

Bank Name	Unicaja Banco, S.A.
LEI Code	5493007SJLLCTM6J6M37
Country Code	ES



2018 EU-wide Transparency Exercise Capital

Unicaja Banco, S.A.

			As of 31/12/2017	As of 30/06/2018	COREP CODE	REGULATION
	Α	(min EUR, %) OWN FUNDS	3,650	3,712	C 01.00 (r010,c010)	Articles 4(118) and 72 of CRR
		COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying				
	A.1	transitional adjustments) Capital instruments eligible as CET1 Capital (including share premium and net own capital	3,532	3,664	C 01.00 (r020,c010)	Article S0 of CRR
	A.1.1	capital list uniens eigible as cc r r capital (including share premium and net own capital instruments)	2,820	2,812	C 01.00 (r030,c010)	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
	A.1.2	Retained earnings	946	943	C 01.00 (r130,c010)	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (I) of CRR
	A.1.3	Accumulated other comprehensive income	17	96	C 01.00 (r180,c010)	Articles 4(100), 26(1) point (d) and 36 (1) point (l) of CRR
	A.1.4	Other Reserves	0	0	C 01.00 (r200,c010)	Articles 4(117) and 26(1) point (e) of CRR
	A.1.5	Funds for general banking risk	0	0	C 01.00 (r210,c010)	Articles 4(112), 26(1) point (f) and 36 (1) point (l) of CRR
	A.1.6	Minority interest given recognition in CET1 capital	0	0	C 01.00 (r230,c010)	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	6	24	C 01.00 (r250,c010)	Articles 32 to 35 of and 36 (1) point (I) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	-28	-29	C 01.00 (r300,c010) + C 01.00 (r340,c010)	Articles 4(113), 36(1) point (b) and 37 of CRR. Articles 4(115), 36(1) point (b) and 37 point (a) of CCR $$
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs	-594	-585	C 01.00 (r370,c010)	Articles 36(1) point (c) and 38 of CRR
	A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses	0	0	C 01.00 (r380,c010)	Articles 36(1) point (d), 40 and 159 of CRR
	A.1.11	(-) Defined benefit pension fund assets	0	0	C 01.00 (r390,c010)	Articles 4(109), 36(1) point (e) and 41 of CRR
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	C 01.00 (r430,c010)	Articles 4(122), 36(1) point (g) and 44 of CRR
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	0	0	C 01.00 (r440,c010)	Article 36(1) point (j) of CRR
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	0	0	C 01.00 (r450,c010) + C 01.00 (r460,c010) + C 01.00 (r470,c010) + C 01.00 (r471,c010) + C 01.00 (r472,c010)	Articles 4(36), 3(4) (anit (k) (i) and 8t os 1 of CR8; Articles 3(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 28 of CR8; Articles 36(1) point k) (ii) and 370(1) of CR8; Articles 36(1) point k) (iv) and 153(8) of CR8 and Articles 36(1) point k) (v) and 155(4) of CR8.
	A.1.14.1	Of which: from securitisation positions (-)	0	0	C 01.00 (r460,c010)	Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR $\label{eq:articles}$
	A.1.15	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment	0	0	C 01.00 (r480,c010)	Articles 4(27), 36(1) point (h); 43 to 46, 49 (2) and (3) and 79 of CRR
	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	0	C 01.00 (r490,c010)	Articles 36(1) point (c) and 38; Articles 48(1) point (a) and 48(2) of CRR
	A.1.17	(-) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment	0	0	C 01.00 (r500,c010)	Articles 4(27); 36(1) point (i); 43, 45; 47; 48(1) point (b); 49(1) to (3) and 79 of CRR
OWN FUNDS Transitional period	A.1.18	(-) Amount exceding the 17.65% threshold	-97	-85	C 01.00 (r510,c010)	Article 48 of CRR
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	0	0	C 01.00 (r524,c010)	Article 3 CRR
	A.1.20	CET1 capital elements or deductions - other	0	0	C 01.00 (r529,c010)	-
	A.1.21	Transitional adjustments	463	487	CA1 {1.1.1.6 + 1.1.1.8 + 1.1.1.26}	
