



2024 EU-wide Transparency Exercise

Bank Name	Abanca Corporacion Bancaria, S.A.
LEI Code	54930056IRBXX0Q1FP96
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 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	COREP CODE	REGULATION
Available capital (amounts)						
Common Equity Tier 1 (CET1) capital - transitional period	4,057	4,263	4,257	4,397	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	4,048	4,257	4,255	4,393	C 01.00 (r0020,c0010) - C 05.01 (r0440,c0010)	Article 50 of CRR
Tier 1 capital - transitional period	4,682	4,888	4,882	5,028	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	4,673	4,882	4,880	5,025	C 01.00 (r0015,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020)	Article 25 of CRR
Total capital - transitional period	5,482	5,728	5,722	5,878	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	5,473	5,722	5,720	5,874	C 01.00 (r0010,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020) - C 05.01 (r0440,c0030)	Articles 4(118) and 72 of CRR
Risk exposure amounts						
Total risk exposure amount	31,615	33,840	33,946	33,798	C 02.00 (r0010,c0010)	Articles 92(3), 95, 96 and 98 of CRR
Total risk exposure amount as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	31,606	33,834	33,944	33,795	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	12.83%	12.60%	12.54%	13.01%	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	12.81%	12.58%	12.53%	13.00%	(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	14.81%	14.44%	14.38%	14.88%	CA3 (3)	-
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	14.79%	14.43%	14.38%	14.87%	(C 01.00 (r0015,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020)) / (C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040))	-
Total capital (as a percentage of risk exposure amount) - transitional definition	17.34%	16.93%	16.86%	17.39%	CA3 (5)	-
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	17.32%	16.91%	16.85%	17.38%	(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	70,111	74,196	73,871	73,503	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	6.68%	6.59%	6.61%	6.84%	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 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	4,682	4,888	4,882	5,028	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	4,606	4,813	4,880	5,025	C 47.00 (r0310,c0010)	
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	70,111	74,196	73,871	73,503	C 47.00 (r0300,c0010)	
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	70,034	74,122	73,869	73,500	C 47.00 (r0290,c0010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	6.68%	6.59%	6.61%	6.84%	[A.1]/[B.1]	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	6.58%	6.49%	6.61%	6.84%	[A.2]/[B.2]	

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Capital
Abanca Corporación Bancaria, S.A.

		(mm EUR, %)							
		As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	COREP CODE	REGULATION		
OWN FUNDS	Transitional period	A	OWN FUNDS	5,482	5,728	5,722	5,878	C01.00 (0001.0001)	Articles 41 (1) and 72 of CRR
		A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	4,857	4,263	4,257	4,397	C01.00 (0002.0001)	Article 39 of CRR
		A.1.1	Capital Instruments eligible as CET1 Capital (including share premium and net own capital instruments)	2,601	2,601	2,600	2,599	C01.00 (0005.0001)	Articles 36(1) point (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
		A.1.2	Retained earnings	321	575	452	309	C01.00 (0010.0001)	Articles 36(1) point (c), 36(2) and 36(1) point (g) and (i) of CRR
		A.1.3	Accumulated other comprehensive income	-312	-256	-250	-251	C01.00 (0018.0001)	Articles 41(10), 36(1) point (e) and 38(1) point (j) of CRR
		A.1.4	Other Reserves	1,960	1,975	2,110	2,518	C01.00 (0020.0001)	Articles 41(17) and 36(1) point (k) of CRR
		A.1.5	Funds for general banking risk	0	0	0	0	C01.00 (0023.0001)	Articles 41(21), 36(1) point (l) and 36(1) point (i) of CRR
		A.1.6	Minority interest given recognition in CET1 capital	0	0	0	0	C01.00 (0026.0001)	Article 84 of CRR
		A.1.7	Adjustments to CET1 due to prudential filters	305	253	249	243	C01.00 (0029.0001)	Articles 32 to 35 and 38(1) point (i) of CRR
		A.1.8	(-) Intangible assets (including Goodwill)	-392	-208	-209	-205	C01.00 (0030.0001) - C 01.00 (0040.0001)	Articles 41(23), 36(1) point (m) and 37 of CRR, Article 41(24), 36(1) point (n) 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 DTLs)	-673	-690	-724	-747	C01.00 (0037.0001)	Articles 36(1) point (o) and 39 of CRR
		A.1.10	(-) RIB shortfall of credit risk adjustments to expected losses	0	0	0	0	C01.00 (0038.0001)	Articles 36(1) point (p), 40 and 130 of CRR
		A.1.11	(-) Defined benefit pension fund assets	-16	-7	-7	-7	C01.00 (0039.0001)	Articles 41(10), 36(1) point (q) and 41 of CRR
		A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	0	0	C01.00 (0042.0001)	Articles 41(22), 36(1) point (r) and 44 of CRR
		A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	0	0	0	0	C01.00 (0046.0001)	Articles 36(1) point (s) of CRR
		A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	0	0	0	0	C01.00 (0048.0001) - C 01.00 (0049.0001) - C 01.00 (0047.0001) - C 01.00 (0047.0001) - C 01.00 (0047.0001)	Articles 42(6), 36(1) point (t) (i) and 89 to 91 of CRR, Article 36(1) point (u) (i), 34(2) point (b), 24(4) point (b) and 29 of CRR, Article 36(1) point (v) (i) and 27(2) of CRR, Article 36(1) point (w) (i) and 131(b) of CRR and Article 36(1) point (x) (i) and 132(b) of CRR
		A.1.14.1	Of which: from securitisation positions (-)	0	0	0	0	C01.00 (0049.0001)	Articles 36(1) point (u) (i), 24(2) point (b), 24(4) point (b) and 29 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	C01.00 (0048.0001)	Articles 42(7), 36(1) point (t) (ii) and 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	C01.00 (0036.0001)	Articles 36(1) point (c) and 39 of CRR, Article 40(1) point (a) and 40(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	C01.00 (0048.0001)	Articles 42(7), 36(1) point (t) (ii), 45, 46, 47, 49(1) point (b), 49(2) (i) (3) and 79 of CRR
		A.1.18	(-) Amount exceeding the 17.65% threshold	0	0	0	0	C01.00 (0051.0001)	Article 48 of CRR
		A.1.18A	(-) Insufficient coverage for non-performing exposures	-7	-10	-10	-9	C01.00 (0053.0001)	Articles 36(1) point (y) and Article 67 of CRR
		A.1.18B	(-) Minimum value commitment shortfalls	0	0	0	0	C01.00 (0054.0001)	Articles 36(1) point (z) and Article 132(2) of CRR
		A.1.18C	(-) Other foreseeable tax charges	0	0	0	0	C01.00 (0055.0001)	Articles 36(1) point (aa) of CRR
		A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CSR	-27	-45	-45	-57	C01.00 (0054.0001)	Article 3 of CRR
		A.1.20	CET1 Capital elements or deductions - other	0	0	0	0	C01.00 (0059.0001)	-
		A.1.21	Transitional adjustments	76	75	2	3	NAI (1.1.6 + 1.1.8 + 1.1.10)	-
		A.1.21.1	Transitional adjustments due to grandfathered CET1 capital instruments (+/-)	0	0	0	0	C01.00 (0028.0001)	Articles 48(3) to (5), and 48A to 48F of CRR
		A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	0	0	0	0	C01.00 (0040.0001)	Articles 47B and 48D of CRR
		A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	76	75	2	3	C01.00 (0020.0001)	Articles 48D to 47D, 47E and 48E of CRR
		A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	625	625	625	625	C01.00 (0003.0001)	Article 41 of CRR
		A.2.1	Additional Tier 1 Capital Instruments	625	625	625	621	C01.00 (0046.0001) - C 01.00 (0047.0001)	-
		A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	0	0	C01.00 (0070.0001)	-
A.2.3	Other Additional Tier 1 Capital components and deductions	0	0	0	0	C01.00 (0068.0001) - C 01.00 (0070.0001) - C 01.00 (0070.0001) - C 01.00 (0070.0001) - C 01.00 (0070.0001)	-		
A.2.4	Additional Tier 1 transitional adjustments	0	0	0	0	C01.00 (0068.0001) - C 01.00 (0068.0001) - C 01.00 (0068.0001) - C 01.00 (0068.0001)	-		
A.3	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	4,882	4,888	4,882	5,028	C01.00 (0004.0001)	Articles 35 of CRR		
A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	800	840	840	850	C01.00 (0070.0001)	Articles 71 of CRR		
A.4.1	Tier 2 Capital Instruments	800	840	840	850	C01.00 (0070.0001) - C 01.00 (0080.0001)	-		
A.4.2	Other Tier 2 Capital components and deductions	0	0	0	0	C01.00 (0050.0001) - C 01.00 (0050.0001) - C 01.00 (0050.0001) - C 01.00 (0050.0001) - C 01.00 (0070.0001) - C 01.00 (0070.0001) - C 01.00 (0070.0001) - C 01.00 (0070.0001)	-		
A.4.3	Tier 2 transitional adjustments	0	0	0	0	C01.00 (0080.0001) - C 01.00 (0080.0001) - C 01.00 (0080.0001)	-		
OWN FUNDS REQUIREMENTS	B	TOTAL RISK EXPOSURE AMOUNT	31,615	33,840	33,946	33,798	C01.00 (0000.0001)	Articles 92(b), 95, 96 and 98 of CRR	
	B.1	Of which: Transitional adjustments included	9	6	2	3	C01.01 (0001.0048)	-	
CAPITAL RATIOS (%)	Transitional period	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	12.83%	12.60%	12.54%	13.01%	CA1 (1)	-
		C.2	TIER 1 CAPITAL RATIO (transitional period)	14.81%	14.44%	14.38%	14.88%	CA1 (2)	-
		C.3	TOTAL CAPITAL RATIO (transitional period)	17.34%	16.93%	16.86%	17.39%	CA1 (3)	-
CET1 Capital Fully loaded	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	3,961	4,188	4,255	4,393	A.1.A.12.A.1.13+MNA.2+A.1.12.A.2.1-A.4+MNA.4+A.2.1.A.3+R.10	-	
	E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	12.59%	12.38%	12.53%	13.00%	CR 1 (5 + 1)	-	
Memo Items	F	Adjustments to CET1 due to IFRS 9 transitional arrangements	9	6	2	3	C01.01 (0046.0001)	-	
	F	Adjustments to AT1 due to IFRS 9 transitional arrangements	0	0	0	0	C01.01 (0046.0001)	-	
	F	Adjustments to T2 due to IFRS 9 transitional arrangements	0	0	0	0	C01.01 (0046.0001)	-	
	F	Adjustments included in RWs due to IFRS 9 transitional arrangements	9	6	2	3	C01.01 (0046.0048)	-	

