



2025 EU-wide Transparency Exercise

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

2025 EU-wide Transparency Exercise

Leverage ratio

Caixa Geral de Depósitos, 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	9,176	9,661	9,787	9,922	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	9,176	9,661			C 47.00 (r0310,c0010)	
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	107,816	109,829	111,305	110,195	C 47.00 (r0300,c0010)	
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	107,816	109,829			C 47.00 (r0290,c0010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	8.51%	8.80%	8.79%	9.00%	[A.1]/[B.1]	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	8.51%	8.80%			[A.2]/[B.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 estimate is based on the formulae stated in column "COREP code" – please note that this might lead to differences to fully loaded CET1 capital ratios published by the participating banks in their Pillar 3 disclosure.

The differences between the reference date of 31 December 2024 and 31 March 2025 reflect only the change in reporting period but also the impact of a new regulatory framework. Regulation (EU) 2024/623, which amends Regulation (EU) 2013/575/2013 with respect to credit risk, credit valuation adjustments (CVA) risk, credit risk, market risk, and the introduction of the output floor (commonly referred to as CRR3), entered into force on 1 March 2025.

The main changes introduced under CRR3, compared to the previously applicable framework, include the calculation of exposures and the resulting risk-weighted assets (RWA) for credit risk and operational risk (OpRisk). In addition, CRR3 introduces an aggregate output floor, which limits the variability of capital requirements for institutions using internal models.

⁽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 "CET1 CODE" – please note that this might lead to differences to fully loaded CET1 capital ratios established by the participating banks e.g. in their Pillar 3 disclosure.

Changes in the reference dates of 31 December 2024 and 31 January 2025 reflect not only the change in reporting periods but also the impact of a new regulatory framework. Regulation (EU) 2024/5623, which amends Regulation (EU) No 575/2013 with respect to credit risk, credit valuation adjustment (CVA) risk, and operational risk, and the introduction of the output floor (commonly referred to as CR3), entered into force on 1 January 2025. The main changes introduced under CR3, compared to the previously applicable framework, affect the calculation of exposures and the resulting risk-weighted assets (RWA) for credit risk and operational risk (OpRisk). In addition, CR3 introduces an aggregate output floor, which limits the variability of capital requirements for institutions using internal models.

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Overview of Risk exposure amounts

Caixa Geral de Depósitos, 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⁾	38,647	40,274	38,623	38,909	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	38,647	40,274	38,623	38,909	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	0	0	0	0	C 02.00 (r0250, c0010) - [C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0060, c0260, s002)]
Of which the advanced IRB (AIRB) approach	0	0	0	0	C 02.00 (r0110, c0010) - [C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001)]
Of which equity IRB	0	0	0	0	C 02.00 (r0420, c0010)
Counterparty credit risk (CCR, excluding CVA) ⁽²⁾	292	146	651	743	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	6	4	6	4	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)	1	1	0	0	C 02.00 (r0470, c0010)
Position, foreign exchange and commodities risks (Market risk) ⁽³⁾	1,772	2,002	1,909	1,807	C 02.00 (r0520, c0010) [+C 002.00.a (r755, c010) +C 002.00.a (r7770, c010)]
Of which the standardised approach	1,772	2,002	1,909	1,807	C 02.00 (r0530, c0010)
Of which IMA	0	0	0	0	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(-0010,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	4,269	5,233	5,975	5,975	C 02.00 (r0590, c0010)
Of which basic indicator approach	0	0			C 02.00 (r0600, c0010)
Of which standardised approach	4,269	5,233			C 02.00 (r0610, c0010)
Of which advanced measurement approach	0	0			C 02.00 (r0620, c0010)
Other risk exposure amounts ⁽¹⁾	0	0	0	0	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			47,165	47,437	
Floor adjustment			0	0	C 02.00 (r0035, c0010)
Total	44,987	47,661	47,165	47,437	

⁽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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Caixa Geral de Depósitos, 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	3,364	4,392	951	1,781
Of which debt securities income	465	637	183	378
Of which loans and advances income	1,950	2,575	592	1,158
Interest expenses	1,213	1,573	308	475
(Of which deposits expenses)	798	1,076	242	433
(Of which debt securities issued expenses)	41	54	12	23
(Expenses on share capital repayable on demand)	0	0	0	0
Dividend income	3	0	0	0
Net Fee and commission income	444	592	150	295
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	22	9	11	15
Gains or (-) losses on financial assets and liabilities held for trading, net	2	24	-10	-22
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	21	20	23	44
Gains or (-) losses from hedge accounting, net	15	18	-1	7
Exchange differences [gain or (-) loss], net	53	50	23	43
Net other operating income / (expenses)	46	-4	27	8
TOTAL OPERATING INCOME, NET	2,757	3,528	867	1,695
(Administrative expenses)	689	939	276	493
(Cash contributions to resolution funds and deposit guarantee schemes)	9	9	14	14
(Depreciation)	111	152	37	75
Modification gains or (-) losses, net	0	0	0	0
(Provisions or (-) reversal of provisions)	61	128	-66	-83
(Payment commitments to resolution funds and deposit guarantee schemes)	0	0	0	0
(Commitments and guarantees given)	-11	-15	-17	-28
(Other provisions)	72	142	-48	-55
Of which pending legal issues and tax litigation ⁽¹⁾	0	2	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)	-211	-272	-10	-78
(Financial assets at fair value through other comprehensive income)	1	1	0	-1
(Financial assets at amortised cost)	-212	-274	-10	-77
(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates and on non-financial assets)	96	36	-4	-22
(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	38	49	6	27
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	19	28	3	6
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	2,058	2,615	628	1,328
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	1,416	1,802	399	916
Profit or (-) loss after tax from discontinued operations	0	0	0	0
PROFIT OR (-) LOSS FOR THE YEAR	1,416	1,802	399	916
Of which attributable to owners of the parent	1,360	1,726	393	892

⁽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."

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Total Assets: fair value and impairment distribution

Caixa Geral de Depósitos, S.A.