	A.1.21.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	C 01.00 (r220,c010)	Articles 483(1) to (3), and 484 to 487 of CRR
	A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	0	0	C 01.00 (r240,c010)	Articles 479 and 480 of CRR
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	463	487	C 01.00 (r520,c010)	Articles 469 to 472, 478 and 481 of CRR
	A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	42	48	C 01.00 (r530,c010)	Article 61 of CRR
	A.2.1	Additional Tier 1 Capital instruments	49	48	C 01.00 (r540,c010) + C 01.00 (r670,c010)	
	A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	C 01.00 (r720,c010)	
	A.2.3	Other Additional Ter 1 Capital components and deductions	0	0	$\begin{array}{l} C \ 01.00 \ (r690,c010) + C \ 01.00 \ (r700,c010) \\ + \ C \ 01.00 \ (r710,c010) + C \ 01.00 \\ (r740,c010) + C \ 01.00 \ (r744,c010) + C \\ 01.00 \ (r748,c010) \end{array}$	
	A.2.4	Additional Tier 1 transitional adjustments	-7	0	C 01.00 (r660,c010) + C 01.00 (r680,c010) + C 01.00 (r730,c010)	
	A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	3,574	3,712	C 01.00 (r015,c010)	Article 25 of CRR
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	76	0	C 01.00 (r750,c010)	Article 71 of CRR
	A.4.1	Tier 2 Capital instruments	0	0	C 01.00 (r760,c010) + C 01.00 (r890,c010)	
	A.4.2	Other Tier 2 Capital components and deductions	78	0	$ \begin{array}{c} C \; 0.100 \; (+310, d210) \; + C \; 0.100 \; (+220, d210) \\ + C \; 0.100 \; (+320, d210) \; + C \; 0.100 \\ + C \; 0.100 \; (+370, d210) \; + C \; 0.100 \; (+374, d210) \; + \\ C \; 0.100 \; (+370, d210) \; + \; 0.100 \; (+374, d210) \; + \\ C \; 0.100 \; (+376, d210) \end{array} $	
	A.4.3	Tier 2 transitional adjustments	-1	Û	C 01.00 (r880,c010) + C 01.00 (r900,c010) + C 01.00 (r960,c010)	
OWN FUNDS REQUIREMENTS	В	TOTAL RISK EXPOSURE AMOUNT	24,239	23,878	C 02.00 (r010,c010)	Articles 92(3), 95, 96 and 98 of CRR
REQUIREMENTS	B.1	Of which: Transitional adjustments included	217	280	C 05.01 (r010;c040)	
	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	14.57%	15.34%	CA3 (1)	-
CAPITAL RATIOS (%) Transitional period	C.2	TIER 1 CAPITAL RATIO (transitional period)	14.74%	15.55%	CA3 (3)	
	C.3	TOTAL CAPITAL RATIO (transitional period)	15.06%	15.55%	CA3 {5} [A.1-A.1.13-A.1.21+MIN(A.2+A.1.13-	-
CET1 Capital Fully loaded	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	3,069	3,177	[A.1-A.1.13-A.1.21+MIN(A.2+A.1.13- A.2.2-A.2.4+MIN(A.4+A.2.2- A.4.3,0),0)]	-
CET1 RATIO (%) Fully loaded ¹	E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	12.78%	13.46%	[D.1]/[B-B.1]	-
	F	Adjustments to CET1 due to IFRS 9 transitional arrangements		110	C 05.01 (r440,c010)	
Memo items	F	Adjustments to AT1 due to IFRS 9 transitional arrangements		0	C 05.01 (r440,c020)	
	F	Adjustments to T2 due to IFRS 9 transitional arrangements		0	C 05.01 (r440,c030)	
	E.	Adjustments included in RWAs due to IFRS 9 transitional arrangements		107	C 05.01 (r440,c040)	
		ated based on bank's supervisory reporting. Therefore, any capital instruments that are not eligible from a requ				

(1)The fully loaded CET1 ratio is an estimate calculated based on bank's supervisory reporting. Therefore, any capital instruments that are not elicible from a regulatory point of view at the reporting date are not taken into account in this calculation. Fully loaded CET1 capital ratio estimation is based on the formulae stated in column "CORP CODE" – please note that this might lead to differences to fully loaded CET1 capital ratios published by the participating banks e.g. in their Piller 3 disclosure



Leverage ratio

Unicaja Banco, S.A.

