



2023 EU-wide Transparency Exercise

Bank Name	Abanca Corporacion Bancaria, S.A.
LEI Code	54930056IRB XK0Q1FP96
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.

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Key Metrics

Abanca Corporacion Bancaria, S.A.

(mln EUR, %)	As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	COREP CODE	REGULATION
Available capital (amounts)						
Common Equity Tier 1 (CET1) capital - transitional period	4,080	4,052	4,006	4,026	C 01.00 (r0020,c0010)	Article 50 of CRR
Common Equity Tier 1 (CET1) capital - transitional period - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	4,026	4,012	3,994	4,014	C 01.00 (r0020,c0010) - C 05.01 (r0440,c0010)	Article 50 of CRR
Tier 1 capital - transitional period	4,705	4,677	4,631	4,651	C 01.00 (r0015,c0010)	Article 25 of CRR
Tier 1 capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied - transitional definition	4,651	4,637	4,619	4,639	C 01.00 (r0015,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020)	Article 25 of CRR
Total capital - transitional period	5,355	5,327	5,281	5,451	C 01.00 (r0010,c0010)	Articles 4(118) and 72 of CRR
Total capital - transitional period - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	5,301	5,287	5,269	5,439	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	32,932	32,468	32,566	32,151	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	32,879	32,428	32,554	32,138	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	12.39%	12.48%	12.30%	12.52%	CA3 {1}	-
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	12.25%	12.37%	12.27%	12.49%	(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	14.29%	14.41%	14.22%	14.47%	CA3 {3}	-
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	14.15%	14.30%	14.19%	14.43%	(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	16.26%	16.41%	16.21%	16.96%	CA3 {5}	-
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	16.12%	16.30%	16.18%	16.92%	(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	77,947	75,318	71,624	69,781	C 47.00 (r0300,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
Leverage ratio - using a transitional definition of Tier 1 capital	6.04%	6.21%	6.47%	6.67%	C 47.00 (r0340,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR



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Leverage ratio

Abanca Corporacion Bancaria, S.A.

		(mln EUR, %)					
		As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	4,705	4,677	4,631	4,651	C 47.00 (r0320,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
A.2	Tier 1 capital - fully phased-in definition	4,528	4,500	4,560	4,576	C 47.00 (r0310,c0010)	
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	77,947	75,318	71,624	69,781	C 47.00 (r0300,c0010)	
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	77,771	75,141	71,553	69,706	C 47.00 (r0290,c0010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	6.04%	6.21%	6.47%	6.67%	[A.1]/[B.1]	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	5.82%	5.99%	6.37%	6.56%	[A.2]/[B.2]	

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Capital

Abanca Corporación Bancaria, S.A.

		(in EUR, %)									
		As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	COREP CODE	REGULATION				
OWN FUNDS <small>Transitional period</small>	A	OWN FUNDS									
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)				5,355	5,327	5,281	5,451	C 01.00 (0001,0001)	Articles 4(1)(b) and 72 of CRR
	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)				4,080	4,052	4,006	4,026	C 01.00 (0002,0001)	Article 59 of CRR
	A.1.2	Retained earnings				2,665	2,665	2,664	2,661	C 01.00 (0002,0001)	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
	A.1.3	Accumulated other comprehensive income				85	128	258	208	C 01.00 (0130,0001)	Articles 36(1) point (c), 26(2) and 36(1) points (a) and (f) of CRR
	A.1.4	Other Reserves				-337	-378	-317	-305	C 01.00 (0100,0001)	Articles 4(1)(b), 26(1) point (d) and 36(1) point (f) of CRR
	A.1.5	Funds for general banking risk				1,943	1,910	1,816	1,988	C 01.00 (0200,0001)	Articles 4(1)(b) and 26(1) point (a) of CRR
	A.1.6	Minority interest given recognition in CET1 capital				0	0	0	0	C 01.00 (0220,0001)	Articles 4(1)(b), 26(1) point (f) and 36(1) point (f) of CRR
	A.1.7	Adjustments to CET1 due to prudential filters				0	0	0	0	C 01.00 (0200,0001)	Articles 32 to 35 and 36(1) point (f) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)				298	345	334	321	C 01.00 (0200,0001)	Articles 32 to 35 and 36(1) point (f) of CRR
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences (net of associated DTAs)				-187	-179	-183	-188	C 01.00 (0300,0001) + C 01.00 (0340,0001)	Articles 4(1)(b), 36(1) point (b) and 37 of CRR, Articles 4(1)(b), 36(1) point (b) and 37 point (a) of CRR
	A.1.10	(-) DFB shortfall of credit risk adjustments to expected losses				-521	-574	-592	-625	C 01.00 (0370,0001)	Articles 36(1) point (c) and 38 of CRR
	A.1.11	(-) IFRS shortfall of credit risk adjustments to expected losses				0	0	0	0	C 01.00 (0380,0001)	Articles 36(1) point (d), 40 and 139 of CRR
	A.1.12	(-) Defined benefit pension fund assets				0	0	0	0	C 01.00 (0390,0001)	Articles 4(1)(b), 36(1) point (a) and 41 of CRR
	A.1.13	(-) Reciprocal cross holdings in CET1 Capital				-18	-16	-16	-16	C 01.00 (0400,0001)	Articles 4(1)(b), 36(1) point (a) and 41 of CRR
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital				0	0	0	0	C 01.00 (0400,0001)	Articles 4(1)(b), 36(1) point (a) and 41 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 (0400,0001)	Articles 4(1)(b), 36(1) point (a) and 41 of CRR
	A.1.14.1	Of which: from securitisation positions (-)				0	0	0	0	C 01.00 (0402,0001)	Articles 4(1)(b), 36(1) point (a) and 41 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 (0400,0001)	Articles 4(1)(b), 36(1) point (a) and 41 of CRR
	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences				0	0	0	0	C 01.00 (0400,0001)	Articles 4(1)(b), 36(1) point (a) and 41 of CRR
	A.1.17	(-) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment				0	0	0	0	C 01.00 (0400,0001)	Articles 4(1)(b), 36(1) point (a) and 41 of CRR
	A.1.18	(-) Amount exceeding the 17.65% threshold				0	0	0	0	C 01.00 (0400,0001)	Articles 4(1)(b), 36(1) point (a) and 41 of CRR
	A.1.18A	(-) Insufficient coverage for non-performing exposures				0	-1	-2	-6	C 01.00 (0400,0001)	Articles 4(1)(b), 36(1) point (a) and 41 of CRR
	A.1.18B	(-) Minimum value commitment shortfalls				0	0	0	0	C 01.00 (0400,0001)	Articles 4(1)(b), 36(1) point (a) and 41 of CRR
	A.1.18C	(-) Other foreseeable tax charges				0	0	0	0	C 01.00 (0400,0001)	Articles 4(1)(b), 36(1) point (a) and 41 of CRR
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR				0	0	0	0	C 01.00 (0400,0001)	Articles 4(1)(b), 36(1) point (a) and 41 of CRR
	A.1.20	CET1 capital elements or deductions - other				-24	-24	-27	-27	C 01.00 (0504,0001)	Article 3 CRR
	A.1.21	Transitional adjustments				0	0	0	0	C 01.00 (0520,0001)	
	A.1.21.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)				176	177	71	75	GA1 (1.1.1.6 + 1.1.1.8 + 1.1.1.20)	
	A.1.21.2	Transitional adjustments due to additional minority interests (+/-)				0	0	0	0	C 01.00 (0520,0001)	Articles 483(1) to (3), and 484 to 487 of CRR
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)				0	0	0	0	C 01.00 (0520,0001)	Articles 479 and 480 of CRR
	A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)				176	177	71	75	C 01.00 (0520,0001)	Articles 469 to 472, 478 and 481 of CRR
A.2.1	Additional Tier 1 Capital Instruments				625	625	625	625	C 01.00 (0530,0001)	Articles 61 of CRR	
A.2.2	(-) Excess deduction from T2 items over T2 capital				0	0	0	0	C 01.00 (0530,0001)		
A.2.3	Other Additional Tier 1 Capital components and deductions				0	0	0	0	C 01.00 (0530,0001)		
A.2.4	Additional Tier 1 transitional adjustments				0	0	0	0	C 01.00 (0530,0001)		
A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)				625	625	625	625	C 01.00 (0530,0001)	Articles 61 of CRR	
A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)				4,705	4,677	4,631	4,651	C 01.00 (0600,0001)	Articles 25 of CRR	
A.4.1	Tier 2 Capital Instruments				650	650	650	800	C 01.00 (0700,0001)	Articles 71 of CRR	
A.4.1	Tier 2 Capital instruments				650	650	650	800	C 01.00 (0700,0001)	Articles 71 of CRR	
A.4.2	Other Tier 2 Capital components and deductions				0	0	0	0	C 01.00 (0700,0001)		
A.4.3	Tier 2 transitional adjustments				0	0	0	0	C 01.00 (0700,0001)		
B	TOTAL RISK EXPOSURE AMOUNT				32,932	32,468	32,566	32,151	C 01.00 (0800,0001)	Articles 92(1), 95, 96 and 98 of CRR	
B.1	Of which: Transitional adjustments included				53	40	12	13	C 01.00 (0800,0001)		
C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)				12.39%	12.48%	12.30%	12.52%	CA3 (1)		
C.2	TIER 1 CAPITAL RATIO (transitional period)				37.39%	37.56%	37.14%	37.64%	CA3 (2)		
C.3	TOTAL CAPITAL RATIO (transitional period)				16.26%	16.41%	16.21%	16.96%	CA3 (3)		
D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)				3,903	3,875	3,935	3,951	C 01.00 (0900,0001)	Articles 92(1), 95, 96 and 98 of CRR	
E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)				11.87%	11.95%	12.09%	12.29%	CA3 (4)		
F	Adjustments to CET1 due to IFRS 9 transitional arrangements				53	40	12	13	C 01.00 (0900,0001)		
F	Adjustments to AT1 due to IFRS 9 transitional arrangements				0	0	0	0	C 01.00 (0900,0001)		
F	Adjustments to T2 due to IFRS 9 transitional arrangements				0	0	0	0	C 01.00 (0900,0001)		
F	Adjustments included in RWAs due to IFRS 9 transitional arrangements				53	40	12	13	C 01.00 (0900,0001)		

