

Bank Name	Caixa Geral de Depósitos, S.A.
LEI Code	TO822O0VT80V06K0FH57
Country Code	PT



Key Metrics

Caixa Geral de Depósitos, S.A.

(min EUR, %)	As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	COREP CODE	REGULATION
Available capital (amounts)						
Common Equity Tier 1 (CET1) capital - transitional period	8,552	8,915	8,989	9,213	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	8,552	8,915	8,989	9,213	C 01.00 (r0020,c0010) - C 05.01 (r0440,c0010)	Article 50 of CRR
Tier 1 capital - transitional period	8,557	8,920	8,995	9,219	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	8,557	8,920	8,995	9,219	C 01.00 (r0015,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020)	Article 25 of CRR
Total capital - transitional period	8,676	9,032	9,111	9,330	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	8,676	9,032	9,111	9,330	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	43,814	43,814	45,064	45,248	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	43,814	43,814	45,064	45,248	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	19.52%	20.35%	19.95%	20.36%	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	19.52%	20.35%	19.95%	20.36%	(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	19.53%	20.36%	19.96%	20.37%	CA3 {3}	-
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	19.53%	20.36%	19.96%	20.37%	(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	19.80%	20.61%	20.22%	20.62%	CA3 {5}	
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	19.80%	20.61%	20.22%	20.62%	(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	101,618	102,831	105,156	107,613	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	8.42%	8.67%	8.55%	8.57%	C 47.00 (r0340,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR



Leverage ratio

Caixa Geral de Depósitos, S.A.

	(mln EUR, %)	As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	8,557	8,920	8,995	9,219	C 47.00 (r0320,c0010)	
A.2	Tier 1 capital - fully phased-in definition	8,557	8,920	8,995	9,219	C 47.00 (r0310,c0010)	Article 429 of the CRR; Delegated Regulation (EU)
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	101,618	102,831	105,156	107,613	C 47.00 (r0300,c0010)	2015/62 of 10 October 2014 amending CRR
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	101,618	102,831	105,156	107,613	C 47.00 (r0290,c0010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	8.42%	8.67%	8.55%	8.57%	[A.1]/[B.1]	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	8.42%	8.67%	8.55%	8.57%	[A.2]/[B.2]	

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			As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	COREP CODE	REGULATION
	A	(min EUR, %)	8.676	9.032	9,111	9,330	C 01.00 (+0010,c0010)	Articles 4(118) and 72 of CFR
	 A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	8,552	8,915	8,969	9,213	C 01.00 (0020.c0010)	Article 50 of CER
	A1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital	4,526	4.526	4.526	4.526	C 01.00 (=0010,=0010)	Atticine 26(1) points (a) and (b), 27 to 20, 36(1) point (f) and 42 of CIRR
	A1.2	instruments) Retained earnines	4,526	4,620	4,526	4,525	C 01.00 (+0110,c0010)	Antoine 24(1) points (u) min (v); 27 (0 24), de(1) point (v) min 42 (ii Cent
	A1.2	•					C 01.00 (+0180,±0010)	
		Accumulated other comprehensive income	17	10	2	9		Articles 4(100), 26(1) point (d) and 36 (1) point (i) of CPR
	A.1.4	Other Reserves	0	0	0	0	C 01.00 (+0280,c0010)	Attcles 4(117) and 26(1) point (a) of CBR
	A.1.5	Funds for general banking risk	0	0	0	0	C 01.00 (+0210,c0010)	Articles 4(112), 26(1) point (1) and 36 (1) point (1) of CRR
	A.1.6	Minority interest given recognition in CET1 capital	97	90	111	111	C 01.00 (+0220,c0010)	Atticle 84 of CFR
	A.1.7	Adjustments to CET1 due to prudential filters	-4	-4	-4	-5	C 01.00 (4250,c0010)	Adicion 32 to 35 of and 36 (1) point (i) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	-110	-117	-124	-116	C 01.00 (+0300,c0010) + C 01.00 (+0340,c0010)	$\label{eq:Addiction} \ 4(113), \ 36(1) \ point (b) \ and \ 37 \ of \ GRR. \ Articles \ 4(115), \ 36(1) \ point (b) \ and \ 37 \ point (a) \ of \ CGR$
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs	0	0	0	0	C 01.00 (+0370,c0010)	Aticies 36(1) point (c) and 38 of CBR
	A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses	0	0	0	0	C 01.00 (+0380,c0010)	Aticies 36(1) point (d), 40 and 150 of CBR
	A.1.11	(-) Defined benefit pension fund assets	0	0	0	0	C 01.00 (+0380,c0010)	Atticism 4(100), 36(1) point (e) and 41 of CRR
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	0	0	C 01.00 (r0420,c0010)	Atticism 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 (19460,c0010) C 01.00 (19450,c0010) + C 01.00 (19460,c0010) +	Article 26(1) point () of CRR Article 26(1) point () 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 (0470,c0010) + C 01.00 (0471,c0010)+ C 01.00 (0472,c0010)	Articles 4(36), 36(1) point (b) () and 80 to 51 of CRR; Articles 36(1) point (b) (b), 243(1) point (b), 244(1) point (b) and 258 of CRR; Articles 36(1) point k) (b) and 373(1) of CRR; Articles 36(1) point k) (b) and 153(8) of CRR and Articles 36(1) point k) (b) and 155(4) of CRR.
	A.1.14.1	Of which: from securitisation positions (-)	0	0	0	0	C 01.00 (19460,c0010)	Articles 3E(1) point (b) (0, 343(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 signific ant investment	0	0	0	0	C 01.00 (+0480,c0010)	Atticius 4(27), 36(1) point (h); 43 to 46, 49 (2) and (3) and 79 of CRR
	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	0	0	0	C 01.00 (-0490,c0010)	$\label{eq:action} Atticks 38(1) \mbox{ point (c) and 38}; \mbox{ Articles 48(1) point (a) and 48(2) of CFR}$
OWN FUNDS	A.1.17	(-) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment	0	0	0	0	C 01.00 (+0500,c0010)	$\label{eq:42} Atticion 4(27); 36(1) point (l; 43, 45; 47; 48(1) point (b); 48(1) to (2) and 78 ef CFR$
Transitional period	A.1.18	(-) Amount exceding the 17.65% threshold	0	0	0	0	C 01.00 (+0510,e0010)	Article 48 of CFR
	A.1.18A	(-) Insufficient coverage for non-performing exposures	-8	-1	-3	-3	C 01.00 (+9513,c0010)	Article 36(1), point (m) and Article 47c CRR
	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		0	0	0	0	C 01.00 (r0515,c0010)	Atticle 36[1], point (i) CRR
	A.1.19		0	0	0	0	C 01.00 (r0524,c0010)	Adicie 3 CRR
	A.1.20		-187	-22	-22	-23	C 01.00 (#9529,c0010)	-
	A.1.21		0	0	0	0	CA1 (111.5 + 1.11.8 + 1.11.25)	-
	A.1.21.1		0	0	0	0	C 01.00 (x0220,c0010)	Articles 482(1) to (2), and 484 to 487 of CSR
	A.1.21.2		0	0	0	0	C 01.00 (+0240,c0010)	Atlicies 479 and 480 of CRR
	A.1.21.3		0	0	0	0	C 01.00 (x0520,c0010)	Adicius 462 to 472, 478 and 481 of CBR
	A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	5	5	6	5	C 01.00 (+0530,c0010)	Addicte 61 of CRR
	A.2.1		5	5	6	5	C 01.00 (+0540,c0010) + C 01.00 (+0670,c0010)	
	A.2.2		0	0	0	0	C 01.00 (+0720,c0010)	
	A.2.3		0	0	0	0	C 01.00 (+0650,c0010) + C 01.00 (+0700,c0010) + C 01.00 (+0710,c0010) + C 01.00 (+0740,c0010) + C 01.00 (+0744,c0010) + C 01.00 (+0748,c0010)	
	A2.4		0	0	0	0	C 01.00 (+0660,c0010) + C 01.00 (+0680,c0010) + C 01.00 (+0730,c0010)	
	A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	8,557	8,920	8,995	9,219	C 01.00 (*0015,±0010)	Article 25 of CFR
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	119	113	116	111	C 01.00 (+0750,±0010)	Article 71 of CFR
	A.4.1		119	113	37	38	C 01.00 (r0760,c0010) + C 01.00 (r0890,c0010)	
	A.4.2	Other Tier 2 Capital components and deductions	0	0	0	0	C 01.00 (r0910,c0010) + C 01.00 (r0920,c0010) + C 01.00 (r0920,c0010) + C 01.00 (r0940,c0010) + C 01.00 (r0950,c0010) + C 01.00 (r0953,c0010) +	
				-			C 01.00 (r0970,c0010) + C 01.00 (r0974,c0010) + C 01.00 (r0978,c0010)	
	A.4.3	Tier 2 transitional adjustments	0	0	78	73	C 01.00 (r0880,c0010) + C 01.00 (r0900,c0010) + C 01.00 (r0960,c0010)	
OWN FUNDS REQUIREMENTS	в	TOTAL RISK EXPOSURE AMOUNT	43,814	43,814	45,064	45,248	C 02.00 (r0010,c0010)	Adjicius 52(3), 55, 96 and 98 of CRR
	B.1	Of which: Transitional adjustments included	0	0	0	0	C 05.01 (*0010,c0040)	
	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	19.52%	20.35%	19.95%	20.36%	CA3 {1}	-
CAPITAL RATIOS (%) Transitional period	C.2	TIER 1 CAPITAL RATIO (transitional period)	19.53%	20.36%	19.96%	20.37%	GA3 (3)	
	C.3	TOTAL CAPITAL RATIO (transitional period)	19.80%	20.61%	20.22%	20.62%	CA3 (5)	
CET1 Capital Fully loaded	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	8,552	8,915	8,989	9,213	[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)	19.52%	20.35%	19.95%	20.36%	[0.1](8-6.1]	
	F	Adjustments to CET1 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r0440,c0010)	
Memo items	F	Adjustments to AT1 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r9440,c0020)	
	F	Adjustments to T2 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r9440,c0030)	
	F	Adjustments included in RWAs due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (19440,c0040)	
(1)The fully loaded CET1 ratio is an estimate	calculated ba	sed on bank's supervisory reporting. Therefore, any capital instruments that are not eligible from a regulatory point of view a he formulae stated in column "COREP CODE" – olease note that this minit had to differences to fully loaded CETs cacital	t the reporting date are not taken into	account in this calculation.				

[1]The fully loaded CET1 ratio is an extinute calculated based on bank's supervisiony reporting. Therefore, any capital instruments that use not eligible from a regulatory point of view at the reporting data are not taken into account in this calculation. Fully loaded CET1 capital ratio estimation is based on the formulae states in column "COREP CORE" - plasae nota that this might load to differences to fully loaded CET1 capital ratio spublished by the participating banks e.g. in their Pflar 3 discissure



Overview of Risk exposure amounts

Caixa Geral de Depósitos, S.A.

