

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.



## **Key Metrics**

(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	5,195	5,434	5,423	5,547	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	5,173	5,393	5,404	5,531	C 01.00 (r0020,c0010) - C 05.01 (r0440,c0010)	Article 50 of CRR
Tier 1 capital - transitional period	5,195	5,434	5,423	5,547	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	5,173	5,393	5,404	5,531	C 01.00 (r0015,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020)	Article 25 of CRR
Total capital - transitional period	5,195	5,434	5,423	5,547	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	5,173	5,393	5,404	5,531	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	29,954	30,127	30,188	30,368	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	29,950	30,120	30,184	30,365	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	17.34%	18.04%	17.96%	18.27%	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	17.27%	17.91%	17.90%	18.21%	(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	17.34%	18.04%	17.96%	18.27%	CA3 {3}	-
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	17.27%	17.91%	17.90%	18.21%	(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%	18.04%	17.96%	18.27%	CA3 {5}	-
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	17.27%	17.91%	17.90%	18.21%	(C 01.00 (r0010,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020) - C 05.01 (r0440,c0030) / (C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040))	
Leverage ratios						
Leverage ratio total exposure measure - using a transitional definition of Tier 1 capital	64,604	65,294	66,083	68,671	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	8.04%	8.32%	8.21%	8.08%	C 47.00 (r0340,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR



## Leverage ratio

	(mln EUR, %)	As of 30/09/2023	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	5,195	5,434	5,423	5,547	C 47.00 (r0320,c0010)	
A.2	Tier 1 capital - fully phased-in definition	5,173	5,393	5,404	5,531	C 47.00 (r0310,c0010)	Article 429 of the CRR; Delegated Regulation (EU)
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	64,604	65,294	66,083	68,671	C 47.00 (r0300,c0010)	2015/62 of 10 October 2014 amending CRR
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	64,583	65,253	66,064	68,655	C 47.00 (r0290,c0010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	8.04%	8.32%	8.21%	8.08%	[A.1]/[B.1]	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	8.01%	8.27%	8.18%	8.06%	[A.2]/[B.2]	

# | European | Gurbing | Capital | Capital | Capital | Kurbabank, S.A.

		oroin 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	(999) EUR, %) OWN FUNDS	5,195	5,434	5,423	5,547	C 01.00 (40010,c0010)	Articles 4[118] and 72 of CFR
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	5,195	5,434	5,423	5,547	C 01.00 (19020,c0010)	Artische 50 of CFPR
	A1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital	2,060	2,060	2,060	2,060	C 01.00 (10030,c0010)	Articles 26(1) points (s) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
	A.1.2	instruments)  Retained earnings	3,738	3,835	3,838	3,944	C 01.00 (r0130,c0010)	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (i) of CRR
	A.1.3	Accumulated other comprehensive income	383	510	480	511	C 01.00 (r0180,c0010)	Articles 4(100), 26(1) point (d) and 36 (1) point (i) of CFR
	A1.4	Other Reserves	0	0	0	0	C 01.00 (r0200,c0010)	Articles 4(117) and 20(1) point (e) of CBR
	A1.5	Funds for general banking risk	0	0	0	0	C 01.00 (r0210,c0010)	Articles 4(112), 26(1) point (f) and 36 (1) point (i) of CRR
	A1.6	Funus run gentear vantenig rus.  Minosity interest given recognition in CET1 capital	3	0	0	0	C 01.00 (9220,c0010)	Assicio B4 of CFR
			4					Addicine 32 to 35 of and 35 (1) point (i) of CRR
	A1.7	Adjustments to CET1 due to prudential filters  (-) Intangible assets (including Goodwill)	-384	-1	6	-2 -406	C 01.00 (r0250,c0010)	Articles 32 to 35 of and 36 (1) point (i) of CRR  Articles 4(113), 36(1) point (b) and 37 of CRR. Articles 4(115), 36(1) point (b) and 37 point (a) of CCR
	A-1.8	(-) intangione assets (including Goodwill)  (-) DTAs that rely on future profitability and do not arise from temporary differences net of associated		-420	-395		C 01.00 (r0300,c0010) + C 01.00 (r0340,c0010)	
	A.1.9	DTLs	-487	-463	-463	-464	C 01.00 (r0370,c0010)	Articles 36(1) point (c) and 36 of CRR
	A1.10	(-) IRB shortfall of credit risk adjustments to expected losses	0	0	0	0	C 01.00 (+0380,c0010)	Atticles 35(1) point (d), 49 and 159 of CRR
	A1.11	(-) Defined benefit pension fund assets	0	0	0	0	C 01.00 (r0390,c0010)	Articles 4(109), 30(1) point (e) and 41 of CRR
	A1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	0	0	C 01.00 (r0430,c0010)	Articles 4(122), 30(1) point (g) and 44 of CRR
	A1.13		0	0	0	0	C 01.00 (r0440,c0010)  C 01.00 (r0450,c0010) + C 01.00 (r0460,c0010) +	Article 36(1) point (j) of CRR  Articles 4(150), 36(1) point (k) (i) and 80 to 91 of CRR; Articles 36(1) point (k) (ii), 243(1) point (b), 244(1)
	A1.14		0	0	0	0	C 01.00 (r0470,c0010) + C 01.00 (r0471,c0010)+ C 01.00 (r0472,c0010)	point (b) and 258 of CRR, Articles 36(1) point k) (III) and 379(3) of CRR, Articles 36(1) point k) (iv) and 153(8) of CRR and Articles 36(1) point k) (v) and 155(4) of CRR.
	A.1.14.1	Of which: from securitisation positions (-)	0	0	0	0	C 01.00 (r0460,c0010)	Atticins 26(1) point (k) (ii), 262(1) point (b), 264(1) point (b) and 258 of CRR
	A1.15	<ul> <li>(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment</li> </ul>	0	0	0	0	C 01.00 (r9480,c0010)	Afficies 4(27), 36(1) point (h); 43 to 46, 49 (2) and (3) and 79 of CRR
	A-1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	0	0	0	C 01.00 (r9450,c0010)	Articles 3E(1) point (c) and 38; Articles 4E(1) point (a) and 4B(2) of CFR
OWN FUNDS	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 (r9500,c0010)	Articles 4(27); 35(1) point (i); 43, 45; 47; 48(1) point (b); 49(1) to (3) and 79 of CRR
Transitional period	A1.18		0	0	0	0	C 01.00 (49510,c0010)	Article 48 of CFPR
	A.1.18A		-28	-30	-28	-27	C 01.00 (48513,c0010)	Article 36(1), point (m) and Article 47c CRR
	A.1.18B		0	0	0	0	C 01.00 (40514,c0010)	Article 36(1), point (n) and Article 132c(2) CRR
	A.1.18C		0	0	0	0	C 01.00 (r0515,c0010)	Article 36(1), point (I) CRR
	A.1.19		-115	-98	-93	-85	C 01.00 (r0524,c0010)	Article 3 CRR
	A1.20		0	0	0	0	C 01.00 (r0529,c0010)	+
	A1.21		21	41	18	16	CA1 (1.1.6 + 1.1.8 + 1.1.26)	+
	A.1.21.1		0	0	0	0	C 01.00 (r0220,c0010)	Articles 483(1) to (3), and 484 to 487 of CRR
	A.1.21.2		0	0	0	0	C 01.00 (r0240,c0010)	Articles 479 and 480 of CRR
	A.1.21.3		21	41	18	16	C 01.00 (r0520,c0010)	Articles 460 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 (r0530,c0010)	Article 61 of CRR
	A2.1		0	0	0	0	C 01.00 (r0540,c0010) + C 01.00 (r0670,c0010)	
	A.2.2		0	0	0	0	C 01.00 (r0720,c0010)	
	A.2.3		0	0	0	0	C 01.00 (+0650,c0010) + C 01.00 (+0700,c0010) + C 01.00 (+0710,c0010) + C 01.00 (+0740,c0010) + C 01.00 (+0744,c0010) + C 01.00 (+0748,c0010)	
	A.2.4		0	0	0	0	C 01.00 (+0660,c0010) + C 01.00 (+0680,c0010) + C 01.00 (+0730,c0010)	
	A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	5,195	5,434	5,423	5,547	C 01.00 (r0015,c0010)	Article 25 of CFFR
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	0	0	0	0	C 01.00 (40750,c0010)	Article 71 of CFR
	A4.1		0	0	0	0	C 01.00 (r9760,c0010) + C 01.00 (r0890,c0010)	
	A4.2	Other Tier 2 Capital components and deductions	0	0	0	0	C 01.00 (r0910,c0010) + C 01.00 (r0920,c0010) + C 01.00 (r0900,c0010) + C 01.00 (r0940,c0010) + C 01.00 (r0950,c0010) + C 01.00 (r0960,c0010)+	
							C 01.00 (10970,c0010) + C 01.00 (10974,c0010) + C 01.00 (10978,c0010)	
	A.4.3	Tier 2 transitional adjustments	0	0	0	0	C 01.00 (4080,c0010) + C 01.00 (40900,c0010) + C 01.00 (40900,c0010)	
OWN FUNDS REQUIREMENTS	В	TOTAL RISK EXPOSURE AMOUNT	29,954	30,127	30,188	30,368	C 02.00 (r0010,c0010)	Articles 92(3), 95, 95 and 98 of CRR
	B.1	Of which: Transitional adjustments included	4	7	3	3	C 05.01 (r0010,c0040)	
	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	17.34%	18.04%	17.96%	18.27%	CA3 (1)	•
CAPITAL RATIOS (%) Transitional period	C.2	TIER 1 CAPITAL RATIO (transitional period)	17.34%	18.04%	17.96%	18.27%	CA3 (3)	-
	C.3	TOTAL CAPITAL RATIO (transitional period)	17.34%	18.04%	17.96%	18.27%	CA3 (5)	-
CET1 Capital Fully loaded	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	5,173	5,393	5,404	5,531	[A1-A113-A121+MN A2+A113-A22- A24+MN A4+A22-A43,0],0]]	-
CET1 RATIO (%) Fully loaded <sup>1</sup>	E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	17.27%	17.91%	17.90%	18.21%	[D.13(B-B.1]	-
	F	Adjustments to CET1 due to IFRS 9 transitional arrangements	21	41	18	16	C 05.01 (r9440,c0010)	
Memo items	F	Adjustments to AT1 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r9440,c0020)	
	F	Adjustments to T2 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r0440,c0030)	
	F	Adjustments included in RWAs due to IFRS9 transitional arrangements	4	7	3	3	C 05.01 (r0440,c0040)	

