

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

The information on Collateral valuation - loans and advances applies only to banks meeting at least one of the criteria for significance and having a ratio of non-performing loans and advances divided by total loans and advances (excluding loans and advances classified as held for sale, cash balances at central banks and other demand deposits) of 5% or above, therefore this bank is not required to report it to the EBA.



Key Metrics

(min EUR, %)	As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	COREP CODE	REGULATION
Available capital (amounts)						
Common Equity Tier 1 (CET1) capital - transitional period	26,673	27,494	27,188	27,285	C 01.00 (r0020,c0010)	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	26,160	26,912	26,936	27,094	C 01.00 (r0020,c0010) - C 05.01 (r0440,c0010)	Article 50 of CRR
Tier 1 capital - transitional period	30,910	31,732	32,173	31,771	C 01.00 (r0015,c0010)	Article 25 of CRR
Tier 1 capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied transitional definition	30,397	31,150	31,921	31,580	C 01.00 (r0015,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020)	Article 25 of CRR
Total capital - transitional period	35,614	37,307	38,315	38,033	C 01.00 (r0010,c0010)	Articles 4(118) and 72 of CRR
Total capital - transitional period - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	35,101	36,725	38,063	37,842	C 01.00 (r0010,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020) - C 05.01 (r0440,c0030)	Articles 4(118) and 72 of CRR
Risk exposure amounts						
Total risk exposure amount	215,499	215,103	215,179	217,970	C 02.00 (r0010,c0010)	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	215,967	215,645	215,449	218,175	C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040)	Articles 92(3), 95, 96 and 98 of CRR
Capital ratios						
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition	12.38%	12.78%	12.64%	12.52%	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	12.11%	12.48%	12.50%	12.42%	(C 01.00 (r0020,c0010) - C 05.01 (r0440,c0010))/ (C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040))	
Tier 1 (as a percentage of risk exposure amount) - transitional definition	14.34%	14.75%	14.95%	14.58%	CA3 {3}	-
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	14.07%	14.44%	14.82%	14.47%	(C 01.00 (r0015,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020)) / (C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040))	-
Total capital (as a percentage of risk exposure amount) - transitional definition	16.53%	17.34%	17.81%	17.45%	CA3 {5}	-
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	16.25%	17.03%	17.67%	17.34%	(C 01.00 (r0010,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020) - C 05.01 (r0440,c0030) / (C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040))	
Leverage ratios						
Leverage ratio total exposure measure - using a transitional definition of Tier 1 capital	645,470	563,692	579,579	583,274	C 47.00 (r0300,c0010)	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	4.79%	5.63%	5.55%	5.45%	C 47.00 (r0340,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR



Leverage ratio

	(min EUR, %)	As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	30,910	31,732	32,173	31,771	C 47.00 (r0320,c0010)	
A.2	Tier 1 capital - fully phased-in definition	30,397	31,150	31,921	31,580	C 47.00 (r0310,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	645,470	563,692	579,579	583,274	C 47.00 (r0300,c0010)	CRR
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	645,470	563,692	579,579	583,274	C 47.00 (r0290,c0010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	4.79%	5.63%	5.55%	5.45%	[A.1]/[B.1]	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	4.71%	5.53%	5.51%	5.41%	[A.2]/[B.2]	



2023 EU-wide Transparency Exercise Capital CaixaBank, S.A.

							COREP CODE	REGULATION
	A	(min EUR, %) OWN FUNDS	As of 30/09/2022 35,614	As of 31/12/2022 37,307	As of 31/03/2023 38,315	As of 30/06/2023 38,033	C 01.00 (10010.40010)	REGULATION Articles 4(118) and 72 of CRR
		COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying		- ,		,		
	A.1	transitional adjustments) Capital instruments eligible as CET1 Capital (including share premium and net own capital	26,673	27,494	27,188	27,285	C 01.00 (r0020,c0010)	Article 50 of CRR
	A.1.1	instruments)	21,470	20,920	20,921	20,919	C 01.00 (r0030,c0010)	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
	A.1.2	Retained earnings	13,804	14,456	14,686	15,210	C 01.00 (r0130,c0010)	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (l) of CRR
	A.1.3	Accumulated other comprehensive income	-2,438	-2,409	-1,964	-2,156	C 01.00 (r0180,c0010)	Articles 4(100), 26(1) point (d) and 36 (1) point (l) of CRR
	A.1.4	Other Reserves	-513	-540	-1,220	-1,313	C 01.00 (r0200,c0010)	Articles 4(117) and 26(1) point (e) of CRR
	A.1.5	Funds for general banking risk	0	0	0	0	C 01.00 (r0210,c0010)	Articles 4(112), 26(1) point (f) and 36 (1) point (f) of CRR
	A.1.6	Minority interest given recognition in CET1 capital	0	0	0	0	C 01.00 (r0230,c0010)	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	311	388	424	436	C 01.00 (r0250,c0010)	Articles 32 to 35 of and 36 (1) point (f) of CRR
	A.1.8	(-) Intangible assets (including Goodwil) (-) DTAs that rely on future profitability and do not arise from temporary differences net of	-3,467	-3,463	-3,477	-3,471	C 01.00 (r0300,c0010) + C 01.00 (r0340,c0010)	Articles 4(113), 36(1) point (b) and 37 of CRR. Articles 4(115), 36(1) point (b) and 37 point (a) of CCR.
	A.1.9	(-) DTAS that rely on future prontability and do not anse from temporary differences net or associated DTLs	-2,195	-1,901	-2,003	-2,088	C 01.00 (r0370,c0010)	Articles 36(1) point (c) and 38 of CRR
	A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses	0	0	0	0	C 01.00 (r0380,c0010)	Articles 36(1) point (d), 40 and 159 of CRR
	A.1.11	(-) Defined benefit pension fund assets	-597	-340	-223	-161	C 01.00 (r0390,c0010)	Articles 4(109), 36(1) point (e) and 41 of CRR
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	0	0	C 01.00 (r0430,c0010)	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 (r0440,c0010)	Article 36(1) point (j) of CRR
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	0	0	0	0	C 01.00 (r0450,c0010) + C 01.00 (r0450,c0010) + C 01.00 (r0470,c0010) + C 01.00 (r0471,c0010) + C 01.00 (r0472,c0010)	Articles 4(36), $34(1)$ point ($ \mathbf{i} $ ($ \mathbf{i} $) and 89 to 91 of DR; Articles $38(1)$ point ($ \mathbf{i} $) ($ \mathbf{i} $, $243(1)$ point ($ \mathbf{i} $) and 238 of DR; Articles $36(1)$ point ($ \mathbf{i} $) and $339(3)$ of DR; Articles $36(1)$ point ($ \mathbf{i} $) and $339(3)$ of DR; Articles $36(1)$ point ($ \mathbf{i} $) and $153(8)$ of DRR and Articles $36(1)$ point ($ \mathbf{i} $) and $153(8)$ of DRR and Articles $36(1)$ point ($ \mathbf{i} $) and $153(8)$ of DRR.
	A.1.14.1	Of which: from securitisation positions (-)	0	0	0	0	C 01.00 (r0460,c0010)	Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR
	A.1.15	 (-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment 	0	0	0	0	C 01.00 (r0480,c0010)	Articles 4(27), 36(1) point (h); 43 to 46, 49 (2) and (3) and 79 of ORR
	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	0	0	0	C 01.00 (r0490,c0010)	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 (r0500,c0010)	Articles 4(27); 36(1) point (i); 43, 45; 47; 48(1) point (b); 49(1) to (3) and 79 of CRR
	A.1.18	(-) Amount exceding the 17.65% threshold	0	0	0	0	C 01.00 (r0510,c0010)	Article 48 of CRR
OWN FUNDS	A.1.18A	(-) Insufficient coverage for non-performing exposures	-14	-8	-9	-41	C 01.00 (r0513,c0010)	Article 36(1), point (m) and Article 47c CRR
Transitional period	A.1.18B	(-) Minimum value commitment shortfalls	0	0	0	0	C 01.00 (r0514,c0010)	Article 36(1), point (n) and Article 132c(2) CRR
	A.1.18C	(-) Other foreseeable tax charges	0	0	0	0	C 01.00 (r0515,c0010)	Article 36(1), point (I) CRR
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	0	0	0	0	C 01.00 (r0524,c0010)	Article 3 CRR
	A.1.20	CET1 capital elements or deductions - other	-201	-191	-199	-241	C 01.00 (r0529,c0010)	
	A.1.21	Transitional adjustments	513	582	252	191	CA1 {1.1.1.6 + 1.1.1.8 + 1.1.1.26}	
	A.1.21.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	0	0	C 01.00 (r0220,c0010)	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 (r0240,c0010)	Articles 479 and 480 of CRR
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	513	582	252	191	C 01.00 (r0520,c0010)	Articles 469 to 472, 478 and 481 of CRR
	A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	4,237	4,238	4,985	4,486	C 01.00 (r0530,c0010)	Article 61 of CRR
	A.2.1	Additional Tier 1 Capital instruments	4,237	4,238	4,985	4,486	C 01.00 (r0540,c0010) + C 01.00 (r0570,c0010)	
	A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	0	0	C 01.00 (r0720,c0010)	
	A.2.3	Other Additional Tier 1 Capital components and deductions	0	0	0	0	C 01.00 (r0990,c0010) + C 01.00 (r0700,c0010) + C 01.00 (r0710,c0010) + C 01.00 (r070,c0010) + C 01.00 (r0714,c0010) + C 01.00 (r0748,c0010)	
	A.2.4	Additional Tier 1 transitional adjustments	0	0	0	0	C 01.00 (r0660,c0010) + C 01.00 (r0680,c0010) + C 01.00 (r0730,c0010)	
	A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	30,910	31,732	32,173	31,771	C 01.00 (r0015,c0010)	Article 25 of CRR
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	4,704	5,575	6,142	6,262	C 01.00 (r0750,c0010)	Article 71 of CRR
	A.4.1	Tier 2 Capital instruments	4,158	4,905	5,471	5,484	C 01.00 (r0760,c0010) + C 01.00 (r0990,c0010)	
	A.4.2	Other Tier 2 Capital components and deductions	546	670	671	778	C01.00 (r0310,r0010) + C 01.00 (r0320,c0010) + C 01.00 (r0330,c0010) + C 01.00 (r0400,c0010) + C 01.00 (r0550,c0010) + C 01.00 (r0550,c0010) + C 10.00 (r0570,c0010) + C 01.00 (r0574,c0010) + C 01.00 (r0578,c0010)	
	A.4.3	Tier 2 transitional adjustments	0	0	0	0	C 01.00 (r0880,c0010) + C 01.00 (r0900,c0010) + C 01.00 (r0960,c0010)	
OWN FUNDS	В	TOTAL RISK EXPOSURE AMOUNT	215,499	215,103	215,179	217,970	C 02.00 (r0010,c0010)	Articles 92(3), 95, 96 and 98 of CBR
REQUIREMENTS	B.1	Of which: Transitional adjustments included	-468	-542	-270	-204	C 05.01 (r0010,c0040)	
CARTE LA PARTICIONAL DE LA PARTICIONAL DEL PARTICIONAL DE LA PARTICIONAL DEL PARTICIONAL DE LA PARTICIONAL DE LA PARTICIONAL DE LA PARTICI	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	12.38%	12.78%	12.64%	12.52%	CA3 (1)	·
CAPITAL RATIOS (%) Transitional period	C.2	TIER 1 CAPITAL RATIO (transitional period)	14.34%	14.75%	14.95%	14.58%	CA3 (3)	
	C.3	TOTAL CAPITAL RATIO (transitional period)	16.53%	17.34%	17.81%	17.45%	CA3 (5)	
CET1 Capital Fully loaded	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	26,160	26,912	26,936	27,094	[A.1-A.1.13-A.1.21+MIN(A.2+A.1.13- A.2.2-A.2.4+MIN(A.4+A.2.2- A.4.3.0).0)]	
CET1 RATIO (%) Fully loaded ¹	E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	12.11%	12.48%	12.50%	12.42%	[D.1]/[B-B.1]	
	F	Adjustments to CET1 due to IFRS 9 transitional arrangements	513	582	252	191	C 05.01 (r0440,c0010)	
Memo items	F	Adjustments to AT1 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r0440,c0020)	
Tamb items	F	Adjustments to T2 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r0440,c0030)	
	F	Adjustments included in RWAs due to IFRS 9 transitional arrangements	-468	-542	-270	-204	C 05.01 (r0440,c0040)	

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



Overview of Risk exposure amounts

		RWAs			
(min EUR, %)	As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	COREP CODE
Credit risk (excluding CCR and Securitisations) ¹	192,607	192,532	192,494	194,617	C02.00 (r60+0, r5010) -(C07.00 (r6090, r0220, s501) + C07.00 (r6110, r0220, s501) + C07.00 (r6130, r0220, s501) + C08.01 (r6090, r0220, s501) + C08.01 (r6090, r0220, r020) + C08.01 (r6090, r0220, r022) + C08.01 (r6090, r0220, r0220) + C08.01 (r6090,
Of which the standardised approach	82,037	78,814	78,654	63,639	C 02.00 (r0050, c0010)-[C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001)+ C 07.00 (r0130, c0220, s001)]
Of which the foundation IRB (FIRB) approach	1,736	1,689	1,724	15,032	C 02.00 (r0250, c0010) - [C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0060, c0260, s002)]
Of which the advanced IRB (AIRB) approach	88,637	92,050	94,171	98,477	C 02.00 (r0310, c0010) - [C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001)]
Of which equity IRB	20,197	19,978	17,945	17,469	C 02.00 (40420, c0010)
Counterparty credit risk (CCR, excluding CVA) ²	2,196	1,709	1,934	1,963	C 07.00 (r0090, cti220, s001) + C 07.00 (r0110, cti220, s001) + C 07.00 (r0130, cti220, s001) + C 08.01 (r0040, cti260, s001) + C 08.01 (r0050, cti260, s001) + C 08.01 (r0040, cti260, s002) + C 08.01 (r0050, cti260, s002) + C 08.01 (r0460, cti260, sti260, sti260
Credit valuation adjustment - CVA	809	620	589	594	C 02.00 (r0640, c0010)
Settlement risk	0	0	0	0	C 02.00 (r0490, c0010)
Securitisation exposures in the banking book (after the cap)	410	303	258	224	C 02.00 (r0470, c0010)
Position, foreign exchange and commodities risks (Market risk)	1,053	1,056	1,094	1,619	C 02.00 (r0520, c0010)
Of which the standardised approach	11	12	233	232	C 02.00 (r0530, c0010)
Of which IMA	1,042	1,044	861	1,387	C 02.00 (r0580, c0010)
Of which securitisations and resecuritisations in the trading book	0	0	0	0	C 19.00 (0010, 0560)*12.54-C 20.00 (0010,04-50)*12.5+MAV(C 24.00(0010, 0090),C 24.00(0010,0100),C 24.00(0010, 0110))*12.5
Large exposures in the trading book	0	0	0	0	C 02.00 (r0680, c0010)
Operational risk	18,371	18,810	18,810	18,810	C 02.00 (10590, c0010)
Of which basic indicator approach	0	0	0	0	C 02.00 (r0600, c0010)
Of which standardised approach	18,371	18,810	18,810	18,810	C 02.00 (r0610, c0010)
Of which advanced measurement approach	0	0	0	0	C 02.00 (10620, c0010)
Other risk exposure amounts	52	74	0	145	C 02.00 (10630, c0010) + C 02.00 (10690, c0010)
Total	215,499	215,103	215,179	217,970	

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 CVA)' and Securitisations') section.



