

Bank Name	Caixa Geral de Depósitos, SA
LEI Code	TO822O0VT80V06K0FH57
Country Code	PT



Key Metrics

Caixa Geral de Depósitos, SA

(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	7,048	7,620	7,642	7,756	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	7,048	7,620	7,642	7,756	C 01.00 (r020,c010) - C 05.01 (r440,c010)	Article 50 of CRR
Tier 1 capital - transitional period	7,553	8,124	8,147	8,261	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	7,553	8,124	8,147	8,261	C 01.00 (r015,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020)	Article 25 of CRR
Total capital - transitional period	8,177	8,748	8,773	8,896	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	8,177	8,748	8,773	8,896	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	43,030	41,819	42,997	42,959	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	43,030	41,819	42,997	42,959	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	16.38%	18.22%	17.77%	18.06%	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	16.38%	18.22%	17.77%	18.06%	(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	17.55%	19.43%	18.95%	19.23%	CA3 {3}	
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	17.55%	19.43%	18.95%	19.23%	(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	19.00%	20.92%	20.40%	20.71%	CA3 {5}	-
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	19.00%	20.92%	20.40%	20.71%	(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	91,855	93,254	98,419	103,492	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	8.22%	8.71%	8.28%	7.98%	C 47.00 (r340,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR



Leverage ratio

Caixa Geral de Depósitos, SA

	(mln EUR, %)	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	7,553	8,124	8,147	8,261	C 47.00 (r320,c010)	
A.2	Tier 1 capital - fully phased-in definition	7,553	8,124	8,147	8,261	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	91,855	93,254	98,419	103,492	C 47.00 (r300,c010)	CRR
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	91,855	93,254	98,419	103,492	C 47.00 (r290,c010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	8.2%	8.7%	8.3%	8.0%	[A.1]/[B.1]	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	8.2%	8.7%	8.3%	8.0%	[A.2]/[B.2]	

2021 EU-wide Transparency Exercise Capital

Capital Caixa Geral de Depósitos, SA

			As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	COREP CODE	REGULATION		
	A	(min EUR, %) OWN FUNDS	8,177	AS 67 31/12/2020 8,748	8,773	8,896	C 01.00 (r010,c010)	Articles 4(118) and 72 of CBR		
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying					C 01.00 (r020,c010)	Article S0 of CBR		
	A.1.	transitional adjustments) Capital instruments eligible as CET1 Capital (including share premium and net own capital	7,048	7,620	7,642	7,756				
	A.1.1 A.1.2	instruments)	3,844	3,844	3,844	3,844	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	4,429	4,788	4,817	4,799	C 01.00 (r130,c010) C 01.00 (r180,c010)	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (i) of CRR Articles 4(100), 26(1) point (d) and 36 (1) point (i) of CRR		
	A.1.3	Accumulated other comprehensive income	-764	-739	-/45	PCP- 0	C 01.00 (r200.c010)	Articles 4(10), and 25(1) point (e) and 3e (1) point (i) or Cox Articles 4(117) and 25(1) point (e) of CRR		
	A.1.4	Other Reserves	0	0		0				
	A.1.5 A.1.6	Funds for general banking risk		50	0	60	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	-13	-12			C 01.00 (r230,c010)	Article 84 of CRR		
		Adjustments to CET1 due to prudential filters			-11	-11	C 01.00 (r250,c010) C 01.00 (r300,c010) + C 01.00 (r340,c010)	Articles 32 to 35 of and 36 (1) point (I) of CBR Articles 4(113), 36(1) point (b) and 37 of CBR. Articles 4(115), 36(1) point (b) and 37 point (a) of CDR		
	A.1.8 A.1.9	(-) Intangible assets (including Goodwil) (-) DTAs that rely on future profitability and do not arise from temporary differences net of servicited DTM.	-107	-127 -9	-135 -9	-141				
	A.1.9	associated DTLs (-) IRB shortfall of credit risk adjustments to expected losses	-8	-9	-9	-14	C 01.00 (r370,c010) C 01.00 (r380,c010)	Articles 36(1) point (c) and 38 of GRR		
							C 01.00 (r380,c010) C 01.00 (r390,c010)	Articles 36(1) point (d), 40 and 159 of CRR Articles 4(109), 36(1) point (e) and 41 of CRR		
	A.1.11 A.1.12	(-) Defined benefit persion fund assets	0	0	0	-149				
		(-) Reciprocal cross holdings in CET1 Capital					C 01.00 (r430,c010)	Articles 4(122), 36(1) point (g) and 44 of CRR		
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	0	0	0	0	C 01.00 (r440,c010)	Article 35(1) point (j) of ORR Articles 4/361 35(1) noier (ii) (1) and 88 to 91 of ORP: Articles 35(1) noier (ii) (0) 283(1)		
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	0	0	0	0	C 01.00 (r450,c010) + C 01.00 (r460,c010) + C 01.00 (r470,c010) + C 01.00 (r471,c010)+ C 01.00 (r472,c010)	Articles 4(36), 36(1) point (k) (i) and 89 to 91 of CBR; Articles 36(1) point (k) (ii), 343(1) point (b), 244(1) point (b) and 258 of CBR; Articles 34(1) point k) (iii) and 379(2) of CBR; Articles 36(1) point k) (iv) and 153(8) of CBR and Articles 36(1) point k) (v) and 155(4) of CBR.		
	A.1.14.1	Of which: from securitisation positions (-)	0	0	0	0	C 01.00 (r460,c010)	Articles 36(1) point (k) (i), 243(1) point (b), 244(1) point (b) and 258 of CRR		
	A.1.15	(·) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment	0	0	0	0	C 01.00 (r480,c010)	Articles 4(27), 36(1) point (h); 43 to 46, 49 (2) and (3) and 79 of CRR		
	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	-109	0	0	0	C 01.00 (r490,c010)	Articles 36(1) point (c) and 38; Articles 48(1) point (a) and 48(2) of CRR		
	A.1.17	(-) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment	0	0	0	0	C 01.00 (r500,c010)	Articles 4(27); 36(1) point (i); 43, 45; 47; 48(1) point (b); 49(1) to (3) and 79 of CRR		
	A.1.18	(-) Amount exceding the 17.65% threshold	-101	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 (rS13,c010)	Article 36(1), point (m) and Article 47c CRR		
OWN FUNDS Transitional period	A.1.18B	(-) Minimum value commitment shortfalls				0	C 01.00 (rS14,c010)	Article 36(1), point (n) and Article 132c(2) CRR		
	A.1.18C	(-) Other foreseeable 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	-175	-175	-175	-178	C 01.00 (r529,c010)			
	A.1.21	Transitional adjustments	0	0	0	0	CA1 {1.1.1.6 + 1.1.1.8 + 1.1.1.26}	-		
	A.1.21.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	0	0	C 01.00 (r220,c010)	Articles 483(1) to (3), and 484 to 487 of CBR		
	A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	0	0	0	0	C 01.00 (r240,c010)	Articles 479 and 480 of CRR		
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	0	0	0	0	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)	505	504	505	505	C 01.00 (r530,c010)	Article 61 of ORR		
	A.2.1	Additional Tier 1 Capital instruments	505	504	505	505	C 01.00 (r540,c010) + C 01.00 (r670,c010)			
	A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	0	0	C 01.00 (r720,c010)			
	A.2.3	Other Additional Tier 1 Capital components and deductions	0	0	0	0	C 01.00 (r690,c010) + C 01.00 (r700,c010) + C 01.00 (r710,c010) + C 01.00 (r740,c010) + C 01.00 (r744,c010) + C 01.00 (r748,c010)			
	A.2.4	Additional Tier 1 transitional adjustments	0	0	0	0	C 01.00 (r660,c010) + C 01.00 (r680,c010) + C 01.00 (r730,c010)			
	A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	7,553	8,124	8,147	8,261	C 01.00 (r015,c010)	Article 25 of CRR		
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	625	624	627	634	C 01.00 (r750,c010)	Article 71 of CRR		
	A.4.1	Tier 2 Capital instruments	625	624	627	634	C 01.00 (r760,c010) + C 01.00 (r890,c010)			
	A.4.2	Other Tier 2 Capital components and deductions	0	0	0	0	$\begin{array}{l} C \; 01.00 \; (r910,c010) + C \; 01.00 \; (r920,c010) + \\ C \; 01.00 \; (r930,c010) + C \; 01.00 \; (r940,c010) + \\ C \; 01.00 \; (r950,c010) + C \; 01.00 \; (r970,c010) + \\ C \; 01.00 \; (r970,c010) + C \; 01.00 \; (r978,c010) \\ C \; 01.00 \; (r974,c010) + C \; 01.00 \; (r978,c010) \end{array}$			
	A.4.3	Tier 2 transitional adjustments	0	0	0	0	C 01.00 (r880,c010) + C 01.00 (r900,c010) + C 01.00 (r960,c010)			
OWN FUNDS REQUIREMENTS	в	TOTAL RISK EXPOSURE AMOUNT	43,030	41,819	42,997	42,959	C 02.00 (r010,c010)	Articles 92(3), 95, 96 and 98 of C88		
REQUIREMENTS	8.1	Of which: Transitional adjustments included	0	0	0	0	C 05.01 (r010;c040)			
	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	16.38%	18.22%	17.77%	18.06%	CA3 (1)			
CAPITAL RATIOS (%) Transitional period	C.2	TIER 1 CAPITAL RATIO (transitional period)	17.55%	19.43%	18.95%	19.23%	CA3 (3)			
	C.3	TOTAL CAPITAL RATIO (transitional period)	19.00%	20.92%	20.40%	20.71%	CA3 (5)			
CET1 Capital Fully loaded	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	7,048	7,620	7,642	7,756	[A.1-A.1.13-A.1.21+MIN(A.2+A.1.13- A.2.2-A.2.4+MIN(A.4+A.2.2- A.4.3.0).0)]	-		
CET1 RATIO (%) Fully loaded ¹	E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	16.38%	18.22%	17.77%	18.06%	[D.1]/[B-B.1]			
	E.	Adjustments to CET1 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r440,c010)			
Memo items	F	Adjustments to AT1 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r440,c020)			
	F	Adjustments to T2 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r440,c030)			
	E.	Adjustments included in RWAs due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r440,c040)			
(Who folly loaded CPT) which are not	timate calcula	ated based on bank's supervisory reporting. Therefore, any capital instruments that are not eligible from a re	outstoou point of view at the rec	e otoi ceviet too ore oteb poitroe	count in this calculation					

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

Overview of Risk exposure amounts

Caixa Geral de Depósitos, SA

		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	36,796	36,213	37,187	37,164	C 02.00 (0440, c010) -[C 07.00 (0490, c220, s001) + C 07.00 (110, c220, s001) + C 07.00 (1130, c220, s001) + C 08.01 (0490, c280, s002) + C 08.01 (0490, c280, s0
Of which the standardised approach	36,796	36,213	37,187	37,164	C 02.00 (r060, c010)-[C 07.00 (r090, c220, s001) + C 07.00 (r110, c220, s001)+ C 07.00 (r130, c220, s001)]
Of which the foundation IRB (FIRB) approach	0	0	0	0	C 02.00 (R250, c010) - [C 08.01 (r040, c260, s002) + C 08.01 (r050, c260, s002) + C 08.01 (r060, c260, s002)]
Of which the advanced IRB (AIRB) approach	0	0	0	0	C 02.00 (R310, c010) - [C 08.01 (r040, c260, s001) + C 08.01 (r050, c260, s001) + C 08.01 (r060, c260, s001)]
Of which equity IRB	0	0	0	0	C 02.00 (R420, c010)
Counterparty credit risk (CCR, excluding CVA) ²	655	660	691	804	C 07.00 (r090, r220, s001) + C 07.00 (r110, r220, s001) + C 07.00 (r130, r220, s001) + C 08.01 (r040, r260, s001) + C 08.01 (r050, r260, s001) + C 08.01 (r050, r260, s001) + C 08.01 (r050, r260, s002) + C 08.01 (r050, r
Credit valuation adjustment - CVA	31	30	27	29	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)	4	4	3	3	C 02.00 (R470, c010)
Position, foreign exchange and commodities risks (Market risk)	1,665	1,415	1,591	1,461	C 02.00 (R520, c010)
Of which the standardised approach	1,665	1,415	1,591	1,461	C 02.00 (R530, c010)
Of which IMA	0	0	0	0	C 02.00 (R580, c010)
Of which securitisations and resecuritisations in the trading book	0	0	0	0	C 19.00_010_601*12.5+C 20.00_010_459*12.5+MAX(C 24.00_010_090,C 24.00_010_100,C 24.00_010_100,C 24.00_010_110)*12.5
Large exposures in the trading book	0	0	0	0	C 02.00 (R680, c010)
Operational risk	3,880	3,498	3,498	3,498	C 02.00 (R590, c010)
Of which basic indicator approach	0	0	0	0	C 02.00 (R600, c010)
Of which standardised approach	3,880	3,498	3,498	3,498	C 02.00 (R610, c010)
Of which advanced measurement approach	0	0	0	0	C 02.00 (R620, c010)
Other risk exposure amounts	0	0	0	0	C 02.00 (R630, c010) + C 02.00 (R690, c010)
Total	43,030	41,819	42,997	42,959	

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.