<sup>(1)</sup>The fully loaded CCT1 cate is an extinate calculated based on basel's supervisory reporting. Therefore, any capital instruments that on our slighted from a regulatory point of view at the exponding date are not taken into account in this calculation. Fully loaded CET1 capital ratio settination is based on the formulas stated in column "COMP COMP"—places enten that this might lead of differences to fully loaded CET1 capital ratio published by the participating basis as g in their PRIar 3 disclosure



#### Overview of Risk exposure amounts

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		RWAs			
(min EUR, %)	As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	COREP CODE
Credit risk (excluding CCR and Securitisations) <sup>1</sup>	27,411	27,217	27,268	27,386	C02.00 (n0440, c0010) -(C07.00 (n0960, c0220, s001) - C07.00 (n0110, c0220, s001) - C07.00 (n0130, c0220, s001) - C08.01 (n0040, c0260, s002) - C08.01 (n0040, c0260, s002) - C08.00 (n00470, c0200, s002) - C08.00 (n00470, s002) - C08.00 (n0047
Of which the standardised approach	27,411	27,217	27,268	27,386	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	Ō	0	C 02.00 (r0420, c0010)
Counterparty credit risk (CCR, excluding CVA) <sup>†</sup>	123	138	155	221	C 07.00 (10090, ct220, s001) + C 07.00 (10110, ct220, s001) + C 07.00 (10130, ct220, s001) + C 08.01 (10040, ct280, s002) +
Credit valuation adjustment - CVA	21	26	18	27	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)	77	50	51	38	C 02.00 (r0520, c0010)
Of which the standardised approach	77	50	51	38	C 02.00 (x0530, c0010)
Of which IMA	0	0	0	0	C 02.00 (r0580, c0010)
Of which securitisations and resecuritisations in the trading book	0	0	0	0	C 19.00 (r0010, c0601)*12.5+C 20.00 (r0010,c0450)*12.5+MAX(C 24.00(r0010,c0090),C 24.00(r0010,c0100),C 24.00(r0010,c0100)*12.5
Large exposures in the trading book	0	0	0	0	C 02.00 (r0680, c0010)
Operational risk	2,323	2,696	2,696	2,696	C 02.00 (r0590, c0010)
Of which basic indicator approach	2,323	2,696	2,696	2,696	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	29,954	30,127	30,188	30,368	

<sup>&</sup>lt;sup>1</sup> The positions "of which" are for information and do not need to sum up to Credit risk (excluding CCR and Securitisations)

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



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(min EUR)	As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024
Interest income	1,199	1,691	499	1,039
Of which debt securities income	100	142	19	71
Of which loans and advances income	943	1,329	394	788
Interest expenses	374	535	157	359
(Of which deposits expenses)	282	400	129	268
(Of which debt securities issued expenses)	48	73	24	49
(Expenses on share capital repayable on demand)	0	0	0	0
Dividend income	73	94	24	66
Net Fee and commission income	411	549	143	286
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	2	4	0	0
Gains or (-) losses on financial assets and liabilities held for trading, net	3	3	1	1
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	0	-1	3	3
Gains or (-) losses from hedge accounting, net	0	0	0	0
Exchange differences [gain or (-) loss], net	2	3	0	1
Net other operating income /(expenses)	-74	-82	-82	-90
TOTAL OPERATING INCOME, NET	1,243	1,726	432	948
(Administrative expenses)	444	601	159	320
(Cash contributions to resolution funds and deposit guarantee schemes)	11	75	0	0
(Depreciation)	40	50	10	21
Modification gains or (-) losses, net	0	0	0	0
(Provisions or (-) reversal of provisions)	78	143	70	160
(Payment commitments to resolution funds and deposit guarantee schemes)	0	0	0	0
(Commitments and guarantees given)	28	33	-11	-9
(Other provisions)	50	110	81	169
Of which pending legal issues and tax litigation 1	0	0	0	0
Of which restructuring <sup>1</sup>	0	0	0	0
(Increases or (-) decreases of the fund for general banking risks, net) <sup>2</sup>	0	0	0	0
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	40	34	12	2
(Financial assets at fair value through other comprehensive income)	0	0	0	0
(Financial assets at amortised cost)	40	34	12	2
(Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets)	3	31	3	64
(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 subsidaries, joint ventures and associates	46	62	15	30
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	-140	-154	-8	-79
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	533	700	183	332
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	386	512	120	264
Profit or (-) loss after tax from discontinued operations	0	0	0	0
PROFIT OR (-) LOSS FOR THE YEAR	386	512	120	264
Of which attributable to owners of the parent	385	511	120	264