2023 EU-wide Transparency Exercise P&L CaixaBank, S.A.

(min EUR)	As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023
Interest income	5,251	7,812	3,244	7,228
Of which debt securities income	609	895	162	554
Of which loans and advances income	4,412	6,889	2,760	6,026
Interest expenses	713	1,315	1,089	2,669
(Of which deposits expenses)	262	580	559	1,434
(Of which debt securities issued expenses)	394	548	208	448
(Expenses on share capital repayable on demand)	0	0	0	0
Dividend income	132	164	68	145
Net Fee and commission income	3,098	4,107	1,021	2,020
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	30	58	2	99
Gains or (-) losses on financial assets and liabilities held for trading, net	134	476	37	-8
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	-6	-9	-1	15
Gains or (-) losses from hedge accounting, net	169	155	3	-19
Exchange differences [gain or (-) loss], net	163	-152	11	47
Net other operating income /(expenses)	-376	-409	-488	-558
TOTAL OPERATING INCOME, NET	7,881	10,889	2,809	6,299
(Administrative expenses)	3,822	5,102	1,334	2,678
(Cash contributions to resolution funds and deposit guarantee schemes)	159	566	1	170
(Depreciation)	530	718	184	378
Modification gains or (-) losses, net	-1	-1	0	-1
(Provisions or (-) reversal of provisions)	116	227	47	131
(Payment commitments to resolution funds and deposit quarantee schemes)	0	0	0	0
(Commitments and guarantees given)	-25	80	18	66
(Other provisions)	141	147	29	65
Of which pending legal issues and tax litigation ¹	0	-194	0	0
Of which restructuring ¹	0	-64	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)	554	883	233	424
(Financial assets at fair value through other comprehensive income)	-1	-1	1	1
(Financial assets at amortised cost)	555	884	232	423
(Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets)	61	124	11	53
(of which Goodwill)	0	1	0	0
Negative goodwill recognised in profit or loss	0	0	0	0
Share of the profit or (-) loss of investments in subsidaries, joint ventures and associates	586	834	285	544
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	-22	-9	-9	-17
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	3,204	4,092	1,273	2,991
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	2,459	3,148	855	2,138
Profit or (-) loss after tax from discontinued operations	0	0	0	0
PROFIT OR (-) LOSS FOR THE YEAR	2,459	3,148	855	2,138
Of which attributable to owners of the parent	2,457	3,145	855	2,137

U Information available only as of end of the year

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



Total Assets: fair value and impairment distribution

(min EUR)		As of 30/09/20	22			As of 31,	12/2022			As of 31,	/03/2023			As of 30,	06/2023		
		Fa	ir value hierard	hy		Fa	ir value hierard	:hy		Fa	ir value hierard	:hy		Fa	ir value hierard	:hy	
ASSETS:	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	References
Cash, cash balances at central banks and other demand deposits	97,183				19,933				35,334				40,843				IAS 1.54 (i)
Financial assets held for trading	15,251	736	14,446	68	13,785	452	13,274	58	14,163	715	13,389	59	14,577	1,159	13,356	62	IFRS 7.8(a)(i);IFRS 9.Appendix A
Non-trading financial assets mandatorily at fair value through profit or loss	200	41	4	155	188	43	4	140	175	31	5	139	136	47	6	84	IFRS 7.8(a)(ii); IFRS 9.4.1.4
Financial assets designated at fair value through profit or loss	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	IFRS 7.8(a)(i); IFRS 9.4.1.5
Financial assets at fair value through other comprehensive income	16,754	16,091	21	642	12,942	12,275	0	667	13,099	12,335	61	704	11,229	10,617	18	594	IFRS 7.8(h); IFRS 9.4.1.2A
Financial assets at amortised cost	444,050				443,029				445,857				448,041				IFRS 7.8(f); IFRS 9.4.1.2
Derivatives – Hedge accounting	448	0	448	0	641	0	641	0	377	0	377	0	252	0	252	0	IFRS 9.6.2.1; Annex V.Part 1.22; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	-710				-753				-658				-679				IAS 39.89A(a); IFRS 9.6.5.8
Other assets ¹	43,726				43,376				41,067				40,626				
TOTAL ASSETS	616,900				533,141				549,416				555,027				IAS 1.9(a), IG 6

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

(min	EUR)			As of 30/09/20	22					As of 31	/12/2022					As of 31	/03/2023					As of 30,	06/2023			
		Gross carry	ing amount ⁽²⁾		Accun	nulated impairs	nent ⁽²⁾	Gros	s carrying amou	unt ⁽²⁾	Accum	ulated impairs	nent ⁽²⁾	Gros	s carrying amo	unt ⁽²⁾	Accur	nulated impairs	nent ⁽²⁾	Gros	carrying amo	unt ⁽²⁾	Accum	ulated impairn	nent ⁽²⁾	
Breakdown of financial assets by instrument and by counterparty sector ¹		Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit- impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in credit risk since	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3	Stage 1 Assets without significant increase in credit risk since initial recognition		Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition		Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition		Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in	Stage 3 Credit-impaired assets	References
Financial assets at fair value through other	Debt securities	15,224	0	9	0	0	0	11,582	9	0	0	0	0	11,584	9	0	0	0	0	10,372	6	0	0	0	0	Annex V.Part 1.31, 44(b)
comprehensive income	Loans and advances	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	Annex V.Part 1.32, 44(a)
Financial assets at	Debt securities	77,643	81	12	-3	-4	-11	77,687	50	12	-4	-2	-10	80,615	61	12	-5	-3	-11	79,802	54	12	-6	-3	-10	Annex V.Part 1.31, 44(b)
amortised cost	Loans and advances	335,313	27,498	10,375	-1,438	-1,211	-4,602	334,018	28,560	9,639	-1,303	-1,390	-4,474	333,983	28,757	9,432	-1,269	-1,282	-4,629	337,659	28,133	9,346	-1,178	-1,335	-4,638	Annex V.Part 1.32, 44(a)

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

⁽⁷⁾ From June 2021, the gross carrying amount of assets and accumulated impairments that are purchased or originated as credit-impaired at initial recognition are not included in the impairment stages, as it was the case in previous periods.



Breakdown of liabilities

CaixaBank, S.A.

(mln EUR)

		Carrying	amount		
LIABILITIES:	As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	References
Financial liabilities held for trading	12,108	10,432	10,471	10,507	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	565,296	483,208	500,595	505,174	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	1,490	1,371	1,347	1,414	IFRS 9.6.2.1; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	-5,549	-5,736	-5,316	-5,450	IAS 39.89A(b), IFRS 9.6.5.8
Provisions	5,450	5,264	5,025	4,896	IAS 37.10; IAS 1.54(I)
Tax liabilities	1,227	1,506	1,696	1,851	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	2,612	2,842	2,573	2,600	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	582,635	498,888	516,391	520,992	IAS 1.9(b);IG 6
TOTAL EQUITY	34,265	34,253	33,025	34,035	IAS 1.9(c), IG 6
TOTAL EQUITY AND TOTAL LIABILITIES	616,900	533,141	549,416	555,027	IAS 1.IG6

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



Breakdown of liabilities

CaixaBank, S.A.

(mln EUR)

			Carrying	amount		
Breakdown of financial liabilities l	py instrument and by counterparty sector	As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	References
Derivatives		13,419	11,745	11,627	11,579	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
Short positions	Debt securities	180	59	190	342	Annex V.Part 1.31
	Central banks	79,785	16,036	16,296	9,951	Annex V.Part 1.42(a), 44(c)
	of which: Current accounts / overnight deposits	0	0	0	0	ECB/2013/33 Annex 2.Part 2.9.1
	General governments	18,233	16,992	18,247	25,489	Annex V.Part 1.42(b), 44(c)
	of which: Current accounts / overnight deposits	18,142	16,861	16,769	23,267	ECB/2013/33 Annex 2.Part 2.9.1
	Credit institutions	16,721	12,816	35,250	35,884	Annex V.Part 1.42(c),44(c)
Deposits	of which: Current accounts / overnight deposits	1,274	1,126	1,163	376	ECB/2013/33 Annex 2.Part 2.9.1
Берозісэ	Other financial corporations	29,654	15,091	17,274	15,389	Annex V.Part 1.42(d),44(c)
	of which: Current accounts / overnight deposits	9,625	6,874	9,245	5,984	ECB/2013/33 Annex 2.Part 2.9.1
	Non-financial corporations	83,338	80,634	78,905	80,809	Annex V.Part 1.42(e), 44(c)
	of which: Current accounts / overnight deposits	81,178	77,707	71,399	69,319	ECB/2013/33 Annex 2.Part 2.9.1
	Households	278,610	280,972	273,867	275,095	Annex V.Part 1.42(f), 44(c)
	of which: Current accounts / overnight deposits	255,003	259,058	252,954	251,384	Annex V.Part 1.42(f), 44(c)
Debt securities issued		51,277	52,953	51,395	53,388	Annex V.Part 1.37, Part 2.98
Of which: Subordin	ated Debt securities issued	8,492	9,261	10,560	11,569	Annex V.Part 1.37
Other financial liabilities		7,678	7,715	9,361	9,168	Annex V.Part 1.38-41
TOTAL FINANCIAL LIABILITIES		578,894	495,012	512,413	517,095	



2023 EU-wide Transparency Exercise Market Risk

									Calxabatti	,											
	SA					I	М									IM					
			VaR (Memoran	dum item)	STRESSED VaR (Memorandum item)	AND MIG	NTAL DEFAULT GRATION RISK TAL CHARGE	ALL PRICE	RISKS CAPIT FOR CTP	AL CHARGE		VaR (Memora	andum item)	STRESSED VaR (A	Memorandum item)	DEFAU	ON RISK	ALL PRICE	RISKS CAPITAL CH FOR CTP	
(min EUR)	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	TOTAL RISK EXPOSURE AMOUNT		PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt 1)	12 WEEKS AVERAGE MEASURE		FLOOR	12 WEEKS LA AVERAGE MEASURE MEA	TOTAL RI EXPOSUI AMOUN ST SURE
	As of 30/09/2022	As of 31/12/2022				As of 30/	09/2022									As of 31/1	2/2022				
Traded Debt Instruments	11	12	34	8	53	12							35	9	48	11					
Of which: General risk Of which: Specific risk	11	12	34	8	53	12							35	9	48	11					
Equities	0	0	1	1	2	1							2	0	2	0					
Of which: General risk	0	0	1	1	2	1							2	0	2	0					
Of which: Specific risk	0	0	0	0	0	0							0	0	0	0					
Foreign exchange risk	0	0	8	2	13	3							14	2	19	3					
Commodities risk Total	0 11	12	28	0	44	0	11	_	0	0	0	1.042	30	0	41	0	12	5	0	0 0	1,044
Total	As of 31/03/2023	As of 30/06/2023	26	, and the second		As of 31/		,				1,042	30		42	As of 30/0		,			1,044
	, ,	,.,				· ·										<u> </u>					
Traded Debt Instruments	233	232	30	6	35	10							33	9	62	10					
Of which: General risk	10	11	30	6	35	10							33	9	62	10					
Of which: Specific risk	223	220	0	0	0	0							0	0	0	0					
Equities	0	0	2	0	2	1							2	1	5	1					
Of which: General risk	0	0	2	0	2	1							2	1	5	1					
Of which: Specific risk Foreign exchange risk	0	0	0	0	0	0								0	0	0					
Commodities risk	0	0	13	0	15	0							ů	0	15	0					
Total	233	232	27	5	32	9	8	9	0	0	0	861	29	9	53	10	11	29	0	0 0	1,387

Market risk template does not include CIU positions under the particular approach for position risk in CIUs (Articles 349(1), 350 (3) c) and 364 (2) a) CRR), which instead are included in the RWA OV1 template.



