

Bank Name	Kutxabank
LEI Code	549300U4LIZV0REEQQ46
Country Code	ES

## 2015 EU-wide Transparency Exercise Capital

CRR / CRDIV DEFINITION OF CAPITAL	As of 31/12/2014	As of 30/06/2015	COREP CODE	REGULATION
OWN FUNDS	4,402	4,555	CA1 {1}	Articles 4(118) and 72 of CRR
COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	4,276	4,430	CA1 {1.1.1}	Article 50 of CRR
Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	2,060	2,060	CA1 {1.1.1.1}	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
Retained earnings	2,554	2,631	CA1 {1.1.1.2}	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (l) of CRR
Accumulated other comprehensive income	365	336	CA1 {1.1.1.3}	Articles 4(100), 26(1) point (d) and 36 (1) point (l) of CRR
Other Reserves	0	0	CA1 {1.1.1.4}	Articles 4(117) and 26(1) point (e) of CRR
Funds for general banking risk	0	0	CA1 {1.1.1.5}	Articles 4(112), 26(1) point (f) and 36 (1) point (l) of CRR
Minority interest given recognition in CET1 capital	0	0	CA1 {1.1.1.7}	Artide 84 of CRR
Adjustments to CET1 due to prudential filters	1	-2	CA1 {1.1.1.9}	Articles 32 to 35 and 36 (1) point (I) of CRR
(-) Intangible assets (including Goodwill)	-301	-306	CA1 {1.1.1.10 + 1.1.1.11}	Articles 4(113), 36(1) point (b) and 37 of CRR. Articles 4(115), 36(1) point (b) and 37 point (a) of CCR
(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs	-425	-466	CA1 {1.1.1.12}	Articles 36(1) point (c) and 38 of CRR
(-) IRB shortfall of credit risk adjustments to expected losses	0	0	CA1 {1.1.1.13}	Articles 36(1) point (d), 40 and 159 of CRR
(-) Defined benefit pension fund assets	0	0	CA1 {1.1.1.14}	Articles 4(109), 36(1) point (e) and 41 of CRR
(-) Reciprocal cross holdings in CET1 Capital	0	0	CA1 {1.1.1.15}	Articles 4(122), 36(1) point (g) and 44 of CRR
(-) Excess deduction from AT1 items over AT1 Capital	-241	-184	CA1 {1.1.1.16}	Article 36(1) point (j) of CRR
(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	0	0	CA1 {1.1.1.17 to 1.1.1.21}	Articles 4(36), 36(1) point (k) (i) and 89 to 91 of CRR; Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR; Articles 36(1) point k) (iii) and 379(3) of CRR; Articles 36(1) point k) (iv) and 153(8) of CRR and Articles 36(1) point k) (v) and 155(8) of CRR.
Of which: from securitisation positions (-)	0	0	CA1 {1.1.1.18}	Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR
<ul> <li>(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment</li> </ul>	0	0	CA1 {1.1.1.22}	Articles 4(27), 36(1) point (h); 43 to 46, 49 (2) and (3) and 79 of CRR
(-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	0	CA1 {1.1.1.23}	Articles 36(1) point (c) and 38; Articles 48(1) point (a) and 48(2) of CRR
<ul> <li>(-) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment</li> </ul>	0	0	CA1 {1.1.1.24}	Articles 4(27); 36(1) point (i); 43, 45; 47; 48(1) point (b); 49(1) to (3) and 79 of CRR
(-) Amount exceding the 17.65% threshold	0	0	CA1 {1.1.1.25}	Article 470 of CRR
Other CET1 capital elements and deductions	0	0	CA1 {1.1.1.27} + CA1 {1.1.1.28}	-
Transitional adjustments	264	360	CA1 {1.1.1.6 + 1.1.1.8 + 1.1.1.26}	-
Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	CA1 {1.1.1.6}	Articles 483(1) to (3), and 484 to 487 of CRR
Transitional adjustments due to additional minority interests (+/-)	7	6	CA1 {1.1.1.8}	Articles 479 and 480 of CRR
Other transitional adjustments to CET1 Capital (+/-)	257	354	CA1 {1.1.1.26}	Articles 469 to 472, 478 and 481 of CRR
ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	0	0	CA1 {1.1.2}	Article 61 of CRR
Additional Tier 1 Capital instruments (including grandfathered amounts)	0	0	CA1 {1.1.2.1} + CA1 {1.1.2.2} + CA1 {1.1.2.3} + CA1 {1.1.2.4}	
Other additional Tier 1 Capital components and deductions (after transitional adjustments)	0	0	CA1 {1.1.2} - (CA1 {1.1.2.1} + CA1 {1.1.2.2} + CA1 {1.1.2.3} + CA1 {1.1.2.4})	
TIER 1 CAPITAL (net of deductions and after transitional adjustments)	4,276	4,430	CA1 {1.1}	Article 25 of CRR
TIER 2 CAPITAL (net of deductions and after transitional adjustments)	126	125	CA1 {1.2}	Article 71 of CRR
Tier 2 Capital instruments (including grandfathered amounts)	0	0	CA1 {1.2.1} + CA1 {1.2.2} + CA1 {1.2.3} + CA1 {1.2.4}	
Other Tier 2 Capital components and deductions (after transitional adjustments)	126	125	CA1 {1.2} - (CA1 {1.2.1} + CA1 {1.2.2} + CA1 {1.2.3} + CA1 {1.2.4})	
TOTAL RISK EXPOSURE AMOUNT	33,578	31,762	CA2 {1}	Articles 92(3), 95, 96 and 98 of CRR
Common Equity Tier 1 Capital ratio	12.74%	13.95%	CA3 {1}	-
Tier 1 Capital ratio	12.74%	13.95%	CA3 {3}	
Total Capital ratio	13.11%	14.34%	CA3 {5}	



