



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

(mln EUR, %)	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	COREP CODE	REGULATION
Available capital (amounts)						
Common Equity Tier 1 (CET1) capital - transitional period	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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		(mln EUR, %)	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	COREP CODE	REGULATION
OWN FUNDS Transitional period	A	OWN FUNDS	8,177	8,748	8,773	8,896	C 01.00 (9101,0101)	Articles 4(118) and 72 of CRR
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	7,048	7,620	7,642	7,756	C 01.00 (9102,0101)	Article 50 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 (9103,0101)	Articles 26(1) points (a) and (3), 27 to 29, 36(1) point (f) and 42 of CRR
	A.1.2	Retained earnings	4,429	4,788	4,817	4,799	C 01.00 (9130,0101)	Articles 26(1) point (c), 26(2) and 36(1) points (a) and (f) of CRR
	A.1.3	Accumulated other comprehensive income	-764	-739	-745	-654	C 01.00 (9180,0101)	Articles 4(150), 26(1) point (d) and 36(1) point (f) of CRR
	A.1.4	Other Reserves	0	0	0	0	C 01.00 (9200,0101)	Articles 4(117) and 26(1) point (a) of CRR
	A.1.5	Funds for general banking risk	0	0	0	0	C 01.00 (9210,0101)	Articles 4(112), 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 (9230,0101)	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	-13	-12	-11	-11	C 01.00 (9250,0101)	Articles 32 to 35 of and 36(1) point (f) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	-187	-127	-135	-141	C 01.00 (9300,0101) + C 01.00 (9340,0101)	Articles 4(113), 36(1) point (b) and 37 of CRR, Articles 4(115), 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 DTLs	-8	-9	-9	-14	C 01.00 (9370,0101)	Articles 36(1) point (c) and 38 of CRR
	A.1.10	(-) IBB shortfall of credit risk adjustments to expected losses	0	0	0	0	C 01.00 (9380,0101)	Articles 36(1) point (d), 40 and 139 of CRR
	A.1.11	(-) Defined benefit pension fund assets	0	0	0	-149	C 01.00 (9390,0101)	Articles 4(109), 36(1) point (a) and 41 of CRR
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	0	0	C 01.00 (9430,0101)	Articles 4(122), 36(1) point (g) and 44 of CRR
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	0	0	0	0	C 01.00 (9440,0101)	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 (9450,0101) + C 01.00 (9460,0101) + C 01.00 (9470,0101) + C 01.00 (9472,0101)	Articles 4(16), 36(1) point (h) (i) and 89 to 91 of CRR, Articles 36(1) point (h) (i), 243(1) point (b), 244(1) point (b) and 258 of CRR, Articles 36(1) point (b) (ii) and 270(2) of CRR, Articles 36(1) point (b) (iii) and 133(b) of CRR and Articles 36(1) point (b) (iv) and 135(c) of CRR
	A.1.14.1	Of which: from securitisation positions (-)	0	0	0	0	C 01.00 (9460,0101)	Articles 36(1) point (h) (i), 243(1) point (b), 244(1) point (b) and 258 of CRR
	A.1.15	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment	0	0	0	0	C 01.00 (9480,0101)	Articles 4(27), 36(1) point (b), 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 (9490,0101)	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 (9500,0101)	Articles 4(27), 36(1) point (b), 43, 45, 47, 48(1) point (b), 48(1) to (3) and 79 of CRR
	A.1.18	(-) Amount exceeding the 17.65% threshold	-101	0	0	0	C 01.00 (9510,0101)	Article 48 of CRR
	A.1.18A	(-) Insufficient coverage for non-performing exposures				-1	C 01.00 (9510,0101)	Article 36(1) point (m) and Article 47c of CRR
	A.1.18B	(-) Minimum value commitment shortfalls				0	C 01.00 (9510,0101)	Article 36(1) point (n) and Article 133(2) of CRR
	A.1.18C	(-) Other foreseeable tax charges				0	C 01.00 (9510,0101)	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 (9540,0101)	Article 3 CRR
	A.1.20	CET1 capital elements or deductions - other	-175	-175	-175	-178	C 01.00 (9570,0101)	-
	A.1.21	Transitional adjustments	0	0	0	0	GAZ (1.1.1.6 + 1.1.1.8 + 1.1.1.26)	-
	A.1.21.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	0	0	C 01.00 (9220,0101)	Articles 483(1) to (3), and 484 to 487 of CRR
	A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	0	0	0	0	C 01.00 (9240,0101)	Articles 479 and 480 of CRR
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	0	0	0	0	C 01.00 (9250,0101)	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 (9370,0101)	Article 61 of CRR
	A.2.1	Additional Tier 1 Capital instruments	505	504	505	505	C 01.00 (9540,0101) + C 01.00 (9470,0101)	
	A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	0	0	C 01.00 (9700,0101)	
	A.2.3	Other Additional Tier 1 Capital components and deductions	0	0	0	0	C 01.00 (9680,0101) + C 01.00 (9700,0101) + C 01.00 (9701,0101) + C 01.00 (9740,0101) + C 01.00 (9740,0101) + C 01.00 (9740,0101)	
	A.2.4	Additional Tier 1 transitional adjustments	0	0	0	0	C 01.00 (9680,0101) + C 01.00 (9680,0101) + C 01.00 (9700,0101)	
	A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	7,553	8,124	8,147	8,261	C 01.00 (9101,0101)	Article 25 of CRR
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	625	624	627	634	C 01.00 (9750,0101)	Article 71 of CRR
	A.4.1	Tier 2 Capital instruments	625	624	627	634	C 01.00 (9760,0101) + C 01.00 (9680,0101)	
	A.4.2	Other Tier 2 Capital components and deductions	0	0	0	0	C 01.00 (9610,0101) + C 01.00 (9620,0101) + C 01.00 (9630,0101) + C 01.00 (9640,0101) + C 01.00 (9650,0101) + C 01.00 (9670,0101) + C 01.00 (9670,0101) + C 01.00 (9670,0101)	
	A.4.3	Tier 2 transitional adjustments	0	0	0	0	C 01.00 (9880,0101) + C 01.00 (9900,0101) + C 01.00 (9960,0101)	
OWN FUNDS REQUIREMENTS	B	TOTAL RISK EXPOSURE AMOUNT	43,030	41,819	42,997	42,959	C 02.00 (9101,0101)	Articles 92(1), 95, 96 and 98 of CRR
	B.1	Of which: Transitional adjustments included	0	0	0	0	C 05.01 (9101,0101)	
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 (1)	-
	C.3	TOTAL CAPITAL RATIO (transitional period)	19.00%	20.92%	20.40%	20.71%	CA3 (1)	-
CET1 Capital Fully loaded	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	7,048	7,620	7,642	7,756	1.A.3+A.1.13+A.1.21+MIN(A.3+A.1.13+A.2.3+A.2.4+MIN(A.4+A.1.21+A.2.3+A.2.4))	-
CET1 RATIO (%) Fully loaded ⁽¹⁾	E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	16.38%	18.22%	17.77%	18.06%	(D.1)/(B*0.1)	-
Memo Items	F	Adjustments to CET1 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (9440,0101)	
	F	Adjustments to AT1 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (9440,0101)	
	F	Adjustments to T2 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (9440,0101)	
	F	Adjustments included in RWAs due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (9440,0101)	