<sup>&</sup>lt;sup>(1)</sup> Information available only as of end of the year

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



## Total Assets: fair value and impairment distribution

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(min EUR)		As of 30/09/2023				As of 31	/12/2023			As of 31/	03/2024			As of 30/0	6/2024		
			Fair value hierarch				Fair value hierarchy				Fair value hierarch				air value hierarch		
ASSETS:	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	References
Cash, cash balances at central banks and other demand deposits	3,667				4,830				5,324				6,287				IAS 1.54 (i)
Financial assets held for trading	50	29	21	0	36	14	22	0	32	12	20	0	28	9	19	0	IFRS 7.8(a)(ii);IFRS 9.AppendixA
Non-trading financial assets mandatorily at fair value through profit or loss	33	27	0	6	33	29	0	4	33	28	0	4	30	26	0	5	IFRS 7.8(a)(ii); IFRS 9.4.1.4
Financial assets designated at fair value through profit or loss	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	IFRS 7.8(a)(i); IFRS 9.4.1.5
Financial assets at fair value through other comprehensive income	4,290	4,048	2	240	4,146	3,901	4	240	4,088	3,844	4	240	3,917	3,674	4	239	IFRS 7.8(h); IFRS 9.4.1.2A
Financial assets at amortised cost	50,988				50,695				51,108				52,921				IFRS 7.8(f); IFRS 9.4.1.2
Derivatives – Hedge accounting	28	0	28	0	21	0	21	0	21	0	21	0	18	0	18	0	IFRS 9.6.2.1; Annex V.Part 1.22; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	0				0				0				0				IAS 39.89A(a); IFRS 9.6.5.8
Other assets <sup>1</sup>	3,396				3,347				3,243				3,095				
TOTAL ASSETS	62,450				63,108				63,849				66,295				IAS 1.9(a), IG 6

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

(min	EUR)			As of 30/09/20	23					As of 31/:	12/2023					As of 31/0	13/2024					As of 30/	06/2024			
		Gross carryl	ing amount <sup>(2)</sup>		Acc	umulated impairme	1t <sup>(2)</sup>	Gr	oss carrying amour		Acci	ımulated impairme	nt <sup>(2)</sup>	Gros	s carrying amount		Acc	ımulated impairme	nt <sup>(2)</sup>	Gros	s carrying amount		Accu	mulated impairme	ent <sup>(2)</sup>	
Breakdown of financial assets by instrument and by counterparty sector <sup>3</sup>		Stage 1 Assets withous significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition		Stage 3 Credit-impaired assets	in cradit rick einen	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Credit-impaired	increase in credit	increase in credit risk since initial	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 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	increase in credit		Stage 3 Credit-impaired assets	References
Financial assets at fair value through other	Debt securities	2,980	0	0	-2	0	0	2,652	0	0	-2	0	0	2,618	0	0	-2	0	0	2,397	0	0	-1	0	0	Annex V.Part 1.31, 44(b)
comprehensive income		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	Annex V.Part 1.32, 44(a)
Financial assets at		3,154	0	0	0	0	0	3,402	0	0	0	0	0	3,555	0	0	0	0	0	3,882	0	0	-1	0	0	Annex V.Part 1.31, 44(b)
amortised cost		45,449	2,345	692	-178	-145	-329	44,848	2,428	672	-110	-185	-361	45,138	2,406	679	-112	-199	-359	46,855	2,178	660	-109	-188	-356	Annex V.Part 1.32, 44(a)

 $<sup>^{\</sup>rm (1)}$  This table covers IFRS 9 specific information and as such only applies for IFRS reporting banks.

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



#### Breakdown of liabilities

Kutxabank, S.A.

#### (mln EUR)

(mar 2011)					•
		Carrying	gamount		
LIABILITIES:	As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	References
Financial liabilities held for trading	42	32	31	29	IFRS 7.8 (e) (ii); IFRS 9.BA.6
Trading financial liabilities <sup>1</sup>	0	0	0	0	Accounting Directive art 8(1)(a),(3),(6)
Financial liabilities designated at fair value through profit or loss	0	0	0	0	IFRS 7.8 (e)(i); IFRS 9.4.2.2
Financial liabilities measured at amortised cost	54,636	55,093	55,795	57,987	IFRS 7.8(g); IFRS 9.4.2.1
Non-trading non-derivative financial liabilities measured at a cost-based method $^{\mathrm{1}}$	0	0	0	0	Accounting Directive art 8(3)
Derivatives - Hedge accounting	344	377	388	389	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	425	470	516	592	IAS 37.10; IAS 1.54(l)
Tax liabilities	304	363	395	386	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	216	288	225	239	Annex V.Part 2.13
Liabilities included in disposal groups classified as held for sale	0	0	0	0	IAS 1.54 (p); IFRS 5.38, Annex V.Part 2.14
Haircuts for trading liabilities at fair value <sup>1</sup>	0	0	0	0	Annex V Part 1.29
TOTAL LIABILITIES	55,967	56,623	57,351	59,622	IAS 1.9(b);IG 6
TOTAL EQUITY	6,483	6,485	6,498	6,673	IAS 1.9(c), IG 6
TOTAL EQUITY AND TOTAL LIABILITIES	62,450	63,108	63,849	66,295	IAS 1.IG6

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



## Breakdown of liabilities

Kutxabank, S.A.

#### (mln EUR)

			Carrying	amount (		
Breakdown of financial liabilities	by instrument and by counterparty sector	As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	References
Derivatives		385	409	420	419	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
SHOLL POSITIONS	Debt securities	0	0	0	0	Annex V.Part 1.31
	Central banks	577	583	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	6,132	5,371	6,686	7,260	Annex V.Part 1.42(b), 44(c)
	of which: Current accounts / overnight deposits	5,544	4,793	4,843	4,776	ECB/2013/33 Annex 2.Part 2.9.1
	Credit institutions	912	772	576	420	Annex V.Part 1.42(c),44(c)
Danasita	of which: Current accounts / overnight deposits	6	3	2	2	ECB/2013/33 Annex 2.Part 2.9.1
Deposits	Other financial corporations	1,000	1,140	927	1,804	Annex V.Part 1.42(d),44(c)
	of which: Current accounts / overnight deposits	539	611	619	1,526	ECB/2013/33 Annex 2.Part 2.9.1
	Non-financial corporations	4,385	4,919	5,271	5,365	Annex V.Part 1.42(e), 44(c)
	of which: Current accounts / overnight deposits	3,429	3,666	3,784	4,022	ECB/2013/33 Annex 2.Part 2.9.1
	Households	37,340	38,058	37,734	38,551	Annex V.Part 1.42(f), 44(c)
	of which: Current accounts / overnight deposits	34,672	35,016	34,375	35,077	Annex V.Part 1.42(f), 44(c)
Debt securities issued		3,554	3,624	3,964	3,894	Annex V.Part 1.37, Part 2.98
Of which: Subordin	ated Debt securities issued	0	0	0	0	Annex V.Part 1.37
Other financial liabilities		736	626	637	694	Annex V.Part 1.38-41
TOTAL FINANCIAL LIABILITIES		55,022	55,502	56,215	58,405	



Market Risk Kutxabank, S.A.