					Standardised A	proach			
			As of 30/09/	2022			As of 31	12/2022	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ⁴	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions
	(min EUR, %)	174.789	212.095	17.736		62.245	126.781	17.705	
	Central governments or central banks Regional governments or local authorities	1/4,/89	212,095	17,736		92,315 22,297	126,781	17,705	
	Regional governments or local authorities Public sector entities	25,527	20,163	916		24,973	6.755	941	
	Multilateral Development Banks	1.811	4.356	0.0		1,807	4,652		
	International Organisations		0.00	0		2,910	2,910	0	
	Institutions	12,442	9,287	2.608		11,218	7.829	2,227	
	Corporates	51,054	35,853	32,399		54,227	38.426	34,990	
	of which: SME	5,417	4,031	3,405		5,584	4,154	3,487	
	Retail	22,428	16,112	8,934		21,673	15,794	8,618	
Consolidated data	of which: SME	5,840	3,390	1,944		5,974	3,502	2,006	
Consolidated data	Secured by mortgages on immovable property	19,421	18,143	6,924		5,352	4,362	2,073	
	of which: SME	1,738	1,369	587		1,787	1,402	598	
	Exposures in default	1,851	849	1,078	743	1,542	582	752	756
	Items associated with particularly high risk	468	282	423		567	292	438	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	U			0		0	
	Collective investments undertakings (CIU) Equity		U						
	Other exposures	16.017	16.012	12.215		15,080	15.074	11.965	
ı	Other exposures Standardised Total ²	349.895	338,795	83,511	1.545	253,960	242.219	79,977	1,578
	Standardised Total	(1) Opinional composition with the European with						12,211	1,370

**Operation of the control of the co

		⁽⁴⁾ Starting from the 2023 exercise, value adjustments and provisions for the consolidated data include: gaineral credit nik adjustments, for the consistency with the data per country of counterparty										
					Standardised A	proach						
			As of 30/09/	2022			As of 31;	12/2022				
	(min EUR. %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²			
SPAIN	Central governments or create thesis. Central governments or create the central contral contr	151,652 21,730 24,425 0 0 2,441 18,129 2,422 16,4927 4,240 1,1135	127 0 2,170 13,082 1,750 12,470 1,493 3,493 897	17,305 0 440 0 526 11,394 1,501 6,542 859 1,657		74,541 20,123 23,494 0 0 2,667 19,023 2,446 15,571 4,246 1,144	106,020 17,705 5,129 120 0 1,782 14,355 1,766 12,099 1,527 3,529 904	12,688 1,486 6,200 878 1,701 401				
	Exonourse in default Them associated with narricularly blish risk Covered bonds Covered bonds	1,013 224 0 0 0 0 0 15,376	527 149 0 0 0 0 15,376	725 224 0 0 0 0 11,870		863 247 0 0 0 0 14,423	366 155 0 0 0 0 14,423	494 233 0 0 0 0 11,642	387			

15,276 15,276 11,870 11,870 146,071 14,072 11,002 1

		(2) Total value adjustments and provision	a per country or counterparty t	ACCOUNT CHOSE FOR RECORDING	esponanti sos mosses yenera	Otto, list supstitute.			
					Standardised A	pproach			
			As of 30/09/	2022			As of 31,	12/2022	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(min EUR, %)	8,154	8.786	334		4.234	4.863	384	
	Central governments or central banks Regional governments or local authorities	1,687	951	190		1,643	933	187	
	Public sector entities	736	1.152	457		733	1,089	451	
	Multilateral Development Banks	7.50	1,1,2	437		,,,,	1,007	-0.1	
	International Organisations	i o	ō	0		ō	ō	ō	
	Institutions	506	194	164		535	207	173	
	Corporates	11,323	7,534	7,180		11,675	7,740	7,395	
	of which: SME	1,962	1,365	1,086		2,032	1,402	1,123	
	Retail	5,624	3,427	2,258		5,648	3,431	2,258	
PORTUGAL	of which: SME	3,173	1,745	997		3,220	1,764	1,008	
TORTOGAL	Secured by mortoages on immovable property	14,969	14,447	5,174		907	644	284	
	of which: SME	536	408	166		579	437	172	
	Exposures in default	668 254	238 133	243 199	342	473 320	111 136	115 204	300
	Items associated with particularly high risk Covered bonds	254	133	199		320	136	204	
	Claims on institutions and corporates with a ST credit assessment		0						
	Collective investments undertakings (CIU)	, a	0	0		0		0	
1	Equity	ı .	0	0		ů		l ő	
	Other exposures	642	636	346		657	651	324	
1	Standardised Total ²				546				460

*** Cházni accours. unité Decours vias. Is recoted héres tales ne accourt ave effect due to cedit convenire factor a cedit de rétaution indentions (a.c. substitution effects).
(2) Total value adjustments and provisions per country of counteparty excludes those for securitudion exposures but induces general credit nit adjustments.

		(2) Total value adjustments and provisions per counterparty excludes those for securifisation exposures but includes general credit risk adjustments.									
					Standardised A	pproach					
			As of 30/09	2022			As of 31;	12/2022			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²		
GERMANY	Control occurrence of the Control of the Control occurrence occurren	1,259 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	1,634 0 0 0 8323 665 52 18 16 18 10 0 0	0 0 0 0 131 457 45 10 9 6 6 1 1 0 0 0	0	1,631 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	1,636 0 0 0 579 788 58 22 27 17 17 0 0	0 0 0 0 1056 584 49 17 15 5 6 0 0	0		
	Standardised Total ²				3				2		

					(a) your state education and because his county or consequently decreases indeed to include spinish trace his adjustment.									
		Standardised Approach												
			As of 30/09/	2022			As of 31;	12/2022						
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²					
Region Public Multila Intern	tral governments or central Banks ional covernments or local authorities ional covernments or local authorities interest provincement Banks in	2,069 51 0 0 0 878	2,069 1 0 0 0 875	0 0 0 0 214		2,073 0 0 0 0 617	2,073 0 0 0 0 613	0 0 0 0 168						
FRANCE Retail of w	t which; SME If which; SME	2,070 76 52 29 18 17 1	1,767 61 36 26 17 16	1,459 52 22 15 7 7	1	2,782 106 55 34 17 17	1,993 93 40 32 17 17	1,647 80 25 18 7 7	0					
Covero Claims Collect Equity Other	ns associated with particularly high risk weed bonds ns on institutions and corporates with a ST credit assessment corbor investments undertakings (CIU) or canosures diversions to the control of the corporate o	0 0 0 0	0 0 0 0	0 0 0 0		0 0 0 0	0 0 0 0	0 0 0 0						

Chishall associars unlike Economy value, in recorded before takins into account any effect due to credit convenion factors or credit nik mitization techniques (i.e., substitution effects).
(2) Total value adjustments and provisions per country of counterparty excludes those for secunitazion exposures but includes general credit nik adjustments.



2023 EU-wide Transparency Exercise Credit Risk - Standardised Approach CalxaBank, S.A.

	CaixaBank, S.A.											
					Standardised Ap	proach						
			As of 30/09/	2022			As of 31	12/2022				
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²			
	(min BUR, %)											
	Central governments or central banks Regional governments or local authorities	0	79	0		0	79	0				
	Regional governments or local authorities Public sector entities	, a	0	0		445	444	89				
	Multilateral Development Banks	707	701	0		502	500	0				
	International Organisations	0	0	0		0	0	0				
	Institutions	1,983	2,124	452		1,792	1,952	433				
	Corporates	3,308 62	2,168 59	1,939		3,611 71	2,772 62	2,524 55				
	of which: SME Retail	62 22	59	52		/1	62	55				
		13	10	10		12	14	5				
UNITED KINGDOM	Secured by mortgages on immovable property	14	13	5		7	5	2				
	of which: SME	3	3	1		2	2	1				
	Exposures in default	1	0	0		1	0	0				
	Items associated with particularly high risk	0	0	0		0	0	0				
	Covered bonds		0	0		0	0					
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)	, a	0	0		0		0				
	Equity	, and a	ő	o o		ő	ŏ	ŏ				
	Other exposures	0	0	0		0	ō	0				
	Standardised Total ²				8				10			
		(ii) Original exposure unlike Exposure valu	o is accounted before taking int	a account you offert due to our	dit consumina fastore er confit e	ich mitigation techniques form	shellteline officete)					

		(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures but includes general credit risk adjustments.									
					Standardised A	pproach					
			As of 30/09	2022			As of 31	/12/2022			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²		
	(min EUI: %) Central governments or central banks	4,646	4,646	0		4,733	4,733	0			
	Regional governments or local authorities Public sector entities	0	0	0		0	0	0			
	Multilateral Development Banks International Organisations	0	0	0		0	0	0			
	Institutions Corporates	262 772 49	212 692	58 676		100 1,970 55	50 1,703 52	22 1,690 45			
	of which: SME Retail of which: SME	49 25	23	14		44	43	45 25 24			
ITALY	or which: SME Secured by mortcages on immovable property of which: SME	1	0	0		1	0	0			
	Exposures in default Items associated with particularly high risk	0	0	0	0	0	0	0	0		
	Covered bonds Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0			
	Collective investments undertakinos (CIU) Equity	0	0	0		0	0	0			
	Other exposures Standardised Total ²	0		0	2	0			9		

					Standardised Ap	proach			
			As of 30/09/	2022			As of 31,	12/2022	
	(min BUR %).	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
UNITED STATES	Central commencent or central basis. Packet central control central c	2,957 0 95 851 302 3,002 102 113 9 9 0 10 0 0 0 0	3,000 0 95 8851 0 2244 2,0300 1699 10 8 5 0 10 0 0 0	0 0 9 9 0 0 0 1,799 150 5 2 0 0 14 0 0 0 0	0	2,714 0 131 702 0 333 3,742 191 17 13 6 0 0 0 0 0 0 0 0 0 0 0 0	2,745 0 93 702 0 225 1,785 179 14 13 6 0 0	0 0 19 0 41 1,591 165 8 7 3 0 0 0 0 0	·
	Standardised Total ²	Ů	, and the second	,	11	Ů		Ů	9

	-										
					Standardised Ap	proach					
			As of 30/09/	2022			As of 31;	/12/2022			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²		
	(min EUR, %)	2.050	2.050			177	177				
Recipional Publics is set of the Public is set of t	utes vitc. 39E vitc. 39E vit motions on immovable property res in default resi in defa	20 0 0 23 95 14 7 4 0 0 0 0 0	0 0 0 21 87 10 6 4 0 0 0	0 0 3 3 84 9 4 2 2 0 0 0	0	1 0 0 2,640 0 156 156 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	2,600 2,600 68 100 12 7 7 5 0 0 0 0	0 0 0 0 13	e		
Other ex	exposures refised Total ²	0	0	0	1			۰	1		

		(2) Total value adjustments and provisions per counterparty excludes those for securitisation exposures but includes general credit risk adjustments.									
					Standardised A	pproach					
			As of 30/09	2022			As of 31	/12/2022			
		Original Exposure ¹	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²				
	(min EUR, %)										
NETHERLANDS	Cariat de commente et central basis Respondente de commente de contraction Respondente de commente de contraction Respondente de contraction Respondente Res	0 0 0 0 146 146 157 15 1 1 1 1 0 0 0 0 0 0 0 146 157 17 17 18 18 18 18 18 18 18 18 18 18 18 18 18	14 0 0 0 122 194 194 1 1 0 0 0 0	0 0 0 0 36 15 5 5 2 2 0 0 0	0	0 0 0 140 281 131 11 1 1 0 0	6 6 6 122 233 243 5 8 8 9 0 0				
	Standardised Total ²	(1) Original expressors unlike Expressors vali			1 1				2		

					Standardisc	d Approach		Standardised Approach									
			As of 31,	03/2023		As of 30/06/2023											
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments an provisions								
	(min BUR, %)																
	Central governments or central banks	106,216	139,667	18,201		109,126	140,249	17,563									
	Regional governments or local authorities	22,239 26,087	19,215	339		21,064 26,227	18,042	242									
	Public sector entities	26,087	7,718	1,120		1.807	7,921 4.341	1,110									
	Multilateral Development Banks	1,810 5.981	4,473	0		1,807	4,341 6,020										
	International Organisations	5,981	5,981 8,483			12.014	6,020 8.885	2,779									
	Institutions	12,111	8,483 38,163	2,493 35,041		12,014	23,679	2,779									
	of which: SMF	5,332	3,916	33,041		5,512	4,119	3,527									
	of which: SME Retail	21,255	15.124	7,976		24,402	18.514	7,885									
	of which: SME	5,700	3,404	1,950		5,858	3,519	2,016									
Consolidated data	Secured by mortgages on immovable property	5.812	4,776	2,418		4.031	3,148	1,293									
	of which: SMF	1.519	1,200	516		1,545	1,218	446									
	Exposures in default	1,495	526	661	790	1,283	420	515	6								
	Items associated with particularly high risk	529	300	451	720	570	299	448	0.								
	Covered bonds	0	0	0		0	0	0									
	Claims on institutions and corporates with a ST credit assessment	0	0	0		ō	ō	o o									
	Collective investments undertakings (CIU)	0	0	0		0	0	0									
	Equity	0	0	0		0	0	0									
	Other exposures	15,062	15,056	11,328		15,407	15,403	11,418									
	Standardised Total ²	273,426	259,482	80.028	1,604	255.173	246,921	64.808	1.40								

					Standardise	danna				
					Standardise	a Approacn				
			As of 31,	03/2023		As of 30/06/2023				
	(mh Filip No.)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments ar provisions ²	
	Central governments or central banks	90,454	120,859	17,749		92,263	121,283	17,073		
	Regional governments or local authorities	19,984	17,973	0		19,017	16,947	0		
	Public sector entities	23,166	4,766	640		23,317	5,028	627		
	Multilateral Development Banks	0	151	0		0	245	0		
	International Organisations	0	0	0		0	0	0		
	Institutions	2,264	1,973	491		2,361	2,160	585		
	Corporates	20,234	14,911	13,453		11,990	8,836	8,231		
	of which: SME	2,239	1,622	1,381		2,664	2,016	1,772		
	Retail	15,372 2.342	11,476 1.463	5,587		18,549 2,524	14,864 1.566	5,496 900		
SPAIN	of which: SME	2,342 4,549	1,463 3,783	841		2,524	1,566 2,322	900		
517414	Secured by mortoages on immovable property of which: SHF	922	3,783 728	1,960 331		2,945 972	7,322	912 276		
	or which: SME Exposures in default	922 828	319	431	430	692	258	349		
	Items associated with particularly high risk	219	137	205	430	208	132	197		
	Items associated with particularly high risk Covered honds	219	137	203		200	132	197		
	Claims on institutions and corporates with a ST credit assessment	0		0		ů		o o		
	Collective investments undertakings (CIU)	0		ů		ů		l ő		
	Equity	ō	ō	i i		ō	ō	i o		
	Other erroques	14.426	14.426	10.995		14.573	14.573	11.102		
	Standardised Total ²	17,00		10/112	969	- 00.0				

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

(2) Total value adjustments and previsions per country of counterparty excludes those for securitisation exposures but includes general credit risk adjustments.