## **Risk exposure amounts**

(mln EUR)	as of 31/12/2014	as of 30/06/2015
Risk exposure amounts for credit risk	30,796	28,998
Risk exposure amount for securitisation and re-securitisations in the banking book	50	50
Risk exposure amount for contributions to the default fund of a CCP	0	0
Risk exposure amount Other credit risk	30,746	28,948
Risk exposure amount for position, foreign exchange and commodities (Market risk)	0	5
of which: Risk exposure amount for securitisation and re-securitisations in the trading book <sup>1</sup>	0	0
Risk exposure amount for Credit Valuation Adjustment	123	100
Risk exposure amount for operational risk	2,660	2,660
Other risk exposure amounts	0	0
Total Risk Exposure Amount	33,578	31,762

<sup>(1)</sup> May include hedges, which are not securitisation positions, as per Article 338.3 of CRR



(mln EUR)	As of 31/12/2014	As of 30/06/2015
Interest income	1,084	471
Of which debt securities income	141	62
Of which loans and advances income	952	413
Interest expenses	464	163
(Of which deposits expenses)	453	168
(Of which debt securities issued expenses)	181	59
(Expenses on share capital repayable on demand)	0	0
Dividend income	91	42
Net Fee and commission income	390	207
Gains or (-) losses on derecognition of financial assets and liabilities not measured at fair value through profit or loss, and of non financial assets, net	146	34
Gains or (-) losses on financial assets and liabilities held for trading, net	-2	4
Gains or (-) losses on financial assets and liabilities designated at fair value through profit or loss, net	0	0
Gains or (-) losses from hedge accounting, net	0	0
Exchange differences [gain or (-) loss], net	4	2
Net other operating income /(expenses)	-58	-16
TOTAL OPERATING INCOME, NET	1,191	582
(Administrative expenses)	675	341
(Depreciation)	64	20
(Provisions or (-) reversal of provisions)	21	5
(Commitments and guarantees given)	-7	-3
(Other provisions)	27	9
Of which pending legal issues and tax litigation <sup>1</sup>	0	
Of which restructuring <sup>1</sup>	0	
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	302	263
(Loans and receivables)	291	256
(Held to maturity investments, AFS assets and financial assets measured at cost)	11	7
(Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets)	18	4
(of which Goodwill)	0	0
Negative goodwill recognised in profit or loss	0	0
Share of the profit or (-) loss of investments in subsidaries, joint ventures and associates	3	155
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	19	-4
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	133	99
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	151	123
Profit or (-) loss after tax from discontinued operations	0	0
PROFIT OR (-) LOSS FOR THE YEAR	151	123
Of which attributable to owners of the parent	150	123

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



## 2015 EU-wide Transparency Exercise Market Risk Kutxabank

	-		1														***					
	As of 31/12/2014	As of 30/06/2015					M /12/2014										IM D/06/2015					
			VaR (Memoran	ndum item)	STRESSED VaR (M item)	emorandum	INCREM DEFAUI MIGRATI CAPITAL	LT AND ON RISK		PRICE RISKS CHARGE FOR			VaR (Memoran	dum item)	STRESSED VaR (Memorandum item)		INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP			
(min EUR)	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)		12 WEEKS AVERAGE MEASURE			12 WEEKS AVERAGE MEASURE	LAST MEASURE	TOTAL RISK EXPOSURE AMOUNT	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)		LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE MEASURE		TOTAL RISK EXPOSURE AMOUNT
Traded Debt Instruments	0	5	0	0	0	0							0	0	0	0						
Of which: General risk	0	5	0	0	0	0							0	0	0	0						
Of which: Specific risk	0	0	0	0	0	0							0	0	0	0						
Equities	0	0	0	0	0	0							0	0	0	0						
Of which: General risk	0	0	0	0	0	0							0	0	0	0						
Of which: Specific risk	0	0	0	0	0	0							0	0	0	0						
Foreign exchange risk	0	0	0	0	0	0							0	0	0	0						
Commodities risk Total	0	5	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0