		RWAs			
(min EUR, %)	As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	COREP CODE
Credit risk (excluding CCR and Securitisations) ¹	37,965	37,285	38,581	38,847	C 02.00 (6046, c0010) -{C 07.00 (6066, c1220, s001) + C 07.00 (6110, c1220, s001) + C 07.00 (6133, c0220, s001) + C 08.01 (6046, c1260, s001) + C 08.01 (6056, c1260, s001) + C 08.01 (6068, c1260, s001) + C 08.21 (6040, c1280, s002) - C 08.01 (6050, c1260, s002) + C 08.01 (6066, c1260, s002) + C 02.00 (6477, c1011) + C 02.00
Of which the standardised approach	37,965	37,285	38,581	38,847	C 02.00 (#0060, c0010)-{C 07.00 (#0090, c0220, s001) + C 07.00 (#0110, c0220, s001)+ C 07.00 (#0130, c0220, s001)]
Of which the foundation IRB (FIRB) approach	0	0	0	0	C 02.00 (n0250, 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	0	0	0	0	C 02.00 (r0310, c0010) - [C 08.01 (r0040, c0280, s001) + C 08.01 (r0050, c0280, s001) + C 08.01 (r0060, c0280, s001)]
Of which equity IRB	0	0	0	0	C 02.00 (/0420, c0010)
Counterparty credit risk (CCR, excluding CVA) ²	513	489	378	337	C 67.00 (10580, c0220, s001) + C 67.00 (10110, c0220, s001) + C 07.00 (10130, c0220, s001) + C 08.01 (10440, c0280, s001) + C 08.01 (10550, c0280, s001) + C 08.01 (10580, c0280, s001) + C 08.01 (10440, c0280, s002) + C 08.01 (10550, c0280, s002,) + C 08.01 (10680, c0280, s002) + C 02.00 (10480, c0010))
Credit valuation adjustment - CVA	17	20	14	8	C 02.00 (/0640, c0010)
Settlement risk	0	0	0	0	C 02.00 ((0490, c0010)
Securitisation exposures in the banking book (after the cap)	1	1	1	1	C 02.00 (/0470, c0010)
Position, foreign exchange and commodities risks (Market risk)	1,723	1,751	1,821	1,787	C 02.00 ((0520, c0010)
Of which the standardised approach	1,723	1,751	1,821	1,787	C 02.00 (/0530, c0010)
Of which IMA	0	0	0	0	C 02.00 (/0580, c0010)
Of which securitisations and resecuritisations in the trading book	0	0	0	0	C 19.00 (4010, c0601)*12.5+C 20.00 (40010,c0450)*12.5+MAX(C 24.00(40010,c0080),C 24.00(4010,c0100),C 24.00(4010,c0110))*12.5
Large exposures in the trading book	0	0	0	0	C 02.00 (/0680, c0010)
Operational risk	3,595	4,269	4,269	4,269	C 02.00 (/0590, c0010)
Of which basic indicator approach	0	0	0	0	C 02.00 (/0600, c0010)
Of which standardised approach	3,595	4,269	4,269	4,269	C 02.00 (r0610, c0010)
Of which advanced measurement approach	0	0	0	0	C 02.00 (r0620, c0010)
Other risk exposure amounts	0	0	0	0	C 02.00 (r0630, c0010) + C 02.00 (r0690, c0010)
Total	43,814	43,814	45,064	45,248	

¹The positions "of which" are for information and do not need to sum up to Credit risk (excluding CCR and Securitisations)

² On-balance sheet exposures related to Free Deliveries [according to Article 379(1]) have not been included in 'Counterparty Credit Risk (CCR, excluding CVA). They are instead reported in the 'Credit Risk (excluding CCR and Securitisations)' section.



P&L Caixa Geral de Depósitos, S.A.

(min EUR)	As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024
Interest income	2,614	3,663	1,113	2,248
Of which debt securities income	347	472	135	295
Of which loans and advances income	1,656	2,316	654	1,304
Interest expenses	495	757	387	802
(Of which deposits expenses)	268	450	244	520
(Of which debt securities issued expenses)	55	69	14	27
(Expenses on share capital repayable on demand)	0	0	0	0
Dividend income	1	1	0	0
Net Fee and commission income	436	579	144	293
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	98	81	17	17
Gains or (-) losses on financial assets and liabilities held for trading, net	12	-5	23	31
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	6	-2	6	17
Gains or (-) losses from hedge accounting, net	8	11	4	8
Exchange differences [gain or (-) loss], net	62	109	-2	11
Net other operating income /(expenses)	160	218	27	29
TOTAL OPERATING INCOME, NET	2,901	3,897	945	1,852
(Administrative expenses)	711	912	271	475
(Cash contributions to resolution funds and deposit guarantee schemes)	27	183	9	9
(Depreciation)	96	130	34	72
Modification gains or (-) losses, net	0	0	0	0
(Provisions or (-) reversal of provisions)	338	452	16	55
(Payment commitments to resolution funds and deposit guarantee schemes)	0	0	0	0
(Commitments and guarantees given)	11	61	-2	-6
(Other provisions)	327	390	18	61
Of which pending legal issues and tax litigation ¹	0	32	0	0
Of which restructuring ¹	0	0	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)	222	275	-14	-68
(Financial assets at fair value through other comprehensive income)	0	0	0	0
(Financial assets at amortised cost)	222	274	-14	-68
(Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets)	9	32	10	15
(of which Goodwill)	0	0	0	0
Negative goodwill recognised in profit or loss	0	0	0	0
Share of the profit or (-) loss of investments in subsidaries, joint ventures and associates	27	37	9	24
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	26	32	7	12
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	1,551	1,984	636	1,331
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	1,043	1,362	410	916
Profit or (-) loss after tax from discontinued operations	0	0	0	0
PROFIT OR (-) LOSS FOR THE YEAR	1,043	1,362	410	916
Of which attributable to owners of the parent	988	1,286	392	881
⁽¹⁾ Information available only as of end of the year $(2 - 2)^{(2)}$ for a single only as of end of the year $(2 - 2)^{(2)}$ for LDB compliance bank in which is the single only as $(2 - 2)^{(2)}$				

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

Total Assets: fair value and impairment distribution

Caixa Geral de Depósitos, S.A.

(min EUR)		As of 30/09/2023	1			As of 31	/12/2023			As of 31/	03/2024			As of 30/	6/2024		
			Fair value hierarch	у		Fair value hierarchy		Fair value hierarchy Fair value hierarchy Fair value hierarchy		Fair value hierarchy		air value hierarch	w.				
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	20,659				24,069				23,695				24,283				IAS 1.54 (i)
Financial assets held for trading	433	158	275	0	364	140	223	1	469	268	199	2	721	511	209	1	IFRS 7.8(a)(ii);IFRS 9.Appendix A
Non-trading financial assets mandatorily at fair value through profit or loss	939	5	0	934	776	4	0	773	756	0	0	756	736	0	0	736	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	2,042	1,812	42	188	1,812	1,584	60	167	2,472	2,200	34	238	2,985	2,729	23	233	IFRS 7.8(h); IFRS 9.4.1.2A
Financial assets at amortised cost	69,354				67,771				69,282				70,642				IFRS 7.8(1); IFRS 9.4.1.2
Derivatives – Hedge accounting	58	0	58	0	119	0	119	0	59	0	59	0	52	0	52	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	-4				12				3				0				IAS 39.89A(a); IFRS 9.6.5.8
Other assets ¹	4,327				4,253				4,580				4,372				
TOTAL ASSETS	97,809				99,176				101,316				103,790				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	23					As of 31/1	2/2023					As of 31/	03/2024					As of 30/	06/2024			
		Gross carry	ring amount ⁽²⁾		Acc	cumulated impairme	nt ⁽²⁾	Gr	oss carrying amoun	t ^[2]	Accu	mulated impairme	nt ⁽²⁾	Gros	s carrying amount	п	Acc	umulated impairme	nt (7)	Gro	ss carrying amoun	1 ⁰⁹	Acci	mulated impairm	ent ⁽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	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit- impaired		Stage 1 Assets without significant increase in credit risk since initial recognition	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	risk since initial	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit- impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credi 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	risk since initial		increase in credit	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit- impaired	Stage 3 Credit-impaired assets	References
Financial assets at fair value through other	Debt securities	1,903	1	0	-1	0	0	1,681	3	0	0	0	0	2,337	2	0	0	0	0	2,853	2	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		19,031	198	1	-48	-34	-1	18,276	191	5	-48	-10	-4	19,889	165	3	-50	-8	-2	20,999	137	1	-51	-7	-1	Annex V.Part 1.31, 44(b)
amortised cost	Loans and advances	46,844	4,041	1,367	-337	-716	-1,033	45,008	5,201	1,143	-372	-821	-843	45,033	5,070	1,163	-387	-783	-856	45,533	4,757	1,199	-364	-729	-876	AnnexV.Part 1.32, 44(a)

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

(¹⁷ 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 period

eba Banking Authority



Breakdown of liabilities

Caixa Geral de Depósitos, S.A.

(mln EUR)

		Carrying	; amount		
LIABILITIES:	As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	References
Financial liabilities held for trading	163	164	113	115	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	83,496	84,624	85,923	88,379	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	5	6	21	30	IFRS 9.6.2.1; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	0	0	0	0	IAS 39.89A(b), IFRS 9.6.5.8
Provisions	1,311	1,442	1,503	1,508	IAS 37.10; IAS 1.54(l)
Tax liabilities	333	572	798	878	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	2,836	2,584	2,746	2,690	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	88,144	89,393	91,104	93,600	IAS 1.9(b);IG 6
TOTAL EQUITY	9,665	9,783	10,212	10,190	IAS 1.9(c), IG 6
TOTAL EQUITY AND TOTAL LIABILITIES	97,809	99,176	101,316	103,790	IAS 1.IG6

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



Breakdown of liabilities

Caixa Geral de Depósitos, S.A.

(mln EUR)

			Carrying	; amount		
Breakdown of financial liabilities	by instrument and by counterparty sector	As at 30/09/2023	As of 31/12/2023	As at 31/03/2024	As of 30/06/2024	References
Derivatives		168	170	134	145	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	0	0	0	0	Annex V.Part 1.31
	Central banks	8	14	11	11	Annex V.Part 1.42(a), 44(c)
	of which: Current accounts / overnight deposits	7	13	8	9	ECB/2013/33 Annex 2.Part 2.9.1
	General governments	3,552	3,044	3,116	3,511	Annex V.Part 1.42(b), 44(c)
	of which: Current accounts / overnight deposits	2,882	2,393	2,461	2,580	ECB/2013/33 Annex 2.Part 2.9.1
	Credit institutions	295	355	1,069	790	Annex V.Part 1.42(c),44(c)
Deposits	of which: Current accounts / overnight deposits	108	110	194	443	ECB/2013/33 Annex 2.Part 2.9.1
Depusits	Other financial corporations	910	1,211	1,002	1,161	Annex V.Part 1.42(d),44(c)
	of which: Current accounts / overnight deposits	659	625	497	614	ECB/2013/33 Annex 2.Part 2.9.1
	Non-financial corporations	13,442	12,904	12,691	13,372	Annex V.Part 1.42(e), 44(c)
	of which: Current accounts / overnight deposits	9,009	8,777	8,317	8,925	ECB/2013/33 Annex 2.Part 2.9.1
	Households	62,708	64,541	65,481	66,960	Annex V.Part 1.42(f), 44(c)
	of which: Current accounts / overnight deposits	26,429	25,242	25,087	26,794	Annex V.Part 1.42(f), 44(c)
Debt securities issued		1,990	2,007	1,995	1,985	Annex V.Part 1.37, Part 2.98
Of which: Subordin	ated Debt securities issued	606	606	602	605	Annex V.Part 1.37
Other financial liabilities		590	548	558	589	Annex V.Part 1.38-41
TOTAL FINANCIAL LIABILITIES		83,664	84,794	86,057	88,524	



Market Risk Caixa Geral de Depósitos, S.A.

