

2023 EU-wide Stress Test

Bank Name	ABANCA Corporación Bancaria S.A.
LEI Code	54930056IRBXK0Q1FP96
Country Code	ES



2023 EU-wide Stress Test: Summary

	Actual		Baseline Scenario			Adverse Scenario	
(mln EUR, %)	31/12/2022	31/12/2023	31/12/2024	31/12/2025	31/12/2023	31/12/2024	31/12/2025
Net interest income	747	1,023	1,112	1,110	737	741	738
Gains or losses on financial assets and liabilities held for trading and trading financial assets and trading financial liabilities	15	7	7	7	-7	5	5
Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss	-43	1	-79	-70	-480	-222	-169
Profit or (-) loss for the year	219	431	431	428	-255	-46	-1
Coverage ratio: non-performing exposure (%)	59.82%	55.78%	51.14%	48.13%	63.84%	59.24%	56.48%
Common Equity Tier 1 capital	4,052	4,204	4,394	4,616	3,366	3,100	2,980
Total Risk exposure amount (all transitional adjustments included)	32,468	32,462	32,428	32,480	32,511	32,433	32,398
Common Equity Tier 1 ratio, %	12.48%	12.95%	13.55%	14.21%	10.35%	9.56%	9.20%
Fully loaded Common Equity Tier 1 ratio, %	11.95%	12.78%	13.55%	14.21%	9.98%	9.50%	9.20%
Tier 1 capital	4,677	4,829	5,019	5,241	3,991	3,725	3,605
Total leverage ratio exposures	75,318	75,318	75,318	75,318	75,318	75,318	75,318
Leverage ratio, %	6.21%	6.41%	6.66%	6.96%	5.30%	4.95%	4.79%
Fully loaded leverage ratio, %	5.99%	6.35%	6.68%	6.97%	5.14%	4.93%	4.80%
Memorandum item related to the application of IFRS-17 for banks with insurance subsidiaries or participations: Fully loaded Common Equity Tier 1 ratio - With application of IFRS-17. %	11.95%	12.79%	13.55%	14.21%	9.98%	9.50%	9.20%

IFRS 9 transitional arrangements?	Yes (static and dynamic)
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2023 EU-wide Stress Test: Credit risk IRB

									Actual							
									31/12/2022*							
			Exposu	re values			Risk expos	ire amounts								
		A	IRB	F-	IRB	A-l	IRB	F.	IRB	Stage 1	Stage 2	Stage 3	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio - Stage 3
	(min ELR, %	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	exposure	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure
	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
· · · · · · · · · · · · · · · · · · ·	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
ABANCA Corporación Bancaria S.A.	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	- 0	-
ABANCA Corporación bancana S.A.	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Equity	0	0			0	0			0	0	0	0	0	0	-
	Securitisation															
	Other non-credit obligation assets	0	0			0	0			0	0	0	0	0	0	-
	IRB TOTAL	0	0	0	0	0	0	0		0	0	0	0	0	0	-
									Actual							
									31/12/2022*							
			Exposu	re values			Risk expos	ire amounts								

									Actual							
									31/12/2022*							
			Exposu	re values			Risk expos	ure amounts								
		A	IRB	FI	IRB	A-	IRB	F-	IRB	Stage 1	Stage 2	Stage 3	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio - Stage 3
	(min EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted		Non-defaulted	Defaulted	exposure	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure
	Central banks	0	0	0	0	0	0	0	0	0	0		0	0	0	
	Central governments	0	0	0	0	0	0	0	0	0	0		0	0	0	
	Institutions	0	0	0	0	0	0	0	0	0	0		0	0	0	
	Corporates	0	0	0	0	0	0	0	0	0	0		0	0	0	
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0		0	0	0	
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0		0	0	0	
	Retail	0	0	0	0	0	0	0	0	0	0		0	0	0	
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0		0	0	0	
SPAIN	Retail - Secured on real estate property - Of Which: SME	0	0	0		0	0	0	0	0	0		0		0	
SPAIN	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0		0	0	0	
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0		0	0	0	
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0		0	0	0	
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0		0	0	0	
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0		0	0	0	
	Equity	0	0			0	0			0	0		0	0	0	
	Securitisation															
	Other non-credit obligation assets	0	0			0	0			0	0		0	0	0	
	IRB TOTAL	0	0	0	0	0	0	0	0	0	0		0	0	0	

^{*} Stage 1, 2, and 3 exposures as well as related provisions already reflect the restated distribution across IFRS 9 stages as of 1 January 2023 as per Methodological Note.



2023 EU-wide Stress Test: Credit risk IRB ABANCA Corporación Bancaria S.A.

												Baseline Scenario	•									
					31/12/2023							31/12/2024							31/12/2025			
	(min ELR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure
	Central banks	0	0		0 (0) -		0	0		0		-	0	0	0	0	0	0	, -
	Central governments	0	0		0 0) -		0	0	0	0			0	0	0	0		0	, -
	Institutions	0	0	_	0 0	0) -		0	0	0	0	_	-	0	0	0	0	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			+
	Corporates - Of Which: SME Retail	0	0		0 0) -	-	0	0		0			0			0	0		-
	Retail - Secured on real estate property	0	0		0 0	0) -		0	0		0		-	0	0		0	0		
		0	0		0						0					0	0		0	0		+
BANCA Corporación Bancaria S.A.	Retail - Secured on real estate property - Of Which: non-SME 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	0	0	0	1.
	Retail - Other Retail - Of Which: SME	0	0		0 0	0				0	0		0			0	0	0	0	0	0	1-
	Retail - Other Retail - Of Which: non-SME	0	0		0 0	0) -		0	0		0			0	0		0	0		ıl-
	Equity	0	0		0 0	0) -		0	0		0			0	0		0	0		1-
	Securitisation										_										-	
	Other non-credit obligation assets	0	0		0 0	0) -		0	0	0	0		-	0	0	0	0	0		
	IRB TOTAL	0	0		0	0		-		0	0	0	0		-	0	0	0	0	0	0	

												Baseline Scenario	,									
					31/12/2023							31/12/2024							31/12/2025			
	(min ELR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure
	Central banks	0	0	0		0		-	0	0		0 0	0	0			0	0	0	0		J -
	Central governments	0	0	0		0		-	0	0		0 0	0	0			0	0	0	0	0	j -
	Institutions	0	0	0		0	0	-	0	0		0 0	0	0			0	0	0	0		4-
	Corporates	0	0	0		0	0		0	0	-	0 0	0	0			0	0	0	0	0	11-
	Corporates - Of Which: Specialised Lending	0	0	0		0	0		0	0	-	0 0	0	0			0	0	0	0	0	11-
	Corporates - Of Which: SME	0	0	0		0	0		0	0	-	0 0		0			0	0	0	0	0	4-
	Retail	0	0	0					0	0		0 0		0			0		0			4-
	Retail - Secured on real estate property	0	0	0					0	0		0 0		0			0		0			4-
SPAIN	Retail - Secured on real estate property - Of Which: SME	0	0	0	-			-	0	0		0 0		0			0		0			4-
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	-			-	0	0		0 0		0			0		0			4-
	Retail - Qualifying Revolving	0	0	0	-				0	0		0 0		0			0		0			4-
	Retail - Other Retail	0	0	0	-				0	0		0 0		0			0		0			4-
	Retail - Other Retail - Of Which: SME	0	0	0	-				0	0		0 0		0			0		0			4-
	Retail - Other Retail - Of Which: non-SME		0	0	-	- 0		-	0	0		0 0		0			0		0	0		#
	Equity Securitisation		U		,	U			U	0		0 0		U			U	U	U			4
	Other non-credit obligation assets				,											,						_
	IRR TOTAL	0	0			-	-	•	0				0	0	•		0		0	- 0		4

^{*} Stage 1, 2, and 3 exposures as well as related provisions already reflect the restated distribution across IFRS 9 stages as of 1 January 2023 as per Meth



2023 EU-wide Stress Test: Credit risk IRB ABANCA Corporación Bancaria S.A.

												Adverse Scenario										
					31/12/2023							31/12/2024							31/12/2025			
	(min EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ration Stage 3 exposure
	Central banks	0	0	0	0	0		-	0	0	0	0	0	0		0	0	0	0	0	0	
	Central governments	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	
	Institutions	0	0	0	0	0	0		0	0	0	0	0	0		0	0	0	0	0	0	-
	Corporates	0	0	0	0	0	0		0	0	0	0	0	0		0	0	0	0	0	0	
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0		0	0	0	0	0	0		0	0	0	0	0	0	-
	Corporates - Of Which: SME	0	0	0	0	0	0		0	0	0	0	0	0		0	0	0	0	0	0	-
	Retail	0	0	0	0	0	0		0	0	0	0	0	0		0	0	0	0	0	0	
	Retail - Secured on real estate property	0	0	0	0	0	0		0	0	0	0	0	0		0	0	0	0	0	0	, -
ANCA Corporación Bancaria S.A.	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0		0	0	0	0	0	0		0	0	0	0	0	0	
MINCA COLPOTACION DANCANA 3.A.		0	0	0	0	0	0		0	0	0	0	0	0	-	0	0	0	0	0	0	, -
	Retail - Qualifying Revolving	0	0	0	0	0	0		0	0	0	0	0	0		0	0	0	0	0	0	, -
	Retail - Other Retail	0	0		0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	J-
	Retail - Other Retail - Of Which: SME	0	0		0	0	0		0	0	0	0	0	0		0	0	0	0	0	0	<i>j</i> -
	Retail - Other Retail - Of Which: non-SME	0	0		0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	4
	Equity	0	0		0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	4
	Securitisation																					4
	Other non-credit obligation assets		0		0	0		-		0	0	0	0		-	0	0	0	0	0	0	4
	IRB TOTAL	0	0	0	0	0	0		0	0	0	0	0	0	-	0	0	0	0	0	0	