	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021
(min EUR)				
Interest income	1,167	1,521	343	709
Of which debt securities income	180	234	53	118
Of which loans and advances income	782	1,030	235	483
Interest expenses	369	465	102	217
(Of which deposits expenses)	126	157	39	89
(Of which debt securities issued expenses)	43	56	13	26
(Expenses on share capital repayable on demand)	0	0	0	0
Dividend income	1	1	0	1
Net Fee and commission income	377	511	128	274
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	19	23	3	3
Gains or (-) losses on financial assets and liabilities held for trading, net	17	-35	84	48
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	-5	-2	27	88
Gains or (-) losses from hedge accounting, net	-4	-3	0	-4
Exchange differences [gain or (-) loss], net	43	95	-68	-18
Net other operating income /(expenses)	89	108	22	46
TOTAL OPERATING INCOME, NET	1,334	1,755	437	931
(Administrative expenses)	568	760	214	265
(Cash contributions to resolution funds and deposit guarantee schemes)	30	30	30	30
(Depreciation)	70	98	23	50
Modification gains or (-) losses, net	0	0	0	0
(Provisions or (-) reversal of provisions)	-69	-49	-50	39
(Payment commitments to resolution funds and deposit guarantee schemes)	0	0	0	0
(Commitments and guarantees given)	24	38	-14	0
(Other provisions)	-93	-87	-36	40
Of which pending legal issues and tax litigation ¹	0	-1	0	0
Of which restructuring ¹	0	-2	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)	207	304	64	93
(Financial assets at fair value through other comprehensive income)	0	0	0	0
(Financial assets at amortised cost)	208	304	64	94
(Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets)	-2	9	7	15
(of which Goodwill)	0	0	0	0
Negative goodwill recognised in profit or loss	0	0	0	0
Share of the profit or (-) loss of investments in subsidaries, joint ventures and associates	31	44	10	27
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	26	39	4	8
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	588	688	163	473
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	422	518	86	305
Profit or (-) loss after tax from discontinued operations	0	0	0	0
PROFIT OR (-) LOSS FOR THE YEAR	422	518	86	305
Of which attributable to owners of the parent	395	489	78	286

Of mile of autoacte of others of the participation UI findmation available only as of end of the year ⁽²⁾ For IFRS compliance banks "zero" in cell "increases or (-) decreases of the fund for general banking risks, net" must be read as "n.a."



Total Assets: fair value and impairment distribution

Caixa Geral de Depósitos, SA

(min EUR)	,	As of 30/09/20	20			As of 31	12/2020			As of 31,	/03/2021			As of 30/	06/2021		
		Fa	ir value hierar	:hy		Fa	Fair value hierarchy			Fa	ir value hierar	:hy		Fa	ir value hieraro	: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	7,882				11,006				15,286				19,192				IAS 1.54 (i)
Financial assets held for trading	5,575	4,597	978	0	4,085	3,180	905	0	2,594	1,845	748	1	2,019	1,339	679	2	IFRS 7.8(a)(ii);IFRS 9.Appendix A
Non-trading financial assets mandatorily at fair value through profit or loss	1,161	116	0	1,046	1,129	115	0	1,014	1,139	114	0	1,025	1,129	113	0	1,016	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	6,616	6,317	75	225	6,935	6,663	73	199	7,141	6,856	64	222	7,245	6,961	54	230	IFRS 7.8(h); IFRS 9.4.1.2A
Financial assets at amortised cost	63,954				63,214				64,794				66,139				IFRS 7.8(f); IFRS 9.4.1.2
Derivatives – Hedge accounting	7	0	7	0	7	0	7	0	7	0	7	0	7	0	7	0	IFRS 9.6.2.1; Annex V.Part 1.22; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	0				0				0				0				IAS 39.89A(a); IFRS 9.6.5.8
Other assets ¹	5,046				4,908				5,207				5,202				
TOTAL ASSETS	90,243				91,284				96,168				100,932				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 i	EUR)		A	s of 30/09/20	20					As of 31	/12/2020					As of 31	/03/2021			As of 30/06/2021						
		Gross carr	ying amount		Accu	mulated impai	rment	Gros	ss carrying amo	unt	Accu	mulated impai	rment	Gro	oss carrying amo	ount	Accu	mulated impair	ment	Gros	s carrying amo	unt ⁽²⁾	Accum	ulated impairm	ient ⁽²⁾	
Breakdown of financial assets by instrument and by counterparty sector ¹		Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit- impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in credit risk since	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit- impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in credit risk since	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit- impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	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	paired
Financial assets at fair value through other	Debt securities	6,478	2	0	-1	0	0	6,795	6	0	-1	0	0	7,001	6	0	-1	0	0	7,089	6	0	-1	0	0	Annex V.Part 1.31, 44(b)
comprehensive income	Loans and advances	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	Annex V.Part 1.32, 44(a)
Financial assets at	Debt securities	16,175	45	147	-32	-2	-86	16,064	51	118	-49	-3	-62	17,194	51	117	-51	-4	-61	17,636	29	1	-48	-3	-1	Annex V.Part 1.31, 44(b)
amortised cost	Loans and advances	43,991	3,492	2,375	-173	-498	-1,479	43,059	3,984	2,254	-184	-601	-1,417	43,562	4,018	2,249	-172	-685	-1,425	44,717	3,780	2,130	-165	-642	-1,417	Annex V.Part 1.32, 44(a)

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

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



Breakdown of liabilities

Caixa Geral de Depósitos, SA

(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	973	933	697	655	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	77,154	78,373	83,014	87,715	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	62	56	45	41	IFRS 9.6.2.1; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	0	0	0	0	IAS 39.89A(b), IFRS 9.6.5.8
Provisions	1,069	1,089	1,063	982	IAS 37.10; IAS 1.54(I)
Tax liabilities	168	139	156	138	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	2,236	2,048	2,431	2,231	Annex V.Part 2.13
Liabilities included in disposal groups classified as held for sale	0	0	0	0	IAS 1.54 (p); IFRS 5.38, Annex V.Part 2.14
Haircuts for trading liabilities at fair value ¹	0	0	0	0	Annex V Part 1.29
TOTAL LIABILITIES	81,662	82,639	87,404	91,762	IAS 1.9(b);IG 6
TOTAL EQUITY	8,580	8,646	8,763	9,170	IAS 1.9(c), IG 6
TOTAL EQUITY AND TOTAL LIABILITIES	90,243	91,284	96,168	100,932	IAS 1.IG6

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



Breakdown of liabilities

Caixa Geral de Depósitos, SA

(mln EUR)

			Carrying	amount		
Breakdown of financial liabilities l	by instrument and by counterparty sector	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	References
Derivatives		1,035	990	741	696	IFRS 9.BA.7(a); CRR Annex II
Short positions	Equity instruments	0	0	0	0	IAS 32.11; ECB/2013/33 Annex 2.Part 2.4-5
	Debt securities	0	0	0	0	Annex V.Part 1.31
	Central banks	1,071	1,099	3,614	5,807	Annex V.Part 1.42(a), 44(c)
	of which: Current accounts / overnight deposits	68	95	111	10	ECB/2013/33 Annex 2.Part 2.9.1
	General governments	3,665	3,407	3,388	3,738	Annex V.Part 1.42(b), 44(c)
	of which: Current accounts / overnight deposits	2,784	2,358	2,335	2,805	ECB/2013/33 Annex 2.Part 2.9.1
	Credit institutions	1,123	928	1,001	968	Annex V.Part 1.42(c),44(c)
Deposits	of which: Current accounts / overnight deposits	321	289	159	197	ECB/2013/33 Annex 2.Part 2.9.1
	Other financial corporations	1,465	1,477	1,376	1,678	Annex V.Part 1.42(d),44(c)
	of which: Current accounts / overnight deposits	1,090	1,061	956	1,295	ECB/2013/33 Annex 2.Part 2.9.1
	Non-financial corporations	10,080	10,472	11,165	11,836	Annex V.Part 1.42(e), 44(c)
	of which: Current accounts / overnight deposits	8,464	8,892	9,478	10,047	ECB/2013/33 Annex 2.Part 2.9.1
	Households	56,265	57,539	58,978	60,200	Annex V.Part 1.42(f), 44(c)
	of which: Current accounts / overnight deposits	25,975	26,976	28,056	29,034	Annex V.Part 1.42(f), 44(c)
Debt securities issued		2,493	2,488	2,484	2,458	Annex V.Part 1.37, Part 2.98
Of which: Subordin	ated Debt securities issued	1,113	1,117	1,122	1,103	Annex V.Part 1.37
Other financial liabilities		993	963	1,009	1,031	Annex V.Part 1.38-41
TOTAL FINANCIAL LIABILITIES		78,190	79,363	83,755	88,411	

2021 EU-wide Transparency Exercise Market Risk

Caixa Geral de Depósitos, SA

	SA					1	м									IM						
			VaR <i>(Memoran</i>	dum item)	STRESSED VaR (/	Memorandum item)	AND MIG	NTAL DEFAULT RATION RISK AL CHARGE	ALL PRICE	RISKS CAPIT/ FOR CTP	AL CHARGE		VaR <i>(Memora</i>	andum item)	STRESSED VaR (A	Memorandum item)	DEFAU	MENTAL LT AND ION RISK . CHARGE	ALL PRICE	RISKS CAPITA FOR CTP		
(min EUR)	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	TOTAL RISK EXPOSURE AMOUNT	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	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 Of which: General risk	491 478	366 349	0	0	0	0							0	0	0	0						
Of which: Specific risk	12	17	0	0	0	0							0	0	0	0						
Equities Of which: General risk	5 2	3	0	0	0	0							0	0	0	0						
Of which: Specific risk	2	2	ō	ō	ō	ō							ō	ō	ō	ō						
Foreign exchange risk Commodities risk	1,169	1,046	0	0	0	0							0	0	0	0						
Total	1,665	1,415	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	As of 31/03/2021	As of 30/06/2021				As of 31/	03/2021									As of 30/0	6/2021					
Traded Debt Instruments	385	346	0	0	0	0							0	0	0	0						
Of which: General risk	350	295	0	0	0	0							0	0	0	0						
Of which: Specific risk	35	50	0	0	0	0							0	0	0	0						
Equities Of which: General risk	29	29	0	0	0	0							0	0	0	0						
Of which: Specific risk	15	12	0	0	0	0							0	0	0	0						
Foreign exchange risk	1,178	1,086	ō	ō	ō	ō							0	ō	ō	ō						
Commodities risk Total	0	0 1.461	0	0	0	0	0		0	0	0	0	0	0	0	0	0	0	0	0	0	0
	1,591		v		U	U	. 0	U	U	JU	0	U	ļ v	U	U	U	0		U	Ŭ	v	U

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



Credit Risk - Standardised Approach Caixa Geral de Depósitos, SA

		Original Exposure ¹	As of 30)	/09/2020			As of 31)	12/2020										
		Original Exposure ¹						As of 30/09/2020 As of 31/12/2020										
	(min EUR, %)		Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ³	Risk exposure amount	Value adjustments and provisions									
Control of	overnments or central banks	28,569	29.087	4,392		31,936	32,469	4,684										
	al governments or local authorities	1,547	1,176	278		1,654	1,257	292										
	sector entities	1,302	1.972	433		1.218	2,019	354										
	teral Development Banks	0	-,	0			368	0										
	ational Organisations	184	183	0		184	184	0										
Institution		4,402	4,245	1,107		4,055	3,863	1,015										
Corporate	ates	19,425	12,916	12,394		18,989	11,995	11,527										
of which	hich: SME	6,712	4,794	4,332		7,301	4,977	4,583										
Retail		10,734	5,262	3,405		10,470	4,912	3,192										
Consolidated data	hich: SME	5,292	3,055	1,749		5,370	2,774	1,588										
CONSOIIUALEU UALA Secured by	d by mortgages on immovable property	26,992	26,694	9,401		27,169	26,785	9,425										
	hich: SME	2,198	2,068	708		2,393	2,261	808										
	ures in default	2,585	870	944	1,531	2,432	836	915	1,428									
	associated with particularly high risk	2,347	1,613	2,420		2,575	1,789	2,684										
Covered b		44	44	7		44	44	7										
	on institutions and cornorates with a ST credit assessment	0	0	0		0	0	0										
	ive investments undertakinos (CIU)	809	696 689	695		427	427	427										
Eaulty		1.656	1.270	1,296		894 1.885	785 1.478	1,483 858										
Other exp		101.283	86,719	37,450	3.030	103.922	89,213	36.873	3.094									
Standardi	rdised Total ²	(1) Original exposure, unlike Exp							3,094									

ecosure, unlike becosure value, is reported before taking into account any effect due to credit conver-cert Tritol rines not include the Servitarization motion unlike in the results note to the 2019 everyise

