2021 EU-wide Transparency Exercise

Bank Name	CaixaBank, S.A.
LEI Code	7CUNS533WID6K7DGFI87
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.

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Key Metrics

CaixaBank, 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
Available capital (amounts)						
Common Equity Tier 1 (CET1) capital - transitional period	18,192	19,654	29,470	28,393	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	17,509	18,938	28,456	27,634	C 01.00 (r020,c010) - C 05.01 (r440,c010)	Article 50 of CRR
Tier 1 capital - transitional period	20,430	22,637	33,705	32,630	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	19,746	21,922	32,691	31,871	C 01.00 (r015,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020)	Article 25 of CRR
Total capital - transitional period	23,754	26,045	39,542	38,518	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	23,194	25,362	38,528	37,759	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	145,731	144,073	208,585	220,881	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	146,264	144,649	209,422	221,441	C 02.00 (r010,c010) - C 05.01 (r440,c040)	Articles 92(3), 95, 96 and 98 of CRR
Capital ratios						
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition	12.48%	13.64%	14.13%	12.85%	CA3 {1}	-
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	11.97%	13.09%	13.59%	12.48%	(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	14.02%	15.71%	16.16%	14.77%	CA3 {3}	-
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	13.50%	15.16%	15.61%	14.39%	(C 01.00 (r015,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020)) / (C 02.00 (r010,c010) - C 05.01 (r440,c040))	-
Total capital (as a percentage of risk exposure amount) - transitional definition	16.30%	18.08%	18.96%	17.44%	CA3 {5}	-
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	15.86%	17.53%	18.40%	17.05%	(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	401,851	403,659	621,602	635,892	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	5.08%	5.61%	5.42%	5.13%	C 47.00 (r340,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR

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Leverage ratio

CaixaBank, 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	20,430	22,637	33,705	32,630	C 47.00 (r320,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
A.2	Tier 1 capital - fully phased-in definition	19,746	21,922	32,691	31,871	C 47.00 (r310,c010)	
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	401,851	403,659	621,602	635,892	C 47.00 (r300,c010)	
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	401,851	403,659	621,602	635,892	C 47.00 (r290,c010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	5.1%	5.6%	5.4%	5.1%	[A.1]/[B.1]	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	4.9%	5.4%	5.3%	5.0%	[A.2]/[B.2]	

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Capital

CaixaBank, 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
OWN FUNDS Transitional period	A	**OWN FUNDS**	**23,754**	**26,045**	**39,542**	**38,518**	C 01.00 (r010,c010)	Articles 4(118) and 72 of CRR
	A.1	**COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)**	**18,192**	**19,654**	**29,470**	**28,393**	C 01.00 (r020,c010)	Article 50 of CRR
	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	17,964	17,963	23,273	23,275	C 01.00 (r030,c010)	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
	A.1.2	Retained earnings	8,637	9,399	13,974	12,800	C 01.00 (r130,c010)	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (l) of CRR
	A.1.3	Accumulated other comprehensive income	-1,950	-1,865	-1,649	-1,729	C 01.00 (r180,c010)	Articles 4(100), 26(1) point (d) and 36 (1) point (l) of CRR
	A.1.4	Other Reserves	-504	-525	-521	-511	C 01.00 (r200,c010)	Articles 4(117) and 26(1) point (e) of CRR
	A.1.5	Funds for general banking risk	0	0	0	0	C 01.00 (r210,c010)	Articles 4(112), 26(1) point (f) and 36 (1) point (l) of CRR
	A.1.6	Minority interest given recognition in CET1 capital	0	0	0	0	C 01.00 (r230,c010)	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	-227	-193	-139	-129	C 01.00 (r250,c010)	Articles 32 to 35 of and 36 (1) point (l) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	-4,206	-3,873	-4,519	-3,475	C 01.00 (r300,c010) + C 01.00 (r340,c010)	Articles 4(113), 36(1) point (b) and 37 of CRR. Articles 4(115), 36(1) point (b) and 37 point (a) of CCR
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs	-2,027	-1,789	-1,766	-2,274	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	-76	-75	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	-1	-100	-121	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	-4	-1	-5	-5	C 01.00 (r450,c010) + C 01.00 (r460,c010) + C 01.00 (r470,c010) + C 01.00 (r471,c010)+ C 01.00 (r472,c010)	Articles 4(36), 36(1) point (k) (i) and 89 to 91 of CRR; Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR; Articles 36(1) point k) (iii) and 379(3) of CRR; Articles 36(1) point k) (iv) and 153(8) of CRR and Articles 36(1) point k) (v) and 155(4) of CRR.
	A.1.14.1	Of which: from securitisation positions (-)	-4	-1	-5	-5	C 01.00 (r460,c010)	Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR
	A.1.15	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment	0	0	0	0	C 01.00 (r480,c010)	Articles 4(27), 36(1) point (h); 43 to 46, 49 (2) and (3) and 79 of CRR
	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	0	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)	Articles 4(27); 36(1) point (i); 43, 45; 47; 48(1) point (b); 49(1) to (3) and 79 of CRR
	A.1.18	(-) Amount exceding the 17.65% threshold	0	0	0	0	C 01.00 (r510,c010)	Article 48 of CRR
	A.1.18A	(-) Insufficient coverage for non-performing exposures				-1	C 01.00 (r513,c010)	Article 36(1), point (m) and Article 47c CRR
	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 (l) CRR
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	0	0	0	0	C 01.00 (r524,c010)	Article 3 CRR
	A.1.20	CET1 capital elements or deductions - other	-99	-100	-92	-195	C 01.00 (r529,c010)	-
	A.1.21	Transitional adjustments	684	716	1,014	759	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 CRR
	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 (+/-)	684	716	1,014	759	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)	**2,237**	**2,984**	**4,235**	**4,237**	C 01.00 (r530,c010)	Article 61 of CRR
	A.2.1	Additional Tier 1 Capital instruments	2,237	2,984	4,235	4,237	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 (r690,c010) + C 01.00 (r700,c010) + C 01.00 (r710,c010) + C 01.00 (r740,c010) + C 01.00 (r744,c010) + C 01.00 (r748,c010)	
	A.2.4	Additional Tier 1 transitional adjustments	0	0	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)**	**20,430**	**22,637**	**33,705**	**32,630**	C 01.00 (r015,c010)	Article 25 of CRR
	A.4	**TIER 2 CAPITAL (net of deductions and after transitional adjustments)**	**3,324**	**3,407**	**5,837**	**5,888**	C 01.00 (r750,c010)	Article 71 of CRR
	A.4.1	Tier 2 Capital instruments	3,152	3,153	5,331	5,341	C 01.00 (r760,c010) + C 01.00 (r890,c010)	
	A.4.2	Other Tier 2 Capital components and deductions	296	288	506	547	C 01.00 (r910,c010) + C 01.00 (r920,c010) + C 01.00 (r930,c010) + C 01.00 (r940,c010) + C 01.00 (r950,c010) + C 01.00 (r970,c010) + C 01.00 (r974,c010) + C 01.00 (r978,c010)	
	A.4.3	Tier 2 transitional adjustments	-124	-33	0	0	C 01.00 (r880,c010) + C 01.00 (r900,c010) + C 01.00 (r960,c010)	
OWN FUNDS REQUIREMENTS	B	**TOTAL RISK EXPOSURE AMOUNT**	145,731	144,073	208,585	220,881	C 02.00 (r010,c010)	Articles 92(3), 95, 96 and 98 of CRR
	B.1	Of which: Transitional adjustments included	-534	-576	-838	-560	C 05.01 (r010;c040)	
CAPITAL RATIOS (%) Transitional period	**C.1**	**COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)**	**12.48%**	**13.64%**	**14.13%**	**12.85%**	**CA3 {1}**	-
	C.2	**TIER 1 CAPITAL RATIO (transitional period)**	**14.02%**	**15.71%**	**16.16%**	**14.77%**	**CA3 {3}**	-
	C.3	**TOTAL CAPITAL RATIO (transitional period)**	**16.30%**	**18.08%**	**18.96%**	**17.44%**	**CA3 {5}**	-
CET1 Capital Fully loaded	**D**	**COMMON EQUITY TIER 1 CAPITAL (fully loaded)**	**17,509**	**18,938**	**28,456**	**27,634**	**[A.1-A.1.13-A.1.21+MIN(A.2+A.1.13-A.2.2-A.2.4+MIN(A.4+A.2.2-A.4.3.0),0)]**	-
CET1 RATIO (%) Fully loaded[1]	**E**	**COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)**	**11.97%**	**13.09%**	**13.59%**	**12.48%**	**[D.1]/[B-B.1]**	-
Memo items	**F**	**Adjustments to CET1 due to IFRS 9 transitional arrangements**	684	716	1,014	759	C 05.01 (r440,c010)	
	F	**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**	-124	-33	0	0	C 05.01 (r440,c030)	
	F	**Adjustments included in RWAs due to IFRS 9 transitional arrangements**	-534	-576	-838	-560	C 05.01 (r440,c040)	

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

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Overview of Risk exposure amounts

CaixaBank, S.A.

(mln EUR, %)	RWAs				
	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)[1]	126,557	125,095	183,686	195,405	C 02.00 (r040, c010) -[C 07.00 (r090, c220, s001) + C 07.00 (r110, c220, s001)+ C 07.00 (r130, c220, s001) + C 08.01 (r040, c260, s001) + C 08.01 (r050, c260, s001) + C 08.01 (r060, c260, s001) + C 08.01 (r040, c260, s002) + C 08.01 (r050, c260, s002,) + C 08.01 (r060, c260, s002)]-[C 02.00 (R470, c010)] - C 02.00 (R460, c010)]
Of which the standardised approach	60,466	60,791	80,136	81,108	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	3,878	3,488	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	48,876	47,575	80,074	86,959	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	17,214	16,729	19,598	23,850	C 02.00 (R420, c010)
Counterparty credit risk (CCR, excluding CVA)[2]	2,171	2,093	2,653	3,380	C 07.00 (r090, c220, s001) + C 07.00 (r110, c220, s001)+ C 07.00 (r130, c220, s001) + C 08.01 (r040, c260, s001) + C 08.01 (r050, c260, s001) + C 08.01 (r060, c260, s001) + C 08.01 (r040, c260, s002) + C 08.01 (r050, c260, s002,) + C 08.01 (r060, c260, s002) + C 02.00 (R460, c010)]
Credit valuation adjustment - CVA	642	668	1,076	804	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)	835	700	711	657	C 02.00 (R470, c010)
Position, foreign exchange and commodities risks (Market risk)	2,126	2,267	1,819	1,905	C 02.00 (R520, c010)
Of which the standardised approach	1,168	1,158	621	619	C 02.00 (R530, c010)
Of which IMA	958	1,109	1,197	1,286	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_110)*12.5
Large exposures in the trading book	0	0	0	0	C 02.00 (R680, c010)
Operational risk	13,400	13,250	18,640	18,640	C 02.00 (R590, c010)
Of which basic indicator approach	0	0	0	0	C 02.00 (R600, c010)
Of which standardised approach	13,400	13,250	18,640	18,640	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	89	C 02.00 (R630, c010) + C 02.00 (R690, c010)
Total	145,731	144,073	208,585	220,881	

[1] The positions "of which" are for information and do not need to sum up to Credit risk (excluding CCR and Securitisations)

[2] 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.

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P&L

CaixaBank, S.A.

(mln EUR)	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021
Interest income	3,850	5,177	1,253	2,972
Of which debt securities income	273	300	64	177
Of which loans and advances income	3,456	4,617	1,070	2,536
Interest expenses	465	629	149	315
(Of which deposits expenses)	271	343	69	114
(Of which debt securities issued expenses)	430	569	127	264
(Expenses on share capital repayable on demand)	0	0	0	0
Dividend income	96	147	0	152
Net Fee and commission income	1,994	2,662	680	1,669
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	194	211	-7	14
Gains or (-) losses on financial assets and liabilities held for trading, net	104	126	16	60
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	-24	-24	7	5
Gains or (-) losses from hedge accounting, net	-6	-10	1	-2
Exchange differences [gain or (-) loss], net	-75	-49	30	12
Net other operating income /(expenses)	-149	-183	-76	-186
TOTAL OPERATING INCOME, NET	5,518	7,427	1,755	4,380
(Administrative expenses)	2,999	3,944	1,027	4,347
(Cash contributions to resolution funds and deposit guarantee schemes)	111	355	0	182
(Depreciation)	384	504	127	294
Modification gains or (-) losses, net	-48	-48	-7	-4
(Provisions or (-) reversal of provisions)	173	221	40	147
(Payment commitments to resolution funds and deposit guarantee schemes)	0	0	0	0
(Commitments and guarantees given)	-37	-31	-7	-12
(Other provisions)	210	252	47	159
Of which pending legal issues and tax litigation[1]	0	-119	0	0
Of which restructuring[1]	0	7	0	0
(Increases or (-) decreases of the fund for general banking risks, net)[2]	0	0	0	0
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	1,580	1,893	176	329
(Financial assets at fair value through other comprehensive income)	-1	-2	1	1
(Financial assets at amortised cost)	1,582	1,895	175	327
(Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets)	36	419	-1	15
(of which Goodwill)	0	0	0	0
Negative goodwill recognised in profit or loss	0	0	4,300	4,300
Share of the profit or (-) loss of investments in subsidaries, joint ventures and associates	601	993	220	498
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	-67	334	-5	-14
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	721	1,370	4,894	3,846
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	726	1,382	4,786	4,182
Profit or (-) loss after tax from discontinued operations	-1	-1	0	0
PROFIT OR (-) LOSS FOR THE YEAR	**725**	**1,381**	**4,786**	**4,182**
Of which attributable to owners of the parent	726	1,381	4,786	4,181

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

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

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Total Assets: fair value and impairment distribution

CaixaBank, S.A.

