



2023 EU-wide Transparency Exercise

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

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

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Key Metrics

Kutxabank, 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	5,127	5,265	5,178	5,285	C 01.00 (r0020,c0010)	Article 50 of CRR
Common Equity Tier 1 (CET1) capital - transitional period - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	5,077	5,219	5,162	5,269	C 01.00 (r0020,c0010) - C 05.01 (r0440,c0010)	Article 50 of CRR
Tier 1 capital - transitional period	5,127	5,265	5,178	5,285	C 01.00 (r0015,c0010)	Article 25 of CRR
Tier 1 capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied - transitional definition	5,077	5,219	5,162	5,269	C 01.00 (r0015,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020)	Article 25 of CRR
Total capital - transitional period	5,127	5,265	5,178	5,285	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	5,077	5,219	5,162	5,269	C 01.00 (r0010,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020) - C 05.01 (r0440,c0030)	Articles 4(118) and 72 of CRR
Risk exposure amounts						
Total risk exposure amount	30,317	29,899	29,843	29,931	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	30,311	29,889	29,839	29,927	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	16.91%	17.61%	17.35%	17.66%	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	16.75%	17.46%	17.30%	17.61%	(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	16.91%	17.61%	17.35%	17.66%	CA3 {3}	-
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	16.75%	17.46%	17.30%	17.61%	(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	16.91%	17.61%	17.35%	17.66%	CA3 {5}	-
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	16.75%	17.46%	17.30%	17.61%	(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	67,181	68,275	68,524	65,851	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	7.63%	7.71%	7.56%	8.03%	C 47.00 (r0340,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR



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Leverage ratio

Kutxabank, S.A.

(mln EUR, %)		As of 30/09/2022	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	5,127	5,265	5,178	5,285	C 47.00 (r0320,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
A.2	Tier 1 capital - fully phased-in definition	5,017	5,151	5,162	5,269	C 47.00 (r0310,c0010)	
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	67,181	68,275	68,524	65,851	C 47.00 (r0300,c0010)	
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	67,071	68,161	68,508	65,835	C 47.00 (r0290,c0010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	7.63%	7.71%	7.56%	8.03%	[A.1]/[B.1]	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	7.48%	7.56%	7.53%	8.00%	[A.2]/[B.2]	