	(mln EUR, %)	As of 31/12/2017	As of 30/06/2018	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	3,574	3,712	C 47.00 (r320,c010)	
A.2	Tier 1 capital - fully phased-in definition	3,118	3,225	C 47.00 (r310,c010)	
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	57,366	58,141	C 47.00 (r300,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	56,904	57,654	C 47.00 (r290,c010)	CRR
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	6.2%	6.4%	C 47.00 (r340,c010)	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	5.5%	5.6%	C 47.00 (r330,c010)	



Risk exposure amounts

Unicaja Banco, S.A.

	As of 31/12/2017	as of 30/06/2018
(mln EUR) Risk exposure amounts for credit risk	22,389	21,901
Risk exposure amount for securitisation and re-securitisations in the banking book	233	116
Risk exposure amount for contributions to the default fund of a CCP	0	0
Risk exposure amount Other credit risk	22,156	21,785
Risk exposure amount for position, foreign exchange and commodities (Market risk)	27	53
of which: Risk exposure amount for securitisation and re-securitisations in the trading book ¹	0	0
Risk exposure amount for Credit Valuation Adjustment	80	182
Risk exposure amount for operational risk	1,743	1,743
Other risk exposure amounts	0	0
Total Risk Exposure Amount	24,239	23,878

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



P&L

Unicaja Banco, S.A.

	As of 31/12/2017	As of 30/06/2018
(min EUR)		
Interest income	854	406
Of which debt securities income	212	124
Of which loans and advances income	610	274
Interest expenses	270	103
(Of which deposits expenses)	330	150
(Of which debt securities issued expenses)	40	0
(Expenses on share capital repayable on demand)	0	0
Dividend income	23	15
Net Fee and commission income	214	108
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	102	32
Gains or (-) losses on financial assets and liabilities held for trading, net	2	2
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	0	-2
Gains or (-) losses from hedge accounting, net	0	0
Exchange differences [gain or (-) loss], net	0	1
Net other operating income /(expenses)	15	-2
TOTAL OPERATING INCOME, NET	939	456
(Administrative expenses)	584	285
(Depreciation)	40	18
Modification gains or (-) losses, net	n.a.	0
(Provisions or (-) reversal of provisions)	132	62
(Commitments and guarantees given)	-12	10
(Other provisions)	145	52
Of which pending legal issues and tax litigation ¹	0	
Of which restructuring ¹	0	
(Increases or (-) decreases of the fund for general banking risks, net) ²	0	0
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	37	-14
(Financial assets at fair value through other comprehensive income)	n.a.	0
(Financial assets at amortised cost)	n.a.	-14
(Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets)	67	-4
(of which Goodwill)	2	1
Negative goodwill recognised in profit or loss	0	0
Share of the profit or (-) loss of investments in subsidaries, joint ventures and associates	61	26
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	0	2
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	140	137
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	138	104
Profit or (-) loss after tax from discontinued operations	0	0
PROFIT OR (-) LOSS FOR THE YEAR	138	104
Of which attributable to owners of the parent	142	105

⁽¹⁾ Information available only as of end of the year

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

EBA EMORAN

2018 EU-wide Transparency Exercise

Market Risk Unicaja Banco, S.A.

