

2025 EU-wide Transparency Exercise

Bank Name	CaixaBank, S.A.
LEI Code	7CUN533WID6K7DGF187
Country Code	ES

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

2025 EU-wide Transparency Exercise

Leverage ratio

CaixaBank, S.A.

(mln EUR, %)		As of 30/09/2024	As of 31/12/2024	As of 31/03/2025	As of 30/06/2025	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	32,647	33,278	33,261	34,062	C 47.00 (r0320,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
A.2	Tier 1 capital - fully phased-in definition	32,647	33,278			C 47.00 (r0310,c0010)	
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	591,313	588,103	595,783	618,281	C 47.00 (r0300,c0010)	
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	591,313	588,103			C 47.00 (r0290,c0010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	5.52%	5.66%	5.58%	5.51%	[A.1]/[B.1]	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	5.52%	5.66%			[A.2]/[B.2]	

		(in EUR, %)	As of 30/09/2024	As of 31/12/2024	As of 31/03/2025	As of 30/06/2025	COREP CODE	REGULATION
OWN FUNDS Transitional period	A	OWN FUNDS	39,084	39,599	39,482	40,182	C 01.00 (0101-0101)	Article 43(1)(b) and 72 of CRR
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	28,382	29,012	28,825	29,625	C 01.00 (0101-0101)	Article 58 of CRR
	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	18,416	18,933	18,829	19,421	C 01.00 (0101-0101)	Article 36(1) point (a) and (b), 27 to 29, 30(2) point (f) and (g) of CRR
	A.1.2	Retained earnings	16,807	17,838	19,832	18,383	C 01.00 (0101-0101)	Article 36(1) point (c), 30(2) and 36 (2) points (d) and (f) of CRR
	A.1.3	Accumulated other comprehensive income	-609	-594	-666	-480	C 01.00 (0101-0101)	Article 43(8), 24(1) point (e) and 36 (2) point (f) of CRR
	A.1.4	Other Reserves	-1,500	-1,668	-3,649	-1,680	C 01.00 (0101-0101)	Article 43(1) and 30(2) point (a) of CRR
	A.1.5	Funds for general banking risk	0	0	0	0	C 01.00 (0101-0101)	Article 43(2), 24(1) point (f) and 36 (2) point (f) of CRR
	A.1.6	Minority interest given recognition in CET1 capital	4	4	4	0	C 01.00 (0101-0101)	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to preferential filters	213	208	122	134	C 01.00 (0101-0101)	Article 72 to 24 and 36 (2) point (d) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	-3,508	-3,534	-3,543	-3,567	C 01.00 (0101-0101) + C 01.00 (0104-0101)	Article 43(1)(b), 30(1) point (b) and 37 of CRR; Article 43(1), 30(2) point (b) and 37 point (a) of CCS
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences, net of associated DTAs	-1,525	-1,436	-1,389	-1,233	C 01.00 (0101-0101)	Article 30(2) point (j) and 48 of CRR
	A.1.10	(-) IBS shortfall of credit risk adjustments to expected losses	-51	-4	-81	-84	C 01.00 (0101-0101)	Article 30(2) point (k), 40 and 109 of CRR
	A.1.11	(-) Defined benefit pension fund assets	-84	-11	-3	-12	C 01.00 (0101-0101)	Article 43(8), 24(1) point (e) and 61 of CRR
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	0	0	C 01.00 (0101-0101)	Article 43(2), 30(1) point (g) and 68 of CRR
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	0	0	0	0	C 01.00 (0104-0101)	Article 30(2) point (l) of CRR
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1250% risk weight	-9	-9	-9	-18	C 01.00 (0101-0101) + C 01.00 (0104-0101) + C 01.00 (0107-0101) + C 01.00 (0104-0101) + C 01.00 (0107-0101) + C 01.00 (0104-0101)	Article 43(8), 30(2) point (n) (3) and (8) to 91 of CRR; Article 30(2) point (o), 30(2) point (p), 24(1) point (b) and (c), 43(8), Article 30(2) point (q) (2) and (3) of CRR; Article 43(8), Article 30(2) point (a), and 109 of CRR and Article 30(2) point (r), and 109 of CRR
	A.1.14.1	Of which: - from securitisation positions (-)	-9	-9	-9	-18	C 01.00 (0101-0101)	Article 30(2) point (n), 24(1) point (b), 24(1) point (b) and 238 of CRR
	A.1.15	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment	0	0	0	0	C 01.00 (0104-0101)	Article 42(7), 30(2) point (2), 43 to 46, 49 (2) and (3), and 70 of CRR
	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	0	0	0	C 01.00 (0101-0101)	Article 30(2) point (j) and 48, Article 48(1) point (b) and 48(2) of CRR
	A.1.17	(-) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment	0	0	0	0	C 01.00 (0101-0101)	Article 42(7), 30(2) point (2), 43, 44, 47, 48(2) point (b), 48(2) to (2), and 70 of CRR
	A.1.18	(-) Amount exceeding the 17.65% threshold	0	0	0	0	C 01.00 (0101-0101)	Article 48 of CRR
	A.1.18A	(-) Insufficient coverage for non-performing exposures	-17	-6	-5	-6	C 01.00 (0101-0101)	Article 30(2), point (m) and Article 47(1) CRR
	A.1.18B	(-) Minimum value commitment shortfalls	0	0	0	0	C 01.00 (0104-0101)	Article 30(2), point (q) and Article 122(2) CRR
	A.1.18C	(-) Other foreseeable tax charges	0	0	0	0	C 01.00 (0101-0101)	Article 30(2), point (l) CRR
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	-500	-500	-500	0	C 01.00 (0104-0101)	Article 3 CRR
	A.1.20	CET1 capital elements or deductions - other	-204	-198	-218	-213	C 01.00 (0101-0101)	-
	A.1.21	Transitional adjustments	0	0	0	0	CA (3.1.6 + 3.1.3.B + 3.1.3.C)	-
	A.1.21.1	Transitional adjustments due to grandfathered CET1 capital instruments (+/-)	0	0	0	0	C 01.00 (0102-0101)	Article 48(2) to (2), and 48B and 48F of CRR
	A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	0	0	0	0	C 01.00 (0104-0101)	Articles 47B and 48D of CRR
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	0	0	0	0	C 01.00 (0101-0101)	Articles 48B to 47E, 47B and 48D of CRR
	A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	4,265	4,266	4,496	4,497	C 01.00 (0101-0101)	Article 61 of CRR
	A.2.1	Additional Tier 1 Capital instruments	4,265	4,266	4,496	4,497	C 01.00 (0101-0101) + C 01.00 (0104-0101)	
	A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	0	0	C 01.00 (0101-0101)	
	A.2.3	Other Additional Tier 1 Capital components and deductions	0	0	0	0	C 01.00 (0101-0101) + C 01.00 (0104-0101) + C 01.00 (0107-0101) + C 01.00 (0104-0101) + C 01.00 (0107-0101) + C 01.00 (0104-0101)	
	A.2.4	Additional Tier 1 transitional adjustments	0	0	0	0	C 01.00 (0101-0101) + C 01.00 (0104-0101) + C 01.00 (0107-0101)	
	A.3	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	32,647	33,278	33,261	34,062	C 01.01 (0101-0101)	Article 25 of CRR
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	6,387	6,321	6,321	6,120	C 01.00 (0101-0101)	Article 71 of CRR
A.4.1	Tier 2 Capital instruments	5,572	5,616	5,592	5,579	C 01.00 (0101-0101) + C 01.00 (0104-0101)		
A.4.2	Other Tier 2 Capital components and deductions	815	705	629	541	C 01.00 (0101-0101) + C 01.00 (0104-0101) + C 01.00 (0107-0101) + C 01.00 (0104-0101) + C 01.00 (0107-0101) + C 01.00 (0104-0101)		
A.4.3	Tier 2 transitional adjustments	0	0	0	0	C 01.00 (0101-0101) + C 01.00 (0102-0101) + C 01.00 (0104-0101) + C 01.00 (0107-0101)		
B.1	TOTAL RISK EXPOSURE AMOUNT	232,032	237,969	235,374	241,835	C 01.00 (0101-0101)	Article 120(2), 91, 96 and 98 of CRR	
B.1	Of which: Transitional adjustments included	0	0			C 01.01 (0101-0101)		
B.2	TOTAL RISK EXPOSURE AMOUNT - PRE FLOOR			235,374	241,835	C 01.00 (0101-0101)		
C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	12.23%	12.19%	12.25%	12.25%	CA1 (1)	-	
C.2	TIER 1 CAPITAL RATIO (transitional period)	18.07%	13.98%	14.13%	14.08%	CA1 (2)	-	
C.3	TOTAL CAPITAL RATIO (transitional period)	16.82%	16.64%	16.77%	16.62%	CA1 (3)	-	
C.4	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period - pre floor)			12.25%	12.25%			
C.5	TIER 1 CAPITAL RATIO (transitional period - pre floor)			14.13%	14.08%			
C.6	TOTAL CAPITAL RATIO (transitional period - pre floor)			16.77%	16.62%			
CET1 Capital Fully loaded (CR62)	D	COMMON EQUITY TIER 1 CAPITAL (Fully loaded)	28,382	29,012			B.1.A.1.10 A.1.3 - 100% 2.A.1.1.3 A.1.2.2 A.2.6 100% 4.A.1.3 A.4.3 A.4.6	-
CET1 RATIO (%) Fully loaded (CR62) ⁽¹⁾	E	COMMON EQUITY TIER 1 CAPITAL RATIO (Fully loaded)	12.23%	12.19%			B.1/DP A.1.3	-
Memo Items	F	Adjustments to CET1 due to IFRS 9 transitional arrangements	0	0			C 01.01 (0104-0101)	
	F	Adjustments to AT1 due to IFRS 9 transitional arrangements		0			C 01.01 (0104-0101)	
	F	Adjustments to T2 due to IFRS 9 transitional arrangements	0	0			C 01.01 (0104-0101)	
	F	Adjustments included in RWAs due to IFRS 9 transitional arrangements	0	0			C 01.01 (0104-0101)	

⁽²⁾ The fully loaded CET1 ratio is an estimate calculated based on bank's supervisory reporting. Therefore, any capital instruments that are not eligible from a regulatory point of view at the reporting date are not taken into account in this calculation. Fully loaded CET1 capital ratio estimation is based on the formulae stated in column "COREFR001" – please note that this might lead to differences to fully loaded CET1 capital ratios published by the participating banks (e.g. in their Pillar 3 disclosures).

2025 EU-wide Transparency Exercise

Overview of Risk exposure amounts

CaixaBank, S.A.

(min EUR, %)	RWAs				COREP CODE
	As of 30/09/2024	As of 31/12/2024	As of 31/03/2025	As of 30/06/2025	
Credit risk (excluding CCR and Securitisations) ⁽¹⁾	207,825	211,478	203,609	209,199	C 02.00 (r0040, c0010) - [C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001) + C 07.00 (r0130, c0220, s001) + C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001) + C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0060, c0260, s002) + C 02.00 (r0470, c0010) + C 02.00 (r0460, c0010)]
Of which the standardised approach	61,500	63,157	75,841	78,220	C 02.00 (r0060, c0010) - [C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001) + C 07.00 (r0130, c0220, s001)]
Of which the foundation IRB (FIRB) approach	16,492	17,604	48,464	50,698	C 02.00 (r0230, 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	112,465	112,743	79,304	80,280	C 02.00 (r0310, c0010) - [C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001)]
Of which equity IRB	17,368	17,975	0	0	C 02.00 (r0420, c0010)
Counterparty credit risk (CCR, excluding CVA) ⁽²⁾	1,919	1,992	2,220	2,622	C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001) + C 07.00 (r0130, c0220, s001) + C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001) + C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0060, c0260, s002) + C 02.00 (r0460, c0010)]
Credit valuation adjustment - CVA	588	649	202	253	C 02.00 (r0640, c0010)
Settlement risk	0	0	0	0	C 02.00 (r0490, c0010)
Securitisation exposures in the banking book (after the cap)	515	501	410	676	C 02.00 (r0470, c0010)
Position, foreign exchange and commodities risks (Market risk) ⁽³⁾	1,158	1,025	974	1,113	C 02.00 (r0520, c0010) + [C 002.00.a (r755, c010) + C 002.00.a (r7770, c010)]
Of which the standardised approach	267	270	165	221	C 02.00 (r0530, c0010)
Of which IMA	891	755	809	893	C 02.00 (r0580, c0010) + C 002.00.a (r755, c010)
Of which securitisations and resecutitisations in the trading book	0	0	0	0	C 19.00 (r0010, c0001)*12.5 + C 20.00 (r0010, c0400)*12.5 + MAX(C 24.00 (r0010, c0000), C 24.00 (r0010, c0100), C 24.00 (r0010, c0110))*12.5
Large exposures in the trading book	0	0	0	0	C 02.00 (r0680, c0010)
Operational risk	19,973	22,314	27,959	27,959	C 02.00 (r0590, c0010)
Of which basic indicator approach	0	0			C 02.00 (r0600, c0010)
Of which standardised approach	19,973	22,314			C 02.00 (r0610, c0010)
Of which advanced measurement approach	0	0			C 02.00 (r0620, c0010)
Other risk exposure amounts ⁽¹⁾	55	10	0	13	C 02.00 (r0630, c0010) + C 02.00 (r0690, c0010) - [C 002.00.a (r755, c010) + C 002.00.a (r7770, c010)]
Total risk exposure amount pre-floor			235,374	241,835	
Floor adjustment			0	0	C 02.00 (r0035, c0010)
Total	232,032	237,969	235,374	241,835	

⁽¹⁾ The positions "of which" are for information and do not need to sum up to Credit risk (excluding CCR and Securitisations).⁽²⁾ On-balance sheet exposures related to Free Deliveries (according to Article 379(1)) have not been included in 'Counterparty Credit Risk (CCR, excluding CVA)'. They are instead reported in the 'Credit Risk (excluding CCR and Securitisations)' section.⁽³⁾ In response to changes to the reporting framework, certain RWA arising from market risks, previously presented under 'Other risk exposure amounts', are presented in the row 'Position, foreign exchange and commodities risks (Market risk)' starting from March 2025.

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P&L
CaixaBank, S.A.