(2) The fully loaded CET1 ratio is an internal calculation based on bank's supervisory reporting. Therefore, any capital instruments that are not eligible from a regulator 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 disclosures

2024 EU-wide Transparency Exercise

Overview of Risk exposure amounts

Abanca Corporacion Bancaria, S.A.

(min EUR, %)	RWAs				COREP CODE
	As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	
Credit risk (excluding CCR and Securitisations) ¹	29,401	31,067	31,196	31,117	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 (r0490, c0010)
Of which the standardised approach	29,401	31,067	31,196	31,117	C 02.00 (r0060, c0010) - (C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001) + C 07.00 (r0130, c0220, s001)
Of which the foundation IRB (FIRB) approach	0	0	0	0	C 02.00 (r0250, c0010) - (C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0060, c0260, s002))
Of which the advanced IRB (AIRB) approach	0	0	0	0	C 02.00 (r0310, c0010) - (C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001))
Of which equity IRB	0	0	0	0	C 02.00 (r0420, c0010)
Counterparty credit risk (CCR, excluding CVA) ²	130	210	198	153	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 (r0490, c0010)
Credit valuation adjustment - CVA	76	92	85	86	C 02.00 (r0640, c0010)
Settlement risk	9	8	10	10	C 02.00 (r0480, 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)	123	142	116	89	C 02.00 (r0520, c0010)
Of which the standardised approach	123	142	116	89	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, c0010)*12.5 + C 20.00 (r0010, c0450)*12.5 + MAX(C 24.00 (r0010, c0090), C 24.00 (r0010, c0100), C 24.00 (r0010, c0110))*12.5
Large exposures in the trading book	0	0	0	0	C 02.00 (r0680, c0010)
Operational risk	1,876	2,320	2,342	2,342	C 02.00 (r0590, c0010)
Of which basic indicator approach	1,876	2,224	2,342	2,342	C 02.00 (r0600, c0010)
Of which standardised approach	0	96	0	0	C 02.00 (r0610, c0010)
Of which advanced measurement approach	0	0	0	0	C 02.00 (r0620, c0010)
Other risk exposure amounts	0	0	0	0	C 02.00 (r0630, c0010) + C 02.00 (r0690, c0010)
Total	31,615	33,840	33,946	33,798	

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.

2024 EU-wide Transparency Exercise

P&L

Abanca Corporacion Bancaria, S.A.

