2023 EU-wide Stress Test

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

2023 EU-wide Stress Test: Summary

CaixaBank, S.A.

	Actual	Baseline Scenario			Adverse Scenario		
(mln EUR, %)	31/12/2022	31/12/2023	31/12/2024	31/12/2025	31/12/2023	31/12/2024	31/12/2025
Net interest income	6,497	9,419	10,585	10,744	6,474	6,445	6,411
Gains or losses on financial assets and liabilities held for trading and trading financial assets and trading financial liabilities	476	216	216	216	-306	32	40
Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss	-883	115	-1,290	-1,241	-2,794	-3,063	-2,913
Profit or (-) loss for the year	**3,148**	**5,452**	**5,245**	**5,227**	**-624**	**-98**	**-85**
Coverage ratio: non-performing exposure (%)	46.71%	42.50%	39.47%	37.48%	46.18%	42.62%	40.47%
Common Equity Tier 1 capital	27,494	29,382	31,620	33,261	24,322	23,151	21,294
Total Risk exposure amount (all transitional adjustments included)	215,103	216,866	217,606	218,260	217,794	221,416	227,767
Common Equity Tier 1 ratio, %	**12.78%**	**13.55%**	**14.53%**	**15.24%**	**11.17%**	**10.46%**	**9.35%**
Fully loaded Common Equity Tier 1 ratio, %	**12.48%**	**13.55%**	**14.52%**	**15.24%**	**10.96%**	**10.33%**	**9.35%**
Tier 1 capital	31,732	33,620	35,858	37,499	28,560	27,389	25,532
Total leverage ratio exposures	563,692	563,692	563,692	563,692	563,692	563,692	563,692
Leverage ratio, %	**5.63%**	**5.96%**	**6.36%**	**6.65%**	**5.07%**	**4.86%**	**4.53%**
Fully loaded leverage ratio, %	**5.53%**	**5.96%**	**6.36%**	**6.65%**	**5.00%**	**4.81%**	**4.53%**
Memorandum item related to the application of IFRS-17 for banks with insurance subsidiaries or participations: Fully loaded Common Equity Tier 1 ratio - With application of IFRS-17, %	**12.28%**						

IFRS 9 transitional arrangements?	Yes (static and dynamic)

2023 EU-wide Stress Test: Credit risk IRB

CaixaBank, S.A.

		Actual														
		31/12/2022*														
		Exposure values				Risk exposure amounts				Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
		A-IRB		F-IRB		A-IRB		F-IRB								
	(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted							
CaixaBank, S.A.	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Corporates	93,413	2,726	0	0	53,668	537	0	0	86,069	5,854	2,722	373	311	1,596	58.63%
	Corporates - Of Which: Specialised Lending	2,140	182	0	0	1,689	0	0	0	1,922	218	182	3	37	84	46.12%
	Corporates - Of Which: SME	17,030	1,237	0	0	7,925	261	0	0	14,240	2,631	1,236	104	160	565	45.71%
	Retail	188,646	6,762	0	0	38,492	1,569	0	0	172,848	15,772	6,762	784	809	2,713	40.12%
	Retail - Secured on real estate property	153,731	5,408	0	0	24,976	1,349	0	0	141,214	12,517	5,408	509	483	1,753	32.42%
	Retail - Secured on real estate property - Of Which: SME	10,795	905	0	0	2,481	114	0	0	9,303	1,492	905	40	59	273	30.21%
	Retail - Secured on real estate property - Of Which: non-SME	142,936	4,503	0	0	22,496	1,236	0	0	131,911	11,025	4,503	469	423	1,480	32.87%
	Retail - Qualifying Revolving	12,281	200	0	0	3,339	2	0	0	11,798	482	200	73	42	120	60.24%
	Retail - Other Retail	22,634	1,155	0	0	10,177	217	0	0	19,836	2,773	1,155	202	284	839	72.66%
	Retail - Other Retail - Of Which: SME	11,315	747	0	0	4,054	192	0	0	9,877	1,414	747	124	129	556	74.48%
	Retail - Other Retail - Of Which: non-SME	11,318	408	0	0	6,122	25	0	0	9,959	1,358	408	78	155	283	69.35%
	Equity	0	0			0	0			0	0	0	0	0	0	-
	Securitisation															
	Other non-credit obligation assets	0	0			0	0			0	0	0	0	0	0	-
	IRB TOTAL	**282,059**	**9,488**	**0**	**0**	**92,160**	**2,105**	**0**	**0**	**258,917**	**21,626**	**9,484**	**1,157**	**1,120**	**4,309**	**45.43%**

		Actual														
		31/12/2022*														
		Exposure values				Risk exposure amounts				Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
		A-IRB		F-IRB		A-IRB		F-IRB								
	(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted							
SPAIN	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Corporates	74,254	2,682	0	0	44,288	534	0	0	67,771	5,680	2,678	336	305	1,579	58.97%
	Corporates - Of Which: Specialised Lending	1,743	157	0	0	1,355	0	0	0	1,568	176	157	2	35	83	52.72%
	Corporates - Of Which: SME	17,030	1,237	0	0	7,925	261	0	0	14,240	2,631	1,236	104	160	565	45.71%
	Retail	172,413	6,477	0	0	35,261	1,383	0	0	157,727	14,661	6,477	748	783	2,615	40.38%
	Retail - Secured on real estate property	137,595	5,127	0	0	21,782	1,164	0	0	126,178	11,418	5,127	473	458	1,661	32.39%
	Retail - Secured on real estate property - Of Which: SME	10,752	901	0	0	2,475	113	0	0	9,268	1,484	901	39	59	272	30.22%
	Retail - Secured on real estate property - Of Which: non-SME	126,843	4,226	0	0	19,307	1,051	0	0	116,910	9,934	4,226	434	399	1,389	32.86%
	Retail - Qualifying Revolving	12,200	196	0	0	3,315	2	0	0	11,722	478	196	72	42	116	59.06%
	Retail - Other Retail	22,618	1,154	0	0	10,164	217	0	0	19,827	2,766	1,154	202	284	838	72.68%
	Retail - Other Retail - Of Which: SME	11,313	747	0	0	4,053	192	0	0	9,875	1,414	747	124	129	556	74.48%
	Retail - Other Retail - Of Which: non-SME	11,305	407	0	0	6,111	25	0	0	9,952	1,353	407	78	155	282	69.37%
	Equity	0	0			0	0			0	0	0	0	0	0	-
	Securitisation															
	Other non-credit obligation assets	0	0			0	0			0	0	0	0	0	0	-
	IRB TOTAL	**246,667**	**9,160**	**0**	**0**	**79,549**	**1,917**	**0**	**0**	**225,498**	**20,342**	**9,155**	**1,084**	**1,088**	**4,195**	**45.82%**

		Actual														
		31/12/2022*														
		Exposure values				Risk exposure amounts				Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
		A-IRB		F-IRB		A-IRB		F-IRB								
	(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted							
PORTUGAL	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Corporates	0	0	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	0	0	-
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail	14,179	162	0	0	2,791	142	0	0	13,351	828	162	27	19	67	41.23%
	Retail - Secured on real estate property	14,179	162	0	0	2,791	142	0	0	13,351	828	162	27	19	67	41.23%
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Secured on real estate property - Of Which: non-SME	14,179	162	0	0	2,791	142	0	0	13,351	828	162	27	19	67	41.23%
	Retail - Qualifying Revolving	0	0	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	0	0	-
	Retail - Other Retail - Of Which: SME	0	0	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	0	0	-
	Equity	0	0			0	0			0	0	0	0	0	0	-
	Securitisation															
	Other non-credit obligation assets	0	0			0	0			0	0	0	0	0	0	-
	IRB TOTAL	**14,179**	**162**	**0**	**0**	**2,791**	**142**	**0**	**0**	**13,351**	**828**	**162**	**27**	**19**	**67**	**41.23%**

		Actual														
		31/12/2022*														
		Exposure values				Risk exposure amounts				Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
		A-IRB		F-IRB		A-IRB		F-IRB								
	(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted							
GERMANY	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Corporates	5,633	0	0	0	2,381	0	0	0	5,527	24	0	6	1	0	-
	Corporates - Of Which: Specialised Lending	15	0	0	0	37	0	0	0	15	0	0	0	0	0	-
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail	200	3	0	0	36	0	0	0	183	17	3	1	0	1	25.01%
	Retail - Secured on real estate property	191	2	0	0	33	0	0	0	174	17	2	1	0	1	23.30%
	Retail - Secured on real estate property - Of Which: SME	3	0	0	0	0	0	0	0	3	0	0	0	0	0	26.77%
	Retail - Secured on real estate property - Of Which: non-SME	187	2	0	0	33	0	0	0	171	17	2	1	0	1	23.03%
	Retail - Qualifying Revolving	8	0	0	0	3	0	0	0	8	0	0	0	0	0	65.88%
	Retail - Other Retail	1	0	0	0	1	0	0	0	0	0	0	0	0	0	75.83%
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	99.95%
	Retail - Other Retail - Of Which: non-SME	1	0	0	0	1	0	0	0	0	0	0	0	0	0	70.33%
	Equity	0	0			0	0			0	0	0	0	0	0	-
	Securitisation															
	Other non-credit obligation assets	0	0			0	0			0	0	0	0	0	0	-
	IRB TOTAL	**5,833**	**3**	**0**	**0**	**2,417**	**0**	**0**	**0**	**5,710**	**41**	**3**	**7**	**1**	**1**	**25.01%**

2023 EU-wide Stress Test: Credit risk IRB

CaixaBank, S.A.