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

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Overview of Risk exposure amounts

Abanca Corporacion Bancaria, S.A.

	RWAs				COREP CODE
	As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	
(min EUR, %)					
Credit risk (excluding CCR and Securitisations) ¹	30,647	30,089	30,338	29,880	C 02.00 (r0040, c0010) - [C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001) + C 07.00 (r0130, c0220, s001) + C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001) + C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0060, c0260, s002) + C 02.00 (r0470, c0010) + C 02.00 (r0460, c0010)]
Of which the standardised approach	30,647	30,089	30,338	29,880	C 02.00 (r0050, c0010) - [C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001) + C 07.00 (r0130, c0220, s001)]
Of which the foundation IRB (FIRB) approach	0	0	0	0	C 02.00 (r0250, c0010) - [C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0060, c0260, s002)]
Of which the advanced IRB (AIRB) approach	0	0	0	0	C 02.00 (r0310, c0010) - [C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001)]
Of which equity IRB	0	0	0	0	C 02.00 (r0420, c0010)
Counterparty credit risk (CCR, excluding CVA) ²	163	194	167	150	C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001) + C 07.00 (r0130, c0220, s001) + C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001) + C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0060, c0260, s002) + C 02.00 (r0460, c0010)
Credit valuation adjustment - CVA	75	99	69	83	C 02.00 (r0640, c0010)
Settlement risk	14	10	10	10	C 02.00 (r0490, c0010)
Securitisation exposures in the banking book (after the cap)	0	0	0	0	C 02.00 (r0470, c0010)
Position, foreign exchange and commodities risks (Market risk)	249	200	106	152	C 02.00 (r0520, c0010)
Of which the standardised approach	249	200	106	152	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 (r010, c0450)*12.5 + MAX(C 24.00(r0010, c0090), C 24.00(r0010, c0100), C 24.00(r0010, c0110))*12.5
Large exposures in the trading book	0	0	0	0	C 02.00 (r0680, c0010)
Operational risk	1,784	1,876	1,876	1,876	C 02.00 (r0590, c0010)
Of which basic indicator approach	1,784	1,876	1,876	1,876	C 02.00 (r0600, c0010)
Of which standardised approach	0	0	0	0	C 02.00 (r0610, c0010)
Of which advanced measurement approach	0	0	0	0	C 02.00 (r0620, c0010)
Other risk exposure amounts	0	0	0	0	C 02.00 (r0630, c0010) + C 02.00 (r0690, c0010)
Total	32,932	32,468	32,566	32,151	

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.

2023 EU-wide Transparency Exercise

P&L

Abanca Corporacion Bancaria, S.A.

(mn EUR)	As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023
Interest income	608	908	388	872
Of which debt securities income	52	91	48	106
Of which loans and advances income	532	771	340	762
Interest expenses	87	161	138	336
(Of which deposits expenses)	60	115	113	278
(Of which debt securities issued expenses)	34	53	18	39
(Expenses on share capital repayable on demand)	0	0	0	0
Dividend income	6	7	0	8
Net Fee and commission income	197	265	71	139
Gains or (-) losses on derecognition of financial assets and liabilities not measured at fair value through profit or loss, and of non financial assets, net	48	49	34	32
Gains or (-) losses on financial assets and liabilities held for trading, net	11	15	8	13
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	-17	-14	3	4
Gains or (-) losses from hedge accounting, net	-13	-12	2	3
Exchange differences (gain or (-) loss), net	2	0	1	3
Net other operating income / (expenses)	21	29	-39	-38
TOTAL OPERATING INCOME, NET	776	1,085	331	699
(Administrative expenses)	466	618	156	318
(Cash contributions to resolution funds and deposit guarantee schemes)	66	89	25	49
(Depreciation)	63	85	21	43
Modification gains or (-) losses, net	0	0	0	0
(Provisions or (-) reversal of provisions)	22	13	-8	-10
(Payment commitments to resolution funds and deposit guarantee schemes)	0	0	0	0
(Commitments and guarantees given)	2	-8	-11	-11
(Other provisions)	20	21	4	1
Of which pending legal issues and tax litigation ¹	0	-1	0	0
Of which restructuring ²	0	-2	0	0
(Increases or (-) decreases of the fund for general banking risks, net) ²	0	0	0	0
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	28	43	29	35
(Financial assets at fair value through other comprehensive income)	1	1	0	0
(Financial assets at amortised cost)	27	42	29	35
(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates and on non-financial assets)	3	7	1	1
(of which Goodwill)	0	0	0	0
Negative goodwill recognised in profit or loss	3	0	0	0
Share of the profit or (-) loss of investments in subsidiaries, joint ventures and associates	38	54	12	29
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	7	8	1	6
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	176	293	119	296
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	168	280	115	292
Profit or (-) loss after tax from discontinued operations	-26	-61	-10	-15
PROFIT OR (-) LOSS FOR THE YEAR	142	219	105	277
Of which attributable to owners of the parent	141	215	105	278

¹ 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."

2023 EU-wide Transparency Exercise
Total Assets: fair value and impairment distribution

Abanca Corporación Bancaria, S.A.

