



## 2020 EU-wide Transparency Exercise

Bank Name	Ibercaja Banco, S.A.
LEI Code	549300OLBL49CW8CT155
Country Code	ES

The information on Collateral valuation - loans and advances applies only to banks meeting at least one of the criteria for significance and having a ratio of non-performing loans and advances divided by total loans and advances (excluding loans and advances classified as held for sale, cash balances at central banks and other demand deposits ) of 5% or above, therefore this bank is not required to report it to the EBA.



2020 EU-wide Transparency Exercise  
Key Metrics

Ibercaja Banco, S.A.

(mln EUR, %)	As of 31/03/2020	As of 30/06/2020	COREP CODE	REGULATION
Available capital (amounts)				
Common Equity Tier 1 (CET1) capital - transitional period	2,399	2,476	C 01.00 (r020,c010)	Article 50 of CRR
Common Equity Tier 1 (CET1) capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	2,325	2,375	C 01.00 (r020,c010) - C 05.01 (r440,c010)	Article 50 of CRR
Tier 1 capital - transitional period	2,749	2,826	C 01.00 (r015,c010)	Article 25 of CRR
Tier 1 capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied - transitional definition	2,675	2,725	C 01.00 (r015,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020)	Article 25 of CRR
Total capital - transitional period	3,231	3,326	C 01.00 (r010,c010)	Articles 4(118) and 72 of CRR
Total capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	3,158	3,225	C 01.00 (r010,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020) - C 05.01 (r440,c030)	Articles 4(118) and 72 of CRR
Risk-weighted assets (amounts)				
Total risk-weighted assets	19,953	18,682	C 02.00 (r010,c010)	Articles 92(3), 95, 96 and 98 of CRR
Total risk-weighted assets as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	19,895	18,632	C 02.00 (r010,c010) - C 05.01 (r440,c040)	Articles 92(3), 95, 96 and 98 of CRR
Capital ratios				
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition	12.02%	13.25%	CA3 {1}	-
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	11.69%	12.75%	(C 01.00 (r020,c010) - C 05.01 (r440,c010) )/ (C 02.00 (r010,c010) - C 05.01 (r440,c040) )	-
Tier 1 (as a percentage of risk exposure amount) - transitional definition	13.78%	15.13%	CA3 {3}	-
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	13.45%	14.63%	(C 01.00 (r015,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020) ) / (C 02.00 (r010,c010) - C 05.01 (r440,c040) )	-
Total capital (as a percentage of risk exposure amount) - transitional definition	16.19%	17.80%	CA3 {5}	-
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	15.87%	17.31%	(C 01.00 (r010,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020) - C 05.01 (r440,c030) / (C 02.00 (r010,c010) - C 05.01 (r440,c040) )	-
Leverage ratio				
Leverage ratio total exposure measure - using a transitional definition of Tier 1 capital	45,134	51,304	C 47.00 (r300,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
Leverage ratio - using a transitional definition of Tier 1 capital	6.09%	5.51%	C 47.00 (r340,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR



2020 EU-wide Transparency Exercise

Leverage ratio

Ibercaja Banco, S.A.

(mln EUR, %)		As of 31/03/2020	As of 30/06/2020	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	2,749	2,826	C 47.00 (r320,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
A.2	Tier 1 capital - fully phased-in definition	2,586	2,647	C 47.00 (r310,c010)	
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	45,134	51,304	C 47.00 (r300,c010)	
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	44,971	51,125	C 47.00 (r290,c010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	6.1%	5.5%	C 47.00 (r340,c010)	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	5.8%	5.2%	C 47.00 (r330,c010)	



2020 EU-wide Transparency Exercise  
Capital

Ibercaja Banco, S.A.