(min EUR)	As of 30/09/2024	As of 31/12/2024	As of 31/03/2025	As of 30/06/2025
Interest income	14,396	19,032	4,246	8,270
Of which debt securities income	1,022	1,328	292	684
Of which loans and advances income	11,866	15,694	3,588	7,031
Interest expenses	6,220	8,173	1,640	3,066
(Of which deposits expenses)	3,508	4,629	946	1,802
(Of which debt securities issued expenses)	1,055	1,443	353	704
(Expenses on share capital repayable on demand)	0	0	0	0
Dividend income	99	100	53	58
Net Fee and commission income	3,068	4,161	1,065	2,165
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	58	94	-2	9
Gains or (-) losses on financial assets and liabilities held for trading, net	74	-8	114	312
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	-2	1	5	5
Gains or (-) losses from hedge accounting, net	-8	-36	-1	-3
Exchange differences [gain or (-) loss], net	17	137	-59	-208
Net other operating income / (expenses)	-744	-801	-103	-150
TOTAL OPERATING INCOME, NET	10,738	14,507	3,678	7,391
(Administrative expenses)	4,244	5,692	1,487	2,990
(Cash contributions to resolution funds and deposit guarantee schemes)	5	13	0	7
(Depreciation)	585	777	193	391
Modification gains or (-) losses, net	0	0	0	0
(Provisions or (-) reversal of provisions)	305	358	58	-5
(Payment commitments to resolution funds and deposit guarantee schemes)	0	0	0	0
(Commitments and guarantees given)	15	-25	16	-104
(Other provisions)	290	383	43	98
Of which pending legal issues and tax litigation ⁽¹⁾	0	268	0	0
Of which restructuring ²	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)	690	1,055	179	483
(Financial assets at fair value through other comprehensive income)	-1	-1	0	0
(Financial assets at amortised cost)	691	1,056	179	483
(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates and on non-financial assets)	49	83	36	71
(of which Goodwill)	0	0	0	0
Negative goodwill recognised in profit or loss	0	0	0	0
Share of the profit or (-) loss of investments in subsidiaries, joint ventures and associates	1,006	1,319	330	663
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	-38	27	23	31
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	5,828	7,874	2,077	4,148
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	4,253	5,794	1,472	2,956
Profit or (-) loss after tax from discontinued operations	0	0	0	0
PROFIT OR (-) LOSS FOR THE YEAR	4,253	5,794	1,472	2,956
Of which attributable to owners of the parent	4,248	5,787	1,470	2,951

⁽¹⁾ Information available only as of end of the year

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

2025 EU-wide Transparency Exercise

Total Assets: fair value and impairment distribution

CaixaBank, S.A.

(mn EUR)		As of 30/09/2024				As of 31/12/2024				As of 31/03/2025				As of 30/06/2025				
ASSETS:	Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			References	
		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		
Cash, cash balances at central banks and other demand deposits	61,608				49,062				49,054				48,317				IAS 1.54 (i)	
Financial assets held for trading	13,241	1,046	12,162	34	12,618	844	11,774	0	12,286	1,005	11,282	0	14,060	1,379	12,681	0	IFRS 7.8(a)(i); IFRS 9 Appendix A	
Non-trading financial assets mandatorily at fair value through profit or loss	122	50	6	66	92	29	5	58	98	29	6	63	90	29	5	55	IFRS 7.8(a)(i); IFRS 9.4.1.4	
Financial assets designated at fair value through profit or loss	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	IFRS 7.8(a)(i); IFRS 9.4.1.5	
Financial assets at fair value through other comprehensive income	6,894	6,386	0	508	9,631	9,054	0	578	10,627	10,025	56	546	11,104	10,518	0	586	IFRS 7.8(d); IFRS 9.4.1.2a	
Financial assets at amortised cost	437,187				442,348				449,767				468,312				IFRS 7.8(f); IFRS 9.4.1.2	
Derivatives – Hedge accounting	541	0	541	0	358	0	358	0	469	0	469	0	1,099	0	1,099	0	IFRS 9.6.2.1; Annex V Part 1.2.2; Annex V Part 1.2.6	
Fair value changes of the hedged items in portfolio hedge of interest rate risk	-67				-80				-138				-72				IAS 39.89A(a); IFRS 9.6.5.8	
Other assets ⁽¹⁾	37,836				38,573				36,600				36,989					
TOTAL ASSETS	557,363				552,603				558,764				579,897				IAS 1.9(a); IAS 1.9(a)	

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

(mn EUR)		As of 30/09/2024						As of 31/12/2024						As of 31/03/2025						As of 30/06/2025						References
		Gross carrying amount ⁽¹⁾			Accumulated impairment ⁽²⁾			Gross carrying amount ⁽¹⁾			Accumulated impairment ⁽²⁾			Gross carrying amount ⁽¹⁾			Accumulated impairment ⁽²⁾			Gross carrying amount ⁽¹⁾			Accumulated impairment ⁽²⁾			
Breakdown of financial assets by instrument and by counterparty sector ⁽³⁾		Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets				
Financial assets at fair value through other comprehensive income	Debt securities	6,597	0	0	0	0	0	9,318	0	0	0	0	0	10,318	0	0	0	0	0	10,683	0	0	0			
	Loans and advances	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0				
	Debt securities	75,720	52	10	-7	-2	-10	75,617	47	10	-7	-2	-10	75,297	42	10	-7	-2	-10	82,190	51	10	-7			
Financial assets at amortised cost	Debt securities	334,754	23,736	9,661	-708	-918	-5,125	340,247	23,428	9,506	-699	-938	-4,869	344,937	22,605	9,379	-716	-915	-4,866	360,607	22,919	8,933	-701			
	Loans and advances																									

⁽¹⁾ This table covers IFRS 9 specific information and as such only applies for IFRS reporting banks.⁽²⁾ From June 2021, the gross carrying amount of assets and accumulated impairments that are purchased or originated as credit-impaired at initial recognition are not included in the impairment stages, as it was the case in previous periods.

2025 EU-wide Transparency Exercise

Breakdown of liabilities

CaixaBank, S.A.

(mln EUR)

LIABILITIES:	Carrying amount				References
	As of 30/09/2024	As of 31/12/2024	As of 31/03/2025	As of 30/06/2025	
Financial liabilities held for trading	8,114	8,101	7,565	8,443	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	503,957	498,880	504,566	524,887	IFRS 7.8(g); IFRS 9.4.2.1
Non-trading non-derivative financial liabilities measured at a cost-based method ⁽¹⁾	0	0	0	0	Accounting Directive art 8(3)
Derivatives – Hedge accounting	1,223	1,380	1,032	934	IFRS 9.6.2.1; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	-1,348	-1,310	-1,231	-765	IAS 39.89A(b), IFRS 9.6.5.8
Provisions	4,157	4,248	4,115	3,778	IAS 37.10; IAS 1.54(l)
Tax liabilities	1,908	2,213	2,719	2,931	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	2,349	2,238	2,063	2,254	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	520,359	515,748	520,829	542,463	IAS 1.9(b);IG 6
TOTAL EQUITY	37,004	36,855	37,934	37,435	IAS 1.9(c), IG 6
TOTAL EQUITY AND TOTAL LIABILITIES	557,363	552,603	558,764	579,897	IAS 1.IG6

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

2025 EU-wide Transparency Exercise

Breakdown of liabilities

CaixaBank, S.A.

(min EUR)

Breakdown of financial liabilities by instrument and by counterparty sector		Carrying amount				References
		As of 30/09/2024	As of 31/12/2024	As of 31/03/2025	As of 30/06/2025	
Derivatives		9,109	9,269	8,416	9,207	IFRS 9.BA.7(a); CRR Annex II
Short positions	Equity instruments	0	0	0	0	IAS 32.11; ECB/2013/33 Annex 2.Part 2.4-5
	Debt securities	227	211	181	171	Annex V.Part 1.31
Deposits	Central banks	513	96	93	86	Annex V.Part 1.42(a), 44(c)
	of which: Current accounts / overnight deposits	0	0	0	0	ECB/2013/33 Annex 2.Part 2.9.1
	General governments	41,703	27,356	36,981	50,341	Annex V.Part 1.42(b), 44(c)
	of which: Current accounts / overnight deposits	25,205	22,391	24,282	36,288	ECB/2013/33 Annex 2.Part 2.9.1
	Credit institutions	9,712	11,081	9,101	10,548	Annex V.Part 1.42(c),44(c)
	of which: Current accounts / overnight deposits	411	449	489	664	ECB/2013/33 Annex 2.Part 2.9.1
	Other financial corporations	17,105	17,779	20,162	17,977	Annex V.Part 1.42(d),44(c)
	of which: Current accounts / overnight deposits	7,611	7,617	9,591	8,807	ECB/2013/33 Annex 2.Part 2.9.1
	Non-financial corporations	88,040	90,605	88,274	89,558	Annex V.Part 1.42(e), 44(c)
	of which: Current accounts / overnight deposits	71,768	74,040	71,044	74,783	ECB/2013/33 Annex 2.Part 2.9.1
	Households	281,092	288,442	289,996	296,736	Annex V.Part 1.42(f), 44(c)
	of which: Current accounts / overnight deposits	235,345	241,255	241,549	251,347	Annex V.Part 1.42(f), 44(c)
Debt securities issued		57,516	56,924	52,442	51,414	Annex V.Part 1.37, Part 2.98
Of which: Subordinated Debt securities issued		9,830	9,876	11,051	9,986	Annex V.Part 1.37
Other financial liabilities		8,277	6,596	7,518	8,228	Annex V.Part 1.38-41
TOTAL FINANCIAL LIABILITIES		513,293	508,360	513,163	534,264	

2025 EU-wide Transparency Exercise

Market Risk

CaixaBank, S.A.

(min EUR)	SA				IM											IM										
	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	VaR (Memorandum item)		STRESSED VaR (Memorandum item)		INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP			TOTAL RISK EXPOSURE AMOUNT	VaR (Memorandum item)		STRESSED VaR (Memorandum item)		INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP			TOTAL RISK EXPOSURE AMOUNT				
			MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE		MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE					
As of 30/09/2024	As of 31/12/2024	As of 30/09/2024											As of 31/12/2024													
Traded Debt Instruments	267	270	21	4	36	8							10	2	32	8										
Of which: General risk	9	9	21	4	36	8							10	2	32	8										
Of which: Specific risk	258	260	0	0	0	0							0	0	0	0										
Equities	0	0	1	0	2	0							1	0	2	0										
Of which: General risk	0	0	1	0	2	0							1	0	2	0										
Of which: Specific risk	0	0	0	0	0	0							0	0	0	0										
Foreign exchange risk	0	0	3	1	7	1							4	1	11	2										
Commodities risk	0	0	0	0	0	0							0	0	0	0										
Total	267	270	21	4	37	8	13	8	0	0	0	891	12	3	35	9	13	12	0	0	0	0	755			
As of 31/03/2025	As of 30/06/2025	As of 31/03/2025											As of 30/06/2025													
Traded Debt Instruments	165	221	11	4	34	9							10	2	32	7										
Of which: General risk	8	8	11	4	34	9							10	2	32	7										
Of which: Specific risk	157	213	0	0	0	0							0	0	0	0										
Equities	0	0	2	0	3	1							2	1	2	1										
Of which: General risk	0	0	2	0	3	1							2	1	2	1										
Of which: Specific risk	0	0	0	0	0	0							0	0	0	0										
Foreign exchange risk	0	0	6	1	15	2							7	1	12	2										
Commodities risk	0	0	0	0	0	0							0	0	0	0										
Total	165	221	11	4	37	10	14	16	0	0	0	809	15	2	36	9	17	21	0	0	0	0	893			

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). For internal model banks, it also does not include certain add-ons imposed by the supervisor as part of the ongoing review of internal models (Article 110 CRR). Both the own fund requirements for these CIU positions and those resulting from the add-on for internal model banks re in the RWEA OV2 template.

		Standardised Approach				Standardised Approach			
		As of 30/09/2024				As of 31/12/2024			
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾
Consolidated data	EU-EUR_NL	118,343	148,724	45,867		118,343	127,297	16,614	
	Central governments or central banks	16,938	12,035	214		17,338	12,449	250	
	Regional governments or local authorities	24,451	8,819	923		24,759	7,781	928	
	Public sector entities	1,885	4,526	0		1,885	5,565	0	
	Multilateral Development Banks	4,495	4,495	0		5,581	5,581	0	
	International Organisations	11,790	11,296	3,575		12,295	11,647	3,884	
	Institutions	14,185	24,519	22,008		17,567	20,010	21,304	
	Corporates	5,285	5,035	5,125		5,015	4,365	5,034	
	of which: SME	18,112	14,044	7,028		19,558	14,438	7,240	
	Secured by mortgages on immovable property and AOC exposures	5,284	5,035	2,009		5,788	5,788	2,212	
	of which: SME	3,975	3,345	1,665		3,862	3,302	1,660	
	Exposures in default	1,003	1,557	867	657	1,974	1,663	700	613
	Exposures in default	1,084	251	251		1,084	309	311	
	Items associated with particularly high risk	720	369	553		733	393	590	
	Schudified debt exposures								
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	14,425	14,425	10,425		14,958	14,954	10,358	
	Other exposures								
	Standardised Total ⁽⁴⁾	278,281	297,619	62,861	1,270	280,910	280,452	68,330	1,285

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

⁽²⁾ Standardised Total does not include the securitisation position unless in the results prior to the 2024 exercise.

⁽³⁾ Only the most relevant countries are disclosed. These have been selected under the following rule: Countries of counterparties covering up to 95% of total original exposure or Top 10 countries covered by original exposure, whichever is of less impact.

⁽⁴⁾ Starting from the 2024 exercise, value adjustments and provisions for the consolidated data include general credit risk adjustments, for the consistency with the data per country of counterparty.

