

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.



Key Metrics

(min EUR, %)	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	COREP CODE	REGULATION
Available capital (amounts)						
Common Equity Tier 1 (CET1) capital - transitional period	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



Leverage ratio

	(min EUR, %)	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	20,430	22,637	33,705	32,630	C 47.00 (r320,c010)	
A.2	Tier 1 capital - fully phased-in definition	19,746	21,922	32,691	31,871	C 47.00 (r310,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	401,851	403,659	621,602	635,892	C 47.00 (r300,c010)	CRR
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]	



2021 EU-wide Transparency Exercise Capital CaixaBank, S.A.

							COREP CODE	REGULATION
	А	(min EUR, %) OWN FUNDS	As of 30/09/2020 23,754	As of 31/12/2020 26.045	As of 31/03/2021 39,542	As of 30/06/2021 38,518	C 01.00 (*010.c010)	REGULATION Articles 4/1181 and 72 of CRR
		OWN FUNDS COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying		.,		,-		
	A.1	transitional adjustments) Capital instruments eligible as CET1 Capital (including share premium and net own capital	18,192	19,654	29,470	28,393	C 01.00 (r020,c010)	Article 50 of CRR
	A.1.1	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 (i) 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 (I) of ORR
	A.1.8	(-) Intangible assets (including Goodwil)	-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 COR
	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(199), 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 CSR
	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 (r450,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 DRP, Articles 36(1) point (k) (ii), 243(1) point (ii), 244(1) point (ii) and 256 of DRP, Articles 36(1) point (k) (iii) and 379(1) of DRP, Articles 36(1) point (k) (iv) and 155(6) of DRP, Articles 36(1) point (k) (iv) and 155(6) of DRP.
	A.1.14.1	Of which: from securitisation positions (-)	-4	-1	-5	-5	C 01.00 (r460,c010)	Articles 36(1) point (k) (i), 243(1) point (b), 244(1) point (b) and 258 of CRR
	A.1.15	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment	0	0	0	0	C 01.00 (r480,c010)	Articles 4(27), 36(1) point (h); 43 to 46, 49 (2) and (3) and 79 of 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 exceeding 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
OWN FUNDS Transitional period	A.1.188	(-) Minimum value commitment shortfalls				0	C 01.00 (r514,c010)	Article 36(1), point (n) and Article 132c(2) CRR
	A.1.18C	(-) Other foreseesble tax charges				0	C 01.00 (rS15,c010)	Article 36(1), point (I) 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	C01.00 (+990,c010) + C 01.00 (+700,c010) + C01.00 (+710,c010) + C 01.00 (+740,c010) + C01.00 (+744,c010) + C 01.00 (+748,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 (r790,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 7s 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		296	288	506	547	C 01.00 (*910,c010) + C 01.00 (*920,c010) + C 01.00 (*930,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)	
	В	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
OWN FUNDS REQUIREMENTS	8.1	Of which: Transitional adjustments included	-534	-576	-838	-560	C 05.01 (r010;c040)	· NACOTO CONTRACTOR CO
	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	12.48%	13.64%	14.13%	12.85%	CA3 (1)	
CAPITAL RATIOS (%)	C.2	TIER 1 CAPITAL RATIO (transitional period)	14.02%	15.71%	16.16%	14.77%	CA3 (3)	
Transitional period	C.3	TOTAL CAPITAL RATIO (transitional period)	16.30%	18.08%	18.96%	17.44%	CA3 (5)	
CET1 Capital	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-	
Fully loaded CET1 RATIO (%)	E	COMMON EQUITY TIER 1 CAPITAL (ISIN) IOSAGED) COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	11.97%	13.09%	13.59%	12.48%	A.4.3.0).0)1 [D.1]/[B-B.1]	
Fully loaded ¹	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	1,014	739	C 05.01 (r440,c020)	
Memo items	-	Adjustments to A+1 due to IFRS 9 transitional arrangements Adjustments to T2 due to IFRS 9 transitional arrangements	-124		0	0	C 05.01 (+440,c030) C 05.01 (+440,c030)	
	-			-33				
	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 indimments that are not eligible from a regulatory point of view at the reporting date are not balen into account in this calculation.
Fully loaded CET1 capital ratio estimation is based on the formulae stated in column "COREP" college note that this mintel load to differences to fully loaded CET1 capital ratio sublished by the carticostation banks e.e. in their Pillar's disclosure



Overview of Risk exposure amounts

		RW	/As		
(min EUR, %)	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	COREP CODE
Credit risk (excluding CCR and Securitisations) 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, c280, s002) - C 08.01 (r040, c280, s
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 IR8 (FIR8) 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 IR8 (AIR8) 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 (1990, 220, 5001) + C 07.00 (110, 220, 5001) + C 77.00 (1130, 220, 5001) + C 08.01 (1940, 226, 5001) + C 08.01 (1950, 226, 5002) + C 08.01 (1950, 226, 5002) + C 02.00 (1946, 2010)]
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 (RS30, c010)
Of which IMA	958	1,109	1,197	1,286	C 02.00 (RS80, c010)
Of which securitisations and resecuritisations in the trading book	0	0	0	0	C 1900, 010_561*12.5+C 20.00_010_459*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.



2021 EU-wide Transparency Exercise P&L CaixaBank, S.A.

	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021
(min EUR)	A3 01 30	AS 61 51/11/1010	NS 01 31/45/2021	NS 01 30 00 2022
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

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Total Assets: fair value and impairment distribution

(min EUR)		As of 30/09/20	20			As of 31	/12/2020			As of 31/	03/2021			As of 30/	06/2021		
		Fi	air value hierar	chy		Fa	air value hierar	chy		Fa	ir value hierar	chy		Fa	ir value hierard	:hy	
ASSETS:	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	References
Cash, cash balances at central banks and other demand deposits	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".

(min	EUR)		,	As of 30/09/20)20					As of 31	/12/2020					As of 31	/03/2021					As of 30/	06/2021			
		Gross carry	ing amount		Accı	mulated impair	ment	Gro	ss carrying amo	ount	Accu	mulated impair	ment	Gro	ss carrying am	ount	Acci	ımulated impair	ment	Gros	s carrying amo	unt ⁽²⁾	Accum	ulated impairm	ent ⁽²⁾	
Breakdown of financial assets by instrument and by counterparty sector [‡]		Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired		Stage 1 Assets without significant increase in credit risk since initial recognition	increase in credit risk since	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in credit risk since	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in credit risk since	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in credit risk since	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in credit risk since	assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	References
Financial assets at fair	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)
value through other comprehensive income	Loans and advances	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	Annex V.Part 1.32, 44(a)
Financial assets at	Debt securities	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)
amortised cost	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.

⁽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.



Breakdown of liabilities

CaixaBank, S.A.

(mln EUR)

		Carrying	amount		
LIABILITIES:	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	References
Financial liabilities held for trading	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(I)
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



Breakdown of liabilities

CaixaBank, S.A.

(mln EUR)

			Carrying	amount		
Breakdown of financial liabiliti	es by instrument and by counterparty sector	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	References
Derivatives		9,614	7,590	12,741	11,849	IFRS 9.BA.7(a); CRR Annex II
Chart resitions	Equity instruments	0	0	0	0	IAS 32.11; ECB/2013/33 Annex 2.Part 2.4-5
Short positions	Debt securities	574	272	247	147	Annex V.Part 1.31
	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)
Deposits	of which: Current accounts / overnight deposits	598	999	1,556	1,174	ECB/2013/33 Annex 2.Part 2.9.1
Deposits	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: Subor	dinated 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
OTAL FINANCIAL LIABILITIES		353,613	351,789	551,353	561,493	



2021 EU-wide Transparency Exercise Market Risk

									Caixabani	9 50 11												
	SA						(M									IM						
			VaR (Memorar	morandum item) STRESSED VaR (Memorandum item) AND M			AND MI	ENTAL DEFAULT GRATION RISK FAL CHARGE	RISK ALL PRICE RISKS CAPITAL CHARGE FOR CTP			VaR (Memorandum item)		STRESSED VaR (Memorandum item)		INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		FOR CTP		L CHARGE		
(min EUR)	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	TOTAL RISK EXPOSURE AMOUNT	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt	12 WEEKS AVERAGE MEASURE		FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	TOTAL RISK EXPOSURE AMOUNT
	As of 30/09/2020	As of 31/12/2020				As of 30	/09/2020									As of 31/1	2/2020					
Traded Debt Instruments	575	576	21	5	30	12							20	8	37	13						
Of which: General risk	17	18 559	21	5	30	12							20	8	37	13						ı
Of which: Specific risk Equities	558	559	0	0	0	0							0	0	10	0						i
Of which: General risk	1	i .	6	0	8	1							8	3	15	5						1
Of which: Specific risk	ō	ō	ō	ō	ō	o o							Ö	ō	0	ō						1
Foreign exchange risk	592	581	3	1	4	2							3	1	6	1						i
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 30/0	6/2021					
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						ı
Of which: Specific risk	606	604	0	0	0	0							0	0	0	0						i
Equities	0	0	8	1	11	1							4	1	5	2						
Of which: General risk	0	Ō	8	1	11	1							4	1	5	2						
Of which: Specific risk	0	0	0	0	0	0							0	0	0	0						i
Foreign exchange risk	0	0	4	0	6	1							4	0	5	1						
Commodities risk Total	621	619	33	•	46	11	17	17	0	0	0	1,197	34	6	5 0	16	19	15	0	0	0	1,286
Total	021	019					1/	1 1/							1 30							1,200

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 OVI template.



2021 EU-wide Transparency Exercise Credit Risk - Standardised Approach CalxaBank, S.A.

					Standardise	d 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					
	(min EUR, %)													
	Central governments or central banks	91,500	102,466	7,959		91,877	104,230 17,230	8,684						
	Regional governments or local authorities	17,604	13,334	320		21,139		412 1.817						
	Public sector entities	5,328 52	4,734 1,124	2,043		5,448 52	5,103 888	1,817						
	Multilateral Development Banks International Organisations	52	1,124	0		52	888	0						
	International Organisations Institutions	7,390	5,785	1,964		7,182	5,814	1,825						
	Institutions Cornorates	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						
	or which: SME Retail	15,998	11,208	6,506		16.887	3,926 11.824	6,930						
	of which: SME	5,008	2,973	1,729		5,194	3.053	1,778						
Consolidated data	or which: SME 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	1483	710						
	or which: SME Exposures in default	1,909	931	1.106	796	1,766	1,463	1.018	641					
	Items associated with particularly high risk	402	304	457	730	394	292	437	012					
	Items associated with particularly high risk Covered honds	702	301	1 1		391	7	1 1						
	Claims on institutions and cornorates with a ST credit assessment	ó	í	i i		ó	ń	i i						
	Collective investments undertakings (CIU)	o o	ŏ	l ő		ŏ	ŏ	l ő						
	Equity	i i	ō	ō		ō	ō	i i						
	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					