(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

(mln 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 (R640, c010)
Settlement risk	0	0	0	0	C 02.00 (R490, c010)
Securitisation exposures in the banking book (after the cap)	4	4	3	3	C 02.00 (R470, c010)
Position, foreign exchange and commodities risks (Market risk)	1,665	1,415	1,591	1,461	C 02.00 (R520, c010)
Of which the standardised approach	1,665	1,415	1,591	1,461	C 02.00 (R530, c010)
Of which IMA	0	0	0	0	C 02.00 (R580, c010)
Of which securitisations and resecuritisations in the trading book	0	0	0	0	C 19.00_010_601*12.5+C 20.00_010_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

	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021
(m€ EUR)				
Interest income	1,167	1,521	343	709
Of which debt securities income	180	234	53	118
Of which loans and advances income	782	1,030	235	483
Interest expenses	369	465	102	217
Of which deposits expenses	126	157	39	89
Of which debt securities issued expenses	43	56	13	26
(Expenses on share capital repayable on demand)	0	0	0	0
Dividend income	1	1	0	1
Net Fee and commission income	377	511	128	274
Gains or (-) losses on derecognition of financial assets and liabilities not measured at fair value through profit or loss, and of non financial assets, net	19	23	3	3
Gains or (-) losses on financial assets and liabilities held for trading, net	17	-35	84	48
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	-5	-2	27	88
Gains or (-) losses from hedge accounting, net	-4	-3	0	-4
Exchange differences (gain or (-) loss), net	43	95	-68	-18
Net other operating income /(expenses)	89	108	22	46
TOTAL OPERATING INCOME, NET	1,334	1,755	437	931
(Administrative expenses)	568	760	214	265
(Cash contributions to resolution funds and deposit guarantee schemes)	30	30	30	30
(Depreciation)	70	98	23	50
Modification gains or (-) losses, net	0	0	0	0
(Provisions or (-) reversal of provisions)	-69	-49	-50	39
(Payment commitments to resolution funds and deposit guarantee schemes)	0	0	0	0
(Commitments and guarantees given)	24	38	-14	0
(Other provisions)	-93	-87	-36	40
Of which pending legal issues and tax litigation ¹	0	-1	0	0
Of which restructuring 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 year² 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

(mín EUR)	As of 30/09/2020				As of 31/12/2020				As of 31/03/2021				As of 30/06/2021				References
ASSETS:	Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			
		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3	
Cash, cash balances at central banks and other demand deposits	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)(i); 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 1.2.2; Annex V Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	0				0				0				0				IAS 39.89A(a); IFRS 9.6.5.8
Other assets ¹	5,046				4,908				5,207				5,202				
TOTAL ASSETS	90,243				91,284				96,168				100,932				IAS 1.9(a), IG 6

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

(mín EUR)		As of 30/09/2020									As of 31/12/2020									As of 31/03/2021									As of 30/06/2021									References
Breakdown of financial assets by instrument and by counterparty sector ¹		Gross carrying amount			Accumulated impairment						Gross carrying amount			Accumulated impairment						Gross carrying amount			Accumulated impairment						Gross carrying amount ⁽²⁾			Accumulated impairment ⁽²⁾						
		Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets													
Financial assets at fair value through other comprehensive income	Debt securities	6,478	2	0	-1	0	0	0	6,795	6	0	-1	0	0	0	7,001	6	0	-1	0	0	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	0	0	0	Annex V.Part 1.32, 44(a)										
Financial assets at amortised cost	Debt securities	16,175	45	147	-32	-2	-86	16,064	51	118	-49	-3	-62	17,194	51	117	-51	-4	-61	17,636	29	1	-48	-3	-1	Annex V.Part 1.31, 44(b)												
	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												
		VaR (Memorandum item)		STRESSED VaR (Memorandum item)			INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP				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	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					
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									
Of which: General risk		478	349	0	0	0	0						0	0	0	0									
Of which: Specific risk		12	17	0	0	0	0						0	0	0	0									
Equities		5	3	0	0	0	0						0	0	0	0									
Of which: General risk		2	2	0	0	0	0						0	0	0	0									
Of which: Specific risk		2	2	0	0	0	0						0	0	0	0									
Foreign exchange risk		1,169	1,046	0	0	0	0						0	0	0	0									
Commodities risk		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			
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									
Of which: General risk		350	295	0	0	0	0						0	0	0	0									
Of which: Specific risk		35	50	0	0	0	0						0	0	0	0									
Equities		29	29	0	0	0	0						0	0	0	0									
Of which: General risk		13	12	0	0	0	0						0	0	0	0									
Of which: Specific risk		15	17	0	0	0	0						0	0	0	0									
Foreign exchange risk		1,178	1,086	0	0	0	0						0	0	0	0									
Commodities risk		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			