(min EUR)	As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024
Interest income	1,415	2,033	637	1,311
Of which debt securities income	170	238	69	144
Of which loans and advances income	1,230	1,756	548	1,129
Interest expenses	545	804	260	542
(Of which deposits expenses)	443	639	209	439
(Of which debt securities issued expenses)	71	109	37	76
(Expenses on share capital repayable on demand)	0	0	0	0
Dividend income	8	8	0	4
Net Fee and commission income	204	273	67	143
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	34	38	8	13
Gains or (-) losses on financial assets and liabilities held for trading, net	14	24	6	12
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	5	16	2	2
Gains or (-) losses from hedge accounting, net	0	0	-1	1
Exchange differences [gain or (-) loss], net	5	6	2	4
Net other operating income /(expenses)	-37	-31	-57	-38
TOTAL OPERATING INCOME, NET	1,103	1,563	404	910
(Administrative expenses)	485	688	195	402
(Cash contributions to resolution funds and deposit guarantee schemes)	71	100	1	1
(Depreciation)	64	89	24	46
Modification gains or (-) losses, net	0	0	0	0
(Provisions or (-) reversal of provisions)	-11	44	4	10
(Payment commitments to resolution funds and deposit guarantee schemes)	0	0	0	0
(Commitments and guarantees given)	-12	-10	0	1
(Other provisions)	2	54	3	9
Of which pending legal issues and tax litigation ¹	0	-8	0	0
Of which restructuring ¹	0	0	0	0
(Increases or (-) decreases of the fund for general banking risks, net) ²	0	0	0	0
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	46	65	13	39
(Financial assets at fair value through other comprehensive income)	0	-1	0	0
(Financial assets at amortised cost)	46	65	13	39
(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates and on non-financial assets)	8	9	-1	1
(of which Goodwill)	0	0	0	0
Negative goodwill recognised in profit or loss	0	201	0	0
Share of the profit or (-) loss of investments in subsidiaries, joint ventures and associates	43	60	8	25
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	8	6	2	7
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	489	836	179	442
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	485	829	177	441
Profit or (-) loss after tax from discontinued operations	-57	-115	-20	-29
PROFIT OR (-) LOSS FOR THE YEAR	428	714	158	411
Of which attributable to owners of the parent	429	711	158	412

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."

2024 EU-wide Transparency Exercise
Total Assets: fair value and impairment distribution
Abanca Corporación Bancaria, S.A.

(mm EUR)		As of 30/09/2023				As of 31/12/2023				As of 31/03/2024				As of 30/06/2024				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	6,858				7,582				7,639				6,356				IAS 1.54 (f)	
Financial assets held for trading	493	30	460	2	337	0	337	0	371	30	341	0	377	37	340	0	IFRS 7.8(a)(ii); IFRS 9. Appendix A	
Non-trading financial assets mandatorily at fair value through profit or loss	92	18	0	74	102	18	0	84	112	27	0	85	115	31	0	84	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)(ii); IFRS 9.4.1.5	
Financial assets at fair value through other comprehensive income	1,062	1,062	0	0	1,215	1,215	0	0	1,574	1,574	0	0	1,728	1,728	0	0	IFRS 7.8(b); IFRS 9.4.1.2A	
Financial assets at amortised cost	53,807				56,831				56,302				56,987				IFRS 7.8(c); IFRS 9.4.1.2	
Derivatives – Hedge accounting	786	0	786	0	561	0	561	0	539	0	539	0	572	0	572	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	6,359				6,603				6,627				6,505					
TOTAL ASSETS	69,456				73,232				73,163				72,651				IAS 1.8(a), 10.6	

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

(mm EUR)		As of 30/09/2023						As of 31/12/2023						As of 31/03/2024						As of 30/06/2024						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								
Financial assets at fair value through other comprehensive income	Debt securities	1,062	0	0	0	0	0	1,215	0	0	0	0	0	0	0	1,574	0	0	0	0	0	0	1,728	0	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	0	Annex V Part 1.31, 44(b)	
Financial assets at amortised cost	Debt securities	10,579	0	0	0	0	0	10,472	0	0	0	0	0	0	0	10,625	0	0	0	0	0	0	10,527	0	0	0	0	0	Annex V Part 1.31, 44(b)	
	Loans and advances	41,034	1,944	1,016	-159	-94	-513	44,008	2,056	1,130	-176	-95	-563	43,310	2,042	1,133	-181	-93	-534	44,253	1,921	1,068	-189	-82	-500	Annex V Part 1.31, 44(b)				

⁽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.

2024 EU-wide Transparency Exercise

Breakdown of liabilities

Abanca Corporacion Bancaria, S.A.

(min EUR)

LIABILITIES:	Carrying amount				References
	As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	
Financial liabilities held for trading	455	339	335	329	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	63,195	66,832	66,671	65,977	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	512	420	432	406	IFRS 9.6.2.1; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	0	0	0	0	IAS 39.89A(b), IFRS 9.6.5.8
Provisions	267	325	314	306	IAS 37.10; IAS 1.54(l)
Tax liabilities	101	44	123	105	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	250	303	199	251	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	64,779	68,263	68,074	67,374	IAS 1.9(b); IG 6
TOTAL EQUITY	4,676	4,968	5,089	5,277	IAS 1.9(c), IG 6
TOTAL EQUITY AND TOTAL LIABILITIES	69,455	73,232	73,163	72,651	IAS 1.IG6

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

2024 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 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	
Derivatives		967	759	767	735	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	912	921	0	0	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	4,487	3,842	5,400	7,034	Annex V.Part 1.42(b), 44(c)
	of which: Current accounts / overnight deposits	4,162	3,562	3,095	3,468	ECB/2013/33 Annex 2.Part 2.9.1
	Credit institutions	2,936	2,900	2,210	1,268	Annex V.Part 1.42(c), 44(c)
	of which: Current accounts / overnight deposits	205	193	166	170	ECB/2013/33 Annex 2.Part 2.9.1
	Other financial corporations	6,046	6,480	5,862	3,407	Annex V.Part 1.42(d), 44(c)
	of which: Current accounts / overnight deposits	938	1,076	1,033	976	ECB/2013/33 Annex 2.Part 2.9.1
	Non-financial corporations	8,555	9,715	9,813	9,959	Annex V.Part 1.42(e), 44(c)
	of which: Current accounts / overnight deposits	6,560	7,409	7,424	7,526	ECB/2013/33 Annex 2.Part 2.9.1
	Households	36,570	38,745	39,189	40,214	Annex V.Part 1.42(f), 44(c)
	of which: Current accounts / overnight deposits	28,450	29,615	29,605	30,494	Annex V.Part 1.42(f), 44(c)
Debt securities issued		3,378	3,947	3,891	3,877	Annex V.Part 1.37, Part 2.98
Of which: Subordinated Debt securities issued		1,539	1,539	1,457	1,457	Annex V.Part 1.37
Other financial liabilities		311	283	306	217	Annex V.Part 1.38-41
TOTAL FINANCIAL LIABILITIES		64,162	67,591	67,438	66,712	

