

Bank Name	Ibercaja Banco, S.A.
LEI Code	5493000LBL49CW8CT155
Country Code	ES

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



**Key Metrics** 

Ibercaja Banco, S.A.

(min EUR, %)	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	COREP CODE	REGULATION
Available capital (amounts)						
Common Equity Tier 1 (CET1) capital - transitional period	2,470	2,485	2,470	2,480	C 01.00 (r020,c010)	Article 50 of CRR
Common Equity Tier 1 (CET1) capital - transitional period - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	2,361	2,366	2,374	2,386	C 01.00 (r020,c010) - C 05.01 (r440,c010)	Article 50 of CRR
Tier 1 capital - transitional period	2,820	2,835	2,820	2,830	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	2,711	2,716	2,724	2,736	C 01.00 (r015,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020)	Article 25 of CRR
Total capital - transitional period	3,320	3,335	3,320	3,330	C 01.00 (r010,c010)	Articles 4(118) and 72 of CRR
Total capital - transitional period - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	3,211	3,216	3,224	3,236	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 exposure amounts						
Total risk exposure amount	18,309	18,248	18,503	18,364	C 02.00 (r010,c010)	Articles 92(3), 95, 96 and 98 of CRR
Total risk exposure amount as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	18,255	18,191	18,457	18,320	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	13.49%	13.62%	13.35%	13.50%	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	12.93%	13.00%	12.86%	13.03%	(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	15.40%	15.53%	15.24%	15.41%	CA3 {3}	-
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	14.85%	14.93%	14.76%	14.94%	(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	18.13%	18.27%	17.94%	18.13%	CA3 {5}	-
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	17.59%	17.68%	17.46%	17.67%	(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 ratios						
Leverage ratio total exposure measure - using a transitional definition of Tier 1 capital	46,444	45,296	45,701	46,983	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	6.07%	6.26%	6.17%	6.02%	C 47.00 (r340,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR



Leverage ratio

Ibercaja Banco, S.A.

	(mln EUR, %)	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	2,820	2,835	2,820	2,830	C 47.00 (r320,c010)	
A.2	Tier 1 capital - fully phased-in definition	2,633	2,640	2,668	2,682	C 47.00 (r310,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	46,444	45,296	45,701	46,983	C 47.00 (r300,c010)	CRR
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	46,257	45,101	45,549	46,835	C 47.00 (r290,c010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	6.1%	6.3%	6.2%	6.0%	[A.1]/[B.1]	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	5.7%	5.9%	5.9%	5.7%	[A.2]/[B.2]	

2021 EU-wide Transparency Exercise Capital Ibercaja Banco, S.A.

							00050 0005	
	A	(min EUR, %)	As of 30/09/2020 3,320	As of 31/12/2020 3,335	As of 31/03/2021 3,320	As of 30/06/2021 3,330	COREP CODE	REGULATION
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying	3,320	2,485	2,470	2,480	C 01.00 (r010,c010)	Articles R(128) and 72 of Clok
	A.1.1	transitional adjustments) Capital instruments eligible as CET1 Capital (including share premium and net own capital	2,470	2,465	2,470	2,480	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	instruments) Retained earnings	659	643	667	687	C 01.00 (r130,c010)	Articles 26(1) points (a) and 36(1) points (a) and (f) points (a) and (f) of CBR
	A.1.3	Accumulated other comprehensive income	63	58	39	35	C 01.00 (r180,c010)	Articles 4(100), 26(1) point (d) and 36 (1) point (l) of CRR
	A.1.4	Other Reserves	1,942	1,950	1,951	1,953	C 01.00 (r200.c010)	Articles 4(117) and 25(1) point (e) of CRR
	A.1.5	Funds for general banking risk	0	.,	-,	-,	C 01.00 (r210.c010)	Articles 4(112), 26(1) point (f) and 36 (1) point (f) of CBR
	A.1.6	Minority interest given recognition in CET1 capital	0	0	0	0	C 01.00 (r230,c010)	Article 84 of CBR
	A.1.7	Adjustments to CET1 due to prudential filters	-20	-10	6	5	C 01.00 (r250,c010)	Articles 32 to 35 of and 36 (1) point (i) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	-221	-220	-223	-202	C 01.00 (r300,c010) + C 01.00 (r340,c010)	Articles 4(113), 36(1) point (b) and 37 of CBR. Articles 4(115), 36(1) point (b) and 37 point (a) of CDR
	A.1.9	(·) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs	-354	-344	-335	-334	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	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	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	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	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	0	0	$\begin{array}{l} C \; 01.00\; (r450,c010) + C \; 01.00\; (r460,c010) + \\ C \; 01.00\; (r470,c010) \; + \; C \; 01.00\; (r471,c010) + \\ C \; 01.00\; (r472,c010) \end{array}$	Articles 4(36), 36(1) point (0) (i) and 89 to 51 of CRR; Articles 36(1) point (1) (i), 343(1) point (ii), and 258 of CRR; Articles 36(1) point (ii) and 258 of CRR; Articles 36(1) point (ii) and 258(1) of CRR; Articles 36(1) point (i) (iii) and 153(0) of CRR.
	A.1.14.1	Of which: from securitisation positions (-)	0	0	0	0	C 01.00 (r460,c010)	Articles 36(1) point (k) (i), 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	0	0	C 01.00 (r480,c010)	Articles 4(27), 36(1) point (h); 43 to 46, 49 (2) and (3) and 79 of GRR
	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	0	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	0	0	C 01.00 (r500,c010)	$\label{eq:articles} Articles \ 4(27); \ 36(1) \ point \ (i); \ 43, \ 45; \ 47; \ 48(1) \ point \ (b); \ 49(1) \ to \ (3) \ and \ 79 \ of \ GRR$
	A.1.18	(-) Amount exceding the 17.65% threshold	0	0	0	0	C 01.00 (rS10,c010)	Article 48 of CRR
	A.1.18A	(-) Insufficient coverage for non-performing exposures				-2	C 01.00 (r513,c010)	Article 36(1), point (m) and Article 47c ORR
OWN FUNDS Transitional period	A.1.18B	(-) Minimum value commitment shortfalls				0	C 01.00 (r514,c010)	Article 36(1), point (n) and Article 132c(2) CRR
	A.1.18C	(-) Other foreseeable tax charges				0	C 01.00 (r515,c010)	Article 36(1), point (I) CRR
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	0	0	0	-25	C 01.00 (r524,c010)	Article 3 CRR
	A.1.20	CET1 capital elements or deductions - other	0	0	0	0	C 01.00 (r529,c010)	
	A.1.21	Transitional adjustments	187	195	152	148	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	0	0	C 01.00 (r220,c010)	Articles 483(1) to (3), and 484 to 487 of CBR
	A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	0	0	0	0	C 01.00 (r240,c010)	Articles 479 and 480 of CRR
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	187	195	152	148	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	350	350	C 01.00 (r530,c010)	Article 61 of CRR
	A.2.1	Additional Tier 1 Capital instruments	350	350	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	0	0	C 01.00 (r720,c010)	
	A.2.3	Other Additional Tier 1 Capital components and deductions	0	0	0	0	C 01.00 (r600,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	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)	2,820	2,835	2,820	2,830	C 01.00 (r015,c010)	Article 25 of CRR
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	500	500	500	500	C 01.00 (r750,c010)	Article 71 of CRR.
	A.4.1	Tier 2 Capital instruments	500	500	500	500	C 01.00 (r760,c010) + C 01.00 (r890,c010)	
	A.4.2	Other Tier 2 Capital components and deductions	0	0	0	0	$\begin{array}{l} C \; 01.00 \; (r910,c010) + C \; 01.00 \; (r920,c010) + \\ C \; 01.00 \; (r930,c010) + C \; 01.00 \; (r940,c010) + \\ C \; 01.00 \; (r950,c010) + C \; 01.00 \; (r970,c010) + \\ C \; 01.00 \; (r974,c010) + C \; 01.00 \; (r978,c010) \\ \end{array}$	
	A.4.3	Tier 2 transitional adjustments	0	0	0	0	C 01.00 (r880,c010) + C 01.00 (r900,c010) + C 01.00 (r960,c010)	
OWN FUNDS REQUIREMENTS	в	TOTAL RISK EXPOSURE AMOUNT	18,309	18,248	18,503	18,364	C 02.00 (r010,c010)	Articles 92(3), 95, 96 and 98 of CRR
REQUIREMENTS	8.1	Of which: Transitional adjustments included	54	57	46	45	C 05.01 (r010;c040)	
	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	13.49%	13.62%	13.35%	13.50%	CA3 (1)	-
CAPITAL RATIOS (%) Transitional period	C.2	TIER 1 CAPITAL RATIO (transitional period)	15.40%	15.53%	15.24%	15.41%	CA3 (3)	
	C.3	TOTAL CAPITAL RATIO (transitional period)	18.13%	18.27%	17.94%	18.13%	CA3 (5)	•
CET1 Capital Fully loaded	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	2,283	2,290	2,318	2,332	[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)	12.51%	12.59%	12.56%	12.73%	[D.1]/[B-B.1]	
	F	Adjustments to CET1 due to IFRS 9 transitional arrangements	109	119	97	94	C 05.01 (r440,c010)	
Memo items	E.	Adjustments to AT1 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r440,c020)	
	F	Adjustments to T2 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r440,c030)	
	E.	Adjustments included in RWAs due to IFRS 9 transitional arrangements	54	57	46	45	C 05.01 (r440,c040)	
(1)The fully loaded (TTT) ratio is an er-	Secola sala da	ated based on bank's supervisory reporting. Therefore, any capital instruments that are not eligible from a re	autotrou point of view at the re-	portion date are not taken into a	count in this calculation			

(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 requisitory point of view at the reporting date are not baken into account in this calculation. Fully loaded CET1 ratio is an estimation is based on the formulae stated in column "COREP" CORE" - clease note that this miniht load to differences to fully loaded CET1 capital ratios sublished by the carticolation bank's e.e. in their Fally" 3 disclosure

**Overview of Risk exposure amounts** 

Ibercaja Banco, S.A.

