							0	0	0	0									
Total	0 As of 31/03/2022	0 As of 30/06/2022	0	0	0	0 As of 31/	03/2022	0	. 0	0	0	0	0	0	0	0 As of 30/06	0 5/2022	0	Ō	0	0	0			
Traded Debt Instruments	0	0	0	0	0	0							0	0	0	0									
Of which: General risk	0	0	0	0	0	0							0	0	0	0									
Of which: Specific risk	0	0	0	0	0	0							0	0	0	0									
Equities Of which: General risk Of which: Specific risk Foreign exchange risk Commodities risk	0 0 0 0 0 0	0 0 0 0 0	0 0 0	0 0 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	ů o	0	ő	ŏ	ő	0	0	0	0	0	0	0	ŏ	ő	ŏ	ő	0	0	0	0	0				

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 INFORMAN 2022 EU-wide Transparency Exercise

edit Risk - Standardised Approach	
Unicaia Ranco C A	

					Standardisc	ed Approach					
			As of 30/	09/2021			As of 31,	12/2021			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments an provisions		
	(min EUR, %) Central governments or central banks	33.172	39,254	16		39.329	45.422	16			
	Regional governments or local authorities	6,246	5,855	10		6,507	5,881	10			
	Public sector entities	5,258	1,926	530		5,348	2.032	600			
	Multilateral Development Banks	0	12	0		0	11	0			
	International Organisations	ō	0	ō		ō	0	i i			
Inst	Institutions	5.931	5,039	1,957		5.522	4.751	1,480			
	Corporates	10,084	7,240	6,696		10,612	7,883	7,370			
	of which: SME	3,507	2,615	2,163		3,368	2,468	2,037			
	Retail	7,577	3,731	2,435		7,753	4,019	2,642			
Consolidated data	of which: SME	4,258	2,083	1,195		4,196	2,130	1,225			
onsolidated data	Secured by mortgages on immovable property	17,644	17,491	6,201		17,502	17,374	6,161			
	of which: SME	1,545	1,510	582		1,495	1,476	574			
	Exposures in default	1,675	891	972	516	1,795	875	926	60		
	Items associated with particularly high risk	472	377	565		473	363	545			
	Covered bonds	87	87	17		84	84	17			
	Claims on institutions and commercias with a ST credit assessment	1	0	0		2	0	0			
	Collective investments undertakinos (CIU)	53	53	45		60	60	51			
	Equity	1,054	1,054	1,442		1,127	1,122	1,590			
	Other exposures	11,088	7,809	7,430		11,382	8,039	7,396			
	Standardised Total ²	100,341	90,818	28,309	1,464	107,496	97,917	28,794	1,64		
		(2) Standardised Total does no	include the Securitisation pos	tion unlike in the results prior t	to the 2019 exercise.	s or credit risk mitigation techniques		untries ranked by original expor	kane,		

					Standardisc	d Approach					
			As of 30,	09/2021			As of 31,	/12/2021			
	(min EUR. %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²		
	Central governments or central banks	25.269	31,351	16		31.633	37,726	16			
	Regional governments or local authorities	6,246	5,855			6,507	5.881	10			
	Public sertor entities	5,258	1,926	530		5,348	2.032	600			
	Multilateral Development Banks	0	12	0		0	11				
	International Organisations	ō	0	0		ō	0	i i			
	Institutions	5.718	4.827	1.824		5,361	4,590	1,377			
	Corporates	10.033	7,189	6.646		10.561	7.833	7.319			
	of which: SME	3,507	2,615	2,163		3,368	2,468	2,037			
	Retail	7,577	3,731	2,435		7,753	4,019	2,642			
SPAIN	of which: SME	4,258	2,083	1,195		4,196	2,130	1,225			
SPAIN	Secured by mortgages on immovable property	17,644	17,491	6,201		17,502	17,374	6,161			
	of which: SME	1,545	1,510	582		1,495	1,476	574			
	Exposures in default	1,675	891	972	516	1,795	875	926	603		
	Items associated with particularly high risk	472	377	565		473	363	545			
1	Covered bonds	87	87	17		84	84	17			
1	Claims on institutions and corporates with a ST credit assessment	1	0	0		2	0	0			
	Collective investments undertakings (CIU)	53	53	45		60	60	51			
	Equity	1,054	1,054	1,442		1,127	1,122	1,590			
	Other exposures	11,088	7,809	7,430		11,382	8,039	7,396			
	Standardised Total ²				1,464				1,643		

		exposures, but includes general credit risk adjustments.								
					Standardise	d Approach				
			As of 30,	09/2021			As of 31,	/12/2021		
	(ritle ELIR. %))	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	
ITALY	Central concernments or central beautifies Anticolar concernments for load substitution Public section mellion Public section mellion Institution Institution Institution Commonles Real Institution Institution Real Institution Institution	7,903 0 0 0 0 222 51 0 0 0 0 0 0 0	7,903 0 0 0 222 51 0 0 0 0 0 0	0 0 0 0 133 51 0 0 0 0 0		7,696 0 0 0 0 161 51 0 0 0 0 0 0	7,696 0 0 0 0 151 51 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 103 51 0 0 0 0 0	0	

				Standardis	ed Approach			
		As of 30	/09/2021			As of 31	/12/2021	
(min EUR. %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
Country of			000000000000000000000000000000000000000	0	0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0	0

		exposures, but includes general credit risk adjustments.										
					Standardise	d Approach						
			As of 30,	/09/2021			As of 31,	/12/2021				
	(min EUR. %)	Original Exposure ^s	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²			
Recional Public see Multilates Internal Institution Coronates of which Country of Counterpart 4 Section Section 1 Se	on the control of the	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	000000000000000000000000000000000000000	0	000000000000000000000000000000000000000	000000000000000000000000000000000000000	000000000000000000000000000000000000000				

¹⁰⁰ Oppoid appears, unlike Epopaser value, is regarded before before yets an execute any what due his coeff convenien feature or noted that indigates before part (e.g., substitution affection).
(2) That if we despitive and provisions per country of countrypary encludes those for securitation regionses, additional valuation adjustments (EVIA) and other own featuh studentses related to the opposition, the collection are worth and deplutionary and contain the companies.



	Unicaja banco, S.A.										
					Standardise	d Approach					
			As of 30	/09/2021			As of 31	/12/2021			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²		
	(min EUR, %)										
Country of Counterpart 5	Coult of converments for control stands Andrés sectes certifica Multilateral Development Banks Multilateral Development Banks Residential Development Banks Germanise Graphics	000000000000000000000000000000000000000	000000000000000000000000000000000000000	000000000000000000000000000000000000000	0	0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0		
	Standardised Total ²								0		
		(x) Original exposure, unlike Ex	coosure value, is reported befor	e taking into account any effect	due to credit conversion factor	or credit risk mitigation technic	uses (e.g. substitution effects).				
	(2) Total value adjustments and provisions per country of counterparty excludes those for securifisation exposures, additional valuation adjustments (AVAs) and other own funds exclusions related to the										

		exposures, but includes general credit risk adjustments.									
					Standardisc	d Approach					
			As of 30	/09/2021			As of 31,	/12/2021			
	(min EUR. %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²		
Country of Counterpart 6	Control overmentate or centrol stanks Revisional overmentate or centrol stanks Revisional overmentate or local admirities Revisional overmentate Revisional overse description Revisional descr	0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0		
	Standardised Total ²				0				0		

Country of Counterpart 7 Country bish or Country of Cou		exposures, but includes general credit risk adjustments.										
Control deverments or control banks Control deverments or boal satisforties Control devermen					Standardise	d Approach						
Control devermenté or central banks Control devermenté de la control banks Control de violent de la control banks Control Contro			As of 30,	/09/2021			As of 31	/12/2021				
Counted or commission or control banks and a c	(mt 80 %)	Original Exposure ¹	Exposure Value ³	Risk exposure amount		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²			
Covered books and construction and the ST credit assessment Collective invariants and construction and ST credit assessment Collective invariants and construction (CEU) Collective invariants and	Control overmentate or centrol hashes Revisional overmentate or bod and whiteles Revisional overmentate or bod and whiteles Relitational Development Basis Relitational Development Basis Technologies Technologies Relitation Of school OSE Relitation Relitation of the control of the	0 0 0 0 0 0 0 0 0 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0			

		exposures, but includes general credit risk adjustments.								
					Standardisc	d Approach				
			As of 30,	/09/2021		As of 31/12/2021				
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments an provisions ²	
	(min EUR, %)									
	Central over-ments or central banks Resional oover-ments or local authorities Public sector entities Public sector entities Public sector entities Publicational Organisations International Organisations Institutions Institutions	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		
Country of Counterpart 8	Corporates of which: SME Retail of which: SME Secured by mortoaces on immovable property	0 0	0	0		0	0	0 0		
Counterpart o	of which: SME Exposures in default Thems associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment	0 0 0 0	0	0000	0	0 0 0	0 0	0 0 0		
	Collective investments undertakings (CIU) Equity Other exposures Standardized Tabail	0 0 0	0	0		0	0 0	0		