	SA					I	м									IM						
			VaR (Memorani	dum item)	STRESSED VaR	(Memorandum item)	INCREMEN MIGRATION R	NTAL DEFAULT AND IISK CAPITAL CHARGI	E ALL PRICE RIS	KS CAPITAL CHI	ARGE FOR CTP		VaR (Memor	andum item)	STRESSED VaR (M	emorandum item)	INCREMENT AND MIGRA CAPITAL	ATION RISK	ALL PRICE RIS	SKS CAPITAL CH	IRGE 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 (SV&Ravg)	LATEST AVAILABLE (SVaRt- 1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	TOTAL RISK EXPOSURE AMOUNT	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt- 1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	TOTAL RISK EXPOSURE AMOUNT
	As of 30/09/2023	As of 31/12/2023				As of 30.	/09/2023									As of 31/1:	2/2023					
Traded Debt Instruments	186	174	0	0	0	0							0	0	0	0						
Of which: General risk	123	107	0	0	0	0							0	0	0	0						
Of which: Specific risk Equities	63	68	0	0	0	0							0	0	0	0						
Equities Of which: General risk	2	2	0	0	0	0							0	0	0	0						
Of which: Specific risk	1	1	0	0	0	0							0	0	0	0						
Foreign exchange risk	1,535	1,574	0	0	0	0							0	0	0	0						
Commodities risk	0	0	0	0	0	0							0	0	0	0						
Total	1,723	1,751	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	As of 31/03/2024	As of 30/06/2024				As of 31	/03/2024									As of 30/0	5/2024					
Traded Debt Instruments	196	201	0	0	0	0							0	0	0	0						
Of which: General risk	117	128	0	0	0	0							0	0	0	0						1
Of which: Specific risk	79	73	0	0	0	0							0	0	0	0						
Equities	2	2	0	0	0	0							0	0	0	0						
Of which: General risk	1	1	0	0	0	0							0	0	0	0						
Of which: Specific risk	1	1	0	0	0	0							0	0	0	0						
Foreign exchange risk	1,622	1,584	0	0	0	0							0	0	0	0						
Commodities risk Total	0 1.821	0	0	0	0	0		0					0	0	0	0			0	0	0	0
otal	1,821	1,787	0	0	U	U	0	U	0	0	0	U	U	U	U	0	0	0	U	U	U	U

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



eba Banking 2024 EU-wide Transparency Exercise Credit Risk - Standa

	Credit Risk - Standardised Approach							
	Caixa Geral de Depósitos, S.A.							
			As of 30/09/2023	1	Standardised Approact	1	As of 31/12/2023	
		Original Exposure ¹	Esposure Value ¹	Risk exposure amount	adjustments and	Iriginal Exposure ¹ Expo	osure Value ¹ Risk en	vesure amount Value adjustments and
Consolidated data	Second and a second and a second a seco	Update spectrum 9,538 1,238	40,075 1,376 1,237 1,238 2,203 1,2684 3,227 3,116 7,273 3,247 1,268 1,116 7,275 3,275 3,275 1,275 3,275	3.44 3.25 4.25 1.1221 1.221 1.221 1.221 1.221 1.2577 1.257 1.257 1.2577 1.2577 1.2577 1.2577 1.2577 1.2577 1.2577	1,205	41,921 41,921 1,979 1,378 6 2,279 8,211 1,060 3,256 3,257 3,256 3,256 3,257 3,256 3,256 3,257 3,256 3,257 3,256 3,257 3,256 3,257 3,256 3,257 3,256 3,257 3,25	44,7,70 4,7,70 1,225 1,225 1,225 1,224 2,234 1,264 1,264 1,264 1,264 1,264 1,264 1,264 1,264 1,264 1,266 1,267 1,268	State State 5.44 - 5.45 - 6 - 7.57 - 7.57 - 7.57 - 7.57 - 7.57 - 9 - 9 - 1.28 - 9 - 1.29 - 1.20 - 1.20 - 1.20 - 1.20 -
	Califor descenses or california (California) Region descenses of the a databatic Region descenses of the a databatic Region descenses of the analysis of the analysis Region descenses of the analysis of the analysis Region descenses of the analysis of the analysis Region descenses of the analysis of the analysis of the analysis Region descenses of the analysis of the analys	¹⁰ Original Toronova Control sensitivation ¹⁰ Original Toronova Original Toronova Original Toronova 12,000	As of 50/09/2022 Exposure Yulus ¹ 20074 2007 20074 20	ated data include general credit risk adjust	ments, for the consistency with Standardised Approact	In data per canthy of castropady angene Experimental 22,900 22,900 2007 2	As of \$1/12/2023 Searce Volue* Risk exp 229,865 1,206 27 410 6,755 1,206	prevision * 1.774 1.256 3.17 0 1.255 3.125 3.125 3.125 3.021 1.257 3.021
	Security program is investig prophy a design 50 design 50 march 2008 The accessed of the instance of the instance of the accessed of the instance of the accessed of the instance of the instance of the instance of the accessed of the instance of the instance of the instance of the accessed of the instance of the instance of the instance of the accessed of the instance of the instance of the instance of the instance of the accessed of the instance of the insta	1.05 1.42 1.42 1.42 0 0 1.22 1.26 ************************************	Less 215 85 8 0 1,009 7,05 1,009 7,05 1,009 7,05 1,009 7,05 2,009 7,05 2,009 7,05 2,009 7,05 2,009 7,05 2,05 2,05 2,05 2,05 2,05 2,05 2,05 2	333 1,207 0 1,107 1,412 effective to conversion tacking or effective to conversion tacking or effective to conversion tacking or the conversion tack	eneral condititikadjastments. Stand ardised Approach	2,13 1,23 1,54 4 0 920 654 1,03 8,g substitution effects)	1,833 166 739 41 0 755 634 635 1,355 As of 31/12/2023	олого произнати и
GERMANY	Landa Annue	200 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	548 0 0 3 5 1 1 1 2 2 3 1 7 7 7 7 7 7 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 3 3 3 7 7 7 7 7 7 7 7 7 7 7 7 7 7 7		307 6 8 8 4 3 4 3 3 7 2 8 9 6 6 9 6 9 0 0 0 0 0 0 0 0 0 0 0 0 0 0	601 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	2 Provided 4
			ountry of counterparty excludes those	tor securitisation exposures but includes g	eneral creditrinkadjustments. Stand ardised Approact			
	(no DR, Nj	Original Exposure ¹		Value	adjustments and	inginat Exposure ¹ Expo	As of 31/12/2023 ssure Value ¹ Risk exp	Value adjustments and provisions ²
MACAO	Carle generalisments or carles havis Marine an even server in a carles and a server Marine an even server having a server Marine and even server having a server Marine and a constraints Caracteristic and a server of server based of server based Caracteristic and a server de server based Caracteristic and a server Marine and a server based Caracteristic and a server Caracteristic and a server Marine and a server Caracteristic and a server Marine	2,227 6 7 8 7 8 8 8 8 8 8 8 8 8 8 9 9 9 9 9 9 9 9 9 9 9 9 9		6 6 7 72 905 443 11 11 13 35 36 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	- 55 	1,941 0 0 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 0 0 0	1,041 0 0 10 222 226 233 260 205 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	
			ounity of counterparty excludes those As of 30/09/2022	for securitization exponents but includes g	ererzi creditriskadjustments. Standardised Approact		As of 31/12/2023 psure Value ¹ Risk ea	Value adjustments and provisions ²
	In the second se	1,660 3,66 3,66 3,53 3,53 3,53 3,53 3,53 3,53	1,000 345 00 600 773 4473 4473 4473 733 73 73 73 73 73 73 70 0 0 0 0 0 0	4 6 9 183 183 346 349 419 419 419 419 419 419 419 419 419 4	51	85) 0 312 0 287 525 308 1279 308 1279 308 208 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	805 6 302 6 405 405 705 705 705 705 705 705 705 705 8 8 8 8 8 8 8 8 8 8 9 9 9 9 9 9 9 9 9	4 0 0 100 100 100 100 100 100 100 400 40



eba Banking 2024 EU-wide Transparency Exercise

eba Banking Authority	2024 EU-wide Transparency Exercise Credit Risk - Standardised Approach Caixa Geral de Depósitos, S.A.						
		Original Exposure ¹	As of 50/09/2023 Exposure Velue ¹ Ris	Velae adia	Ind ardised Approach	As of 31/12/ * Exposure Value*	2023 Risk exposure amount provisions ²
MOZAMBIQUE	Amold A 's) devid assumed to calculate the Amold assumed to calculate the amold assumed to the amold and the amold assumed to	2,118 3 14 6 6 7 7 7 7 7 7 7 7 7 7 7 7 7 7 7 7 7	eported before taking into account any effe		63 185 Ministerio-Conquer (o & subdition of	1.0.00 1.0.07 33 1.0.07 34 66 0 0 0 3.3 35 3.26 36 3.3 37 3.26 38 3.27 39 3.29 31 2.9 32 3.9 33 0 0 0 0 0 32 3.3 32 3.3 33 3.2 34 3.3 35 3.3 36 0 37 3.3 38 3.3 39 3.3 30 3.3 32 3.3 32 3.3 32 3.3 32 3.3 32 3.3 32 3.3 32 3.3 33 3.3 34 3.3 <	2.00 3.0 4.0 5.0 5.0 5.0 5.0 6.0 6.0 6.0 6.0 6.0 7.0 7.0 7.0 7.0 7.0 7.0 7.0 7.0 7.0 7
		(2) Total value adjustments and provisions per Grigonal Exposure ²	As of 30/09/2023	Sta Velue adjer	Icrod Friska Qustweets.	As of 31/12/ * Exposure Value ¹	2023 Risk espesse arrount provisions ²
SPAIN	Intel See No.	3,556 7 9 0 2022 2025 2025 2025 2025 2025 2025		0 0 0 0 0 0 0 0 0 1 1 1 0 0 0 0 0 0 0 0	15	1340 3,340 7 6 0 0 0 6 0 0 6 0 6 0 6 0 6 0 6	6 6 8 34 342 35 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3
			country of counterparty exclusions from a for a As of \$0/09/2023	ecuritization exposures but includes general	iceedtriskadjustmeets. Indandised Approach	As of 31/12/	Value adjustments and
ANGOLA	In 2024. ") Second amountement (a static devices) Additional consense to a static devices) Additional Consense to also Additional Consense to also Addita Consense to also Additional Co	922 2 2 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3	634 2 3 0 0 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3	004 0 2 2 202 202 202 202 202 2	15	100 08 0 0 0 0 0 0 0 0 207 36 207 36 207 36 207 36 21 37 20 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Ra anguna minut 00 01 0 0 0 0 0 0 0 0 0 0 0 0 0
		¹⁰ Original expensive, unlike Deposive values, in 1 (2) Total value adjustments and provisions per control of the second second second second second second second second second se	eperted before taking tels account any effer country of counterparty excludes those for a As of \$0/109/2023	ecuritization exposures but includes general Sta	ceedtriskadjustments. and andised Approach	As of 31/12/	2023
NETHERLANDS	ENCLA 12 Encland accomments in control tasks Anthonic accounts in the out extension Anthonic accounts in the out extension accounts of a second accounts accounts of a second accounts of a second accounts of a second accounts of a second account of a second accounts of a second accounts of a second accounts of a second account of a second accounts of a second accounts account of a second accounts of a second accounts of a second accounts account of a second accounts of a second accounts of a second accounts account of a second account of a second accounts of a second accounts account of a second account of a	01gm1f5yawa ⁴ 335 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	336 0 0 0 0 0 100 121 4 4 7 0 7 2 2 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	4 voidour a antived 0 0 0 0 0 0 0 0 0 239 239 239 239 239 239 239 239	Original Expenses	20 0 000 0 0 0 0 0 0 0	Image: state
		¹⁰ Octginal exposure, unlike Deposure value, in 1 (2) Total value adjustments and provisions per control of the second seco		ecuritization exponents but includes general	icredtrisksdjustments. Ind ardised Approach	een). As of 31/12/	
BELGIUM	Exist a descrimentar en control de de Antonio de accession de la chardina Antonio de accession de la chardina Antonio de la chardina estatuma de la chardina estatuma de accession de Antonio de la chardina estatuma estat	Cignalfgeons ⁴ 600 0 0 0 0 0 0 0 1 1 1 1 1 1 1 0 0 0 0	406 0 0 488 487 11 1 1 1 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Capitors annual Capitors annual Capito		500 500 0 0 0 0 0 0 1 11 7 7 1 1 53 30 1 6 2 0 0 0 0 0 0 0 1 1	Nik system and a distance of a system of a
		¹⁰ Original expension, seellas Expension values, in (2) Total values adjuntments and provisions per elements of the second	eported before taking into account any effe country of counterparty excludes those for o As of 30/08/2023	ecuritisation exposures but includes general	iceadtriskadjustments. Indardised Approach	iech). As of 31/12/	
CAPE VERDE	(Full A %) Excite anomaly in the full state All the set within the set within the set within the set of the set of the set of the set set of the set full set of the set of the set full set of the set full set of the set full set of the set of the set full set of the set of the set of the set full set of the set of the set of the set full set of the set of the set of the set full set of the set of the set of the set full set of the set of the set of the set of the set full set of the set of the set of the set of the set full set of the set full set of the set full set of the set full set of the set full set of the set of	Original Equenos ¹ 361 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Exposure Value* 820 433 433 433 433 434 435 435 435	Keppener ansunt Value setter prod 455 0 0 0 0 0 7 1 26 1 7 1 28 1 29 1 20 1 21 1 22 1 23 1 24 1 25 1 26 1 27 1 28 1 29 1 20 1 21 1 22 1 23 1 24 1 25 1 26 1 27 1 28 1 29 1 20 1 20 1 21 1 22 1 23 1 24 1 <th>termina and Original Exponent</th> <th>Equent Vila" Construct Vila" Cons</th> <th>hat approximation of the approximation of approximation of a providence of a p</th>	termina and Original Exponent	Equent Vila" Construct Vila" Cons	hat approximation of the approximation of approximation of a providence of a p