(min EUR, %)			As of 31/03/2020	As of 30/06/2020	COREP CODE	REGULATION
OWN FUNDS Transitional period	A	OWN FUNDS	3,231	3,326	C 01.00 (r010,c010)	Articles 4(118) and 72 of CRR
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	2,399	2,476	C 01.00 (r020,c010)	Article 50 of CRR
	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	214	214	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	660	670	C 01.00 (r130,c010)	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (f) of CRR
	A.1.3	Accumulated other comprehensive income	27	66	C 01.00 (r180,c010)	Articles 4(100), 26(1) point (d) and 36 (1) point (f) of CRR
	A.1.4	Other Reserves	1,916	1,945	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 (f) 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	-2	-23	C 01.00 (r250,c010)	Articles 32 to 35 of and 36 (1) point (f) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	-219	-219	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 CRR
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs	-353	-355	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), 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(4) of CRR.
	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
	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
	A.1.18	(-) Amount exceeding the 17.65% threshold	-8	0	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	163	179	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 (+/-)	163	179	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)	350	350	C 01.00 (r530,c010)	Article 61 of CRR
	A.2.1	Additional Tier 1 Capital instruments	350	350	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 Tier 1 Capital components and deductions	0	0	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)	
	A.2.4	Additional Tier 1 transitional adjustments	0	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)	2,749	2,826	C 01.00 (r015,c010)	Article 25 of CRR
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	483	500	C 01.00 (r750,c010)	Article 71 of CRR
	A.4.1	Tier 2 Capital instruments	500	500	C 01.00 (r760,c010) + C 01.00 (r890,c010)	
	A.4.2	Other Tier 2 Capital components and deductions	-17	0	C 01.00 (r910,c010) + C 01.00 (r920,c010) + C 01.00 (r930,c010) + C 01.00 (r940,c010) + C 01.00 (r950,c010) + C 01.00 (r970,c010) + C 01.00 (r974,c010) + C 01.00 (r978,c010)	
	A.4.3	Tier 2 transitional adjustments	0	0	C 01.00 (r880,c010) + C 01.00 (r900,c010) + C 01.00 (r960,c010)	
OWN FUNDS REQUIREMENTS	B	TOTAL RISK EXPOSURE AMOUNT	19,953	18,682	C 02.00 (r010,c010)	Articles 92(3), 95, 96 and 98 of CRR
	B.1	Of which: Transitional adjustments included	58	50	C 05.01 (r010,c040)	
CAPITAL RATIOS (%) Transitional period	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	12.02%	13.25%	CA3 {1}	-
	C.2	TIER 1 CAPITAL RATIO (transitional period)	13.78%	15.13%	CA3 {3}	-
	C.3	TOTAL CAPITAL RATIO (transitional period)	16.19%	17.80%	CA3 {5}	-
CET1 Capital Fully loaded	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	2,236	2,297	[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 <sup>1</sup>	E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	11.24%	12.33%	[D.1]/[B-B.1]	-
Memo items	F	Adjustments to CET1 due to IFRS 9 transitional arrangements	74	101	C 05.01 (r440,c010)	
	F	Adjustments to AT1 due to IFRS 9 transitional arrangements	0	0	C 05.01 (r440,c020)	
	F	Adjustments to T2 due to IFRS 9 transitional arrangements	0	0	C 05.01 (r440,c030)	
	F	Adjustments included in RWAs due to IFRS 9 transitional arrangements	58	50	C 05.01 (r440,c040)	

(1)The fully loaded CET1 ratio is an estimate calculated based on bank's supervisory reporting. Therefore, any capital instruments that are not eligible 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 "COREP CODE" – please note that this might lead to differences to fully loaded CET1 capital ratios published by the participating banks e.g. in their Pillar 3 disclosure



2020 EU-wide Transparency Exercise

Overview of Risk exposure amounts

Ibercaja Banco, S.A.