		(mB 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 Transitional period	A	OWN FUNDS									
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)				5,127	5,265	5,178	5,285	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)				2,060	2,060	2,060	2,060	C 01.00 (0002,0001)	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
	A.1.2	Retained earnings				3,625	3,702	3,645	3,738	C 01.00 (0130,0001)	Articles 36(1) point (c), 26(2) and 36(1) points (a) and (f) of CRR
	A.1.3	Accumulated other comprehensive income				295	382	457	474	C 01.00 (0100,0001)	Articles 4(1)(b), 26(1) point (d) and 36(1) point (f) of CRR
	A.1.4	Other Reserves				0	0	0	0	C 01.00 (0200,0001)	Articles 4(1)(b) and 26(1) point (a) of CRR
	A.1.5	Funds for general banking risk				0	0	0	0	C 01.00 (0210,0001)	Articles 4(1)(b), 26(1) point (f) and 36(1) point (f) of CRR
	A.1.6	Minority interest given recognition in CET1 capital				3	2	2	3	C 01.00 (0220,0001)	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters				15	8	1	2	C 01.00 (0250,0001)	Articles 32 to 35 of and 36(1) point (f) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)				-361	-367	-374	-381	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.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences (net of associated DTAs)				-511	-483	-464	-464	C 01.00 (0370,0001)	Articles 36(1) point (c) and 38 of CRR
	A.1.10	(-) IBS 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.1.11	(-) 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.1.12	(-) Reciprocal cross holdings in CET1 Capital				0	0	0	0	C 01.00 (0400,0001)	Articles 4(1)(b), 36(1) point (a) and 44 of CRR
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital				0	0	0	0	C 01.00 (0440,0001)	Article 36(1) point (i) of CRR
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight				0	0	0	0	C 01.00 (0460,0001) + C 01.00 (0462,0001) + C 01.00 (0470,0001) + C 01.00 (0472,0001)	Articles 4(1)(b), 36(1) point (j) and 89 to 91 of CRR, Articles 36(1) point (k) (i), 243(1) point (b), 244(1) point (b) and 258 of CRR, Articles 36(1) point (k) (ii) and 135(b) of CRR and Article 36(1) point (k) (v) and 135(c) of CRR
	A.1.14.1	Of which: from securitisation positions (-)				0	0	0	0	C 01.00 (0462,0001)	Articles 36(1) point (k) (i), 243(1) point (b), 244(1) point (b) and 258 of CRR
	A.1.15	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment				0	0	0	0	C 01.00 (0480,0001)	Articles 4(2), 36(1) point (b), 43 to 46, 49 (2) and (3) and 79 of CRR
	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences				0	0	0	0	C 01.00 (0490,0001)	Articles 36(1) point (c) and 38, Articles 48(1) point (a) and 48(2) of CRR
	A.1.17	(-) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment				0	0	0	0	C 01.00 (0500,0001)	Articles 4(2), 36(1) point (b), 43, 45, 47, 48(1) point (b), 81(1) (2) and 79 of CRR
	A.1.18	(-) Amount exceeding the 17.65% threshold				0	0	0	0	C 01.00 (0510,0001)	Article 48 of CRR
	A.1.18A	(-) Insufficient coverage for non-performing exposures				-30	-33	-33	-35	C 01.00 (0520,0001)	Articles 36(1) point (m) and Article 47c of CRR
	A.1.18B	(-) Minimum value commitment shortfalls				0	0	0	0	C 01.00 (0514,0001)	Article 36(1) point (n) and Article 133(2) of CRR
	A.1.18C	(-) Other foreseeable tax charges				0	0	0	0	C 01.00 (0515,0001)	Article 36(1) point (o) of CRR
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR				-78	-121	-131	-126	C 01.00 (0524,0001)	Article 3 of CRR
	A.1.20	CET1 capital elements or deductions - other				0	0	0	0	C 01.00 (0529,0001)	-
	A.1.21	Transitional adjustments				110	114	16	16	GA1 (1.1.1.6 + 1.1.1.8 + 1.1.1.20)	-
A.1.21.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)				0	0	0	0	C 01.00 (0520,0001)	Articles 48(1) to (3), and 48 to 48(7) of CRR	
A.1.21.2	Transitional adjustments due to additional minority interests (+/-)				0	0	0	0	C 01.00 (0526,0001)	Articles 479 and 480 of CRR	
A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)				110	114	16	16	C 01.00 (0526,0001)	Articles 469 to 472, 478 and 481 of CRR	
A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)				0	0	0	0	C 01.00 (0530,0001)	Article 61 of CRR	
A.2.1	Additional Tier 1 Capital Instruments				0	0	0	0	C 01.00 (0540,0001) + C 01.00 (0670,0001)		
A.2.2	(-) Excess deduction from T2 items over T2 capital				0	0	0	0	C 01.00 (0570,0001)		
A.2.3	Other Additional Tier 1 Capital components and deductions				0	0	0	0	C 01.00 (0580,0001) + C 01.00 (0590,0001) + C 01.00 (0710,0001) + C 01.00 (0740,0001) + C 01.00 (0750,0001)		
A.2.4	Additional Tier 1 transitional adjustments				0	0	0	0	C 01.00 (0560,0001) + C 01.00 (0580,0001) + C 01.00 (0730,0001)		
A.3	TIER 2 CAPITAL (net of deductions and after transitional adjustments)				5,127	5,265	5,178	5,285	C 01.00 (0001,0001)	Article 25 of CRR	
A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)				0	0	0	0	C 01.00 (0750,0001)	Article 71 of CRR	
A.4.1	Tier 2 Capital instruments				0	0	0	0	C 01.00 (0760,0001) + C 01.00 (0980,0001)		
A.4.2	Other Tier 2 Capital components and deductions				0	0	0	0	C 01.00 (0910,0001) + C 01.00 (0920,0001) + C 01.00 (0930,0001) + C 01.00 (0940,0001) + C 01.00 (0950,0001) + C 01.00 (0960,0001) + C 01.00 (0970,0001) + C 01.00 (0980,0001) + C 01.00 (0990,0001)		
A.4.3	Tier 2 transitional adjustments				0	0	0	0	C 01.00 (0980,0001) + C 01.00 (0990,0001) + C 01.00 (0996,0001)		
OWN FUNDS REQUIREMENTS	B	TOTAL RISK EXPOSURE AMOUNT				30,317	29,899	29,843	29,931	C 02.00 (0010,0001)	Articles 92(1), 95, 96 and 98 of CRR
	B.1	Of which: Transitional adjustments included				-33	-33	4	4	C 01.00 (0010,0001)	
	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)				16.91%	17.61%	17.35%	17.66%	CA3 (1)	-
CAPITAL RATIOS (%) Transitional period	C.2	TIER 1 CAPITAL RATIO (transitional period)				16.91%	17.61%	17.35%	17.66%	CA3 (3)	-
	C.3	TOTAL CAPITAL RATIO (transitional period)				16.91%	17.61%	17.35%	17.66%	CA3 (5)	-
	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)				5,017	5,151	5,162	5,269	CA3 (1) + CA3 (2) + MIN(A4 + A.2.3 - A.2.3.1)	-
CET1 Capital Fully loaded	E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)				16.53%	17.21%	17.30%	17.61%	(B.1)/(E-B.1)	-
	F	Adjustments to CET1 due to IFRS 9 transitional arrangements				51	46	16	16	C 01.00 (0440,0001)	
Memo Items	F	Adjustments to AT1 due to IFRS 9 transitional arrangements				0	0	0	0	C 01.00 (0440,0001)	
	F	Adjustments to T2 due to IFRS 9 transitional arrangements				0	0	0	0	C 01.00 (0440,0001)	
	F	Adjustments included in RWAs due to IFRS 9 transitional arrangements				6	10	4	4	C 01.00 (0440,0001)	