eba Banking Authority	2024 EU-wide Transparency Exercise Credit Risk - Standardised Approach Caixa Geral de Depósitos, S.A.							
		Original Exposure ¹ Exp	As of \$1/63/2024 osure Value ⁴ Risk e	sposure arricust Value ad	Standardised Appro	ach ginat Exposure ¹ Exp	As of 30/06/2024 osure Value ¹ Risk ex	posure amount Value adjustments and previous
Consolidated data	Available monotoning and available of the second se	42.000 3.007 2.008 7.07 2.008 3.009 3.	unitisation position unlike in the res	502 502 60 60 60 60 70	1,317 3,048 tim or condition in migrates is superly contrage to 2% of	44.64 2222 2335 6 3 2435 2435 2436 2436 2436 2436 2436 2436 2436 2436	12.544 1.331 2.355 1.049 1.327 3.122 3.125 3.122 3.125 3	500 301 4 5 6 6 102 113 103 104 306 105 306 113 105 105 105 105 105 105 105 105
		Original Exposure ¹ Exp	As of 31/63/2024 osure Value ¹ Risk e	Value adj	Standardised Appro streets and risions ² Ori	ach ginal Deposon ¹ Dep	As of 30/06/2024 osure Value ¹ Risk ex	posure amount Value adjustments and previousers ²
PORTUGAL	Annual measurements of a constraint of a second sec	20,764 2009 30 a 37 434 37 434 436 436 436 437 437 317 317 317 317 317 317 317 317 317 3	28,951 1,231 1,231 0 27 484 10,000 3,865 3,865 1,265 1,265 1,265 1,265 1,265 1,265 1,275 45 0 3,86 1,275 1,2	1,633 311 0 0 133 320 320 320 320 946 4,65 629 146 0 702 1,45 0 702 1,45 1,692	905	8.422 2.35 46 5 31 477 6.660 8.223 4.367 4.235 2.232 1.346 4 4 6 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5	5.321 1.324 1.124 3 3 3 3 3 3 3 3 3 3 3 3 3	1/44 272 280 6 9 112 1209 2009 2009 2009 2009 2009 200
		(1) Dright exposure, unlike Exposure value, its (2) Statil value adjustments and previolence per (2) Statil value adjustments (2) Original Exposure*	esponted before taking into account country of counterparty excludes the As of 31/83/2024 course Value ⁴ Risk e	conferincentitation representation	dades general creditrisk adju	ach	As of 30/06/2024 osure Value ¹ Risk ex	Value adjustments and provision ²
GERMANY	Existin Announcements an analysis advancements as an advancement of the advancements of the advancement of the advancement and advancements of the advancement of the advancement and concerns of the advancement of the advan	82) 5 6 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	963 639 0 10 2 2 3 4 2 3 6 0 0 1 0 0 1 2 0 0 0 0 0 0 0 0 0 0 0 0 0	22 23 24 24 25 25 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3		22.130 0 1.380 0 22 3 7 7 1 88 1 1 0 1 2 0 1 2 0 0 1 2 0 0 0 0 0 0 0 0	22,154 0 1,333 0 174 7 3 2 0 83 2 0 0 133 0 13 0 0 13 0 0 5 0 0 5 0 0 0 0 5 0 0 0 0 0 0 0 0	
	Strading and Table	(1) Original exposure, unlike Opposure value, is (2) Total value adjustments and provisions per	country of counterparty excludes th As of 31/03/2024	cos for securification exposures but in	dades general creditrisk adju Standardised Appro	abrents.	As of \$0/06/2924	3
MACAO	INTERACTOR Contragrammenta e receletarian Relativa consensa e la citatular Relativa consensa e la citatular Relativa e la consensa Relativa e la	2,109 6 9 137 137 447 457 457 457 457 457 457 457 457 45	2,300 0 0 1371 22 2,006 5 5 0 0 0 0 0 0 0 0 0 14 270	6 0 0 28 635 274 33 725 8 8 0 0 0 0 0 4 4	41 41 42	2,081 0 0 10 10 120 487 483 48 2,054 130 48 0 0 0 0 11 220	2001 Yake ¹ Rakes 2,011 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Provent standing of the standi
		(1) Drightal exposure, untille Exposure value, Isi (2) Totali value adjustmenta and provisions per o	reported before taking into account country of counterparty excludes the As of 31/03/2024	t any effect due to credit conversion ha	tions or credit risk miligation to cludes general credit risk adju Standardi Sed Appro	schrigen (e.g. substitution effects). streets.	As of 30/06/2024	
FRANCE	Entropy conservation are extended and a Contract accessments to be of characteristic Packing and the second of characteristic Packing and the second of characteristic Constrainting defaultions Contract to provide and the second of characteristic and and the second of characteristic and and the second of characteristic and the second of characteristic contract to provide an attendance branch of the second of characteristic contract to provide an attendance branch of the second of	Crigital Expansiv State	857 0 307 556 555 555 555 555 555 555 555 555 356 356	6 0 0 10 300 300 300 400 400 400 400 400 400 40	-45 -43	1.00 272 6 5 355 355 1.054 37 80 1.054 37 80 217 217 6 6 0 0 6 0 6 0 6 0 0 0 0 0 0 0 0 0 0 0 0 0	Server Value ¹ Rak eq 1,025 0 3 5 5 4 3 5 5 4 3 5 5 5 5 5 5 5 5 5 5 5 5 5	penera antical production and production and production and produc

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

Credit Risk - Standardised Approach

Caixa Geral de Depósitos, S.A.

					Standardise	ed Approach			
			As of 31/	03/2024			As of 30	/06/2024	
	(TELD,R. N)	Original Exposure ⁴	Exposure Value ⁴	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ⁴	Exposure Value ⁶	Risk exposure amount	Value adjustments and provisiom ²
MOZAMBIQUE	Central and another of the design of the des	2.264 122 140 8 9 9 9 9 61 53 9 9 9 61 53 9 9 9 61 53 9 9 9 61 53 9 9 9 9 0 0 0 0 0 0 0 10 10 10 10 10 10 10 10 1					. J.m.1 11 76 0 3 39 24 4 62 3 3 3 24 4 6 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3	2,8600 155 151 153 1555 1555 1555 1555 1555	
					Standardise	ed Approach			
			As of 31/	03/2024			As of 30	/06/2024	
	(TELD,R. N)	Original Exposure ⁴	Exposure Value ⁴	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ⁴	Exposure Value ⁶	Risk exposure amount	Value adjustments and provisions ²
	Central dovernments or central banks Recional dovernments or local authoritiss Public sector autificia Multilutora i Development Banks Interationa di Ogunhatibons Interationa di Salattadas	3,371 7 0 0 235	3,371 6 0 0 235	0 0 0 157		3,806 0 0 0 267	3,005 0 0 0 267	0 0 0 0 262	

233 55 26 57 6 23 0 12 5 2 5 1 0 48 21 SPAIN

		Standardised Approach											
			As of 31/	03/2024		As of 30/06/2024							
	(min DJR, %)	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 ³				
	Central advernments or central banks	1,712	763	763		1,663	724	724					
	Regional governments or local authorities	0	0	0		0	•	0					
	Public sector entities Multilateral Development Banks		0	0		0		0					
	International Organizations						-	0					
	Institutions	1	0	0		10	9	5					
	Corporates	267	247	243		229	218	213					
	of which: \$142	228	211	206		194	185	180					
	Retail	113	89	56		131	100	63					
ANGOLA	of which: SHE Secured by mortalizes on immovable property	82	20	28		81	79	28					
	of which: SME	0		0		0		0					
	Exposures in default	33	20	28	13	35	21	29	13				
	Items associated with particularly high risk	0	0	0		0	0	0					
	Covered bonds	0	0	0		0	0	0					
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0					
	Collective investments undertakings (CIU)	°	0	0		0	0	0					
	Cosity Other exposures	28	25	17		28	25	18					
	Standardised Total ²	10	12		20	10		10	20				

28 25 17 11) Original exposure, utilite Exposure value, in reported before taking into account any effect due to credit c

		utaritua di sta Apploatin										
				03/2024			As of 30	/06/2024				
	(min D26, %)	Original Exposure ⁶	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²			
	Central dovernments or central banks	232	335	0		1,100	1,100	0				
	Regional governments or local authorities	•	0	0		0	0	0				
	Public sector entities	•	0	0		0	0	0				
	Multilateral Development Banks	0	0	0		0	0	0				
	International Organisations	0	0	0		0	0	0				
	Institutions	81	81	34		82	82	34				
	Corporates	484	472	390		517	422	407				
	of which: SME	401	397	335		411	323	333				
	Retail	5	3	2		5	3	2				
NETHERLANDS	of which: SME	•	0	0		0	0	0				
	Secured by mortalizes on immovable property	81	76	29		85	83	31				
	of which: SME	29	28	12		30	29	12				
	Exposures in default	22	0	0	0	8	0	0	0			
	Nems associated with particularly high risk	22	22	11		4	1					
	Covered bonds	27	11	3		27	27	3				
	Claims on institutions and corocrates with a ST credit assessment		0	0		0		0				
1	Collective investments undertakines (CIU)		0	0		0		0				
1	Louity		0	0		0		0				
	Other exposures		0	0		9		0				
	Standardised Total ²	(1) Original exposure, unlike Expos			3				15			