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 OVI 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
Consolidated data	(m EUR, %)							
	Central governments or central banks	28,589	29,267	4,392	31,939	32,469	4,684	
	Regional governments or local authorities	1,947	1,176	278	1,654	1,257	293	
	Public sector entities	1,362	1,872	433	1,218	2,019	354	
	Multilateral Development Banks	0	0	0	0	368	0	
	International Organisations	184	383	0	184	384	0	
	Institutions	4,402	4,266	1,107	4,055	3,863	1,015	
	Corporates	114,425	12,516	12,294	118,989	11,998	11,527	
	of which: SME	6,712	4,794	4,332	7,363	4,877	4,583	
	Retail	10,774	5,262	2,465	10,470	4,912	2,392	
	Secured by mortgages on immovable property	5,295	3,055	1,789	5,379	2,779	1,388	
	Exposures in default	26,992	26,694	9,401	27,189	26,785	9,425	
	Items associated with particularly high risk	2,188	2,065	78	2,353	2,261	896	
	Exposures in default	2,585	870	944	2,432	836	915	1,423
	Exposures in default	2,247	1,613	2,420	2,575	2,789	2,684	
	Covered bonds	44	44	7	44	44	7	
	Claims on institutions and corporates with a < 1T credit assessment	809	696	696	427	427	0	
	Collective investments undertakings (CIU)	699	699	1,296	884	785	1,463	
	Equity	1,655	1,270	627	1,885	1,478	695	
	Other exposures							
	Standardised Total ⁴	161,283	86,719	37,459	163,922	86,213	36,873	3,094

⁽¹⁾ Original exposure, unless 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, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e., substitution effects).⁽³⁾ 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
PORTUGAL	(m EUR, %)							
	Central governments or central banks	14,501	15,243	2,259	17,424	18,142	2,349	
	Regional governments or local authorities	1,501	1,135	226	1,599	1,205	241	
	Public sector entities	841	1,628	351	839	1,720	344	
	Multilateral Development Banks	0	0	0	0	0	0	
	International Organisations	0	0	0	0	0	0	
	Institutions	818	789	192	780	711	183	
	Corporates	15,082	9,520	9,042	14,766	8,764	8,296	
	of which: SME	4,815	3,121	2,646	4,819	2,978	2,517	
	Retail	3,337	3,338	2,141	3,057	3,057	1,602	
	Secured by mortgages on immovable property	4,075	2,654	1,177	4,104	1,793	1,027	
	Exposures in default	22,970	22,765	7,946	22,798	22,146	7,971	
	Items associated with particularly high risk	2,901	1,777	595	1,882	1,762	592	
	Exposures in default	2,106	621	668	1,987	611	668	1,209
	Exposures in default	1,474	984	1,474	1,304	1,161	1,241	
	Covered bonds	35	35	6	35	35	6	
	Claims on institutions and corporates with a < 1T credit assessment	0	0	0	0	0	0	
	Collective investments undertakings (CIU)	789	676	676	410	410	410	
	Equity	536	626	1,212	814	714	1,413	
	Other exposures	1,146	671	410	1,118	634	336	
	Standardised Total ⁴				2,473			2,767

⁽¹⁾ Original exposure, unless 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, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e., substitution effects).⁽³⁾ 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
MACAO	(m EUR, %)							
	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	125	125	25	72	72	21	
	Corporates	1,422	773	773	1,469	824	824	
	of which: SME	380	294	278	935	616	616	
	Retail	1,422	296	217	604	300	229	
	Secured by mortgages on immovable property	54	35	17	50	27	11	
	Exposures in default	1,837	1,835	693	1,738	1,738	664	
	Exposures in default	91	90	36	295	295	145	
	Exposures in default	53	26	28	47	28	31	18
	Exposures in default	0	0	0	0	0	0	
	Covered bonds	0	0	0	0	0	0	
	Claims on institutions and corporates with a < 1T 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							
	Standardised Total ⁴	274	274	41	220	220	41	24

⁽¹⁾ Original exposure, unless 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, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e., substitution effects).⁽³⁾ 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
SPAIN	(m EUR, %)							
	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	467	441	104	
	Corporates	200	169	169	161	126	126	
	of which: SME	121	115	111	97	85	79	
	Retail	17	13	8	18	14	8	
	Secured by mortgages on immovable property	14	12	7	11	9	7	
	Exposures in default	55	55	20	57	56	20	
	Exposures in default	6	6	3	7	6	3	
	Exposures in default	36	14	14	35	14	21	
	Exposures in default	0	0	0	0	0	0	
	Covered bonds	0	0	0	0	0	0	
	Claims on institutions and corporates with a < 1T 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			28				31

⁽¹⁾ Original exposure, unless 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, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e., substitution effects).⁽³⁾ 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
FRANCE	(m EUR, %)							
	Central governments or central banks	712	712	1	728	801	1	
	Regional governments or local authorities	0	0	0	0	0	0	
	Public sector entities	289	289	203	293	293	203	
	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	675	601	601	642	427	427	
	of which: SME	564	504	504	556	485	485	
	Retail	1,258	1,089	679	1,279	1,056	660	
	Secured by mortgages on immovable property	879	773	440	908	741	424	
	Exposures in default	909	896	312	951	936	326	
	Exposures in default	58	51	18	58	57	17	
	Exposures in default	84	51	51	75	46	58	24
	Exposures in default	377	339	599	381	344	516	
	Covered bonds	0	0	0	0	0	0	
	Claims on institutions and corporates with a < 1T 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	41	
	Standardised Total ⁴			64				64

⁽¹⁾ Original exposure, unless 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, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e., substitution effects).⁽³⁾ 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
ITALY	(m EUR, %)								
	Central governments or central banks	1,226	1,226	0		1,586	1,586	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	37	37	33		21	21	18	
	Corporates	8	8	7		8	8	8	
	of which: SME	8	8	7		8	8	8	
	Retail	1	0	0		1	1	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	5	5	2		5	4	2	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Other exposures	0	0	0		0	0	0	
	Standardised Total ⁴	0	0	0	0	0	0	0	0