		(2) Total visitual applications and provisions per country or counterparty exocution crose for sections, according visitation adjustments, (AVAs) and corner over turnes inductions neated to the exposures, including series or control and country and counterparty exocutions crose or sections, according to the exposures, for control and country and cou								
					Standardisc	d Approach				
			As of 30	/09/2021			As of 31	/12/2021		
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	
	(rin EUR, %) Central governments or central banks Regional governments or local authorities	0	0	0		0	0	0		
	Public sector entities Multilateral Develonment Banks International Oroanisations	0	0	0		0	0	0		
	Institutions Corporates of which: SME	0	0	0		0	0	0		
Country of Counterpart 9	Retail of which: SME Secured by mortgages on immovable property	0		0		0	0	0		
Counterpart 3	of which: SME Exposures in default Items associated with particularly high risk	0	0	0	0	0	0	0		
	Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)	0	0	0 0		0	0	0 0		
	Equity Other exposures	0	0	0		0	0	0		
	Standardised Total ²									

⁽¹⁾ Output appearur, units Exposur value, is reported before falling into account any effect due to credit convenien fectors or credit risk entirplation tachniques (e.g. substitution effects).
(2) Tatif wise adjustments and provisions per country of counterparty encludes those for reconstitution exposure, additional valuation adjustments (AVAs) and other own funds exclusion related to the exposure, but includes perior decir that adjustments (AVAs) and other core funds exclusion related to the exposure, but includes perior decir that adjustments (AVAs) and other core funds exclusion related to the exposure, but includes and event decir that adjustments (AVAs) and other core funds are adjustments (AVAs) and other cor

					Standardisc	d Approach			
			As of 30,	/09/2021			As of 31	/12/2021	
	(min EUR. %)	Original Exposure ³	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
Country of Counterpart 10	Central governments or combot la solicit supplicated government or rocked authorities supplicated government or rocked authorities supplicated government statis supplicated government supplicated govern	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	.0	0 0 0 0 0 0 0 0 0 0		000000000000000000000000000000000000000	
	Standardised Total ²				0				



2022 EU-wide Transparency Exercise Credit Risk - Standardised Approach

	Unicaja Banco, S.A.								
					Standardise	d Approach			
			As of 31,	03/2022			As of 30/	06/2022	
	(min EUR. %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions
	Central covernments or central banks Regional governments or local authorities Public sector entities	34,795 6,520 5,213	40,747 5,921 1,960	16 0 570		39,181 6,502 5,221	45,973 5,955 1,621	10 0 516	
	Multilateral Development Banks International Organisations Institution	0 0 5,122	9 0 4,541	0 0 1,318		0 0 2,673	8 0 2,947	0 0 1,050	
	Corporates of which: SME Retail	10,364 3,339 7,412	7,599 2,395 3,685	1,974 2,408		9,366 2,658 8,185	7,150 2,016 3,823	6,766 1,655 2,524	
onsolidated data	of which: SME Secured by mortoaces on immovable property of which: SME	4,063 17,429 1,465	2,042 17,291 1,446	1,172 6,129 561		4,035 16,779 1,378	2,094 16,750 1,368	1,200 5,886 469	
1	Exposures in default Items associated with particularly high risk Creened hourds	1,772 483 74	813 360 74	873 540 15	632	1,873 391 75	959 291 75	1,048 437	573
	Covered doma: Calino on incidutions and connected with a ST credit accessment Collective investments undertakings (CIU)	7 35	0 35	0 27		0 8	0 8	0	

		calculated as of last quarter							
					Standardisc	d Approach			
			As of 31,	03/2022			As of 30,	(06/2022	
	(mh EUR. %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	Central governments or central banks	26,502	32,454	16		30.888	37.680	10	
	Regional governments or local authorities	6,520	5,921	0		6,502	5,955	0	
	Public sector entities	5,213	1,960	570		5,221	1,621	516	
	Multilateral Development Banks	0	9	0		0	8	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	4,929	4,348	1,198		2,479	2,753	930	
	Corporates	10,313	7,549	7,078		9,315	7,100	6,715	
	of which: SME	3,339	2,395	1,974		2,658	2,016	1,655	
	Retail	7,412	3,685	2,408		8,182	3,820	2,523	
SPAIN	of which: SME	4,063	2,042	1,172		4,035	2,094	1,200	
JI ALIV	Secured by mortgages on immovable property	17,429	17,291	6,129		16,779	16,750	5,886	
	of which: SME	1,465 1,772	1,446 813	561 873	632	1,378 1,873	1,368 959	469 1,048	573
	Exposures in default	1,772	813 360	8/3 540	632	1,873	959 291	1,048	5/3
	Items associated with particularly high risk Covered bonds	463 74	74	15		75	291	437	
	Covered bonds Claims on institutions and corporates with a ST credit assessment		/4	15		/3	/3	15	
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)	35	35	27		°			
	Equity	1,031	1,027	1,464		277	277	685	
	Other exposures	11,240	7,929	7,194		12.538	7.571	6.924	
	Standardised Total ²	10/2 10	1,7000	1,785.1	1.674		1,0.0	4,52.1	2,497

		exposures, but includes gener	al credit risk adjustments.						
					Standardisc	d Approach			
			As of 31,	/03/2022			As of 30,	/06/2022	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	
ITALY	Control of	8,293 0 0 0 193 51 0 0 0 0 0 0	8,293 0 0 0 193 5 5 0 0 0 0 0	0 0 0 0 120 51 0 0 0 0 0		8,293 0 0 0 193 51 0 0 0 0 0 0 0	8,203 0 0 0 193 51 0 0 0 0 0	0	c
	Standardised Total ²				0				0

		(2) to a wave adjustments and provisions per country or country and country endures the excurrences exposure, additional value on adjustments (eviva) and other own runa industries needs to the exposures, but includes general credit risk adjustments.											
					Standardise	d Approach							
			As of 31	/03/2022			As of 30,	06/2022					
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments as provisions ²				
Country of Counterpart 3	Committee Commit	0 0 0 0 0 0 0 0 0 0 0		000000000000000000000000000000000000000		0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0					
	Standardised Total ²												

		Original Exposure ¹	As of 31,	/03/2022	Standardise	d Approach	As of 30,	(06/2022						
		Original Exposure ¹	As of 31,	/03/2022			As of 30	(06/2022						
		Original Exposure ¹		As of 31/03/2022 As of 30/06/2022										
	(min EUR. %)		Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²					
Recional or public sector Multilatural Internation Limitations Cornorates of which Country of Counterpart 4 Secural Sector Secto	convermentary or celepit hanks (or commont or local authorities and Systolisoness Earsk intel Possistation intelligence and comparison intelligence intel	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	g	0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0						



	Credit Risk - Standardised Approach								
	Unicaja Banco, S.A.								
					Standardise	d Approach			
			As of 31	/03/2022			As of 30	/06/2022	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(min EUR, %) Central governments or central banks					Ŷ			
Country of Counterpart 5	Antique overments or local authorities Public sector mellion Reflect	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		000000000000000000000000000000000000000	0	000000000000000000000000000000000000000		000000000000000000000000000000000000000	0
	·	(1) Original exposure, unlike E	oposure value, is reported before	ne taking into account any effec	t due to credit conversion factor	s or credit risk mitigation techni	iques (e.g. substitution effects).	•
		(2) Total value adjustments ar soposures, but includes gener		unterparty excludes those for se	curitisation exposures, additions	I valuation adjustments (AVAs)	and other own funds reductio	ns related to the	
		exposures, but includes gener	al credit risk adhastments.		Standardise	d Approach			
			As of 31	/03/2022			As of 30	/06/2022	

		(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (NIAs) and other own funds industriens valuated to the excessions. but includes cereal credit risk adjustments.												
					Standardise	ed Approach								
			As of 31	/03/2022			As of 30	06/2022						
	(min EUR. %)	Original Exposure' Exposure Value' Risk exposure amount Value adjustments and providing Original Exposure' Exposure Value' Risk exposure amount Value adjustments and providing or original Exposure' Company Value adjustments and providing or original Exposure Value' Risk exposure amount Value adjustments and providing or original Exposure Value' Risk exposure amount Value adjustments and providing or original Exposure Value' Risk exposure amount Value adjustments and providing or original Exposure Value' Risk exposure amount Value adjustments and providing or original Exposure Value' Risk exposure Amount Value adjustments and providing or original Exposure Value' Risk exposure Amount Value adjustment Value adjus												
Country of Counterpart 6	Control overmonates or control sharks Accident devermonate or control admirities Accident devermonates Accident	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0					

Country of Country of Countries or offset Secure Se		exposures, but includes gene	nal credit risk adjustments.						
Country of					Standardisc	d Approach			
Country of Country of Countries or offset Secure Se			As of 31	/03/2022			As of 30,	/06/2022	
Country of	(1.89.1)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²		
	Contral conservaments or control basins and control of the contro	000000000000000000000000000000000000000		000000000000000000000000000000000000000	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	٥

(1) Original exposure, unlike Exposure value, in reported before taking into account any effect due to credit convenion factors or credit nisk mispation techniques (e.g. substitution effects).
(2) Total value adjustments and provisions per country of counterparty encludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the

		(2) Total value adjustments and provisions per country of counterpartly enducies those for securitasition exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but noticed general order fix adjustment order.											
		esponent, con mostes gene	a Otok Inkasjasinina.		Standardise	d Approach							
			As of 31	/03/2022			As of 30	/06/2022					
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²				
Country of Counterpart 8	Come of commencing an extension of the Come of the Com	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		000000000000000000000000000000000000000	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		000000000000000000000000000000000000000	0				
	Other exposures Standardised Total ²	· ·	,		0				0				

		(a) you have appreciate a processing to company strongs of the second of											
					Standardise	d Approach							
			As of 31	/03/2022			As of 30	/06/2022					
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²				
	(mh EUR, %) Central governments or central banks Regional governments or local authorities	0	0	0		0	0	0					
	Reaional governments or local authorities Public sector entities Multilateral Development Banks	0	0			0	0						
	Multilateral Development Banks International Organisations Institutions	0	0			0	0	0					
	Corporates of which: SME	0	0	0		0	0	0					
Country of	Retail of which: SME	0	0	0		0	0	0					
Counterpart 9	Secured by mortgages on immovable property of which: SME	0	0	0		0	0	0					
	Exposures in default Items associated with particularly high risk	0	0	0	0	0	0	0					
l	Covered bonds Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0					
	Collective investments undertakings (CIU) Equity	0	0	0		0	0	0					
	Other exposures Standardised Total ²	0	0	0	0	0	0						

		Standardised Approach											
			As of 31	/03/2022			As of 30,	06/2022					
	(min EUR, %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²				
Country of Counterpart 10	Coming operationates or coming almosts equiposal governments or local antiferities equiposal governments equiposal governments formationates f	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0						

2022 EU-wide Transparency Exercise Credit Risk - IRB Approach

Unicaja Banco, S.A.