(mln EUR, %)		Actual 31/12/2022*														
		Exposure values				Risk exposure amounts				Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
		A-IRB		F-IRB		A-IRB		F-IRB								
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted							
UNITED KINGDOM	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Corporates	1,785	14	0	0	928	2	0	0	1,653	7	14	3	0	11	82.56%
	Corporates - Of Which: Specialised Lending	0	0	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	0	0	-
	Retail	759	36	0	0	162	5	0	0	659	100	36	3	3	10	28.53%
	Retail - Secured on real estate property	737	36	0	0	154	5	0	0	638	99	36	3	2	10	28.17%
	Retail - Secured on real estate property - Of Which: SME	13	1	0	0	2	0	0	0	10	3	1	0	0	0	31.86%
	Retail - Secured on real estate property - Of Which: non-SME	724	35	0	0	152	5	0	0	628	96	35	3	2	10	28.08%
	Retail - Qualifying Revolving	20	0	0	0	6	0	0	0	19	1	0	0	0	0	61.23%
	Retail - Other Retail	2	0	0	0	2	0	0	0	1	1	0	0	0	0	51.61%
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	42.45%
	Retail - Other Retail - Of Which: non-SME	2	0	0	0	2	0	0	0	1	1	0	0	0	0	64.36%
	Equity	0	0			0	0			0	0	0	0	0	0	-
	Securitisation															
	Other non-credit obligation assets	0	0			0	0			0	0	0	0	0	0	-
	IRB TOTAL	**2,545**	**50**	**0**	**0**	**1,090**	**7**	**0**	**0**	**2,312**	**107**	**50**	**6**	**3**	**22**	**43.49%**

(mln EUR, %)		Actual 31/12/2022*														
		Exposure values				Risk exposure amounts				Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
		A-IRB		F-IRB		A-IRB		F-IRB								
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted							
FRANCE	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Corporates	2,796	0	0	0	1,591	0	0	0	2,696	1	0	3	0	0	-
	Corporates - Of Which: Specialised Lending	28	0	0	0	25	0	0	0	28	0	0	0	0	0	-
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail	96	2	0	0	23	0	0	0	84	13	2	0	0	1	26.58%
	Retail - Secured on real estate property	87	2	0	0	20	0	0	0	74	12	2	0	0	1	23.75%
	Retail - Secured on real estate property - Of Which: SME	1	0	0	0	0	0	0	0	1	0	0	0	0	0	40.52%
	Retail - Secured on real estate property - Of Which: non-SME	85	2	0	0	19	0	0	0	73	12	2	0	0	0	23.61%
	Retail - Qualifying Revolving	9	0	0	0	2	0	0	0	8	0	0	0	0	0	58.63%
	Retail - Other Retail	1	0	0	0	1	0	0	0	1	0	0	0	0	0	56.61%
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	10.73%
	Retail - Other Retail - Of Which: non-SME	1	0	0	0	1	0	0	0	1	0	0	0	0	0	58.41%
	Equity	0	0			0	0			0	0	0	0	0	0	-
	Securitisation															
	Other non-credit obligation assets	0	0			0	0			0	0	0	0	0	0	-
	IRB TOTAL	**2,892**	**2**	**0**	**0**	**1,614**	**0**	**0**	**0**	**2,780**	**14**	**2**	**3**	**0**	**1**	**26.58%**

(mln EUR, %)		Actual 31/12/2022*														
		Exposure values				Risk exposure amounts				Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
		A-IRB		F-IRB		A-IRB		F-IRB								
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted							
ITALY	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Corporates	1,378	0	0	0	771	0	0	0	1,376	0	0	6	0	0	-
	Corporates - Of Which: Specialised Lending	0	0	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	0	0	-
	Retail	54	2	0	0	11	0	0	0	47	7	2	0	0	1	26.98%
	Retail - Secured on real estate property	50	2	0	0	9	0	0	0	43	7	2	0	0	0	24.66%
	Retail - Secured on real estate property - Of Which: SME	1	0	0	0	0	0	0	0	1	0	0	0	0	0	5.07%
	Retail - Secured on real estate property - Of Which: non-SME	49	2	0	0	9	0	0	0	42	7	2	0	0	0	24.90%
	Retail - Qualifying Revolving	3	0	0	0	1	0	0	0	3	0	0	0	0	0	60.21%
	Retail - Other Retail	1	0	0	0	1	0	0	0	0	0	0	0	0	0	55.82%
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Other Retail - Of Which: non-SME	1	0	0	0	1	0	0	0	0	0	0	0	0	0	55.82%
	Equity	0	0			0	0			0	0	0	0	0	0	-
	Securitisation															
	Other non-credit obligation assets	0	0			0	0			0	0	0	0	0	0	-
	IRB TOTAL	**1,431**	**2**	**0**	**0**	**782**	**0**	**0**	**0**	**1,422**	**7**	**2**	**6**	**0**	**1**	**26.98%**

(mln EUR, %)		Actual 31/12/2022*														
		Exposure values				Risk exposure amounts				Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
		A-IRB		F-IRB		A-IRB		F-IRB								
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted							
UNITED STATES	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Corporates	456	0	0	0	252	0	0	0	296	7	0	1	0	0	-
	Corporates - Of Which: Specialised Lending	7	0	0	0	17	0	0	0	0	7	0	0	0	0	-
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail	129	2	0	0	26	1	0	0	117	12	2	1	0	0	15.51%
	Retail - Secured on real estate property	125	1	0	0	24	1	0	0	113	12	1	0	0	0	13.19%
	Retail - Secured on real estate property - Of Which: SME	6	0	0	0	1	0	0	0	5	1	0	0	0	0	19.93%
	Retail - Secured on real estate property - Of Which: non-SME	119	1	0	0	24	1	0	0	108	11	1	0	0	0	13.08%
	Retail - Qualifying Revolving	4	0	0	0	1	0	0	0	4	0	0	0	0	0	62.41%
	Retail - Other Retail	1	0	0	0	0	0	0	0	0	0	0	0	0	0	70.08%
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	70.79%
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	51.13%
	Equity	0	0			0	0			0	0	0	0	0	0	-
	Securitisation															
	Other non-credit obligation assets	0	0			0	0			0	0	0	0	0	0	-
	IRB TOTAL	**585**	**2**	**0**	**0**	**278**	**1**	**0**	**0**	**413**	**19**	**2**	**2**	**1**	**0**	**15.51%**

2023 EU-wide Stress Test: Credit risk IRB

CaixaBank, S.A.

		Actual 31/12/2022*														
		Exposure values				Risk exposure amounts				Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
		A-IRB		F-IRB		A-IRB		F-IRB								
	(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted							
BELGIUM	**Central banks**	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Corporates	2	0	0	0	1	0	0	0	2	0	0	0	0	0	-
	Corporates - Of Which: Specialised Lending	0	0	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	0	0	-
	Retail	46	1	0	0	10	0	0	0	43	4	1	0	0	0	26.45%
	Retail - Secured on real estate property	42	1	0	0	9	0	0	0	39	3	1	0	0	0	23.28%
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Secured on real estate property - Of Which: non-SME	42	1	0	0	9	0	0	0	38	3	1	0	0	0	23.28%
	Retail - Qualifying Revolving	4	0	0	0	1	0	0	0	4	0	0	0	0	0	62.68%
	Retail - Other Retail	1	0	0	0	0	0	0	0	0	0	0	0	0	0	73.18%
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Other Retail - Of Which: non-SME	1	0	0	0	0	0	0	0	0	0	0	0	0	0	73.18%
	Equity	0	0			0	0			0	0	0	0	0	0	-
	Securitisation															
	Other non-credit obligation assets	0	0			0	0			0	0	0	0	0	0	-
	IRB TOTAL	**48**	**1**	**0**	**0**	**11**	**0**	**0**	**0**	**45**	**4**	**1**	**0**	**0**	**0**	**26.45%**

* Stage 1, 2, and 3 exposures as well as related provisions already reflect the restated distribution across IFRS 9 stages as of 1 January 2023 as per Methodological Note.

2023 EU-wide Stress Test: Credit risk IRB

CaixaBank, S.A.

		Baseline Scenario																			
		31/12/2023							31/12/2024							31/12/2025					
	(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
CaixaBank, S.A.	Central banks	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
	Central governments	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
	Institutions	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
	Corporates	80,925	9,910	3,810	127	167	1,892	49.66%	77,199	12,668	4,777	127	199	2,141	44.81%	74,984	13,851	5,810	124	203	2,417	41.60%
	Corporates - Of Which: Specialised Lending	1,893	240	188	0	3	96	50.90%	1,857	272	192	0	3	97	50.29%	1,836	288	197	0	3	98	49.68%
	Corporates - Of Which: SME	14,105	2,419	1,584	28	81	656	41.41%	13,900	2,366	1,842	28	72	722	39.21%	13,692	2,336	2,080	27	65	786	37.77%
	Retail	168,419	17,862	9,103	206	654	3,389	37.23%	164,914	19,044	11,425	213	634	4,017	35.16%	162,117	19,438	13,828	207	586	4,651	33.63%
	Retail - Secured on real estate property	137,625	14,826	6,688	59	287	1,962	29.34%	134,927	16,123	8,089	60	304	2,186	27.03%	132,911	16,619	9,610	59	299	2,429	25.28%
	Retail - Secured on real estate property - Of Which: SME	9,241	1,379	1,080	8	54	305	28.24%	9,144	1,329	1,227	8	49	331	26.99%	9,041	1,291	1,369	8	45	357	26.05%
	Retail - Secured on real estate property - Of Which: non-SME	128,383	13,448	5,608	51	233	1,657	29.55%	125,783	14,794	6,862	52	254	1,855	27.04%	123,870	15,328	8,241	51	254	2,072	25.15%
	Retail - Qualifying Revolving	11,627	352	501	50	87	286	57.11%	11,447	281	753	52	70	424	56.31%	11,259	242	979	51	60	548	55.93%
	Retail - Other Retail	19,167	2,683	1,914	97	281	1,141	59.61%	18,540	2,640	2,583	100	261	1,407	54.45%	17,947	2,577	3,239	97	227	1,674	51.69%
	Retail - Other Retail - Of Which: SME	9,592	1,405	1,041	33	65	647	62.12%	9,348	1,412	1,278	33	59	718	56.17%	9,131	1,405	1,502	33	52	787	52.41%
	Retail - Other Retail - Of Which: non-SME	9,574	1,278	873	65	216	494	56.62%	9,192	1,228	1,305	67	202	689	52.77%	8,816	1,172	1,736	64	174	887	51.06%
	Equity	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
	Securitisation																					
	Other non-credit obligation assets	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
	IRB TOTAL	249,343	27,772	12,913	333	821	5,281	40.90%	242,113	31,712	16,202	340	833	6,158	38.00%	237,101	33,289	19,637	331	789	7,067	35.99%

		Baseline Scenario																			
		31/12/2023							31/12/2024							31/12/2025					
	(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
SPAIN	Central banks	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
	Central governments	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
	Institutions	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
	Corporates	63,948	8,457	3,724	118	160	1,857	49.86%	61,088	10,399	4,642	119	188	2,093	45.08%	59,318	11,196	5,615	116	192	2,353	41.90%
	Corporates - Of Which: Specialised Lending	1,542	197	162	0	2	87	53.64%	1,511	223	165	0	2	88	52.99%	1,494	237	169	0	2	89	52.35%
	Corporates - Of Which: SME	14,105	2,419	1,584	28	81	656	41.41%	13,900	2,366	1,842	28	72	722	39.21%	13,692	2,336	2,080	27	65	786	37.77%
	Retail	154,249	15,914	8,702	201	607	3,275	37.64%	151,443	16,589	10,834	208	576	3,885	35.86%	149,142	16,725	12,999	203	525	4,495	34.58%
	Retail - Secured on real estate property	123,541	12,886	6,296	55	241	1,855	29.47%	121,541	13,673	7,509	56	246	2,062	27.47%	120,019	13,909	8,795	55	238	2,284	25.96%
	Retail - Secured on real estate property - Of Which: SME	9,205	1,372	1,076	8	54	304	28.24%	9,107	1,324	1,223	8	49	330	27.00%	9,004	1,286	1,363	8	45	355	26.06%
	Retail - Secured on real estate property - Of Which: non-SME	114,335	11,514	5,220	47	187	1,551	29.72%	112,433	12,349	6,286	48	197	1,732	27.56%	111,014	12,623	7,431	47	193	1,928	25.95%
	Retail - Qualifying Revolving	11,551	350	495	49	86	280	56.63%	11,372	279	745	52	70	417	55.99%	11,186	240	970	51	60	540	55.68%
	Retail - Other Retail	19,157	2,679	1,911	97	280	1,139	59.63%	18,530	2,637	2,579	100	260	1,405	54.46%	17,938	2,575	3,234	97	227	1,672	51.69%
	Retail - Other Retail - Of Which: SME	9,591	1,404	1,041	33	65	646	62.12%	9,346	1,412	1,277	33	59	717	56.17%	9,129	1,405	1,502	33	52	787	52.41%
	Retail - Other Retail - Of Which: non-SME	9,567	1,274	870	65	215	493	56.64%	9,184	1,225	1,302	67	201	687	52.78%	8,808	1,170	1,733	64	174	885	51.07%
	Equity	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
	Securitisation																					
	Other non-credit obligation assets	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
	IRB TOTAL	218,197	24,371	12,427	320	767	5,132	41.30%	212,531	26,988	15,475	327	764	5,977	38.62%	208,460	27,921	18,614	318	716	6,848	36.79%