												Adverse Scenario										
					31/12/2023							31/12/2024							31/12/2025			
	(min EUR, %	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central banks		0	0		0		-	0	0		0 0	0	0			0	0	0	0		J -
	Central governments		0	0		0		-	0	0		0 0	0	0			0	0	0			j -
	Institutions		0	0		0	0	-	0	0		0 0	0	0			0	0	0			4-
	Corporates		0	0		0	0	-	0	0		0 0	0	0			0	0	0			4-
	Corporates - Of Which: Specialised Lending		0	0		0	0	-	0	0		0	0	0			0	0	0			4-
	Corporates - Of Which: SME		0	0		0	0	-	0	0		0 0	0	0			0		0			4-
	Retail		0	0				-		0		0 0	0	0			0		0			4-
	Retail - Secured on real estate property		0	0				-		0		0 0	0	0			0		0			4-
SPAIN	Retail - Secured on real estate property - Of Which: SME		0	0		0	0	-	0	0		0	0	0			0	0	0			4-
JI AIII	Retail - Secured on real estate property - Of Which: non-SME	(0	0		0		-	0	0	-	0	0	0			0	0	0			J -
	Retail - Qualifying Revolving		0	0				-	0	0		0	0	0			0		0			J -
	Retail - Other Retail		0	0				-	0	0		0	0	0			0		0			J -
	Retail - Other Retail - Of Which: SME		0	0				-	0	0		0	0	0			0		0			j -
	Retail - Other Retail - Of Which: non-SME		0	0		0		-	0	0		0 0	0	0	-		0	0	0			4-
	Equity		0	0		0		-		0		0 0	0	0	-		0	0	0	0		4-
	Securitisation																					
	Other non-credit obligation assets		0	0		0	0	-	0	0	-	0 0	0	0			0	0	0	0		J -
	IRB TOTAL		0	0				-	0			0	0	0			0	0	0	- 0		ıl-

^{*} Stage 1, 2, and 3 exposures as well as related provisions already reflect the restated distribution across IFRS 9 stages as of 1 January 2023 as per Meth



2023 EU-wide Stress Test: Credit risk STA ABANCA Corporación Bancaria S.A.

							Actual					
							31/12/2021	•				
		Exposure	values	Risk exposu	ire amounts				Stock of	Stock of	Stock of	Coverage Ratio -
	(min EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Stage 3 exposure
	Central banks	8.051	0	0	0	8.051	0	0	0	0	0	0.00%
	Central governments	12.626	0	0	0	11.509	322	41	0	0	0	0.00%
	Regional governments or local authorities	9.422	0	1	0	9.421	0	0	0	0	0	0.00%
	Public sector entities	967	0	153	0	969	0	0	1	0	0	1,38%
	Multilateral Development Banks	SS							0	0		0.00%
	International Organisations					0	0		0			0.00%
	Institutions	1.912	0	876	0	2,497	90	9	0	0	0	0.00%
	Corporates	13.402	153		181	13.063	1.059	429	134	76	322	75,20%
	of which: SME	3.967	41	3,144	45	3,608	447	135	17	29	106	
	Retail	5,248	78		87	5,340	279	204	17	17	133	
ABANCA Corporación Bancaria S.A.	of which: SME	1,454	44	839	51	1,504	119	113	9		74	
	Secured by mortgages on immovable property	15,035	170		170	15,387	736	251	9	29	90	
	of which: SME	799	22	269	22	898	134	33	2	7	12	36.10%
	Items associated with particularly high risk	1,003	6	1,504	8	995	28	37	4	1	36	95.97%
	Covered bonds	39		4	0	39	0		0	0		0.00%
	Claims on institutions and corporates with a ST credit assessment	105		81	0	105	0		0	0		0.00%
	Collective investments undertakings (CIU)	18		20	0	0	0		0	0		0.00%
	Equity	838		1,341	0	0	0		0	0	0	0.00%
	Securitisation											
	Other exposures	4,584	0	4,715	0	319		0	10	0	0	0.00%
	Standardised Total	73,306	407	29,837	446	67,695	2,514	972	175	124	581	59.82%

							Actual					
							31/12/202	2*				
		Exposure	values	Risk exposi	ire amounts				Stock of	Stock of	Stock of	
	(min EUR, %)			Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central banks	8.051	0	0	0	8.051	0	0	0	0	0	0.00%
	Central governments	7.553	0	0	0	7.118	322	41	0		0	0.00%
	Regional governments or local authorities	9,417	0	0	0	9,416	0	0	0		0	0.00%
	Public sector entities	967		153		969			1			1.38%
	Multilateral Development Banks	0	0	0	0	0	0	0	0		0	0.00%
	International Organisations	0	0	0	0	0	0	0	0		0	0.00%
	Institutions	1,336		620		1,185	90		0	0		0.00%
	Corporates	10.782	149	9.656	177	10.361	1.035		126	73	313	
	of which: SME	3.505	38	2.765	41	3.108	435		15	28	101	
00.171	Retail	4,913	75		83	4,856	268		15	16	125	
SPAIN	of which: SME	1,326	43	765	50	1,356	116		8		69	
	Secured by mortoages on immovable property	12.646	145		144	12.909	664			27	80	
	of which: SME	637	18	216	18	716	123		2	7	10	35.80%
	Items associated with particularly high risk	709	5	1,063	7	695	27	35	3	1	34	95.96%
	Covered bonds			0	0	0			0			0.00%
	Claims on institutions and corporates with a ST credit assessment	37		36	0	37		0	0	0		0.00%
	Collective investments undertakings (CIU)	18	0	20	0	0		0	0	0		0.00%
	Equity	745	0	1,248	0	0	0	0	0		0	0.00%
	Securitisation											
	Other exposures	4,579		4,714	0	315	1	0	10	0		0.00%
	Standardised Total	61,752	374	25,423	412	55,911	2,407	915	164	118	553	60.39%



2023 EU-wide Stress Test: Credit risk STA ABANCA Corporación Bancaria S.A.

												Baseline Scenario										
					31/12/2023							31/12/2024							31/12/2025			
	(min EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure
	Central banks	8.051	0	0			0	40,00%	8.051	0	0	0	0	0	40.00%	8.051	0	0	0	0	0	40.009
	Central governments	11,502	326	45	1	13	18	40.00%	11,495	329	48	1	12	19	40.00%	11,488	332	52	1	10	21	40.009
	Regional governments or local authorities	9,415	3	3	-	0	1	40.00%	9,409	9	6	1	0	2	40.00%	9,404	9	9	1	0	3	40.009
	Public sector entities	968	0	- 1		0	0	40,00%	967	1	- 1	0	0	0	40,00%	967	- 1	1	0	0	0	40.009
	Multilateral Development Banks	0		0			0	0.00%	0	0			0	0	0.00%	0	0	0				0.009
	International Organisations	0		0			0	0.00%	0	0			0	0	0.00%	0	0	0				0.009
	Institutions	2.467	107	21		1	1	6.88%	2,444	119	33	0	1	2	6,55%	2,426	126	43	0	1	3	6.419
	Corporates	13.045	962	544	9	55	367	67,49%	12,979	910	661	7	43	410	62.03%	12,952	840	759	7	31	445	6.419 58.609
	of which: SME	3.652	363	176		16	121	68,62%	3.685	300	207	3	11	132	63.91%	3,711	249	230	3	8	141	61.209 57.609
	Retail	5,211	351	261	19	27	166	63.81%	5,098	389	335	16	26	201	59.97%	5,011	405	406	16	24	234	
ABANCA Corporación Bancaria S.A.	of which: SME	1,470	134	133		4	80	60.28%	1,451	136	150	3	3	85	57.02%	1,441	132	164	3	2	90	54.809
	Secured by mortgages on immovable property	15,205	826	343		36	112	32.67%	15,055	884	435	6	35	129	29.63%	14,932	918	525	6	34	145	27.669
	of which: SME	872	152	40	-	4	16	40.73%	854	163	47	1	4	18	39.07%	842	169	53	1	4	20	37.929
	Items associated with particularly high risk	986	30	44	-	3	38	84.92%	979	30	51	1	2	40	77.30%	975	29	57	1	2	41	71.899
	Covered bonds	39	0	0			0	40.00%	39	0	0	0	0	0	40,00%	39	0	0	0	0	0	40.009
	Claims on institutions and corporates with a ST credit assessment	105	0	0			0	40.00%	105	0	0	0	0	0	40.00%	105	0	0	0		0	40.009
	Collective investments undertakings (CIU)	0	0	0			0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0		0	0.009
	Family	0	0	0			0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0		0	0.009
	Securitisation																					
	Other exposures	312	7	1			0	20.00%	307	11	2	0	0	0	20.00%	304	13	4	0		1	20.009
	Standardised Total	67,306	2.611	1.263	39	135	705	55.78%	66.930	2.678	1.573	34	120	804	51.14%	66.653	2.672	1.856	33	102	893	48.139

												Baseline Scenario	•									
					31/12/2023							31/12/2024							31/12/2025			
	(min EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central banks	8.051	0		0		0	40,00%	8.051	0		0	0		40,00%	8.051	0	0	0			40.00%
	Central governments	7,114	324	43	1	13	17	40.00%	7,110	326	45	1	12	18	40.00%	7,106	328	48	1	10	15	40.00%
	Regional governments or local authorities	9,410	3	*	1	0	1	40.00%	9,404	6	6	1	0	2	40.00%	9,399	9	9	1		1 7	40.00%
	Public sector entities	968	0	- 1				40,00%	967	1	- 1	0			40,00%	967	1	- 1				40.00%
	Multilateral Development Banks	0	0		0	0	0	0.00%	0	0		0	0	0	0.00%	0	0	0	0		ı r	0.00%
	International Organisations	0	0		0	0	0	0.00%	0	0		0	0		0.00%	0	0	0	0			0.00%
	Institutions	1,178	87	18	0	1	1	6.94%	1,173	85	26	0	1	2	6.55%	1,169	82	32	0		1 7	6.37%
	Corporates	10.390	896	527		52	356	67.57%	10.359		634	6	39	396	62.37%	10.355	737	722	6	28	s 42°	59,13%
	of which: SME	3,158	347	167	3	16	115	68.89%	3,196	281	195	3	11	125	64.17%	3,226	230	216	3	7	/ 13"	61.47%
	Retail	4,742			18	25	157	63.87%	4,641		315	15	25	190	60.20%	4,563		381	15	22	22!	57.94%
SPAIN	of which: SME	1,327	126	129	3	3	75	59.77%	1,312	127	140	3	3	79	56.62%	1,305	121	153	2		2 87	54.47%
	Secured by mortgages on immovable property	12,761	731	300	6	32	97	32.29%	12,639	773	381	5	31	111	29.25%	12,537	796	459	5	30	J 12"	27.28%
	of which: SME	698	135	34	1	4	13	39.51%	685		40	0	3	15	37.92%	678	144	45	0	3	, 1F	36.81%
	Items associated with particularly high risk	690	26	41		2	35	85.45%	687	25	46	0	2	36	78.50%	684	23	51	0		2 3F	73.57%
	Covered bonds	0	0					0.00%		0		0			0.00%	0		0				0.00%
	Claims on institutions and corporates with a ST credit assessment	37	0		0	0	0	40.00%	37	0		0	0	0	40.00%	37	0	0	0		ı r	40.00%
	Collective investments undertakings (CIU)	0	0		0	0	0	0.00%	0	0		0	0	0	0.00%	0	0	0	0			0.00%
	Equity	0	0			0		0.00%	0	0		0	0		0.00%	0	0	- 0	0		1	0.00%
	Securitisation																				4	4
	Other exposures	308	7	- 1	0	0	0	20.00%	303	10	2		0		20.00%	299	13	4	0		,	20.00%
	Standardised Total	55,648	2,405	1,180	35	125	665	56.38%	55,370	2,406	1,457	30	109	756	51.90%	55,166	2,361	1,707	29	91	L 836	49.00%

