



2021 EU-wide Transparency Exercise

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

2021 EU-wide Transparency Exercise

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	CORE 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



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Leverage ratio

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(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)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
A.2	Tier 1 capital - fully phased-in definition	7,553	8,124	8,147	8,261	C 47.00 (r310,c010)	
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)	
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]	

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Capital

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		(mils EUR, %)									
		As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	COREP CODE	REGULATION				
OWN FUNDS	A	OWN FUNDS									
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)				8,177	8,748	8,773	8,896	C 01.00 (0101,010)	Articles 4(1)(b) and 72 of CRR
	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)				3,844	3,844	3,844	3,844	C 01.00 (0102,010)	Article 50 of CRR
	A.1.2	Retained earnings				4,429	4,788	4,817	4,799	C 01.00 (0103,010)	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
	A.1.3	Accumulated other comprehensive income				-764	-739	-745	-654	C 01.00 (0104,010)	Articles 4(1)(b), 26(1) point (g) and 36 (1) point (f) of CRR
	A.1.4	Other Reserves				0	0	0	0	C 01.00 (0200,010)	Articles 4(1)(b) and 26(1) point (a) of CRR
	A.1.5	Funds for general banking risk				0	0	0	0	C 01.00 (0201,010)	Articles 4(1)(b), 26(1) point (f) and 36 (1) point (f) of CRR
	A.1.6	Minority interest given recognition in CET1 capital				52	50	56	60	C 01.00 (0206,010)	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters				-13	-12	-11	-11	C 01.00 (0209,010)	Articles 32 to 35 and 36 (1) point (f) of CRR
	A.1.8	(+) Intangible assets (including Goodwill)				-107	-127	-135	-141	C 01.00 (0301,010) + C 01.00 (0340,010)	Articles 4(1)(b), 36(1) point (b) and 37 of CRR. Articles 4(1)(b), 36(1) point (b) and 37 point (a) of CRR
	A.1.9	(+) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTAs				-8	-9	-9	-14	C 01.00 (0376,010)	Articles 36(1) point (c) and 38 of CRR
	A.1.10	(+) IBS shortfall of credit risk adjustments to expected losses				0	0	0	0	C 01.00 (0381,010)	Articles 36(1) point (d), 40 and 128 of CRR
	A.1.11	(+) Defined benefit pension fund assets				0	0	0	-149	C 01.00 (0390,010)	Articles 4(1)(b), 36(1) point (a) and 41 of CRR
	A.1.12	(+) Reciprocal cross holdings in CET1 Capital				0	0	0	0	C 01.00 (0400,010)	Articles 4(1)(b), 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 (0440,010)	Article 36(1) point (i) of CRR
	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 (0450,010) + C 01.00 (0460,010) + C 01.00 (0470,010) + C 01.00 (0471,010) + C 01.00 (0472,010)	Articles 4(1)(b), 36(1) point (j) and 89 to 91 of CRR. Articles 36(1) point (j) (i), 24(1) point (i), 24(1) point (i) and 258 of CRR. Articles 36(1) point (i) (ii) and 37(2) of CRR. Articles 36(1) point (i) (iii) and 133(8) of CRR and Article 36(1) point (i) (iv) and 151(4) of CRR.
	A.1.14.1	Of which: from securitisation positions (+)				0	0	0	0	C 01.00 (0460,010)	Articles 36(1) point (i) (ii), 24(1) point (i), 24(1) point (i) 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 (0480,010)	Articles 4(2), 36(1) point (i), 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 (0490,010)	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 (0500,010)	Articles 4(2), 36(1) point (i), 43, 45, 47, 48(1) point (b), 48(1) (b) (2) and 79 of CRR
	A.1.18	(+) Amount exceeding the 17.65% threshold				-101	0	0	0	C 01.00 (0510,010)	Article 48 of CRR
	A.1.18A	(+) Insufficient coverage for non-performing exposures							-1	C 01.00 (0512,010)	Article 36(1) point (h) and Article 47c of CRR
	A.1.18B	(+) Minimum value commitment shortfalls							0	C 01.00 (0514,010)	Article 36(1) point (i) and Article 133(2) of CRR
	A.1.18C	(+) Other foreseeable tax charges							0	C 01.00 (0515,010)	Article 36(1) point (i) of CRR
	A.1.19	(+) Additional deductions of CET1 Capital due to Article 3 CRR				0	0	0	0	C 01.00 (0540,010)	Article 3 of CRR
	A.1.20	CET1 capital elements or deductions - other				-175	-175	-175	-178	C 01.00 (0570,010)	-
	A.1.21	Transitional adjustments				0	0	0	0	GA1 (1.1.16 + 1.1.18 + 1.1.126)	-
A.1.21.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)				0	0	0	0	C 01.00 (0200,010)	Articles 48(1) to (3), and 484 to 487 of CRR	
A.1.21.2	Transitional adjustments due to additional minority interests (+/-)				0	0	0	0	C 01.00 (0240,010)	Articles 479 and 480 of CRR	
A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)				0	0	0	0	C 01.00 (0250,010)	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 (0300,010)	Article 61 of CRR	
A.2.1	Additional Tier 1 Capital instruments				505	504	505	505	C 01.00 (0540,010) + C 01.00 (0470,010)		
A.2.2	(+) Excess deduction from T2 items over T2 capital				0	0	0	0	C 01.00 (0700,010)		
A.2.3	Other Additional Tier 1 Capital components and deductions				0	0	0	0	C 01.00 (0460,010) + C 01.00 (0700,010) + C 01.00 (0701,010) + C 01.00 (0740,010) + C 01.00 (0741,010) + C 01.00 (0742,010)		
A.2.4	Additional Tier 1 transitional adjustments				0	0	0	0	C 01.00 (0660,010) + C 01.00 (0680,010) + C 01.00 (0790,010)		
A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)				7,553	8,124	8,147	8,261	C 01.00 (0101,010)	Article 25 of CRR	
A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)				625	624	627	634	C 01.00 (0750,010)	Article 71 of CRR	
A.4.1	Tier 2 Capital instruments				625	624	627	634	C 01.00 (0760,010) + C 01.00 (0460,010)		
A.4.2	Other Tier 2 Capital components and deductions				0	0	0	0	C 01.00 (0910,010) + C 01.00 (0920,010) + C 01.00 (0930,010) + C 01.00 (0940,010) + C 01.00 (0950,010) + C 01.00 (0970,010) + C 01.00 (0971,010) + C 01.00 (0972,010)		
A.4.3	Tier 2 transitional adjustments				0	0	0	0	C 01.00 (0880,010) + C 01.00 (0900,010) + C 01.00 (0960,010)		
OWN FUNDS REQUIREMENTS	B	TOTAL RISK EXPOSURE AMOUNT				43,030	41,819	42,997	42,959	C 02.00 (0101,010)	Articles 92(1), 95, 96 and 98 of CRR
	B.1	Of which: Transitional adjustments included				0	0	0	0	C 05.01 (0101,010)	
CAPITAL RATIOS (%) Transitional period	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)				16.38%	18.22%	17.77%	18.06%	CA3 (1)	-
	C.2	TIER 1 CAPITAL RATIO (transitional period)				17.55%	19.43%	18.95%	19.23%	CA3 (2)	-
	C.3	TOTAL CAPITAL RATIO (transitional period)				19.00%	20.92%	20.40%	20.71%	CA3 (3)	-
CET1 Capital Fully loaded	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)				7,048	7,620	7,642	7,756	1A.1+A.1.3+A.1.11+MIN(A.1.3+A.1.13+A.1.2+A.2.4+MIN(A.4+A.1.2+A.1.2.1))	-
	E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)				16.38%	18.22%	17.77%	18.06%	(D.1)/(B.1.1)	-
Memo Items	F	Adjustments to CET1 due to IFRS 9 transitional arrangements				0	0	0	0	C 05.01 (0440,010)	
	F	Adjustments to AT1 due to IFRS 9 transitional arrangements				0	0	0	0	C 05.01 (0440,010)	
	F	Adjustments to T2 due to IFRS 9 transitional arrangements				0	0	0	0	C 05.01 (0440,010)	
	F	Adjustments included in RWAs due to IFRS 9 transitional arrangements				0	0	0	0	C 05.01 (0440,010)	