		Baseline Scenario																			
		31/12/2023							31/12/2024							31/12/2025					
	(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
PORTUGAL	Central banks	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
	Central governments	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
	Institutions	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
	Corporates	0	0	0	0	0	0	-	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	-	0	0	0	0	0	0	-
	Corporates - Of Which: SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
	Retail	12,387	1,703	251	4	42	75	29.78%	11,691	2,230	419	4	54	90	21.46%	11,205	2,501	635	4	57	109	17.23%
	Retail - Secured on real estate property	12,387	1,703	251	4	42	75	29.78%	11,691	2,230	419	4	54	90	21.46%	11,205	2,501	635	4	57	109	17.23%
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
	Retail - Secured on real estate property - Of Which: non-SME	12,387	1,703	251	4	42	75	29.78%	11,691	2,230	419	4	54	90	21.46%	11,205	2,501	635	4	57	109	17.23%
	Retail - Qualifying Revolving	0	0	0	0	0	0	-	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	-	0	0	0	0	0	0	-
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
	Equity	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
	Securitisation																					
	Other non-credit obligation assets	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
	IRB TOTAL	12,387	1,703	251	4	42	75	29.78%	11,691	2,230	419	4	54	90	21.46%	11,205	2,501	635	4	57	109	17.23%

		Baseline Scenario																			
		31/12/2023							31/12/2024							31/12/2025					
	(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
GERMANY	Central banks	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
	Central governments	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
	Institutions	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
	Corporates	5,124	417	10	2	1	3	26.85%	4,859	671	21	2	2	5	26.32%	4,724	794	33	2	2	9	26.59%
	Corporates - Of Which: Specialised Lending	14	1	0	0	0	0	26.88%	14	1	0	0	0	0	26.34%	13	1	0	0	0	0	26.59%
	Corporates - Of Which: SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
	Retail	179	19	4	0	0	1	20.78%	177	19	6	0	0	1	18.93%	175	19	8	0	0	1	17.80%
	Retail - Secured on real estate property	171	18	4	0	0	1	18.11%	168	19	6	0	0	1	15.80%	166	19	7	0	0	1	14.49%
	Retail - Secured on real estate property - Of Which: SME	3	0	0	0	0	0	24.79%	3	0	0	0	0	0	23.19%	3	0	0	0	0	0	21.91%
	Retail - Secured on real estate property - Of Which: non-SME	168	18	4	0	0	1	17.76%	165	19	5	0	0	1	15.48%	164	19	7	0	0	1	14.21%
	Retail - Qualifying Revolving	8	0	0	0	0	0	58.40%	8	0	0	0	0	0	56.86%	8	0	1	0	0	0	56.24%
	Retail - Other Retail	0	0	0	0	0	0	56.13%	0	0	0	0	0	0	52.17%	0	0	0	0	0	0	50.58%
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	56.07%	0	0	0	0	0	0	51.36%	0	0	0	0	0	0	49.66%
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	56.15%	0	0	0	0	0	0	52.43%	0	0	0	0	0	0	50.84%
	Equity	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
	Securitisation																					
	Other non-credit obligation assets	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
	IRB TOTAL	5,303	435	14	2	1	4	25.01%	5,036	691	27	2	2	7	24.63%	4,898	813	41	2	2	10	24.87%

2023 EU-wide Stress Test: Credit risk IRB

CaixaBank, S.A.

		Baseline Scenario																				
		31/12/2023							31/12/2024							31/12/2025						
	(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
UNITED KINGDOM	Central banks	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
	Central governments	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
	Institutions	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
	Corporates	1,511	145	18	1	1	13	69.43%	1,417	231	25	1	2	14	57.03%	1,367	272	34	1	2	17	48.83%
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	-	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	-	0	0	0	0	0	0	-
	Retail	662	89	45	0	2	11	25.55%	660	83	53	0	2	12	23.72%	656	79	60	0	1	13	22.35%
	Retail - Secured on real estate property	641	88	44	0	2	11	24.86%	640	82	51	0	1	12	22.78%	636	78	58	0	1	12	21.24%
	Retail - Secured on real estate property - Of Which: SME	11	2	1	0	0	0	28.60%	11	2	1	0	0	0	26.68%	11	2	1	0	0	0	25.29%
	Retail - Secured on real estate property - Of Which: non-SME	631	86	43	0	1	11	24.77%	629	80	50	0	1	11	22.69%	625	77	57	0	1	12	21.14%
	Retail - Qualifying Revolving	19	1	1	0	0	0	57.52%	19	0	1	0	0	1	56.46%	18	0	1	0	0	1	55.99%
	Retail - Other Retail	2	1	0	0	0	0	47.89%	2	0	1	0	0	0	47.01%	2	0	1	0	0	0	46.75%
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	41.81%	0	0	0	0	0	0	41.40%	0	0	0	0	0	0	41.17%
	Retail - Other Retail - Of Which: non-SME	1	1	0	0	0	0	50.09%	1	0	0	0	0	0	48.44%	1	0	1	0	0	0	47.96%
	Equity	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
	Securitisation																					
	Other non-credit obligation assets	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
	IRB TOTAL	**2,173**	**233**	**63**	**1**	**3**	**24**	**38.16%**	**2,077**	**314**	**78**	**1**	**4**	**27**	**34.49%**	**2,023**	**351**	**95**	**1**	**4**	**30**	**31.98%**

		Baseline Scenario																				
		31/12/2023							31/12/2024							31/12/2025						
	(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
FRANCE	Central banks	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
	Central governments	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
	Institutions	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
	Corporates	2,512	179	6	1	1	2	26.83%	2,396	288	14	1	1	4	26.29%	2,337	338	22	1	1	6	26.57%
	Corporates - Of Which: Specialised Lending	27	1	0	0	0	0	26.88%	26	1	0	0	0	0	26.08%	26	1	0	0	0	0	26.39%
	Corporates - Of Which: SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
	Retail	84	11	4	0	0	1	23.63%	84	10	5	0	0	1	22.43%	83	10	6	0	0	1	21.65%
	Retail - Secured on real estate property	75	11	3	0	0	1	19.48%	75	10	4	0	0	1	17.48%	75	9	5	0	0	1	16.22%
	Retail - Secured on real estate property - Of Which: SME	1	0	0	0	0	0	30.44%	1	0	0	0	0	0	25.41%	1	0	0	0	0	0	22.51%
	Retail - Secured on real estate property - Of Which: non-SME	74	11	3	0	0	1	19.38%	74	10	4	0	0	1	17.40%	73	9	5	0	0	1	16.15%
	Retail - Qualifying Revolving	8	0	0	0	0	0	56.67%	8	0	0	0	0	0	55.99%	8	0	1	0	0	0	55.65%
	Retail - Other Retail	1	0	0	0	0	0	50.40%	1	0	0	0	0	0	48.50%	1	0	0	0	0	0	47.78%
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	35.89%	0	0	0	0	0	0	35.40%	0	0	0	0	0	0	35.22%
	Retail - Other Retail - Of Which: non-SME	1	0	0	0	0	0	51.63%	1	0	0	0	0	0	49.59%	1	0	0	0	0	0	48.76%
	Equity	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
	Securitisation																					
	Other non-credit obligation assets	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
	IRB TOTAL	**2,596**	**190**	**10**	**1**	**1**	**3**	**25.69%**	**2,480**	**298**	**18**	**1**	**2**	**5**	**25.31%**	**2,421**	**347**	**28**	**1**	**2**	**7**	**25.57%**

		Baseline Scenario																				
		31/12/2023							31/12/2024							31/12/2025						
	(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
ITALY	Central banks	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
	Central governments	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
	Institutions	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
	Corporates	1,279	94	2	0	0	1	26.88%	1,219	152	5	0	1	1	26.34%	1,189	179	8	0	1	2	26.60%
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	-	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	-	0	0	0	0	0	0	-
	Retail	47	6	3	0	0	1	25.09%	47	6	3	0	0	1	23.62%	46	5	4	0	0	1	22.51%
	Retail - Secured on real estate property	43	6	2	0	0	0	21.43%	43	6	3	0	0	1	19.46%	43	5	3	0	0	1	18.10%
	Retail - Secured on real estate property - Of Which: SME	1	0	0	0	0	0	23.20%	1	0	0	0	0	0	20.57%	1	0	0	0	0	0	18.70%
	Retail - Secured on real estate property - Of Which: non-SME	43	6	2	0	0	0	21.41%	42	5	3	0	0	1	19.45%	42	5	3	0	0	1	18.09%
	Retail - Qualifying Revolving	3	0	0	0	0	0	57.63%	3	0	0	0	0	0	56.94%	3	0	0	0	0	0	56.56%
	Retail - Other Retail	0	0	0	0	0	0	43.33%	0	0	0	0	0	0	42.80%	0	0	0	0	0	0	43.08%
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	29.38%	0	0	0	0	0	0	29.43%	0	0	0	0	0	0	29.68%
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	48.81%	0	0	0	0	0	0	47.39%	0	0	0	0	0	0	46.99%
	Equity	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
	Securitisation																					
	Other non-credit obligation assets	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
	IRB TOTAL	**1,326**	**100**	**5**	**0**	**0**	**1**	**25.93%**	**1,266**	**158**	**8**	**0**	**1**	**2**	**25.25%**	**1,236**	**184**	**11**	**0**	**1**	**3**	**25.25%**

		Baseline Scenario																				
		31/12/2023							31/12/2024							31/12/2025						
	(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
UNITED STATES	Central banks	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
	Central governments	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
	Institutions	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
	Corporates	277	24	1	0	0	0	26.54%	261	40	2	0	0	1	26.09%	250	49	4	0	0	1	26.43%
	Corporates - Of Which: Specialised Lending	4	3	0	0	0	0	25.65%	5	2	0	0	0	0	24.44%	5	2	0	0	0	0	23.85%
	Corporates - Of Which: SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
	Retail	116	13	3	0	0	1	20.36%	114	13	4	0	0	1	18.38%	113	13	5	0	0	1	17.21%
	Retail - Secured on real estate property	111	12	3	0	0	0	17.68%	110	13	4	0	0	1	15.45%	109	13	5	0	0	1	14.21%
	Retail - Secured on real estate property - Of Which: SME	5	1	0	0	0	0	16.12%	5	1	0	0	0	0	14.62%	5	1	0	0	0	0	13.83%
	Retail - Secured on real estate property - Of Which: non-SME	106	12	2	0	0	0	17.74%	105	12	4	0	0	1	15.49%	104	12	5	0	0	1	14.23%
	Retail - Qualifying Revolving	4	0	0	0	0	0	58.13%	4	0	0	0	0	0	56.96%	4	0	0	0	0	0	56.41%
	Retail - Other Retail	0	0	0	0	0	0	48.94%	0	0	0	0	0	0	46.75%	0	0	0	0	0	0	46.06%
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	53.98%	0	0	0	0	0	0	49.20%	0	0	0	0	0	0	46.94%
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	45.78%	0	0	0	0	0	0	45.52%	0	0	0	0	0	0	45.66%
	Equity	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
	Securitisation																					
	Other non-credit obligation assets	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
	IRB TOTAL	**393**	**37**	**4**	**0**	**0**	**1**	**22.11%**	**375**	**52**	**6**	**0**	**0**	**1**	**21.28%**	**363**	**62**	**9**	**0**	**1**	**2**	**21.18%**

2023 EU-wide Stress Test: Credit risk IRB

CaixaBank, S.A.