2024 EU-wide Transparency Exercise

Market Risk

Abanca Corporación 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		
(min EUR)																							
	As of 30/09/2023	As of 31/12/2023	As of 30/09/2023										As of 31/12/2023										
Traded Debt Instruments	123	142	0	0	0	0						0	0	0	0								
Of which: General risk	101	142	0	0	0	0						0	0	0	0								
Of which: Specific risk	22	0	0	0	0	0						0	0	0	0								
Equities	0	0	0	0	0	0						0	0	0	0								
Of which: General risk	0	0	0	0	0	0						0	0	0	0								
Of which: Specific risk	0	0	0	0	0	0						0	0	0	0								
Foreign exchange risk	0	0	0	0	0	0						0	0	0	0								
Commodities risk	0	0	0	0	0	0						0	0	0	0								
Total	123	142	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	As of 31/03/2024	As of 30/06/2024	As of 31/03/2024										As of 30/06/2024										
Traded Debt Instruments	116	89	0	0	0	0						0	0	0	0								
Of which: General risk	99	86	0	0	0	0						0	0	0	0								
Of which: Specific risk	17	3	0	0	0	0						0	0	0	0								
Equities	0	0	0	0	0	0						0	0	0	0								
Of which: General risk	0	0	0	0	0	0						0	0	0	0								
Of which: Specific risk	0	0	0	0	0	0						0	0	0	0								
Foreign exchange risk	0	0	0	0	0	0						0	0	0	0								
Commodities risk	0	0	0	0	0	0						0	0	0	0								
Total	116	89	0	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) CRD), which instead are included in the RWA OI1 template.

	Standardised Approach							
	As of 30/09/2023				As of 31/12/2023			
	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	14,279	18,097	0	0	13,227	19,747	0	0
Regional governments or local authorities	8,827	7,203	0	0	8,848	7,202	0	0
Public sector entities	1,323	1,075	154	154	1,584	1,390	154	154
Multilateral Development Banks	0	0	0	0	0	0	0	0
International Organisations	0	0	0	0	0	0	0	0
Institutions	2,238	1,913	284	284	2,238	1,768	288	288
Corporates	22,821	13,953	11,732	11,732	22,723	13,047	11,877	11,877
of which: SME	5,175	3,088	2,071	2,071	4,242	3,276	2,708	2,708
Retail	9,596	6,096	5,074	5,088	9,294	6,191	5,188	5,188
Secured by realisations on immovable property	3,724	2,269	1,386	1,386	4,911	2,595	1,624	1,624
of which: SME	14,824	14,452	11,151	11,151	14,625	14,260	11,080	11,080
of which: SME	837	813	275	275	956	879	312	312
Exposures in default	1,220	651	681	403	1,190	599	599	599
Risks associated with particular high risk	1,372	963	1,445	1,445	1,643	1,035	1,807	1,807
Covered bonds	38	38	0	0	38	38	0	0
Claims on institutions and corporates with a ST credit assessment	98	77	58	58	108	10	113	113
Claims on institutions and corporates with a BT credit assessment	0	0	0	0	0	0	0	0
Collective investments undertakings (CIU)	0	0	1,307	1,307	751	751	1,298	1,298
Equity	0	0	0	0	0	0	0	0
Other resources	4,555	4,555	4,723	4,596	4,568	4,568	4,763	4,763
Standardised Total⁴	69,399	29,223	29,223	18,893	69,591	24,652	31,273	31,273

¹ Original exposure, unless 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 portfolio under the scope prior to the 2013 exercise.

³ Only the most relevant categories are disclosed. There have been no adjustments to the following risk: Credit risk of counterparty covering up to 5% of total original exposure or Top 10 countries ranked by original exposure, calculated as of last quarter.

⁴ Starting from the 2023 exercise, value adjustments and provisions for the consolidated data include general credit risk adjustments, for the consistency with the data per country of country.

	Standardised Approach							
	As of 30/09/2023				As of 31/12/2023			
	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	6,143	13,743	0	0	9,327	14,433	0	0
Regional governments or local authorities	8,827	7,203	0	0	8,848	7,202	0	0
Public sector entities	1,323	1,075	153	153	1,584	1,389	153	153
Multilateral Development Banks	0	0	0	0	0	0	0	0
International Organisations	0	0	0	0	0	0	0	0
Institutions	892	1,235	612	612	836	958	695	695
Corporates	10,262	6,235	5,265	5,265	10,247	6,230	5,265	5,265
of which: SME	4,503	3,124	2,492	2,492	3,637	2,713	2,230	2,230
Retail	2,382	1,748	1,343	1,343	2,628	2,388	2,124	2,124
Secured by realisations on immovable property	1,527	1,197	1,190	1,190	4,608	2,398	1,502	1,502
Exposures in default	12,686	11,681	4,223	4,223	14,059	13,059	4,851	4,851
Risks associated with particular high risk	657	657	721	473	656	295	758	758
Covered bonds	972	420	452	473	1,098	498	536	536
Claims on institutions and corporates with a ST credit assessment	924	625	928	1,092	1,178	117	1,179	1,179
Claims on institutions and corporates with a BT credit assessment	0	0	0	0	0	0	0	0
Collective investments undertakings (CIU)	17	17	18	18	17	17	18	18
Equity	0	0	0	0	0	0	0	0
Other resources	6,611	6,611	4,723	4,596	6,611	6,611	4,763	4,763
Standardised Total⁴	46,215	36,333	36,333	29,223	46,591	36,333	36,333	36,333

¹ Original exposure, unless 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 country includes those for securitisation exposures but includes general credit risk adjustments.

	Standardised Approach							
	As of 30/09/2023				As of 31/12/2023			
	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, %)								
ITALY								
Central governments or central banks	4,822	4,822	0	0	5,001	5,001	0	0
Regional governments or local authorities	0	0	0	0	0	0	0	0
Public sector entities	0	0	0	0	0	0	0	0
Multilateral Development Banks	0	0	0	0	0	0	0	0
International Organisations	0	0	0	0	0	0	0	0
Institutions	468	382	180	468	468	382	180	468
Corporates	18	4	4	4	12	4	4	4
of which: SME	0	0	0	0	0	0	0	0
Retail	0	0	0	0	0	0	0	0
Secured by realisations on immovable property	1	0	0	0	1	1	1	1
Exposures in default	0	0	0	0	0	0	0	0
Risks associated with particular high risk	0	0	0	0	0	0	0	0
Covered bonds	38	38	38	38	38	38	38	38
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0
Claims on institutions and corporates with a BT credit assessment	0	0	0	0	0	0	0	0
Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0
Equity	0	0	0	0	0	0	0	0
Other resources	0	0	0	0	0	0	0	0
Standardised Total⁴	5,290	5,290	5,290	5,290	5,509	5,509	5,509	5,509

¹ Original exposure, unless 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 country includes those for securitisation exposures but includes general credit risk adjustments.