⁽¹⁾ Original exposure, unless 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 (RVA) 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
MOZAMBIQUE	(m EUR, %)								
	Central governments or central banks	1,244	1,260	1,199		1,260	1,260	1,411	
	Regional governments or local authorities	18	17	25		15	15	22	
	Public sector entities	172	55	83		86	7	10	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	3	3	3		3	3	2	
	Corporates	435	286	427		413	268	400	
	of which: SME	280	260	365		260	240	389	
	Retail	130	270	196		125	260	183	
	of which: SME	102	69	39		102	64	37	
	Secured by mortgages on immovable property	102	98	38		96	93	36	
	of which: SME	60	57	24		54	54	22	
	Exposures in default	112	53	64	13	112	49	14	14
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	2	2	2		2	2	2	
	Other exposures	205	203	107		225	215	107	
	Standardised Total ⁴	0	0	0	22	0	0	0	103

⁽¹⁾ Original exposure, unless 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 (RVA) 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
CAPE VERDE	(m EUR, %)								
	Central governments or central banks	827	465	446		827	450	450	
	Regional governments or local authorities	28	27	27		30	29	29	
	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	2	2	2		2	2	2	
	Corporates	95	86	94		98	83	94	
	of which: SME	46	43	50		56	49	59	
	Retail	168	132	184		172	137	186	
	of which: SME	129	83	48		130	85	49	
	Secured by mortgages on immovable property	151	149	52		155	93	36	
	of which: SME	28	26	28	15	25	22	18	13
	Exposures in default	46	26	28		41	27	23	
	Items associated with particularly high risk	29	26	30		26	26	26	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	7	7	7		7	7	7	
	Other exposures	75	73	16		77	69	63	
	Standardised Total ⁴	0	0	0	34	0	0	0	37

⁽¹⁾ Original exposure, unless 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 (RVA) 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
ANGOLA	(m EUR, %)								
	Central governments or central banks	546	363	479		579	373	546	
	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	130	103	133		189	170	236	
	of which: SME	92	92	122		178	160	226	
	Retail	66	26	26		62	45	56	
	of which: SME	46	27	36		62	33	19	
	Secured by mortgages on immovable property	47	0	17		46	0	17	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	39	37	45	2	34	22	30	11
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Other exposures	11	11	2		42	42	33	
	Standardised Total ⁴	0	0	0	18	0	0	0	23

⁽¹⁾ Original exposure, unless 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 (RVA) 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
LUXEMBOURG	(m EUR, %)								
	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	184	283	0		184	384	0	
	Institutions	108	108	31		154	154	67	
	Corporates	55	54	54		55	51	50	
	of which: SME	7	6	6		5	5	5	
	Retail	8	8	8		9	7	7	
	of which: SME	1	0	0		1	1	1	
	Secured by mortgages on immovable property	54	54	39		59	59	20	
	of which: SME	0	0	0		1	1	1	
	Exposures in default	254	254	383	4	247	247	333	4
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	1	1	1		1	1	1	
	Equity	2	2	2		6	6	6	
	Other exposures	0	0	0		0	0	0	
	Standardised Total ⁴	0	0	0	5	0	0	0	5

⁽¹⁾ Original exposure, unless 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 (RVA) 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
Country of Counterpart 10	(m EUR, %)								
	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Other exposures	0	0	0		0	0	0	
	Standardised Total ⁴	0	0	0	0	0	0	0	0

⁽¹⁾ Original exposure, unless 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 (RVA) 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 ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
Consolidated data	Central governments or central banks	37,559	38,088	5,078		42,234	42,673	5,126	
	Regional governments or local authorities	1,499	1,258	294		1,696	1,233	289	
	Public sector entities	1,178	1,962	357		1,408	2,362	461	
	Multilateral Development Banks	0	374	0		0	592	0	
	International Organisations	181	181	0		181	181	0	
	Institutions	4,087	3,859	1,110		3,467	3,338	1,042	
	Corporates	10,719	12,328	11,984		10,066	12,615	12,387	
	of which: SME	6,889	4,835	4,393		7,413	5,191	4,775	
	Retail	16,134	18,099	3,227		18,838	20,449	2,286	
	of which: SME	5,395	2,809	1,888		5,652	2,822	1,615	
	Secured by mortgages on immovable property	27,420	26,943	9,462		27,740	27,307	9,389	
	of which: SME	2,185	2,331	694		2,181	2,603	689	
	Exposures in default	2,392	793	871	1,438	2,382	759	837	1,465
	Items associated with particularly high risk	2,577	1,773	2,660		1,964	1,059	1,588	
	Covered bonds	44	44	7		44	44	7	
	Claims on institutions and corporates with a 4Y credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	551	462	462		1,578	1,278	1,381	
	Equity	775	774	1,474		786	786	1,489	
	Other exposures	1,728	1,381	881		1,751	1,387	773	
	Standardised Total ⁴	110,065	95,511	37,877	3,178	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) 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 ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
PORTUGAL	Central governments or central banks	21,394	23,288	2,213		26,033	27,850	2,157	
	Regional governments or local authorities	1,495	1,204	281		1,646	1,179	236	
	Public sector entities	794	1,605	346		1,024	1,974	434	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	871	54	28		746	693	238	
	Corporates	15,276	9,909	8,801		15,363	9,002	8,400	
	of which: SME	4,918	3,093	2,682		5,149	3,145	2,838	
	Retail	7,462	3,165	2,054		8,138	3,118	2,035	
	of which: SME	4,087	1,818	1,041		4,162	1,838	1,047	
	Secured by mortgages on immovable property	23,311	22,867	7,993		23,563	23,163	8,097	
	of which: SME	1,883	1,741	582		1,878	1,736	575	
	Exposures in default	1,894	545	591	1,193	1,889	507	549	1,231
	Items associated with particularly high risk	23,311	1,943	1,179		1,388	713	1,070	
	Covered bonds	35	35	6		35	35	6	
	Claims on institutions and corporates with a 5Y credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	533	434	434		1,107	945	1,047	
	Equity	788	787	1,482		786	786	1,489	
	Other exposures	1,052	741	407		1,059	710	408	
	Standardised Total ⁴				2,761				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 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 ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(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	863	863	
	of which: SME	419	346	332		387	330	308	
	Retail	613	203	215		680	285	289	
	of which: SME	46	26	15		48	21	14	
	Secured by mortgages on immovable property	1,785	1,762	560		1,777	1,775	607	
	of which: SME	101	100	43		46	47	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 5Y credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	2	2	2		9	9	9	
	Other exposures	73	70	43		246	246	43	
	Standardised Total ⁴				28				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 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 ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
SPAIN	Central governments or central banks	4,566	4,566	0		4,490	4,490	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	251	224	65		331	331	98	
	Corporates	173	137	122		154	125	119	
	of which: SME	81	65	72		95	86	79	
	Retail	38	12	7		12	12	7	
	of which: SME	11	11	6		12	11	6	
	Secured by mortgages on immovable property	56	56	20		55	55	19	
	of which: SME	4	4	2		4	4	2	
	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 5Y 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				24				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 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 ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(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	298	298	0		298	380	36	
	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		536	478	374	
	Retail	1,268	1,053	658		1,257	1,038	644	
	of which: SME	924	753	451		930	750	420	
	Secured by mortgages on immovable property	980	964	335		1,008	993	346	
	of which: SME	57	56	17		56	55	17	
	Exposures in default	81	48	56	31	92	54	64	36
	Items associated with particularly high risk	389	333	499		342	311	467	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a 5Y 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	77	77	93		74	74	57	
	Standardised Total ⁴				64				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 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 ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
ITALY	(only EUR - %)	4,413	4,413	0		4,793	4,793	0	
	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	68	68	16		59	59	14	
	Corporates	8	8	8		8	8	8	
	of which: SME	8	8	8		8	8	8	
	Retail	2	1	1		2	1	1	
	of which: SME	2	1	1		2	1	1	
	Secured by mortgages on immovable property	4	4	2		5	4	2	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Other exposures	0	0	0		0	0	0	
	Standardised Total 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 (e.g. substitution effects).