#### Credit Risk - Standardised Approach

AGINOMI	Kutxabank				Standardise	ed Approach			
		A	s of 31/12/2	2014		,	s of 30/06/2	2015	
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions
	(min EUR, %)	2.040	2.504			2.025	4.042		
	Central governments or central banks Regional governments or local authorities	2,949	3,584	0		3,035	4,042	0	
	Public sector entities	2,413 1,144	2,026 767	659		2,891 1,241	2,884 883	563	
	Multilateral Development Banks	1,144	767	039		1,241	003	303	
	International Organisations	0	0	0		0	١	0	
	Institutions	1,670	641	407		661	660	270	
	Corporates	7,543	4,926	4,872		8,039	5,402	5,166	
	of which: SME	2,664	2,213	2,153		2,840	2,383	3,031	
	Retail	7,087	5,500	3,888		7,398	5,399	3,782	
	of which: SME	1,927	1,636	990		1,847	1,509	864	
Consolidated data	Secured by mortgages on immovable property	29,282	29,172	10,283		28,802	28,680	10,104	
	of which: SME	1,033	1,017	375		1,010	981	358	
	Exposures in default	5,115	2,610	2,766	2,436	4,472	2,328	2,461	2,098
	Items associated with particularly high risk	44	42	62		38	36	54	
	Covered bonds	521	521	104		350	350	70	
	Claims on institutions and corporates with a ST credit assessment	307	307	63		323	82	23	
	Collective investments undertakings (CIU)	6	6	6		4	4	4	
	Equity	2,934	2,920	3,172		2,788	2,774	2,980	
	Securitisation	15	8	50		14	7	50	
1	Other exposures	5,928	4,225	4,464		5,061	4,040	3,472	
	Standardised Total	66,958	57,254	30,796	4,458	65,117	57,572	28,998	3,499

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



Credit Risk - IRB Approach

	Kutxabank						IRB Appr	oach					
				As of 3	1/12/2014					As of 30	/06/2015		
		Original	Exposure <sup>1</sup>	Exposure	Risk expos	ure amount	Value adjustments	Original E	xposure <sup>1</sup>	Exposure	Risk expos	sure amount	Value adjustments
	(min EUR, %)		Of which: defaulted	- Value <sup>1</sup>		Of which: defaulted	and provisions		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	and provisions
	Central banks and central governments	0		0	0		0	0		0	0		0
	Institutions	0		0	0		0	0		0	0		0
	Corporates	0		0	0		0	0		0	0		0
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	0		0	0		0	0		0	0		0
	Retail	0		0	0		0	0		0	0		ı .
	Retail - Secured on real estate property	0		0	0		0	0		0	0		ı ,
	Retail - Secured on real estate property - Of Which: SME	0		0	0		0	0		0	0		ň
Consolidated data	Retail - Secured on real estate property - Of Which: non-SME	0		ő	0		ů	0		0	n o		ň
consolidated data	Retail - Qualifying Revolving	0		0	0		o 0	0		0	0		ň
	Retail - Other Retail	0		Ö	0		0	Ō		0	0		ō
	Retail - Other Retail - Of Which: SME	0		0	0		0	0		0	0		0
	Retail - Other Retail - Of Which: non-SME	0		0	0		0	0		0	0		0
	Equity				0						0		
	Securitisation	0		0	0		0	0		0	0		0
	Other non credit-obligation assets				0						0		
	IRB Total				0						0		