	SA					IM										IM						
	As of 31/12/2017	As of 30/06/2018				As of 31/1	2/2017									As of 30/06;	2018					
	TOTAL RISK EXPOSURE AMOUNT TOTAL RISK EXPOSURE AMOUNT		VaR <i>(Memorar</i>	ndum item)	STRESSED VaR	(Memorandum item)	AND MIG	NTAL DEFAULT GRATION RISK 'AL CHARGE		RICE RISKS HARGE FOR			VaR <i>(Memora</i>	ndum item)	STRESSED VaR (A	lemorandum item)		LT AND ION RISK		PRICE RISKS		
(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)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	TOTAL RISK EXPOSURE AMOUNT	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt 1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE		TOTAL RISK EXPOSURE AMOUNT
Traded Debt Instruments	24	20	0	0	0	0							0	0	0	0						
Of which: General risk	24	20	0	0	0	0							0	0	0	0						
Of which: Specific risk	0	0	0	0	0	0							0	0	0	0						
Equities	3	32	0	0	0	0							0	0	0	0						
Of which: General risk Of which: Specific risk	1	13	0	0	0	0							0	0	0	0						
Foreign exchange risk	2	19	0	0	0	0							l ő	0	0	0						
Commodities risk	0	ů.	ő	0	0 0	0							ů	0	0	ő						
Total	27	53	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0



Credit Risk - Standardised Approach

Unicaja Banco, S.A.

					Standardise	d Approach			
			As of 31/	12/2017			As of 30/	06/2018	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions
	(mln EUR, %) Central governments or central banks	15,448	18,269	0		16,862	19,369	0	
	Regional governments or local authorities	1,543	1.474	0		1,588	1,504	0	
	Public sector entities	1,341	1,052	656		1,500	1,075	383	
	Multilateral Development Banks	1,5 11	1,052	0		1, 111	1,0,5	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	3,066	860	492		2,886	1,064	452	
	Corporates	7,533	3,958	3,867		7,661	4,158	4,064	
	of which: SME	2,080	1,769	1,682		2,327	1,907	1,809	
	Retail	5,884	4,573	3,161		6,080	4,907	3,404	
	of which: SME	1,795	1,505	862		1,864	1,547	884	
Consolidated data	Secured by mortgages on immovable property	16,134	16,061	5,702		15,966	15,916	5,649	
	of which: SME	766	757	324		761	748	320	
	Exposures in default	2,987	1,621	1,773	1,239	2,583	1,336	1,460	1,171
	Items associated with particularly high risk	15	10	15		11	11	16	
	Covered bonds	231	231	33		191	191	22	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	5	5	5		9	9	9	
	Equity	1,127	991	1,396		1,109	1,076	1,531	
	Securitisation	925	659	233		665	402	116	
	Other exposures	6,204	5,171	5,057		6,091	5,149	4,795	
	Standardised Total	62,443	54,935	22,389	2,529	63,115	56,167	21,901	2,305

⁽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).



Credit Risk - IRB Approach

Unicaja Banco, S.A.

							IRB App	roach							
				As of 3	l/12/2017					As of 30	/06/2018				
		Original Exposure ¹		Original Exposure ¹		Exposure Value ¹	Risk expos	ure amount	Value adjustments	Original Exposure ¹		Exposure Value ¹	Risk expos	sure amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Vilue		Of which: defaulted	and provisions		Of which: defaulted	Func		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	0		0	0		0	0		0	0		0		
	Corporates - Of Which: SME	0		0	0		0	0		0	0		0		
	Retail	0		0	0		0	0		0	0		0		
	Retail - Secured on real estate property	0		0	0		0	0		0	0		0		
	Retail - Secured on real estate property - Of Which: SME	0		0	0		0	0		0	0		0		
Consolidated data	Retail - Secured on real estate property - Of Which: non-SME	0		0	0		0	0		0	0		0		
	Retail - Qualifying Revolving	0		0	0		0	0		0	0		0		
	Retail - Other Retail	0		0	0		0	0		0	0		0		
	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

Unicaja Banco, S.A.