(mln EUR, %)	RWAs		COREP CODE
	As of 31/03/2020	As of 30/06/2020	
Credit risk (excluding CCR and Securitisations) <sup>1</sup>	18,497	17,266	C 02.00 (r040, c010) -[C 07.00 (r090, c220, s001) + C 07.00 (r110, c220, s001)+ C 07.00 (r130, c220, s001) + C 08.01 (r040, c260, s001) + C 08.01 (r050, c260, s001) + C 08.01 (r060, c260, s001) + C 08.01 (r040, c260, s002) + C 08.01 (r050, c260, s002,) + C 08.01 (r060, c260, s002)]-[ C 02.00 (R470, c010)] - C 02.00 (R460, c010)]
Of which the standardised approach	18,497	17,266	C 02.00 (r060, c010)-[C 07.00 (r090, c220, s001) + C 07.00 (r110, c220, s001)+ C 07.00 (r130, c220, s001)]
Of which the foundation IRB (FIRB) approach	0	0	C 02.00 (R250, c010) - [C 08.01 (r040, c260, s002) + C 08.01 (r050, c260, s002) + C 08.01 (r060, c260, s002)]
Of which the advanced IRB (AIRB) approach	0	0	C 02.00 (R310, c010) - [C 08.01 (r040, c260, s001) + C 08.01 (r050, c260, s001) + C 08.01 (r060, c260, s001)]
Of which equity IRB	0	0	C 02.00 (R420, c010)
Counterparty credit risk (CCR, excluding CVA) <sup>2</sup>	61	23	C 07.00 (r090, c220, s001) + C 07.00 (r110, c220, s001)+ C 07.00 (r130, c220, s001) + C 08.01 (r040, c260, s001) + C 08.01 (r050, c260, s001) + C 08.01 (r060, c260, s001) + C 08.01 (r040, c260, s002) + C 08.01 (r050, c260, s002,) + C 08.01 (r060, c260, s002) + C 02.00 (R460, c010)]
Credit valuation adjustment - CVA	20	17	C 02.00 (R640, c010)
Settlement risk	0	0	C 02.00 (R490, c010)
Securitisation exposures in the banking book (after the cap)	0	0	C 02.00 (R470, c010)
Position, foreign exchange and commodities risks (Market risk)	0	0	C 02.00 (R520, c010)
Of which the standardised approach	0	0	C 02.00 (R530, c010)
Of which IMA	0	0	C 02.00 (R580, c010)
Of which securitisations and resecuritisations in the trading book	0	0	C 19.00_010_601*12.5+C 20.00_010_450*12.5+MAX(C 24.00_010_090,C 24.00_010_100,C 24.00_010_110)*12.5
Large exposures in the trading book	0	0	C 02.00 (R680, c010)
Operational risk	1,376	1,376	C 02.00 (R590, c010)
Of which basic indicator approach	0	0	C 02.00 (R600, c010)
Of which standardised approach	1,376	1,376	C 02.00 (R610, c010)
Of which advanced measurement approach	0	0	C 02.00 (R620, c010)
Other risk exposure amounts	0	0	C 02.00 (R630, c010) + C 02.00 (R690, c010)
Total	19,953	18,682	

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

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





## 2020 EU-wide Transparency Exercise

### P&L

Ibercaja Banco, S.A.

(mln EUR)	As of 31/03/2020	As of 30/06/2020
Interest income	125	245
Of which debt securities income	11	32
Of which loans and advances income	105	208
Interest expenses	18	35
(Of which deposits expenses)	22	44
(Of which debt securities issued expenses)	9	18
(Expenses on share capital repayable on demand)	0	0
Dividend income	1	2
Net Fee and commission income	100	192
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	7	11
Gains or (-) losses on financial assets and liabilities held for trading, net	0	1
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	0	-10
Gains or (-) losses from hedge accounting, net	1	0
Exchange differences [gain or (-) loss], net	0	0
Net other operating income /(expenses)	3	60
<b>TOTAL OPERATING INCOME, NET</b>	<b>220</b>	<b>466</b>
(Administrative expenses)	123	247
(Cash contributions to resolution funds and deposit guarantee schemes)		15
(Depreciation)	17	35
Modification gains or (-) losses, net	0	0
(Provisions or (-) reversal of provisions)	-29	-29
(Payment commitments to resolution funds and deposit guarantee schemes)		0
(Commitments and guarantees given)	-1	-2
(Other provisions)	-28	-27
Of which pending legal issues and tax litigation <sup>1</sup>		
Of which restructuring <sup>1</sup>		
(Increases or (-) decreases of the fund for general banking risks, net) <sup>2</sup>	0	0
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	74	131
(Financial assets at fair value through other comprehensive income)	0	0
(Financial assets at amortised cost)	74	131
(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates and on non-financial assets)	0	1
(of which Goodwill)	0	0
Negative goodwill recognised in profit or loss	0	0
Share of the profit or (-) loss of investments in subsidiaries, joint ventures and associates	21	45
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	-5	-9
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	50	103
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	34	69
Profit or (-) loss after tax from discontinued operations	0	0
<b>PROFIT OR (-) LOSS FOR THE YEAR</b>	<b>34</b>	<b>69</b>
Of which attributable to owners of the parent	34	69

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

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

2020 EU-wide Transparency Exercise

Total Assets: fair value and impairment distribution

Ibercaja Banco, S.A.