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

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Overview of Risk exposure amounts

Caixa Geral de Depósitos, SA

(min EUR, %)	RWAs				COREP CODE
	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	
Credit risk (excluding CCR and Securitisations) ¹	36,796	36,213	37,187	37,164	C 02.00 (r040, c010) - [C 07.00 (r090, c220, s001) + C 07.00 (r110, c220, s001) + C 07.00 (r130, c220, s001) + C 08.01 (r040, c260, s001) + C 08.01 (r050, c260, s001) + C 08.01 (r060, c260, s001) + C 08.01 (r040, c260, s002) + C 08.01 (r050, c260, s002) + C 08.01 (r060, c260, s002)] - [C 02.00 (R470, c010) - C 02.00 (R460, c010)]
Of which the standardised approach	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, c220, s001) + C 07.00 (r110, c220, s001) + C 07.00 (r130, c220, s001) + C 08.01 (r040, c260, s001) + C 08.01 (r050, c260, s001) + C 08.01 (r060, c260, s001) + C 08.01 (r040, c260, s002) + C 08.01 (r050, c260, s002) + C 08.01 (r060, c260, s002) + C 02.00 (R460, c010)
Credit valuation adjustment - CVA	31	30	27	29	C 02.00 (R440, 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_450*12.5+MAX(C 24.00_010_090,C 24.00_010_100,C 24.00_010_110)*12.5
Large exposures in the trading book	0	0	0	0	C 02.00 (R680, c010)
Operational risk	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.

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P&L

Caixa Geral de Depósitos, SA

(m€ EUR)	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021
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 ²⁾	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 subsidiaries, 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 subsidiaries, 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

¹⁾ Information available only as of end of the year

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

2021 EU-wide Transparency Exercise
Total Assets: fair value and impairment distribution

Caixa Geral de Depósitos, SA

ASSETS:	As of 30/09/2020				As of 31/12/2020				As of 31/03/2021				As of 30/06/2021				References
	Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			
		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3	
Cash, cash balances at central banks and other demand deposits	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)(i); 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), IFRS 6

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

Breakdown of financial assets by instrument and by counterparty sector ¹	As of 30/09/2020						As of 31/12/2020						As of 31/03/2021						As of 30/06/2021						References
	Gross carrying amount			Accumulated impairment			Gross carrying amount			Accumulated impairment			Gross carrying amount			Accumulated impairment			Gross carrying amount ⁽²⁾			Accumulated impairment ⁽²⁾			
	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	
Financial assets at fair value through other comprehensive income	6,478	2	0	-1	0	0	6,795	6	0	-1	0	0	7,001	6	0	-1	0	7,089	6	0	-1	0	0	Annex V.Part 1.31, 44(b)	
Loans and advances	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	Annex V.Part 1.32, 44(a)	
Financial assets at amortised cost	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)
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.

2021 EU-wide Transparency Exercise

Breakdown of liabilities

Caixa Geral de Depósitos, SA

(mln EUR)

LIABILITIES:	Carrying amount				References
	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	
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(l)
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

2021 EU-wide Transparency Exercise

Breakdown of liabilities

Caixa Geral de Depósitos, SA

(mln EUR)