(mln EUR)	As of 30/09/2020				As of 31/12/2020				As of 31/03/2021				As of 30/06/2021				References
ASSETS:	Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			
		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3	
Cash, cash balances at central banks and other demand deposits	49,985				51,581				81,797				94,300				IAS 1.54 (i)
Financial assets held for trading	15,789	1,090	14,662	36	13,571	1,084	12,447	40	18,620	963	17,622	35	18,085	890	17,165	30	IFRS 7.8(a)(ii);IFRS 9.Appendix A
Non-trading financial assets mandatorily at fair value through profit or loss	328	48	2	279	322	50	3	269	344	50	7	287	260	46	3	211	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	19,416	18,677	241	497	19,309	18,694	44	571	22,386	21,531	101	754	17,520	16,768	169	583	IFRS 7.8(h); IFRS 9.4.1.2A
Financial assets at amortised cost	267,561				268,146				426,903				429,024				IFRS 7.8(f); IFRS 9.4.1.2
Derivatives – Hedge accounting	438	0	438	0	515	0	515	0	1,214	0	1,214	0	1,129	0	1,129	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	524				269				1,166				1,123				IAS 39.89A(a); IFRS 9.6.5.8
Other assets[1]	31,885				30,973				44,746				46,387				
TOTAL ASSETS	385,927				384,687				597,175				607,827				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".

(mln EUR)		As of 30/09/2020						As of 31/12/2020						As of 31/03/2021						As of 30/06/2021						References
Breakdown of financial assets by instrument and by counterparty sector[1]		Gross carrying amount			Accumulated impairment			Gross carrying amount			Accumulated impairment			Gross carrying amount			Accumulated impairment			Gross carrying amount [2]			Accumulated impairment [2]			
		Stage 1 Assets without significant increase in credit risk since initial recognition	**Stage 2** Assets with significant increase in credit risk since initial recognition but not credit-impaired	**Stage 3** Credit-impaired assets	**Stage 1** Assets without significant increase in credit risk since initial recognition	**Stage 2** Assets with significant increase in credit risk since initial recognition but not credit-impaired	**Stage 3** Credit-impaired assets	**Stage 1** Assets without significant increase in credit risk since initial recognition	**Stage 2** Assets with significant increase in credit risk since initial recognition but not credit-impaired	**Stage 3** Credit-impaired assets	**Stage 1** Assets without significant increase in credit risk since initial recognition	**Stage 2** Assets with significant increase in credit risk since initial recognition but not credit-impaired	**Stage 3** Credit-impaired assets	**Stage 1** Assets without significant increase in credit risk since initial recognition	**Stage 2** Assets with significant increase in credit risk since initial recognition but not credit-impaired	**Stage 3** Credit-impaired assets	**Stage 1** Assets without significant increase in credit risk since initial recognition	**Stage 2** Assets with significant increase in credit risk since initial recognition but not credit-impaired	**Stage 3** Credit-impaired assets	**Stage 1** Assets without significant increase in credit risk since initial recognition	**Stage 2** Assets with significant increase in credit risk since initial recognition but not credit-impaired	**Stage 3** Credit-impaired assets	**Stage 1** Assets without significant increase in credit risk since initial recognition	**Stage 2** Assets with significant increase in credit risk since initial recognition but not credit-impaired	**Stage 3** Credit-impaired assets	
Financial assets at fair value through other comprehensive income	Debt securities	18,072	0	0	0	0	0	17,895	0	0	0	0	0	20,640	0	0	0	0	0	15,904	0	7	0	0	0	Annex V.Part 1.31, 44(b)
	Loans and advances	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	Annex V.Part 1.32, 44(a)
Financial assets at amortised cost	Debt securities	24,676	84	13	-2	-4	-4	24,565	104	13	-2	-5	-4	62,507	102	13	-3	-5	-4	65,215	99	12	-3	-5	-4	Annex V.Part 1.31, 44(b)
	Loans and advances	226,176	13,646	8,709	-969	-951	-3,814	220,726	20,051	8,282	-824	-1,066	-3,692	325,726	34,311	13,264	-1,346	-2,012	-5,650	324,625	34,331	12,574	-1,152	-1,877	-5,493	Annex V.Part 1.32, 44(a)

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

[2] 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.

2021 EU-wide Transparency Exercise

Breakdown of liabilities

CaixaBank, S.A.

(mln EUR)

LIABILITIES:	Carrying amount				
	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	9,997	7,625	12,602	11,624	IFRS 7.8 (e) (ii); IFRS 9.BA.6
Trading financial liabilities[1]	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	343,425	343,927	538,364	549,497	IFRS 7.8(g); IFRS 9.4.2.1
Non-trading non-derivative financial liabilities measured at a cost-based method[1]	0	0	0	0	Accounting Directive art 8(3)
Derivatives – Hedge accounting	191	237	387	372	IFRS 9.6.2.1; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	1,679	1,614	1,353	1,179	IAS 39.89A(b), IFRS 9.6.5.8
Provisions	3,315	3,198	4,805	6,806	IAS 37.10; IAS 1.54(l)
Tax liabilities	822	942	1,926	1,708	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	1,849	1,873	2,162	2,077	Annex V.Part 2.13
Liabilities included in disposal groups classified as held for sale	105	0	31	0	IAS 1.54 (p); IFRS 5.38, Annex V.Part 2.14
Haircuts for trading liabilities at fair value[1]	0	0	0	0	Annex V Part 1.29
TOTAL LIABILITIES	361,384	359,416	561,631	573,263	IAS 1.9(b);IG 6
TOTAL EQUITY	24,543	25,271	35,545	34,564	IAS 1.9(c), IG 6
TOTAL EQUITY AND TOTAL LIABILITIES	385,927	384,687	597,175	607,827	IAS 1.IG6

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

2021 EU-wide Transparency Exercise

Breakdown of liabilities

CaixaBank, S.A.

(mln EUR)

Breakdown of financial liabilities by instrument and by counterparty sector		Carrying amount				
		As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	*References*
Derivatives		9,614	7,590	12,741	11,849	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	574	272	247	147	Annex V.Part 1.31
Deposits	Central banks	50,084	50,090	81,316	81,271	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	12,770	13,148	15,654	18,504	Annex V.Part 1.42(b), 44(c)
	of which: Current accounts / overnight deposits	12,630	13,043	15,351	18,202	ECB/2013/33 Annex 2.Part 2.9.1
	Credit institutions	7,576	5,268	22,375	16,194	Annex V.Part 1.42(c),44(c)
	of which: Current accounts / overnight deposits	598	999	1,556	1,174	ECB/2013/33 Annex 2.Part 2.9.1
	Other financial corporations	9,765	10,304	21,863	24,494	Annex V.Part 1.42(d),44(c)
	of which: Current accounts / overnight deposits	5,239	5,679	8,091	9,282	ECB/2013/33 Annex 2.Part 2.9.1
	Non-financial corporations	65,190	63,488	76,884	75,334	Annex V.Part 1.42(e), 44(c)
	of which: Current accounts / overnight deposits	61,951	60,396	73,753	72,763	ECB/2013/33 Annex 2.Part 2.9.1
	Households	155,158	159,858	259,977	268,101	Annex V.Part 1.42(f), 44(c)
	of which: Current accounts / overnight deposits	136,182	143,065	225,804	235,304	Annex V.Part 1.42(f), 44(c)
Debt securities issued		35,367	35,929	53,130	53,427	Annex V.Part 1.37, Part 2.98
Of which: Subordinated Debt securities issued		5,423	6,203	9,821	9,810	Annex V.Part 1.37
Other financial liabilities		7,515	5,843	7,164	12,171	Annex V.Part 1.38-41
TOTAL FINANCIAL LIABILITIES		353,613	351,789	551,353	561,493	

2021 EU-wide Transparency Exercise

Market Risk

CaixaBank, S.A.

(mln EUR)	SA		IM										IM									
	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	VaR *(Memorandum item)*		STRESSED VaR *(Memorandum item)*		INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP			TOTAL RISK EXPOSURE AMOUNT	VaR *(Memorandum item)*		STRESSED VaR *(Memorandum item)*		INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP			TOTAL RISK EXPOSURE AMOUNT
			MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE		MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	
	As of 30/09/2020	As of 31/12/2020	As of 30/09/2020										As of 31/12/2020									
Traded Debt Instruments	575	576	21	5	30	12							20	8	37	13						
Of which: General risk	17	18	21	5	30	12							20	8	37	13						
Of which: Specific risk	558	559	0	0	0	0							0	0	0	0						
Equities	1	1	6	0	8	1							8	3	15	5						
Of which: General risk	1	0	6	0	8	1							8	3	15	5						
Of which: Specific risk	0	0	0	0	0	0							0	0	0	0						
Foreign exchange risk	592	581	3	1	4	2							3	1	6	1						
Commodities risk	0	0	0	0	0	0							0	0	0	0						
Total	**1,168**	**1,158**	**25**	**5**	**35**	**12**	**13**	**16**	**0**	**0**	**0**	**958**	**25**	**11**	**46**	**18**	**15**	**18**	**0**	**0**	**0**	**1,109**
	As of 31/03/2021	As of 30/06/2021	As of 31/03/2021										As of 30/06/2021									
Traded Debt Instruments	621	619	28	7	39	10							32	6	47	15						
Of which: General risk	15	15	28	7	39	10							32	6	47	15						
Of which: Specific risk	606	604	0	0	0	0							0	0	0	0						
Equities	0	0	8	1	11	1							4	1	5	2						
Of which: General risk	0	0	8	1	11	1							4	1	5	2						
Of which: Specific risk	0	0	0	0	0	0							0	0	0	0						
Foreign exchange risk	0	0	4	0	6	1							4	0	5	1						
Commodities risk	0	0	0	0	0	0							0	0	0	0						
Total	**621**	**619**	**33**	**8**	**46**	**11**	**17**	**17**	**0**	**0**	**0**	**1,197**	**34**	**6**	**50**	**16**	**19**	**15**	**0**	**0**	**0**	**1,286**

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.

2021 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

CaixaBank, S.A.

		Standardised Approach							
		As of 30/09/2020				As of 31/12/2020			
	(mln EUR, %)	Original Exposure[1]	Exposure Value[1]	Risk exposure amount	Value adjustments and provisions	Original Exposure[1]	Exposure Value[1]	Risk exposure amount	Value adjustments and provisions
Consolidated data	Central governments or central banks	91,500	102,466	7,959		91,877	104,230	8,684	
	Regional governments or local authorities	17,604	13,334	320		21,139	17,230	412	
	Public sector entities	5,328	4,734	2,043		5,448	5,103	1,817	
	Multilateral Development Banks	52	1,124	0		52	888	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	7,390	5,785	1,964		7,182	5,814	1,825	
	Corporates	41,778	29,040	25,928		41,514	28,753	25,885	
	of which: SME	5,228	3,794	3,197		5,246	3,928	3,307	
	Retail	15,998	11,208	6,506		16,887	11,824	6,930	
	of which: SME	5,008	2,973	1,729		5,194	3,053	1,778	
	Secured by mortgages on immovable property	17,146	16,065	6,263		17,425	16,361	6,399	
	of which: SME	1,909	1,609	750		1,766	1,483	710	
	Exposures in default	1,848	931	1,106	796	1,698	864	1,018	641
	Items associated with particularly high risk	402	304	457		394	292	437	
	Covered bonds	7	7	1		7	7	1	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Other exposures	13,976	13,967	9,649		13,966	13,961	9,055	
	Standardised Total [2]	213,029	198,966	62,194	1,699	217,590	205,326	62,464	1,557

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

(2) Standardised Total does not include the Securitisation position unlike in the results prior to the 2019 exercise

		Standardised Approach							
		As of 30/09/2020				As of 31/12/2020			
	(mln EUR, %)	Original Exposure[1]	Exposure Value[1]	Risk exposure amount	Value adjustments and provisions[2]	Original Exposure[1]	Exposure Value[1]	Risk exposure amount	Value adjustments and provisions[2]
SPAIN	Central governments or central banks	81,716	92,284	7,952		82,091	94,049	8,678	
	Regional governments or local authorities	15,913	12,339	0		19,447	16,053	0	
	Public sector entities	3,394	3,054	1,498		3,765	3,247	1,181	
	Multilateral Development Banks	0	85	0		0	79	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	1,186	1,160	317		1,378	1,295	365	
	Corporates	17,746	11,431	9,393		18,079	11,129	9,434	
	of which: SME	2,116	1,573	1,338		2,114	1,567	1,337	
	Retail	10,562	7,888	4,321		11,276	8,421	4,695	
	of which: SME	1,987	1,261	750		2,053	1,270	759	
	Secured by mortgages on immovable property	4,593	3,836	1,857		4,673	3,941	1,925	
	of which: SME	1,406	1,173	582		1,319	1,113	562	
	Exposures in default	1,057	541	695	471	855	472	596	339
	Items associated with particularly high risk	231	185	278		204	169	253	
	Covered bonds	7	7	1		7	7	1	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Other exposures	13,442	13,442	9,391		13,353	13,353	8,738	
	Standardised Total[2]				1,121				957