		Baseline Scenario																				
		31/12/2023							31/12/2024							31/12/2025						
	(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
BELGIUM	**Central banks**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
	Central governments	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
	Institutions	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
	Corporates	2	0	0	0	0	0	26.88%	2	0	0	0	0	0	26.48%	2	0	0	0	0	0	26.75%
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	-	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	-	0	0	0	0	0	0	-
	Retail	42	4	1	0	0	0	24.10%	41	4	2	0	0	0	22.81%	41	4	2	0	0	0	21.86%
	Retail - Secured on real estate property	38	4	1	0	0	0	19.50%	37	4	2	0	0	0	17.33%	37	4	2	0	0	0	15.91%
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	11.18%	0	0	0	0	0	0	11.28%	0	0	0	0	0	0	11.32%
	Retail - Secured on real estate property - Of Which: non-SME	38	4	1	0	0	0	19.53%	37	4	2	0	0	0	17.36%	37	4	2	0	0	0	15.94%
	Retail - Qualifying Revolving	3	0	0	0	0	0	58.75%	3	0	0	0	0	0	57.31%	3	0	0	0	0	0	56.63%
	Retail - Other Retail	0	0	0	0	0	0	51.81%	0	0	0	0	0	0	49.12%	0	0	0	0	0	0	48.24%
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	38.50%	0	0	0	0	0	0	38.39%	0	0	0	0	0	0	38.49%
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	52.32%	0	0	0	0	0	0	49.49%	0	0	0	0	0	0	48.53%
	Equity	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
	Securitisation																					
	Other non-credit obligation assets	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
	IRB TOTAL	**44**	**4**	**1**	**0**	**0**	**0**	**24.11%**	**43**	**5**	**2**	**0**	**0**	**0**	**22.83%**	**42**	**5**	**2**	**0**	**0**	**1**	**21.89%**

* Stage 1, 2, and 3 exposures as well as related provisions already reflect the restated distribution across IFRS 9 stages as of 1 January 2023 as per Meth

2023 EU-wide Stress Test: Credit risk IRB

CaixaBank, S.A.

	(mln EUR, %)	Adverse Scenario																				
		31/12/2023							31/12/2024							31/12/2025						
		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
CaixaBank, S.A.	**Central banks**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
	Central governments	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
	Institutions	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
	Corporates	79,451	11,391	3,803	303	454	2,138	56.20%	74,005	14,910	5,730	312	599	2,829	49.37%	69,963	16,594	8,088	263	629	3,627	44.85%
	Corporates - Of Which: Specialised Lending	1,879	251	192	1	8	101	52.87%	1,821	296	205	1	7	106	51.55%	1,777	327	217	1	7	109	50.32%
	Corporates - Of Which: SME	13,459	2,945	1,704	87	190	828	48.57%	12,512	3,331	2,264	79	177	1,063	46.96%	11,805	3,531	2,772	65	166	1,292	46.60%
	Retail	165,873	19,716	9,794	449	1,390	3,936	40.19%	158,396	23,014	13,973	445	1,515	5,312	38.02%	153,043	23,636	18,705	387	1,416	6,911	36.95%
	Retail - Secured on real estate property	135,582	16,428	7,128	171	874	2,276	31.94%	129,875	19,367	9,897	197	997	2,924	29.55%	126,137	19,721	13,282	169	903	3,797	28.59%
	Retail - Secured on real estate property - Of Which: SME	9,128	1,438	1,134	21	109	439	38.75%	8,906	1,406	1,388	17	91	506	36.48%	8,691	1,403	1,606	15	78	563	35.06%
	Retail - Secured on real estate property - Of Which: non-SME	126,454	14,990	5,995	150	765	1,837	30.65%	120,969	17,961	8,509	180	906	2,418	28.42%	117,446	18,318	11,676	154	825	3,234	27.70%
	Retail - Qualifying Revolving	11,533	427	520	79	122	316	60.83%	11,177	464	839	97	143	531	63.27%	10,826	457	1,197	86	145	789	65.92%
	Retail - Other Retail	18,757	2,860	2,145	199	395	1,344	62.63%	17,345	3,182	3,236	150	375	1,857	57.37%	16,080	3,457	4,226	131	367	2,324	55.01%
	Retail - Other Retail - Of Which: SME	9,318	1,575	1,145	81	121	736	64.32%	8,469	1,941	1,628	68	144	946	58.12%	7,666	2,241	2,131	56	167	1,179	55.34%
	Retail - Other Retail - Of Which: non-SME	9,440	1,285	1,001	119	274	607	60.69%	8,876	1,241	1,608	82	230	910	56.61%	8,414	1,217	2,094	75	201	1,145	54.67%
	Equity	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
	Securitisation																					
	Other non-credit obligation assets	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
	IRB TOTAL	**245,324**	**31,107**	**13,597**	**753**	**1,844**	**6,074**	**44.67%**	**232,401**	**37,924**	**19,703**	**756**	**2,114**	**8,141**	**41.32%**	**223,006**	**40,229**	**26,792**	**650**	**2,045**	**10,538**	**39.33%**

	(mln EUR, %)	Adverse Scenario																				
		31/12/2023							31/12/2024							31/12/2025						
		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
SPAIN	**Central banks**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
	Central governments	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
	Institutions	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
	Corporates	62,510	9,921	3,699	280	433	2,086	56.39%	58,191	12,430	5,508	293	570	2,738	49.71%	54,869	13,524	7,736	248	600	3,497	45.20%
	Corporates - Of Which: Specialised Lending	1,530	205	165	1	6	91	54.99%	1,481	243	176	1	6	94	53.60%	1,445	269	186	1	5	97	52.32%
	Corporates - Of Which: SME	13,459	2,945	1,704	87	190	828	48.57%	12,512	3,331	2,264	79	177	1,063	46.96%	11,805	3,531	2,772	65	166	1,292	46.60%
	Retail	151,991	17,521	9,353	433	1,279	3,787	40.49%	145,662	20,007	13,196	433	1,383	5,103	38.67%	140,755	20,524	17,587	377	1,293	6,641	37.76%
	Retail - Secured on real estate property	121,786	14,240	6,697	155	764	2,135	31.88%	117,224	16,365	9,133	187	866	2,724	29.83%	113,930	16,613	12,179	160	781	3,538	29.05%
	Retail - Secured on real estate property - Of Which: SME	9,093	1,432	1,129	21	108	438	38.77%	8,870	1,400	1,383	17	91	505	36.49%	8,656	1,398	1,600	15	78	561	35.08%
	Retail - Secured on real estate property - Of Which: non-SME	112,693	12,808	5,568	134	656	1,697	30.48%	108,354	14,965	7,750	169	775	2,220	28.64%	105,274	15,216	10,579	145	704	2,977	28.14%
	Retail - Qualifying Revolving	11,458	425	514	79	121	310	60.39%	11,103	462	831	96	143	524	63.02%	10,754	455	1,188	86	145	781	65.77%
	Retail - Other Retail	18,748	2,856	2,142	199	394	1,342	62.64%	17,335	3,179	3,232	150	374	1,854	57.37%	16,071	3,455	4,220	131	367	2,322	55.01%
	Retail - Other Retail - Of Which: SME	9,316	1,575	1,144	81	121	736	64.32%	8,467	1,941	1,628	68	144	946	58.12%	7,665	2,240	2,130	56	167	1,179	55.34%
	Retail - Other Retail - Of Which: non-SME	9,432	1,281	998	118	273	606	60.71%	8,869	1,238	1,604	82	230	908	56.61%	8,406	1,215	2,090	75	200	1,143	54.68%
	Equity	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
	Securitisation																					
	Other non-credit obligation assets	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
	IRB TOTAL	**214,501**	**27,441**	**13,052**	**713**	**1,712**	**5,873**	**45.00%**	**203,853**	**32,437**	**18,704**	**727**	**1,953**	**7,841**	**41.92%**	**195,624**	**34,047**	**25,323**	**625**	**1,893**	**10,138**	**40.03%**

	(mln EUR, %)	Adverse Scenario																				
		31/12/2023							31/12/2024							31/12/2025						
		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
PORTUGAL	**Central banks**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
	Central governments	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
	Institutions	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
	Corporates	0	0	0	0	0	0	-	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	-	0	0	0	0	0	0	-
	Corporates - Of Which: SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
	Retail	12,118	1,939	284	15	101	95	33.56%	10,993	2,765	583	10	124	149	25.56%	10,575	2,878	887	8	116	204	22.95%
	Retail - Secured on real estate property	12,118	1,939	284	15	101	95	33.56%	10,993	2,765	583	10	124	149	25.56%	10,575	2,878	887	8	116	204	22.95%
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
	Retail - Secured on real estate property - Of Which: non-SME	12,118	1,939	284	15	101	95	33.56%	10,993	2,765	583	10	124	149	25.56%	10,575	2,878	887	8	116	204	22.95%
	Retail - Qualifying Revolving	0	0	0	0	0	0	-	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	-	0	0	0	0	0	0	-
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
	Equity	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
	Securitisation																					
	Other non-credit obligation assets	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
	IRB TOTAL	**12,118**	**1,939**	**284**	**15**	**101**	**95**	**33.56%**	**10,993**	**2,765**	**583**	**10**	**124**	**149**	**25.56%**	**10,575**	**2,878**	**887**	**8**	**116**	**204**	**22.95%**

	(mln EUR, %)	Adverse Scenario																				
		31/12/2023							31/12/2024							31/12/2025						
		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
GERMANY	**Central banks**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
	Central governments	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
	Institutions	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
	Corporates	5,117	420	14	6	3	6	43.55%	4,775	736	40	4	5	15	37.10%	4,558	926	67	4	5	23	34.40%
	Corporates - Of Which: Specialised Lending	14	1	0	0	0	0	43.64%	14	1	0	0	0	0	37.08%	13	2	0	0	0	0	34.14%
	Corporates - Of Which: SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
	Retail	178	20	5	0	1	1	29.70%	173	21	8	0	1	2	24.91%	169	21	11	0	1	3	22.55%
	Retail - Secured on real estate property	169	19	5	0	1	1	27.55%	165	21	7	0	1	2	22.40%	161	21	11	0	1	2	19.98%
	Retail - Secured on real estate property - Of Which: SME	3	0	0	0	0	0	33.06%	3	0	0	0	0	0	30.14%	3	0	0	0	0	0	28.11%
	Retail - Secured on real estate property - Of Which: non-SME	166	19	4	0	1	1	27.28%	162	20	7	0	1	2	22.11%	159	21	10	0	1	2	19.72%
	Retail - Qualifying Revolving	8	0	0	0	0	0	61.28%	8	0	0	0	0	0	60.68%	8	0	1	0	0	0	60.43%
	Retail - Other Retail	0	0	0	0	0	0	60.90%	0	0	0	0	0	0	56.59%	0	0	0	0	0	0	54.72%
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	61.68%	0	0	0	0	0	0	56.57%	0	0	0	0	0	0	54.72%
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	60.62%	0	0	0	0	0	0	56.59%	0	0	0	0	0	0	54.72%
	Equity	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
	Securitisation																					
	Other non-credit obligation assets	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
	IRB TOTAL	**5,294**	**440**	**19**	**6**	**4**	**8**	**40.05%**	**4,949**	**757**	**47**	**5**	**6**	**17**	**35.08%**	**4,728**	**947**	**78**	**4**	**6**	**26**	**32.69%**

2023 EU-wide Stress Test: Credit risk IRB

CaixaBank, S.A.