(mn EUR)		As of 30/09/2024				As of 31/12/2024				As of 31/03/2025				As of 30/06/2025				References
ASSETS:	Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy				
		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		
Cash, cash balances at central banks and other demand deposits	23,653				20,790				19,069				14,943				IAS 1.54 (i)	
Financial assets held for trading	497	334	120	43	476	330	93	53	829	699	73	56	878	741	85	51	IFRS 7.8(a)(i); IFRS 9 Appendix A	
Non-trading financial assets mandatorily at fair value through profit or loss	729	0	1	728	658	3	0	655	628	4	0	625	602	4	0	599	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	3,177	2,867	78	233	6,640	6,349	75	216	6,939	6,643	90	206	8,569	8,286	98	184	IFRS 7.8(d); IFRS 9.4.1.2a	
Financial assets at amortised cost	71,443				72,912				74,944				77,073				IFRS 7.8(f); IFRS 9.4.1.2	
Derivatives – Hedge accounting	171	0	171	0	176	0	176	0	176	0	176	0	201	0	201	0	IFRS 9.6.2.1; Annex V Part 1.2.2; Annex V Part 1.26	
Fair value changes of the hedged items in portfolio hedge of interest rate risk	22				20				11				24				IAS 39.89A(a); IFRS 9.6.5.8	
Other assets ⁽¹⁾	4,382				4,583				4,634				3,955					
TOTAL ASSETS	104,072				106,195				107,230				106,244				IAS 1.9(a); IAS 6	

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

(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	3,061	2	0	0	0	0	6,620	5	0	-1	0	0	6,698	107	37	0	0	0	8,437	63	30	0	0	0	Annex V Part 1.31, 44(b)
	Loans and advances	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	Annex V Part 1.32, 44(a)
	Debt securities	20,989	139	1	-50	-7	-1	21,368	169	1	-50	-5	-1	21,937	542	244	-51	-12	-32	23,255	484	255	-53	-12	-50	Annex V Part 1.31, 44(b)
Financial assets at amortised cost	Debt securities	46,773	4,286	1,146	-367	-672	-835	47,300	4,803	1,057	-375	-648	-757	48,361	4,582	947	-344	-624	-660	49,281	4,524	920	-321	-589	-674	Annex V Part 1.32, 44(a)
	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.

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Breakdown of liabilities

Caixa Geral de Depósitos, 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	149	127	128	136	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	89,066	90,213	90,850	91,118	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	25	41	44	36	IFRS 9.6.2.1; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	0	145	114	131	IAS 39.89A(b), IFRS 9.6.5.8
Provisions	1,498	1,557	1,522	1,491	IAS 37.10; IAS 1.54(l)
Tax liabilities	659	806	1,023	391	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	2,333	2,468	2,385	2,237	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	93,731	95,357	96,066	95,540	IAS 1.9(b);IG 6
TOTAL EQUITY	10,341	10,838	11,164	10,705	IAS 1.9(c), IG 6
TOTAL EQUITY AND TOTAL LIABILITIES	104,072	106,195	107,230	106,244	IAS 1.IG6

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

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Breakdown of liabilities

Caixa Geral de Depósitos, 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		175	168	172	172	IFRS 9.BA.7(a); CRR Annex II
Short positions	Equity instruments	0	0	0	0	IAS 32.11; ECB/2013/33 Annex 2.Part 2.4-5
	Debt securities	0	0	0	0	Annex V.Part 1.31
Deposits	Central banks	18	18	30	28	Annex V.Part 1.42(a), 44(c)
	of which: Current accounts / overnight deposits	8	10	13	16	ECB/2013/33 Annex 2.Part 2.9.1
	General governments	3,694	3,199	4,321	4,475	Annex V.Part 1.42(b), 44(c)
	of which: Current accounts / overnight deposits	2,866	2,678	2,722	2,917	ECB/2013/33 Annex 2.Part 2.9.1
	Credit institutions	323	403	735	580	Annex V.Part 1.42(c),44(c)
	of which: Current accounts / overnight deposits	150	205	182	233	ECB/2013/33 Annex 2.Part 2.9.1
	Other financial corporations	1,226	922	967	998	Annex V.Part 1.42(d),44(c)
	of which: Current accounts / overnight deposits	644	446	476	544	ECB/2013/33 Annex 2.Part 2.9.1
	Non-financial corporations	13,282	13,769	13,485	13,693	Annex V.Part 1.42(e), 44(c)
	of which: Current accounts / overnight deposits	8,276	8,570	8,525	8,865	ECB/2013/33 Annex 2.Part 2.9.1
	Households	67,851	69,811	69,214	69,540	Annex V.Part 1.42(f), 44(c)
	of which: Current accounts / overnight deposits	25,937	26,496	26,643	27,282	Annex V.Part 1.42(f), 44(c)
Debt securities issued		2,020	1,465	1,471	1,172	Annex V.Part 1.37, Part 2.98
Of which: Subordinated Debt securities issued		609	105	100	102	Annex V.Part 1.37
Other financial liabilities		651	625	626	632	Annex V.Part 1.38-41
TOTAL FINANCIAL LIABILITIES		89,241	90,381	91,022	91,289	

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Market Risk

Caixa Geral de Depósitos, S.A.

(mln 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 (mi) 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 (mi) 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	169	194	0	0	0	0							0	0	0	0												
Of which: General risk	105	137	0	0	0	0							0	0	0	0												
Of which: Specific risk	64	57	0	0	0	0							0	0	0	0												
Equities	30	32	0	0	0	0							0	0	0	0												
Of which: General risk	3	4	0	0	0	0							0	0	0	0												
Of which: Specific risk	3	4	0	0	0	0							0	0	0	0												
Foreign exchange risk	1,572	1,776	0	0	0	0							0	0	0	0												
Commodities risk	0	0	0	0	0	0							0	0	0	0												
Total	1,772	2,002	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0						
As of 31/03/2025	As of 30/06/2025	As of 31/03/2025												As of 30/06/2025														
Traded Debt Instruments	228	241	0	0	0	0							0	0	0	0												
Of which: General risk	149	166	0	0	0	0							0	0	0	0												
Of which: Specific risk	77	75	0	0	0	0							0	0	0	0												
Equities	2	2	0	0	0	0							0	0	0	0												
Of which: General risk	1	1	0	0	0	0							0	0	0	0												
Of which: Specific risk	1	1	0	0	0	0							0	0	0	0												
Foreign exchange risk	1,679	1,563	0	0	0	0							0	0	0	0												
Commodities risk	0	0	0	0	0	0							0	0	0	0												
Total	1,909	1,807	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0						

Market risk template does not include 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.