Breakdown of financial liabilities by instrument and by counterparty sector		Carrying amount				References
		As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	
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
Deposits	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)
	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: Subordinated 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		IM										IM											
	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	VaR (Memorandum item)		STRESSED VaR (Memorandum item)			INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP			TOTAL RISK EXPOSURE AMOUNT	VaR (Memorandum item)		STRESSED VaR (Memorandum item)			INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP			TOTAL RISK EXPOSURE AMOUNT
			MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)		PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE			
(mln EUR)	As of 30/09/2020	As of 31/12/2020	As of 30/09/2020										As of 31/12/2020											
Traded Debt Instruments	491	366	0	0	0	0						0	0	0	0							0	0	
Of which: General risk	478	349	0	0	0	0						0	0	0	0							0	0	
Of which: Specific risk	12	17	0	0	0	0						0	0	0	0							0	0	
Equities	5	3	0	0	0	0						0	0	0	0							0	0	
Of which: General risk	2	2	0	0	0	0						0	0	0	0							0	0	
Of which: Specific risk	2	2	0	0	0	0						0	0	0	0							0	0	
Foreign exchange risk	1,169	1,046	0	0	0	0						0	0	0	0							0	0	
Commodities risk	0	0	0	0	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	0	
	As of 31/03/2021	As of 30/06/2021	As of 31/03/2021										As of 30/06/2021											
Traded Debt Instruments	385	346	0	0	0	0						0	0	0	0							0	0	
Of which: General risk	350	295	0	0	0	0						0	0	0	0							0	0	
Of which: Specific risk	35	50	0	0	0	0						0	0	0	0							0	0	
Equities	29	29	0	0	0	0						0	0	0	0							0	0	
Of which: General risk	13	12	0	0	0	0						0	0	0	0							0	0	
Of which: Specific risk	15	17	0	0	0	0						0	0	0	0							0	0	
Foreign exchange risk	1,178	1,086	0	0	0	0						0	0	0	0							0	0	
Commodities risk	0	0	0	0	0	0						0	0	0	0							0	0	
Total	1,591	1,461	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	

Market risk template does not include CUI 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.

		Standardised Approach							
		As of 30/09/2020				As of 31/12/2020			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
Consolidated data	Central governments or central banks	28,599	29,267	4,392		31,939	32,469	4,684	
	Regional governments or local authorities	1,547	1,176	278		1,554	1,257	292	
	Public sector entities	1,902	1,972	433		1,218	2,019	354	
	Multilateral Development Banks	0	0	0		0	368	0	
	International Organisations	184	183	0		184	184	0	
	Institutions	4,402	4,246	1,107		4,055	3,863	1,015	
	Corporates	19,425	19,916	32,294		18,989	11,998	11,237	
	of which: SME	6,712	4,794	4,332		7,301	4,977	4,583	
	Retail	10,774	5,264	2,465		10,678	4,914	3,192	
	of which: SME	5,262	3,055	1,749		5,376	2,774	1,588	
	Secured by mortgages on immovable property	26,992	26,694	9,401		27,189	26,785	9,425	
	of which: SME	2,188	2,068	798		2,353	2,261	896	
	Exposures in default	2,585	870	944	1,511	2,432	836	918	1,403
	Items associated with particularly high risk	2,247	1,613	2,400		2,575	1,788	2,684	
	Covered bonds	44	44	7		44	44	7	
Claims on institutions and corporates with > 1% ST credit assessment	809	696	686		427	427	427		
Collective Investments undertakings (CIU)	689	689	1,298		884	785	1,463		
Equity	1,655	1,270	627		1,885	1,478	662		
Other exposures									
Standardised Total ⁴		161,283	86,719	37,459	3,630	169,922	86,213	36,873	3,094

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

² Exposure value includes the fair value of the underlying assets in the security pool in the 30/09/2020.

		Standardised Approach							
		As of 30/09/2020				As of 31/12/2020			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
PORTUGAL	Central governments or central banks	14,502	16,043	2,059		17,424	18,194	2,249	
	Regional governments or local authorities	1,901	1,131	226		1,999	1,200	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	798	192		782	711	185	
	Corporates	15,082	9,520	9,042		14,766	8,744	8,296	
	of which: SME	4,815	3,121	2,646		4,819	2,978	2,517	
	Retail	3,127	3,388	2,411		3,057	3,002	1,952	
	Secured by mortgages on immovable property	4,075	2,654	1,177		4,104	1,793	1,027	
	of which: SME	22,976	22,763	7,946		22,796	22,145	7,971	
	Exposures in default	1,901	1,777	595	1,110	1,882	1,762	592	
	Items associated with particularly high risk	2,106	621	668		1,987	611	669	1,209
	Covered bonds	14,74	984	1,476		1,504	1,161	1,161	
	Claims on institutions and corporates with > 1% ST credit assessment	35	35	6		35	35	6	
Collective Investments undertakings (CIU)	0	0	0		0	0	0		
Equity	789	676	676		410	410	410		
Other exposures	1,566	621	1,212		814	714	1,415		
Standardised Total ⁴		1,946	671	410	2,673	1,885	634	2,767	

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

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

		Standardised Approach							
		As of 30/09/2020				As of 31/12/2020			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
MACAO	Central governments or central banks	1,594	1,594	0		1,738	1,738	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	1,422	778	787		1,468	824	824	
	of which: SME	380	294	278		335	616	616	
	Retail	631	296	217		604	300	220	
	of which: SME	54	35	37		50	27	27	
	Secured by mortgages on immovable property	1,837	1,835	693		1,738	1,738	664	
	of which: SME	91	90	36		91	287	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 > 1% ST credit assessment	0	0	0		0	0	0		
Collective Investments undertakings (CIU)	0	0	0		0	0	0		
Equity	1	1	1		2	2	2		
Other exposures	0	0	0		0	0	0		
Standardised Total ⁴		234	774	410	23	220	624	21	

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

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

		Standardised Approach							
		As of 30/09/2020				As of 31/12/2020			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
SPAIN	Central governments or central banks	4,538	4,538	0		4,430	4,430	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	439	427	120		447	441	104	
	Corporates	200	169	169		161	126	126	
	of which: SME	121	115	111		97	79	79	
	Retail	17	13	8		18	14	8	
	of which: SME	14	12	7		13	12	7	
	Secured by mortgages on immovable property	55	55	20		57	56	20	
	of which: SME	6	6	3		7	6	3	
	Exposures in default	36	14	14	22	35	14	14	21
	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 > 1% ST credit assessment	0	0	0		0	0	0		
Collective Investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised Total ⁴		5,077	5,077	240	28	4,877	4,877	33	