		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	14,501	16,045	2,059		17,424	18,942	2,249			
	Regional governments or local authorities	1,501	1,132	226		1,599	1,205	241			
	Public sector entities	841	1,628	351		839	1,720	344			
	Multilateral Development Banks	0	0	0		0	0	0			
	International Organisations	0	0	0		0	0	0			
	Institutions	818	758	192		783	711	155			
	Corporates	15,082	9,520	9,042		14,766	8,764	8,296			
	of which: SME	4,815	3,121	2,645		4,819	2,978	2,517			
	Retail of which: SME	8,127	3,338	2,141		7,857	3,025	1,952			
PORTUGAL		4,075	2,054 22,701	1,177		4,104 23.145	1,793	1,027			
	Secured by mortgages on immovable property of which: SNE	22,970	1.777	7,996		23,195	22,790 1,765	7,971			
	of which: SME Exposures in default	2,106	1,///	595	1.310	1,892	1,765		1.209		
	Exposures in default Items associated with particularly high risk	1,674	984	1.476	1,010	1,98/	1,161	1.741	1,209		
	Items associated with particulariv non risk Covered bonds	1,0/4	204	1,4/6		1,201	1,101	1,711			
	Covered bonds Claims on institutions and corporates with a ST credit assessment	33	33			33	33				
	Collective investments undertakings (CIU)	789	676	676		410	410	410			
	Equity	625	626	1,232		814	714	1,413			
	Other exposures	1.045	671	410		1.218	834	556			
	Standardised Total ²				2,673				2,707		

¹⁰ Orient assource, softe Bosann value, is stronted before taken the source of the data based or source as a structure of the source of the data based or source as a structure of the source of

		Stalitaruseu Approach								
			As of 30/	09/2020			As of 31,	12/2020		
	(mh EJR, %)	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	1,594 1,594 0 1,736 0								
	Regional governments or local authorities	0	0	0		0	0	0		
	Public sector entities	0	0	0		0	0	0		
	Multilateral Development Banks	0	0	0		0	0	0		
	International Organisations	0	0	0		0	0	0		
	Institutions	125	125	25		/2	72	21		
	Corporates of which: SME	1,422 380	294	757		1,489 935	824	824		
	or which: SME Retail	631	294	2/8		933	300	220		
	of which: SME	54	30	17		50	27	15		
MACAO	Secured by mortgages on immovable property	1.837	1.835			1,758	1,756	664		
	of which: SME	91	90	39		297	296	145		
	Exposures in default	53	26	28	24	47	28	31	18	
	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		
	Eouity	1	1	1		2	2	2		
	Other exposures	234	234	45		220	220	42		
L	Standardised Total ²				29				28	

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			Standardised Approach									
			As of 30)	09/2020			As of 31,	/12/2020				
	(mh EJR, %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ³	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²			
	Central governments or central banks	4,536	4,536	0		4,430	4,430	0				
	Regional governments or local authorities	0	0	0		9	9	0				
	Public sector entities	0	0	0		0	0	0				
	Multilateral Development Banks	0	0	0		0	0	0				
	International Organisations	0	0	0		0	0	0				
	Institutions	439	427	120		447	441	104				
	Corporates	200	169	166		161	126	120				
	of which: SME	121	115	111		97	85	/9				
	Retail of which: SME	1/	13	8		18	14	8				
SPAIN	or which: SME Secured by mortgages on immovable property	17	14	7		13	13	7				
	of which: SME	33	33	20		37	30	20				
	Exposures in default	0 26	14	14	22	25	14	14	21			
	Items associated with particularly high risk		14	14				14				
	Covered bonds	0	0	0		0	0	0				
	Claims on institutions and corporates with a ST credit assessment	0	ō	ō		0	- 0	0				
	Collective investments undertakings (CIU)	0	0	0		0	0	0				
	Equity	0	0	0		0	0	0				
	Other exposures	0	0	0		0	0	0				
	Standardised Total ²				28				33			

		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 ³	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²		
FRANCE	Can'ta devenances e rocard a los de l	732 0 289 462 576 1,258 879 584 377 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	722 0 289 0 455 540 1,069 770 770 770 770 399 55 51 319 319 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	1 0 0 125 461 3929 490 312 312 3939 490 312 315 55 55 59 9 0 0 0 0 0 0 0 0 0 0 0 0 0 0		728 0 293 0 461 555 1279 9 551 55 55 381 55 55 381 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	805 0 233 455 455 455 455 731 741 344 344 344 344 0 0 0 0 0 0 0 0 0 0 0 0	1 0 0 1221 1221 127 127 127 127 127 127 127 1	26		
	Other exposures Standardised Total ²	60	60	41	64	83	83	63	64		
	Premonosco rocer.	⁽¹⁾ Original exposure, unlike Ex ⁽²⁾ Total value adjustments and exposures, but includes generative exposures, but includes generative	provisions per country of cou		t due to credit conversion fact	ors or credit risk mitication tech			64		



2021 EU-wide Transparency Exercise Credit Risk - Standardised Approach

Caixa Geral de Depósitos, SA

					Standardise	d Approach			
			As of 30	09/2020			As of 31	/12/2020	
	/min-F18 %\)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ^s	Risk exposure amount	Value adjustments and provisions ²
ITALY	Central encomments or control basis Realized accomments or local architectures Fulde carbo encloses or local architectures Fulde carbo encloses or local Sector and Composition Sector and Compos	3,226 0 0 77 8 8 8 8 1 1 0 5 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	3,226 0 0 37 37 8 8 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 13 7 7 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		3,588 0 0 0 21 8 8 8 1 1 1 5 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	3,586 0 0 21 21 8 8 8 1 1 1 4 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 9 8 8 0 0 2 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	•
	Collective investments undertakinos (CIU) Eoulty Other exposures Standardised Total ²	0 0 0	0	0	0	0 0 0	a a a	0	0

¹⁰ Outral accours, while Bacours value, is recorded More tables the account any effect due to constitutioned in the account of the second any effect due to constitutioned in the second or account of the second any effect on the second account of the second ac

					Standardise	ed Approach			
			As of 30)	09/2020			As of 31,	/12/2020	
	(min File 56)	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
	Central governments or central banks	1.344	1.060	1,396		1.367	1,046	1,431	
	Regional governments or local authorities	18	17	25		16	15	22	
	Public sector entities	172	55	83		86	7	10	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	3	2	1		3	2	1	
	Corporates	416	285	427		413	268	400	
	of which: SME	280	243	363		283	240	359	
	Retail	330	276	195		325	260	183	
MOZAMBIQUE	of which: SME	102	69	39		102	64	37	
HOZAHBIQUE	Secured by mortgages on immovable property	101	98	38		96	93	36	
	of which: SME	60	57	24		57	54	22	
	Exposures in default	112	55	61	55	104	49	54	54
	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 undertakinos (CIU)	0	0	0		0	0	0	
	Eaulty	2	2	2		2	2	2	
	Other exposures	206	201	107		225	215	107	
	Standardised Total ²				97				105

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					Standardise	ed Approach			
			As of 30)	09/2020			As of 31,	/12/2020	
	(mh EJR, %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ⁵	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	Central governments or central banks	827	445	445		827	450	450	
	Regional governments or local authorities	28	27	27		30	29	29	
	Public sector entities Multilateral Development Banks		0	0		0	0	0	
	Multilateral Development Banks International Organisations		0	0		0	0	0	
	Institutions	2	2	1		ō	ō	0	
	Corporates	95	86	94		98	83	94	
	of which: SME	45	43	50		56	49	59	
	Retail	168	132	84		172	137	88	
CAPE VERDE	of which: SME	109	83	48		110	85	49	
Grand Vertoe	Secured by mortaaces on immovable property of which: SME	151	149	51		155	153	53	
	or which: SME Exposures in default	20	20	28	10	41	2/	22	16
	Items associated with particularly high risk	29	26	38	17	30	26	39	-
	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	7	7	7		5	5	5	
	Other exposures Standardized Tetal ²	76	71	56	36	77	68	55	37

77 68 ¹⁰ Ostavi assour, velike Bonour value, i novotel belor takin ite ascourt av effet dae to cost convertin felora er cedit da entatoria technican (c.a. schafdullar effetch). ¹⁰ Takin al esta attecnica entatorias encludos tossa for acuritatario essaures, additival valuation al-schafdullar effetch). ¹⁰ Takin al esta attecnica entatorias encludos tossa for acuritatario essaures, additival valuation al-schafta ad effete over finde value tos te essaures tatis attecnicas (c.a. schafta).

			As of 30)	09/2020			As of 31	/12/2020		
	(mit EJR, %)	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 oovernments or central banks	546	345	479		579	373	546		
	Regional governments or local authorities	0	0	0		0	0	0		
	Public sector entities	0	0	0		0	c	0		
	Multilateral Development Banks	0	0	0		0	0	0		
	International Organisations	0	0	0		0		0		
	Institutions Corporates	130	102	133		189	170	236		
	of which: SME	130	103	133		178	160			
	Retail	65	39	24		83	45	28		
	of which: SME	46	27	16		62	33	19		
ANGOLA	Secured by mortgages on immovable property	47	47	17		49	49	17		
	of which: SME	0	0	0		0	c	0		
	Exposures in default	39	37	45	2	34	22	30	11	
	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	C	0		
	Collective investments undertakinos (CIU)	0	0	0		0	C	0		
	Eaulty	0	0	0		0	C	0		
	Other exposures	11	11	2		42	40	33		
					19					

					Standardise	ed Approach			
			As of 30/	09/2020			As of 31,	/12/2020	
	(mh 886, %)	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
	Central governments or central banks	0	0	0		0	0	0	
	Regional overnments or local authorities Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	368	0	
	International Organisations	184	183	0		194	184	0	
	Institutions Corporates	108	108	31		154	154	67	
	of which: SME	35	54	54		5	51	50	
	Retail	8	- 6	5		9	7	5	
LUXEMBOURG	of which: SME	1	0	0		1	1	0	
Lonchiboonto	Secured by mortgages on immovable property of which: SME	54	54	19		59	59	20	
	Exposures in default	8	4	4	4	9	5	5	
	Items associated with particularly high risk	254	254	381		247	247	371	
	Covered bonds Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	1	1	1		1	1	1	
	Eaulty	2	2	2		6	6	6	
	Other exposures	0	0	0		0	0	0	
	Standardised Total ²				5				

Constructions are construct and and an another barrier than another barrier than another barrier and the set of the

					Standardise	ed Approach			
			As of 30	/09/2020			As of 31	/12/2020	
	(mh 886, %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ⁴	Risk exposure amount	Value adjustments and provisions ²
Country of Counterpart 10	Central quesementes or central harks. Anciena acomenter or local architectus Padia caro antellas Padia caro antellas Padia caro antellas Compositadas Satutativas Satutativas Satutativas Compositadas Satutativas Satu				0				
	Standardised Total ²	•			0				0

¹⁰ Obtained assesses, while Encourse value, a recented helps takins into account and that also host converting the output of the destitution of



Credit Risk - Standardised Approach Caixa Geral de Depósitos, SA

		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	37,559 38,088 5,078 42,224 42,673 5,126									
	Central governments or central banks Regional governments or local authorities	1.691	1.258	3,078		1.696	1.233	3,128			
	Public sector entities	1,178	1,962	357		1.408	2,362	461			
	Multilateral Development Banks	0	374	0		0	592	0			
	International Organisations	183	183	0		183	183	0			
	Institutions	4,087	3,859	1,110		3,467	3,330	1,042			
	Corporates	19,719	12,529	11,984		19,906	12,615	12,087			
	of which: SME	6,889	4,835	4,393		7,413	5,191	4,775			
	Retail	10,131	5,099	3,327		10,830	5,049	3,285			
Consolidated data	of which: SME	5,385	2,809	1,608		5,452	2,822	1,615			
componduced data	Secured by mortgages on immovable property	27,420	26,943	9,462		27,740	27,307	9,589			
	of which: SME	2,180 2.392	2,030 793	694 871	1.436	2,181 2,382	2,019 759	689 837	1.465		
	Exposures in default	2,392	1.773	2.660	1,430	1,961	1,059	1.588	1,403		
	Items associated with particularly high risk Covered bonds	2,3//	1,773	2,000		1,901	1,039	1,000			
	Covered bonds Claims on institutions and comporates with a ST credit assessment			, ,				í í			
	Collective investments undertakings (CIU)	551	452	452		1,578	1,274	1,391			
	Equity	775	774	1,474		786	785	1,489			
	Other exposures	1,758	1,381	801		1,751	1,367	773			
	Standardised Total ²	110,065 95,511 37,877 3,170 115,956 100,633 37,967 3,36									

(1) or gram septeme, unme taposare value, is reported before taking into account any effect due to credit convention factors or credit risk mitigation to (2) Standardised Total does not include the Secutarisation position unlike in the results prior to the 2019 exercise.

