

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



#### Leverage ratio

	(min 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)	
A.2	Tier 1 capital - fully phased-in definition	9,176	9,661			C 47.00 (r0310,c0010)	Article 429 of the CRR; Delegated Regulation (EU)
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	107,816	109,829	111,305	110,195	C 47.00 (r0300,c0010)	2015/62 of 10 October 2014 amending CRR
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	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]	



# | European | Ranking | 2025 EU-wide Transparency Exercise | Capital | Caixa Geral de Depósitos, S.A.

		(min EUR. Sc)	As of 30/09/2024	As of 31/12/2024	As of 31/03/2025	As of 30/06/2025	COREP CODE	REGULATION
	A	(min EUR, %) OWN FUNDS	9,286	9,770	9,878	9,958	C 01.00 (-0010,r0010)	Articles 4(118) and 72 of CRR
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	9,172	9,655	9,781	9,916	C 01.00 (-0030,r0010)	Article 50 of CRR
	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	4,526	4,526	4,526	4,526	C 01.00 (/0030,r0010)	Articles 26(1) points (p) and (b), 27 to 29, 26(1) point (f) and 42 of CRR
	A.1.2	Retained carrings	4,675	5,153	5,290	5,422	C 01.00 (/0130,r0010)	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (i) of CRR
	A.1.3		16	-11	-13	-6	C 01.00 (+0180,r0010)	Articles 4(100), 26(1) point (d) and 36 (1) point (l) of CRR
	A.1.4		0	0	0	0	C 01.00 (\cdot\cdot\cdot\cdot\cdot\cdot\cdot\cdot	Articles 4(117) and 36(1) point (e) of CRR
	A.1.5		0	0	0	0	C 01.00 (+0210,r0010)	Articles 4(112), 26(1) point (f) and 36 (1) point (f) of CRR
	A.1.6	Minority interest given recognition in CET1 capital	108	121	118	109	C 01.00 (+0230,r0010)	Article 34 of CRR
	A.1.7		-5	-9	-9	-11	C 01.00 (+0250,r0010)	Articles 32 to 25 of and 36 [1] point () of CSR
	A.1.8	(-) Intangible assets (including Goodwill)	-122	-100	-99	-94	C 01.00 (+0300,r0010) + C 01.00 (+0340,r0010)	Articles 4(113), 26(1) point (b) and 37 of CRR. Articles 4(115), 36(1) point (b) and 37 point (s) of CCR
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of	0	0	0	0	C 01.00 (+0370,r0010)	Articles 36(1) point (c) and 28 of CRR
	A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses	0	0	0	0	C 01.00 (+0380,r0010)	Articles 36(1) point (dj. 40 and 150 of CRR
	A1.11		0	0	0	0	C 01.00 (+0390,r0010)	Articles 4(100), 36(1) point (e) and 41 of CRR
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	0	0	C 01.00 (r0430,r0010)	Articles 4(122), 36(1) point (g) and 44 of CRR
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	0	0	0	0	C 01.00 (Y0440,r0010)	Article 36(1) point (p of CRR
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1250% risk weight	0	0	0	0	C 01.00 (r0450;c0010) + C 01.00 (r0460;c0010) + C 01.00 (r0470;c0010) + C 01.00 (r0471;c0010) + C 01.00 (r0472;c0010)	Articles 4(36), 36(3) point (6) (6) and 89 to 91 of CRF, Articles 36(1) point (6) (6), 243(1) point (9), 244(1) point (9) and 256 of CRF, Articles 36(1) point (9) and 279(3) of CRF, Articles 36(1) point (4) (9) and
	A.1.14.1		0	0	0	0	C 01.00 (r0460,r0010)	153(8) of CRR and Articles 36(1) point (s) (s) and 155(4) of CRR.  Articles 36(1) point (s) (s), 243(1) point (b), 244(1) point (s) and 258 of CRR.
	A.1.15	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment	0	0	0	0	C 01.00 (r0480,c0010)	Articles 4(27), 26(3) point (N; 43 to 46, 49 (2) and (3) and 79 of CSR
	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	0	0	0	C 01.00 (1049Q,E0010)	Articles 36(1) point (c) and 38; Articles 48(1) point (s) and 48(2) of CRR
	A.1.17	(-) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment	0	0	0	0	C 01.00 (r0500,c0010)	Articles 4(27); 36(1) point (l); 43, 45; 47; 48(1) point (s); 49(1) to (3) and 79 of CRR
OWN FUNDS Transitional period	A.1.18	(-) Amount exceding the 17.65% threshold	0	0	0	0	C 01.00 (10510,10010)	Article 48 of CRR
	A.1.18A	(-) Insufficient coverage for non-performing exposures	-3	-1	-8	-6	C 01.00 (10513,c0010)	Article 36(1), point (m) and Article 47c CRR
	A.1.188		0	0	0	0	C 01.00 (10514,10010)	Article 36(1), point (n) and Article 1331(2) CBR
	A.1.18C	(-) Other forescenable tax charges	0	0	0	0	C 01.00 (10515,10010)	Article 36(1), point (I) CRR
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	0	0	0	0	C 01.00 (10524,c0010)	Article 3 CRR
	A.1.20	CET1 capital elements or deductions - other	-23	-23	-23	-23	C 01.00 (10529,c0010)	
	A1.21		0	0	0	0	CA1(1.1.16+1.1.18+1.1.1.26)	
	A1.21.1		0	0		0	C 01.00 (10230,r0010)	Articles 482(1) to (3), and 484 to 487 of CRR
	A1.21.2		0	0	0	0	C 01.00 (+0340,c0010)	Articles 479 and 480 of CRR
	A1.21.3	Other transitional adjustments to CET1 Capital (+/-)	0	0	0	0	C 01.00 (10520 c/0010)	Articles 469 to 472, 478 and 481 of CSR
	A.2		5	6	6	6	C 01.00 (10530,±0010)	Article 51 of CRR
	A.2.1		5	6	6	6	C 01.00 (10540,c0010) + C 01.00 (10570,c0010)	
	A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	0	0	C 01.00 (10720,±0010)	
	A.2.3	Other Additional Tier 1 Capital components and deductions	0	0	0	0	C 01.00 (10690, 20010) + C 01.00 (10700, 20010) + C 01.00	
	A.2.4	Additional Tier 1 transitional adjustments	0	0	0	0	01.00 (9748,c003)  C 01.00 (9640,c0010) + C 01.00 (9640,c0030) + C 01.00 (9770,c0010)	
	A.3	TIER 1 CAPITAL (net of deductions and after transkional adjustments)	9,176	9,661	9,787	9,922	(0720,0010) C 01:00 (10015,c0010)	Article 25 of CRR
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	110	109	91	36	C 01.00 (10750,±0010)	Article 71 of CRR
	A.4.1	Tier 2 Capital instruments	38	40	33	36	C 01.00 (40760,c0010) + C 01.00 (40890,c0010)	
	A.4.2		0	0	0	0	$\begin{array}{l} C01.00( 0910_{1}0010] + C01.00( 0920_{1}0010] + C01.00\\  0930_{1}0010] + C01.00( 0940_{1}0010] + C01.00( 0980_{2}0010] + C\\ 01.00( 0985_{1}0020] + C01.00( 0930_{1}0020] + C01.00\\  09874_{1}0010] + C01.00( 0970_{1}0020] + C01.00 \end{array}$	
	A.43		72	68	59	0	C 01.00 (-0880,r0010) + C 01.00 (+0900,r0010) + C 01.00 (+0960,r0010)	
	8.1	TOTAL RISK EXPOSURE AMOUNT	44,987	47,661	47,165	47,437	C 02:00 (10010, £0010)	Articles 90(3), 95, 96 and 98 of CRR
OWN FUNDS REQUIREMENTS	8.1	Of which: Transitional adjustments included	0	0			C 05.01 (10010,£0040)	
	8.2	TOTAL RISK EXPOSURE AMOUNT - PRE FLOOR			47,165	47,437	C 02:00 (10036,±0010)	
	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	20.39%	20.26%	20.74%	20.90%	CA3 (1)	-
CAPITAL RATIOS (%) Transitional period	C.2	TIER 1 CAPITAL RATIO (transitional period)	20.40%	20.27%	20.75%	20.91%	CA2{2}	-
	C.3	TOTAL CAPITAL RATIO (transitional period)	20.64%	20.50%	20.94%	20.99%	CA3 (5)	-
	C.4	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period - pre Boor)			20.74%	20.90%		
CAPITAL RATIOS (%) Transitional period - pre floor (CRR3)	C.5	TIER 1 CAPITAL RATIO (transitional period - pre floor)			20.75%	20.91%		
	C.6	TOTAL CAPITAL RATIO (transitional period - pre floor)			20.94%	20.99%		
CET1 Capital Fully loaded (CRR2)	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	9,172	9,655			[A.1-A.1.12-A.1.21+MIN]A.2+A.1.12-A.2.2-A.2.4+MIN[A.4+A.2.2- A.4.3,0],0]	-
CET1 RATIO (%) Fully loaded (CRR2) <sup>[1]</sup>	£	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	20.39%	20.26%			[0.1]/[8-8.1]	-
	•	Adjustments to CET1 due to IFRS 9 transitional arrangements	0	0			C 05.01 (-0440),r0010)	
Memo items	٠	Adjustments to AT1 due to IFRS 9 transitional arrangements	0	0			C 05.01 (10440);20020)	
memo items	•	Adjustments to T2 due to IFRS 9 transitional arrangements	0	0			C 05.01 (10440 <sub>17</sub> 0030)	
	,	Adjustments included in RWAs due to IFRS 9 transitional arrangements	0	0			C 05.01 (10440,c0040)	
No. of the same of	to extend the d	ossed on bank's supervisory reporting. Therefore, any capital instruments that are not eligible from a regulatory po			1.11-			