(mli EUR)		As of 30/09/2022				As of 31/12/2022				As of 31/03/2023				As of 30/06/2023				References
ASSETS:	Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy				
		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		
Cash, cash balances at central banks and other demand deposits	9,976				8,579				5,933				5,251				IAS 1.54 (i)	
Financial assets held for trading	471	12	457	2	481	10	469	2	450	10	438	2	456	12	442	2	IFRS 7.8(a)(i); IFRS 9 Appendix A	
Non-trading financial assets mandatorily at fair value through profit or loss	132	58	0	74	120	44	0	75	91	17	0	74	91	18	0	73	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	859	859	0	0	853	853	0	0	952	952	0	0	912	912	0	0	IFRS 7.8(h); IFRS 9.4.1.2A	
Financial assets at amortised cost	58,252				57,172				56,023				55,175				IFRS 7.8(f); IFRS 9.4.1.2	
Derivatives – Hedge accounting	830	0	830	0	871	0	871	0	754	0	754	0	719	0	719	0	IFRS 9.6.2.1; Annex V.Part 1.22; Annex V.Part 1.26	
Fair value changes of the hedged items in portfolio hedge of interest rate risk	0				0				0				0				IAS 39.89A(a); IFRS 9.6.5.8	
Other assets ¹⁾	6,240				6,160				6,266				6,284					
TOTAL ASSETS	76,759				74,234				70,468				68,887				IAS 1.9(a); ICG 6	

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

(mli EUR)		As of 30/09/2022						As of 31/12/2022						As of 31/03/2023						As of 30/06/2023						References		
Breakdown of financial assets by instrument and by counterparty sector ¹⁾		Gross carrying amount ⁽²⁾			Accumulated impairment ⁽²⁾			Gross carrying amount ⁽²⁾			Accumulated impairment ⁽²⁾			Gross carrying amount ⁽²⁾			Accumulated impairment ⁽²⁾			Gross carrying amount ⁽²⁾			Accumulated impairment ⁽²⁾					
		Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets			
Financial assets at fair value through other comprehensive income	Debt securities	859	0	0	0	0	0	853	0	0	0	0	0	0	0	912	0	0	0	0	0	912	0	0	0	0	0	Annex V.Part 1.31, 44(b)
	Loans and advances	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	Annex V.Part 1.32, 44(a)
Financial assets at amortised cost	Debt securities	11,081	0	0	0	0	0	10,878	0	0	0	0	0	0	0	10,700	0	0	0	0	0	10,655	0	0	0	0	0	Annex V.Part 1.31, 44(b)
	Loans and advances	44,387	2,611	1,006	-160	-133	-540	43,729	2,406	942	-156	-115	-512	42,854	2,290	971	-155	-107	-531	42,197	2,120	972	-159	-102	-507	Annex V.Part 1.32, 44(a)		

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

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

2023 EU-wide Transparency Exercise

Breakdown of liabilities

Abanca Corporacion Bancaria, S.A.

(mln EUR)

LIABILITIES:	Carrying amount				References
	As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	
Financial liabilities held for trading	456	462	427	432	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	70,724	68,187	64,438	62,715	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	458	523	516	517	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	395	305	287	274	IAS 37.10; IAS 1.54(l)
Tax liabilities	49	59	86	99	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	265	274	204	261	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	72,347	69,810	65,958	64,298	IAS 1.9(b);IG 6
TOTAL EQUITY	4,413	4,424	4,510	4,589	IAS 1.9(c), IG 6
TOTAL EQUITY AND TOTAL LIABILITIES	76,759	74,234	70,468	68,887	IAS 1.1G6

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

2023 EU-wide Transparency Exercise

Breakdown of liabilities

Abanca Corporacion Bancaria, S.A.

(mln EUR)

Breakdown of financial liabilities by instrument and by counterparty sector		Carrying amount				References
		As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	
Derivatives		914	985	943	949	IFRS 9.BA.7(a); CRR Annex II
Short positions	Equity instruments	0	0	0	0	IAS 32.11; ECB/2013/33 Annex 2.Part 2.4-5
	Debt securities	0	0	0	0	Annex V.Part 1.31
Deposits	Central banks	9,709	8,015	5,049	903	Annex V.Part 1.42(a), 44(c)
	of which: Current accounts / overnight deposits	0	0	0	0	ECB/2013/33 Annex 2.Part 2.9.1
	General governments	4,003	4,133	4,214	4,817	Annex V.Part 1.42(b), 44(c)
	of which: Current accounts / overnight deposits	3,996	4,023	3,958	4,293	ECB/2013/33 Annex 2.Part 2.9.1
	Credit institutions	4,273	3,924	2,640	2,697	Annex V.Part 1.42(c),44(c)
	of which: Current accounts / overnight deposits	269	162	179	230	ECB/2013/33 Annex 2.Part 2.9.1
	Other financial corporations	4,504	5,280	5,802	5,502	Annex V.Part 1.42(d),44(c)
	of which: Current accounts / overnight deposits	246	1,178	1,209	890	ECB/2013/33 Annex 2.Part 2.9.1
	Non-financial corporations	9,220	7,895	8,419	8,781	Annex V.Part 1.42(e), 44(c)
	of which: Current accounts / overnight deposits	8,877	7,561	7,336	7,008	ECB/2013/33 Annex 2.Part 2.9.1
	Households	36,014	35,898	35,434	36,398	Annex V.Part 1.42(f), 44(c)
	of which: Current accounts / overnight deposits	28,907	29,162	28,778	28,977	Annex V.Part 1.42(f), 44(c)
Debt securities issued		2,807	2,811	2,646	3,361	Annex V.Part 1.37, Part 2.98
Of which: Subordinated Debt securities issued		1,295	1,305	1,292	1,506	Annex V.Part 1.37
Other financial liabilities		196	231	235	255	Annex V.Part 1.38-41
TOTAL FINANCIAL LIABILITIES		71,638	69,172	65,381	63,664	

2023 EU-wide Transparency Exercise

Market Risk

Abanca Corporacion Bancaria, S.A.

	SA		IM										IM									
	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	VaR (Memorandum item)		STRESSED VaR (Memorandum item)		INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP			TOTAL RISK EXPOSURE AMOUNT	VaR (Memorandum item)		STRESSED VaR (Memorandum item)		INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP			TOTAL RISK EXPOSURE AMOUNT
			MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE		MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	
(mln EUR)	As of 30/09/2022	As of 31/12/2022	As of 30/09/2022										As of 31/12/2022									
Traded Debt Instruments	156	154	0	0	0	0						0	0	0	0							0
Of which: General risk	146	144	0	0	0	0						0	0	0	0							0
Of which: Specific risk	10	10	0	0	0	0						0	0	0	0							0
Equities	53	20	0	0	0	0						0	0	0	0							0
Of which: General risk	26	1	0	0	0	0						0	0	0	0							0
Of which: Specific risk	26	19	0	0	0	0						0	0	0	0							0
Foreign exchange risk	0	0	0	0	0	0						0	0	0	0							0
Commodities risk	0	0	0	0	0	0						0	0	0	0							0
Total	209	175	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	As of 31/03/2023	As of 30/06/2023	As of 31/03/2023										As of 30/06/2023									
Traded Debt Instruments	102	152	0	0	0	0						0	0	0	0							0
Of which: General risk	92	140	0	0	0	0						0	0	0	0							0
Of which: Specific risk	10	12	0	0	0	0						0	0	0	0							0
Equities	4	0	0	0	0	0						0	0	0	0							0
Of which: General risk	2	0	0	0	0	0						0	0	0	0							0
Of which: Specific risk	2	0	0	0	0	0						0	0	0	0							0
Foreign exchange risk	0	0	0	0	0	0						0	0	0	0							0
Commodities risk	0	0	0	0	0	0						0	0	0	0							0
Total	106	152	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