		IRB Approach											
		As of 30/09/2021 As of 31/12/2021											
		Original Exposure Prince P											
	(min EUR, %)		Of which: defaulted	· unoc		Of which: defaulted	provisions		Of which: defaulted	· ·		Of which: defaulted	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 Corporates - Of Which: Specialised Lending	0	0	0	0	0	0		0	0	0	0	0
	Corporates - Of Which: SME			0	0	0	0	0	0	0			0
	Retail	16,991	599	16.395	3.089	583	342	16.891	589	16.263	2.868	575	284
	Retail - Secured on real estate property	14,984	560	14,906	2,483	576	300	14.887	553	14,809	2.315	568	252
Consultation of 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-S	14,984	560	14,906	2,483	576	300	14,887	553	14,809	2,315	568	252
	Retail - Qualifying Revolving	738	8	222	58	2	8	793	7	245	56	2	7
	Retail - Other Retail	1,268	31	1,266	548	5	34	1,211	29	1,208	497	5	26
	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	1,268	31	1,266	548	5	34	1,211	29	1,208	497	5	26
	Equity	311	0	311	681	0		274	0	274	561		
	Other non credit-obligation assets										0		
	IRB Total ²				3,770						3,429		

(u) - unyon-epounse, union apparen wasue, in reported before believe the account all any effect due to credit convenion factors or count risk integration schringues (u.g., substitution effects).
(2) Bill Tail does not relicated the Securitation professor union in the results results or the 2019 security.
(3) Only the most relicant countries are disclosed. These have been selected under the following risk: Countries or countries party covering up to 97% of total original exposure or Top 10 countries and lotted qualified.

							IRB Ap	proach					
				As of	30/09/2021					As of	31/12/2021		
		Original	Exposure ¹	Exposure	Risk exposure	amount	Value adjustments	Original Exposure ¹		Exposure	Risk exposure	amount	Value adjustments and
	(min ELR, %)		Of which: defaulted	Value ¹		Of which: defaulted	provisions		Of which: defaulted	Value ¹		Of which: defaulted	provisions
SPAIN	Central basis and contral governments Statistication Corporate of White: Specialised Landing Corporate: Of White: Specialised Landing Corporate: Of White: Specialised Landing Corporate: Of White: Specialised Landing Retail - Secured on real exists properly Retail - Secured on real exists properly - Of White: She Retail - Corporate on	0 0 0 0 16,990 14,983 0 14,983 738 1,268	0 0 0 0 599 560 0 560 8 31	0 0 0 0 16,394 14,905 0 14,905 222 1,266	0 0 0 0 3,089 2,483 0 2,483 58	0 0 0 0 583 576 0 576 2	0 0 0 0 3/12 300 0 300 8 34	0 0 0 0 16,890 14,887 0 14,887 793 1,211	0 0 0 0 589 553 0 553 7	0 0 0 0 16,262 14,808 0 14,808 245 1,208	0 0 0 0 2,868 2,315 0 2,315 56 497	0 0 0 0 575 568 0 568 2	0 0 0 0 284 252 0 252 7 26
	Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity Other non-credit-obligation assets	0 1,268 311	0 31 0	0 1,266 311	0 548 681	0 5 0	0 34 0	0 1,211 274	0 29 0	0 1,208 274	0 497 561	0 5 0	0 26 0
l	IRB Total												

							IRB Ap	proach					
				As of	30/09/2021					As of	31/12/2021		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value*		Of which: defaulted	provisions		Of which: defaulted	Value*		Of which: defaulted	and provisions
	Central banks and central governments Institutions	0	0	0	0	0	0 0	0	0	0 0	0	0	0
	Corporates	0	0	0	0	0	0	0	0	0	0		0
	Corporates - Of Which: Specialised Lending	0		0	0	0	0	0	0	0	0		0
	Corporates - Of Which: SME	o o	0	0	0	0	0	o o	0	0	0	0	ů
	Retail	1	0	1	ō	0	ō	1	ō	1	ō	ō	ō
	Retail - Secured on real estate property	1	0	1	0	0	0	1	0	1	0	0	0
ITALY	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
TIALT	Retail - Secured on real estate property - Of Which: non-S	1	0	1	0	0	0	1	0	1	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 Other non credit-obligation assets	0	0	0	0	0	0		0	0	0	0	0
	Other non credit-obligation assets IRB Total												_
	TKR LOCAL				d before taking into accou								

							IRB Ap	proach					
				As of	30/09/2021					As of	31/12/2021		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	e amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk exposure	e amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	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 Retail		0	0	0	0	0	0	0	0		0	0
	Retail - Secured on real estate property		0	0	0	0	0		0	0		0	ů
	Retail - Secured on real estate property - Of Which: SM		0	0	0	0	0		0	0	, i	0	0
Country of Counterpart 3	Retail - Secured on real estate property - Of Which: no		0	0	0	0	0	0	0	0	n n	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0		0	0		0	0
	Retail - Other Retail	i i	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets IRR Total												

							IRB Ap	proach					
				As of :	0/09/2021					As of :	31/12/2021		
		Original	Exposure ¹	Exposure	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure	Risk exposure	amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value ¹		Of which: defaulted	and provisions		Of which: defaulted	Value ¹		Of which: defaulted	and provisions
	Central banks and central governments	0	Octobated	0	0	003000	0	0	00000000	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	ō	ō	0	ō	ō	ō	ō	0	ō	ō	ō	ō
	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
Country of Counterpart 4	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
Country or Counterpart 4	Retail - Secured on real estate property - Of Which: non-S	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving Retail - Other Retail	0	0	0	0	0	0	0	0	0		0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0		0	0	0		0
		0	0			0	0		0				0
	Retail - Other Retail - Of Which: non-SME Equity		1 0	0	0	0	0		1 0	0			0
	Other non credit-obligation assets	ů		ů			ů			ů	,		
	IRB Total												_

2022 EU-wide Transparency Exercise Credit Risk - IRB Approach

As of 39/09/2021 As of 39/09			1					IRB Ap	proach					
Contract of Counterpart 5 Country of Country of Counterpart 5 Country of Counterpart 5 Country of Country					As of	0/09/2021					As of	31/12/2021		
Country of Counterpart 5 Country of Country of Counterpart 5 Country of Co			Original	Exposure ¹		Risk exposure	e amount	adjustments	Original	Exposure ¹		Risk exposure	e amount	Value adjustment
		(min EUR. %)	1		Value*		Of which: defaulted			Of which: defaulted	Value*		Of which: defaulted	and provisions
Coporates Caporates Of Which: Specialized Lineting O			0	0	0		0		0	0		0	0	0
Country of Counterpart 5 Real - Country of Which - Series of real design property of Which - Series of Real - Country of Which - Series of Which - Serie			0	0	0	0	0		0	0		0	0	0
Country of Counterpart 5 Real - Secure for real cellular property - Of Moch. SRE Real - Secure for real cellular property - Of Moch. SRE Real - Secure for real cellular property - Of Moch. SRE Real - Secure for real cellular property - Of Moch. SRE Real - Observed for re				0	0	0	0		0	0		0	0	0
Retail - Secured on real estate property 0 0 0 0 0 0 0 0 0			ň	0	0	0	0		0	0		0	0	0
Retail - Source for rise attain groups for 0 Which: SRE 0 0 0 0 0 0 0 0 0			0	0	0	ō	0	ō	0	ō	ō	ō	0	0
Country of Counterpart 5 Retail - Source for real setate property - Of Which: renote 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
Recall - Qualifying Recording 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
Retail - Other Retail 0	Country of Counterpart 5		0	0	0	0	0		0	0		0	0	0
Robal - Other Robal - Of Which: SME 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0			0	0	0	0			0	0		0	0	0
Retail - Of Whitch: non-SME 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0			0	0	0	0	0		0	0		0	0	0
Equity 0 0 0 0 0 0 0 0 0			0	0	0	0	0		0			0	0	0
				0	0				0			0	0	0
			•			U	0		0	0	0	U		
IRR Total														

							IRB Ap	proach					
				As of	30/09/2021					As of	31/12/2021		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	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 Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail				0		0		0	0		0	0
	Retail - Secured on real estate property				0		0		0	0		0	0
	Retail - Secured on real estate property - Of Which: SME	o o	0	0	0	0	0	0	0	0	0	0	0
Country of Counterpart 6	Retail - Secured on real estate property - Of Which; non-SI	0	0	0	0	0	0		0	0	0	0	
	Retail - Qualifying Revolving	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets												
	IRB Total												