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

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Overview of Risk exposure amounts

Kutxabank, S.A.

(min EUR, %)	RWAs				COREP CODE
	As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	
Credit risk (excluding CCR and Securitisations) ¹	27,409	27,117	27,129	27,330	C 02.00 (r0040, c0010) - [C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001) + C 07.00 (r0130, c0220, s001) + C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001) + C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0060, c0260, s002) + C 02.00 (r0470, c0010) + C 02.00 (r0460, c0010)]
Of which the standardised approach	27,409	27,117	27,129	27,330	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	583	335	291	173	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	30	38	27	29	C 02.00 (r0640, c0010)
Settlement risk	0	0	0	0	C 02.00 (r0490, c0010)
Securitisation exposures in the banking book (after the cap)	0	0	0	0	C 02.00 (r0470, c0010)
Position, foreign exchange and commodities risks (Market risk)	81	86	73	75	C 02.00 (r0520, c0010)
Of which the standardised approach	81	86	73	75	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	2,214	2,323	2,323	2,323	C 02.00 (r0590, c0010)
Of which basic indicator approach	2,214	2,323	2,323	2,323	C 02.00 (r0600, c0010)
Of which standardised approach	0	0	0	0	C 02.00 (r0610, c0010)
Of which advanced measurement approach	0	0	0	0	C 02.00 (r0620, c0010)
Other risk exposure amounts	0	0	0	0	C 02.00 (r0630, c0010) + C 02.00 (r0690, c0010)
Total	30,317	29,899	29,843	29,931	

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.