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

Standardised Approach							
As of 30/09/2022				As of 31/12/2022			
	Original Exposure ^a	Exposure Value ^b	Risk exposure amount	Value adjustments and provisions ^c	Original Exposure ^a	Exposure Value ^b	Risk exposure amount
Consolidated data							
Central governments or central banks	17,302	22,494	0	0	15,942	20,577	0
Regional governments or local authorities	11,007	9,740	2	0	10,402	9,423	1
Public sector entities	1,000	968	158	0	1,173	967	153
Multilateral Development Banks	0	0	0	0	0	0	0
International Organisations	0	0	0	0	0	0	0
Institutions	2,518	1,782	777	0	2,571	1,992	876
Corporates	23,646	13,524	12,360	0	23,383	13,402	12,161
of which: SME	4,142	2,885	2,270	0	5,026	3,867	3,144
Retail	9,124	5,316	3,741	0	9,028	5,248	3,684
of which: SME	3,126	1,418	430	0	3,185	1,484	439
Secured by mortgages on immovable property	15,454	15,349	5,385	0	15,134	15,035	5,296
of which: SME	988	964	313	0	853	799	269
Exposures in default	1,100	464	511	561	950	407	446
Items associated with particular/hish risk	1,494	1,076	1,613	0	1,423	1,003	1,504
Covered bonds	39	39	39	0	39	39	4
Claims on institutions and corporates with a ST credit assessment	158	85	59	0	175	105	81
Collective investments undertakings (CIU)	18	18	18	0	18	18	20
Equity	868	868	1,354	0	838	838	1,341
Other exposures	4,071	4,058	4,634	0	4,027	4,084	4,712
Standardised Total ^d	88,461	74,376	30,810	959	85,653	73,713	30,283

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

⁽²⁾ Standardised Total does not include the securitisation position unless in the results area for the 2023 exercise.

⁽³⁾ Only the most relevant countries are disclosed. These have been selected under the following risk: Countries of counterpart coverage on to 5% of total original exposure or Top 10 countries ranked by original exposure, calculated as of last quarter.

⁽⁴⁾ Starting from the 2022 exercise, value adjustments and provisions for the consolidated data include general credit risk adjustments, for the consistency with the data per country of counterpartery.

Standardised Approach							
As of 30/09/2022				As of 31/12/2022			
	Original Exposure ^a	Exposure Value ^b	Risk exposure amount	Value adjustments and provisions ^c	Original Exposure ^a	Exposure Value ^b	Risk exposure amount
SPAIN							
Central governments or central banks	12,123	17,483	0	0	13,884	17,081	0
Regional governments or local authorities	11,007	9,735	1	0	10,387	9,417	0
Public sector entities	1,000	968	154	0	1,173	967	153
Multilateral Development Banks	0	0	0	0	0	0	0
International Organisations	0	0	0	0	0	0	0
Institutions	757	1,119	515	0	991	1,338	420
Corporates	19,895	10,657	9,697	0	19,715	10,702	9,656
of which: SME	3,768	2,434	1,918	0	5,037	3,285	2,765
Retail	8,549	4,963	3,590	0	8,475	4,913	3,465
of which: SME	2,951	1,265	743	0	2,999	1,326	765
Secured by mortgages on immovable property	13,094	13,006	4,571	0	12,721	12,646	4,457
of which: SME	825	809	263	0	646	637	216
Exposures in default	1,144	461	478	543	862	374	412
Items associated with particular/hish risk	1,006	806	1,210	0	1,037	709	1,063
Covered bonds	0	0	0	0	0	0	0
Claims on institutions and corporates with a ST credit assessment	30	30	30	0	37	37	36
Collective investments undertakings (CIU)	18	18	18	0	18	18	20
Equity	784	784	1,200	0	745	745	1,248
Other exposures	4,657	4,654	4,813	0	4,522	4,529	4,724
Standardised Total ^d	96,571	66,564	26,143	903	93,873	66,529	26,143

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

⁽²⁾ Total value adjustments and provisions per country of counterpartery excludes those for securitisation exposures but includes general credit risk adjustments.

Standardised Approach							
As of 30/09/2022				As of 31/12/2022			
	Original Exposure ^a	Exposure Value ^b	Risk exposure amount	Value adjustments and provisions ^c	Original Exposure ^a	Exposure Value ^b	Risk exposure amount
ITALY							
Central governments or central banks	4,743	4,743	0	0	4,803	4,803	0
Regional governments or local authorities	0	0	0	0	0	0	0
Public sector entities	0	0	0	0	0	0	0
Multilateral Development Banks	0	0	0	0	0	0	0
International Organisations	0	0	0	0	0	0	0
Institutions	254	238	111	0	242	225	106
Corporates	245	241	238	0	238	235	235
of which: SME	9	9	5	0	9	9	0
Retail	1	1	1	0	1	1	1
of which: SME	0	0	0	0	0	0	0
Secured by mortgages on immovable property	0	0	0	0	0	0	0
of which: SME	0	0	0	0	0	0	0
Exposures in default	1	0	0	1	0	0	0
Items associated with particular/hish risk	1	1	1	0	1	1	1
Covered bonds	0	0	0	0	0	0	0
Claims on institutions and corporates with a ST credit assessment	39	39	8	0	39	39	4
Collective investments undertakings (CIU)	0	0	0	0	0	0	0
Equity	0	0	0	0	0	0	0
Other exposures	0	0	0	0	0	0	0
Standardised Total ^d	5,000	5,000	120	1	5,045	5,045	120

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

⁽²⁾ Total value adjustments and provisions per country of counterpartery excludes those for securitisation exposures but includes general credit risk adjustments.

Standardised Approach							
As of 30/09/2022				As of 31/12/2022			
	Original Exposure ^a	Exposure Value ^b	Risk exposure amount	Value adjustments and provisions ^c	Original Exposure ^a	Exposure Value ^b	Risk exposure amount
PORTUGAL							
Central governments or central banks	102	102	0	0	102	102	0
Regional governments or local authorities	5	5	1	0	5	5	1
Public sector entities	0	0	0	0	0	0	0
Multilateral Development Banks	0	0	0	0	0	0	0
International Organisations	0	0	0	0	0	0	0
Institutions	57	51	21	0	57	51	21
Corporates	1,121	928	850	0	1,132	916	829
of which: SME	379	229	227	0	387	253	261
Retail	416	269	180	0	394	260	166
of which: SME	384	249	79	0	384	254	79
Secured by mortgages on immovable property	1,094	1,094	547	0	1,037	1,020	562
of which: SME	150	146	49	0	147	143	47
Exposures in default	43	21	21	23	44	21	21
Items associated with particular/hish risk	139	105	158	0	146	113	170
Covered bonds	0	0	0	0	0	0	0
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0
Collective investments undertakings (CIU)	0	0	0	0	0	0	0
Equity	102	102	102	0	92	92	92
Other exposures	0	0	0	0	0	0	0
Standardised Total ^d	1,291	1,136	1,136	23	1,292	1,136	1,136

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

⁽²⁾ Total value adjustments and provisions per country of counterpartery excludes those for securitisation exposures but includes general credit risk adjustments.

Standardised Approach							
As of 30/09/2022				As of 31/12/2022			
	Original Exposure ^a	Exposure Value ^b	Risk exposure amount	Value adjustments and provisions ^c	Original Exposure ^a	Exposure Value ^b	Risk exposure amount
UNITED STATES							
Central governments or central banks	73	73	0	0	52	52	0
Regional governments or local authorities	0	0	0	0	0	0	0
Public sector entities	0	0	0	0	0	0	0
Multilateral Development Banks	0	0	0	0	0	0	0
International Organisations	0	0	0	0	0	0	0
Institutions	33	9	3	0	33	11	3
Corporates	291	384	368	0	405	355	355
of which: SME	1	1	1	0	1	1	1
Retail	1	1	1	0	1	1	1
of which: SME	0	0	0	0	0	0	0
Secured by mortgages on immovable property	62	62	28	0	68	68	28
of which: SME	0	0	0	0	0	0	0
Exposures in default	0	0	0	0	0	0	0
Items associated with particular/hish risk	164	127	191	0	158	146	218
Covered bonds	0	0	0	0	0	0	0
Claims on institutions and corporates with a ST credit assessment	185	33	37	0	185	36	36
Collective investments undertakings (CIU)	0	0	0	0	0	0	0
Equity	0	0	0	0	0	0	0
Other exposures	0	0	0	0	0	0	0
Standardised Total ^d	470	645	589	23	655	615	615

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

⁽²⁾ Total value adjustments and provisions per country of counterpartery excludes those for securitisation exposures but includes general credit risk adjustments.