#### Overview of Risk exposure amounts

		RW	VAs		1
(min EUR, %)	As of 30/09/2024	As of 31/12/2024	As of 31/03/2025	As of 30/06/2025	COREP CODE
Credit risk (excluding CCR and Securitisations) <sup>(2)</sup>	38,647	40,274	38,623	38,909	C02.00 (1904x0, c0010) - (C07.00 (1904x0, c022x0, s001) - C07.00 (1911x0, c022x0, s001) - C7.00 (1913x0, c022x0, s001) - C08.01 (1904x0, c12xx0, s001) - C08.01 (1904x0, s001) - C08.0
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, r0220, 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	C02.00 (r0310, c0010) - (C06.01 (r0040, c0360, s001) + C06.01 (r0050, c0360, s001) + C06.01 (r0040, c0340, s001)]
Of which equity IRB	0	0	0	0	C 02.00 (r04.20, c0010)
Counterparty credit risk (CCR, excluding CVA) <sup>(i)</sup>	292	146	651	743	C 759 (1995, 0222, 001) + C 97.09 (1911, 02223, 001) + C 97.00 (1911), 02223, 001) + C 88.21 (19040, 0226, 001) + C 88.21 (19040, 0226, 020) + C 88.21 (19040, 0226, 020) + C 88.21 (19040, 0226, 0226, 022) + C 88.21 (19040, 0226, 0226, 0226) + C 88.21 (19040, 0226,
Credit valuation adjustment - CVA	6	4	6	4	C 02.00 (r0440, 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) <sup>(3)</sup>	1,772	2,002	1,909	1,807	C 02.00 (19520, c0010) (+C 002.00.a (1755, c010) +C 002.00.a (17770, c010))
Of which the standardised approach	1,772	2,002	1,909	1,807	C 02.00 (19530, c0010)
Of which IMA	0	0	0	0	C 02.00 (19580, c0010) +C 002.00.a (1755, c010)
Of which securitisations and resecuritisations in the trading book	0	0	0	0	C 19.00 (r0010, c0601)*12.5+C 20.00 (r0010,c0450)*12.5+MANIC 24.00(r0010, c0090),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	4,269	5,233	5,975	5,975	C 0 Z 00 (r6580, c8010)
Of which basic indicator approach	0	0			C 02.00 (10600, c0010)
Of which standardised approach	4,269	5,233			C 02.00 (r0610, c0010)
Of which advanced measurement approach	0	0			C 02.00 (r06.20, c0010)
Other risk exposure amounts <sup>(1)</sup>	0	0	0	0	C 02.00 (10630), c0010) + C 02.00 (10690, c0010) - [C 002.00 a (755, c010) + C 002.00 a (7770, c010)]
Total risk exposure amount pre-floor			47,165	47,437	
Floor adjustment			0	0	C 02.00 (7003), C0010)
Total	44,987	47,661	47,165	47,437	

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

<sup>(</sup>P) 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 Securifs sations)' section.

<sup>[9]</sup> In response to changes to the reporting framework, certain RWEA 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.



#### P&L

(min EUR)	As of 30/09/2024	As of 31/12/2024	As of 31/03/2025	As of 30/06/2025
(IIIII EUK) 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 <sup>(1)</sup>	0	2	0	0
Of which restructuring <sup>4</sup>	0	0	0	0
(Increases or (-) decreases of the fund for general banking risks, net) <sup>(2)</sup>	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 subsidaries, 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 subsidaries, 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

<sup>(1)</sup> Information available only as of end of the year

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



#### Total Assets: fair value and impairment distribution

Caixa Geral de Depósitos, S.A.

(min EUR)		As of 30	/09/2024			As of 31,	/12/2024			As of 31/0	03/2025			As of 30/	06/2025		
			Fair value hierarch				Fair value hierarch				Fair value hierarch				Fair value hierarch		
ASSETS:	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	References
Cash, cash balances at central banks and other demand deposits	23,653				20,730				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)(ii):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)(ii); IFRS 9.4.1.4
Financial assets designated at fair value through profit or loss	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	IFRS 7.8(a)(i); IFRS 9.4.1.5
Financial assets at fair value through other comprehensive income	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(h); 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 1.22; 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 <sup>(1)</sup>	4,382				4,583				4,634				3,955				
	104,072				106,195				107,230				106,244				IAS 1.9(a), IG 6

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

(min	EUR)			As of 3	0/09/2024					As of 31/:	12/2024					As of 31/0	13/2025					As of 30/1	6/2025			
		Gr	oss carrying amour	t <sup>(2)</sup>	Ac	cumulated impairmer	nt <sup>(2)</sup>	Gn	oss carrying amount		Acc	umulated impairmen	ıt <sup>(2)</sup>	Gro	ss carrying amount		Acci	ımulated impairme	ent <sup>(2)</sup>	Gro	ss carrying amoun	t <sup>(2)</sup>	Accu	mulated impairme	nt <sup>(2)</sup>	
Breakdown of financial assets by instrument and by counterparty sector <sup>(1)</sup>		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 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition		Stage 3 Credit-impaired assets		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 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition		Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 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	References
Financial assets at fair value through other		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)
comprehensive income		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	Annex V.Part 1.32, 44(a)
Financial assets at		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)
amortised cost	Loans and advances	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)

18 This table covers IPES 9 specific information and as such only applies for IPES reporting banks.

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



#### Breakdown of liabilities

Caixa Geral de Depósitos, S.A.

#### (mln EUR)

( Lony					
		Carrying	amount		
LIABILITIES:	As of 30/09/2024	As of 31/12/2024	As of 31/03/2025	As of 30/06/2025	References
Financial liabilities held for trading	149	127	128	136	IFRS 7.8 (e) (ii); IFRS 9.BA.6
Trading financial liabilities <sup>(1)</sup>	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 <sup>(1)</sup>	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(I)
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 <sup>(1)</sup>	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

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



#### Breakdown of liabilities

Caixa Geral de Depósitos, S.A.

(mln EUR)

			Carrying	amount		
Breakdown of financial liabilities	by instrument and by counterparty sector	As of 30/09/2024	As of 31/12/2024	As of 31/03/2025	As of 30/06/2025	References
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
Short positions	Debt securities	0	0	0	0	Annex V.Part 1.31
	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)
Deposits	of which: Current accounts / overnight deposits	150	205	182	233	ECB/2013/33 Annex 2.Part 2.9.1
Deposits	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	Debt securities issued  Of which: Subordinated Debt securities issued		1,465	1,471	1,172	Annex V.Part 1.37, Part 2.98
Of which: Subordir			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	



#### Market Risk

Caixa Geral de Depósitos, S.A.

1	SA					II.	4									IM						
			VaR (Memoran	dum item)	STRESSED VaR (	Memorandum item)	MIGRATIC	FAL DEFAULT AND ON RISK CAPITAL CHARGE	ALL PRICE RIS	KS CAPITAL CHA	RGE FOR CTP		VaR (Memoi	randum item)	STRESSED VaR (A	đemorandum item)	INCREMENT AND MIGR CAPITAL	ATION RISK	ALL PRICE RIS	KS CAPITAL CHA	RGE FOR CTP	
(min EUR)	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt- 1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	TOTAL RISK EXPOSURE AMOUNT	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt- 1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	TOTAL RISK EXPOSURE AMOUNT
	As of 30/09/2024	As of 31/12/2024				As of 30/	09/2024									As of 31/1	2/2024					
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						4
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						4
Of which: General risk Of which: Specific risk	3	4	0	0	0	0							0	0	0	0						
Of which: Specific risk Foreign exchange risk	1.572	4 1.776	0	0	0	0							0	0	0	0						
Commodities risk	1,5/2	1,776	0	0	0	0							0	0	0	0						4
Total	1,772	2.002	0	0	0	0	0	0	0	0	0	0	ů	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 30/0	5/2025					
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						4
Of which: Specific risk	77	75	0	0	0	0							0	0	0	0						4
Equities	2	2	0	0	0	0							0	0	0	0						4
Of which: General risk	1	1	0	0	l ö	0							o o	0	0	0						
Of which: Specific risk	1	1	0	0	0	0							0	0	0	0						4
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

Marker risk templated does not include CEU positions under the particular approach for position in ik in Clus (Articles 348)(1), 350 (3) c) and 344 (2) a) (ERS), For internal model banks, it also does not include certain addross imposed by the supervisor as part of the onegoing review of internal models (Article 110 CRS), 80th the own fund requirements for these CEU positions and those resulting from the add-on for internal model banks are in the RWEA OVI template.