Standardized 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⁾	Value adjustments and provisions ⁽³⁾
Consolidated data	800-EUR, 0%						
	Central governments or central banks	41,161	41,217	5,151	41,794	41,861	5,961
	Regional governments or local authorities	2,392	1,968	304	2,271	1,311	298
	Public sector entities	2,817	2,091	378	3,017	2,091	384
	Multilateral Development Banks	0	0	0	0	894	0
	International Organisations	1,317	1,317	0	1,118	1,118	0
	Institutions	2,051	3,131	809	2,116	2,251	809
	Corporates	13,295	14,172	13,251	24,436	15,409	14,299
	of which: SME	5,146	5,082	5,743	5,775	6,084	6,114
	Real	11,053	9,289	9,409	11,578	5,538	6,630
	of which: SME	5,008	2,789	1,394	5,938	2,618	1,877
	Secured by mortgages on immovable security and AOC exposures	29,085	28,336	30,346	30,261	29,417	30,345
	Exposures in default	2,611	2,299	811	2,598	2,262	791
	Exposures associated with particularly high risk	1,540	121	334	1,449	298	311
	Subordinated debt exposures	1,609	751	1,130	1,870	842	1,262
	Guaranteed bonds	191	191	19	256	256	27
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0
	Collection investments undertakings (ICU)	1,079	876	840	1,006	779	732
	Equity	789	789	2,462	789	789	2,462
	Other exposures	2,351	1,884	1,179	2,328	1,885	1,340
	Standardized Total ⁽⁴⁾	173,794	195,842	96,938	126,110	107,834	49,416
				2,871			2,796

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

⁽²⁾ Standardized 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.

Standardized 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⁾	Value adjustments and provisions ⁽³⁾
PORTUGAL	200-EUR, 0%						
	Central governments or central banks	6,513	6,501	1,711	6,512	6,717	1,710
	Regional governments or local authorities	2,398	1,916	267	2,231	1,361	261
	Public sector entities	832	1,007	257	869	1,009	273
	Multilateral Development Banks	0	0	0	0	0	0
	International Organisations	31	31	0	0	0	0
	Institutions	690	735	136	488	525	69
	Corporates	18,086	18,081	10,386	18,816	11,286	10,316
	of which: SME	6,030	6,122	3,414	6,589	6,426	3,722
	Real	6,116	2,186	2,086	6,557	2,361	2,178
	of which: SME	4,946	1,762	1,014	4,738	1,917	1,095
	Secured by mortgages on immovable property and AOC exposures	24,705	23,095	6,411	21,124	24,381	6,347
	Exposures in default	2,351	1,891	684	2,252	1,874	671
	Exposures associated with particularly high risk	1,229	201	201	1,141	207	214
	Subordinated debt exposures	1,385	721	823	1,616	611	911
	Guaranteed bonds	57	57	0	57	57	0
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0
	Collection investments undertakings (ICU)	1,079	876	840	1,006	779	732
	Equity	677	677	1,362	694	694	1,361
	Other exposures	1,401	1,210	917	1,407	1,118	850
	Standardized Total ⁽⁴⁾			2,401			2,357

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

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

Standardized 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⁾	Value adjustments and provisions ⁽³⁾
Other Countries	800-EUR, 0%						
	Central governments or central banks	0	0	0	0	0	0
	Regional governments or local authorities	0	0	0	0	0	0
	Public sector entities	0	0	0	0	0	0
	Multilateral Development Banks	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0
	Real	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0
	Secured by mortgages on immovable security and AOC exposures	0	0	0	0	0	0
	Exposures in default	0	0	0	0	0	0
	Exposures associated with particularly high risk	0	0	0	0	0	0
	Subordinated debt exposures	0	0	0	0	0	0
	Guaranteed bonds	0	0	0	0	0	0
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0
	Collection investments undertakings (ICU)	0	0	0	0	0	0
	Equity	0	0	0	0	0	0
	Other exposures	0	0	0	0	0	0
	Standardized Total ⁽⁴⁾			0			0

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

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

A different geographical breakdown approach was applied for the June 2025 reference period compared to previous quarters (September 2024, December 2024, and March 2025). For June 2025, the threshold of 10% was applied in accordance with Article 122 of Commission Implementing Regulation (EU) 2024/1517, and remaining geographical were aggregated under "Other". Previous quarters followed the approach in place at the time of reporting.

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⁾	
(in EUR, %)								
Consolidated data	Central governments or central banks	42,478	42,771	4,428	40,381	40,338	4,377	
	Regional governments or local authorities	2,309	1,308	201	2,462	1,333	296	
	Public sector entities	3,137	3,236	358	2,988	3,111	311	
	Multilateral Development Banks	0	844	0	0	725	0	
	International Organisations	1,138	1,138	0	1,838	1,838	0	
	Institutions	1,338	2,132	389	2,487	2,782	788	
	Corporates	28,706	15,397	13,787	28,274	15,078	13,568	
	of which: SME	8,120	6,051	5,074	8,120	5,817	4,887	
	Retail	10,090	4,380	2,880	10,211	4,511	2,953	
	of which: SME	5,112	2,388	1,235	5,262	2,482	1,424	
	Secured by mortgages on immovable assets and ADC exposures	35,637	33,706	11,705	36,301	34,095	12,381	
	of which: SME	6,539	5,020	3,282	6,561	5,004	3,395	
	Exposures in default	1,744	199	782	1,548	548	683	1,011
	Subordinated debt exposures							
	Items associated with particularly high risk	37	37	26	18	17	26	
	Covered bonds	788	788	79	336	336	34	
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	
	Collective investments undertakings (CIU)	872	771	728	872	778	761	
	Equity	820	820	840	794	794	844	
	Other exposures	2,146	1,911	1,706	1,395	1,885	1,322	
	Standardised Total ⁽³⁾	126,824	108,996	50,779	125,587	107,970	49,681	2,689

(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 counterparty covering up to 10% of total original exposure or Top 10 countries ranked by original exposure, whichever is of best quality.