		RW	/As		
(min EUR, %)	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	COREP CODE
Credit risk (excluding CCR and Securitisations) <sup>1</sup>	16,898	16,858	17,113	16,943	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, c280, s002), C
Of which the standardised approach	16,898	16,858	17,113	16,943	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	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	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	0	0	C 02.00 (R420, c010)
Counterparty credit risk (CCR, excluding CVA) <sup>2</sup>	22	24	23	41	$ \begin{array}{c} C \ 0 7 \ 0 \ (196), \ 2220, \ 3001) + \ C \ 70.0 \ (110, \ 220, \ 3001) + \ C \ 70.0 \ (130, \ 220, \ 3001) + \ C \ 80.0 \ (140, \ 220, \ 3001) + \ C \ 80.0 \ (140, \ 220, \ 3001) + \ C \ 80.0 \ (140, \ 220, \ 3001) + \ C \ 80.0 \ (140, \ 220, \ 3002) + \ C \ 80.0 \ (140, \ 3002) + \ C \ 80.0 \ (140, \ 3002) + \ C \ 80.0 \ (140, \ 3002) + \ C \ 80.0 \ (140, \ 3002) + \ C \ 80.0 \ (140, \ 3002) + \ C \ 80.0 \ (140, \ 3002) + \ C \ 80.0 \ (140, \ 3002) + \ C \ 80.0 \ (140, \ 3002) + \ C \ 80.0 \ (140, \ 3002) + \ C \ 80.0 \ (140, \ 3002) + \ C \ 80.0 \ (140, \ 3002) + \ C \ 80.0 \ (140, \ 3002) + \ C \ 80.0 \ (140, \ 3002) + \ C \ 80.0 \ (140, \ 3002) + \ C \ 80.0 \ (140, \ 3002) + \ C \ 80.0 \ (140, \ 80, \ 140) + \ 140,$
Credit valuation adjustment - CVA	13	12	13	27	C 02.00 (R640, c010)
Settlement risk	0	0	0	0	C 02.00 (R490, c010)
Securitisation exposures in the banking book (after the cap)	0	0	0	0	C 02.00 (8470, c010)
Position, foreign exchange and commodities risks (Market risk)	0	0	0	0	C 02.00 (R520, c010)
Of which the standardised approach	0	0	0	0	C 02.00 (R530, c010)
Of which IMA	0	0	0	0	C 02.00 (R580, c010)
Of which securitisations and resecuritisations in the trading book	0	0	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_100,C 24.00_010_110*12.5
Large exposures in the trading book	0	0	0	0	C 02.00 (R680, c010)
Operational risk	1,376	1,354	1,354	1,354	C 02.00 (R590, c010)
Of which basic indicator approach	0	0	0	0	C 02.00 (R600, c010)
Of which standardised approach	1,376	1,354	1,354	1,354	C 02.00 (R610, c010)
Of which advanced measurement approach	0	0	0	0	C 02.00 (R620, c010)
Other risk exposure amounts	0	0	0	0	C 02.00 (R630, c010) + C 02.00 (R690, c010)
Total	18,309	18,248	18,503	18,364	

<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.



P&L Ibercaja Banco, S.A.

(min EUR)	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021
Interest income	372	495	113	225
Of which debt securities income	46	56	11	32
Of which loans and advances income	310	410	92	180
Interest expenses	54	73	17	31
(Of which deposits expenses)	65	85	20	34
(Of which debt securities issued expenses)	25	30	5	9
(Expenses on share capital repayable on demand)	0	0	0	0
Dividend income	3	5	2	7
Net Fee and commission income	288	395	103	213
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	14	126	32	32
Gains or (-) losses on financial assets and liabilities held for trading, net	1	1	0	0
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	-10	-10	0	0
Gains or (-) losses from hedge accounting, net	0	0	0	0
Exchange differences [gain or (-) loss], net	1	1	0	0
Net other operating income /(expenses)	65	32	8	-5
TOTAL OPERATING INCOME, NET	678	971	242	442
(Administrative expenses)	373	653	132	260
(Cash contributions to resolution funds and deposit guarantee schemes)	16	64	2	0
(Depreciation)	52	65	16	34
Modification gains or (-) losses, net	-2	-2	0	0
(Provisions or (-) reversal of provisions)	-27	-14	-3	4
(Payment commitments to resolution funds and deposit guarantee schemes)	0	0	0	0
(Commitments and guarantees given)	-2	-3	-3	-3
(Other provisions)	-25	-11	0	7
Of which pending legal issues and tax litigation <sup>1</sup>	0	0	0	0
Of which restructuring <sup>1</sup>	0	0	0	0
(Increases or (-) decreases of the fund for general banking risks, net) <sup>2</sup>	0	0	0	0
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	177	216	30	38
(Financial assets at fair value through other comprehensive income)	0	0	0	0
(Financial assets at amortised cost)	177	216	30	38
(Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets)	2	1	1	3
(of which Goodwill)	0	0	0	0
Negative goodwill recognised in profit or loss	0	0	0	0
Share of the profit or (-) loss of investments in subsidaries, joint ventures and associates	67	89	22	43
Profit or (-) loss from non-current assets and disposal groups dassified as held for sale not qualifying as discontinued operations	-6	-20	-6	-10
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	145	53	80	135
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	99	24	55	94
Profit or (-) loss after tax from discontinued operations	0	0	0	0
PROFIT OR (-) LOSS FOR THE YEAR	99	24	55	94
Of which attributable to owners of the parent	99	24	55	94

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



Total Assets: fair value and impairment distribution

Ibercaja Banco, S.A.

(min EUR)	٨	ls of 30/09/202	20			As of 31	/12/2020			As of 31,	/03/2021			As of 30,	06/2021		
		Fa	ir value hieraro	:hy		Fa	ir value hierar	:hy		Fa	ir value hierar	:hy		Fa	ir value hierarc	hy	
ASSETS:	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	References
Cash, cash balances at central banks and other demand deposits	4,958				7,571				4,966				5,726				IAS 1.54 (i)
Financial assets held for trading	6	0	6	0	6	0	6	0	4	0	4	0	4	0	4	0	IFRS 7.8(a)(ii);IFRS 9.Appendix A
Non-trading financial assets mandatorily at fair value through profit or loss	2	0	0	2	2	0	0	2	2	0	0	2	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	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	498	305	162	30	488	297	162	29	935	746	160	29	852	683	140	29	IFRS 7.8(h); IFRS 9.4.1.2A
Financial assets at amortised cost	41,156				39,540				41,193				40,931				IFRS 7.8(f); IFRS 9.4.1.2
Derivatives – Hedge accounting	153	0	153	0	142	0	142	0	120	0	120	0	87	0	87	0	IFRS 9.6.2.1; Annex V.Part 1.22; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	0				0				0				0				IAS 39.89A(a); IFRS 9.6.5.8
Other assets <sup>1</sup>	3,488				3,481				3,451				3,442				
TOTAL ASSETS	50,261				51,229				50,671				51,043				IAS 1.9(a), IG 6

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

(min	EUR)		٨	s of 30/09/20	20					As of 31	/12/2020					As of 31/	03/2021					As of 30	06/2021			
		Gross carr	ying amount		Accu	mulated impair	ment	Gro	ss carrying amo	unt	Accu	mulated impai	ment	Gro	ss carrying amo	unt	Accu	mulated impain	ment	Gross	carrying amo	unt <sup>(2)</sup>	Accum	ulated impairm	ient <sup>(2)</sup>	
Breakdown of financial assets by instrument and by counterparty sector <sup>4</sup>		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	increase in credit risk since	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 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	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in	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	References
Financial assets at fair value through other	Debt securities	173	0	0	0	0	0	165	0	0	0	0	0	579	0	0	0	0	0	512	0	0	0	0	0	Annex V.Part 1.31, 44(b)
comprehensive income	Loans and advances	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	Annex V.Part 1.32, 44(a)
Financial assets at	Debt securities	9,568	0	0	0	0	0	8,314	0	0	0	0	0	9,620	0	0	0	0	0	9,590	0	0	0	0	0	Annex V.Part 1.31, 44(b)
amortised cost	Loans and advances	29,857	1,251	1,156	-101	-68	-507	29,179	1,681	1,011	-52	-132	-461	29,559	1,700	955	-53	-131	-456	29,446	1,605	894	-53	-127	-424	Annex V.Part 1.32, 44(a)

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

<sup>(2)</sup> From June 2021, the gross carrying amount of assets and accumulated impairments that are purchased or originated as credit-impaired at initial recognition are not included in the impairment stages, as it was the case in previous periods.

EBA SURGOVIAN



### Breakdown of liabilities

Ibercaja Banco, S.A.