		Standardised Approach				Standardised Approach			
		As of 30/09/2024				As of 31/12/2024			
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾
SPAIN	EU-EUR_NL	121,937	120,211	25,397		97,118	115,791	15,259	
	Central governments or central banks	1,679	1,171	0		1,171	1,171	0	
	Regional governments or local authorities	25,589	4,275	539		21,964	4,310	563	
	Public sector entities	0	641	0		0	641	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	1,609	1,568	471		1,137	1,038	358	
	Institutions	11,283	7,095	7,095		12,762	8,381	8,381	
	Corporates	2,588	1,628	1,679		2,775	2,072	1,794	
	of which: SME	11,283	10,239	6,748		12,078	10,294	6,887	
	Secured by mortgages on immovable property and AOC exposures	2,482	1,676	971		2,547	1,745	1,012	
	of which: SME	2,444	2,211	1,080		2,346	2,061	1,061	
	Exposures in default	1,012	830	861	371	1,012	844	817	352
	Exposures in default	567	144	158		621	211	251	
	Items associated with particularly high risk	281	137	281		307	205	307	
	Schudified debt exposures								
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	13,407	13,407	10,000	791	14,920	14,920	10,000	791
	Standardised Total ⁽⁴⁾								

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

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

		Standardised Approach				Standardised Approach			
		As of 30/09/2024				As of 31/12/2024			
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾
PORTUGAL	EU-EUR_NL	3,645	4,419	269		4,577	5,189	269	
	Central governments or central banks	1,679	1,171	0		1,171	1,171	0	
	Regional governments or local authorities	720	744	507		712	701	554	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	1,137	1,171	84		545	265	265	
	Institutions	11,283	8,381	7,095		12,762	8,381	8,381	
	Corporates	1,581	1,128	915		1,749	1,224	999	
	of which: SME	5,015	3,122	2,009		5,128	3,274	1,317	
	Secured by mortgages on immovable property and AOC exposures	2,482	1,749	1,004		1,002	1,814	1,041	
	of which: SME	1,486	1,148	1,148		1,482	1,201	1,201	
	Exposures in default	880	697	293	244	929	785	340	254
	Exposures in default	335	81	81		335	81	81	
	Items associated with particularly high risk	421	211	211		421	187	211	
	Schudified debt exposures								
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Other exposures	0	0	0		0	0	0	
	Standardised Total ⁽⁴⁾				411				411

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

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

		Standardised Approach				Standardised Approach			
		As of 30/09/2024				As of 31/12/2024			
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾
FRANCE	EU-EUR_NL	2,019	2,019	0		1,117	1,117	0	
	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	78	78	0		79	79	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	1,193	749	749		807	810	211	
	Corporates	1,193	804	485		1,543	921	551	
	of which: SME	67	61	57		117	103	106	
	Secured by mortgages on immovable property and AOC exposures	40	21	21		19	19	27	
	of which: SME	27	23	16		36	32	22	
	Exposures in default	1	1	0		1	1	0	
	Exposures in default	1	1	0	1	1	1	0	1
	Items associated with particularly high risk	0	0	0		0	0	0	
	Schudified debt exposures								
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Other exposures	0	0	0		0	0	0	
	Standardised Total ⁽⁴⁾				0				0

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

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

		Standardised Approach				Standardised Approach			
		As of 30/09/2024				As of 31/12/2024			
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾
GERMANY	EU-EUR_NL	29	50	0		137	568	0	
	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	1,672	1,672	0		1,672	1,672	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	1,380	1,270	250		1,380	1,380	263	
	Corporates	178	122	282		178	446	211	
	of which: SME	178	122	282		178	446	211	
	Secured by mortgages on immovable property and AOC exposures	18	18	18		18	51	17	
	of which: SME	18	18	18		18	18	18	
	Exposures in default	19	19	0		19	19	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Schudified debt exposures								
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Other exposures	0	0	0		0	0	0	
	Standardised Total ⁽⁴⁾								

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

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

		Standardised Approach							
		As of 30/09/2024				As of 31/12/2024			
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾
ITALY	2025 EUB - 31								
	Central governments or central banks	4,550	4,550	0		4,550	4,550	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	150	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	285	285	61		286	287	94	
	Corporates	3,086	3,055	1,086		3,786	3,657	963	
	of which: SME	57	55	53		63	58	54	
	of which: SME	33	32	23		35	34	23	
	Secured by mortgages on immovable property and AOC exposures	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Subordinated debt exposures	0	0	0		0	0	0	
	Crowded bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Other exposures	0	0	0		0	0	0	
	Standardised Total ⁽⁴⁾								0

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

⁽²⁾ Total value adjustments and provisions are country of counterparties includes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2024				As of 31/12/2024			
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾
UNITED KINGDOM	2025 EUB - 31								
	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	500	500	0		508	505	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	2,029	2,029	476		2,109	2,086	560	
	Corporates	1,583	1,095	1,088		1,096	1,010	967	
	of which: SME	39	32	32		40	33	33	
	Secured by mortgages on immovable property and AOC exposures	14	11	8		38	34	30	
	of which: SME	9	8	6		11	11	8	
	Exposures in default	1	1	0	0	4	4	1	0
	Items associated with particularly high risk	1	0	1		0	0	0	0
	Subordinated debt exposures	0	0	0		0	0	0	
	Crowded bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Other exposures	0	0	0		0	0	0	
	Standardised Total ⁽⁴⁾								0

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

⁽²⁾ Total value adjustments and provisions are country of counterparties includes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2024				As of 31/12/2024			
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾
UNITED STATES	2025 EUB - 31								
	Central governments or central banks	2,562	2,723	0		2,680	3,210	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	702	702	0		702	702	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	246	209	89		409	421	117	
	Corporates	664	410	394		778	500	461	
	of which: SME	109	109	109		228	219	219	
	Secured by mortgages on immovable property and AOC exposures	15	15	11		17	17	11	
	of which: SME	1	1	1		1	1	1	
	Exposures in default	9	9	0	0	9	9	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Subordinated debt exposures	0	0	0		0	0	0	
	Crowded bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Other exposures	0	0	0		0	0	0	
	Standardised Total ⁽⁴⁾								0

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

⁽²⁾ Total value adjustments and provisions are country of counterparties includes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2024				As of 31/12/2024			
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾
BELGIUM	2025 EUB - 31								
	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	5,627	5,627	476		6,534	6,534	217	
	Corporates	127	14	14		125	14	14	
	of which: SME	15	14	14		15	14	14	
	Secured by mortgages on immovable property and AOC exposures	6	5	4		7	6	5	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Subordinated debt exposures	0	0	0		0	0	0	
	Crowded bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Other exposures	0	0	0		0	0	0	
	Standardised Total ⁽⁴⁾								0

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

⁽²⁾ Total value adjustments and provisions are country of counterparties includes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2024				As of 31/12/2024			
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾
NETHERLANDS	2025 EUB - 31								
	Central governments or central banks	0	0	0		250	250	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	198	191	49		128	127	29	
	Corporates	112	91	91		348	271	270	
	of which: SME	60	51	51		25	24	24	
	Secured by mortgages on immovable property and AOC exposures	12	9	6		20	13	10	
	of which: SME	10	7	5		18	12	9	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Subordinated debt exposures	0	0	0		0	0	0	
	Crowded bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Other exposures	0	0	0		0	0	0	
	Standardised Total ⁽⁴⁾								0

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

⁽²⁾ Total value adjustments and provisions are country of counterparties includes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2024				As of 31/12/2024			
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾
LUXEMBOURG	2025 EUB - 31								
	Central governments or central banks	207	207	0		207	207	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	200	325	0		200	371	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	475	475	363		489	441	128	
	Corporates	1,820	783	711		1,428	844	775	
	of which: SME	1	1	1		1	1	1	
	Secured by mortgages on immovable property and AOC exposures	1	1	1		1	1	1	
	of which: SME	1	1	1		1	1	1	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Subordinated debt exposures	0	0	0		0	0	0	
	Crowded bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Other exposures	0	0	0		0	0	0	
	Standardised Total ⁽⁴⁾								0

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

⁽²⁾ Total value adjustments and provisions are country of counterparties includes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2025				As of 30/06/2025			
		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⁾
Consolidated data	Central governments or central banks	130,218	130,218	13,123		134,024	133,269	13,114	
	Regional governments or local authorities	17,099	14,553	401		18,222	15,502	244	
	Public sector entities	24,443	6,683	981		24,397	6,714	861	
	Multilateral Development Banks	1,801	6,901	11		1,790	5,568	37	
	International Organisations	6,189	6,189	0		6,683	6,683	0	
	Institutions	18,171	21,176	5,497		20,808	20,107	5,305	
	Corporates	33,196	22,801	20,992		37,173	25,068	22,949	
	of which: SME	5,470	4,117	3,301		5,304	3,719	3,170	
	Retail	18,021	15,000	7,384		20,169	16,111	7,058	
	of which: SME	4,997	3,451	1,991		5,462	3,796	2,106	
	Secured by mortgages on immovable property and ADC exposures	4,700	3,709	3,011		4,880	3,827	3,003	
	of which: SME	2,907	2,299	1,810		3,187	2,397	1,803	
	Exposures in default	1,274	111	379	621	1,301	902	469	416
	Items associated with particularly high risk	86	86	125		51	51	79	
	Subordinated debt exposures	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)	87	87	134		84	84	140	
	Equity	4,900	4,900	12,054		4,602	4,602	12,006	
	Other exposures	14,118	14,118	35,401		15,191	15,457	35,475	
	Standardised Total ⁽³⁾	277,344	251,980	77,109	1,211	280,761	246,251	76,529	1,223

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

(2) Standardised Total does not include the securitisation position unless in the results prior to the 2025 exercise.

(3) Only the most relevant countries are disclosed. These have been selected under the following rule: Countries of counterparties covering up to 90% of total original exposure or Top 10 countries related by original exposure, calculated as of last quarter.

(4) Starting from the 2024 exercise, value adjustments and provisions for the consolidated data include general credit risk adjustments, for the consistency with the data per country of counterparty.

		Standardised Approach							
		As of 31/03/2025				As of 30/06/2025			
		Original Exposure ⁽¹⁾	Exposure Value ⁽¹⁾	Risk exposure amount	Value adjustments and provisions ⁽²⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽¹⁾	Risk exposure amount	Value adjustments and provisions ⁽²⁾
SPAIN	Central governments or central banks	106,708	107,642	10,420		109,420	117,311	11,407	
	Regional governments or local authorities	21,411	13,270	3,166		21,771	14,181	3,181	
	Public sector entities	21,610	4,188	105		21,771	4,364	109	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	1,997	1,917	789		2,031	1,903	847	
	Corporates	10,101	7,114	6,421		10,540	7,540	7,001	
	of which: SME	2,254	1,480	1,270		2,464	1,612	1,411	
	Retail	14,110	11,199	5,487		14,701	11,701	5,488	
	of which: SME	2,064	1,361	901		2,300	1,375	1,007	
	Secured by mortgages on immovable property and ADC exposures	2,176	2,217	1,841		2,197	2,218	1,798	
	of which: SME	1,176	1,146	1,114		1,178	1,118	1,118	
	Exposures in default	1,176	208	272	317	1,170	251	357	361
	Items associated with particularly high risk	44	44	87		48	48	17	
	Subordinated debt exposures	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	4,119	4,119	10,101		4,211	4,211	10,101	
	Other exposures	13,418	13,418	30,101		14,011	14,011	30,101	
	Standardised Total ⁽³⁾	211,411	211,411	70,101	701	214,011	214,011	70,101	701

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

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

		Standardised Approach							
		As of 31/03/2025				As of 30/06/2025			
		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⁾
PORTUGAL	Central governments or central banks	4,104	5,017	0		5,181	5,001	0	
	Regional governments or local authorities	1,101	1,101	11		1,101	1,101	11	
	Public sector entities	711	670	101		510	556	254	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	401	500	176		411	442	138	
	Corporates	11,001	8,101	8,101		12,041	8,907	8,404	
	of which: SME	1,817	1,310	1,070		1,940	1,424	1,141	
	Retail	4,101	3,101	2,101		5,101	3,101	2,101	
	of which: SME	2,801	1,801	1,801		3,901	1,801	1,101	
	Secured by mortgages on immovable property and ADC exposures	1,401	1,401	1,401		1,401	1,401	1,401	
	of which: SME	1,170	941	881		1,170	994	798	
	Exposures in default	101	87	89	251	101	111	110	238
	Items associated with particularly high risk	0	0	0		0	0	0	
	Subordinated debt exposures	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	101	101	401		101	101	511	
	Other exposures	0	0	0		0	0	0	
	Standardised Total ⁽³⁾	17,411	17,411	10,101	421	17,411	17,411	10,101	301

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

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

		Standardised Approach							
		As of 31/03/2025				As of 30/06/2025			
		Original Exposure ⁽¹⁾	Exposure Value ⁽¹⁾	Risk exposure amount	Value adjustments and provisions ⁽²⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽¹⁾	Risk exposure amount	Value adjustments and provisions ⁽²⁾
FRANCE	Central governments or central banks	4,104	5,017	0		5,181	5,001	0	
	Regional governments or local authorities	1,101	1,101	11		1,101	1,101	11	
	Public sector entities	711	670	101		510	556	254	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	401	500	176		411	442	138	
	Corporates	11,001	8,101	8,101		12,041	8,907	8,404	
	of which: SME	1,817	1,310	1,070		1,940	1,424	1,141	
	Retail	4,101	3,101	2,101		5,101	3,101	2,101	
	of which: SME	2,801	1,801	1,801		3,901	1,801	1,101	
	Secured by mortgages on immovable property and ADC exposures	1,401	1,401	1,401		1,401	1,401	1,401	
	of which: SME	1,170	941	881		1,170	994	798	
	Exposures in default	101	87	89	251	101	111	110	238
	Items associated with particularly high risk	0	0	0		0	0	0	
	Subordinated debt exposures	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	101	101	401		101	101	511	
	Other exposures	0	0	0		0	0	0	
	Standardised Total ⁽³⁾	17,411	17,411	10,101	421	17,411	17,411	10,101	301

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

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

		Standardised Approach							
		As of 31/03/2025				As of 30/06/2025			
		Original Exposure ⁽¹⁾	Exposure Value ⁽¹⁾	Risk exposure amount	Value adjustments and provisions ⁽²⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽¹⁾	Risk exposure amount	Value adjustments and provisions ⁽²⁾
GERMANY	Central governments or central banks	4,104	5,017	0		5,181	5,001	0	
	Regional governments or local authorities	1,101	1,101	11		1,101	1,101	11	
	Public sector entities	711	670	101		510	556	254	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	401	500	176		411	442	138	
	Corporates	11,001	8,101	8,101		12,041	8,907	8,404	
	of which: SME	1,817	1,310	1,070		1,940	1,424	1,141	
	Retail	4,101	3,101	2,101		5,101	3,101	2,101	
	of which: SME	2,801	1,801	1,801		3,901	1,801	1,101	
	Secured by mortgages on immovable property and ADC exposures	1,401	1,401	1,401		1,401	1,401	1,401	
	of which: SME	1,170	941	881		1,170	994	798	
	Exposures in default	101	87	89	251	101	111	110	238
	Items associated with particularly high risk	0	0	0		0	0	0	
	Subordinated debt exposures	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	101	101	401		101	101	511	
	Other exposures	0	0	0		0	0	0	
	Standardised Total ⁽³⁾	17,411	17,411	10,101	421	17,411	17,411	10,101	301