									Raciabann													
	SA					I	1									IM	l					
			VaR (Memorano	dum item)	STRESSED VaR	Memorandum item)	INCREMEN MIGRATION RI	TAL DEFAULT AND SK CAPITAL CHARGE	CHARGE ALL PRICE RISKS CAPITAL CHARGE FOR CIP			VaR (Memor	andum item)	STRESSED VaR (Memorandum item)		INCREMENTAL DEFAU AND MIGRATION RISI CAPITAL CHARGE				RGE FOR CTP		
(min EUR)	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVARAVE)	LATEST AVAILABLE (SVaRt- 1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	TOTAL RISK EXPOSURE AMOUNT	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt- 1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVARAVE)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	TOTAL RISK EXPOSURE AMOUNT
	As of 30/09/2023	As of 31/12/2023				As of 30	09/2023									As of 31/1	2/2023					
Traded Debt Instruments	47	20	0	0	0	0							0	0	0	0						
Of which: General risk Of which: Specific risk	47	20	0	0	0	0							0	0	0	0						
Equities	30	30	0	0	0	0							Ů	0	0	0						
Of which: General risk	15	15	0	0	0	0							0	0	0	0						
Of which: Specific risk	15	15	0	0	0	0							0	0	0	0						
Foreign exchange risk Commodities risk	0	0	0	0	0	0							l ö	0	0	0						
Total	77	50	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 30/0	6/2024					
Traded Debt Instruments	20	20	0	0	0	0							0	0	0	0						
Of which: General risk	20	20	0	0	0	0							0	0	0	0						
Of which: Specific risk	0	0	0	0	0	0							0	0	0	0						
Equities	32	18	0	0	0	0							0	0	0	0						
Of which: General risk	16	9	0	0	0	0							0	0	0	0						
Of which: Specific risk	16	9	0	0	0	0							0	0	0	0						
Foreign exchange risk Commodities risk	0	0	0	0	0	0							l ö	0	0	0						
Total	51	38	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 CIU positions under the particular approach for position risk in CIUs (Articles 348(1), 350 (3) c) and 364 (2) a) CRR), which instead are included in the RWA OV1 template.



Credit Risk - Standardised Approach

					Standardise	d Approach							
		As of 30/09/2023 As of 31/12/2023											
	(min EUR, %)	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>				
	Central governments or central banks	7,794	8,518	0		8,991	9,699	0					
	Regional governments or local authorities	6,878	6,238	0		6,647	5,998	0					
	Public sector entities	1,132	801	217		960	675	235					
	Multilateral Development Banks	0	0	0		0	0	0					
	International Organisations	0	0	0		0	0	0					
	Institutions	1,406	1,693	656		1,481	1,767	660					
	Corporates	12,888	8,328	7,932		13,139	8,169	7,805					
	of which: SME	708	412	336		692	387	313					
	Retail	5,671	3,285	2,334		5,670	3,335	2,372					
0	of which: SME	1,283	738	423		1,270	736	423					
Consolidated data	Secured by mortgages on immovable property	30,139	29,989	10,532		29,913	29,752	10,448					
	of which: SME	484	464	166		503	492	178					
	Exposures in default	823	360	379	422	794	299	315	456				
	Items associated with particularly high risk	1,621	1,097	1,645		1,566	1,078	1,617					
	Covered bonds	0	0	0		0	0	0					
	Claims on institutions and corporates with a ST credit assessment	574	218	64		563	210	58					
	Collective investments undertakings (CIU)	818	185	34		724	168	33					
	Equity	1,518	1,508	1,686		1,677	1,667	1,877					
	Other exposures	3,384	2,167	2,055		3,225	2,021	1,936					
	Standardised Total <sup>2</sup>	74,647	64,387	27,533	2,057	75,350	64,837	27,355	2,04				

<sup>(1)</sup> 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).

 $<sup>^{(2)}</sup>$  Standardised Total does not include the securitisation position unlike in the results prior to the 2019 exercise.

<sup>(3)</sup> Starting from the 2023 exercise, value adjustements and provisions for the consolidated data include general credit risk adjustments.



Credit Risk - Standardised Approach

					Standardise	d Approach			
			As of 31	/03/2024			As of 30	/06/2024	
	(min EUR, %)	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
	Central governments or central banks	9,569	10,289	0		10,594	11,865	0	
	Regional governments or local authorities	6,918	6,137	0		7,209	6,634	0	
	Public sector entities	938	643	235		1,145	854	228	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	1,616	1,896	617		1,752	2,037	678	
	Corporates	13,063	8,357	7,981		13,502	8,541	8,156	
	of which: SME	647	369	299		615	340	275	
	Retail	5,686	3,251	2,312		6,314	3,317	2,358	
0	of which: SME	1,247	719	413		1,257	738	424	
Consolidated data	Secured by mortgages on immovable property	29,846	29,689	10,429		29,896	29,744	10,447	
	of which: SME	444	431	153		484	470	170	
	Exposures in default	801	307	330	456	815	320	352	448
	Items associated with particularly high risk	1,536	1,047	1,570		1,644	1,114	1,671	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	688	215	58		597	227	73	
	Collective investments undertakings (CIU)	734	169	35		714	164	33	
	Equity	1,786	1,776	1,991		1,694	1,684	1,898	
	Other exposures	3,167	1,967	1,866		3,116	1,792	1,713	
	Standardised Total <sup>2</sup>	76,349	65,744	27,423	2,033	78,992	68,290	27,607	2,150

<sup>(1)</sup> 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).

 $<sup>^{(2)}</sup>$  Standardised Total does not include the securitisation position unlike in the results prior to the 2019 exercise.

<sup>(3)</sup> Starting from the 2023 exercise, value adjustements and provisions for the consolidated data include general credit risk adjustments.



Credit Risk - IRB Approach

							IRB Ap	proach					
				As of 30	/09/2023					As of 31	12/2023		
		Origina	al Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk expos	sure amount	Value adjustments	Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk expos	sure amount	Value adjustments
	(mtn EUR, %6)		Of which: defaulted	Value		Of which: defaulted	and provisions		Of which: defaulted	value		Of which: defaulted	and provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
Consolidated data	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
Consolidated data	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0		0	0	0	0	0	
	Other non credit-obligation assets				0						0		
	IRB Total <sup>2</sup>				0						0		

<sup>(1)</sup> 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).

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



Credit Risk - IRB Approach

							IRB Ap	proach					
				As of 31	/03/2024					As of 30	/06/2024		
		Origina	al Exposure <sup>1</sup>	Exposure	Risk expos	sure amount	Value adjustments	Original	Exposure <sup>1</sup>	Exposure	Risk expos	sure amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	and provisions		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	and provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
Canaalidatad data	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
Consolidated data	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0		0	0	0	0	0	
	Other non credit-obligation assets				0						0		
	IRB Total <sup>2</sup>				0						0		

<sup>(1)</sup> 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).