		Standardised Approach									
			As of 31,	03/2021			As of 30,	06/2021			
	(mh EJR, %)	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	21,784	23,288	2,213		26,023	27,605	2,157			
	Regional governments or local authorities	1,635	1,204	241		1,640	1,179	236			
	Public sector entities	794	1,655	346		1,024	1,974	434			
	Multilateral Development Banks	0	0	0		0	0	0			
	International Organisations	0	0	0		0	0	0			
	Institutions	971	914	325		746	693	238			
	Corporates	15,276	9,099	8,601		15,363	9,002	8,490			
	of which: SME	4,918	3,093	2,602		5,149	3,145	2,638			
	Retail	7,442	3,165	2,054		8,159	3,118	2,015			
PORTUGAI	of which: SME	4,087	1,816	1,041		4,162	1,828	1,047			
TOKTOGAL	Secured by mortgages on immovable property	23,311	22,867	7,993		23,563	23,162	8,097			
	of which: SME	1,883	1,741	582		1,878	1,726	575			
	Exposures in default	1,894	545	591	1,193	1,889	507	549	1,23		
	Items associated with particularly high risk	1,943	1,179	1,769		1,580	713	1,070			
	Covered bonds	35	35	6		35	35	6			
	Claims on institutions and corporates with a ST credit assessment	0 533	434	0		0	945	0			
	Collective investments undertakings (CIU)					1,107					
	Eaulty	703	703	1,403		706	705	1,409			
	Other exposures	1,092	742	497		1,069	716	465			
	Standardised Total ²				2,761				2,803		

C) Organi expenses, while Expenses value, a respected from taking time accurate unperformance of the impact o

					Standardis	d Approach			
			As of 31/	03/2021			As of 30,	06/2021	
	(mh EJR, %)	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	1.777	1.777	0		1.793	1,793	0	
	Regional governments or local authorities	0	. 0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	125	125	31		133	133	32	
	Corporates	1,574	915	901		1,449	852	850	
	of which: SME	419 613	346 293	332 215		387 600	320 285	308 209	
	Retail of which: SME	613	293	215		600	285		
MACAO	or which: SME Secured by mortgages on immovable property	1,785	1,782	660		1.777	1,775	657	
	of which: SME	101	100	43		98	97	42	
	Exposures in default	48	27	27	21	46	23	23	22
	Items associated with particularly high risk	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	
	Eaulty	2	2	2		9	9	9	
	Other exposures	230	230	43		246	246	41	
	Standardised Total ²				28				28

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					Standardise	ed Approach			
			As of 31/	03/2021			As of 30	/06/2021	
	(mh 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 ovvernments or central banks Regional governments or local authorities	4,566 9	4,566	0		4,490	4,490	6	
	Public sector entities	ō	0	0		ō	ō	c c	
	Multilateral Development Banks	0	0	0		0	0		
	International Organisations	0 251	0	0		0	0	95	
	Institutions Corporates	251	137	65		331	331		
	of which: SME	91	80	73		134	125	75	
	Retail	16	12	7		15	12	7	
SPAIN	of which: SME	13	11	6		12	11	e	
JIAN	Secured by mortgages on immovable property	56	56	20		55	55	15	
	of which: SME Exposures in default	5	6	15	23	6	6	19	21
	Items associated with particularly high risk	0	0	13	1.5	0			
	Covered bonds	0	0	0		0	0	c c	
	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	
	Eaulty Other exposures	0	0	0		0	0		
	Other exposures Standardised Total ²	0	U	0	34			<u> </u>	30

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					Standardise	ed Approach			
			As of 31	03/2021			As of 30	/06/2021	
	(mh EJR, %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
FRANCE	Carlot assembles or central basis Resided assembles halls, central resided halls, central resided halls, central resident hartschool hartschool hartschool of which SHE Research of nontralises in minorealite anoarthy of which SHE Research of hartschool Research of hartschool Research of hartschool Research of hartschool Comer I and Comer I and Comer I and Comer I and an entralisment and carlot assessment Comer I and Comer I and Comer I and an entralisment and carlot assessment Comer I and an	725 0 299 0 541 548 1,268 924 924 925 75 81 349 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	812 2 2 9 0 0 515 576 488 1,055 733 944 333 333 333 0 0 0 0 0 0 0 0 0 0 0 0 0	1 0 0 0 0 141 455 381 666 431 335 17 56 699 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		774 0 288 0 400 625 536 1.257 930 1.008 56 92 342 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	774 0 3800 0 552 5476 1,038 933 55 54 10 311 0 11 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 16 0 138 425 334 644 429 346 349 346	36
	Other exposures Standardised Total ²	"	"	55	64	A	14	57	66
		 Original exposure, unlike E Total value adjustments an exposures, but includes gene 	d provisions per country of co						



2021 EU-wide Transparency Exercise Credit Risk - Standardised Approach

Caixa Geral de Depósitos, SA

					Standardise	d Approach			
			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
ITALY	End EG Asi E	4,413 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	4,413 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 16 8 8 8 9 1 1 1 1 2 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		4,783 0 9 9 9 9 9 9 9 9 9 9 0 0 0 0 0 0 0 0	4,793 0 0 9 9 8 8 1 1 1 1 1 1 1 0 0 0 0 0 0 0 0 0 0 0	0 0 14 8 8 1 1 1 2 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0
						ors or credit risk mitigation tech nal valuation adjustments (AVAe			

Original exposure, unlike toposize value, is reported before taking into account any effect due to credit cor (2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposi emposizes, but includes owneal credit risk adjustments.

		Standardized Agreesth As of 31/62/201 As of 33/64/201 Original Expensive" As of 33/64/201 Original Expensive" Risk expensive asmust Value signations in all providence Original Expensive Value Risk expensive asmust Value signations in all providence Colspan="2">Colspan="2">Colspan="2">Colspan="2">Colspan="2">Colspan="2">Colspan="2">Colspan="2">Colspan="2">Colspan="2">Colspan="2" 1.521 1.222 1.232												
			As of 31,	/03/2021			As of 30/	06/2021						
	(mh 588 - %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount		Original Exposure ¹	Exposure Value ¹	Risk exposure amount						
	Central governments or central banks		1,228			1,620	1,222							
	Regional governments or local authorities Public sector entities	18	16			18	17	25						
	Public sector entities Multilateral Development Banks	63	,	10		00	,	11						
	International Organisations	0	0	0		ő	ő	ő						
	Institutions	4	3	5		86	85	29						
	Corporates	485	309	461		523	355	531						
	of which: SME	332	272	407		378	317	474						
	Retail	369 113	295	209 39		411	326	231						
MOZAMBIQUE	of which: SME Secured by mortgages on immovable property	113	68	39		119	107	42						
	of which: SME	103	59	24		73	107	41 26						
	Exposures in default	143	74	88	66	149	80	96	67					
	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 undertakinos (CIU)	0	0	0		0	0	0						
	Eaulty Other exposures	3	3 219	118		3	3 221	3 124						
	Chan de relieure d'Antrel	1.51		110	124			144	142					

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(1) Organi expanse, while Expanse values, interpreted fields table pile account any effect due to exolic conversion factors or count of an engineen techniques (e.g. substitution effects).
(2) That value adjustments due provides pile control and the technic control and technic or count of an engineen technique (e.g. adjustments).
(2) That value adjustments due provides pile control and technic count any effect due to exolic conversion factors or count of an engineen technique (e.g. adjustments).
(2) That value adjustments due provides pile control adjustments due provides experiments and inclusions experiments and experiments.

					Standardise	d Approach			
			As of 31,	03/2021			As of 30,	06/2021	
	(min Fig. %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ⁴	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	Central governments or central banks	839	460	460		836	459	459	
	Regional governments or local authorities	29	28	28		29	28	28	
	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		1	1	1	
	Corporates	91	82	95		90	/8	91	
	of which: SME Retail	5/	53 157	102		53	49	62	
	of which: SME	193	137	102		178	141	91	
CAPE VERDE	Secured by mortgages on immovable property	115	153	50		164	161	47	
	of which: SME	150	14			16	14		
	Exposures in default	43	24	25	19	37	20	20	16
	Items associated with particularly high risk	13	8	12		29	25	37	
	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 undertakinos (CIU)	0	0	0		0	0	0	
	Equity	5	5	5		5	5	5	
	Other exposures	77	69	57		80	70	59	

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 Control of the second control of the distance of the second control of the distance of

					Standardis	a Approach			
			As of 31,	03/2021			As of 30,	06/2021	
	(mh EJR, %)	Original Exposure ¹	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
	Central governments or central banks	652	454	681		651	454	680	
	Regional governments or local authorities Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks		0	0					
	International Organisations	0	0	0		0	0	0	
	Institutions	0	ō	0		0	ō	0	
	Corporates	142	124	167		260	233	325	
	of which: SME	130	114	157		212	196	285	
	Retail	96	49	30		80	54	35	
ANGOLA	of which: SME	73	36	20		51	33	19	
7440001	Secured by mortgages on immovable property of which: SME	50	50	17		50	50	18	
	or which: SME Exposures in default	27	22	21	12	24	72	29	1
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakinos (CIU)	0	0	0		0	0	0	
	Eaulty	0	0	0		0	0	0	
	Other exposures	25	22	14		24	22	14	

CO sparal segments, while Treasment where, in repetited before tables as the second area (for the second area

					Standardise	ed Approach			
			As of 31/	03/2021			As of 30	/06/2021	
	(mh £88, %)	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
LUXEMBOURG	Control oversensense or control backs Andronia oversensense or local authorities Multilation Control Backs International Oversensense Backs International Oversensensense International Oversensensensensensensensensensensensensens	0 0 1833 75 6 4 1 1 1 1 1 1 1 1 1 1 0 0 1 1 1 0 0 1 1 1 0 0 1 1 1 0	0 0 374 1833 755 60 4 7 1 5 9 1 5 247 247 0 1 0 1 0 1 0 1 0 1 0 1 0 0 0 0 0 0 0	0 0 0 39 39 4 5 39 4 5 0 0 211 0 5 371 0 0 1 0 1 0 0 0 1 0 0 0 0 0 0 0 0 0 0		0 0 1833 80 83 10 1 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 5922 1833 660 85 7 7 0 9 9 0 7 0 0 0 7 0 0 0 0 200 0 0 0 0 0 0 0 0		
	Standardised Total ²		0		5		, i i i i i i i i i i i i i i i i i i i	, i	146

Original exposure, unlike Exposure values, is reported before taking into account any effect due to nest convexient in the mission taking as (e.g., substitution effects).
 Total value adjustments and providences per country of counterparty excludes there for securitisation exposures, additional valuation adjustments (AIAA) and other own funds reductions related to the

		exposures, but includes gene	na chose nik adisionanis.		Standardise	d Approach			
			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, %)				provisions*				provisions*
	Central overnments or central banks Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations Institutions	0	0	0		0	0	0	
	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 10	Secured by mortgages on immovable property	0	0	0		0	0	0	
counterpart 10	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	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) Equity	0	0	0		0	0	0	
	Eaulty Other exposures	0		0		0	0	0	
	Standardised Total ²		-		0	-	-		0

(1) Objiral reports, while Openers value, is reported below taking vite account any effect due to cosist cross end from endershorizons (e.g., a shaftschor effect); (2) Takin value, a displanting of providers crossity of contreparts excludes flow of the contribution subjecterity. (Hold) and ther can find in subclasses additional values adjustments (Hold) and other can find in subclasses effect).

Credit Risk - IRB Approach

Caixa Geral de Depósitos, SA

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

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



Credit Risk - IRB Approach

Caixa Geral de Depósitos, SA

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

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





						(Caixa Geral de Depósitos	, SA						
							As of 31/12/2020							
						Dire	ct exposures							
	(min EUR)			On balance sl	heet				Deriva	tives		Off balar	nce sheet	
												Off-balance sl	neet exposures	
								Derivatives with pos	sitive fair value	Derivatives with	negative fair value			
														Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Austria													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Belgium	0 0 0 79 0 79 79	0 0 0 79 0 79	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 28 0 28	0 0 0 51 51	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	
Total [0 - 3M [[3M - 1Y] [1Y - 2Y [[2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Bulgaria		/9		0	28	31		U					0
10031 [0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Cyprus													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Czech Republic													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Denmark													
10-3M [[3M-1Y] [3M-1Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Estonia													



						(Caixa Geral de Depósitos,	, SA						
							As of 31/12/2020							
						Direc	ct exposures							-
	(mln EUR)			On balance sl	heet				Deriva	tives		Off balar	nce sheet	
												Off-balance sl	neet exposures	
								Derivatives with pos	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] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Finland													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	France	1 75 0 0 106 596 21 800	1 75 0 106 596 21 800	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	1 75 0 0 106 596 21 800	0 0 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 0 0 0 0 0 0 2	0 0 0 0 0 0	0
10 - 3M [[3M - 1Y [] [1Y - 2Y [] [2Y - 3Y [] [3Y - 5Y [] [5Y - 10Y [] [10Y - more Total	Germany													
10 - 3M [1 3M - 1Y [1 3Y - 2Y [1 2Y - 3Y [1 3Y - 5Y [1 5Y - 10Y [1 10Y - more Total	Croatia													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y]	Greece													
[10Y - more Total [0 - 3M [[3M - 1Y] [1Y - 2Y [[2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Hungary													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Ireland	0 0 0 74 734 0 808	0 0 0 74 734 0 808			0 0 0 19 126 0 145	0 0 0 55 608 0 663	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Italy	800 3,673 0 0 40 40 40 0 4,553	800 3,673 0 40 40 40 0 40 40 40 40 40 40 4,553	620 347 0 0 0 0 0 0 0 967		180 1,524 0 0 0 0 0 0 1,705	0 1,802 0 40 40 0 1,882		0 0 0 0 0 0 0	0 0 0 0 0 0 0		0 0 0 0 0 0	0 0 0 0 0 0	
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Latvia	*,333				4/109	2,094							