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

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

		Standardised Approach							
		As of 30/09/2020				As of 31/12/2020			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
FRANCE	Central governments or central banks	712	712	1		729	620	1	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	289	289	0		293	293	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	462	458	125		461	458	123	
	Corporates	670	605	461		642	565	427	
	of which: SME	564	504	342		556	465	378	
	Retail	1,258	1,089	679		1,279	1,056	660	
	of which: SME	879	778	440		908	741	424	
	Secured by mortgages on immovable property	909	896	312		911	936	328	
	of which: SME	58	51	18		58	57	17	
	Exposures in default	84	51	51	31	82	46	58	24
	Items associated with particularly high risk	377	339	381		381	344	516	
	Covered bonds	0	0	0		0	0	0	
Claims on institutions and corporates with > 1% ST credit assessment	0	0	0		0	0	0		
Collective Investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other exposures	60	60	41		63	63	63		
Standardised Total ⁴		3,800	3,800	644	64	3,733	3,733	644	

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

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

		Standardised Approach							
		As of 30/09/2020				As of 31/12/2020			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
ITALY	Central governments or central banks	3,226	3,226	0	0	3,586	3,586	0	0
	Regional governments or local authorities	0	0	0	0	0	0	0	0
	Public sector entities	0	0	0	0	0	0	0	0
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	37	37	33	4	21	21	8	8
	Corporates	8	8	7	1	8	8	8	8
	of which: SME	8	8	7	1	8	8	8	8
	Retail	1	0	0	0	1	1	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Secured by mortgages on immovable property	5	5	2	3	5	4	2	2
	of which: SME	0	0	0	0	0	0	0	0
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0	0	0	0	0	0
	Covered bonds	0	0	0	0	0	0	0	0
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	
Collective Investments undertakings (CIU)	0	0	0	0	0	0	0	0	
Equity	0	0	0	0	0	0	0	0	
Other exposures	0	0	0	0	0	0	0	0	
Standardised Total ⁴				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 (i.e., substitution effects).

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

		Standardised Approach							
		As of 30/09/2020				As of 31/12/2020			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
MOZAMBIQUE	Central governments or central banks	1,344	1,067	1,399	277	1,303	1,046	1,421	222
	Regional governments or local authorities	18	17	25	7	15	15	22	7
	Public sector entities	172	50	83	122	86	7	10	0
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	7	2	1	6	1	1	2	0
	Corporates	416	286	427	130	413	268	400	142
	of which: SME	280	243	360	117	283	240	329	109
	Retail	130	270	195	35	120	260	183	183
	of which: SME	102	69	39	63	102	64	37	37
	Secured by mortgages on immovable property	102	98	98	4	96	96	36	36
	of which: SME	60	57	24	36	57	54	22	22
	Exposures in default	112	112	61	51	104	104	49	49
	Items associated with particularly high risk	0	0	0	0	0	0	0	0
	Covered bonds	0	0	0	0	0	0	0	0
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	
Collective Investments undertakings (CIU)	0	0	0	0	0	0	0	0	
Equity	2	2	2	0	2	2	2	2	
Other exposures	206	203	187	22	225	215	187	187	
Standardised Total ⁴				22				183	

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

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

		Standardised Approach							
		As of 30/09/2020				As of 31/12/2020			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
CAPE VERDE	Central governments or central banks	827	465	446	381	827	450	450	371
	Regional governments or local authorities	28	27	27	0	29	29	29	29
	Public sector entities	0	0	0	0	0	0	0	0
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	2	2	2	0	2	2	2	2
	Corporates	95	86	94	1	98	83	94	94
	of which: SME	46	43	50	3	56	49	59	59
	Retail	108	108	108	0	112	112	112	112
	of which: SME	83	48	48	35	110	85	49	49
	Secured by mortgages on immovable property	151	149	149	0	155	155	155	155
	of which: SME	28	26	26	0	27	27	27	27
	Exposures in default	46	26	28	18	41	22	23	23
	Items associated with particularly high risk	29	26	26	0	30	26	26	26
	Covered bonds	0	0	0	0	0	0	0	0
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	
Collective Investments undertakings (CIU)	0	0	0	0	0	0	0	0	
Equity	7	7	7	0	7	7	7	7	
Other exposures	76	73	76	0	77	69	69	69	
Standardised Total ⁴				34				37	

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

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

		Standardised Approach							
		As of 30/09/2020				As of 31/12/2020			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
ANGOLA	Central governments or central banks	546	343	479	167	579	373	546	176
	Regional governments or local authorities	0	0	0	0	0	0	0	0
	Public sector entities	0	0	0	0	0	0	0	0
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	5	4	4	1	6	6	6	6
	Corporates	130	103	133	170	189	189	236	236
	of which: SME	118	92	122	178	160	154	194	194
	Retail	66	28	28	38	62	49	62	62
	of which: SME	46	27	36	10	62	33	33	33
	Secured by mortgages on immovable property	47	40	37	3	49	49	49	49
	of which: SME	0	0	0	0	0	0	0	0
	Exposures in default	39	37	46	2	34	22	30	11
	Items associated with particularly high risk	0	0	0	0	0	0	0	0
	Covered bonds	0	0	0	0	0	0	0	0
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	
Collective Investments undertakings (CIU)	0	0	0	0	0	0	0	0	
Equity	0	0	0	0	0	0	0	0	
Other exposures	11	11	11	0	12	12	12	12	
Standardised Total ⁴				18				33	

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

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

		Standardised Approach							
		As of 30/09/2020				As of 31/12/2020			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
LUXEMBOURG	Central governments or central banks	0	0	0	0	0	0	0	0
	Regional governments or local authorities	0	0	0	0	0	0	0	0
	Public sector entities	0	0	0	0	0	0	0	0
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Organisations	184	283	0	0	184	368	0	0
	Institutions	108	108	31	77	108	154	67	67
	Corporates	55	54	54	0	55	55	50	50
	of which: SME	7	6	6	1	5	5	5	5
	Retail	1	0	0	0	1	1	1	1
	of which: SME	0	0	0	0	0	0	0	0
	Secured by mortgages on immovable property	54	54	39	15	59	59	20	20
	of which: SME	0	0	0	0	0	0	0	0
	Exposures in default	9	4	4	5	9	5	5	5
	Items associated with particularly high risk	0	0	0	0	0	0	0	0
	Covered bonds	0	0	0	0	0	0	0	0
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	
Collective Investments undertakings (CIU)	1	1	1	0	1	1	1	1	
Equity	2	2	2	0	2	2	2	2	
Other exposures	0	0	0	0	0	0	0	0	
Standardised Total ⁴				5				5	

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

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

		Standardised Approach							
		As of 30/09/2020				As of 31/12/2020			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
Country of Counterpart 10	Central governments or central banks	0	0	0	0	0	0	0	0
	Regional governments or local authorities	0	0	0	0	0	0	0	0
	Public sector entities	0	0	0	0	0	0	0	0
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0	0	0	0	0	0
	Covered bonds	0	0	0	0	0	0	0	0
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	
Collective Investments undertakings (CIU)	0	0	0	0	0	0	0	0	
Equity	0	0	0	0	0	0	0	0	
Other exposures	0	0	0	0	0	0	0	0	
Standardised Total ⁴				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 (i.e., substitution effects).