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

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

		Standardised Approach							
		As of 31/03/2025				As of 30/06/2025			
		Original Exposure ⁽¹⁾	Exposure Value ⁽¹⁾	Risk exposure amount	Value adjustments and provisions ⁽²⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽¹⁾	Risk exposure amount	Value adjustments and provisions ⁽²⁾
ITALY	Central governments or central banks	4,542	4,500	0		4,760	4,760	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	75	0		0	75	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	1,280	1,235	103		1,354	1,250	426	
	Corporates	832	721	482		947	854	611	
	of which: SME	479	470	239		27	25	20	
	Retail	36	34	10		10	11	9	
	of which: SME	11	11	6		12	12	7	
	Secured by mortgages on immovable property and ADC exposures	3	3	1		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	8	1	1	4	7	2	2	4
	Items associated with particularly high risk								
	Subordinated debt exposures	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	
UNITED KINGDOM	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Other exposures	0	0	0		0	0	0	
	Standardised Total ⁽³⁾				4				4

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

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

		Standardised Approach							
		As of 31/03/2025				As of 30/06/2025			
		Original Exposure ⁽¹⁾	Exposure Value ⁽¹⁾	Risk exposure amount	Value adjustments and provisions ⁽²⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽¹⁾	Risk exposure amount	Value adjustments and provisions ⁽²⁾
UNITED KINGDOM	Central governments or central banks	0	111	0		0	126	0	
	Regional governments or local authorities	0	2	0		0	200	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	300	827	0		300	901	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	1,081	1,048	1,001		1,011	1,001	516	
	Corporates	1,048	1,040	1,001		1,011	1,001	1,001	
	of which: SME	80	55	46		74	69	58	
	Retail	8	6	7		75	11	11	
	of which: SME	1	1	1		65	7	5	
	Secured by mortgages on immovable property and ADC exposures	1	1	1		8	8	1	
	of which: SME	0	0	0		3	3	1	
	Exposures in default	2	1	1	2	1	0	0	1
	Items associated with particularly high risk								
	Subordinated debt exposures	5	0	0		5	5	8	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
UNITED KINGDOM	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Other exposures	0	0	0		0	0	0	
	Standardised Total ⁽³⁾				4				4

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

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

		Standardised Approach							
		As of 31/03/2025				As of 30/06/2025			
		Original Exposure ⁽¹⁾	Exposure Value ⁽¹⁾	Risk exposure amount	Value adjustments and provisions ⁽²⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽¹⁾	Risk exposure amount	Value adjustments and provisions ⁽²⁾
UNITED STATES	Central governments or central banks	2,910	3,223	0		2,980	2,894	14	
	Regional governments or local authorities	2	2	0		2	200	0	
	Public sector entities	7	7	1		6	1	0	
	Multilateral Development Banks	701	827	0		701	701	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	866	802	820		866	802	386	
	Corporates	866	802	807		1,111	606	596	
	of which: SME	7	6	5		41	39	23	
	Retail	7	6	5		39	37	21	
	of which: SME	4	4	2		9	7	5	
	Secured by mortgages on immovable property and ADC exposures	4	4	2		0	0	0	
	of which: SME	2	2	2	2	0	0	0	2
	Exposures in default	0	0	0		0	0	0	
	Items associated with particularly high risk								
	Subordinated debt exposures	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	
UNITED STATES	Collective investments undertakings (CIU)	29	29	72		27	27	07	
	Equity	33	33	72		27	27	07	
	Other exposures	0	0	0		0	0	0	
	Standardised Total ⁽³⁾				4				3

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

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

		Standardised Approach							
		As of 31/03/2025				As of 30/06/2025			
		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⁾
BELGIUM	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	5,634	5,634	0		5,760	5,760	0	
	Institutions	87	87	87		87	121	47	
	Corporates	6	5	5		11	10	10	
	of which: SME	1	1	1		1	1	1	
	Retail	2	2	1		2	1	1	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property and ADC exposures	5	5	4		5	5	4	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk								
	Subordinated debt exposures	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	
BELGIUM	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Other exposures	0	0	0		0	0	0	
	Standardised Total ⁽³⁾				0				0

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

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

		Standardised Approach							
		As of 31/03/2025				As of 30/06/2025			
		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⁾
NETHERLANDS	Central governments or central banks	436	436	0		600	600	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	375	210	86		384	242	86	
	Corporates	139	285	235		363	329	275	
	of which: SME	0	0	0		2	2	1	
	Retail	2	2	1		4	4	3	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property and ADC exposures	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk								
	Subordinated debt exposures	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	
NETHERLANDS	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Other exposures	0	0	0		0	0	0	
	Standardised Total ⁽³⁾				0				0

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

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

		Standardised Approach							
		As of 31/03/2025				As of 30/06/2025			
		Original Exposure ⁽¹⁾	Exposure Value ⁽¹⁾	Risk exposure amount	Value adjustments and provisions ⁽²⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽¹⁾	Risk exposure amount	Value adjustments and provisions ⁽²⁾
LUXEMBOURG	Central governments or central banks	300	300	0		270	270	0	
	Regional governments or local authorities	0	40	8		40	40	8	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	200	260	0		201	420	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	420	373	334		651	576	234	
	Corporates	1,411	860	786		1,411	860	800	
	of which: SME	451	466	381		394	388	330	
	Retail	2	2	2		2	2	2	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property and ADC exposures	2	2	2		2	2	2	
	of which: SME	2	2	2		2	2	2	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk								
	Subordinated debt exposures	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	
LUXEMBOURG	Collective investments undertakings (CIU)	27	27	41		26	26	38	
	Equity	0	0	1		0	0	1	
	Other exposures	20	20	20		20	20	20	
	Standardised Total ⁽³⁾				4				1

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

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

		IRR Approach															
		As of 30/09/2024						As of 31/12/2024									
		Original Exposure ⁽¹⁾		Exposure Value ⁽²⁾		Risk exposure amount		Value adjustments and provisions		Original Exposure ⁽¹⁾		Exposure Value ⁽²⁾		Risk exposure amount		Value adjustments and provisions	
		Of which: defaulted		Of which: defaulted		Of which: defaulted				Of which: defaulted		Of which: defaulted		Of which: defaulted			
(in EUR, %)																	
Consolidated data	Central banks and central governments ⁽³⁾	0	0	0	0	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	0	0	0	0
	Corporates	172,840	5,392	125,176	82,976	1,077	2,146	170,044	5,322	134,129	84,037	1,031	2,000	1,994	1,994	1,994	1,994
	Corporates - Of Which: Specialized Lending	12,446	398	26,019	16,959	0	309	33,778	423	25,628	17,957	0	284	284	284	284	284
	Corporates - Of Which: SME	22,366	5,270	17,819	11,602	354	819	22,885	5,233	18,347	11,954	348	746	746	746	746	746
	Retail	244,129	6,818	192,385	46,764	2,255	4,207	244,363	6,762	193,064	46,101	2,610	4,167	4,167	4,167	4,167	4,167
	Retail - Secured on real estate property	176,431	4,968	150,508	35,581	1,841	2,534	176,238	4,870	150,590	29,794	1,892	2,517	2,517	2,517	2,517	2,517
	Retail - Secured on real estate property - Of Which: SME	9,629	595	7,674	2,410	112	304	9,402	564	7,490	2,139	108	300	300	300	300	300
	Retail - Secured on real estate property - Of Which: non-SME	166,802	4,372	142,834	28,171	1,729	2,230	166,836	4,306	143,100	27,655	1,784	2,215	2,215	2,215	2,215	2,215
	Retail - Qualifying Revolving	12,203	501	14,178	2,813	37	173	12,376	501	14,275	2,794	89	189	189	189	189	189
	Retail - Other Retail	15,495	1,249	27,399	13,860	646	1,500	20,749	1,791	28,201	13,611	680	1,461	1,461	1,461	1,461	1,461
	Retail - Other Retail - Of Which: SME	20,251	1,221	13,568	4,590	320	864	20,343	1,249	13,954	4,713	340	823	823	823	823	823
	Retail - Other Retail - Of Which: non-SME	15,243	1,028	14,381	8,770	327	636	15,406	142	14,348	8,901	340	634	634	634	634	634
Equity	5,060	19	5,060	17,368	47		5,297	20	1,297	17,975	-49						
Collective Investments Undertakings (CIU)																	
Other non-credit obligation assets																	
IRR Total ⁽⁴⁾				0							349,102						

⁽¹⁾Original exposure, unless 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⁾Incl. MGA and PDA from Q1 2025⁽³⁾IRR Total does not include the Securitisation position unless in the results prior to the 2019 exercise.⁽⁴⁾Only the most relevant countries are disclosed. These have been selected under the following rule: Countries of counterparty counting up to 95% of total original exposure or Top 10 countries ranked by original exposure, calculated as of last quarter

		IRR Approach															
		As of 30/09/2024						As of 31/12/2024									
		Original Exposure ⁽¹⁾		Risk exposure amount		Value adjustments and provisions		Original Exposure ⁽¹⁾		Risk exposure amount		Value adjustments and provisions					
		Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted				
(in EUR, %)																	
SPAIN	Central banks and central governments ⁽³⁾																
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	112,913	3,208	85,012	39,142	1,077	2,043	114,621	3,054	86,261	59,830	1,011	1,829	114,621	3,054	86,261	59,830
	Corporates - Of Which: Specialized Lending	13,706	274	9,682	6,917	247	1,314	14,020	247	9,682	6,917	247	1,314	14,020	247	9,682	6,917
	Corporates - Of Which: SME	22,366	1,270	17,819	11,602	354	819	22,685	1,233	18,347	11,954	348	746	22,685	1,233	18,347	11,954
	Retail	226,612	6,516	175,397	41,813	2,163	4,060	228,474	6,484	176,492	41,476	2,163	2,046	226,612	6,516	175,397	41,813
	Retail - Secured on real estate property	159,204	4,877	133,443	25,687	1,581	2,394	158,630	4,603	133,141	25,110	1,645	2,423	159,204	4,877	133,443	25,687
	Retail - Secured on real estate property - Of Which: SME	9,615	594	7,685	2,408	111	303	9,369	562	7,482	2,137	108	300	9,615	594	7,685	2,408
	Retail - Secured on real estate property - Of Which: non-SME	149,589	4,283	125,758	23,279	1,470	2,090	149,261	4,040	125,609	23,772	1,538	1,213	149,589	4,283	125,758	23,279
	Retail - Qualifying Revolving	11,965	92	14,079	2,893	37	149	12,137	93	14,174	2,773	38	165	11,965	92	14,079	2,893
	Retail - Other Retail	15,643	1,247	27,175	13,913	645	1,497	16,777	1,788	28,177	13,595	678	1,458	15,643	1,247	27,175	13,913
	Retail - Other Retail - Of Which: SME	20,249	1,221	13,567	4,590	320	866	20,340	1,248	13,952	4,712	340	822	20,249	1,221	13,567	4,590
	Retail - Other Retail - Of Which: non-SME	15,204	1,026	14,200	8,753	325	612	15,367	140	14,225	8,881	339	613	15,204	1,026	14,200	8,753
	Equity	6,217	19	6,217	15,416	47		6,508	20	4,108	15,922	-49		6,217	19	6,217	15,416
Collective Investments Undertakings (CIU)																	
Other non-credit obligation assets																	
IRR Total																	

⁽¹⁾Original exposure, unless 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⁾Incl. MGA and PDA from Q1 2025

IRR Approach												
As of 30/09/2024												
As of 31/12/2024												
	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount		Value adjustments and provisions	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount		Value adjustments and provisions		
			Of which: defaulted					Of which: defaulted				
(in EUR, %)												
PORTUGAL	Central banks and central governments ⁽³⁾	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0
	Corporates	1,936	0	1,437	826	0	7	1,986	0	1,465	825	0
	Corporates - Of Which: Specialized Lending	708	0	634	514	0	6	689	0	614	497	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0
	Retail	14,996	194	14,991	3,918	221	104	15,337	194	15,332	3,721	217
	Retail - Secured on real estate property	14,993	194	14,989	3,917	221	104	15,333	194	15,329	3,720	217
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	14,993	194	14,989	3,917	221	104	15,333	194	15,329	3,720	217
	Retail - Qualifying Revolving	4	0	2	0	0	0	4	0	2	1	0
	Retail - Other Retail	1	0	1	1	0	0	1	0	1	1	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	1	0	1	1	0	0	1	0	1	1	0
	Equity	237	0	237	668	0	0	246	0	246	684	0
	Collective Investments Undertakings (CIU)											
Other non-credit obligation assets												
IRR Total												

⁽¹⁾Original exposure, unless 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⁾Incl. MGA and PDA from Q1 2025

		IRR Approach											
		As of 30/09/2024						As of 31/12/2024					
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount		Value adjustments and provisions	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount		Value adjustments and provisions		
				Of which: defaulted	Of which: defaulted				Of which: defaulted	Of which: defaulted			
(in EUR, %)													
FRANCE	Central banks and central governments ⁽³⁾	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	8,919	0	6,418	3,506	0	4	9,153	0	6,608	3,678	0	4
	Corporates - Of Which: Specialized Lending	3,241	0	2,356	1,895	0	2	3,489	0	2,811	2,111	0	2
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	132	2	107	38	1	1	133	2	108	38	1	1
	Retail - Secured on real estate property	106	2	95	35	1	1	107	2	96	34	1	1
	Retail - Secured on real estate property - Of Which: SME	1	0	0	0	0	0	1	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	106	2	95	35	1	1	106	2	96	34	1	1
	Retail - Qualifying Revolving	24	0	10	2	0	0	24	0	10	2	0	0
	Retail - Other Retail	2	0	1	1	0	0	2	0	2	1	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	2	0	1	1	0	0	2	0	2	1	0	0
Equity	0	0	0	0	0	0	0	0	0	0	0	0	
Collective Investments Undertakings (CIU)													
Other non-credit obligation assets													
IRR Total													

⁽¹⁾Original exposure, unless 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⁾Incl. MGA and PDA from Q1 2025

		IRR Approach											
		As of 30/09/2024						As of 31/12/2024					
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount		Value adjustments and provisions	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount		Value adjustments and provisions		
				Of which: defaulted	Of which: defaulted				Of which: defaulted	Of which: defaulted			
(in EUR, %)													
GERMANY	Central banks and central governments ⁽³⁾	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	8,895	1	7,972	4,138	1	4	9,144	1	8,240	4,447	0	4
	Corporates - Of Which: Specialized Lending	0	0	0	0	0	0	523	0	317	261	0	1
	Corporates - Of Which: SME	244	0	0	0	0	0	0	0	0	0	0	0
	Retail	132	1	233	78	0	1	233	2	232	238	0	1
	Retail - Secured on real estate property	135	1	200	75	1	1	233	2	135	136	0	0
	Retail - Secured on real estate property - Of Which: SME	1	0	1	0	0	0	2	0	1	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	134	1	199	75	1	1	231	2	232	238	0	0
	Retail - Qualifying Revolving	26	0	11	2	0	0	26	0	11	2	0	0
	Retail - Other Retail	3	0	2	1	0	0	3	0	2	1	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	3	0	2	1	0	0	3	0	2	1	0	0
	Staple	0	0	0	0	0	0	0	0	0	0	0	0
Collective Investments Undertakings (CIU)													
Other main credit obligation assets													
and Total													