		Standardised Approach								
			As of 30,	09/2020		As of 31/12/2020				
	(min 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	
	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 10.562	1,573 7,888	1,338 4.321		2,114 11.276	1,567 8.421	1,337 4.695		
	Retail of which: SME	10,562	7,888 1.261	4,321 750		2.053	8,421 1,270	4,695 759		
SPAIN	or which: SME Secured by mortgages on immovable property	1,987	3,836	1,857		4,673	1,2/0	1.925		
	of which: SME	1,406	1,173	582		1.319	1,113	1,923		
	Exposures in default	1,057	541	695	471	855	472	596	339	
	Thems associated with particularly blob 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	

		exposures, but includes gener	reposures, but includes general credit risk adjustments.									
					Standardise	d Approach						
			As of 30,	/09/2020			As of 31	12/2020				
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ^s	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²			
	(min EUR, %) Central governments or central banks	6.682	7,229	0		6,617	7,150	0				
	Regional governments or local authorities	1,293	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				
PORTUGAL	of which: SME	2,902	1,619	925		3,013	1,677	958				
TOTTOGRE	Secured by mortgages on immovable property	12,451 426	12,134 361	4,364 135		12,644 369	12,317 296	4,430 114				
	of which: SME Exposures in default	739	365	377	309	702	350	362	287			
	Exposures in default Items associated with particularly high risk	171	119	179	309	190	123	184	207			
	Items associated with particularly nion risk Covered bonds	1/1	119	1/9		190	123	104				
	Claims on institutions and corporates with a ST credit assessment	i i		0		0	n n	0				
	Collective investments undertakings (CIU)	ō	ō	ō		ō	ō	ō				
	Equity			0		o o	0	0				
	Other exposures	533	525	258		613	608	317				
	Standardieed Total ²				499				522			

		exposures, but includes gene	osures, but includes general credit risk adjustments.									
					Standardise	d Approach						
			As of 30/	09/2020		As of 31/12/2020						
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ^s	Exposure Value ^s	Risk exposure amount	Value adjustments and provisions ²			
Control of comments as control and the state of the control of con	ocorty risk th a ST credit assessment	0 0 0 1,590 1,533 3 3 3 7 7 7 3 4 0 0 0 0	0 0 0 1,545 1,143 59 8 8 5 5 5 3 2 2 0 0 0 0	0 0 0 0 448 960 50 5 3 2 1 1 2 0 0 0		0 0 0 0 1.53% 1.477 124 14 9 8 3 1 1 0 0 0	0 0 0 0 1,525 1,368 92 10 7 7 8 3 3	0 0 0 401 1.1256 4 2 1 1 0 0 0	c			

		(2) Total value adjustments and crovisions per country of counterparty excludes those for securistisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.									
					Standardise	d Approach					
			As of 30/	09/2020		As of 31/12/2020					
	(min EUR. %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ⁵	Risk exposure amount	Value adjustments and provisions ²		
FRANCE	Control overmentate or control basish of Resistancian downwares or roled and substites designed and control or roled and substites shall be a fine or role of the control of for substites or role or role or role or role or for substites or of substites or of substites or for substitute or for subs	367 0 34 0 0 688 1,230 771 49 227 25 17 8 0 0 0 0 0	367 0 0 682 1,699 32 23 24 17 3 0 0 0	0 0 1 1 0 191 996 5 4 20 13 12 8 4 6 0 0 0 0		366 0 34 0 0 652 1.290 89 27 26 15 10 0 0 0	366 0 7 0 646 1,107 63 33 24 24 26 17	0 0 1 1 0 160 1,035 58 21 14 13 8 9 0 0 0 0 0			
	Standardised Total ²	m							5		

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2021 EU-wide Transparency Exercise Credit Risk - Standardised Approach CalxaBank, S.A.

	CaixaBank, S.A.								
					Standardise	d Approach			
			As of 30)	09/2020			As of 31)	12/2020	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ^s	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(min RUR. %) Central oovernments or central banks Regional governments or local authorities	2,560	2,560	0		2,640	2,640	0	
	Public sector entities	24	24	24		24	24	24	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations Institutions	92	0	0 15		0 195	0 159	36	
	Corporates	247	185	182		227	213	209	
	of which: SME	23	21	18		53	40	36	
	Retail of which: SME	9	8	5		15	14	8	
ITALY	Secured by mortgages on immovable property	1	0	ō		1			
	of which: SME	0	0	0		0	0	0	
	Exposures in default Items associated with particularly high risk	0	0	0	0	0	0	0	0
	Covered bonds	o o	o o	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 Other exposures	0	0	0		0	0		
	Standardised Total ²				1				3
		(1) Original exposure, unlike Ex	posure value, is reported befo	re taking into account any effec	t due to credit conversion facts	ers or credit risk mitigation techn	iques (e.a. substitution effect	s).	

Total value adjustments and provisions per country of counterparty excludes those for securistisation exposures, additional value	ation	adiustmer
nnounes, but includes noneral mortit rick artisetments		

		exposures, but includes gener	posures, but includes general credit risk adjustments.									
					Standardise	d Approach						
			As of 30,	/09/2020			As of 31	/12/2020				
	(min PUR %)	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	Control recomments or central basics Reducted coverments or local authorities Public socio entities Public socio entities Soci	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0			
		(2) Original exposure, unlike Ex (2) Total value adjustments and exposures, but includes general	d provisions per country of cou									
					A							

					Standardise	d Approach			
			As of 30	/09/2020			As of 31,	/12/2020	
	(min EUR. %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ^s	Exposure Value ^s	Risk exposure amount	Value adjustments and provisions ²
Country of Counterpart 7	Central enversaments or central basis. Accident accessment or root and authorities Authorities of root accident accide	0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	000000000000000000000000000000000000000	0

O Distinual accounts, until to Executor value. Is recorded before taking into account any effect due to credit convenion factors or credit risk missiation techniques (e.a. substitution effects).

(I) Total value adjustments and creditions or country of countemparty excludes those for securification encounters. additional valuation adjustments (ANNs) and other own funds reductions related to the

			stat value adulationers and revisions our country of counterparty excusas those for securidisation excosures, adoltonal valuation adulationers. (AVKIII and other own funds inductions related to the occurs, but includes general credit risk adjustments.										
					Standardise	d Approach							
			As of 30/09/2020 As						31/12/2020				
		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				
	(min EUR. %) Central governments or central banks		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 International Organisations	0	0	0		0	0	0					
	Institutions	0	ő	0		ŏ	ő	ő					
	Corporates	0	0	0		0	0	0					
	of which: SME	0	0	0		0	0	0					
Country of	Retail of which: SME	0	0	0		0	0	0					
Counterpart 8	Secured by mortgages on immovable property	0	0	0		0	0	0					
Counterpart	of which: SME	0	0	0		0	0	0					
	Exposures in default Items associated with particularly high risk	0	0	0	0	0	0	0	0				
	Items associated with particularly nigh risk Covered bonds	0	0			0	0	0					
	Claims on institutions and corporates with a ST credit assessment	0	ō	0		ō	0	0					
	Collective investments undertakinos (CIU)	0	0	0		0	0	0					
	Equity	0	0	0		0	0	0					
	Other exposures Standardised Total ²			0	0	U	0	0					
	- Automorea Total	m											

(1) Orielael exocurs, unified Exocurs value, is recorded before taking into account any effect due to credit conversion factors or credit risk mitization techniques (e.u., substitution effects).
(3) Total value activaments and creditions our country of countercardy excludes those for securistization exocurses, additional valuation adjustments (AVAII) and other own funds reductions related to the

			description of the property of									
					Standardise	d Approach						
			As of 30/09/2020					As of 31/12/2020				
		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			
	(min EUR. %) Central governments or central banks	0	0	0		0	0	0				
	Regional governments or local authorities Public sector entities	0	0	0		0	0					
	Multilateral Development Banks	0	0	0		0	o o					
	International Organisations Institutions	0	0	0		0	0	0				
	Institutions Corporates	0	0	0		0	0	0				
	of which: SME	0	0	0		0	9	0				
Country of	Retail of which: SME	0	0	0		0						
Counterpart 9	Secured by mortgages on immovable property	0	0	0		0	0	0				
	of which: SME Exposures in default	0	0	0		0	0		0			
	Items associated with particularly high risk	o o	0	0	Ů	0	ŭ	o o	, and the same of			
	Covered bonds	0	0	0		0	0	0				
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)	0	0	0		0	0	0				
	Equity	0	0	0		0	0					
	Other exposures	0				0	0					
	Standardised Total ²											

		exposures, but includes gene	posures, but includes general credit risk adjustments.									
					Standardise	d Approach						
		As of 30/09/2020				As of 31/12/2020						
		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			
	(min EUR. %) Central governments or central banks											
	Regional governments or local authorities	ŏ	ő	o o		ő	i i	o o				
	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 of which: SME											
	or which: SME Retail											
Country of	of which: SME	ŏ	ő	o o		ő	i i	o o				
Counterpart 10	Secured by mortgages on immovable property	0		0		o o	0					
Counterpart 10	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 Collective investments undertakings (CIU)					0						
	Collective investments undertakings (CLU) Equity	,						1				
	Other exposures					0		1 0				
	Standardised Total ²	Ů										



EBA white and the standardised Approach Caloabark, S.A. Caloabark, S.A.

			Standardised 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		
	(min EUR, %) Central governments or central banks	152.061	192,660	18,041		164,951	204.824	18.167			
	Central governments or central banks Regional governments or local authorities	152,061 46,314	192,660			47.124	204,824	18,167			
	Regional governments or local authorities Public sector entities	8,209	6,185			7,728	6,094	1.971			
	Multilateral Development Banks	59	1,054			7,720	1,100	1,9/1			
	International Organisations	30	1,034	0		0	1,100	o o			
	Institutions	10,101	8,752	2,018		7.755	6,147	1.855			
	Comorates	46,657	36,160			44,042	32,223	28.710			
	of which: SME	5.161	3.820			4,943	3,494	2,944			
	Retail	18,573	13,321	7,957		20,750	15,214	7,951			
Consolidated data	of which: SME	5,593	3,464	2,015		5,780	3,555	2,067			
Consolidated data	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			2,225	1,935	787			
	Exposures in default	2,826	1,558		1,043	2,853	1,665	1,950	99		
	Items associated with particularly high risk	540	392	589		589	394	591			
	Covered bonds	6	6	1		0	0	0			
	Claims on institutions and comorates with a ST credit assessment	0	0	0		0	0	0			
	Collective investments undertakinos (CIU)	0	0	0		0	0	0			
	Equity	15.296	11.630	6.646		0 17.125	16.430	12.462			
	Other exposures	327,748				339,903	333,953				
	Standardised Total ³	327,748	320,883	82,284	2,842	339,903	333,953	83,738	2,854		