(mln EUR)

		Carrying	) amount		
LIABILITIES:	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	References
Financial liabilities held for trading	7	6	10	4	IFRS 7.8 (e) (ii); IFRS 9.BA.6
Trading financial liabilities <sup>1</sup>	0	0	0	0	Accounting Directive art 8(1)(a),(3),(6)
Financial liabilities designated at fair value through profit or loss	0	0	0	0	IFRS 7.8 (e)(i); IFRS 9.4.2.2
Financial liabilities measured at amortised cost	46,205	46,997	46,563	46,937	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	0	0	Accounting Directive art 8(3)
Derivatives – Hedge accounting	210	216	132	146	IFRS 9.6.2.1; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	40	38	32	28	IAS 39.89A(b), IFRS 9.6.5.8
Provisions	221	393	376	335	IAS 37.10; IAS 1.54(I)
Tax liabilities	156	149	148	148	IAS 1.54(n-o)
Share capital repayable on demand	0	0	0	0	IAS 32 IE 33; IFRIC 2; Annex V.Part 2.12
Other liabilities	121	212	159	158	Annex V.Part 2.13
Liabilities included in disposal groups classified as held for sale	0	0	0	0	IAS 1.54 (p); IFRS 5.38, Annex V.Part 2.14
Haircuts for trading liabilities at fair value <sup>1</sup>	0	0	0	0	Annex V Part 1.29
TOTAL LIABILITIES	46,960	48,011	47,419	47,756	IAS 1.9(b);IG 6
TOTAL EQUITY	3,302	3,218	3,252	3,287	IAS 1.9(c), IG 6
TOTAL EQUITY AND TOTAL LIABILITIES	50,261	51,229	50,671	51,043	IAS 1.IG6

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



Breakdown of liabilities

### Ibercaja Banco, S.A.

(mln EUR)

			Carrying	) amount		
Breakdown of financial liabilities l	by instrument and by counterparty sector	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	References
Derivatives		217	222	142	150	IFRS 9.BA.7(a); CRR Annex II
Short positions	Equity instruments	0	0	0	0	IAS 32.11; ECB/2013/33 Annex 2.Part 2.4-5
	Debt securities	0	0	0	0	Annex V.Part 1.31
	Central banks	5,385	5,371	5,917	5,902	Annex V.Part 1.42(a), 44(c)
	of which: Current accounts / overnight deposits	0	0	0	0	ECB/2013/33 Annex 2.Part 2.9.1
	General governments	1,577	1,431	1,326	1,159	Annex V.Part 1.42(b), 44(c)
	of which: Current accounts / overnight deposits	1,483	1,345	1,245	1,081	ECB/2013/33 Annex 2.Part 2.9.1
	Credit institutions	1,085	1,208	471	1,409	Annex V.Part 1.42(c),44(c)
Deposits	of which: Current accounts / overnight deposits	30	49	164	180	ECB/2013/33 Annex 2.Part 2.9.1
Depusits	Other financial corporations	2,685	2,697	2,065	1,612	Annex V.Part 1.42(d),44(c)
	of which: Current accounts / overnight deposits	812	834	494	420	ECB/2013/33 Annex 2.Part 2.9.1
	Non-financial corporations	3,987	4,199	4,219	3,926	Annex V.Part 1.42(e), 44(c)
	of which: Current accounts / overnight deposits	3,845	4,069	4,101	3,827	ECB/2013/33 Annex 2.Part 2.9.1
	Households	29,013	29,887	30,017	30,038	Annex V.Part 1.42(f), 44(c)
	of which: Current accounts / overnight deposits	25,918	26,942	27,239	27,471	Annex V.Part 1.42(f), 44(c)
Debt securities issued		1,380	1,369	1,341	1,329	Annex V.Part 1.37, Part 2.98
Of which: Subordin	ated Debt securities issued	506	509	512	513	Annex V.Part 1.37
Other financial liabilities		1,094	835	1,208	1,563	Annex V.Part 1.38-41
TOTAL FINANCIAL LIABILITIES		46,422	47,219	46,705	47,087	

#### 2021 EU-wide Transparency Exercise Market Risk

#### Market Risk Ibercaja Banco, S.A.

	SA SA		VaR (Memoran	dum item)	STRESSED VaR (1	I Memorandum item)	AND MIC	INTAL DEFAULT GRATION RISK FAL CHARGE	ALL PRICE	RISKS CAPIT. FOR CTP	AL CHARGE		VaR <i>(Memora</i>	andum item)	STRESSED VaR (A	IM Memorandum item)	INCREM DEFAUI MIGRATI CAPITAL	LT AND ON RISK	ALL PRICE	RISKS CAPITAL FOR CTP	L CHARGE	
(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	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR		LAST MEASURE	TOTAL RISK EXPOSURE AMOUNT
	As of 30/09/2020	As of 31/12/2020				As of 30/	09/2020									As of 31/1	2/2020					
Traded Debt Instruments Of which: General risk Of which: Specific risk Equities Of which: General risk	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						
Of which: Specific risk Foreign exchange risk Commodities risk	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	0 As of 31/03/2021	0 As of 30/06/2021	0	0	0	0 As of 31/	03/2021	0	0	0	0	0	0	0		0 As of 30/0	0 5/2021	0	0	0	0	0
Traded Debt Instruments Of which: General risk Of which: Specific risk Equities Of which: General risk Of which: Specific risk Foreign exchange risk Commodities risk	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0							0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0						
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 CIU positions under the particular approach for position risk in CIUs (Articles 348(1), 350 (3) c) and 364 (2) a) CRR), which instead are included in the RWA OV1 template.

### Credit Risk - Standardised Approach

Ibercaja Banco, S.A.

					Standardise	ed Approach						
			As of 30,	/09/2020		As of 31/12/2020						
		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 adjustment: and provisions			
	(min EUR, %)	12.070	15 740	000		14 200	17 100	1.072				
	Central governments or central banks	13,078 1,202	15,740 968	998		14,380 993	17,188 758	1,072				
	Regional governments or local authorities Public sector entities	653	637	4		700	687	29				
	Multilateral Development Banks	1	12	4		1	11	29				
	International Organisations	1	12	0		0	0	0				
	International Organisations	294	400	86		365	475	95				
	Corporates	6,683	3,452	2,867		6,810	3,511	2,955				
	of which: SME	2,720	1,927	1,550		2,677	1,884	1,534				
	Retail	7,295	4,618	3,024		7,232	4,459	2,916				
	of which: SME	4,225	2,439	1,389		4,288	2,401	1,372				
Consolidated data	Secured by mortgages on immovable property	19,021	18,952	6,628		18,976	18,896	6,610				
	of which: SME	1,103	1,088	364		1,092	1,076	362				
	Exposures in default	1,123	608	622	486	988	516	526	446			
	Items associated with particularly high risk	344	263	394		326	247	370				
	Covered bonds	26	26	5		22	22	11				
	Claims on institutions and corporates with a ST credit assessment	1	1	0		0	0	0				
	Collective investments undertakings (CIU)	25	25	25		20	20	20				
	Equity	793	793	797		765	765	769				
	Other exposures	2,175	1,897	1,468		2,156	1,883	1,508				
	Standardised Total <sup>2</sup>	52,715	48,392	16,919	978	53,734	49,436	16,880	940			

<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).

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

### Credit Risk - Standardised Approach

Ibercaja Banco, S.A.

					Standardise	d Approach			
			As of 31/	/03/2021			As of 30/	06/2021	
		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, %)	13,342	16,294	1,082		14,108	17.046	1,078	
	Central governments or central banks	13,342	964	1,062		1,169	17,046 868	1,076	
	Regional governments or local authorities Public sector entities	704	687	29		705	686	0	
	Multilateral Development Banks	/04	10	29		705	000	29	
	International Organisations	1	10	0		0	9	0	
	International Organisations	325	436	87		409	521	102	
	Corporates	7,304	4,060	3,408		7,435	4,061	3,404	
	of which: SME	2,841	1,989	1,621		2,916	2,026	1,655	
	Retail	7,082	4,278	2,794		6,937	4,131	2,698	
	of which: SME	4,228	2,315	1,322		4,160	2,231	1,273	
Consolidated data	Secured by mortgages on immovable property	18,635	18,561	6,494		18,544	18,473	6,466	
	of which: SMF	1,035	1,020	342		1,022	1,011	342	
	Exposures in default	1,056	575	601	445	996	541	562	417
	Items associated with particularly high risk	302	236	355		290	225	338	117
	Covered bonds	21	21	4		21	21	4	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	54	54	54		778	190	56	
	Equity	765	765	769		771	771	775	
	Other exposures	2,246	1,973	1,460		2,207	1,957	1,471	
	Standardised Total <sup>2</sup>	52,983	48,914	17,136	931	54,373	49,501	16,982	875

<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).

EBA EUROPEAN BANKING AUTHORITY

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

### Credit Risk - IRB Approach

### Ibercaja Banco, S.A.

							IRB Ap	proach					
				As of 30/	09/2020					As of 31/	12/2020		
		Original	Exposure <sup>1</sup>	Exposure	Risk expos	sure amount	Value adjustments	Original	Exposure <sup>1</sup>	Exposure	Risk expos	ure amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	and provisions		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	and provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
Consolidated data	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
Consolidated data	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0		0	0	0	0	0	
	Other non credit-obligation assets				0						0		
	IRB Total <sup>2</sup>				0						0		

<sup>(1)</sup> Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
<sup>(2)</sup> IRB Total does not include the Secutarisation position unlike in the results prior to the 2019 exercise.



### Credit Risk - IRB Approach

### Ibercaja Banco, S.A.

							IRB Ap	proach					
				As of 31/	03/2021					As of 30/	06/2021		
		Original	Exposure <sup>1</sup>	Exposure	Risk expos	sure amount	Value adjustments	Original	Exposure <sup>1</sup>	Exposure	Risk expos	ure amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	and provisions		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	and provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
Consolidated data	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
consolidated data	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0		0	0	0	0	0	
	Other non credit-obligation assets				0						0		
	IRB Total <sup>2</sup>				0						0		

<sup>(1)</sup> Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
<sup>(2)</sup> IRB Total does not include the Secutarisation position unlike in the results prior to the 2019 exercise.