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



General governments exposures by country of the counterparty

							Kutxabank, S.A.							
				As of 31.  Direct exposures										
						Dire	ct exposures							
	(mln EUR)			On balance sh	neet				Derivat	tives		Off balan	ce sheet	
												Off-balance sh	eet exposures	
					Non-derivative financial as	ssets by accounting portfolio		Derivatives with pos	itive fair value	Derivatives with	n negative fair value			Risk weighted exposure
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non- derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	amount
[ 0 - 3M [	Austria													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Belgium													
[ 0 - 3M] [ 3M - 1Y] [ 1Y - 2Y] [ 12Y - 3Y] [ 3Y - 5Y] [ 5Y - 10Y] [ 10Y - more Total	Bulgaria													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Cyprus													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Czech Republic													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Denmark													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Estonia													



General governments exposures by country of the counterparty

							Kutxabank, S.A.							
							As of 31/12/2023							
						Dire	ct exposures							
	(mln EUR)			On balance st	neet				Derivat	ives		Off balan	ce sheet	
												Off-balance sh	eet exposures	
					Non-derivative financial as	sets by accounting portfolio		Derivatives with pos	itive fair value	Derivatives with	i negative fair value			Risk weighted exposure
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	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	Nominat	Provisions	amount
[0 - 3M] 13M - 1Y   11Y - 2Y   [2Y - 3Y   [5Y - 10Y   [5Y - 10Y   Total	Finland													
[0-3M] [3M-1Y] [1Y-2Y] [1Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	France													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Germany													
[0-3M[ [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Croatia													
[0-3M[ [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Greece													
[0-3M] [3M-1Y] 11Y-2Y1 12Y-3Y1 [3Y-5Y] [5Y-10Y] [10Y-more	Hungary													
[ 0 - 3M] [ 3M - 1Y] [ 1Y - 2Y] [ 1Y - 3Y] [ 3Y - 5Y] [ 5Y - 10Y] [ 10Y - more Total	Ireland													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Italy													



General governments exposures by country of the counterparty

							Kutxabank, S.A.							
							As of 31/12/2023							
						Dire	ct exposures							
	(mln EUR)			On balance st	neet				Derivat	ives		Off balan	ce sheet	
												Off-balance sh	eet exposures	
					Non-derivative financial as	sets by accounting portfolio		Derivatives with pos	itive fair value	Derivatives with	i negative fair value			Risk weighted exposure
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non- derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	amount
[0 - 3M]   13M - 1Y     11Y - 2Y     22Y - 3Y     37Y - 5Y     5YY - 10Y     10Y - more	Latvia													
Total   Tota	Lithuania													
10 - 3M1 13M - 1Y1 [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] 100Y more	Luxembourg													
[0-3M[ [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Malita													
[0-3M[ [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Netherlands													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Poland													
[0-3M[ [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] 10Y-more	Portugal													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Romania													



General governments exposures by country of the counterparty

							Kutxabank, S.A.							
							As of 31/12/2023							
						Dire	ct exposures							
	(mln EUR)			On balance sh	eet				Derivat	ives		Off balar	ice sheet	
												Off-balance sh	eet exposures	
					Non-derivative financial as	sets by accounting portfolio		Derivatives with pos	tive fair value	Derivatives with	negative fair value			Risk weighted exposure
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non- derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	amount
[ 0 - 3M [	Stovakia													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [1Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	Slovenia													
10 - 3M     13M - 1Y	Spain	56 1,046 1,423 333 1,602 3,822 1,181 9,474	1,181	0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	1 645 414 202 543 474 0 2.279	136 1,059 3,353 1,181	0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0	529 594 51 251 56 21 152	( (	
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	Sweden	2003	2012				,,,,,,	·	J			4,000		~
[0-3M[ [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	United Kingdom													
[0-3M] [3M-1Y] [1Y-2Y] [1Y-2Y] [3Y-5Y] [3Y-5Y] [5Y-10Y] [10Y-more	Iceland													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Liechtenstein													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Norway													



General governments exposures by country of the counterparty

							Kutxabank, S.A.							
						Dire	ct exposures							
	(mln EUR)			On balance sh	neet				Derivat	ives		Off balan	ce sheet	
												Off-balance sh	eet exposures	
					Non-derivative financial as	sets by accounting portfolio		Derivatives with pos	itive fair value	Derivatives with	n negative fair value			Risk weighted exposure
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	amount
[ 0 - 3M[	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	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	u.s.													
[0-3M[ [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	China													
[0-3M[ [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Switzerland													
[0-3M[   13M-1Y    11Y-2Y    2Y-3Y    3Y-5Y    5Y-10Y    10Y-more	Other advanced economies non EEA													



General governments exposures by country of the counterparty

							Kutxabank, S.A.							
							As of 31/12/2023							
						Dire	ct exposures							
	(mln EUR)			On balance she	eet				Deriva	tives		Off bala	nce sheet	
					Non-derivative financial as	ssets by accounting portfolio		Derivatives with pos	itive fair value	Derivatives wit	h negative fair value	Off-balance s	heet exposures	
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non- derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominat	Provisions	Risk weighted exposure amount
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [30V-more	Other Central and eastern Europe countries non EEA													
101 - moire   Total	Middle East													
[ 0 - 3M   [ 3M - 1 Y   [ 1Y - 2Y   [ 2Y - 3Y   [ 3Y - 5Y   [ 5Y - 10Y   [ 10Y - more Total	Latin America and the Caribbean													
[0-3M] [3M-1Y] [11-2Y] [17-2Y] [2Y-3Y] [33'-5Y] [53'-10Y] [10Y-more Total	Africa													
Total  10 - 3M1  [3M - 1Y]  [1Y - 2Y]  [2Y - 3Y]  [3Y - 5Y]  [5Y - 10Y]  [10Y - more  Total	Others	0 584 0 0 9 9 9 0 737	0 584 0 0 94 95 0 0 773	0 0 0 0 0		000000000000000000000000000000000000000	0 584 0 0 94 95 0 773	0	0	000000000000000000000000000000000000000				0

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 zowereign exposures of at least 1% of total "Debt securifies and loans receivables". Country of breatdown is only available for institutions that had non-domestic sovereign exposures of 10% or more compared to btal sovereign exposures. Where the latter threshold is not met, information is disclosed through the aggregate "Others"

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

(4) The exposures reported include the positions towards counterparts (other than sovereigh) on sovereigh credit ink (i), e. CDS, financial guarantees) booked in all the accounting portfolio (on off balance sheet), Irrespective of the denomination and or accounting classification of the positions the economic substance over the form must be used as a criteria for the identification of the exposures to be included in this column. This item does not include exposures to counterparts (other than sovereigh) with full or partial government guarantees by central, regional and local governments.

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

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

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

Lists America: Appetition, Belatin, Bel

Africa: Algoria, Egypt, Morocco, South Africa, Agepta, Egypt, Morocco, South Africa, Agepta, Eenin, Bobawaa, Burkina Faso, Burundi, Cameroon, Cape Verde, Central African Republic Of the Congo, Cide D'Inviere, Equatorial Guinea, Eithea, Gabon, Gambia, Ghana, Guinea, Guin

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

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

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



General governments exposures by country of the counterparty

							Kutxabank, S.A.							
							As of 30/06/2024							
						Dire	ct exposures							
	(mln EUR)			On balance sh	ieet				Derivat	ives		Off balar	ice sheet	
												Off-balance si	neet exposures	
Residual Maturit	y Country / Regio	n Total gross carrying amount of non-derivative financial assets	derivative financial assets (net		Non-derivative financial as	sets by accounting portfolio		Derivatives with pos	tive fair value	Derivatives with	n negative fair value			Risk weighted exposure amount
			of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
[ 0 - 3M [	Austria													
[ 0 - 3M [	Belgium													
[0-3M] [3M-1Y] [1Y-2Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Bulgaria													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Сургиз													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	Czech Republic													
	Denmark													
Total [0-3M] [3M-1Y] [1Y-2Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Estonia													