							IRB Ap	proach					
				As of	30/09/2021					As of	31/12/2021		
		Original	Exposure ¹	Exposure	Risk exposure	e amount	Value adjustments	Original	Exposure ¹	Exposure	Risk exposure	amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value ¹		Of which: defaulted	and provisions		Of which: defaulted	Value ¹		Of which: defaulted	and provisions
	Central banks and central governments Institutions	0	0	0	0	0	0	0 0	0	0	0	0	0
	Corporates	o o	0	o o	ő	0	0	0	0	ő	ő	ő	ő
	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
Country of Counterpart 7	Retail - Secured on real estate property - Of Which: SN		0	0	0	0	0	0	0	0	0	0	0
country or counterpart 7	Retail - Secured on real estate property - Of Which: no	i-Si 0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving		0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail			0		0				0			
	Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME		0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME Equity		0	0	0	0	0	0	0	0	i i		0
	Other non credit-obligation assets		,		·		ů	,			,	, in	
	IRB Total		1										

							IRB Ap	proach					
				As of	30/09/2021					As of	31/12/2021		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk exposure	: amount	Value adjustments and
	(min ELR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	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
Country of Counterpart 8	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
Country of Counterpart 8	Retail - Secured on real estate property - Of Which: non-S	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets												
	IRB Total												

		_												
								IRB Ap	proach					
					As of	30/09/2021					As of	31/12/2021		
			Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and
		min EUR, %)		Of which: defaulted	Value*		Of which: defaulted	provisions		Of which: defaulted	Value*		Of which: defaulted	provisions
	Central banks and central government	ients	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 Corporates - Of Which:	Constituted London	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which:			0	0	0	0	0	0	0	0		0	0
	Retail	J. 1.	0	0	0	0	0	0	0	0	0	0	0	ŏ
	Retail - Secured on re	al estate property	ō	ō	0	0	0	ō	0	0	ō	ō	ō	ō
		ecured on real estate property - Of Which: SME	0		0	0	0	0		0	0	0	0	
Country of Counterpart 9	Retail - S	ecured on real estate property - Of Which: non-Sh	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Re	volving	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
		ther Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
		ther Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity		0	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets													
	IRB Total													

								IRB Ap	proach					
					As of	30/09/2021					As of	31/12/2021		
			Original	Exposure ¹	Exposure Value ¹	Risk exposure	: amount	Value adjustments and	Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and
		(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
		inks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institution		0	0	0	0	0	0	0	0	0	0	0	0
	Corporate	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0		0	0
		Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	ů	0	
	Retail	corporates of Wilds. She	0	0	0	0	0	0	0	0	0	, i	0	0
		Retail - Secured on real estate property	0	ō	ō	0	ō	ō	0	ō	ō	ō	0	ō
		Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0		0			0	0
Country of Counterpart 10		Retail - Secured on real estate property - Of Which: non-Si	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity		0	0	0	0	0	0	0	0	0	0	0	0
		credit-obligation assets												
	IRB Total													

Credit Risk - IRB Approach

							IRB Ap	proach					
				As of	31/03/2022					As of	30/06/2022		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount .	Value adjustments and	Original	Exposure ¹	Exposure Value ¹	Risk exposur	e amount	Value adjustmen
	(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central banks and central governments Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	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	ō	ō	ō	ō	0	ō	0	ō	0		0
	Retail	17,686	586	16,972	3,046	562	284	18,242	588	17,504	3,171	521	270
	Retail - Secured on real estate property	15,611	551	15,493	2,464	555	253	16,109	552	15,969	2,570	515	240
Consolidated data	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
Corisonuateu data	Retail - Secured on real estate property - Of Which: non-S		551	15,493	2,464	555	253	16,109	552	15,969	2,570	515	240
	Retail - Qualifying Revolving Retail - Other Retail	825	8 28	232	56	2	6	843	8 28	247	56 544	2	6
	Retail - Other Retail - Of Which: SMF	1,250	28	1,247	526	5	Δ	1,290	28	1,288	0	4	0
	Retail - Other Retail - Of Which: non-SME	1.250	28	1.247	526	5	25	1.290	28	1.288	544	4	24
	Equity	352	0	352	735	ő		1,211	0	1,211	2,818	0	
	Other non credit-obligation assets				0						0		
	IRR Total ²				3.781						5.988		

							IRB Ap	proach					
				As of :	31/03/2022					As of	30/06/2022		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	e amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk exposur	amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value*		Of which: defaulted	provisions		Of which: defaulted	Value*		Of which: defaulted	provisions
	Central banks and central governments	0	0	0 0	0	0 0	0 0	0	0	. 0	0	0	0
	Institutions Corporates	0	0	0	0		0	0	0	0	0		0
	Corporates - Of Which: Specialised Lending	0	0	0			0	0	0	0	0		0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	17,685	586	16.971	3.046	562	284	18.241	588	17.503	3.171	521	270
	Retail - Secured on real estate property	15,610	551	15,492	2,463	555	253	16,108	552	15,968	2,570	515	240
SPAIN	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
SPAIN	Retail - Secured on real estate property - Of Which: non		551	15,492	2,463	555	253	16,108	552	15,968	2,570	515	240
	Retail - Qualifying Revolving	825	8	232	56	2	6	843	8	247	56	2	6
	Retail - Other Retail	1,250	28	1,247	526	5	25	1,290	28	1,288	544	- 4	24
	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	1,250 352	28	1,247 352	526 735	5	25 0	1,290 1,211	28	1,288 1,211	544 2.818	4	24
	Equity Other non credit-obligation assets	352	0	352	/30		0	1,211	0	1,211	4,018		
	IRB Total	_											
	IRB Total												

							IRB Ap	proach					
				As of	31/03/2022					As of	30/06/2022		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and	Original I	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
ITALY	Control basks and costs of personneeds Corporate Corporate Corporate 10 Whith Specialised Lending Corporate 10 Whith Specialised Lending Corporate 10 Whith Specialised Lending Corporate 10 Whith SPA Real Secured on real state property Real Secured on real state property Real Secured on real state property of Whith SPA Real Coult Place Secured on real state property of Whith SPA Real Coult Place Secured on real state property of Whith SPA Real Coult Place Secured on real state property of Whith SPA Real Coult Place Secured on real state property Real Coult Place Secured on Real Secure Secured on Real Secure Secured On Real Secure Secure Secured On Real Secure Secu	0 0 0 0 1 1 1 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 1 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000	0000000000000	0 0 0 0 1 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0000000000000	0 0 0 1 1 0 0 0 0 0 0 0	0	000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
	Other non credit-obligation assets	,	0		,		,			,	,		

		•						IRB Ap	proach					
					As of	31/03/2022					As of	30/06/2022		
			Original	Exposure ¹	Exposure Value ¹	Risk exposure	e amount	Value adjustments and	Original	Exposure ¹	Exposure Value ¹	Risk exposur	e amount	Value adjustments and
		(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
		inks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institution		0	0	0	0	0	0	0	0	0	0	0	0
	Corporate		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
	Retail	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	Retail - Secured on real estate property	0	0	0			0	0		0	0	0	0
		Retail - Secured on real estate property - Of Which: SME	0	0	0		0	0	0	0	0	0	0	0
Country of Counterpart 3		Retail - Secured on real estate property - Of Which: non-St		0	0	o o	0	0	0		0	0	0	0
,		Retail - Qualifying Revolving	0	0	0	o o	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	ō	o o	0	ō	0	0	ō	0	1 0	0
		Retail - Other Retail - Of Which: non-SME	0	0	ō	0	0	ō	ō	0	ō	0	0	0
	Equity		0	0	0	0	0	0	0	0	0	0	0	0
	Other non	credit-obligation assets												
	IRB Total													

							IRB Ap	proach					
				As of	31/03/2022					As of	30/06/2022		
		Original	Exposure ¹	Exposure	Risk exposure	e amount	Value adjustments	Original	Exposure ¹	Exposure	Risk exposur	amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value ¹		Of which: defaulted	and provisions		Of which: defaulted	Value ¹		Of which: defaulted	and provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0		0	0	0	0	0		0
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME		0				0	0		0	0		0
	Corporates - Or Which: SME Retail		0	0	0			0	0	0	0		0
	Retail - Secured on real estate property	o o	0				ů,	0	0	0			0
	Retail - Secured on real estate property - Of Which: SME	ů,	0	0	0	0	ů,	0	0	0	0	0	0
Country of Counterpart 4	Retail - Secured on real estate property - Of Which: non-S	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō
	Retail - Qualifying Revolving	0	0	0	0	0		0	0	0	0		o
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets												
	IRB Total												

Credit Risk - IRB Approach
Unicaja Banco, S.A.