(min EUR)									As of 31	/12/2017								
	_			Memo: brea	kdown by acc	ounting portfo	olio											
Country / Region	of which: of whi loans and deb		Amount	Held for trading ¹	of which:	of which:	Designated at fair value through profit	of which:	of which:	Available-for- sale ³	of which:	of which:	Loans and	of which: of which:		Held-to- maturity	of which	of which:
			debt securities	-	Loans and advances	Debt securities	or loss ²	Loans and advances	Debt securities	sale	Loans and advances	Debt securities	Receivables ⁴	Loans and advances	Debt securities	investments	Loans and advances	Debt securities
TOTAL - ALL COUNTRIES	14,133.8	1,524.3	12,609.4	13.0	0.0	13.0	0.0	0.0	0.0	2,836.3	0.0	2,836.3	1,524.3	1,524.3	0.0	9,760.1	0.0	9,760.1

2018 EU-wide Transparency Exercise

		Unicaia Banco, S.A.												
							As of 30/06/2018							
						Dire	ct exposures							
	(ada EUD)			On balance sl	heet				Deriva	tives		Off balar	ce sheet	
	(mln EUR)								20			011 54141		
												Off-balance sh	eet exposures	
								Derivatives with pos	itive fair value	Derivatives with	negative fair value			
					1	1			1		1			Risk weighted
		T-t-1	Total carrying amount of non-derivative financial assets (net of short											exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	assets (net of short											
			positions)									Nominal	Provisions	
				of which: Financial assets	of which: Financial assets	of which: Financial assets at	of which: Financial assets at							
				held for trading	designated at fair value through profit or loss	fair value through other comprehensive income	amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount			
[0 - 3M [
[3M - 1Y [[1Y - 2Y [
[11 - 21 [[2Y - 3Y [Austria													
[3Y - 5Y [[5Y - 10Y [
[10Y - more														
Total [0 - 3M] [3M - 1Y] [1Y - 2Y]														
[3M - 1Y [[1Y - 2Y [
[2Y - 3Y [[3Y - 5Y [Belgium													
[EV - 10V]														
[10Y - more Total														
[0 - 3M [[3M - 1Y [[1Y - 2Y [
[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [Bulgaria													
[5Y - 10Y [
[10Y - more Total [0 - 3M [
[0 - 3M [[3M - 1Y [[1Y - 2Y [
	Cyprus													
[21-31] [3Y-5Y] [5Y-10Y] [10Y-more Total														
Total	1													
[0 - 3M [[3M - 1Y [[1Y - 2Y [
[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [Czech Republic													
[5Y - 10Y [[10Y - more														
Total														
[0 - 3M [[3M - 1Y [[1Y - 2Y [
[11 - 21] [2Y - 3Y]	Denmark													
[11 - 21 [[2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total														
Total	1													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y]														
[1Y - 2Y [[2Y - 3Y [Estonia													
[10Y - more Total														
Total														A

2018 EU-wide Transparency Exercise

		Unicaia Banco, S.A.					As of 30/06/2018							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	ice sheet	
												Off-balance st	eet exposures	
								Derivatives with pos	itive fair value	Derivatives with	negative fair value			Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Finland													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	France													
10-3M [[3M-1Y] [1Y-2Y] [2Y-3Y] [5Y-10Y] [5Y-10Y] Total	Germany													
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 5Y]	Croatia													
131 - 1011 100 - more Total [0 - 3M [13M - 1Y [13M - 1Y [12Y - 3Y [13Y - 10Y [10V - more Total	Greece													
10041 [0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Hungary													
1041 [0 - 3M] [3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y] [10Y - more Total	Ireland													

2018 EU-wide Transparency Exercise

		Unicaia Banco, S.A.					As of 30/06/2018	1						
						Dire	ct exposures	/						
				On balance s	hoot	Birci	ct exposures		Deriva	tives		Off bala	ıce sheet	
	(min EUR)			On balance s	licet				Deriva	lives		On bala	ice sheet	-
												Off-balance s	neet exposures	
								Derivatives with po	sitive fair value	Derivatives with	h negative fair value			Bick weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Italy	0 0 1,213 358 1,638 585 3,793	0 0 1,213 358 1,638 585 3,793	0 0 0 0 0 0 0		0 0 0 144 144	0 0 1,213 358 1,494 585 3,649	0 0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0		000000000000000000000000000000000000000	0 0 0 0	
10 - 3M [[3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Latvia		5,775		· · · · · · · · · · · · · · · · · · ·		5,015							
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y] [5Y - 10Y [[10Y - more	Lithuania													
Total [0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [3Y-5Y] [10Y-more Total [0-3M]	Luxembourg													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Maita													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Netherlands													
I O - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Poland													