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

		Standardised Approach							
		As of 31/03/2021				As of 30/06/2021			
		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
MOZAMBIQUE	(only EUR - %)	1,524	1,228	1,715		1,829	1,222	1,819	
	Central governments or central banks	18	18	24		18	17	25	
	Regional governments or local authorities	85	7	10		86	7	11	
	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	4	3	8		86	85	29	
	Corporates	486	309	461		523	395	531	
	of which: SME	329	272	407		378	317	474	
	Retail	309	205	299		411	326	471	
	of which: SME	113	68	39		119	73	42	
	Secured by mortgages on immovable property	185	89	111		111	107	46	
	of which: SME	64	59	24		73	67	26	
	Exposures in default	143	74	80	65	149	80	80	67
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	3	3	3		3	3	3	
	Other exposures	234	219	118		239	221	114	
	Standardised Total ⁴				124				142

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

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

		Standardised Approach							
		As of 31/03/2021				As of 30/06/2021			
		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
CAPE VERDE	(only EUR - %)	829	462	462		826	459	459	
	Central governments or central banks	29	29	29		29	28	28	
	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	94	82	95		90	78	91	
	of which: SME	57	53	66		53	49	62	
	Retail	181	127	178		178	141	91	
	of which: SME	113	88	50		111	85	49	
	Secured by mortgages on immovable property	125	123	54		164	161	57	
	of which: SME	15	14	4		18	14	4	
	Exposures in default	45	24	25	15	37	20	20	16
	Items associated with particularly high risk	13	8	12		29	17	17	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	5	5	5		5	5	5	
	Other exposures	77	69	57		85	75	59	
	Standardised Total ⁴				30				36

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

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

		Standardised Approach							
		As of 31/03/2021				As of 30/06/2021			
		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
ANGOLA	(only EUR - %)	652	454	681		651	454	680	
	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	142	124	187		269	213	325	
	Corporates	130	114	157		212	196	286	
	of which: SME	86	80	103		160	146	214	
	Retail	73	36	20		51	33	19	
	of which: SME	50	17	10		50	18	18	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	37	23	31	13	34	22	29	11
	Exposures in default	0	0	0		0	0	0	
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Other exposures	25	22	14		24	22	14	
	Standardised Total ⁴				39				41

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

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

		Standardised Approach							
		As of 31/03/2021				As of 30/06/2021			
		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
LUXEMBOURG	(only EUR - %)	0	0	0		0	0	0	
	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	274	0		0	562	0	
	International Organisations	181	181	181		181	181	181	
	Institutions	75	60	39		60	60	48	
	Corporates	60	60	59		60	60	60	
	of which: SME	4	4	4		5	5	5	
	Retail	39	7	3		19	7	7	
	of which: SME	1	1	0		1	0	0	
	Secured by mortgages on immovable property	60	59	21		60	59	21	
	of which: SME	1	1	0		0	0	0	
	Exposures in default	10	5	5	4	11	7	7	4
	Items associated with particularly high risk	247	247	271		247	247	271	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	1	1	1		464	320	331	
	Equity	6	6	6		10	10	10	
	Other exposures	0	0	0		0	0	0	
	Standardised Total ⁴				8				146

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

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

		Standardised Approach							
		As of 31/03/2021				As of 30/06/2021			
		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
Country of Counterpart 10	(only EUR - %)	0	0	0		0	0	0	
	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Other exposures	0	0	0		0	0	0	
	Standardised Total 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 (e.g. substitution effects).