		IRS Approach											
		As of 30/09/2024						As of 31/12/2024					
		Original Exposure ⁽¹⁾		Exposure Value ⁽²⁾		Risk exposure amount		Value adjustments and provisions		Original Exposure ⁽¹⁾		Exposure Value ⁽²⁾	
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
ITALY	(in EUR, %)	0	0	0	0	0	0	0	0	0	0	0	0
	Central banks and central governments ⁽³⁾	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	4,276	0	3,309	2,041	0	0	4,564	0	3,440	2,089	0	0
	Corporates - Of Which: Specialised Lending	292	0	192	142	0	0	370	0	266	195	0	1
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	74	2	63	24	0	1	76	2	66	22	0	1
	Retail - Secured on real estate property	63	2	50	22	0	1	66	1	51	21	0	1
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	63	2	50	22	0	1	66	1	51	21	0	1
	Retail - Qualifying Revolving	4	0	4	1	0	0	8	0	4	1	0	0
	Retail - Other Retail	2	0	1	1	0	0	2	0	1	1	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	2	0	1	1	0	0	2	0	1	1	0	0
Equity		0	0	0	0	0	0	0	0	0	0	0	0
Collective Investments Undertakings (CIU)													
Other non credit-obligation assets													
IRS Total													

⁽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⁾Incl. RGAs and PDs from Q1 2025

		IRS Approach											
		As of 30/09/2024						As of 31/12/2024					
		Original Exposure ⁽¹⁾		Exposure Value ⁽²⁾		Risk exposure amount		Value adjustments and provisions		Original Exposure ⁽¹⁾		Exposure Value ⁽²⁾	
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
UNITED KINGDOM	(in EUR, %)	0	0	0	0	0	0	0	0	0	0	0	0
	Central banks and central governments ⁽³⁾	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	7,097	0	5,550	2,846	0	8	7,981	0	6,299	3,034	0	8
	Corporates - Of Which: Specialised Lending	2,346	0	2,042	1,345	0	5	2,355	0	2,037	1,350	0	4
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	766	25	688	217	6	14	759	25	683	279	8	15
	Retail - Secured on real estate property	705	25	651	210	6	13	696	24	637	271	7	14
	Retail - Secured on real estate property - Of Which: SME	2	0	2	0	0	0	2	0	2	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	703	25	649	210	6	13	694	24	635	271	7	14
	Retail - Qualifying Revolving	56	25	24	4	0	0	55	4	23	4	0	0
	Retail - Other Retail	5	0	3	2	0	0	5	0	3	2	0	0
	Retail - Other Retail - Of Which: SME	1	0	0	0	0	0	1	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	4	0	3	2	0	0	4	0	3	2	0	0
Equity		0	0	0	0	0	0	0	0	0	0	0	0
Collective Investments Undertakings (CIU)													
Other non credit-obligation assets													
IRS Total													

⁽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⁾Incl. RGAs and PDs from Q1 2025

		IRS Approach											
		As of 30/09/2024						As of 31/12/2024					
		Original Exposure ⁽¹⁾		Exposure Value ⁽²⁾		Risk exposure amount		Value adjustments and provisions		Original Exposure ⁽¹⁾		Exposure Value ⁽²⁾	
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
UNITED STATES	(in EUR, %)	0	0	0	0	0	0	0	0	0	0	0	0
	Central banks and central governments ⁽³⁾	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	5,891	0	3,494	2,025	0	4	6,990	0	4,278	2,405	0	4
	Corporates - Of Which: Specialised Lending	3,736	0	2,287	1,313	0	3	4,524	0	2,837	1,681	0	3
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	215	1	183	95	0	1	223	1	201	85	0	1
	Retail - Secured on real estate property	200	1	166	93	0	1	207	1	184	83	0	1
	Retail - Secured on real estate property - Of Which: SME	1	0	1	0	0	0	1	0	1	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	199	1	165	93	0	1	206	1	183	83	0	1
	Retail - Qualifying Revolving	13	0	5	1	0	0	13	0	6	1	0	0
	Retail - Other Retail	2	0	1	1	0	0	2	0	1	1	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	2	0	1	1	0	0	2	0	1	1	0	0
Equity		23	0	23	84	0	0	28	0	28	103	0	0
Collective Investments Undertakings (CIU)													
Other non credit-obligation assets													
IRS Total													

⁽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⁾Incl. RGAs and PDs from Q1 2025

		IRS Approach											
		As of 30/09/2024						As of 31/12/2024					
		Original Exposure ⁽¹⁾		Exposure Value ⁽²⁾		Risk exposure amount		Value adjustments and provisions		Original Exposure ⁽¹⁾		Exposure Value ⁽²⁾	
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
BELGIUM	(in EUR, %)	0	0	0	0	0	0	0	0	0	0	0	0
	Central banks and central governments ⁽³⁾	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	615	0	479	285	0	0	667	0	524	254	0	0
	Corporates - Of Which: Specialised Lending	206	0	155	98	0	0	206	0	156	100	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	61	1	50	18	0	0	62	1	52	18	0	1
	Retail - Secured on real estate property	49	1	45	16	0	0	51	1	47	14	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	49	1	45	16	0	0	51	1	47	14	0	0
	Retail - Qualifying Revolving	10	0	5	1	0	0	10	0	5	1	0	0
	Retail - Other Retail	1	0	1	1	0	0	1	0	1	1	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	1	0	1	1	0	0	1	0	1	1	0	0
Equity		2	0	2	8	0	0	2	0	2	8	0	0
Collective Investments Undertakings (CIU)													
Other non credit-obligation assets													
IRS Total													

⁽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⁾Incl. RGAs and PDs from Q1 2025

		IRS Approach															
		As of 30/09/2024						As of 31/12/2024									
		Original Exposure ⁽¹⁾		Exposure Value ⁽²⁾		Risk exposure amount		Value adjustments and provisions		Original Exposure ⁽¹⁾		Exposure Value ⁽²⁾		Risk exposure amount		Value adjustments and provisions	
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
NETHERLANDS	(in EUR, %)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Central banks and central governments ⁽³⁾	0	0	0	0	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	0	0	0	0
	Corporates	4,477	0	3,807	1,239	0	1	4,725	0	4,044	1,287	0	1				
	Corporates - Of Which: Specialised Lending	174	0	142	86	0	0	173	0	139	94	0	0				
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	135	2	124	52	1	1	150	2	138	66	1	2				
	Retail - Secured on real estate property	124	2	119	50	1	1	139	2	133	64	1	2				
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	124	2	119	50	1	1	139	2	133	64	1	2				
	Retail - Qualifying Revolving	10	0	4	1	0	0	10	0	5	1	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	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	1	0	1	1	0	0	1	0	1	1	0	0				
	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Spotify																
	Collective Investments Undertakings (CIU)																
	Other non-credit obligation assets																
	IRS Total																

		IRB Approach											
		As of 31/03/2025						As of 30/06/2025					
		Original Exposure ⁽¹⁾		Risk exposure amount		Value adjustments and provisions	Original Exposure ⁽¹⁾		Risk exposure amount		Value adjustments and provisions		
		Exposure Value ⁽²⁾	Of which: defaulted	Exposure Value ⁽²⁾	Of which: defaulted		Exposure Value ⁽²⁾	Of which: defaulted	Exposure Value ⁽²⁾	Of which: defaulted			
(in EUR, %)													
Consolidated data	Central banks and central governments ⁽³⁾	0	0	0	0	0	0	0	0	0	0	0	
	Institutions	0	0	0	0	0	0	0	0	0	0	0	
	Corporates	181,461	3,083	127,789	82,450	700	1,921	184,405	3,284	131,580	85,925	803	
	Corporates - Of Which: Specialised Lending	32,866	454	26,869	17,138	700	0	34,075	388	24,538	17,227	334	
	Corporates - Of Which: SME	26,872	990	22,889	14,384	245	612	28,089	1,172	24,548	15,053	289	
	Retail	246,194	6,707	128,139	46,289	2,675	4,433	243,608	6,461	101,361	46,432	2,413	
	Retail - Secured on real estate property	178,813	4,789	154,680	29,527	1,874	2,471	180,060	4,211	158,215	29,521	1,662	
	Retail - Secured on real estate property - Of Which: SME	7,044	434	5,945	1,791	87	238	5,989	392	5,063	1,792	82	
	Retail - Secured on real estate property - Of Which: non-SME	171,769	4,354	148,735	27,735	1,787	2,233	174,071	3,819	153,152	27,732	1,581	
	Retail - Qualifying Revolving	31,292	89	31,421	2,722	49	167	31,717	109	31,512	2,686	56	
	Retail - Other Retail	41,797	2,094	30,085	14,861	803	1,688	42,828	2,378	30,081	15,227	738	
	Retail - Other Retail - Of Which: SME	18,397	1,339	13,224	4,005	360	795	18,910	1,634	13,693	4,154	344	
	Retail - Other Retail - Of Which: non-SME	18,243	756	17,224	9,955	443	113	18,012	144	17,391	12,261	394	
	Equity	0	0	0	0	0	0	0	0	0	0	0	
	Collective Investments Undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0	
	Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	
	IRB Total ⁽⁴⁾				128,679						182,254		

(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) Incl. RGAs and P&Gs from Q2 2025

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

(4) Only the most relevant countries are disclosed. These have been selected under the following rule: Countries of concentration covering up to 95% of total original exposure or Top 10 countries ranked by original exposure, calculated as of last quarter

		IRB Approach											
		As of 31/03/2025						As of 30/06/2025					
		Original Exposure ⁽¹⁾		Risk exposure amount		Value adjustments and provisions	Original Exposure ⁽¹⁾		Risk exposure amount		Value adjustments and provisions		
		Of which: defaulted		Of which: defaulted			Of which: defaulted		Of which: defaulted				
		Exposure Value ⁽²⁾		Exposure Value ⁽²⁾		Exposure Value ⁽²⁾		Exposure Value ⁽²⁾		Exposure Value ⁽²⁾			
(in EUR, %)													
SPAIN	Central banks and central governments ⁽³⁾	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	116,321	2,912	86,562	59,899	700	1,786	116,921	3,067	88,513	62,520	803	1,843
	Corporates - Of Which: Specialised Lending	11,093	244	36,362	7,443	0	188	11,874	341	10,807	7,621	0	0
	Corporates - Of Which: SME	24,017	990	20,780	11,222	241	608	25,328	1,172	22,025	11,975	289	684
	Retail	227,813	6,439	179,109	41,148	2,420	4,021	238,105	6,225	182,226	44,441	2,190	3,600
	Retail - Secured on real estate property	160,156	4,512	136,211	24,472	1,620	2,330	160,851	3,977	137,267	24,405	1,441	1,928
	Retail - Secured on real estate property - Of Which: SME	7,044	434	5,945	1,791	87	238	6,089	392	5,063	1,792	82	200
	Retail - Secured on real estate property - Of Which: non-SME	153,112	4,077	130,265	22,681	1,533	2,092	154,862	3,585	132,204	22,613	1,360	1,728
	Retail - Qualifying Revolving	31,052	91	31,324	2,703	48	163	31,475	101	31,613	2,647	55	137
	Retail - Other Retail	41,544	2,090	34,967	14,851	802	1,682	42,718	2,374	30,085	15,190	738	1,617
	Retail - Other Retail - Of Which: SME	21,082	1,339	15,571	4,515	360	872	21,514	1,634	15,945	4,652	344	823
	Retail - Other Retail - Of Which: non-SME	20,462	751	19,415	10,386	442	810	21,203	740	20,440	10,537	392	795
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Collective Investments Undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0	0
	Other non credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0
	IRB Total												

(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) Incl. RGAs and P&Gs from Q2 2025

		IRB Approach											
		As of 31/03/2025						As of 30/06/2025					
		Original Exposure ⁽¹⁾		Risk exposure amount		Value adjustments and provisions	Original Exposure ⁽¹⁾		Risk exposure amount		Value adjustments and provisions		
		Exposure Value ⁽²⁾	Of which: defaulted	Exposure Value ⁽²⁾	Of which: defaulted		Exposure Value ⁽²⁾	Of which: defaulted	Exposure Value ⁽²⁾	Of which: defaulted			
PORTUGAL	(in EUR, %)												
	Central banks and central governments ⁽³⁾	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	1,919	0	1,344	895	0	6	1,721	0	1,360	894	0	8
	Corporates - Of Which: Specialised Lending	680	0	621	516	0	6	721	0	633	531	0	8
	Corporates - Of Which: SME	18	0	13	4	0	0	98	0	52	42	0	0
	Retail	16,244	195	16,202	4,072	217	105	16,877	174	16,598	3,889	187	93
	Retail - Secured on real estate property	16,238	195	16,199	4,071	217	105	16,671	174	16,505	3,888	187	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	16,138	195	16,199	4,071	217	105	16,671	174	16,505	3,888	187	0
	Retail - Qualifying Revolving	4	0	2	0	0	0	4	0	2	0	0	0
	Retail - Other Retail	46	0	46	10	0	0	48	0	47	10	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	46	0	46	10	0	0	48	0	47	10	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Collective Investments Undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0	0
	Other non credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0
IRB Total													

(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) Incl. RGAs and P&Gs from Q2 2025

IRB Approach												
As of 31/03/2025												
As of 30/06/2025												
	(in EUR, %)	Original Exposure ⁽¹⁾		Risk exposure amount		Value adjustments and provisions	Original Exposure ⁽¹⁾		Risk exposure amount		Value adjustments and provisions	
		Of which: defaulted		Of which: defaulted			Of which: defaulted		Of which: defaulted			
		Exposure Value ⁽²⁾		Exposure Value ⁽²⁾			Exposure Value ⁽²⁾		Exposure Value ⁽²⁾			
FRANCE	Central banks and central governments ⁽³⁾	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0
	Corporates	10,125	0	4,991	2,941	0	4	10,599	0	5,175	3,049	0
	Corporates - Of Which: Specialised Lending	3,444	0	2,206	1,153	0	2	3,526	0	2,234	1,421	0
	Corporates - Of Which: SME	827	0	655	451	0	1	1,020	0	736	389	0
	Retail - Secured on real estate property	142	2	117	41	1	2	149	3	124	45	1
	Retail - Secured on real estate property - Of Which: SME	115	2	305	38	1	1	122	2	111	41	1
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	24	0	10	2	0	0	25	0	10	2	0
	Retail - Other Retail	3	0	1	0	0	0	3	0	1	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	3	0	2	1	0	0	3	0	2	1	0
	Equity	0	0	0	0	0	0	0	0	0	0	0
	Collective Investments Undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0
	Other non-credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0
	IRB Total											