General governments exposures by country of the counterparty

							Kutxabank, S.A.							
							As of 30/06/2024							
						Dire	ct exposures							
	(mln EUR)			On balance sh	neet				Derivat	ives		Off balan	ce sheet	
												Off-balance sh	et exposures	
					Non-derivative financial as	ssets by accounting portfolio		Derivatives with pos	itive fair value	Derivatives with	negative fair value			Risk weighted exposure
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	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	Nominat	Provisions	amount
[ 0 - 3M [	Finland													
[0.3M] [3M-1Y] [1Y-2Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	France													
[0.3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Germany													
[ 0 - 3M [	Croatia													
[0-3M[ [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Greece													
[ 0 - 3M [ [ 3M - 1Y ] f 1Y - 2Y f f 2Y - 3Y f [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more Total	Hungary													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Ireland													
[0-3M] [3M-1Y  [11-2Y  [11-2Y  [2Y-3Y  [3Y-5Y  [5Y-10Y  [10Y-more Total	Italy													



General governments exposures by country of the counterparty

							Kutxabank, S.A.							
							As of 30/06/2024							
						Dire	ct exposures							
	(mln EUR)			On balance sh	neet				Derivat	tives		Off balan	ce sheet	
												Off-balance sh	et exposures	
					Non-derivative financial as	ssets by accounting portfolio		Derivatives with pos	itive fair value	Derivatives with	negative fair value			Risk weighted exposure
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	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	Nominat	Provisions	amount
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Latvia													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Lithuania													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Luxembourg													
[0-3M[ [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Malita													
[0-3M] [3M-1Y] [1Y-2Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Netherlands													
10 aM	Poland													
Total [0-3M[ [3M-1Y[ [1Y-2Y[ [2Y-3Y[ [3Y-5Y[ [5Y-10Y[ 100'-more Total	Portugal													
Total	Romania													



General governments exposures by country of the counterparty

							Kutxabank, S.A.							
							As of 30/06/2024							
						Dire	ct exposures							
	(mln EUR)			On balance st	neet				Derivat	ives		Off balan	ce sheet	
												Off-balance sh	et exposures	
					Non-derivative financial as	sets by accounting portfolio		Derivatives with pos	itive fair value	Derivatives with	n negative fair value			Risk weighted exposure
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non- derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Cärrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	amount
[0-3M]   13M-1Y    11Y-2Y    2Y-3Y    3Y-5Y    5Y-10Y    10Y-more	Stovakia													
[ 0 - 3M] [ 3M - 1Y] [ 1Y - 2Y] [ 1Y - 3Y] [ 3Y - 5Y] [ 15Y - 10Y] [ 10Y - more	Slovenia													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	Spain	611 1,000 691 67 83 4,43 4,43 1,144	4,439 1,948	6	(	0 839 203 32 507 508 0	618 852 295 645 327 3,931 1,948	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	521 394 1 251 1 3 182	0 0 0 0 0	89
[0.3M[ [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Sweden													
[ 0 - 3M] [ 3M - 1Y] [ 1Y - 2Y] [ 2Y - 3Y] [ 3Y - 5Y] [ 5Y - 10Y] [ 10Y - more	United Kingdom													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Iceland													
[ 0 - 3M] [ 3M - 1Y] [ 1Y - 2Y] [ 1Y - 3Y] [ 3Y - 5Y] [ 5Y - 10Y] 10Y - more	Liechtenstein													
[0 - 3M[   13M - 1Y    12Y - 2Y    2Y - 3Y    3Y - 5Y    5Y - 10Y    10Y - more	Norway													



General governments exposures by country of the counterparty

							Kutxabank, S.A.							
							As of 30/06/2024							
						Dire	ct exposures							
	(mln EUR)			On balance sh	ieet				Derivat	ives		Off balar	ice sheet	
												Off-balance sh	neet exposures	
					Non-derivative financial as	sets by accounting portfolio		Derivatives with pos	itive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non- derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
[0.3M] [3M-1Y] [13Y-2Y] [2Y-3Y] [3Y-5Y] [3Y-5Y] [5Y-10Y] Total	Australia													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	Canada													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Hong Kong													
[0 - 3M] [3M - 1Y] [2Y - 2Y] [2Y - 5Y] [5Y - 10Y] [5Y - 10Y]	Japan													
Total	U.S.													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	China													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Switzerland													
Total  [0 - 3M]  [3 M - 3Y]  [1 M - 2Y]  [2 Y - 3Y]  [3 Y - 5 Y]  [5 Y - 10 Y]  [10 Y - more  Total	Other advanced economies non EEA													



General governments exposures by country of the counterparty

							Kutxabank, S.A.							
							As of 30/06/2024							
						Dire	ct exposures							
	(mln EUR)			On balance sh	eet				Derivat	ives		Off balar	ice sheet	
												Off-balance st	eet exposures	
					Non-derivative financial as	sets by accounting portfolio		Derivatives with pos	itive fair value	Derivatives with	negative fair value			Risk weighted exposure
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non- derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	amount
[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	Middle East													
To -3M    To -	Latin America and the Caribbean													
10 - 3M     3M - 1Y     1M - 2Y     2Y - 3Y     13Y - 5Y     15Y - 10Y     10Y - more	Africa													
100 - 3M	Others	383 0 1522 0 50 1399 0	0 152 0 50 139	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	383 0 152 0 50 139 0	0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		

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[1] Information on sovereign exposures is only available for institutions that have zowereign exposures of at least 1% of total "Debt securifies and loans receivables". Country of breatdown is only available for institutions that had non-domestic sovereign exposures of 10% or more compared to btal sovereign exposures. Where the latter threshold is not met, information is disclosed through the aggregate "Others"

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

(4) The exposures reported include the positions towards counterparts (other than sovereigh) on sovereigh credit ink (i), e. CDS, financial guarantees) booked in all the accounting portfolio (on off balance sheet), Irrespective of the denomination and or accounting classification of the positions the economic substance over the form must be used as a criteria for the identification of the exposures to be included in this column. This item does not include exposures to counterparts (other than sovereigh) with full or partial government guarantees by central, regional and local governments.

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.

Lists America: Appetition, Belatin, Bel

Africa: Algoria, Egypt, Morocco, South Africa, Agepta, Egypt, Morocco, South Africa, Agepta, Eenin, Bobawaa, Burkina Faso, Burundi, Cameroon, Cape Verde, Central African Republic Of the Congo, Cide D'Inviere, Equatorial Guinea, Eithea, Gabon, Gambia, Ghana, Guinea, Guin

(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.

(?) 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 eQ4.