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

2021 EU-wide Transparency Exercise

Credit Risk - IRB Approach

Caixa Geral de Depósitos, SA

		IRB Approach									
		As of 30/09/2020					As of 31/12/2020				
	(mln EUR, %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	
		Of which: defaulted		Of which: defaulted			Of which: defaulted		Of which: defaulted		
Consolidated data	Central banks and central governments	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0
	Corporates	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
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail	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
	Retail - Secured on real estate property - Of Which: SME	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
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	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
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets			0					0		
	IRB Total ²			0					0		

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

⁽²⁾ IRB Total does not include the 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				
	(mln EUR, %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	
		Of which: defaulted		Of which: defaulted			Of which: defaulted		Of which: defaulted		
Consolidated data	Central banks and central governments	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0
	Corporates	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
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail	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
	Retail - Secured on real estate property - Of Which: SME	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
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	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
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets			0					0		
	IRB Total ²			0					0		

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

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

[illegible]

(min EUR)

(min EUR)

(min EUR)

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

Caixa Geral de Depósitos, SA

As of 31/12/2020

		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)	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		Off-balance sheet exposures		
								Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
(mln EUR)														
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Japan													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	U.S.	0 0 0 0 1 30 28	0 0 0 0 0 30 28	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 1 30 28	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	China	0 0 0 0 0 38 39	0 0 0 0 0 38 39	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 38 39	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 1
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Switzerland													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Other advanced economies non EEA													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Other Central and eastern Europe countries non EEA													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Middle East													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Latin America and the Caribbean	4 0 20 39 0 0 0	4 0 20 39 0 0 0	4 0 0 1 0 0 0	0 0 0 0 0 0 0	0 0 20 38 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0
		64	64	6	0	59	0	0	0	0	0	0	0	0

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

Caixa Geral de Depósitos, SA

(mln EUR)		As of 31/12/2020													
		Direct exposures												Risk weighted exposure amount	
		On balance sheet						Derivatives				Off balance sheet			
		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		Off-balance sheet exposures			
Carrying amount	Notional amount							Carrying amount	Notional amount	Nominal	Provisions				
Residual Maturity	Country / Region														
[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	0	21	0		
Total		2,082	2,082	0	0	53	2,028	0	0	0	0	22	0	1,116	
[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	0		
Total		616	616	0	0	0	616	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 counterparts with full or partial government guarantees

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

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

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

Regions:

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

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

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

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

Africa: Algeria, Egypt, Morocco, South Africa, Angola, Benin, Botswana, Burkina Faso, Burundi, Cameroon, Cape Verde, Central African Republic, Chad, Comoros, Congo, 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.

[illegible]

[illegible]

(min EUR)

[illegible]

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

Caixa Geral de Depósitos, SA

(mln EUR)		As of 30/06/2021													Risk weighted exposure amount
		Direct exposures													
		On balance sheet						Derivatives				Off balance sheet			
		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		Off-balance sheet exposures			
Carrying amount	Notional amount							Carrying amount	Notional amount	Nominal	Provisions				
Residual Maturity	Country / Region														
[0 - 3M]	Africa	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		928	928	0	0	0	928	0	0	0	0	21	0		
Total		2,372	2,372	0	0	83	2,289	0	0	0	0	22	0	1,639	
[0 - 3M]	Others	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 counterpart 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 counterpart (other than sovereign) on sovereign credit risk (i.e. CDS, financial guarantees) booked in all the accounting portfolio (on-off balance sheet). Irrespective of the denomination and or accounting classification of the positions

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

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

Regions:

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

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

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

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

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

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

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

2021 EU-wide Transparency Exercise

Performing and non-performing exposures

Caixa Geral de Depósitos, SA

	As of 30/09/2020										As of 31/12/2020									
	Gross carrying amount					Accumulated impairment, accumulated changes in fair value due to credit risk and provisions ¹					Gross carrying amount					Accumulated impairment, accumulated changes in fair value due to credit risk and provisions ¹				
	Of which performing but past due >30 days and <=90 days	Of which non-performing ¹			On performing exposures ²	On non-performing exposures ²			Collaterals and financial guarantees received on non-performing exposures		Of which performing but past due >30 days and <=90 days	Of which non-performing ¹			On performing exposures ²	On non-performing exposures ²			Collaterals and financial guarantees received on non-performing exposures	
		Of which: defaulted	Of which Stage 3			Of which Stage 3						Of which: defaulted	Of which Stage 3			Of which Stage 3				
(mln EUR)																				
Cash balances at central banks and other demand deposits	7,337	0	0	0	0	0	0	0	0	0	10,439	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	22,848	0	147	147	147	36	86	86	0	0	23,035	0	118	118	54	62	62	0	0	0
Central banks	16	0	0	0	0	0	0	0	0	0	16	0	0	0	0	0	0	0	0	0
General governments	17,299	0	0	0	0	8	0	0	0	0	17,747	0	0	0	0	20	0	0	0	0
Credit institutions	927	0	0	0	0	0	0	0	0	0	867	0	0	0	0	0	0	0	0	0
Other financial corporations	77	0	0	0	0	0	0	0	0	0	116	0	0	0	0	1	0	0	0	0
Non-financial corporations	4,529	0	147	147	147	27	86	86	0	0	4,289	0	118	118	33	62	62	0	0	0
Loans and advances (including at amortised cost and fair value)	49,995	411	2,429	2,387	2,375	670	1,517	1,479	742	0	49,424	406	2,307	2,266	2,254	783	1,454	1,417	667	0
Central banks	949	0	0	0	0	0	0	0	0	0	1,135	0	0	0	0	2	0	0	0	0
General governments	2,606	21	9	9	9	5	3	3	6	0	2,496	38	9	9	9	10	3	3	5	0
Credit institutions	2,799	0	0	0	0	2	0	0	0	0	2,387	0	0	0	0	1	0	0	0	0
Other financial corporations	192	0	2	2	2	7	2	2	0	0	185	0	2	2	2	14	2	2	0	0
Non-financial corporations	15,041	303	1,615	1,578	1,565	450	1,061	1,024	440	0	14,669	284	1,534	1,498	1,485	577	1,019	983	382	0
of which: small and medium-sized enterprises at amortised cost	9,533	108	1,112	1,109	1,111	302	707	707	335	0	9,731	122	1,042	1,037	1,038	401	679	678	292	0
of which: Loans collateralised by commercial immovable property at amortised cost	4,782	10	624	614	622	116	378	377	250	0	4,730	15	625	618	624	142	343	343	267	0
Households	28,408	87	803	797	799	208	452	451	296	0	28,551	84	761	756	757	179	430	428	280	0
of which: Loans collateralised by residential immovable property at amortised cost	26,072	73	465	464	465	177	200	200	262	0	26,119	64	429	426	427	145	178	177	247	0
of which: Credit for consumption at amortised cost	1,245	9	55	55	55	16	31	31	16	0	1,304	14	58	58	58	18	32	32	18	0
DEBT INSTRUMENTS other than HFT	80,181	411	2,576	2,534	2,522	706	1,604	1,565	742	0	82,898	406	2,425	2,384	2,372	837	1,516	1,478	667	0
OFF-BALANCE SHEET EXPOSURES	13,528		445	445	445	41	182	182	0	0	13,642		408	381		60	175	172		1