# 2025 EU-wide Transparency Exercise Credit Risk - Standardised Approach Calxa Geral de Depósitos, S.A.

					Standardiss	nd Approach			
			As of 30,	09/2024			As of 31/	12/2024	
		Original Exposure (III	Exposure Value <sup>(5)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(4)</sup>	Original Exposure <sup>64</sup>	Exposure Value <sup>(4)</sup>	Risk exposure amount	Value adjustments and provisions (4)
	(min EUR, 10)								
	Central governments or central banks	43,162	43,227	5,531		43,794	43,863 1,333	5,942	
	Regional governments or local authorities	2,302 2,817	1,168	305 378		2,271 3,017	1,333	298 394	
	Public sector entities	2,817	2,935 970	378		3,017	1,095	394	
	Multilateral Development Banks	1.157	1.157			1.115	1,118	0	
	International Organisations	2,923	1,157	809		2,116	2,351	608	
	Institutions	23295	14.172	13.321		24.436	15.409	14.290	
	Corporates of which: SME	21,295	6583	5.743		24,430	15,409	6.116	
	of which: SME Betail	11.053	5,289	3,743		11.578	5,536	3,630	
	of which: SME	5,556	2,789	1,594		5,936	2,928	1,673	
Consolidated data	Secured by mortrages on immovable property and ADC exposures	29,685	28.836	10.146		30.263	29.437	10.345	
Consolidated data	of which: SMI	2,611	2.298	811		2.568	2,282	797	
	Exposures in default	1,560	321	336	1.102	1,440	298	316	1.012
	Items associated with particularly high risk	1,505	753	1.130	1,102	1,670	842	1.262	1,012
	Subordinated debt exposures	2,000	733	1,190		2,870	942	1,000	
	Covered bonds	191	191	19		256	256	27	
	Claims on institutions and corporates with a ST credit assessment		0				0	0	
	Collective investments undertakings (CIV)	1,079	876	840		1.006	779	730	
	Equity	730	730	1,415		739	739	1,435	
	Other exposures	2,202	1,884	1,179		2,228	1,885	1,140	
	Standardised Total (2)	123,764	105,842	38,938	2,873	126,132	107,834	40,418	2,790

					Standardise	d Approach			
			As of 30,	09/2024			As of 31,	12/2024	
	drain CUR. NO	Original Exposure (II)	Exposure Value <sup>(3)</sup>	Risk exposure amount	Value adjustments and provisions <sup>[3]</sup>	Original Exposure <sup>64</sup>	Exposure Value <sup>(4)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(2)</sup>
	Central governments or central banks	6.618	8.506	1.714		6.832	8,717	1,710	
	Regional governments or local authorities	2.266	1,335	267		2,235	1,300	250	
	Public sector entities	832	1,007	257		869	1,009	273	
	Multilateral Development Banks					0	0	0	
	International Organisations	31	31	0		0	0	0	
	Institutions	690	735	136		488	525	69	
	Corporates	18,608	10,803	10,088		18,816	11,288	10,559	
	of which: SME	6,030	4,122	3,414		6,590	4,426	3,722	
	Retail	8,116	3,198	2,080		8,557	3,361	2,178	
	of which: SME	4,346	1,782	1,018		4,728	1,917	1,095	
PORTUGAL	Secured by mortgages on immovable property and ADC exposures	24,765	23,995	8,421		25,124	24,385	8,547	
	of which: SME	2,301	1,995	684		2,252	1,974	671	
	Exposures in default	1,229	202	205	825	1,143	207	214	812
	Items associated with particularly high risk	1,385	553	829		1,616	613	929	
	Subordinated debt exposures								
	Covered bonds	57	57	6		57	57	6	
1	Claims on institutions and corporates with a ST credit assessment	. 0				٥	0		
1	Collective investments undertakings (CIU)	1,079	876 677	840		1,006	779	730 1.391	
	Equity	1.495	1232	1,362 947		1.467	694 1.188	1,391	
1	Other exposures	1,495	1,232	947		1,467	1,188	890	
	Standardised Total <sup>(2)</sup>				2,420				2,327

					Standardise	d Approach			
			As of 30,	09/2024			As of 31	12/2024	
		Original Exposure (F)	Exposure Value (5)	Risk exposure amount	Value adjustments and provisions <sup>(5)</sup>	Original Exposure <sup>(4)</sup>	Exposure Value (4)	Risk exposure amount	Value adjustments and provisions <sup>(2)</sup>
	(min EUR, 10)								
Other Countries	Central Speciments of central bands  Applications of central central speciments  Mailchand Speciments  Mailchand Speciments  Mailchand Speciments  Mailchand Speciments  Geographic  Geographic  of central Speciments  of central Sp	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	۰	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	0
	Collective investments undertakings (CIU) Equity	0				0	0	0	
	Other exposures					0	0	0	
	Standardised Total (P)								0
	Standardised lota	<sup>(4</sup> Original exposure, unlike Expor	sure value, is reported before taking	e into account any effect due to o	redit conversion factors or credit	isk mittestion techniques (e.e. sub	stitution effects).		-

\*\* Usualise associate, Usualis associate status, a reported extent sector associate continue of to order contented sections of continue as a success associated assoc



# | European | Banking | Banking | 2025 EU-wide Transparency Exercise | Credit Risk - Standardized Approach | Calva Geral de Depósitos, S.A.

Consolidated data   Cons										
Control generation of arrange lasts   Control generation of a state lasts   Control generation of a state last   Control						Standardised Approx				
Comparing   Comp					As of 31/03/2025			As of 30/	06/2025	
Regional processors for the off activations   2,300   2,600		(min EUR. No	Original Exposure <sup>(8)</sup>	Exposure Value <sup>(1)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(6)</sup>	Original Exposure (1)	Exposure Value <sup>(4)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(6)</sup>
A 12										
Machine Company table										
1,156			3,197		358		2,988		311	
A   18   2.10   500   2.40   2.70   700			0		0		0		0	
Composition   1,200   1,207					0				0	
A 175										
Read   1,000										
Consolidated data and production and an extension and an										
Consolidated data   Security to manufacture and POT expensions   3,5,607   3,3,506   3,1,706   3,5,506   3,1,706										
February   Control C	6									
Emman on Model   1,274   500   700   1,600   641   645   6	Consolidated data									
Name associated with netrollated basis Asia.										1.011
Sactionarie de de mouseure   27   27   28   28   29   20   20   20   20   20   20   20	l		1,744	599	750	1,045	1,649	548	691	1,011
Conserval bands			.,,	.,,			- 1,	.,,		
Come as institution and connection with a ST state assurance 0 0 0 0 C Collection transmission (COL) 577 771 776 977 771 776	l									
Collective investments undertakings (TIU) 972 771 726 972 778 763			2400	200			0	0		
			972	771	726		972	778	763	
	l	Equity	529	829	1.470		741	741	1,443	
Other exposurs 2,346 1,922 1,306 2,395 1,889 1,220	l									
Sendardisel Total (F) 126,524 106,998 19,773 2,719 125,537 107,970 19,651			126,824	208,998	39,273	2.719	125.537	107,970	19,651	2.610

					Standardised Approx	ich			
				As of 31/03/2025			As of 30,	706/2025	
	Intel EUR. No	Original Exposure (1)	Exposure Value (1)	Bisk exposure amount	Value adjustments and provisions <sup>(9)</sup>	Original Exposure (1)	Exposure Value <sup>(4)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(9)</sup>
	Central governments or central banks	6,923	8,836	1,710		18,806	20,819	1,560	
	Regional governments or local authorities	2,335	1,277	255		2,430	1,302	260	
	Public sector entities	851	964	274		649	843	225	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	471	494	75		582	567	85	
	Corporates	18,562	11,460	10,518		18,658	11,501	10,530	
	of which: SME	5,764	4,026	3,374		5,933	3,936	3,287	
	Retail	8,132	3,207	2,045		8,322	3,418	2,171	
	of which: SME	4,705	2,043	1,171		4,848	2,218	1,271	
PORTUGAL	Secured by mortgages on immovable property and ADC exposures	28,663	26,574 3,214	8,668		29,500	27,410 3.261	8,979	
	of which: SME	4,650		1,960		4,700		1,978	
	Exposures in default Items associated with particularly high risk	1,154	244	259	817	1,091	208	217	796
	Items associated with particularly high risk Subordinated debt exposures	17	.,,			18	17		
	Subordinated debt exposures Covered bonds	10	17	20		18	17		
	Covered bonds Claims on institutions and corporates with a ST credit assessment	/3	,5						
	Collective investments undertakings (CIU)	972	771	726		972	778	763	
	Equity	530	530	1.240		697	697	1,400	
	Other exposures	1.486	1.210			1.477	1.222	947	
	Standardised Total [1]	1,100			2,215		1,000		2,130

					Standardised Approa	ĸh			
				As of 31/03/2025			As of 30/	06/2025	
	(min 5UR, 5U	Original Exposure <sup>(1)</sup>	Exposure Value (1)	Risk exposure amount	Value adjustments and provisions <sup>91</sup>	Original Exposure (1)	Exposure Value <sup>(3)</sup>	Risk exposure amount	Value adjustments and provisions (P)
	Central governments or central banks	0	0	0		21,277	19.509	3,716	
	Regional governments or local authorities	0	0	0		33	31	36	
	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		1,836	1,836	0	
	Institutions	0	0	0		1,885	2,135	683	
	Corporates	0	0	0		4,616	3,577	3,036	
	of which: SME	0	0	0		2,187	1,882	1,601	
	Retail	0	0	0		1,889	1,093	781	
	of which: SME	0	0	0		412	264	153	
Other Countries	Secured by mortzazes on immovable property and ADC exposures	٥	0	0		6,805	6,625	3,322 1,387	
	of which: SMI		0	0		1,861 559	1,773 340	1,387	215
	Exposures in default Items associated with particularly high risk		U	0	0	559	340	4/4	215
	Subordinated debt exposures			0					
	Suboroinated blot exposures Covered bands		0	0		253	253	26	
	Claims on institutions and corporates with a ST credit assessment		0	0			0		
l	Collective investments undertakings (CIU)					0	0		
	Equity	0	0	0		44	44	44	
l	Other exposures	0	0	0		718	556	273	
	Standardised Total (1)				0				474
		(1) Original exposure, unlike Expos	ure value, is regorted before tak	ne into account any effect due to	credit conversion factors or credit risk mitigation technique	ues (e.g. substitution effects).			