(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⁾	
(in EUR, %)								
PORTUGAL	Central governments or central banks	6,923	6,920	4,722	12,800	12,815	1,500	
	Regional governments or local authorities	2,138	1,277	253	2,478	1,282	286	
	Public sector entities	801	864	274	699	843	125	
	Multilateral Development Banks	0	0	0	0	0	0	
	International Organisations	0	0	0	0	0	0	
	Institutions	471	494	75	582	587	88	
	Corporates	28,362	11,440	10,134	28,638	11,501	10,135	
	of which: SME	5,794	4,028	3,374	5,953	3,958	3,387	
	Retail	8,110	2,207	2,040	8,122	2,175	2,175	
	of which: SME	4,705	2,043	1,171	4,848	2,218	1,271	
	Secured by mortgages on immovable property and ADC exposures	28,643	26,314	8,868	28,500	27,402	8,979	
	of which: SME	4,493	3,114	1,881	4,700	3,261	1,978	
	Exposures in default	1,154	244	759	1,091	208	217	791
	Subordinated debt exposures							
	Items associated with particularly high risk	17	17	26	18	17	26	
	Covered bonds	70	70	84	84	84	84	
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	
	Collective investments undertakings (CIU)	872	771	728	872	778	761	
	Equity	500	500	1,240	697	697	1,400	
	Other exposures	3,488	3,223	823	1,477	1,222	907	2,188
	Standardised Total ⁽³⁾			2,239			907	2,188

(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⁾	
(in EUR, %)								
Other Countries	Central governments or central banks	0	0	0	11,277	11,509	1,704	
	Regional governments or local authorities	0	0	0	39	31	38	
	Public sector entities	0	0	0	2,339	2,270	86	
	Multilateral Development Banks	0	0	0	0	725	0	
	International Organisations	0	0	0	1,838	1,838	0	
	Institutions	0	0	0	1,880	2,135	683	
	Corporates	0	0	0	1,614	1,577	1,038	
	of which: SME	0	0	0	2,187	1,862	1,403	
	Retail	0	0	0	1,881	1,893	785	
	of which: SME	0	0	0	412	264	153	
	Secured by mortgages on immovable property and ADC exposures	0	0	0	6,801	6,625	2,022	
	of which: SME	0	0	0	1,881	1,773	1,387	
	Exposures in default	0	0	0	550	940	474	215
	Subordinated debt exposures							
	Items associated with particularly high risk	0	0	0	0	0	26	
	Covered bonds	0	0	0	211	211	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	44	44	44	
	Other exposures	0	0	0	710	661	711	474
	Standardised Total ⁽³⁾			0			711	474

(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.

A different geographical breakdown approach was applied for the June 2025 reference period compared to previous quarters (September 2024, December 2024, and March 2025). For June 2025, the threshold of 10% was applied in accordance with Article 162 of Commission Implementing Regulation (EU) 2016/1612, and missing geographicals were aggregated under "Other". Previous quarters followed the approach in place at the time of reporting.

2025 EU-wide Transparency Exercise

Credit Risk - IRB Approach

Caixa Geral de Depósitos, S.A.

		IRB Approach											
		As of 30/09/2024						As of 31/12/2024					
		Original Exposure ⁽¹⁾		Exposure Value ⁽¹⁾	Risk exposure amount		Value adjustments and provisions	Original Exposure ⁽¹⁾		Exposure Value ⁽¹⁾	Risk exposure amount		Value adjustments and provisions
			Of which: defaulted			Of which: defaulted			Of which: defaulted			Of which: defaulted	
Consolidated data	(min EUR, %)												
	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	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Collective Investments Undertakings (CIU)												
	Other non credit-obligation assets				0						0		
IRB Total ⁽³⁾					0						0		

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

⁽²⁾ Incl. RGLAs and PSEs from Q1 2025

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

2025 EU-wide Transparency Exercise

Credit Risk - IRB Approach

Caixa Geral de Depósitos, S.A.

		IRB 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	
(min EUR, %)													
Consolidated data	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	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0		0	0	0	0	0	
	Collective Investments Undertakings (CIU)	0	0	0	0	0		0	0	0	0	0	
	Other non credit-obligation assets												
	IRB Total ⁽³⁾					0						0	

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

⁽²⁾ Incl. RGLAs and PSEs from Q1 2025

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

2025 EU-wide Transparency Exercise

Caixa Geral de Depósitos, S.A.

[illegible]

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

Caixa Geral de Depósitos, 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)											
				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	174	174	0	0	174	0	0	0	0	0	0	0	
[3M - 1Y]		271	271	0	0	271	0	0	0	0	0	0	0	
[1Y - 2Y]		314	314	0	0	0	314	0	0	0	0	0	0	
[2Y - 3Y]		134	134	0	0	0	134	0	0	0	0	0	0	
[3Y - 5Y]		340	340	0	0	0	340	0	0	0	0	0	0	
[5Y - 10Y]		39	39	0	0	17	22	0	0	0	0	0	0	
[10Y - more]		380	380	0	0	0	380	0	0	0	0	0	0	
Total		1,652	1,652	0	0	462	1,190	0	0	0	0	0	0	
[0 - 3M]	Germany	826	826	0	0	491	335	0	0	0	0	0	0	
[3M - 1Y]		428	428	0	0	24	403	0	0	0	0	0	0	
[1Y - 2Y]		364	364	0	0	0	364	0	0	0	0	0	0	
[2Y - 3Y]		1,685	1,685	0	0	279	1,406	0	0	0	0	0	0	
[3Y - 5Y]		87	87	0	0	87	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		3,390	3,390	0	0	882	2,508	0	0	0	0	0	0	
[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]		50	50	0	0	0	50	0	0	0	0	0	0	
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y]		374	374	0	0	48	326	0	0	0	0	0	0	
[5Y - 10Y]		597	597	0	0	0	597	0	0	0	0	0	0	
[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0		
Total		1,021	1,021	0	0	48	974	0	0	0	0	0	0	
[0 - 3M]	Italy	199	199	0	0	199	0	0	0	0	0	0	0	
[3M - 1Y]		1,589	1,589	0	0	1,417	171	0	0	0	0	0	0	
[1Y - 2Y]		102	102	0	0	0	102	0	0	0	0	0	0	
[2Y - 3Y]		40	40	0	0	0	40	0	0	0	0	0	0	
[3Y - 5Y]		61	61	0	0	0	61	0	0	0	0	0	0	
[5Y - 10Y]		20	20	0	0	20	0	0	0	0	0	0	0	
[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0		
Total		2,011	2,011	0	0	1,799	273	0	0	0	0	0	0	

2025 EU-wide Transparency Exercise

General governments exposures by country of the counterparty

Caixa Geral de Depósitos, S.A.