							Ibercaja Banco, S.A.							
							As of 31/12/2020	)						
						Dire	ct exposures							
	(mln EUR)			On balance sl	heet				Deriva	tives		Off balar	nce sheet	
												Off-balance st	neet exposures	
								Derivatives with po	sitive 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	Austria													
[0 - 3M [ [3M - 1Y [ [1Y - 2Y [ [2Y - 3Y [ [3Y - 5Y [ [5Y - 10Y ] [10Y - more	Belgium													
130Y - more Total [0 - 3M [ [3M - 1Y [ [3M - 1Y [ [2Y - 3Y [ [3Y - 5Y ] [5Y - 10Y [ [10Y - more Total	Bulgaria													
IOLAII           [0-3M]           [3M-1Y]           [1Y-2Y]           [2Y-3Y]           [3Y-5Y]           [5Y-10Y]           [10Y-more           Total	Cyprus													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [5Y-10Y] [5Y-10Y] [10Y-more Total	Czech Republic													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Denmark													
[0 - 3M [ [3M - 1Y [ [1Y - 2Y [ [3Y - 3Y [ [5Y - 10Y [ [10Y - more Total	Estonia													



							Ibercaja Banco, S.A.							
							As of 31/12/2020							
						Dire	ct exposures							4
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	ice sheet	
												Off-balance sh	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													
[0-3M [ [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Germany													
[0 - 3M [ [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Croatia													
[0-3M[ [3M-1Y] [1Y-2Y] [2Y-3Y]	Greece													
137 - 311 157 - 1071 107 - more Total 10 - 3M1 137 - 271 127 - 371 137 - 571 137 - 571 107 - more Total	Hungary													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Ireland													
[0-3M[ [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Italy	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	0
[0-3M[ [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Latvia													



							Ibercaja Banco, S.A.							
							As of 31/12/2020							
						Direc	ct exposures							4
	(mln EUR)			On balance sl	heet				Deriva	tives		Off balaı	nce sheet	
												Off-balance sl	neet exposures	
								Derivatives with pos	itive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Lithuania													
[ 0 - 3M [ [ 3M - 1Y [ [ 1Y - 2Y [ [ 2Y - 3Y [ [ 3Y - 5Y [	Luxembourg													
131 - 1011 100 - more Total [0 - 3M [ 3M - 1Y [ 13M - 1Y [ 12Y - 3Y [ 13Y - 5Y ] [5Y - 10Y [ 107 - more Total	Maita													
10 - 3M 1 1 3M - 1Y 1 1 2Y - 2Y 1 2Y - 3Y 1 13Y - 5Y 1 13Y - 5Y 1 10Y - more Total 1 0 - 3M 1	Netherlands													
[ 3M - 1Y [ [ 1Y - 2Y [ [ 2Y - 3Y [ [ 3Y - 5Y [ [ 5Y - 10Y [ ] 10Y - more Total	Poland													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Portugal	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Romania													
[ 3M - 1Y [ [ 3M - 1Y [ [ 1Y - 2Y [ [ 2Y - 3Y [ [ 3Y - 5Y [ [ 5Y - 10Y [ [ 10Y - more	Slovakia													
Total [0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Slovenia													



							Ibercaja Banco, S.A.							
							As of 31/12/2020							
						Diree	t exposures							
	(mln EUR)			On balance sl	heet				Deriva	tives		Off balaı	ice sheet	
												Off-balance sl	neet exposures	
								Derivatives with pos	itive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Spain	3 125 64 4 1.882 3.870 758 <b>6,706</b>	3 125 64 4 1,882 3,870 758 <b>6,706</b>	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 32 0 16 19 0 <b>67</b>	3 125 32 4 1,866 3,851 758 <b>6,638</b>	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	50 172 21 0 2 1 10 <b>256</b>	0 0 0 0 0 0 0	29
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Sweden													
Total [0-3Mf] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	United Kingdom													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Iceland													
Total [0-3M[ 13M-1Yf [1Y-2Yf [2Y-3Yf [3Y-5Y[ [5Y-10Yf [10Y-more Total	Liechtenstein													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Norway													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Australia													
[0 - 3M f [3M - 1Y [ f 1Y - 2Y f [2Y - 3Y f [5Y - 10Y [ [10Y - more Total	Canada													
10031 [0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Hong Kong													



							Ibercaja Banco, S.A.							
							As of 31/12/2020	1						
						Dire	t exposures							
	(mln EUR)		1	On balance sl	heet				Deriva	tives		Off balar	ice sheet	
												Off-balance st	neet exposures	
								Derivatives with pos	sitive fair value	Derivatives with	negative fair value			
		Total gross carrying amount of non-	Total carrying amount of non-derivative financial											Risk weighted 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 ASSELS AL	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominar	Provisions	
				held for trading	designated at fair value through profit or loss	fair value through other comprehensive income	amortised cost	Can ying amount	Notional amount	carrying amount	Notional amount			
10.211														
[ 0 - 3M [ [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ]														
[3Y - 5Y [ [5Y - 10Y ]	Japan													
[10Y - more Total [ 0 - 3M [ [ 0 M ]		0	0	0	0	0	0	0	0	0	0	0	0	
[ 0 - 3M [ [ 3M - 1Y [ [ 1Y - 2Y [ [ 2Y - 3Y [ [ 3Y - 5Y [	U.S.	0	0	0	0	0	0	0	0	0	0	0	0	
[37 - 57 [ [5Y - 10Y ] [10Y - more Total		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
[0-3M] [3M-1Y]		0	0	0			0				0	0		0
[ 1Y - 2Y [ [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ]	China													
[10Y - more Total	-													
[0-3M] [3M-1Y] [1Y-2Y]														
[ 2Y - 3Y [ [3Y - 5Y ] [5Y - 10Y ]	Switzerland													
[10Y - more Total [ 0 - 3M [	-													
[ 0 - 3M [ [ 3M - 1Y [ [ 1Y - 2Y [ [ 2Y - 3Y [	Other advanced economies													
[3Y - 5Y [ [5Y - 10Y ] [10Y - more	non EEA													
Total [ 0 - 3M [ [ 3M - 1Y [														
[ 0 - 3M [ [ 3M - 1Y [ [ 1Y - 2Y [ [ 2Y - 3Y [ [ 3Y - 5Y ] [ 5Y - 10Y ]	Other Central and eastern Europe countries non EEA													
Total														
[0-3M] [3M-1Y] [1Y-2Y]														
	Middle East													
[3Y - 5Y [ [5Y - 10Y ] [10Y - more Total [0 - 3M ]	-													
[ 3M - 1Y [ [ 1Y - 2Y [ [ 2Y - 3Y [	Latin America and the													
[3Y - 5Y [ [5Y - 10Y [	Caribbean													
[10Y - more Total	1													



#### General governments exposures by country of the counterparty

							Ibercaja Banco, S.A.							
							As of 31/12/2020	)						
						Dire	ct exposures							
	(min EUR)			On balance s	heet				Deriva	tives		Off bala	nce sheet	
												Off-balance sl	heet exposures	
								Derivatives with po	sitive fair value	Derivatives with	n negative fair value			
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	Africa													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Others	0 120 220 4 12 259 78 <b>693</b>	0 120 220 4 12 259 78 <b>693</b>			0 2 0 4 0 0 0	0 120 217 4 7 259 78 <b>687</b>	0 0 0 0 0 0				0 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 sovereign exposures is and 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 "Chers".

(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). Inspective 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 hem does not include exposures to counterparts (other than sovereign) with full or partial government guarantees by central, regional and local governments. (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.

Lath America: Argentina, Baltie, Bolivia, Brazil, Chile, Colombia, Costa Rica, Dominica, Casta Rica, Ominica, Dominica, Dominica, Dominica, Casta Rica, Ominica, Casta Rica, Casta Rista Rica, Casta Rica, Casta

Africa: Algeria, Esynt, Morocco, South Africa, Angola, Benin, Botswana, Burkina, Faso, Burund, Cameroon, Cape Vende, Central African Republic, Chad, Comoros, Congo, Congo, The Democratic Republic Of The, Cite D'Ivoire, Equatorial Guinea, Entrea, Ethiopia, Gabon, Gambia, Ghana, Guinea-Bissau, Kenya, Lesotho, Liberia, Madagascar, Malawi, Mail, Mauritania, Mozambique, Namibia, Niger, Nigeria, Rwanda, Sao Tome And Principe, Senegal, Seychelles, Sterra Leone, South Mica, Nuseria, Inited Republic, Of, Togo, Uganda, Zambia, Zimbawe and Turisia.

(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.



							Ibercaja Banco, S.A.							
							As of 30/06/2021							
						Dire	ct exposures							
	(mln EUR)			On balance sl	heet				Deriva	tives		Off bala	nce sheet	
												Off-balance s	neet exposures	
								Derivatives with pos	sitive 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	Austria													
[0 - 3M [ [3M - 1Y [ [1Y - 2Y [ [2Y - 3Y [ [3Y - 5Y [ [5Y - 10Y ] [10Y - more	Belgium													
130Y - more Total [0 - 3M [ [3M - 1Y [ [3M - 1Y [ [2Y - 3Y [ [3Y - 5Y ] [5Y - 10Y [ [10Y - more Total	Bulgaria													
IO - 3M [           [ 3M - 1Y [           [ 1Y - 2Y [           [ 2Y - 3Y [           [ 3Y - 5Y [           [ 5Y - 10Y [           [ 10Y - more           Total	Cyprus													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [5Y-10Y] [5Y-10Y] [10Y-more Total	Czech Republic													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Denmark													
[0 - 3M [ [3M - 1Y [ [1Y - 2Y [ [3Y - 3Y [ [5Y - 10Y [ [10Y - more Total	Estonia													



							Ibercaja Banco, S.A.							
							As of 30/06/2021							
						Diree	ct exposures							
	(mln EUR)			On balance sl	heet				Derivat	tives		Off balar	nce sheet	
												Off-balance sl	neet exposures	
								Derivatives with pos	itive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Finland													
[0-3M] [3M-1Y] [3Y-2Y] [3Y-5Y] [3Y-5Y] [5Y-10Y] [5Y-10Y] [0-3M] [3M-1Y]	France													
[ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more Total	Germany													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Croatia													
Total [0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Greece													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Hungary													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Ireland													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Italy	117 0 167 263 263 269	117 0 187 0 4 263 80			0 0 2 0 4 0 0	117 0 185 0 0 263 80		0 0 0 0 0 0 0	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	Latvia	650	650	0	0	6	644	0	0	0	0	0	0	0