					Standardise	ed Approach			
			As of 31	/03/2024			As of 30	/06/2024	
	InterDR, Wi	Original Exposure ¹	Exposure Value ⁵	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ⁴	Risk exposure amount	Value adjustments and provisions ²
	Central dovernments or central banks Regional dovernments or local authorities	575	575	0		717	717	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	531	531	0		917	0	0	
	International Ordanisations Institutions	531	531	4		917	917	4	
	Corporates	35	36	36		19	19	19	
	of which: SME	35	36	36		19	19	19	
	Retail of which: 3ME	5	3	2		4	3	2	
BELGIUM	Secured by mortalialies on immovable property	55	52	18		53	51	18	
	of which: SME	1	1	0		1	1	0	
	Exposures in default Items associated with particularly high risk	0	0	0	•	1	0	0	
	Rems associated with particularly high risk Covered bonds	15	15	2		15	15	2	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0		0	
	Collective investments undertakinas (CIU)	0	0	0		0	0	0	
	Exceller Other exposures	1	1	1		1	1	1	
	Constructional Tetral		0	0	2		v	0	1

		(2) Total value adjustments and provisions per country of counterparty excludes these for securitization exposures but includes general creditrisk adjustments.										
					Standardise	ed Approach						
			As of 31	03/2024			As of 30/06/2024					
	(min EUR, %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²			
	Central advernments or central banks	834	479	479		819	482	482				
	Regional governments or local authorities	24	22	22		25	23	23				
	Public sector entities	0	0	0		1	1	1				
	Hultilateral Development Banks	0	0	0		0	0	0				
	International Organisations	0	0	0		0	0	0				
	Institutions	4	4	4		1	1	1				
	Corporates	95	83	75		52 52	77	68				
	of which: SME	54	44 257	36		50	45	27				
	Retail	299	257	177		306	269	186				
CAPE VERDE	of which: SME	115	80			110	85 75	40				
	Secured by mortalizes on immovable property	22	20	20		17	/5	10				
	of which: SHE		20	17	14	15	14	12	1			
	Excession in default Items associated with particularly high risk	35	10	10		30	10	17				
	Covered bonds							0				
	Claims on institutions and corporates with a ST credit assessment							0				
	Collective investments undertakings (CIU)		0	0		0						
	Equity		8	8		7	7	7				
	Other exposures	93	84	56		82	82	57				
	Standardised Total ²				34				2			
		(1) Original averages unlike Evene	one only as the second of hadron to bland	internet and affect due to see	I compared as feature or constitutely	Nation in the large in the standard state	an effecte)					



Credit Risk - IRB Approach

Caixa Geral de Depósitos, S.A.

			IRB Approach											
			As of 30/09/2023 As of 31/12/2023											
		Origin	al Exposure ¹	Exposure Value ¹			Value adjustments	Original Exposure ¹		Exposure Value ¹	Risk exposure amount		Value adjustments	
	(mln EUR, %)		Of which: defaulted	Value ⁻		Of which: defaulted	and provisions		Of which: defaulted	Value ⁻		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	0	0	0	0	0	0	0	0	0	0	0	0	
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0	
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	
	Retail	0	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0	
Concolidated data	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	
Consolidated data	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	
	Equity	0	0	0	0	0		0	0	0	0	0		
	Other non credit-obligation assets				0						0			
	IRB Total ²				0						0			

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

substitution effects).

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



Credit Risk - IRB Approach

Caixa Geral de Depósitos, S.A.

		IRB Approach											
			As of 31/03/2024 As of 30/06/2024										
		Origin	al Exposure ¹	Exposure Value ¹	Risk expos	sure amount	Value adjustments			Exposure Value ¹			Value adjustments
	(mln EUR, %)		Of which: defaulted	Value ⁻		Of which: defaulted	and provisions		Of which: defaulted	Value ⁻		Of which: defaulted	and provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
Concolidated data	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
Consolidated data	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0		0	0	0	0	0	
	Other non credit-obligation assets				0						0		
	IRB Total ²				0						0		

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

substitution effects).

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



				Caixa Geral de Depósitos, S.A.										
							As of 31/12/2023	574						
						Dire	ct exposures							
	(mln EUR)			On balance sh	eet				Deriva	tives		Off balar	ice sheet	
					Non doductivo financial ac	sets by accounting portfolio		Derivatives with po	itiya fair yalya	Dorivativos witi	n negative fair value	Off-balance si	neet exposures	
						sets by accounting portiono				Denvatives with				Risk weighted exposure
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	amount
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [07'-more Total	Austria	0 0 0 0 0 282 0 0 0	0 0 0 0 28 28 0 0	0 0 0 0 0 0		0 0 0 0 28 28 28 28 28	0 0 0 0 0 0 0 0 0			0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0		
10131 10-3M1 [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Belgium	28 0 0 201 201 23 644 55 55 9555	23 604 58			28 0 0 0 0 0 4 167 0 7 2 7 2 7 2	0 30 201 19 437 58			0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0		
10-34 [0 - 3M [[3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Bulgaria	919		0	U					0		0		0 0
10431 [0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [107-more Total	Cyprus													
[0-3M] [3M-1Y] [3M-1Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Czech Republic													
10-34 [0 - 34] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Denmark													
1044 [0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Estonia													



		Caixa Geral de Depósitos, S.A.												
							As of 31/12/2023							
						Dire	ect exposures							
	(mln EUR)			On balance sh	neet				Derivat	ives		Off balar	ice sheet	
												Off-balance sł	neet exposures	
					Non-derivative financial as	sets by accounting portfolio		Derivatives with pos	sitive fair value	Derivatives with	h negative fair value			
		Total gross carrying amount of non-derivative	Total carrying amount of non-											Risk weighted exposure amount
Residual Maturity	Country / Region	financial assets	derivative financial assets (net of short positions)									Nominal	Provisions	
				of which: Financial assets held	of which: Financial assets designated at fair value through	of which: Financial assets at fair value through other	of which, Finalicial assets at	Carrying amount	Notional amount	Carrying amount	Notional amount	Wommat	FIOVISIONS	
				for trading	profit or loss	comprehensive income	amortised cost	Carrying amount	Notionat amount	Carrying amount	Notional amount			
[0-3M[
[34 - 17] [17 - 27] [27 - 37]														
[3Y - 5Y [[5Y - 10Y [Finland													
[10Y - more Total [0 - 3M]		0	0	0	0		0		0 0	0	0	0		
[3M - 1Y [[1Y - 2Y [[2Y - 3Y [France	19 0 311	0 311	0		15	0 0	0	0 0	0	0	0	0	
[3Y - 5Y [[5Y - 10Y [[10Y - more Total		311 286 189 374 1,179	286 189 374	0	0	0	311 286 189 374 1,160	c c	0 0	0	0	0	0	
10-3M1 [3M-1Y]		0	0	0	0	0	0 0 0		0 0	0	0	0		0
[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [Germany	196 107 74	196	0	0	24	196 83 0 74	c c	0 0	0	0	0		
[5Y - 10Y [[10Y - more Total		0 1 398	0 1 398	0	0	44	0 0 0 0 4 353		0 0	0 0	0 0 0	0		0
[0-3M] [3M-1Y] [1Y-2Y]														
[2Y - 3Y] [3Y - 5Y] [5Y - 10Y]	Croatia													
[10Y - more Total [0 - 3M [
[3M - 1Y [[1Y - 2Y [[2Y - 3Y [Greece													
[3Y - 5Y [[5Y - 10Y [[10Y - more Total														
[0-3M[[3M-1Y]														
[1Y - 2Y] [2Y - 3Y] [3Y - 5Y]	Hungary													
[5Y - 10Y [[10Y - more Total														
[0-3M] [3M-1Y] [1Y-2Y]		0	0	0	0		0 0		0 0 0	0 0 0	0	0		
[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [Ireland	50 138 839	50 138 839	0	0	48	50 138 792			0	0	0		
[01-101] [107 - more Total [0-3M]		000 0 1,022 175	0	0	0	48	0		0	0	0	0		0 0
[3M - 1Y [[1Y - 2Y]		178 425 174	425 174	0	0	15	406		0 0	0	0	0	0	
[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [Italy	90	90 11	0			90 1 1	0	0 0	0	0	0		
[10Y - more Total		875	875	0	0	15	856	0	0	0	0	0		0



					Caixa Geral de Depósitos, S.A.											
							As of 31/12/2023									
						Dire	ect exposures									
	(mln EUR)			On balance sh	ieet				Derivat	ives		Off balar	nce sheet			
												Off-balance sh	neet exposures			
					Non-derivative financial a	ssets by accounting portfolio		Derivatives with pos	itive fair value	Derivatives with	n negative fair value			_		
						1								Risk weighted exposure amount		
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	derivative infanciacassets (fier											anount		
			of short positions)									Nominal	Provisions			
				of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount					
					profit or loss	comprehensive income										
[0-3M[
[3M - 1Y [[1Y - 2Y [[2Y - 3Y [
[3Y - 5Y [[5Y - 10Y [Latvia															
[10Y - more Total [0 - 3M [
[3M - 1Y [[1Y - 2Y [[2Y - 3Y]																
[3Y - 5Y [[5Y - 10Y [Lithuania															
[10Y - more Total [0 - 3M [0			0	0	0	0	0	0		0		
[3M - 1Y [[1Y - 2Y [[2Y - 3Y [0	0	0		0	0	0	0	0	0	0		0		
[3Y - 5Y [[5Y - 10Y [Luxembourg	132	132	0		0 0	132 50	0	0	0	0	0		0		
[10Y - more Total [0 - 3M [0	0	0		0 0	0 182	0	0	0	0	0		0 0		
[3M - 1Y [[1Y - 2Y [
[2Y - 3Y [3Y - 5Y 5Y - 10Y [Malta															
[10Y - more Total [0 - 3M [0	0	0		0 0	0	0	0	0	0	0		0		
[3M - 1Y [[1Y - 2Y [[2Y - 3Y [072	0	0		0 0	0 72 218	0	0	0	0	0		0		
[3Y - 5Y [[5Y - 10Y]	Netherlands	93	93	0		0 0 28	93	0	0	0	0	0		0		
[10Y - more Total [0 - 3M [0	0	0		0 0 124	0 383	0	0	0	0	0		0 0		
[3M - 1Y [[1Y - 2Y [
[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [Poland															
[10Y - more Total [0 - 3M[-	20	20			0 0	70	0	0	0	0			0		
[3M - 1Y [[1Y - 2Y [63	63 382	40 0		0	23 362 157	1	0	0	0	27 3		0		
[2Y - 3Y [[3Y - 5Y] [5Y - 10Y [Portugal	382 280 1,531 4,010 1,809 8,145	280 1,531 4,010	0		123 169 722	1,362	0	0 0	4 0 0	130 0 0	1 4 25		0		
[10Y - more Total [0 - 3M [-	1,809 8,145	1,809 8,145	7		371	1,430	0	0	0 4	0 130	524 640		0 457		
[3M - 1Y [[1Y - 2Y [
[2Y - 3Y [[3Y - 5Y [[5Y - 10Y]	Romania															
[10Y - more Total			1													