^{*} Stage 1, 2, and 3 exposures as well as related provisions already reflect the restated distribution across IFRS 9 stages as of 1 January 2023 as per Methodolog



2023 EU-wide Stress Test: Credit risk STA ABANCA Corporación Bancaria S.A.

												Adverse Scenario										
					31/12/2023							31/12/2024							31/12/2025			
	(min EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure
	Central banks	8.051	0	0		0	0	40,00%	8.051	0	0	0	0	0	40.00%	8.051	0	0	0	0		40.009
	Central governments	11,502	326	45	1	17	18	40.00%	11,495	329	48	1	15	19	40.00%	11,488	332	52	1	11	21	40.009
	Regional governments or local authorities	9,415	3	3	-	0	1	40.00%	9,409	9	6	1	0	2	40.00%	9,404	9	9	1	0	3	40.009
	Public sector entities	968	0	- 1		0	0	40,00%	967	1	- 1	0	0	0	40,00%	967	- 1		0	0		40.009
	Multilateral Development Banks	0	0			0		0.00%	0	0		0	0	0	0.00%	0	0					0.009
	International Organisations	0	0			0		0.00%	0	0		0	0	0	0.00%	0	0					0.009
	Institutions	2,459	111	25	4	15	17	66.16%	2,418	129	48	3	11	29	60.11%	2,389	140	66	2	7	37	56.359
	Corporates	12.886	1.061	604	40	146	419	69,45%	12.463	1.216	872	22	114	556	63.73%	12,298	1.176	1.076	19	81	653	60.729
	of which: SME	3,596	396	199	24	55	145	72,77% 74,03%	3,474 4,949	413	304	13	39	204	67,30%	3,439	378	374	11	27	242	64.899 65.859
	Retail	5,181	373	269	59	49	199	74.03%			419	39	45	286	68.36%	4,802	483	538	34	38	354	65.859
ABANCA Corporación Bancaria S.A.	of which: SME	1,455	143	139	28	18	103	74.25%	1,358	176	202	14	13	139	68.46%	1,319	177	241	12	8	159	65.929
	Secured by mortgages on immovable property	15,135	871	368	28	90	177	48.11%	14,825	1,030	519	22	97	237	45.59%	14,581	1,124	669	19	87	292	43.589
	of which: SME	864	158	43	,	8	18	41.56%	826	180	58	1	8	23	39.18%	805	191	69	1	8	26	38.139
	Items associated with particularly high risk	975	37	48	,	5	39	80.74%	947	8	64	1	6	43	67.39%	933	49	78	1	5	47	60.219
	Covered bonds	39	0	0		0	0	40,00%	39	0	0	0	0	0	40,00%	39	0		0	0		40.009
	Claims on institutions and corporates with a ST credit assessment	105	0	0		0	0	40,00%	105	0	0	0	0	0	40.00%	105	0	0	0			40.009
	Collective investments undertakings (CIU)	0	0	0		0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0			0.009
	Faulty	0	0	0		0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0			0.009
	Securitisation																					
	Other exposures	311	8	1		0	0	20.04%	302	14	- 4	0	0	1	20.04%	297	17	6	0			20.049
	Standardised Total	67.027	2.791	1.363	136	322	870	63.84%	65,971	3,229	1.980	90	287	1.173	59.24%	65.355	3,330	2,496	79	231	1.410	20.049

												Adverse Scenario	,									
					31/12/2023							31/12/2024							31/12/2025			
	(min ELR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central banks	8.051	0	0	0	0	0	40,00%	8.051	0		0			40,00%	8.051	. 0	0	0			40.00%
	Central governments	7,114	324	43	1	17	17	40.00%	7,110	326	45	1	14	18	40.00%	7,106	328	48	1	11	. 19	9 40.00%
	Regional governments or local authorities	9,410	3	3	1	0	1	40.00%	9,404	6	6	1		2	40.00%	9,399	9	9	1			3 40.00%
	Public sector entities	968	0	1	0			40,00%	967	1	- 1				40,00%	967	1	1	0			40.00%
	Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0		0		0	0.00%		0	0	0			0.00%
	International Organisations	0	0	0	0	0	0	0.00%	0	0		0		0	0.00%		0	0	0			0.00%
	Institutions	1,173	89	21	4	15	16	77.15%	1,157	90	37	2	10	28	75.86%	1,147	7 88	48	2	7	36	6 75.47%
	Corporates	10,244	986	583	37	140	407	69,77%	9,872		834	19	107	536	64,35%	9.740	1.052	1.021	17	75	628	8 61.51%
	of which: SME	3,106	377	188	22	54	138	73.41%	2,993	390	288	12	38	196	67.89%	2,963	354	354	10	26	237	2 65.47%
	Retail	4,715			57	46	189	74.75%	4,499			37	42	274	69.16%	4,365		508	33	35	339	9 66.76%
SPAIN	of which: SME	1,313	135	130	27	17	97	74,74%	1,223	164	191	14	17	132	69.07%	1,188	164	226	11	8	. 151	1 66.699
	Secured by mortgages on immovable property	12,705	768	319	26	84	160	50.12%	12,439	901	451	20	90	215	47.67%	12,232	979	581	17	80	265	5 45.63%
	of which: SME	691	139	36	2	7	15	40.36%	662		49	1	7	19	38.10%	646	162	58	1	7	22	2 37.13%
	Items associated with particularly high risk	682	31	44		4	36	81.62%	662	39	57	1	4	39	69.17%	653	38	67	1	- 4	. 42	2 62.34%
	Covered bonds		0		0			0.00%		0					0.00%		0		0			0.00%
	Claims on institutions and corporates with a ST credit assessment	37	0		0			40.00%	37	0					40.00%	37	7 0	0	0			0 40.00%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0		0		0	0.00%		0	0	0			0.00%
	Equity		0	0	0			0.00%	0	0					0.00%		0	- 0	0			0.00%
	Securitisation																					4
	Other exposures	306	8	- 1	0			20.00%	298	14	4	0		- 1	20.00%	293	16	- 6	0		4	1 20.00%
	Standardised Total	55,405	2,560	1,269	127	307	827	65.20%	54,497	2,906	1,830	83	269	1,114	60.87%	53,988	2,956	2,289	72	213	1,334	4 58.30%

^{*} Stage 1, 2, and 3 exposures as well as related provisions already reflect the restated distribution across IFRS 9 stages as of 1 January 2023 as per Methodolog



2023 EU-wide Stress Test: Credit risk COVID-19 IRB ABANCA Corporación Bancaria S.A.

								Public guara	ntees - Actual						
								31/1	2/2022						
		Exposu	re values	Risk expos	ure amounts	Stage 1	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of which	Stage 3	Stage 3 exposure, of which	Stock of provisions for	Stock of provisions for		Coverage Ratio - Stage 3
	(min EUR, %)		F-IRB	A-188	F-IRB	exposure	guaranteed amount	exposure	guaranteed amount	exposure	guaranteed	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure
	Central banks														
	Central oovernments														
	Institutions														
	Corporates		٥	. 0								. 0	. 0		
	Composites - Of Which: Specialised London									0					
	Corporates - Of Which: SME			- 0	- 0	- 0	- 0	- 0	- 0			- 0	- 0	- 0	
ABANCA	Retail			- 0								- 0			
	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME														_
Corporación	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-			- 0	- 0	- 0	- 0	- 0	- 0			- 0	- 0	- 0	
Bancaria S.A.		- 0		- 0	- 0			- 0	- 0			- 0	- 0	- 0	
bancana S.A.	Retail - Oualifying Revolving Retail - Other Retail														
	Retail - Other Retail Retail - Other Retail - Of Which: SME														
	Retail - Other Retail - Of Which: non-SME	- 0		0			0					0	0		
	Equity		Ů	Ü						,	,	Ü	Ü		
	Securitisation														
	Other non-credit obligation assets														
	IRB TOTAL														

								Public guara	intees - Actual						
								31/1	2/2022						
		Exposu	re values	Risk expos	ure amounts	Stage 1	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of which	Stage 3	Stage 3 exposure, of which	Stock of provisions for	Stock of provisions for		Coverage Ratio -
	(min EUR, %)	A-IRB	F-IRB	A-188	F-IRB	exposure	guaranteed	exposure	guaranteed amount	exposure	guaranteed	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure
	Central banks														
	Central governments														
	Institutions														
	Corporates	0	0		0	0	0	0	0	0	0	0	0	0	
	Corporates - Of Which: Specialised Lending														
	Corporates - Of Which: SME														
	Retail		0				0	0	0	0	0	0	0	0	
	Retail - Secured on real estate property														
SPAIN	Retail - Secured on real estate property - Of Which: SME														
SPAIN	Retail - Secured on real estate property - Of Which: non-	٥	0		0	0	0	0	0	0	0	0	0	9	
	Retail - Qualifying Revolving														
	Retail - Other Retail														
	Retail - Other Retail - Of Which: SME														
	Retail - Other Retail - Of Which: non-SME														
	Equity														
	Securitisation														
	Other non-credit obligation assets														