		(д) том теме вершительнями российских рессийскую подотвержку вызовая отности выдышленных подовываний подотвержку вызований подотвержку выдышлений подотвержку выполняющим подотвержку выдышлений подотвержку выдышлений подотвержку выполняющим подотвержку выдышлений подотвержку выдышлений подотвержку выполняющим подотвержку выстрений выстрений выстрений выстрений выстрений выстрений выстрений выстрен									
					Standardise	d Approach					
			As of 31,	03/2023							
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ³	Risk exposure amount	Value adjustments and provisions ²		
	(min BUR. %) Central governments or central banks	3.874	4.496	362		4.382	5.017	341			
	Central governments or central banks Regional governments or local authorities	1,618	1,017	203		1,706	1,016	203			
	Public sector entities	741	1,037	459		741	985	464			
	Multilateral Development Banks	741	1,007	4.0			.00	101			
	International Organisations	0	i i	0		0	i i	i i			
	Institutions	496	157	113		482	152	107			
	Corporates	11,697	7,772	7,468		11,569	7.741	7.450			
	of which: SME	2.087	1,452	1,165		1,947	1.353	1.085			
	Retail	5,549	3,401	2,239		5,519	3.407	2,240			
DODTILON	of which: SMF	3.144	1,750	1,000		3.120	1.766	1,009			
PORTUGAL	Secured by mortgages on immovable property	1,061	801	368		1,007	756	357			
	of which: SME	532	409	159		525	403	155			
	Exposures in default	454	106	109	285	475	115	118	295		
	Items associated with particularly high risk	310	164	246		363	167	251			
	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	635	630	334		591	587	314			
	Standardised Total ²				475				466		

		(2) Total value adjustments as	d provisions per country of co	unterparty excludes those for se	cuntisation exposures but inclu	des general credit reix adjustme	ints.		
					Standardise	ed Approach			
			As of 31,	/03/2023			As of 30,	06/2023	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
GERMANY	Comital intervenentia in control in the AC. No. No. No. No. No. No. No. No. No. No	25 0 1,731 0 810 820 110 30 24 19 17 0 0 0	45 0 1,731 0 0 756 766 69 25 24 18 17 0 0 0	0 0 0 0 151 152 526 556 15 13 6 6 0 0 0 0	٥	324 2 1,733 0 820 820 29 29 23 19 17 0 0 0 0	2	0 0 0 0 146 555 356 14 13 5 5 0 0 0	0
1	Standardised Total ²				2				4

		(2) Total value adjustments an	a provisions per country or col	anterparty excludes those for se	cuntisation exposures out inclu	ser gereral creat rat aujustine			
					Standardise	d Approach			
			As of 31,	03/2023			As of 30,	06/2023	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(min BJR. %) Central governments or central banks	2,079	2,079	0		1,985	1,985	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	77	77	0		77	77	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations					0 728			
	Institutions	932 3.012	925 2.187	190 1,865		728 984	837 576	249 377	
	Corporates of which: SME	3,012	2,187	1,865		984	5/6	67	
	or which: SME Retail	54	39	24		55	/9	25	
	of which: SME	33	30	18		34	72	18	
FRANCE	Secured by mortgages on immovable property	17	16	7		1	1	0	
	of which: SME	17	16	7		1	1	0	
	Exposures in default	2	1	1	1	2	1	1	
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0				0		0	
	Equity	0	0			0 38	0		
	Other exposures		0	0					
	Standardised Total ²				6				

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

(2) Total value adjustments and provisions per country of counterparty excludes those for executivation exposures but includes permand credit risk adjustments.

	CaixaBank, S.A.								
					Standardisc	d Approach			
			As of 31	03/2023			As of 30	/06/2023	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(min BJR, %)								
UNITED KINGDOM	Comical departments or control basis in Maria state weekle Maria state	0 29 0 0 507 0 1,792 68 18 11 7 2 1 0 0 0 0 0	78 29 0 501 0 1,782 2,546 63 12 8 6 2 2 0 0	0 29 0 0 302 2,290 58 8 4 2 1 0 0		0 0 0 0 1,246 1,729 61 17 9 17 2 1 1 0 0	0 0 501 1,819 1,095 55 12 8 15 2 0 0	0 0 0 0 404 1,091 51 8 8 5 1 0 0	0
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Other exposures Standardised Total ²	0	0	0 0	9	0 0 0 51	0 0 0 51	0	4
		(1) Original exposure, unlike Ex	sposure value, is reported befo	e taking into account any effec	t due to credit conversion facto	rs or credit risk mitigation techni	iques (e.g. substitution effects	0.	

	•	(2) Total value adjustments and provisions per country of counterparty encludes those for securitation exposures but includes general credit risk adjustments. Standardised Approach												
					Standardisc	ed Approach								
			As of 31,	03/2023			As of 30/	06/2023						
	(min EUR, %),	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments as provisions ²					
	tral governments or central banks	4,724	4,724	0		4,779	4,779	0						
	ional governments or local authorities	0	0	0		0	0	0						
	lic sector entities	0	0	0		0	0	0						
	tilateral Development Banks	0				0		0						
	ernational Organisations	189	128	39		194	129	40						
	itutions	1,264	1,073	1,059		1,137	1,124	767						
	porates	1,264	1,0/3	1,059		1,137	1,124	767						
Retai	f which: SME	35	3/	19		36	43	20						
	Methods SME	33	34	19		35	34	10						
	ured by mortgages on immovable property			.,		33	,,,	.,						
	(which: SME	i i	i i	0		n n	0	0						
	osures in default	ō	ō	i o		ō	i i	ō						
	ns associated with particularly high risk	0	0	0		0	0	0						
	ered bonds	0	0	0		0	0	0						
	ms on institutions and corporates with a ST credit assessment	0	0	0		0	0	0						
Colle	ective investments undertakinos (CIU)	0	0	0		0	0	0						
Equit		0	0	0		0	0	0						
Othe	er exposures	0	0	0		1		0						

					Standardisc	d Approach			
			As of 31,	03/2023			As of 30,	06/2023	
	(min EUR. %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
UNITED STATES	Contra de nommenda er contra la sales. Partica seciar secilier Medit secilier M	2,703 0 112 701 0 144 4,291 161 18 18 18 0 0 0 0 0	2,735 0 0 0 0 0 0 1,876 157 144 13 8 3 0 0 0	0 0 21 0 0 29 1,712 138 8 8 4 1 1 0 0 0 0	0	2,666 0 99 701 0 192 859 151 14 10 8 0 0 0	2,590 0 99 701 145 405 146 111 10 8 3 3 0 0	0 0 20 0 39 390 133 6 5 5 3 1 1 0 0	
	Other exposures Standardised Total ²	0		0	9	92	92	0	4

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

					Standardise	d Approach			
			As of 31/	03/2023			As of 30,	06/2023	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments an provisions ²
BELGIUM	Cont. 20. No. 10. No.	1777 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	1777 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	۰	222 1 0 0 5,009 425 19 6 6 4 4 0 0 0 0 0 0	222 1 0 0 5,089 46 19 15 5 4 4 0 0 0 0	0 0 0 1 115 125 2 2 0 0 0 0	

		(2) Total value adjustments ar			curtisation exposures but inclu			9-	
					Standardise	d Approach			
			As of 31,	/03/2023			As of 30	/06/2023	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments as provisions ²
NETHERLANDS	Comits of control and control	0 0 0 0 0 167 221 33 12 10 1 1 1 0 0 0 0 0 0 0 0 0 167 221 10 10 10 10 10 10 10 10 10 10 10 10 10	0 0 0 0 151 220 31 1 1 1 0 0	0 0 0 0 42 199 29 6 4 0 0 0 0	0	0 0 0 0 0 180 120 22 14 11 5 1 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 38 85 16 6 5 1 0 0 0 0	
	Standardised Total ²				1				

CaixaBank, S.A.

								IRB Ap	proach					
					As of 3	0/09/2022					As of 3	1/12/2022		
			Original E	xposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original E	xposure ¹	Exposure Value ¹	Risk exposure	e amount	Value adjustments
		(min EUR, %)		Of which: defaulted	value		Of which: defaulted	provisions	Of which: defaulted		value		Of which: defaulted	provisions
	Central banks ar	0	0	0	0	0	0	0	0	0	0	0	0	
	Institutions		0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	orates - Of Which: Specialised Lending	141,171 2.719	5,584 253	94,488 2,579	54,036 1.736	655	2,220 119	143,404 2,450	3,902 188	96,139 2,321	54,205 1.689	537	2,280 123
		orates - Of Which: SME	26,727	1.851	18.761	8,636	316	819	25.613	1.669	18.267	8.186	261	829
	Retail	outer of miles are	235,189	8,488	182,259	37.038	1,599	4.365	249.313	7,719	195.408	40.061	1.569	4.306
		ail - Secured on real estate property	172,625	6,409	146,641	23,585	1,309	2.874	185,182	5,668	159,139	26,326	1,350	2,745
		Retail - Secured on real estate property - Of Which: SME	14.311	1.120	12.203	2.768	124	402	13.807	972	11.700	2.594	114	372
Consolidated data		Retail - Secured on real estate property - Of Which: non-Si	158,313	5,289	134,438	20,817	1,185	2,473	171,374	4,696	147,439	23,731	1,236	2,372
	Ret	ail - Qualifying Revolving	26,244	190	12,311	3,332	3	218	27,059	214	12,480	3,341	2	236
	Ret	nil - Other Retail	36,320	1,890	23,307	10,121	247	1,273	37,072	1,837	23,788	10,394	217	1,325
		Retail - Other Retail - Of Which: SME	22,960	1,474	12,014	4,297	220	795	22,653	1,425	12,062	4,246	192	810
		Retail - Other Retail - Of Which: non-SME	13,360	416	11,293	5,824	27	478	14,419	412	11,726	6,147	25	516
	Equity		6,699	18	6,699	20,197	46		6,452	19	6,452	19,978	48	
	Other non credit	obligation assets				0						0		
	IRB Total ²					111,271						114,244		

(1) Original exposure, unlike Exposure value, is reported before siziny into account any effect due to overt convenient factors or oveid rais militagion techniques (e.g. admittation effects).
(2) 1981 Tatal dois out include the Securitation position unlike in this remisch prior to the 227 account.
(3) 10 10 fact be made visionic controllers and discolor. The internal hard two between the following prior. Considered of controllers and discolor. The outer bears are secured to the following prior. Considered controllers and discolor. The controllers are discolor. The following prior. Considered controllers are discolor. The outer bears are secured to the following prior. Considered controllers are discolor following prior.

		en or lever chouses.											
							IRB Ap	proach					
				As of	30/09/2022					As of	31/12/2022		
		Original I	exposure ¹	Exposure Value ¹	Risk exposure	: amount	Value adjustments			Exposure Value ¹			Value adjustments
	(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	value		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	113,071	5,512	75,900	44,810	652	2,149	113,754	3,854	76,936	44,822	534	2,220
	Corporates - Of Which: Specialised Lending	2,228	220	2,124	1,402	0	108	1,994	161	1,900	1,355	0	120
	Corporates - Of Which: SME Retail	26,727	1,851 8.302	18,761	8,636	316	819 4 298	25,613 232,474	1,669	18,267	8,186	261	829
	Retail - Secured on real estate property	232,621 170,294	6,235	180,003 144.487	36,559 23.143	1,510 1.260	4,298 2,815	168,589	7,418 5,379	178,891 142,723	36,644 22,946	1,383	4,146 2.592
	Retail - Secured on real estate property - Of Which: SME	14.241	1.104	12.140	2,760	1,200	392	13,753	968	11,654	2,588	113	371
SPAIN	Retail - Secured on real estate property - Of Which: non-Si		5.131	132,347	20.382	1.137	2.422	154,836	4.410	131.069	20.358	1.051	2.221
	Retail - Qualifying Revolving	26,033	179	12.227	3.306	3	212	26.842	203	12,396	3.317	2,001	230
	Retail - Other Retail	36,294	1.888	23,289	10.110	247	1.272	37.043	1.836	23,772	10.381	217	1.324
	Retail - Other Retail - Of Which: SME	22,956	1.473	12.011	4.296	220	795	22,650	1,425	12,059	4.245	192	809
	Retail - Other Retail - Of Which: non-SME	13,338	415	11,279	5,815	27	477	14,393	411	11,712	6,136	25	515
	Equity	5,762	18	5,762	17,663	46	0	5,527	19	5,527	17,512	48	0
	Other non credit-obligation assets												

								IRB Ap	proach					
					As of	30/09/2022					As of 3	31/12/2022		
			Original Exposure ¹ Exposure Value ¹		Risk exposure amo		Value adjustments	Original Exposure ¹		Exposure Value ¹	Risk exposur	e amount	Value adjustment	
		(min EUR, %)		Of which: defaulted	value		Of which: defaulted	Of which: provisions		Of which: defaulted	value		Of which: defaulted	provisions
	Central b	anks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutio		0	0	0	0	0	0	0	0	0	0	0	0
	Corporate		1,230	33	760	443	0	11	1,471	24	776	435	0	4
		Corporates - Of Which: Specialised Lending	358	33	326	214	0	9	345	24	313	216	0	3
		Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail		25	1	21	4	0	0	14,369	162	14,364	2,938	142	113
		Retail - Secured on real estate property	21	1	19	3	0	0	14,364	162	14,362	2,937	142	113
PORTUGAL		Retail - Secured on real estate property - Of Which: SME	1	0	1	0	0	0	1	0	1	0	0	0
FORTUGAL		Retail - Secured on real estate property - Of Which: non-Si	20	0	18	3	0	0	14,364	162	14,361	2,937	142	113
		Retail - Qualifying Revolving	3	0	1	1	0	0	3	0	1	1	0	0
		Retail - Other Retail	1	0	1	1	0	0	1	0	1	0	0	0
		Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Other Retail - Of Which: non-SME	1	0	0	0	0	0	0	0	0	0	0	0
	Equity		301	0	301	895	0	0	253	0	253	732	0	0
	Other nor	credit-obligation assets												

	İ						IRB Ap	toroach					
				As of	30/09/2022					As of	31/12/2022		
		Original I	Exposure ¹	Exposure Value ¹	Risk exposure	: amount	Value adjustments	Original Exposure ¹		Exposure Value ¹	Risk exposure amount		Value adjustments and
	(min EUR, %)		Of which: defaulted	Value*		Of which: defaulted	provisions		Of which: defaulted	Value*		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	6,407	0	5,707	2,323	0	7	6,703	0	5,633	2,381	0	7
	Corporates - Of Which: Specialised Lending	16	0	16	18	0	0	15	0	15	37	0	0
	Corporates - Of Which: SME	0	0	0			0	U	U	0		0	0
	Retail	233 211	3	203	34 31	0	2	233	3	202	37	0	2
	Retail - Secured on real estate property	211	3	194	31	0		210	3	193	34		0
GERMANY	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-Sf	207		190	31	0	0	206	0	190	33		0
OLIG WATE			3	190	31	0			2	190	33		0
	Retail - Qualifying Revolving Retail - Other Retail	21		8	3	0	0	22	0	8	3		0
	Retail - Other Retail - Of Which: SME	1		1	0	0	0	1	0	1	1		0
						0			0				0
	Retail - Other Retail - Of Which: non-SME	1		1 1		0		1	0	1 1	0		0
	Equity		0		- 0			0	- 0		- 0		0
	cquiry Other non credit-obligation assets IRB Total												

							IRB Ap	proach					
				As of	0/09/2022					As of	31/12/2022		
		Original	Exposure ¹	Exposure	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure	Risk exposur	e amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value ¹		Of which: defaulted	and provisions		Of which: defaulted	Value ^t		Of which: defaulted	and provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions Corporates	3.803	0	2,203	1.276	0	2	4,675	0	2,796	1.591	0	2
	Corporates - Of Which: Specialised Lending	28	0	28	26		â	28	0	28	25	0	
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	122	3	99	21	ō	1	123	2	99	23	ō	1
	Retail - Secured on real estate property	99	3	89	18	0	1	99	2	89	20	0	1
FRANCE	Retail - Secured on real estate property - Of Which: SME	2	0	2	0	0	0	2	0	1	0	0	0
FRANCE	Retail - Secured on real estate property - Of Which: non-Si		3	87	18	0	1	98	2	87	20	0	1
	Retail - Qualifying Revolving	22	0	9	3	0	0	22	0	9	2	0	0
	Retail - Other Retail	1	0	1	1	0	0	1	0	1	1	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 Equity	1	0	1	1		0	1	0	1	1	0	
	Other non credit-obligation assets		0		0		0	0	0		0		0
	IRB Total												
		0)											

CaixaBank, S.A.