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

(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2020				As of 31/12/2020			
	(mln EUR, %)	Original Exposure[1]	Exposure Value[1]	Risk exposure amount	Value adjustments and provisions[2]	Original Exposure[1]	Exposure Value[1]	Risk exposure amount	Value adjustments and provisions[2]
PORTUGAL	Central governments or central banks	6,682	7,229	0		6,617	7,150	0	
	Regional governments or local authorities	1,291	843	169		1,329	901	180	
	Public sector entities	402	961	239		447	1,049	246	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	408	319	260		420	308	264	
	Corporates	10,156	7,053	6,656		10,257	7,048	6,646	
	of which: SME	2,118	1,483	1,180		2,206	1,566	1,248	
	Retail	5,198	3,172	2,090		5,364	3,244	2,133	
	of which: SME	2,902	1,619	925		3,013	1,677	958	
	Secured by mortgages on immovable property	12,451	12,134	4,364		12,644	12,317	4,430	
	of which: SME	426	361	135		369	296	114	
	Exposures in default	739	365	377	309	702	350	362	287
	Items associated with particularly high risk	171	119	179		190	123	184	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Other exposures	533	525	258		613	608	317	
	Standardised Total[2]				499				522

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

(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2020				As of 31/12/2020			
	(mln EUR, %)	Original Exposure[1]	Exposure Value[1]	Risk exposure amount	Value adjustments and provisions[2]	Original Exposure[1]	Exposure Value[1]	Risk exposure amount	Value adjustments and provisions[2]
UNITED KINGDOM	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	1,560	1,545	418		1,536	1,525	401	
	Corporates	1,533	1,143	960		1,747	1,368	1,126	
	of which: SME	63	59	50		124	92	77	
	Retail	13	8	5		14	10	6	
	of which: SME	7	5	3		9	7	4	
	Secured by mortgages on immovable property	7	5	2		8	6	2	
	of which: SME	3	3	1		3	3	1	
	Exposures in default	4	2	2	3	1	1	1	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Other exposures	0	0	0		0	0	0	
	Standardised Total[2]				7				8

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

(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2020				As of 31/12/2020			
	(mln EUR, %)	Original Exposure[1]	Exposure Value[1]	Risk exposure amount	Value adjustments and provisions[2]	Original Exposure[1]	Exposure Value[1]	Risk exposure amount	Value adjustments and provisions[2]
FRANCE	Central governments or central banks	367	367	0		366	366	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	34	7	1		34	7	1	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	688	682	191		652	646	160	
	Corporates	1,238	1,050	986		1,290	1,107	1,035	
	of which: SME	71	59	54		80	63	58	
	Retail	49	32	20		49	33	21	
	of which: SME	27	23	13		27	24	14	
	Secured by mortgages on immovable property	25	24	12		26	26	13	
	of which: SME	17	17	8		17	17	8	
	Exposures in default	4	3	4	1	7	6	9	1
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Other exposures	0	0	0		0	0	0	
	Standardised Total[2]				8				5

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

(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

2021 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

CaixaBank, S.A.

		Standardised Approach							
		As of 30/09/2020				As of 31/12/2020			
	(mln EUR, %)	Original Exposure[1]	Exposure Value[1]	Risk exposure amount	Value adjustments and provisions[2]	Original Exposure[1]	Exposure Value[1]	Risk exposure amount	Value adjustments and provisions[2]
ITALY	Central governments or central banks	2,560	2,560	0		2,640	2,640	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	24	24	24		24	24	24	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	92	53	15		195	159	36	
	Corporates	247	185	182		227	213	209	
	of which: SME	23	21	18		53	40	36	
	Retail	9	8	5		15	14	8	
	of which: SME	8	8	4		14	14	8	
	Secured by mortgages on immovable property	1	0	0		1	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Other exposures	0	0	0		0	0	0	
	Standardised Total[2]				1				3

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

(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2020				As of 31/12/2020			
	(mln EUR, %)	Original Exposure[1]	Exposure Value[1]	Risk exposure amount	Value adjustments and provisions[2]	Original Exposure[1]	Exposure Value[1]	Risk exposure amount	Value adjustments and provisions[2]
Country of Counterpart 6	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Other exposures	0	0	0		0	0	0	
	Standardised Total[2]				0				0

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

(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2020				As of 31/12/2020			
	(mln EUR, %)	Original Exposure[1]	Exposure Value[1]	Risk exposure amount	Value adjustments and provisions[2]	Original Exposure[1]	Exposure Value[1]	Risk exposure amount	Value adjustments and provisions[2]
Country of Counterpart 7	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Other exposures	0	0	0		0	0	0	
	Standardised Total[2]				0				0

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

(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2020				As of 31/12/2020			
	(mln EUR, %)	Original Exposure[1]	Exposure Value[1]	Risk exposure amount	Value adjustments and provisions[2]	Original Exposure[1]	Exposure Value[1]	Risk exposure amount	Value adjustments and provisions[2]
Country of Counterpart 8	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Other exposures	0	0	0		0	0	0	
	Standardised Total[2]				0				0

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

(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2020				As of 31/12/2020			
	(mln EUR, %)	Original Exposure[1]	Exposure Value[1]	Risk exposure amount	Value adjustments and provisions[2]	Original Exposure[1]	Exposure Value[1]	Risk exposure amount	Value adjustments and provisions[2]
Country of Counterpart 9	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Other exposures	0	0	0		0	0	0	
	Standardised Total[2]				0				0

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

(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2020				As of 31/12/2020			
	(mln EUR, %)	Original Exposure[1]	Exposure Value[1]	Risk exposure amount	Value adjustments and provisions[2]	Original Exposure[1]	Exposure Value[1]	Risk exposure amount	Value adjustments and provisions[2]
Country of Counterpart 10	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Other exposures	0	0	0		0	0	0	
	Standardised Total[2]				0				0

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

(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

EBA EUROPEAN BANKING AUTHORITY

2021 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

CaixaBank, S.A.

		Standardised Approach							
		As of 31/03/2021				As of 30/06/2021			
	(mln EUR, %)	Original Exposure[1]	Exposure Value[1]	Risk exposure amount	Value adjustments and provisions	Original Exposure[1]	Exposure Value[1]	Risk exposure amount	Value adjustments and provisions
Consolidated data	Central governments or central banks	152,061	192,660	18,041		164,951	204,824	18,167	
	Regional governments or local authorities	46,314	23,277	492		47,124	24,283	476	
	Public sector entities	8,209	6,185	2,072		7,728	6,094	1,971	
	Multilateral Development Banks	59	1,054	0		60	1,100	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	10,101	8,752	2,018		7,755	6,147	1,855	
	Corporates	46,657	36,160	33,013		44,042	32,223	28,710	
	of which: SME	5,161	3,820	3,202		4,943	3,494	2,944	
	Retail	18,573	13,321	7,957		20,750	15,214	7,951	
	of which: SME	5,593	3,464	2,015		5,780	3,555	2,067	
	Secured by mortgages on immovable property	27,107	25,889	9,675		26,927	25,578	9,603	
	of which: SME	2,228	1,976	838		2,225	1,935	787	
	Exposures in default	2,826	1,558	1,779	1,043	2,853	1,665	1,950	998
	Items associated with particularly high risk	540	392	589		589	394	591	
	Covered bonds	6	6	1		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Other exposures	15,296	11,630	6,646		17,125	16,430	12,462	
	Standardised Total [2]	327,748	320,883	82,284	2,842	339,903	333,953	83,738	2,854

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

(2) Standardised Total does not include the Securitisation position unlike in the results prior to the 2019 exercise.

		Standardised Approach							
		As of 31/03/2021				As of 30/06/2021			
	(mln EUR, %)	Original Exposure[1]	Exposure Value[1]	Risk exposure amount	Value adjustments and provisions[2]	Original Exposure[1]	Exposure Value[1]	Risk exposure amount	Value adjustments and provisions[2]
SPAIN	Central governments or central banks	140,173	180,382	17,978		153,655	193,136	17,741	
	Regional governments or local authorities	44,237	21,739	10		45,006	22,676	10	
	Public sector entities	6,599	4,412	1,374		6,231	4,285	1,266	
	Multilateral Development Banks	0	219	0		0	202	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	2,450	2,412	575		1,377	1,337	340	
	Corporates	21,906	17,359	15,478		18,222	12,515	10,333	
	of which: SME	1,936	1,287	1,197		1,691	1,138	976	
	Retail	12,955	9,899	5,709		15,047	11,700	5,642	
	of which: SME	2,477	1,685	999		2,614	1,722	1,020	
	Secured by mortgages on immovable property	13,810	12,942	5,034		13,349	12,375	4,862	
	of which: SME	1,755	1,567	678		1,705	1,489	604	
	Exposures in default	1,935	1,125	1,301	740	1,871	1,128	1,311	692
	Items associated with particularly high risk	346	267	401		372	266	398	
	Covered bonds	6	6	1		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Other exposures	14,737	11,075	6,369		16,510	15,820	12,129	
	Standardised Total[2]				2,227				2,192

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

(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2021				As of 30/06/2021			
	(mln EUR, %)	Original Exposure[1]	Exposure Value[1]	Risk exposure amount	Value adjustments and provisions[2]	Original Exposure[1]	Exposure Value[1]	Risk exposure amount	Value adjustments and provisions[2]
PORTUGAL	Central governments or central banks	7,327	7,851	0		7,608	8,130	376	
	Regional governments or local authorities	1,374	878	176		1,387	923	185	
	Public sector entities	471	1,090	283		532	1,197	343	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	423	314	264		386	280	257	
	Corporates	10,516	7,322	6,902		10,717	7,390	6,966	
	of which: SME	2,309	1,642	1,381		2,161	1,502	1,197	
	Retail	5,348	3,248	2,137		5,435	3,339	2,196	
	of which: SME	2,986	1,673	956		3,036	1,726	986	
	Secured by mortgages on immovable property	12,892	12,951	4,495		13,169	12,808	4,591	
	of which: SME	394	332	127		422	355	145	
	Exposures in default	655	326	337	265	658	321	333	271
	Items associated with particularly high risk	193	125	187		216	128	192	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Other exposures	559	555	277		615	610	334	
	Standardised Total[2]				516				526

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

(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2021				As of 30/06/2021			
	(mln EUR, %)	Original Exposure[1]	Exposure Value[1]	Risk exposure amount	Value adjustments and provisions[2]	Original Exposure[1]	Exposure Value[1]	Risk exposure amount	Value adjustments and provisions[2]
UNITED KINGDOM	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	7	1	0		7	1	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	2,687	2,673	364		1,227	1,239	312	
	Corporates	1,897	1,521	1,236		1,867	1,460	1,214	
	of which: SME	80	77	67		27	23	19	
	Retail	25	20	14		23	19	13	
	of which: SME	9	7	5		7	6	4	
	Secured by mortgages on immovable property	153	151	53		146	143	51	
	of which: SME	4	3	1		4	4	1	
	Exposures in default	26	14	14	12	108	91	130	14
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Other exposures	0	0	0		0	0	0	
	Standardised Total[2]				20				25

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

(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2021				As of 30/06/2021			
	(mln EUR, %)	Original Exposure[1]	Exposure Value[1]	Risk exposure amount	Value adjustments and provisions[2]	Original Exposure[1]	Exposure Value[1]	Risk exposure amount	Value adjustments and provisions[2]
FRANCE	Central governments or central banks	291	291	0		288	288	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	999	1,024	263		868	922	235	
	Corporates	1,423	1,211	1,130		1,593	1,316	1,203	
	of which: SME	73	51	45		65	48	43	
	Retail	50	34	21		47	30	19	
	of which: SME	28	25	14		25	21	12	
	Secured by mortgages on immovable property	35	34	14		33	32	16	
	of which: SME	17	17	7		17	16	7	
	Exposures in default	2	2	2	1	1	0	1	1
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Other exposures	0	0	0		0	0	0	
	Standardised Total[2]				5				8

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

(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

EBA EUROPEAN BANKING AUTHORITY

2021 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

CaixaBank, S.A.