(mln EUR)	As of 31/03/2020				As of 30/06/2020				References
ASSETS:	Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			
		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3	
Cash, cash balances at central banks and other demand deposits	1,220				6,506				IAS 1.54 (i)
Financial assets held for trading	8	0	8	0	6	0	6	0	IFRS 7.8(a)(ii); IFRS 9.Appendix A
Non-trading financial assets mandatorily at fair value through profit or loss	12	0	0	12	2	0	0	2	IFRS 7.8(a)(ii); IFRS 9.4.1.4
Financial assets designated at fair value through profit or loss	0	0	0	0	0	0	0	0	IFRS 7.8(a)(i); IFRS 9.4.1.5
Financial assets at fair value through other comprehensive income	910	667	213	30	714	520	163	31	IFRS 7.8(h); IFRS 9.4.1.2A
Financial assets at amortised cost	39,001				40,049				IFRS 7.8(f); IFRS 9.4.1.2
Derivatives – Hedge accounting	167	0	167	0	159	0	159	0	IFRS 9.6.2.1; Annex V.Part 1.22; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	0				0				IAS 39.89A(a); IFRS 9.6.5.8
Other assets <sup>1</sup>	3,452				3,492				
TOTAL ASSETS	44,770				50,928				IAS 1.9(a), IG 6

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

(mln EUR)		As of 31/03/2020						As of 30/06/2020						References
Breakdown of financial assets by instrument and by counterparty sector <sup>1</sup>		Gross carrying amount			Accumulated impairment			Gross carrying amount			Accumulated impairment			
		Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit- impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit- impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit- impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit- impaired	Stage 3 Credit-impaired assets	
Financial assets at fair value through other comprehensive income	Debt securities	573	0	0	-1	0	0	388	0	0	0	0	0	Annex V.Part 1.31, 44(b)
	Loans and advances	0	0	0	0	0	0	0	0	0	0	0	0	Annex V.Part 1.32, 44(a)
Financial assets at amortised cost	Debt securities	7,049	0	0	0	0	0	7,982	0	0	0	0	0	Annex V.Part 1.31, 44(b)
	Loans and advances	29,953	1,410	1,251	-61	-65	-535	30,269	1,262	1,210	-85	-73	-516	Annex V.Part 1.32, 44(a)

<sup>(1)</sup> This table covers IFRS 9 specific information and as such only applies for IFRS reporting banks.



2020 EU-wide Transparency Exercise

Breakdown of liabilities

Ibercaja Banco, S.A.

(mln EUR)

LIABILITIES:	Carrying amount		References
	As of 31/03/2020	As of 30/06/2020	
Financial liabilities held for trading	9	7	IFRS 7.8 (e) (ii); IFRS 9.BA.6
Trading financial liabilities <sup>1</sup>	0	0	Accounting Directive art 8(1)(a),(3),(6)
Financial liabilities designated at fair value through profit or loss	0	0	IFRS 7.8 (e)(i); IFRS 9.4.2.2
Financial liabilities measured at amortised cost	40,800	46,846	IFRS 7.8(g); IFRS 9.4.2.1
Non-trading non-derivative financial liabilities measured at a cost-based method <sup>1</sup>	0	0	Accounting Directive art 8(3)
Derivatives – Hedge accounting	187	209	IFRS 9.6.2.1; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	39	41	IAS 39.89A(b), IFRS 9.6.5.8
Provisions	264	262	IAS 37.10; IAS 1.54(l)
Tax liabilities	159	159	IAS 1.54(n-o)
Share capital repayable on demand	0	0	IAS 32 IE 33; IFRIC 2; Annex V.Part 2.12
Other liabilities	108	128	Annex V.Part 2.13
Liabilities included in disposal groups classified as held for sale	0	0	IAS 1.54 (p); IFRS 5.38, Annex V.Part 2.14
Haircuts for trading liabilities at fair value <sup>1</sup>	0	0	Annex V Part 1.29
TOTAL LIABILITIES	41,566	47,652	IAS 1.9(b);IG 6
TOTAL EQUITY	3,204	3,277	IAS 1.9(c), IG 6
TOTAL EQUITY AND TOTAL LIABILITIES	44,770	50,928	IAS 1.IG6

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





2020 EU-wide Transparency Exercise

Breakdown of liabilities

Ibercaja Banco, S.A.

(mln EUR)