							Ibercaja Banco, S.A.							
							As of 30/06/2021							
				On balance sl		Dire	ct exposures		Deriva	ti voe		Off balar		
	(min EUR)			On balance si	ieet				Deriva	tives		Off balar	ice sneet	
												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	Lithuania													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Luxembourg													
10 - 3M f [ 3M - 1Y [ [ 1Y - 2Y [ ] 72 - 3Y f ] 73 - 5Y f [ 5Y - 10Y [ ] 10Y - more Total	Maita													
10-3M f [0-3M f [3M-1Yf [1Y-2Yf [2Y-3Y] [3Y-5Yf [5Y-10Yf [10Y-more Total	Netherlands													
[ 0 - 3M [ [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ]	Poland													
137 - 311 157 - 1071 107 - more Total 10 - 3M ( 138 - 171 127 - 271 137 - 571 137 - 571 137 - 571 107 - more Total	Portugal	1 15 17 0 7 0 0 <b>40</b>	1 15 17 0 7 0 0 <b>40</b>	0 0 0 0 0 0 0 0 0		0 0 0 0 0 0	1 15 17 0 7 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
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Yethi	Romania		~~~						•	¥	~	~		
[ 0 - 3M [ [ 3M - 1Y ] [ 1Y - 2Y ] [ 7Y - 3Y ] [ 5Y - 10Y ] [ 10Y - more Total	Slovakia													
10 - 3M [           [ 3M - 1Y [           [ 1Y - 2Y [           [ 2Y - 3Y [           [ 3Y - 5Y [           [ 5Y - 10Y [           [ 10Y - more           Total	Slovenia													



							Ibercaja Banco, S.A.							
							As of 30/06/2021							
				On halance al	h A	Dire	ct exposures		Devive	····-		Off hala		
	(mln EUR)			On balance sl	heet				Deriva	tives		Off balar	ice sheet	
												Off-balance sh	eet exposures	
						1		Derivatives with pos	sitive 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 (rue 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 [		6	6	0	0	0	6	0	0	0	0	41	0	
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Spain	6 185 35 820 1,799 4,212 1,218 8,277	6 186 35 820 1,799 4,212 1,218 <b>8,277</b>	000000000000000000000000000000000000000		11 0 16 259 0 287	6 175 35 820 1,783 3,953 1,218 <b>7,990</b>	0 0 0 0 0	0 0 0 0 0		0 0 0 0	41 275 0 2 1 9 <b>328</b>		29
[ 3M-1Y] [ 3M-1Y] [ 1Y-2Y] [ 2Y-3Y] [ 3Y-5Y] [ 5Y-10Y] [ 10Y-more	Sweden	0,277	6,277			287	7,350					318		
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	United Kingdom													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Iceland													
Total [0-3M[ 13M-1Yf [1Y-2Yf [2Y-3Yf [3Y-5Y[ [5Y-10Yf [10Y-more Total	Liechtenstein													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Norway													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Australia													
10041 [0 - 3M [ [3M - 1Y [ [1Y - 2Y [ [2Y - 3Y [ [5Y - 10Y [ [10Y - more Total	Canada													
10041 [0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [107 - more Total	Hong Kong													



							Ibercaja Banco, S.A.							
							As of 30/06/2021							
						Dire	t exposures							
	(mln EUR)		-	On balance sl	heet				Deriva	tives		Off balar	ice sheet	
												Off-balance sh	eet exposures	
			Total carrying amount of					Derivatives with pos	itive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	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	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
					through profit or loss	comprehensive income								
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Japan													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	U.S.	0 0 0 128 0 128	0 0 0 128 0 128	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 128 128	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0	0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	China													
10-3M [ [3M-1Y] [3Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Switzerland													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [3Y - 10Y] [10Y - more Total	Other advanced economies non EEA													
100a1 [0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Other Central and eastern Europe countries non EEA													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Middle East													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [5Y-10Y] [5Y-10Y] [10Y-more Total	Latin America and the Caribbean													



#### General governments exposures by country of the counterparty

							Ibercaja Banco, S.A.							
							As of 30/06/2021							
						Direc	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	1ce sheet	
												Off-balance st	neet exposures	
								Derivatives with po	sitive fair value	Derivatives with	negative fair value			
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	Africa													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Others	0 113 4 0 0 0 0 0 117	0 113 4 0 0 0 0 0 117	0 0 0 0 0 0			0 4 0 0 0 0 4							2

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 sovereign exposures is and 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 "Chers".

(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). Inrespective of the denomination and or accounting classification of the positions the contain counterparts (other than sovereign) with full or partial government guarantees by central, regional and local governments the accounting bart of the the denomination of the capacity of the denomination and or accounting classification of the contain counterparts (other than sovereign) with full or partial government guarantees by central, regional and local governments and counterparts (other than sovereign) with full or partial government guarantees by central, regional and local governments and the counterparts (other than sovereign) with full or partial government guarantees by central, regional and local governments and the counterparts (other than sovereign) with full or partial government guarantees by central, regional and local governments and the counterparts (other than sovereign) with full or partial government guarantees by central, regional and local governments and the counterparts (other than sovereign) with full or partial government guarantees by central, regional and local governments and the counterparts (other than sovereign) with full or partial government guarantees by central, regional and local governments and the counterparts (other than sovereign) with full or partial government guarantees by central, regional and local governments and the counterparts (other than sovereign) with full or partial government guarantees by central, regional and local governments and the counterparts (other than sovereign) with full or partial government guarantees by central, regional and local governments and the counterparts (other than sovereign) with full or partial government guarantees by central, regional and local governments and the counterparts and the counterparts and the counterparts and th (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.

Lath America: Argentina, Balloz, Bolivia, Brazil, Chile, Colombia, Costa Rica, Dominica, Dominica, Dominica, Dominica, Dominica, Dominica, Dominica, Costa Rica, Dominica, Dominica, Dominica, Dominica, Republic, Ecoador, Grenada, Guatemala, Guyana, Halt, Honduras, Jamaica, Mexico, Nicaragua, Panama, Paraguay, Peru, St. Kits and Nevis, St. Lucia, St. Vincent and the Grenadines, Suriname, Trinded and Tobago, Uruguay, Venezuela, Antigua, And Barbuda, Aruba, Barbados, Cayman Islands, Cuba, French Guiana, Guadebuupe, Martinique, Panama, Paraguay, Peru, St. Kits and Nevis, St. Lucia, St. Vincent and the Grenadines, Suriname, Trinded and Tobago, Uruguay, Venezuela, Antigua And Barbuda, Aruba, Barbados, Cayman Islands, Cuba, French Guiana, Guadebuupe, Martinique, Panetro Rico, Sait Barbéerny, Turis And Caicos Islands, Virgin Islands (Bitsh), Virgin Islands (U.S. ).

Africa: Algeria, Esynt, Morocco, South Africa, Angola, Benin, Botswana, Burkina, Faso, Burund, Cameroon, Cape Vende, Central African Republic, Chad, Comoros, Congo, Congo, The Democratic Republic Of The, Cite D'Ivoire, Equatorial Guinea, Entrea, Ethiopia, Gabon, Gambia, Ghana, Guinea-Bissau, Kenya, Lesotho, Liberia, Madagascar, Malawi, Mail, Mauritania, Mozambique, Namibia, Niger, Nigeria, Rwanda, Sao Tome And Principe, Senegal, Seychelles, Sterra Leone, South Mica, Nuseria, Inited Republic, Of, Togo, Uganda, Zambia, Zimbawe and Turisia.

(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.

Performing and non-performing exposures

#### Ibercaja Banco, S.A.

					As of 30/09/2020	)								As of 31/12/202	0			
		Gri	oss carrying amo	unt		Accumulat changes in provisions <sup>4</sup>	ed impairment, a fair value due to	accumulated o credit risk and	Collaterals and financial		Gre	oss carrying amou	int		Accumulat changes in provisions <sup>4</sup>	ed impairment, a fair value due to	ccumulated credit risk and	Collaterals and financial
		Of which performing but past due >30	Of w	hich non-perforn	ning <sup>1</sup>	On performing exposures <sup>2</sup>	On non-perform	ming exposures <sup>3</sup>	guarantees received on non- performing		Of which performing but past due >30	Of wi	nich non-perforr	ning <sup>1</sup>	On performing exposures <sup>2</sup>	On non-perform	ning exposures <sup>3</sup>	guarantees received on non- performing
(min EUR)		days and <=90 days		Of which: defaulted	Of which Stage 3	exposures		Of which Stage 3	exposures		days and <=90 days		Of which: defaulted	Of which Stage 3	exposures		Of which Stage 3	exposures
Cash balances at central banks and other demand deposits	4,759	0	0	0	0	0	0	0	0	7,332	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	9,741	0	0	0	0	0	0	0	0	8,479	0	0	0	0	0	0	0	0
Central banks	0	0	0	0	0	0	C	0	0	(	0	0	C	0	0	0	0	0
General governments	7,931	0	0	0	0	0	C	0	0	6,675	0	0	C	0	0	0	0	0
Credit institutions	71	0	0	0	0	0	C	0	0	62	0	0	C	0	0	0	0	0
Other financial corporations	1,675	0	0	0	0	0	C	0	0	1,675	0	0	0	0	0	0	0	0
Non-financial corporations	64	0	0	0	0	0	0	0 0	0	67	0	0	0	0	0	0	0	0
Loans and advances(including at amortised cost and fair value)	32,269	138	1,158	1,158	1,156	170	509	507	530	31,875	161	1,013	1,013	1,011	184	463	461	491
Central banks	0	0	0	0	0	0	C	0 0	0	(	0	0	C	0	0	0	0	0
General governments	841	0	1	1	1	0	1	. 1	0	735	0	1	1	1	. 0	1	1	0
Credit institutions	220	0	0	0	0	0	C	0 0	0	283	0	0	0	0	0	0	0	0
Other financial corporations	1,883	0	0	0	0	0	٥	0	0	1,824	0	0	٥	0	0	٥	0	0
Non-financial corporations	6,901	22	461	461	459	110	288	285	69	6,938	23	403	403	401	95	255	252	104
of which: small and medium-sized enterprises at amortised cost	5,509	21	435	435	435	94	270	270	68	5,388	21	377	377	377	80	235	235	103
of which: Loans collateralised by commercial immovable property at amortised cost	1,785	8	181	181	181	15	87	87	48	1,693	8	149	149	149	15	67	67	79
Households	22,424	116	696	696	696	59	220	220	461	22,095	138	609	609	609	90	207	207	387
of which: Loans collateralised by residential immovable property at amortised cost	19,397	101	591	591	591	38	153	153	438	19,177	123	510	510	510	67	140	140	358
of which: Credit for consumption at amortised cost	806	6	32	32	32	10	13	13	14	808	5	30	30	30	12	13	13	14
DEBT INSTRUMENTS other than HFT	46,768	138	1,158	1,158	1,156	170	509	507	530	47,686	161	1,013	1,013	1,011	185	463	461	491
OFF-BALANCE SHEET EXPOSURES	4,153		48	48	48	7	13	13 NNEX V. Part 2-Temp	3	4,177		42	42	42	7	12	12	3