UNITED KINGDOM

	Adverse Scenario																				
	31/12/2023							31/12/2024							31/12/2025						
(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Central banks	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
Central governments	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
Institutions	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
Corporates	1,508	146	20	2	4	14	70.63%	1,388	248	37	2	6	20	52.87%	1,309	307	58	2	6	26	44.67%
Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	-	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	-	0	0	0	0	0	0	-
Retail	655	93	47	1	3	15	31.43%	646	89	60	1	3	17	28.20%	635	87	74	0	3	19	26.01%
Retail - Secured on real estate property	634	92	46	0	3	14	30.79%	626	88	59	0	3	16	27.31%	615	86	72	0	2	18	24.98%
Retail - Secured on real estate property - Of Which: SME	10	2	1	0	0	0	33.51%	10	2	1	0	0	0	30.81%	10	2	2	0	0	0	29.06%
Retail - Secured on real estate property - Of Which: non-SME	624	90	45	0	3	14	30.72%	615	86	57	0	3	16	27.23%	605	84	70	0	2	17	24.89%
Retail - Qualifying Revolving	19	1	1	0	0	0	60.05%	19	1	1	0	0	1	59.99%	18	0	2	0	0	1	59.95%
Retail - Other Retail	2	1	0	0	0	0	53.90%	1	0	1	0	0	0	52.61%	1	0	1	0	0	0	51.83%
Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	43.67%	0	0	0	0	0	0	43.57%	0	0	0	0	0	0	43.37%
Retail - Other Retail - Of Which: non-SME	1	1	0	0	0	0	57.17%	1	0	1	0	0	0	54.64%	1	0	1	0	0	0	53.49%
Equity	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
Securitisation																					
Other non-credit obligation assets	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
IRB TOTAL	**2,163**	**239**	**67**	**3**	**8**	**29**	**43.04%**	**2,034**	**338**	**97**	**2**	**9**	**37**	**37.60%**	**1,944**	**393**	**132**	**2**	**8**	**45**	**34.19%**

FRANCE

	Adverse Scenario																				
	31/12/2023							31/12/2024							31/12/2025						
(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Central banks	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
Central governments	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
Institutions	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
Corporates	2,508	180	9	4	3	4	43.56%	2,356	315	27	3	4	10	36.88%	2,260	391	46	3	4	16	34.23%
Corporates - Of Which: Specialised Lending	27	1	0	0	0	0	43.64%	26	2	0	0	0	0	34.70%	26	2	0	0	0	0	32.46%
Corporates - Of Which: SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
Retail	83	12	4	0	0	1	32.29%	82	11	6	0	0	2	28.63%	81	10	7	0	0	2	26.56%
Retail - Secured on real estate property	74	11	3	0	0	1	29.03%	73	11	5	0	0	1	24.60%	72	10	6	0	0	1	22.18%
Retail - Secured on real estate property - Of Which: SME	1	0	0	0	0	0	37.58%	1	0	0	0	0	0	30.96%	1	0	0	0	0	0	27.64%
Retail - Secured on real estate property - Of Which: non-SME	73	11	3	0	0	1	28.94%	72	10	5	0	0	1	24.53%	71	10	6	0	0	1	22.12%
Retail - Qualifying Revolving	8	0	0	0	0	0	58.99%	8	0	1	0	0	0	59.32%	8	0	1	0	0	0	59.46%
Retail - Other Retail	1	0	0	0	0	0	55.52%	1	0	0	0	0	0	53.32%	1	0	0	0	0	0	52.15%
Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	45.45%	0	0	0	0	0	0	43.61%	0	0	0	0	0	0	42.55%
Retail - Other Retail - Of Which: non-SME	1	0	0	0	0	0	56.38%	1	0	0	0	0	0	54.11%	1	0	0	0	0	0	52.88%
Equity	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
Securitisation																					
Other non-credit obligation assets	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
IRB TOTAL	**2,592**	**191**	**13**	**4**	**3**	**5**	**40.23%**	**2,438**	**326**	**33**	**3**	**4**	**12**	**35.47%**	**2,340**	**402**	**53**	**3**	**4**	**18**	**33.18%**

ITALY

	Adverse Scenario																				
	31/12/2023							31/12/2024							31/12/2025						
(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Central banks	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
Central governments	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
Institutions	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
Corporates	1,278	94	3	1	1	1	43.64%	1,200	167	9	1	1	3	37.08%	1,152	208	16	1	1	5	34.30%
Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	-	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	-	0	0	0	0	0	0	-
Retail	46	6	3	0	0	1	33.03%	46	6	4	0	0	1	29.56%	45	6	5	0	0	1	27.29%
Retail - Secured on real estate property	43	6	2	0	0	1	30.04%	42	6	3	0	0	1	26.05%	42	6	4	0	0	1	23.61%
Retail - Secured on real estate property - Of Which: SME	1	0	0	0	0	0	34.81%	1	0	0	0	0	0	28.96%	1	0	0	0	0	0	25.51%
Retail - Secured on real estate property - Of Which: non-SME	42	6	2	0	0	1	29.98%	42	6	3	0	0	1	26.02%	41	6	4	0	0	1	23.59%
Retail - Qualifying Revolving	3	0	0	0	0	0	59.86%	3	0	0	0	0	0	59.89%	3	0	0	0	0	0	59.89%
Retail - Other Retail	0	0	0	0	0	0	50.68%	0	0	0	0	0	0	49.14%	0	0	0	0	0	0	48.58%
Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	39.94%	0	0	0	0	0	0	38.43%	0	0	0	0	0	0	38.00%
Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	55.11%	0	0	0	0	0	0	52.95%	0	0	0	0	0	0	51.81%
Equity	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
Securitisation																					
Other non-credit obligation assets	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
IRB TOTAL	**1,324**	**101**	**6**	**1**	**1**	**2**	**38.78%**	**1,246**	**173**	**13**	**1**	**2**	**4**	**34.89%**	**1,197**	**214**	**20**	**1**	**2**	**7**	**32.67%**

UNITED STATES

	Adverse Scenario																				
	31/12/2023							31/12/2024							31/12/2025						
(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Central banks	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
Central governments	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
Institutions	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
Corporates	276	25	2	1	0	1	43.31%	255	43	6	1	1	2	36.50%	239	54	10	1	1	3	33.99%
Corporates - Of Which: Specialised Lending	3	3	0	0	0	0	56.56%	4	2	0	0	0	0	44.40%	5	2	0	0	0	0	40.94%
Corporates - Of Which: SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
Retail	114	13	3	0	1	1	29.51%	112	14	5	0	0	1	24.57%	110	14	7	0	0	2	22.16%
Retail - Secured on real estate property	110	13	3	0	0	1	27.38%	108	14	5	0	0	1	22.24%	106	14	7	0	0	1	19.86%
Retail - Secured on real estate property - Of Which: SME	5	1	0	0	0	0	29.77%	5	1	0	0	0	0	23.94%	5	1	0	0	0	0	21.60%
Retail - Secured on real estate property - Of Which: non-SME	105	12	3	0	0	1	27.29%	103	13	5	0	0	1	22.16%	101	13	7	0	0	1	19.78%
Retail - Qualifying Revolving	4	0	0	0	0	0	60.60%	4	0	0	0	0	0	60.36%	4	0	0	0	0	0	60.23%
Retail - Other Retail	0	0	0	0	0	0	56.31%	0	0	0	0	0	0	52.97%	0	0	0	0	0	0	51.44%
Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	58.43%	0	0	0	0	0	0	53.33%	0	0	0	0	0	0	50.83%
Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	55.10%	0	0	0	0	0	0	52.80%	0	0	0	0	0	0	51.71%
Equity	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
Securitisation																					
Other non-credit obligation assets	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
IRB TOTAL	**390**	**39**	**5**	**1**	**1**	**2**	**34.20%**	**367**	**57**	**11**	**1**	**1**	**3**	**30.75%**	**348**	**68**	**17**	**1**	**1**	**5**	**28.96%**

2023 EU-wide Stress Test: Credit risk IRB

CaixaBank, S.A.

		Adverse Scenario																				
		31/12/2023							31/12/2024							31/12/2025						
	(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
BELGIUM	**Central banks**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
	Central governments	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
	Institutions	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
	Corporates	2	0	0	0	0	0	43.64%	2	0	0	0	0	0	38.53%	1	0	0	0	0	0	36.10%
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	-	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	-	0	0	0	0	0	0	-
	Retail	42	4	1	0	0	0	32.82%	40	5	2	0	0	1	28.84%	39	5	3	0	0	1	26.44%
	Retail - Secured on real estate property	38	4	1	0	0	0	29.05%	37	4	2	0	0	0	24.25%	36	5	3	0	0	1	21.59%
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	23.63%	0	0	0	0	0	0	19.75%	0	0	0	0	0	0	18.60%
	Retail - Secured on real estate property - Of Which: non-SME	37	4	1	0	0	0	29.07%	36	4	2	0	0	0	24.28%	35	5	3	0	0	1	21.61%
	Retail - Qualifying Revolving	3	0	0	0	0	0	60.89%	3	0	0	0	0	0	60.51%	3	0	0	0	0	0	60.33%
	Retail - Other Retail	0	0	0	0	0	0	58.30%	0	0	0	0	0	0	54.72%	0	0	0	0	0	0	53.15%
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	48.51%	0	0	0	0	0	0	46.88%	0	0	0	0	0	0	46.21%
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	58.67%	0	0	0	0	0	0	54.97%	0	0	0	0	0	0	53.35%
	Equity	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
	Securitisation																					
	Other non-credit obligation assets	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
	IRB TOTAL	**43**	**4**	**1**	**0**	**0**	**0**	**32.88%**	**42**	**5**	**2**	**0**	**0**	**1**	**28.92%**	**41**	**5**	**3**	**0**	**0**	**1**	**26.53%**

* Stage 1, 2, and 3 exposures as well as related provisions already reflect the restated distribution across IFRS 9 stages as of 1 January 2023 as per Meth

2023 EU-wide Stress Test: Credit risk STA

CaixaBank, S.A.