2023 EU-wide Stress Test: Credit risk COVID-19 IRB ABANCA Corporación Bancaria S.A.

															Public guar	intees - Baseline Sceni	ırio												
						31/1:	2/2023									31/12/2024									31/1	2/2025			
		Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 ex exposure	tage 2 osure, of Stage which expos ranteed	re guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stage 2	Stock of provisions for Stage 3 exposure
	(min BUR, %)	0	amount		amount		amount	exposure	ехрологе	exposure			amount		mount	amount	exposure	exposite	ехроните			amount		amount		amount	exposure	exposure	exposure
	Central governments																					-							
	Institutions																												
	Corporates	0	0	0	0 0	0	0	0	0	0		0	0	0	0	0	0 0	0	0		0	0	0	0	0	0	0	0	0 -
	Correctes - Of Whith: Statistical Landon																												
	Corporates - Of Which: SME																												
ANCA	Retail	0	0		0 0				0	0							0 0		0		٥		0	0	0	- 6			
	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME																												
oración	Rutal - Secured on real estate property - Of Which: non-																					-							
aria S.A.	Retail - Qualifying Beynlying																												
11 IG J.M.	Retail - Other Retail																												
	Rutal - Other Rutal - Of Which: SME																												
	Retail - Other Retail - Of Which: non-SME																												
	Equity																												
	Securitisation																												
	Other non-credit oblication assets IRS TOTAL		0	0	0 0		0	0	0	0		0	0	0	0	•	0		0		0	0	٥	0	۰		•	٠	0 -
	Other non-credit oblication assets IRB TOTAL	0	0	0	0 0	۰			0	0		۰	0	0		o Intees - Baseline Sceni	o o	0	0		0	0	0	0	0	0	0	0	0 -
	Other non-credit obligation assets IEE TOTAL	0	0	0	0 0	31/1:	2/2023	0	0	0		0	۰	۰		31/12/2024	o o	0	0		o	0	0	0	31/1:	2/2025	۰	0	0 -
	BEB TOTAL	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	31/1: Stage 3 exposure	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1	Stock of provisions for Stage 2 errossure	Stock of provisions for Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 ex exposure	tage 2 cours, of Stage which expos	31/12/2024 Stege 3 exposure, of which guaranteed	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	31/1: Stage 3 exposure	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1	Stage 2	Stage 3
	(min ELF),	exposure	exposure, of which	Stage 2 exposure	exposure, of which	Stage 3	Stage 3 exposure, of which	provisions for	provisions for	provisions for	Stage 3	Stage 1 exposure	exposure, of which	Stage 2 ex exposure	tage 2 cours, of Stage	31/12/2024 Steps 3 exposure, of which	Stock of provisions for	provisions for	provisions for	Stage 3	Stage 1 exposure	exposure, of which	Stage 2 exposure	exposure, of which	Stage 3	Stage 3 exposure, of which	provisions for	provisions for Stage 2	rovisions for
	Ties SOTAL (min EUR, N. Central bands	exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3	Stage 1 exposure	exposure, of which guaranteed	Stage 2 ex exposure	tage 2 cours, of Stage which expos	31/12/2024 Stege 3 exposure, of which guaranteed	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	rovisions for Stage 3
	The Portion Control States (one Date, to, Control States (on	exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3	Stage 1 exposure	exposure, of which guaranteed	Stage 2 ex exposure	tage 2 cours, of Stage which expos	31/12/2024 Stege 3 exposure, of which guaranteed	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	rovisions for Stage 3
	Die 1974. Constitution (not 624, %) Constitution (not 624, %)	exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3	Stage 1 exposure	exposure, of which guaranteed	Stage 2 ex exposure	tage 2 cours, of Stage which expos	31/12/2024 Stege 3 exposure, of which guaranteed	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	rovisions for Stage 3
	Unit 20164. Control banks Control banks Control conversation Companies	exposure	exposure, of which guaranteed	Steps 2 exposure	exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3	Stage 1 exposure	exposure, of which guaranteed	Stage 2 ex exposure	tage 2 cours, of Stage which expos	31/12/2024 Stege 3 exposure, of which guaranteed	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	rovisions for Stage 3
	Des 2016A. Control State Control Edit	exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3	Stage 1 exposure	exposure, of which guaranteed	Stage 2 ex exposure	tage 2 cours, of Stage which expos	31/12/2024 Stege 3 exposure, of which guaranteed	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	rovisions for Stage 3
	Unit 20164. Control banks Control banks Control conversation Companies	exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3	Stage 1 exposure	exposure, of which guaranteed	Stage 2 ex exposure	tage 2 cours, of Stage which expos	31/12/2024 Stege 3 exposure, of which guaranteed	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	rovisions for Stage 3
	Common Service Control	exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3	Stage 1 exposure	exposure, of which guaranteed	Stage 2 ex exposure	tage 2 cours, of Stage which expos	31/12/2024 Stege 3 exposure, of which guaranteed	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	rovisions for Stage 3
DATN	Control Strain Control Strain Control Control Control Control Control Control Control Control Control Con	0 0	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3	Stage 1 exposure	exposure, of which guaranteed	Stage 2 ex exposure	tage 2 cours, of Stage which expos	31/12/2024 Stege 3 exposure, of which guaranteed	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	rovisions for Stage 3
PAIN	Control hands (not 50% to 50%	0 0	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3	Stage 1 exposure	exposure, of which guaranteed	Stage 2 ex exposure	tage 2 cours, of Stage which expos	31/12/2024 Stege 3 exposure, of which guaranteed	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	stage 3
PAIN	Control hards Contro	0 0	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3	Stage 1 exposure	exposure, of which guaranteed	Stage 2 ex exposure	tage 2 cours, of Stage which expos	31/12/2024 Stege 3 exposure, of which guaranteed	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	rovisions for Stage 3
PAIN	Control Maries Control Control Control Control Control Control Control Control Control Control C	0 0	exposure, of which guaranteed	Steps 2 exposure	exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3	Stage 1 exposure	exposure, of which guaranteed	Stage 2 ex exposure gr	tage 2 cours, of Stage which expos	31/12/2024 Stege 3 exposure, of which guaranteed	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	rovisions for Stage 3
PAIN	Control States Control States	0 0	exposure, of which guaranteed	Stape 2 exposure	exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3	Stage 1 exposure	exposure, of which guaranteed	Stage 2 ex exposure gr	tage 2 cours, of Stage which expos	31/12/2024 Stege 3 exposure, of which guaranteed	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	rovisions for Stage 3
PAIN	Control hards Contro	0 0	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3	Staye 1 exposure	exposure, of which guaranteed	Stage 2 ex exposure gr	tage 2 cours, of Stage which expos	31/12/2024 Stege 3 exposure, of which guaranteed	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3	Stage 1 exposure	exposure, of which guaranteed	0 Stage 2 exposure	exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	stage 3
PAIN	Description (Annual Control Co	0 0	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3	Stage 1 exposure	exposure, of which guaranteed	Stage 2 ex exposure gr	tage 2 cours, of Stage which expos	31/12/2024 Stege 3 exposure, of which guaranteed	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3	Stage 1 exposure	exposure, of which guaranteed	Stage 2 expressive	exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	stage 3
PAIN	Control hards Contro	0 0	exposure, of which guaranteed	0 Starge 2 explosure	exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3	Stage I exposure	exposure, of which guaranteed	Stage 2 ex exposure gr	tage 2 cours, of Stage which expos	31/12/2024 Stege 3 exposure, of which guaranteed	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure 0	exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	stage 3



2023 EU-wide Stress Test: Credit risk COVID-19 IRB

															ABANCA CO	rporacion E	sancaria S.A	ч.													
	1															Public guarantee:	- Adverse Scena	rio													
						31/:	12/2023									31/1	2/2024									31/	12/2025				
	(min EUR, %)	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure
	Central banks																														
	Central governments																								4			4	4	4	
	Institutions																								4			4	4		
	Corporates		0	0 1	0 0) 1			0) (0		0			0 1		0	0 -			0			0 0			9 0	t-
	Conventes - Of White Socialised Lawten																								4			4	4	4	1
	Corporates - Of Which: SME																														
	Retail		0	0 1	0 0) (0) (0	1	0	0 -)	0			0 6				1-
ABANCA	Retail - Secured on real estate property																								4			4	4	4	1
Corporación	Rutal - Secured on real estate property - Of Which: SME																														
COLPOLACION	Retail - Secured on real estate property - Of Which: non-																								4			4	4	4	1
Bancaria S.A.	Retail - Qualifying Revolving																														
	Retail - Other Retail																														
	Rotal - Other Rotal - Of Which: SME																													1	
	Rutall - Other Rutall - Of Which: non-SME																														
	Equity																														
	Securitization																													1	
	Other non-credit obligation assets																														
	IRB TOTAL		0	0														0			0 -			0	3 0		0				
						33/3	12/2023										ı - Adverse Scena 2/2024	rio								11/	12/2025				
		Stage 1	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of which	Stage 3	Stage 3 exposure, of which	Stock of provisions for	Stock of provisions for Stane 2	Stock of provisions for	Coverage Ratio - Stage 3	Stage 1	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of which	Stage 3	Stage 3 exposure, of which	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio	Stage 1	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of which	Stage 3	Stage 3 exposure, of which	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio - Stage 3

																Public guarantees	- Adverse Scena	rio													
						31/1	2/2023									31/12	2/2024									31/12	/2025				
	(min EUR, %)	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central banks																												-		-
	Central covernments				<u> </u>														<u> </u>										-		-
	Institutions																												-		$\overline{}$
	Corporates		0 0	-	0	0	0		0			0	0		٥	0		0 1	0	0		٥	٥	0	0	0	0				
	Corporates - Of Which: Socialised Lending				<u> </u>														<u> </u>										-	-	-
	Corporates - Of Which: SME																												$\overline{}$		_
	Retail		0 0	-			0	0	0					0	٥			0 1				٥	٥	0	0	0					
	Retail - Secured on real extate property																														
SPAIN	Rutal - Secured on real estate property - Of Which: SME																												$\overline{}$		$\overline{}$
	Rutal - Secured on real estate property - Of Which: non-		0 0	-			0	0	0					0	٥			0 1				٥	٥	0	0	0					
	Retail - Qualifying Revolving																														-
	Retail - Other Retail																														
	Rutal - Other Rutal - Of Which: SME																														
	Rutal - Other Rutal - Of Which: non-SME																														
	Equity																														
	Securitisation																														
	Other non-credit obligation assets																														
	IRB TOTAL		0 0				0			0			0			0		0 1				0			0	0	0	0	. 0	0	