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Credit Risk - IRB Approach

							IRB Appro	ach					
				As of 30/09	/2024					As of 31,	/12/2024		
		Original Exp	osure <sup>(1)</sup>	Exposure Value <sup>(1)</sup>	Risk expos	ure amount	Value adjustments		xposure (1)	Exposure Value <sup>(1)</sup>	Risk expos	sure amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value ``		Of which: defaulted	and provisions		Of which: defaulted	Value ' '		Of which: defaulted	and provisions
	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  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
Consolidated data	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
consonantea aata	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)												
	Other non credit-obligation assets				0						0		
	IRB Total <sup>(3)</sup>				0						0		

<sup>(1)</sup> 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).

<sup>(2)</sup> Incl. RGLAs and PSEs from Q1 2025

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



Credit Risk - IRB Approach

							IRB App	roach					
				As of 31/0	3/2025					As of 30,	06/2025		
		Origina	l Exposure <sup>(1)</sup>	Exposure Value <sup>(1)</sup>	Risk expos	sure amount	Value adjustments	Original E	xposure <sup>(1)</sup>	Exposure Value <sup>(1)</sup>	Risk expos	sure amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value ' '		Of which: defaulted	and provisions		Of which: defaulted	Value ' '		Of which: defaulted	and provisions
	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  Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
Consolidated date		0	0	0	0	0	0	0	0	0	0	0	0
Consolidated data	Retail - Secured on real estate property - Of Which: non-SME  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	U	0	0	0	0	0	J
	Collective Investments Undertakings (CIU)	0	0	0	0	0		0	0	0	0	0	
	Other non credit-obligation assets	Ů	Ů	Ů	0					Ů	0		
	IRB Total <sup>(3)</sup>				0						0		

<sup>(1)</sup> 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

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



#### General governments exposures by country of the counterparty

							Caixa Geral de Depósitos, S			As of 31/12/2024							
						Dire	ct exposures										
				On balance sh	eet	Dire	ct exposures		Deriva	tivos		Off hala	nce sheet				
	(mln EUR)			On balance sh	eet				Deriva	tives		Offibala	nce sneet				
												Off-balance si	heet exposures				
					Non-derivative financial a	sets by accounting portfolio		Derivatives with po	sitive fair value	Derivatives with	n negative fair value			Risk weighted			
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount			
[ 0 - 3M [	Austria	0 0 0 24 33	0 0 0 24 37	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 24 37	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0			0 0 0 0	000000000000000000000000000000000000000	0 0 0 0					
[0-3M] [3M-1Y  [1Y-2Y] [2Y-3Y  [3Y-5Y  [5Y-10Y] [10Y-more Total	Belgium	50 620 200 571 113 530 0	ei 0 620 203 571 133 530 0	0		01 0 590 0 78 43 6 0	0 30 203 493 70 444		0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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	Bulgaria	1,031	2,037	·		731	1,240			Ü				J			
[0 - 3M [ [3M - 17 [ 111 - 27 [ 127 - 37 [ [37 - 57 [ [57 - 107 ] [107 - more	Cyprus																
TO -3M	Czech Republic																
[0-3M] [3M-1Y] [11-2Y] [11-2Y] [27-3Y] [37-5Y] [37-5Y] [107-more Total	Denmark																
0-3M	Estonia																



#### General governments exposures by country of the counterparty

							Caixa Gerai de Depositos, s	s.A.						
							As of 31/12/2024							
						Dire	ct exposures							
	(mln EUR)			On balance sh	eet				Deriva	tives		Off balar	ice sheet	
	(				Non-derivative financial as	sets by accounting portfolio		Derivatives with pos	itive fair value	Derivatives wit	n negative fair value	Off-balance sh	eet exposures	
		Total gross carrying amount of non-derivative	Total carrying amount of non-											Risk weighted exposure amount
Residual Maturity	Country / Region	financial assets	derivative financial assets (net of short positions)	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													
[ 0 - 3M [	France	177 277 314 143 346 386 3.86	4 134 3 340 9 39 0 380	0 0	0	174 277 0 0 0 13 0	0 314 134 340 22 380	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	Germany	6 822 422 36- 1,655 8:	0 0 0 6 826 826 826 826 826 826 826 826 826 8	0 0 0 0	0	491 24 0 275 83	0 335 403 364 1,406 0	0	0 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 - 3M [	Croatia	3,3%	3,390	0	0	882	2,508	0	0	0	0	0	0	0
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	Ireland	55 55 6 37: 599 6	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	( ) ( ) ( ) ( ) ( ) ( ) ( ) ( ) ( ) ( )	0 0 50 0 326 597 974	0	0	000000000000000000000000000000000000000	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	
	Italy	199 1,588 100 46 61 20	9 199 9 1,589 2 102 0 400 1 61 0 20	0 0 0 0	0	195 1,417 103 0 0 20	0 171 0 40 61 0	0	0 0	0 0 0 0 0	0 0 0	0 0 0 0	0 0 0 0	0
Total	1	2,011	2,011	0		1,739	273		0		0	0	0	0



#### General governments exposures by country of the counterparty

							Caixa Geral de Depositos, s	.A.						
							As of 31/12/2024							
						Dire	ct exposures	I						
	(mln EUR)			On balance she	eet				Deriva	tives		Off balar	nce sheet	
												Off-balance sh	eet exposures	
								Dankarska andska and	No. of the control	Dark and transmitted				
					Non-derivative financial as	sets by accounting portfolio		Derivatives with pos	itive fair value	Derivatives with	negative fair value			
														Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets												
			of short positions)									Nominal	Provisions	
				of which: Financial assets held	of which: Financial assets designated at fair value	of which: Financial assets at fair value through other	or which: Financial assets at	Carrying amount	Notional amount	Carrying amount	Notional amount			
				for trading	through profit or loss	comprehensive income	amortised cost							
[ 0 - 3M														
[3M - 1Y [   1Y - 2Y     2Y - 3Y [														
[3Y - 5Y [ [5Y - 10Y [	Latvia													
[10Y - more Total														
[ 0 - 3M [   3M - 1Y [														
[ 1Y - 2Y [ [ 2Y - 3Y [ [ 3Y - 5Y [	Lithuania													
[5Y - 10Y [														
[10Y - more Total [ 0 - 3M [		C	0	0	0	0	0	0	0	0	0	0	0	
[ 0 - 3M [ [ 3M - 1Y [ [ 1Y - 2Y [			0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y [ [3Y - 5Y [ [5Y - 10Y [	Luxembourg	91	91 1	0	0	0	91 91	0	0	0	0	0	0	
[57 - 107 ] [107 - more Total		182	0 182	0	0	0	0	0	0	0	0	0	0	0
[ 0 - 3M [   3M - 1Y [						-				_	_			
[ 1Y - 2Y [ [ 2Y - 3Y [	Malta													
[3Y - 5Y [ [5Y - 10Y [ [10Y - more														
Total [ 0 - 3M [			0	0	0	0	0			0	0	0		
[3M - 1Y [ [1Y - 2Y [		74 419	74	0	0	0 98	74 321	0	0	0	0	0	0	
[ 2Y - 3Y [  3Y - 5Y	Netherlands	383 180	383	0	0	0	321 383 180	0	0	0	0	0	0	
[10Y - more		79	0	0	0	79	0	0	0	0	0	0	0	
[ 0 - 3M [		1,133	1,133		0	III	338					0		0
[1Y - 2Y [ [2Y - 3Y [	Roland													
[3Y - 5Y [  5Y - 10Y [	Poland													
Total														
[ 0 - 3M   [ 3M - 1Y [ [ 1Y - 2Y [		30 657 164	164	2 234	0	77	28 346	1	0	0	0	28 51	0	
[ 2Y - 3Y [ [3Y - 5Y [	Portugal	540 2,089	540 2,089	5	0	46 100	489 1,989	0	0	0	0	2 4	0	
[5Y - 10Y [ [10Y - more		2,765 1,021	2,765 1,021	6 6	0	155 0	2,605 1,015	0	0	0	0	34 752	0	
Total		7,266	7,266	253	0	414	6,600	2	0	0	0	879	0	478
[ 1Y - 2Y [														
[3Y - 5Y [	Romania													
[10Y - more Total														
197 - 597     197 - 1070     197 - 1070     197 - 1070     198 - 177     198 - 177     197 - 277     197 - 597     197 - 597     197 - 597     197 - 1070     198 - 177     197 - 177	Poland	180 77 0 1,055	130 79 0 1,135	0 0 0 0 0 2 23 0 0 6 6 6 233	0 0 0		0 0 958 958 28 346 128 149 149 140 150 150 150 150 150 150 150 150 150 15	0	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	8 28 51 12 2 4 4 732 27 179 179	000000000000000000000000000000000000000	