					Standardise	ed Anomach			
			As of 31	03/2021			As of 30	06/2021	
		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
	(min EUR, %)	140.173	180.382	17,978		153,655	193,136	17.741	
	Central governments or central banks Regional governments or local authorities	44.237	21,739	17,978		45,006	22,676	17,741	
	Regional governments or local authorities Public sector entities	6,599	4.412			6,231	4,285	1.266	
	Multilateral Development Banks	0,339	4,412			0,231	4,285 202	1,200	
	International Organisations	0		0		0	100	i o	
	Institutions	2,450	2,412	575		1.377	1.337	340	
	Comorates	21,906	17,359	15,478		18,222	12,515	10,333	
	of which: SME	1,936	1,397	1,197		1,691	1,138	976	
	Retail	12,955	9,899	5,709		15,047	11,700	5,642	
SPAIN	of which: SME	2,477	1,685			2,614	1,722	1,020	
SPAIN	Secured by mortgages on immovable property	13,810	12,942			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		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		9	0	0	
	Collective investments undertakings (CIU)	0	0	0			0	0	
	Equity	0 14.737	11.075	6.369		0 16.510	15.820	12,129	
	Other exposures	14,737	11,0/5	6,369	2.227	16,510	15,820	12,129	2,192
	Standardised Total ²								2,192

		encoures, but includes central credit risk advirtments. Standardised Approach											
					Standardise	d Approach							
			As of 31,	03/2021			As of 30	06/2021					
		Original Exposure ^s	Exposure Value ^s	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²				
	(min EUR, %)							376					
	Central governments or central banks Regional governments or local authorities	7,327 1,374	7,851 878	176		7,608 1.387	8,130 923	3/6					
	Regional governments or local authorities Public sector entities	471	1,090	283		532	1.197	343					
	Multilateral Development Banks	471	1,030	200		332	1,137	30					
	Multilateral Development Banks International Organisations	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	1,301		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					
PORTUGAL	Secured by mortgages on immovable property	12,892	12,551	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					
ı	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					
ı	Equity	0	0	0		0	0	0					
	Other exposures	559	555	277		615	610	334					
ı	Standardised Total ²				516				526				

		enostures, but includes general credit risk adjustments. Standardised Approach												
					Standardise	d Approach								
			As of 31;	03/2021			As of 30	06/2021						
	ómán FIBO NA	Original Exposure ¹	Exposure Value ^t	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²					
Control operations or control or	interal basis incide authorities Basis Basis Interactiv Titicularly binh risk Commontate with a \$T could assessment	0 0 0 7 0 2,667 1,997 153 153 0 0 0 0 0	0 0 0 1 1 1,521 77 7 7 151 151 0 0 0 0 0	0 0 0 344 1,236 67 14 4 3 3 1 1 1 0 0 0		0 0 0 7 0 1,227 1,857 21 17 16 4 108 0 0 0 0	0 0 1 1 1,239 1,460 22 29 19 6 143 4 4 9 9 0 0 0	0 0 0 0 112 1,214 19 13 4 51, 1 1 130 0 0 0 0	14					

		(2) Total value adjustments and provisions per country of counterparty excludes those for securidisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes onemail result risk adjustments.												
					Standardise	d Approach								
			As of 31	/03/2021			As of 30	06/2021						
	(min 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					
	Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks	291 0 0	291 0	0		288 0 0	288 0 0	0						
	International Organisations Institutions Corporates	0 999 1,423	1,024 1,211	0 263 1,130		0 868 1,593	0 922 1,316	0 235 1,203						
FRANCE	of which: SME Retail of which: SME Secured by morteages on immovable property	73 50 28 35	51 34 25 34	45 21 14 14		65 47 25 33	48 30 21 32	43 19 12 16						
	of which: SME Exposures in default Items associated with particularly high risk Covered bonds	17 2 0	17 2 0	7 2 0	1	17 1 0	16 0 0	7 1 0	1					
	Claims on institutions and cornovates with a ST credit assessment Collective investments undertakings (CIU) Eaulty	0	0	0		0	0	0						
	Other exposures Standardised Total ²	Ü			5		0	0	8					

(1) Organi operate, utilité Epparer vales, in reporte la des tales pins accourt any effect due to cent connection fictors or orable con disparée behinques (e.g. aubellation effects).
(2) Tale vius applicaments and proviouse per convey et countryparty exclusion from et reconstruction applicaments ((ride)) and there can find a report from the country and country and to the country and the country



Country of Counterpart 8

2021 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

CabaBank, S.A.

	CaixaBank, S.A.								
					Standardisc	d Approach			
			As of 31;	03/2021			As of 30	/06/2021	
		Original Exposure ^s	Exposure Value ^s	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(min EUR. %) Central governments or central banks	4,040	4.040	0		2,779	2,779		
	Regional governments or local authorities	. 0	0	0		. 0	0	0	
	Public sector entities	24	24	24		0	0	0	
	Multilateral Development Banks International Organisations	0	0	0		0	0	0	
	International Organisations Institutions	127	85	22		105	69	21	
	Corporates	316	264	260		428	289		
	of which: SME	31	27	24		32	27	24	
	Retail	13	12	7		14	13	8	
ITALY	of which: SME	12	11	6		13	13	7	
117121	Secured by mortgages on immovable property of which: SME	3	2	1		3	2	1	
	or which: Sele Exposures in default	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 Other exposures	0	0	0		0	0	0	
	Other exposures Standardised Total ²			0	1				4
		(1) Original exposure, unlike E	xposure value, is reported bef	ore taking into account any effe	ct due to credit conversion fact	tors or credit risk mitigation tecl	nniques (e.g. substitution effer	16).	

					Standardise	ed Approach			
			As of 31	/03/2021			As of 30	/06/2021	
	(min 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 overmentals or central basics Bassical overmental or central attentions and a second consumers or rock at antibities shadulated a forestiment Basics behavioral or central central central central central central central central central central central central central central central central central central central central cen	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	o	000000000000000000000000000000000000000		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	o
	Standardised Total ²				0				

		enosums, but includes general great risk adjustments. Standardised Approach										
					Standardise	d Approach						
			As of 31;	03/2021			As of 30	06/2021				
	(min EUR. %)	Original Exposure ^s	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	Contral consuments or contral banks Application of the contral contral contral Multilated Development Banks Multilated Development Banks Componates or which SME or which SME and or which SME concept by an ordinates on immovable property Emocrating in default Banks associated with particularly high risk Common on both times and consovered with a ST crostil assessment Contral on both times and consovered with a ST crostil assessment Contral on both times and consovered with a ST crostil assessment Contral on both times and consovered with a ST crostil assessment Applications of the second contral contract cont	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0			
		(1) Orininal evengure unlike F	unanum union is conceted bef	no taking into account any offic	U to the confit communication for	ner or confit side militarities bads	reinver (e.e. cubetitution effor	**				

			Standardise	d Approach			
	As of 31/	03/2021			As of 30/	06/2021	
Original Exposure ^s	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
0	0	0		0	0	0	
0	0	0		0	0	0	
0	0	0		0	0	0	
0	0	0		0	0	0	
0	0	0		0	0	0	
0	0	0		0	0	0	
0	0	0	0	0	0	0	0
0	0	0		0	0	0	
0	0	0		0	0	0	
0	0	0		0	0	0	
			0	-		-	0

O (1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit convenient feature or credit risk militaption techniques (e.g., substitution effects).
(2) Total value adjustments and provisions per country of counterparty excludes those for securidisation exposures, additional valuation adjustments (AMA) and other own funds reductions related to the

		(a) rous results apparations and provisioning the country on country and security and apparation, authorized requirement apparations (viring) and country and country and one compared on the country of											
					Standardise	d Approach							
			As of 31	03/2021			As of 30	/06/2021					
		Original Exposure ¹	Original Exposure* Exposure Value* Risk exposure amount. Value adjustments and provisions? Original Exposure* Exposure Value* Risk exposure amount. V										
Country of Counterpart 9	Contral covernments or contral banks Police contraction of the contrac	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0		0 0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0 0					
	of whit: SPE Footures in default Them associated with particularly high risk Covered bonds Claims on institutions and comorates with a ST credit assessment Coloctive investments undertakinos (CUV) Equity Other associates	0 0 0	0 0 0 0 0	0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0				
	Standardised Total ²				. 0				0				

		(2) road value adjustments and provisions per country or counterparty exclusis stock or recurrences exposures, accounts valueton adjustments (vives) and other own runts naturous nested to the exposures, but includes control credit risk adjustments.											
					Standardise	d Approach							
			As of 31	/03/2021			As of 30	/06/2021					
		Original Exposure ¹	Original Exposure* Exposure Value* Risk exposure amount Value adjustments and provisions* Original Exposure* Exposure Value* Risk exposure amount Value										
	(min EUR. %) Central governments or central banks Regional governments or local authorities	0		0		0		0					
	Public sector entities	0	Ċ	0		0	i i	0					
	Multilateral Development Banks International Organisations	0		0		0		0					
	Institutions Corporates	0	Ċ	0		0	i i	0					
Country of	of which: SME Retail of which: SME	0		0		0		0					
Counterpart 10	or which: SME Secured by mortoages on immovable property of which: SME	0		0		0		0					
	or which size: Exposures in default Items associated with particularly high risk	0	i i	0	0	0		0	0				
	Items associated with particularly high risk. Covered bonds Claims on institutions and corporates with a ST credit assessment	0						0					
	Collective investments undertakinos (CIU)	0	Ċ	0		0	i i	0					
	Equity Other exposures	0	i.	0		0 0		0					
	Standardised Total ²				0								

			IRB Approach												
			As of 30/09/2020							As of 31/12/2020					
			Original E	Original Exposure Exposure Risk exposure amount Value		amount Value adjustments		Original Exposure ¹		Exposure Value ¹			Value adjustmen		
		(min EUR, %)		Of which: defaulted	Of which:		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisio	
		inks and central governments	0	0	0	0	0	0	0	0	0	0	0	0	
	Institution		0	0	0	0	0	0	0	0	0	0	0	0	
	Corporate		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	670	0	0	0 54	0	
	Retail	Corporates - Of Which: SME	16,461 159,276	736 6.426	12,290 117,280	5,753 21.053	58 2,695	400 3.281	16,217 157,912	6.179	11,913 115,252	5,548 20.359	2,606	421 3.273	
	Recall	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 Retail - Secured on real estate property - Of Which: SME	10,940	1.020	8,698	2.058	2,633	318	10.581	943	8,404	1.931	2,333	314	
Consolidated data		Retail - Secured on real estate property - Of Which: non-St	108,539	4,235	84.734	10.532	2.375	1.895	107.473	4.151	83.663	1,931	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			6,717	0	6.717	16.729	0		
	Other non	credit-obligation assets				0						0			
	TRR Total ²					66,533						64,723			

							IRB Ap	proach	IRB Approach									
			As of 30/09/2020							As of	31/12/2020							
		Original	Original Exposure Exposure Risk exposure amount Value adjustments						Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments					
	(min EUR, %)		Of which: defaulted			Of which: defaulted	provisions		Of which: defaulted	· uice		Of which: defaulted	provisions					
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0					
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0					
	Corporates	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 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		115.994		2.661	3,249	156,389	6.114	113.990	20.078	2.575	3.243					
	Retail - Secured on real estate property	118,063		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: SI		1.016	8.673	2.053	258	317	10.551	940	8,379	1.925	243	313					
SPAIN	Retail - Secured on real estate property - Of Which: no		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 Other non-credit-obligation assets	7,063	0	7,063	17,214	0	0	6,717		6,717	16,729		0					
	Other non-credit obligation assets																	

								IRB Ap	proach					
					As of	30/09/2020					As of	31/12/2020		
			Original I	Exposure ¹	Exposure Value ¹	Risk exposur	e amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and
		(min EUR, %)		Of which: defaulted	value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central banks and central government	nents	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions		0	0	304	0	0		904	0	331	0 86	0	0
	Corporates - Of Which:	Constituted to address	819	1	304	76	0	0	904	1	331	86	0	1
	Corporates - Of Which:		0	0	0			0	0	0	0	0		0
	Retail	3.2	11	1	8	2	0		11	1	8	1		0
	Retail - Secured on re	eal estate property	8	ō	7	1	ō	ō	8	i	7	i	ō	ō
DODTUGAL	Retail - 9	Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
PORTUGAL	Retail - 9	Secured on real estate property - Of Which: non-St	8	0	7	1	0	0	8	1	6	1	0	0
	Retail - Qualifying Re	evolving	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
		Other Retail - Of Which: SME		0	0	0	0	0	0	0	0	0	0	0
		Other Retail - Of Which: non-SME	1	0	1	0	0	0	1	0	1 0	U		0
	Equity Other non credit-obligation assets			- 0	- 0			0	- 0	0	0	0	0	0
	IRB Total													
		(0)	Original exposu	ire, unlike Exposu	re value, is reporte	d before taking into accou	int any effect due I	to credit conversion	factors or credit	risk mitigation tech	niques (e.g. substi	tution effects).		