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

#### Sovereign Exposure

	(mln EUR)							As of	31/12/2014						
	(min Eory)	GROSS DI	RECT LONG accounting value	NET DIRECT PO	OSITIONS (gross of	exposures (long)	net of cash short only where there		CT SOVEREIGN EXPO	SURES IN DERIVATI	VES (1)	INDIRECT SOVE	REIGN EXPOSURES	(3) (on and off	balance sheet)
		gross of	provisions) (1)		is a maturit	y matching) (1)		Derivatives with p	oositive fair value	Derivatives with	negative fair value	Derivatives with	positive fair value	Derivatives with valu	
Residual Maturity	Country / Region		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book	of which: Financial assets held for trading (2)	Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)
[ 0 - 3M [	Austria	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total  [ 0 - 3M [       [ 3M - 1Y [       [ 1Y - 2Y [       [ 2Y - 3Y [       [ 3Y - 5Y [       [ 5Y - 10Y [       [ 10Y - more       Total	Belgium	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total	Bulgaria	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 0 - 3M [	Cyprus	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 0 - 3M [	Czech Republic	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 0 - 3M [	Denmark	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total	Estonia	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 0 - 3M [	Finland	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M] [3M - 1Y] [1Y - 2Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	France	0	0	0	0	0	0	0	0	0	0	0	0	0	0

#### Sovereign Exposure

	(mln EUR)							As of	31/12/2014						
			RECT LONG	NET DIRECT PO	OSITIONS (gross e	exposures (long)	net of cash short only where there	DIRE	CT SOVEREIGN EXPO	SURES IN DERIVATI	VES (1)	INDIRECT SOVE	REIGN EXPOSURES	S (3) (on and off	balance sheet)
		gross of p	provisions)	positions of soci	is a maturit	y matching) 1)	,	Derivatives with p	ositive fair value	Derivatives with	negative fair value	Derivatives with	positive fair value	Derivatives wit val	
Residual Maturity	Country / Region		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book	of which: Financial assets held for trading (2)	Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)
[ 0 - 3M [	Germany	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 0 - 3M[ [ 3M - 1Y [ [ 1Y - 2Y [ [ 2Y - 3Y [	Croatia	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 0 - 3M [ [ 3M - 1Y [ [ 1Y - 2Y [ [ 2Y - 3Y [ [ 3Y - 5Y [ [ 5Y - 10Y [ [ 10Y - more	Greece		0	0	0	0	0	0	0	0	0	0	0	0	0
T 0 - 3M	Hungary	0	0	0	0	0	0	0		0	0	0	0	0	
Total  [ 0 - 3M [	Ireland								0						0
Total [0 - 3M[ [3M - 1Y[ [1Y - 2Y[ [2Y - 3Y[ [3Y - 5Y[ [5Y - 10Y] [10Y - more Total	Italy	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 0 - 3M [	Latvia	0	0	0	0	0	0	0	0	0	0		0	0	0
Total	Lithuania	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total	Luxembourg	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0	0	0	0	0	0	0

#### Sovereign Exposure

	(mln EUR)							As of	31/12/2014						
	(IIIII EUK)		RECT LONG accounting value	NET DIRECT PO	OSITIONS (gross of	exposures (long)	net of cash short only where there		CT SOVEREIGN EXPO	SURES IN DERIVATI	VES (1)	INDIRECT SOVE	REIGN EXPOSURES	6 (3) (on and off	balance sheet)
		gross of	provisions) (1)	<i>posicions</i> 0: 301	is a maturit	y matching) (1)	<b>,</b>	Derivatives with p	oositive fair value	Derivatives with	negative fair value	Derivatives with	positive fair value	Derivatives with value	h negative fair ue
Residual Maturity	Country / Region		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book	of which: Financial assets held for trading (2)	Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)
[ 0 - 3M [	Malta	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total  [0-3M[ [3M-1Y[ [1Y-2Y[ [2Y-3Y[ [3Y-5Y  [5Y-10Y  [10Y-more Total	Netherlands	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 0 - 3M [	Poland	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total  [ 0 - 3M [	Portugal														
Total  [ 0 - 3M	Romania	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total [0 - 3M [ [3M - 1Y [ [1Y - 2Y [ [2Y - 3Y [ [3Y - 5Y [ [5Y - 10Y ] [10Y - more Total	Slovakia	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 0 - 3M [	Slovenia	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total  [ 0 - 3M	Spain	286 557 994 176 801 1,717 41	45 224 467 87 249 418 41	286 557 994 176 801 1,717 41	240 333 527 90 552 1,255 0	0	0	9	1	81	0	0	0	0	0
Total [0 - 3M   [3M - 1Y   [11 - 2Y   [2Y - 3Y   [3Y - 5Y   [5Y - 10Y   [10Y - more Total	Sweden	4,571	1,530	4,571	2,997	0	0	9	0	81	0	0	0	0	0