#### General governments exposures by country of the counterparty

				As of 31/12/2024										_
														•
						Dire	ct exposures							
	(min EUR)			On balance sh	eet				Deriva	tives		Off balar	ice sheet	
					Non-derivative financial as	sets by accounting portfolio		Derivatives with posi	itive fair value	Derivatives with	n negative fair value	Off-balance sh	eet exposures	
		Total gross carrying amount of non-derivative	Total carrying amount of non-											Risk weighted exposure amount
Residual Maturity	Country / Region	financial assets	derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fai 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	Slovakia													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y   [10Y - more Total	Slovenia													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	Spain	310 903 111 153 1,190 1,190 3,764	153 1,190 1,157 0	0 0 0	0 0 0 0 0	( 75); ( 11); ( 91);	250 152 61 153 1,171 1,064 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0	0 0 0 0	0 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] [3 M - 1Y] [1 Y - 2Y] [2 Y - 3Y] [3 Y - 5Y] [5 Y - 10Y] [10 Y - more	Sweden	000000000000000000000000000000000000000	3,790 0 0 0 0	0 0 0 0 0	0 0 0	21	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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	United Kingdom		0 0 0 0 0	0 0 0 0 0	0		0	0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0
Total [0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Iceland	0	0	0	0		0	0	0	0	0	0	0	0
Total  [0 - 3M   [3M - 1Y [ [1Y - 2Y [ [2Y - 3Y [ [3Y - 5Y [ [5Y - 10Y ] [10Y - more Total	Liechtenstein													
	Norway													



General governments exposures by country of the counterparty

				Caixa Gerai de Depositos, S.A. As of 31/12/2024										
						Dire	ct exposures	•						
	(min EUR)			On balance sh	eet				Deriva	tives		Off balar	ice sheet	
					Non-derivative financial as	sets by accounting portfolio		Derivatives with posi	itive fair value	Derivatives with	n negative fair value	Off-balance sh	eet exposures	
		Total gross carrying amount of non-derivative	Total carrying amount of non-											Risk weighted exposure amount
Residual Maturity	Country / Region	total gross carrying amount or non-nervative financial assets	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     3M - 1Y     11 - 2Y     2Y - 3Y     3Y - 5Y     5Y - 10Y     10Y - more	Australia													
[0 - 3M [ [3M - 1Y [ [1Y - 2Y [ [2Y - 3Y [														
[3Y - SY [  SY - 10Y    10Y - more	Canada —													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	Hong Kong													
Total [0 - 3M [ 13M - 1Y [ 11Y - 2Y [ 2Y - 3Y [ 3Y - 5Y [ 5Y - 10Y [	Japan													
[10Y - more Total [ 0 - 3M [		48	48	0	0		48	0	0	0	0	0	0	
[3M - 1Y   [1Y - 2Y   [2Y - 3Y   [3Y - 5Y   [5Y - 10Y   [10Y - more	U.S.	95 0 0 0	95 0 0 0	0 0 0 0	0 0 0 0	C C C C C C C C C C C C C C C C C C C	95 0 0 0	0 0 0 0	0 0 0 0	0 0 0 0	0	0 0 0	0	
Total [0 - 3M   [3M - 1Y] [1Y - 2Y   [2Y - 3Y   [3Y - 5Y	China	143 0 3 1 0	143 0 3 1 0 0	0	0	0	143 0 3 1 0 0	0	0	0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0
[10Y - more Total	-	0	0	0	0		0	0	0	0	0	0	0	1
[ 0 - 3M   [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 5Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more	Switzerland													
Total [0 - 3M   [3M - 1Y   [1Y - 2Y   [2Y - 3Y   [3Y - 5Y   [5Y - 10Y	Other advanced economies non EEA													
f10Y - more Total	1													



General governments exposures by country of the counterparty

Caiva Geral de Denósitos S.A.

							Caixa Geral de Depósitos, S	S.A.						
					_		As of 31/12/2024	_	_	_		_	_	
						Dire	ct exposures							
	(mln EUR)			On balance sh	eet				Deriva	tives		Off balan	ice sheet	
					Non-derivative financial a	ssets by accounting portfolio		Derivatives with pos	itive fair value	Derivatives with	negative fair value	Off-balance sh	eet exposures	
														Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non- derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[ 0 - 3M [	Other Central and eastern Europe countries non EEA													
Total [0 - 3M] [3M - 17   [17 - 27   [27 - 37   [37 - 57   [57 - 107   [107 - more Total	Middle East													
10 - 3M	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 1 1 33 5 21 5 5 6 6 6	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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	357 550 218 218 243 344 1,023 2,955	357 560 218 215 243 341 1,023	0 0 0 0		32 42 5 1 6 2 7 2 8 2 9 0 9 0 9 111	325 518 217 198 223 341 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	1 9 0 0 0 0 0 505	0 0 0 0	
Total [0 - 3M   [3M - 1Y   [11 - 2Y   [12 - 2Y   [27 - 3Y   [37 - 5Y   [57 - 10Y   [107 - more Total	Others <sup>(5)</sup>	2,956 731 86 12 0 0 0 22 823	731 86 12 0 0	0 0 0 0		5 1111 5 0 0 0 5 0 0 0 6 0 0 0 7 0 0 0 8 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	0 0 0 0 0	0 0 0 0	515 0 3 0 0 0 0	0 0 0 0 0	2,034

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

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

(2) The exposures reported cover only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other counterparts with full or partial government guarantees (3) The banks disclose the exposures in the "Financial assets held for trading" portfolio after offsetting the cash short positions having the same maturities.

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

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

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

Middle East: Bahrain, Dilbouti, Iran, Iran, Jordan, Kuwait, Lebanon, Libva, Oman, Qatar, Saudi Arabia, Sudan, Syria, United Arab Emirates and Yemen

List America: Agentina, Bellas, Bolins, Baral, Chile, Colombia, Casta Rica, Dominica, Dominican, Republic, Ecuador, El Salvador, Gerenada, Guatemaka, Guyana, Halt, Honduras, Jamaica, Mexico, Nicaragaa, Parama, Paragauy, Peru, St. Kits and Nevis, St. Lucia, 9t. Vincent and the Gerenadines, Suriname, Trinidad and Tokagea, Uruguay, Venezuels, Artigua And Barbuda, Anaba, Barbamas, Barbandos, Cymnan Islands, Cuba, French Guiana, Guadeloupe, Martinique, Puerto Rico, Saint Barthélemy, Turks And Calcons Islands, Virgin Islands (British), Wrigin Islands (British), Wr

Africa: Algeria, Egget, Morocco, South Africa, Angola, Benin, Botswara, Burkins Tava, Burundi, Cameroon, Cope Verde, Central African Republic, Chad, Comoros, Corego, The Democratic Republic, Of the Congo, Cohe D'hoire, Equatorial Guinea, Entrea, Ethiopia, Gabon, Gambia, Ghana, Guinea, Bissan, Kenpp, Leostho, Liberia, Madaguscar, Malawi, Mauritius, Ma

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

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

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



#### General governments exposures by country of the counterparty

							As of 30/06/2025							
						Dire	ect exposures							
	(min EUR)			On balance sh	eet				Deriva	tives		Off balan	ice sheet	
					Non-derivative financial as	sets by accounting portfolio		Derivatives with posi	itive fair value	Derivatives with	n negative fair value	Off-balance sh	eet exposures	
														Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non- derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fail value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[ 0 - 3M [	Austria	0 0 3 133 16	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0	000000000000000000000000000000000000000	( ) ( ) ( ) ( ) ( ) ( ) ( ) ( ) ( ) ( )	0 0 0 0 112 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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	Belgium	120 78:8 199 199 22: 72:2 6	120 1 781 8 198 7 1,093 5 215 5 725	0	0	100 693 77 133 4: 100 6	20 90 1255 966 174 619	0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 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	Bulgaria													
[0-3M] [3M-1Y] [1Y-2Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Cyprus													
[ 0 - 3M [	Czech Republic													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	Denmark													
[ 0 - 3M [   3M - 1Y     1Y - 2Y     2Y - 3Y     3Y - 5Y     SY - 10Y     10Y - more	Estonia													
Total	ļ													



#### General governments exposures by country of the counterparty

							Caixa Geral de Depósitos, S	.A.						
							As of 30/06/2025							
						Dire	ct exposures							
	(mln EUR)			On balance sh	eet				Deriva	tives		Off balar	ice sheet	
						sets by accounting portfolio		Derivatives with pos	Aller Coloredor	2	h negative fair value	Off-balance sh	eet exposures	
		Total gross carrying amount of non-derivative	Total carrying amount of non-		Non-derivative illianicial az	sets by accounting portrono		Delivatives with pos	nive iali value	Delivatives with	i i iegative iaii value			Risk weighted exposure amount
Residual Maturity	Country / Region	financial assets	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 fail value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
[0 - 3M   [3M - 1Y   [1Y - 2Y   [2Y - 3Y   [3Y - 5Y   [5Y - 10Y   [10Y - more Total	Finland													
[ 0 - 3M [	France	100 688 54 34 38	3 683 5 156 4 54 0 340 9 39 3 393	0 0 0	000000000000000000000000000000000000000	100 444 6 6 6 11	156 54 340 21 393	0	0 0 0 0	0 0 0 0 0		0 0 0 0		
Total [0-3M] [3M-1Y] [1Y-2Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Germany	1,760 1997 785 244 1,134 1,100 266	199 199 5 785 5 785 6 246 6 1,136 1 1,101 4 264 0 0	0 10 0 0 0	0 0 0 0	397 6 8 315 51	199 388 236 1,129 782 214	0	0 0 0 0	0 0 0 0 0		0 0 0 0		0
Total [0 - 3M [ 13M - 1Y [ 13M - 1Y [ 11' - 2Y [ 2Y - 3Y [ 3Y - 5Y [ 5Y - 10Y [ 10Y - more	Croatia	3,72:	3,732	10	c	775	2,947	0	0	o	d	0		0
Total [0 - 3M   [3 M - 11] [1 Y - 2Y   [2 Y - 3Y   [3 Y - 5 Y   [5 Y - 10 Y   110 Y - more Total	Greece													
0 - 3M     3M - 1Y     1Y - 2Y     2Y - 3Y     3Y - 5Y     5Y - 10Y     10Y - more	Hungary													
Total	Ireland	5 5 13 399 380 96	0 0 50 0 0 0 7 7 1339 0 380 0 380 5 965	0	000	( ) ( ) ( ) ( ) ( ) ( ) ( ) ( ) ( ) ( )	0 50 0 137 399 380 0 965	0	000000000000000000000000000000000000000			0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		
0 - 3M       3M - 1Y	Itahy	299 1,527 1,44 1,44 1,546 2,66 2,76 2,500	299 9 1,529 142 1 351 5 166 0 20	0 49 0 0 0	000000000000000000000000000000000000000	299 1,486 100 0 22 20 1,900	0 0 40 351 166 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		