2018 EU-wide Transparency Exercise

		Unicaia Banco, S.A.					As of 30/06/2018							
						Dire	ct exposures							
				On balance sl		Direc	ct exposures		Deriva			Off balar		
	(min EUR)		1	On balance si	neet				Deriva	tives		Off balar	ice sneet	-
												Off-balance sh	eet exposures	
								Derivatives with po	citivo fair valuo	Derivatives with	negative fair value			
								bentuares marps		Derivatives mai				
													Provisions	
		Total gross carrying amount of non- derivative financial assets	Total carrying amount of											Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	non-derivative financial assets (net of short											
			positions)									Nominal	Provisions	
				of which: Financial assets	of which: Financial assets designated at fair value	of which: Financial assets at fair value through other	OF WHICH, FINANCIAL ASSELS AL	Carrying amount	Notional amount	Carrying amount	Notional amount			
				held for trading	through profit or loss	comprehensive income	amortised cost	can ying amount	Nocional amount	carrying amount	Notional amount			
[0-3M]		0	0	1	Û	0	0	0	0	0	0	0	0	
[0-3M] [3M-1Y] [1Y-2Y]		0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y [[3Y - 5Y [Portugal	0	0 0	0	0	0	0 0	0	0	0	0	0	0	
[5Y - 10Y [[10Y - more Total		259 194 454	259 194 454	0	0	0	259 194 454	0	0	0	0	0	0	0
[0-3M] [3M-1Y]				,	, in the second s		434	, v	, , , , , , , , , , , , , , , , , , ,		Ů		Ŭ	, , , , , , , , , , , , , , , , , , ,
[1Y - 2Y]	Romania													
121 - 311 13Y - 5Y 1 15Y - 10Y 1 10Y - more Total														
Total									-					
[0 - 3M [[3M - 1Y [[1Y - 2Y [
[1Y - 2Y [[2Y - 3Y] [3Y - 5Y] [5Y - 10Y]	Slovakia													
[5Y - 10Y [[10Y - more Total														
1 0 - 3M [[3M - 1Y [[1Y - 2Y [[
[1Y - 2Y [[2Y - 3Y [Slovenia													
[2Y - 3Y [[3Y - 5Y] [5Y - 10Y]	Siovenia													
[10Y - more Total [0 - 3M [263	263	0	0	8	255	0	0	0	0	1	0	
[3M - 1Y [[1Y - 2Y [203 297 144 1,098 716	297 144 1,098 716	0	0	101	255 196 133 1,098 714	0	0	0	0	170 0	0	
[2Y - 3Y [[3Y - 5Y]	Spain	1,098 716	1,098 716	0	0	0	1,098 714	0	0	0	0	0 2	0	
[5Y - 10Y [[10Y - more Total		6,709 2,532 11,759	6,709 2,532 11,759	0	0	4,047 837 4,993	2,662 1,694 6,752	6 0 6	33 0 33	0	0	195 12 380	0	0
ΓΟ-3ΜΓ [3M-1ΥΓ		11,759	11,759	13	0	4,993	0,/32	6		0	0	300	0	0
[1Y-2Y]	Sweden													
[2Y - 3Y [[3Y - 5Y] [5Y - 10Y]	Sweden													
[10Y - more Total														
[0 - 3M [[3M - 1Y] [1Y - 2Y]														
[2Y - 3Y [[3Y - 5Y [United Kingdom													
[5Y - 10Y] [10Y - more														
Total	l													

2018 EU-wide Transparency Exercise

		Unicaia Banco, S.A.					As of 30/06/2018							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	ice sheet	
												Off-balance st	eet exposures	
								Derivatives with pos	atives with positive fair value Derivatives with negative fair value			Risk weighted		
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Iceland													
[0-3M] [3M-1Y] [3Y-2Y] [3Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Liechtenstein													
1001 [0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [5Y-10Y] [5Y-10Y] [10Y-more Total	Norway													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y]	Australia													
131 2011 100' - more Total [0 - 3M [13M - 1Y [13M - 1Y [12Y - 2Y [12Y - 3Y [13Y - 5Y [15Y - 10Y [10V' - more Total	Canada													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Hong Kong													
10031 [0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Japan													