	Standardised Approach							
	As of 30/09/2023				As of 31/12/2023			
	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, %)								
PORTUGAL								
Central governments or central banks	161	161	0	0	161	161	0	0
Regional governments or local authorities	0	0	0	0	0	0	0	0
Public sector entities	0	0	0	0	0	0	0	0
Multilateral Development Banks	0	0	0	0	0	0	0	0
International Organisations	0	0	0	0	0	0	0	0
Institutions	33	11	5	33	34	10	5	33
Corporates	1,286	1,020	955	1,220	1,220	975	950	1,220
of which: SME	480	340	298	480	388	278	278	480
Retail	398	245	192	480	463	390	198	480
Secured by realisations on immovable property	1,739	1,744	1,740	1,740	1,737	1,737	1,737	1,737
Exposures in default	165	128	46	165	158	118	43	165
Risks associated with particular high risk	167	156	188	273	174	158	200	273
Covered bonds	0	0	0	0	0	0	0	0
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0
Claims on institutions and corporates with a BT credit assessment	0	0	0	0	0	0	0	0
Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0
Equity	127	127	127	127	111	111	111	111
Other resources	0	0	0	0	0	0	0	0
Standardised Total⁴	2,487	2,487	2,487	2,487	2,488	2,488	2,488	2,488

¹ Original exposure, unless 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 country includes those for securitisation exposures but includes general credit risk adjustments.

	Standardised Approach							
	As of 30/09/2023				As of 31/12/2023			
	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, %)								
UNITED STATES								
Central governments or central banks	72	72	0	0	74	74	0	0
Regional governments or local authorities	0	0	0	0	0	0	0	0
Public sector entities	0	0	0	0	0	0	0	0
Multilateral Development Banks	0	0	0	0	0	0	0	0
International Organisations	0	0	0	0	0	0	0	0
Institutions	64	54	0	0	228	0	0	0
Corporates	428	407	407	428	421	421	421	421
of which: SME	1	1	1	1	1	1	1	1
Retail	0	0	0	0	0	0	0	0
Secured by realisations on immovable property	0	0	0	0	0	0	0	0
Exposures in default	188	188	188	188	188	188	188	188
Risks associated with particular high risk	243	176	258	243	274	198	288	288
Covered bonds	0	0	0	0	0	0	0	0
Claims on institutions and corporates with a ST credit assessment	24	24	0	0	24	24	0	0
Claims on institutions and corporates with a BT credit assessment	0	0	0	0	0	0	0	0
Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0
Equity	0	0	0	0	0	0	0	0
Other resources	0	0	0	0	0	0	0	0
Standardised Total⁴	644	644	644	644	677	677	677	677

¹ Original exposure, unless 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 country includes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2023				As of 31/12/2023			
		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⁾
LUXEMBOURG									
	Central governments or central banks	0	0	0	0	0	0	0	0
	Regional governments or local authorities	0	0	0	0	0	0	0	0
	Public sector entities	0	0	0	0	0	0	0	0
	Multilateral Development Banks	0	46	0	0	0	43	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0
	Corporates	434	428	422	446	428	428	428	428
	of which: SME	48	48	39	48	48	48	42	42
	Retail	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particular high risk	25	25	24	25	25	25	25	25
	Closed funds	0	0	0	0	0	0	0	0
	Collateral on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0
	Other exposures	0	0	0	0	0	0	0	0
	Standardised total ⁽⁴⁾								

⁽¹⁾ Original exposure, unless Exposure value, is reported before taking into account effective collateral cover and reduction of credit risk mitigation instrument (e.g. substitution efficiency).

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

	Standardised Approach							
	As of 31/03/2024				As of 30/06/2024			
	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	13,890	20,349	1		14,549	23,122	1	
Central governments or central banks	4,371	7,480	1		4,854	7,750	1	
Regional governments or local authorities	1,594	1,354	1		2,029	1,769	1	
Public sector entities	4	39	1		0	35	1	
Multilateral Development Banks	0	0	0		0	0	0	
International Organisations	61	61	0		191	191	0	
Institutions	2,442	1,719	846		2,399	1,765	808	
Corporates	22,972	12,986	11,007 ¹		23,181	13,075	12,028	
of which: SME	2,274	3,232	2,287		4,844	3,466	2,282	
Retail	16,697	6,668	3,950		19,337	6,607	3,952	
of which: SME	4,823	2,359	1,800		5,149	2,854	1,845	
Secured by mortgages on immovable property	20,246	20,423	18,008		19,769	20,241	17,928	
of which: SME	922	792	299		964	879	293	
Exposures in default	1,313	557	509	517	1,066	524	571	455
Exposures with particular high risk	1,893	1,219	1,028		1,738	1,348	1,071	
of which: SME	48	48	0		12	12	1	
Covered bonds	263	134	178		258	125	164	
Claims on institutions and corporates with a ST credit assessment	27	27	36		26	26	46	
Collective investment undertakings (CIU)	774	774	1,331		750	750	1,289	
Equity	1,562	1,562	1,751		1,479	1,479	1,642	
Other resources	0	0	0		0	0	0	
Standardised Total²	83,748	70,309	24,284	937	83,833	75,773	24,271	939

(1) Original exposure, unless Exposure value, is reported before haircuts 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 portfolio unless the results prior to the 2024 exercise.
 (3) Only the most relevant countries are disclosed. There have been no other countries in the following table. 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 31/03/2024				As of 30/06/2024			
	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	22,245	14,659	1		9,294	13,977	1	
Central governments or central banks	6,176	7,487	0		6,432	7,768	0	
Regional governments or local authorities	1,093	1,383	112		2,024	1,765	112	
Public sector entities	0	0	0		0	0	0	
Multilateral Development Banks	0	0	0		0	0	0	
International Organisations	60	80	48		820	1,111	323	
Institutions	19,141	14,415	14,415		14,838	14,384	14,415	
Corporates	5,978	2,637	2,366		3,943	2,871	2,369	
of which: SME	3,236	5,396	2,057		3,074	5,268	2,369	
Retail	4,024	3,239	1,479		4,838	2,464	1,519	
Secured by mortgages on immovable property	10,860	10,771	4,871		10,802	10,511	4,798	
of which: SME	923	804	290		923	804	290	
Exposures in default	1,093	797	536	497	1,039	802	536	447
Exposures with particular high risk	1,093	797	1,040		1,129	747	1,129	
Covered bonds	35	35	4		0	0	4	
Claims on institutions and corporates with a ST credit assessment	21	21	34		21	21	4	
Collective investment undertakings (CIU)	27	27	38		30	30	40	
Equity	468	468	1,139		458	458	1,139	
Other resources	4,977	4,977	1,792		4,465	4,465	1,641	
Standardised Total²	61,748	51,397	30,244	997	61,865	54,661	30,244	997

(1) Original exposure, unless Exposure value, is reported before haircuts 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 counterparties includes those for securitisation exposures but includes general credit risk adjustments.