<sup>10</sup> For the definition of non-performing exposures glease refer to COMMISSION INPLEMENTING REGULTION (EU) 2015/227 of January 2015, AMEX V, Part 2-Tendiate related instructions, subtle 29 <sup>10</sup> Institutions report here collective allowarces for incurrends to at reported losses (instruments at anorised cost) and changes in far value of the formality exposures due to credit risk and provisions (instruments at at value of bern triange) <sup>10</sup> Institutions report here collective allowarces for incurrends to at reported losses (instruments at anorised cost) and changes in far value of the formality exposures due to credit risk and provisions (instruments at at value of bern triange) <sup>10</sup> Institutions report here specified informations, subtleted Final FITI <sup>10</sup> For the evolution of non-performant as and cost of value due to credit risk and clocked with a policity sign (They are discreding in far value of the formation is discloaded with the popole sign of what is reported according to the FINREP framework (templates F 18.00 / F 19.00), which follows a sign cometion, hier and a triange in far value of the sign (They are discreding the cometion here), the provisions (instruments at an instrument) is discloaded with a policity sign. The sign evolution is discloaded with the policity reports in horizone and triange in far value of the sign (They are discloaded value) and they are discloaded value and the sign (They are discloaded value) and they are discloaded value and the sign (They are discloaded value) and the sign (They are discloaded value) and they are discloaded value and the sign (They are discloaded value) and they are discloaded value and the sign (They are discloaded value) and they are discloaded value anorthy interviewer, The discloaded value and the sign (They are d



Performing and non-performing exposures

#### Ibercaja Banco, S.A.

					As of 31/03/202	1								As of 30/06/202	1			
		Gross	s carrying amo	unt			ed impairment, a fair value due to		Collaterals and financial		Gro	ss carrying amo	unt <sup>s</sup>		Accumulat changes in provisions	ed impairment, a fair value due to <sup>1,5</sup>	ccumulated credit risk and	Collaterals and financial
		Of which performing but past due >30	Of w	rhich non-perforn	ning <sup>1</sup>	On performing exposures <sup>2</sup>	On non-perform	ning exposures <sup>3</sup>	guarantees received on non- performing		Of which performing but past due >30	Of w	hich non-perfor	ning <sup>1</sup>	On performing exposures <sup>2</sup>	On non-perform	ming exposures <sup>3</sup>	guarantees received on non- performing
(min EUR)		days and <=90 days		Of which: defaulted	Of which Stage 3	exposures		Of which Stage 3	exposures		days and <=90 days		Of which: defaulted	Of which Stage 3			Of which Stage 3	exposures
Cash balances at central banks and other demand deposits	4,741	0	0	0	0	0	0	0	0	5,542	2 0	0	0	0	C	0	0	0
Debt securities (including at amortised cost and fair value)	10,198	0	0	0	0	0	0	0	0	10,10		0	0	0		0		0 0
Central banks	0	0	0	0	0	0	0	0	0		0 0	0	c			0		0 0
General governments	10,063	0	0	0	0	0	0	0	0	9,97	0 0	0	c	0		0		0 0
Credit institutions	58	0	0	0	0	0	0	0	0	6	0 0	0	c			0		0 0
Other financial corporations	8	0	0	0	0	0	0	0	0		0	0				0	0 0	o a
Non-financial corporations	69	0	0	0	0	0	0	0	0	6	ŧ 0	0	0			0		0
Loans and advances(including at amortised cost and fair value)	32,217	158	1,072	1,072	955	178	463	456	554	31,94	68	1,011	1,010	894	173	432	424	528
Central banks	0	0	0	0	0	0	0	0	0		0 0	0	c	, c		0		0 0
General governments	867	0	1	1	1	0	1	1	. 0	78	3 0	1	1	. 1		1	1 1	ı 0
Credit institutions	349	0	0	0	0	o	0	0	0	37	9 0	0	c	) c	) (	0		0 0
Other financial corporations	1,830	0	0	0	0	a	0	0	0	1,91	0 0	0	c	) c	, (	0		
Non-financial corporations	7,442	25	412	412	376	93	259	256	121	7,31	1 12	386	385	354	93	230	227	7 11
of which: small and medium-sized enterprises at amortised cost	5,488	23	385	385	354	79	238	236	119	5,39	12	358	356	332	77	209	208	11
of which: Loans collateralised by commercial immovable property at amortised cost	1,718	7	156	156	138	14	64	63	89	1,714	1	145	144	132	13	63	63	81
Households	21,728	132	659	659	578	84	203	199	433	21,56	56	624	624	539	80	201	197	7 412
of which: Loans collateralised by residential immovable property at amortised cost	18,869	120	548	548	482	62	136	133	399	18,70	51	519	519	450	59	136	133	380
of which: Credit for consumption at amortised cost	778	4	34	34	29	11	13	12	16	78:	2	33	33	28	11	13	12	16
DEBT INSTRUMENTS other than HFT	47,156	158	1,072	1,072	955	178	463	456	554	47,59	68	1,011	1,010	894	174	432	424	528
OFF-BALANCE SHEET EXPOSURES	3,977		49	48	38	7	10	10	13	4,266	5	45	45	37	7	10	10	10

(1) For the definition of non-performing exposures please refer to COMMESSION IMPLEMENTING REGULATION (EU) 2015;222 of 9 January 2015, ANNEX V, Pet 2-Template related instructions, subtle 29 (2) Institutions report here collective allowances for incurrents but not reported losses (instruments at anontised cost) and changes in far value of the collective allowances at a non-test cost of the collective allowance for incurrents but not reported losses (instruments at anontised cost) and changes in far value of the collective allowance at the cost of the collective allowance for incurrents but not reported losses (instruments at anontised cost) and changes in far value of the collective allowance is the time anontice of the collective allowance for incurrents at the value of the time anontice of the collective allowance is the time and the collective allowance is the tintered the time anontal time allowance is the time and the co

#### EBA EUROPEAN BANKING AUTHORITY

### 2021 EU-wide Transparency Exercise

Forborne exposures

#### Ibercaja Banco, S.A.

			As of 30/	09/2020					As of 31/	12/2020		
		ying amount of with forbearance	Accumulated in accumulated c value due to cr provisions for forbearance m	hanges in fair edit risk and exposures with	Collateral and fin received on e forbearanc	posures with		ing amount of with forbearance	Accumulated in accumulated cl value due to cr provisions for forbearance m	hanges in fair edit risk and exposures with	Collateral and fina received on ex forbearance	cposures with
(min EUR)		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
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	0	0	0	0	0	0
Central banks	0	0	0	0	0		0	0	0	0	0	
General governments	0	0	0	Ö	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)	827	580	215	200	463	293	737	497	210	191	449	271
Central banks	0	0	0	0	0	0	0	0	0	0	0	0
General governments	2	1	1	1	0	0	2	1	1	1	0	0
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	0	0	0	0	0	0	0	0	0	0	0	0
Non-financial corporations	293	216	125	118	71	38	257	188	113	105	98	61
of which: small and medium-sized enterprises at amortised cost	274	206	115	109	71		238	177	103	96	96	
Households	532	362	90	81	392	255	478	308	96	85	351	210
DEBT INSTRUMENTS other than HFT	827	580	215	200	463		737	497	210	191	449	
Loan commitments given	4	1	0	0	2	1	3	1	0	0	1	0
QUALITY OF FORBEARANCE <sup>2</sup>												
Loans and advances that have been forborne more than twice Non-performing forborne loans and advances that failed to meet the non-	0						0					
nerforming exit criteria	0						0					

<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

<sup>(2)</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 F18.00 / F19.00), 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.



Forborne exposures

			As of 31/	03/2021					As of 30/	06/2021		
		ying amount of with forbearance	Accumulated in accumulated c value due to cr	npairment, hanges in fair edit risk and exposures with	Collateral and fina received on ex forbearance			ing amount of with forbearance	Accumulated in accumulated cl value due to cr	npairment, hanges in fair edit risk and exposures with		ancial guarantees xposures with e measures
(min EUR)		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
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	0	0	0	0	0	0
Central banks	0	0	0	0	0		0	0	0	0	0	
General governments	0	0	0	0	0		0	0	0	0	0	
Credit institutions	0	0	0	0	0		0	0	0	0	0	
Other financial corporations	0	0	0	0	0		0	0	0	0	0	
Non-financial corporations	0	0	0	0	0		0	0	0	0	0	
Loans and advances (including at amortised cost and fair value)	691	485	199	183	423	267	647	451	188	173	394	248
Central banks	0	0	0	0	0	0	0	0	0	0	0	0
General governments	2	1	1	1	0	0	1	1	1	1	0	0
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	0	0	0	0	0	0	0	0	0	0	0	0
Non-financial corporations	237	181	107	100	91	58	219	169	102	96	77	54
of which: small and medium-sized enterprises at amortised cost	223	172	99	93	89		206	161	95	89	75	
Households	452		92	82	332	208	428	282	85	76	316	193
DEBT INSTRUMENTS other than HFT	691	485	199	183	423		647	451	188	173	394	
Loan commitments given	3	1	0	0	1	0	4	2	0	0	1	1
QUALITY OF FORBEARANCE <sup>2</sup>												
Loans and advances that have been forborne more than twice Non-performing forborne loans and advances that failed to meet the non- nerforming exit criteria	0						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)For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F18.00 / F19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 9 and 10 of Regulation (EU) No 680/2014 - ITS on Supervisory reporting, However, for the offbalance 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.