								IRB Ap	proach					
					As of	31/03/2022					As of	30/06/2022		
			Original	Exposure ¹	Exposure Value ¹	Risk exposure	e amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and
		(min EUR, %)		Of which: defaulted	-		Of which: defaulted	provisions		Of which: defaulted			Of which: defaulted	provisions
		inks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institution		0	0	0	0	0	0	0	0	0	0	0	0
	Corporate		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
Country of Counterpart 5		Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
Country or Counterpart 3		Retail - Secured on real estate property - Of Which: non-Si	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Qualifying Revolving	0	0		0		0	0	0		0	0	0
		Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity		0	0	0	0	0	0	0	0	0	0	0	0
		credit-obligation assets												
	IRB Total													

								IRB Ap	proach					
					As of	31/03/2022					As of	30/06/2022		
			Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and
		(min EUR, %)		Of which: defaulted			Of which: defaulted	provisions		Of which: defaulted	-		Of which: defaulted	provisions
		nks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institution		0	0	0	0	0	0	0	0	0	0	0	0
	Corporate		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
Country of Counterpart 6		Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
Country of Counterpart 6		Retail - Secured on real estate property - Of Which: non-Sf	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity		0	0	0	0	0	0	0	0	0	0	0	0
	Other non	credit-obligation assets												

		•						IRB Ap	proach					
					As of	31/03/2022					As of	30/06/2022		
			Original	Exposure ¹	Exposure Value ¹	Risk exposure	e amount	Value adjustments	Original I	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and
		(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central ba Institution	nks and central governments		0	0	0	0		0	0	0 0	0	0	0
	Corporate			0					0		0	0		0
	Corporate			0				0	0		0	0		0
		Corporates - Of Which: Specialised Lending Corporates - Of Which: SME		0	0	0	0	0	0	0	0	0	0	0
	Retail	corporates - or winds: sive		0	0	0		0	0	0	0	0		0
	Recaii	Retail - Secured on real estate property		0		0	0		0	0		0		0
		Retail - Secured on real estate property - Of Which: SME					0	0	0		0	0	0	0
Country of Counterpart 7		Retail - Secured on real estate property - Of Which: non-St					0	0	0			0	0	0
		Retail - Qualifying Revolving	ő	ő	ő	ő	ő	ő	ő	ő	ő	o o	ő	o o
		Retail - Other Retail	0	0	0	0	0		0	0	0	0	0	0
		Retail - Other Retail - Of Which: SME	0	0	0	0	0		0	0	0	0	0	0
		Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity		0	0	0	0	0	0	0	0	0	0	0	0
	Other non	credit-obligation assets												

							IRB Ap	proach					
				As of	31/03/2022					As of	30/06/2022		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and	Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	Value*		Of which: defaulted	provisions		Of which: defaulted	Value*		Of which: defaulted	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
	Corporates - Of Which: SME Retail	0	0	0	0		0	0	0		0		0
			0	0			0	0	0		0		0
	Retail - Secured on real estate property	0	0		0	0		0		0	0	0	0
Country of Counterpart 8	Retail - Secured on real estate property - Of Which: SME	0	0	0	0		0	0	0		0		0
country or counterpart o	Retail - Secured on real estate property - Of Which: non-Si		0	0			0	0	0		0		0
	Retail - Qualifying Revolving Retail - Other Retail	0	0	0	0		0	0	0		0	0	0
	Retail - Other Retail - Of Which: SME		0	0	0		0	0	0				0
			0	0	0		0	0	0				0
	Retail - Other Retail - Of Which: non-SME Equity	0	0	0	0		0	0			0		0
	Other non credit-obligation assets										·		-
	IRB Total						1			1			
	INB TOTAL										hniques (e.g. substitutio		

							IRB Ap	proach					
				As of	31/03/2022					As of	30/06/2022		
		Original	Exposure ¹	Exposure	Risk exposure	e amount	Value adjustments	Original	Exposure ¹	Exposure	Risk exposure	e amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value ¹		Of which: defaulted	provisions		Of which: defaulted	Value ¹		Of which: defaulted	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
	Corporates - Of Which: Specialised Lending	0	0		0	0	0	0	0	0	0	0	
	Corporates - Of Which: SME Retail	0	0	0	0	0		0	0		0	0	0
		0	0	0							0		0
	Retail - Secured on real estate property	0	0	0							0		0
Country of Counterpart 9	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-Sf		0	0	0	0	0	0	0	0	0	0	0
,	Retail - Qualifying Revolving		0	0	0			0			0		0
	Retail - Qualifying Revolving Retail - Other Retail	0	0	0	0	0		0	0	0	0		0
	Retail - Other Retail - Of Which: SMF	ů	0	0		0		0	0	l ő	0		0
	Retail - Other Retail - Of Which: non-SME	ů	0	0		0		0	0	l ő	0		o o
	Equity	ŏ	0	ő	ō	ő	l ő	ő	ő	ő	ō	0	ő
	Other non credit-obligation assets												
	IRB Total												

								IRB Ap	proach					
					As of	31/03/2022					As of	30/06/2022		
			Original	Exposure ¹	Exposure Value ¹	Risk exposure	e amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and
		(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
		ks 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
		Corporates - Of Which: Specialised Lending Corporates - Of Which: SME		0		0	0		0	0	0	0	0	0
	Retail	Corporates - Ur Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	roccum	Retail - Secured on real estate property		0		0	0		0	0		0		0
		Retail - Secured on real estate property - Of Which: SME	0	0		0	0		0	0		0		0
Country of Counterpart 10		Retail - Secured on real estate property - Of Which: non-Si		0	0	n n	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	ō	ō	ō	ō	ō	ō	ō	ō	ō	0	ō	ō
		Retail - Other Retail - Of Which: SME	0	0	0	0	0		0	0	0	0		0
		Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity		0	0	0	0	0	0	0	0	0	0	0	0
	Other non o	redit-obligation assets												
	IRB Total													



General governments exposures by country of the counterparty

							Unicaja Banco, S.A.							
							As of 31/12/2021							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off bala	nce sheet	
												Off-balance s	heet exposures	
			Total carrying amount of		Non-derivative financial as	sets by accounting portfoli	•	Derivatives with po	itive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
[0 - 3M [Austria													
[0 - 3M [Belgium													
[0 - 3M	Bulgaria													
[0 - 3M [Cyprus													
[0 - 3M [Czech Republic													
[0 - 3M [Denmark													
[0 - 3M [Estonia													



General governments exposures by country of the counterparty

							Unicaja Banco, S.A.							
							As of 31/12/2021							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	ice sheet	
												Off-balance sh	eet exposures	
			Total carrying amount of		Non-derivative financial as	sets by accounting portfoli	,	Derivatives with pos	sitive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
[0 - 3M [Finland													
[0 - 3M [France													
[0 - 3M [Germany													
0 - 3M 13M - 1Y	Croatia													
[0 - 3M [Greece													
[0 - 3M [Hungary													
[0 - 3M [Ireland													
[0 - 3M [Italy	(110 757 63 1,177 2,065 3,055 7,8 13	0 110 779 634 1,172 2,067 3,055 7,817	0 0 0 0 0	0 0 0 0 0		0 110 779 634 1,172 2,067 3,055 7,817	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0
[0 - 3M [Latvia													



General governments exposures by country of the counterparty

							Unicaja Banco, S.A.							
							As of 31/12/2021							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	nce sheet	
												Off-balance sh	heet exposures	
			Total carrying amount of		Non-derivative financial as	sets by accounting portfoli	,	Derivatives with pos	itive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
[0 - 3M [Lithuania													
[0 - 3M [Luxembourg													
[0 - 3M [Malta													
[0 - 3M [Netherlands													
[0 - 3M [Poland													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Portugal	200	1	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 206 4 210	0 0 0 0 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 [Romania													
[0 - 3M [Slovakia													
[0 - 3M [Slovenia													



General governments exposures by country of the counterparty

							Unicaja Banco, S.A.							
							As of 31/12/2021							
						Dire	ct exposures							
	(min EUR)			On balance s	heet				Deriva	tives		Off balar	nce sheet	
					Non-derivative financial as	sets by accounting portfolio		Derivatives with pos	itive fair value	Derivatives with	negative fair value	Off-balance sh	neet exposures	
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y Total	Spain	1,954 74 3,8686 752 2,023 3,933 6,142	1,953 74 3,685 752 2,023 3,933 6,142 18,563	0 0 0 0 0	0 0 0 0 0	C C C C C C C C C C C C C C C C C C C	1,953 74 3,685 752 2,016 3,933 6,142 18,555	0 0 0 0 4 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	144 456 26 70 52 52 277 1,077	0 0 0	79
[0 - 3M 1 3M - 1Y 1 1Y - 2Y 2 2Y - 3Y 1 3Y - 5Y 1 5Y - 10Y 1 10Y - more Total	Sweden													
[0 - 3M [United Kingdom													
[0 - 3M [Iceland													
[0 - 3M [3M - 1Y [1Y - 2Y] [2Y - 3Y [3Y - 5Y] [5Y - 10Y [10Y - more	Liechtenstein													
[0 - 3M [Norway													
[0 - 3M 13M - 1Y 11Y - 2Y 12Y - 3Y 13Y - 5Y 15Y - 10Y 10Y - more	Australia													
[0 - 3M [3M - 1Y] [11 ' - 2Y [22 ' - 3Y] [3Y - 5Y [15Y - 10Y	Canada													
Total	Hong Kong													



General governments exposures by country of the counterparty

							Unicaja Banco, S.A.							
							As of 31/12/2021							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off bala	nce sheet	
												Off-balance s	heet exposures	
					Non-derivative financial as	ssets by accounting portfoli	•	Derivatives with pos	sitive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0 - 3M [Japan													
[0 - 3M [U.S.	633		0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 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 [China													
To - 3M	Switzerland													
[0 - 3M [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 [Middle East													
10 - 3M	Latin America and the Caribbean													



General governments exposures by country of the counterparty

				Unicaja Banco, S.A.											
								As of 31/12/2021							
							Direc	t exposures							
		(mln EUR)			On balance s	heet				Deriva	tives		Off bala	nce sheet	
I													Off-balance s	heet exposures	
						Non-derivative financial as	ssets by accounting portfolio		Derivatives with po	sitive fair value	Derivatives with	h negative fair value			
	Residual Maturity	genvative linancial 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	20 () () ()	0 0 20 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 20 0 0 0 0			C C C C C C C C C C C C C C C C C C C	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0		0 0 0 0 0 0 0 0 0

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), Irrespective of the denomination and or accounting classification of the positions the economic substance over the form must be used as a criteria for the identification of the exposures to be included in this column. This item does not include exposures to counterparts (other than sovereign) with full or partial government guarantees by central, regional and local governments.
- (5) Residual countries not reported separately in the Transparency exercise

Other advanced non EEA: Israel, Korea, New Zealand, Russia, San Marino, Singapore and Taiwan.