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P&L
Kutxabank, 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	444	675	332	743
Of which debt securities income	186	275	4	74
Of which loans and advances income	374	564	260	576
Interest expenses	25	48	101	239
(Of which deposits expenses)	27	43	80	189
(Of which debt securities issued expenses)	18	24	11	26
(Expenses on share capital repayable on demand)	0	0	0	0
Dividend income	36	54	37	72
Net Fee and commission income	413	547	136	273
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	41	43	1	1
Gains or (-) losses on financial assets and liabilities held for trading, net	7	7	1	1
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	0	11	0	0
Gains or (-) losses from hedge accounting, net	0	0	0	0
Exchange differences (gain or (-) loss), net	2	2	1	1
Net other operating income / (expenses)	-24	-31	-56	-65
TOTAL OPERATING INCOME, NET	894	1,260	350	789
(Administrative expenses)	414	559	146	295
(Cash contributions to resolution funds and deposit guarantee schemes)	16	80	0	11
(Depreciation)	27	36	9	20
Modification gains or (-) losses, net	0	0	0	0
(Provisions or (-) reversal of provisions)	25	57	11	42
(Payment commitments to resolution funds and deposit guarantee schemes)	0	0	0	0
(Commitments and guarantees given)	1	0	11	11
(Other provisions)	24	57	-1	31
Of which pending legal issues and tax litigation ¹	0	0	0	0
Of which restructuring ²	0	0	0	0
(Increases or (-) decreases of the fund for general banking risks, net) ²	0	0	0	0
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	67	63	19	25
(Financial assets at fair value through other comprehensive income)	0	0	0	0
(Financial assets at amortised cost)	66	63	19	25
(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates and on non-financial assets)	10	19	1	2
(of which Goodwill)	0	0	0	0
Negative goodwill recognised in profit or loss	0	0	0	0
Share of the profit or (-) loss of investments in subsidiaries, joint ventures and associates	52	66	12	26
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	-59	-77	-21	-66
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	328	436	154	353
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	251	331	111	251
Profit or (-) loss after tax from discontinued operations	0	0	0	0
PROFIT OR (-) LOSS FOR THE YEAR	251	331	111	251
Of which attributable to owners of the parent	250	331	111	250

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

Kutxabank, S.A.

ASSETS:	As of 30/09/2022				As of 31/12/2022				As of 31/03/2023				As of 30/06/2023				References
	Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			
		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3	
Cash, cash balances at central banks and other demand deposits	4,584				6,526				6,624				3,577				IAS 1.54 (i)
Financial assets held for trading	108	79	29	0	52	26	26	0	44	20	24	0	37	14	24	0	IFRS 7.8(a)(i); IFRS 9 Appendix A
Non-trading financial assets mandatorily at fair value through profit or loss	32	14	0	17	21	15	0	6	28	23	0	6	31	26	0	6	IFRS 7.8(a)(ii); IFRS 9.4.1.4
Financial assets designated at fair value through profit or loss	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	IFRS 7.8(a)(i); IFRS 9.4.1.5
Financial assets at fair value through other comprehensive income	5,016	4,742	16	258	4,911	4,637	16	258	4,899	4,641	2	256	4,727	4,485	2	240	IFRS 7.8(b); IFRS 9.4.1.2A
Financial assets at amortised cost	50,842				50,734				50,852				51,621				IFRS 7.8(f); IFRS 9.4.1.2
Derivatives – Hedge accounting	40	0	40	0	34	0	34	0	28	0	28	0	27	0	27	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	3,777				3,729				3,624				3,518				
TOTAL ASSETS	64,397				66,006				66,101				63,539				IAS 1.9(e), ICG 6

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

Breakdown of financial assets by instrument and by counterparty sector ¹	As of 30/09/2022						As of 31/12/2022						As of 31/03/2023						As of 30/06/2023						References			
	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	3,769	0	0	-2	0	0	0	3,553	0	0	-2	0	0	0	3,449	0	0	-2	0	0	3,271	0	0	-2	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	Annex V.Part 1.32, 44(a)	
Financial assets at amortised cost	Debt securities	3,345	0	0	0	0	0	0	3,514	0	0	0	0	0	0	3,873	0	0	0	0	0	3,275	0	0	0	0	Annex V.Part 1.31, 44(b)	
	Loans and advances	45,358	2,136	686	-96	-250	-338	45,119	2,115	661	-176	-165	-335	44,928	2,043	671	-176	-166	-322	45,887	2,456	672	-176	-169	-322	Annex V.Part 1.32, 44(a)		

¹This 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

Kutxabank, 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	98	55	46	39	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	56,884	58,401	58,370	55,724	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	332	364	390	356	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	404	402	391	401	IAS 37.10; IAS 1.54(l)
Tax liabilities	284	339	381	372	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	213	246	196	206	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	58,215	59,807	59,774	57,100	IAS 1.9(b);IG 6
TOTAL EQUITY	6,183	6,199	6,326	6,439	IAS 1.9(c), IG 6
TOTAL EQUITY AND TOTAL LIABILITIES	64,397	66,006	66,101	63,539	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