		Standardised Approach							
		As of 31/03/2021				As of 30/06/2021			
	(mln EUR, %)	Original Exposure[1]	Exposure Value[1]	Risk exposure amount	Value adjustments and provisions[2]	Original Exposure[1]	Exposure Value[1]	Risk exposure amount	Value adjustments and provisions[2]
ITALY	Central governments or central banks	4,040	4,040	0		2,779	2,779	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	24	24	24		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	127	85	22		105	69	21	
	Corporates	316	264	260		428	289	286	
	of which: SME	31	27	24		32	27	24	
	Retail	13	12	7		14	13	8	
	of which: SME	12	11	6		13	13	7	
	Secured by mortgages on immovable property	3	2	1		3	2	1	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Other exposures	0	0	0		0	0	0	
	Standardised Total[2]				1				4

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2021				As of 30/06/2021			
	(mln EUR, %)	Original Exposure[1]	Exposure Value[1]	Risk exposure amount	Value adjustments and provisions[2]	Original Exposure[1]	Exposure Value[1]	Risk exposure amount	Value adjustments and provisions[2]
Country of Counterpart 6	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Other exposures	0	0	0		0	0	0	
	Standardised Total[2]				0				0

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2021				As of 30/06/2021			
	(mln EUR, %)	Original Exposure[1]	Exposure Value[1]	Risk exposure amount	Value adjustments and provisions[2]	Original Exposure[1]	Exposure Value[1]	Risk exposure amount	Value adjustments and provisions[2]
Country of Counterpart 7	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Other exposures	0	0	0		0	0	0	
	Standardised Total[2]				0				0

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2021				As of 30/06/2021			
	(mln EUR, %)	Original Exposure[1]	Exposure Value[1]	Risk exposure amount	Value adjustments and provisions[2]	Original Exposure[1]	Exposure Value[1]	Risk exposure amount	Value adjustments and provisions[2]
Country of Counterpart 8	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Other exposures	0	0	0		0	0	0	
	Standardised Total[2]				0				0

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2021				As of 30/06/2021			
	(mln EUR, %)	Original Exposure[1]	Exposure Value[1]	Risk exposure amount	Value adjustments and provisions[2]	Original Exposure[1]	Exposure Value[1]	Risk exposure amount	Value adjustments and provisions[2]
Country of Counterpart 9	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Other exposures	0	0	0		0	0	0	
	Standardised Total[2]				0				0

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2021				As of 30/06/2021			
	(mln EUR, %)	Original Exposure[1]	Exposure Value[1]	Risk exposure amount	Value adjustments and provisions[2]	Original Exposure[1]	Exposure Value[1]	Risk exposure amount	Value adjustments and provisions[2]
Country of Counterpart 10	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Other exposures	0	0	0		0	0	0	
	Standardised Total[2]				0				0

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

2021 EU-wide Transparency Exercise

Credit Risk - IRB Approach

CaixaBank, S.A.

	(mln EUR, %)	IRB Approach											
		As of 30/09/2020						As of 31/12/2020					
		Original Exposure[1]		Exposure Value[1]	Risk exposure amount		Value adjustments and provisions	Original Exposure[1]		Exposure Value[1]	Risk exposure amount		Value adjustments and provisions
			Of which: defaulted			Of which: defaulted			Of which: defaulted			Of which: defaulted	
Consolidated data	**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	80,457	2,226	53,948	28,266	170	1,151	80,167	2,009	53,296	27,635	151	1,096
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	16,461	736	12,290	5,753	58	400	16,217	670	11,913	5,548	54	421
	Retail	159,276	6,426	117,280	21,053	2,695	3,281	157,912	6,179	115,252	20,359	2,606	3,273
	Retail - Secured on real estate property	119,480	5,255	93,431	12,591	2,635	2,213	118,054	5,094	92,066	12,253	2,553	2,191
	Retail - Secured on real estate property - Of Which: SME	10,940	1,020	8,698	2,058	260	318	10,581	943	8,404	1,931	245	314
	Retail - Secured on real estate property - Of Which: non-SI	108,539	4,235	84,734	10,532	2,375	1,895	107,473	4,151	83,663	10,323	2,308	1,877
	Retail - Qualifying Revolving	14,196	156	6,897	1,782	0	175	14,359	125	6,953	1,748	0	160
	Retail - Other Retail	25,600	1,016	16,951	6,680	59	894	25,498	960	16,233	6,357	52	922
	Retail - Other Retail - Of Which: SME	17,574	638	9,909	3,354	49	480	17,631	613	9,400	3,136	43	524
	Retail - Other Retail - Of Which: non-SME	8,026	377	7,042	3,327	10	414	7,867	347	6,833	3,221	10	398
	Equity	7,063	0	7,063	17,214	0		6,717	0	6,717	16,729	0	
	Other non credit-obligation assets				0						0		
	IRB Total[2]				**66,533**						**64,723**		

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

	(mln EUR, %)	IRB Approach											
		As of 30/09/2020						As of 31/12/2020					
		Original Exposure[1]		Exposure Value[1]	Risk exposure amount		Value adjustments and provisions	Original Exposure[1]		Exposure Value[1]	Risk exposure amount		Value adjustments and provisions
			Of which: defaulted			Of which: defaulted			Of which: defaulted			Of which: defaulted	
SPAIN	**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	67,723	2,161	44,955	24,011	162	1,048	67,237	1,916	44,499	23,944	140	1,008
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	16,461	736	12,290	5,753	58	400	16,217	670	11,913	5,548	54	421
	Retail	157,730	6,357	115,994	20,765	2,661	3,249	156,389	6,114	113,990	20,078	2,575	3,243
	Retail - Secured on real estate property	118,063	5,196	92,206	12,322	2,602	2,186	116,659	5,039	90,861	11,989	2,522	2,165
	Retail - Secured on real estate property - Of Which: SME	10,908	1,016	8,673	2,053	258	317	10,551	940	8,379	1,925	243	313
	Retail - Secured on real estate property - Of Which: non-SI	107,154	4,180	83,533	10,269	2,344	1,869	106,108	4,099	82,482	10,064	2,279	1,852
	Retail - Qualifying Revolving	14,088	146	6,855	1,771	0	170	14,252	116	6,914	1,738	0	156
	Retail - Other Retail	25,579	1,014	16,932	6,673	59	893	25,478	959	16,215	6,350	52	921
	Retail - Other Retail - Of Which: SME	17,571	638	9,906	3,353	49	480	17,628	613	9,397	3,135	43	523
	Retail - Other Retail - Of Which: non-SME	8,008	376	7,026	3,320	10	413	7,850	346	6,818	3,215	10	397
	Equity	7,063	0	7,063	17,214	0	0	6,717	0	6,717	16,729	0	0
	Other non credit-obligation assets												
	IRB Total												

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

	(mln EUR, %)	IRB Approach											
		As of 30/09/2020						As of 31/12/2020					
		Original Exposure[1]		Exposure Value[1]	Risk exposure amount		Value adjustments and provisions	Original Exposure[1]		Exposure Value[1]	Risk exposure amount		Value adjustments and provisions
			Of which: defaulted			Of which: defaulted			Of which: defaulted			Of which: defaulted	
PORTUGAL	**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	819	1	304	76	0	1	904	1	331	86	0	1
	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	11	1	8	2	0	0	11	1	8	1	0	0
	Retail - Secured on real estate property	8	0	7	1	0	0	8	1	7	1	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SI	8	0	7	1	0	0	8	1	6	1	0	0
	Retail - Qualifying Revolving	2	0	1	0	0	0	2	0	1	0	0	0
	Retail - Other Retail	1	0	1	0	0	0	1	0	1	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	1	0	1	0	0	0	1	0	1	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets												
	IRB Total												

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

	(mln EUR, %)	IRB Approach											
		As of 30/09/2020						As of 31/12/2020					
		Original Exposure[1]		Exposure Value[1]	Risk exposure amount		Value adjustments and provisions	Original Exposure[1]		Exposure Value[1]	Risk exposure amount		Value adjustments and provisions
			Of which: defaulted			Of which: defaulted			Of which: defaulted			Of which: defaulted	
UNITED KINGDOM	**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	1,392	0	809	516	0	4	1,681	0	1,052	542	0	2
	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	580	22	510	105	12	13	568	21	497	108	12	12
	Retail - Secured on real estate property	556	22	498	102	12	13	543	20	486	104	12	12
	Retail - Secured on real estate property - Of Which: SME	8	1	8	2	0	0	7	0	7	2	0	0
	Retail - Secured on real estate property - Of Which: non-SI	547	21	490	99	12	12	536	20	479	102	12	12
	Retail - Qualifying Revolving	20	0	8	2	0	0	21	0	8	2	0	0
	Retail - Other Retail	5	0	4	1	0	0	4	0	4	1	0	0
	Retail - Other Retail - Of Which: SME	1	0	1	0	0	0	1	0	1	0	0	0
	Retail - Other Retail - Of Which: non-SME	4	0	4	1	0	0	4	0	3	1	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets												
	IRB Total												

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

	(mln EUR, %)	IRB Approach											
		As of 30/09/2020						As of 31/12/2020					
		Original Exposure[1]		Exposure Value[1]	Risk exposure amount		Value adjustments and provisions	Original Exposure[1]		Exposure Value[1]	Risk exposure amount		Value adjustments and provisions
			Of which: defaulted			Of which: defaulted			Of which: defaulted			Of which: defaulted	
FRANCE	**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	1,872	0	1,021	731	0	5	1,941	24	1,151	792	3	2
	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	74	2	57	11	1	1	76	2	59	11	1	1
	Retail - Secured on real estate property	62	2	51	9	1	1	64	1	53	10	1	1
	Retail - Secured on real estate property - Of Which: SME	1	0	1	0	0	0	1	0	1	0	0	0
	Retail - Secured on real estate property - Of Which: non-SI	61	2	50	9	1	1	63	1	52	10	1	1
	Retail - Qualifying Revolving	10	0	4	1	0	0	10	0	4	1	0	0
	Retail - Other Retail	2	0	2	1	0	0	2	0	2	1	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	1	0	1	1	0	0	1	0	1	1	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets												
	IRB Total												

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

2021 EU-wide Transparency Exercise

Credit Risk - IRB Approach

CaixaBank, S.A.

		IRB Approach											
		As of 30/09/2020						As of 31/12/2020					
		Original Exposure[1]		Exposure Value[1]	Risk exposure amount		Value adjustments and provisions	Original Exposure[1]		Exposure Value[1]	Risk exposure amount		Value adjustments and provisions
	(mln EUR, %)		Of which: defaulted			Of which: defaulted			Of which: defaulted			Of which: defaulted	
ITALY	**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	924	0	527	311	0	11	911	0	338	157	0	1
	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	35	1	29	5	0	0	36	1	30	5	1	0
	Retail - Secured on real estate property	31	0	27	4	0	0	32	1	28	4	1	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SI	31	0	27	4	0	0	31	1	27	4	1	0
	Retail - Qualifying Revolving	4	0	2	0	0	0	4	0	2	1	0	0
	Retail - Other Retail	1	0	1	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	1	0	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets												
	IRB Total												

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

		IRB Approach											
		As of 30/09/2020						As of 31/12/2020					
		Original Exposure[1]		Exposure Value[1]	Risk exposure amount		Value adjustments and provisions	Original Exposure[1]		Exposure Value[1]	Risk exposure amount		Value adjustments and provisions
	(mln EUR, %)		Of which: defaulted			Of which: defaulted			Of which: defaulted			Of which: defaulted	
Country of Counterpart 6	**Central banks and central governments**	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SI	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	0	0
	Other non credit-obligation assets												
	IRB Total												

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

		IRB Approach											
		As of 30/09/2020						As of 31/12/2020					
		Original Exposure[1]		Exposure Value[1]	Risk exposure amount		Value adjustments and provisions	Original Exposure[1]		Exposure Value[1]	Risk exposure amount		Value adjustments and provisions
	(mln EUR, %)		Of which: defaulted			Of which: defaulted			Of which: defaulted			Of which: defaulted	
Country of Counterpart 7	**Central banks and central governments**	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SI	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	0	0
	Other non credit-obligation assets												
	IRB Total												

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

		IRB Approach											
		As of 30/09/2020						As of 31/12/2020					
		Original Exposure[1]		Exposure Value[1]	Risk exposure amount		Value adjustments and provisions	Original Exposure[1]		Exposure Value[1]	Risk exposure amount		Value adjustments and provisions
	(mln EUR, %)		Of which: defaulted			Of which: defaulted			Of which: defaulted			Of which: defaulted	
Country of Counterpart 8	**Central banks and central governments**	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SI	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	0	0
	Other non credit-obligation assets												
	IRB Total												

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

		IRB Approach											
		As of 30/09/2020						As of 31/12/2020					
		Original Exposure[1]		Exposure Value[1]	Risk exposure amount		Value adjustments and provisions	Original Exposure[1]		Exposure Value[1]	Risk exposure amount		Value adjustments and provisions
	(mln EUR, %)		Of which: defaulted			Of which: defaulted			Of which: defaulted			Of which: defaulted	
Country of Counterpart 9	**Central banks and central governments**	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SI	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	0	0
	Other non credit-obligation assets												
	IRB Total												

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

		IRB Approach											
		As of 30/09/2020						As of 31/12/2020					
		Original Exposure[1]		Exposure Value[1]	Risk exposure amount		Value adjustments and provisions	Original Exposure[1]		Exposure Value[1]	Risk exposure amount		Value adjustments and provisions
	(mln EUR, %)		Of which: defaulted			Of which: defaulted			Of which: defaulted			Of which: defaulted	
Country of Counterpart 10	**Central banks and central governments**	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SI	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	0	0
	Other non credit-obligation assets												
	IRB Total												

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

2021 EU-wide Transparency Exercise

Credit Risk - IRB Approach

CaixaBank, S.A.