Other CEE non EEA: Albania, Bosnia and Herzegovina, FYR Macedonia, Montenegro, Serbia and Turkey.

Middle East: Bahrain, Djibouti, Iran, Iraq, Jordan, Kuwait, Lebanon, Libya, Oman, Qatar, Saudi Arabia, Sudan, Syria, United Arab Emirates and Yemen.

Latin America Angentrias, Bellas, Bolivia, Barall, Citile, Colonbia, Costa Rica, Dominica, Dominica, Dominica, Dominica, Dominica, Dominica, Dominica, Beharder, Gereada, Gustermala, Guyana, Hall, Honduras, Jamaica, Mexico, Nicaragua, Pinama, Paraguay, Peru, S. Kitts and Nexis, S. Lucia, S. Vincent and the Genadenes, Suriamen, Trinidad and Tobogo, Usuguay, Verezuela, Artigua And Barbuda, Aruba, Bahamas, Barbados, Cuyana, Hall, Honduras, Jamaica, Mexico, Nicaragua, Pinama, Paraguay, Peru, S. Kitts and Nexis, S. Lucia, S. Vincent and the Genadenes, Suriamen, Trinidad and Tobogo, Usuguay, Verezuela, Artigua And Barbuda, Aruba, Bahamas, Barbados, Cuyana, Hall, Honduras, Jamaica, Mexico, Nicaragua, Pinama, Paraguay, Peru, S. Kitts and Nexis, S. Lucia, S. Vincent and the Genadenes, Suriamen, Trinidad and Tobogo, Usuguay, Verezuela, Artigua And Barbuda, Aruba, Bahamas, Barbados, Cuyana, Hall, Honduras, Jamaica, Mexico, Nicaragua, Pinama, Paraguay, Peru, S. Kitts and Nexis, S. Lucia, S. Vincent and the Genadenes, Suriamen, Trinidad and Tobogo, Usuguay, Verezuela, Artigua And Barbuda, Aruba, Bahamas, Barbados, Cuyana, Hall, Honduras, Jamaica, Mexico, Nicaragua, Pinama, Paraguay, Peru, S. Kitts and Nexis, S. Lucia, S. Vincent and Heise, S. Vincent and Heise, S. Lucia,

Africa Agenta, Egypt, Monroco, South Africa, Angolas, Benni, Rotswanea, Burksine Face, Burundi, Cameroon, Cape Verder, Certifial Microan Republic Of The, Cife D'Noire, Equatorial Guines, Estrea, Ethiopia, Gabon, Gambia, Ghana, Guines, Guines-Bissau, Kenya, Lesothi, Liberia, Madagascar, Malawi, Mall, Mauritaus, Maurita

- (6) The columns 'Total carrying amount of non-derivative financial assets (net of short positions)' provide information on a net basis, whilst the related 'of which' positions present information on a gross basis.
- (7) The values for the 'Other' bucket is calculated subtracting from the reported Total the breakdown of the listed countries. As a result of precision and rounding in the calculation we accept an approximation in the order of e04.

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



General governments exposures by country of the counterparty

							Unicaja Banco, S.A.							
							As of 30/06/2022							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off bala	nce sheet	
												Off-balance s	heet exposures	
			Total carrying amount of non-derivative financial assets (net of short		Non-derivative financial as	sets by accounting portfoli		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	non-derivative manical assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
[0 - 3M [Austria													
[0 - 3M [Belgium													
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y	Bulgaria													
[0 - 3M [Cyprus													
[0 - 3M [Czech Republic													
[0 - 3M [3M - 1Y [1Y - 2Y] [2Y - 3Y	Denmark													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Estonia													



General governments exposures by country of the counterparty

							Unicaja Banco, S.A.							
							As of 30/06/2022							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off bala	nce sheet	
					Non-derivative financial as	sets by accounting portfolio	,	Derivatives with po	sitive fair value	Derivatives with	negative fair value	Off-balance si	heet exposures	
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at far 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	Finland													
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y	France													
[0 - 3M [Germany													
[0 - 3M [Croatia													
[0 - 3M [3M - 1Y [1Y - 2Y] [2Y - 3Y [3Y - 5Y] [5Y - 10Y [10Y - more	Greece													
[0 - 3M [Hungary													
[0 - 3M 13M - 1Y 11Y - 2Y 12Y - 3Y 13Y - 5Y 15Y - 10Y 10Y - more	Ireland													
[0 - 3M [3M - 1Y] [11 Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Italy	0 0 811 661 1,372 2,425 3,114 8,384	0 0 811 661 1,372 2,426 3,114 8,384	0 0 0 0 0	0 0 0 0 0	() () () () () () () () () ()	0 0 811 661 1,372 2,426 3,114 8,384	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	000000000000000000000000000000000000000	0
To - 3M 3M - 1Y 11Y - 2Y 12Y - 3Y 13Y - 5Y 15Y - 10Y 10Y - more	Latvia	- Ojsav-	ajuki.				3,000			·		J		J



General governments exposures by country of the counterparty

							Unicaja Banco, S.A.							
							As of 30/06/2022							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off bala	nce sheet	
					Non-derivative financial as	sets by accounting portfoli	,	Derivatives with pos	sitive fair value	Derivatives with	negative fair value	Off-balance s	heet exposures	
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[0 - 3M [3M - 1Y [11 - 2Y [22 - 3Y [3Y - 5Y [5Y - 10Y	Lithuania													
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y	Luxembourg													
[0 - 3M [3M - 1Y [11 Y - 2Y [12 Y - 3Y [3Y - 5Y [5Y - 10Y [10Y - more	Malta													
10 - 3M 13M - 1Y 11Y - 2Y 12Y - 3Y 13Y - 5Y 15Y - 10Y 10Y - more	Netherlands													
Total	Poland													
[0-3M] [3M-1Y] [11Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Portugal	0 9 0 0 55 131 4 14	4	0 0 0 0	0 0 0 0 0	(0 9 0 0 555 131 4 199	0 0 0 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 13M - 1Y 11Y - 2Y 12Y - 3Y 13Y - 5Y 15Y - 10Y 10Y - more	Romania													J
To - 3M	Slovakia													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Slovenia													



General governments exposures by country of the counterparty

							Unicaja Banco, S.A.							
							As of 30/06/2022							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	ice sheet	
												Off-balance sh	eet exposures	
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)		Non-derivative financial as of which: Financial assets designated at fair value	of which: Financial assets at		Derivatives with pos	Notional amount	Derivatives with	negative fair value Notional amount	Nominal	Provisions	Risk weighted exposure amount
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y]	Spain	11 4,333 1,492 1,121 1,121 6,535 20,230	11 4,336 1,462 1,321 1,339 5,201	0000	through profit or loss	comprehensive income	1,340 1,440 1,421 1,339 5,301 6,532 20,222	000000000000000000000000000000000000000	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	309 431 141 29 30 54	0	
[10Y - more Total		6,532 20,230	6,532 20,222	0	0		6,532	0	0	0	0	165 1,159	0	78
[0 - 3M [Sweden													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	United Kingdom													
10 - 3M 13M - 117 1 1 2 1 1 1 1 1 1 1	Iceland													
Total	Liechtenstein													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	Norway													
TO - 3M	Australia													
[0 - 3M [Canada													
[0 - 3M [Hong Kong													



General governments exposures by country of the counterparty

							Unicaja Banco, S.A.							
							As of 30/06/2022							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off bala	nce sheet	
												Off-balance s	heet exposures	
			Total carrying amount of non-derivative financial		Non-derivative financial as	sets by accounting portfolio	•	Derivatives with po	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	non-derivative iniancial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Japan													
[0 - 3M [u.s.	(((((((((((((((((((0		0 0 0 0		0 0 0 0 1,243 0	0 0 0 0 0	0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	000000000000000000000000000000000000000	
[0 - 3M [] 3M - 1Y [] 1Y - 2Y [] 1Y - 2Y [] 2Y - 3Y [] 3Y - 5Y [] 1SY - 10Y [] 10Y - more Total	China		7											
Total Tota	Switzerland													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Other advanced economies non EEA													
[0 - 3M [Other Central and eastern Europe countries non EEA													
[0 - 3M	Middle East													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Latin America and the Caribbean													



General governments exposures by country of the counterparty

				Unicaja Banco, S.A.											
								As of 30/06/2022	2						
							Direc	t exposures							
		(mln EUR)			On balance s	heet				Deriva	tives		Off bala	nce sheet	
I													Off-balance s	heet exposures	
						Non-derivative financial a	ssets by accounting portfolio		Derivatives with po	sitive fair value	Derivatives with	h negative fair value			
	Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
	[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Africa													
	[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y [10Y - more Total	Others	20	20 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	20 0 0 0 0 0 0	0 0 0 0 0		C C C C C C C C C C C C C C C C C C C	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0		0 0 0 0 0 0 0 0 0

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), Irrespective of the denomination and or accounting classification of the positions the economic substance over the form must be used as a criteria for the identification of the exposures to be included in this column. This item does not include exposures to counterparts (other than sovereign) with full or partial government guarantees by central, regional and local governments.
- (5) Residual countries not reported separately in the Transparency exercise

Other advanced non EEA: Israel, Korea, New Zealand, Russia, San Marino, Singapore and Taiwan.