2018 EU-wide Transparency Exercise

		Unicaia Banco, S.A.					As of 30/06/2018							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	ice sheet	-
												Off-balance sl	eet exposures	
								Derivatives with pos	itive fair value	Derivatives with	negative fair value			Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	U.S.													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	China													
[0 - 3M f [3M - 1Y [[1Y - 2Y f [2Y - 3Y f [5Y - 10Y [[10Y - more Total	Switzerland													
10-3M [[3M-1Y] [3Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Other advanced economies non EEA													
I O - 3M [[3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Other Central and eastern Europe countries non EEA													
10-3M [[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Middle East													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Latin America and the Caribbean													

General governments exposures by country of the counterparty

		Unicaia Banco, S.A.												
							As of 30/06/2018							
						Dire	t exposures							
				On balance sl	hoot	<u> </u>			Deriva	tivos		Off hala	nce sheet	
	(mln EUR)		r	On Dalance Si	leet				Denva	lives		UT Data	ice sheet	
												Off-balance sl	heet exposures	
								Derivatives with positive fair value		Derivatives with negative fair value				
									1		1			Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Africa													
[0-3M]		0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y [[1Y - 2Y [0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y [[3Y - 5Y [Others	0	0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y [[10Y - more		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
Notes and definitions	-	_												

EBA EUROPEAN BANKING AUTHORITY

Notes and definitions Information disclosed in this template is sourced from COREP template C 33, introduced with the reporting framework 2.7, applicable for reports as of 31 march 2018.

(1) Information consoleration as sovereign exposures is only available for institutions that have sovereign exposures of 10% or more compared to total sovereign exposures. Where the latter therehold is not net, information is disclosed through the aggregate "Others". (2) The exposures is not available for institutions that have sovereign exposures of 10% or more compared to total sovereign exposures. Where the latter therehold is not net, information is disclosed through the aggregate "Others". (3) The latest disclose the exposures to the "Finical all acids is determined to an horizon tables (acids the disclosed through the aggregate "Others". (3) The latest disclose the exposures is only available for institutions that have experiments on immediate back of the other than a horizon tables (acids the disclosed through the aggregate "Others". (3) The latest disclose the exposures is only available for institutions that have experiments on immediate back of the disclosed through the aggregate "Others". (3) The latest disclose the exposures is only available for institutions that have expendent to other the advantation of the advantation

(3) Realian Contrins not reported separately in the interported separately metrics. Begions: Other advanced non EEA: Issuel, Korea. New Zealand, Russia. San Marino. Sinoacore and Taivan. Other CEE non EEA: Abana, Boom, Son Marino. Sinoacore and Taivan. Other CEE non EEA: Abana, Boom, Son Marino. Sinoacore and Taivan. Differ CEE non EEA: Abana, Boom, Son Marino. Sinoacore and Taivan. Differ CEE non EEA: Abana, Boom, Son Marino. Sinoacore and Taivan. Midel East: Bairna. Differ CEE non EeA: Abana, Boom, Son Marino. Sinoacore and Taivan. Differ CEE non EeA: Abana, Boom, Son Marino. Sinoacore and Taivan. Midel East: Bairna. Differ CEE non EeA: Abana, Boom, Son Marino. Sinoacore and Taivan. Differ CEE non EeA: Abana, Boom, Son Marino. Sinoacore and Taivan. Differ CEE non EeA: Abana, Boom, Son Marino. Sinoacore and Taivan. Midel East: Bairna. Differ CEE non EeA: Abana, Boom, Son Marino. Sinoacore and Taivan. Differ CEE non EeA: Abana, Boom, Son Marino. Sinoacore and Taivan. Differ CEE non EeA: Abana, Boom, Son Marino. Sinoacore and Taivan. Differ CEE non EeA: Abana, Boom, Son Marino. Sinoacore and Taivan. Midel East: Bairna. Differ CEE Non EeA: Abana, Bairna Differ CEE



Performing and non-performing exposures

Unicaja Banco, S.A.