								IRB Ap	proach					
					As of	30/09/2020					As of	31/12/2020		
			Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount .	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments
		(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
		inks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutio		0 1.392	0	809	0 516	0		0 1.681	0	1.052	0 542		0
	Corporate		1,392	0	809	516	0	1 1	1,681		1,052	542		2
		Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	0	0	0	0	0	0	0		0	0		0
	Retail	corporates - or wildi: sine	580	22	510	105	12	13	568	21	497	108	12	12
	recent.	Retail - Secured on real estate property	556	22	498	102	12	13	543	20	485	104	12	12
		Retail - Secured on real estate property - Of Which: SME	8	1	8	2	0	0	7	0	7	2	0	0
UNITED KINGDOM		Retail - Secured on real estate property - Of Which: non-St	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
		credit-obligation assets												
	IRB Total													

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

							IRB Ap	proach					
				As of	30/09/2020					As of 3	1/12/2020		
		Original	Exposure ¹	Exposure	Risk exposur	e amount	Value adjustments	Original	Exposure ¹	Exposure	Risk exposure	amount	Value adjustmen
	(min EUR, %)		Of which: defaulted	Value ^t		Of which: defaulted	provisions		Of which: defaulted	Value ¹		Of which: defaulted	provision
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0 527	0	0	0	0	0	0 338	0	0	0
	Corporates	924	0	527	311		11	911		338	157		0
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	0	0	0	0		0	0	0	0	0	0	0
	Retail	35	1	29		0	0	36	,	30			0
	Retail - Secured on real estate property	31	n	27	4	0	0	32	i	28	4	i	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	n	0	0
ITALY	Retail - Secured on real estate property - Of Which: non-Si	31	ō	27	4	ō	ō	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
	Other non credit-obligation assets												_
	IRB Total												

		Ī						IRB Ap	proach					
					As of	30/09/2020					As of	31/12/2020		
			Original	Exposure ¹	Exposure	Risk exposur	amount	Value adjustments	Original	Exposure ¹	Exposure	Risk exposure	amount	Value adjustments
		(min EUR. %)		Of which: defaulted	Value ¹		Of which: defaulted	and provisions		Of which: defaulted	Value ¹		Of which: defaulted	and provisions
		anks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutio		0	0	0	0	0	0	0	0	0	0	0	0
	Corporate	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
	Retail	corporates - or winds: sine	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Secured on real estate property	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō
6		Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
Country of Counterpart 6		Retail - Secured on real estate property - Of Which: non-Sf	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	credit-obligation assets		0		U			0			U		-
	IRB Total												-	_

		_												
								IRB Ap	proach					
					As of	30/09/2020					As of	31/12/2020		
			Original Exposure* Of which: defaulted Of which: defaulted						Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and
		(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	and provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central ba Institution	nks and central governments	0	0	0 0	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	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō
		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
Country of Counterpart 7		Retail - Secured on real estate property - Of Which: SME 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
		Retail - Other Retail	0	0	0	0	0	0	n	0	0	0	0	0
		Retail - Other Retail - Of Which: SME	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō
		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
		credit-obligation assets												
	IRB Total													

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

							IRB Ap	proach					
				As of	30/09/2020					As of	31/12/2020		
		Original	Exposure ¹	Exposure	Risk exposur	amount	Value adjustments	Original	Exposure ¹	Exposure	Risk exposure	amount	Value adjustments
	(min EUR. %)		Of which: defaulted	Value ^t		Of which: defaulted	and provisions		Of which: defaulted	Value ¹		Of which: defaulted	and provisions
	Central banks and central governments Institutions	0	0	0	0	0	0	0	0	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
	Corporates - Of Which: SME	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
Country of Counterpart 9	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-Si		0		0	0		0				0	0
country or counterpart's			0			0		0			0		
	Retail - Qualifying Revolving Retail - Other Retail		0		0	0		0	0				0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
						0							0
	Retail - Other Retail - Of Which: non-SME Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets			0				- 0			Ü	-	-
	IRB Total												_
	IKB lotal												

		_												
								IRB Ap	proach					
					As of	30/09/2020					As of	31/12/2020		
			Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments
		(min EUR, %)		Of which: defaulted	Value*		Of which: defaulted	provisions		Of which: defaulted	Value*		Of which: defaulted	provisions
	Central ba Institution	nks and central governments	0	0		0	0 0	0	0	0	0	0	0	0
	Corporate		0	0	0	0	0	0	0	0	0	0	0	0
		Corporates - Of Which: Specialised Lending	0	0	ō	0	0	ō	0	0	ō	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
Country of Counterpart 10		Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-Si		0	0	0	0	0	0	0	0	0	0	0
		Retail - Qualifying Revolving	0	0	0	0			0	0	0	0		0
		Retail - Other Retail	0	0	0	0	0	ů	0	0	0	0	0	0
		Retail - Other Retail - Of Which: SME	0	0	l ő	ō	ő	ŏ	ő	ı ö	ő	ō	ı ö	ő
		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												

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

CaixaBank, S.A.

								IRB Ap	proach					
					As of 3	1/03/2021					As of 3	0/06/2021		
			Original E	xposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original E	xposure ¹	Exposure Value ¹	Risk exposur	e amount	Value adjustment and
		(min EUR, %)		Of which: defaulted	Value*		Of which: defaulted	provisions		Of which: defaulted	Value*		Of which: defaulted	provisions
		nks and central governments	890	0	0	0	0	0	841	0	0	0	0	0
	Institution		2,295	128	1,995	863	3	79	1,665	123	1,385	640	2	77
	Corporate		147,406	4,759	96,335	48,474	747	2,898	144,357	5,187 443	92,855 4,668	53,834	705	2,730
		Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	5,311 40.734	416 2.143	4,957 26,308	3,671 12.387	425	260 1.315	4,994 40.008	2.353	4,668 24.566	3,303 11.430	372	233 1.302
	Retail	Corporates - Ur Wnich: SME	40,734 225,356	2,143 8.980	26,308 180.326	12,387 35.066	4.25 2.694	5.505	40,008 224,105	9,323	24,566 178,642	36.704	2,148	5.079
	recuii	Retail - Secured on real estate property	172,050	7.271	145.884	22.161	2,537	3,617	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	9,594	2.335	241	411	11.536	1.070	9.412	2.438	191	371
Consolidated data		Retail - Secured on real estate property - Of Which: non-Sh	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		

							IRB Ap	proach					
				As of 3	31/03/2021					As of	30/06/2021		
		Original I	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original I	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments
	(min ELR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	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		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		142,001	23,631	1,985	3,328
SPAIN	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
SPAIN	Retail - Secured on real estate property - Of Which: non-Si	158,014	6,111	134,193	19,366	2,269	3,155	156,229		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												

| As of 37 (73 / 2021 | As of 37 (74 / 2021 | As of 37 / 2021 | As of 37 (74 / 2021 | As of 37 / 2021 | As of 37 (74 / 2021 | As of 37 / 2021 | As of 37 (74 / 2021 | As of 37 / 2021 | As

							IRB Ap	proach					
				As of	31/03/2021					As of	80/06/2021		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original E	xposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central banks and central governments Institutions	0 22	0	0 22	0	0	0	0 19	0	0	0	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 Retail	2	0 37	1 856	1	0	0	1 906	40	1 835	0 216	0	0
	Retail Retail - Secured on real estate property	928 895	37 36	856 838	190 184	10 10	24 23	906 871	40 39	835 816	216 210	9	24 24
	Retail - Secured on real estate property - Of Which: SME	033	36	0.30	104	10	0	6/1	39	6	3	,	0
UNITED KINGDOM	Retail - Secured on real estate property - Of Which: non-Sh	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	o o	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 Ap	proach					
				As of 3	31/03/2021					As of	30/06/2021		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and	Original E	xposure ¹	Exposure Value ¹	Risk exposur	e amount	Value adjustment
	(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	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		0	0	4	0	4	5	0	0
	Retail	120 99	3	103 88	24	1	2	117	4	99 87	27 22	1	2
	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME	99	3	88	17	1	2	98	4	87	22	1	
FRANCE	Retail - Secured on real estate property - Ur Which: sets Retail - Secured on real estate property - Of Which: non-Sh	98		1 87	17		0	97		1 86	22		
	Retail - Secured on real estate property - Ur Which: non-Si Retail - Qualifying Revolving	13	3	8/	1/	1	2	14	3	86	22	1	2
	Retail - Other Retail	13		,	É	0	0	5		é	2	0	
	Retail - Other Retail - Of Which: SME	6		-	a a	0	o o	4		4	2	0	0
	Retail - Other Retail - Of Which: non-SME				i i	0	0	1 1		1 7	1		
	Equity	ô	0	â	n	0	0	n n	0	n	n n	0	0
	Other non credit-obligation assets								_		-		
	IRB Total												