Breakdown of financial liabilities by instrument and by counterparty sector		Carrying amount		References
		As of 31/03/2020	As of 30/06/2020	
Derivatives		196	215	IFRS 9.BA.7(a); CRR Annex II
Short positions	Equity instruments	0	0	IAS 32.11; ECB/2013/33 Annex 2.Part 2.4-5
	Debt securities	0	0	Annex V.Part 1.31
Deposits	Central banks	1,626	5,399	Annex V.Part 1.42(a), 44(c)
	of which: Current accounts / overnight deposits	0	0	ECB/2013/33 Annex 2.Part 2.9.1
	General governments	1,292	1,147	Annex V.Part 1.42(b), 44(c)
	of which: Current accounts / overnight deposits	1,195	1,052	ECB/2013/33 Annex 2.Part 2.9.1
	Credit institutions	1,508	618	Annex V.Part 1.42(c),44(c)
	of which: Current accounts / overnight deposits	16	20	ECB/2013/33 Annex 2.Part 2.9.1
	Other financial corporations	2,489	3,624	Annex V.Part 1.42(d),44(c)
	of which: Current accounts / overnight deposits	563	1,267	ECB/2013/33 Annex 2.Part 2.9.1
	Non-financial corporations	3,342	3,867	Annex V.Part 1.42(e), 44(c)
	of which: Current accounts / overnight deposits	3,179	3,717	ECB/2013/33 Annex 2.Part 2.9.1
	Households	27,838	28,876	Annex V.Part 1.42(f), 44(c)
	of which: Current accounts / overnight deposits	24,324	25,607	Annex V.Part 1.42(f), 44(c)
Debt securities issued		1,789	1,754	Annex V.Part 1.37, Part 2.98
Of which: Subordinated Debt securities issued		680	655	Annex V.Part 1.37
Other financial liabilities		915	1,563	Annex V.Part 1.38-41
TOTAL FINANCIAL LIABILITIES		40,996	47,062	



2020 EU-wide Transparency Exercise

Market Risk  
Ibercaja Banco, S.A.

(min EUR)	SA		IM										IM									
	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	VaR ( <i>Memorandum item</i> )		STRESSED VaR ( <i>Memorandum item</i> )		INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP			TOTAL RISK EXPOSURE AMOUNT	VaR ( <i>Memorandum item</i> )		STRESSED VaR ( <i>Memorandum item</i> )		INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP			TOTAL RISK EXPOSURE AMOUNT
			MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE		MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	
	As of 31/03/2020	As of 30/06/2020	As of 31/03/2020										As of 30/06/2020									
Traded Debt Instruments	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						
Equities	0	0	0	0	0	0							0	0	0	0						
Of which: General risk	0	0	0	0	0	0							0	0	0	0						
Of which: Specific risk	0	0	0	0	0	0							0	0	0	0						
Foreign exchange risk	0	0	0	0	0	0							0	0	0	0						
Commodities risk	0	0	0	0	0	0							0	0	0	0						
Total	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

Market risk template does not include CTU positions under the particular approach for position risk in CTUs (Articles 348(1), 350 (3) c) and 364 (2) a) CRR), which instead are included in the RWA OV1 template.



2020 EU-wide Transparency Exercise

Credit Risk - Standardised Approach  
Ibercaja Banco, S.A.

		Standardised Approach							
		As of 31/03/2020				As of 30/06/2020			
		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
Consolidated data	(mln EUR, %)								
	Central governments or central banks	7,465	9,118	1,009		13,486	15,997	1,003	
	Regional governments or local authorities	899	871	0		1,092	928	0	
	Public sector entities	457	447	4		789	779	4	
	Multilateral Development Banks	0	13	0		1	12	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	512	611	126		268	372	89	
	Corporates	7,037	4,170	3,791		6,733	3,602	3,000	
	of which: SME	2,987	2,314	2,203		2,806	2,018	1,631	
	Retail	7,049	5,248	3,397		7,449	4,864	3,180	
	of which: SME	3,919	3,053	1,751		4,324	2,615	1,494	
	Secured by mortgages on immovable property	18,914	18,845	6,608		18,892	18,823	6,582	
	of which: SME	1,153	1,138	394		1,113	1,097	366	
	Exposures in default	1,197	738	757	431	1,174	650	665	494
	Items associated with particularly high risk	424	320	480		412	306	460	
	Covered bonds	53	53	11		26	26	5	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		3	3	2	
	Collective investments undertakings (CIU)	9	9	9		25	25	25	
	Equity	815	755	997		769	769	773	
	Other exposures	2,130	1,871	1,369		2,198	1,936	1,500	
	Standardised Total <sup>2</sup>	46,960	43,069	18,557	901	53,318	49,092	17,288	959

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

<sup>(2)</sup> Standardised Total does not include the Secutarisation position unlike in the previous Transparency exercises' results.



2020 EU-wide Transparency Exercise

Credit Risk - IRB Approach  
Ibercaja Banco, S.A.

		IRB Approach											
		As of 31/03/2020						As of 30/06/2020					
		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
			Of which: defaulted			Of which: defaulted			Of which: defaulted			Of which: defaulted	
Consolidated data	(mln EUR, %)												
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0		0	0	0	0	0	
	Other non credit-obligation assets				0						0		
	IRB Total <sup>2</sup>				0						0		

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

<sup>(2)</sup> IRB Total does not include the Secutarisation position unlike in the previous Transparency exercises' results.