							IRB Ap	proach					
				As of	30/09/2022					As of 3	1/12/2022		
		Original I	Exposure ¹	Exposure Value ¹	Risk exposure	: amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	value		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	3,279	14	1,938	1,061	2	15	3,275	14	1,799	930	2	14
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Ut Which: SME Retail	923	61	860	164		28	879	37	795	166		16
	Retail - Secured on real estate property	923 868	61	817	156		28	822	36	772	159		16
	Retail - Secured on real estate property - Of Which: SME	28	13	26	2		8	15	30	14	139		16
UNITED KINGDOM	Retail - Secured on real estate property - Of Which: non-St	840	48	791	154	6	20	808	35	759	157	5	15
	Retail - Qualifying Revolving	52	0	21	6	ō	0	53	0	20	6	ō	0
	Retail - Other Retail	3	0	3	1	0	0	4	0	3	2	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	3	0	2	1	0	0	4	0	2	2	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets												
	IRB Total												

							IRB Ap	proach					
				As of	30/09/2022					As of	31/12/2022		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk exposur	e amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central banks and central governments Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates Corporates - Of Which: Specialised Lending	1,922 0	0	1,100 0	654 0	0	6	2,344 0	0	1,378 0	771 0	0	6
	Corporates - Of Which: SME Retail	0 65	0	0 56	0 12	0	0	0 65	2	0 56	0 11	0	0 1
ITALY	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME	56 1	0	52 1	10 0	0	0	56 1	0	52 1	0	0	0
11/121	Retail - Secured on real estate property - Of Which: non-Si Retail - Qualifying Revolving Retail - Other Retail	55 7	0	51 3	10	0	0	55 8	0	51 3	1	0	0
	Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0 2	0	0	0	0	0
	Equity Other non credit-obligation assets	ō	ō	0	ō	ō	ō	ō	ō	ō	ō	ō	ō
	IRB Total												

								IRB Ap	proach					
					As of	30/09/2022					As of	31/12/2022	ı	
			Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments
		(min EUR, %)		Of which: defaulted	•		Of which: defaulted	provisions		Of which: defaulted	*****		Of which: defaulted	provisions
	Central ban	ks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions		0	0	0	0	0	0	0	0	0	0	0	0
	Corporates		780	0	437	251 17	0	2	877	0	456	252 17	0	2
		Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	,	0	,	0		0	,	0	ó	0	0	0
	Retail	culputates - or willor: sine	150	0	130	28			151		131	27		
	recan	Retail - Secured on real estate property	139	2	126	26		1	140	1	126	25	1	1
		Retail - Secured on real estate property - Of Which: SME	5	n	6	1	n n	ń	6	n	6	ĭ	i i	i i
UNITED STATES		Retail - Secured on real estate property - Of Which: non-SI	133	2	120	25	1	1	134	1	121	25	i	1
		Retail - Qualifying Revolving	10	0	4	1	0	0	10	0	4	1	0	
		Retail - Other Retail	1	0	1	0	0	0	1	0	1	0	0	0
		Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Other Retail - Of Which: non-SME	1	0	0	0	0	0	1	0	0	0	0	0
	Equity		33	0	33	121	0	0	36	0	36	133	0	0
		redit-obligation assets												
	IRB Total													

							IRB Ap	proach					
				As of	30/09/2022					As of	31/12/2022		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	: amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk exposure	e amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	Value*		Of which: defaulted	provisions		Of which: defaulted	Value*		Of which: defaulted	provisions
BELGIUM	Control banks and control governments Institutions Corporates Corporates - Of Which: Specialized Lending Corporates - Of Which: SPE Retail Retail - Secured on real estate property Retail - Secured on real estate property	0 0 2 0 0 58 48	0 0 0 0 1 1	0 2 0 0 47 43	0 1 0 0 9 8	0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 2 0 0 58 48	0 0 0 0 1 1	0 2 0 0 47 43	0 0 1 0 0 10 9	0 0 0 0 0 0 0	0 0 0 0 1
BELGIOM	Retail - Socured on neal estate property - O' Which: non-Si Retail - O' Obby Retail Retail - O' Obby Retail Retail - O' Obby Retail - O' Which: SNE Retail - O' Obby Retail - O' Which: non-SNE Retail - O' Obby Retail - O' Which: non-SNE O' O' Obby Retail - O' Which: non-SNE	48 9 1 0 1 3	1 0 0 0 0	43 4 0 0 3	8 1 0 0 0	0 0 0	0	48 9 1 0 1 3	1 0 0 0 0	43 4 1 0 1 3	9 1 0 0 0	0 0 0 0 0	0 0 0 0 0
	IRB Total												

	_												
							IRB Ap	proach					
				As of	30/09/2022					As of	31/12/2022		
		Original E	Exposure ¹	Exposure Value ¹	Risk exposure	: amount	Value adjustments	Original I	Exposure ¹	Exposure Value ¹	Risk exposure	e amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions Corporates	3.208	0	2,274	0 1.059	0	0	2.865	0	0 2.132	937	0	0
	Corporates - Of Which: Specialised Lending	3,208	0	2,274	1,059		4	2,865	0	2,132	937	0	4
	Corporates - Of Which: SME		0	0	0	0	0	n	0	0	0	0	0
	Retail	89	2	79	17	0	1	93	-	82	19	0	i
	Retail - Secured on real estate property	81	2	76	15	ō	i	84	2	79	17	ō	i
NETHERI ANDS	Retail - Secured on real estate property - Of Which: SME	2	0	2	0	0	0	2	0	2	0	0	0
NETHERLANDS	Retail - Secured on real estate property - Of Which: non-Si	79	2	74	15	0	1	82	2	77	17	0	1
	Retail - Qualifying Revolving	7	0	3	1	0	0	8	0	3	1	0	0
	Retail - Other Retail	1	0	0	0	0	0	1	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	1	0	0	0	0	0
1	Equity Other non credit-obligation assets	_	0	0	U		0	0	0		U		-
	IRB Total												

Orioinal exposure, unlike Exposure value, is recorted before takino into account any effect due to credit conversion factors or credit risk militoation techniques (e.g., substitution effects).

							IRB Ap	proach					
				As of	31/03/2023					As of 3	0/06/2023		
		Original I	Exposure ¹	Exposure	Risk exposure	amount	Value adjustments	Original E	Exposure ¹	Exposure	Risk exposur	e amount	Value adjustment and
	(min EUR, %)	Of which: Of which: provisions Of which: Of which: provided defaulted defaulted defaulted											
	Central banks and central governments Institutions	0	0	0	0	0	0	0	0	0	0	0	0
		0		0	0	0	0		0		0	0	0
	Corporates - Of Which: Specialised Lending	141,919 2,303	3,760 91	97,591 2.179	55,208 1.724	561	2,306 63	166,475 27,588	4,030 442	117,894 21.916	74,487 15.213	732	2,561 387
	Corporates - Of Which: SPECialised Lending Corporates - Of Which: SME	25.470	1.635	18.440	8.271	265	842	23,919	1.427	17.733	11,601	384	814
	Retail	246,953	7,488	192,999	41.216	1.521	4.351	245.878		192.066	39.781	1.625	4.263
	Retail - Secured on real estate property	182,588		156,585	27.123	1.263	2.714	181,169		155,191	26,487	1,313	2.641
	Retail - Secured on real estate property - Of Which: SME	13,532	913	11.394	2.552	103	361	13.916	894	11.745	3.101	186	355
Consolidated data	Retail - Secured on real estate property - Of Which: non-Sh	169,056	4,474	145,191	24,571	1,160	2,352	167,253	4,471	143,446	23,387	1,127	2,286
	Retail - Qualifying Revolving	27,251	231	12,344	3,407	2	249	28,309	117	12,691	3,370	1	188
	Retail - Other Retail	37,113	1,870	24,069	10,686	256	1,388	36,401	1,854	24,185	9,923	311	1,434
	Retail - Other Retail - Of Which: SME	22,597	1,466	12,327	4,391	233	864	22,450	1,338	12,718	4,150	287	836
	Retail - Other Retail - Of Which: non-SME	14,517	404	11,742	6,295	23	524	13,951	525	11,467	5,774	24	598
	Equity	5,937	20	5,937	17,945	49		5,698	18	5,698	17,469	45	
	Other non credit-obligation assets				0						0		
	IRB Total ²				114,368						131,736		

		as of last quarter											
							IRB Ap	proach					
				As of	31/03/2023					As of 3	0/06/2023		
		Original E	xposure ¹	Exposure	Risk exposure	amount	Value adjustments	Original E	exposure ¹	Exposure	Risk exposure	amount	Value adjustments
	(min EUR, %)	defaulted defaulted defaulted defaulted											and provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	109,737	3,714	75,922	44,665	550	2,229	116,658	3,855	82,728	55,219	720	2,374
	Corporates - Of Which: Specialised Lending	1,851	88	1,762	1,313	0	58	11,822	339	10,227	7,189	0	269
	Corporates - Of Which: SME	25,470	1,635	18,440	8,271	265	842	23,919	1,427	17,733	11,601	384	814
	Retail	230,083 165,968	7,198 5.109	176,451 140.136		1,335 1.077	4,182 2,552	228,902 164,448	7,060 5.091	175,416	35,966	1,444	4,104
	Retail - Secured on real estate property				23,248					138,639	22,706		2,491
SPAIN	Retail - Secured on real estate property - Of Which: SME	13,481	909 4.200	11,349	2,545	102 975	360	13,867	890 4.201	11,702	3,095	185 946	354
517414	Retail - Secured on real estate property - Of Which: non-Si	152,488 27.030	4,200 221	128,787 12,262	20,702 3.384	9/5	2,192	150,581 28.085	4,201 109	126,937 12,611	19,612 3.349	946	2,137 183
	Retail - Qualifying Revolving		1.869			2		28,085				1	
	Retail - Other Retail - Of Which: SMF	37,084 22,594	1,869	24,052 12,324	10,674	256 233	1,387	36,369	1,860	24,165	9,911	311 287	1,431
		22,594 14.491	1,466	12,324	4,390 6.284	233	863 524	13,922	1,338 522	12,715 11.450	4,148 5.763	287	836 595
	Retail - Other Retail - Of Which: non-SME Equity	4,994	403 20	11,728	15.432	49	5.24	4.880	18	11,450	15,763	45	595
	Other non credit-obligation assets	4,994	20	4,994	13,432	49	- 0	4,880	18	4,880	10,273	45	0
	IRB Total												

		Ì						IRB Ap	proach					
					As of	31/03/2023					As of 3	30/06/2023		
			Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original I	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments
		(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central b Institutio	anks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Corporati		1.479	0	797	522	0	5	1.841	0	1.122	798		30
		Corporates - Of Which: Specialised Lending	344	0	312	295	ō	4	705	ō	641	581	ō	29
		Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail		14,459	166	14,454	3,424	150	121	14,617	162	14,612	3,342	148	110
		Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME	14,454	166	14,452	3,423	150	121	14,612	161	14,609	3,342	148	109
PORTUGAL		Retail - Secured on real estate property - Of Which: non-Sh	14.454	166	14.451	3.423	150	121	14.611	161	14,609	3.341	148	109
		Retail - Qualifying Revolving	3	0	2	0	0	0	4	0	2	0	0	0
		Retail - Other Retail	1	0	1	0	0	0	1	0	1	0	0	0
		Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Other Retail - Of Which: non-SME	1	0	1	0	0	0	1	0	1	0	0	0
	Equity	credit-obligation assets	246		246	713	0	0	258	0	258	739		0
	IRB Total													

							IRB Ap	proach					
				As of	31/03/2023					As of 3	80/06/2023		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original I	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustment
	(min EUR, %)		Of which: defaulted	Value*		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME			0	0	0	0	0	0		0	0	0
				6,503 15	2,784 38	0	8	8,485 521	0	7,440 343	3,432 299		8
				15	38	0	0	521	0	343	299	0	1
	Retail	230	0	199	37			229		197	38		0
	Retail - Secured on real estate property	206	2	199	34			204		188	35		
	Retail - Secured on real estate property - Of Which: SME	4	0	4	0		0	4	6	100	33	0	0
GERMANY	Retail - Secured on real estate property - Of Which: non-Sh	202	2	187	33	0	2	200	2	185	35	0	1
	Retail - Qualifying Revolving	23	0	8	2	0	0	24	0	8	2	0	0
	Retail - Other Retail	1	ō	1	1	ō	ō	1	ō	1	1	ō	ō
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	1	0	1	1	0	0	1	0	1	1	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets												
	IRR Total												

							IRB Ap	proach					
				As of	31/03/2023					As of 3	80/06/2023		
		Original	Exposure ¹	Exposure	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure	Risk exposure	e amount	Value adjustment
	(min EUR, %)		Of which: defaulted	Value ¹		Of which: defaulted	and provisions		Of which: defaulted	Value ¹		Of which: defaulted	and provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions Corporates	0 4.941	0	2,889	0 1.631		0 3	0 7.562	18	0 4.880	0 2.913	0	0
	Corporates - Of Which: Specialised Lending	4,941 28		2,889	1,631 25		3	7,562 2,641	18	4,880 2.027	2,913 1.398	0	,
	Corporates - Of Which: SME	20	0	20	20	0	0	2,041	0	2,027	1,396		3
	Retail	124	2	100	25	0	1	126	3	100	24	0	2
	Retail - Secured on real estate property	101	2	91	22	ō	i	101	2	91	22	ō	1
	Retail - Secured on real estate property - Of Which: SME	2	0	1	0		0	1	0	1	0	0	0
FRANCE	Retail - Secured on real estate property - Of Which: non-Si	99	2	89	22	0	1	100	2	90	22	0	1
	Retail - Qualifying Revolving	23	0	9	2	0	0	23	0	8	2	0	0
	Retail - Other Retail	1	0	1	1	0	0	1	0	1	1	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	1	0	1	1	0	0	1	0	1	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets												
	IRB Total												

CaixaBank, S.A.