#### Sovereign Exposure

	(mln EUR)							As of	31/12/2014						
			RECT LONG	NET DIRECT PO	OSITIONS (gross of ereign debt to oth	exposures (long) per counterpaties	net of cash short only where there	DIRE	CT SOVEREIGN EXPO	SURES IN DERIVATI	VES (1)	INDIRECT SOVE	REIGN EXPOSURES	5 (3) (on and off	balance sheet)
		gross of p	provisions)		is a maturit	ty matching) (1)		Derivatives with p	positive fair value	Derivatives with	negative fair value	Derivatives with	positive fair value	Derivatives with val	
Residual Maturity	Country / Region		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fain value through profit&loss) banking book	of which: Financial assets held for trading (2)	Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)
「0 - 3M 「 「3M - 1Y 「 [1Y - 2Y [ [2Y - 3Y [ [3Y - 5Y [ [5Y - 10Y [ ]0Y - more Total	United Kingdom	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[0-3M[ [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Iceland	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 0 - 3M [	Liechtenstein	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 0 - 3M [	Norway	-	0			0					-	0			-
Total  [ 0 - 3M [	Australia	0	-	0	0		0	0	0	0	0		0	0	0
Total [0 - 3M[ [3M - 1Y[ [1Y - 2Y[ [2Y - 3Y[ [3Y - 5Y[ [5Y - 10Y   [10Y - more Total	Canada	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 0 - 3M [ [ 3M - 1Y [	Hong Kong	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total	Japan	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total	U.S.	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0	0	0	0	0	0	0



#### Sovereign Exposure

Kutxabank

	(mln EUR)							As of	31/12/2014						
	(min Edit)	GROSS DII	RECT LONG accounting value	NET DIRECT PO	OSITIONS (gross e ereign debt to oth	exposures (long) per counterpaties	net of cash short only where there	DIRE	CT SOVEREIGN EXPO	SURES IN DERIVATI	VES (1)	INDIRECT SOVE	REIGN EXPOSURES	(3) (on and off	balance sheet)
		gross of p			is a maturit	y matching) 1)		Derivatives with p	positive fair value	Derivatives with	negative fair value	Derivatives with	positive fair value	Derivatives wit val	h negative fair ue
Residual Maturity	Country / Region		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book	of which: Financial assets held for trading (2)	Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)
[ 0 - 3M [	China	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 0 - 3M [	Switzerland	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 0 - 3M [	Other advanced economies non EEA														
Total	Other Central and eastern Europe countries non EEA	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total  [ 0 - 3M [	Middle East	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total [0-3M[ [3M-1Y[ [1Y-2Y[ [2Y-3Y[ [3Y-5Y[ [10Y-more  Total	Latin America and the Caribbean	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total [ 0 - 3M - 17 [	Africa	0	0	0	0			0	0	0	0	0	0	0	
[ 0 - 3M [	Others	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more Total	-	0	0	0	0	0	0	0	0	0	0	0	0	0	0

Notes and definitions
(1) The exposures reported over only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other counterparts with full or partial government quarantees
(2) The banks disclose the exposures in the "Financial assets held for trading" portfolio after offsetting the cash short positions having the same maturities.
(3) The exposures reported include the positions towards counterparts (other than sovereign) on sovereign credit risk (i.e. CDS, financial quarantees) booked in all the accounting portfolio (no-rif balance sheet). Irrespective of the denomination and or accounting classification of the positions
the exposures substance over the form must be used as a rotheral for the exposures to be included in this claim. This kim does not include exposures to counterparts (other than sovereign) with full or partial government guarantees by central, regional and local governments.



	(mln EUR)							As of 30/06/2015								
		EXPOSURES (	RECT LONG accounting value	NET DIRECT Popositions of son	OSITIONS (gross overeign debt to oth	exposures (long) ner counterpa <u>ties</u>	net of cash short only where there	DIRE	CT SOVEREIGN EXPO	SURES IN DERIVATI	VES (1)	INDIRECT SOVE	REIGN EXPOSURES	6 (3) (on and off	balance sheet)	
	Country / Region	gross of	gross of provisions) (1)		is a maturi	ty matching) (1)		Derivatives with p	positive fair value	Derivatives with	negative fair value	Derivatives with	positive fair value	Derivatives wit val	h negative fair ue	
Residual Maturity			of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book	of which: Financial assets held for trading (2)	Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)	
[ 0 - 3M [ [ 3M - 1Y [ [ 1Y - 2Y [ [ 2Y - 3Y [ [ 3Y - 5Y ] [ 5Y - 10Y [ [ 10Y - more Total	Austria	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 0 - 3M [	Belgium	0	0	0	0		0	0	0	0	0	0	0	0	0	
[ 0 - 3M [ [ 3M - 1Y [ [ 1Y - 2Y [ [ 2Y - 3Y [ [ 3Y - 5Y [ [ 5Y - 10Y [ ] 10Y - more	Bulgaria	0		0			0	0	0	0	0	0		0	0	
Total [ 0 - 3M [	Cyprus	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 0 - 3M [	Czech Republic															
Total 0 - 3M [ 3M - 1Y [ 1Y - 2Y [ 2Y - 3Y [ 3Y - 5Y [ 5Y - 10Y [ 0Y - more	Denmark	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total 0 - 3M [ 3M - 1Y [ 1Y - 2Y [ 2Y - 3Y [ 3Y - 5Y [ 3Y - 10Y [ 0Y - more	Estonia			0						-	0	0		0	0	
Total 0 - 3M [ 8M - 1Y [ 1Y - 2Y [ 2Y - 3Y [ 8Y - 5Y   7 - 10Y   1Y - more Total	Finland	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total 0 - 3M [ 3M - 1Y [ 1Y - 2Y [ 2Y - 3Y [ 3Y - 5Y [ 5Y - 10Y [ 0Y - more Total	France	0	0	0	0		0	0	0	0	0	0	0	0	0	