⁽¹⁾ For the definition of non-performing exposures please refer to COMMISSION IMPLEMENTING REGULATION (EU) 2015/227 of 9 January 2015, ANNEX V, Part 2-Template related instructions, subtable 29⁽²⁾ Institutions report here collective allowances for incurred but not reported losses (instruments at amortised cost) and changes in fair value of performing exposures due to credit risk and provisions (instruments at fair value other than HFT)⁽³⁾ Institutions report here specific allowances for financial assets, individually and collectively estimated (instruments at amortised cost) and changes in fair value of NPE due to credit risk and provisions (instruments at fair value other than HFT)⁽⁴⁾ For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 9 and 10 of Regulation (EU) No 680/2014 - ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item ("Accumulated impairment, accumulated changes in fair value due to credit risk and provisions") is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.⁽⁵⁾ From June 2021, the gross carrying amount of assets and accumulated impairments that are purchased or originated as credit-impaired at initial recognition are not included in the impairment stages, as it was the case in previous periods.

2021 EU-wide Transparency Exercise

Performing and non-performing exposures

Caixa Geral de Depósitos, SA

	As of 31/03/2021										As of 30/06/2021									
	Gross carrying amount					Accumulated impairment, accumulated changes in fair value due to credit risk and provisions ¹					Gross carrying amount ⁵					Accumulated impairment, accumulated changes in fair value due to credit risk and provisions ^{1,5}				
	Of which performing but past due >30 days and <=90 days	Of which non-performing ¹			On performing exposures ²	On non-performing exposures ³			Collaterals and financial guarantees received on non-performing exposures		Of which performing but past due >30 days and <=90 days	Of which non-performing ¹			On performing exposures ²	On non-performing exposures ³			Collaterals and financial guarantees received on non-performing exposures	
		Of which: defaulted	Of which Stage 3			Of which Stage 3						Of which: defaulted	Of which Stage 3			Of which Stage 3				
(mln EUR)																				
Cash balances at central banks and other demand deposits	14,744	0	0	0	0	0	0	0	0	0	16,647	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	24,369	0	117	117	57	61	61	0	0	24,878	0	118	118	1	52	61	1	0	0	0
Central banks	17	0	0	0	0	0	0	0	0	21	0	0	0	0	0	0	0	0	0	0
General governments	18,842	0	0	0	0	24	0	0	0	19,788	0	0	0	0	26	0	0	0	0	0
Credit institutions	830	0	0	0	0	0	0	0	0	913	0	0	0	0	0	0	0	0	0	0
Other financial corporations	182	0	0	0	0	1	0	0	0	130	0	0	0	0	1	0	0	0	0	0
Non-financial corporations	4,498	0	117	117	31	61	61	0	0	4,025	0	118	118	1	25	61	1	0	0	0
Loans and advances (including at amortised cost and fair value)	49,958	226	2,298	2,260	2,249	857	1,461	1,425	692	50,869	182	2,257	2,220	2,130	812	1,500	1,417	608		
Central banks	1,105	0	0	0	0	2	0	0	0	975	0	0	0	0	0	0	0	0	0	0
General governments	2,523	10	8	8	8	11	3	3	5	2,579	13	7	6	7	10	1	1	5		
Credit institutions	2,281	0	0	0	0	2	0	0	0	2,248	0	0	0	0	2	0	0	0	0	0
Other financial corporations	244	0	2	2	2	12	2	2	0	245	0	3	3	3	14	2	2	0		
Non-financial corporations	14,965	131	1,551	1,517	1,504	596	1,033	998	422	15,643	99	1,556	1,522	1,434	602	1,045	964	404		
of which: small and medium-sized enterprises at amortised cost	10,413	122	1,111	1,110	1,111	427	736	736	313	10,405	77	1,051	1,049	1,028	422	708	693	276		
of which: Loans collateralised by commercial immovable property at amortised cost	4,259	11	522	515	522	129	323	323	197	4,209	13	513	506	502	120	332	326	177		
Households	28,840	84	736	733	735	234	424	423	265	29,179	70	692	689	687	183	453	450	198		
of which: Loans collateralised by residential immovable property at amortised cost	26,401	63	406	405	406	194	169	169	234	26,677	49	367	366	366	143	195	195	169		
of which: Credit for consumption at amortised cost	1,256	14	55	55	55	20	33	33	16	1,326	13	54	54	54	20	32	32	16		
DEBT INSTRUMENTS other than HFT	89,071	226	2,415	2,377	2,366	913	1,522	1,485	692	94,393	182	2,374	2,337	2,131	864	1,561	1,418	608		
OFF-BALANCE SHEET EXPOSURES	13,932		389	389	389	54	169	169	1	13,995		387	387	351	58	179	163	1		