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



# Performing and non-performing exposures Kutxabank, S.A.

				As of 30/09/2023					KUUKUDI									
			As of 30/09/2023  Oross carrying amount/ Nominal amount											As of 31/12/2023				
		Gros	s carrying amount/ Nominal a	nount		Accumulated impairs credit risk and provis	ment, accumulated negative cha	anges in fair value due to			Gres	s carrying amount/ Nominal a	mount		Accumulated impairm credit risk and provision	ent, accumulated negative char	nges in fair value due to	
		Of which performing but past due >30 days and <=90 days		Of which non-performing <sup>1</sup> On perfo		On performing exposures <sup>2</sup>	On non-perform	ning exposures <sup>3</sup>	Collaterals and financial guarantees received on non- performing exposures		Of which performing but past due >30 days and <=90 days		Of which non-performing <sup>1</sup>		On performing exposures <sup>2</sup>	On non-performing exposures <sup>2</sup>		Collaterals and financial guarantees received on non- performing exposures
(min EUR)				Of which: defaulted	Of which Stage 3 <sup>8</sup>			Of which Stage 3 <sup>5</sup>					Of which: defaulted	Of which Stage 3 <sup>6</sup>			Of which Stage 3 <sup>8</sup>	
Cash balances at central banks and other demand deposits	3,423	0	0	0		0 (	0		0	4,58		0	0		0	0		0
Debt securities (including at amortised cost and fair value)	6,134	0	0			0 :	2 0		0	6,05-		0	0		2	0		
Central banks	0	0	0	0		0 (	0		0 0			0	0		0	0		0
General governments	5,070	0	0	0		0 (	0		0 0	5,02		0	0		0	0		0
Credit institutions	805	0	0	0		0 (	0		0 0	806	9 0	0	0		0	0		0
Other financial corporations	139	0	0	0		0 :	0		0 0	10-		0	0		1	0		0
Non-financial corporations	121	0	0	0		0 :	0		0 0	12		0	0		1	0		0
Loans and advances(including at amortised cost and fair value)	48,486	110	834	824	69	2 31:	2 339	32	9 445	47,94	84	811	802	672	273	383	36	1 363
Central banks	0	0	0	0		0 (	0		0 0		0	0	0		0	0		0
General governments	5,617	0	0	0		0 (	0		0 0	5,24	3	0	0		0	0		0
Credit institutions	698	0	0	0		0 (	0		0 0	75	s a	0	0		0	0		0
Other financial corporations	390	0	0	0		0 4	4 0		0 0	44		0	0		5	0		0
Non-financial corporations	9,144	6	306	305	24	7 221	135	13	0 143	8,85	15	297	296	230	149	169	15	2 83
of which: small and medium-sized enterprises	2,355	5	210	209	18	6 122	2 108	10	7 92	2,32	4	196	195	176	66	123	12	2 62
of which: Loans collateralised by commercial immovable property	1,730	3	216	216	17	1 8:	3 89	8	5 115	1,600	2	165	164	156	50	108	10	55
Households	32,637	104	528	519	44	5 88	204	15	9 302	32,65	65	514	506	443	119	214	20	280
of which: Loans collateralised by residential immovable property	29,600	98	443	436	37	6 80	162	15	8 277	29,571	61	434	428	377	106	170	16	7 260
of which: Credit for consumption	1,324	2	34	34	2	8	4 17	1	6 7	1,41	2	33	33	27	7 4	16	1	6
DEBT INSTRUMENTS other than HFT	58,042	110	834	824	69	2 314	339	32	9 445	58,59	84	811	802	672	275	383	36	1 363
OFF-BALANCE SHEET EXPOSURES	11,362		63	63	3	4 3:	3 30		7 3	11,98		53	53	26	39	27	1	9 1

<sup>(1)</sup> For the definition of non-performing exposures please refer to Article 47a/31 of Regulation (EU) No 575/2013 (CRR)

Institutions apport has the cumulative amount of expected crief tisseds since initial recognition for the inaccid institutions is support to initial institutions and initial institutions are considered in the cumulative amount of expected crief tissed initial institutions are considered in the cumulative amount of expected crief tissed initial institutions are considered in the cumulative amount of expected crief tissed in the crief tissed in the cumulative amount of expected crief tissed in the crief tissed in the cumulative amount of expected crief tissed in the crief tissed in the cumulative amount of expected crief tissed in the crief tissed in the cumulative amount of expected crief

The two exhalences heave lines, accumulated implairments and accumulated implaints and accumulated in a propriet in a

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 perior



# Performing and non-performing exposures Kutxabank, S.A.

Í					As of 31/03/2024									As of 30/06/2024				
		Oross	carrying amount/ Nominal a	imount		Accumulated impairs credit risk and provis	ment, accumulated negative ch	anges in fair value due to			Gros	s carrying amount/ Nominal a	mount		Accumulated impairs credit risk and provis	ment, accumulated negative ch	anges in fair value due to	
		Of which performing but past due >30 days and <=90 days	Of which non-performing <sup>3</sup> On performing  Of which Stage 3 <sup>3</sup>		On performing exposures <sup>2</sup>	On non-perform	ning exposures <sup>3</sup>	Collaterals and financial guarantees received on non- performing exposures		Of which performing but past due > 30 days and <= 90 days		Of which non-performing <sup>1</sup>		On performing exposures <sup>2</sup>	On non-perform	ning exposures <sup>3</sup>	Collaterals and financial guarantees received on non- performing exposures	
(min ELIR)				Of which: defaulted	Of which Stage 3 <sup>8</sup>			Of which Stage 3 <sup>8</sup>					Of which: defaulted	Of which Stage 3 <sup>b</sup>			Of which Stage 3 <sup>8</sup>	
Cash balances at central banks and other demand deposits	5,069	0		0		0			0 0	6,043	3 0		0		0 (	0		0 0
Debt securities (including at amortised cost and fair value)	6,173	0				0 :	2 0		0 0	6,280					• :			
Central banks		0		0		0			0 0		0		0			0		0 0
General governments	5,14	. 0	0	0		0	0		0	5,251	. 0		0		0 (	0		0
Credit institutions	775	. 0	0	0		0	0		0	749	0		0		0 (	0		0
Other financial corporations	118	0	0	0		0	1 0		0	117	0		0		0 :	. 0		0
Non-financial corporations	14	. 0		0		0			0 0	163	0		0		0 :	. 0		0 0
Loans and advances (including at amortised cost and fair value)	48,224	105	820	0 809	67	9 28	382	35	9 398	49,692	91	824	813	66	10 274	379	35	6 406
Central banks		0	0	0		0			0 0		0		0		0 (	0		0
General governments	5,428	0	6	6		0			0 6	6,193	3 0		5		0 (			0 5
Credit institutions	649	0	0	0		0			0 0	764	0		0		0 (			0 0
Other financial corporations	570	0	0	0		0	5 0		0 0	448	0		0		0 !	0		0 0
Non-financial corporations	9,032	5	298	296	23	1 16	7 169	15	1 110	9,127	6	296	296	20	163	161	14	a 117
of which: small and medium-sized enterprises	2,178	4	194	4 192	17	4 6	5 119	11	8 63	2,153	3	19	191	15	1 60	112	10	e 71
of which: Loans collateralised by commercial immovable property	1,560	3	161	1 159	15	2 6	108	10	7 52	1,590	1	163	163	13	6:	104	10	4 58
Households	32,544	100	516	508	44	8 11	7 213	20	8 283	33,160	85	523	511	45	2 107	218	21	4 284
of which: Loans collateralised by residential immovable property	29,538	94	444	4 437	39	0 10	176	17	2 264	29,529	80	441	438	39	13 95	180	17	7 264
of which: Credit for consumption	1,366	3	34	33	2	8	5 17	1	6 6	1,425	5 4	34	33	2	18	17	1	7 5
DEBT INSTRUMENTS other than HFT	59,462	105	820	809	67	9 29	382	35	9 398	62,015	91	824	813	66	10 276	379	35	6 406
OFF-BALANCE SHEET EXPOSURES	11,84		50	50	2	3 2	27	1	8 1	11,774		71	75	2	14 21	26	1	8 25