Consolidated data

(mln EUR, %)	IRB Approach											
	As of 31/03/2021						As of 30/06/2021					
	Original Exposure[1]		Exposure Value[1]	Risk exposure amount		Value adjustments and provisions	Original Exposure[1]		Exposure Value[1]	Risk exposure amount		Value adjustments and provisions
		Of which: defaulted			Of which: defaulted			Of which: defaulted			Of which: defaulted	
Central banks and central governments	890	0	0	0	0	0	841	0	0	0	0	0
Institutions	2,295	128	1,995	863	3	79	1,665	123	1,385	640	2	77
Corporates	147,406	4,759	96,335	48,474	747	2,898	144,357	5,187	92,855	53,834	705	2,730
Corporates - Of Which: Specialised Lending	5,311	416	4,957	3,671	0	260	4,994	443	4,668	3,303	0	233
Corporates - Of Which: SME	40,734	2,143	26,308	12,387	425	1,315	40,008	2,353	24,566	11,430	372	1,302
Retail	225,356	8,980	180,326	35,066	2,694	5,505	224,105	9,323	178,642	36,704	2,148	5,079
Retail - Secured on real estate property	172,050	7,271	145,884	22,161	2,537	1,617	170,020	7,481	144,097	24,200	2,012	3,382
Retail - Secured on real estate property - Of Which: SME	11,753	1,058	9,394	2,335	241	411	11,536	1,070	9,412	2,438	191	371
Retail - Secured on real estate property - Of Which: non-SI	160,297	6,213	136,290	19,826	2,296	3,206	158,484	6,411	134,685	21,762	1,821	3,012
Retail - Qualifying Revolving	19,619	178	12,057	3,199	3	243	20,614	186	12,715	3,195	1	248
Retail - Other Retail	33,687	1,531	22,385	9,707	155	1,644	33,471	1,656	21,830	9,309	134	1,449
Retail - Other Retail - Of Which: SME	21,242	910	11,154	3,861	110	850	21,236	1,068	10,813	3,691	103	774
Retail - Other Retail - Of Which: non-SME	12,446	621	11,230	5,846	45	794	12,235	588	11,017	5,619	31	674
Equity	7,585	0	7,585	19,598	0		8,624	0	8,624	23,850	0	
Other non credit-obligation assets				0						0		
IRB Total[2]				**104,002**						**115,028**		

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

SPAIN

(mln EUR, %)	IRB Approach											
	As of 31/03/2021						As of 30/06/2021					
	Original Exposure[1]		Exposure Value[1]	Risk exposure amount		Value adjustments and provisions	Original Exposure[1]		Exposure Value[1]	Risk exposure amount		Value adjustments and provisions
		Of which: defaulted			Of which: defaulted			Of which: defaulted			Of which: defaulted	
Central banks and central governments	890	0	0	0	0	0	841	0	0	0	0	0
Institutions	1,561	128	1,360	660	3	79	1,369	123	1,150	549	2	77
Corporates	129,906	4,624	83,423	42,394	734	2,769	126,368	5,060	79,404	46,667	694	2,653
Corporates - Of Which: Specialised Lending	4,687	392	4,353	3,177	0	248	4,380	386	4,074	2,861	0	212
Corporates - Of Which: SME	40,260	2,128	25,857	12,092	419	1,304	39,394	2,306	23,974	11,081	363	1,287
Retail	222,838	8,860	178,074	34,543	2,665	5,443	221,623	9,205	176,425	36,089	2,120	5,018
Retail - Secured on real estate property	169,734	7,166	143,760	21,693	2,509	3,565	167,734	7,376	142,001	23,631	1,985	3,328
Retail - Secured on real estate property - Of Which: SME	11,720	1,056	9,567	2,328	240	410	11,505	1,067	9,386	2,429	188	370
Retail - Secured on real estate property - Of Which: non-SI	158,014	6,111	134,193	19,366	2,269	3,155	156,229	6,309	132,615	21,202	1,796	2,959
Retail - Qualifying Revolving	19,481	167	11,990	3,180	3	238	20,471	176	12,643	3,175	1	244
Retail - Other Retail	33,623	1,527	22,324	9,670	154	1,640	33,418	1,653	21,780	9,283	134	1,446
Retail - Other Retail - Of Which: SME	21,197	908	11,111	3,831	109	847	21,201	1,066	10,779	3,671	102	772
Retail - Other Retail - Of Which: non-SME	12,426	619	11,212	5,839	45	793	12,217	587	11,001	5,612	31	673
Equity	7,585	0	7,585	19,598	0	0	7,265	0	7,265	22,380	0	0
Other non credit-obligation assets												
IRB Total												

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

PORTUGAL

(mln EUR, %)	IRB Approach											
	As of 31/03/2021						As of 30/06/2021					
	Original Exposure[1]		Exposure Value[1]	Risk exposure amount		Value adjustments and provisions	Original Exposure[1]		Exposure Value[1]	Risk exposure amount		Value adjustments and provisions
		Of which: defaulted			Of which: defaulted			Of which: defaulted			Of which: defaulted	
Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
Institutions	2	0	1	1	0	0	2	0	1	1	0	0
Corporates	1,339	21	751	442	0	12	1,342	47	769	467	0	17
Corporates - Of Which: Specialised Lending	444	21	427	341	0	10	427	46	410	290	0	16
Corporates - Of Which: SME	43	0	39	21	0	1	43	0	38	20	0	1
Retail	23	1	20	6	0	0	25	1	21	5	0	1
Retail - Secured on real estate property	17	1	15	3	0	0	18	1	16	3	0	0
Retail - Secured on real estate property - Of Which: SME	1	0	1	0	0	0	2	0	2	0	0	0
Retail - Secured on real estate property - Of Which: non-SI	15	1	14	3	0	0	16	1	14	2	0	0
Retail - Qualifying Revolving	2	0	1	0	0	0	2	0	1	0	0	0
Retail - Other Retail	4	0	4	3	0	0	4	0	4	2	0	0
Retail - Other Retail - Of Which: SME	4	0	3	2	0	0	3	0	3	2	0	0
Retail - Other Retail - Of Which: non-SME	1	0	1	0	0	0	1	0	1	0	0	0
Equity	0	0	0	0	0	0	84	0	84	211	0	0
Other non credit-obligation assets												
IRB Total												

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

UNITED KINGDOM

(mln EUR, %)	IRB Approach											
	As of 31/03/2021						As of 30/06/2021					
	Original Exposure[1]		Exposure Value[1]	Risk exposure amount		Value adjustments and provisions	Original Exposure[1]		Exposure Value[1]	Risk exposure amount		Value adjustments and provisions
		Of which: defaulted			Of which: defaulted			Of which: defaulted			Of which: defaulted	
Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
Institutions	22	0	22	4	0	0	19	0	19	3	0	0
Corporates	2,156	0	1,394	599	0	2	2,279	0	1,577	879	0	2
Corporates - Of Which: Specialised Lending	4	0	4	3	0	0	4	0	4	3	0	0
Corporates - Of Which: SME	2	0	1	1	0	0	1	0	1	0	0	0
Retail	928	37	856	190	10	24	906	40	835	216	9	24
Retail - Secured on real estate property	895	36	838	184	10	23	871	39	816	210	9	24
Retail - Secured on real estate property - Of Which: SME	8	0	7	3	0	0	6	1	6	3	2	0
Retail - Secured on real estate property - Of Which: non-SI	887	36	830	181	10	23	865	38	810	207	7	23
Retail - Qualifying Revolving	27	0	13	4	0	0	28	0	14	4	0	0
Retail - Other Retail	6	0	5	2	0	0	6	0	6	2	0	0
Retail - Other Retail - Of Which: SME	2	0	2	1	0	0	2	0	2	1	0	0
Retail - Other Retail - Of Which: non-SME	4	0	3	1	0	0	4	0	4	1	0	0
Equity	0	0	0	0	0	0	0	0	0	0	0	0
Other non credit-obligation assets												
IRB Total												

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

FRANCE

(mln EUR, %)	IRB Approach											
	As of 31/03/2021						As of 30/06/2021					
	Original Exposure[1]		Exposure Value[1]	Risk exposure amount		Value adjustments and provisions	Original Exposure[1]		Exposure Value[1]	Risk exposure amount		Value adjustments and provisions
		Of which: defaulted			Of which: defaulted			Of which: defaulted			Of which: defaulted	
Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
Institutions	158	0	118	44	0	0	41	0	32	22	0	0
Corporates	2,271	0	1,366	954	0	2	2,434	0	1,557	1,044	0	3
Corporates - Of Which: Specialised Lending	29	0	29	26	0	0	29	0	29	26	0	0
Corporates - Of Which: SME	5	0	5	7	0	0	4	0	4	5	0	0
Retail	120	3	103	24	1	2	117	4	99	27	1	2
Retail - Secured on real estate property	99	3	88	17	1	2	98	4	87	22	1	2
Retail - Secured on real estate property - Of Which: SME	1	0	1	0	0	0	1	0	1	0	0	0
Retail - Secured on real estate property - Of Which: non-SI	98	3	87	17	1	2	97	3	86	22	1	2
Retail - Qualifying Revolving	13	0	7	2	0	0	14	0	7	2	0	0
Retail - Other Retail	8	0	8	5	0	0	5	0	5	3	0	0
Retail - Other Retail - Of Which: SME	6	0	6	4	0	0	4	0	4	3	0	0
Retail - Other Retail - Of Which: non-SME	2	0	2	1	0	0	1	0	1	1	0	0
Equity	0	0	0	0	0	0	0	0	0	0	0	0
Other non credit-obligation assets												
IRB Total												

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

2021 EU-wide Transparency Exercise

Credit Risk - IRB Approach

CaixaBank, S.A.

		IRB Approach											
		As of 31/03/2021						As of 30/06/2021					
	(mln EUR, %)	Original Exposure[1]	Of which: defaulted	Exposure Value[1]	Risk exposure amount	Of which: defaulted	Value adjustments and provisions	Original Exposure[1]	Of which: defaulted	Exposure Value[1]	Risk exposure amount	Of which: defaulted	Value adjustments and provisions
ITALY	**Central banks and central governments**	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	1	0	1	1	0	0	0	0	0	0	0	0
	Corporates	754	2	346	167	1	3	1,097	2	561	310	1	3
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	7	0	7	6	0	0	4	0	4	4	0	0
	Retail	56	2	49	12	1	1	54	3	48	12	0	1
	Retail - Secured on real estate property	47	2	43	8	1	1	45	3	41	9	0	1
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SI	47	2	43	8	1	1	45	3	41	9	0	1
	Retail - Qualifying Revolving	5	0	2	1	0	0	5	0	3	1	0	0
	Retail - Other Retail	4	0	4	3	0	0	4	0	4	2	0	0
	Retail - Other Retail - Of Which: SME	4	0	4	3	0	0	3	0	3	2	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	0	0
	Other non credit-obligation assets												
	IRB Total												

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

		IRB Approach											
		As of 31/03/2021						As of 30/06/2021					
	(mln EUR, %)	Original Exposure[1]	Of which: defaulted	Exposure Value[1]	Risk exposure amount	Of which: defaulted	Value adjustments and provisions	Original Exposure[1]	Of which: defaulted	Exposure Value[1]	Risk exposure amount	Of which: defaulted	Value adjustments and provisions
Country of Counterpart 6	**Central banks and central governments**	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SI	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	0	0
	Other non credit-obligation assets												
	IRB Total												

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

		IRB Approach											
		As of 31/03/2021						As of 30/06/2021					
	(mln EUR, %)	Original Exposure[1]	Of which: defaulted	Exposure Value[1]	Risk exposure amount	Of which: defaulted	Value adjustments and provisions	Original Exposure[1]	Of which: defaulted	Exposure Value[1]	Risk exposure amount	Of which: defaulted	Value adjustments and provisions
Country of Counterpart 7	**Central banks and central governments**	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SI	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	0	0
	Other non credit-obligation assets												
	IRB Total												

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

		IRB Approach											
		As of 31/03/2021						As of 30/06/2021					
	(mln EUR, %)	Original Exposure[1]	Of which: defaulted	Exposure Value[1]	Risk exposure amount	Of which: defaulted	Value adjustments and provisions	Original Exposure[1]	Of which: defaulted	Exposure Value[1]	Risk exposure amount	Of which: defaulted	Value adjustments and provisions
Country of Counterpart 8	**Central banks and central governments**	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SI	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	0	0
	Other non credit-obligation assets												
	IRB Total												

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

		IRB Approach											
		As of 31/03/2021						As of 30/06/2021					
	(mln EUR, %)	Original Exposure[1]	Of which: defaulted	Exposure Value[1]	Risk exposure amount	Of which: defaulted	Value adjustments and provisions	Original Exposure[1]	Of which: defaulted	Exposure Value[1]	Risk exposure amount	Of which: defaulted	Value adjustments and provisions
Country of Counterpart 9	**Central banks and central governments**	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SI	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	0	0
	Other non credit-obligation assets												
	IRB Total												

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

		IRB Approach											
		As of 31/03/2021						As of 30/06/2021					
	(mln EUR, %)	Original Exposure[1]	Of which: defaulted	Exposure Value[1]	Risk exposure amount	Of which: defaulted	Value adjustments and provisions	Original Exposure[1]	Of which: defaulted	Exposure Value[1]	Risk exposure amount	Of which: defaulted	Value adjustments and provisions
Country of Counterpart 10	**Central banks and central governments**	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SI	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	0	0
	Other non credit-obligation assets												
	IRB Total												

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

2021 EU-wide Transparency Exercise

General governments exposures by country of the counterparty

CaixaBank, S.A.