							IRB Ap	proach					
	ĺ			As of	31/03/2023					As of 3	0/06/2023		
		Original	Exposure ¹	Exposure	Risk exposure	amount	Value adjustments	Original I	Exposure ¹	Exposure	Risk exposur	e amount	Value adjustme
	(min EUR, %)		Of which: defaulted	Value ¹		Of which: defaulted	provisions		Of which: defaulted	Value ¹		Of which: defaulted	and provision
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	4,489	14	2,804	1,383	2	17	6,150	10	4,426	2,468	1	17
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	1,974	0	1,698	1,098	0	6
	Corporates - Of Which: SME Retail	856	35	771	167		17	827	34	741	158		17
			35	748		1 1			34			5	
	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME	798 14	35	748 13	160		16	767 13	- 39	719 12	152	5	1
UNITED KINGDOM	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-Sh	784	34	735	2 158		16	13 754	33	707	150	0	1
	Retail - Qualifying Revolving	54	0	733	130	- 7	10	55	33	19	130	3	0
	Retail - Other Retail			20	- 1					.,			0
	Retail - Other Retail - Of Which: SMF	7	0	3	0		0	7		0	0	0	0
	Retail - Other Retail - Of Which: non-SME	4	0	2	2	0	0	4	0	3	2	0	0
	Equity	,				0	0	,	0	,	0	0	0
	Other non credit-obligation assets	- U	Ů	Ů		- ů	Ů	Ů	- ů	- ů		, i	, i
	IRB Total												

					As of	31/03/2023		IRB Ap	proacn		As of :	30/06/2023		
			Original	Exposure ¹	Exposure	Risk exposure	amount	Value adjustments	Original I	Exposure ¹	Exposure	Risk exposure	amount	Value adjustments
		(min EUR, %)		Of which: defaulted	Value ¹		Of which: defaulted	and provisions		Of which: defaulted	Value ¹		Of which: defaulted	and provisions
		nks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institution		0	0	0	0	0	0	0	0	0	0	0	0
	Corporates		2,364	0	1,390	781	0	6	3,121	0	1,957	1,200	0	5
		Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	128	0	69	49	0	0
		Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail		64	2	54	12	0	1	62	2	52	11	0	1
		Retail - Secured on real estate property	55	2	50	10	0	1	52	2	48	9	0	1
ITALY		Retail - Secured on real estate property - Of Which: SME	1	0	1	0	0	0	1	0	1	0	0	0
TIALI		Retail - Secured on real estate property - Of Which: non-Sh	54	2	49	10	0	1	52	2	47	9	0	1
		Retail - Qualifying Revolving	8	0	3	1	0	0	8	0	3	1	0	0
		Retail - Other Retail	2	0	1	1	0	0	2	0	1	1	0	0
		Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Other Retail - Of Which: non-SME	2	0	1	1	0	0	2	0	1	1	0	0
	Equity		0	0	0	0	0	0	0	0	0	0	0	0
	Other non	credit-obligation assets												

							IRB Ap	proach					
				As of	31/03/2023					As of	30/06/2023		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	Value*		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central banks and central governments Institutions	0	0	0	0	0 0	0	0 0	0 0	0 0	0	0	0
	Corporates	1.195		801	339	0	0	4.461	0	2.168	1.211		0
	Corporates - Of Which: Specialised Lending	6	0	601	16		3	3,126		1.258	825	0	6
	Corporates - Of Which: SME	ů ů	0	0	0	0	n	0,110	0	0	0	0	0
	Retail	147	1	127	28	1	1	149	1	129	28	0	1
	Retail - Secured on real estate property	135	i	123	27	i	i	137	1	124	26	ō	1
UNITED STATES	Retail - Secured on real estate property - Of Which: SME	6	0	5	1	0	0	5	0	5	1	0	0
UNITED STATES	Retail - Secured on real estate property - Of Which: non-SI	130	1	117	26	1	1	132	1	119	26	0	1
	Retail - Qualifying Revolving	11	0	4	1	0	0	11	0	4	1	0	0
	Retail - Other Retail	1	0	1	0	0	0	1	0	1	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	38	0	38	0	0	0	1		39	0		0
	Equity Other non credit-obligation assets	38	0	.38	140	- 0	0	39		39	145	0	
	IRB Total			1									
	1.00				renorted before taking in								

							IRB Ap	proach					
				As of	31/03/2023					As of	30/06/2023		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and	Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	Value*		Of which: defaulted	provisions		Of which: defaulted	Value*		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	164	0	0	0 77	0	0	0	0	0	0 126	0	0
	Corporates	169	0	145	//	0	0	269	0	231		0	0
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	0	0	0	0	0	0	105	0	86	53	0	0
	Corporates - Ut Which: SME Retail	57		0	10	0		56		45	0	0	0
	Retail - Secured on real estate property	47	i	42	8	0	i	46	i	41	, s	0	n
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0		0	0	0	0	0	0	0
BELGIUM	Retail - Secured on real estate property - Of Which: non-Sh	46	1	41	8	ō	1	45	1	40	8	ō	ō
	Retail - Qualifying Revolving	10	0	4	1	0	0	10	0	3	1	0	0
	Retail - Other Retail	1	0	1	0	0	0	1	0	1	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	1	0	1	0	0	0	1	0	1	0	0	0
	Equity	3	0	3	10	0	0	3	0	3	10	0	0
	Other non credit-obligation assets												
	IRB Total												

	_												
							IRB Ap	proach					
				As of	31/03/2023					As of	30/06/2023		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original I	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central banks and central governments Institutions Corporates Corporates - Of Which: Specialised Lending	0 0 2,927 0	0	0 0 2,223 0	0 0 917 0	0 0 0	0 4 0	0 0 4,041 172	0	0 0 3,170 143	0 0 1,265 103	0	0 7 1
NETHERLANDS	Corporates - Of Which: SME Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME	93 85 2	0 2 2 0	0 83 79 2	0 19 18 0	0	0 1 1 0	0 91 82 2	0 1 1 0	0 80 76 2	0 19 18 0	0	1 1 0
NETTEREARDS	Retail - Secured on real estate property - Of Which: non-Si Retail - Qualifying Revolving Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME	83 8 0	0 0 0	77 3 0	17 1 0 0	0	0 0	80 8 0	0 0	75 3 0	18 1 0 0	0	0 0 0
	Equity Other non credit-obligation assets IRB Total	ō	ő	ő	0	ő	ő	ő	ő	ő	ō	ő	ő

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



General governments exposures by country of the counterparty

							CaixaBank, S.A.							
							As of 31/12/2022							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off bala	nce sheet	
												Off-balance s	heet exposures	
					Non-derivative financial as	ssets by accounting portfoli	0	Derivatives with po	sitive fair value	Derivatives with	negative fair value			Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0 - 3M [Austria	288	0	0 0 0 0 0	0		0 0 0 0 0 0 0 286 0			0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0		
[0 - 3M [Belgium	17. ((64 1,855 122 2,811	1.867	000000000000000000000000000000000000000	0 0 0	122	177 0 0 0 0 0 0 0 0 645 1,867 0 2,689			0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		
10Y - more	Bulgaria	2,011	4,03.7	·		124	2,005			·		·		
[0 - 3M [Cyprus													
[0 - 3M [Czech Republic													
[0 - 3M [Denmark													
Total Tota	Estonia													



General governments exposures by country of the counterparty

							CaixaBank, S.A.							
							As of 31/12/2022	!						
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	ıce sheet	
					Non-derivative financial as	sets by accounting portfolio		Derivatives with po	sitive fair value	Derivatives with	negative fair value	Off-balance sl	neet exposures	
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)											Risk weighted exposure amount
			positions	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
[0 - 3M [Finland													
[3M - 1Y [France	3 98 0 5 0 1,924 0 2,076	0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	3 98 0 52 0 1,924 0 2,076		0 0 0 0 0 0 0 0 0 0 0 0 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	Germany	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	
10 - 3M	Croatia		·		·	Ü	·			·	J	,	v	· ·
[0 - 3M [Greece													
Total 0 - 3M 3M - 1Y 1Y - 2Y 2Y - 3Y 3Y - 5Y 5Y - 10Y Total	Hungary													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	Ireland	0	000000000000000000000000000000000000000	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0	0 0 0 0 0	
10 - 3M 13M - 11Y 1	Italy	0 0 23 423 255 3,776 4,736			0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	283 0 0 0 527 527 0	423 255 3,245 0		0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0
10 - 3M 13M - 11Y 11Y - 2Y 12Y - 3Y 13Y - 5Y 13Y - 5Y 15Y - 10Y 110Y - more	Latvia	47.50	4/330			303	3,323			·		J	·	



General governments exposures by country of the counterparty

							CaixaBank, S.A.							
							As of 31/12/2022	!						
						Dire	ct exposures							
	(mln EUR)			On balance si	heet				Deriva	tives		Off balar	nce sheet	
					Non-derivative financial as	sets by accounting portfolio	,	Derivatives with pos	sitive fair value	Derivatives with	negative fair value	Off-balance si	neet exposures	
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
0 - 3M 13M - 12 1 14 17	Lithuania													
[0 - 3M [Luxembourg	44	0 0 40 0 0 0	0 0 0 0 0	0 0 0 0 0	000000000000000000000000000000000000000	0 0 40 0 0 0	0 0 0 0 0	0 0 0 0	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 [Maita													
Total	Netherlands													
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y	Poland	8	8 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	8 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		0 0 0 0 0 0 0 0
Total	Portugal	8 567 24 644 398 1.277 733 3.644	8 557 24 644 398 1,270 733 3,644	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 276 0 0	398 1,270 733	0 0 0 0	0 0 0 1 1 0	0 0 0 0 0	0 0 0 0	538 4 4 2 18 40 145 750		0 0 0 0 0 0 0 0
[0 - 3M [Romania	3,077	3,044	·	·	270	706,6	v				730		347
Total	Slovakia													
Total	Slovenia		0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0



General governments exposures by country of the counterparty

							CaixaBank, S.A.							
							As of 31/12/2022							
						Direc	t exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balan	ice sheet	
												Off-balance sh	eet exposures	
					Non-derivative financial as	sets by accounting portfolio		Derivatives with po	sitive fair value	Derivatives with	negative fair value			Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0 - 3M [Spain	6.894 8.621 12,698 14,855 24,102 2,267 82,300	5,892 8,621 12,698 14,865 12,853 24,101 2,264 82,294	1	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	1 3,396 2,040 182 945 82 0 6,646	14,684 11,908 24,014 2,264	(((((((((((((((((((712 0 1 7 200 159 202 202	0 1 0 0 0 64	0 69 0 1 5 2 281	1.245 2.111 33 122 61 42 1.019	0 0 0 0 0	553
[0-3M] [3M-1Y] [1Y-2Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Sweden	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	(0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	(0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	333
Total Tota	United Kingdom	445 20 0 0 0 0 0	445 2 0 0 0 0 0	(0 0 0	0 0 0	445 2 2 0 0 0 0 0 0 0 447	(0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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 [Iceland	99/	44/		U	U	447		U	U	U	Ü	0	91
Total [0 - 3M	Liechtenstein													
Total [0 - 3M	Norway	000000000000000000000000000000000000000	0 0 0 0	(0 0 0 0 0	0 0 0 0 0	0 0 0 0		0 0 0	0 0 0 0	0 0 0 0 0	0 0 0 0	0 0 0 0	
104a 0 - 3M 3M - 1Y 1Y - 2Y 12Y - 3Y 3Y - 5Y 5Y - 10Y 10Y - more Total	Australia	0 0 0 0 0 128 0	0 0 0 0 0 128 0	l d	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 128 0		0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0 1	0 0 0 0 0	41
To - 3M	Canada	110	110		·	·	120				,			4.
Total	Hong Kong													



General governments exposures by country of the counterparty

							CaixaBank, S.A.							
							As of 31/12/2022							
						Dire	ct exposures							_
	(mln EUR)			On balance s	heet				Deriva	tives		Off bala	nce sheet	
												Off-balance s	heet exposures	
			Total carrying amount of		Non-derivative financial as	sets by accounting portfoli	,	Derivatives with pos	sitive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0 - 3M [Japan	0 12121 0 0 358 2515 5	0 0 358 251	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 121 0 0 358 251 0	0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
[0 - 3M [u.s.	140 143 183 183 2,242 0	0 0 1440 139 187 2,242	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	2,24	0 0 140 139 187 0	0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	000000000000000000000000000000000000000		0 0 0 0
[0 - 3M [China		0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		0 0 0 0
10-8M 13M - 13M 13M - 13M 13M - 13M 13M - 13M 13M - 23M 13M - 23M 13M - 23M 13M - 13M 13M - 13M 13M - 13M 13M - 13M 13M - 23M 13M -	Switzerland		000000000000000000000000000000000000000	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	000000000000000000000000000000000000000		0 0 0 0
[10Y - more	Other advanced economies non EEA													
10 - 3M	Other Central and eastern Europe countries non EEA	2	0 0 2 0 0 0 27	0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 2 0 0 0 27	0 0 0 0 0	0 0 0 0	0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 21		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
[0 - 3M [Middle East	29 6 6 6 219 239 505	29 0 0 0 0 0 0 219 285 505	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		29 0 0 0 0 0 219 285 505	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
Total	Latin America and the Caribbean	223	0 0 0 9 225	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		505 0 0 0 0 9 9 225 0	0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0	0 0 0 0 0	000000000000000000000000000000000000000		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0



General governments exposures by country of the counterparty

CaixaBank S.A.

							Cdixdbdlik, S.A.							
							As of 31/12/2022	2						
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off bala	nce sheet	
												Off-balance s	heet exposures	
					Non-derivative financial as	sets by accounting portfolion	•	Derivatives with po	sitive fair value	Derivatives with	negative fair value			
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Africa	22 22 66 44 11 88	5 21 5 68 40 14 80 233	000000000000000000000000000000000000000	000000000000000000000000000000000000000	((((((((((((((((((((5 21 5 68 40 14 80 233		0 0 0	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	14 12 13 4 15 6		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] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Others	65S	16 0 0 0 635 0	0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	(((263	16 0 0 0 372 0			0 0 0	0 0 0	16 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0

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

(1) Information on sovereign exposures is only available for institutions that have sovereign exposures of at least 1% of total "Debt securities and loans receivables". Country of breakdown is only available for institutions that hold non-domestic sovereign exposures of 10% or more compared to total sovereign exposures. Where the latter threshold is not met, information is disclosed through the aggregate "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) or sovereign credit risk (i.e. CDS, financial quarantees) booled in all the accounting portfolio (on-off balance sheet). Interpe

(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.