EBA SUPERING SALVENCE

2023 EU-wide Stress Test: Credit risk COVID-19 STA ABANCA Corporación Bancaria S.A.

					/ LDF II FOR CC	orporación E	diredire 5.7	-					
							Public guara	intees - Actual					
							31/1	2/2022					
	(min EUR. W	Exposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Rat Stage 3 exposure
	Central banks	4											
	Central governments												
	Regional governments or local authorities												_
	Public sector entities												_
	Multilateral Development Banks												_
	International Organisations												_
	Institutions												-
	Corporates	1,679	490	1 424	995	771	210	41	18		18	14	
ABANCA	Makes Off	713	164	618	461	112	80	20	- 1	1		- 6	
	Detail	940	142	831	673	179			15		-	- 1	
Corporación	of which: SPE	787	116	692	553	116			14		2	2	
Corporación	Secured by mortospes on immovable property								-				
Bancaria S.A.	of which con Off	-											_
	Sterns associated with particularly high risk				_	_			_	_			
	Covered bonds												
	Claims on institutions and corporates with a ST credit assessment												-
	Collective investments undertakings (CIU)												-
	Equity												_
	Securitization												
	Other exposures												_
	Standardized Total	2.563	554	2 287	1 660	463	121	74	77		20	10	
	Julian State Com	-											
							Public guars	intees - Actual					
							31/1	2/2022					
		Exposure values	Risk exposure	Stage 1	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of which	Stage 3	Stage 3 exposure, of which	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage R
	(min EUR. N		amounts	exposure	guaranteed	exposure	guaranteed	exposure	guaranteed	Stage 1	Stage 2 exposure	Stage 3 exposure	ехроми
	Central banks				2.45(151)		*moint		2100,117				
	Cantral assurraments												_
	Regional governments or local authorities												
	Public sector antition												
	Multilateral Development Banks									1			1
	International Organisations												
	Institutions									1			
	Corporates	1,612	455	1,364	972	324	216	40	18		12	14	_
	of which: SPE	561	143	570	475	329			- 4				
		500	143	570 792	438 646	108			15		- 1		_
SPAIN	Retail	746	109	651		120					- 2		_
	of which: SME											2	

2023 EU-wide Stress Test: Credit risk COVID-19 STA ABANCA Corporación Bancaria S.A.

																Public guarantees	- Baseline Scenar	rio													
						31/1	2/2023									31/1:	2/2024									31/1	2/2025				
	(min EUR, %)	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	Stage 3 exposure, of which guaranteed	Chara 1	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central banks																														
	Central governments																														
	Regional governments or local authorities Public sector entities				+			-											-												
	Public sector entities Multilateral Development Banks			+				1			_		-					-	-								-		-		
	International Organisations																														
	Institutions																														
	Corporates	1,473	1.030	0 25	165	72	33	,	13	23	23,88%	1,500	1,054	292	127	25	43			32	33,12%	1.533	1.072	151	100	- 101	,	50		35	32,80%
ABANCA	Water Str																														
Corporación	Retail of which: SME	827	670	0 11	15 93	35	25	5 2	- 4	10	0 28,96%	827	670	107	84	47	33	-	3	14	29,45%	829	671	95	75	57	4	40	2	17	29,69%
	Secured by mortnesses on immovable property		,	0								-																			
Bancaria S.A.	of which non-OVE		,			· ·	,	, ,		,	,	,		,		Ü	,	—		,		Ü	·	,	Ü					9	
	Zterns associated with particularly high risk																														
	Covered bonds																														
	Claims on institutions and corporates with a ST credit assessment																														
	Collective investments undertakings (CIU)																														
	Equity Securitization			+				1			_		-					-	-								-		-		
	Other exposures			+				1			_		-					-	-								-		-		
	Standardised Total	2 112	1 200	2 13	10 257	122	- 4	4	16		25,00%	2.363	1.728	303	206	157	20		13	41	26,14%	2 794	1 745	748	171	183		61	11	45	26.22%
		Stage 1	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of which	Stage 3	2/2023 Stage 3 exposure, of which	Stock of provisions for	Stock of provisions for	Stock of provisions for		Stage 1	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of which	Stage 3	Stage 3 exposure, of which	Stock of provisions for		Stock of provisions for	Coverage Ratio - Stage 3	Stage 1	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of which	Stage 3	2/2025 Stage 3 exposure, of which	provisions for	Stock of provisions for		Coverage Ratio - Stage 3
	(min EUR, %)	exposure	exposure, of	Stage 2 exposure	exposure, of		Stage 3 exposure, of					Stage 1 exposure	exposure, of	Stage 2 exposure	exposure, of		Stage 3 exposure, of				Coverage Ratio - Stage 3 exposure	Stage 1 exposure	exposure, of	Stage 2 exposure	exposure, of		Stage 3 exposure, of	provisions for			Coverage Ratio - Stage 3 exposure
	Central hanks	exposure	exposure, of which		exposure, of which	Stage 3	Stage 3 exposure, of which	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3		exposure, of which		exposure, of which	Stage 3	Stage 3 exposure, of which	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3		exposure, of which		exposure, of which	Stage 3	Stage 3 exposure, of which	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3
	Central banks Central governments	exposure	exposure, of which		exposure, of which	Stage 3	Stage 3 exposure, of which	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3		exposure, of which		exposure, of which	Stage 3	Stage 3 exposure, of which	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3		exposure, of which		exposure, of which	Stage 3	Stage 3 exposure, of which	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3
	Central hents Central overnments Regional overnments or local authorities	exposure	exposure, of which		exposure, of which	Stage 3	Stage 3 exposure, of which	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3		exposure, of which		exposure, of which	Stage 3	Stage 3 exposure, of which	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3		exposure, of which		exposure, of which	Stage 3	Stage 3 exposure, of which	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3
	Central banks Central governments	exposure	exposure, of which		exposure, of which	Stage 3	Stage 3 exposure, of which	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3		exposure, of which		exposure, of which	Stage 3	Stage 3 exposure, of which	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3		exposure, of which		exposure, of which	Stage 3	Stage 3 exposure, of which	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3
	Central hanks Central dovernments Replant overnments or local authorities Public partner entities	exposure	exposure, of which		exposure, of which	Stage 3	Stage 3 exposure, of which	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3		exposure, of which		exposure, of which	Stage 3	Stage 3 exposure, of which	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3		exposure, of which		exposure, of which	Stage 3	Stage 3 exposure, of which	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3
	Control Novice Central Governments Resinal covernments or local authorities Resinal covernments or local authorities Reside under control of Resident Setternational Covernments and Setternational Covernments Setternational Covernments Setternational	ехромите	exposure, of which guaranteed arround	ехровите	exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3 exposure	exposure	exposure, of which guaranteed arround		exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3 exposure	exposure	exposure, of which guaranteed servicesh	exposure	exposure, of which	Stage 3	Stage 3 exposure, of which	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3 exposure
	Control locals Carity Conversates Sacional Conversates Sacional Conversates Sacional Conversates Subdive series centrics Multilatural Development Series International Conversations Sacional Conversations Sacional Conversations Sacional Conversations Sacional Conversations Sacional Conversations	exposure	exposure, of which guaranteed arround	ехровите	exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3		exposure, of which guaranteed arround		exposure, of which	Stage 3	Stage 3 exposure, of which	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3	exposure	exposure, of which guaranteed servicesh	exposure	exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which guaranteed amount	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3
	Enset house Carbot Governments Resisted Governments or Social authorities Resisted Governments Resisted Government Govern Resisted Government Govern Resisted Government Govern Resisted Government Govern Resisted Government Resisted Government Government Government Government Government	exposure	exposure, of which guaranteed arround	esposure	exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3 exposure	exposure	exposure, of which guaranteed arround		exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3 exposure	1,471	exposure, of which guaranteed errount	exposure	exposure, of which guaranteed	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3 exposure 32,71%
STATE OF THE PROPERTY OF THE P	Found invite Control occuments or local atherities Revised occuments or local atherities Revised occuments or local atherities Revised occuments occuments Revised occuments Revis	ехромите	exposure, of which guaranteed arround	esposure	exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3 exposure	exposure	exposure, of which guaranteed arround		exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3 exposure	1,471	exposure, of which guaranteed servicesh	exposure	exposure, of which guaranteed	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3 exposure
SPAIN	Franch Andre Carbon Communication Control Communication Co	exposure	exposure, of which guaranteed arround	esposure	exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3 exposure	exposure	exposure, of which guaranteed arround		exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3 exposure	1,471	exposure, of which guaranteed errount	exposure	exposure, of which guaranteed	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3 exposure 32,71%
SPAIN	Printed Amelia Carbol de memorale de la red arbeirta Rabin de memorale de la red arbeirta Rabin de memorale de la red arbeirta Rabin de la red arbeirta de la red arbeirta Rabin de la red arbeirta de la red arbeirta Rabin de la red arbeirta de la red arbeirta Rabin de la red arbeirta Rabin de la red arbeirta Rabin de la red arbeirta Rabin de la red arbeirta de la red arbeirta Rabin de la red arbeirta de la red arbeirta Rabin de la red arbeirta de la red arb	exposure	exposure, of which guaranteed arround	esposure	exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3 exposure	exposure	exposure, of which guaranteed arround		exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3 exposure	1,471	exposure, of which guaranteed errount	exposure	exposure, of which guaranteed	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3 exposure 32,71%
SPAIN	Franch Andre Carbon Communication Control Communication Co	exposure	exposure, of which guaranteed arround	esposure	exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3 exposure	exposure	exposure, of which guaranteed arround		exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3 exposure	1,471	exposure, of which guaranteed errount	exposure	exposure, of which guaranteed	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3 exposure 32,71%
SPAIN	Francisco Americano de Carlo C	exposure	exposure, of which guaranteed arround	esposure	exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3 exposure	exposure	exposure, of which guaranteed arround		exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3 exposure	1,471	exposure, of which guaranteed errount	exposure	exposure, of which guaranteed	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3 exposure 32,71%
SPAIN	Postulations Control of mental	exposure	exposure, of which guaranteed arround	esposure	exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3 exposure	exposure	exposure, of which guaranteed arround		exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3 exposure	1,471	exposure, of which guaranteed errount	exposure	exposure, of which guaranteed	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3 exposure 32,71%
SPAIN	Formation of the state of the s	exposure	exposure, of which guaranteed arround	esposure	exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3 exposure	exposure	exposure, of which guaranteed arround		exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3 exposure	1,471	exposure, of which guaranteed errount	exposure	exposure, of which guaranteed	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3 exposure 32,71%
SPAIN	Powderstand Country constrained or land state-time Mills constrained for land state-time Mills constrained Mills c	exposure	exposure, of which guaranteed arround	esposure	exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3 exposure	exposure	exposure, of which guaranteed arround		exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3 exposure	1,471	exposure, of which guaranteed errount	exposure	exposure, of which guaranteed	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3 exposure 32,71%
SPAIN	Posterioristic Section of the Control of Section of Se	exposure	exposure, of which guaranteed arround	esposure	exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3 exposure	exposure	exposure, of which guaranteed arround		exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3 exposure	1,471	exposure, of which guaranteed errount	exposure	exposure, of which guaranteed	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3 exposure 32,71%
SPAIN	Powderstand Country constrained or land state-time Mills constrained for land state-time Mills constrained Mills c	exposure	exposure, of which guaranteed	63004UTB	exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3 exposure	exposure	exposure, of which guaranteed arround		exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3 exposure	1,471 792	exposure, of which guaranteed streams of the	143 93	exposure, of which guaranteed	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3 exposure 32,71%