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

		Standardised Approach							
		As of 31/03/2021				As of 30/06/2021			
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽²⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽²⁾
(in EUR, %)									
Consolidated data	Central governments or central banks	3,559	3,588	5,078		42,234	42,673	5,126	
	Regional governments or local authorities	1,489	1,258	294		1,094	1,213	309	
	Public sector entities	1,178	1,562	387		1,468	2,362	461	
	Multilateral Development Banks	0	374	0		0	592	0	
	International Organisations	181	183	0		181	183	0	
	Institutions	4,087	3,859	1,110		3,467	3,338	1,042	
	Corporates	10,729	12,329	11,984		10,066	12,615	12,007	
	of which: SME	6,889	4,815	4,393		7,413	5,191	4,775	
	Retail	16,116	5,899	3,277		10,889	3,049	2,286	
	of which: SME	16,116	5,899	3,277		10,889	3,049	2,286	
	Secured by mortgages on immovable property	27,420	26,943	9,462		27,740	27,307	9,389	
	of which: SME	2,186	2,030	694		2,181	2,031	695	
	Exposures in default	2,392	793	871	1,438	2,382	759	837	1,463
	Items associated with particularly high risk	2,177	1,773	2,060		1,961	1,059	1,586	
	Covered bonds	44	44	0		44	44	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Claims on institutions and corporates with a FT credit assessment	551	462	462		1,578	1,278	1,278		
Equity	775	774	1,474		786	786	1,489		
Other exposures	1,728	1,381	801		1,721	1,367	772		
Standardised Total ⁽²⁾	118,068	95,511	37,877	3,170	115,856	100,631	37,967	3,365	

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

		Standardised Approach							
		As of 31/03/2021				As of 30/06/2021			
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽²⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽²⁾
(in EUR, %)									
PORTUGAL	Central governments or central banks	21,799	23,288	2,213		26,073	27,650	2,117	
	Regional governments or local authorities	1,405	1,204	261		1,462	1,179	236	
	Public sector entities	794	1,605	346		1,024	1,974	414	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	871	844	261		786	803	238	
	Corporates	15,276	9,099	8,801		15,363	9,002	8,900	
	of which: SME	4,918	3,093	2,602		5,149	3,145	2,638	
	Retail	7,462	3,455	2,054		8,129	3,118	2,015	
	Secured by mortgages on immovable property	4,097	1,816	1,041		4,162	1,828	1,047	
	of which: SME	23,311	22,867	7,993	1,931	23,563	23,113	8,007	
	Exposures in default	1,883	1,241	582		1,878	1,276	575	
	Items associated with particularly high risk	1,894	1,945	591	1,931	1,889	507	549	1,231
	Covered bonds	1,943	1,179	1,369		1,582	1,171	1,070	
	Claims on institutions and corporates with a ST credit assessment	35	35	6		35	35	6	
Claims on institutions and corporates with a FT credit assessment	0	0	0		0	0	0		
Equity	533	424	434		1,107	946	1,047		
Other exposures	789	782	1,467		786	785	1,469		
Standardised Total ⁽²⁾	1,021	742	807	2,761	1,029	668	807	2,807	

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

		Standardised Approach							
		As of 31/03/2021				As of 30/06/2021			
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽²⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽²⁾
(in EUR, %)									
MACAO	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	1,174	815	801		1,449	861	850	
	of which: SME	419	346	332		387	330	328	
	Retail	613	293	215		600	285	209	
	Secured by mortgages on immovable property	1,785	1,782	61		1,777	1,777	61	
	of which: SME	101	101	41		96	97	42	
	Exposures in default	48	27	27	21	46	23	23	22
	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	
Claims on institutions and corporates with a FT credit assessment	0	0	0		0	0	0		
Equity	2	2	2		9	9	9		
Other exposures	781	770	43		746	746	41		
Standardised Total ⁽²⁾	23	23	43	28	24	24	41	28	

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

		Standardised Approach							
		As of 31/03/2021				As of 30/06/2021			
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽²⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽²⁾
(in EUR, %)									
SPAIN	Central governments or central banks	4,566	4,566	0		4,490	4,490	0	
	Regional governments or local authorities	9	9	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	251	224	65		331	331	98	
	Corporates	179	137	122		154	125	119	
	of which: SME	81	80	72		85	72	66	
	Retail	16	12	7		15	12	7	
	Secured by mortgages on immovable property	1,943	1,713	61		1,827	1,611	61	
	of which: SME	56	56	20		55	55	19	
	Exposures in default	38	15	15	23	38	15	15	21
	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	
Claims on institutions and corporates with a FT credit assessment	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised Total ⁽²⁾	0	0	0	24	0	0	0	30	

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

		Standardised Approach							
		As of 31/03/2021				As of 30/06/2021			
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽²⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽²⁾
(in EUR, %)									
FRANCE	Central governments or central banks	720	612	1		774	774	1	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	299	299	0		298	298	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	541	535	141		400	396	138	
	Corporates	642	576	435		625	562	425	
	of which: SME	598	488	381		526	478	374	
	Retail	1,268	1,055	684		1,257	1,038	644	
	Secured by mortgages on immovable property	924	753	421		830	750	420	
	of which: SME	980	964	335		1,008	993	346	
	Exposures in default	53	56	37	31	56	55	37	35
	Items associated with particularly high risk	81	48	56		92	54	64	
	Covered bonds	389	333	499		342	311	469	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Claims on institutions and corporates with a FT credit assessment	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other exposures	77	77	93		71	74	57		
Standardised Total ⁽²⁾	0	0	0	64	0	0	0	66	

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

2021 EU-wide Transparency Exercise

Credit Risk - IRB Approach

Caixa Geral de Depósitos, SA

		IRB Approach											
		As of 30/09/2020					As of 31/12/2020						
		Original Exposure ¹	Of which: defaulted	Exposure Value ¹	Risk exposure amount	Of which: defaulted	Value adjustments and provisions	Original Exposure ¹	Of which: defaulted	Exposure Value ¹	Risk exposure amount	Of which: defaulted	Value adjustments and provisions
(mln EUR, %)													
Consolidated data	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	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 Securitisation position unlike in the results prior to the 2019 exercise.