	MAIN CONTRACTOR OF THE PARTY OF	Credit Risk - IRB Approach												
		CabxaBank, S.A.												
						31/03/2021		IRB A	proach		A	30/06/2021		
			Oriolog	l Exposure ¹		Risk exposur	e amount	Value	Orioloal	Exposure ¹		Risk exposi	ure amount	Value
			O ngan	Of which:	Exposure Value ¹		Of which:	adjustments and provisions	Original	Of which:	Exposure Value ¹		Of which:	adjustments and provisions
ſ		(min 138, %) Central banks and central governments Institutions	0 1	0 0	0	0 1	0 0	0	0	0 0	0	0	0 0	0
		Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	754 0 7	0 0	346 0 7	167 0 6	0 0	3 0 0	1,097 0 4	2 0 0	561 0 4	310 0 4	1 0 0	3 0 0
		Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME	56 47 0	2 2 0	49 43 0	12 8 0	1 1 0	1 1 0	54 45 0	3 3 0	48 41 0	12 9 0	0	1 1 0
	ITALY	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SI Retail - Qualifying Revolving	47 5 4	2 0 0	0 43 2 4	8 1 3	1 0 0	1 0 0	0 45 5	3 0 0	41 3 4	9 1 2	0	1 0 0
		Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Fourth	4 0	0	0 0	3 0	0	0	3 0	0	3 0	0	0	0
Į		Subsy Other non credit-obligation assets IRB Total				Ů								
			(1) Original e	xposure, unlike E	oposure value, is	reported before taking	into account any	effect due to cre	dit conversion fa	actors or credit ris	sk mitigation tech	miques (e.g. substitu	ion effects).	
								IRB A	proach					
					As of	31/03/2021					As of	30/06/2021		
			Origina	Of which:	Exposure Value ¹	Risk exposur		Value adjustments and provisions	Original	Exposure ¹ Of which:	Exposure Value ¹	Risk expos		Value adjustments and provisions
ſ		(mh EUR, %) Central banks and central governments	0	defaulted 0	0	0	Of which: defaulted 0	provisions 0 0	0	defaulted 0	0	0	Of which: defaulted 0	0
		Institutions Corporates Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0 0
		Corporates - Of Which: SME Retail Retail - Secured on real estate property	0 0 0	0	0 0	0	0	0 0	0	0	0 0 0	0	0 0 0	0 0
	Country of Counterpart 6	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SI Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME	0 0 0	0	0	0	0	0	0	0	0	0	0	0
		Equity Other non credit-obligation assets IRB Total	0	0	0	0	0	0	0	0	0	0	0	0
		ino total	(1) Original e	xposure, unlike E	oposure value, is	reported before taking	into account any	effect due to cre	dit conversion fa	actors or credit ris	sk mitigation tech	niques (e.g. substitu	tion effects).	
								IRB A	proach					
					As of	31/03/2021					As of	30/06/2021		
			Origina	l Exposure ¹	Exposure Value ¹	Risk exposur	e amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk expos	ire amount	Value adjustments and
		(min ELR, %) Central banks and central governments	0	Of which: defaulted	Value*	0	Of which: defaulted	provisions		Of which: defaulted	Value*		Of which: defaulted	provisions
		Institutions Corporates	0	0	0	0	0	0	0	0	0	0	0	0
		Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Country of Counterpart 7	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SI	0 0	0	0 0	0	0	0 0 0	0	0	0 0 0	0	0	0 0
		Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME	0 0 0	0 0	0	0 0 0	0	0 0	0	0	0 0	0	0	0 0
		Retail - Other Retail - Of Which: non-SME Equity Other non-credit-oblication assets	0	0	0	0	0	0	0	0	0	0	0	0
L		IRB Total	(1) Original e	xposure, unlike E	oposure value, is	reported before taking	into account any	effect due to cre	dit conversion fa	actors or credit ris	sk mitigation tech	nniques (e.g. substitu	tion effects).	
					As of	31/03/2021		IRB A	proach		As of :	30/06/2021		
			Origina	l Exposure ¹	Exposure	Risk exposur	e amount	Value	Original	Exposure ¹		Risk expos	are amount	Value
		(roin EUR, %)		Of which: defaulted	Value ¹		Of which: defaulted	and provisions		Of which: defaulted	Exposure Value ¹		Of which: defaulted	and provisions
		(min EUK, %) Central banks and central governments Institutions Corporates	0	0	0	0	0	0	0	0	0	0	0	0
		Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Country of Counterpart 8	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME 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 Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity	0 0 0	0 0 0	0	0	0	0 0 0	0 0 0	0 0 0	0	0	0 0 0	0 0 0
L		Other non credit-obligation assets IRB Total	(1) Original e	vnosire unlike Fr	mosure value is	reported before taking	into account any	effect due to cre	dit conversion fo	ectors or credit ris	sk mitigation tech	minues (e n. substitu	tion effects)	
						,						,		
								IRB A	proach					
			0444	l Exposure ¹		31/03/2021 Risk exposur	o amount	Value	Original	F1		30/06/2021 Risk exposi	ura amount	Value adjustments
			O ngan	Of which:	Exposure Value ¹		Of which:	adjustments and provisions	Original	Of which:	Exposure Value ¹		Of which:	adjustments and provisions
ſ		(mb EUR, %) Central banks and central governments Institutions	0	defaulted 0 0	0	0	defaulted 0 0	0	0	defaulted 0 0	0	0	defaulted 0 0	0
		Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	0 0 0	0	0	0 0	0	0 0	0	0	0	0	0	0 0
		Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-Si	0 0 0	0 0	0	0	0	0 0	0	0	0 0	0	0	0
	Country of Counterpart 9	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
Į		tquiry Other non credit-obligation assets IRB Total	U			Ě		, ,			U	Ů	U	
			(1) Original e	xposure, unlike Er	oposure value, is	reported before taking	into account any	effect due to cre	dit conversion fa	actors or credit ris	sk mitigation tech	miques (e.g. substitu	ion effects).	
								IRB A	proach					
					As of	31/03/2021					As of	30/06/2021		
			Origina	I Exposure ¹	Exposure Value ¹	Risk exposur		Value adjustments and provisions	Original	Exposure ¹	Exposure Value ¹	Risk exposi		Value adjustments and provisions
ſ		(mh EUR, %) Central banks and central governments	0	Of which: defaulted 0	0	0	Of which: defaulted 0	0	0	Of which: defaulted 0	0	0	Of which: defaulted 0	0
		Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	0 0 0	0	0	0 0 0	0	0	0	0	0	0	0	0
		Corporates - Cf Which: SME Retail Retail - Secured on real estate property	0	0	0	0 0	0	0	0	0	0	0	0	0
	Country of Counterpart 10	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SI	0	0	0	0	0	0	0	0	0	0	0	0



General governments exposures by country of the counterparty

aixaBank S A

							CaixaBank, S.A.							
							As of 31/12/2020							
						Direc	ct exposures							
	(mln EUR)			On balance si	heet				Deriva	tives		Off bala	ice sheet	
												Off halanco d	neet exposures	
												Off-balance si	leet exposures	
								Derivatives with pos	sitive fair value	Derivatives with	negative fair value			
			Total carrying amount of											Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	non-derivative financial assets (net of short											
			positions)									Nominal	Provisions	
				of which: Financial assets held for trading	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			
					through profit or loss	comprehensive income								
[0 - 3M [[3M - 1Y [
[1Y - 2Y [[2Y - 3Y [Austria													
[3Y - 5Y [[5Y - 10Y [
[10Y - more Total														
[0 - 3M [
[1Y - 2Y [Belgium													
[10Y - more Total [0 - 3M [[3M - 1Y [[1Y - 2Y [
[17 - 27]	Bulgaria													
[5Y - 10Y [10Y - more Total	=													
[0 - 3M [
[1Y - 2Y [[2Y - 3Y [Cyprus													
Total [0 - 3M [[3M - 1V [
[1Y - 2Y [2Y - 3Y [3Y - 5Y	Czech Republic													
[3Y - 5Y [5Y - 10Y [10Y - more	CECCII REPUBIIC													
Total														
[0 - 3M [
[3Y - 5Y [[5Y - 10Y [Denmark													
[10Y - more Total [0 - 3M [1													
[0 - 3M [
[3Y - 3Y] [3Y - 5Y]	Estonia													
「10Y - more Total	1													



General governments exposures by country of the counterparty

							CaixaBank, S.A.							
							As of 31/12/2020	1						
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	nce sheet	
								Derivatives with po	sitive fair value	Derivatives with	negative fair value	Off-balance sl	neet 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											Risk weighted exposure amount
			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 f 3M - 1Y f 1Y - 2Y f 2Y - 3Y f 3Y - 5Y f 5Y - 10Y f 10Y - more Total	Finland													
0 - 3M 3M - 1Y 1Y - 2Y 2Y - 3Y 3Y - 5Y 5Y - 10Y 10Y - more	France													
[0 - 3M [Germany													
0 - 3M 3M - 1Y 1Y - 2Y 2Y - 3Y 3Y - 5Y 1SY - 10Y 10Y - more	Croatia													
[0 - 3M [Greece													
[0 - 3M [Hungary													
[0 - 3M [Ireland													
To - 3M	Italy													
10 - 3M 13M - 117 11 - 27 12 - 37 137 - 57 157 - 107 1107 - more	Latvia													



General governments exposures by country of the counterparty

							CaixaBank, S.A.							
							As of 31/12/2020	1						
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off bala	nce sheet	
								Derivatives with po	sitive fair value	Derivatives with	negative fair value	Off-balance s	heet 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											Risk weighted exposure amount
		derivative financial assets	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													
[0 - 3M [Luxembourg													
[0 - 3M [Maita													
0 - 3M 3M - 1Y 1Y - 2Y 2Y - 3Y 3Y - 5Y 1SY - 10Y 10Y - more	Netherlands													
[0 - 3M [Poland													
[0 - 3M [Portugal													
[0 - 3M [Romania													
To - 3M	Słovakia													
10 - 3M 13M - 117 11 - 27 12 - 37 137 - 57 157 - 107 1107 - more	Slovenia													



General governments exposures by country of the counterparty

							CaixaBank, S.A.							
							As of 31/12/2020							
						Dire	ct exposures							
	(mln EUR)			On balance sl	heet				Deriva	tives		Off balar	ıce sheet	
								Derivatives with pos	iitive fair value	Derivatives with	negative fair value	Off-balance si	neet 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)											Risk weighted exposure amount
				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	amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
[0 - 3M 1 1 1 1 1 1 1 1 1	Spain	3,836 6,461 9,698 11,111 5,995 8,059 1,130 46,292	3,836 6,461 9,698 11,111 5,995 8,059 1,130 46,292	1 222 52 44 36 62 26	0 0 0 0 0	1,761 1,198 5,007 3,537 1,688 775 0	1,991 5,040 4,640 7,531 4,271 7,222 1,105 31,800	0 3 3 1 7 28 115	0 149 182 69 97 155 490	6 0 2 2 5 38 0	201 12 133 251 501 298 3	948 3,841 69 4 10 37 69	0 0 0 0 0	10
[0 - 3M	Sweden													
[0 - 3M [United Kingdom													
[0 - 3M [Iceland													
[0 - 3M [Liechtenstein													
[0 - 3M [Norway													
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y	Australia													
[0 - 3M [Canada													
[0 - 3M [Hong Kong													



General governments exposures by country of the counterparty

							CaixaBank, S.A.							
							As of 31/12/2020							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	nce sheet	
												Off-balance si	neet exposures	
			Tabal assertion assessment of					Derivatives with po	sitive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0 - 3M [Japan													
[0 - 3M	u.s.													
[0 - 3M [[3M - 1Y [China													
Total [0 - 3M [1 37 - 37 4] [13 - 37 4] [13 - 27 5] [27 - 37 [137 - 57 6] [107 - more	Switzerland													
[3M - 1Y	Other advanced economies non EEA													
Total [0 - 3M [Other Central and eastern Europe countries non EEA													
Total	Middle East													
Total	Latin America and the Caribbean													