2021 EU-wide Transparency Exercise Breakdown of loans and advances to non-financial corporations other than held for trading Ibercaja Banco, S.A.

			AS OF 3U	0/09/2020					AS OF 3	1/12/2020					AS 01 31	/03/2021					AS OF 3U	/06/2021		
	Gross carr	ying amount				Accumulated	Gross car	rying amount				Accumulated	Gross car	rying amount				Accumulated	Gross car	rying amount				Accumulated
(min EUR)		Of which: non- performi	of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment <sup>1</sup>	negative changes in fair value due to credit risk on non-performing exposures <sup>1</sup>		Of which: non- performi	of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment <sup>1</sup>	negative changes in fair value due to credit risk on non-performing exposures <sup>1</sup>		Of which non- performi		Of which loans and advances subject to impairment	Accumulated impairment <sup>1</sup>	negative changes in fair value due to credit risk on non-performing exposures <sup>1</sup>		Of which non- performi	of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment <sup>1</sup>	negative changes in fair value due to credit risk on non-performing exposures <sup>1</sup>
A Agriculture, forestry and fishing	376	12	12	376	12	0	362	11	11	361	11	0	361	13	13	360	11	0	360	11	11	358	9	0
B Mining and guarrying	17	1	1	17	1	0	17	1	1	17	1	0	16	1	1	16	0	0	16	1	1	16	0	0
C Manufacturing	1.275	53	53	1.273	45	0	1.315	44	44	1.315	44	0	1.449	46	46	1.449	41	0	1.381	43	43	1.381	45	0
D Electricity, gas, steam and air conditioning supply	148	0	0	148	2	0	110	0	0	110	2	0	124	0	0	124	2	0	148	0	0	148	2	0
E Water supply	45	1	1	45	1	0	57	1	1	57	1	0	55	1	1	55	1	0	52	1	1	52	1	0
F Construction	1.532	149	149	1.532	89	0	1.448	112	112	1.448	63	0	1.542	114	114	1.542	63	0	1.550	104	103	1.550	58	0
G Wholesale and retail trade	1.404	75	75	1.404	61	0	1.481	75	75	1.480	67	1	1.619	74	74	1.619	64	0	1.525	71	71	1.525	67	0
H Transport and storage	339	20	20	339	17	0	364	17	17	364	18	0	372	16	16	372	16	0	365	16	16	365	15	0
I Accommodation and food service activities	229	23	23	229	28	0	226	25	25	226	48	0	220	27	27	220	48	0	212	28	28	212	16	0
J Information and communication	130	12	12	130	8	0	117	9	9	117	7	0	115	9	9	115	7	0	135	9	9	135	8	0
K Financial and insurance activities	91	2	2	91	3	0	192	2	2	192	4	0	325	3	3	325	5	0	321	3	3	321	5	0
L Real estate activities	415	37	23	415	29	0	424	38	24	424	29	0	446	40	26	446	28	0	450	33	19	450	26	0
M Professional, scientific and technical activities	458	31	31	458	66	0	304	33	33	304	20	0	318	33	33	318	32	0	323	31	31	323	36	0
N Administrative and support service activities	226	13	13	226	11	0	196	8	8	196	9	0	213	8	8	213	8	0	221	8	8	221	7	0
O Public administration and defence, compulsory social security	0	0	0	0	0	0	50	0	0	50	0	0	50	0	0	50	0	0	50	0	0	50	0	0
P Education	28	2	2	28	1	0	28	1	1	28	1	0	27	1	1	27	1	0	26	1	1	26	1	0
Q Human health services and social work activities	84	16	16	84	11	0	87	16	16	87	12	0	88	14	14	88	16	0	84	15	15	84	16	0
R Arts. entertainment and recreation	47	9	9	46	8	1	43	9	9	42	8	1	43	9	9	42	8	1	42	10	10	41	8	1
S Other services	56	3	3	55	2	1	116	1	1	116	2	0	57	2	2	57	1	0	49	2	2	49	1	0
Loans and advances	6,901	461	446	6,897	396	2	6,938	403	389	6,934	347	2	7,442	412	398	7,439	351	1	7,311	386	371	7,308	321	1

<sup>(10</sup> The them's scurnulated impairment' and scurnulated negative changes in fair value due to credit risk on non-performing exposures' are doctosed with a positive sign if they are decreasing an asset. Following this sign convention, information is disclosed with the opposite group of what is exported according to the FINREP hanework (template F 66.01), 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) to 6080 2014 - 115 on Supervisory regording.

EBA EUROPEAN BANKING AUTHORITY

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

Ibercaja Banco, S.A.

								As of 30	/09/2020															As of 31	/12/2020							
		canying amoun							Accumulated im			anges in fair val			Maximum amount of the guarantee that can be considered	amount	Grass	carrying amount							Accumulated imp			anges in fair valu			Maximum amount of the guarantee that can be considered	amount
(min BJR)			Of which: exposures will forbearance measures	Of which: Instruments with significant increase in orwalt risk since initial recognition but ret credit- impained (Stage 2)	Non-perform	ing Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days			Of which: exposions with forbarance measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impaired (Stage 2)	Non-perform	of which: exposures with forbaarance measures	Of which: Unlikely to pay that are not past-due <= 90 days	Public guaranthic received in the context of the COVID-19 crisis			Performing	Of which: exposures with forbeasinge molecures	Of which: Instruments with significant increase in codit risk since initial recognition but not credit- impaired (Stage 2)	Non-perform	ing Of which: exposures with forbearance measures	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 (Slage 2)	Non-perform	ing Of which: exposions with forbarance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days	Public guarantee received in the context of the COVID-19 crisis	a non- performing
Loans and advances subject to active EBA-compliant monitoria	305	297	17	55		7	٥	3	2	1	2	1	1	٥	0	1	366	355	19	93	10		9	6	s	1	4	1	1	1	0	۰
of which: Households	292	285	17	53	7	6	0	3	2	1	2	1	1	0	0	1	331	322	19	77		7	7	5	4	1	3	1	1	1	0	٥
of which: Collateralised by residential immovable property	273	266	15	40	7	6	0	3	2	1	2	1	1	٥	0	1	308	301	17	74		7	7	5	4	1	1	1	1	1	٥	۰
of which: Non-financial corporations	13	12	1	2	٥	0	0	٥	٥	٥	٥	٥	٥	٥	0	٥	35	34	0	17	2	1	2	1	1	٥	1	٥	٥	٥	0	٥
of which: Small and Medium-sized Enterprises	13	12	1	2	٥	0	0	٥	٥	٥	٥	٥	٥	٥	٥	٥	35	33	٥	16	2	1	2	1	1	٥	1	٥	٥	٥	٥	٥
of which: Collateralised by commercial immovable property	12	12	1	2	٥	0	0	۰	0	0	0	٥	۰	٥	٥	٥	32	30	٥	16	2	1	2	1	1	٥	1	٥	٥	0	٥	٥

								As of 30	09/2020															As of 31	/12/2020							
	Gross	canying amoun							Accumulated ing		ulated negative chan				Maximum amount of the guarantee that can be considered	Gross carrying amount	Gross	sanying amount							Accumulated imp		lated negative cha				Maximum amount of the guarantee that can be considered	Gross carrying amount
					Non-perform	ing			Performing				ng								Non-performi	ng			Performing				9			
(min EUR)			Of which: exposures with forbearance measures	Of which: Instruments with significant increase in credit rak sinco initial recognition but not credit- impained (Stage 2)		Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days			Of which: exposures with forbearance measures	Of which: h Instruments with significant increase in creadit risk since initial recognition but not creadit- impained (Stage 2)		Of which: exposures with forbuarance measures	Of which: Unlikely to par that are not past-due <= 90 days	COVID-19	Inflows to non- performing exposures			Of which: exposures with forbeasince measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impained (Stage 2)		Of which: exposures with forbainance measures	Of which: Unlikely to pay that are not paint-due or paint-due <= 90 days			Of which: exposures with forbeasence measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impaired (Stage 2)		Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not pain-due or paint-due <= 90 days	Public guarantee neceived in the contect of the COVID-19 crisis	Enflows to non- parforming exposures
Loans and advances with expired EBA-compliant monatoria	399	383	16	76	17	10	0	6	4	1	з	3	2	0	٥	4	375	359	15	79	16	9	6		5	1	4	3	2	1	0	۰
of which: Households	399	382	16	76	17	10	٥	6	4	1	з	3	2	٥	٥	4	375	359	35	79	16	9	6		5	1	4	3	2	1	0	۰
of which: Collateralised by residential immovable property	373	357	15	71	16	10	0	5	з	1	з	2	1	0	۰	4	348	333	15	76	15	9	5	7	5	1	4	2	1	1	٥	۰
of which: Non-financial corporations	۰	0	٥	0	0	۰	0	۰	0	0	٥	0	0	0	۰	0	٥	0	٥	۰	0	0	٥	0	0	٥	۰	٥	٥	٥	0	۰
of which: Small and Medium-sized Enterprises	٥	٥	٥	٥	٥	۰	٥	۰	٥	٥	٥	٥	۰	٥	۰	٥	٥	٥	٥	٥	٥	٥	٥	٥	٥	٥	٥	٥	٥	٥	0	۰
of which: Collatanalised by commercial immovable property	۰	٥	0	۰	٥	۰	٥	٥	0	0	٥	0	۰	0	٥	٥	٥	٥	٥	۰	٥	0	٥	٥	۰	0	۰	٥	٥	0	0	۰