(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) Incl. RGAs and P&Gs from Q2 2025

IRB Approach												
As of 31/03/2025												
As of 30/06/2025												
	(in EUR, %)	Original Exposure ⁽¹⁾		Risk exposure amount		Value adjustments and provisions	Original Exposure ⁽¹⁾		Risk exposure amount		Value adjustments and provisions	
		Of which: defaulted		Of which: defaulted			Of which: defaulted		Of which: defaulted			
		Exposure Value ⁽²⁾		Exposure Value ⁽²⁾		Exposure Value ⁽²⁾		Exposure Value ⁽²⁾		Exposure Value ⁽²⁾		
GERMANY	Central banks and central governments ⁽³⁾	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0
	Corporates	9,511	1	7,681	3,628	4	9,511	1	7,621	3,674	4	10
	Corporates - Of Which: Specialized Lending	523	0	313	253	0	1	514	0	308	243	0
	Corporates - Of Which: SME	60	0	462	227	0	60	0	450	212	0	1
	Retail	279	2	250	114	0	2	269	1	270	112	0
	Retail - Secured on real estate property	279	1	237	110	0	1	270	1	258	108	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	250	1	237	110	0	1	270	1	258	108	0
	Retail - Offsetting Reserves	0	0	16	0	0	0	0	11	0	0	0
	Retail - Other Retail	5	0	4	0	0	5	0	4	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	5	0	4	0	0	5	0	4	0	0	0
Equity	0	0	0	0	0	0	0	0	0	0	0	
Collective Investments Undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0	

		IRR Approach											
		As of 31/03/2025						As of 30/06/2025					
		Original Exposure ⁽¹⁾		Exposure Value ⁽¹⁾		Risk exposure amount		Value adjustments and provisions		Original Exposure ⁽¹⁾		Exposure Value ⁽¹⁾	
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
ITALY	Central banks and central governments ⁽²⁾	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	5,102	0	2,783	1,774	0	0	5,897	0	3,706	2,091	0	2
	Corporates - Of Which: Specialised Lending	366	0	276	380	0	0	485	0	364	272	0	1
	Corporates - Of Which: SME	57	0	54	29	0	0	57	0	54	26	0	0
	Retail	81	1	72	26	0	1	82	1	72	28	0	1
	Retail - Secured on real estate property	63	1	59	18	0	1	67	1	63	18	0	1
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	63	1	59	18	0	1	67	1	63	18	0	1
	Retail - Qualifying Revolving	8	0	4	4	0	0	9	0	4	1	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	10	0	9	7	0	0	6	0	5	4	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Collective Investments Undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0	0
Other non credit-obligation assets													
IRR Total													

(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) Incl. RGAs and PSEs from Q2 2025

		IRR Approach											
		As of 31/03/2025						As of 30/06/2025					
		Original Exposure ⁽¹⁾		Exposure Value ⁽¹⁾		Risk exposure amount		Value adjustments and provisions		Original Exposure ⁽¹⁾		Exposure Value ⁽¹⁾	
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
UNITED KINGDOM	Central banks and central governments ⁽²⁾	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	7,860	0	4,999	2,822	0	7	7,716	0	4,816	2,681	0	6
	Corporates - Of Which: Specialised Lending	2,389	0	1,362	1,275	0	1	2,310	0	1,314	1,240	0	3
	Corporates - Of Which: SME	283	0	279	184	0	1	278	0	276	105	0	1
	Retail	768	23	695	274	7	14	783	18	711	310	5	10
	Retail - Secured on real estate property	707	23	669	307	7	12	722	17	664	304	5	9
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	707	23	669	307	7	12	722	17	664	304	5	9
	Retail - Qualifying Revolving	55	0	22	4	0	0	55	0	23	4	0	0
	Retail - Other Retail	8	1	6	3	0	1	7	1	6	3	0	1
	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	8	1	6	3	0	1	7	1	6	3	0	1
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Collective Investments Undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0	0
Other non credit-obligation assets													
IRR Total													

(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) Incl. RGAs and PSEs from Q2 2025

		IRR Approach											
		As of 31/03/2025						As of 30/06/2025					
		Original Exposure ⁽¹⁾		Exposure Value ⁽¹⁾		Risk exposure amount		Value adjustments and provisions		Original Exposure ⁽¹⁾		Exposure Value ⁽¹⁾	
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
UNITED STATES	Central banks and central governments ⁽²⁾	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	4,420	0	4,187	2,613	0	4	6,652	0	4,202	2,655	0	3
	Corporates - Of Which: Specialised Lending	2,389	0	2,023	1,805	0	3	4,384	0	2,518	1,659	0	3
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	249	1	228	88	0	1	272	1	232	119	0	1
	Retail - Secured on real estate property	233	1	211	86	0	1	256	1	244	117	0	1
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	233	1	211	86	0	1	256	1	244	117	0	1
	Retail - Qualifying Revolving	13	0	6	1	0	0	14	0	6	1	0	0
	Retail - Other Retail	4	0	3	1	0	0	4	0	3	1	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	4	0	3	1	0	0	4	0	3	1	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Collective Investments Undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0	0
Other non credit-obligation assets													
IRR Total													

(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) Incl. RGAs and PSEs from Q2 2025

		IRR Approach											
		As of 31/03/2025						As of 30/06/2025					
		Original Exposure ⁽¹⁾		Exposure Value ⁽¹⁾		Risk exposure amount		Value adjustments and provisions		Original Exposure ⁽¹⁾		Exposure Value ⁽¹⁾	
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
BELGIUM	Central banks and central governments ⁽²⁾	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	742	0	452	246	0	0	948	0	608	341	0	0
	Corporates - Of Which: Specialised Lending	201	0	105	171	0	0	269	0	189	119	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	68	0	57	17	0	0	82	0	71	26	0	0
	Retail - Secured on real estate property	56	0	52	15	0	0	70	0	66	20	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	56	0	52	15	0	0	70	0	66	20	0	0
	Retail - Qualifying Revolving	10	0	5	1	0	0	11	0	5	1	0	0
	Retail - Other Retail	0	0	1	0	0	0	1	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	1	0	0	0	1	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	1	0	0	1	0	0	1	0	1	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Collective Investments Undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0	0
Other non credit-obligation assets													
IRR Total													

(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) Incl. RGAs and PSEs from Q2 2025

		IRR Approach															
		As of 31/03/2025						As of 30/06/2025									
		Original Exposure ⁽¹⁾		Exposure Value ⁽¹⁾		Risk exposure amount		Value adjustments and provisions		Original Exposure ⁽¹⁾		Exposure Value ⁽¹⁾		Risk exposure amount		Value adjustments and provisions	
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
(in EUR, %)																	
NETHERLANDS	Central banks and central governments ⁽²⁾	0	0	0	0	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	0	0	0	0
	Corporates	4,547	0	3,668	1,122	0	1	4,706	0	3,741	1,126	0	1				
	Corporates - Of Which: Specialised Lending	173	0	142	97	0	0	157	0	116	91	0	0				
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0				
	Retail	180	2	168	84	1	2	197	2	186	90	1	1				
	Retail - Secured on real estate property	158	2	163	82	1	1	186	1	180	87	1	1				
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0				
	Retail - Secured on real estate property - Of Which: non-SME	158	2	163	82	1	1	186	1	180	87	1	1				
	Retail - Qualifying Revolving	11	0	5	1	0	0	11	0	5	1	0	0				
	Retail - Other Retail	2	0	2	1	0	0	2	0	2	1	0	0				
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0				
	Retail - Other Retail - Of Which: non-SME	2	0	2	1	0	0	2	0	2	1	0	0				
	Equity	0	0	0	0	0	0	0	0	0	0	0	0				
	Collective Investments Undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0	0				
Other non-earn obligation assets																	
IRR Total																	

2025 EU-wide Transparency Exercise

General governments exposures by country of the counterparty

CaixaBank, S.A.

As of 31/12/2024

[illegible]

2025 EU-wide Transparency Exercise

General governments exposures by country of the counterparty

CaixaBank, S.A.

As of 31/12/2024

		As of 31/12/2024											Risk weighted exposure amount	
		Direct exposures												
(min EUR)		On balance sheet					Derivatives				Off balance sheet			
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures		
				of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more]	Finland													
Total														
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more]	France	0 394 0 30 1,586 1,165 0	0 394 0 30 1,586 1,165 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 343 0 0 0 0 0	0 51 0 0 1,586 1,165 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	
Total			3,195	3,195	0	0	343	2,852	0	0	0	0	0	0
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more]	Germany	1 3 0 0 409 103 79	1 3 0 0 409 103 79	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 103 79	0 3 0 0 409 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	
Total			596	596	0	0	183	413	0	0	0	0	0	0
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more]	Croatia													
Total														
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more]	Greece													
Total														
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more]	Hungary													
Total														
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more]	Ireland	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	
Total			0	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]	Italy	145 408 247 6 1,136 2,851 0	145 408 247 6 1,136 2,851 0	0 0 0 6 23 2 0	0 0 0 0 154 434 58	0 0 0 0 154 434 58	145 408 247 0 1,130 2,415 58	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	
Total			5,096	5,096	71	0	580	4,417	0	0	0	0	0	0

2025 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

CaixaBank, S.A.

As of 31/12/2024

		As of 31/12/2024											Risk weighted exposure amount			
		Direct exposures														
		On balance sheet				Derivatives									Off balance sheet	
															Off-balance sheet exposures	
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value			Nominal	Provisions		
				of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount					
[0 - 3M]	Latvia															
[3M - 1Y]																
[1Y - 2Y]																
[2Y - 3Y]																
[3Y - 5Y]																
[5Y - 10Y]																
[10Y - more]																
Total																
[0 - 3M]	Lithuania															
[3M - 1Y]																
[1Y - 2Y]																
[2Y - 3Y]																
[3Y - 5Y]																
[5Y - 10Y]																
[10Y - more]																
Total																
[0 - 3M]	Luxembourg	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y]		40	40	0	0	0	40	0	0	0	0	0	0	0	0	
[1Y - 2Y]		114	114	0	0	0	114	0	0	0	0	0	0	0	0	
[2Y - 3Y]		25	25	0	0	0	25	0	0	0	0	0	0	0	0	
[3Y - 5Y]		58	58	0	0	0	58	0	0	0	0	0	0	0	0	
[5Y - 10Y]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total	237	237	0	0	0	237	0	0	0	0	0	0	0	0	20	
[0 - 3M]	Malta															
[3M - 1Y]																
[1Y - 2Y]																
[2Y - 3Y]																
[3Y - 5Y]																
[5Y - 10Y]																
[10Y - more]																
Total																
[0 - 3M]	Netherlands	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y]		259	259	0	0	0	259	0	0	0	0	0	0	0	0	0
[5Y - 10Y]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total	259	259	0	0	0	259	0	0	0	0	0	0	0	0	0	
[0 - 3M]	Poland	14	14	0	0	0	14	0	0	0	0	0	0	0	0	
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total	14	14	0	0	0	14	0	0	0	0	0	0	0	0	3	
[0 - 3M]	Portugal	95	97	17	0	80	85	0	0	0	0	0	442	0	0	
[3M - 1Y]		576	576	15	0	561	539	0	0	0	0	0	3	0	0	
[1Y - 2Y]		272	272	0	0	272	272	9	0	0	0	0	1	0	0	
[2Y - 3Y]		94	94	0	0	94	94	0	0	0	0	0	1	0	0	
[3Y - 5Y]		841	841	0	0	841	841	0	21	0	0	0	5	0	0	
[5Y - 10Y]	463	463	0	0	463	463	0	0	0	0	0	24	0	0		
[10Y - more]	820	820	0	0	820	820	0	0	0	0	0	87	0	0		
Total	3,152	3,152	32	0	223	2,897	0	31	0	0	0	562	0	551		
[0 - 3M]	Romania															
[3M - 1Y]																
[1Y - 2Y]																
[2Y - 3Y]																
[3Y - 5Y]																
[5Y - 10Y]																
[10Y - more]																
Total																

2025 EU-wide Transparency Exercise

General governments exposures by country of the counterparty

CaixaBank, S.A.

As of 31/12/2024

[illegible]

2025 EU-wide Transparency Exercise

General governments exposures by country of the counterparty

CaixaBank, S.A.

		As of 31/12/2024														
		Direct exposures														
(min EUR)		On balance sheet							Derivatives				Off balance sheet			
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures		Risk weighted exposure amount		
				of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions			
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Australia	0 0 0 8 83 0 0 92	0 0 0 8 83 0 0 92	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 8 83 0 0 92	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	4		
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Canada															
[0 - 3M] [3M - 1Y] [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] [10Y - more] Total	Japan	0 0 0 308 216 0 0 523	0 0 0 308 216 0 0 523	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 308 216 0 0 523	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 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	U.S.	0 144 132 141 2,502 0 0 2,980	0 144 132 141 2,502 0 0 2,980	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 2,359 0 2,359	0 0 0 0 143 0 620	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0			
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	China	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 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	Switzerland	0 0 0 144 0 0 0 0	0 0 0 144 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	301 0 0 0 0 0 0 0			
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Other advanced economies non IEA	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	303 0 0 0 0 0 0 0			

2025 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

CaixaBank, S.A.