General governments exposures by country of the counterparty

						CaixaBank, S.A.							
						As of 31/12/2020							
					Direc	t exposures							
(mln EUR)			On balance s	heet				Deriva	tives		Off balar	ice sheet	
							Derivatives with po	sitive fair value	Derivatives with	n negative fair value	Off-balance sh	neet exposures	
													Risk weighted
Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
Africa													
Others	539 879 470 650 1,601 2,836 669	539 879 470 650 1,601 2,836 669	20 87 2 25 6 34 0	0 0 0 0	50 151 132 0 587 1,225 61	469 642 337 625 1,008 1,577 608	0 0 0 0	0 0 0 0 0 2	0 0 0 0 0	0 0 0 0 0	328 69 1 125 314 160 149	0 0 0 0 0	805
	Country / Region Africa	Country / Region Total gross carrying amount of non-derivative financial assets Africa 539 679 470 Others 1,601 2,836	Country / Region Total gross carrying amount of non-derivative financial assets Africa Total carrying amount of non-derivative financial assets (net of short positions) Africa 539 579 470 670 670 670 670 670 670 670 670 670 6	Country / Region Total gross carrying amount of non-derivative financial assets Total carrying amount of non-derivative financial assets (not of short positions)	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 designated at far value through profit or loss Africa Africa Sap	Country / Region Total gross carrying amount of non-derivative financial assets Total carrying amount of non-derivative financial assets Country / Region Total gross carrying amount of non-derivative financial assets Country / Region Country / Re	Country / Region Total gross carrying amount of non-derivative financial assets of which: Financial assets wheld for trading Africa Africa Total gross carrying amount of non-derivative financial assets wheld for trading Total carrying amount of non-derivative financial assets of which: Financial assets designated at fair value through profit or loss Total gross carrying amount of non-derivative financial assets of which: Financial assets at fair value through other comprehensive income Total gross carrying amount of non-derivative financial assets of which: Financial assets of which: Financial assets at fair value through other comprehensive income Total gross carrying amount of non-derivative financial assets of which: Financial assets of which: Financial assets at fair value through other comprehensive income Total gross carrying amount of non-derivative financial assets of which: Financial assets of which: Financial assets at fair value through other comprehensive income Total gross carrying amount of non-derivative financial assets of which: Financial assets of which: Financial assets of seignated at fair value Total gross carrying amount of non-derivative financial assets of which: Financial assets at fair value through other comprehensive income Total gross carrying amount of non-derivative financial assets of which: Financial asse	Country / Region Total gross carrying amount of non-derivative financial assets (net of a fact) positions)	Country / Region Total gross carrying amount of non-derivative financial assets held for trading Country / Region Total gross carrying amount of non-derivative financial assets held for trading Country / Region Total gross carrying amount of non-derivative financial assets held for trading Country / Region Total gross carrying amount of non-derivative financial assets Corrying amoun	Country / Region Total gross carrying amount of mon-derivative financial assets Park Park	Country / Region	Country Region	

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, Dominician Republic, Ecuador, Glenada, Guyana, Halt, 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 Berbuda, Antigua A

Africa: Algeria, Egypt, Morocco, South Africa, Angola, Benin, Botswana, Burkina Faso, Burund, Cameroon, Cape Verde, Central African Republic, Chad, Comoros, Congo, Ongo, The Democratic Republic Of The, Côte D'I'voire, Equatorial Guinea, Ethicpia, Gabon, Gambia, Ghana, Guinea-Bissau, Kenya, Lesotho, Liberia, Madagascar, Malawi, Mail, Mauritius, Maurit

- (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.



General governments exposures by country of the counterparty

aixaBank S A

							CaixaBank, S.A.							
							As of 30/06/2021							
						Dire	ct exposures							
	(mln EUR)			On balance sl	heet				Deriva	tives		Off bala	ice sheet	
												Off-balance si	neet exposures	
								Derivatives with pos	sitivo fair valvo	Doviuntivos with	negative fair value	on bulance si	icet exposules	
								Derivatives with pos	siuve iaii vaiue	Derivatives with	negative fail value			
														Diek weighted
		Total gross carrying amount of non-	Total carrying amount of non-derivative financial											Risk weighted exposure amount
Residual Maturity	Country / Region	derivative financial assets	assets (net of short positions)											
			positionsy	of which: Financial assets	of which: Financial assets	of which: Financial assets at	of which: Financial assets at					Nominal	Provisions	
				held for trading	designated at fair value through profit or loss	fair value through other comprehensive income	amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount			
[0 - 3M [
[3M - 1Y [[1Y - 2Y [
[2Y - 3Y [[3Y - 5Y [Austria													
[5Y - 10Y [[10Y - more														
Total [0 - 3M [
[1Y - 2Y [[2Y - 3Y [Belgium													
[3Y - 5Y [beigium													
[10Y - more Total [0 - 3M [[3M - 1Y [[1Y - 2Y [
[3M - 1Y [[1Y - 2Y [[2Y - 3Y]														
[2Y - 3Y	Bulgaria													
Total														
[3M - 1Y [
[3Y - 5Y [[5Y - 10Y [Cyprus													
[10Y - more Total [0 - 3M [[3M - 1Y [
[3M - 1Y [[1Y - 2Y [
[1Y - 2Y [Czech Republic													
[10Y - more														
[0 - 3M [
[2Y - 3Y [[3Y - 5Y] [5Y - 10Y]	Denmark													
[10Y - more														
[0 - 3M [
[3Y - 3Y [Estonia													
	1													



General governments exposures by country of the counterparty

							CaixaBank, S.A.							
							As of 30/06/2021							
						Dire	ct exposures							
	(min EUR)			On balance sl	heet				Deriva	tives		Off balar	nce sheet	
								Derivatives with pos	iitive fair value	Derivatives with	negative fair value	Off-balance si	neet 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 heid 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	Finland													
[0 - 3M	France													
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y	Germany													
[0 - 3M [Croatia													
[0 - 3M [Greece													
[0 - 3M	Hungary													
[0 - 3M 13M - 1Y 11 - 2Y 27 - 3Y 13Y - 5Y 15Y - 10Y 10Y - more	Ireland													
[0 - 3M [Italy													
[0 - 3M 1 1 1 1 1 1 1 1 1	Latvia													



General governments exposures by country of the counterparty

							CaixaBank, S.A.							
							As of 30/06/2021							
						Direc	ct exposures							
	(mln EUR)			On balance sl	heet				Deriva	tives		Off balar	ice sheet	
								Derivatives with pos	iltive fair value	Derivatives with	negative fair value	Off-balance sł	eet 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 [Lithuania													
[0 - 3M [Luxembourg													
[0 - 3M [Malta													
[0 - 3M [Netherlands													
[0 - 3M [Poland													
[0 - 3M 1 1 1 1 1 1 1 1 1	Portugal													
[0 - 3M [Romania													
[0 - 3M [Slovakia													
[0 - 3M [Slovenia													



General governments exposures by country of the counterparty

							CaixaBank, S.A.							
							As of 30/06/2021							
						Dire	ct exposures							
	(mln EUR)			On balance sl	heet				Deriva	tives		Off balar	nce sheet	
								Derivatives with pos	iitive fair value	Derivatives with	negative fair value	Off-balance sl	neet 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											Risk weighted exposure amount
Residual Faculty	County / Region	derivative financial assets	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 [Spain	5,531 18,412 20,631 7,732 14,599 23,480 1,705 92,090	5,530 18,411 20,630 7,732 14,598 23,476 1,704	64 147 12 4 17 51 9	0 0 0 0 0	303 2,037 5,257 2,541 1,306 791 0	5,098 16,227 15,362 5,186 13,275 22,634 1,694 79,478	2 66 98 1 46 70 106 389	300 3.297 2,752 70 328 566 307 7,620	0 24 4 2 12 37 7	1 791 329 250 156 497 245 2.269	2.394 1.240 325 12 83 3 825 4,882	0 0 0 0 0	160
[0 - 3M	Sweden													
[0 - 3M [United Kingdom													
[0 - 3M [Iceland													
[0 - 3M [Liechtenstein													
[0 - 3M [Norway													
[0 - 3M [Australia													
[0 - 3M [Canada													
10 - 3M 13M - 1Y 11Y - 2Y 12Y - 3Y 13Y - 5Y 15Y - 10Y 110Y - more	Hong Kong													



General governments exposures by country of the counterparty

							CaixaBank, S.A. As of 30/06/2021							
						Direc	t exposures							
	(mln EUR)			On balance s	heet	Bile	c exposures		Deriva	tives		Off balar	nce sheet	
												Off-balance sl	heet exposures	
								Derivatives with pos	itive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0 - 3M [Japan													
[0 - 3M [U.S.													
[0 - 3M [China													
[0 - 3M [Switzerland													
[0 - 3M [Other advanced economies non EEA													
130' - more	Other Central and eastern Europe countries non EEA													
10 - 3M 10 - 3M 13M - 1Y 13M - 1Y 12Y - 2Y 12Y - 3Y 13Y - 5Y 15Y - 10Y 10Y - more Total	Middle East													
Total Tota	Latin America and the Caribbean													