							Caixa Geral de Depósitos,	, SA						
							As of 31/12/2020							
						Diree	ct exposures							
	(mln EUR)			On balance sl	heet				Deriva	tives		Off balar	1ce sheet	
												Off-balance sl	neet exposures	
							Derivatives with pos	itive fair value	Derivatives with	negative fair value			Risk weighted exposure amount	
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Lithuania													
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Luxembourg	0 0 0 0 183 0 183	0 0 0 183 0 183	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 183 0 183	0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Malta													
[0 - 3M [[3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Netherlands													
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Poland													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Portugal	608 1,787 525 194 1,112 5,860 650 10,745	608 1,787 525 194 1,112 5,860 660 10,745	466 1,086 0 12 12 1 6 1,582	0 0 0 0 0 0 0 0	0 37 24 0 342 1,881 13 2,297	142 664 501 182 759 3,978 641 6,866	0 271 13 13 27 13 515 853	0 0 0 0 300 300	0 0 0 16 0 16	0 0 17 0 0 130 0 147	14 32 11 8 18 249 194 525	0 0 0 0 0 0 0 0	486
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Romania													
[3M - 1Y [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more	Slovakia													
Total Total [0-3Mf [3M-1Yf [1Y-2Y] [2Y-3Yf [3Y-5Yf [5Y-10Yf [10Y-more Total	Slovenia													



						(Caixa Geral de Depósitos,	, SA						
							As of 31/12/2020							
				On balance sl		Direc	t exposures		Deriva	tives		Off balar	ice sheet	
	(mln EUR)			On balance si					Deriva	tives				
												Off-balance sh	eet exposures	
								Derivatives with pos	itive fair value	Derivatives with	negative fair value			Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0 - 3M [[3M - 1Y [[1Y - 2Y [800 1,529	800 1,529	600 0	0	200 953	0 576	0	0	0	0	0	0	
[1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Spain	160 113 667 1,745 0 5,016	800 1,529 160 113 667 1,745 0 5,016	0 0 0 0 600		0 0 17 329 0 1.499	0 576 160 113 650 1,416 0 2,916		0 0 0 0				0 0 0	
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Sweden	5,010	3,010			1/122	2,910							
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [5Y - 10Y] [10Y - more Total	United Kingdom													
10 - 3M 1 13M - 1Y 1 12Y - 2Y 1 2Y - 3Y 1 13Y - 5Y 1 13Y - 5Y 1 10Y - more Total 10 - 3M 1	Iceland													
10041 [0 - 3M [[3M - 1Y [[1Y - 2Y [[3Y - 3Y [[3Y - 5Y [[10Y - more Total	Liechtenstein													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Norway	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0	0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Australia													
[3M - 3M] [3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more	Canada													
Total [0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Hong Kong													



						(Caixa Geral de Depósitos,	, SA						
							As of 31/12/2020							
		-				Dire	ct exposures					1		
	(mln EUR)			On balance sl	heet				Deriva	tives		Off bala	1ce sheet	_
												Off-balance sl	neet 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)		of which: Financial assets	of which: Financial assets at						Nominal	Provisions	
				of which: Financial assets held for trading	designated at fair value through profit or loss	fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount			
[0 - 3M [[3M - 1Y] [1Y - 2Y [
[1Y - 2Y [[2Y - 3Y] [3Y - 5Y] [5Y - 10Y]	Japan													
[5Y - 10Y [[10Y - more Total														
[0-3M]		0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [U.S.	0	0	0	0	0	0	0	0	0	0	0	0	
15Y - 10Y f 10Y - more Total		30 28 58	30 28 58	0 0 0	0 0 0	30 28 58	0 0 0	0 0 0	0 0 0	0 0 0	0 0 0	0 0 0	0 0 0	0
[0-3M] [3M-1Y]		0 0 2	0 0 2	0 0	0 0	0 0	0 0 2	0 0	0	0	0	0	0 0	
[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [China	0	0	0	0	0	0	0	0	0	0	0	0	
[10Y - more Total		38 39	38 39	0 0	0	0	38 39	0 0	0 0	0 0	0 0	0 0	0	1
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [
[3Y - 5Y [[5Y - 10Y]	Switzerland													
[10Y - more Total [0 - 3M [
[3M - 1Y [[1Y - 2Y [Other advanced economies													
[2Y - 3Y [[3Y - 5Y [[5Y - 10Y] [10Y - more	non EEA													
Total														
[1Y - 2Y [[2Y - 2Y]	Other Central and eastern													
13Y - 5Y I 15Y - 10Y I 10Y - more Total	Europe countries non EEA													
[0-3M]														
[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [Middle East													
15Y - 10Y [[10Y - more Total	4													
[0-3M] [3M-1Y]		4 0 20	4 0 30	4	0	0 0 20	0	0	0	0	0	0	0	
[1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y]	Latin America and the Caribbean	20 39 0	20 39 0	1	0	20 38 0	0	0	0	0	0	0	0	
[5Y - 10Y] [10Y - more Total	4	0 0 64	0 0 64	0 0 6	0	0 0 59	0	0	0	0	0	0	0	0



General governments exposures by country of the counterparty

Residual Maturity Residual Maturity Residu							(Caixa Geral de Depósitos	, SA						
$ \begin{array}{ \hline \hline \hline \hline \hline \hline $								As of 31/12/2020)						
Image: control (N) Control (N) Off halance sheet exponents Off halance sheet exponents Residual Maturity Country / Region Total carrying amount of non- derivative financial assets Total carrying amount of non- derivatit <t< th=""><th></th><th></th><th></th><th></th><th></th><th></th><th>Dire</th><th>ct exposures</th><th></th><th></th><th></th><th></th><th></th><th></th><th></th></t<>							Dire	ct exposures							
$ \begin{array}{ c c c } \hline \\ \hline $		(mln EUR)			On balance s	heet				Deriva	itives		Off bala	nce sheet	1
Residual Maturity Country / Region Total gross carrying amount of model instancial assets in or othics: Financial assets in the other positions) of which: Financial assets is asset, (not of the instancial asset), and of the instancial assets is asset, (not of the instancial assets is asset, (not of the instancial assets is asset, (not of the instancial asset), and of the instancial assets is asset, (not of the instancial asset), and of the instancial assets is asset, (not of the instancial asset), and of the instancial assets is and the instancial assets is and the instancial asset is and the instancial asset. neuronal asset is and the instancial asset. neuronal asset is and the instancial asset is and the instancial asset is and the instancial asset. neuronal asset is and the instancial asset is and the instancial asset. neuronal asset is and the instancial asset is and the instancial asset. neuronal asset is and the instancial asset. neuronal asset is an and the instancial asset. neuronal asset. neu													Off-balance si	heet exposures	
Residual MaturityCountry / RegionTotal gross carrying amount of no derivative financial assets moderivative financial assets heig for tradingof which: Financial assets trading profit or lossof which: Financial assets asset (net of alort positions)of which: Financial assets trading profit or lossof which: Financial assets asset (net of alort positions)of which: Financial assets asset (net of alort positions)Notional amountNotional amountNetional a									Derivatives with po	ositive fair value	Derivatives with	h negative fair value			
I 3M - Yr (1 Y - Yr	Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	non-derivative financial assets (net of short				of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
IY-YI 20 20 0 0 20 0<	[3M - 1Y [[1Y - 2Y [[2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Africa	268 139 38 125 268 841	268 139 38 125 268 841	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	20 34 0 0 0 0 0 53	38 125 268 841	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0		0 0 0 0 0 0 0 0	1,116
107-more 0<	[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more	Others	555 41 20 0 0 0 0	555 41 20 0 0 0 0				555 41 20 0 0 0 0						0 0 0 0 0 0	0

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

(1) Information on sovereign exposures is only available for institutions that have sovereign exposures of at least 1% of total "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 "Othes".

(2) The exposures reported cover only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other counterparts with full or partial government guarantees (3) The banks disclose the exposures in the "Financial assets held for trading" portfolio after offsetting the cash short positions having the same maturities.

(4) The exposures reported include the positions towards counterparts (other than sovereign) on sovereign credit risk (i.e. CDS, financial guarantees) booked in all the accounting portfolio (on-off balance sheet). Inspective of the denomination and or accounting classification of the positions the economic substance over the form must be used as a criteria for the identification of the exposures to be included in this column. This hem does not include exposures to counterparts (other than sovereign) with full or partial government guarantees by central, regional and local governments. (5) Residual countries not reported separately in the Transparency exercise

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

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

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

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

Africa: Algeria, Egypt, Morocco, South Africa, Angola, Benin, Botswana, Burkina, Faso, Burund, Cameroon, Cape Verde, Central African Republic, Chad, Comoros, Congo, Congo, The Democratic Republic Of The, Cite D'Ivoire, Equatorial Guinea, Eritrea, Ethiopia, Gabon, Gambia, Gianea, Guinea-Bissau, Kenya, Lesotho, Liberia, Madagascar, Malawi, Mail, Mauritius, Mauritania, Mozambioue, Nambia, Niger, Nigeria, Rwanda, Sao Tome And Principe, Senegal, Seythelles, Stera Leone, South Sudan, Swaziland, Tanzania, United Republic, Of, Topo, Uganda, Zambia, Zimbawe and Tunisia.

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

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



							Caixa Geral de Depósitos	, SA						
							As of 30/06/2021							
						Dire	ct exposures							
	(min EUR)			On balance sl	heet				Deriva	tives		Off balar	ice sheet	
												Off-balance st	eet exposures	
								Derivatives with po	sitive fair value	Derivatives with	negative fair value			
									1					Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [107-more Total	Austria													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Belgium	0 0 0 0 87 13	0 0 0 0 87 13	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 36 13	0 0 0 0 51 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	
Total [0 - 3M [[13M - 1Y [[1Y - 2Y [[2Y - 3Y [[37 - 5Y] [5Y - 10Y] [10Y - more Total	Bulgaria	100	100	0	0	49	51	0	0	0	0	0	0	0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Cyprus													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Czech Republic													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more [10Y-T	Denmark													
[0 - 3M] [3M - 1Y] [3M - 1Y] [3Y - 2Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Estonia													



							Caixa Geral de Depósitos,	SA						
							As of 30/06/2021							
						Direc	t exposures							
	(mln EUR)			On balance sl	heet				Deriva	tives		Off balar	nce sheet	
												Off-balance sl	neet exposures	
				[Derivatives with pos	itive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Finland													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	France	75 17 2 106 158 494 0 854	75 17 2 108 158 494 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	75 17 2 108 158 494 0 854	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	16
100a1 [0 - 3M [[3M - 1Y [[1Y - 2Y [[3Y - 3Y [[5Y - 10Y [[10Y - more Total	Germany													
[0-3M] [0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Croatia													
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Greece													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Hungary													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Ireland	0 0 54 69 675 0 799	0 0 54 69 676 0 799	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 19 121 0 140	0 0 54 50 555 0 659	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	0
[0 - 3M [[3M - 1Y] [1Y - 2Y] [2Y - 3Y] [5Y - 10Y] [10Y - more Total	Italy	1,646 3,216 0 543 100 40 0 5,545	1,646 3,216 0 543 100 40 0 5,545	0 752 0 0 0 0 0 752	0 0 0 0 0 0 0 0	445 2,062 0 0 0 0 2,508	659 1,200 402 0 543 100 40 0 2,284	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Latvia													



							Caixa Geral de Depósitos,	SA						
							As of 30/06/2021							
						Diree	t exposures							
	(mln EUR)		1	On balance sl	heet				Deriva	tives		Off balar	ice sheet	
												Off-balance sl	neet exposures	
								Derivatives with pos	itive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (nucl of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Lithuania													
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Luxembourg	0 0 0 182 0 182	0 0 0 0 182 0 182	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 182 0 182	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0
10-3M [[3M-1Y] [3M-2Y] [1Y-2Y] [2Y-3Y] [5Y-10Y] [5Y-10Y] [10Y-more Total	Maita													
I O - 3M [[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Netherlands													
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Poland													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Portugai	952 232 485 277 1,861 5,478 1,056 10,401	952 292 485 277 1,861 5,478 1,056 10,401	308 191 5 0 0 0 0 505	0 0 0 0 0 0 0	13 24 17 0 597 1,734 72 2,458	630 77 463 277 1,264 3,744 964 7,439	162 9 9 19 12 324 545	250 0 0 0 30 250 530	0 0 0 12 0 12	0 8 0 0 100 100 108	31 49 11 4 36 108 251 500	0 0 0 0	667
I O - 3M f [3 M - 1Y f [1Y - 2Y f [2Y - 3Y f [53 - 5Y f [5Y - 10Y f [10Y - more Total	Romania					5,00								
[3M - 3M] [3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more	Slovakia													
Total [0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Slovenia													