[illegible]

2025 EU-wide Transparency Exercise

General governments exposures by country of the counterparty

Caixa Geral de Depósitos, S.A.

[illegible]

[illegible]

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

Caixa Geral de Depósitos, 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					
										Nominal	Provisions				
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount				
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y+ more] Total	Other Central and eastern Europe countries non EEA														
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y+ more] Total	Middle East														
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y+ more] Total	Latin America and the Caribbean	0 1 33 21 5 0 0	0 1 33 21 5 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 33 21 5 0 0	0 0 33 21 5 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0			
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y+ more] Total	Africa	60 357 560 218 215 243 341 1,023	60 357 560 218 215 243 341 1,023	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 42 1 16 20 341 1,023	0 0 518 217 198 223 341 1,023	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 9 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	Others ⁽²⁾	731 86 12 0 0 0 0	731 86 12 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 12 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 3 0 0 0 0 0	2,094		
Total		829	829	0	0	0	829	0	0	0	0	3	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 criterion for the identification of the exposures to be included in this column. This item does not include exposures to counterparties (other than sovereign) with full or partial government guarantees by central, regional and local governments

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

Regions:

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

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

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

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

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

Caixa Geral de Depósitos, S.A.

[illegible]

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

Caixa Geral de Depósitos, S.A.

As of 30/06/2025

		As of 30/06/2025												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				
										Nominal	Provisions			
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
[0 - 3M]	Finland													
[3M - 1Y]														
[1Y - 2Y]														
[2Y - 3Y]														
[3Y - 5Y]														
[5Y - 10Y]														
[10Y - more]														
Total														
[0 - 3M]	France	100	100	0	0	100	0	0	0	0	0	0	0	
[3M - 1Y]		683	683	0	0	444	239	0	0	0	0	0	0	
[1Y - 2Y]		156	156	0	0	0	156	0	0	0	0	0	0	
[2Y - 3Y]		54	54	0	0	0	54	0	0	0	0	0	0	
[3Y - 5Y]		340	340	0	0	0	340	0	0	0	0	0	0	
[5Y - 10Y]		39	39	0	0	17	21	0	0	0	0	0	0	
[10Y - more]	393	393	0	0	0	393	0	0	0	0	0	0		
Total		1,265	1,265	0	0	561	1,204	0	0	0	0	0	0	
[0 - 3M]	Germany	1,265	1,265	0	0	0	1,265	0	0	0	0	0	0	
[3M - 1Y]		785	785	0	0	397	388	0	0	0	0	0	0	
[1Y - 2Y]		246	246	10	0	0	236	0	0	0	0	0	0	
[2Y - 3Y]		1,136	1,136	0	0	8	1,129	0	0	0	0	0	0	
[3Y - 5Y]		1,101	1,101	0	0	319	782	0	0	0	0	0	0	
[5Y - 10Y]		264	264	0	0	51	214	0	0	0	0	0	0	
[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0		
Total		3,732	3,732	10	0	775	2,947	0	0	0	0	0	0	
[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]		50	50	0	0	0	50	0	0	0	0	0	0	
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y]		137	137	0	0	0	137	0	0	0	0	0	0	
[3Y - 5Y]		399	399	0	0	0	399	0	0	0	0	0	0	
[5Y - 10Y]		380	380	0	0	0	380	0	0	0	0	0	0	
[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0		
Total		965	965	0	0	0	965	0	0	0	0	0	0	
[0 - 3M]	Italy	299	299	0	0	299	0	0	0	0	0	0	0	
[3M - 1Y]		1,529	1,529	49	0	1,480	0	0	0	0	0	0	0	
[1Y - 2Y]		142	142	0	0	102	40	0	0	0	0	0	0	
[2Y - 3Y]		351	351	0	0	0	351	0	0	0	0	0	0	
[3Y - 5Y]		166	166	0	0	0	166	0	0	0	0	0	0	
[5Y - 10Y]		20	20	0	0	0	20	0	0	0	0	0	0	
[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0		
Total		2,508	2,508	49	0	1,901	557	0	0	0	0	0	0	

2025 EU-wide Transparency Exercise

General governments exposures by country of the counterparty

Caixa Geral de Depósitos, S.A.

[illegible]

2025 EU-wide Transparency Exercise

General governments exposures by country of the counterparty

Caixa Geral de Depósitos, S.A.

[illegible]

(min EUR)

2025 EU-wide Transparency Exercise

Caixa Geral de Depósitos, S.A.