		Actual										
		31/12/2022*										
		Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted							
CaixaBank, S.A.	Central banks	16,398	0	0	0	16,398	0	0	0	0	0	0.00%
	Central governments	110,633	8	18,329	11	81,307	4,446	8	0	0	0	0.00%
	Regional governments or local authorities	18,762	9	268	13	18,392	167	10	0	0	1	10.26%
	Public sector entities	6,734	64	941	56	6,268	323	83	14	3	20	23.78%
	Multilateral Development Banks	4,647	6	0	0	4,590	63	11	3	2	5	47.26%
	International Organisations	2,910	0	0	0	2,782	0	0	0	0	0	0.00%
	Institutions	7,832	1	2,227	2	4,352	22	1	8	1	0	3.26%
	Corporates	38,426	157	34,990	215	37,647	953	558	242	110	408	73.02%
	of which: SME	4,253	55	3,562	63	4,097	249	175	36	21	122	69.91%
	Retail	15,794	293	8,618	382	15,570	765	510	263	124	219	42.99%
	of which: SME	3,502	56	2,006	63	3,446	196	153	37	24	100	65.35%
	Secured by mortgages on immovable property	4,362	72	2,073	72	4,154	276	177	22	10	103	58.37%
	of which: SME	1,402	58	598	58	1,369	54	143	10	4	85	59.59%
	Items associated with particularly high risk	290	2	435	3	242	63	4	3	8	2	47.25%
	Covered bonds	0	0	0	0	0	0	0	0	0	0	0.00%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	0	0.00%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0.00%
	Equity	0	0	0	0	0	0	0	0	0	0	0.00%
	Securitisation											
	Other exposures	14,992	0	11,883	0	655	2	0	5	0	0	0.00%
	Standardised Total	**241,780**	**611**	**79,764**	**755**	**192,356**	**7,078**	**1,362**	**560**	**259**	**758**	**55.65%**

		Actual										
		31/12/2022*										
		Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted							
SPAIN	Central banks	14,286	0	0	0	14,286	0	0	0	0	0	0.00%
	Central governments	90,991	8	17,819	11	65,979	4,173	8	0	0	0	0.00%
	Regional governments or local authorities	17,705	9	0	13	17,356	146	10	0	0	1	10.26%
	Public sector entities	5,129	42	383	56	4,704	273	54	8	0	11	21.28%
	Multilateral Development Banks	120	0	0	0	91	30	0	0	0	0	0.00%
	International Organisations	0	0	0	0	0	0	0	0	0	0	0.00%
	Institutions	1,703	1	425	1	1,295	8	1	0	0	0	0.55%
	Corporates	14,285	31	12,623	49	14,075	67	259	128	61	236	90.86%
	of which: SME	1,755	28	1,477	34	1,723	54	57	21	5	29	51.28%
	Retail	12,097	228	6,198	316	11,928	505	329	234	103	101	30.68%
	of which: SME	1,526	32	877	39	1,504	64	85	27	15	53	62.25%
	Secured by mortgages on immovable property	3,529	47	1,701	48	3,309	245	84	17	7	37	44.41%
	of which: SME	904	37	401	38	884	29	71	7	2	34	47.39%
	Items associated with particularly high risk	155	0	233	0	107	57	0	1	8	0	0.00%
	Covered bonds	0	0	0	0	0	0	0	0	0	0	0.00%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	0	0.00%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0.00%
	Equity	0	0	0	0	0	0	0	0	0	0	0.00%
	Securitisation											
	Other exposures	14,341	0	11,559	0	0	0	0	0	0	0	0.00%
	Standardised Total	**174,343**	**366**	**50,942**	**494**	**133,129**	**5,504**	**745**	**388**	**180**	**387**	**51.91%**

		Actual										
		31/12/2022*										
		Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted							
PORTUGAL	Central banks	2,087	0	0	0	2,087	0	0	0	0	0	0.00%
	Central governments	5,367	0	2	0	4,414	0	0	0	0	0	0.00%
	Regional governments or local authorities	934	0	187	0	913	21	0	0	0	0	0.00%
	Public sector entities	1,068	21	451	0	1,025	49	30	3	3	8	28.30%
	Multilateral Development Banks	1,087	6	0	0	1,060	33	11	3	2	5	47.26%
	International Organisations	0	0	0	0	0	0	0	0	0	0	0.00%
	Institutions	603	0	245	0	548	3	0	0	0	0	73.53%
	Corporates	7,743	22	7,235	25	7,777	447	108	52	34	85	78.54%
	of which: SME	1,409	16	1,111	18	1,332	150	81	7	13	67	82.33%
	Retail	3,327	64	2,183	65	3,306	222	179	26	19	117	65.46%
	of which: SME	1,752	24	1,001	24	1,738	111	68	9	8	47	69.15%
	Secured by mortgages on immovable property	640	23	282	23	653	29	89	4	3	65	72.22%
	of which: SME	433	18	170	18	420	24	68	3	2	50	73.27%
	Items associated with particularly high risk	134	2	201	3	136	5	4	2	0	2	47.25%
	Covered bonds	0	0	0	0	0	0	0	0	0	0	0.00%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	0	0.00%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0.00%
	Equity	0	0	0	0	0	0	0	0	0	0	0.00%
	Securitisation											
	Other exposures	651	0	324	0	655	2	0	5	0	0	0.00%
	Standardised Total	**23,642**	**138**	**11,109**	**116**	**22,574**	**810**	**421**	**96**	**62**	**282**	**67.03%**

		Actual										
		31/12/2022*										
		Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted							
GERMANY	Central banks	25	0	0	0	25	0	0	0	0	0	0.00%
	Central governments	1,611	0	0	0	1,611	0	0	0	0	0	0.00%
	Regional governments or local authorities	0	0	0	0	0	0	0	0	0	0	0.00%
	Public sector entities	0	0	0	0	0	0	0	0	0	0	0.00%
	Multilateral Development Banks	0	0	0	0	0	0	0	0	0	0	0.00%
	International Organisations	0	0	0	0	0	0	0	0	0	0	0.00%
	Institutions	417	0	73	0	15	0	0	0	0	0	0.00%
	Corporates	462	0	410	0	463	0	0	1	0	0	66.85%
	of which: SME	58	0	49	0	58	0	0	1	0	0	66.85%
	Retail	27	0	16	0	25	3	0	0	0	0	72.62%
	of which: SME	27	0	15	0	25	3	0	0	0	0	71.71%
	Secured by mortgages on immovable property	17	0	6	0	17	0	0	0	0	0	0.00%
	of which: SME	17	0	6	0	17	0	0	0	0	0	0.00%
	Items associated with particularly high risk	0	0	0	0	0	0	0	0	0	0	0.00%
	Covered bonds	0	0	0	0	0	0	0	0	0	0	0.00%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	0	0.00%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0.00%
	Equity	0	0	0	0	0	0	0	0	0	0	0.00%
	Securitisation											
	Other exposures	0	0	0	0	0	0	0	0	0	0	0.00%
	Standardised Total	**2,560**	**0**	**505**	**0**	**2,156**	**3**	**0**	**2**	**0**	**0**	**67.07%**

2023 EU-wide Stress Test: Credit risk STA

CaixaBank, S.A.

		Actual 31/12/2022*										
	(mln EUR, %)	Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
		Non-defaulted	Defaulted	Non-defaulted	Defaulted							
UNITED KINGDOM	Central banks	0	0	0	0	0	0	0	0	0	0	0.00%
	Central governments	79	0	0	0	79	0	0	0	0	0	0.00%
	Regional governments or local authorities	2	0	2	0	2	0	0	0	0	0	0.00%
	Public sector entities	444	0	89	0	445	0	0	1	0	0	0.00%
	Multilateral Development Banks	500	0	0	0	500	0	0	0	0	0	0.00%
	International Organisations	0	0	0	0	0	0	0	0	0	0	0.00%
	Institutions	1.889	0	420	0	239	0	0	0	0	0	0.00%
	Corporates	2.759	0	2.511	0	2.628	127	0	5	2	0	11.18%
	of which: SME	62	0	55	0	39	22	0	0	1	0	0.00%
	Retail	10	0	6	0	9	1	0	0	0	0	65.27%
	of which: SME	9	0	5	0	8	1	0	0	0	0	72.50%
	Secured by mortgages on immovable property	5	0	2	0	3	2	0	0	0	0	0.00%
	of which: SME	2	0	1	0	2	0	0	0	0	0	0.00%
	Items associated with particularly high risk	0	0	0	0	0	0	0	0	0	0	0.00%
	Covered bonds	0	0	0	0	0	0	0	0	0	0	0.00%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	0	0.00%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0.00%
	Equity	0	0	0	0	0	0	0	0	0	0	0.00%
	Securitisation											
	Other exposures	0	0	0	0	0	0	0	0	0	0	0.00%
	Standardised Total	**5,690**	**0**	**3,030**	**0**	**3,907**	**131**	**0**	**7**	**3**	**0**	**43.20%**

		Actual 31/12/2022*										
	(mln EUR, %)	Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
		Non-defaulted	Defaulted	Non-defaulted	Defaulted							
FRANCE	Central banks	0	0	0	0	0	0	0	0	0	0	0.00%
	Central governments	2.073	0	0	0	2.073	0	0	0	0	0	0.00%
	Regional governments or local authorities	0	0	0	0	0	0	0	0	0	0	0.00%
	Public sector entities	0	0	0	0	0	0	0	0	0	0	0.00%
	Multilateral Development Banks	0	0	0	0	0	0	0	0	0	0	0.00%
	International Organisations	0	0	0	0	0	0	0	0	0	0	0.00%
	Institutions	600	0	166	0	47	0	0	0	0	0	0.00%
	Corporates	1,986	0	1,640	0	1,974	10	0	4	0	0	0.00%
	of which: SME	93	0	80	0	94	0	0	1	0	0	0.00%
	Retail	33	0	19	0	31	2	0	0	0	0	66.89%
	of which: SME	32	0	18	0	30	2	0	0	0	0	68.33%
	Secured by mortgages on immovable property	17	0	7	0	17	0	0	0	0	0	0.00%
	of which: SME	17	0	7	0	17	0	0	0	0	0	0.00%
	Items associated with particularly high risk	0	0	0	0	0	0	0	0	0	0	0.00%
	Covered bonds	0	0	0	0	0	0	0	0	0	0	0.00%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	0	0.00%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0.00%
	Equity	0	0	0	0	0	0	0	0	0	0	0.00%
	Securitisation											
	Other exposures	0	0	0	0	0	0	0	0	0	0	0.00%
	Standardised Total	**4,708**	**0**	**1,831**	**0**	**4,143**	**12**	**0**	**4**	**0**	**0**	**66.89%**