## 2020 EU-wide Transparency Exercise

### General governments exposures by country of the counterparty

Ibercaja Banco, S.A.

[illegible]



## 2020 EU-wide Transparency Exercise

### General governments exposures by country of the counterparty

Ibercaja Banco, S.A.

[illegible]

## 2020 EU-wide Transparency Exercise

### General governments exposures by country of the counterparty

Ibercaja Banco, S.A.

[illegible]

## 2020 EU-wide Transparency Exercise

### General governments exposures by country of the counterparty

Ibercaja Banco, S.A.

[illegible]

## 2020 EU-wide Transparency Exercise

### General governments exposures by country of the counterparty

Ibercaja Banco, S.A.

[illegible]

## 2020 EU-wide Transparency Exercise

### General governments exposures by country of the counterparty

Ibercaja Banco, S.A.

(mln EUR)		As of 30/06/2020												
		Direct exposures												Risk weighted exposure amount
		On balance sheet						Derivatives				Off balance sheet		
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	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	Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures		Risk weighted exposure amount
								Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
[ 0 - 3M [ [ 3M - 1Y [ [ 1Y - 2Y [ [ 2Y - 3Y [ [ 3Y - 5Y [ [ 5Y - 10Y [ [ 10Y - more	Africa													
Total														
[ 0 - 3M [ [ 3M - 1Y [ [ 1Y - 2Y [ [ 2Y - 3Y [ [ 3Y - 5Y [ [ 5Y - 10Y [ [ 10Y - more	Others	20 0 128 208 4 267 78	20 0 128 208 4 267 78	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 2 4 0 0	20 0 128 206 0 267 78	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	
Total		706	706	0	0	6	700	0	0	0	0	0	0	

## Notes and definitions

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

(1) Information on sovereign exposures is only available for institutions that have sovereign exposures of at least 1% of total "Debt securities and loans receivables". Country of breakdown is only available for institutions that hold non-domestic sovereign exposures of 10% or more compared to total sovereign exposures. Where the latter threshold is not met, information is disclosed through the aggregate "Others".

(2) The exposures reported cover only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other counterparts with full or partial government guarantees.

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

(4) The exposures reported include the positions towards counterparts (other than sovereign) on sovereign credit risk (i.e. CDS, financial guarantees) booked in all the accounting portfolio (on-off balance sheet). Irrespective of the denomination and or accounting classification of the positions

the economic substance over the form must be used as a criteria for the identification of the exposures to be included in this column. This item does not include exposures to counterparts (other than sovereign) with full or partial government guarantees by central, regional and local governments by

(5) Residual countries not reported separately in the Transparency exercise

Regions:

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

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

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

Latin America: Argentina, Belize, Bolivia, Brazil, Chile, Colombia, Costa Rica, Dominica, Dominican Republic, Ecuador, El Salvador, Grenada, Guatemala, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaragua, Panama, Paraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and the Grenadines, Suriname, Trinidad and Tobago, Uruguay, Venezuela, Antigua and Barbuda, Aruba, Bahamas, Barbados, Cayman Islands, Cuba, French Guiana, Guadeloupe, Martinique, Puerto Rico, Saint Barthélemy, Turks And Caicos Islands, Virgin Islands (British), Virgin Islands (U.S.).

Africa: Algeria, Egypt, Morocco, South Africa, Angola, Benin, Botswana, Burkina Faso, Burundi, Cameroon, Cape Verde, Central African Republic, Chad, Comoros, Congo, the Democratic Republic of the Côte d'Ivoire, Equatorial Guinea, Eritrea, Ethiopia, Gabon, Gambia, Ghana, Guinea, Guinea-Bissau, Kenya, Lesotho, Liberia, Madagascar, Malawi, Mali, Mauritius, Mauritania, Mozambique, Namibia, Niger, Nigeria, Rwanda, Sao Tome and Principe, Senegal, Seychelles, Sierra Leone, South Sudan, Swaziland, Tanzania, United Republic of Togo, Uganda, Zambia, Zimbabwe and Tunisia.