							Caixa Geral de Depósitos, S							
							As of 31/12/2023							
						Dire	ct exposures							
	(mln EUR)			On balance sh	eet				Derivat	ives		Off balar	ice sheet	
												Off-balance sh	eet exposures	
					Non-derivative financial as	sets by accounting portfolio		Derivatives with pos	tive fair value	Derivatives with	n 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	of which: Financial assets at fair						Nominal	Provisions	
				of which: Financial assets held for trading	designated at fair value through profit or loss	value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount			
[0-3M[[3M-1Y]														
[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [Slovakia													
[5Y - 10Y [[10Y - more Total	=													
[0-3M[[3M-1Y[
[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [Slovenia													
15Y - 10Y I [10Y - more Total	-													
[0-3M] [3M-1Y] [1Y-2Y]		154 392 266	154 392 266	0	0	0 26 15	154 366 251	0	0	0	0	0	0 0	
[2Y - 3Y [[3Y - 5Y [Spain	392 266 111 591	111 591 1,846	0	0	50	61 591 1,807	0	0	0	0	0	0	
[5Y - 10Y [[10Y - more Total	_	1,040 0 3,360	0	0	0	0	0	0	0	0	0	0	0	0
[0-3M] [3M-1Y] [1Y-2Y]														
[2Y - 3Y [[3Y - 5Y] [5Y - 10Y [Sweden													
[10Y - more Total [0 - 3M [0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y] [1Y - 2Y] [2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y [[5Y - 10Y]	United Kingdom	0	0	0	0	0	0	0	0	0	0	0	0	
[10Y - more Total [0 - 3M [0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y [[1Y - 2Y [[2Y - 3Y [
[3Y - 5Y [[5Y - 10Y [Iceland													
[10Y - more Total [0 - 3M [
[3M-1Y] [1Y-2Y] [2Y-3Y]	Liechtenstein													
[3Y - 5Y [[5Y - 10Y [Licinciaten													
[10Y - more Total [0 - 3M [[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y [[2Y - 3Y [Norway	0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y] [5Y - 10Y] [10Y - more	,	0	0	0	0	0	0	0	0 0 0	0 0 0	0 0	0	0 0 0	
[10Y - more Total	1	1	1	0	0	0	1	0	0	0	0	0	0	0



							Caixa Geral de Depósitos, S							
							As of 31/12/2023							
						Dire	ct exposures							
	(mln EUR)			On balance sh	leet				Deriva	tives		Off balar	nce sheet	
												Off-balance st	neet exposures	
					Non-derivative financial as	sets by accounting portfolio		Derivatives with pos	itive fair value	Derivatives with	n negative fair value			Risk weighted exposure
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 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	amount
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Australia													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5V] [SY-10Y] [10Y-more Total	Canada													
1 WE - 0 1 1 WE - WE 1 1 Y - 2Y [2 Y - 3Y] 2 Y - 5Y [1 Y - 10Y [1 Y - 10Y] 1 Y - 10Y [1 Y - 10Y] 1 Y - 10Y [1 Y - 10Y] 1 Y - 10Y	Hong Kong													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Japan													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [SY-10Y] [10Y-more Total	u.s.	1 89 47 0 0 0 0 0 1 37 7	1 89 47 0 0 0 0 0 1 37	000000000000000000000000000000000000000		1 0 0 0 0 0 0 0 1	0 89 45 0 0 0 0 133	0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0		
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	China	0 3 0 0 0 0 0 0 0			0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 3 0 0 0 0 0 3	0 0 0 0 0 0 0 0		0 0 0 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] [SY-10Y] [10Y-more Total	Switzerland													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Other advanced economies non EEA													



General governments exposures by country of the counterparty

							Caixa Geral de Depósitos,							
							As of 31/12/2023							
						Dire	ect exposures							
	(mIn EUR)			On balance sh	eet				Deriva	tives		Off balar	nce sheet	i l
												Off-balance st	neet exposures	
					Non-derivative financial as	sets by accounting portfolio		Derivatives with pos	itive fair value	Derivatives with	h 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] [2Y-3Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Other Central and eastern Europe countries non EEA													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Middle East													
[0-3M] [34-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Latin America and the Caribbean	3	0 9 33 7 6 0 0	0 0 0 0 0 0 0								0 0 0 0 0 0		
Total	Africa	5 29 41 15 27 27 43 41 99 99 99 2,255	294 419 154 275 433 412 966		0 0 0 0 0 0 0 0 0 0 0	55 22 33 33 33 86 55 6 5 27 7	268 322 122 238 347 354 966					0 9 0 0 14 8 31		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
10-341 [34-3Y] [37-3Y] [37-3Y] [37-5Y] [57-10Y] [107-more Total	Others	2,955 500 9 ((((((((((((((((((500 90 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0		2,6/9 500 0 0 0 0 0 0 0 0 0 0 0 0 0					31 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 "Beht securities and leasts receivables". Country of breakdown is only available for institutions that hold non-domestic sovereign exposures of 10% or more compared to bala sovereign exposures of at least 1% of total "Beht securities and leasts receivables". Country of breakdown is only available for institutions that hold non-domestic sovereign exposures of 10% or more compared to bala sovereign exposures.

(2) The expe ed cover only exposures to central, regional and local gove ower 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 sovereigh) on soverigh redit risk), e. CDS, financial guarantees) booled in all the accounting positioli (on of thance sheet), interpretive of the denomination and or accounting classification of the positions the economic substance over the form must be used as a criteria for the identification of the exposures to be included in this colume. This time does not include exposure to counterparts (other than sovereigh) with full or partial government guarantees by central, regional and local governments.

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

Regions:

Other advanced non-EEA: Israel, Korea, New Zealand, Russia, San Marino, Singapore and Taiwan. Other CEE non-EEA: Albania, Bosnia and Herzestovina, FYR Macedonia, Montenestro, Serbia and Turkey

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

Larin America: Argentina, Belias, Bolivia, Brazis, Chile, Colombia, Costa Rica, Dominican Republic, Ecuador, El Salvador, Obstanda, Austa, Barbados, Cayman Islands, Cuba, Fench Guiana, Guadeloupe, Martinique, Puerto Rica, Saint Barbidiamy, Tarles And Caicco Eduncto, Winji Islande (U.S.). Africe: Agents, Eggst, Monocco, South Africa, Agents, Baunda, Charton, Raye Verte, Central African, Republic, Chad, Connors, Congo, The Democratic Republic Of The Congo, Cole D'Invier, Equatorial Guinea, Entrea, Ethiopia, Galon, Gambia, Ghana, Guinea, Bissau, Kenya, Lesotto, Liberia, Madaguszar, Malani, Mali, Mauritania, Mazambioga, Nambia, Nigeri, Nigeria, Remanda, Sao Tome And Principe, Sengal Seychelles, Stera Leone, South Sudan, Servalund, United Republic Of Tanzania, Togo, Ugonda, Zambia, Zimbabwe and Tanziaa.

(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 nGAAP



							Caixa Geral de Depósitos, S							
							As of 30/06/2024							
						Dire	ct exposures							
	(mln EUR)			On balance sh	ieet				Derivat	ives		Off balar	ice sheet	
												Off-balance sl	heet exposures	
					Non-derivative financial as	ssets by accounting portfolio		Derivatives with pos	itive fair value	Derivatives with	n negative fair value			
														Risk weighted exposure
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	amount
[0-3M[0		0			0							
[3M - 1Y [[1Y - 2Y [[2Y - 3Y [Austria			0		0 0 0	0	0	0	0	0	0	0 0 0	1
[3Y - 5Y [[5Y - 10Y [[10Y - more		0 36 0	5 36 5 36	0		0 36 0	0	0	0	0	0	0 0	0 0	3
Total [0 - 3M [[3M - 1Y [36 0 146	5 36 5 146 0 110	0		0 36 0 0 146	0	0	0	0	0	0	0	0
[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y]	Belgium	110 193 588 615	3 193 3 585 5 615	0		71 23 172	10 123 565 443	0	0	0	0	0		ر د
[10Y - more Total		0		0		0 0 411	0	0	0	0	0	0	0	0 0
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Bulgaria													
[0-3M] [3H-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Cyprus													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Czech Republic													
(0-3M [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [100' - more Total	Denmark													
(0-3M [0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [SY-10Y] [10Y-more Total	Estonia													



							Caixa Geral de Depósitos,	S.A.						
							As of 30/06/2024							
						Dire	ct exposures							
	(mln EUR)			On balance sh	leet				Deriva	tives		Off balar	ice sheet	
												Off-balance st	neet exposures	
			Total carrying amount of non-		Non-derivative financial a	ssets by accounting portfolio		Derivatives with po	sitive fair value	Derivatives with	h negative fair value	_		Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	derivative financial assets (net of short positions)		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] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Finland													
[0.3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [SY-10Y] [10Y-more Total	France	0 264 285 285 206 211 373 1.445	0 264 238 155 206 211 373 1,445			2 0 2 264 5 0 0 0 0 0 0 0 0 0 0 2 2 264	0 0 238 155 206 211 373 1.181					000000000000000000000000000000000000000		
10 - 3M1 13M - 1Y1 14' - 2Y1 12' - 3Y1 13' - 5Y1 15' - 10Y1 10' - more Total	Germany	20 0 410 254 600 0 0 0 0 2,244	20 0 410 254 600 0 0	0 0 0 0 0 0 0		2 20 0 0 0 244 102 0 0 0 0 0 145	0 0 410 230 498 0 0 0							
(0 - 34) [34 - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Croatia													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Greece													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Hungary													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Ireland	0 0 50 372 50 0 0 1,018	596			0 0 0 0 0 0 0 46 0 0 0 46	0 0 325 596 0 972					0 0 0 0 0 0 0		
(0.3M [0.3M[[13M-1Y] [1Y-2Y] [2Y-3Y[[3Y-5Y] [5Y-107] [5Y-107] [10Y-more Total	Italy	400 435 436 500 11 10 5787	40 436 0 40 50 11 0	0 0 0 0 0 0 0 0 0			40 172 0 40 50 11 0							



							Caixa Geral de Depósitos, S							
							As of 30/06/2024							
						Dire	ect exposures							
	(mln EUR)			On balance sh	eet				Deriva	tives		Off balar	nce sheet	
												Off-balance sh	heet exposures	
					Non-derivative financial a	ssets by accounting portfolio		Derivatives with pos	itive fair value	Derivatives with	n negative fair value			_
			Total carrying amount of non-											Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	derivative financial assets (net of short positions)											
				of which: Financial assets held for trading	of which: Financial assets	of which: Financial assets at fair	of which: Financial assets at					Nominal	Provisions	
				for trading	designated at fair value through profit or loss	value through other comprehensive income	amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount			
[0-3M] [3M-1Y] [1Y-2Y]														
[2Y - 3Y [[3Y - 5Y] [5Y - 10Y [Latvia													
[10Y - more Total [0 - 3M [-													
[3M - 1Y [[1Y - 2Y [
[2Y - 3Y [[3Y - 5Y [[5Y - 10Y]	Lithuania													
[10Y - more Total [0 - 3M [-	0	0	0		0	0	0	0	0	0	0		0
[3M - 1Y [[1Y - 2Y [[2Y - 3Y [Luxembourg	0 0 91	0 0 91	000000000000000000000000000000000000000		0	0 0 91	0	0	0	0	0		0
[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Luxembolig	91 0 0	91 0 0	0		0	91 0 0	0	0	0	0	0		0
Total [0-3M[[3M-1Y]		182	182	0		0	182	0	0	0	0	0		0 0
[1Y - 2Y [[2Y - 3Y [[3Y - 5Y]	Malta													
[5Y - 10Y [[10Y - more Total	-													
[0-3M[[3M-1Y]		0	0	0		0	0 0	0	0	0	0	0		0
[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [Netherlands	312 174 537	174	0		96 0 0	312 78 537	0	0	0	0	0		0
[5Y - 10Y [[10Y - more Total	_	77 0 1,100	77 0 1,100	0 0 0		0 77 0 0 173	0 0 927	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]	Poland													
[107 - more Total [0 - 3M [62	02	56				0	0	0	0	12		0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y]		22 368 422 553 2,277	368 428 553	295 0		0 0 43	72	1	0	0	0	13 25 2		0
[3Y - 5Y [[5Y - 10Y [Portugal	553 2,277 3,068 1,666 8,441	2,277 3,068	0		209	2,501	0	0	4	0	1 4 29		0
[10Y - more Total [0 - 3M [1	1,666	1,666 8,441	0 351		472	1,194	5	0	4	0 130	642 715		0 468
[3M - 1Y] [1Y - 2Y] [2Y - 3Y]	Provin													
[3Y - 5Y [[5Y - 10Y [Romania													
[10Y - more Total	1													