	As of 31/12/2017										As of 30/06/201	18								
		Gross carryir	ng amount			impairment, changes in fair credit risk and	Collaterals and financial		Gross carryi	ng amount		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions ⁴		Collaterals and financial						
		Of which performing but past due >30	Of which nor	n-performing ¹	On performing On non- performing exposures ² exposures		guarantees received on non- performing exposures		Of which performing but past due >30			On performing	On non- performing	guarantees received on non- performing exposures						
(min EUR)		days and <=90 days		Of which: defaulted		exposures ³			days and <=90 days		Of which: defaulted	exposures ²	exposures ³	exposures						
Debt securities (including at amortised cost and fair value)	16,405	0	20	20	20	0	0	18,022	0	18	0	1	10	0						
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0						
General governments	12,596	0	0	0	0	0	0	14,733	0	0	0	0	0	0						
Credit institutions	314	0	20	20	20	0	0	266	0	0	0	0	0	0						
Other financial corporations	3,392	0	0	0	0	0	0	2,923	0	18	0	0	10	0						
Non-financial corporations	102	0	0	0	0	0	0	100	0	0	0	1	0	0						
Loans and advances(including at amortised cost and fair value)	34,702	411	2,717	2,717	216	1,161	1,555	33,652	340	2,358	2,353	177	1,129	1,211						
Central banks	3,352	0	0	0	0	0	0	2,435	0	0	0	0	0	0						
General governments	1,524	4	2	2	0	0	2	1,643	3	2	2	7	0	2						
Credit institutions	297	0	0	0	0	0	0	589	0	0	0	0	0	0						
Other financial corporations	2,694	0	2	2	1	2	0	1,973	0	2	2	0	2	1						
Non-financial corporations	5,631	31	941	941	104	537	404	5,782	26	720	715	90	433	287						
of which: small and medium-sized enterprises at amortised cost	3,014	30	759	759	39	293	345	3,177	25	553	553	64	237	216						
Households	21,203	377	1,772	1,772	111	623	1,149	21,231	311	1,633	1,633	79	694	921						
DEBT INSTRUMENTS other than HFT	51,107	411	2,737	2,737	236	1,161	1,555	51,674	340	2,376	2,353	177	1,139	1,211						
OFF-BALANCE SHEET EXPOSURES	4,714		328	328	17	88	35	5,816		274	274	18	120	9						

(1) 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

(1) Institutions report here collective allowances for incurred 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)

(1) Insitutions 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)

(⁴⁾ For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 9 and 10 of Regulation (EU) No 860/2014 - ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item ('Accumulated impairment, accumulated changes in fair value due to credit risk and provisions') is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention in diversions are generally reported with a positive sign.



Forborne exposures

Unicaja	Banco.	S.A.
orneuju	bunco,	5.7 %.

			As of 31/12/2017				As of 30/06/2018							
	Gross carrying amount of exposures with forbearance measures				Collateral and financial quarantees received on	Gross carrying amount of exposures with forbearance measures		Accumulated impairme changes in fair value d provisions for exposu measures ²						
		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures	exposures with forbearance measures		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures	exposures with forbearance measures				
(min EUR) Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	0	0	0					
	0	0	Ů	-	0	0	Ŭ	0	0	0				
Central banks	U	0	0	0	0	0	0	0		U				
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)	2,382	1,521	848	768	1,421	2,095	1,272	826	737	890				
Central banks	0	0	0	0	0	0	0	0	0	0				
General governments	32	1	0	0	27	30	1	0	0	2				
Credit institutions	0	0	0	0	0	0	0	0	0	0				
Other financial corporations	3	2	2	2	1	3	2	2	2	1				
Non-financial corporations	1,031	654	401	371	522	827	481	340	303	183				
of which: small and medium-sized enterprises at amortised cost	747	520	214	205	444	564	306	144	123	88				
Households	1,317	864	446	395	872	1,235	788	484	432	704				
DEBT INSTRUMENTS other than HFT	2,382	1,521	848	768	1,421	2,095	1,272	826	737	890				
Loan commitments given	36	4	0	0	22	23	15	0	0	6				

(1) 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