[illegible]

Notes and definitions

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

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

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

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

(4) The exposures reported include the positions towards counterparties (other than sovereigns) 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

(4) The exposures reported include the portions of loans counterparty (non-financial sovereign) or sovereign credit risk (i.e., tax, financial guarantees) booked in the accounting portfolio (on-balance sheet), irrespective of the determination and 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:

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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 €0.5

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

Instrument type	As of 30/09/2024																As of 30/09/2024															
	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⁾															
	Of which performing ⁽²⁾								Of which non-performing ⁽³⁾								Of which performing ⁽²⁾								Of which non-performing ⁽³⁾							
	Of which stage 1	Of which stage 2	Of which performing not past due <90 days and <180 days	Of which stage 1 ⁽⁴⁾	Of which stage 2	Of which defaulted	Of which stage 1 ⁽⁴⁾	Of which stage 2	Of which stage 1 ⁽⁴⁾	Of which stage 2	Of which stage 1 ⁽⁴⁾	Of which stage 2	Of which stage 1 ⁽⁴⁾	Of which stage 2	Of which stage 1	Of which stage 2	Of which performing not past due <90 days and <180 days	Of which stage 1 ⁽⁴⁾	Of which stage 2	Of which defaulted	Of which stage 1 ⁽⁴⁾	Of which stage 2	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	Of which stage 1 ⁽⁴⁾	Of which stage 2		
Cash balances at central banks and other demand deposits	20,005	20,005	0	0	0	0	0	0	0	0	0	0	0	0	0	0	20,002	20,002	0	1,147	0	0	0	0	0	0	0	0	0	0		
Debt securities (including at amortised cost and fair value)	26,213	26,190	140	0	24	0	24	1	57	7	13	0	1	0	0	0	26,186	26,162	173	0	24	0	24	0	56	1	10	0	1	0		
Central banks	30	30	0	0	0	0	0	0	0	0	0	0	0	0	0	0	334	334	0	0	0	0	0	0	0	0	0	0	0	0		
General governments	17,257	17,257	0	0	0	0	0	0	0	0	0	0	0	0	0	0	20,203	20,203	0	0	0	0	0	0	0	0	0	0	0	0		
Credit institutions	2,267	2,267	0	0	0	0	0	0	0	0	0	0	0	0	0	0	2,533	2,533	0	0	0	0	0	0	0	0	0	0	0	0		
Other financial corporations	101	101	0	0	0	0	0	0	0	0	0	0	0	0	0	0	602	602	0	0	0	0	0	0	0	0	0	0	0	0		
Non-financial corporations	4,552	4,557	140	0	24	0	24	1	47	7	13	0	1	0	0	0	4,124	4,110	171	0	24	0	24	0	58	1	10	0	1	0		
Loans and advances (including at amortised cost and fair value)	52,271	51,173	4,386	262	1,198	0	1,185	1,184	1,064	671	881	0	635	265	52,351	52,228	4,803	225	1,085	0	1,052	1,057	1,050	548	786	0	792	265	0	0		
Central banks	1,178	1,178	0	0	0	0	0	0	0	0	0	0	0	0	1,072	1,072	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
General governments	2,724	2,722	25	0	2	0	2	2	30	2	1	0	1	0	2,680	2,689	76	76	1	0	1	1	1	28	0	0	0	0	0	0		
Credit institutions	1,790	1,790	0	0	0	0	0	0	1	0	0	0	0	0	1,687	1,687	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Other financial corporations	349	343	0	0	0	0	0	0	2	1	0	0	0	1	487	491	0	0	7	0	7	7	7	2	0	0	0	0	0	0		
Non-financial corporations	15,171	14,185	1,909	140	788	0	751	741	451	272	587	0	545	103	15,498	14,809	1,980	53	680	0	650	651	670	470	270	107	0	484	100	0		
of which: small and medium sized enterprises	9,574	8,986	1,530	88	580	0	577	568	318	191	462	0	443	100	9,811	9,270	1,641	51	541	0	521	526	521	389	414	0	402	100	0	0		
of which: Loans collateralised by commercial immovable property	8,474	8,249	634	23	226	0	226	217	114	86	137	0	130	89	8,500	8,481	641	24	200	0	200	198	112	74	127	0	110	81	0	0		
Households	31,148	30,746	2,334	118	401	0	400	388	579	394	289	0	285	100	31,858	31,470	2,713	100	388	0	384	384	548	371	264	0	263	100	0	0		
of which: Loans collateralised by residential immovable property	28,139	27,812	2,029	100	287	0	287	284	501	342	199	0	197	88	28,778	28,597	2,412	83	271	0	270	269	489	313	179	0	177	80	0	0		
of which: Credit for consumption	2,075	2,061	948	11	74	0	74	73	39	21	54	0	52	11	2,179	2,163	917	11	76	0	75	74	91	58	54	0	52	11	0	0		
DEBT INSTRUMENTS other than IFT	98,369	98,369	4,404	262	1,222	0	1,209	1,202	1,079	679	889	0	630	266	100,139	100,011	4,977	237	1,099	0	1,070	1,074	1,068	604	799	0	799	266	0	0		
DEBT-BALANCE SHEET EXPLOSIVES	17,089	17,113	554	0	0	0	0	0	0	0	0	0	0	0	16,975	17,084	665	0	0	0	0	0	0	0	0	0	0	0	0	0		

⁽¹⁾ For the definition of an off-balance sheet instrument refer to Article 4(1)(39) of Regulation (EU) No 1774/2015 (SME)

⁽²⁾ Instruments must have the cumulative amount of expected credit losses since initial recognition for financial instruments subject to measurement and provisions for off-balance sheet measures.

⁽³⁾ Instruments must have the cumulative amount of expected credit losses since initial recognition for financial instruments subject to measurement. The accumulated credit losses at the value due to credit risk for financial instruments measured at the value through profit or loss other than IFT and provisions for off-balance sheet measures.

⁽⁴⁾ For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with positive sign if they are decreasing items. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the IFRS9 framework (paragraph 18.02 of 20.05), which follows the sign convention based on a credit/loss convention, as explained in Annex 2 Part 1 paragraphs 12 and 13 of Regulation (EU) 2013/1031. It is in supervisory reporting, however, for the off-balance sheet instruments, the same sign (Accumulated impairment, accumulated changes in fair value due to credit risk and provisions) is disclosed consistently with the IFRS9 sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with positive sign.

⁽⁵⁾ From June 2024, the gross carrying amount of assets and accumulated impairments that are purchased or originated in credit impairment or risk mitigation are not included in the impairment stage, as it was the case in previous periods.

2025 EU-wide Transparency Exercise

Caixa Geral de Depósitos, S.