Kutxabank, 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		426	419	436	395	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	4	0	0	0	Annex V.Part 1.31
Deposits	Central banks	6,152	6,153	5,540	571	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	4,406	5,079	5,697	5,913	Annex V.Part 1.42(b), 44(c)
	of which: Current accounts / overnight deposits	4,020	4,593	5,226	5,315	ECB/2013/33 Annex 2.Part 2.9.1
	Credit institutions	34	210	749	1,179	Annex V.Part 1.42(c),44(c)
	of which: Current accounts / overnight deposits	2	7	1	1	ECB/2013/33 Annex 2.Part 2.9.1
	Other financial corporations	713	812	1,519	1,581	Annex V.Part 1.42(d),44(c)
	of which: Current accounts / overnight deposits	187	472	1,169	1,173	ECB/2013/33 Annex 2.Part 2.9.1
	Non-financial corporations	3,232	3,819	3,561	4,491	Annex V.Part 1.42(e), 44(c)
	of which: Current accounts / overnight deposits	3,103	3,302	3,018	3,740	ECB/2013/33 Annex 2.Part 2.9.1
	Households	39,572	39,596	38,022	37,825	Annex V.Part 1.42(f), 44(c)
	of which: Current accounts / overnight deposits	35,085	36,524	35,401	35,310	Annex V.Part 1.42(f), 44(c)
Debt securities issued		2,122	2,109	2,616	3,495	Annex V.Part 1.37, Part 2.98
Of which: Subordinated Debt securities issued		0	0	0	0	Annex V.Part 1.37
Other financial liabilities		652	622	667	668	Annex V.Part 1.38-41
TOTAL FINANCIAL LIABILITIES		57,314	58,820	58,806	56,120	

2023 EU-wide Transparency Exercise
Market Risk
 Kutxabank, S.A.

	5A		1M										1M									
	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	54	56	0	0	0	0						0	0	0	0							0
Of which: General risk	54	56	0	0	0	0						0	0	0	0							0
Of which: Specific risk	0	0	0	0	0	0						0	0	0	0							0
Equities	27	30	0	0	0	0						0	0	0	0							0
Of which: General risk	13	15	0	0	0	0						0	0	0	0							0
Of which: Specific risk	13	15	0	0	0	0						0	0	0	0							0
Foreign exchange risk	0	0	0	0	0	0						0	0	0	0							0
Commodities risk	0	0	0	0	0	0						0	0	0	0							0
Total	81	86	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	43	46	0	0	0	0						0	0	0	0							0
Of which: General risk	43	46	0	0	0	0						0	0	0	0							0
Of which: Specific risk	0	0	0	0	0	0						0	0	0	0							0
Equities	30	30	0	0	0	0						0	0	0	0							0
Of which: General risk	15	15	0	0	0	0						0	0	0	0							0
Of which: Specific risk	15	15	0	0	0	0						0	0	0	0							0
Foreign exchange risk	0	0	0	0	0	0						0	0	0	0							0
Commodities risk	0	0	0	0	0	0						0	0	0	0							0
Total	73	75	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	Value adjustments and provisions ^c
(in EUR '000)									
Consolidated data	Central governments or central banks	10,200	10,200	0		12,251	12,251	0	
	Regional governments or local authorities	6,396	5,811	0		6,370	5,788	0	
	Public sector entities	965	671	209		866	650	241	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	1,869	2,183	891		1,810	2,123	800	
	Corporates	12,301	7,621	7,266		12,400	7,522	7,199	
	of which: SME	875	523	426		799	460	386	
	Retail	5,894	3,479	2,472		5,795	3,474	2,470	
	Secured by mortgages on immovable property	1,394	776	465		1,366	770	462	
	of which: SME	30,848	30,669	10,799		30,320	30,167	10,586	
	Exposures in default	440	434	166		433	428	161	
	Items associated with particular/high risk	775	384	361	331	797	278	252	443
	Covered bonds	1,622	1,160	1,740		1,640	1,114	1,671	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	354	340	100		419	194	47	
Equity	894	187	20		879	187	23		
Other exposures	1,572	1,562	1,762		1,575	1,565	1,766		
Standardised Total ^d	77,443	67,489	27,992	1,869	78,510	68,319	27,453	1,954	

⁽¹⁾ Original exposure, unlike 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 counterparties covers up 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 counterparty.