		Actual 31/12/2022*										
	(mln EUR, %)	Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
		Non-defaulted	Defaulted	Non-defaulted	Defaulted							
ITALY	Central banks	0	0	0	0	0	0	0	0	0	0	0.00%
	Central governments	4.063	0	0	0	3.395	0	0	0	0	0	0.00%
	Regional governments or local authorities	0	0	0	0	0	0	0	0	0	0	0.00%
	Public sector entities	0	0	0	0	0	0	0	0	0	0	0.00%
	Multilateral Development Banks	0	0	0	0	0	0	0	0	0	0	0.00%
	International Organisations	0	0	0	0	0	0	0	0	0	0	0.00%
	Institutions	47	0	21	0	18	0	0	0	0	0	0.00%
	Corporates	1,700	0	1,687	0	1,692	16	0	8	1	0	0.00%
	of which: SME	52	0	45	0	36	16	0	0	1	0	0.00%
	Retail	43	0	24	0	37	6	0	0	0	0	71.68%
	of which: SME	42	0	24	0	37	6	0	0	0	0	72.24%
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	0	0.00%
	of which: SME	0	0	0	0	0	0	0	0	0	0	0.00%
	Items associated with particularly high risk	0	0	0	0	0	0	0	0	0	0	0.00%
	Covered bonds	0	0	0	0	0	0	0	0	0	0	0.00%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	0	0.00%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0.00%
	Equity	0	0	0	0	0	0	0	0	0	0	0.00%
	Securitisation											
	Other exposures	0	0	0	0	0	0	0	0	0	0	0.00%
	Standardised Total	**5,853**	**0**	**1,732**	**0**	**5,142**	**22**	**0**	**8**	**1**	**0**	**71.68%**

		Actual 31/12/2022*										
	(mln EUR, %)	Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
		Non-defaulted	Defaulted	Non-defaulted	Defaulted							
UNITED STATES	Central banks	0	0	0	0	0	0	0	0	0	0	0.00%
	Central governments	2,279	0	0	0	31	0	0	0	0	0	0.00%
	Regional governments or local authorities	0	0	0	0	0	0	0	0	0	0	0.00%
	Public sector entities	93	0	19	0	94	0	0	1	0	0	0.00%
	Multilateral Development Banks	702	0	0	0	702	0	0	0	0	0	0.00%
	International Organisations	0	0	0	0	0	0	0	0	0	0	0.00%
	Institutions	215	0	41	0	194	0	0	0	0	0	0.00%
	Corporates	1.779	0	1.585	0	1.780	4	0	7	0	0	0.00%
	of which: SME	179	0	165	0	179	1	0	1	0	0	0.00%
	Retail	13	0	8	0	13	0	0	0	0	0	62.86%
	of which: SME	13	0	7	0	13	0	0	0	0	0	60.86%
	Secured by mortgages on immovable property	6	0	3	0	6	0	0	0	0	0	0.00%
	of which: SME	0	0	0	0	0	0	0	0	0	0	0.00%
	Items associated with particularly high risk	0	0	0	0	0	0	0	0	0	0	0.00%
	Covered bonds	0	0	0	0	0	0	0	0	0	0	0.00%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	0	0.00%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0.00%
	Equity	0	0	0	0	0	0	0	0	0	0	0.00%
	Securitisation											
	Other exposures	0	0	0	0	0	0	0	0	0	0	0.00%
	Standardised Total	**5,086**	**0**	**1,655**	**0**	**2,820**	**4**	**0**	**8**	**0**	**0**	**62.86%**

2023 EU-wide Stress Test: Credit risk STA

CaixaBank, S.A.

	(mln EUR, %)	Actual 31/12/2022* Exposure values Non-defaulted	Exposure values Defaulted	Risk exposure amounts Non-defaulted	Risk exposure amounts Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
BELGIUM	Central banks	0	0	0	0	0	0	0	0	0	0	0.00%
	Central governments	177	0	0	0	177	0	0	0	0	0	0.00%
	Regional governments or local authorities	1	0	0	0	1	0	0	0	0	0	0.00%
	Public sector entities	0	0	0	0	0	0	0	0	0	0	0.00%
	Multilateral Development Banks	0	0	0	0	0	0	0	0	0	0	0.00%
	International Organisations	2,640	0	0	0	2,512	0	0	0	0	0	0.00%
	Institutions	62	0	13	0	29	0	0	0	0	0	0.00%
	Corporates	100	0	98	0	55	44	0	0	1	0	0.00%
	of which: SME	12	0	10	0	12	0	0	0	0	0	0.00%
	Retail	5	0	3	0	5	0	0	0	0	0	64.56%
	of which: SME	5	0	3	0	5	0	0	0	0	0	64.56%
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	0	0.00%
	of which: SME	0	0	0	0	0	0	0	0	0	0	0.00%
	Items associated with particularly high risk	0	0	0	0	0	0	0	0	0	0	0.00%
	Covered bonds	0	0	0	0	0	0	0	0	0	0	0.00%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	0	0.00%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0.00%
	Equity	0	0	0	0	0	0	0	0	0	0	0.00%
	Securitisation											
	Other exposures	0	0	0	0	0	0	0	0	0	0	0.00%
	Standardised Total	**2,985**	**0**	**114**	**0**	**2,779**	**44**	**0**	**0**	**1**	**0**	**64.56%**

* Stage 1, 2, and 3 exposures as well as related provisions already reflect the restated distribution across IFRS 9 stages as of 1 January 2023 as per Methodological Note.

2023 EU-wide Stress Test: Credit risk STA

CaixaBank, S.A.

		Baseline Scenario																				
		31/12/2023							31/12/2024							31/12/2025						
	(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
CaixaBank, S.A.	Central banks	16,395	1	1	0	0	0	0.01%	16,392	3	3	0	0	0	0.01%	16,389	4	4	0	0	0	0.01%
	Central governments	81,270	4,298	191	70	11	77	40.00%	81,141	4,245	375	69	9	150	40.00%	80,956	4,247	557	69	7	223	40.00%
	Regional governments or local authorities	18,065	452	52	16	1	21	40.00%	17,846	629	94	16	1	37	40.00%	17,694	739	135	16	1	54	40.00%
	Public sector entities	6,304	272	98	6	1	39	40.00%	6,318	243	113	6	0	45	40.00%	6,317	229	128	6	0	51	40.00%
	Multilateral Development Banks	4,547	95	21	4	0	9	43.63%	4,512	120	32	4	0	13	42.42%	4,483	138	42	4	0	18	41.82%
	International Organisations	2,759	17	6	2	0	3	40.00%	2,742	28	13	2	0	5	40.00%	2,729	35	19	2	0	8	40.00%
	Institutions	4,336	31	7	2	0	3	36.29%	4,324	38	12	2	0	4	34.97%	4,313	43	18	2	0	6	34.37%
	Corporates	35,577	2,821	760	34	58	465	61.20%	34,123	4,052	983	35	67	527	53.58%	33,234	4,696	1,228	34	66	596	48.54%
	of which: SME	3,935	359	227	8	14	137	60.27%	3,830	410	280	8	15	151	53.97%	3,754	431	335	8	13	166	49.72%
	Retail	14,681	1,263	901	84	139	436	48.33%	13,966	1,503	1,378	85	164	619	44.93%	13,350	1,592	1,904	81	163	828	43.47%
	of which: SME	3,303	283	210	9	16	117	55.61%	3,200	325	271	9	16	135	49.71%	3,119	344	333	8	15	153	45.95%
	Secured by mortgages on immovable property	4,009	386	212	5	11	111	52.57%	3,897	460	251	5	14	121	48.13%	3,819	495	293	4	15	131	44.76%
	of which: SME	1,279	128	159	2	8	89	56.15%	1,215	172	178	2	10	94	52.86%	1,167	198	200	2	11	100	50.13%
	Items associated with particularly high risk	255	48	6	0	4	2	41.00%	262	39	7	0	3	3	38.03%	266	34	9	0	2	3	36.51%
	Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Securitisation																					
	Other exposures	655	2	0	0	0	0	16.16%	655	2	1	0	0	0	16.11%	654	2	1	0	0	0	16.07%
	Standardised Total	**188,853**	**9,688**	**2,256**	**223**	**225**	**1,165**	**51.65%**	**186,176**	**11,360**	**3,260**	**224**	**260**	**1,525**	**46.77%**	**184,205**	**12,253**	**4,339**	**219**	**255**	**1,918**	**44.20%**

		Baseline Scenario																				
		31/12/2023							31/12/2024							31/12/2025						
	(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
SPAIN	Central banks	14,283	1	1	0	0	0	0.01%	14,280	3	3	0	0	0	0.01%	14,277	4	4	0	0	0	0.01%
	Central governments	66,172	3,822	166	60	10	66	40.00%	66,231	3,605	324	60	8	130	40.00%	66,207	3,471	482	60	6	193	40.00%
	Regional governments or local authorities	17,053	409	49	15	1	20	40.00%	16,854	569	89	15	1	35	40.00%	16,719	665	128	15	1	51	40.00%
	Public sector entities	4,765	201	65	4	1	26	40.00%	4,799	156	76	4	0	31	40.00%	4,816	128	87	4	0	35	40.00%
	Multilateral Development Banks	101	19	0	0	0	0	40.00%	107	13	1	0	0	0	40.00%	111	9	1	0	0	0	40.00%
	International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Institutions	1,293	10	1	0	0	1	46.69%	1,292	10	2	0	0	1	47.13%	1,291	10	2	0	0	1	47.37%
	Corporates	13,081	994	326	13	16	253	77.66%	12,404	1,585	412	13	24	275	66.85%	12,000	1,891	511	12	26	302	59.06%
	of which: SME	1,623	130	81	3	6	35	43.81%	1,559	169	106	3	7	42	39.48%	1,515	187	132	3	7	49	36.95%
	Retail	11,282	861	620	71	105	291	47.00%	10,739	1,059	964	72	129	441	45.80%	10,259	1,150	1,353	69	132	616	45.49%
	of which: SME	1,417	125	111	4	5	60	54.73%	1,360	154	138	4	6	68	49.66%	1,318	168	166	4	6	77	46.32%
	Secured by mortgages on immovable property	3,196	334	108	3	7	42	39.08%	3,106	396	135	3	10	48	35.67%	3,048	425	165	3	12	55	33.45%
	of which: SME	814	91	79	1	4	35	44.79%	763	130	90	1	7	38	42.28%	727	154	103	1	8	42	40.38%
	Items associated with particularly high risk	119	43	2	0	4	1	30.11%	126	34	4	0	3	1	29.53%	130	28	5	0	2	2	29.59%
	Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Securitisation																					
	Other exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Standardised Total	**131,345**	**6,694**	**1,339**	**166**	**145**	**700**	**52.28%**	**129,939**	**7,430**	**2,009**	**167**	**176**	**963**	**47.93%**	**128,858**	**7,781**	**2,739**	**163**	**180**	**1,254**	**45.80%**