							Caixa Geral de Depósitos,	SA						
							As of 30/06/2021							
				On balance sl		Dire	ct exposures		Deriva	tives		Off balan	eo choot	
	(min EUR)			Un balance si	ieet				Deriva	lives				
												Off-balance sh	eet exposures	
								Derivatives with pos	itive fair value	Derivatives with	negative fair value			Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0 - 3M [800	800	0	0	300	500	0	0	0	0	0	0	
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Spain	800 160 382 705 2,092 220 4,468	800 160 109 382 705 2,092 220 4,468	000000000000000000000000000000000000000		0 0 188 220 45 754	500 160 382 517 1,871 1,75 3,715	0 0 0 0 0		0 0 0 0 0	0 0 0 0 0		0 0 0 0 0 0	
10-34 [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Sweden	4,468	4,465		0	/54	3,/15	0	U	0	U	U	0	
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	United Kingdom	0 0 0 0 0 0 0		0 0 0 0 0		0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	
Total [0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Iceland	0	0	0	0	0	0	0	0	0	0	0	0	0
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y]	Liechtenstein													
110Y - more Total [0 - 3M [[3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Norway	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0		0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Australia													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [5Y-10Y] [5Y-10Y] Total	Canada													
[0-3M [[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Hong Kong													



							Caixa Geral de Depósitos,	, SA						
							As of 30/06/2021							-
						Dire	ct exposures							
	(mln EUR)		1	On balance sl	heet				Deriva	tives		Off balaı	nce sheet	
												Off-balance si	heet exposures	
								Derivatives with pos	sitive fair value	Derivatives with	negative fair value			
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)									Nominal	Provisions	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	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	PTOVISIONS	
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Japan													
[0-3M] [3M-1Y]		0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y] [10Y - more Total	U.S.	0 3 25 26 54	0 3 25 26	0	0	0 3 25 26 54	000000000000000000000000000000000000000	0	0	0	000000000000000000000000000000000000000	0000		0
[0 - 3M [[3M - 1Y [[1Y - 2Y [0 0	54 0 0	0	0	0	0 0 0	0	0	0	0	0	0	U
[2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	China	2 0 0 0 38 39	0 0 0 38 39	0	0	0	2 0 0 38 39	0	0 0 0 0	0 0 0 0	0	0	0 0 0 0	0
Total [0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Switzerland	37	39				39							
[0-3M] [3M-1Y] [3M-1Y] [2Y-2Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Other advanced economies non EEA													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Other Central and eastern Europe countries non EEA													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Middle East													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Latin America and the Caribbean	0 21 40 14 0 0 0 75	0 21 40 14 0 0 0 75	0 1 14 0 0 0 15		0 21 39 0 0 0 0 0 0					000000000000000000000000000000000000000			



General governments exposures by country of the counterparty

						(Caixa Geral de Depósitos	, SA						
							As of 30/06/2021							
						Dire	ct exposures							
	(min EUR)			On balance sl	neet				Deriva	tives		Off bala	ice sheet	
												Off-balance sl	eet exposures	
								Derivatives with po	sitive fair value	Derivatives with	negative fair value			
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Africa	308 460 194 79 255 256 247 928 2.372	308 460 194 79 256 147 928 2.372		0 0 0 0 0 0 0 0	18 57 1 6 0 0 83	290 402 193 78 250 147 928 2.289					0 0 0 0 21 22	0 0 0 0 0 0	1,630
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Others	264 305 0 0 0 0	264 305 0 0 0 0 0				264 305 0 0 0 0 0					0 0 0 0 0 0 0		1,030
Total	1	569	569	0	0	0	569	0	0	0	0	0	0	0

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

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

(2) The exposures reported cover only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other counterparts with full or partial government guarantees (3) The banks disclose the exposures in the "Financial assets held for trading" portfolio after offsetting the cash short positions having the same maturities.

(4) The exposures reported include the positions towards counterparts (other than sovereign) on sovereign credit risk (i.e. CDS, financial guarantees) booked in all the accounting portfolio (on off balance sheet). Inrespective of the denomination and or accounting classification of the positions the contain counterparts (other than sovereign) with full or partial government guarantees by central, regional and local governments the accounting bart of the the denomination of the capacity of the denomination and or accounting classification of the contain counterparts (other than sovereign) with full or partial government guarantees by central, regional and local governments and counterparts (other than sovereign) with full or partial government guarantees by central, regional and local governments and the counterparts (other than sovereign) with full or partial government guarantees by central, regional and local governments and the counterparts (other than sovereign) with full or partial government guarantees by central, regional and local governments and the counterparts (other than sovereign) with full or partial government guarantees by central, regional and local governments and the counterparts (other than sovereign) with full or partial government guarantees by central, regional and local governments and the counterparts (other than sovereign) with full or partial government guarantees by central, regional and local governments and the counterparts (other than sovereign) with full or partial government guarantees by central, regional and local governments and the counterparts (other than sovereign) with full or partial government guarantees by central, regional and local governments and the counterparts (other than sovereign) with full or partial government guarantees by central, regional and local governments and the counterparts (other than sovereign) with full or partial government guarantees by central, regional and local governments and the counterparts and the counterparts and the counterparts and th

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

Regions:

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

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

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

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

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

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

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

Performing and non-performing exposures

Caixa Geral de Depósitos, SA

					As of 30/09/202	0								As of 31/12/202	0			
		Gro	ss carrying amo	unt		Accumulate changes in provisions ⁴	ed impairment, ac fair value due to o	cumulated credit risk and	Collaterals and financial		Gr	oss carrying amo	unt		Accumulate changes in provisions ⁴	ed impairment, accu fair value due to cro	ımulated edit risk and	Collaterals and financial
		Of which performing but past due >30	Of w	hich non-perform	ning ¹	On performing exposures ²	On non-perform	ing exposures ³	guarantees received on non- performing exposures		Of which performing but past due >30	Of w	hich non-perform	ming ¹	On performing exposures ²	On non-performin	g exposures ³	guarantees received on non- performing exposures
(min EUR)		days and <=90 days		Of which: defaulted	Of which Stage 3			Of which Stage 3	exposures		days and <=90 days		Of which: defaulted	Of which Stage 3		0	f which Stage 3	exposures
Cash balances at central banks and other demand deposits	7,337	0	0	0	0	0	0	0	0	10,439	0	0	C	0 0	0	0	0	0
Debt securities (including at amortised cost and fair value)	22,848	0	147	147	147	36	86	86	0	23,035	0	118	118	118	54	62	62	0
Central banks	16	0	0	0	0	0	0	0	0	16	0	0	(0	0	0	0
General governments	17,299	0	0	0	0	8	0	0	0	17,747	0	0	(0 0	20	0	0	0
Credit institutions	927	0	0	0	0	0	0	0	0	867	0	0	0	0 0	0	0	0	0
Other financial corporations	77	0	0	0	0	0	0	0	0	116	0	0	0	0 0	1	0	0	0
Non-financial corporations	4,529	0	147	147	147	27	86	86	0	4,289	0	118	118	118	33	62	62	0
Loans and advances(including at amortised cost and fair value)	49,995	411	2,429	2,387	2,375	670	1,517	1,479	742	49,424	406	2,307	2,266	2,254	783	1,454	1,417	667
Central banks	949	0	0	0	0	0	0	0	0	1,135	0	0	c		2	0	0	0
General governments	2,606	21	9	9	9	5	3	3	6	2,496	38	9	ç	9 9	10	3	3	5
Credit institutions	2,799	0	0	0	0	2	0	0	0	2,387	0	0	C	0 0	1	o	0	0
Other financial corporations	192	0	2	2	2	7	2	2	0	185	0	2	2	2 2	14	2	2	0
Non-financial corporations	15,041	303	1,615	1,578	1,565	450	1,061	1,024	440	14,669	284	1,534	1,498	3 1,485	577	1,019	983	382
of which: small and medium-sized enterprises at amortised cost	9,533	108	1,112	1,109	1,111	302	707	707	335	9,731	122	1,042	1,037	7 1,038	401	679	678	292
of which: Loans collateralised by commercial immovable property at amortised cost	4,782	10	624	614	622	116	378	377	250	4,730	15	625	618	624	142	343	343	267
Households	28,408	87	803	797	799	208	452	451	296	28,551	84	761	756	5 757	179	430	428	280
of which: Loans collateralised by residential immovable property at amortised cost	26,072	73	465	464	465	177	200	200	262	26,119	64	429	426	i 427	145	178	177	247
of which: Credit for consumption at amortised cost	1,245	9	55	55	55	16	31	31	16	1,304	14	58	58	58	18	32	32	18
DEBT INSTRUMENTS other than HFT	80,181	411	2,576	2,534	2,522	706	1,604	1,565	742	82,898	406	2,425	2,384	2,372	837	1,516	1,478	667
OFF-BALANCE SHEET EXPOSURES	13,528	of non-performing exp	445	_	_	41	-	182	0	13,642		408	381	381	60	175	172	1

¹⁰ For the definition of non-performing exposures glease refer to COMMISSION INPLEMENTING REGULTION (EU) 2015/227 of January 2015, AMEX V, Part 2-Tendiate related instructions, subtle 29 ¹⁰ Institutions report here collective allowarces for incurrends to at reported losses (instruments at anorised cost) and changes in far value of the formality exposures due to credit risk and provisions (instruments at at value of bern triange) ¹⁰ Institutions report here collective allowarces for incurrends to at reported losses (instruments at anorised cost) and changes in far value of the formality exposures due to credit risk and provisions (instruments at at value of bern triange) ¹⁰ Institutions report here specified informations, subtleted Part (Part 1) ¹⁰ For the evolution of non-performant as and cost of value due to credit risk and clocked with a policity sign (Part 2) ¹⁰ Institutions report in the specified information is discloaded with a policity sign (Part 2) ¹⁰ For the evolution of non-performant and sign (Part 2) ¹⁰ For the evolution of non-performant and the specified information is discloaded with a policity sign (Part 2) ¹⁰ For the evolution of non-performant and the specified information is discloaded with a policity sign (Part 2) ¹⁰ For the evolution of non-performant and the specified information is discloaded with a policity sign (Part 2) ¹⁰ For the evolution of non-performant and the specified information is discloaded with the report and the policity sign (Part 2) ¹⁰ For the evolution of non-performant and the specified information is discloaded with the specified information is discloaded with the policity sign (Part 2) ¹⁰ For the specified in the specified information is discloaded at the the information is discloaded with the specified information is discloaded at the policity sign (Part 2) ¹⁰ For the specified in the specified in content information is discloaded in the impairment stages, at it was the reference periods.



Performing and non-performing exposures

Caixa Geral de Depósitos, SA

					As of 31/03/2021	1								As of 30/06/202	1			
		Gr	oss carrying amour	ıt		Accumulate changes in provisions ⁴	ed impairment, accu fair value due to cre	mulated dit risk and	Collaterals and financial		Gro	oss carrying amour	nt ⁵		Accumulat changes in provisions	ed impairment, a 1 fair value due to 1,5	ccumulated credit risk and	Collaterals and financial
		Of which performing but past due >30	Of whi	ich non-perform	ning ¹	On performing exposures ²	On non-performing	g exposures ³	guarantees received on non- performing exposures		Of which performing but past due >30	Of wh	ich non-perfori	ming ¹	On performing exposures ²	On non-perform	ning exposures ³	guarantees received on non- performing exposures
(min EUR)		days and <=90 days		Of which: defaulted	Of which Stage 3		of	which Stage 3	exposures		days and <=90 days		Of which: defaulted	Of which Stage 3			Of which Stage 3	exposures
Cash balances at central banks and other demand deposits	14,744	0	0	0	0	0	0	0	0	18,647	0	0	0	0	c	0	0	0
Debt securities (including at amortised cost and fair value)	24,369	0	117	117	117	57	61	61	0	24,878	0	118	118	1	52	61	1	. 0
Central banks	17	0	0	0	0	0	0	0	0	21	0	0	c	0 0	(0 0	0	0 0
General governments	18,842	0	0	0	0	24	0	0	0	19,788	0	0	c	0	26	5 C	C	0 0
Credit institutions	830	0	0	0	0	0	0	0	0	913	0	0	c	0	(0 0	C	0 0
Other financial corporations	182	0	0	0	0	1	0	0	0	130	0	0	c	0	1	L 0	C	0 0
Non-financial corporations	4,498	0	117	117	117	31	61	61	0	4,025	0	118	118	1	25	61	1	. 0
Loans and advances(including at amortised cost and fair value)	49,958	226	2,298	2,260	2,249	857	1,461	1,425	692	50,869	182	2,257	2,220	2,130	812	1,500	1,417	608
Central banks	1,105	0	0	0	0	2	. 0	0	0	975	0	0	C) o) C	. a	0
General governments	2,523	10	8	8	8	11	. 3	3	5	2,579	13	7	e	5 7	10) 1	1	. 5
Credit institutions	2,281	0	0	0	0	2	. 0	0	0	2,248	0	0	c) a	2	2 0	a	0 0
Other financial corporations	244	0	2	2	2	12	2	2	0	245	0	3	3	3 3	14	2	2	0
Non-financial corporations	14,965	131	1,551	1,517	1,504	596	1,033	998	422	15,643	99	1,556	1,522	2 1,434	602	2 1,045	964	404
of which: small and medium-sized enterprises at amortised cost	10,413	122	1,111	1,110	1,111	427	736	736	313	10,405	77	1,051	1,049	1,028	422	708	693	276
of which: Loans collateralised by commercial immovable property at amortised cost	4,259	11	522	515	522	129	323	323	197	4,209	13	513	506	502	120	332	326	177
Households	28,840	84	736	733	735	234	424	423	265	29,179	70	692	689	687	183	453	450	198
of which: Loans collateralised by residential immovable property at amortised cost	26,401	63	406	405	406	194	169	169	234	26,677	49	367	366	366	143	195	195	169
of which: Credit for consumption at amortised cost	1,256	14	55	55	55	20	33	33	16	1,326	13	54	54	54	20	32	32	16
DEBT INSTRUMENTS other than HFT	89,071	226	2,415	2,377	2,366	913	1,522	1,485	692	94,393	182	2,374	2,337	2,131	864	1,561	1,418	608
OFF-BALANCE SHEET EXPOSURES	13,932		389	389	389	54	169	169	1	13,995		387	387	351	58	179	163	1