		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	Value adjustments and provisions ^c
(in EUR '000)									
SPAIN	Central governments or central banks	10,200	10,200	0		12,251	12,251	0	
	Regional governments or local authorities	6,396	5,811	0		6,370	5,788	0	
	Public sector entities	965	671	209		866	650	241	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	1,869	2,183	891		1,810	2,123	800	
	Corporates	12,301	7,621	7,266		12,400	7,522	7,199	
	of which: SME	875	523	426		799	460	386	
	Retail	5,894	3,479	2,472		5,795	3,474	2,470	
	Secured by mortgages on immovable property	1,394	776	465		1,366	770	462	
	of which: SME	30,848	30,669	10,799		30,320	30,167	10,586	
	Exposures in default	440	434	166		433	428	161	
	Items associated with particular/high risk	775	384	361	331	797	278	252	443
	Covered bonds	1,622	1,160	1,740		1,640	1,114	1,671	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	354	340	100		419	194	47	
Equity	894	187	20		879	187	23		
Other exposures	1,572	1,562	1,762		1,575	1,565	1,766		
Standardised Total ^d	77,443	67,489	27,992	1,869	78,510	68,319	27,453	1,954	

⁽¹⁾ Original exposure, unlike 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 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⁾
(in EUR, %)									
Consolidated data	Central governments or central banks	12,108	12,079	0		8,173	8,464	0	
	Regional governments or local authorities	6,432	5,831	0		7,064	6,478	0	
	Public sector entities	955	684	233		973	671	222	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	1,512	1,812	668		1,570	1,871	717	
	Corporates	12,462	7,720	7,381		12,732	7,878	7,566	
	of which: SME	723	443	395		794	475	387	
	Retail	5,764	3,374	2,395		6,255	3,347	2,379	
	of which: SME	1,261	768	441		1,313	742	426	
	Secured by mortgages on immovable property	30,167	30,016	10,540		30,192	30,034	10,549	
	of which: SME	487	470	165		482	461	163	
	Exposures by default	754	311	327	425	775	395	322	445
	Items associated with particularly high risk	1,624	1,078	1,617		1,662	1,094	1,641	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	1,010	389	140		933	228	83	
	Collective investments undertakings (CIU)	825	183	31		819	184	34	
Equity	1,607	1,597	1,769		1,638	1,648	1,823		
Other exposures	3,529	2,420	2,318		3,426	2,264	2,168		
Standardised Total ⁽⁴⁾	78,787	66,313	23,420	1,972	75,905	65,579	22,503	2,636	

(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 unlike in the results prior to the 2019 exercise.

(3) Only the most relevant countries are disclosed. These have been selected under the following rule: Countries of counterpart 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⁾
(in EUR, %)									
SPAIN	Central governments or central banks	12,108	12,079	0		8,173	8,464	0	
	Regional governments or local authorities	6,432	5,831	0		7,064	6,478	0	
	Public sector entities	955	684	233		973	671	222	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	1,512	1,812	668		1,570	1,871	717	
	Corporates	12,462	7,720	7,381		12,732	7,878	7,566	
	of which: SME	723	443	395		794	475	387	
	Retail	5,764	3,374	2,395		6,255	3,347	2,379	
	of which: SME	1,261	768	441		1,313	742	426	
	Secured by mortgages on immovable property	30,167	30,016	10,540		30,192	30,034	10,549	
	of which: SME	487	470	165		482	461	163	
	Exposures by default	754	311	327	425	775	395	322	445
	Items associated with particularly high risk	1,624	1,078	1,617		1,662	1,094	1,641	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	1,010	389	140		933	228	83	
	Collective investments undertakings (CIU)	825	183	31		819	184	34	
Equity	1,607	1,597	1,769		1,638	1,648	1,823		
Other exposures	3,529	2,420	2,318		3,426	2,264	2,168		
Standardised Total ⁽⁴⁾	78,787	66,313	23,420	1,972	75,905	65,579	22,503	2,636	

(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 counterpart excludes those for securitisation exposures but includes general credit risk adjustments.