#### General governments exposures by country of the counterparty

				Caixa Geral de Depósitos, S.A.												
							As of 30/06/2025									
						Dire	ct exposures									
	(min EUR)			On balance sh	eet				Deriva	tives		Off balan	ce sheet			
					No destruit of the solution	sets by accounting portfolio		Derivatives with pos	blue felouelus	Don't sell service	n negative fair value	Off-balance sh	eet exposures			
		Total gross carrying amount of non-derivative	Total carrying amount of non-		NUIPUENVALVE IIIIAILIAI AS	sets by accounting portrono		Delivatives with pos	erve ian value	Delivatives with	Thegative fall value			Risk weighted exposure amount		
Residual Maturity	Country / Region	financial assets	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 fail 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	Latvia															
[ 0 - 3M [	Lithuania															
[ 0 - 3M [	Luxembourg	0 99 44 45 50 6	0 91 41 50 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	6	0 0 91 41 50 0 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	9		
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	Malta															
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	Netherlands	75 244 176 411 383 355 9 9 1,74	355	0 0 0	0	6 6 99 25 51 28 98	75 246 79 388 331 327 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0	0 0 0 0	0 0 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	Poland	24.7%	2,740	·		,,,,	A7447					·				
10 - 3M     3M - 1Y     1Y - 2Y     2Y - 3Y     3Y - 5Y     5Y - 10Y     10Y - more	Portugal	55 1,287 248 249 2,556 3,055 1,446 9,300	1,387 538 249 2,550 3,053	7 1 0	0	33 433 118 22 377 654 365 2,053	409 413 228 2,173 2,399 1,060	000000000000000000000000000000000000000	000000000000000000000000000000000000000	0 3 0 0	0 0 130 0 0 0	7 128 1 2 2 32 573 744		grAl		
[0 - 3M     [3M - 1Y     [1Y - 2Y     [2Y - 3Y     [3Y - 5Y     [5Y - 10Y     [10Y - more	Romania	5,000	5,300	336		4,051	0,710	0		3	130	j dan		Ver		



#### General governments exposures by country of the counterparty

				Caixa Geral de Depósitos, S.A.  As of 30/06/2025												
							As of 30/06/2025									
						Dire	ct exposures									
	(mln EUR)			On balance sh	eet				Deriva	tives		Off balan	ice sheet			
					Non-destruction floresteller	sets by accounting portfolio		Derivatives with pos	labor Colombia	Don't sell service	n negative fair value	Off-balance sh	eet exposures			
			Total carrying amount of non-		Non-derivative ilitalicial as	sets by accounting portions		Delivatives with pus	nive fall value	Derivatives with	Thegative fall value			Risk weighted exposure amount		
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fall 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	Slovakia															
[ 0 - 3M [   3M - 1Y   1   1   2   4   2   4   4   4   4   4   4   4	Slovenia															
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	Spain	199 2,586 202 102 1,222 1,158 1,58	101 1,221 1,159	0 0 0	0 0 0 0	19: 1,10 5: 5: 5: 1: 1,149:	153 212 50 1,170 1,065 0	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	Sweden	9,149	4,149 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	1,499	2,501 0 0 0 0 0 0	0 0 0 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 - 3M [ [3M - 1Y [ [1Y - 2Y [ [2Y - 3Y [ [3Y - 5Y [ [5Y - 10Y [ [10Y - more Total	United Kingdom		2 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0		0 0 0 0 0 0	0 0 0 0 0	0 0 0 0	0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0	0 0 0 0 0	0		
Total [0 - 3M   [3M - 1Y   [1Y - 2Y   [2Y - 3Y   [3Y - 5Y   [5Y - 10Y   [10Y - more Total	Iceland		0	0	0		0	0	0	0	0	0	0	0		
Total	Liechtenstein															
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	Norway															



#### General governments exposures by country of the counterparty

				Caixa Geral de Depósitos, S.A.  As of 30/06/2025												
							As of 30/06/2025									
						Dire	ct exposures									
	(mln EUR)			On balance sh	eet				Deriva	tives		Off balar	ice sheet			
					Non desirative financial as	sets by accounting portfolio		Derivatives with posi	thus fate value	Dorhesthias with	n negative fair value	Off-balance sh	eet exposures			
			Total carrying amount of non-						NATE OF THE PROPERTY OF	Deliveries was	The galaction family			Risk weighted exposure amount		
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets 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	Australia															
[ 0 - 3M [	Canada															
[ 0 - 3M [	Hong Kong															
[0 - 3M]   3M - 1Y     1Y - 2Y     2Y - 3Y     3Y - 5Y     5Y - 10Y     10Y - more	Japan															
[0 - 3M	U.S.	21 127 21 0 0	21 127 21 0 0 0	0 0 0 0 0	0 0 0 0 0		21 127 21 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 - 3M [ [3M - 1Y [ 11Y - 2Y [ 12Y - 3Y [ 3Y - 5Y [ 5Y - 10Y   10Y - more Total	China	1700 2 2 0 0 0 0	170 2 0 0 1 1 0 0 0	0 0 0 0 0	0 0 0 0 0	C C C C C C C C C C C C C C C C C C C	20 0 1 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0		0		
Total  [ 0 - 3M	Switzerland	4	4	0	0		4	0	0	0	0	0		1		
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	Other advanced economies non EEA															



General governments exposures by country of the counterparty

Caiva Geral de Denósitos S.A.

							Caixa Geral de Depósitos, S	S.A.						
					_		As of 30/06/2025	_	_	_			_	
						Dire	ct exposures							
	(mln EUR)			On balance sh	eet				Deriva	tives		Off balan	ice sheet	
					Non-derivative financial a	ssets by accounting portfolio		Derivatives with pos	itive fair value	Derivatives with	n negative fair value	Off-balance sh	eet exposures	
														Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non- derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Other Central and eastern Europe countries non EEA													
Total [0 - 3M   [3 M - 1 Y   [1 Y - 2 Y   [2 Y - 3 Y   [3 Y - 5 Y   [10 Y - 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 19 45 16 8 2 0 89	C 15 45 16 8 2 C	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 199 0 45 0 5 6 6 7 7 7 7 7 7 7 7 7 7 7 7 7 7 7 7 7	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0	0 0 0 0	9
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y   [10Y - more Total	Africa		411 346 140 183 122 83	0 0 0 0 0 0 0 0		0 33 0 26 0 0 15 0 0 4 0 0 14 0 0 0 92	378 320 125 177 114 82 98	0 0 0	0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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 25 0 0 0 0	0 0 0 0	
Total [0-3M[ [3M-1Y[ [11-2Y[ [12-2Y[ [27-3Y[ [37-5Y[ [57-10Y[ [107-more Total	Others <sup>(%)</sup>	1,386 0 0 0 0 0	1,386			0 922 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0	0 0 0 0 0	0 0 0 0	28 0 0 0 0 0	0 0 0 0	1,500

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 learn receivables". Country of breakdown is only available for institutions that hold non-domestic sovereign exposures of 10% or more compared to total sovereign exposures. Where the latter threshold is not met, information is disclosed through the aggregate "Others".

(2) The exposures reported cover only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other counterparts with full or partial government guarantees (3) The banks disclose the exposures in the "Financial assets held for trading" portfolio after offsetting the cash short positions having the same maturities.