					As of 30/06/2015												
			RECT LONG accounting value				net of cash short only where there	DIREC	CT SOVEREIGN EXPO	SURES IN DERIVATIV	VES (1)	INDIRECT SOVE	REIGN EXPOSURES	6 (3) (on and off	balance sheet)		
		gross of p	provisions)	positions of sov	is a maturit	y matching) 1)	only where there	Derivatives with p	ositive fair value	Derivatives with	negative fair value	Derivatives with	positive fair value	Derivatives with value			
Residual Maturity	Country / Region		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book	of which: Financial assets held for trading (2)	Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)		
[ 0 - 3M   [ 3M - 1Y   [ 1Y - 2Y   [ 2Y - 3Y   [ 3Y - 5Y   [ 5Y - 10Y   [ 10Y - more	Germany	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Total [ 0 - 3M [	Croatia	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
[ 0 - 3M [	Greece	0	0					0			0				0		
[ 0 - 3M [	Hungary			0	0	0	0		0	0		0	0	0	-		
Total  [ 0 - 3M	Ireland	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Total [ 0 - 3M [	Italy	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
[ 0 - 3M [	Latvia	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Total  [ 0 - 3M	Lithuania	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Total  [ 0 - 3M	Luxembourg	0	0	0	0	0	0	0	0	0	0	0	0	0	0		



(min EUR)								As of 30/06/2015								
			RECT LONG accounting value	NET DIRECT PO	OSITIONS (gross e ereign debt to oth	exposures (long) er counterpaties	net of cash short only where there	DIREC	CT SOVEREIGN EXPO	SURES IN DERIVATI	VES (1)	INDIRECT SOVE	REIGN EXPOSURES	5 (3) (on and off	balance sheet)	
		gross of p	provisions) 1)		is a maturit	y matching) 1)		Derivatives with p	oositive fair value	Derivatives with	negative fair value	Derivatives with	positive fair value	Derivatives with valu		
Residual Maturity	Country / Region		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book	of which: Financial assets held for trading (2)	Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)	
[ 0 - 3M [	Maita		0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 0 - 3M [	Netherlands	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 0 - 3M [	Poland	0		0	_	0			0			0				
Total  [ 0 - 3M [	Portugal		0		0		0	0		0	0		0	0	0	
Total  [ 0 - 3M [	Romania	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total [0 - 3M [ [3M - 1Y [ [1Y - 2Y [ [2Y - 3Y [ [3Y - 5Y [ [5Y - 10Y [ [10Y - more	Słovakia	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total [0 - 3M [ [3M - 1Y [ F 1Y - 2Y F F 2Y - 3Y F F 3Y - 5Y F F 3Y - 10Y F F 10Y - more	Slovenia	0		0	0	0	0	0	0	0	0	0	0	0	0	
Total	Spain	931 828 579 105 1,204 1,740 241 5,628	0 678 663 141 94 396 486 32 2,491	931 828 579 105 1,204 1,740 241 5,628	253 165 437 11 808 1,198 209 3,081	0	0 0 0 0 0 0 11	9	0	81	0	0	0	0	0	
Total	Sweden		2,491	5,628	3,081	0	11	9	0	81	0	0	0	0	0	
Total		0	0	0	0	0	0	0	0	0	0	0	0	0	0	