							Caixa Geral de Depósitos,	S.A.						
							As of 30/06/2024							
						Dire	ct exposures							
	(mln EUR)			On balance sh	eet				Derivat	ives		Off balar	ice sheet	
												Off-balance sh	eet exposures	
					Non-derivative financial as	sets by accounting portfolio		Derivatives with posi	tive fair value	Derivatives with	n negative fair value			Risk weighted exposure
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	amount
[0-3M[13M-1Y] 14Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Stovakia													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Slovenia													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Spain	0 270 218 213 754 1,550 0 3,005	0			0 20 64 0 58 6 58 142	0 251 154 213 754 1,492 0 2,863	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] [00'-more Total	Sweden													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	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 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Iceland													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [5Y-10Y] [10Y-more Total	Liechtenstein													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Norway	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	0 1 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



							Caixa Geral de Depósitos, S							
							As of 30/06/2024							
						Dire	ct exposures							
	(mln EUR)			On balance sh	leet				Deriva	tives		Off balar	nce sheet	
												Off-balance st	neet exposures	
					Non-derivative financial as	sets by accounting portfolio		Derivatives with pos	itive fair value	Derivatives with	n 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 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] [3Y-10Y] [10Y-more Total	Australia													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Canada													
10 - 3M1 13M - 1Y1 [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Hong Kong													
[0.3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [5Y-10Y] [10Y-more Total	Japan													
[0.3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	U.S.	23 116 66 0 0 0 2 2 0 187 187	23 116 46 0 0 2 2 0 157	0 0 0 0 0 2 2 0 2			23 116 46 0 0 0 0 185			0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0		
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	China	0 3 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0					0 3 0 0 0 0 3					0 0 0 0 0 0 0 0		
[0.3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Switzerland													
[0 - 3M [Other advanced economies non EEA													



General governments exposures by country of the counterparty

							Caixa Geral de Depósitos,							
							As of 30/06/2024							
						Dire	ect exposures							
	(mln EUR)			On balance sh	eet				Deriva	tives		Off balar	nce sheet	1
												Off-balance st	neet exposures	
					Non-derivative financial as	sets by accounting portfolio		Derivatives with pos	itive fair value	Derivatives with	h 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] [3H-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Other Central and eastern Europe countries non EEA													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [5Y-10Y] [10V-more Total	Middle East													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Latin America and the Caribbean	5 12 22 43 7 7 7 7 7 7 7 7 7 7 7 7 7 7 7 7 7 7	9 14 20 43 7 0 0 0 93	0 0 18 0 0 0 18		2 22 22 3 0 0 0 0 7 7						000000000000000000000000000000000000000		
Total [0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Africa	90 277 241 211 366 422 1.027 3.377	276 620 247 365 428 428	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	7 * 22 8 + 21 22 77 65 53 65 65 65 22 22	248 533 225 140 295 375 1,027					0 2 8 1 0 0 1 516 627		
(0-3M) [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-3Y] [SY-10Y] [10Y-more Total	Others	511 513 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	514 151 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 "Beht securities and leasts receivables". Country of breakdown is only available for institutions that hold non-domestic sovereign exposures of 10% or more compared to bala sovereign exposures of at least 1% of total "Beht securities and leasts receivables". Country of breakdown is only available for institutions that hold non-domestic sovereign exposures of 10% or more compared to bala sovereign exposures.

(2) The expo: ted cover only exposures to central, regional and local gove ower 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 sovereigh) on soverigh redit risk), e. CDS, financial guarantees) booled in all the accounting positioli (on of thance sheet), interpretive of the denomination and or accounting classification of the positions the economic substance over the form must be used as a criteria for the identification of the exposures to be included in this colume. This time does not include exposure to counterparts (other than sovereigh) with full or partial government guarantees by central, regional and local governments.

(5) Residual countries not reported separately in the Tra

Regions:

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

Other CEE non-EEA: Albania, Bosnia and Herzestovina, FYR Macedonia, Montenestro, Serbia and Turkey

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

Laint America: Agentina, Batica: Bohis, Bata, Cota, Rica, Rica, Ri

Africe: Agents, Eggst, Monocco, South Africa, Agents, Baunda, Charton, Raye Verte, Central African, Republic, Chad, Connors, Congo, The Democratic Republic Of The Congo, Cole D'Invier, Equatorial Guinea, Entrea, Ethiopia, Galon, Gambia, Ghana, Guinea, Bissau, Kenya, Lesotto, Liberia, Madaguszar, Malani, Mali, Mauritania, Mazambioga, Nambia, Nigeri, Nigeria, Remanda, Sao Tome And Principe, Sengal Seychelles, Stera Leone, South Sudan, Servalund, United Republic Of Tanzania, Togo, Ugonda, Zambia, Zimbabwe and Tanziaa.

(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 nGAAP

eba Banking Authority

2024 EU-wide Transparency Exercise

Performing and non-performing exposures Caixa Geral de Depósitos, S.A.

As of 30/09/2023 As of 31/12/2023 Accumulated impairment, credit risk and provisions⁴ Accumulated impairment, credit risk and provisions⁴ Collaterals and financial guarantees received on no performing exposures guarantees receiv performing ex On non-performi xposures^a On non-performing exposures³ Of which performing but past due >30 days and <=90 days Of which performing but past due >30 days and <=90 days Of which Stage 3⁸ Of which Stage 3⁸ 19,958 21,158 23,373 20,180 ecurities (including at amortised cost and fair value) 16,00 15,43 87 Other financial corporation 4,151 52,486 1,245 3,389 1,743 559 15,354 9,903 4,397 30,196 27,337 1,886 **93,602** 3,929 1,5 1.46 1.3 1.065 1.16 **51,544** 1,085 3,362 1,233 1,193 1,14 1,223 Central bank General gove 1,053 15,38 9,67 4.24 30,26 27,41 1,90 95,097 16,235 434 48 203 16,069 413 412 383 53 F-BALANCE SHEET EXPOSURES 434 402 177 247 219

⁽²⁾Institutions report here the cumulative amount of expected credit losses since initial recognition for financial instruments subject to impairment and provisions for off-balance sheet exposures.

¹⁰ Institutions report here the cumulative amount of expected end() issues since initial indegration for financial instruments usefue to impairment, the accumulated negative changes in fairvaue due to end() riske to institute amount of expected end() issues since initial indegration for eff advance sheet exposures.

^{III} From two shallness benchmers, accountanded impairments and accountand impairments and account of a sequent account account of a sequent account of a s

(P) 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.

eba Banking Authority

2024 EU-wide Transparency Exercise

Performing and non-performing exposures Caixa Geral de Depósitos, S.A.

					As of 31/03/2024									As of 30/06/2024				
		Gros	ss carrying amount/ Nominal a	mount		Accumulated impairme credit risk and provisio	ent, accumulated negative changes in fair v ns ⁴				Gros	s carrying amount/ Nominal.	amount		Accumulated impairs credit risk and provisi	ent, accumulated negative cl ons ⁴	hanges in fair value due to	
		Of which performing but past due >30 days and <=90 days		Of which non-performing ³		On performing exposures ²	On non-performing exposure		Collaterals and financial guarantees received on non- performing exposures		Of which performing but past due >30 days and <=90 days		Of which non-performing ¹		On performing exposures ³	On non-perfor	ming exposures ³	Collaterals and financia guarantees received on no performing exposures
(min EUR)		obe >50 days and <- 90 days		Of which: defaulted	Of which Stage 3 ⁸		Of white	ich Stage 3 ⁸			obe 200 days and <-60 days		Of which: defaulted	Of which Stage 3 ⁸			Of which Stage 3 ⁸	
Cash balances at central banks and other demand deposits	23,027			0			0	0	0	23,64	3 0		• •	0	o 0		0	0
Debt securities (including at amortised cost and fair value)	22,422		25	29		58	17	2	0	24.02		2	9 25		1 59	1	6	1
Central banks	30						0	0	0	3			0					
General governments	16,876	0		0		11	0	0	0	17,34	2 0		0 0	D	0 11		D	0
- Credit institutions	1,313			0			0	0	0	2,07	0		o 6	D	• •		D	0
Other financial corporations	126			0		1	0	0	0	12	a o		o 6	D	0 1		D	0
Non-financial corporations	4,077		25	29		3 47	17	2	0	4,45	5 0	2	9 25	9	1 47	1	6	1
oans and advances(including at amortised cost and fair value)	51,439	297	1,205	1,169	1,16	3 1,199	897	856	236	51,65	354	1,24	4 1,205	5 1,19	99 1,123	91	5 8	76 :
Central banks	1,079	0				o o	0	0	0	1,07	e o		o 6	D	o 0		D	0
General governments	2,818	17	3	3		3 29	2	2	1	2,84	66		3 3	3	3 30		2	2
Credit institutions	1,471					. 1	0	0	0	1,50			o 6	D	0 1		D	0
Otherfinancial corporations	363		7	7		7 2	5	5	1	33	5 0		6 6	6	6 2		5	5
Non-financial corporations	15,358	138	804	767	76	2 449	601	563	139	15,32	157	80	0 764	4 76	451	59	7 5	62
of which: small and medium-sized enterprises	9,714	107	603	591	58	7 298	476	462	80	9,87	107	60	6 595	5 59	283	47	7 4	85
of which: Loans collateralised by commercial immovable property	4,206	40	191	190	18	7 100	133	129	52	4,26	2 30	18	8 185	8 18	35 91	13	3 1	30
Households	30,350	142	395	392	39	1 718	288	285	95	30,56	131	43	3 431	1 42	28 640	31	1 3	37
of which: Loans collateralised by residential immovable property	27,426	121	280	280	27	637	201	200	79	27,58	109	32	0 315	9 31	17 565	22	4 2	21
of which: Credit for consumption	1,988	16	73	73	7.	2 40	55	54	15	2,04	15	7	3 72	2 7	71 37	5	6 :	35
DEBT INSTRUMENTS other than HFT	96,887	297	1,238	1,198	1,16	1,258	913	858	236	99,31	354	1,27	2 1,234	4 1,20	1,182	93	1 8	77 1
DFF-BALANCE SHEET EXPOSURES	17,030		465	469	43	7 54	246	216	0	17,72		45	4 454	4 41	17 56	24	0 2	17
	(2) Institutions report here the cu		it losses since initial recognition fo	or financial instruments subject to i			fit risk for financial instruments measured at fairs	rvalue through profit o	or loss other than HFT and provisi	ons for off-balance sheet exposu	145.							
							ign convention, information is disclosed with the off-balance sheet commitments are generally rep			REP framework (templates F 18.0	10 / F 19.00), which follows a sign c	orvention based on a credit/deb	it convention, as explained in Anne	ex V, Part 1 paragraphs 10 and 11 c	of Regulation (EU) 2021/451 - ITS on	Supervisory reporting, However,	for the off-balance sheet instrum	ints, the same item ('Accumulate
						duded in the impairment stages, as it			-									



Forborne exposures

Caixa Geral de Depósitos, S.A.