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

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

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

List America: Agentina, Bellas, Bolins, Baral, Chile, Colombia, Casta Rica, Dominica, Dominican, Republic, Ecuador, El Salvador, Gerenada, Guatemaka, Guyana, Halt, Honduras, Jamaica, Mexico, Nicaragaa, Parama, Paragauy, Peru, St. Kits and Nevis, St. Lucia, 9t. Vincent and the Gerenadines, Suriname, Trinidad and Tokagea, Uruguay, Venezuels, Artigua And Barbuda, Anaba, Barbamas, Barbandos, Cymnan Islands, Cuba, French Guiana, Guadeloupe, Martinique, Puerto Rico, Saint Barthélemy, Turks And Calcons Islands, Virgin Islands (British), Wrigin Islands (British), Wr

Affices Agent, Egypt, Morroces, South Affices, Agept, Morroces, South Affices, Agept, Morroces, South Affices, Agept, Morroces, South Affices, Agept, Morroces, South Affices, Agent, Morroces, South Affices, Agent, Morroces, South Affices, Agent, Morroces, South Affices, Agent, Agent, Agents, A

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



## 2025 EU-wide Transparency Exercise Performing and non-performing exposures Caixa Geral de Depóskor, S.A.

														Caixa Geral de I	sepositos, S.A.													
							As of 20/1	19/2024													As of 21	1/12/2024						
	Gross carrying amoun	t/ Nominal amount							Accumulated i	mpairment, accumulate	ed negative changes in	fair value due to credit			Gross carrying amoun								Accumulated	impairment, accumulat	ted negative changes in fa	ir value due to credit ris		
					Of which non-performi				On performing exposur		On non-performing ex	potures <sup>(8)</sup>		Collaterals and financial guarantees received on non-		Of which performing			Of which non-performin				On performing exposur		On non-performing exp			Collaterals and financial guarantees received on non-
(min SHR)			Of which Stage 2	Of which performing but part due >20 days and <190 days		Of which Stage 2	Of which: defaulted	Of which Stage 3 <sup>(5)</sup>		Of which Stage 2		Of which stage 2	Of which Stage 3 (5)	performing exposures			Of which Stage 2	Of which performing but past due >20 days and <190 days		Of which Stage 2	Of which: defaulted	Of which Stage 3 <sup>(5)</sup>		Of which Stage 2		Of which stage 2		performing exposures
(nin 190) Cash balances at central banks and other demand deposits	23.00	23,005		and crott days											20.022	20.022		200 cm0 days										
Debt securities (including at amortised cost and fair-value)	24,211				24		24	1	57	,	13				28,180	28,162	172		24		24		56	5	13	٥	1	
Central banks	30	20						0	a	0				0	536	534				0						0	0	
General governments	17,25	17,257						0	10		0			0	20,203	20,203				0			20			0	0	٥
Credit institutions	2,267	2,267					0	0	a	0	0			0	2,510	2,510				0			0			0	0	٥
Other financial corporations	131	131		4			0	0	1	0	0			0	900	805	1			0			7			0	0	0
Non-financial corporations	4,530	4,507	142	4	24		24	1	47	7	13		1	0	4,134	4,110	171		24	0	24		29	s	13	0	1	0
Loans and advances[including at amortised cost and fair value]	\$2,37	51,179	4,286	260	1,198		1,161	1,146	1,064	672	881		835	266	\$3,313	52,228	4,903	225	1,005		1,052	1,057	1,050	648	780	0	757	256
Central banks	1,171	1,178	0	-	0	0	0	0	0	0	0			0	1,072	1,072	۰			0			0	0		0	0	٥
General governments	2,72	2,722	25	4	2	0	2	2	30	2	1		1	0	2,690	2,689	78	70		0	1	1	28	0		0	0	٥
Credit institutions	1,790	1,799	0	-	0	0	0	0	1	0	0			0	1,697	1,697	۰			0			1	0		0	0	٥
Other financial corporations	341	343		-	6	0	6	6	2	1	4		4	1	497	491				0	7	7	3	0		0	6	٥
Non-financial corporations	15,177	14,385	1,929	140	788	0	753	741	453	272	587		545	163	15,496	14,829	1,980	55	689	0	660	665	470	276	507	0	488	150
of which: small and medium-sized enterprises	9,571	8,986	1,530	8	590	0	\$77	568	318	192	462		443	100	9,911	9,270	1,645	51	541	0	525	526	321	189	414	0	403	102
of which: Loans collateralised by commercial immovable property	4,471	4,249	634	25	226		226	217	114	80	137		130	89	4,550	4,341	647	26	208		208	198	112	76	127	0	119	81
Households	31,141	30,746	2,334	111	402		400	398	579	398	289		285	102	31,858	31,470	2,737	100	288	0	384	384	548	371	266	0	263	105
of which: Loans collateralised by residential immovable property	28,131	27,852	2,029	100	287	0	287	294	501	342	199		197	88	28,778	28,507	2,437	83	271	0	270	269	489	222	179	0	177	92
of which: Credit for consumption	2,071	2,001	148	12	74	0	74	72	29	21	58		57	11	2,179	2,333	167	13	76	0	75	74	25	18	58	0	57	11
DEBT INSTRUMENTS other than HFT	99,590	98,369	4,428	265	1,222		1,185	1,147	1,122	679	894		836	266	101,520	100,411	4,977	1,272	1,009		1,076	1,058	1,106	653	794		758	256
OFF-BALANCE SHEET EXPOSURES	17,511	17,112			290		294	361	55	15	235		201		18,070	17,685	665		290		289	254	S	18	232	0	199	٥



# 2025 EU-wide Transparency Exercise Performing and non-performing exposures Caixa Geral de Depósitos, S.A.

							٨	s of 31/03/2025														As	of 30/06/2025						
	Gross carrying amount								Accumulate	d impairment, accumul	ated negative changes is	n fair value due to credit				ng amount/ Nominal amou								Accumulat	ed impairment, accumi	isted negative changes i	n fair value due to credit		
		Of which performing			Of which non-p				On performing expos		On non-performing o	exposures (1)		Collaterals and financial guarantees received on non-		Of which perfo				Of which non-perform				On performing expo		On non-performing	reposures <sup>(b)</sup>		Collaterals and financial guarantees received on non-
(min CHR)			Of which Stage	Of which perform 2 but part due >20 and <190 day	days	Of which Stage	2 Of which: defa	ulted Of which Stage 2 (5)		Of which Stage 2		Of which stage 2	Of which Stage 3 <sup>FR</sup>	performing exposure				Of which Stage 2 but past d	performing tue >20 days =90 days		Of which Stage 2	Of which: defaul	ited Of which Stage 3	N	Of which Stage 2		Of which stage 2	Of which Stage 2 <sup>(0)</sup>	performing exposures
Cash balances at central banks and other demand deposits	18,409	18,40	0				0				٥	0	0		,	14,326	14,326		۰				0		0	0		0	
Debt securities (including at amortised cost and fair-value)	29,613	29,28	a	649		220		330 25			12 6	a		12		32,541	32,239	547		301		,	301	285	65	12	z.	o s	
	527	52	7	494		0	0	0	0 1	9	9	0	0	0		497	497	463	0			,	0	0	9	9	0	0	0 0
	20,721	20,44	2	28		279	0	279 27	9 :	s	0 3	81	0 :	31		23,443	23,291		0	252		,	252	252	4		14	0 3	м о
	2,680	2,681	ю	0		0	0	0	0 1	0	0	0	0	0		2,813	2,813		0			,	0	0	0	0	0	0	0 0
	178	171	18	0	0	0	0	0	0 :	1	٥	0	0			881	881	۰	0				0	0	7	0	0	0	0 0
	5,506	5,45	6	116	0	51	0	51	2 4	8	3 3	12	0	2		4,906	4,857	84	0	40			40	22	45	3	2	0 1	٥ و
Loans and advances(including at amortised cost and fair value)	54,108	53,66	ia 4	1,582	198	1,047		1,014 94	7 99		14 75	14	0 64	60 24		54,924	53,912	4,524	210	1,022		,	990	920 9	17 5	19 7	0	ه ۵	4 219
	1,352	1,35	2	0	0	0	0	0	0 1	0	٥	0	0			1,540	1,540	۰	0				0	0	0	0	0	0	0 0
	2,726	2,72	s	70	13	1	0	1		4	2	1	0	1		2,820	2,820	60	61				1	1	9	s	1	0	1 0
	1,727	1,72	2	0	0	0	0	0	0 :	1	٥	0	0			1,848	1,848	۰	0				0	0	1	0	0	0	0 0
	541	53	14	20	0	6	0	c	6 :	2	1	6	0	4		623	627	29	0				c	6	s	2	6	0	6 0
	15,539	14,87	7	1,987	63	663	0	633 56	8 46	1 21	17 48	10	0 20	99 14		15,273	14,617	1,919	48	651			626	558 4	a :	is s	2	0 40	9 134
	10,062	9,52	9 1	1,655	56	539	0	524 45	4 32	4 21	10 41	14	0 3	31 10		9,919	9,293	1,532	44	520			515	439 3	00 1	10 4	5	0 23	0 97
	4,551	4,251	a	629	25	193	0	192 18	4 10	, :	11	11	0 20	D4 8		4,618	4,365	590	23	257			253	179	93	16 1	2	0 9	9 79
	32,223	31,86	6 :	2,515	122	377	0	373	2 52	5 25	14 25	sa	0 21	54 10		32,821	32,461	2,507	100	350			357	355 4	60 3	17 2	a	0 25	a 86
	29,059	29,80	s :	2,192	99	254	0	254 25	2 46	s 2:	15	146	0 10	64 8		29,721	29,478	2,153	81	247			242	241 3	16	16 2		0 16	a 73
	2,207	2,121	9	177	17	78	0	77	6 з	6 :	10	ю	0 1	59 1		2,172	2,095	213	15	77			76	75	a	ıs ı	ii.	0 6	0 10
DEBT INSTRUMENTS other than HFT	102,129	100,75	a s	i,230	198	1,376		1,343 1,22	7 1,09		16 81	ua .	0 61	92 24		101,801	100,478	5,071	210	1,322			1,291 1,	205 5	12 6	n s	4	0 72	219
OFF-BALANCE SHEET EXPOSURES	18,000	17,620	a	627		367	0	367 22	2 9	s :	17 21	16	0 11	84	•	17,812	17,481	652		221			221	294	68	10 11	6	0 16	2 0

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

[1] institution report here the constitutive amount of expected credit losses (since initial recognition for financial instruments subject to implicate a provision for a financial instruments subject to implicate a financial instrument subject to instrument subject to implicate a financial instrument subject to instrument subject to implicate a financial instrument subjec

which follows a sign convention based on a credit/debit convention, as explained in Annex's, Part 1 paragraphs 10 and 11 of Regulation (GU) 2021/451 - ITS on Supervisory reporting. However, for the c

consistently with the FMREP sign convention. This is because, based on this sign convention, the provisions on officializance sheet commitments are generally reported with a positive sign.