Listin America Argentina, Boilze, Bolivis, Brazil, Chille, Colombia, Cocia Rica, Dominica, Decide, Artiqua And Barbuda, Aruba, Bahamas, Barbados, Cayman, Halft, Honduras, Jamatca, Mexico, Nicarogua, Penama, Panguay, Penu, S. Kitts and Nevis, S. Lucia, S. Vincent and the Genadines, Suriname, Thridda and Tobago, Uruguay, Venezueis, Artiqua And Barbuda, Aruba, Bahamas, Barbados, Cayman, Halft, Honduras, Jamatca, Mexico, Nicarogua, Penama, Panguay, Penu, S. Kitts and Nevis, S. Lucia, S. Vincent and the Genadines, Suriname, Thridda and Tobago, Uruguay, Venezueis, Artiqua And Barbuda, Aruba, Bahamas, Barbados, Cayman, Halft, Honduras, Jamatca, Mexico, Nicarogua, Penama, Panguay, Penu, S. Kitts and Nevis, S. Lucia, S. Vincent and the Genadines, Suriname, Thridda and Tobago, Uruguay, Venezueis, Artiqua And Barbuda, Aruba, Bahamas, Barbados, Cayman, Halft, Honduras, Jamatca, Mexico, Nicarogua, Penama, Panguay, Penu, S. Kitts and Nevis, S. Lucia, S. Vincent and the Genadines, Suriname, Thridda and Tobago, Uruguay, Venezueis, Artiqua And Barbuda, Aruba, Penchi Guiana, Guadente, Guiana, Guadente, Guiana, Guia

Africa: Apprils, Egypt, Morocco, South Africa: Apprils, Epypt, Morocco, South Africa: Apprils, Epytholis, Chand, Commors, Congo, The Democratic Republic (O'Thire Congo, Cite D'Noire, Equatorial Guinea, Eritrea, Ethiopia, Gabon, Gamba, Guinea,
(6) The columns "Total carrying amount of non-derivative financial assets (net of short positions)' provide information on a net basis, whilst the related 'of which' positions present information on a gross basis.

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



General governments exposures by country of the counterparty

							CaixaBank, S.A.							
							As of 30/06/2023							
						Dire	ct exposures							
	(mln EUR)			On balance si	heet				Deriva	tives		Off bala	ice sheet	
												Off-balance sl	neet exposures	
					Non-derivative financial as	ssets by accounting portfolio	,	Derivatives with po	sitive fair value	Derivatives with	negative fair value			Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[0 - 3M [Austria	288	0	0 0 0 0 0			0 0 0 0 0 288 0	0 0 0 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 [Belgium	231 111 ((1,97) 2,980 1331	1 231 1 11 3 0 0 1 1,971 7 2,987 131 5,331	10 10 0 0 0 0) () () () () () () 131	221 1 0 0 0 1,971 2,987 0 5,181		0	0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0		
[0 - 3M [Bulgaria	V/22	3/33.				3,00			·		J		
[0 - 3M [Cyprus													
[0 - 3M [Czech Republic													
[0 - 3M 13M - 1Y 11 - 2Y 22 - 3Y 13Y - 5Y 15Y - 10Y 10Y - more	Denmark													
Total	Estonia													



General governments exposures by country of the counterparty

							CaixaBank, S.A.							
							As of 30/06/2023							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	nce sheet	
												Off-balance sh	neet exposures	
			Total carrying amount of		Non-derivative financial as	sets by accounting portfolio	,	Derivatives with po	sitive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0 - 3M [Finland													
[0 - 3M] [3M - 1Y[11 - 2Y[12 - 3Y[3Y - 5Y[15Y - 10Y[110Y - more Total	France	0 0 0 52 263 1,747 0 2,062		0	0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 52 263 1,747 0 2,062	(0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	() () () () () () () () () ()	0
[0 - 3M [Germany	1 299 1 0 0 22 0	1	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 299 0 0 0 0	1 0 1 0 0 0 22	(0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		20
[0 - 3M [Croatia													
[0 - 3M [[3M - 1Y [Greece													
Total [0 - 3M	Hungary													
[0 - 3M [Ireland	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	000000000000000000000000000000000000000	0
TOUY - more Total	Italy	0 0 281 524 1,080 2,920 102 4,906	0 0 281 524 1,080 2,920 1022 4,906	0 0 0 0 25 0 102 127	0	0 0 281 0 0 549 0	524 1,054 2,371 0		0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0	0
Total Tota	Latvia	4,500	4,300	127	·	630	3,273					J		



General governments exposures by country of the counterparty

							CaixaBank, S.A.							
							As of 30/06/2023							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	nce sheet	
					Non-derivative financial as	sets by accounting portfolio	,	Derivatives with pos	sitive fair value	Derivatives with	negative fair value	Off-balance sl	neet exposures	
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[0 - 3M [Lithuania													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Luxembourg	44	0 0 40 0 0	0 0 0 0 0	0 0 0 0 0	000000000000000000000000000000000000000	0 0 40 0 0	0 0 0 0 0	0 0 0 0 0	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 [Malta													
Total	Netherlands													
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y	Poland	0	5 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	5 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		0 0 0 0 0 0 0 0 0
Total	Portugal	13 599 23 634 433 1,241 806 3,745	13 596 23 634 432 1,241 805 3,744	5 0 0 0 0	0	280 0 0 0 0 0	8 596 23 354 432 1,241 805 3,460	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	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 10 0	479 59 3 1 23 30 133 727		0 0 0 0 0 0 0 0 0 0
[0 - 3M] [1 3M - 1Y] [1 3M - 1Y] [1 2Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Romania	3,/42	3,/44	3	U	250	3,460	v	1	U	10	721		U/1
Total	Slovakia													
Total	Slovenia		0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0



General governments exposures by country of the counterparty

							CaixaBank, S.A.							
							As of 30/06/2023							
						Dire	ct exposures							
	(mln EUR)			On balance sl	heet				Deriva	tives		Off balan	ce sheet	
												Off-balance sh	eet exposures	
			Total coming amount of		Non-derivative financial as	sets by accounting portfolio	,	Derivatives with pos	sitive fair value	Derivatives with	negative fair value			Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	or which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0 - 3M	Spain	3,996 1,535 16,131 6,999 15,966 19,962 2,655 79,652	3,694 15,351 16,131 6,494 15,964 19,362 2,659 79,648	37 58 123 43 1 1 45 3 3 308	0 0 0	83; 1,51; 1,319 (1,019 18 (4,707	6,451 14,944 19,299 2,651	0 0 0 2 0 0 17	0 4 0 181 13 152 219	1 0 0 0 12 61	69 0 0 19 4 208 276	1.282 1.224 121 73 74 35 957 3,765		771
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Sweden	9,02	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	(0 0 0 0 0	000000000000000000000000000000000000000	000000000000000000000000000000000000000	000000000000000000000000000000000000000	0 0 0 0	0 0 0 0 0 0		7/1
[0 - 3M [United Kingdom	0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0		
10 - 3M 13M - 1Y 11Y - 2Y 12Y - 3Y 13Y - 5Y 15Y - 10Y 10Y - more	Iceland													
[0 - 3M [[3M - 1Y [Liechtenstein													
Total [0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Norway	0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0		0	0 0 0 0	000000000000000000000000000000000000000	0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		
[0 - 3M [Australia	0 0 0 0 11 105 0 0	0 0 0 0 111 105 0 117	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	(0 0 0 0 11 105	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		61
10Y - more	Canada		A./							·		Ĭ		0.1
Total Tota	Hong Kong													



General governments exposures by country of the counterparty

							CaixaBank, S.A.							
							As of 30/06/2023							
						Dire	ct exposures							
	(mln EUR)			On balance si	heet				Deriva	tives		Off balar	ice sheet	1
	(IIIII EOR)													1
												Off-balance sl	neet exposures	
					Non-derivative financial as	sets by accounting portfoli	•	Derivatives with pos	sitive fair value	Derivatives with	negative fair value			Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0 - 3M [Japan	0 100 0 544 0 6 6	0 0 544 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0		0 108 0 0 0 0 0 544 0 0 0 0 552	0 0 0 0 0	0	0 0 0 0	0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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 [u.s.	922 155 220 2,200 2,682	0 153 0 320 0 2,208	0	000000000000000000000000000000000000000	2,200	0 153 0 320 0 0	0	000000000000000000000000000000000000000	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
[0 - 3M [China		0 0 0 0 0	0 0 0 0 0 0	000000000000000000000000000000000000000		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		0 0 0 0 0 0 0 0 0
f 0 - 3M f f 3M - 1Y f f 1Y - 2Y f f 2Y - 3Y f f 3Y - 5Y f f 5Y - 10Y f f 10Y - more Total	Switzerland		0 0 0 0 0	0 0 0 0 0	000000000000000000000000000000000000000		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		0 0 0 0 0 0 0 0
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y	Other advanced economies non EEA													
10 - 3M 10 - 3M 13M - 1Y 11Y - 2Y 12Y - 3Y 13Y - 5Y 15Y - 10Y 110Y - more	Other Central and eastern Europe countries non EEA	0 2 3 5 6 7 7 7	0 2 0 0 0 43	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000		0 2 0 0 0 0 43	000000000000000000000000000000000000000	000000000000000000000000000000000000000	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 18		0 0 0 0 0 0 0 0 0
[0 - 3M [Middle East	6 6 6 467	0 0 0 0 0 467	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 467	0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0		45 0 0 0 0 0 0
Total	Latin America and the Caribbean	467 C C C C C C 254 C C	0 0 0 8 8 254	0 0 0 0	0 0 0 0 0		467 0 0 0 0 0 8 254 0 262	0 0 0 0	000000000000000000000000000000000000000	000000000000000000000000000000000000000	0 0 0 0	0 0 0 0 0 46 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
Iotai	1	262	262	. 0	. 0	1 (262	. 0	1 0	. 0	. 0	46		וט 86



General governments exposures by country of the counterparty

CaixaBank S.A.

							Cdixdbdlik, S.A.							
							As of 30/06/2023	3						
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off bala	nce sheet	
												Off-balance s	heet exposures	
					Non-derivative financial as	ssets by accounting portfolion		Derivatives with po	sitive fair value	Derivatives with	negative fair value			
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Africa	266 82 44 8 33 0 201	26 82 43 8 8 9 39 0 201	0 0 0 0 0			26 82 43 8 39 0 201				0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	5 17 0 5 15 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] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Others	6651	19 0 0 0 0 0 642 0 0	0 0 0 0 0	((a) (b) (c) (c) (c) (c) (c) (c) (c) (c) (c) (c	19 0 0 0 376 0				0 0 0	19 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0

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

- (1) Information on sovereign exposures is only available for institutions that have sovereign exposures of at least 1% of total "Debt securities and loans receivables". Country of breakdown is only available for institutions that hold non-domestic sovereign exposures of 10% or more compared to total sovereign exposures. Where the latter threshold is not met, information is disclosed through the apprepate "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 conomic 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. (S) Residual countries not reported separatively in the Transparency exercise.

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.

Listin America Argentina, Boilze, Bolivis, Brazil, Chille, Colombia, Cocia Rica, Dominica, Decide, Artiqua And Barbuda, Aruba, Bahamas, Barbados, Cayman, Halft, Honduras, Jamatca, Mexico, Nicarogua, Penama, Panguay, Penu, S. Kitts and Nevis, S. Lucia, S. Vincent and the Genadines, Suriname, Thridda and Tobago, Uruguay, Venezueis, Artiqua And Barbuda, Aruba, Bahamas, Barbados, Cayman, Halft, Honduras, Jamatca, Mexico, Nicarogua, Penama, Panguay, Penu, S. Kitts and Nevis, S. Lucia, S. Vincent and the Genadines, Suriname, Thridda and Tobago, Uruguay, Venezueis, Artiqua And Barbuda, Aruba, Bahamas, Barbados, Cayman, Halft, Honduras, Jamatca, Mexico, Nicarogua, Penama, Panguay, Penu, S. Kitts and Nevis, S. Lucia, S. Vincent and the Genadines, Suriname, Thridda and Tobago, Uruguay, Venezueis, Artiqua And Barbuda, Aruba, Bahamas, Barbados, Cayman, Halft, Honduras, Jamatca, Mexico, Nicarogua, Penama, Panguay, Penu, S. Kitts and Nevis, S. Lucia, S. Vincent and the Genadines, Suriname, Thridda and Tobago, Uruguay, Venezueis, Artiqua And Barbuda, Aruba, Penchi Guiana, Guadente, Guiana, Guadente, Guiana, Guia

Africa: Apprils, Egypt, Morocco, South Africa: Apprils, Epypt, Morocco, South Africa: Apprils, Epytholis, Chand, Commors, Congo, The Democratic Republic (O'Thire Congo, Cite D'Noire, Equatorial Guinea, Eritrea, Ethiopia, Gabon, Gamba, Guinea,
- (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. (8) Information on Non-derivative financial assets by accounting portfolio is not included for institutions applying nGAMP

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

	As of 30/09/2023							4 of 21 (1920)29										
		As of 30/09/2022 Gross carrying amount/ Nominal amount										As of 31/12/2022						
		Gross ca	rrying amount/ Nominal	amount		Accumulated imp	airment, accumulated ne It risk and provisions ⁴	gative changes in fair	Collaterals and		Gross carry	ying amount/ Nomina	amount		Accumulated imp	airment, accumulated neg it risk and provisions ⁴	ative changes in fair	Collaterals and
		Of which performing but past due >30 days	•	of which non-performing		On performing exposures ²	On non-perform	ing exposures ²	financial guarantees received on non- performing exposures		Of which performing but past due >30 days		Of which non-performing		On performing exposures ²	On non-performi	ng exposures ²	financial guarantees received on non- performing exposures
		and <=90 days		Of which: defaulted	Of which Stage 31	exposures		Of which Stage 31			and <=90 days		Of which: defaulted	Of which Stage 3 ⁸	Сфила		Of which Stage 3 ⁸	
(min EUR) Cash balances at central banks and other demand deposits	94,659			0						17,373	,							
Debt securities (including at amortised cost and fair value)	92,977		21	21	21	7	11	- 11	,	89,346		12	12	12	6	10	10	
Central banks	,								-	0			0					
General governments	85,386	0	0	0	0	0	0	0	0	81,282	0	0	0		0	0		0
Credit institutions	4,024	0	a	0	0	0	0	0	0	3,984	0	0	0		0	0		0
Other financial corporations	467	0	a	0	0	0	0	0	0	741	0	0	0		0	0		0
Non-financial corporations	3,099	0	21	21	21	7	11	11	1	3,339		12	12	12	5	10	10	0
Loans and advances(including at amortised cost and fair value)	373,881	724	12,719	12,556	10,375	2,518	4,975	4,602	7,074	372,748	1,064	11,496	11,290	9,639	2,574	4,823	4,474	5,850
Central banks	90	0	0	0	0	0	0	0	0	0	0	0	0		0	0		0
General governments	21,283	4	47	47	6	4	2	2	37	20,357	6	44	43	5	2	5	1	19
Credit institutions	10,728	1	14	13	3	4	3	3	10	12,194	5	24	24	6	5	3	3	19
	8.675								_	9.241								
Other financial corporations	8,6/5	1	23	18	B	11	11	11	2	9,241	1	23	18	23	10	11	11	
Non-financial corporations	147,242	705	6.134	6,073	4,523	1,040	2,563	2,373	3,078	145,893	705	5.568	5,457	4.327	1 132	2.420	2,229	2,532
real remander corporations	247,242	333	4,134	0,073	4,323	2,040	2,303	2,373	3,070	140,000	7.0	3,340	3,437	4,32,7	1,131	2,420	4,447	2,232
of which: small and medium-sized enterprises	56,500	146	3,928	3,864	2,940	588	1,483	1,365	2,393	55,586	156	3,667	3,604	2,813	541	1,469	1,344	1,983
of which: Loans collateralised by commercial immovable property	20,204	20	1,778	1,759	1,338	492	591	537	1,182	19,592	20	1,649	1,631	1,297	456	578	507	1,000
Households	185,862	323	6,502	6,407	5,819	1,460	2,395	2,212	3,945	185,063	346	5,837	5,748	5,279	1,425	2,384	2,229	3,277
of which: Loans collateralised by residential immovable property	151,705	221	5,178	5,103	4,573	801	1,676	1,591	3,456	150,546	219	4,554	4,491	4,067	726	1,614	1,532	2,916
of which: Credit for consumption	20,646	54	711	202	699	433	401	305	149	21,017	90	711	699	690	407	429	433	126
		64	/11	743	689	422	401	393	140		85			667	497	429	422	
DEBT INSTRUMENTS other than HFT	561,516	725	12,741	12,578	10,396	2,526	4,986	4,612	7,074	479,468	1,065	11,508	11,302	9,651	2,579	4,834	4,484	5,851
OFF-BALANCE SHEET EXPOSURES	161,213		2,649	2,625	987	133	297	286	1,122	162,229		1,362	1,321	944	143	404	382	723