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

EBA EUROPEAN BANKING AUTHORITY

2021 EU-wide Transparency Exercise

Forborne exposures

Caixa Geral de Depósitos, SA

			As of 30/	09/2020					As of 31/	12/2020		
	Gross carn exposures measures	ying amount of with forbearance	Accumulated i accumulated c value due to c	mpairment, hanges in fair redit risk and exposures with	Collateral and fin received on e forbearanc	kposures with		ring amount of with forbearance	Accumulated in accumulated c value due to cr	mpairment, hanges in fair redit 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)	0	0	0	0	0	0	0	0	0	0	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	0	0	0	0	0		0	0	0	0	0	
Loans and advances (including at amortised cost and fair value)	4,042	1,418	1,162	951	2,330	359	4,101	1,397	1,198	961	2,275	328
Central banks	0	0	0	0	0	0	0	0	0	0	0	0
General governments	335	1	2	0	316	1	320	1	6	0	300	0
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	7	0	1	0	7	0	5	0	1	0	4	0
Non-financial corporations	1,986	920	772	628	778	218	2,083	918	823	647	743	196
of which: small and medium-sized enterprises at amortised cost	1,405	751	590	513	549		1,395	702	583	491	501	
Households	1,713	497	388	323	1,229	141	1,693	478	369	314	1,227	132
DEBT INSTRUMENTS other than HFT	4,042	1,418	1,162	951	2,330		4,101	1,397	1,198	961	2,275	
Loan commitments given	64	3	0	0	0	0	65	3	0	0	0	0
QUALITY OF FORBEARANCE ²												
Loans and advances that have been forborne more than twice Non-performing forborne loans and advances that failed to meet the non- performing exit criteria	114						115					

⁽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.



Forborne exposures

Caixa Geral de Depósitos, SA

			As of 31/	03/2021					As of 30/	06/2021		
		ving amount of with forbearance	Accumulated i accumulated o value due to c provisions for forbearance m	hanges in fair redit risk and exposures with		ancial guarantees xposures with e measures		ving amount of with forbearance	Accumulated in accumulated c value due to cr provisions for forbearance m	hanges in fair edit risk and exposures with	Collateral and fina received on ex forbearance	
		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
(min EUR) Cash balances at central banks and other demand deposits	0	0	0	0		0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	0	0	0	0	0	0
Central banks	0	0	0	0	0	-	0	0	0	0	0	-
General governments	0	0	0	0	C		0	0	0	0	0	
Credit institutions	0	0	0	0	C		0	0	0	0	0	
Other financial corporations	0	0	0	0	C		0	0	0	0	0	
Non-financial corporations	0	0	0	0	C		0	0	0	0	0	
Loans and advances (including at amortised cost and fair value)	4,059	1,403	1,244	991	2,203	340	3,892	1,350	1,296	991	2,104	287
Central banks	0	0	0	0	a	0	0	0	0	0	0	0
General governments	337	1	6	0	318	0	323	1	6	0	304	0
Credit institutions	0	0	0	0	C	0	0	0	0	0	0	0
Other financial corporations	5	0	1	0	4	0	5	1	1	0	5	0
Non-financial corporations	2,042	946	861	683	678	221	1,885	920	910	679	588	197
of which: small and medium-sized enterprises at amortised cost	1,447	740	622	531	499		1,257	679	658	497	438	
Households	1,674	456	377	307	1,204	119	1,678	428	380	312	1,207	90
DEBT INSTRUMENTS other than HFT	4,059	1,403	1,244	991	2,203		3,892	1,350	1,296	991	2,104	
Loan commitments given	51	4	1	0	0	0	44	2	0	0	0	0
QUALITY OF FORBEARANCE ²												
Loans and advances that have been forborne more than twice Non-performing forborne loans and advances that failed to meet the non-	122						124					
non-performing forborne loans and advances that failed to meet the non- performing exit criteria	4						3					

(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 Caixa Geral de Depósitos, SA

			AS OF 3	0/09/2020					AS OF 2	\$1/12/2020					AS OF 31	/03/2021					AS OF 3U	/06/2021		
	Gross carr	rying amount				Accumulated	Gross car	rying amount				Accumulated	Gross car	rying amount			_	Accumulated	Gross car	rying amount				Accumulated
		Of which non- performi		Of which loans and advances subject to imnairment	Accumulated impairment ¹	negative changes in fair value due to credit risk on		Of which non- performi		Of which loans and advances subject to	Accumulated	negative changes in fair value due to credit risk on		Of which non- performi		Of which loans and advances subject to	Accumulated	negative changes in fair value due to credit risk on		Of which non- performi		Of which loans and advances subject to	Accumulated	negative changes in fair value due to credit risk on
(min EUR)			of which: defaulted	impairment		non-performing exposures ¹			of which: defaulted	impairment		non-performing exposures ¹			of which: defaulted	impairment		non-performing exposures ¹			of which: defaulted	impairment		non-performing exposures ¹
A Agriculture, forestry and fishing	349	56	44	349	36	0	317	37	26	317	35	0	343	49	37	343	41	0	355	44	33	355	32	0
B Mining and guarrying	68	4	4	68	4	0	59	6	6	59	6	0	85	8	8	85	10	0	90	7	7	90	8	0
C Manufacturing	2.209	228	220	2.209	203	0	2.047	228	217	2.047	231	0	2.099	196	188	2.099	224	0	2.192	193	184	2.192	203	0
D Electricity, gas, steam and air conditioning supply	215	1	1	215	4	0	374	4	4	374	4	0	289	1	1	289	2	0	420	0	0	420	2	0
E Water supply	205	17	17	205	32	0	220	22	22	220	38	0	224	15	15	224	34	0	224	15	15	223	30	0
F Construction	2.194	293	288	2.194	265	0	2.162	274	269	2.162	296	0	2.039	266	261	2.039	269	0	2.017	278	273	2.017	256	0
G Wholesale and retail trade	2.017	176	166	2.017	169	0	1.956	171	164	1.956	189	0	1.998	172	171	1.998	202	0	2.298	174	167	2.298	168	0
H Transport and storage	1,058	140	139	1,016	154	33	946	139	138	906	146	32	1,090	158	158	1,049	168	33	1,158	157	156	1,117	194	33
I Accommodation and food service activities	845	50	50	841	49	0	854	44	43	854	61	0	907	47	47	907	70	0	925	45	45	925	113	0
J Information and communication	205	7	7	205	10	0	216	25	25	216	17	0	179	20	14	179	17	0	198	12	12	198	12	0
K Financial and insurance activities	731	35	35	731	37	0	477	33	33	477	34	0	436	33	33	436	34	0	411	33	33	411	31	0
L Real estate activities	2,546	311	311	2,540	238	3	2,607	280	280	2,602	222	2	2,660	283	283	2,655	216	2	2,570	265	264	2,565	223	2
M Professional, scientific and technical activities	589	169	169	589	166	0	584	151	151	584	158	0	604	170	170	604	177	0	602	174	174	602	178	0
N Administrative and support service activities	345	12	12	343	15	0	353	11	11	350	18	0	357	11	11	355	19	0	373	30	30	370	34	0
O Public administration and defence, compulsory social security	2	0	0	2	0	0	16	0	0	16	0	0	3	0	0	3	0	0	2	0	0	2	0	0
P Education	112	29	29	112	13	0	103	23	23	103	13	0	108	29	29	108	18	0	110	29	29	110	23	0
Q Human health services and social work activities	242	9	9	242	13	0	254	13	13	254	15	0	234	8	8	234	12	0	244	7	7	244	13	0
R Arts. entertainment and recreation	145	41	41	145	37	0	179	50	50	179	40	0	167	43	43	167	39	0	190	44	44	190	43	0
S Other services	964	41	39	964	30	0	946	24	24	946	37	0	1,143	41	40	1,143	43	0	1,263	48	47	1,263	50	0
Loans and advances	15,041	1,615	1,578	14,986	1,474	36	14,669	1,534	1,498	14,622	1,562	34	14,965	1,551	1,517	14,916	1,594	36	15,643	1,556	1,522	15,595	1,612	35

⁽¹⁰ The them's scurnulated impairment' and scurnulated negative changes in fair value due to credit risk on non-performing exposures' are doctosed with a positive sign if they are decreasing an asset. Following this sign convention, information is disclosed with the opposite group of what is exported according to the FINREP hanework (template F 66.01), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 9 and 10 of Regulation (EU) to 6080 2014 - 115 on Supervisory regording.

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2021 EU-wide Transparency Exercise Collateral valuation - Ioans and advances Caixa Geral de Depósitos, SA

			As of 31/09/2020					As of 31/12/2020					As of 31/03/2021	1				As of 30/05/2021		
	Loans and advance					Loans and advance														
		Performing		Non-performing			Performing		Non-performing			Performing		Non-performing			Performing			
(min EUR)			of which past due > 30days <= 90 days		Unlikely to pay that are not past due or past due <= 90 days			of which past due > 30days <= 90 days		Unikely to pay that are not past due or past due <= 90 days			of which past due > 30days <= 90 days		Unlikely to pay that are not past due or past due <= 90 days			of which past due > 30days <= 90 days		Unlikely to pay that are not past due or past due <= 90 days
Gross carrying amount	49,995	47,567	411	2,429	1,007	49,424	47,117	406	2,307	1,006	49,958	47,660	226	2,298	1,025	50,869	48,612	182	2,257	1,029
Of which secured	39,344	37,328	112	2,016	857	39,213	37,312	118	1,901	836	39,757	37,890	116	1,867	830	40,548	38,675	94	1,873	881
Of which secured with immovable property	31,747	30,496	89	1,251	449	31,811	30,598	84	1,214	472	32,034	30,866	85	1,169	463	32,269	31,154	70	1,115	446
Of which instruments with LTV higher than 60% and lower or equal to 80%	7,497	7,310		187	93	7,780	7,595		185	95	7,686	7,516		169	86	8,157	7,996		161	78
Of which instruments with LTV higher than 80% and lower or equal to 100%	2,866	2,687		178	50	2,954	2,808		146	47	2,915	2,767		148	47	2,998	2,873		126	37
Of which instruments with LTV higher than 100%	618	496		122	29	690	564		126	59	667	556		111	51	724	625		99	44
Accumulated impairment for secured assets	1,687	478	21	1,209	501	1,685	536	19	1,148	490	1,722	600	21	1,122	461	1,726	514	29	1,211	524
Collateral																				
Of which value capped at the value of exposure	32,854	32,137	135	716	318	32,657	32,015	90	642	289	33,015	32,380	88	635	300	33,747	33,194	63	554	286
Of which immovable property	27,207	26,692	90	514	195	27,296	26,783	63	513	223	27,493	27,003	65	490	217	27,705	27,303	50	402	203
Of which value above the cap	195,594	179,760	989	15,834	8,296	95,805	86,154	206	9,650	4,186	99,972	90,492	210	9,480	4,137	103,184	93,751	166	9,433	4,220
Of which immovable property	62,457	57,837	182	4,620	2,668	40,661	39,395	70	1,266	498	45,099	43,871	63	1,229	561	48,100	46,877	57	1,223	521
Financial guarantees received	1,728	1,702	1	26	24	1,733	1,707	0	25	24	1,965	1,908	1	57	56	1,571	1,517	1	54	43
Accumulated partial write-off	-182	0	0	-182	-179	-196	0	0	-196	-194	-193	0	0	-193	-193	-193	-5	-3	-188	-1

The information applies only to banks meeting at least one of the criteria for significance and having a ratio of non-performing leans and advances divided by total leans and advances (excluding leans and advances classified as held for sale, cash balances at central banks and other demand deposite 3 of 5% or above.