	Standardised Approach							
	As of 31/03/2024				As of 30/06/2024			
	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	3,951	3,951	0		3,977	3,977	0	
Central governments or central banks	0	0	0		0	0	0	
Regional governments or local authorities	0	0	0		0	0	0	
Public sector entities	0	0	0		0	0	0	
Multilateral Development Banks	0	0	0		0	0	0	
International Organisations	0	0	0		0	0	0	
Institutions	403	368	322		399	361	314	
Corporates	11	7	6		11	7	6	
of which: SME	9	4	3		9	4	3	
Retail	1	1	1		2	1	1	
of which: SME	0	0	0		0	0	0	
Secured by mortgages on immovable property	0	0	0		0	0	0	
of which: SME	0	0	0		0	0	0	
Exposures in default	0	0	0	0	0	0	0	0
Exposures with particular high risk	0	0	0	0	0	0	0	0
Covered bonds	0	0	0		0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investment undertakings (CIU)	0	0	0		0	0	0	
Equity	0	0	0		0	0	0	
Other resources	0	0	0		0	0	0	
Standardised Total²	4	4	4	0	4	4	4	0

(1) Original exposure, unless Exposure value, is reported before haircuts 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 counterparties includes those for securitisation exposures but includes general credit risk adjustments.

	Standardised Approach							
	As of 31/03/2024				As of 30/06/2024			
	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	336	336	0		331	331	0	
Central governments or central banks	2	2	0		2	2	0	
Regional governments or local authorities	1	1	0		1	1	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	34	10	8		67	9	4	
Corporates	1,264	907	889		1,169	917	861	
of which: SME	304	341	297		304	361	298	
Retail	462	268	195		479	309	199	
of which: SME	272	139	113		278	144	114	
Secured by mortgages on immovable property	1,792	1,778	638		1,781	1,769	634	
of which: SME	162	107	48		162	107	48	
Exposures in default	34	18	37	35	21	21	22	35
Exposures with particular high risk	174	120	203		190	147	209	
Covered bonds	0	0	0		12	12	1	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investment undertakings (CIU)	0	0	0		0	0	0	
Equity	131	131	131		132	132	132	
Other resources	0	0	0		0	0	0	
Standardised Total²	2	2	2	35	2	2	2	36

(1) Original exposure, unless Exposure value, is reported before haircuts 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 counterparties includes those for securitisation exposures but includes general credit risk adjustments.

	Standardised Approach							
	As of 31/03/2024				As of 30/06/2024			
	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	86	86	0		57	57	0	
Central governments or central banks	0	0	0		0	0	0	
Regional governments or local authorities	0	0	0		0	0	0	
Public sector entities	0	0	0		0	0	0	
Multilateral Development Banks	0	0	0		0	0	0	
International Organisations	0	0	0		0	0	0	
Institutions	228	13	427		228	14	3	
Corporates	462	408	447		462	387	387	
of which: SME	3	3	3		39	39	39	
Retail	4	1	1		4	1	1	
of which: SME	1	1	0		1	1	0	
Secured by mortgages on immovable property	382	403	403		337	338	344	
of which: SME	0	0	0	1	0	0	0	0
Exposures in default	0	0	0	0	0	0	0	0
Exposures with particular high risk	317	227	255		324	247	270	
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 investment undertakings (CIU)	0	0	0		0	0	0	
Equity	1	1	1		1	1	1	
Other resources	0	0	0		0	0	0	
Standardised Total²	3	3	3	1	3	3	3	1

(1) Original exposure, unless Exposure value, is reported before haircuts 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 counterparties includes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2024				As of 30/06/2024			
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽²⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽²⁾
(EU) (CA) (3)									
LUXEMBOURG	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	29	0		0	29	0	
	International Organisations	61	61	0		61	316	316	
	Institutions	0	0	0		0	0	0	
	Corporates	428	423	415		447	421	422	
	of which SME	46	46	46		25	25	25	
	Retail	0	0	0		0	0	0	
	of which SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	2	2	1		3	3	1	
	of which SME	1	1	0		1	1	0	
	Exposures by default	0	0	0	0	0	0	0	0
	Items associated with verticible high risk	21	22	23		25	24	26	
	Covered bonds	0	0	0		0	0	0	
	Issued on institutions and corporates with a SF credit assessment	0	0	0		0	0	0	
	Collective investment 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				2	

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

2024 EU-wide Transparency Exercise

Credit Risk - IRB Approach

Abanca Corporacion Bancaria, S.A.

		IRB Approach									
		As of 30/09/2023					As of 31/12/2023				
		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
	Institutions	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	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
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets										
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.

2024 EU-wide Transparency Exercise

Credit Risk - IRB Approach

Abanca Corporacion Bancaria, S.A.

		IRB Approach									
		As of 31/03/2024					As of 30/06/2024				
		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
	Institutions	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	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
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0
Other non credit-obligation assets											
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.

2024 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

Abanca Corporacion Bancaria, S.A.

As of 31/12/2023

		Direct exposures													Risk weighted exposure amount		
(min EUR)		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				
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Australia																
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Canada																
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Hong Kong																
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Japan																
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	U.S.	31	31	0	0	0	0	31	0	0	0	0	0	0	0	0	0
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	China	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Switzerland	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Other advanced economies non EEA	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total		42	42	0	0	0	0	42	0	23	3	0	0	0	0	0	0

2024 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

Abanca Corporacion Bancaria, S.A.

As of 31/12/2023

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

2024 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

Abanca Corporacion Bancaria, S.A.

As of 30/06/2024

(min EUR)		Direct exposures												Risk weighted exposure amount			
Residual Maturity	Country / Region	On balance sheet				Derivatives				Off balance sheet							
		Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures							
		Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading		of which: Financial assets designated at fair value through profit or loss		of which: Financial assets at fair value through other comprehensive income		of which: Financial assets at amortised cost		Carrying amount	Notional amount		Carrying amount	Notional amount	Nominal
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Other Central and eastern Europe countries non EEA																
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Middle East																
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Latin America and the Caribbean	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Africa																
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Others	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	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 Barthelemy, 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, Swaziland, 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 e4.