2021 EU-wide Transparency Exercise

Credit Risk - IRB Approach

Caixa Geral de Depósitos, SA

		IRB Approach											
		As of 31/03/2021					As of 30/06/2021						
		Original Exposure ¹	Of which: defaulted	Exposure Value ¹	Risk exposure amount	Of which: defaulted	Value adjustments and provisions	Original Exposure ¹	Of which: defaulted	Exposure Value ¹	Risk exposure amount	Of which: defaulted	Value adjustments and provisions
(mln EUR, %)													
Consolidated data	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	
	Institutions	0	0	0	0	0	0	0	0	0	0	0	
	Corporates	0	0	0	0	0	0	0	0	0	0	0	
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	
	Retail	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	
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Qualifying Revolving	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	
	Retail - Other Retail - Of Which: SME	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	
	Equity	0	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 Securitisation position unlike in the results prior to the 2019 exercise.

2021 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

Caixa Geral de Depósitos, SA

As of 31/12/2020

		Direct exposures												Risk weighted exposure amount
		On balance sheet				Derivatives				Off balance sheet				
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)					Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures		
								Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
				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							
[0 - 3M]	Africa	403	403	0	0	20	383	0	0	0	0	1	0	
[3M - 1Y]		268	268	0	0	34	235	0	0	0	0	0	0	
[1Y - 2Y]		139	139	0	0	0	139	0	0	0	0	0	0	
[2Y - 3Y]		38	38	0	0	0	38	0	0	0	0	0	0	
[3Y - 5Y]		125	125	0	0	0	125	0	0	0	0	0	0	
[5Y - 10Y]		268	268	0	0	0	268	0	0	0	0	0	0	
[10Y - more]	841	841	0	0	0	841	0	0	0	0	21	0		
Total		2,082	2,082	0	0	53	2,028	0	0	0	0	22	0	
[0 - 3M]	Others	555	555	0	0	0	555	0	0	0	0	0	0	
[3M - 1Y]		41	41	0	0	0	41	0	0	0	0	0	0	
[1Y - 2Y]		20	20	0	0	0	20	0	0	0	0	0	0	
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	
[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0		
Total		616	616	0	0	0	616	0	0	0	0	0	0	

Notes and definitions

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

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

(2) The exposures reported cover only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other counterparties 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 counterparties (other than sovereign) on sovereign credit risk (i.e. CDS, financial guarantees) booked in all the accounting portfolio (on-off balance sheet). Irrespective of the denomination and or accounting classification of the positions

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

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

Regions:

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

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

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

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

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

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

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

2021 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

Caixa Geral de Depósitos, SA

As of 30/06/2021

Residual Maturity		Country / Region		Direct exposures								Off balance sheet		Risk weighted exposure amount
				On balance sheet				Derivatives				Off-balance sheet exposures		
				Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Derivatives with positive fair value		Derivatives with negative fair value		
Carrying amount	Notional amount	Carrying amount	Notional amount											
[0 - 3M]		308	308	0	0	18	250	0	0	0	0	0	0	
[3M - 1Y]		460	460	0	0	57	402	0	0	0	0	0	0	
[1Y - 2Y]		194	194	0	0	1	193	0	0	0	0	0	0	
[2Y - 3Y]		79	79	0	0	1	78	0	0	0	0	0	0	
[3Y - 5Y]		256	256	0	0	6	250	0	0	0	0	0	0	
[5Y - 10Y]		147	147	0	0	0	147	0	0	0	0	0	0	
[10Y - more]		938	938	0	0	0	938	0	0	0	0	0	0	
Total		2,372	2,372	0	0	83	2,289	0	0	0	0	22	0	1,630
[0 - 3M]		264	264	0	0	0	264	0	0	0	0	0	0	
[3M - 1Y]		305	305	0	0	0	305	0	0	0	0	0	0	
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	
[10Y - more]		0	0	0	0	0	0	0	0	0	0	0	0	
Total		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 "Debt securities and loans receivables". Country of breakdown is only available for institutions that hold non-domestic sovereign exposures of 10% or more compared to total sovereign exposures. Where the latter threshold is not met, information is disclosed through the aggregate "Others".

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

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

Regions:

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

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

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

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

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

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

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

2021 EU-wide Transparency Exercise

Forborne exposures

Caixa Geral de Depósitos, SA

	As of 30/09/2020						As of 31/12/2020						
	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees received on exposures with forbearance measures		Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees received on exposures with forbearance measures		
		Of which non-performing exposures with forbearance measures		Of which on non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which on non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures	
(mln EUR)													
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	0	0	0	0	0	0	0
Central banks	0	0	0	0	0		0	0	0	0	0		0
General governments	0	0	0	0	0		0	0	0	0	0		0
Credit institutions	0	0	0	0	0		0	0	0	0	0		0
Other financial corporations	0	0	0	0	0		0	0	0	0	0		0
Non-financial corporations	0	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	0
General governments	335	1	2	0	316	1	320	1	6	0	300	0	0
Credit institutions	0	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	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	0
QUALITY OF FORBEARANCE²													
Loans and advances that have been forborne more than twice	114						115						
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria	12						4						

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

⁽²⁾ For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 9 and 10 of Regulation (EU) No 680/2014 - ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item ("Accumulated impairment, accumulated changes in fair value due to credit risk and provisions") is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