They the definition of constructions construct disease the 3 Action 5 (Agril 1) of fining disease (1) Action 5 (Agril 2) of fining disease (1) Action 5 (Agril 2

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

									Calkaba	rik, S.A.								
		As of 31/0 Gross carrying amount/ Nominal amount		As of 31/03/2023									As of 30/06/2023					
		Gross car	rying amount/ Nomina	d amount		Accumulated imp	airment, accumulated negative of lit risk and provisions	changes in fair	Collaterals and		Gross ca	errying amount/ Nomina	l amount		Accumulated imp	airment, accumulated no it risk and provisions ⁶	gative changes in fair	Collaterals and
		Of which performing but past due >30 days		Of which non-performing	,	On performing exposures ²	On non-performing exp	oosures ²	financial guarantees received on non- performing exposures		Of which performing but past due >30 days		Of which non-performing	•	On performing exposures ²	On non-perform	ning exposures ³	financial guarantees received on non- performing exposures
		and <=90 days		Of which: defaulted	Of which Stage 3 ⁸	exposures	Of w	rhich Stage 3 ³			and <=90 days		Of which: defaulted	Of which Stage 3 ⁸	exposures		Of which Stage 31	
(min EUR) Cash balances at central banks and other demand deposits	32,804	1				0	0	0		38,341	1							
Debt securities (including at amortised cost and fair value)	92,288		12	12	12	8	11	11	1	90,252	0	12	12	12	10	10	10	0
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
General governments	83,260		0			0	0	0	0	81,085	0	0	0	0	0	0	0	0
Credit institutions	4,080	0	0	0	0	0	0	0	0	4,051	0	0	0	0	0	0	0	0
Other financial corporations	1,380	0	0	0		1	0	0	0	1,375	0	0	0	0	0	0	0	0
Non-financial corporations	3,569		12	12	12	7	11	11	1	3,741	0	12	12	12	9	10	10	0
Loans and advances(including at amortised cost and fair value)	372,677	1,144	11,193	11,030	9,432	2,458	4,978	4,629	5,474	375,573	871	11,052	10,857	9,346	2,366	5,007	4,638	5,255
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Goreral governments	21,039	13	45	44	9	2	5	1	22	20,646	9	31	30	8	2	4	0	13
Credit institutions	12,638	5	24	22	6	5	3	3	19	12,447	5	26	24	9	5	5	5	18
Other financial corporations	10,168	1	24	24	23	9	12	12	2	12,617	1	58	58	58	18	15	15	34
Non-financial corporations	146,443	602	5,457	5,390	4,299	1,074	2,489	2,322	2,550	145,592	456	5,265	5,204	4,147	1,102	2,546	2,343	2,222
of which: small and medium-sized enterprises	54,564	182	3,614	3,550	2,782	497	1,558	1,432	1,931	53,598	122	3,341	3,283	2,665	497	1,551	1,446	1,662
of which: Loans collateralised by commercial immovable property	19,787	28	1,585	1,566	1,247	449	618	541	961	19,553	19	1,468	1,448	1,200	355	587	517	873
Households	182,389	522	5,645	5,590	5,095	1,369	2,469	2,291	2,882	184,271	400	5,672	5,540	5,125	1,239	2,438	2,276	2,968
of which: Loans collateralised by residential immovable property	148,091	348	4,341	4,275	3,863	667	1,668	1,561	2,651	146,186	300	4,373	4,269	3,898	595	1,607	1,471	2,744
of which: Credit for consumption	20,641	128	724	713	703	500	451	444	117	20,955	66	711	698	688	467	452	445	114
DEBT INSTRUMENTS other than HFT	497,769	1,145	11,205	11,042	9,444	2,466	4,988	4,639	5,475	504,165	872	11,063	10,868	9,358	2,376	5,017	4,648	5,255
OFF-BALANCE SHEET EXPOSURES	158,681		1,285	1,245	924	124	442	395	704	155,742		1,377	1,364	926	165	458	417	701

The first framework in the configuration of the production of the



Forborne exposures

			As of 30/						As of 31/			
		ring amount of with forbearance	Accumulated i accumulated c value due to co provisions for forbearance m	hanges in fair redit risk and exposures with	Collateral and fina received on ex forbearance	posures with		ying amount of with forbearance	Accumulated in accumulated c value due to cr provisions for forbearance m	hanges in fair edit risk and exposures with	Collateral and fine received on experience forbearance	cposures with
(min EUR)		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on nonperforming exposures with forbearance measures		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non- performing exposures with forbearance measures
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	24	12	11	11	1	1	23	12	11	10	0	o
Central banks	0	0	0	0	0		0	0	0	0	0	
General governments	0	0	0	0	0		0	0	0	0	0	
Credit institutions	0	0	0	0	0		0	0	0	0	0	
Other financial corporations	0	0	0	0	0		0	0	0	0	0	
Non-financial corporations	24	12	11	11	1		23	12	11	10	0	
Loans and advances (including at amortised cost and fair value)	11,338	6,168	2,571	2,305	7,420	3,635	10,824	5,665	2,556	2,257	6,787	3,091
Central banks	0	0	0	0	0	0	0	0	0	0	0	0
General governments	174	9	4	1	75	6	161	9	2	1	66	6
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	100	4	4	2	94	1	127	21	12	10	100	1
Non-financial corporations	5,986	2,922	1,288	1,190	3,692	1,535	5,929	2,841	1,332	1,205	3,454	1,355
of which: small and medium-sized enterprises	2,995	1,769	599	547	2,097		2,838	1,621	658	574	1,922	
Households	5,079	3,232	1,275	1,111	3,559	2,092	4,607	2,794	1,210	1,040	3,168	1,728
DEBT INSTRUMENTS other than HFT	11,362	6,180	2,582	2,315	7,421		10,847	5,677	2,566	2,268	6,788	
Loan commitments given	268	81	14	12	101	48	251	79	16	14	102	43
QUALITY OF FORBEARANCE ²												
Loans and advances that have been forborne more than twice ³	0						0					
Non-performing forborne loans and advances that failed to meet the non- performing exit criteria ³	0						0					

⁽¹⁾ Forborne exposures are debt contracts in respect of which forbearance measures as defined in Article 47b(1) and (2) CRR have been applied

¹⁰For 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 10 and 11 of Regulation (EU) 2021/451- 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 operally recorded with a positive sign.

commitments are generally reported with a positive sign.

The formation 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.



Forborne exposures

			As of 31/	03/2023					As of 30/	06/2023		
		ring amount of with forbearance	Accumulated in accumulated con value due to con provisions for forbearance m	hanges in fair redit risk and exposures with	Collateral and fina received on ex forbearance	xposures with		ring amount of with forbearance	Accumulated i accumulated c value due to c provisions for forbearance m	hanges in fair redit risk and exposures with	received on e	ancial guarantees xposures with e measures
(min EUR)		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non- performing exposures with forbearance measures
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	25	12	12	11	1	1	19	12	11	10	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	25	12	12	11	. 1		19	12	11	10	0	
Loans and advances (including at amortised cost and fair value)	10,498	5,325	2,496	2,263	6,601	2,764	9,865	5,013	2,368	2,174	6,097	2,520
Central banks	0	0	0	0	0	0	0	0	0	0	0	0
General governments	150	7	2	2	57	4	110	7	1	1	18	4
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	121	21	11	10	99	1	120	57	15	14	94	33
Non-financial corporations	5,626	2,701	1,323	1,192	3,246	1,249	5,104	2,450	1,245	1,156	2,826	1,049
of which: small and medium-sized enterprises	2,757	1,597	678	603	1,810		2,356	1,422	664	621	1,468	
Households	4,602	2,595	1,160	1,059	3,199	1,510	4,530	2,499	1,107	1,002	3,159	1,434
DEBT INSTRUMENTS other than HFT	10,523	5,337	2,508	2,274	6,602		9,884	5,024	2,379	2,184	6,098	
Loan commitments given	190	76	15	11	103	56	194	84	17	13	107	56
QUALITY OF FORBEARANCE ²												
Loans and advances that have been forborne more than twice ³	0						0					
Non-performing forborne loans and advances that failed to meet the non- performing exit criteria ³	0						0					

⁽¹⁾ Forborne exposures are debt contracts in respect of which forbearance measures as defined in Article 47b(1) and (2) CRR have been applied

⁽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 10 and 11 of Regulation (EU) 2021/451- TTS 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 enerally reported with a positive sign.

commitments are generally reported with a positive sign.

(3) 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.



2023 EU-wide Transparency Exercise
Breakdown of loans and advances to non-financial corporations other than held for trading
CaixaBank, S.A.

			AS OF 3	0/09/2022					AS OF 2	51/12/2022					AS 01 31	/03/2023					AS 01 3	0/06/2023		
	Gross carr	ying amount				Accumulated	Gross can	ying amount				Accumulated	Gross can	rying amount				Accumulated	Gross carr	ying amount				Accumulated
(min EUR)		Of which non- performi		Of which loans and advances subject to impairment	Accumulated impairment ¹	negative changes in fair value due to credit risk on non-performing exposures ¹		Of which: non- performi	of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment ¹	negative changes in fair value due to credit risk on non-performing exposures ¹		Of which non- performi		Of which loans and advances subject to impairment	Accumulated impairment ¹	negative changes in fair value due to credit risk on non-performing exposures ¹		Of which non- performi		Of which loans and advances subject to impairment	Accumulated impairment ¹	negative
A Agriculture, forestry and fishing	3,052	195	194	3,052	90	0	3,073	210	208	3,073	128	0	3,116	224	222	3,116	130	0	3,086	207	205	3,086	133	0
3 Mining and guarrying	507	14	13	507	10	0	555	18	18	555	12	0	567	15	15	567	12	0	538	15	15	538	12	0
Manufacturing	25.713	971	965	25.713	557	0	24.650	862	858	24.650	524	0	25.915	864	858	25.915	539	0	25.707	841	837	25.707	542	0
D Electricity, gas, steam and air conditioning supply	12,285	172	172	12,285	140	0	10,476	162	114	10,476	115	0	10,227	100	100	10,227	107	0	10,500	99	98	10,500	120	0
Water supply	1,713	28	28	1,713	18	0	1,764	15	15	1,764	16	0	1,818	11	11	1,818	18	0	1,912	11	11	1,912	18	0
Construction	11.948	699	687	11.948	435	0	11.283	666	641	11.283	472	0	11.204	671	648	11.204	514	0	10.990	757	735	10.990	515	0
Wholesale and retail trade	19.700	1.015	1.008	19.700	532	0	19.779	930	923	19.779	536	0	19.558	930	924	19.558	538	0	19.310	890	883	19.310	551	0
H Transport and storage	12,921	473	472	12,921	327	0	12,636	349	348	12,636	329	0	12,297	348	346	12,297	262	0	12,034	428	426	12,034	348	0
Accommodation and food service activities	9,073	738	732	9,073	222	0	8,865	689	683	8,865	241	0	8,971	665	660	8,971	246	0	8,793	484	479	8,793	234	0
Information and communication	4.380	129	128	4.380	89	0	4.715	122	122	4.715	86	0	4.865	131	130	4.865	85	0	4.530	132	132	4.530	85	0
CFinancial and insurance activities	11,716	86	86	11,716	108	0	13,504	70	69	13,504	98	0	14,002	78	77	14,002	100	0	14,417	78	77	14,417	103	0
. Real estate activities	14,011	399	395	14,011	262	0	13,992	353	350	13,992	228	0	14,020	345	342	14,020	248	0	13,589	336	333	13,589	239	0
4 Professional, scientific and technical activities	6,814	501	499	6,814	285	0	7,182	514	513	7,182	283	0	7,340	502	501	7,340	292	0	7,199	469	467	7,199	286	0
N Administrative and support service activities	4,301	167	158	4,301	88	0	4,407	135	134	4,407	81	0	4,595	124	123	4,595	79	0	4,894	132	131	4,894	82	0
Public administration and defence,	1,391	1	1	1,391	11	0	1,563	0	0	1,563	13	0	1,140	0	0	1,140	9	0	1,149	0	0	1,149	9	0
Education	692	68	68	692	37	0	656	44	44	656	25	0	639	45	45	639	29	0	635	47	46	635	29	0
Human health services and social work	1,860	39	39	1,860	32	0	1,761	39	39	1,761	35	0	1,712	42	42	1,712	34	0	1,697	42	42	1,697	33	0
Arts, entertainment and recreation	1.221	223	223	1.221	78	0	1.189	202	202	1.189	82	0	1.226	205	203	1.226	83	0	1.314	162	159	1.314	78	0
Other services	3,943	215	204	3,930	273	8	3,843	188	177	3,831	240	7	3,231	156	143	3,218	230	7	3,298	135	127	3,290	228	3
nans and advances	147 242	6.134	6.073	147 230	3 595	8	145.893	5 568	5 457	145 880	3 544	7	146 443	5 457	5 390	146 431	3 555	7	145 592	5 265	5 204	145 584	3 645	3

⁽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 convertion, information is disclosed with the opposite sign of what is reported according to the FIRMEP framework (template F (8.0.1), which follows a sign convention based on a credit/debt convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (TU) 2014/94-11. This of supervisor reporting.