Standardised Approach								
As of 31/03/2023				As of 30/06/2023				
Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	
Consolidated data								
Central governments or central banks	13,193	13,979	0	13,456	13,703	0		
Regional governments or local authorities	9,941	8,844	0	9,408	8,312	0		
Public sector entities	1,205	1,002	153	1,800	1,426	154		
Multilateral Development Banks	0	0	0	0	0	0		
International Organisations	0	0	0	0	0	0		
Institutions	2,401	1,720	764	3,025	1,656	793		
Corporates	23,837	13,891	12,658	23,078	13,485	12,202		
of which: SME	5,206	3,970	3,201	5,293	3,860	3,110		
Retail	9,089	5,192	3,661	9,073	5,203	3,660		
of which: SME	2,743	2,026	1,285	2,727	2,041	1,289		
Secured by mortgages on immovable property	14,914	14,814	5,227	14,861	14,776	5,206		
of which: SME	821	807	280	822	810	278		
Exposures in default	1,389	397	411	1,025	422	451		519
Items associated with particularly high risk	139	966	1,452	1,362	960	1,490		
Covered bonds	39	39	0	39	39	4		
Claims on institutions and corporates with a ST credit assessment	121	61	46	90	68	42		
Collective investments undertakings (CIU)	16	16	16	17	17	18		
Equity	856	856	1,377	855	855	1,353		
Other exposures	4,552	4,523	713	4,548	4,548	4,706		
Standardised Total⁽²⁾	82,575	70,289	30,595	89,547	68,930	30,029	871	

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
(2) Standardised Total does not include the securitisation position unless in the results prior to the 2019 exercise.
(3) Only the most relevant countries are disclosed. These have been selected under the following risk: Countries of counterparties covering up to 95% of total original exposure or Top 10 countries ranked by original exposure, calculated as of last quarter

Standardised Approach								
As of 31/03/2023				As of 30/06/2023				
Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	
SPAIN								
Central governments or central banks	9,242	12,210	0	7,231	12,218	0		
Regional governments or local authorities	1,205	1,002	153	1,699	1,426	153		
Public sector entities	0	0	0	0	0	0		
Multilateral Development Banks	0	0	0	0	0	0		
International Organisations	0	0	0	0	0	0		
Institutions	729	1,132	547	915	1,178	566		
Corporates	18,976	10,998	9,904	18,398	10,665	9,563		
of which: SME	4,863	3,296	2,774	4,876	3,253	2,575		
Retail	8,532	4,857	3,430	8,524	4,863	3,427		
of which: SME	1,553	1,896	1,209	1,541	1,900	1,213		
Secured by mortgages on immovable property	12,422	12,358	4,923	12,320	12,241	4,516		
of which: SME	963	943	226	948	939	223		
Exposures in default	963	362	378	962	402	421		496
Items associated with particularly high risk	653	646	969	635	647	971		
Covered bonds	0	0	0	0	0	0		
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0		
Collective investments undertakings (CIU)	0	0	0	0	0	0		
Equity	749	749	1,271	728	728	1,227		
Other exposures	4,551	4,530	4,212	4,544	4,544	4,705		
Standardised Total⁽²⁾			845			845	821	

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures but includes general credit risk adjustments.

Standardised Approach								
As of 31/03/2023				As of 30/06/2023				
Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	
ITALY								
Central governments or central banks	4,677	4,677	0	4,653	4,653	0		
Regional governments or local authorities	0	0	0	0	0	0		
Public sector entities	0	0	0	0	0	0		
Multilateral Development Banks	0	0	0	0	0	0		
International Organisations	0	0	0	0	0	0		
Institutions	221	204	102	218	201	91		
Corporates	227	224	224	227	224	224		
of which: SME	0	0	0	0	0	0		
Retail	1	1	1	1	1	1		
of which: SME	0	0	0	0	0	0		
Secured by mortgages on immovable property	5	5	2	5	5	2		
of which: SME	0	0	0	0	0	0		
Exposures in default	0	0	0	0	0	0		0
Items associated with particularly high risk	0	0	0	0	0	0		
Covered bonds	39	39	4	39	39	4		
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0		
Collective investments undertakings (CIU)	0	0	0	0	0	0		
Equity	0	0	0	0	0	0		
Other exposures	0	0	0	0	0	0		
Standardised Total⁽²⁾			0			0	0	

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures but includes general credit risk adjustments.

Standardised Approach								
As of 31/03/2023				As of 30/06/2023				
Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	
PORTUGAL								
Central governments or central banks	192	192	0	191	191	0		
Regional governments or local authorities	0	0	0	0	0	0		
Public sector entities	0	0	0	1	1	1		
Multilateral Development Banks	0	0	0	0	0	0		
International Organisations	0	0	0	0	0	0		
Institutions	38	0	0	0	0	0		
Corporates	1,149	961	892	1,169	938	868		
of which: SME	345	311	229	346	299	247		
Retail	389	248	165	380	249	166		
of which: SME	181	123	71	172	123	71		
Secured by mortgages on immovable property	1,693	1,673	981	1,672	1,671	997		
of which: SME	445	445	48	445	445	49		
Exposures in default	42	29	29	38	38	18		20
Items associated with particularly high risk	164	127	190	159	126	188		
Covered bonds	0	0	0	0	0	0		
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0		
Collective investments undertakings (CIU)	0	0	0	0	0	0		
Equity	105	105	105	125	125	125		
Other exposures	0	0	0	0	0	0		
Standardised Total⁽²⁾			35			33	33	

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures but includes general credit risk adjustments.

Standardised Approach								
As of 31/03/2023				As of 30/06/2023				
Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	
UNITED STATES								
Central governments or central banks	61	61	0	52	52	0		
Regional governments or local authorities	0	0	0	0	0	0		
Public sector entities	0	0	0	0	0	0		
Multilateral Development Banks	0	0	0	0	0	0		
International Organisations	0	0	0	0	0	0		
Institutions	35	10	3	38	14	4		
Corporates	519	386	385	443	413	413		
of which: SME	1	1	1	1	1	1		
Retail	1	1	1	1	1	1		
of which: SME	0	0	0	0	0	0		
Secured by mortgages on immovable property	67	67	26	99	99	37		
of which: SME	0	0	0	0	0	0		
Exposures in default	0	0	0	0	0	0		0
Items associated with particularly high risk	223	165	248	216	151	224		
Covered bonds	0	0	0	0	0	0		
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0		
Collective investments undertakings (CIU)	0	0	0	0	0	0		
Equity	0	0	0	0	0	0		
Other exposures	0	0	0	0	0	0		
Standardised Total⁽²⁾			1			1	1	

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures but includes general credit risk adjustments.

2023 EU-wide Transparency Exercise

Credit Risk - IRB Approach

Abanca Corporacion Bancaria, S.A.

		IRB Approach										
		As of 30/09/2022					As of 31/12/2022					
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions			
(mIn EUR, %)		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted				
Consolidated data	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets			0					0			
	IRB Total ²			0					0			

⁽¹⁾ Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

⁽²⁾ IRB Total does not include the Securitisation position unlike in the results prior to the 2019 exercise.

2023 EU-wide Transparency Exercise

Credit Risk - IRB Approach

Abanca Corporacion Bancaria, S.A.

		IRB Approach										
		As of 31/03/2023					As of 30/06/2023					
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions			
(mIn EUR, %)		Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted			
Consolidated data	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets			0					0			
	IRB Total ²			0					0			

⁽¹⁾ Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

⁽²⁾ IRB Total does not include the Securitisation position unlike in the results prior to the 2019 exercise.