2023 EU-wide Stress Test: Credit risk COVID-19 STA ABANCA Corporación Bancaria S.A.

																Public guarantees -	Adverse Scenario	,													
						31/1	2/2023									31/12	2024									31/1	2/2025				
	(min BUR, %)	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central banks																														
	Central governments Regional governments or local authorities		-			-		I		-	-	+																	-	-	
	Public sector entities																														
	Multilateral Development Banks																														
	International Organisations																														
	Institutions Corporates	146	1.000		179						34.600	1.69	1017	211	144	120			17		34.00%	1.653	1.033	179	110	197	40				33.82%
ABANCA	of which SIP	2.70	1.000	-			72	1	- 4		25.37	2.70	1.01.7		ATT	117			- 12	- 11	7.20	1.402	1.562	171	110				1	- 4	22.02.0
	Retail	818	663	12	24 97	39	25	5	,	12	30,79%	780	635	128	101	65	45	3	6	20	31,55%	776	633	121	95	82	57		3 4	25	31.84%
Corporación	of which: SME																														
Bancaria S.A.	Secured by mortnesses on immovable requesty of which propSSF			2							-						٥								0				0 0		_
	Items associated with particularly high risk																														
	Covered bonds																														
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)																														
	Collective investments undertakings (CIU) Equity		-			-		I		-	-	+																	-	-	
	Securitisation																														
	Other exposures																														
	Standardised Total	2.295	1,675																												
																Public guarantees -	Adverse Scenario														
						31/1	2/2023									Public guarantees -		•								31/1	2/2025				
			Stage 1		Stage 2	31/1:	Stage 3	Stock of	Stock of	Stock of	I		Stage 1		Stage 2		2024 Stage 3	Stock of	Stock of	Stock of			Stage 1		Stage 2	31/1	Stage 3	Stock of	Stock of	Stack of	
	(min ELE, %)	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure		Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure		Coverage Ratio Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranted	Stage 2 exposure			2024		Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	31/1 Stage 3 exposure		Stock of provisions for Stage 1 exposure	provisions for Stage 2		Coverage Ratio - Stage 3 exposure
	Central hanks	exposure	exposure, of which		exposure, of which	Stage 3	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3		exposure, of which guaranteed		Stage 2 exposure, of which	31/12 Stage 3	Stage 3 exposure, of which	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3		exposure, of which		exposure, of which	Stage 3	Stage 3 exposure, of which	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3
	Central hanks Central governments	exposure	exposure, of which		exposure, of which	Stage 3	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3		exposure, of which guaranteed		Stage 2 exposure, of which	31/12 Stage 3	Stage 3 exposure, of which	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3		exposure, of which		exposure, of which	Stage 3	Stage 3 exposure, of which	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3
	Central hanks Central covernments Regional covernments or local authorities	exposure	exposure, of which		exposure, of which	Stage 3	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3		exposure, of which guaranteed		Stage 2 exposure, of which	31/12 Stage 3	Stage 3 exposure, of which	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3		exposure, of which		exposure, of which	Stage 3	Stage 3 exposure, of which	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3
	Central hanks Central governments	exposure	exposure, of which		exposure, of which	Stage 3	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3		exposure, of which guaranteed		Stage 2 exposure, of which	31/12 Stage 3	Stage 3 exposure, of which	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3		exposure, of which		exposure, of which	Stage 3	Stage 3 exposure, of which	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3
	Outset Nucle. Control operaturate Solitoral coverments Solitoral coverments or local authorities Solitoral coverments Multifaced Covelences Earnis Multifaced Covelences Earnis Multifaced Covelences Earnis Multifaced Coverments Operaturation	exposure	exposure, of which		exposure, of which	Stage 3	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3		exposure, of which guaranteed		Stage 2 exposure, of which	31/12 Stage 3	Stage 3 exposure, of which	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3		exposure, of which		exposure, of which	Stage 3	Stage 3 exposure, of which	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3
	Control source Control source Control source Control source Control sourcements of local authorities Residents consensed to food authorities Residents and Control source Control source Control States Control source C	exposure	exposure, of which guaranteed arround	езровин	exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed exposure	provisions for Stage 1 exposure	provisions for Stage 2	provisions for Stage 3	Stage 3 exposure	exposure	exposure, of which guaranteed amount	exposure	Stage 2 exposure, of which guaranteed strongs	31/12, Stage 3 exposure	Stage 3 exposure, of which	Stock of provisions for Stage 1	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Stage 3 exposure	exposure	exposure, of which guaranteed arrount	exposure	esposure, of which guaranteed	Stage 3	Stage 3 exposure, of which	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3 exposure	Stage 3 exposure
	Control towing Control covernments Socional covernm	exposure	exposure, of which guaranteed arround	езровин	exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed exposure	provisions for Stage 1 exposure	provisions for Stage 2	provisions for Stage 3	Stage 3	exposure	exposure, of which guaranteed amount	exposure	Stage 2 exposure, of which guaranteed strongs	31/12 Stage 3	2024 Stage 3 exposure, of which	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3 exposure	exposure	exposure, of which guaranteed arrount	exposure	esposure, of which guaranteed	Stage 3	Stage 3 exposure, of which	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3
	Control source Control source Control source Control source Control sourcements of local authorities Residents consensed to food authorities Residents and Control source Control source Control States Control source C	exposure	exposure, of which guaranteed erround	exposure	exposure, of which guaranteed annius of the control	Stage 3 exposure	Stage 3 exposure, of which guaranteed exposure	provisions for Stage 1 exposure	provisions for Stage 2	provisions for Stage 3	Stage 3 exposure	### ##################################	exposure, of which guaranteed emount	exposure	Stage 2 exposure, of which guaranteed encount	31/12, Stage 3 exposure	2024 Stage 3 exposure, of which	Stock of provisions for Stage 1	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Stage 3 exposure	1,403	exposure, of which guaranteed arrount	exposure	esposure, of which guaranteed	Stage 3	Stage 3 exposure, of which	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3 exposure	Stage 3 exposure
SPAIN	County decrements Resistant severements Resistant severements Resistant severements or food authorities Resistant Resistant Resistant County of the County o	exposure	exposure, of which guaranteed erround	exposure	exposure, of which guaranteed annius of the control	Stage 3 exposure	Stage 3 exposure, of which guaranteed exposure	provisions for Stage 1 exposure	provisions for Stage 2	provisions for Stage 3	Stage 3 exposure	### ##################################	exposure, of which guaranteed emount	exposure	Stage 2 exposure, of which guaranteed encount	31/12, Stage 3 exposure	2024 Stage 3 exposure, of which	Stock of provisions for Stage 1	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Stage 3 exposure	1,403	exposure, of which guaranteed senousi	exposure	esposure, of which guaranteed	Stage 3	Stage 3 exposure, of which	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3 exposure	Stage 3 exposure
SPAIN	Frontier Innee. Control commentation is lead substitute. Station of the control contro	exposure	exposure, of which guaranteed erround	exposure	exposure, of which guaranteed annius of the control	Stage 3 exposure	Stage 3 exposure, of which guaranteed exposure	provisions for Stage 1 exposure	provisions for Stage 2	provisions for Stage 3	Stage 3 exposure	### ##################################	exposure, of which guaranteed emount	exposure	Stage 2 exposure, of which guaranteed encount	31/12, Stage 3 exposure	2024 Stage 3 exposure, of which	Stock of provisions for Stage 1	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Stage 3 exposure	1,403	exposure, of which guaranteed senousi	exposure	esposure, of which guaranteed	Stage 3	Stage 3 exposure, of which	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3 exposure	Stage 3 exposure
SPAIN	Formir union Carlot description of the description	exposure	exposure, of which guaranteed erround	exposure	exposure, of which guaranteed annius of the control	Stage 3 exposure	Stage 3 exposure, of which guaranteed exposure	provisions for Stage 1 exposure	provisions for Stage 2	provisions for Stage 3	Stage 3 exposure	### ##################################	exposure, of which guaranteed emount	exposure	Stage 2 exposure, of which guaranteed encount	31/12, Stage 3 exposure	2024 Stage 3 exposure, of which	Stock of provisions for Stage 1	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Stage 3 exposure	1,403	exposure, of which guaranteed senousi	exposure	esposure, of which guaranteed	Stage 3	Stage 3 exposure, of which	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3 exposure	Stage 3 exposure
SPAIN	Principles Carbot described or facility of schools or facility or	exposure	exposure, of which guaranteed erround	exposure	exposure, of which guaranteed annius of the control	Stage 3 exposure	Stage 3 exposure, of which guaranteed exposure	provisions for Stage 1 exposure	provisions for Stage 2	provisions for Stage 3	Stage 3 exposure	### ##################################	exposure, of which guaranteed emount	exposure	Stage 2 exposure, of which guaranteed encount	31/12, Stage 3 exposure	2024 Stage 3 exposure, of which	Stock of provisions for Stage 1	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Stage 3 exposure	1,403	exposure, of which guaranteed senousi	exposure	esposure, of which guaranteed	Stage 3	Stage 3 exposure, of which	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3 exposure	Stage 3 exposure
SPAIN	From the control of t	exposure	exposure, of which guaranteed erround	exposure	exposure, of which guaranteed annius of the control	Stage 3 exposure	Stage 3 exposure, of which guaranteed exposure	provisions for Stage 1 exposure	provisions for Stage 2	provisions for Stage 3	Stage 3 exposure	### ##################################	exposure, of which guaranteed emount	exposure	Stage 2 exposure, of which guaranteed encount	31/12, Stage 3 exposure	2024 Stage 3 exposure, of which	Stock of provisions for Stage 1	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Stage 3 exposure	1,403	exposure, of which guaranteed senousi	exposure	esposure, of which guaranteed	Stage 3	Stage 3 exposure, of which	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3 exposure	Stage 3 exposure
SPAIN	Potential section (Control of Control of Con	exposure	exposure, of which guaranteed erround	exposure	exposure, of which guaranteed annius of the control	Stage 3 exposure	Stage 3 exposure, of which guaranteed exposure	provisions for Stage 1 exposure	provisions for Stage 2	provisions for Stage 3	Stage 3 exposure	### ##################################	exposure, of which guaranteed emount	exposure	Stage 2 exposure, of which guaranteed encount	31/12, Stage 3 exposure	2024 Stage 3 exposure, of which	Stock of provisions for Stage 1	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Stage 3 exposure	1,403	exposure, of which guaranteed senousi	exposure	esposure, of which guaranteed	Stage 3	Stage 3 exposure, of which	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3 exposure	Stage 3 exposure
SPAIN	From the control of t	exposure	exposure, of which guaranteed erround	exposure	exposure, of which guaranteed annius of the control	Stage 3 exposure	Stage 3 exposure, of which guaranteed exposure	provisions for Stage 1 exposure	provisions for Stage 2	provisions for Stage 3	Stage 3 exposure	### ##################################	exposure, of which guaranteed emount	exposure	Stage 2 exposure, of which guaranteed encount	31/12, Stage 3 exposure	2024 Stage 3 exposure, of which	Stock of provisions for Stage 1	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Stage 3 exposure	1,403	exposure, of which guaranteed senousi	exposure	esposure, of which guaranteed	Stage 3	Stage 3 exposure, of which	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3 exposure	Stage 3 exposure
SPAIN	Format various Control of State (1997) Control of Stat	exposure	exposure, of which guaranteed erround	exposure	exposure, of which guaranteed annius of the control	Stage 3 exposure	Stage 3 exposure, of which guaranteed exposure	provisions for Stage 1 exposure	provisions for Stage 2	provisions for Stage 3	Stage 3 exposure	### ##################################	exposure, of which guaranteed emount	exposure	Stage 2 exposure, of which guaranteed encount	31/12, Stage 3 exposure	2024 Stage 3 exposure, of which	Stock of provisions for Stage 1	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Stage 3 exposure	1,403	exposure, of which guaranteed senousi	exposure	esposure, of which guaranteed	Stage 3	Stage 3 exposure, of which	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3 exposure	Stage 3 exposure
SPAIN	From the control of t	exposure	exposure, of which guaranteed strongs of the strong	25 25 12	exposure, of which guaranteed annius of the control	Stage 3 exposure	Stage 3 exposure, of which guaranteed exposure	provisions for Stage 1 exposure	provisions for Stage 2	provisions for Stage 3	Stage 3 exposure	### ##################################	exposure, of which guaranteed emount	exposure	Stage 2 exposure, of which guaranteed encount	31/12, Stage 3 exposure	2024 Stage 3 exposure, of which	Stock of provisions for Stage 1	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Stage 3 exposure	1,403	exposure, of which guaranteed senousi	exposure	esposure, of which guaranteed	Stage 3	Stage 3 exposure, of which	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3 exposure	Stage 3 exposure