2021 EU-wide Transparency Exercise

Forborne exposures

Caixa Geral de Depósitos, SA

	As of 31/03/2021						As of 30/06/2021					
	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees received on exposures with forbearance measures		Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees received on exposures with forbearance measures	
		Of which non-performing exposures with forbearance measures		Of which 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 non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures
(mln EUR)												
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	0	0	0	0	0	0
Central banks	0	0	0	0	0		0	0	0	0	0	
General governments	0	0	0	0	0		0	0	0	0	0	
Credit institutions	0	0	0	0	0		0	0	0	0	0	
Other financial corporations	0	0	0	0	0		0	0	0	0	0	
Non-financial corporations	0	0	0	0	0		0	0	0	0	0	
Loans and advances (including at amortised cost and fair value)	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	0	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	0	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 FORBEARANCE²												
Loans and advances that have been forborne more than twice	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 F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 9 and 10 of Regulation (EU) No 680/2014 - ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item ("Accumulated impairment, accumulated changes in fair value due to credit risk and provisions") is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

2021 EU-wide Transparency Exercise
Breakdown of loans and advances to non-financial corporations other than held for trading
 Caixa Geral de Depósitos, SA

(mín EUR)	AS OF 30/09/2020					AS OF 31/12/2020					AS OF 31/03/2021					AS OF 30/06/2021								
	Gross carrying amount		Of which: non-perform	Of which loans and advances subject to impairment	Accumulated impairment ¹	Accumulated negative changes in fair value due to credit risk on non-performing exposures ¹	Gross carrying amount		Of which: non-perform	Of which loans and advances subject to impairment	Accumulated impairment ¹	Accumulated negative changes in fair value due to credit risk on non-performing exposures ¹	Gross carrying amount		Of which: non-perform	Of which loans and advances subject to impairment	Accumulated impairment ¹	Accumulated negative changes in fair value due to credit risk on non-performing exposures ¹	Gross carrying amount		Of which: non-perform	Of which loans and advances subject to impairment	Accumulated impairment ¹	Accumulated negative changes in fair value due to credit risk on non-performing exposures ¹
		of which: defaulted																						
A Agriculture, forestry and fishing	349	56	44	349	35	0	317	37	26	317	35	0	343	49	37	343	41	0	355	44	33	355	32	0
B Mining and quarrying	68	4	4	68	4	0	59	6	6	59	6	0	85	8	8	85	10	0	96	7	7	96	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	24	0	224	15	15	224	36	0
F Construction	2.194	293	288	2.194	265	0	2.182	274	269	2.182	296	0	2.039	266	263	2.039	269	0	2.017	228	223	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	845	49	0	854	44	43	854	61	0	907	47	47	907	70	0	925	45	45	925	113	0
J Information and communication	288	7	7	285	18	0	216	25	25	216	17	0	179	20	14	179	17	0	198	13	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	2.670	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	1.616	1.578	14.986	1.474	38	14.699	1.534	1.498	14.622	1.562	34	14.865	1.551	1.517	14.916	1.594	36	15.643	1.256	1.222	15.595	1.612	35

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

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

(m€ EUR)	As of 31/09/2020					As of 31/12/2020					As of 31/03/2021					As of 30/06/2021				
	Loans and advances		Non-performing			Loans and advances		Non-performing			Loans and advances		Non-performing			Loans and advances		Non-performing		
	Performing	of which past due > 30days <= 90 days	Unlikely to pay that are not past due or past due <= 90 days	Unlikely to pay that are not past due or past due <= 90 days	Unlikely to pay that are not past due or past due <= 90 days	Performing	of which past due > 30days <= 90 days	Unlikely to pay that are not past due or past due <= 90 days	Unlikely to pay that are not past due or past due <= 90 days	Unlikely to pay that are not past due or past due <= 90 days	Performing	of which past due > 30days <= 90 days	Unlikely to pay that are not past due or past due <= 90 days	Unlikely to pay that are not past due or past due <= 90 days	Unlikely to pay that are not past due or past due <= 90 days	Performing	of which past due > 30days <= 90 days	Unlikely to pay that are not past due or past due <= 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	37,228	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	32,024	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	7,886	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	4,420	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 loans and advances divided by total loans and advances (excluding loans and advances classified as held for sale, cash balances at central banks and other demand deposits) of 5% or above.

2021 EU-wide Transparency Exercise
Information on loans and advances subject to legislative and non-legislative moratoria and public guarantee schemes in accordance with EBA Guidelines
EBA/GL/2020/02
 Caixa Geral de Depósitos, SA

(mln EUR)	As of 31/03/2021														As of 30/06/2021																	
	Gross carrying amount		Accumulated impairment, accumulated negative changes in fair value due to credit risk										Maximum amount of the guarantee that can be considered	Gross carrying amount	Gross carrying amount		Accumulated impairment, accumulated negative changes in fair value due to credit risk										Maximum amount of the guarantee that can be considered	Gross carrying amount				
	Performing	Of which: exposures with forbearance measures	Of which: instruments with significant credit risk since initial recognition but not credit-impaired (Stage 2)	Non-performing		Of which: exposures with forbearance measures	Of which: instruments with significant credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: likely to pay that are not past-due or past-due <= 90 days	Of which: exposures with forbearance measures	Of which: instruments with significant credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: likely to pay that are not past-due or past-due <= 90 days	Public guarantee received in the context of the COVID-19 crisis	Inflows to non-performing exposures	Performing	Of which: exposures with forbearance measures	Of which: instruments with significant credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: likely to pay that are not past-due or past-due <= 90 days	Non-performing		Of which: exposures with forbearance measures	Of which: instruments with significant credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: likely to pay that are not past-due or past-due <= 90 days	Public guarantee received in the context of the COVID-19 crisis	Inflows to non-performing exposures	Performing	Of which: exposures with forbearance measures	Of which: instruments with significant credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: likely to pay that are not past-due or past-due <= 90 days	Public guarantee received in the context of the COVID-19 crisis	Inflows to non-performing exposures		
Loans and advances subject to active EBA-compliant moratoria	5,084	5,432	27	1,427	532	38	160	511	182	1	142	128	10	305	0	73	6,086	5,588	31	1,441	530	15	480	519	180	2	145	329	7	110	0	78
of which: Households	2,609	2,511	1	329	99	0	87	72	22	0	16	30	0	16	0	20	2,551	2,468	0	255	83	0	73	82	18	0	12	44	0	40	0	14
of which: Collateralised by residential immovable property	2,392	2,347	1	271	45	0	36	33	15	0	10	17	0	14	0	20	2,338	2,287	0	233	31	0	23	24	12	0	7	12	0	9	0	13
of which: Non-financial corporations	2,336	2,402	26	1,093	434	38	492	432	164	1	122	278	18	299	0	53	2,641	2,684	29	1,192	447	16	415	483	108	2	128	289	7	276	0	64
of which: Small and Medium-sized Enterprises	2,066	2,334	12	849	272	10	245	306	125	1	86	182	4	166	0	40	2,780	2,484	19	953	276	11	246	316	125	1	182	391	4	176	0	55
of which: Collateralised by commercial immovable property	97	842	7	280	126	14	118	82	31	0	23	51	7	47	0	3	961	836	17	251	125	15	117	81	30	1	22	51	6	47	0	2