			As of 30/0	09/2023					As of 31/	12/2023		
	Gross carryiną exposures wit measures	g amount of th forbearance		exposures with	Collateral and financi on exposures with fo		Gross carryin exposures wit measures	g amount of th forbearance		r exposures with	Collateral and financia on exposures with fo	
		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures
(min EUR) Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0			0
Debt securities (including at amortised cost and fair value)	0	0	0	0		0	0	0	0			0
Central banks	0	0	0	0			0	0	0		0	Ū
General governments	0	0	0	0			0	ů	0			
Credit institutions	0	0	0	0			0	0	0			
Other financial corporations	0	0	0	0	0		0	0	0		0	
	0	0	0	0			0	0	0			
Non-financial corporations	1 500			0		108		0	684			
Loans and advances (including at amortised cost and fair value)	1,598	787	765	629	663	108	1,494	616	684	495	621	106
Central banks	0	0	0	0	0	0	0	0	0	G	0	0
General governments	36	0	0	0	34	0	35	0	0	G	31	0
Credit institutions	0	0	0	0	0	0	0	0	0	C	0	0
Other financial corporations	1	0	0	0	0	0	1	0	0	C	0	0
Non-financial corporations	915	557	582	486		60	806		437	350		69
of which: small and medium-sized enterprises	581	382	410	357	99		510	315	337	282	100	
Households	646	229	183	143	400	48	651	185	246	145	361	37
DEBT INSTRUMENTS other than HFT	1,598	787	765	629	663		1,494	616	684	495	621	
Loan commitments given	6	2	0	0	0	0	2	1	0	C	0	0
QUALITY OF FORBEARANCE ²												
Loans and advances that have been forborne more than twice ³	58						67					
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria ³	16						14					

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

¹⁰Fe the on-balance sheet larms, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a posible sign of they are decreasing assets. Following this sign convention, information is disclosed with the opposible sign of value due to credit risk are decreasing assets. Following this sign convention, information is disclosed with the opposible sign of value due to credit risk are decreasing assets. Following this sign convention, information is disclosed with the opposible sign of value due to credit risk are decreasing assets. Following this sign convention, there were 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 FINEFF sign convention. This is because, based on this sign convention, the provision on off-balance sheet committees are generally reported with aposible sign.

⁽⁶⁾ 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.



Forborne exposures

Caixa Geral de Depósitos, S.A.

			As of 31/	03/2024			As of 30/06/2024									
	Gross carrying amount of exposures with forbearance measures			exposures with		al guarantees received rbearance measures	Gross carryin; exposures wi measures	g amount of th forbearance		exposures with	Collateral and financial guarantees received on exposures with forbearance measures					
		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures				
(min EUR) Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	0				
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	0	0	0	0	0	0				
Central banks	0	0	0	0	0	-	0	-	0	0	0	-				
General governments	0	0	0	0	0		0	-	0	0	0					
Credit institutions	0	0	0	0	0		0	-	0	0	0					
Other financial corporations	0	0	0	0	0		0	0	0	0	0					
Non-financial corporations	0	0	0	0	0		0	0	0	0	0					
Loans and advances (including at amortised cost and fair value)	1,419	611	641	487	598	108	1,423	629	643	495	599	119				
Central banks	0	0	0	0	0	0	0	0	0	0	0	0				
General governments	35	0	0	0	30	0	37	0	0	0	30	0				
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0				
Other financial corporations	1	0	0	0	0	0	1	0	0	0	0	0				
Non-financial corporations	793	433	432	349	228	70	778	421	423	343	217	66				
of which: small and medium-sized enterprises	494	313	333	280	91		490	307	330	275	91					
Households	591	178	209	137	340	38	608	208	220	152	352	52				
DEBT INSTRUMENTS other than HFT	1,419	611	641	487	598		1,423	629	643	495	599					
Loan commitments given	1	1	0	0	0	0	1	1	0	0	0	0				
QUALITY OF FORBEARANCE ²																
Loans and advances that have been forborne more than twice ³	46						43									
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria ³	14						17									

(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 F18.00 / F19.00), 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) 2021/45-115 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 instruments, the same item (Accumulated impairment, accumulated changes in fair value due to credit risk and provisions) is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign. (3) The information consistent of a significance and having a ratio of non-performing loans and advances (oxcluding totams and advances (accustiled as held for sale, cash balances at central balance sheet commitments are been advances in the reported as held for sale, cash balances at central balance sheet commitments are been advances (accustiled to the reported balance sheet commitments are been advances (accustiled to the reported balance sheet commitments are been advances (accustiled to the reported balance sheet commitments are been advances (accustiled total sheet constructions and advances (accustiled total sheet construct

(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.



Breakdown of loans and advances to non-financial corporations other than held for trading Caixa Geral de Deoósitos, S.A.

		As of 31/12/2023							As of 31/03/2024							As of 3	0/06/2024							
	Gross carrying amount					Accumulated	Gross carrying amount					Accumulated	Gross carrying amount					Accumulated	Gross carry	Gross carrying amount				Accumulated
(mtn EUR)		Of which: non- performin	non- performing of which:		Accumulated impairment ¹	negative changes in fair value due to credit risk on non-performing		Of which: non- performin;	non- performing of which:		Accumulated impairment ¹	negative changes in fair value due to credit risk on non-performing		Of which: non- performing of which:		Of which loans and advances subject to impairment	Accumulated impairment ¹	negative changes in fair value due to credit risk on non-performing		Of which non- performin	ng of which:		Accumulated impairment ^s	negative chan in fair value d to credit risk non-performi
			defaulted			exposures ¹			defaulted			exposures ¹			defaulted			exposures ¹			defaulted			exposures'
A Agriculture, forestry and fishing	365	43	33	365	41	0	354	36	26	354	27	0	352	44	34	352	34	0	349	46	36	349	36	0
B Mining and quarrying	144	16	16	144	16	0	133	15	15	133	14	0	136	15	15	136	14	0	151	16	16	151	13	0
C Manufacturing	2,331	225	206	2,331	308	0	2,269	159	145	2,269	174	0	2,179	158	144	2,179	185	0	2,191	156	140	2,191	181	0
D Electricity, gas, steam and air conditioning supply	213	0	0	213	22	0	162	0	0	162	11	0	170	0	0	170	11	0	173	0	0	173	10	0
Water supply	209	3	3	209	18	0	260	3	3	260	18	0	268	3	3	268	17	0	234	3	3	234	14	0
Construction	1,783	146	145	1,783	161	0	1,679	111	111	1,679	125	0	1,641	113	111	1,641	126	0	1,756	108	108	1,756	123	0
G Wholesale and retail trade	2,204	123	116	2,204	163	0	2,134	95	87	2,134	123	0	2,182	102	96	2,182	130	0	2,220	111	101	2,220	134	0
I Transport and storage	1,291	117	116	1,246	175	36	1,278	113	113	1,234	124	16	1,241	75	75	1,212	85	0	1,276	73	73	1,246	104	0
Accommodation and food service activities	899	50	50	899	142	0	911	42	42	911	83	0	904	44	44	904	81	0	885	48	48	885	83	0
Information and communication	204	11	11	204	12	0	214	11	11	214	11	0	194	13	13	194	11	0	207	10	10	207	10	0
K Financial and insurance activities	422	15	15	422	24	0	528	14	14	528	21	0	479	13	13	479	19	0	471	13	13	471	19	0
L Real estate activities	2,671	100	94	2,671	150	0	2,561	78	78	2,561	107	0	2,558	71	70	2,558	105	0	2,540	74	74	2,540	98	0
M Professional, scientific and technical activities	748	86	86	748	107	0	713	84	84	713	92	0	743	85	85	743	94	0	710	85	85	710	98	0
N Administrative and support service activities	353	29	29	353	33	0	368	8	7	368	33	0	393	8	8	393	33	0	387	6	6	387	32	0
O Public administration and defence, compulsory social security	1	0	0	1	0	0	1	0	0	1	0	0	1	0	0	1	0	0	3	0	0	3	0	0
PEducation	106	11	11	105	13	0	102	10	10	102	10	0	101	10	10	101	9	0	98	10	10	98	9	0
Q Human health services and social work activities	241	6	6	241	14	0	241	6	6	241	9	0	239	5	5	239	10	0	240	5	5	240	8	0
R Arts, entertainment and recreation	95	9	9	95	34	0	66	8	8	66	32	0	69	9	9	69	9	0	67	3	3	67	5	0
S Other services	1.074	48	45	1.074	82	0	1.408	35	30	1.408	75	0	1 507	38	33	1 507	77	ů	1 369	34	34	1 369	72	0
Loans and advances	15 354	1 038	991	15 309	1 515	26	15.381	827	790	15.338	1.089	16	15 358	804	767	15.329	1.051	0	15.329	800	764	15 299	1.047	0

¹⁰ The items 'accumulated impairment' and 'accumulated negative changes in fair value due to credit frisk on non-performing exposures' are disclosed with a posible sign I they are decreasing an asset. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (template F06.01), 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.



2024 EU-wide Transparency Exercise Collateral valuation - toans and advances Caixa Geral de Depósitos, S.A.

			As of 30/09/2023				As of 31/12/2023				As of 31/03/2024			As of 30/06/2024								
	Loans and advances					Loans and advances					Loans and advances					Loans and advances						
				Non-performing			Performing							Non-performing			Performing		Non-performing			
(min EUR)			of which past due > 30days <= 90 days		Unlikely to pay that are not past due or past due <= 90 days			of which past due > 30days <= 90 days		Unlikely to pay that are not past due or past due <= 90 days			of which past due > 30days <= 90 days		Unlikely to pay that are not past due or past due <= 90 days			of which past due > 30days <= 90 days		Unlikely to pay that are not past due or past due <= 90 days		
	52,486	50,972	264	1,514	804	51,544	50,311	331	1,233	684	51,439	50,229	297	1,209	615	51,654	50,411	354	1,244	624		
	41,205	40,036	158	1,169	662	40,783	39,819	209	964	568	40,896	39,967	201	939	516	41,054	40,087	169	967	520		
Of which secured with immovable property	32,836	32,155	128	681	347	32,750	32,186	187	564	289	32,715	32,154	106	561	274	32,930	32,343	144	587	290		
Of which instruments with LTV higher than 60% and lower or equal to 80%	11,810	11,659		151	94	11,925	11,804		121	62	11,917	11,812		105	53	11,913	11,793		120	67		
Of which instruments with LTV higher than 80% and lower or equal to 100%	3,461	3,369		92	35	3,320	3,242		79	32	2,681	2,593		87	38	2,663	2,585		78	32		
Of which instruments with LTV higher than 100%	843	725		118	50	749	657		93	39	572	504		68	18	556	484		73	24		
Accumulated impairment for secured assets	1,556	684	25	872	490	1,629	946	38	683	405	1,620	940	38	680	384	1,563	868	34	695	379		
Collateral Of which value capped at the value of exposure	34,650	34,462	110	197	98	34,414	34,198	108	216	120	34,659	34,465	121	194	91	34,879	34,673	101	207	103		
	28,465	28,303	87	162	75	28,139	28,000	93	139	67	28,180	28,038	95	142	65	28,418	28,262	84	156	78		
Of which value above the cap	77,482	72,126	228	5,357	2,537	74,526	70,069	242	4,457	2,091	74,844	70,451	278	4,392	2,087	74,606	70,149	255	4,457	2,097		
Of which immovable property	32,426	31,481	84	945	583	31,428	30,685	101	743	458	31,587	30,826	121	761	453	31,490	30,722	122	768	457		
Financial guarantees received	1,106	1,063	1	42	32	985	943	1	42	33	917	875	3	43	32	817	775	2	42	29		
	-128	0	0	-128	-15	-127	0	0	-127	0	-127	0	0	-127	0	-73	0	0	-73	0		

he information applies only to banks meeting at least one of the criteria for signific ance 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.