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

2024 EU-wide Transparency Exercise
Performing and non-performing exposures
Abanca Corporacion Bancaria, S.A.

	As of 30/09/2023										As of 31/12/2023										
	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	Gross carrying amount/ Nominal amount					Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions ¹⁾				
	Of which performing but past due >30 days and <=90 days		Of which non-performing ²⁾			On performing exposures ³⁾		On non-performing exposures ³⁾				Of which performing but past due >30 days and <=90 days		Of which non-performing ²⁾			On performing exposures ³⁾		On non-performing exposures ³⁾		
			Of which: defaulted	Of which Stage 3 ⁴⁾	Of which Stage 3 ⁴⁾			Of which Stage 3 ⁴⁾	Of which Stage 3 ⁴⁾	Of which Stage 3 ⁴⁾											
mil EUR																					
Cash balances at central banks and other demand deposits	6,892	0	0	0	0	0	0	0	0	0	7,388	0	0	0	0	0	0	0	0	0	
Debt securities (including at amortised cost and fair value)	11,841	0	0	0	0	0	0	0	0	0	11,687	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	10,632	0	0	0	0	0	0	0	0	0	10,707	0	0	0	0	0	0	0	0	0	
Credit institutions	538	0	0	0	0	0	0	0	0	0	532	0	0	0	0	0	0	0	0	0	
Other financial corporations	271	0	0	0	0	0	0	0	0	0	267	0	0	0	0	0	0	0	0	0	
Non-financial corporations	201	0	0	0	0	0	0	0	0	0	181	0	0	0	0	0	0	0	0	0	
Loans and advances (including at amortised cost and fair value)	43,394	99	1,016	1,016	1,016	253	513	513	304	47,194	608	1,130	1,130	1,130	271	563	563	338	338		
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
General governments	7,693	34	0	0	0	0	0	0	0	7,677	38	0	0	0	0	0	0	0	0	0	
Credit institutions	469	0	0	0	0	0	0	0	0	841	0	0	0	0	0	0	0	0	0	0	
Other financial corporations	265	0	14	14	14	2	8	8	0	1,018	503	15	15	15	9	9	9	0	0	0	
Non-financial corporations	16,962	24	606	606	606	189	343	343	104	17,531	21	702	702	702	205	383	383	136	136		
of which: small and medium-sized enterprises	7,748	19	379	379	379	119	217	217	90	8,261	15	432	432	432	114	238	238	238	238	0	
of which: Loans collateralised by commercial immovable property	2,626	1	71	71	71	27	39	39	30	2,894	0	90	90	90	29	44	44	44	44	0	
Households	18,604	40	396	396	396	81	162	162	200	20,129	46	413	413	413	81	171	171	171	201	0	
of which: Loans collateralised by residential immovable property	14,454	29	270	270	270	30	72	72	193	16,159	39	276	276	276	30	75	75	75	189	0	
of which: Credit for consumption	1,926	8	79	79	79	21	52	52	7	1,973	7	83	83	83	21	54	54	54	6	0	
DEBT INSTRUMENTS other than HFT	62,326	99	1,016	1,016	1,016	253	513	513	304	66,268	608	1,130	1,130	1,130	271	563	563	338	338		
OFF-BALANCE SHEET EXPOSURES	13,219		120	120	120	26	68	68	4	14,277		120	120	120	26	63	63	4	4		

¹⁾ For the definition of non-performing exposures please refer to Article 47a(2) of Regulation (EU) No 575/2013 (CRD).

²⁾ Institutions report here the cumulative amount of expected credit losses since initial recognition for financial instruments subject to impairment 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 impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are denouncing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FREDP framework (temporal F 18.00 / F 18.00), 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 FREDP sign convention. This is because, based on this 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.

2024 EU-wide Transparency Exercise

Performing and non-performing exposures

Abanca Corporación Bancaria, S.A.

	As of 31/03/2024										As of 30/06/2024											
	Gross carrying amount/ Nominal amount					Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions ⁽¹⁾					Collateral 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 ⁽¹⁾					Collateral and financial guarantees received on non-performing exposures
	Of which performing but past due >30 days and <90 days	Of which non-performing ⁽²⁾			On performing exposures ⁽³⁾	On non-performing exposures ⁽³⁾			Of which performing but past due >30 days and <90 days	Of which non-performing ⁽²⁾			On performing exposures ⁽³⁾	On non-performing exposures ⁽³⁾								
		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⁾												
<small>(In € M)</small>																						
Cash balances at central banks and other demand deposits	7,443	0	0	0	0	0	0	0	0	0	6,183	0	0	0	0	0	0	0	0	0		
Debt securities (including at amortised cost and fair value)	12,199	0	0	0	0	0	0	0	0	0	12,256	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	11,223	0	0	0	0	0	0	0	0	0	11,343	0	0	0	0	0	0	0	0	0		
Credit institutions	536	0	0	0	0	0	0	0	0	0	476	0	0	0	0	0	0	0	0	0		
Other financial corporations	267	0	0	0	0	0	0	0	0	0	267	0	0	0	0	0	0	0	0	0		
Non-financial corporations	171	0	0	0	0	0	0	0	0	0	169	0	0	0	0	0	0	0	0	0		
Loans and advances (including at amortised cost and fair value)	46,485	88	1,133	1,133	1,133	273	534	534	366	47,241	59	1,068	1,068	1,068	271	500	500	339	339			
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
General governments	7,173	0	0	0	0	0	0	0	0	7,442	0	0	0	0	0	0	0	0	0	0		
Credit institutions	783	0	0	0	0	0	0	0	0	856	0	0	0	0	0	0	0	0	0	0		
Other financial corporations	1,129	0	14	14	14	6	10	10	0	970	0	18	18	18	4	12	12	0	0			
Non-financial corporations	17,405	39	693	693	693	207	360	360	143	17,681	24	645	645	645	208	333	333	138	138			
of which: small and medium-sized enterprises	8,322	38	416	416	416	115	215	215	95	8,396	17	396	396	396	149	190	190	64	64			
of which: Loans collateralised by commercial immovable property	2,649	3	96	96	96	28	44	44	47	3,014	2	79	79	79	30	34	34	38	38			
Households	19,994	49	425	425	425	91	169	169	223	20,290	35	405	405	405	59	156	156	201	201			
of which: Loans collateralised by residential immovable property	15,832	36	302	302	302	29	77	77	212	15,622	25	269	269	269	23	69	69	60	60			
of which: Credit for consumption	1,947	10	75	75	75	21	46	46	5	2,061	8	80	80	80	22	48	48	48	48			
DEBT INSTRUMENTS other than HTF	66,127	88	1,133	1,133	1,133	273	534	534	366	66,877	59	1,068	1,068	1,068	271	500	500	339	339			
OFF-BALANCE SHEET EXPOSURES	34,035		187	187	187	25	66	66	4	34,643		151	151	151	27	61	61	66	66			

(1) For the definition of non-performing exposures please refer to Article 4(7)(c) of Regulation (EU) No 575/2013 (CRR).
 (2) Institutions report here the cumulative amount of expected credit losses since initial recognition for financial instruments subject to impairment 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 HTF 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 debts. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FTR/REP framework (templates F 28.00 / F 29.00), 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) 2012/451 - IT5 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 FTR/REP sign convention. This is because, based on this 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.