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

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





2020 EU-wide Transparency Exercise  
Performing and non-performing exposures  
Ibercaja Banco, S.A.

	As of 31/03/2020								As of 30/06/2020								
	Gross carrying amount				Accumulated impairment, accumulated changes in fair value due to credit risk and provisions <sup>1</sup>		Collaterals and financial guarantees received on non-performing exposures	Gross carrying amount				Accumulated impairment, accumulated changes in fair value due to credit risk and provisions <sup>1</sup>		Collaterals and financial guarantees received on non-performing exposures			
	Of which performing but past due >30 days and <=90 days	Of which non-performing <sup>1</sup>		On performing exposures <sup>2</sup>	On non-performing exposures <sup>3</sup>	Of which Stage 3		Of which performing but past due >30 days and <=90 days	Of which non-performing <sup>1</sup>		On performing exposures <sup>2</sup>	On non-performing exposures <sup>3</sup>	Of which Stage 3				
		Of which: defaulted	Of which Stage 3						Of which: defaulted	Of which Stage 3							
(mln EUR)																	
Cash balances at central banks and other demand deposits									6,310	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	7,632	0	0	0		1	0		8,370	0	0	0	0	0	0	0	0
Central banks	0	0	0	0		0	0		0	0	0	0	0	0	0	0	0
General governments	5,745	0	0	0		0	0		6,550	0	0	0	0	0	0	0	0
Credit institutions	70	0	0	0		0	0		72	0	0	0	0	0	0	0	0
Other financial corporations	1,721	0	0	0		0	0		1,677	0	0	0	0	0	0	0	0
Non-financial corporations	97	0	0	0		0	0		71	0	0	0	0	0	0	0	0
Loans and advances(including at amortised cost and fair value)	33,597	219	1,253	1,253		126	538	647	32,745	194	1,213	1,213	1,210	158	518	516	612
Central banks	777	0	0	0		0	0	0	0	0	0	0	0	0	0	0	0
General governments	892	0	2	2		0	1	0	875	0	1	1	1	0	1	1	0
Credit institutions	439	0	0	0		0	0	0	196	0	0	0	0	0	0	0	0
Other financial corporations	1,903	0	0	0		0	0	0	1,864	0	0	0	0	0	0	0	0
Non-financial corporations	7,175	83	470	470		72	293	118	7,081	58	467	467	465	97	288	286	111
of which: small and medium-sized enterprises at amortised cost	5,809	81	453	453		62	280	117	5,681	52	449	449	449	82	263	263	111
of which: Loans collateralised by commercial immovable property at amortised cost	896	13	159	159		12	78	78	1,848	29	184	184	184	16	88	88	92
Households	22,411	136	782	782		54	243	529	22,730	136	745	745	745	60	230	230	501
of which: Loans collateralised by residential immovable property at amortised cost	19,475	118	681	681		32	150	498	19,393	118	643	643	643	39	163	163	468
of which: Credit for consumption at amortised cost	776	7	31	31		10	13	15	816	7	32	32	32	10	12	12	15
DEBT INSTRUMENTS other than HFT	41,229	219	1,253	1,253		127	538	647	47,425	194	1,213	1,213	1,210	158	518	516	612
OFF-BALANCE SHEET EXPOSURES	3,778		48	48		8	14	3	4,090		50	50	50	7	13	13	4

<sup>(1)</sup> 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>(2)</sup> 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)

<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)

<sup>(4)</sup> 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 680/2014 - 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, the provisions on off-balance sheet commitments are generally reported with a positive sign.



2020 EU-wide Transparency Exercise

Forborne exposures

Ibercaja Banco, S.A.

	As of 31/03/2020						As of 30/06/2020					
	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures <sup>2</sup>		Collateral and financial guarantees received on exposures with forbearance measures		Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures <sup>2</sup>		Collateral and financial guarantees received on exposures with forbearance measures	
		Of which non-performing exposures with forbearance measures		Of which on non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which on non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures
(mln EUR)												
Cash balances at central banks and other demand deposits							0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	0	0	0	0	0		0	0	0	0	0	0
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)	910	658	234	216	565		870	616	222	205	541	356
Central banks	0	0	0	0	0		0	0	0	0	0	0
General governments	4	1	1	1	2		2	1	1	1	0	0
Credit institutions	0	0	0	0	0		0	0	0	0	0	0
Other financial corporations	0	0	0	0	0		0	0	0	0	0	0
Non-financial corporations	309	230	134	125	114		303	221	127	119	116	73
of which: small and medium-sized enterprises at amortised cost	289	221	125	117	111		284	211	117	110	114	
Households	597	427	99	90	449		566	395	94	85	425	282
DEBT INSTRUMENTS other than HFT	910	658	234	216	565		870	616	222	205	541	
Loan commitments given	3	2	0	0	1		6	2	0	0	3	1
QUALITY OF FORBEARANCE <sup>2</sup>												
Loans and advances that have been forborne more than twice							0					
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria							0					

(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□

(2)The information applies only to banks meeting at least one of the criteria for significance and having a ratio of non-performing loans and advances divided by total loans and advances (excluding loans and advances classified as held for sale, cash balances at central banks and other demand deposits ) of 5% or above.