2023 EU-wide Transparency Exercise

Credit Risk - IRB Approach

Kutxabank, S.A.

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

Kutxabank, 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	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
Performing and non-performing exposures
Kutxabank, 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⁾					Gross carrying amount/ Nominal amount					Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions ¹⁾				
	Of which performing best past due >30 days and <90 days		Of which non-performing ²⁾			On performing exposures ³⁾	On non-performing exposures ²⁾		Collaterals and financial guarantees received on non-performing exposures	Of which performing best past due >30 days and <90 days		Of which non-performing ²⁾			On performing exposures ³⁾	On non-performing exposures ²⁾		Collaterals and financial guarantees received on non-performing exposures		
			Of which: defaulted	Of which Stage 3 ⁴⁾			Of which Stage 3 ⁴⁾			Of which: defaulted	Of which Stage 3 ⁴⁾		Of which Stage 3 ⁴⁾							
Cash balances at central banks and other demand deposits	4,334	0	0	0	0	0	0	0	0	6,282	0	0	0	0	0	0	0	0	0	
Debt securities (including at amortised cost and fair value)	7,114	0	0	0	0	2	0	0	0	7,067	0	0	0	0	2	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	
General governments	6,286	0	0	0	0	0	0	0	6,277	0	0	0	0	0	0	0	0	0	0	
Credit institutions	511	0	0	0	0	0	0	0	512	0	0	0	0	0	0	0	0	0	0	
Other financial corporations	161	0	0	0	0	1	0	0	141	0	0	0	0	1	0	0	0	0	0	
Non-financial corporations	136	0	0	0	0	1	0	0	135	0	0	0	0	1	0	0	0	0	0	
Loans and advances (including at amortised cost and fair value)	48,182	112	831	818	686	338	347	338	409	47,896	73	759	749	661	337	339	335	376	376	
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
General governments	5,289	0	6	6	0	0	0	0	6	5,187	0	6	6	0	0	0	0	0	0	
Credit institutions	336	0	0	0	0	0	0	0	0	585	0	0	0	0	0	0	0	0	0	
Other financial corporations	327	0	0	0	0	5	0	0	0	483	0	0	0	0	4	0	0	0	0	
Non-financial corporations	8,615	11	354	352	247	296	145	138	147	8,578	7	286	286	229	230	137	134	120	120	
of which: small and medium-sized enterprises	2,827	10	230	228	217	125	118	114	105	2,663	3	218	218	201	162	116	114	95	95	
of which: Loans collateralised by commercial immovable property	1,817	6	264	263	175	177	85	79	131	1,825	2	218	218	169	98	88	87	109	109	
Households	33,614	101	471	460	439	38	201	200	259	33,063	66	466	457	432	93	202	201	250	250	
of which: Loans collateralised by residential immovable property	30,574	95	382	378	360	27	153	152	239	29,971	62	382	374	353	84	154	152	228	228	
of which: Credit for consumption	1,297	3	29	29	28	5	17	17	7	1,365	2	31	31	28	4	17	17	7	7	
NET INSTRUMENTS other than HFT	59,620	112	831	818	686	341	347	338	409	61,248	73	759	749	661	339	339	335	376	376	
OFF-BALANCE SHEET EXPOSURES	11,376		62	62	27	19	21	19	4	11,317		52	51	25	17	20	18	3	3	

¹⁾ For the definition of non-performing exposures please refer to Article 47(a)(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 PFRB 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 PFRB 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

Forborne exposures

Kutxabank, 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)	1,284	434	234	180	815	206	1,241	384	233	174	792	184
Central banks	0	0	0	0	0	0	0	0	0	0	0	0
General governments	15	6	0	0	9	6	15	6	0	0	9	6
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	0	0	0	0	0	0	0	0	0	0	0	0
Non-financial corporations	762	247	150	100	416	101	733	202	141	93	412	86
of which: small and medium-sized enterprises	426	158	100	79	294		400	147	93	77	273	
Households	507	181	84	80	390	98	492	176	92	81	372	92
DEBT INSTRUMENTS other than HFT	1,284	434	234	180	815		1,241	384	233	174	792	
Loan commitments given	9	1	0	0	4	0	12	1	0	0	4	0
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