2023 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

Abanca Corporacion Bancaria, S.A.

As of 31/12/2022

(min EUR)		Direct exposures													Risk weighted exposure amount	
		On balance sheet				Derivatives				Off balance sheet						
		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 assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures		
of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss					of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions			
	Africa															
	Others															
	Total	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

Regions:

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

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

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

Latin America: Argentina, Belize, Bolivia, Brazil, Chile, Colombia, Costa Rica, Dominica, Dominican Republic, Ecuador, El Salvador, Grenada, Guatemala, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaragua, Panama, Paraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and the Grenadines, Suriname, Trinidad and Tobago, Uruguay, Venezuela, Antigua And Barbuda, Aruba, Bahamas, Barbados, Cayman Islands, Cuba, French Guiana, Guadeloupe, Martinique, Puerto Rico, Saint Barthélemy, Turks And Caicos Islands, Virgin Islands (British), Virgin Islands (U.S.).

Africa: Algeria, Egypt, Morocco, South Africa, Angola, Benin, Botswana, Burkina Faso, Burundi, Cameroon, Cape Verde, Central African Republic, Chad, Comoros, Congo, The Democratic Republic Of The Congo, Côte D'Ivoire, Equatorial Guinea, Eritrea, Ethiopia, Gabon, Gambia, Ghana, Guinea, Guinea-Bissau, Kenya, Lesotho, Liberia, Madagascar, Malawi, Mali, Mauritius, Mauritania, Mozambique, Namibia, Niger, Nigeria, Rwanda, Sao Tome And Principe, Senegal, Seychelles, Sierra Leone, South Sudan, Switzerland, United Republic Of Tanzania, Togo, Uganda, Zambia, Zimbabwe and Tunisia.

(6) The columns "Total carrying amount of non-derivative financial assets (net of short positions)" provide information on a net basis, whilst the related "of which" positions present information on a gross basis.

(7) The values for the "Other" bucket is calculated subtracting from the reported Total the breakdown of the listed countries. As a result of precision and rounding in the calculation we accept an approximation in the order of e04.

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

2023 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

Abanca Corporacion Bancaria, S.A.

As of 30/06/2023

		Direct exposures												Risk weighted exposure amount		
		On balance sheet				Derivatives				Off balance sheet						
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 assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures				
				of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions			
10 - 3M f 3M - 1Y f 1Y - 2Y f 2Y - 3Y f 3Y - 5Y f 5Y - 10Y f 10Y - more Total	Japan															
10 - 3M f 3M - 1Y f 1Y - 2Y f 2Y - 3Y f 3Y - 5Y f 5Y - 10Y f 10Y - more Total	U.S.	23	23	0	0	0	0	23	0	0	0	0	0	0	0	0
10 - 3M f 3M - 1Y f 1Y - 2Y f 2Y - 3Y f 3Y - 5Y f 5Y - 10Y f 10Y - more Total	China	1	1	0	0	0	0	1	0	0	0	0	0	0	0	0
10 - 3M f 3M - 1Y f 1Y - 2Y f 2Y - 3Y f 3Y - 5Y f 5Y - 10Y f 10Y - more Total	Switzerland	2	2	0	0	0	0	2	0	0	0	0	0	0	0	0
10 - 3M f 3M - 1Y f 1Y - 2Y f 2Y - 3Y f 3Y - 5Y f 5Y - 10Y f 10Y - more Total	Other advanced economies non EEA	1	1	0	0	0	0	1	0	25	4	0	0	0	0	0
10 - 3M f 3M - 1Y f 1Y - 2Y f 2Y - 3Y f 3Y - 5Y f 5Y - 10Y f 10Y - more Total	Other Central and eastern Europe countries non EEA	5	5	0	0	0	0	5	0	0	0	0	0	0	0	0
10 - 3M f 3M - 1Y f 1Y - 2Y f 2Y - 3Y f 3Y - 5Y f 5Y - 10Y f 10Y - more Total	Middle East	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
10 - 3M f 3M - 1Y f 1Y - 2Y f 2Y - 3Y f 3Y - 5Y f 5Y - 10Y f 10Y - more Total	Latin America and the Caribbean	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
10 - 3M f 3M - 1Y f 1Y - 2Y f 2Y - 3Y f 3Y - 5Y f 5Y - 10Y f 10Y - more Total		42	42	0	0	0	0	42	0	25	4	0	0	0	0	0

2023 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

Abanca Corporacion Bancaria, S.A.

As of 30/06/2023

(min EUR)		Direct exposures													Risk weighted exposure amount
		On balance sheet				Derivatives				Off balance sheet					
		Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures			
of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss			of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions				
Residual Maturity	Country / Region														
	Africa														
[0 - 3M]															
[3M - 1Y]															
[1Y - 2Y]															
[2Y - 3Y]															
[3Y - 5Y]															
[5Y - 10Y]															
[10Y - more															
Total															
	Others														
[0 - 3M]		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0	0	0	0	0	0	0

Notes and definitions

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

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

(2) The exposures reported cover only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other counterparties with full or partial government guarantees

(3) The banks disclose the exposures in the "Financial assets held for trading" portfolio after offsetting the cash short positions having the same maturities.

(4) The exposures reported include the positions towards counterparties (other than sovereign) on sovereign credit risk (i.e. CDS, financial guarantees) booked in all the accounting portfolio (on-off balance sheet). Irrespective of the denomination and/or accounting classification of the positions

the economic substance over the form must be used as a criteria for the identification of the exposures to be included in this column. This item does not include exposures to counterparties (other than sovereign) with full or partial government guarantees by central, regional and local governments

(5) Residual countries not reported separately in the Transparency exercise

Regions:

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

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

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

Latin America: Argentina, Belize, Bolivia, Brazil, Chile, Colombia, Costa Rica, Dominica, Dominican Republic, Ecuador, El Salvador, Grenada, Guatemala, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaragua, Panama, Paraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and the Grenadines, Suriname, Trinidad and Tobago, Uruguay, Venezuela, Antigua And Barbuda, Aruba, Bahamas, Barbados, Cayman Islands, Cuba, French Guiana, Guadeloupe, Martinique, Puerto Rico, Saint Barthélemy, Turks And Caicos Islands, Virgin Islands (British), Virgin Islands (U.S.).

Africa: Algeria, Egypt, Morocco, South Africa, Angola, Benin, Botswana, Burkina Faso, Burundi, Cameroon, Cape Verde, Central African Republic, Chad, Comoros, Congo, The Democratic Republic Of The Congo, Côte D'Ivoire, Equatorial Guinea, Eritrea, Ethiopia, Gabon, Gambia, Ghana, Guinea, Guinea-Bissau, Kenya, Lesotho, Liberia, Madagascar, Malawi, Mali, Mauritius, Mauritania, Mozambique, Namibia, Niger, Nigeria, Rwanda, Sao Tome And Principe, Senegal, Seychelles, Sierra Leone, South Sudan, Switzerland, United Republic Of Tanzania, Togo, Uganda, Zambia, Zimbabwe and Tunisia.

(6) The columns "Total carrying amount of non-derivative financial assets (net of short positions)" provide information on a net basis, whilst the related "of which" positions present information on a gross basis.

(7) The values for the "Other" bucket is calculated subtracting from the reported Total the breakdown of the listed countries. As a result of precision and rounding in the calculation we accept an approximation in the order of e04.