Other CEE non EEA: Albania, Bosnia and Herzegovina, FYR Macedonia, Montenegro, Serbia and Turkey.

Middle East: Bahrain, Djibouti, Iran, Iraq, Jordan, Kuwait, Lebanon, Libya, Oman, Qatar, Saudi Arabia, Sudan, Syria, United Arab Emirates and Yemen.

Latin America Angentrias, Bellas, Bolivia, Barall, Citile, Colonbia, Costa Rica, Dominica, Dominica, Dominica, Dominica, Dominica, Dominica, Dominica, Beharder, Gereada, Gustermala, Guyana, Hall, Honduras, Jamaica, Mexico, Nicaragua, Pinama, Paraguay, Peru, S. Kitts and Nexis, S. Lucia, S. Vincent and the Genadenes, Suriamen, Trinidad and Tobogo, Usuguay, Verezuela, Artigua And Barbuda, Aruba, Bahamas, Barbados, Cuyana, Hall, Honduras, Jamaica, Mexico, Nicaragua, Pinama, Paraguay, Peru, S. Kitts and Nexis, S. Lucia, S. Vincent and the Genadenes, Suriamen, Trinidad and Tobogo, Usuguay, Verezuela, Artigua And Barbuda, Aruba, Bahamas, Barbados, Cuyana, Hall, Honduras, Jamaica, Mexico, Nicaragua, Pinama, Paraguay, Peru, S. Kitts and Nexis, S. Lucia, S. Vincent and the Genadenes, Suriamen, Trinidad and Tobogo, Usuguay, Verezuela, Artigua And Barbuda, Aruba, Bahamas, Barbados, Cuyana, Hall, Honduras, Jamaica, Mexico, Nicaragua, Pinama, Paraguay, Peru, S. Kitts and Nexis, S. Lucia, S. Vincent and the Genadenes, Suriamen, Trinidad and Tobogo, Usuguay, Verezuela, Artigua And Barbuda, Aruba, Bahamas, Barbados, Cuyana, Hall, Honduras, Jamaica, Mexico, Nicaragua, Pinama, Paraguay, Peru, S. Kitts and Nexis, S. Lucia, S. Vincent and Heise, S. Vincent and Heise, S. Lucia,

Africa Agenta, Egypt, Monroco, South Africa, Angolas, Benni, Rotswanea, Burksine Face, Burundi, Cameroon, Cape Verder, Certifial Microan Republic Of The, Cife D'Noire, Equatorial Guines, Estrea, Ethiopia, Gabon, Gambia, Ghana, Guines, Guines-Bissau, Kenya, Lesothi, Liberia, Madagascar, Malawi, Mall, Mauritaus, Maurita

- (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 nGAMP

Performing and non-performing exposures
Unicaja Banco, S.A.

	As of 30/09/2021													As of 31/12/2021				
		Gross ca	arrying amount/ Nominal arr	nount		Accumulated imp	nairment, accumulated negative lit risk and provisions ^{0,8}	e changes in fair	Collaterals and		Gross car	rrying amount/ Nomina	l amount		Accumulated imp	airment, accumulated n lit risk and provisions ^{4,8}	egative changes in fair	Collaterals and
		Of which performing but past due >30 days	Of w	which non-performing	*	On performing exposures ²	On non-performing e	exposures ³	financial guarantees received on non- performing exposures		Of which performing but past due >30 days		Of which non-performing	y ^t	On performing exposures ²	On non-perfor	ming exposures ¹	financial guarantees received on non- performing exposures
		and <=90 days		Of which: defaulted	Of which Stage 3		or	f which Stage 3			and <=90 days		Of which: defaulted	Of which Stage 3			Of which Stage 3	
(min EUR) Cash balances at central banks and other demand deposits	14,833									20,716					0			
Debt securities (including at amortised cost and fair value)	25,174		20	20	30		20	30		24,993		30	30	30		20]
Central banks	23,274]]								24,223					0		_	1 1
General governments	22,389		18	18			18			22,713					0			
Credit institutions	2.223		20	20	20		20	20		1.825		20	20	20	0	20	2	
Other financial corporations	421						0	0	0	315	0	0			0			0 0
Non-financial corporations	141		0			1	0	0	0	140	a	0			0			0
Loans and advances(including at amortised cost and fair value)	58,356	139	2,011	1,968	1,876	517	834	819	1,082	58,670	109	2,106	2,086	1,978	439	927	91	1,050
Central banks			0			0	0	0	0	0	0	0	0		0			0
General governments	6,200	0	13	13	13	1	7	7	2	5,844	0	14	14	14	1	8		8 2
Credit institutions	1.453									1.119								
Credit insulations	1,453	1 1	1	7	l °	۰	, and a	, and a	٥	1,119								1 1
Other financial corporations	1,895	5 0	34	3	34	4	18	18	0	1,958	0	35	35	35	3	26	2	6 0
Non-financial corporations	11,902	2 25	761	751	721	234	344	333	375	12,698	20	848	842	806	213	381	37	6 421
of which: small and medium-sized enterprises	6,933	3 24	657	657	620	138	291	280	348	6,866	19	719	714	679	132	325	32	1 361
of which: Loans collateralised by commercial immovable property	2,789		204	20.4	367	44	153	140	221	2.656	12	402	403	390	50	170	16	221
or whole count contention by commercial initiation property	2,702	1 1	201	304		-		1-0	232	2,000		403				200	10	1
Households	36,906	5 113	1,193	1,192	1,108	278	464	461	705	37,051	89	1,209	1,195	1,123	222	512	50	627
of which: Loans collateralised by residential immovable property	31,828	98	982	982	919	213	351	349	626	31,957	76	1,001	993	934	168	375	37	570
										1.157							_	
of which: Credit for consumption	1,098		40	40	35	13	25	25	5		3	41	40	38	15	28	2	1
DEBT INSTRUMENTS other than HFT	98,363	139	2,049	2,006	1,896	517	872	839	1,082	104,378	109	2,126	2,106	1,997	439	947	931	1,050
OFF-BALANCE SHEET EXPOSURES	10,250		353	340	312	18	83	83	6	11,294		363	293	331	15	92	9:	. 5

Performing and non-performing exposures Unicaja Banco, S.A.

		As of 31/93/2022												As of 30/06/2022				
		Gross c	arrying amount/ Nomina	l amount		Accumulated imp	airment, accumulated ne lit risk and provisions ^{4,8}	gative changes in fair	Collaterals and		Gross co	arrying amount/ Nomina	amount		Accumulated impai value due to credit	irment, accumulated no risk and provisions ^{4,8}	gative changes in fair	Collaterals and
		Of which performing but past due >30 days		Of which non-performing	y ¹	On performing exposures ²	On non-perform	ing exposures ²	financial guarantees received on non- performing exposures		Of which performing but past due >30 days		Of which non-performing	9*	On performing exposures ²	On non-perforn	ning exposures ³	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	14,852	0	0	0	0	0	0	0		19,297	7 0			0	0	0	0	0
Debt securities (including at amortised cost and fair value)	25,827		20	20	20	0	20	20		25,497	7 0	20	20	20	0	20	20	0
Central banks		0	0	0	0	0	0	0	0		0 0	0	0	0	0	0	0	
General governments	23,969		0	0	0	0	0	0	0	24,039	9 0	0	0	0	0	0	0	0
Credit institutions	1,450	0	20	20	20	0	20	20	0	1,222	2 0	20	20	20	0	20	20	
Other financial corporations	276	0	0	0	0	0	0	0	0	202	2 0		0	0	0	0	0	
Non-financial corporations	132		0	0	0	0	0	0	0	35	5 0	0	0	0	0	0	0	
Loans and advances(including at amortised cost and fair value)	58,877	104	2,086	2,064	1,983	449	914	908	1,090	58,798	142	2,146	2,134	1,970	456	833	825	1,138
Central banks		0	0	0	0	0	0	0	0		0	a	0	0	0	0	0	
General governments	5,841		14	14	14	1	8	8	2	6,050	0	13	13	13	0	8	8	. 1
Credit institutions	1,415	0	0	0	0	0	0	0	0	761	1 0	a	0	0	0	0	0	
Other financial corporations	1,890	0	35	35	35	3	30	30	0	1,780	0	35	35	35	2	30	30	۰
Non-financial corporations	12,320	10	842	836	810	216	375	373	421	12,036	6 17	874	870	799	278	342	340	405
of which: small and medium-sized enterprises	6,541	. 10	700	695	669	134	310	309	364	5,905	9 17	737	730	663	174	289	286	364
of which: Leans collateralised by commercial immovable property	2,583	2	391	390	371	56	169	168	211	2,426	6 2	402	402	353	52	141	140	258
Households	37,407	94	1,195	1,179	1,125	228	501	497	667	38,171	1 125	1,224	1,216	1,123	175	453	449	731
of which: Leans collateralised by residential immovable property	32,368	80	996	986	942	174	388	385	604	32,406	6 105	1,031	1,024	952	118	366	363	661
of which: Credit for consumption	1,157	4	37	35	34	18	23	22	. 4	1,124	4 7	31	31	27	11	15	15	4
DEBT INSTRUMENTS other than HFT	99,556	104	2,105	2,084	2,003	449	934	928	1,090	103,592	142	2,166	2,154	1,990	456	852	845	1,138
OFF-BALANCE SHEET EXPOSURES	11,952		368	295	332	15	91	90	8	10,884		325	189	308	21	103	102	30