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

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

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

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

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

2021 EU-wide Transparency Exercise

Forborne exposures

Caixa Geral de Depósitos, SA

	As of 30/09/2020						As of 31/12/2020					
	Gross carrying amount of exposures with forbearance measures	Of which non-performing 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	Of which non-performing 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 collateral and financial guarantees received 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
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)	4,042	1,418	1,162	951	2,330	359	4,101	1,397	1,198	961	2,275	328
Central banks	0	0	0	0	0	0	0	0	0	0	0	0
General governments	335	1	2	0	316	1	320	1	6	0	300	0
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	7	0	1	0	7	0	5	0	1	0	4	0
Non-financial corporations	1,986	920	772	628	778	218	2,083	918	823	647	743	196
of which: small and medium-sized enterprises at amortised cost	1,405	751	590	513	549		1,395	702	583	491	501	
Households	1,713	497	388	323	1,229	141	1,693	478	369	314	1,227	132
DEBT INSTRUMENTS other than HFT	4,042	1,418	1,162	951	2,330		4,101	1,397	1,198	961	2,275	
Loan commitments given	64	3	0	0	0	0	65	3	0	0	0	0
QUALITY OF FORBEARANCE ²												
Loans and advances that have been forborne more than twice	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 FORBEARANCE ²												
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

(mn EUR)	As of 30/09/2020						As of 31/12/2020						As of 31/03/2021						As of 30/09/2021						
	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						Of which: defaulted							Of which: defaulted						Of which: defaulted			
A Agriculture, forestry and fishing	349	56	44	349	36	0	317	37	26	317	35	0	343	49	37	343	41	0	355	44	33	355	32	0	
B Mining and 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	195	188	2,099	224	0	2,192	193	184	2,192	203	0	
D Electricity, gas, steam and air conditioning supply	215	1	1	215	4	0	374	4	4	374	4	0	289	1	1	289	2	0	420	0	0	420	2	0	
E Water supply	205	17	17	205	32	0	220	22	22	220	38	0	224	15	15	224	34	0	224	15	15	223	30	0	
F Construction	2,194	293	288	2,194	265	0	2,182	274	269	2,182	296	0	2,039	266	261	2,039	269	0	2,017	278	273	2,017	256	0	
G Wholesale and retail trade	2,017	176	167	2,017	189	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	157	1,049	168	33	1,158	157	156	1,117	194	33	
I Accommodation and food service activities	845	50	50	841	49	0	854	44	43	854	61	0	907	47	47	907	70	0	925	45	45	925	113	0	
J Information and communication	288	7	7	286	18	0	216	25	25	216	17	0	179	20	14	179	17	0	198	12	12	198	12	0	
K Financial and insurance activities	731	35	35	731	37	0	477	33	33	477	34	0	436	33	33	436	34	0	411	33	33	411	31	0	
L Real estate activities	2,546	311	311	2,540	238	3	2,607	280	280	2,602	222	2	2,660	283	283	2,655	216	2	2,670	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	1,615	1,578	14,986	1,474	36	14,699	1,534	1,498	14,622	1,562	34	14,865	1,551	1,517	14,916	1,594	36	15,643	1,556	1,522	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

(mln EUR)	As of 31/09/2020					As of 31/12/2020					As of 31/03/2021					As of 30/06/2021				
	Loans and advances					Loans and advances					Loans and advances					Loans and advances				
	Performing	if which past due > 30days <= 90 days	Non-performing		Unlikely to pay that are not past due or past due <= 90 days	Performing	if which past due > 30days <= 90 days	Non-performing		Unlikely to pay that are not past due or past due <= 90 days	Performing	if which past due > 30days <= 90 days	Non-performing		Unlikely to pay that are not past due or past due <= 90 days	Performing	if which past due > 30days <= 90 days	Non-performing		Unlikely to pay that are not past due or past due <= 90 days
Gross carrying amount	49,995	47,567	411	2,429	1,007	49,424	47,117	406	2,307	1,006	49,958	47,660	226	2,298	1,025	50,869	48,612	182	2,257	1,029
Of which secured	39,344	37,328	112	2,016	857	39,213	37,312	118	1,901	836	39,757	37,890	116	1,867	830	40,548	38,675	94	1,873	881
Of which secured with immovable property	31,747	30,496	89	1,251	449	31,811	30,598	84	1,214	472	32,024	30,866	85	1,169	463	32,269	31,194	70	1,115	446
Of which instruments with LTV higher than 60% and lower or equal to 80%	7,497	7,310		187	93	7,780	7,595		185	95	7,686	7,516		169	86	6,157	7,596		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	5,209	501	1,685	536	19	1,148	490	1,722	600	21	1,122	461	1,726	514	29	1,211	524
Collateral																				
Of which value capped at the value of exposure	32,854	32,137	135	716	318	32,657	32,015	90	642	289	33,015	32,380	88	635	300	33,747	33,194	63	554	286
Of which immovable property	27,207	26,692	90	514	195	27,296	26,783	63	513	223	27,493	27,003	65	490	217	27,705	27,303	50	402	203
Of which value above the cap	195,594	179,760	989	15,834	8,296	95,805	86,154	206	9,650	4,186	99,972	90,492	210	9,480	4,137	103,184	93,751	166	9,433	4,220
Of which immovable property	62,457	57,837	182	4,620	2,668	40,661	39,395	70	1,266	498	45,099	43,871	63	1,229	561	46,100	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.

	As of 30/06/2020													As of 31/12/2020																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																						
	Gross carrying amount							Accumulated impairment, accumulated negative changes in fair value due to credit risk						Maximum amount of the guarantees 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 guarantees that can be considered	Gross carrying amount																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																						
	Performing		Non-performing		Performing		Non-performing		Public guarantee issued at the end of the period due <= 90 days	Inflows to non-performing exposures	Performing		Non-performing			Performing		Non-performing																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																		
	Of which: exposures with forbearance measures	Of which: Institutions with significant increase in credit risk since inception but not credit-impaired (Stage 2)	Of which: entities for which that are not past due >= 90 days	Of which: entities for which that are not past due >= 90 days	Of which: exposures with forbearance measures	Of which: Institutions with significant increase in credit risk since inception but not credit-impaired (Stage 2)	Of which: entities for which that are not past due >= 90 days	Of which: exposures with forbearance measures			Of which: Institutions with significant increase in credit risk since inception but not credit-impaired (Stage 2)	Of which: entities for which that are not past due >= 90 days	Of which: exposures with forbearance measures			Of which: Institutions with significant increase in credit risk since inception but not credit-impaired (Stage 2)	Of which: entities for which that are not past due >= 90 days																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																			
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