As of 31/12/2024

		As of 31/12/2024														Risk weighted exposure amount	
		Direct exposures															
		On balance sheet								Derivatives				Off balance sheet			
		Non-derivative financial assets by accounting portfolio								Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures			
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)					Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions				
				of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost										
[0 - 3M]	Other Central and eastern Europe countries non EEA	0	0	0	0	0	0	0	0	0	0	0	0	0			
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0				
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0				
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0				
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0				
[5Y - 10Y]		63	63	0	0	0	0	63	0	0	0	0	0				
[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0				
Total		63	63	0	0	0	0	63	0	0	0	0	0	0	63		
[0 - 3M]	Middle East	0	0	0	0	0	0	0	0	0	0	0	0	0			
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0				
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0				
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0				
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0				
[5Y - 10Y]		407	407	0	0	0	0	407	0	0	0	0	0				
[10Y - more]	429	429	0	0	0	0	429	0	0	0	0	0	0				
Total		836	836	0	0	0	0	836	0	0	0	0	0	0	836		
[0 - 3M]	Latin America and the Caribbean	0	0	0	0	0	0	0	0	0	0	0	0	0			
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0				
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0				
[2Y - 3Y]		5	5	0	0	0	0	5	0	0	0	0	0				
[3Y - 5Y]		60	60	0	0	0	0	60	0	0	0	0	0				
[5Y - 10Y]		152	152	0	0	0	0	152	0	0	0	0	0				
[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0				
Total		218	218	0	0	0	0	218	0	0	0	0	48	0	77		
[0 - 3M]	Africa	21	21	0	0	0	0	21	0	0	0	0	1	0			
[3M - 1Y]		35	35	0	0	0	0	35	0	0	0	0	22	0			
[1Y - 2Y]		13	12	0	0	0	0	12	0	0	0	0	8	0			
[2Y - 3Y]		11	11	0	0	0	0	11	0	0	0	0	0	0			
[3Y - 5Y]		9	9	0	0	0	0	9	0	0	0	0	0	0			
[5Y - 10Y]		21	21	0	0	0	0	21	0	0	0	0	0	0			
[10Y - more]	331	331	0	0	0	0	231	0	0	0	0	165	0				
Total		341	340	0	0	0	0	340	0	0	0	0	195	0	44		
[0 - 3M]	Others ⁽⁴⁾	19	19	0	0	0	0	19	0	0	0	0	0	0			
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0			
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0			
[2Y - 3Y]		648	648	0	0	274	0	374	0	0	0	0	0	0			
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0			
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0			
[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0				
Total		666	666	0	0	274	0	392	0	0	0	0	19	0	0		

Notes and definitions

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

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

(2) The exposures reported cover only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other counterpart with full or partial government guarantees.

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

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

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

Regions:

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

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

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

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

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

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

(7) The values for the "Other" bucket is calculated subtracting from the reported Total the breakdown of the listed countries. As a result of precision and rounding in the calculation we accept an approximation in the order of €04.

(8) Information on Non-derivative financial assets by accounting portfolio is not included for institutions applying nGAAP.

2025 EU-wide Transparency Exercise

General governments exposures by country of the counterparty

CaixaBank, S.A.

As of 30/06/2025

[illegible]

2025 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

CaixaBank, S.A.

As of 30/06/2025

As of 30/06/2025														
Residual Maturity	(min EUR)	Country / Region	Direct exposures											
			On balance sheet						Derivatives				Off balance sheet	
			Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures	
					of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions
[0 - 3M]		Finland												
[3M - 1Y]														
[1Y - 2Y]														
[2Y - 3Y]														
[3Y - 5Y]														
[5Y - 10Y]														
[10Y - more]														
Total														
[0 - 3M]		France	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]			31	31	0	0	0	31	0	0	0	0	0	0
[1Y - 2Y]			30	30	0	0	0	30	0	0	0	0	0	0
[2Y - 3Y]			812	812	0	0	577	236	0	0	0	0	0	0
[3Y - 5Y]			3,624	3,624	0	0	3,024	604	0	0	0	0	0	0
[5Y - 10Y]			3,310	3,310	0	0	269	3,041	0	0	0	0	0	0
[10Y - more]			0	0	0	0	0	0	0	0	0	0	0	0
Total			7,827	7,827	0	0	3,466	6,367	0	0	0	0	0	0
[0 - 3M]		Germany	1	1	0	0	0	1	0	0	0	0	0	0
[3M - 1Y]			1	1	0	0	0	1	0	0	0	0	0	0
[1Y - 2Y]			0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]			0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]			412	412	0	0	0	412	0	0	0	0	0	0
[5Y - 10Y]			212	212	0	0	212	0	0	0	0	0	0	0
[10Y - more]			173	173	0	0	173	0	0	0	0	0	0	0
Total			800	800	0	0	385	415	0	0	0	0	0	61
[0 - 3M]		Croatia												
[3M - 1Y]														
[1Y - 2Y]														
[2Y - 3Y]														
[3Y - 5Y]														
[5Y - 10Y]														
[10Y - more]														
Total														
[0 - 3M]		Greece												
[3M - 1Y]														
[1Y - 2Y]														
[2Y - 3Y]														
[3Y - 5Y]														
[5Y - 10Y]														
[10Y - more]														
Total														
[0 - 3M]		Hungary												
[3M - 1Y]														
[1Y - 2Y]														
[2Y - 3Y]														
[3Y - 5Y]														
[5Y - 10Y]														
[10Y - more]														
Total														
[0 - 3M]		Ireland	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]			0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]			0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]			0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]			0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]			0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more]			0	0	0	0	0	0	0	0	0	0	0	0
Total			0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M]		Italy	320	320	0	0	0	320	0	0	0	0	0	0
[3M - 1Y]			303	303	0	0	0	303	0	0	0	0	0	0
[1Y - 2Y]			144	144	0	0	0	144	0	0	0	0	0	0
[2Y - 3Y]			901	901	0	0	0	901	0	0	0	0	0	0
[3Y - 5Y]			1,904	1,904	26	0	155	1,723	0	0	0	0	0	0
[5Y - 10Y]			1,562	1,562	0	0	464	1,118	0	0	0	0	0	0
[10Y - more]			53	53	0	0	0	53	0	0	0	0	0	0
Total			5,187	5,187	26	0	599	4,562	0	0	0	0	0	176

2025 EU-wide Transparency Exercise

General governments exposures by country of the counterparty

CaixaBank, S.A.

As of 30/06/2025

[illegible]

2025 EU-wide Transparency Exercise

General governments exposures by country of the counterparty

CaixaBank, S.A.

As of 30/06/2025

[illegible]

2025 EU-wide Transparency Exercise

General governments exposures by country of the counterparty

CaixaBank, S.A.

As of 30/06/2025

		As of 30/06/2025																Risk weighted exposure amount
		Direct exposures																
(min EUR)		On balance sheet								Derivatives				Off balance sheet				
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures						
				of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions					
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Australia	0 0 6 0 0 0 0 71	0 0 6 0 0 0 0 71	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 71	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 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	Canada																	
[0 - 3M] [3M - 1Y] [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] [10Y - more] Total	Japan	0 0 219 285 0 0 0 564	0 0 219 285 0 0 0 564	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 219 285 0 0 0 564	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 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	U.S.	0 0 0 0 2,288 0 0 2,685	0 0 0 0 2,288 0 0 2,685	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 2,162 0 2,162	0 0 0 0 127 0 523	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0					
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	China	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 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	Switzerland	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	24 0 0 277 0 0 0 0					
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Other advanced economies non IEA	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	303 0 0 0 0 0 0 0						

2025 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

CaixaBank, S.A.

As of 30/06/2025

		As of 30/06/2025															Risk weighted exposure amount
		Direct exposures															
(min EUR)		On balance sheet								Derivatives				Off balance sheet			
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures					
				of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions				
[0 - 3M]	Other Central and eastern Europe countries non EEA	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y]		59	59	0	0	0	0	59	0	0	0	0	0	0	0	0	
[10Y - more]		12	12	0	0	0	0	12	0	0	0	0	0	0	0	0	
Total		72	72	0	0	0	0	72	0	0	0	0	0	0	0	0	
[0 - 3M]	Middle East	6	6	0	0	0	0	6	0	0	0	0	0	0	0	0	
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y]		337	337	0	0	0	0	337	0	0	0	0	0	0	0	0	
[10Y - more]		396	396	0	0	0	0	396	0	0	0	0	0	0	0	0	
Total		739	739	0	0	0	0	739	0	0	0	0	0	0	0	85	
[0 - 3M]	Latin America and the Caribbean	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y]		203	203	0	0	0	0	203	0	0	0	0	0	0	0	0	
[2Y - 3Y]		5	5	0	0	0	0	5	0	0	0	0	0	0	0	0	
[3Y - 5Y]		48	48	0	0	0	0	48	0	0	0	0	0	0	0	0	
[5Y - 10Y]		135	135	0	0	0	0	135	0	0	0	0	0	0	43	0	
[10Y - more]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total		389	389	0	0	0	0	389	0	0	0	0	0	0	43	0	
[0 - 3M]	Africa	7	7	0	0	0	0	7	0	0	0	0	0	0	0	0	
[3M - 1Y]		74	74	0	0	0	0	74	0	0	0	0	0	33	0	0	
[1Y - 2Y]		12	12	0	0	0	0	12	0	0	0	0	0	1	0	0	
[2Y - 3Y]		8	8	0	0	0	0	8	0	0	0	0	0	0	0	0	
[3Y - 5Y]		13	13	0	0	0	0	13	0	0	0	0	0	0	0	0	
[5Y - 10Y]		17	17	0	0	0	0	17	0	0	0	0	0	0	0	0	
[10Y - more]		240	240	0	0	0	0	240	0	0	0	0	0	172	0	0	
Total		371	370	0	0	0	0	370	0	0	0	0	0	210	0	0	
[0 - 3M]	Others ⁽²⁾	19	19	0	0	0	0	19	0	0	0	0	0	19	0	0	
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y]		657	657	0	0	279	0	378	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		130	130	0	0	0	130	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total		806	806	0	0	609	397	397	0	0	0	0	0	19	0	0	

Notes and definitions

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

(2) The exposures reported cover only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other counterpart with full or partial government guarantees.

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

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

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

Regions:

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

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

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

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

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

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

(7) The values for the "Other" bucket is calculated subtracting from the reported "Total" the breakdown of the listed countries. As a result of precision and rounding in the calculation we accept an approximation in the order of €04.

(8) Information on Non-derivative financial assets by accounting portfolio is not included for institutions applying nGAAP.

2025 EU-wide Transparency Exercise

CaixaBank, S.A.

	As at 30/09/2020															As at 30/09/2019														
	Gross carrying amount/ Restated amount															Gross carrying amount/ Restated amount														
	Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions ⁽¹⁾															Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions ⁽¹⁾														
	On performing exposures ⁽²⁾															On performing exposures ⁽²⁾														
	On non-performing exposures ⁽³⁾															On non-performing exposures ⁽³⁾														
	Collateral and financial guarantees received on non-performing exposures															Collateral and financial guarantees received on non-performing exposures														
	Of which performing	Of which Stage 1	Of which performing but not due 30 days and credit days	Of which Stage 2	Of which defaulted	Of which Stage 1 ⁽⁴⁾	Of which Stage 2	Of non-performing exposures ⁽⁵⁾	Of which Stage 1	Of which Stage 2	Of which Stage 1 ⁽⁴⁾	Of which Stage 2	Of which performing	Of which Stage 1	Of which performing but not due 30 days and credit days	Of which Stage 2	Of which defaulted	Of which Stage 1 ⁽⁴⁾	Of which Stage 2	Of non-performing exposures ⁽⁵⁾	Of which Stage 1	Of which Stage 2	Of which Stage 1 ⁽⁴⁾	Of which Stage 2	Of which Stage 1 ⁽⁴⁾	Of which Stage 2				
(in €'000)																														
Cash balances at central banks and other demand deposits	55,487	55,487	0	0	0	0	0	0	0	0	0	0	0	46,400	46,400	0	0	0	0	0	0	0	0	0	0	0	0			
3000 securities (including at amortised cost and fair value)	80,379	80,380	52	0	0	0	0	0	0	0	0	0	0	89,993	89,993	47	0	0	0	0	0	0	0	0	0	0	0			
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
General governments	73,234	73,234	0	0	0	0	0	0	0	0	0	0	0	75,646	75,646	0	0	0	0	0	0	0	0	0	0	0	0			
Credit institutions	3,475	3,476	0	0	0	0	0	0	0	0	0	0	0	3,803	3,805	0	0	0	0	0	0	0	0	0	0	0	0			
Other financial corporations	1,525	1,525	0	0	0	0	0	0	0	0	0	0	0	1,702	1,702	0	0	0	0	0	0	0	0	0	0	0	0			
Non-financial corporations	3,700	3,704	52	0	0	0	0	0	0	0	0	0	0	3,833	3,834	47	0	0	0	0	0	0	0	0	0	0	0			
Loans and advances(including at amortised cost and fair value)	348,365	358,144	21,677	843	18,026	59	9,880	5,641	1,634	906	5,133	11	5,135	4,453	375,386	382,483	23,373	923	9,762	54	9,525	6,096	1,619	109	5,082	4	4,883	4,400		
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
General governments	15,883	15,864	250	20	24	0	19	21	1	0	1	0	0	16,084	16,043	125	10	20	1	14	17	1	0	1	0	2	1	0		
Credit institutions	16,095	16,090	7	0	26	0	26	9	5	0	5	0	5	19	14,870	14,867	81	0	11	4	7	0	0	0	0	0	0	0		
Other financial corporations	15,493	15,377	264	1	108	0	106	100	12	1	17	0	80	15,120	15,020	213	1	305	0	100	100	9	1	18	0	18	63	0		
Non-financial corporations	715,077	138,580	18,012	407	4,517	34	4,421	4,302	717	337	2,656	4	2,510	1,807	149,498	149,494	9,954	569	4,344	4,200	4,234	698	2,425	4	2,281	1,308	0			
Of which: small and medium credit enterprises	49,402	46,446	4,750	114	2,754	23	2,689	2,588	457	223	1,558	1,086	90,339	47,321	4,554	107	2,706	2,677	406	406	206	1,324	4	1,475	1,378	0	0			
Of which: large collateralised by commercial immovable property	18,612	18,496	2,556	51	1,214	11	1,202	1,084	123	46	940	1	900	1,216	10,339	10,497	2,796	131	1,051	7	860	1	860	1	460	1	460			
Residential	177,035	174,478	4,644	190	5,365	29	5,268	5,170	475	245	2,280	1,010	1,784,701	1,784,495	18,000	899	5,264	5,265	24	2,280	2,400	2,400	2,400	2,400	2,400	2,400	2,400			
Of which: small and medium credit enterprises	142,610	138,126	10,046	136	4,217	19	4,117	4,006	361	201	1,670	4	1,762	3,025	145,038	138,495	9,901	294	4,561	4,561	3,000	1,794	4	1,613	2,350	1,613	0			
Of which: Credit for consumption	22,026	21,291	2,178	48	620	1	624	608	376	197	461	1	461	75	22,038	21,978	3,300	191	601	1	601	648	368	1	461	601	0			
SEST instruments other than MTF	108,224	108,194	22,729	843	18,036	59	9,880	9,821	1,631	906	5,133	11	5,135	4,453	108,206	108,244	22,603	823	9,762	54	9,524	6,111	1,628	109	5,074	4	4,876	4,400		
OFF-BALANCE SHEET EXPOSURES	108,880	109,606	4,789	1,475	1,475	184	1,463	1,463	184	139	48	522	18	380	145	107,838	108,693	4,807	1,400	146	1,367	807	125	40	297	16	279	0		

[†]For the definition of non-performing exposures please refer to Article 47(a)(2) of Regulation (EU) No 575/2013 (CRR).