		As of 31/12/2020												
		Direct exposures												Risk weighted exposure amount
	(mln EUR)	On balance sheet						Derivatives				Off balance sheet		
								Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures		
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	
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more	Austria													
Total														
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more	Belgium													
Total														
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more	Bulgaria													
Total														
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more	Cyprus													
Total														
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more	Czech Republic													
Total														
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more	Denmark													
Total														
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more	Estonia													
Total														

2021 EU-wide Transparency Exercise

General governments exposures by country of the counterparty

CaixaBank, S.A.

		As of 31/12/2020												
		Direct exposures												Risk weighted exposure amount
	(mln EUR)	On balance sheet						Derivatives				Off balance sheet		
								Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures		
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	
[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 [[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 Total	Ireland													
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Italy													
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Latvia													

2021 EU-wide Transparency Exercise

General governments exposures by country of the counterparty

CaixaBank, S.A.

		As of 31/12/2020												
		Direct exposures												Risk weighted exposure amount
	(mln EUR)	On balance sheet						Derivatives				Off balance sheet		
								Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures		
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	
[0 - 3M [	Lithuania													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														
[0 - 3M [	Luxembourg													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														
[0 - 3M [	Malta													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														
[0 - 3M [	Netherlands													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														
[0 - 3M [	Poland													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														
[0 - 3M [	Portugal													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														
[0 - 3M [	Romania													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														
[0 - 3M [	Slovakia													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														
[0 - 3M [	Slovenia													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														

2021 EU-wide Transparency Exercise

General governments exposures by country of the counterparty

CaixaBank, S.A.

(mln EUR)

		As of 31/12/2020												
		Direct exposures												
		On balance sheet						Derivatives				Off balance sheet		
								Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures		
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 [	Spain	3,836	3,836	1	0	1,761	1,991	0	0	6	201	948	0	
[3M - 1Y [		6,461	6,461	222	0	1,198	5,040	3	149	0	12	3,841	0	
[1Y - 2Y [		9,698	9,698	52	0	5,007	4,640	3	182	2	133	69	0	
[2Y - 3Y [		11,111	11,111	44	0	3,537	7,531	1	69	2	251	4	0	
[3Y - 5Y [		5,995	5,995	36	0	1,688	4,271	7	97	5	501	10	0	
[5Y - 10Y [		8,059	8,059	62	0	775	7,222	28	155	38	298	37	0	
[10Y - more		1,130	1,130	26	0	0	1,105	115	490	0	3	69	0	
Total		46,292	46,292	442	0	13,966	31,800	156	1,143	54	1,398	4,977	0	10
[0 - 3M [	Sweden													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														
[0 - 3M [	United Kingdom													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														
[0 - 3M [	Iceland													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														
[0 - 3M [	Liechtenstein													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														
[0 - 3M [	Norway													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														
[0 - 3M [	Australia													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														
[0 - 3M [	Canada													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														
[0 - 3M [	Hong Kong													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														

2021 EU-wide Transparency Exercise

General governments exposures by country of the counterparty

CaixaBank, S.A.

		As of 31/12/2020												
		Direct exposures												Risk weighted exposure amount
	(mln EUR)	On balance sheet						Derivatives				Off balance sheet		
								Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures		
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	
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more	Japan													
Total														
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more	U.S.													
Total														
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more	China													
Total														
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more	Switzerland													
Total														
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more	Other advanced economies non EEA													
Total														
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more	Other Central and eastern Europe countries non EEA													
Total														
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more	Middle East													
Total														
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more	Latin America and the Caribbean													
Total														

2021 EU-wide Transparency Exercise

General governments exposures by country of the counterparty

CaixaBank, S.A.

(mln EUR)

		As of 31/12/2020												
		Direct exposures												Risk weighted exposure amount
		On balance sheet						Derivatives				Off balance sheet		
								Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures		
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	
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more	Africa													
Total														
[0 - 3M [	Others	539	539	20	0	50	469	0	0	0	0	328	0	
[3M - 1Y [		879	879	87	0	151	642	0	0	0	0	69	0	
[1Y - 2Y [		470	470	2	0	132	337	0	0	0	0	1	0	
[2Y - 3Y [		650	650	25	0	0	625	0	0	0	0	125	0	
[3Y - 5Y [		1,601	1,601	6	0	587	1,008	0	0	0	0	314	0	
[5Y - 10Y [		2,836	2,836	34	0	1,225	1,577	0	2	0	0	160	0	
[10Y - more		669	669	0	0	61	608	0	0	0	0	149	0	
Total		**7,645**	**7,645**	**174**	**0**	**2,206**	**5,265**	**0**	**2**	**0**	**0**	**1,146**	**0**	**805**

Notes and definitions

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

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

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

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

(4) The exposures reported include the positions towards counterparts (other than sovereign) on sovereign credit risk (i.e. CDS, financial guarantees) booked in all the accounting portfolio (on-off balance sheet). Irrespective of the denomination and or accounting classification of the positions the economic substance over the form must be used as a criteria for the identification of the exposures to be included in this column. This item does not include exposures to counterparts (other than sovereign) with full or partial government guarantees by central, regional and local governments

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

Regions:

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

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

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

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

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

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

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

2021 EU-wide Transparency Exercise

General governments exposures by country of the counterparty

CaixaBank, S.A.

		As of 30/06/2021												
		Direct exposures												Risk weighted exposure amount
	(mln EUR)	On balance sheet						Derivatives				Off balance sheet		
								Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures		
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	
[0 - 3M [	Austria													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														
[0 - 3M [	Belgium													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														
[0 - 3M [	Bulgaria													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														
[0 - 3M [	Cyprus													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														
[0 - 3M [	Czech Republic													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														
[0 - 3M [	Denmark													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														
[0 - 3M [	Estonia													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														

2021 EU-wide Transparency Exercise

General governments exposures by country of the counterparty

CaixaBank, S.A.

		As of 30/06/2021												
		Direct exposures												Risk weighted exposure amount
	(mln EUR)	On balance sheet						Derivatives				Off balance sheet		
								Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures		
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	
[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 [[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 Total	Ireland													
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Italy													
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Latvia													

2021 EU-wide Transparency Exercise

General governments exposures by country of the counterparty

CaixaBank, S.A.

(mln EUR)

		As of 30/06/2021												
		Direct exposures												Risk weighted exposure amount
		On balance sheet						Derivatives				Off balance sheet		
								Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures		
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	
[0 - 3M [	Lithuania													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														
[0 - 3M [	Luxembourg													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														
[0 - 3M [	Malta													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														
[0 - 3M [	Netherlands													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														
[0 - 3M [	Poland													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														
[0 - 3M [	Portugal													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														
[0 - 3M [	Romania													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														
[0 - 3M [	Slovakia													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														
[0 - 3M [	Slovenia													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														

2021 EU-wide Transparency Exercise

General governments exposures by country of the counterparty

CaixaBank, S.A.

(mln EUR)

		As of 30/06/2021												
		Direct exposures												
		On balance sheet						Derivatives				Off balance sheet		
								Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures		
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 [	Spain	5,531	5,530	64	0	303	5,098	2	300	0	1	2.394	0	
[3M - 1Y [		18,412	18,411	147	0	2,037	16,227	66	3.297	24	791	1.240	0	
[1Y - 2Y [		20,631	20,630	12	0	5,257	15,362	98	2,752	4	329	325	0	
[2Y - 3Y [		7,732	7,732	4	0	2,541	5,186	1	70	2	250	12	0	
[3Y - 5Y [		14,599	14,598	17	0	1,306	13,275	46	328	12	156	83	0	
[5Y - 10Y [		23,480	23,476	51	0	791	22,634	70	566	37	497	3	0	
[10Y - more		1,705	1,704	9	0	0	1,694	106	307	7	245	825	0	
Total		**92,090**	**92,082**	**304**	**0**	**12,235**	**79,478**	**389**	**7,620**	**84**	**2,269**	**4,882**	**0**	**160**
[0 - 3M [	Sweden													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														
[0 - 3M [	United Kingdom													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														
[0 - 3M [	Iceland													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														
[0 - 3M [	Liechtenstein													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														
[0 - 3M [	Norway													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														
[0 - 3M [	Australia													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														
[0 - 3M [	Canada													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														
[0 - 3M [	Hong Kong													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														

2021 EU-wide Transparency Exercise

General governments exposures by country of the counterparty

CaixaBank, S.A.

(mln EUR)

		As of 30/06/2021												
		Direct exposures												Risk weighted exposure amount
		On balance sheet						Derivatives				Off balance sheet		
								Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures		
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	
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more	Japan													
Total														
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more	U.S.													
Total														
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more	China													
Total														
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more	Switzerland													
Total														
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more	Other advanced economies non EEA													
Total														
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more	Other Central and eastern Europe countries non EEA													
Total														
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more	Middle East													
Total														
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more	Latin America and the Caribbean													
Total														

2021 EU-wide Transparency Exercise

General governments exposures by country of the counterparty

CaixaBank, S.A.

		As of 30/06/2021												
		Direct exposures												
	(mln EUR)	On balance sheet						Derivatives				Off balance sheet		
								Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures		
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	Africa													
Total														
[0 - 3M [	Others	364	363	48	0	150	166	0	0	0	0	292	0	
[3M - 1Y [		475	475	16	0	0	459	0	0	0	0	36	0	
[1Y - 2Y [		582	582	1	0	132	449	0	0	0	0	101	0	
[2Y - 3Y [		753	752	0	0	0	752	0	0	0	0	20	0	
[3Y - 5Y [		2,179	2,179	0	0	592	1,586	0	0	0	0	12	0	
[5Y - 10Y [		3,548	3,547	7	0	1,196	2,344	0	2	0	0	22	0	
[10Y - more		724	724	0	0	63	660	0	0	0	0	138	0	
Total		**8,624**	**8,622**	**73**	**0**	**2,133**	**6,416**	**0**	**2**	**0**	**0**	**619**	**0**	**1,008**

Notes and definitions

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

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

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

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

(4) The exposures reported include the positions towards counterparts (other than sovereign) on sovereign credit risk (i.e. CDS, financial guarantees) booked in all the accounting portfolio (on-off balance sheet). Irrespective of the denomination and or accounting classification of the positions the economic substance over the form must be used as a criteria for the identification of the exposures to be included in this column. This item does not include exposures to counterparts (other than sovereign) with full or partial government guarantees by central, regional and local governments

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

Regions:

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

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

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

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

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

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

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

2021 EU-wide Transparency Exercise

Performing and non-performing exposures

CaixaBank, S.A.

(mln EUR)	As of 30/09/2020									As of 31/12/2020								
	Gross carrying amount					Accumulated impairment, accumulated changes in fair value due to credit risk and provisions[4]			Collaterals and financial guarantees received on non-performing exposures	Gross carrying amount					Accumulated impairment, accumulated changes in fair value due to credit risk and provisions[4]			Collaterals and financial guarantees received on non-performing exposures
		Of which performing but past due >30 days and <=90 days	Of which non-performing[1]			On performing exposures[2]	On non-performing exposures[3]				Of which performing but past due >30 days and <=90 days	Of which non-performing[1]			On performing exposures[2]	On non-performing exposures[3]		
				Of which: defaulted	Of which Stage 3			Of which Stage 3					Of which: defaulted	Of which Stage 3			Of which Stage 3	
Cash balances at central banks and other demand deposits	**47,945**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**49,242**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
Debt securities (including at amortised cost and fair value)	**42,899**	**0**	**13**	**13**	**13**	**6**	**4**	**4**	**0**	**42,628**	**0**	**13**	**13**	**13**	**7**	**4**	**4**	**0**
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
General governments	37,716	0	0	0	0	0	0	0	0	37,338	0	0	0	0	0	0	0	0
Credit institutions	611	0	0	0	0	0	0	0	0	582	0	0	0	0	0	0	0	0
Other financial corporations	1,741	0	0	0	0	0	0	0	0	1,730	0	0	0	0	0	0	0	0
Non-financial corporations	2,831	0	13	13	13	5	4	4	0	2,978	0	13	13	13	7	4	4	0
Loans and advances(including at amortised cost and fair value)	**248,635**	**428**	**9,765**	**9,654**	**8,709**	**1,870**	**3,872**	**3,814**	**5,158**	**249,157**	**432**	**9,159**	**9,073**	**8,282**	**1,856**	**3,733**	**3,692**	**4,912**
Central banks	5	0	0	0	0	0	0	0	0	4	0	0	0	0	0	0	0	0
General governments	12,181	9	64	64	31	1	5	5	43	16,101	2	37	37	22	3	6	5	15
Credit institutions	6,468	6	2	2	0	1	0	0	0	5,869	6	11	11	0	0	0	0	0
Other financial corporations	4,948	0	3	3	3	24	2	2	1	3,537	0	2	2	2	8	1	1	1
Non-financial corporations	101,741	234	3,755	3,722	2,926	774	1,672	1,631	1,496	101,155	221	3,409	3,378	2,727	873	1,535	1,504	1,496
of which: small and medium-sized enterprises at amortised cost	42,188	62	2,253	2,224	1,925	540	930	910	1,215	41,935	84	2,106	2,078	1,802	563	892	875	1,141
of which: Loans collateralised by commercial immovable property at amortised cost	**16,877**	**10**	**1,204**	**1,185**	**1,047**	**99**	**228**	**224**	**946**	**16,787**	**33**	**1,077**	**1,060**	**937**	**85**	**207**	**203**	**835**
Households	123,292	179	5,942	5,863	5,749	1,069	2,194	2,177	3,617	122,491	203	5,700	5,645	5,531	972	2,191	2,181	3,400
of which: Loans collateralised by residential immovable property at amortised cost	**98,629**	**96**	**4,822**	**4,756**	**4,697**	**357**	**987**	**985**	**3,420**	**97,607**	**85**	**4,688**	**4,645**	**4,567**	**98**	**1,000**	**998**	**3,209**
of which: Credit for consumption at amortised cost	**16,618**	**60**	**817**	**807**	**780**	**386**	**407**	**405**	**253**	**16,839**	**88**	**723**	**714**	**700**	**350**	**347**	**341**	**244**
DEBT INSTRUMENTS other than HFT	**339,479**	**428**	**9,778**	**9,666**	**8,722**	**1,875**	**3,876**	**3,818**	**5,158**	**341,027**	**432**	**9,172**	**9,085**	**8,295**	**1,864**	**3,737**	**3,696**	**4,912**
OFF-BALANCE SHEET EXPOSURES	**105,433**		**975**	**894**	**651**	**78**	**109**	**105**	**497**	**105,050**		**951**	**859**	**682**	**76**	**118**	**110**	**559**

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

(2) Institutions report here collective allowances for incurred but not reported losses (instruments at amortised cost) and changes in fair value of performing exposures due to credit risk and provisions (instruments at fair value other than HFT)

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

(4) For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 9 and 10 of Regulation (EU) No 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.