(min EUR)								As of 30/06/2015									
		GROSS DI EXPOSURES (	RECT LONG accounting value	NET DIRECT PO	OSITIONS (gross of ereign debt to other	exposures (long) ner counterpaties	net of cash short only where there	DIREC	CT SOVEREIGN EXPO	SURES IN DERIVATIV	VES (1)	INDIRECT SOVE	REIGN EXPOSURES	(3) (on and off	balance sheet)		
		gross of	provisions) (1)		is a maturi	ty matching) (1)		Derivatives with p	ositive fair value	Derivatives with	negative fair value	Derivatives with	positive fair value	Derivatives with valu	h negative fair ue		
Residual Maturity	Country / Region		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&ioss) banking book	of which: Financial assets held for trading (2)	Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)		
[ 0 - 3M [	United Kingdom	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
[0 - 3M] [3M - 1Y] [1Y - 2Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	Iceland	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
[ 0 - 3M [	Liechtenstein																
Total  [ 0 - 3M [	Norway	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Total  [ 0 - 3M	Australia	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Total [0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Canada	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
[ 0 - 3M [ [ 3M - 1Y [ [ 1Y - 2Y [ [ 2Y - 3Y [ [ 3Y - 5Y ] [ 5Y - 10Y [ [ 10Y - more	Hong Kong	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Total  [ 0 - 3M [	Japan	0	0	0	0		0	0	0	0	0	0	0	0	0		
Total [0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	u.s.	0	0	0	0	0	0	0	0	0	0	0	0	0	0		



	(mln EUR)							As of 30/06/2015									
			RECT LONG		OSITIONS (gross of the contract of the contrac			DIREC	CT SOVEREIGN EXPO	SURES IN DERIVATIV	VES (1)	INDIRECT SOVE	REIGN EXPOSURES	(3) (on and off	balance sheet)		
		gross of p	provisions) 1)		is a maturit	ty matching) (1)		Derivatives with p	ositive fair value	Derivatives with	negative fair value	Derivatives with	positive fair value	Derivatives with valu	n negative fair ue		
Residual Maturity	Country / Region		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book	of which: Financial assets held for trading (2)	Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)		
[ 0 - 3M [	China	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
[ 0 - 3M [	Switzerland	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
[ 0 - 3M [	Other advanced economies non EEA	_						-									
Total  [ 0 - 3M	Other Central and eastern Europe countries non EEA	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Total  [ 0 - 3M [	Middle East	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Total [0 - 3M[ [3M - 1Y[ [1Y - 2Y] [2Y - 3Y[ [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Latin America and the Caribbean	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
[ 0 - 3M [	Africa	_		0		0	0		0			0	_		0		
Total  [ 0 - 3M	Others	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
[10Y - more Total	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0		

Notes and definitions
(1) The exposures reported over only exposures to certral, regional and local governments on immediate borrower basis, and do not include exposures to other counterparts with full or partial government quarantees
(2) The banks disclose the exposures in the "Financial assets held for trading" portfolio after offsetting the cash short positions having the same maturities.
(3) The exposures reported include the positions towards counterparts (other than sovereign) or sovereign credit risk (u.e. CDs, financial quarantees) booked in all the accounting portfolio (on-off balance sheet). Irrespective of the denomination and or accounting classification of the positions
the excounting substance over the form must be used as a chrelar for the delethification of the exposures to be include exposures to counterparts (other than sovereign) with full or partial government guarantees by central, regional and local governments



#### Information on performing and non-performing exposures

				As of 31	./12/2014			As of 30/06/2015							
		Gross carrying	amount		Accumulated impair changes in fair valu provisions	ment, accumulated e due to credit risk and	Collaterals and		Gross carrying	amount		Accumulated impair changes in fair value provisions <sup>4</sup>	ment, accumulated e due to credit risk and	Collaterals and	
		Of which performing but past due >30	Of which nor	n-performing <sup>1</sup>	On performing exposures <sup>2</sup>	On non-performing	financial guarantees received on non- performing exposures		Of which performing but past due >30	Of which non-performing <sup>1</sup>		On performing exposures <sup>2</sup>	On non-performing	financial guarantees received on non- performing exposures	
		days and <=90 days		Of which: defaulted	exposures-	exposures <sup>3</sup>			days and <=90 days	Of which: defaulted		exposures-	exposures <sup>3</sup>	exposures	
(mln EUR, %)															
Debt securities (including at amortised cost and fair value)	3,745	0	0	0	0	0	0	3,658	0	0	0	0	0	0	
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
General governments	3,041	0	0	0	0	0	0	3,126	0	0	0	0	0	0	
Credit institutions	75	0	0	0	0	0	0	77	0	0	0	0	0	0	
Other financial corporations	620	0	0	0	0	0	0	454	0	0	0	0	0	0	
Non-financial corporations	9	0	0	0	0	0	0	1	0	0	0	0	0	0	
Loans and advances(including at amortised cost and fair value)	48,132	590	4,989	4,947	434	2,406	2,400	47,994	525	4,399	4,367	511	2,077	2,208	
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
General governments	2,150	0	13	13	0	0	0	3,195	2	14	13	0	0	0	
Credit institutions	1,395	0	0	0	0	0	0	432	0	0	0	0	0	0	
Other financial corporations	173	3	10	10	1	10	0	469	4	2	2	9	0	2	
Non-financial corporations	9,990	148	3,436	3,394	327	1,880	1,407	9,621	128	2,873	2,842	394	1,557	1,229	
Households	34,424	440	1,529	1,529	106	516	993	34,278	391	1,510	1,510	108	520	977	
DEBT INSTRUMENTS other than HFT	51,877	590	4,989	4,947	434	2,406	2,400	51,651	525	4,399	4,367	511	2,077	2,208	
OFF-BALANCE SHEET EXPOSURES	7,914		60	60	5	43	11	6,714		49	49	12	33	9	