Provisions 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.

¹¹ Institutions report both the cumulative amount of expected credit losses since initial recognition for financial instruments subject to impairment and the accumulated net credit charge in fair value through profit or loss other than OCI and provision for off-balance sheet exposures.

For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F. 08.00 / F. 09.00), which follows a sign convention based on a credit/default convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2012/651. It is on Supervisory reporting. However, for the off-balance sheet instruments, the same item (Accumulated impairment, accumulated changes in fair value due to credit risk and provisions) is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

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

2025 EU-wide Transparency Exercise

CaixaBank, S.A.

As of 30/06/2020														As of 30/06/2020													
Gross carrying amount / Nominal amount														Gross carrying amount / Nominal amount													
Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions ⁽¹⁾														Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions ⁽¹⁾													
Collaterals and Financing guarantees received on non-performing exposures														Collaterals and Financing guarantees received on non-performing exposures													
Of which performing ⁽²⁾														Of which performing ⁽²⁾													
Of which non-performing ⁽³⁾														Of which non-performing ⁽³⁾													
Of which stage 1														Of which stage 1													
Of which stage 2														Of which stage 2													
Of which stage 3														Of which stage 3													
42,240	42,240	0	0	0	0	0	0	0	0	0	0	0	0	46,390	46,390	0	0	0	0	0	0	0	0	0	0		
89,653	89,653	0	0	0	0	0	0	0	0	0	0	0	0	92,094	92,094	0	0	0	0	0	0	0	0	0	0		
0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
80,412	80,412	0	0	0	0	0	0	0	0	0	0	0	0	83,722	83,722	0	0	0	0	0	0	0	0	0	0		
3,792	3,792	0	0	0	0	0	0	0	0	0	0	0	0	3,699	3,699	0	0	0	0	0	0	0	0	0	0		
1,635	1,635	0	0	0	0	0	0	0	0	0	0	0	0	1,585	1,585	0	0	0	0	0	0	0	0	0	0		
3,832	3,832	42	0	10	0	10	0	10	0	0	0	0	0	3,923	3,923	51	0	10	0	10	0	0	0	0	0		
377,314	387,406	22,574	805	9,025	39	9,449	9,379	1,619	939	1,603	5	4,366	4,268	392,813	385,452	22,864	579	9,157	51	9,305	9,830	1,619	939	1,603	29		
0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
16,689	16,671	193	26	15	0	14	15	1	0	4	0	2	7	16,362	16,341	249	11	21	4	13	17	1	0	4	2		
15,175	15,154	29	0	17	0	17	4	7	0	0	0	0	13	16,678	16,674	14	0	4	0	4	7	0	1	0	1		
15,399	15,389	244	1	104	0	104	104	12	1	0	0	19	81	17,108	17,481	244	1	114	0	114	114	12	1	0	19		
149,434	145,132	9,354	629	7,382	35	6,234	6,109	679	2	2,490	1,751	17,619	149,203	149,203	9,230	346	6,290	29	6,290	6,290	679	2	2,490	1,751			
16,251	16,254	4,399	104	2,699	34	2,641	2,642	412	205	1,570	2	1,520	16,251	16,245	4,403	249	2,640	24	2,640	2,640	412	205	1,574	976			
19,033	19,039	2,699	39	1,645	0	1,645	1,645	107	71	1,182	0	1,044	19,033	19,040	2,699	4	1,645	0	1,645	1,645	107	71	1,182	201			
189,452	179,709	389	5,294	0	5,294	0	5,294	619	619	2,490	0	2,490	189,452	189,607	3,897	20	4,005	24	4,005	4,005	619	619	2,490	2,490			
149,046	139,833	10,200	702	6,907	31	5,993	5,993	398	398	1,096	2	1,553	149,045	149,614	10,552	139	5,555	23	5,555	5,417	263	269	1,453	1			
37,612	37,946	2,233	121	0	0	0	0	394	394	0	0	490	37,612	37,749	2,293	44	0	0	0	461	61	0	0	0			
154,093	156,346	22,638	803	9,400	39	9,493	9,398	1,620	931	1,603	5	4,376	154,093	152,539	22,835	579	9,107	51	9,305	9,740	1,619	931	1,603	29			
176,374	168,802	4,796	1,822	109	0	999	970	112	108	306	17	284	168	176,452	175,613	4,832	1,822	104	996	964	149	34	176	4			

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

2025 EU-wide Transparency Exercise

Forborne exposures

CaixaBank, S.A.

	As of 30/09/2024						As of 31/12/2024					
	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ⁽²⁾		Collateral and financial guarantees received on exposures with forbearance measures		Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ⁽²⁾		Collateral and financial guarantees received on exposures with forbearance measures	
		Of which non-performing exposures with forbearance measures		Of which on non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which on non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures
(mln EUR)												
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	10	10	10	10	0	0	10	10	10	10	0	0
Central banks	0	0	0	0	0		0	0	0	0	0	
General governments	0	0	0	0	0		0	0	0	0	0	
Credit institutions	0	0	0	0	0		0	0	0	0	0	
Other financial corporations	0	0	0	0	0		0	0	0	0	0	
Non-financial corporations	10	10	10	10	0		10	10	10	10	0	
Loans and advances (including at amortised cost and fair value)	7,970	4,501	2,351	2,210	4,678	2,143	7,399	4,404	2,302	2,200	4,279	1,989
Central banks	0	0	0	0	0	0	0	0	0	0	0	0
General governments	44	8	3	3	12	1	35	8	3	3	13	1
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	123	103	18	17	90	82	100	100	16	16	81	81
Non-financial corporations	4,040	2,234	1,207	1,157	2,078	972	3,885	2,158	1,151	1,104	2,033	882
of which: small and medium-sized enterprises	1,811	1,159	644	616	1,050		1,756	1,182	625	598	994	
Households	3,764	2,155	1,123	1,033	2,498	1,088	3,378	2,138	1,132	1,076	2,153	1,024
DEBT INSTRUMENTS other than HFT	7,980	4,510	2,361	2,220	4,678		7,409	4,413	2,312	2,210	4,279	
Loan commitments given	114	76	15	15	82	61	93	39	8	6	58	31
QUALITY OF FORBEARANCE												
Loans and advances that have been forborne more than twice ⁽³⁾	0						0					
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria ⁽³⁾	0						0					

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

⁽²⁾ For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451- ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item ("Accumulated impairment, accumulated changes in fair value due to credit risk and provisions") is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

⁽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.

2025 EU-wide Transparency Exercise

Forborne exposures

CaixaBank, S.A.

	As of 31/03/2025						As of 30/06/2025					
	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures (2)		Collateral and financial guarantees received on exposures with forbearance measures		Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures (2)		Collateral and financial guarantees received on exposures with forbearance measures	
		Of which non-performing exposures with forbearance measures		Of which on non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which on non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures
(mln EUR)												
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	10	10	10	10	0	0	10	10	10	10	0	0
Central banks	0	0	0	0	0		0	0	0	0	0	
General governments	0	0	0	0	0		0	0	0	0	0	
Credit institutions	0	0	0	0	0		0	0	0	0	0	
Other financial corporations	0	0	0	0	0		0	0	0	0	0	
Non-financial corporations	10	10	10	10	0		10	10	10	10	0	
Loans and advances (including at amortised cost and fair value)	6,763	4,323	2,248	2,150	3,927	1,985	6,223	3,990	2,114	2,011	3,570	1,848
Central banks	0	0	0	0	0	0	0	0	0	0	0	0
General governments	29	5	1	1	13	2	30	7	1	1	16	5
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	106	99	18	18	84	78	150	109	32	31	114	74
Non-financial corporations	3,397	2,089	1,125	1,085	1,805	859	3,069	1,953	1,145	1,107	1,538	757
of which: small and medium-sized enterprises	1,715	1,152	629	605	961		1,537	1,123	603	585	807	
Households	3,232	2,130	1,104	1,046	2,025	1,047	2,974	1,921	937	873	1,902	1,012
DEBT INSTRUMENTS other than HFT	6,773	4,333	2,258	2,160	3,927		6,233	3,999	2,124	2,021	3,570	
Loan commitments given	106	55	9	8	75	47	100	59	10	9	77	50
QUALITY OF FORBEARANCE												
Loans and advances that have been forborne more than twice (1)	0						0					
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria (1)	0						0					

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

(2) For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451- ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item ('Accumulated impairment, accumulated changes in fair value due to credit risk and provisions') is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

(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.

2025 EU-wide Transparency Exercise
Breakdown of loans and advances to non-financial corporations other than held for trading
CaixaBank, S.A.

(mln EUR)	As of 30/09/2024						As of 31/12/2024						As of 31/03/2025						As of 30/06/2025					
	Gross carrying amount			Accumulated impairment ⁽¹⁾	Accumulated negative changes in fair value due to credit risk on non-performing exposures ⁽¹⁾	Gross carrying amount			Accumulated impairment ⁽¹⁾	Accumulated negative changes in fair value due to credit risk on non-performing exposures ⁽¹⁾	Gross carrying amount			Accumulated impairment ⁽¹⁾	Accumulated negative changes in fair value due to credit risk on non-performing exposures ⁽¹⁾	Gross carrying amount			Accumulated impairment ⁽¹⁾	Accumulated negative changes in fair value due to credit risk on non-performing exposures ⁽¹⁾				
	Of which: non-perform	Of which: defaulted	Of which loans and advances subject to impairment			Of which: non-perform	Of which: defaulted	Of which loans and advances subject to impairment			Of which: non-perform	Of which: defaulted	Of which loans and advances subject to impairment											
A Agriculture, forestry and fishing	3,016	168	167	3,016	127	0	3,114	155	154	3,114	103	0	3,126	146	146	3,126	101	0	3,240	145	144	3,240	107	0
B Mining and quarrying	537	13	12	537	11	0	535	11	11	535	9	0	553	11	11	553	9	0	589	10	10	589	11	0
C Manufacturing	24,397	785	764	24,397	542	0	24,808	766	761	24,808	502	0	24,846	780	774	24,846	512	0	25,460	825	762	25,460	576	0
D Electricity, gas, steam and air conditioning supply	9,165	183	183	9,165	141	0	9,778	206	206	9,778	151	0	9,304	199	199	9,304	160	0	9,242	209	208	9,242	176	0
E Water supply	1,842	17	17	1,842	17	0	1,766	19	19	1,766	22	0	1,679	18	18	1,679	21	0	1,502	13	13	1,502	16	0
F Construction	11,011	716	690	11,011	472	0	10,971	648	606	10,971	415	0	10,919	609	586	10,919	410	0	10,994	585	560	10,994	460	0
G Wholesale and retail trade	18,397	785	768	18,397	607	0	19,133	766	753	19,133	604	0	18,866	825	809	18,866	605	0	19,315	844	817	19,315	655	0
H Transport and storage	12,396	319	317	12,396	307	0	13,121	360	300	13,121	253	0	13,259	294	293	13,259	263	0	13,310	298	296	13,310	282	0
I Accommodation and food service activities	8,000	349	345	8,000	205	0	8,117	330	325	8,117	191	0	8,481	310	327	8,481	201	0	9,113	296	292	9,113	203	0
J Information and communication	4,720	108	107	4,720	87	0	5,051	105	104	5,051	89	0	5,043	111	111	5,043	87	0	5,012	114	113	5,012	89	0
K Financial and insurance activities	15,249	70	69	15,249	75	0	16,036	71	68	16,036	76	0	16,757	66	63	16,757	71	0	17,673	64	64	17,673	72	0
L Real estate activities	14,625	256	254	14,625	183	0	14,761	271	268	14,761	187	0	15,250	256	254	15,250	182	0	15,401	231	228	15,401	171	0
M Professional, scientific and technical activities	7,319	269	268	7,319	229	0	7,733	227	226	7,733	180	0	8,084	219	218	8,084	180	0	8,282	271	270	8,282	206	0
N Administrative and support service activities	6,915	179	179	6,915	117	0	6,969	174	174	6,969	133	0	7,273	188	187	7,273	138	0	6,956	171	169	6,956	144	0
O Public administration and defence, compulsory social security	807	0	0	807	4	0	1,238	0	0	1,238	4	0	1,081	0	0	1,081	4	0	860	0	0	860	4	0
P Education	632	73	73	632	53	0	628	70	70	628	46	0	614	68	68	614	44	0	623	59	59	623	43	0
Q Human health services and social work activities	1,608	32	32	1,608	34	0	1,610	29	29	1,610	31	0	1,605	27	27	1,601	28	0	1,625	27	27	1,625	29	0
R Arts, entertainment and recreation	1,052	120	120	1,052	52	0	1,007	38	37	1,007	33	0	1,021	38	38	1,021	32	0	1,038	41	40	1,038	34	0
S Other services	1,389	75	66	1,381	108	3	1,622	102	92	1,617	99	0	1,674	95	85	1,668	113	0	2,403	147	137	2,397	114	0
Loans and advances	143,077	4,517	4,429	143,069	3,369	3	147,998	4,349	4,293	147,992	3,127	0	149,434	4,282	4,214	149,438	3,164	0	152,658	4,349	4,210	152,652	3,409	0

⁽¹⁾ The items 'accumulated impairment' and 'accumulated negative changes in fair value due to credit risk on non-performing exposures' are disclosed with a positive sign if they are decreasing an asset. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (template F 06.01), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451 - ITS on Supervisory reporting.

The 'NACE codes' disclosed in this template F 06.01 are the codes included in Regulation (EC) No 1893/2006 of the European Parliament and of the Council (NACE rev. 2). The latter has been reviewed by the Commission Delegated Regulation (EU) 2023/137 of 10 October 2022 (NACE rev. 2.1) which shall apply to the data transmissions to the Commission (Eurostat) relating to each reference period from 1 January 2025. Until the Commission Implementing Regulation (EU) 2021/451 is amended to include the new codes (NACE rev. 2.1), institutions are asked to keep reporting the outdated codes (NACE rev. 2). (ref: EBA's Q&A 2024_7158)