(mln EUR)	As of 31/03/2021														As of 30/06/2021																	
	Gross carrying amount		Accumulated impairment, accumulated negative changes in fair value due to credit risk										Maximum amount of the guarantee that can be considered	Gross carrying amount	Gross carrying amount		Accumulated impairment, accumulated negative changes in fair value due to credit risk										Maximum amount of the guarantee that can be considered	Gross carrying amount				
	Performing	Of which: exposures with forbearance measures	Of which: instruments with significant credit risk since initial recognition but not credit-impaired (Stage 2)	Non-performing		Of which: exposures with forbearance measures	Of which: instruments with significant credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: likely to pay that are not past-due or past-due <= 90 days	Of which: exposures with forbearance measures	Of which: instruments with significant credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: likely to pay that are not past-due or past-due <= 90 days	Public guarantee received in the context of the COVID-19 crisis	Inflows to non-performing exposures	Performing	Of which: exposures with forbearance measures	Of which: instruments with significant credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: likely to pay that are not past-due or past-due <= 90 days	Non-performing		Of which: exposures with forbearance measures	Of which: instruments with significant credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: likely to pay that are not past-due or past-due <= 90 days	Public guarantee received in the context of the COVID-19 crisis	Inflows to non-performing exposures	Performing	Of which: exposures with forbearance measures	Of which: instruments with significant credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: likely to pay that are not past-due or past-due <= 90 days	Public guarantee received in the context of the COVID-19 crisis	Inflows to non-performing exposures		
Loans and advances with expired EBA-compliant moratoria	1,882	1,839	42	233	43	1	22	37	18	1	10	19	0	13	0	8	2,095	2,044	44	284	51	0	23	46	28	7	16	18	0	13	0	12
of which: Households	885	843	2	100	22	0	15	14	6	0	4	8	0	6	0	8	854	875	0	112	19	0	12	8	3	0	2	6	0	4	0	8
of which: Collateralised by residential immovable property	787	788	0	85	10	0	14	12	5	0	3	7	0	5	0	7	812	797	0	89	16	0	11	6	2	0	1	0	0	3	0	6
of which: Non-financial corporations	1,002	996	40	133	21	1	7	22	12	1	5	10	0	7	0	0	1,286	1,255	44	195	32	0	9	37	24	7	14	12	0	9	0	4
of which: Small and Medium-sized Enterprises	856	848	30	86	8	1	1	13	11	1	5	3	8	0	0	0	1,004	983	43	133	20	0	4	29	22	7	13	0	0	2	0	4
of which: Collateralised by commercial immovable property	68	622	12	31	4	0	1	6	3	1	2	1	0	0	0	0	642	621	27	10	12	0	3	11	0	6	7	2	0	1	0	2

(mln EUR)	As of 31/03/2021														As of 30/06/2021																	
	Gross carrying amount		Accumulated impairment, accumulated negative changes in fair value due to credit risk										Maximum amount of the guarantee that can be considered	Gross carrying amount	Gross carrying amount		Accumulated impairment, accumulated negative changes in fair value due to credit risk										Maximum amount of the guarantee that can be considered	Gross carrying amount				
	Performing	Of which: exposures with forbearance measures	Of which: instruments with significant credit risk since initial recognition but not credit-impaired (Stage 2)	Non-performing		Of which: exposures with forbearance measures	Of which: instruments with significant credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: likely to pay that are not past-due or past-due <= 90 days	Of which: exposures with forbearance measures	Of which: instruments with significant credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: likely to pay that are not past-due or past-due <= 90 days	Public guarantee received in the context of the COVID-19 crisis	Inflows to non-performing exposures	Performing	Of which: exposures with forbearance measures	Of which: instruments with significant credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: likely to pay that are not past-due or past-due <= 90 days	Non-performing		Of which: exposures with forbearance measures	Of which: instruments with significant credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: likely to pay that are not past-due or past-due <= 90 days	Public guarantee received in the context of the COVID-19 crisis	Inflows to non-performing exposures	Performing	Of which: exposures with forbearance measures	Of which: instruments with significant credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: likely to pay that are not past-due or past-due <= 90 days	Public guarantee received in the context of the COVID-19 crisis	Inflows to non-performing exposures		
Newly originated loans and advances subject to public guarantee schemes	1,454	1,445	4	179	9	0	8	27	24	0	14	3	0	3	1,372	3	1,442	1,387	4	160	5	0	4	24	23	0	11	1	0	1	1,066	1
of which: Households	0	0	0	0	0	0	0	1	1	0	0	0	0	0	0	0	18	18	0	0	0	0	0	0	0	0	0	0	0	0	0	0
of which: Collateralised by residential immovable property	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
of which: Non-financial corporations	1,419	1,410	4	175	9	0	8	27	23	0	14	3	0	3	1,364	3	1,377	1,372	4	158	5	0	4	23	22	0	11	1	0	1	1,049	1
of which: Small and Medium-sized Enterprises	1,287	1,281	0	0	0	0	0	24	22	0	0	2	0	0	0	0	1,256	1,251	0	0	0	0	0	22	21	0	0	0	0	0	0	0
of which: Collateralised by commercial immovable property	187	187	0	0	0	0	0	4	4	0	0	0	0	0	0	0	223	223	0	0	0	0	0	5	5	0	0	0	0	0	0	0