(1) for the distinction of more pulsaring appears pipes rate to Action (AC) of Regulation (10) to \$17,0003 (200) (2) Institution of more pulsaring appears pipes and we to Action (AC) of Regulation (10) to \$17,0003 (200) (3) Institution report in the foundation report of experiment of the contract of

(6) for the co-balance sheet liters, accommission impriments and accommission designed droppes in fer value due to code this a sporting according to the first approximation (impriment is an ground according to the FIRED framework (impriment is an approximation as ground as ground approximation as ground a



Forborne exposures

Ī			As of 30/	09/2021					As of 31/	12/2021		
		ring amount of with forbearance	Accumulated i accumulated of value due to co provisions for forbearance m	hanges in fair redit risk and exposures with		ancial guarantees xposures with e measures		ring amount of with forbearance	Accumulated in accumulated control value due to control provisions for forbearance m	hanges in fair redit risk and exposures with	received on e	ancial guarantees exposures with measures
(min EUR.)		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non- performing exposures with forbearance measures
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	0	0	0	0	o	o
Central banks	0	0	0	0	0		0	0	0	0	a	
General governments	0	0	0	0	0		0	0	0	0	a	
Credit institutions	0	0	0	0	0		0	0	0	0	C	
Other financial corporations	0	0	0	0	0		0	0	0	0	C	
Non-financial corporations	0	0	0	0	0		0	0	0	0	C	
Loans and advances (including at amortised cost and fair value)	1,452	805	546	385	728	391	1,412	817	481	414	743	378
Central banks	0	0	0	0	0	0	0	0	0	0	O	0
General governments	25	0	1	0	21	0	24	0	1	0	19	1
Credit institutions	0	0	0	0	0	0	0	0	0	0	C	0
Other financial corporations	3	3	2	2	0	0	3	3	2	2	C	0
Non-financial corporations	777	389	286	212	331	163	749	405	269	224	309	169
of which: small and medium-sized enterprises	580	346	236	178	306		571	358	219	191	285	
Households	648	413	257	172	375	229	636	409	208	187	415	209
DEBT INSTRUMENTS other than HFT	1,452	805	546	385	728		1,412	817	481	414	743	
Loan commitments given	10	2	0	0	7	0	3	0	0	0	0	0
QUALITY OF FORBEARANCE ²												
Loans and advances that have been forborne more than twice $\ensuremath{^{\mathcal{I}}}$	0						0					
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria 3	0						0					

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

⁽²⁾For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F18.00 / F19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451-TTS on Supervisory reporting, However, for the off-balance sheet instruments, the same item (Accumulated impairment, accumulated changes in fair value due to credit risk and provisions') is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

⁽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.



Forborne exposures

Unicaja Banco, S.A.

			As of 31/	03/2022					As of 30/	06/2022		
		ring amount of with forbearance	Accumulated of accumulated of value due to control provisions for forbearance m	hanges in fair edit risk and exposures with	Collateral and fine received on experience forbearance	cposures with		ring amount of with forbearance	Accumulated in accumulated cl value due to cr provisions for forbearance me	hanges in fair edit risk and exposures with	Collateral and fina received on ea forbearance	
(min EUR.)		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on nonperforming exposures with forbearance measures		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on 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)	o	0	0	0	0	0	0	o	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)	1,429	839	500	420	786	389	1,424	852	624	390	648	407
Central banks	0	0	0	0	0	0	0	0	0	0	0	0
General governments	18	0	1	0	15	0	13	0	0	0	10	o
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	3	3	2	2	0	0	3	2	2	2	0	0
Non-financial corporations	749	403	282	225	335	153	764	413	326	207	288	157
of which: small and medium-sized enterprises	590	356	224	191	313		583	354	258	180	264	
Households	659	434	215	192	435	236	644	437	295	181	349	250
DEBT INSTRUMENTS other than HFT	1,429	839	500	420	786		1,424	852	624	390	648	
Loan commitments given	5	2	0	0	3	1	10	2	0	0	8	2
QUALITY OF FORBEARANCE ²												
Loans and advances that have been forborne more than twice $\ensuremath{^{\mathcal{I}}}$	0						0					
Non-performing forborne loans and advances that failed to meet the non- performing exit criteria ³	0						0					

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

(2)For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F18.00 / F19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451- ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item (Accumulated impairment, accumulated changes in fair value due to credit risk and provisions') is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

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



2022 EU-wide Transparency Exercise Breakdown of loans and advances to non-financial corporations other than held for trading Unicaja Banco, S.A.

ı	As of 30/09/2021							As of 31/12/2021						As of 31/03/2022						As of 30/06/2022					
	Gross carrying amount					Accumulated	Gross carrying amount				Accumulated	Gross carrying amount				Accumulated	Gross carrying amount					Accumulated			
			Of which: non- performin		Accumulated impairment ¹	value due to		Of which: non- performin		Of which loans and advances subject to	Accumulated impairment ¹	negative changes in fair value due to		Of which: non- performin		Of which loans and advances subject to	Accumulated impairment ¹	negative changes in fair value due to	Of whic non- perform			subject to	Accumulated impairment ¹	negative changes in fair value due to	
(min EUR)			of which: defaulted	impairment		credit risk on non-performing exposures ¹			of which: defaulted	impairment		credit risk on non-performing exposures ¹			of which: defaulted	impairment		credit risk on non-performing exposures ¹			of which: defaulted	impairment		credit risk on non-performing exposures ¹	
A Agriculture, forestry and fishing	624	25	24	624	16	0	640	28	27	640	18	0	622	31	31	622	17	0	735	41	41	735	21	0	
B Mining and guarrying	135	3	3	135	3	0	134	3	3	134	2	0	125	3	3	125	2	0	24	4	4	24	3	0	
C Manufacturing	1,524	93	93	1,522	65	0	1,772	111	111	1,770	66	0	1,683	102	102	1,681	61	0	1,503	101	101	1,502	74	0	
D Electricity, gas, steam and air conditioning supply	1,235	1	1	1,232	9	0	1,579	1	1	1,576	9	0	1,518	0	0	1,515	8	0	1,414	1	1	1,412	11	0	
E Water supply	203	2	2	203	2	0	173	2	2	173	1	0	169	2	2	169	1	0	211	2	2	211	2	0	
F Construction	1,610	201	200	1,610	132	0	1,554	199	199	1,554	116	0	1,538	190	190	1,538	112	0	1,536	238	238	1,536	140	0	
G Wholesale and retail trade	1.406	86	85	1.386	59	0	1.465	100	100	1.444	58	0	1.431	97	97	1.431	53	0	1.254	85	85	1.254	52	0	
H Transport and storage	744	15	15	737	25	0	737	43	43	730	28	0	716	45	45	709	30	0	614	49	49	608	37	0	
I Accommodation and food service activities	578	108	108	578	67	0	550	124	124	550	58	0	525	112	112	525	56	0	528	110	110	528	57	0	
3 Information and communication	219	4	4	219	4	0	287	4	4	286	4	0	283	19	18	283	7	0	277	12	12	277	9	0	
K Financial and insurance activities	668	1	1	667	6	0	725	1	1	725	5	0	688	1	1	688	5	0	853	1	1	853	9	0	
L Real estate activities	1.027	75	74	1.027	57	0	995	74	73	995	49	0	974	67	66	974	55	0	960	75	75	960	58	0	
M Professional, scientific and technical activities	599	49	49	596	39	0	629	68	68	625	45	0	614	77	77	611	49	0	481	58	58	478	34	0	
N Administrative and support service activities	343	12	12	343	11	0	502	14	14	502	7	0	486	14	13	486	7	0	511	14	14	511	9	0	
O Public administration and defence, compulsory social security	431	0	0	431	0	0	399	0	0	399	0	0	372	0	0	372	0	0	374	6	6	374	5	0	
P Education	46	3	3	46	2	0	47	3	3	47	2	0	44	3	3	44	2	0	44	3	3	44	2	0	
Q Human health services and social work activities	225	15	15	225	15	0	224	16	16	224	15	0	232	24	24	232	15	0	227	25	25	227	17	0	
R Arts, entertainment and recreation	95	12	12	95	8	0	92	13	13	92	8	0	88	13	13	88	8	0	86	21	21	86	10	0	
S Other services	189	56	49	189	60	0	194	44	40	194	100	0	210	43	40	210	102	0	403	28	24	401	72	0	
Loans and advances	11.902	761	751	11.864	578	0	12.698	848	842	12.662	593	0	12.320	842	836	12.304	591	0	12.036	874	870	12.021	620	0	

⁽¹⁾ The Items 'accumulated impairment' and 'accumulated negative changes in fair value due to credit risk on non-performing exposures' are disclosed with a positive sign if they are decreasing an asset. Following this sign convention, information is disclosed with the opposite sign of white it reported according to the FINREP 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 (01) 2021/951-115 on Supervisory reporting.