(Fig. Fig. 8 a basines and secretary and sec



Forborne exposures

			As of 30/	09/2023					As of 31/2	12/2023		
	Gross carryin exposures wi measures	g amount of th forbearance		exposures with	Collateral and financi		Gross carryin <sub>i</sub> exposures wit measures	g amount of th forbearance	Accumulated impairment, accumulate changes in fair value due to credit risk and provisions for exposures with forbearance measures <sup>2</sup>			al guarantees received rbearance 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)	1,022	408	214	172	643	215	1,022	401	258	212	591	151
Central banks	0	0	0	0	0	0	0	0	0	0	0	0
General governments	13	0	0	0	8	0	13	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	554	213	121	90	296	106	567	214	162	127	258	53
of which: small and medium-sized enterprises	280	140	80	74	186		294	129	98	87	184	
Households	454	195	92	83	338	109	441	187	96	85	324	98
DEBT INSTRUMENTS other than HFT	1,022	408	214	172	643		1,022	401	258	212	591	
Loan commitments given	7	2	0	0	3	0	71	3	1	1	64	0
QUALITY OF FORBEARANCE <sup>2</sup>												
Loans and advances that have been forborne more than twice <sup>3</sup>	0						0					
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria <sup>3</sup>	0						0					

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

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

(I) 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 (excluding loans and advances classified as held for sale, cash balances at tentral banks and other demand deposits) of 5% or



#### Forborne exposures

Kutxabank, S.A.

İ			As of 31/	03/2024					As of 30/	06/2024		
	Gross carryinį exposures wit measures	g amount of th forbearance		exposures with		al guarantees received rbearance measures	Gross carryin exposures wi measures			exposures with	Collateral and financia on exposures with fo	
		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	
Debt securities (including at amortised cost and fair value)	0	0		0			0	9	0		0	0
Central banks	0	0		0		0	0	0	0		0	0
								Ů		Ů		
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)	989	400	255	211	595	180	948	397	246	205	570	184
Central banks	0	0	0	0	0	0	0	0	0	0	0	0
General governments	13	6	0	0	8	6	12	5	0	0	8	5
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	547	209	161	127	272	77	522	209	152	119	261	85
of which: small and medium-sized enterprises	279	126	95	85	174		268	126	86	77	174	
Households	429	185	94	84	315	98	414	182	93	86	302	94
DEBT INSTRUMENTS other than HFT	989	400	255	211	595		948	397	246	205	570	
Loan commitments given	69	1	0	0	63	0	73	10	0	0	68	9
QUALITY OF FORBEARANCE <sup>2</sup>												
Loans and advances that have been forborne more than twice <sup>3</sup>	0						0					
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria <sup>3</sup>	0						0					

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

(2) For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F18.00 F19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/461-115 on Supervisory reporting, However, for the off-balance sheet instruments, he same item ('Accumulated impairment, accumulated ranges in fair value due to credit risk and provisions) is disclosed consistently with the FINREP sign convention. This is because in the size is 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 (excluding loans and advances classified as held for sale, cash balances at central banks and other demand deposits) of 5% or



#### Breakdown of loans and advances to non-financial corporations other than held for trading Kutxabank, S.A.

Ī			As of :	30/09/2023					As of 3	1/12/2023					As of S	31/03/2024					As of 3	/06/2024		
	Gross carry	ingamount				Accumulated	Gross carry	ing amount				Accumulated	Gross carry	ingamount				Accumulated	Gross carry	ying amount				Accumulated
(min EUR)		Of which: non- performin	of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment <sup>1</sup>	negative changes in fair value due to credit risk on non-performing exposures <sup>1</sup>		Of which: non- performinį	of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment <sup>1</sup>	negative changes in fair value due to credit risk on non-performing exposures <sup>1</sup>		Of which: non- performin	of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment <sup>1</sup>	negative changes in fair value due to credit risk on non-performing exposures <sup>2</sup>		Of which: non- performing	of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment <sup>1</sup>	negative changes in fair value due to credit risk on non-performing exposures <sup>1</sup>
A Agriculture, forestry and fishing	68	8	8	68	2	0	72	8	8	72	6	0	70	8	8	70	6	0	72	8	8	72	6	0
B Mining and quarrying	10	1	1	10	1	0	8	1	1	8	0	0	8	2	2	8	0	0	8	2	2	8	0	0
C Manufacturing	1,748	52	52	1,748	40	0	1,516	49	49	1,516	37	0	1,622	57	57	1,622	40	0	1,721	56	56	1,721	39	0
D Electricity, gas, steam and air conditioning supply	351	0	0	351	2	0	359	1	1	359	3	0	354	1	1	354	3	0	355	0	0	355	2	0
E Water supply	268	0	0	268	3	0	221	0	0	221	2	0	324	0	0	324	3	0	274	0	0	274	2	0
F Construction	1,107	92	92	1,107	133	0	1,082	84	84	1,082	111	0	1,050	81	79	1,050	129	0	1,201	98	98	1,201	127	0
G Wholesale and retail trade	750	56	56	750	54	0	770	67	66	770	50	0	676	64	64	676	49	0	664	63	63	664	47	0
H Transport and storage	1,280	3	3	1,280	48	0	1,331	4	4	1,331	24	0	1,389	4	4	1,389	25	0	1,039	3	3	1,039	22	0
I Accommodation and food service activities	145	18	18	145	9	0	142	16	16	142	12	0	180	15	15	180	12	0	178	15	15	178	11	0
J Information and communication	130	2	2	130	2	0	148	2	2	148	2	0	168	2	1	168	2	0	187	2	2	187	2	0
K Financial and insurance activities	1,590	1	1	1,590	13	0	1,584	1	1	1,584	14	0	1,616	1	1	1,616	15	0	1,748	1	1	1,748	15	0
L Real estate activities	748	39	39	748	23	0	728	32	32	728	28	0	679	31	31	679	23	0	683	17	17	683	18	0
M Professional, scientific and technical activities	444	18	17	444	12	0	380	17	17	380	14	0	387	17	17	387	15	0	473	16	16	473	15	0
N Administrative and support service activities	121	4	4	121	3	0	101	4	4	101	3	0	113	4	4	113	3	0	146	3	3	146	3	0
O Public administration and defence, compulsory social security	162	0	0	162	1	0	221	0	0	221	1	0	172	0	0	172	1	0	161	0	0	161	1	0
P Education	44	1	1	44	1	0	42	1	1	42	2	0	40	1	1	40	2	0	43	1	1	43	1	0
Q Human health services and social work activities	54	1	1	54	1	0	52	2	2	52	1	0	52	2	2	52	1	0	51	2	2	51	1	0
R Arts, entertainment and recreation	27	5	5	27	4	0	26	5	5	26	5	0	28	5	5	28	5	0	30	5	5	30	5	0
S Other services	97	5	5	97	4	0	73	4	4	73	4	0	106	4	4	106	4	0	91	4	4	91	4	0
Loans and advances	9,144	306	305	9,144	355	0	8,856	297	296	8,856	319	0	9,032	298	296	9,032	336	0	9,127	296	296	9,126	324	0

<sup>&</sup>lt;sup>11</sup>The items' accumulated impairment' and 'accumulated negative changes in fair value due to credit fisk on non-performing exposures' are disclosed with a posible 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 F06.01), which follows a sign convention based on a credit/debit convention, as explained in Anner V. Part I paragraphs 10 and 11 of Regulation (EU) 2021/451-ITS on Supervisory reporting.