(5) 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.

2021 EU-wide Transparency Exercise

Performing and non-performing exposures

CaixaBank, S.A.

(mln EUR)	As of 31/03/2021									As of 30/06/2021								
	Gross carrying amount					Accumulated impairment, accumulated changes in fair value due to credit risk and provisions[4]			Collaterals and financial guarantees received on non-performing exposures	Gross carrying amount[5]					Accumulated impairment, accumulated changes in fair value due to credit risk and provisions[4,5]			Collaterals and financial guarantees received on non-performing exposures
		Of which performing but past due >30 days and <=90 days	Of which non-performing[1]			On performing exposures[2]	On non-performing exposures[3]				Of which performing but past due >30 days and <=90 days	Of which non-performing[1]			On performing exposures[2]	On non-performing exposures[3]		
				Of which: defaulted	Of which Stage 3			Of which Stage 3					Of which: defaulted	Of which Stage 3			Of which Stage 3	
Cash balances at central banks and other demand deposits	**78,579**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**91,561**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
Debt securities (including at amortised cost and fair value)	**83,321**	**0**	**13**	**13**	**13**	**8**	**4**	**4**	**0**	**81,244**	**0**	**20**	**20**	**20**	**8**	**4**	**4**	**0**
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
General governments	78,920	0	0	0	0	0	0	0	0	77,216	0	0	0	0	0	0	0	0
Credit institutions	612	0	0	0	0	0	0	0	0	573	0	0	0	0	0	0	0	0
Other financial corporations	519	0	0	0	0	0	0	0	0	450	0	0	0	0	1	0	0	0
Non-financial corporations	3,271	0	13	13	13	7	4	4	0	3,004	0	20	20	20	8	4	4	0
Loans and advances(including at amortised cost and fair value)	**373,411**	**1,061**	**14,319**	**13,903**	**13,264**	**3,321**	**5,695**	**5,650**	**7,540**	**372,388**	**755**	**14,871**	**14,652**	**12,574**	**2,967**	**5,630**	**5,493**	**8,188**
Central banks	5	0	0	0	0	0	0	0	0	26	0	0	0	0	0	0	0	0
General governments	22,370	15	74	74	67	5	5	5	57	23,295	3	77	77	36	5	5	5	48
Credit institutions	9,074	4	21	21	6	1	5	5	9	7,674	0	13	13	3	5	2	2	3
Other financial corporations	5,755	14	6	6	6	18	5	5	1	7,266	8	23	23	23	20	22	22	1
Non-financial corporations	142,441	301	5,561	5,326	4,644	1,355	2,490	2,452	2,324	139,159	253	6,000	5,943	4,351	1,257	2,415	2,337	2,872
of which: small and medium-sized enterprises at amortised cost	61,497	179	3,394	3,319	2,958	893	1,360	1,341	1,654	60,790	126	3,785	3,740	2,826	867	1,477	1,436	1,997
of which: Loans collateralised by commercial immovable property at amortised cost	**21,899**	**65**	**1,687**	**1,540**	**1,513**	**414**	**470**	**465**	**1,175**	**21,399**	**22**	**1,810**	**1,796**	**1,303**	**289**	**541**	**527**	**1,226**
Households	193,767	727	8,656	8,477	8,541	1,942	3,191	3,183	5,150	194,967	491	8,758	8,596	8,161	1,680	3,185	3,126	5,264
of which: Loans collateralised by residential immovable property at amortised cost	**159,265**	**534**	**7,043**	**6,909**	**6,963**	**253**	**1,438**	**1,437**	**4,817**	**157,498**	**371**	**7,180**	**7,056**	**6,673**	**215**	**1,773**	**1,730**	**4,908**
of which: Credit for consumption at amortised cost	**21,532**	**138**	**1,047**	**1,023**	**1,032**	**625**	**579**	**576**	**249**	**21,635**	**83**	**1,014**	**1,001**	**991**	**534**	**577**	**570**	**236**
DEBT INSTRUMENTS other than HFT	**535,311**	**1,061**	**14,331**	**13,916**	**13,277**	**3,329**	**5,699**	**5,654**	**7,540**	**545,193**	**755**	**14,890**	**14,671**	**12,594**	**2,975**	**5,634**	**5,497**	**8,188**
OFF-BALANCE SHEET EXPOSURES	**147,605**		**2,115**	**1,954**	**1,473**	**154**	**375**	**368**	**569**	**150,497**		**2,191**	**2,095**	**1,315**	**127**	**359**	**352**	**662**

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

(2) Institutions report here collective allowances for incurred but not reported losses (instruments at amortised cost) and changes in fair value of performing exposures due to credit risk and provisions (instruments at fair value other than HFT)

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

(4) For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 9 and 10 of Regulation (EU) No 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.

(5) 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.

2021 EU-wide Transparency Exercise

Forborne exposures

CaixaBank, S.A.

(mln EUR)	As of 30/09/2020						As of 31/12/2020					
	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures[2]		Collateral and financial guarantees received on exposures with forbearance measures		Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures[2]		Collateral and financial guarantees received on exposures with forbearance measures	
		Of which non-performing exposures with forbearance measures		Of which on non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which on non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures
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)	**14**	**12**	**4**	**4**	**0**	**0**	**13**	**12**	**4**	**4**	**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	14	12	4	4	0		13	12	4	4	0	
Loans and advances (including at amortised cost and fair value)	**7,298**	**5,245**	**1,655**	**1,583**	**4,518**	**3,187**	**6,861**	**4,901**	**1,534**	**1,464**	**4,324**	**3,075**
Central banks	0	0	0	0	0	0	0	0	0	0	0	0
General governments	202	13	4	4	92	7	208	3	0	0	104	0
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	3	1	1	1	2	0	3	1	1	0	2	0
Non-financial corporations	2,797	1,839	831	785	1,197	698	2,455	1,550	716	672	1,115	635
of which: small and medium-sized enterprises at amortised cost	1,321	997	378	356	788		1,240	922	362	341	730	
Households	4,296	3,392	819	795	3,226	2,483	4,195	3,348	817	792	3,103	2,440
DEBT INSTRUMENTS other than HFT	**7,311**	**5,257**	**1,658**	**1,587**	**4,518**		**6,874**	**4,913**	**1,537**	**1,468**	**4,324**	
Loan commitments given	**33**	**15**	**3**	**3**	**17**	**10**	**34**	**16**	**3**	**2**	**15**	**11**
QUALITY OF FORBEARANCE[2]												
Loans and advances that have been forborne more than twice	0						0					
Non-performing forborne loans and advances that failed to meet the non-performing 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 F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 9 and 10 of Regulation (EU) No 680/2014 - ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item ('Accumulated impairment, accumulated changes in fair value due to credit risk and provisions') is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

2021 EU-wide Transparency Exercise

Forborne exposures

CaixaBank, S.A.

(mln EUR)	As of 31/03/2021						As of 30/06/2021					
	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures[2]		Collateral and financial guarantees received on exposures with forbearance measures		Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures[2]		Collateral and financial guarantees received on exposures with forbearance measures	
		Of which non-performing exposures with forbearance measures		Of which on non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which on non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures
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)	**13**	**12**	**4**	**4**	**0**	**0**	**47**	**12**	**5**	**3**	**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	13	12	4	4	0		47	12	5	3	0	
Loans and advances (including at amortised cost and fair value)	**11,688**	**7,472**	**2,711**	**2,293**	**7,003**	**4,564**	**12,490**	**7,772**	**2,657**	**2,474**	**7,826**	**4,693**
Central banks	0	0	0	0	0	0	0	0	0	0	0	0
General governments	234	18	4	2	117	5	196	17	5	3	80	5
Credit institutions	1	1	0	0	1	1	0	0	0	0	0	0
Other financial corporations	54	1	1	0	2	1	73	22	22	22	52	0
Non-financial corporations	4,491	2,577	1,241	1,043	1,871	1,047	5,272	2,853	1,188	1,086	2,769	1,334
of which: small and medium-sized enterprises at amortised cost	2,403	1,447	603	488	1,359		3,161	1,737	635	569	1,996	
Households	6,907	4,875	1,465	1,247	5,013	3,510	6,949	4,881	1,442	1,363	4,925	3,354
DEBT INSTRUMENTS other than HFT	**11,701**	**7,484**	**2,715**	**2,297**	**7,003**		**12,537**	**7,784**	**2,663**	**2,477**	**7,826**	
Loan commitments given	**158**	**102**	**4**	**4**	**23**	**10**	**185**	**110**	**5**	**4**	**42**	**15**
QUALITY OF FORBEARANCE[2]												
Loans and advances that have been forborne more than twice	0						0					
Non-performing forborne loans and advances that failed to meet the non-performing 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 F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 9 and 10 of Regulation (EU) No 680/2014 - ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item ('Accumulated impairment, accumulated changes in fair value due to credit risk and provisions') is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

2021 EU-wide Transparency Exercise

Breakdown of loans and advances to non-financial corporations other than held for trading

CaixaBank, S.A.

(mln EUR)	As of 30/09/2020						As of 31/12/2020						As of 31/03/2021						As of 30/06/2021					
	Gross carrying amount				Accumulated impairment[1]	Accumulated negative changes in fair value due to credit risk on non-performing exposures[1]	Gross carrying amount				Accumulated impairment[1]	Accumulated negative changes in fair value due to credit risk on non-performing exposures[1]	Gross carrying amount				Accumulated impairment[1]	Accumulated negative changes in fair value due to credit risk on non-performing exposures[1]	Gross carrying amount				Accumulated impairment[1]	Accumulated negative changes in fair value due to credit risk on non-performing exposures[1]
		Of which: non-performi	of which: defaulted	Of which loans and advances subject to impairment				Of which: non-performi	of which: defaulted	Of which loans and advances subject to impairment				Of which: non-performi	of which: defaulted	Of which loans and advances subject to impairment				Of which: non-performi	of which: defaulted	Of which loans and advances subject to impairment		
A Agriculture, forestry and fishing	2,008	118	117	2,008	51	0	2,013	108	107	2,013	61	0	2,832	143	140	2,832	79	0	2,818	154	153	2,818	80	0
B Mining and quarrying	576	6	6	576	5	0	565	7	7	565	10	0	1,385	21	17	1,385	17	0	1,110	26	24	1,110	17	0
C Manufacturing	15,267	498	494	15,267	252	0	14,547	453	449	14,547	305	0	22,474	814	803	22,474	566	0	21,733	771	767	21,733	559	0
D Electricity, gas, steam and air conditioning supply	7,120	101	101	7,120	79	0	7,797	82	82	7,797	95	0	11,210	257	256	11,210	181	0	10,357	291	290	10,357	173	0
E Water supply	926	8	8	926	14	0	899	8	8	899	16	0	1,263	37	37	1,263	25	0	1,347	36	36	1,347	25	0
F Construction	10,279	645	639	10,279	304	0	10,142	528	518	10,142	321	0	12,995	761	744	12,995	461	0	12,752	749	742	12,752	474	0
G Wholesale and retail trade	13,452	768	762	13,452	374	0	13,494	535	528	13,494	338	0	20,875	897	885	20,875	567	0	19,941	967	959	19,941	548	0
H Transport and storage	9,017	164	164	9,017	110	0	8,744	229	227	8,744	159	0	13,001	405	404	13,001	260	0	12,965	456	456	12,965	321	0
I Accommodation and food service activities	6,836	180	175	6,836	71	0	7,025	196	189	7,025	131	0	9,471	350	342	9,471	221	0	9,440	711	705	9,440	256	0
J Information and communication	2,281	91	90	2,281	44	0	2,444	86	85	2,444	54	0	3,680	123	120	3,680	81	0	3,682	110	109	3,682	75	0
K Financial and insurance activities	9,806	165	164	9,806	142	0	9,346	191	191	9,346	176	0	9,895	171	171	9,895	222	0	9,984	172	172	9,984	133	0
L Real estate activities	10,853	341	334	10,853	122	0	11,061	321	316	11,061	199	0	13,407	419	414	13,407	302	0	13,074	425	422	13,074	283	0
M Professional, scientific and technical activities	4,774	190	189	4,774	104	0	4,774	228	226	4,774	159	0	7,148	409	406	7,148	281	0	6,900	389	387	6,900	219	0
N Administrative and support service activities	2,975	49	49	2,975	32	0	2,993	46	45	2,993	54	0	4,365	114	112	4,354	85	0	3,990	166	165	3,979	81	0
O Public administration and defence, compulsory social security	839	0	0	839	0	0	947	0	0	947	5	0	778	1	1	778	8	0	788	1	1	788	6	0
P Education	458	60	60	458	39	0	457	59	58	457	41	0	799	73	73	799	48	0	774	72	72	774	46	0
Q Human health services and social work activities	1,452	98	98	1,452	79	0	1,420	97	97	1,420	85	0	2,067	138	138	2,067	128	0	1,994	72	72	1,994	62	0
R Arts, entertainment and recreation	796	64	64	796	37	0	820	55	54	820	43	0	1,574	210	91	1,574	65	0	1,551	252	251	1,551	85	0
S Other services	2,026	208	176	2,013	579	8	1,668	181	164	1,655	149	8	3,220	219	160	3,207	240	8	3,960	180	159	3,947	219	8
Loans and advances	101,741	3,755	3,689	101,727	2,438	8	101,155	3,409	3,349	101,142	2,400	8	142,441	5,561	5,315	142,417	3,837	8	139,159	6,000	5,944	139,135	3,664	8

[1] The items 'accumulated impairment' and 'accumulated negative changes in fair value due to credit risk on non-performing exposures' are disclosed with a positive sign if they are decreasing an asset. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (template F 06.01), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 9 and 10 of Regulation (EU) No 680/2014 - ITS on Supervisory reporting.