For the definition of non-performing exposures please refer to COMMISSION IMPLEMENTING REGULATION (EU) 2015/227 of 9 January 2015, ANNEX V, Part 2-Template related instructions, subtitle 29

<sup>&</sup>lt;sup>2</sup> Institutions report here collective allowances for incurrred but not reported losses (instruments at amortised cost) and changes in fair value of performing exposures due to credit risk and provisions (instruments at fair value other than HFT)

<sup>&</sup>lt;sup>3</sup> Institutions report here specific allowances for financial assets, individually and collectively estimated (instruments at amortised cost) and changes in fair value of NPE due to credit risk and provisions (instruments at fair value other than HFT)



### Forborne Exposures

			As of 31/12/2014					As of 30/06/2015		
	Gross carrying amount of exposures with forbearance measures			ment, accumulated e due to credit risk and ures with forbearance	Collateral and financial	Gross carrying a forbearance me	mount of exposures with asures		due to credit risk and	Collateral and financial
(min EUR, %)		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures	guarantees received on exposures with forbearance measures		Of which non- performing exposures with forbearance measures	Of which on non- performing exposures with forbearance measures		exposures with
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	0	0	0	0
Central banks	0	0	0	0	0	0	0	0	0	0
General governments	0	0	0	0	0	0	0	0	0	0
Credit institutions	0	0	0	0	0	0	0	0	0	0
Other financial corporations	0	0	0	0	0	0	0	0	0	0
Non-financial corporations	0	0	0	0	0	0	0	0	0	0
Loans and advances (including at amortised cost and fair value)	5,341	2,679	1,424	1,343	1,324	5,000	2,368	1,270	1,144	1,210
Central banks	0	0	0	0	0	0	0	0	0	0
General governments	124	2	0	0	46	116	2	0	0	46
Credit institutions	0	0	0	0	0	0	0	0	0	0
Other financial corporations	19	10	10	10	0	7	0	0	0	0
Non-financial corporations	3,577	2,158	1,228	1,160	944	3,245	1,858	1,080	968	833
Households	1,621	509	185	173	333	1,632	508	190	176	331
DEBT INSTRUMENTS other than HFT	5,341	2,679	1,424	1,343	1,324	5,000	2,368	1,270	1,144	1,210
Loan commitments given	147	8	2	2	5	76	6	2	2	4

<sup>&</sup>lt;sup>1</sup> For the definition of forborne exposures please refer to COMMISSION IMPLEMENTING REGULATION (EU) 2015/227 of 9 January 2015, ANNEX V, Part 2-Template related instructions, subtitle 30



## Leverage ratio

	(mln EUR, %)	As of 31/12/2014	As of 30/06/2015	Disclosure Template Code	REGULATION
A	Tier 1 capital	4,276	4,430	LRCom {20}	
В	Total leverage ratio exposures	59,581	59,335	LRCom {21}	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
С	Leverage ratio	7.18%	7.47%	A/B	



## Information on collaterals: Mortgage loans

	As of 31/12	2/2014	As of 30/06	5/2015				
	Mortgage   [Loans collateralized by in		Mortgage loans [Loans collateralized by immovable property]					
(mln EUR, %)	Carrying amount	Maximum amount of the collateral that can be considered <sup>1</sup>	Carrying amount	Maximum amount of the collateral that can be considered <sup>1</sup>				
Loans and advances	31,576	31,010	31,162	30,692				
of which: Other financial corporations	2	2	2	2				
of which: Non-financial corporations	1,864	1,828	1,789	1,776				
of which: Households	29,599	29,098	29,252	28,821				

<sup>&</sup>lt;sup>1</sup>This column includes information only on immovable property collaterals. In accordance with the ITS on supervisory reporting, the sum of the amounts of the collateral shall not exceed the carrying amount of the related loan.