General governments exposures by country of the counterparty

(min EUR)						As of 30/06/2021							
(mln EUR)													
(mln EUR)					Direc	t exposures							
			On balance sl	heet				Derivat	tives		Off balan	ice sheet	
							Derivatives with po	sitive fair value	Derivatives with	negative fair value	Off-balance sh	eet exposures	
													Risk weighted
Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
Africa													
Others	364 475 582 753 2,179 3,548 724	363 475 582 752 2,179 3,547 724	48 16 1 0 0 7	0 0 0 0 0	150 0 132 0 592 1,196 63	166 459 449 752 1,586 2,344 660	0 0 0 0 0	0 0 0 0 0 0 2	0 0 0 0	0 0 0 0 0	292 36 101 20 12 22 138	0 0 0 0 0	1,008
	Africa	Africa Africa 364 475 475 533 Others 2,179 3,368	Total gross carrying amount of non-derivative financial assets non-derivative financial assets non-derivative financial assets (net of short positions)	Total gross carrying amount of non-derivative financial assets (set of short positions)	Total gross carrying amount of non-derivative financial assets non-der	Total gross carrying amount of non-derivative financial assets (sof which: Financial assets (sof which: Financial assets held for trading	Total gross carrying amount of non-derivative financial assets Section Positions Positions	Total gross carrying amount of non-derivative financial assets (net of short positions) Total carrying amount of non-derivative financial assets (net of short positions) of which: Financial assets designated at fair value through profit or loss fair value through other comprehensive income through profit or loss	Total gross carrying amount of non-derivative financial assets (serior short positions) Of which: Financial assets (segmated at fair value through profit or loss Financial assets at fair value through profit or loss	Total gross carrying amount of non-derivative financial assets of which: Financial assets held for trading Africa Africa Total gross carrying amount of non-derivative financial assets of which: Financial assets theld for trading of which: Financial assets at designated at fair value through profit or loss fair value through other comprehensive income of which: Financial assets at fair value through other comprehensive income of which: Financial assets at fair value through other comprehensive income of which: Financial assets at fair value through other comprehensive income of which: Financial assets at fair value through other comprehensive income of which: Financial assets at fair value through other comprehensive income of which: Financial assets at fair value through other comprehensive income of which: Financial assets at fair value through other comprehensive income of which: Financial assets at fair value through other comprehensive income of which: Financial assets at fair value through other comprehensive income of which: Financial assets at fair value through other comprehensive income of which: Financial assets at fair value through other comprehensive income of which: Financial assets at fair value through other comprehensive income of which: Financial assets at fair value through other comprehensive income of which: Financial assets at fair value through other comprehensive income of which: Financial assets at fair value through other comprehensive income of which: Financial assets at fair value through other comprehensive income of which: Financial assets at fair value through other comprehensive income of which: Financial assets at fair value through other comprehensive income of which: Financial assets at fair value through other comprehensive income of which: Financial assets at fair value through other comprehensive income of which: Financial assets at fair value through other comprehensive income of which: Financial assets at fair value through other comprehensive i	Country / Region Total gross carrying amount of non-derivative financial assets of which: Financial assets at fair value through profit or loss of which: Financial assets at fair value through other comprehensive income Africa Africa Africa Total carrying amount of non-derivative financial assets shed for trading of which: Financial assets at fair value through other comprehensive income of which: Financial assets at fair value through other comprehensive income of which: Financial assets at fair value through other comprehensive income of which: Financial assets at fair value through other comprehensive income Of which: Financial assets at fair value through other comprehensive income of which: Financial assets at fair value through other comprehensive income Of which: Financial assets at fair value through other comprehensive income Of which: Financial assets at fair value through other comprehensive income Of which: Financial assets at fair value through other comprehensive income Of which: Financial assets at fair value through other comprehensive income Of which: Financial assets at fair value through other comprehensive income Of which: Financial assets at fair value through other comprehensive income Of which: Financial assets at fair value through other comprehensive income Of which: Financial assets at fair value through other comprehensive income Of which: Financial assets at fair value through other comprehensive income Of which: Financial assets at fair value through other comprehensive income Of which: Financial assets at fair value through other comprehensive income Of which: Financial assets at fair value through other comprehensive income Of which: Financial assets at fair value through other comprehensive income Of which: Financial assets at fair value through other comprehensive income Of which: Financial assets at fair value through other comprehensive income Of which: Financial assets at fair value through other comprehensive income Of which: Financial assets at	Total gross carrying amount of non-derivative financial assets Total carrying amount of non-derivative financial assets Of which: Financial assets at fav value through profit or loss Of which: Financial assets at fav value through profit or loss Of which: Financial assets at fav value through profit or loss Of which: Financial assets at fav value through profit or loss Of which: Financial assets at fav value through profit or loss Of which: Financial assets at fav value through profit or loss Of which: Financial assets at fav value through profit or loss Of which: Financial assets at fav value through profit or loss Of which: Financial assets at fav value through profit or loss Of which: Financial assets at fav value through profit or loss Of which: Financial assets at fav value through profit or loss Of which: Financial assets at fav value through profit or loss Of which: Financial assets at fav value through profit or loss Of which: Financial assets at fav value through other comprehensive income Of which: Financial assets at fav value through other comprehensive income Of which: Financial assets at fav value through other comprehensive income Of which: Financial assets at fav value through other comprehensive income Of which: Financial assets at fav value through other comprehensive income Of which: Financial assets at fav value through other comprehensive income Of which: Financial assets at fav value through other comprehensive income Of which: Financial assets at fav value through other comprehensive income Of which: Financial assets at fav value through other comprehensive income Of which: Financial assets at fav value through other comprehensive income Of which: Financial assets at fav value through other comprehensive income Of which: Financial assets at fav value through other comprehensive income Of which: Financial assets at fav value through other comprehensive income Of which: Financial assets at fav value through other comprehensive income	Total gross carrying amount of non-derivative financial assets derivative financial assets (are financial assets) Financial assets)

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, Dominician Republic, Ecuador, Glenada, Guyana, Halt, 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 Berbuda, Antigua A

Africa: Algeria, Egypt, Morocco, South Africa, Angola, Benin, Botswana, Burkina Faso, Burund, Cameroon, Cape Verde, Central African Republic, Chad, Comoros, Congo, Ongo, The Democratic Republic Of The, Côte D'I'voire, Equatorial Guinea, Ethicpia, Gabon, Gambia, Ghana, Guinea-Bissau, Kenya, Lesotho, Liberia, Madagascar, Malawi, Mail, Mauritius, Maurit

- (6) The columns 'Total carrying amount of non-derivative financial assets (net of short positions)' provide information on a net basis, whilst the related 'of which' positions present information on a gross basis.
- (7) The values for the 'Other' bucket is calculated subtracting from the reported Total the breakdown of the listed countries. As a result of precision and rounding in the calculation we accept an approximation in the order of e04.



Performing and non-performing exposures CaixaBank, S.A.

I					As of 30/09/202	0							_ '	As of 31/12/202	0			
		Gro	oss carrying amo	unt		Accumulat changes in provisions	ted impairment, a n fair value due to 4	ccumulated credit risk and	Collaterals and financial guarantees		Gross	carrying amo	ınt		Accumulat changes in provisions	ed impairment, a fair value due to	ccumulated credit risk and	Collaterals and financial guarantees
		Of which performing but past due >30	Of w	hich non-perforn	ning ¹	On performing exposures ²	On non-perform	ning exposures ³	received on non- performing		Of which performing but past due >30	Of w	hich non-perforn	ning ¹	On performing exposures ²	On non-perform	ning exposures ³	received on non- performing
		days and <=90 days		Of which: defaulted	Of which Stage	exposures		Of which Stage	exposures		days and <=90 days		Of which: defaulted	Of which Stage	exposures		Of which Stage	exposures
(min EUR) Cash balances at central banks and other demand deposits	47,945	0	0	ueraurteu	,			,	0	49,242	0	0	uerauiteu	,			,	
Debt securities (including at amortised cost and fair value)	42,899	0	13	13	13		4	4	0	42,628		13	13	13	7	4		
Central banks	42,033	0		0	0		0	0	0	42,020	0	0	0		,			
General governments	37,716	0	0	0	0		0	0	0	37,338	0	0	0	0				0
Credit institutions	611	0	0	0	0		0	0	0	582	0	0	0	0				0
Other financial corporations	1,741	0	0	0	0		0	0	0	1,730	0	0	0	0				0
Non-financial corporations	2,831	0	13	13	13		4	4	0	2,978	0	13	13	13	7	4	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	4	0	0	0	0	C			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	c			0
Other financial corporations	4,948	0	3	3	3	24	1 2	2	1	3,537	o	2	2	2		1	. 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	1 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

¹⁷ For the definition of non-performing exposures pieses refer to COMMISSION IMPLEMENTING REGULATION (EU) 2015/227 of 3 January 2015, ANIEX V, Part 2-Template related instructions, subblile 29
17 Institutions report here collective allowances for incurred but not reported isoses (instruments at amortised cost) and changes in fair value of the reforming exposures due to credit risk and provisions (instruments at fair value other than HFT)
17 Institutions report here specifical isoscentific for frauncial seasity, individually and collective eliminated: a amortised cost or an exposure of the specific and isoscentific for frauncial seasity, individually and collective eliminated: a amortised cost provision of the provisions (instruments at fair value other than HFT)
18 Tenth the orbitations sheet items, accumulated impairments and acc



Performing and non-performing exposures CaixaBank, S.A.

					As of 31/03/202	1								As of 30/06/202	1			
		Gro	ss carrying amou	nt		Accumulat changes in provisions	ed impairment, ac I fair value due to c	cumulated credit risk and	Collaterals and financial		Gro	oss carrying amou	nt ⁵		Accumulate changes in provisions ⁴	ed impairment, a fair value due to 5	ccumulated credit risk and	Collaterals and financial
		Of which performing but past due >30	Of wh	ich non-perform	ning ¹	On performing exposures ²	On non-perform	ing exposures ³	guarantees received on non- performing		Of which performing but past due >30	Of wh	ich non-perforr	ning ¹	On performing exposures ²	On non-perforr	ning exposures ³	guarantees received on non- performing
(min EUR)		days and <=90 days		Of which: defaulted	Of which Stage	cxposures		Of which Stage 3	exposures		days and <=90 days		Of which: defaulted	Of which Stage	cxposures		Of which Stage	exposures
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	
Central banks	0	0	0	0	0		0	0	0		0	0	0	0	0	0	0	0
General governments	78,920	0	0	0	0	c	0	0	0	77,216	0	0	0	0	0	0	0	0
Credit institutions	612	0	0	0	0		0	0	0	573	0	0	0	0	0	0	0	0
Other financial corporations	519	0	0	0	0	c	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	c	0	0	0	26	5 0	0	0	0	0	0	0	0
General governments	22,370	15	74	74	67	.5	5 5	5	57	23,299	5 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	3 5	5	1	7,266	5 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	7 491	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			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 INPLEMENTING (EXCLATION (EU) 2015/227 of 9 January 2015, ANNEX V, Part 2-Template related instructions, substite 29
(2) institutions report here collective allowances for incurred but not reported losses (instruments at a mortised 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 exported: (instruments at an instruction of the collective allowances for incurred but not reported losses (instruments at an ordised cost) and changes in fair value other provisions (instruments at fair value other than HFT)
(4) For the orbalismes bende Rises, accumulated impairment as accumulated regarder changes in fair value due to credit risk are disclosed with a positive sign of the special sectors, inclinately this spin convention, in an endelighted convention, as explained in favority of all to If Regulation explained in the convention and a conflicted convention, as explained in favority of all to If Regulation explained in the provisions of the provisions o



Forborne exposures

			As of 30/	09/2020					As of 31/	12/2020		
		ying amount of with forbearance	Accumulated in accumulated c value due to co provisions for forbearance m	hanges in fair edit risk and exposures with	Collateral and fina received on ex forbearance	posures with		ring amount of with forbearance	Accumulated ir accumulated cl value due to cr provisions for forbearance m	hanges in fair edit risk and exposures with	Collateral and fina received on ex forbearance	xposures with
(min EUR)		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non- performing exposures with forbearance measures		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non- performing exposures with forbearance measures
Cash balances at central banks and other demand deposits	0	0	0	0	0	o	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	14	12	4	4	0	o	13	12	4	4	o	o
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- nerforming exit criteria	0						0					

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

[©]For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F18.00 / F19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 9 and 10 of Regulation (EU) No 680/2014 - ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item ('Accumulated impairment, accumulated changes in fair value due to credit risk and provisions') is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.



Forborne exposures

CaixaBank, S.A.

			As of 31/	03/2021					As of 30/	06/2021		
		ying amount of with forbearance	Accumulated in accumulated con value due to con provisions for forbearance m	hanges in fair edit risk and exposures with	Collateral and fina received on ex forbearance	cposures with		ving amount of with forbearance	Accumulated in accumulated cl value due to cr provisions for forbearance m	hanges in fair edit risk and exposures with	received on e	ancial guarantees xposures with e measures
(min EUR)		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	13	12	4	4	o	0	47	12	5	3	0	o
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- nerforming exit criteria	0						0					

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

(2)For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F18.00 / F19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 9 and 10 of Regulation (EU) No 680/2014 - ITS on Supervisory reporting, However, for the 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

CalxaBank, S.A.

Ī			AS 01 30	3/09/2020					AS 01 3	1/12/2020					AS 01 3	1/03/2021					AS 01 3U	7/06/2021		
	Gross carr	ying amount				Accumulated	Gross carr	ying amount				Accumulated	Gross can	rying amount				Accumulated	Gross carr	rying amount				Accumulated
(min EUR)		Of which: non- performi	of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment ¹	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	Accumulated impairment ¹	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	Accumulated impairment ¹	negative changes in fair value due to credit risk on non-performing exposures ¹		Of which non- performi		Of which loans and advances subject to impairment	Accumulated impairment ¹	negative changes in fair value due to credit risk on non-performing exposures ¹
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 guarrying	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
3 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	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	9	139 159	6,000	5 944	139 135	3 664	9

⁽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 oppositive sign of what is reported according to the FINREP framework (template F 65.01), which follows a sign convention based on a credit/debt convention, as explained in Annex V, Part 1 paragraphs 9 and 10 of Regulation (EV) (10 608)(2014 - 115 on Sign-privary reporting.