2020 EU-wide Transparency Exercise  
Breakdown of loans and advances to non-financial corporations other than held for trading  
Ibercaja Banco, S.A.

(mln EUR)	As of 31/03/2020						As of 30/06/2020					
	Gross carrying amount			Accumulated impairment <sup>1</sup>	Accumulated negative changes in fair value due to credit risk on non-performing exposures <sup>1</sup>	Gross carrying amount			Accumulated impairment <sup>1</sup>	Accumulated negative changes in fair value due to credit risk on non-performing exposures <sup>1</sup>		
	Of which: non-performing	Of which: defaulted	Of which loans and advances subject to impairment			Of which: non-performing	Of which: defaulted	Of which loans and advances subject to impairment				
A Agriculture, forestry and fishing	369			12	369	12			0	369	13	13
B Mining and quarrying	11	1	11	1	0	20	1	1	20	1	0	
C Manufacturing	1,175	49	1,174	46	0	1,264	55	55	1,262	47	0	
D Electricity, gas, steam and air conditioning supply	173	0	173	3	0	155	0	0	155	3	0	
E Water supply	43	1	43	1	0	52	1	1	52	1	0	
F Construction	1,632	165	1,632	95	0	1,573	153	153	1,573	91	0	
G Wholesale and retail trade	1,260	74	1,260	62	0	1,455	80	80	1,455	65	0	
H Transport and storage	251	16	251	13	0	346	21	21	346	17	0	
I Accommodation and food service activities	191	22	191	14	0	233	23	23	233	14	0	
J Information and communication	126	12	126	8	0	133	12	12	133	8	0	
K Financial and insurance activities	125	0	125	3	0	112	2	2	112	3	0	
L Real estate activities	383	33	383	28	0	422	35	20	422	28	0	
M Professional, scientific and technical activities	502	33	502	28	0	497	34	34	497	62	0	
N Administrative and support service activities	177	16	177	13	0	223	14	14	223	11	0	
O Public administration and defence, compulsory social security	0	0	0	0	0	0	0	0	0	0	0	
P Education	25	3	25	2	0	28	3	3	28	2	0	
Q Human health services and social work activities	75	5	75	5	0	89	7	7	89	9	0	
R Arts, entertainment and recreation	41	9	39	8	1	48	10	10	47	8	1	
S Other services	616	18	615	19	1	62	4	4	61	2	1	
Loans and advances	7,175	470	7,171	363	2	7,081	467	453	7,077	383	2	

<sup>(1)</sup> The items 'accumulated impairment' and 'accumulated negative changes in fair value due to credit risk on non-performing exposures' are disclosed with a positive sign if they are decreasing an asset. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (template F 06.01), 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 680/2014 - ITS on Supervisory reporting.



2020 EU-wide Transparency Exercise

Information on loans and advances subject to legislative and non-legislative moratoria in accordance with EBA Guidelines EBA/GL/2020/02

Ibercaja Banco, S.A.

(mln EUR)	As of 30/06/2020															
	Number of obligors	Gross carrying amount							Accumulated impairment, accumulated negative changes in fair value due to credit risk							Gross carrying amount
		Performing	Of which: exposures with forbearance measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Non-performing			Of which: Unlikely to pay that are not past-due or past due <= 90 days	Performing	Of which: exposures with forbearance measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Non-performing			Of which: Unlikely to pay that are not past-due or past due <= 90 days	Inflows to non-performing exposures
Loans and advances for which legislative and non-legislative moratorium (associated with a request <sup>1)</sup> )	8,744	840														
Loans and advances subject to legislative and non-legislative moratorium (granted and active)		556	544	24	84	12	10	0	5	4	1	3	2	1	0	1
of which: Households		555	543	24	84	12	10	0	5	4	1	3	2	1	0	1
of which: Collateralised by residential immovable property		521	509	21	78	12	9	0	5	3	1	3	1	1	0	1
of which: Non-financial corporations		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
of which: Small and Medium-sized Enterprises		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
of which: Collateralised by commercial immovable property		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

<sup>(1)</sup> Including eligible obligors who didn't opt out of moratoria, where the specifications of the moratoria do not require obligors to opt in by submitting requests.