Gross carrying amount / Nominal amount	As of 30/06/2020												As of 30/06/2021											
	Of which performing						Accumulated impairment, accumulated negative changes in fair value due to credit risk and problems ⁽¹⁾						Calculations and financial position as reported on non-performing exposures						Gross carrying amount / Nominal amount					
	Of which non-performing ⁽²⁾						On performing exposures ⁽³⁾						On non-performing exposures ⁽³⁾						Of which performing					
	Of which stage 1	Of which performing and past due 30 days and <180 days	Of which stage 2	Of which defaulted	Of which stage 3 ⁽¹⁾		Of which stage 1	Of which stage 2	Of which stage 3	Of which stage 3 ⁽¹⁾		Of which stage 1	Of which stage 2	Of which stage 3		Of which stage 1	Of which stage 2	Of which stage 3 ⁽¹⁾	Of which stage 1	Of which performing and past due 30 days and <180 days	Of which stage 2	Of which defaulted	Of which stage 3 ⁽¹⁾	
28,499	18,401	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	28,499	18,401	0	0	0	0
23,612	18,385	648	0	0	389	0	389	389	0	32	0	389	648	0	0	0	0	0	23,612	18,385	648	0	0	389
522	522	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	522	522	0	0	0	0
20,771	20,642	38	0	0	279	0	279	279	0	31	0	31	0	0	0	279	279	0	20,771	20,642	38	0	0	279
2,080	2,080	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	2,080	2,080	0	0	0	0
178	178	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	178	178	0	0	0	0
5,006	5,654	134	0	0	51	0	51	2	49	3	0	3	0	0	0	49	0	0	5,006	5,654	134	0	0	51
54,108	18,061	4,582	198	1,907	0	1,804	947	994	434	754	0	680	947	249	0	54,108	18,061	4,582	198	1,907	0	1,804	947	249
1,362	1,362	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1,362	1,362	0	1,362	1,362	0	0	0	0
2,726	2,726	70	13	1	1	1	1	1	1	1	0	1	0	0	0	2,726	2,726	70	13	1	1	1	1	0
1,727	1,727	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1,727	1,727	0	1,727	1,727	0	0	0	0
543	534	0	0	0	0	0	0	0	2	1	0	2	0	0	0	543	534	0	543	534	0	0	0	2
10,539	14,977	1,587	62	160	0	631	568	461	257	490	0	399	568	147	0	10,539	14,977	1,587	62	160	0	631	568	147
10,092	9,527	1,010	30	159	0	124	454	324	434	434	0	331	454	404	0	10,092	9,527	1,010	30	159	0	124	454	404
4,016	4,016	409	20	0	0	0	409	409	0	0	0	409	409	0	0	4,016	4,016	409	20	0	0	0	409	0

2025 EU-wide Transparency Exercise

Forborne exposures

Caixa Geral de Depósitos, 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)	0	0	0	0	0	0	0	0	0	0	0	0
Central banks	0	0	0	0	0		0	0	0	0	0	
General governments	0	0	0	0	0		0	0	0	0	0	
Credit institutions	0	0	0	0	0		0	0	0	0	0	
Other financial corporations	0	0	0	0	0		0	0	0	0	0	
Non-financial corporations	0	0	0	0	0		0	0	0	0	0	
Loans and advances (including at amortised cost and fair value)	1,292	568	574	440	610	117	1,134	482	505	369	535	106
Central banks	0	0	0	0	0	0	0	0	0	0	0	0
General governments	33	0	0	0	27	0	33	0	0	0	27	0
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	1	0	0	0	0	0	0	0	0	0	0	0
Non-financial corporations	710	401	385	317	257	77	605	334	347	263	199	67
of which: small and medium-sized enterprises	422	274	263	239	123		370	242	223	206	114	
Households	549	167	188	124	326	40	495	148	158	105	309	40
DEBT INSTRUMENTS other than HFT	1,292	568	574	440	610		1,134	482	505	369	535	
Loan commitments given	2	1	0	0	0	0	2	1	0	0	0	0
QUALITY OF FORBEARANCE												
Loans and advances that have been forborne more than twice ⁽³⁾	40						237					
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria ⁽³⁾	21						21					

⁽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

Caixa Geral de Depósitos, 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	
(mln EUR)		Of which non-performing exposures with forbearance measures		Of which on non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which on non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	47	47	29	29	0	0	45	45	28	28	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	47	47	29	29	0		45	45	28	28	0	
Loans and advances (including at amortised cost and fair value)	1,079	440	429	338	551	97	1,015	429	428	342	467	83
Central banks	0	0	0	0	0	0	0	0	0	0	0	0
General governments	45	0	1	0	37	0	16	0	1	0	9	0
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	0	0	0	0	0	0	4	0	1	0	0	0
Non-financial corporations	555	297	274	237	217	58	565	299	286	246	195	52
of which: small and medium-sized enterprises	351	230	213	197	93		348	223	205	193	84	
Households	478	142	153	101	296	39	430	129	139	96	263	31
DEBT INSTRUMENTS other than HFT	1,125	486	457	366	551		1,060	474	456	370	467	
Loan commitments given	1	0	0	0	0	0	1	0	0	0	0	0
QUALITY OF FORBEARANCE												
Loans and advances that have been forborne more than twice (1)	134						114					
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria (1)	20						21					