2023 EU-wide Stress Test: Securitisations

		Actual		Baseline Scenario			Adverse Scenario	
	(mln EUR)	31/12/2022	31/12/2023	31/12/2024	31/12/2025	31/12/2023	31/12/2024	31/12/2025
	SEC-IRBA	0						
	SEC-SA	0						
Exposure values	SEC-ERBA	0						
	SEC-IAA	0						
	Total	0						
	SEC-IRBA	0	0	0	0	0	0	0
	SEC-SA	0	0	0	0	0	0	0
REA	SEC-ERBA	0	0	0	0	0	0	0
REA	SEC-IAA	0	0	0	0	0	0	0
	Additional risk exposure amounts	0	0	0	0	0	0	0
	Total	0	0	0	0	0	0	0
Impairments	Total banking book others than assessed at fair value		0	0	0	0	0	0



2023 EU-wide Stress Test: Risk exposure amounts

	Actual	Baseline scenario			Adverse scenario		
(mln EUR)	31/12/2022	31/12/2023	31/12/2024	31/12/2025	31/12/2023	31/12/2024	31/12/2025
Risk exposure amount for credit risk	29,679	29,713	29,679	29,731	29,679	29,679	29,679
Risk exposure amount for securitisations and re-securitisations	0	0	0	0	0	0	0
Risk exposure amount other credit risk	29,679	29,713	29,679	29,731	29,679	29,679	29,679
Risk exposure amount for market risk	299	299	299	299	299	299	299
Risk exposure amount for operational risk	1,876	1,876	1,876	1,876	1,876	1,876	1,876
Other risk exposure amounts	574	574	574	574	585	557	545
Total risk exposure amount	32,428	32,462	32,428	32,480	32,439	32,411	32,398
Total Risk exposure amount (transitional)	32,468	32,462	32,428	32,480	32,511	32,433	32,398
Total Risk exposure amount (fully loaded)	32,428	32,462	32,428	32,480	32,439	32,411	32,398



		IFRS 9 first implementation	Actual	Baseline Scenario			Adverse Scenario		
	(min EUR, %)	01/01/2018	31/12/2022	2023	2024	2025	2023	2024	2025
A	OWN FUNDS		5,327	5,479	5,669	5,891	4,641	4,375	4,255
A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)		4,052	4,204	4,394	4,616	3,366	3,100	2,980
A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)		2,665	2,665	2,665	2,665	2,665	2,665	2,665
A.1.1.1	of which: CET1 instruments subscribed by Government		0	0	0	0	0	0	0
A.1.2	Retained earnings		128	382	636	888	-122	-167	-169
A.1.3	Accumulated other comprehensive income		-378	-378	-378	-378	-518	-518	-518
A.1.3.1	Arising from full revaluation, cash flow hedge and liquidity reserves		0	0	0	0	-131	-131	-131
A.1.3.2	OCI Impact of defined benefit pension plans [gain or (-) loss]		0	0	0	0	-13	-13	-13
A.1.3.3	Other OCI contributions		-378	-378	-378	-378	-374	-374	-374
A.1.4	Other Reserves		1,910	1,890	1,871	1,842	1,890	1,871	1,842
A.1.5	Funds for general banking risk		0	0	0	0	0	0	0
A.1.6	Minority interest given recognition in CET1 capital		0	0	0	0	0	0	0
A.1.7	Adjustments to CET1 due to prudential filters		345	345	345	345	345	345	345
A.1.7.1	(-) Value adjustments due to the requirements for prudent valuation (AVA)		-1	-1	-1	-1	-1	-1	-1
A.1.7.2	Cash flow hedge reserve		346	346	346	346	346	346	346
A.1.7.3	Other adjustments		0	0	0	0	0	0	0
A.1.8	(-) Intangible assets (including Goodwill)		-179	-169	-154	-139	-169	-154	-139
A.1.8.1	of which: Goodwill (-)		-68	-68	-68	-68	-68	-68	-68
A.1.8.2	of which: Software assets (-)		-80	-70	-55	-40	-70	-55	-40
A.1.8.3	of which: Other intangible assets (-)		-30	-30	-30	-30	-30	-30	-30
A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs		-574	-535	-495	-455	-703	-742	-762
A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses		0	0	0	0	0	0	0
A.1.11	(-) Defined benefit pension fund assets		-16	-16	-16	-16	0	0	0
A.1.12	(-) Reciprocal cross holdings in CET1 Capital		0	0	0	0	0	0	0
A.1.13	(-) Excess deduction from AT1 items over AT1 Capital		0	0	0	0	0	0	0



			IFRS 9 first implementation	Actual	Baseline Scenario			Adverse Scenario		
		(min EUR, %)	01/01/2018	31/12/2022	2023	2024	2025	2023	2024	2025
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1250% risk weight		0	0	0	0	0	0	0
	A.1.14.1	of which: from securitisation positions (-)		0	0	0	0	0	0	0
	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	0	0	0
	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences		0	0	0	0	0	0	0
	A.1.17	(-) CET1 instruments of financial sector entities where the institution has a significant investment		0	0	0	0	0	0	-6
	A.1.18	(-) Amount exceeding the 17.65% threshold		0	0	0	0	-118	-142	-151
OWN FUNDS	A.1.18A	(-) Insufficient coverage for non-performing exposures		-1	-9	-55	-112	-9	-55	-104
	A.1.18B	(-) Minimum value commitment shortfalls		0	0	0	0	0	0	0
	A.1.18C	(-) Other foreseeable tax charges		0	0	0	0	0	0	0
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 of Regulation (EU) No 575/2013		-24	-24	-24	-24	-24	-24	-24
	A.1.20	CET1 capital elements or deductions - other		0	0	0	0	0	0	0
	A.1.21	Amount subject to IFRS 9 transitional arrangements		-96	-63	-63	-63	-208	-151	-104
	A.1.21.1	Increase in IFRS 9 ECL provisions net of EL as of 01/01/2018 compared to related IAS 39 figures as at 31/12/17 ("static part")	53	53	53	53	53	53	53	53
	A.1.21.2	Increase in non-credit-impaired IFRS 9 ECL provisions net of EL compared to related IFRS 9 figures as at between 01/01/2018 and 31/12/2019 ("old dynamic part")		37	37	37	37	37	37	37
	A.1.21.3	Increase of CET1 capital due to the tax deductibility of the amounts above ("static part + old dynamic part")		27	27	27	27	27	27	27
	A.1.21.4	Increase in non-credit-impaired IFRS 9 ECL provisions net of EL compared to related IFRS 9 figures as at 01/01/2020 ("new dynamic part")		46	0	0	0	206	125	58
	A.1.21.4.1	Increase of CET1 capital due to the tax deductibility of the amounts above ("new dynamic part")		14	0	0	0	62	38	17
	A.1.22	Transitional adjustments		177	53	0	0	130	22	0
	A.1.22.1	Adjustments due to IFRS 9 transitional arrangements		40	0	0	0	72	22	0
	A.1.22.1.1	From the increased IFRS 9 ECL provisions net of EL		40	0	0	0	72	22	0
	A.1.22.1.2	From the amount of DTAs that is deducted from CET1 capital		0	0	0	0	0	0	0
	A.1.22.2	Other transitional adjustments to CET1 Capital		137	53	0	0	57	0	0
	A.1.22.2.1	of which: due to DTAs that rely on future profitability and do not arise from temporary differences		115	53	0	0	57	0	0
	A.1.22.2.2	of which: due to DTAs that rely on future profitability and arise from temporary differences and CET1 instruments of financial sector entities where the institution has a significant investment		0	0	0	0	0	0	0