2021 EU-wide Transparency Exercise

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

CaixaBank, S.A.

(mln EUR)	As of 30/09/2020																																			
	Gross carying amount							Accumulated impairment, accumulated negative changes in fair value due to credit risk									Maximum amount of the guarantee that can be considered	Gross carying amount	As of 31/12/2020																	
		Performing			Non-performing				Performing			Non-performing							Gross carying amount							Accumulated impairment, accumulated negative changes in fair value due to credit risk									
			Of which: exposures with forbearance 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 past-due or past-due <= 90 days			Of which: exposures with forbearance 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 past-due or past-due <= 90 days	Public guarantee received in the context of the COVID-19 crisis	Inflows to non-performing exposures		Performing			Non-performing				Performing			Non-performing			Public guarantee received in the context of the COVID-19 crisis	Inflows to non-performing exposures
Loans and advances subject to active EBA-compliant moratoria	16,201	15,509	364	2,748	692	599	564	468	266	14	180	202	111	103	0	142	14,356	13,641	341	4,440	716	579	631	406	210	13	181	196	94	107	0	61
of which: Households	12,687	12,067	290	2,291	620	537	504	388	219	10	175	169	84	79	0	126	11,136	10,521	270	3,867	616	518	537	319	161	9	147	158	70	74	0	37
of which: Collateralised by residential immovable property	10,938	10,363	273	1,894	575	511	478	215	93	8	81	122	67	63	0	102	10,590	9,994	267	3,727	596	514	522	231	110	9	106	121	68	65	0	32
of which: Non-financial corporations	3,514	3,442	74	457	72	61	60	80	47	5	5	33	27	23	0	16	3,220	3,120	71	573	100	61	94	88	49	4	35	38	24	33	0	24
of which: Small and Medium-sized Enterprises	2,546	2,482	45	258	64	54	54	66	35	3	3	31	25	23	0	6	2,309	2,216	42	357	93	55	88	74	37	3	25	37	24	33	0	22
of which: Collateralised by commercial immovable property	788	752	18	113	36	35	32	20	4	0	0	16	15	13	0	1	726	674	21	167	52	34	51	20	6	0	4	14	11	14	0	7

(mln EUR)	As of 30/09/2020																																			
	Gross carying amount							Accumulated impairment, accumulated negative changes in fair value due to credit risk									Maximum amount of the guarantee that can be considered	Gross carying amount	As of 31/12/2020																	
		Performing			Non-performing				Performing			Non-performing							Gross carying amount							Accumulated impairment, accumulated negative changes in fair value due to credit risk									
			Of which: exposures with forbearance 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 past-due or past-due <= 90 days			Of which: exposures with forbearance 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 past-due or past-due <= 90 days	Public guarantee received in the context of the COVID-19 crisis	Inflows to non-performing exposures		Performing			Non-performing				Performing			Non-performing			Public guarantee received in the context of the COVID-19 crisis	Inflows to non-performing exposures
Loans and advances with expired EBA-compliant moratoria	926	762	8	155	164	134	35	85	34	1	31	51	28	9	0	12	2,469	2,172	47	682	297	169	160	236	105	2	91	131	49	66	0	70
of which: Households	924	761	8	154	163	134	35	84	33	1	30	50	28	9	0	12	2,282	1,989	47	653	294	169	159	232	102	2	88	130	49	66	0	69
of which: Collateralised by residential immovable property	719	602	6	67	117	111	24	24	6	0	5	19	13	2	0	3	954	824	8	116	131	117	52	45	16	0	15	29	17	8	0	9
of which: Non-financial corporations	2	1	0	0	1	0	0	1	1	0	0	0	0	0	0	0	187	184	0	28	3	1	2	5	4	0	3	1	0	0	0	1
of which: Small and Medium-sized Enterprises	1	1	0	0	0	0	0	1	0	0	0	0	0	0	0	0	134	131	0	22	3	0	0	3	3	0	2	1	0	0	0	1
of which: Collateralised by commercial immovable property	2	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	2	2	0	0	0	0	0	0	0	0	0	0	0	0	0	0

(mln EUR)	As of 30/09/2020																																			
	Gross carying amount							Accumulated impairment, accumulated negative changes in fair value due to credit risk									Maximum amount of the guarantee that can be considered	Gross carying amount	As of 31/12/2020																	
		Performing			Non-performing				Performing			Non-performing							Gross carying amount							Accumulated impairment, accumulated negative changes in fair value due to credit risk									
			Of which: exposures with forbearance 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 past-due or past-due <= 90 days			Of which: exposures with forbearance 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 past-due or past-due <= 90 days	Public guarantee received in the context of the COVID-19 crisis	Inflows to non-performing exposures		Performing			Non-performing				Performing			Non-performing			Public guarantee received in the context of the COVID-19 crisis	Inflows to non-performing exposures
Newly originated loans and advances subject to public guarantee schemes	12,442	12,425	0	121	17	1	15	45	35	0	3	10	0	9	10,497	9	13,190	13,077	13	2,515	113	1	104	83	60	0	37	23	0	21	11,539	54
of which: Households	1,133	1,133			1			8	8			0				0	1,217	1,213			3			10	10			0				3
of which: Collateralised by residential immovable property	0	0			0			0	0			0				0	0	0			0			0	0			0				0
of which: Non-financial corporations	11,309	11,292	0	94	16	1	15	36	26	0	2	10	0	9	9,548	8	11,974	11,864	13	2,126	110	1	102	73	51	0	31	23	0	21	10,495	51
of which: Small and Medium-sized Enterprises	7,716	7,708			9			26	20			6				3	8,202	8,142			60			47	38			10				28
of which: Collateralised by commercial immovable property	0	0			0			0	0			0				0	0	0			0			0	0			0				0

2021 EU-wide Transparency Exercise

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

CaixaBank, S.A.

(mln EUR)	As of 31/03/2021															As of 30/06/2021														
	Gross carrying amount							Accumulated impairment, accumulated negative changes in fair value due to credit risk							Maximum amount of the guarantee that can be considered	Gross carrying amount	Gross carrying amount							Accumulated impairment, accumulated negative changes in fair value due to credit risk							Maximum amount of the guarantee that can be considered	Gross carrying amount
		Performing			Non-performing				Performing			Non-performing						Performing			Non-performing				Performing			Non-performing				
			Of which: exposures with forbearance measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		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 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	Public guarantee received in the context of the COVID-19 crisis	Inflows to non-performing exposures														Public guarantee received in the context of the COVID-19 crisis	Inflows to non-performing exposures
Loans and advances subject to active EBA-compliant moratoria	18,385	17,606	624	6,582	779	566	718	477	313	37	279	164	91	109	0	95	6,789	6,460	173	1,740	329	189	280	172	91	9	72	81	55	65	0	56
of which: Households	14,653	14,004	478	5,622	650	493	595	362	240	26	223	122	64	70	0	70	3,621	3,442	68	925	178	122	149	69	30	2	27	40	27	28	0	17
of which: Collateralised by residential immovable property	14,107	13,473	474	5,483	634	488	583	292	187	26	179	104	60	64	0	63	3,370	3,210	60	840	160	115	134	48	18	2	16	30	23	22	0	17
of which: Non-financial corporations	3,732	3,603	146	940	129	73	124	115	73	11	56	42	28	38	0	24	3,169	3,018	105	805	151	67	131	103	62	7	46	41	28	36	0	40
of which: Small and Medium-sized Enterprises	2,705	2,583	89	640	122	67	117	94	52	6	39	42	27	38	0	4	2,348	2,225	69	610	123	60	118	88	49	5	36	39	27	36	0	2
of which: Collateralised by commercial immovable property	1,168	1,101	95	447	67	32	66	29	18	6	16	11	7	11	0	20	1,058	979	57	359	78	24	78	24	14	3	12	10	5	10	0	31

(mln EUR)	As of 31/03/2021															As of 30/06/2021														
	Gross carrying amount							Accumulated impairment, accumulated negative changes in fair value due to credit risk							Maximum amount of the guarantee that can be considered	Gross carrying amount	Gross carrying amount							Accumulated impairment, accumulated negative changes in fair value due to credit risk							Maximum amount of the guarantee that can be considered	Gross carrying amount
		Performing			Non-performing				Performing			Non-performing						Performing			Non-performing				Performing			Non-performing				
			Of which: exposures with forbearance measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		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 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	Public guarantee received in the context of the COVID-19 crisis	Inflows to non-performing exposures														Public guarantee received in the context of the COVID-19 crisis	Inflows to non-performing exposures
Loans and advances with expired EBA-compliant moratoria	4,076	3,344	319	1,003	732	464	441	370	138	12	118	232	95	107	0	99	15,439	13,847	562	4,669	1,592	897	1,087	535	176	16	154	359	149	173	0	437
of which: Households	3,786	3,068	310	962	717	453	428	361	132	12	113	230	93	105	0	99	14,782	13,219	535	4,749	1,563	876	1,074	509	160	13	141	349	144	166	0	431
of which: Collateralised by residential immovable property	2,173	1,698	263	447	475	393	294	119	40	7	38	79	58	29	0	31	12,976	11,696	488	4,178	1,280	815	951	240	75	10	70	165	105	96	0	334
of which: Non-financial corporations	291	276	9	42	15	11	13	9	6	0	5	3	2	2	0	1	657	628	27	119	29	21	23	26	16	3	13	10	5	7	0	7
of which: Small and Medium-sized Enterprises	196	183	3	37	13	10	0	7	5	0	4	2	2	2	0	1	372	348	7	38	24	18	4	16	8	3	6	8	5	6	0	5
of which: Collateralised by commercial immovable property	40	29	9	10	11	10	1	2	0	0	0	1	1	1	0	0	101	82	24	46	19	18	4	8	4	3	4	4	4	3	0	3

(mln EUR)	As of 31/03/2021															As of 30/06/2021														
	Gross carrying amount							Accumulated impairment, accumulated negative changes in fair value due to credit risk							Maximum amount of the guarantee that can be considered	Gross carrying amount	Gross carrying amount							Accumulated impairment, accumulated negative changes in fair value due to credit risk							Maximum amount of the guarantee that can be considered	Gross carrying amount
		Performing			Non-performing				Performing			Non-performing						Performing			Non-performing				Performing			Non-performing				
			Of which: exposures with forbearance measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		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 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	Public guarantee received in the context of the COVID-19 crisis	Inflows to non-performing exposures														Public guarantee received in the context of the COVID-19 crisis	Inflows to non-performing exposures
Newly originated loans and advances subject to public guarantee schemes	22,674	22,484	14	6,371	191	7	86	157	123	0	91	34	1	12	20,835	120	22,841	22,329	338	7,036	512	209	157	301	215	4	166	86	24	23	21,649	338
of which: Households	1,512	1,495			17			19	17			2				15	1,534	1,498			36			26	21			5				20
of which: Collateralised by residential immovable property	1	1			0			0	0			0				0	1	1			0			0	0			0				0
of which: Non-financial corporations	21,162	20,989	13	5,799	173	6	78	138	106	0	78	32	1	11	19,488	106	21,307	20,831	308	6,445	476	189	142	275	193	4	149	81	21	21	20,257	318
of which: Small and Medium-sized Enterprises	14,055	13,944			112			97	79			18				73	14,306	13,970			336			183	139			44				230
of which: Collateralised by commercial immovable property	4	4			0			0	0			0				0	4	4			0			1	1			0				0