#### Forborne exposures

Caixa Geral de Depósitos, S.A.

			As of 30,	/09/2024					As of 31,	12/2024		
	Gross carryin exposures w measures	g amount of ith forbearance	to credit risk and	nges in fair value due	received on exposu	ancial guarantees res with forbearance sures	Gross carryin exposures w measures	g amount of th forbearance	to credit risk and	nges in fair value due	Collateral and fin: received on exposur meas	es with forbearance
		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures
(min EUR)  Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	0	0	0	0	a	0	0	0	0	0	0	0
Central banks	0	0	0	0	C		0	0	0	0	0	
General governments	0	0	0	0	C		0	0	0	0	0	
Credit institutions	0	0	0	0	d		0	0	0	0	0	
Other financial corporations	0	0	0	0	C		0	0	0	0	0	
Non-financial corporations	0	0	0	0	C		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	o	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	C	0	0	0	0	0	0	0
Other financial corporations	1	0	0	0	C	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	o	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 <sup>(3)</sup>	21						21					

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

(P) For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F18.00 / F19.00), which follows a sign convention based on a credit/debit convention, as optimized in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451. Th's on Supervisory reporting, However, for the off-balance sheet instruments, the same items of the provisions on on the provisions on on the balance sheet commitments are generally reported with a positive sign.

(\*\*Cucumulated impairment, accumulated changes in fair value due to credit risk and provisions) is disclosed consistently with the PINREP convention. This is because, based on this sign convention, the provisions on on the Positive sign of the provisions on on the provisions on one to the provisions on on the provisions on one to the provisions on one to the provisions on the provisions on on the provisions on one to the provisions on the provisions of the pro



#### Forborne exposures

Caixa Geral de Depósitos, S.A.

			As of 31/	03/2025					As of 30/	06/2025		
	Gross carryin exposures w measures	ng amount of ith forbearance	to credit risk and	iges in fair value due	Collateral and fin received on exposu mea	es with forbearance	Gross carryin exposures wi measures	g amount of th forbearance	to credit risk and	nges in fair value due	Collateral and fina received on exposur meas	es with forbearance
		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures
(min EUR)												
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	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 (3)	134						114					
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria (3)	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 F18.00 / F19.00), which follows a sign convention based on a credit/debt 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 thanges in fair value due to or cert if it is adapted visions); is disclosed consistently with the FIRREP 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.

	Gross carryi	ing amount	As of 30,	/09/2024			Gross carryi	ng amount	As of 3	1/12/2024			Gross carry	ing amount	As of 3	1/03/2025			Gross carryir		As of 30/06/20	125		
		Of which: non- performin		Of which loans and advances subject to impairment	Accumulated impairment (1)	Accumulated negative changes in fair value due to credit risk on		Of which: non- performin	which:	Of which loans and advances subject to impairment	Accumulated impairment (1)	Accumulated negative changes in fair value due to credit risk on		Of which: non- performin		Of which loans and advances subject to impairment	Accumulated impairment (1)	Accumulated negative changes in fair value due to credit risk on		Of which: non- performin	and a subje		impairment (1)	Accumulated negative changes in fair value due to credit risk on
(min EUR)			lefaulted			non-performing exposures (1)			aulted			non-performing exposures (1)			defaulted			non-performing exposures (1)		defaulte				non-performing exposures (1)
A Agriculture, forestry and fishing	366	46	37	366	39	0	354	37	26	5 354	28	0	415	36	5 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	1 1:	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	141	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			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	75	1,385	96	0	1,439	61	6:	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	3 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	5 1,167	120	0	1,181	45	5 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	903	38	38	903	53	0	906	40	41	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		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		491	14	0	426	8	8	426	13	0
L Real estate activities	2,543	79	79	2,543	129	0	2,536	69	65	2,536	125	0	2,523	68	61	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	5 7!	662	20	63	777	77	77	715	22	63
N Administrative and support service activities	479	7	7	479	35	0	464	7	1	7 464	47	0	503	8	1	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			20	0	0	16	0	0	16	0	0
P Education	96	8	8	96	8	0	97	8	8	97	9	0	93	1		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	5 264	8	0	269	6	5	267	8	0	273	5	5	271	7	0
R Arts, entertainment and recreation	164	3	3	164	6	0	64	2		64	4	0	170		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	25	2 2	305	31	0	276	24	21	276	26	0
Loans and advances	15,173	788	753	15,145	1,040	0	15,499	689	660	15,466	977	0	15,539	663	63	15,445	888	63	15,273	655	626	15,181	882	63

(1) the Items' accumulated impairment' and 'accumulated regative changes in fair value due to credit risk on non-performing exposures' are disclosed with a positive sign if they are decreasing on a seet. Following this sign convention, information is disclosed with the opposite ging of what is reported according to the FINREP framework (template F 06.01), which follows a sign convention based on a credit/debt convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451 - 11'S 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. 2.2) which shall pagin to the data transmissions to the Commission (European Parliament and of the Council (NACE rev. 2). The latter has been reviewed by the Commission Independent Regulation (EU) 2023/137 of 10 October 2023 (NACE rev. 2.2) in which can are asked to keep requiring the condition of the Council (NACE rev. 2.2). Restaurance asked to keep requiring the condition of the Council (NACE rev. 2.2). Restaurance asked to keep requiring the condition of the Council (NACE rev. 2.2). Restaurance asked to keep requiring the condition of the Council (NACE rev. 2.2). Restaurance asked to keep requiring the condition of the Council (NACE rev. 2.2). Restaurance asked to keep requiring the condition of the Council (NACE rev. 2.2). Restaurance asked to keep requiring the condition of the Council (NACE rev. 2.2). Restaurance asked to keep requiring the condition of the Council (NACE rev. 2.2). Restaurance asked to keep requiring the condition of the Council (NACE rev. 2.2). Restaurance asked to keep requiring the condition of the Council (NACE rev. 2.2). Restaurance asked to keep requiring the condition of the Council (NACE rev. 2.2). Restaurance asked to keep requiring the condition of the Council (NACE rev. 2.2). Restaurance asked to keep requiring the condition of the Council (NACE rev. 2.2). Restaurance asked to keep requiring the condition of the Council (NACE rev. 2.2). Restaurance asked to keep requiring the condition of the Council (NACE rev. 2.2). Restaurance asked to keep requiring the condition of the Council (NACE rev. 2.2). Restaurance asked to keep requiring the condition of the Council (NACE rev. 2.2). Restaurance asked to keep requiring the condition of the Council (NACE rev. 2.2). Restaurance asked to keep requiring the cond



# 2025 EU-wide Transparency Exercise Collateral valuation - loans and advances Caixa Geral de Depósitos, S.A.

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	Loans and advances		As of 30/09/2024			Loans and advances		As of 31/12/2024			Loans and advances		As of 31/03/2025			Loans and advances		As of 30/06/2025		
	Loans and advances					Loans and advances					coans and advances					Loans and advances				
(min EUR)			of which past due > 30days <= 90 days		Unlikely to pay that are not past due or past due <= 90 days			of which past due > 30days <= 90 days		Unlikely to pay that are not past due or past due <= 90 days			of which past due > 30days <= 90 days		Unlikely to pay that are not past due or past due <= 90 days			of which past due > 30days <= 90 days		Unlikely to pay that are not past due or past due <= 90 days
Gross carrying amount	52,371	51,173	265	1,198	559	53,313	52,228	225	1,085	504	54,108	53,061	196	1,047	432	54,934	53,912	210	1,022	420
Of which secured	41,859	40,883	152	975	493	42,541	41,647	194	894	445	42,825	41,977	165	847	384	43,27	42,459	158	812	368
Of which secured with immovable property	33,241	32,668	131	573	258	33,993	33,449	118	545	248	34,360	33,850	135	510	229	35,11	34,560	109	553	271
Of which instruments with LTV higher than 60% and lower or equal to 80%	12,357	12,235		122	56	12,655	12,532		123	64	12,655	12,550		106	5:	13,000	12,854		154	98
Of which instruments with LTV higher than 80% and lower or equal to 100%	2,801	2,712		89	35	2,961	2,876		84	35	3,147	3,073		74	30	3,464	3,395		69	24
Of which instruments with LTV higher than 100% Accumulated impairment for secured assets Collateral	487 1,557	400 865	28	87 692	33 356	439 1,467	358 847	24	81 619	29 317	398 1,394	321 814	34	77 580	26 267	1,321	310 747	28	83 581	33 275
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	100	38,314	38,126	87	188	83
Of which immovable property	29,775	29,594	89	181	81	30,499	30,319	73	181	84	31,030	30,855	81	175	80	31,800	31,651	67	156	68
Of which value above the cap	71,646	67,450	230	4,195	1,844	76,349	72,465	242	3,885	1,692	70,562	66,737	184	3,825	1,623	67,81	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	96	570	316	28,30	27,665	92	638	321
Financial guarantees received	806	764	1	42	28	5,337	5,282	68	55	21	626	594	11	32	10	600	571	62	31	6
Accumulated partial write-off	-72	0	0	-72	-1	-59	0	0	-59	0	-23	0	(	-23		-41	0	0	-46	-9