			IFRS 9 first implementation	Actual	Baseline Scenario			Adverse Scenario		
		(min EUR, %)	01/01/2018	31/12/2022	2023	2024	2025	2023	2024	2025
	A.1.22.2.3	of which: due to unrealised gains and losses measured at fair value through other comprehensive income in view of COVID-19 pandemic		22	0	0	0	0	0	0
	A.1.22.2.4	of which: exemption from deduction of Equity Holdings in Insurance Companies from CET 1 Items		0	0	0	0	0	0	0
	A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)		625	625	625	625	625	625	625
	A.2.1	Additional Tier 1 Capital instruments		625	625	625	625	625	625	625
	A.2.2	(-) Excess deduction from T2 items over T2 capital		0	0	0	0	0	0	0
	A.2.3	Other Additional Tier 1 Capital components and deductions		0	0	0	0	0	0	0
	A.2.4	Additional Tier 1 transitional adjustments		0	0	0	0	0	0	0
	A.2.4.1	of which: adjustments due to IFRS 9 transitional arrangements		0	0	0	0	0	0	0
	A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)		4,677	4,829	5,019	5,241	3,991	3,725	3,605
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)		650	650	650	650	650	650	650
	A.4.1	Tier 2 Capital instruments		650	650	650	650	650	650	650
	A.4.2	Other Tier 2 Capital components and deductions		0	0	0	0	0	0	0
	A.4.3	Tier 2 transitional adjustments		0	0	0	0	0	0	0
	A.4.3.1	of which: adjustments due to IFRS 9 transitional arrangements		0	0	0	0	0	0	0
	A.5	Grandfathered Additional Tier 1 Capital instruments eligible as Tier 2		0	0	0	0	0	0	0
	В	TOTAL RISK EXPOSURE AMOUNT		32,428	32,462	32,428	32,480	32,439	32,411	32,398
TOTAL RISK EXPOSURE AMOUNT	B.1	of which: Transitional adjustments included		0	0	0	0	0	0	0
	B.2	Adjustments due to IFRS 9 transitional arrangements		40	0	0	0	72	22	0
	C.1	Common Equity Tier 1 Capital ratio		12.48%	12.95%	13.55%	14.21%	10.35%	9.56%	9.20%
CAPITAL RATIOS (%) Transitional period	C.2	Tier 1 Capital ratio		14.41%	14.87%	15.48%	16.14%	12.27%	11.49%	11.13%
	C.3	Total Capital ratio		16.41%	16.88%	17.48%	18.14%	14.27%	13.49%	13.13%
	D.1	COMMON EQUITY TIER 1 CAPITAL (fully loaded)		3,875	4,150	4,394	4,616	3,236	3,078	2,980
Fully loaded CAPITAL	D.2	TIER 1 CAPITAL (fully loaded)		4,500	4,775	5,019	5,241	3,861	3,703	3,605
	D.3	TOTAL CAPITAL (fully loaded)		5,150	5,425	5,669	5,891	4,511	4,353	4,255



			IFRS 9 first implementation	Actual	Baseline Scenario		Adverse Scena			
		(min EUR, %)	01/01/2018	31/12/2022	2023	2024	2025	2023	2024	2025
	E.1	Common Equity Tier 1 Capital ratio		11.95%	12.78%	13.55%	14.21%	9.98%	9.50%	9.20%
CAPITAL RATIOS (%) Fully loaded	E.2	Tier 1 Capital ratio		13.88%	14.71%	15.48%	16.14%	11.90%	11.43%	11.13%
	E.3	Total Capital ratio		15.88%	16.71%	17.48%	18.14%	13.91%	13.43%	13.13%
	H.1	Total leverage ratio exposures (transitional)		75,318	75,318	75318	75318	75318	75318	75318
1 (0/)	H.2	Total leverage ratio exposures (fully loaded)		75,141	75,141	75141	75141	75141	75141	75141
Leverage ratios (%)	H.3	Leverage ratio (transitional)		6.21%	6.41%	6.66%	6.96%	5.30%	4.95%	4.79%
	H.4	Leverage ratio (fully loaded)		5.99%	6.35%	6.68%	6.97%	5.14%	4.93%	4.80%
	P.1	Capital conservation buffer		2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%
	P.2	Countercyclical capital buffer		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Transitional combined	P.3	O-SII buffer		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
buffer requirements (%)	P.4	G-SII buffer		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	P.5	Systemic risk buffer applied to exposures according to article 133 of CRD		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	P.6	Combined buffer		2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%
	R.1	Pillar 2 capital requirement		2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%
	R.1.1	of which: CET1		1.13%	1.13%	1.13%	1.13%	1.13%	1.13%	1.13%
	R.1.2	of which: AT1		1.50%	0.38%	0.38%	0.38%	0.38%	0.38%	0.38%
Pillar 2 (%)	R.2	Total SREP capital requirement (applicable requirement to be met at all times - including adverse scenario - according to EBA/GL/2018/03)		10.00%	10.00%	10.00%	10.00%	10.00%	10.00%	10.00%
	R.2.1	of which: CET1		5.63%	5.63%	5.63%	5.63%	5.63%	5.63%	5.63%
	R.3	Overall capital requirement (applicable requirement under the baseline scenario according to EBA/GL/2018/03)		12.50%	12.50%	12.50%	12.50%	12.50%	12.50%	12.50%
	R.3.1	of which: CET1 (relevant input for maximum distributable amount calculation according to Art 141 CRD)		8.13%	8.13%	8.13%	8.13%	8.13%	8.13%	8.13%
	R.4	Leverage Ratio pillar 2 requirement		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	S.1	COMMON EQUITY TIER 1 CAPITAL (fully loaded) - Restated as of 1st January 2023 after first application of IFRS-17		3,876						
Memorandum items	S.2	COMMON EQUITY TIER 1 CAPITAL (fully loaded) - With application of IFRS-17			4,151	4,396	4,617	3,237	3,080	2,981
related to the application of IFRS-17 for banks with insurance subsidiaries or	S.3	TOTAL RISK EXPOSURE AMOUNT - Restated as of 1st January 2023 after first application of IFRS- 17		32,431						
participations	S.4	TOTAL RISK EXPOSURE AMOUNT - With application of IFRS-17			32,465	32,431	32,484	32,442	32,414	32,402
	S.5	Common Equity Tier 1 Capital ratio (fully loaded) - With application of IFRS-17		11.95%	12.79%	13.55%	14.21%	9.98%	9.50%	9.20%



2023 EU-wide Stress Test: P&L

	Actual	Baseline scenario					
(mln EUR)	31/12/2022	31/12/2023	31/12/2024	31/12/2025	31/12/2023	31/12/2024	31/12/2025
Net interest income	747	1,023	1,112	1,110	737	741	738
Interest income	908	2,044	2,171	2,108	2,538	2,790	2,785
Interest expense	-161	-1,021	-1,059	-998	-1,801	-1,779	-1,602
Dividend income	7	6	6	7	5	5	5
Net fee and commission income	265	265	265	265	185	185	185
Gains or losses on financial assets and liabilities held for trading and trading financial assets and trading financial liabilities	15	7	7	7	-7	5	5
Gains or losses on non-trading financial assets mandatorily at fair value through profit or loss by instrument and Gains or losses on financial assets and liabilities designated at fair value through profit or loss					-69		
Other operating income not listed above, net	52	19	20	22	91	18	18
Total operating income, net	1,085	1,319	1,410	1,410	941	955	951
Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss	-43	1	-79	-70	-480	-222	-169
Other income and expenses not listed above, net	-749	-731	-740	-754	-845	-818	-804
Profit or (-) loss before tax from continuing operations	293	589	590	586	-383	-85	-22
Tax expenses or (-) income related to profit or loss from continuing operations	-13	-159	-159	-158	129	39	20
Profit or (-) loss after tax from discontinued operations (disposed at cut-off date)	-61						
Profit or (-) loss for the year	219	431	431	428	-255	-46	-1
Amount of dividends paid and minority interests after MDA-related adjustments	90	177	177	176	-5	-1	0
Attributable to owners of the parent net of estimated dividends	129	254	254	252	-250	-45	-1
Memo row: Impact of one-off adjustments		0	0	0	0	0	0
Total post-tax MDA-related adjustment		0	0	0	0	0	0
Memorandum item for banks with insurance subsidiaries or participations: Profit or (-) loss for the year - With application of IFRS-17		432	433	430	-253	-45	0



2023 EU-wide Stress Test: Major capital measures and realised losses

(MIN EUR)	
	Impact on Common
	Tier 1

Issuance of CET 1 Instruments 01 January to 31 March 2023	Impact on Common Equity Tier 1
Raising of capital instruments eligible as CET1 capital (+)	0
Repayment of CET1 capital, buybacks (-)	0
Conversion to CET1 of hybrid instruments (+)	0

Net issuance of Additional Tier 1 and Tier 2 Instruments 01 January to 31 March 2023	Impact on Additional Tier 1 and Tier 2
Net issuance of Additional Tier 1 and T2 Instruments with a trigger at or above bank's post stress test CET1 ratio in the adverse scenario during the stress test horizon (+/-)	0
Net issuance of Additional Tier 1 and T2 Instrument with a trigger below bank's post stress test CET1 ratio in the adverse scenario during the stress test horizon (+/-)	0

Realised losses 01 January to 31 March 2023	
Realised fines/litigation costs (net of provisions) (-)	-0.076525
Other material losses and provisions (-)	0