2024 EU-wide Transparency Exercise

Forborne exposures

Abanca Corporacion Bancaria, S.A.

	As of 30/09/2023						As of 31/12/2023					
	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 ¹		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
(min 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)	837	410	249	222	433	113	848	446	263	243	423	126
Central banks	0	0	0	0	0	0	0	0	0	0	0	0
General governments	3	0	0	0	0	0	3	0	0	0	0	0
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	14	14	8	8	0	0	16	14	9	9	0	0
Non-financial corporations	493	282	187	170	192	51	507	318	202	190	184	63
of which: small and medium-sized enterprises	280	143	101	93	133		286	157	108	100	127	
Households	327	113	54	45	241	61	322	114	52	44	239	63
DEBT INSTRUMENTS other than HFT	837	410	249	222	433		848	446	263	243	423	
Loan commitments given	13	4	1	1	2	1	12	0	2	1	4	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.

2024 EU-wide Transparency Exercise

Forborne exposures

Abanca Corporacion Bancaria, S.A.

	As of 31/03/2024						As of 30/06/2024						
	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)	818	451	250	233	403	132	778	417	229	211	401	128	128
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0
General governments	4	0	0	0	0	0	4	0	0	0	0	0	0
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	16	14	10	10	0	0	17	17	11	11	0	0	0
Non-financial corporations	475	316	189	179	162	65	456	292	167	156	160	64	64
of which: small and medium-sized enterprises	266	149	99	92	116		256	140	91	84	111		
Households	323	121	51	45	240	67	301	108	50	44	241	64	64
DEBT INSTRUMENTS other than HFT	818	451	250	233	403		778	417	229	211	401		
Loan commitments given	9	1	0	0	1	0	12	3	0	0	0	0	0
QUALITY OF FORBEARANCE ²													
Loans and advances that have been forborne more than twice ²	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.

2024 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 30/09/2023						As of 31/12/2023						As of 31/03/2024						As of 30/06/2024						
	Gross carrying amount		Of which: non-performing		Of which: loans and advances subject to impairment	Accumulated impairment ¹	Gross carrying amount		Of which: non-performing		Of which: loans and advances subject to impairment	Accumulated impairment ¹	Gross carrying amount		Of which: non-performing		Of which: loans and advances subject to impairment	Accumulated impairment ¹	Gross carrying amount		Of which: non-performing		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 ²
		Of which: defaulted		Of which: defaulted				Of which: defaulted		Of which: defaulted				Of which: defaulted		Of which: defaulted				Of which: defaulted		Of which: defaulted			
A Agriculture, forestry and fishing	472	22	22	472	21	0	512	24	24	512	24	0	555	24	24	555	23	0	450	19	19	450	15	0	
B Mining and quarrying	66	9	9	66	7	0	63	11	11	63	8	0	64	10	10	64	8	0	62	3	3	62	2	0	
C Manufacturing	2,342	150	150	2,342	66	0	3,000	175	175	3,000	158	0	3,000	177	177	3,000	113	0	2,930	154	154	2,930	96	0	
D Electricity, gas, steam and air conditioning supply	1,220	1	1	1,220	59	0	1,213	2	2	1,213	8	0	1,249	2	2	1,249	8	0	1,201	2	2	1,201	9	0	
E Water supply	67	1	1	67	1	0	69	2	2	69	2	0	102	2	2	102	2	0	36	2	2	36	2	0	
F Construction	1,261	69	69	1,261	48	0	1,433	83	83	1,433	58	0	1,455	85	85	1,455	63	0	1,337	78	78	1,337	49	0	
G Wholesale and retail trade	2,046	122	122	2,046	84	0	2,199	157	157	2,199	105	0	2,205	155	155	2,205	89	0	2,344	150	150	2,344	83	0	
H Transport and storage	1,767	40	40	1,767	59	0	1,654	45	45	1,654	41	0	1,658	45	45	1,658	42	0	1,625	41	41	1,625	39	0	
I Accommodation and food service activities	1,021	55	55	1,021	37	0	1,034	59	59	1,034	37	0	1,051	60	60	1,051	39	0	987	53	53	987	28	0	
J Information and communication	351	15	15	351	11	0	334	16	16	334	10	0	352	16	16	352	10	0	389	15	15	389	10	0	
K Financial and insurance activities	2,027	17	17	2,027	25	0	1,922	17	17	1,922	23	0	1,726	13	13	1,726	18	0	1,855	17	17	1,855	23	0	
L Real estate activities	1,892	21	21	1,892	27	0	2,009	25	25	2,009	30	0	2,086	29	29	2,086	29	0	2,137	25	25	2,137	31	0	
M Professional, scientific and technical activities	1,396	40	40	1,396	28	0	888	40	40	888	29	0	899	36	36	899	27	0	891	38	38	891	29	0	
N Administrative and support service activities	439	18	18	439	13	0	417	17	17	417	13	0	404	15	15	404	11	0	413	17	17	413	11	0	
O Public administration and defence, compulsory social security	5	0	0	5	0	0	14	0	0	14	0	0	10	0	0	10	0	0	18	0	0	18	0	0	
P Education	51	1	1	51	1	0	60	1	1	60	1	0	58	1	1	58	1	0	59	1	1	59	1	0	
Q Human health services and social work activities	240	4	4	240	4	0	290	4	4	290	4	0	269	4	4	269	4	0	255	3	3	255	4	0	
R Arts, entertainment and recreation	119	6	6	119	5	0	123	8	8	123	6	0	122	6	6	122	4	0	123	5	5	123	4	0	
S Other services	170	12	12	170	44	0	115	16	16	115	31	0	122	11	11	122	21	0	222	20	20	222	16	0	
Loans and advances	16,062	606	606	16,062	533	0	17,531	702	702	17,531	588	0	17,405	693	693	17,405	567	0	17,681	645	645	17,681	541	0	

¹The 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 FRRREP framework (template F.08.01), 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.