Forborne exposures

Kutxabank, 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	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
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)	1,187	399	221	168	764	207	1,116	388	217	166	718	198	
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	
General governments	15	0	0	0	8	0	14	0	0	0	8	0	
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0	
Other financial corporations	0	0	0	0	0	0	0	0	0	0	0	0	
Non-financial corporations	692	219	132	89	391	109	635	204	126	85	360	98	
of which: small and medium-sized enterprises	382	138	87	72	261		346	132	84	69	246		
Households	481	179	89	79	364	97	467	184	91	81	350	100	
DEBT INSTRUMENTS other than HFT	1,187	399	221	168	764		1,116	388	217	166	718		
Loan commitments given	9	1	0	0	3	0	14	1	0	0	3	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
Breakdown of loans and advances to non-financial corporations other than held for trading
 Kutxabank, 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	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	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	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	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	85	11	11	85	2	0	85	11	11	85	2	0	83	12	12	83	2	0	73	11	11	73	2	0
B Mining and quarrying	10	1	1	10	0	0	12	1	1	12	1	0	12	1	1	12	1	0	9	1	1	9	0	0
C Manufacturing	1,661	39	38	1,661	53	0	1,582	42	42	1,582	36	0	1,574	51	40	1,574	37	0	1,536	40	40	1,536	33	0
D Electricity, gas, steam and air conditioning supply	325	4	4	325	2	0	277	1	1	277	2	0	275	1	1	275	2	0	355	0	0	355	2	0
E Water supply	205	0	0	205	2	0	181	0	0	181	1	0	182	0	0	182	1	0	204	0	0	204	1	0
F Construction	1,207	119	118	1,207	216	0	1,276	64	64	1,276	136	0	1,229	106	106	1,229	149	0	1,212	104	104	1,212	152	0
G Wholesale and retail trade	703	61	61	703	26	0	676	60	60	676	52	0	785	61	61	785	52	0	681	59	59	681	50	0
H Transport and storage	1,222	4	4	1,222	10	0	1,218	4	4	1,218	46	0	1,215	4	4	1,215	48	0	1,291	3	3	1,291	48	0
I Accommodation and food service activities	179	34	34	179	27	0	174	33	33	174	26	0	168	31	31	168	24	0	154	30	30	154	23	0
J Information and communication	141	2	2	141	8	0	133	2	2	133	2	0	133	2	2	133	2	0	134	2	2	134	2	0
K Financial and insurance activities	1,087	14	14	1,087	25	0	1,284	14	14	1,284	25	0	1,345	1	1	1,345	12	0	1,364	1	1	1,364	11	0
L Real estate activities	835	33	33	833	37	1	782	25	25	781	18	1	724	17	17	724	18	0	771	17	17	771	17	0
M Professional, scientific and technical activities	428	13	13	428	10	0	355	12	12	355	8	0	422	12	12	422	9	0	470	11	11	470	9	0
N Administrative and support service activities	112	4	4	112	3	0	91	4	4	91	3	0	103	4	4	103	3	0	100	4	4	100	2	0
O Public administration and defence, compulsory social security	146	0	0	146	2	0	221	0	0	221	1	0	171	0	0	171	1	0	161	0	0	161	1	0
P Education	49	1	1	49	1	0	47	1	1	47	1	0	45	1	1	45	2	0	45	1	1	45	1	0
Q Human health services and social work activities	63	1	1	63	1	0	61	1	1	61	1	0	59	1	1	59	1	0	57	1	1	57	1	0
R Arts, entertainment and recreation	50	10	10	50	10	0	38	10	10	38	9	0	35	10	10	35	9	0	35	10	10	35	9	0
S Other services	110	1	1	110	3	0	86	1	1	86	2	0	64	1	1	64	2	0	78	2	2	78	3	0
Loans and advances	8,615	354	352	8,614	489	1	8,378	286	286	8,377	375	1	8,624	316	304	8,624	375	0	8,729	298	298	8,729	368	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.