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

2023 EU-wide Transparency Exercise
Performing and non-performing exposures
Abanca Corporación Bancaria, S.A.

	As of 30/09/2022										As of 31/12/2022									
	Gross carrying amount/ Nominal amount				Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions ¹⁾				Collaterals and financial guarantees received on non-performing exposures ²⁾	Gross carrying amount/ Nominal amount				Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions ¹⁾				Collaterals and financial guarantees received on non-performing exposures ²⁾		
	Of which performing but past due >30 days and <90 days		Of which non-performing ³⁾		On performing exposures ⁴⁾		On non-performing exposures ⁴⁾			Of which performing but past due >30 days and <90 days		Of which non-performing ³⁾		On performing exposures ⁴⁾		On non-performing exposures ⁴⁾				
		Of which: defaulted	Of which Stage 3 ⁵⁾				Of which Stage 3 ⁵⁾				Of which: defaulted	Of which Stage 3 ⁵⁾				Of which Stage 3 ⁵⁾				
Cash balances at central banks and other demand deposits	9,801	10	0	0	0	0	0	0	0	8,395	0	0	0	0	0	0	0			
Debt securities (including at amortised cost and fair value)	11,941	0	0	0	0	0	0	0	0	11,731	0	0	0	0	0	0	0			
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
Central governments	10,814	0	0	0	0	0	0	0	10,393	0	0	0	0	0	0	0	0			
Credit institutions	530	0	0	0	0	0	0	0	580	0	0	0	0	0	0	0	0			
Other financial corporations	54	0	0	0	0	0	0	0	54	0	0	0	0	0	0	0	0			
Non-financial corporations	593	0	0	0	0	0	0	0	504	0	0	0	0	0	0	0	0			
Loans and advances (including at amortised cost and fair value)	48,004	221	1,006	1,006	1,006	294	540	540	308	47,077	68	942	942	942	271	512	512	232		
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
General governments	9,389	0	1	1	1	0	1	1	0	9,117	0	0	0	0	0	0	0	0		
Credit institutions	966	0	0	0	0	0	0	0	0	986	13	1	1	1	0	0	0	0		
Other financial corporations	416	0	2	2	2	4	1	1	0	520	10	1	1	1	5	0	0	0		
Non-financial corporations	17,646	180	613	613	613	233	367	367	124	17,248	19	620	620	620	204	366	366	90		
of which: small and medium-sized enterprises	7,728	104	441	441	441	144	269	269	104	7,690	7	411	411	411	134	254	254	76		
of which: Loans collateralised by commercial immovable property	2,474	0	83	83	83	26	49	49	31	2,627	0	88	88	88	28	55	55	30		
Households	19,580	41	389	389	389	56	170	170	184	19,187	21	316	316	316	63	146	146	142		
of which: Loans collateralised by residential immovable property	15,314	24	252	252	252	30	76	76	171	14,979	13	202	202	202	28	63	63	138		
of which: Credit for consumption	1,885	7	74	74	74	18	48	48	5	1,923	6	71	71	71	18	48	48	5		
NET INSTRUMENTS other than HFT	69,745	231	1,006	1,006	1,006	294	540	540	308	67,204	68	942	942	942	271	512	512	232		
OFF-BALANCE SHEET EXPOSURES	13,284		138	138	138	31	78	78	0	13,057		129	129	129	27	69	69	4		

¹⁾ For the definition of non-performing exposures please refer to Article 4(7a)(2) of Regulation (EU) No 575/2013 (CRR).

²⁾ Institutions must have the cumulative amount of expected credit losses since initial recognition for financial instruments subject to measurement and provisions for off-balance sheet exposures.

³⁾ Institutions must have the cumulative amount of expected credit losses since initial recognition for financial instruments subject to measurement and provisions for off-balance sheet exposures.

⁴⁾ 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 PFRBP framework (template F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451 - ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same term (Accumulated impairment, accumulated changes in fair value due to credit risk and provisions) is disclosed consistently with the PFRBP sign convention. This is because, based on the sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

⁵⁾ From June 2022, 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.

2023 EU-wide Transparency Exercise
Performing and non-performing exposures
Abanca Corporación Bancaria, S.A.

	As of 31/03/2023										As of 30/06/2023											
	Gross carrying amount/ Nominal amount						Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions*				Collaterals and financial guarantees received on non-performing exposures	Gross carrying amount/ Nominal amount						Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions*				Collaterals and financial guarantees received on non-performing exposures
	Of which performing but past due >90 days and <=90 days		Of which non-performing ⁽¹⁾				On performing exposures ⁽²⁾		On non-performing exposures ⁽²⁾			Of which performing but past due >90 days and <=90 days		Of which non-performing ⁽¹⁾				On performing exposures ⁽²⁾		On non-performing exposures ⁽²⁾		
			Of which: defaulted	Of which Stage 3 ⁽³⁾				Of which Stage 3 ⁽³⁾					Of which: defaulted	Of which Stage 3 ⁽³⁾				Of which Stage 3 ⁽³⁾				
Cash balances at central banks and other demand deposits	5,777	13	0	0	0	0	0	0	0	0	5,084	0	0	0	0	0	0	0	0	0		
Debt securities (including at amortised cost and fair value)	11,652	0	0	0	0	0	0	0	0	0	11,567	0	0	0	0	0	0	0	0	0		
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
General governments	10,460	0	0	0	0	0	0	0	0	0	10,411	0	0	0	0	0	0	0	0	0		
Credit institutions	694	0	0	0	0	0	0	0	0	0	611	0	0	0	0	0	0	0	0	0		
Other financial corporations	51	0	0	0	0	0	0	0	0	0	381	0	0	0	0	0	0	0	0	0		
Non-financial corporations	545	0	0	0	0	0	0	0	0	0	262	0	0	0	0	0	0	0	0	0		
Loans and advances (including at amortised cost and fair value)	46,115	132	971	971	971	261	531	531	236	45,288	78	972	972	972	262	507	507	286	286			
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
General governments	8,392	0	0	0	0	0	0	0	0	8,034	0	0	0	0	0	0	0	0	0	0		
Credit institutions	862	13	0	0	0	0	0	0	0	390	13	0	0	0	0	0	0	0	0	0		
Other financial corporations	421	3	1	1	1	4	0	0	0	406	7	0	0	0	4	0	0	0	0	0		
Non-financial corporations	17,479	87	637	637	637	195	383	383	94	17,123	21	616	616	616	195	353	353	144	144			
of which: small and medium-sized enterprises	7,149	10	408	408	408	125	252	252	80	6,272	17	404	383	404	147	224	224	108	108			
of which: Loans collateralised by commercial immovable property	2,650	0	91	91	91	27	54	54	30	2,641	1	68	68	68	28	36	36	30	30			
Households	18,962	29	334	334	334	63	149	149	14	19,335	27	355	355	355	63	153	153	141	141			
of which: Loans collateralised by residential immovable property	14,765	19	217	217	217	35	65	65	135	14,718	27	237	237	237	32	64	64	69	69			
of which: Credit for consumption	1,506	7	73	73	73	19	49	49	5	1,948	8	75	75	75	21	50	50	5	5			
DEBT INSTRUMENTS other than HFT	63,945	144	971	971	971	264	531	531	236	62,940	78	972	972	972	262	507	507	286	286			
OFF-BALANCE SHEET EXPOSURES	13,596		124	124	123	25	60	60	6	13,154		119	119	119	26	59	59	4	4			

(1) For the definition of non-performing exposures please refer to Article 4(1)(2) of Regulation (EU) No 575/2013 (CRD IV).
(2) Institutions report here the cumulative amount of expected credit losses since initial recognition for financial instruments subject to impairment, the accumulated negative changes in fair value due to credit risk for financial instruments measured at fair value through profit or loss other than HFT and provisions for off-balance sheet exposures.
(3) Institutions report here the cumulative amount of expected credit losses since initial recognition for financial instruments subject to impairment, the accumulated negative changes in fair value due to credit risk for financial instruments measured at fair value through profit or loss other than HFT and provisions for off-balance sheet exposures.
(4) For the on-balance sheet items, accumulated impairment and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FRODO Framework (Annexes F 18.00 / F 18.05), 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 exposures, the same item (Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions) is disclosed consistently with the FRODO sign convention. This is because, based on the sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.
(5) From June 2021, the gross carrying amount of assets and accumulated impairments that are purchased or originated as credit-impaired at initial recognition are not included in the impairment stages, as it was the case in previous periods.