(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
Caixa Geral de Depósitos, 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		Of which: non-performin		Of which loans and advances subject to impairment		Gross carrying amount		Of which: non-performin		Of which loans and advances subject to impairment		Gross carrying amount		Of which: non-performin		Of which loans and advances subject to impairment		Gross carrying amount		Of which: non-performin		Of which loans and advances subject to impairment	
			of which: defaulted		Accumulated impairment ⁽¹⁾	Accumulated negative changes in fair value due to credit risk on non-performing exposures ⁽¹⁾			of which: defaulted		Accumulated impairment ⁽¹⁾	Accumulated negative changes in fair value due to credit risk on non-performing exposures ⁽¹⁾			of which: defaulted		Accumulated impairment ⁽¹⁾	Accumulated negative changes in fair value due to credit risk on non-performing exposures ⁽¹⁾			of which: defaulted		Accumulated impairment ⁽¹⁾	Accumulated negative changes in fair value due to credit risk on non-performing exposures ⁽¹⁾
A Agriculture, forestry and fishing	366	46	37	366	39	0	354	37	26	354	28	0	415	36	25	415	33	0	427	31	23	427	38	0
B Mining and quarrying	165	10	10	165	10	0	195	10	10	195	12	0	182	11	11	182	12	0	156	10	10	156	12	0
C Manufacturing	2,419	164	147	2,419	172	0	2,444	148	139	2,444	165	0	2,489	149	140	2,489	171	0	2,474	150	142	2,474	175	0
D Electricity, gas, steam and air conditioning supply	167	0	0	167	12	0	1,137	0	0	1,137	21	0	1,049	0	0	1,049	19	0	948	0	0	948	18	0
E Water supply	228	1	1	228	16	0	219	1	1	219	14	0	229	2	2	229	15	0	222	2	2	222	15	0
F Construction	1,329	89	88	1,329	101	0	1,385	80	79	1,385	96	0	1,439	61	61	1,439	85	0	1,381	61	60	1,381	87	0
G Wholesale and retail trade	2,286	122	115	2,286	145	0	2,292	103	98	2,292	120	0	2,319	104	100	2,319	130	0	2,337	108	99	2,337	134	0
H Transport and storage	1,230	73	73	1,202	121	0	1,197	46	46	1,167	120	0	1,181	45	44	1,152	109	0	1,123	45	45	1,097	115	0
I Accommodation and food service activities	868	36	36	868	56	0	901	38	38	903	53	0	906	40	40	906	51	0	919	38	38	919	53	0
J Information and communication	222	12	12	222	12	0	223	9	9	223	11	0	233	9	9	233	11	0	197	9	9	197	11	0
K Financial and insurance activities	519	13	13	519	20	0	455	9	9	455	14	0	491	9	9	491	14	0	426	8	8	426	13	0
L Real estate activities	2,543	79	79	2,543	129	0	2,536	69	69	2,536	125	0	2,523	68	68	2,523	120	0	2,546	68	68	2,546	116	0
M Professional, scientific and technical activities	801	90	90	801	99	0	730	86	86	730	93	0	725	75	75	662	20	63	777	77	77	715	22	63
N Administrative and support service activities	479	7	7	479	35	0	464	7	7	464	47	0	503	8	8	503	47	0	526	8	8	526	28	0
O Public administration and defence, compulsory social security	21	0	0	21	0	0	33	0	0	33	2	0	20	0	0	30	0	0	16	0	0	16	0	0
P Education	96	8	8	96	8	0	97	8	8	97	9	0	93	7	7	93	8	0	87	7	7	87	7	0
Q Human health services and social work activities	246	4	4	246	8	0	266	6	6	264	8	0	269	6	6	267	8	0	273	5	5	271	7	0
R Arts, entertainment and recreation	164	3	3	164	6	0	64	2	2	64	4	0	170	2	2	170	4	0	162	3	3	162	4	0
S Other services	1,027	31	31	1,027	52	0	504	30	28	504	36	0	305	29	26	305	31	0	276	24	21	276	26	0
Loans and advances	15,173	788	753	15,140	1,040	0	15,498	689	680	15,488	977	0	15,539	663	633	15,446	888	63	15,273	655	626	15,581	882	63

⁽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)

	As of 30/09/2024					As of 31/12/2024					As of 31/03/2025					As of 30/06/2025				
	Loans and advances					Loans and advances					Loans and advances					Loans and advances				
	Performing	if which past due > 30days <= 90 days	Non-performing	Unlikely to pay that are not past due or past due <= 90 days		Performing	if which past due > 30days <= 90 days	Non-performing	Unlikely to pay that are not past due or past due <= 90 days		Performing	if which past due > 30days <= 90 days	Non-performing	Unlikely to pay that are not past due or past due <= 90 days		Performing	if which past due > 30days <= 90 days	Non-performing	Unlikely to pay that are not past due or past due <= 90 days	
(min EUR)																				
Gross carrying amount	52,371	51,173	265	1,188	599	53,313	52,228	225	1,085	504	54,308	53,061	198	1,047	432	54,894	53,912	210	1,022	429
Of which secured	41,858	40,881	152	975	493	42,541	41,647	194	894	445	42,823	41,977	165	847	384	43,271	42,459	159	812	369
Of which secured with immovable property	33,241	32,668	131	573	258	33,995	33,449	118	545	248	34,960	33,850	135	510	225	35,113	34,580	108	553	275
Of which instruments with LTV higher than 80% and lower or equal to 90%	12,357	12,235		122	56	12,655	12,532		123	64	12,653	12,550		108	53	13,038	12,854		154	98
Of which instruments with LTV higher than 80% and lower or equal to 90%	2,802	2,712		89	35	2,961	2,876		84	35	3,247	3,073		74	36	3,464	3,395		69	34
Of which instruments with LTV higher than 100%	487	400		87	33	439	358		81	29	398	321		77	28	393	310		83	33
Accumulated impairment for secured assets	1,557	865	23	692	356	1,407	847	24	629	317	1,394	814	34	580	267	1,328	747	25	581	275
Collateral																				
Of which value capped at the value of exposure	36,288	36,065	103	224	103	32,511	32,309	75	202	98	37,652	37,435	96	217	109	38,114	38,128	87	188	83
Of which immovable property	29,775	29,594	89	181	81	30,499	30,319	73	181	84	31,036	30,853	81	175	88	31,804	31,651	67	156	69
Of which value above the cap	71,646	67,450	230	4,195	1,844	76,349	72,465	242	3,885	1,652	70,562	66,737	184	3,825	1,623	67,817	63,982	278	3,835	1,622
Of which immovable property	28,584	27,946	107	637	345	29,698	28,989	83	709	370	29,447	28,877	69	570	319	28,304	27,665	92	638	321
Financial guarantees received	806	764	1	42	28	5,337	5,282	68	55	21	626	594	11	32	18	602	571	62	31	4
Accumulated partial write off	-72	0	0	-72	-4	-59	0	0	-59	0	-23	0	0	-23	0	-46	0	0	-46	-8

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 (including loans and advances classified as held for sale, cash balances at central banks and other demand deposits) of 5% or above.