								As of 30,	09/2020															As of 3	1/12/2020							
															Maximum amount of the guarantee that can be considered	Gross carrying arrount															Maximum amount of the guarantee that can be considered	
(min EUR)		Performing	Of which: exposures wi forbearance measures	Of which: Instruments with significant increases in credit risk since initial recognition but net credit- impained (Stage 2)		ng Of which: exposions with forbearance measures	Of which: Unlikely to pay that are not past-due <= 90 days			Of which: exposures with forbearance measures	Of which: Instrumenta with significant Increase in credit sisk since Initial Necognition but net credit- impained (Stage 2)		ing Of which: exposizes with forbairance measures	Of which: Unikely to pay that are not past-due <= 90 days	Public guarantee neceived in the context of the CDVID-19 crisis	Inflows to non- parforming exposures		Performing	Of which: exposures with forbearance measures	Of which: Instruments with significant increate in credit risk since initial recognition but not credit- impaired (Slage 2)		10 Of which: exposures with forboarance measures	Of which: Unlikely to pay that are not past-due <= 90 days		Performing	Of which: exposures with forbeasince measures	Of which:		10 Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days	Public guarantee nocewed in the contoxt of the COVID-19 crisis	
Newly originated loans and advances subject to public guarantee schemes	1,250	1,250	0	38	0	۰	0	4	4	0	1	0	0	٥	962	0	1,454	1,452	٥	179	2	۰	2		7	0	4	٥	٥	0	1,089	۰
of which: Households	64	64			0			۰	٥			0				0	73	73			٥			۰	٥			٥				۰
of which: Collateralised by residential immovable property	۰	٥			0			۰	٥			0				0	0	۰			٥			٥	0			٥				۰
of which: Non-financial corporations	1,183	1,182	0	38	0	٥	٥	4	4	0	1	0	0	٥	908	0	1,377	1,375	٥	179	2	٥	1	7	7	٥	4	٥	٥	0	1,029	٥
of which: Small and Medium-sized Enterprises	972	972			٥			4	4			٥				0	1,111	1,109			2			6	6			٥				0
of which: Collateralised by commercial immovable property	٥	٥			٥			٥	٥			0				٥	0	۰			٥			0	۰			٥				۰



Information on loans and advances subject to legislative and non-legislative motionic and public guarantee schemes in accordance with EBA Guidelines EBA/GL/2020/02

Ibercaja Banco, S.A.

1		As of 31/03/2021															As of 30/06/2021															
	Gross							,							Maximum amount of the guarantee that can be considered	Gross canying amount	Gross														Maximum amount of the guarantee that can be considered	e Gross carrying amount
(vin 8.8)		Performing	Of which: exposures with forbearance measures	Of which: Instruments with significant increase in condit risk since initial necognition but not condit- impained (Stage 2)	Non-perfort	ting Of which: exposures with fortwarance measures	Of which: Urdikely to pay that are not past-due <= 90 days		Performing	Of which: exposures with forbearance measures	Of which: Instruments with significant increase in credit risk since initial recognition but rec credit- impaired (Stage 2)		ng Of which: exposures with forbaarance measures	Of which: Unikaly to pay that are not past-due <= 90 days	Public guarantee neceived in the contact of the COVID-19 crisis	Inflows to non- performing exposures		Performing		Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impaired (Stage 2)	Non-perform	ing Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-doe or past-doe or 90 days		Performing	Of which: exposures with forbearance measures	Of which: anstruments with significant increase in credit risk since initial recognition but not credit- impaired (Stage 2)	Non-performi	ing Of which: expositions with forbearance measures	Of which: Unlikely to pay that are not past-due <= 90 days	Public guarantee neositved in the content of the COVID-19 crisis	e non- e performing
Loans and advances subject to active EBA-compliant moratoria	355	348	16	203	7	s	6	4	4	1	3	1	1	1	0	٥	193	185		63		2	5	з	2	1	2	1	۰	۰	٥	4
of which: Households	318	313	16	75	n	4	4	4	3	1	3	1	1	1	0	0	152	147		35	6	2	3	2	1	0	1	0	0	0	0	4
of which: Collaberalised by residential immovable property	296	292	15	69	5	4	4	4	3	1	3	1	1	1	0	٥	141	135		32	5	2	3	2	1	0	1	0	٥	۰	٥	3
of which: Non-financial corporations	37	35	٥	28	2	1	2	1	1	٥	1	٥	۰	٥	٥	٥	41	38	0	27	2	1	2	1	۰	٥	۰	0	٥	۰	٥	1
of which: Small and Medium-sized Enterprises	30	28	٥	22	2	1	2	0	0	٥	۰	٥	۰	٥	0	٥	34	32	0	21	2	1	2	٥	٥	0	۰	0	٥	۰	٥	1
of which: Collateralised by commercial immovable property	в	33	٥	27	2	1	2	٥	٥	٥	٥	٥	٥	٥	٥	٥	29	37	٥	27	2	1	2	٥	٥	٥	٥	٥	٥	٥	٥	٥

								As of 31	(03/2021									As of 30/06/2021														
	Gross	carrying amount						Accumulated impairment, accumulated nepative changes in fair value due to credit risk gai						Maximum amount of the guarantee that can be considered	Gross carrying amount		Grass carrying amount							Accumulated imp	implement, accumulated negative changes in fair value due to credit risk					Maximum amount of the guarantee that can be considered	Gross carrying amount	
		Performing			Non-perform		-				-	Non-performi									Non-performi											
(min EUR)			Of which: exposures with forbearance measures	Of which: Instrumenta with significant increase in credit risk since initial recognition but not credit- impaired (Stage 2)		Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days			Of which: exposures with forbearance measures	Of which: Instruments with significant increate in credit risk since initial recognition but not credit- impained (Stage 2)		Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days	Public guarantee received in the context of the COVID-19 crisis	Inflows to non- parforming exposures			Of which: exposures with forbearance melatures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impaired (Stage 2)		Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days			Of which: exposures with forbeanance measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impained (Slage 2)		Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days	context of the COVID-19	
Loans and advances with expired EBA-compliant monatoria	410	391	21	113	19	12	9	10	6	1	6	4	2	2	٥	0	582	548	32	153	33	17	21	12	7	2	6	5	3	2	٥	13
of which: Households	410	391	21	113	19	12	9	10	6	1	6	4	2	2	٥	٥	580	546	32	152	33	17	21	12	7	2	6	5	3	2	٥	13
of which: Collateralised by residential immovable property	380	363	19	105	18	11	9	9	6	1	5	3	2	1	٥	0	542	513	30	143	30	16	19	11	7	2	6	4	2	2	٥	11
of which: Non-financial corporations	1	1	0	0	٥	0	0	0	0	0	۰	0	0	٥	٥	0	2	2	٥	1	0	0	0	٥	۰	0	0	٥	0	0	٥	۰
of which: Small and Medium-sized Enterprises	٥	٥	٥	٥	٥	٥	٥	٥	٥	٥	٥	٥	٥	٥	٥	٥	1	1	٥	1	٥	٥	۰	٥	٥	٥	٥	٥	0	٥	٥	٥
of which: Collateralised by commercial immovable property	۰	0	0	۰	0	٥	٥	٥	0	0	۰	٥	۰	0	٥	٥	1	1	0	1	٥	0	۰	0	٥	0	۰	٥	0	٥	٥	۰

								As of 31	/03/2021															As of 30	/06/2021							
														Maximum amount of the guarantee that can be considered	Gross canying amount	Gross														Maximum amount of the guarantee that can be considered	Gross carrying amount	
(nin 138)		Performing	Of which: exposures with forbearince measures	Of which: Instruments with significant increate in credit risk since initial recognition but recognition but inspained (Stage 2)	Non-perform	ng Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due <= 90 days	1	Performing	Of which: expositions with forbearance measures	Of which: Instrumenta with significant increase in create in recognition but not credit- impained (Stage 2)	Non-perform	ing Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not paint-due or paint-due <= 90 days	Public guarantee neceived in the context of the COVID-19 crisis	Inflows to non- performing exposures		Purforming	Of which: exposures with forbeasince measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impained (Slage 2)	Non-perform	ing Of which: exposume with forbeanince measures	Of which: Unlikely to pay that are not pait-due or pait-due <= 90 days	-	Performing	Of which: exposures we forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit- impained (Stage 2)	Non-perform	ng Of which: exposiums with forbaarance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days	Public guarantee received in the contact of the COVID-19 crisis	
Newly originated loans and advances subject to public guarantee schemes	1,654	1,649	٥	224	s	٥	2	9		٥	4	1	٥	٥	1,112	٥	1,656	1,640	٥	222	15	٥	5	12	10	٥	6	2	0	٥	1,275	10
of which: Households	78	78			٥			0	٥			٥				٥	78	77			1			0	٥			٥				- 1
of which: Collatoralised by residential immovable property	۰	٥			٥			0	0			٥				٥	0	0			0			0	۰			0				•
of which: Non-financial corporations	1,572	1,567	٥	229	s	٥	2	9		0	4	1	۰	٥	1,055	٥	1,574	1,560	٥	217	14	٥	4	11	10	٥	6	2	0	٥	1,210	9
of which: Small and Medium-sized Enterprises	1,267	1,263			5			7	7			1				٥	1,252	1,241			12			9				1				7
of which: Collateralised by commercial immovable property	0	٥			٥			0	0			٥				0	٥	0			0			0	۰			0				۰