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

ı								As of 30)	(09/2020															As of 31/12/:	2020							
															Maximum amount of the guarantee that can be considered	Gross carrying amount														ú	Maximum amount of the guarantee that can be considered	Gross carrying amount
			Of which:	Of which:		ng Of which:				Of which:	Of which:		ing Of which:						Of which:	Of which:		ing Of which:		Pe	rforming	of which:	Of which:		ing Of which:			
(min EUR)			exposures wit forbearance measures	or where: Instruments with significant increase in credit risk since initial recognition but not credit- impaired (Stage 2)		exposures with forbiserance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days			exposures with forbassisnoe measures			or where exposures with forbiarance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days	Public guarantee received in the context of the CDVID-19 crisis	Inflows to non- performing exposures			or when: exposures with forbeasings measures			exposures with forbasismos measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days		:	ir windo: Appoiums with Introductions Intelligence	instruments with significant increase in credit risk since initial recognition but not credit-impained (Stage 2)		ce wisch: exposures with forbasience 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
Loans and advances subject to active EBA-compliant mosstoria	16,201	15,509	364	2,748	692	599	564	460	266	14	190	202	111	103		142	14,356	13,641	341	4,440	716	579	631 4	106	200	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	94	79		126	11,136	10,521	270	3,867	616	518	537 3	119	161	9	147	158	70	24	0	37
of which: Collaboralised by residential immovable property	10,938	10,363	273	1,894	575	511	476	215	93		81	122	67	63		102	10,590	9,994	267	3,727	596	514	522 2	231	110	9	106	121	60	65	0	32
of which: Non-financial corporations	3,514	3,442	74	457	72	61	60	80	47	5	5	33	27	23		16	3,220	3,120	n	573	100	61	94	99	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		6	2,309	2,216	42	357	93	55	86	74	37	3	25	37	24	33	0	22
of which: Collateralised by commercial immovable property	788	752	16	113	36	35	32	20	4	0	0	16	15	13		1	726	634	21	167	52	34	sı :	20	6	0	4	14	11	14	0	7

									/09/2020															As of 31	11010000							
	Gross	carrying amount								pairment, accumu	lated negative cha	nges in fair valu	se due to credit ri	k	Maximum amount of the guarantee that can be considered	Gross carrying amount	Gross	sarrying amount								accumul	ated negative cha	anges in fair vals	ue due to credit ris	k .	Maximum amount of the guarantee that can be considered	Gross carrying amount
		Performing			Non-perform	ing						Non-performi	ing								Non-perform							Non-perform	ing			
(min EUR)			Of which: exposures wit forbeirance measures	Of which: Instruments with significant increase in credit risk sino initial recognition but not credit- impained (Stage 2)	•	Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days			Of which: exposures with forbearance measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impaired (Stage 2)		Of which: exposures with forbularance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days	Public guarantee received in the context of the CDVID-19 crisis	Inflows to non- performing exposures			Of which: exposures with forbearings measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impained (Stage 2)		Of which: exposures with forbiarance 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 guirantee received in the contact of the COVED-19 crisis	Inflows to non- performing exposures
Loans and advances with expired ESA-compliant monatoria	926	762		155	164	134	35	65	34	1	31	51	28	9	0	12	2,469	2,172	47	682	297	169	160	236	105	2	91	131	40	66		70
of which: Households	924	761		154	163	134	35	84	33	1	30	50	26	9	0	12	2,282	1,989	47	653	294	169	159	232	102	2	88	130	40	66	0	69
of which: Collateralised by residential immovable property	719	602	6	2	117	111	24	24	6	0	5	19	13	2		3	954	824		116	131	117	12	45	16	0	15	29	17		0	9
of which: Non-financial corporations	2	1	۰	۰	1	۰	0	1	1	0	0	0		0		۰	187	194	0	26	3	1	2	5	4	0	3	1	0	0	0	1
of which: Small and Medium-sized Enterprises	1	1	۰	۰	0	0	0	1	0	0	0	0	۰	٥		0	134	131	0	22	3		۰	3	3	٥	2	1	۰	0	۰	1
of which: Collateralised by commercial immovable property	2	1	0		0		0		0	0		0		0		0	2	2	0		0		0	0		0		0	0	0		

								As of 30/	09/2020															As of 31	/12/2020							
															Maximum amount of the guarantee that can be considered	Gross carrying amount															Maximum amount of the guarantee that can be considered	Gross carrying amount
(min EUR)		Performing	Of which: exposums wit forberance measures	Of which: Instruments with significant increase in ordit risk since initial recognition but not credit- impaired (Stage 2)	Non-performi	ng Of which: suposums with forbusrance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days			Of which: exposures with forbearance measures	Of which:		Of which: exposures with forbsiarance measures	Of which: Unikely to pay that are not past-due cr past-due cr 90 days	Public guarantee received in the context of the COVID-19 crisis	Inflows to non- parforming exposures		Performing	Of which: exposures with forbeasings measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- irrpained (Stage 2)		ng Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days		Performing	Of which: exposums 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 forbuirance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days	Public guarantee received in the contact of the COVID-19 chisis	Inflows to non- performing exposures
Newly originated loans and advances subject to public guarantee schemes	12,442	12,425	0	121	17	1	15	-6	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							0				۰	1,217	1,213			3			10	10			0				3
of which: Collateralised by residential immovable property		0			0				0			0				۰	0	۰			0			0	۰			0				0
of which: Non-financial corporations	11,309	11,292	0	94	16	1	15	26	26	0	2	10		9	9,548		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	7,706			9			26	20			6				3	8,202	8,142			60			47	36			10				28
of which: Collaboralised by commercial immovable property		0			0				0			0					0	۰			0			0	۰			0				



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 Canadam's S.A.

1								As of 31	/03/2021															As of 30	/06/2021							
	Gross c	arrying amount							Accumulated irre	salment, accumu	lated negative chan	ges in fair valu	e due to credit ris	k	Maximum amount of the guarantee that can be considered	Gross carrying amount	Gross	sarrying amount							Accumulated imp	sainment, accum	sulated negative cha	nges in fair val	ue due to credit ris	k	Miximum amount of the guarantee that can be considered	
					Non-perform				Performing									Performing														
(min EUR)			Of which: exposures wit forbearance measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impained (Stage 2)		Of which: exposures with forbusiance 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 could risk since initial recognition but not credit- impaired (Stage 2)		Of which: exposures with forbairance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days	Public guarantee received in the context of the COVID-19 crisis	Inflows to non- parforming exposures			Of which: exposures wit forbearings missiones	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impained (Stage 2)		Of which: exposures with forbassince measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days			Of which: exposures will forbearance measures	Of which: the Instruments with significant increase in owdit risk since initial recognition but not credit- impained (Stage 2)		Of which: exposures with forbassince measures	Of which: Unlikely to pay that are not paid-due or paid-due <= 90 days	Public guarantee received in the contant of the COVID-19 crisis	
Loans and advances subject to active EBA-compliant monitoria	18,385	17,606	624	6,562	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: Mouseholds	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	29	0	17
of which: Collaboralised by residential immovable property	14,107	13,473	474	5,483	634	465	583	292	187	26	179	104	60	64	0	a	3,370	3,210	60	840	160	115	134	45	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	815	151	67	131	103	62	7	46	41	26	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	2,346	2,225	69	630	123	60	116	86	49	5	36	39	27	36	0	2
of which: Collaboralised 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	п	24	14	3	12	10	5	10	0	31

								As of 31	1/03/2021															As of 30	06/2021							
	Gross :														Maximum amount of the guarantee that can be considered	Gross carrying amount														k	Miconum amount of the guarantee that can be considered	Gross carrying amount
					Non-perform				Performing			Non-perform	ing					Performing			Non-perform	ning			Performing			Non-performi				
(min EUR)			Of which: exposures wit forbearance measures	Of which: Instruments with significant increase in create ink since initial recognition but not credit- impained (Stage 2)		Of which: exposures wit forbearance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days			Of which: exposures wit forbearance measures	Of which: I instruments with significant increase in could risk since initial recognition but not credit- impained (Stage 2)			Of which: Unlikely to pay that are not past-due or past-due <= 90 days	Public guaranter received in the context of the COVID-19 crisis	Inflows to non- performing exposures			Of which: exposures with forbeasings measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impained (Stage 2)		Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days			Of which: exposures wit forbearance measures	Of which: Instruments with significant increase in credit risk since initial incognition but not credit- impained (Stage 2)		Of which: exposures with forbeinance measures	Of which: Unificity to pay that are not past-due or past-due <= 90 days	Public guarantee received in the contant of the COVED-19 crisis	Inflows to non- performing exposures
Loans and advances with expired EBA-compliant monatoria	4,076	3,344	319	1,003	732	454	441	370	138	12	116	232	95	107	0	99	15,429	13,647	562	4,869	1,592	897	1,097	535	176	16	154	359	149	173		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: Collaboralised by residential immovable property	2,173	1,698	263	447	475	393	294	119	40	7	38	79	58	29	0	11	12,976	11,696	400	4,178	1,290	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	22	26	16	3	13	10	s	7		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		3	6		5	4	۰	5
of which: Collateralised by commercial immovable property	40	29	9	10	11	10	1	2		0		1	1	1	0	0	101	82	24	46	19	18	4		4	3	4	4	4	3	0	3

Ī	As of 31/63/2021														As of 30/06/2021																	
	Gross i							Accumulated impriment, accumulated regulative changes in fair value due to credit risk								Gross carrying amount														Miximum amount of the guarantee that can be considered	Gross carrying amount	
(min EUR)		Performing	Of which: exposures with forbearance measures	Of which: Instruments with significant increase in codit risk since initial recognition but not codit- impaired (Stage 2)	Non-performi	of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days			Of which: sopoiums with forbearance measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impained (Stage 2)		Of which: exposures with forbeigrance measures	Of which: Unikaly to pay that are not past-due or past-due <= 90 days	Public guarantee received in the contact of the COVID-19 crisis	Inflows to non- performing exposums		Performing	Of which: exposures with forbeasings measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- irrpained (Stage 2)	Non-perform	Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days		Performing	Of which: exposures will forbearance measures	Of which: bistruments with significant increase in credit risk since initial recognition but not credit-impained (Stage 2)		Of which: exposures with forbeinince measures	Of which: Unitedly to pay that are not paid-due or paid-due <= 90 days	Public guarantee necessed in the context of the COVID-19 crisis	Inflows to mon- 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	22,641	22,329	330	7,036	512	209	157	301	215	4	166	86	24	23	21,669	338
of which: Households	1,512	1,495			17			19	17			2				15	1,534	1,498			36			26	21			5				20
of which: Collaboralised by residential immovable property	1	1			0			0	0			0				0	1	1						0				0				0
of which: Non-financial corporations	21,162	20,989	13	5,799	173	6	78	138	106	0	76	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: Collaboralised by commercial immovable property	4	4			0			0	0			0				0	4	4			0			1	- 1			0				