EBA EUROPEAN BANKING AUTHORITY

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

Caixa Geral de Depósitos, SA

								As of 30	09/2020															As of 31	/12/2020							
		carrying amount							ccumulated imp		lated negative cha				Maximum amount of the guarantee that can be considered	Gross carrying amount		i carrying amount							Accumulated imp			nges in fair vals		×	Maximum 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 andit sik since initial recognition but ret credit- impaired (Stape 2)	Non-perform	of which: exposures with forbarance measures	Of which: Unlikely to pay that are not past-due c= 90 days		Performing	Of which: exposures with forbearance measures	Of which: Instruments with significant incruise in credit risk since initial necognition but not credit- impaired (Stage 2)		ng Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due or past-due or 90 days	Public guarantian received in the context of the CDVID-19 crisis			Performing	Of which: exposures with forbeasince measures	Of which: Instruments with significant instraise in credit risk since initial recognition but not credit- impained (Stage 2)	Non-perform	ing Of which: aposures with forbearance measures	Of which: Unikely to pay that are not past-due or past-due or 90 days		Performing	Of which: exposures with forbearance moasures	Of which: Instruments with significant increase in credit risk since witial recognition but not credit- impained (Stage 2)	Non-parform	ng Of which: exposures with forbarrance measures	Of which: Unlikely to pay that are not pait-due or pait-due or 90 days	Public guarantee received in the contact of the COVID-19 crisis	performing
Loans and advances subject to active EBA-compliant monitoria	7,969	7,505	17	1,283	464	18	405	392	153	1	225	240	1	220	٥	71	6,101	5,645	70	1,448	455	23	412	452	295	2	149	254	4	231	0	105
of which: Households	1,278	3,149	1	348	129	0	113	89	30	0	22	59	0	54	0	27	2,552	2,451	3	269	111	0	96	77	22	0	16	55	0	8	0	27
of which: Collateralised by residential immovable property	3,010	2,940	٥	299	69	0	57	51	26	٥	10	25	0	21	۰	23	2,330	2,276	2	219	53	۰	4	37	17	٥	11	21	0	16	٥	24
of which: Non-financial corporations	4,672	4,337	15	934	335	18	292	302	121	1	я	180	1	166	۰	44	1,521	3,176	ø	1,165	345	23	315	370	171	1	128	199	4	182	٥	80
of which: Small and Medium-sized Enterprises	1,433	3,200	12	768	232	10	209	231	89	٥	61	141	1	131	۰	39	2,762	2,505	25	893	257	11	232	295	133	1	98	162	1	149	٥	69
of which: Collateralised by commercial immovable property	1,667	1,534	5	235	133	17	125	61	35	0	21	25	1	23	0	9	1,094	974	3	268	110	14	99	68	43	0	26	25	1	20	0	7

								As of 30,	09/2020															As of 31	/12/2020							
	Gross	canying amount							Accumulated imp			inges in fair valu			Maximum amount of the guarantee that can be considered	Gross carrying amount	Gross	sanying amount							Accumulated imp		ulated negative cha			×	Maximum amount of the guarantee that can be considered	Gross carrying amount
		Performing			Non-perform							Non-performi									Non-performi											
(min ESR)			Of which: exposures with forbearance measures	Of which: Instrumenta with significant increase in credit risk since initial recognition but not credit- impaired (Stage 2)		Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due <= 90 days			Of which: exposures with forbearance measures	Of which: Instruments with significant increate in credit risk since initial recognition but not credit- impained (Stage 2)		Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days	Public guarantee received in the context of the CDVID-19 crisis				Of which: exposures with forbeasince 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 pait-due or pait-due <= 90 days			Of which: exposures wi forbearance melaisures	Of which: th Instruments with significant increase in credit risk since initial recognition but not credit- impained (Slage 2)		Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days	context of the COVID-19	performing
Loans and advances with expired EBA-compliant monatoria	٥	٥	0	٥	٥	٥	0	٥	0	٥	0	٥	٥	٥	0	0	1,604	1,574	1	164	29	0	2	23	12	٥	6	12	٥	2	٥	5
of which: Households	۰	٥	0	۰	٥	٥	0	۰	0	٥	0	0	•	٥	0	0	825	607	0	136	18	0	0	13	6	٥	4	7	٥	٥	٥	5
of which: Collateralised by residential immovable property	0	٥	0	0	٥	٥	0	۰	0	٥	0	٥	0	٥	0	0	785	799	0	128	16	0	0	11	6	٥	4	6	0	٥	٥	s
of which: Non-financial corporations	0	٥	0	٥	٥	0	0	۰	0	٥	0	٥	0	٥	0	0	778	767	0	28	11	0	2	11	5	٥	2	5	0	2	0	٥
of which: Small and Medium-sized Enterprises	0	٥	0	٥	٥	0	0	0	0	٥	0	٥	0	0	0	0	715	705	0	16	9	0	0	7	4	٥	2	3	0	٥	٥	0
of which: Collateralised by commercial immovable property	0	٥	0	۰	٥	٥	٥	۰	0	0	٥	٥	۰	0	0	٥	586	580	0	4	6	0	٥	4	2	٥	۰	2	0	٥	٥	۰

								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 canying amount
(win EUR)	epopuse with potentiate end interaction with syndramic end measure and the syndramic end and the syndramic end and the syndramic end and the syndramic end and the syndramic end the syndramic e					ing Of which: exposions with forbearance measures	Of which: Unlikely to pay that are not past-due <= 90 days		Performing	Of which: exposures with forbearance measures	Of which: Instruments with significant increase in oredit risk since initial necognition but net credit- impained (Stage 2)		ing Of which: exposures with forbuarance measures	Of which: Unikely to pay that are not past-due <= 90 days	Public guarantee necetived in the context of the CDVID-19 crisis	Inflows to non- parforming exposures		Performing	Of which: exposures with forbearance measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impained (Stage 2)		ng Of which: exposures with forbainence measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days		Performing	Of which: sepsiums with forbearance measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impained (Stage 2)		10 Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days	Public guarantee received in the contact of the COVID-19 crisis	infovis to non- performing exposures
Newly originated loans and advances subject to public guarantee schemes	891	699		98	2	۰	1	26	26		10	1	۰	٥	722	٥	1,193	1,187	20	184	7	0	6	31	29	4	15	2	٥	2	965	2
of which: Households	17	17			٥			٥	٥			٥				٥	10	10			٥			٥	٥			٥				۰
of which: Collateralised by residential immovable property	۰	0			0			۰	٥			0				0	0	۰			٥			٥	0			٥				۰
of which: Non-financial corporations	874	872		97	2	٥	1	26	26		10	1	٥	٥	706	٥	1,182	1,176	20	181	7	٥	6	31	29	4	15	2	٥	2	956	2
of which: Small and Medium-sized Enterprises	816	\$14			2			17	16			1				0	1,091	1,065			4			24	23			1				1
of which: Collateralised by commercial immovable property	83	63			0			2	2			0				0	121	121			0			3	3			0				0



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

Caixa Geral de Depósitos. SA

								As of 31	03/2021															As of 30	/06/2021							
		carrying amount						,	iccumulated imp		lated negative cha				Maximum amount of the guarantee that can be considered	Gross canying amount		carrying amount							Accumulated imp			nges in fair vals			Maximum amount of the guarantee that can be considered	Cross carrying amount
(min ILR)	Notices of the second s								Performing	Of which: exposures with forbearance measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impained (Stage 2)		ng Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due <= 90 days	Public guarantee received in the contact of the COVID-19 crisis	Inflows to non- performing exposures		Performing	Of which: isopsiums with forbearing measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impaired (Stage 2)	Non-performi	ing Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days		Performing	Of which: exposures with forbearance measures	Of which:	Non-perform	ing Of which: expositions with forbearance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days	Public guarantee received in the context of the COVID-19 crisis	performing
Loans and advances subject to active EBA-compliant monitoria	5,904	5,452	27	1,427	532	39	490	511	182	1	142	329	10	305	٥	n	6,055	5,558	21	1,451	530	16	489	519	180	2	145	339	7	315	0	78
of which: Households	2,609	2,511	1	329	8	0	47	72	22	0	16	50	0	46	0	8	2,551	2,468	0	285	43	0	73	62	18	٥	12	44	0	8	0	14
of which: Collateralised by residential immovable property	2,392	2,347	1	271	45	0	36	13	15	0	10	17	0	14	٥	19	2,328	2,297	0	233	31	0	23	24	12	٥	7	12	0	9	٥	13
of which: Non-financial corporations	3,336	2,902	25	1,083	404	39	402	433	154	1	121	279	10	259	٥	n	3,501	3,054	20	1,152	447	16	415	453	158	2	128	295	7	275	0	64
of which: Small and Medium-sized Enterprises	2,606	2,334	12	549	272	10	245	306	125	1	98	182	4	165	٥	47	2,760	2,484	19	929	276	11	249	316	125	1	102	191	4	175	0	55
of which: Collaboralised by commercial immovable property	967	842	7	263	126	14	118	82	31	0	23	51	7	47	٥	3	961	835	17	251	125	15	117	81	30	1	22	51	6	47	٥	2

								As of 31	/03/2021															As of 30	/06/2021							
	Gross	canying amount							Accumulated in			inges in fair valu			Maximum amount of the guarantee that can be considered	Gross canying amount		carrying amount							Accumulated imp			inges in fair valu			Maximum amount of the guarantee that can be considered	Gross carrying amount
(min EJR)		Performing	Of which: sopoisures with forbearance measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impaired (Stage 2)	Non-perform	ing Of which: exposures with fotbaarance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days		Performing	Of which: exposures wit forbearance measures	Of which: Instruments with significant increase in credit risk since intial necognition but necognition but necognition but repaired (Slage 2)	Non-performi	ng Of which: exposures with forbaaranoe measures	Of which: Unlikely to pay that are not past-due <= 90 days	Public guarantee received in the context of the COVID-19 crisis	Inflows to non- performing exposures		Performing	Of which: opposures with forbearance measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impaired (Stage 2)		ing Of which: exposures with forbearance measures	Of which: Unikely to pay that are not past-due or past-due <= 90 days		Performing	Of which: opposes with forbearance measures	Of which: hitruments with significant increase in credit risk since initial nicognition but not credit- impained (Stage 2)	Non-parformi	ng Of which: exposures with forbeanance measures	Of which: Unikely to pay that are not past-due or past-due <= 90 days	Public guarantee received in the contast of the COVID-19 crisis	Inflows to non- performing exposures
Loans and advances with expired EBA-compliant monatoria	1,882	1,829	42	213	43	1	22	37	18	1	10	29	۰	13	۰		2,095	2,044	44	254	51	۰	21	45	28	7	16	18	۰	13	•	12
of which: Households	865	843	2	100	22	0	15	14	6	٥	4		۰	6	٥		894	875	٥	112	19	٥	12		1	0	2	6	0	4	0	
of which: Collateralised by residential immovable property	787	768	٥	85	29	0	14	11	5	٥	3	7	۰	5	٥	7	813	797	٥	89	16	٥	11	6	2	0	1	4	0	3	0	6
of which: Non-financial corporations	1,002	981	40	113	21	1	7	22	12	1	5	10	۰	7	٥	٥	1,195	1,155	43	151	32	٥		37	24	7	14	13	0	9	0	4
of which: Small and Medium-sized Enterprises	856	545	30	86		1	1	13	11	1	s	3	٥	٥	٥	٥	1,004	963	43	133	20	٥	4	29	22	7	13	6	٥	2	0	4
of which: Collaboralised by commercial immovable property	636	612	15	31	4	0	1	6	5	1	2	1	۰	٥	٥	٥	642	631	37	59	12	٥	3	11	9	6	7	2	0	1	0	3

								As of 31	/03/2021															As of 30	/06/2021							
															Maximum amount of the guasantee that can be considered	Gross canying amount	Gross														Maximum amount of the guarantee that can be considered	Gross carrying amount
		Performing			Non-perform				Performing			Non-perform						Performing			Non-perform	<u> </u>			Performing			Non-perform	-			
(min EUR)			Of which: exposures with forbearance measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impaired (Stage 2)		Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days			Of which: exposures with forbearance measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impaired (Stage 2)		Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days	Public guarantee received in the contact of the COVID-19 crisis	Inflows to non- performing exposures			Of which: exposures with forbeasince measures	Of which: Instruments with significant increase in credit fisk since initial recognition but not credit- impaired (Stage 2)		Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days			Of which: exposunsi wi forbearance measures	Of which: th Instruments with significant increase in credit raik since initial recognition but not credit- impained (Stage 2)		Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days	Public guarantee received in the contant of the COVED-19 crisis	
Newly originated loans and advances subject to public guarantee schemes	1,454	1,445	4	179		٥		27	24	0	14	3	۰	3	1,172	3	1,402	1,397	4	160	5	٥	4	24	23	٥	11	1	0	1	1,055	1
of which: Households	ж	34			0			1	1			٥				٥	19	19			٥			0	٥			٥				•
of which: Collabaralised by residential immovable property	۰	0			0			٥	٥			٥				٥	0	۰			٥			0	۰			٥				•
of which: Non-financial corporations	1,419	1,410	4	175	9	٥		27	23	٥	14	3	٥	з	1,144	3	1,377	1,372	4	158	5	٥	4	23	22	٥	п	1	0	1	1,049	1
of which: Small and Medium-sized Enterprises	1,267	1,261			6			24	22			2				2	1,256	1,251			5			22	21			1				1
of which: Collateralised by commercial immovable property	187	187			0			4	4			٥				0	233	233			٥			5	5			0				•



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