2023 EU-wide Transparency Exercise

Forborne exposures

Abanca Corporacion Bancaria, S.A.

	As of 30/09/2022						As of 31/12/2022					
	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees received on exposures with forbearance measures		Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees received on exposures with forbearance measures	
		Of which non-performing exposures with forbearance measures		Of which on non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which on non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures
(mln EUR)												
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	0	0	0	0	0	0
Central banks	0	0	0	0	0		0	0	0	0	0	
General governments	0	0	0	0	0		0	0	0	0	0	
Credit institutions	0	0	0	0	0		0	0	0	0	0	
Other financial corporations	0	0	0	0	0		0	0	0	0	0	
Non-financial corporations	0	0	0	0	0		0	0	0	0	0	
Loans and advances (including at amortised cost and fair value)	1,085	393	275	233	617	140	980	377	260	230	527	90
Central banks	0	0	0	0	0	0	0	0	0	0	0	0
General governments	2	1	1	1	0	0	0	0	0	0	0	0
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	0	0	0	0	0	0	15	0	1	0	0	0
Non-financial corporations	704	278	211	178	346	84	629	290	206	186	280	50
of which: small and medium-sized enterprises	374	184	130	109	186		318	154	116	106	146	
Households	379	114	63	53	270	55	336	87	53	44	247	40
DEBT INSTRUMENTS other than HFT	1,085	393	275	233	617		980	377	260	230	527	
Loan commitments given	15	0	1	0	2	0	10	0	1	0	2	0
QUALITY OF FORBEARANCE ²												
Loans and advances that have been forborne more than twice ³	0						0					
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria 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 F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451- ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item ("Accumulated impairment, accumulated changes in fair value due to credit risk and provisions") is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

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

2023 EU-wide Transparency Exercise

Forborne exposures

Abanca Corporacion Bancaria, S.A.

	As of 31/03/2023						As of 30/06/2023							
	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees received on exposures with forbearance measures		Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees received on exposures with forbearance measures			
	Of which non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures			
(mln EUR)														
Cash balances at central banks and other demand deposits	2	0	0	0	0	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Central banks	0	0	0	0	0		0	0	0	0	0		0	
General governments	0	0	0	0	0		0	0	0	0	0		0	
Credit institutions	0	0	0	0	0		0	0	0	0	0		0	
Other financial corporations	0	0	0	0	0		0	0	0	0	0		0	
Non-financial corporations	0	0	0	0	0		0	0	0	0	0		0	
Loans and advances (including at amortised cost and fair value)	929	399	267	235	472	92	869	397	249	222	434	100		
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0
General governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	15	0	1	0	0	0	22	0	1	0	1	0		
Non-financial corporations	581	307	210	191	231	49	520	297	194	178	194	50		
of which: small and medium-sized enterprises	310	162	122	112	134		290	145	103	94	131			
Households	333	92	56	44	241	42	327	100	54	44	239	50		
DEBT INSTRUMENTS other than HFT	931	399	267	235	472		869	397	249	222	434			
Loan commitments given	26	5	2	1	4	2	12	3	1	1	3	1		
QUALITY OF FORBEARANCE²														
Loans and advances that have been forborne more than twice ³	0						0							
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria 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 F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451- ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item (Accumulated impairment, accumulated changes in fair value due to credit risk and provisions) is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

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

2023 EU-wide Transparency Exercise
Breakdown of loans and advances to non-financial corporations other than held for trading
 Abanca Corporación Bancaria, S.A.

(min EUR)	AS OF 30/09/2022					AS OF 31/12/2022					AS OF 31/03/2023					AS OF 30/06/2023								
	Gross carrying amount		Of which: non-perform	Of which loans and advances subject to impairment	Accumulated impairment ¹	Accumulated negative changes in fair value due to credit risk on non-performing exposures ¹	Gross carrying amount		Of which: non-perform	Of which loans and advances subject to impairment	Accumulated impairment ¹	Accumulated negative changes in fair value due to credit risk on non-performing exposures ¹	Gross carrying amount		Of which: non-perform	Of which loans and advances subject to impairment	Accumulated impairment ¹	Accumulated negative changes in fair value due to credit risk on non-performing exposures ¹	Gross carrying amount		Of which: non-perform	Of which loans and advances subject to impairment	Accumulated impairment ¹	Accumulated negative changes in fair value due to credit risk on non-performing exposures ¹
		of which: defaulted						of which: defaulted						of which: defaulted						of which: defaulted				
A Agriculture, forestry and fishing	493	22	22	493	16	0	482	21	21	482	20	0	473	22	22	473	21	0	485	24	24	485	21	0
B Mining and quarrying	92	11	11	92	9	0	75	11	11	75	8	0	81	12	12	81	9	0	68	12	12	68	9	0
C Manufacturing	2,736	123	123	2,736	117	0	2,652	159	159	2,652	112	0	2,502	166	166	2,502	110	0	2,422	159	159	2,422	102	0
D Electricity, gas, steam and air conditioning supply	1,140	21	21	1,140	15	0	1,095	2	2	1,095	9	0	1,315	2	2	1,315	8	0	1,197	2	2	1,197	10	0
E Water supply	77	1	1	77	1	0	87	1	1	87	1	0	86	1	1	86	1	0	84	1	1	84	1	0
F Construction	1,332	73	73	1,332	55	0	1,322	82	82	1,322	60	0	1,344	75	75	1,344	57	0	1,328	73	73	1,328	53	0
G Wholesale and retail trade	2,190	114	114	2,190	90	0	2,166	113	113	2,166	89	0	2,144	113	113	2,144	85	0	2,147	117	117	2,147	88	0
H Transport and storage	1,978	40	40	1,978	38	0	1,833	37	37	1,833	36	0	1,787	52	52	1,787	50	0	1,778	42	42	1,778	39	0
I Accommodation and food service activities	1,061	50	50	1,061	32	0	1,000	50	50	1,000	36	0	1,039	53	53	1,039	38	0	1,019	53	53	1,019	38	0
J Information and communication	357	11	11	357	9	0	343	15	15	343	12	0	345	15	15	345	12	0	347	15	15	347	11	0
K Financial and insurance activities	1,891	18	18	1,891	24	0	1,805	18	18	1,805	36	0	1,555	18	18	1,555	27	0	1,942	17	17	1,942	29	0
L Real estate activities	1,626	48	48	1,626	70	0	1,583	31	31	1,583	32	0	1,553	26	26	1,553	28	0	1,610	21	21	1,610	26	0
M Professional, scientific and technical activities	1,373	42	42	1,373	32	0	1,446	43	43	1,446	31	0	1,496	42	42	1,496	30	0	1,444	41	41	1,444	30	0
N Administrative and support service activities	420	9	9	420	11	0	397	17	17	397	14	0	428	18	18	428	14	0	430	15	15	430	12	0
O Public administration and defence, compulsory social security	1	0	0	1	0	0	0	0	0	0	0	0	5	0	0	5	0	0	3	0	0	3	0	0
P Education	54	2	2	54	2	0	54	2	2	54	1	0	50	2	2	50	1	0	50	1	1	50	1	0
Q Human health services and social work activities	251	3	3	251	4	0	251	3	3	251	4	0	248	3	3	248	5	0	241	4	4	241	4	0
R Arts, entertainment and recreation	135	7	7	135	6	0	128	6	6	128	6	0	127	5	5	127	6	0	122	5	5	122	5	0
S Other services	440	20	20	440	71	0	548	14	14	548	71	0	503	14	14	503	76	0	505	13	13	505	69	0
Loans and advances	17,426	613	613	17,426	601	0	17,268	624	624	17,268	570	0	17,479	637	637	17,479	577	0	17,121	616	616	17,121	548	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 what is reported according to the FINREP framework (template F 06.01), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451 - ITS on Supervisory reporting.