		Baseline Scenario																				
		31/12/2023							31/12/2024							31/12/2025						
	(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
PORTUGAL	Central banks	2,087	0	0	0	0	0	0.00%	2,087	0	0	0	0	0	0.00%	2,087	0	0	0	0	0	0.00%
	Central governments	4,308	106	0	0	0	0	40.00%	4,204	210	0	0	0	0	40.00%	4,103	311	0	0	0	0	40.00%
	Regional governments or local authorities	891	41	2	1	0	1	40.00%	873	57	4	1	0	2	40.00%	858	70	6	1	0	3	40.00%
	Public sector entities	1,004	67	32	1	0	13	40.00%	987	82	35	1	0	14	40.00%	972	95	37	1	0	15	40.00%
	Multilateral Development Banks	1,036	54	13	1	0	6	45.87%	1,016	72	15	1	0	7	44.93%	999	86	18	1	0	8	44.25%
	International Organisations	0	0	0	0	0	0	40.00%	0	0	0	0	0	0	40.00%	0	0	0	0	0	0	40.00%
	Institutions	540	7	4	1	0	1	29.28%	532	11	8	1	0	2	29.13%	524	14	13	1	0	4	29.09%
	Corporates	7,756	401	175	11	23	107	61.05%	7,724	370	238	11	18	127	53.49%	7,685	347	300	11	14	148	49.22%
	of which: SME	1,330	134	99	2	7	72	73.01%	1,325	123	115	2	6	77	66.87%	1,316	115	132	2	4	82	62.46%
	Retail	3,076	361	270	12	31	140	51.70%	2,914	400	394	11	32	169	43.07%	2,788	398	522	11	28	201	38.44%
	of which: SME	1,689	132	95	4	10	55	57.68%	1,649	143	125	4	9	64	50.95%	1,614	147	156	4	8	73	46.68%
	Secured by mortgages on immovable property	632	41	99	2	3	67	68.24%	615	47	109	2	4	70	64.55%	600	51	120	2	3	74	61.28%
	of which: SME	405	33	75	1	3	52	69.10%	394	36	83	1	3	54	65.46%	384	37	91	1	3	57	62.29%
	Items associated with particularly high risk	136	5	4	0	0	2	47.07%	136	5	4	0	0	2	46.88%	136	5	4	0	0	2	46.71%
	Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Securitisation																					
	Other exposures	655	2	0	0	0	0	16.16%	655	2	1	0	0	0	16.11%	654	2	1	0	0	0	16.07%
	Standardised Total	**22,120**	**1,086**	**599**	**29**	**58**	**336**	**56.15%**	**21,742**	**1,255**	**808**	**28**	**54**	**394**	**48.78%**	**21,405**	**1,379**	**1,020**	**27**	**45**	**453**	**44.36%**

		Baseline Scenario																				
		31/12/2023							31/12/2024							31/12/2025						
	(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
GERMANY	Central banks	25	0	0	0	0	0	0.01%	25	0	0	0	0	0	0.01%	25	0	0	0	0	0	0.01%
	Central governments	1,578	29	4	1	0	1	40.00%	1,556	47	7	1	0	3	40.00%	1,542	58	11	1	0	4	40.00%
	Regional governments or local authorities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Public sector entities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Institutions	15	0	0	0	0	0	48.47%	15	0	0	0	0	0	48.44%	15	0	0	0	0	0	48.41%
	Corporates	428	33	2	0	0	1	32.16%	407	51	5	0	1	1	28.53%	396	59	8	0	1	2	27.88%
	of which: SME	54	4	1	0	0	0	41.52%	51	6	1	0	0	0	34.48%	50	7	2	0	0	1	32.01%
	Retail	24	3	1	0	0	0	31.10%	23	3	1	0	0	0	29.94%	23	3	1	0	0	0	29.75%
	of which: SME	24	3	1	0	0	0	30.70%	23	3	1	0	0	0	29.47%	23	3	1	0	0	0	29.20%
	Secured by mortgages on immovable property	16	1	0	0	0	0	20.69%	15	2	0	0	0	0	20.73%	15	2	1	0	0	0	20.75%
	of which: SME	16	1	0	0	0	0	20.70%	15	2	0	0	0	0	20.73%	15	2	1	0	0	0	20.76%
	Items associated with particularly high risk	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Securitisation																					
	Other exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Standardised Total	**2,086**	**66**	**7**	**2**	**1**	**2**	**36.06%**	**2,042**	**103**	**14**	**2**	**1**	**5**	**34.45%**	**2,015**	**122**	**21**	**2**	**1**	**7**	**33.94%**

2023 EU-wide Stress Test: Credit risk STA

CaixaBank, S.A.

UNITED KINGDOM

	Baseline Scenario																				
	31/12/2023							31/12/2024							31/12/2025						
(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Central banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Central governments	77	1	0	0	0	0	40.00%	76	2	0	0	0	0	40.00%	76	3	1	0	0	0	40.00%
Regional governments or local authorities	2	0	0	0	0	0	40.00%	2	0	0	0	0	0	40.00%	2	0	0	0	0	0	40.00%
Public sector entities	441	3	1	0	0	0	40.00%	438	5	2	0	0	1	40.00%	436	6	3	0	0	1	40.00%
Multilateral Development Banks	496	3	1	0	0	0	40.00%	493	5	2	0	0	1	40.00%	491	6	3	0	0	1	40.00%
International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Institutions	238	1	0	0	0	0	48.47%	238	1	0	0	0	0	48.44%	237	1	0	0	0	0	48.41%
Corporates	2,465	280	11	2	4	3	26.64%	2,347	384	24	2	5	6	26.14%	2,277	439	40	2	6	10	26.41%
of which: SME	43	17	1	0	0	0	26.08%	45	14	1	0	0	0	25.80%	47	12	2	0	0	0	26.15%
Retail	9	1	0	0	0	0	35.34%	9	1	0	0	0	0	33.41%	9	1	0	0	0	0	33.08%
of which: SME	8	1	0	0	0	0	32.17%	8	1	0	0	0	0	29.84%	8	1	0	0	0	0	29.33%
Secured by mortgages on immovable property	4	1	0	0	0	0	12.60%	4	1	0	0	0	0	13.20%	4	1	0	0	0	0	13.65%
of which: SME	2	0	0	0	0	0	20.66%	2	0	0	0	0	0	21.19%	2	0	0	0	0	0	21.40%
Items associated with particularly high risk	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Securitisation																					
Other exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Standardised Total	**3,733**	**291**	**14**	**3**	**4**	**4**	**28.97%**	**3,608**	**400**	**30**	**3**	**5**	**8**	**28.39%**	**3,532**	**457**	**48**	**3**	**6**	**14**	**28.48%**

FRANCE

	Baseline Scenario																				
	31/12/2023							31/12/2024							31/12/2025						
(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Central banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Central governments	2,031	38	5	2	0	2	40.00%	2,003	61	9	2	0	4	40.00%	1,985	75	14	2	0	6	40.00%
Regional governments or local authorities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Public sector entities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Institutions	47	0	0	0	0	0	48.47%	47	0	0	0	0	0	48.44%	47	0	0	0	0	0	48.41%
Corporates	1,831	145	8	2	1	2	26.81%	1,741	227	17	2	2	4	26.31%	1,690	268	27	2	2	7	26.59%
of which: SME	87	6	1	0	0	0	26.77%	83	9	2	0	0	0	26.31%	81	10	3	0	0	1	26.58%
Retail	30	3	1	0	0	0	32.38%	28	4	1	0	0	0	30.87%	28	4	2	0	0	0	30.61%
of which: SME	29	3	1	0	0	0	31.38%	27	4	1	0	0	0	29.74%	27	4	1	0	0	0	29.42%
Secured by mortgages on immovable property	15	1	0	0	0	0	20.65%	15	2	0	0	0	0	20.71%	14	2	1	0	0	0	20.75%
of which: SME	15	1	0	0	0	0	20.67%	15	2	0	0	0	0	20.73%	14	2	1	0	0	0	20.77%
Items associated with particularly high risk	0	0	0	0	0	0	26.36%	0	0	0	0	0	0	26.46%	0	0	0	0	0	0	27.14%
Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Securitisation																					
Other exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Standardised Total	**3,954**	**187**	**13**	**4**	**1**	**4**	**31.59%**	**3,834**	**293**	**28**	**4**	**2**	**9**	**31.05%**	**3,763**	**349**	**43**	**4**	**2**	**13**	**31.05%**

ITALY

	Baseline Scenario																				
	31/12/2023							31/12/2024							31/12/2025						
(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Central banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Central governments	3,325	62	8	3	0	3	40.00%	3,280	100	15	3	0	6	40.00%	3,249	123	23	3	0	9	40.00%
Regional governments or local authorities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Public sector entities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Institutions	18	0	0	0	0	0	48.47%	18	0	0	0	0	0	48.44%	18	0	0	0	0	0	48.41%
Corporates	1,572	129	7	1	1	2	26.75%	1,493	201	14	1	1	4	26.32%	1,447	240	21	1	1	6	26.61%
of which: SME	40	12	1	0	0	0	26.05%	41	10	2	0	0	0	25.85%	42	8	3	0	0	1	26.08%
Retail	37	6	1	0	0	0	31.16%	36	6	2	0	0	1	29.56%	35	6	3	0	0	1	29.23%
of which: SME	36	6	1	0	0	0	31.02%	36	6	2	0	0	1	29.38%	35	5	3	0	0	1	29.03%
Secured by mortgages on immovable property	0	0	0	0	0	0	16.82%	0	0	0	0	0	0	16.75%	0	0	0	0	0	0	16.67%
of which: SME	0	0	0	0	0	0	20.70%	0	0	0	0	0	0	20.73%	0	0	0	0	0	0	20.76%
Items associated with particularly high risk	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Securitisation																					
Other exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Standardised Total	**4,952**	**197**	**16**	**4**	**1**	**5**	**33.44%**	**4,827**	**306**	**31**	**4**	**2**	**10**	**33.23%**	**4,750**	**368**	**47**	**4**	**2**	**16**	**33.30%**

UNITED STATES

	Baseline Scenario																				
	31/12/2023							31/12/2024							31/12/2025						
(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Central banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Central governments	31	1	0	0	0	0	40.00%	30	1	0	0	0	0	40.00%	30	1	0	0	0	0	40.00%
Regional governments or local authorities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Public sector entities	93	1	0	0	0	0	40.00%	92	1	0	0	0	0	40.00%	92	1	1	0	0	0	40.00%
Multilateral Development Banks	696	4	2	1	0	1	40.00%	691	7	3	1	0	1	40.00%	688	9	5	1	0	2	40.00%
International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Institutions	194	1	0	0	0	0	48.47%	193	1	0	0	0	0	48.44%	193	1	0	0	0	0	48.41%
Corporates	1,654	126	4	1	2	1	26.79%	1,561	211	11	1	3	3	26.12%	1,503	261	20	1	3	5	26.41%
of which: SME	168	11	1	0	0	0	26.80%	161	16	3	0	0	1	26.23%	157	18	5	0	0	1	26.52%
Retail	12	1	0	0	0	0	30.29%	12	1	0	0	0	0	28.93%	11	2	0	0	0	0	28.97%
of which: SME	12	1	0	0	0	0	27.85%	12	1	0	0	0	0	27.37%	11	2	0	0	0	0	27.72%
Secured by mortgages on immovable property	5	0	0	0	0	0	17.40%	5	0	0	0	0	0	18.27%	5	1	0	0	0	0	18.70%
of which: SME	0	0	0	0	0	0	19.63%	0	0	0	0	0	0	19.49%	0	0	0	0	0	0	19.48%
Items associated with particularly high risk	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Securitisation																					
Other exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Standardised Total	**2,685**	**133**	**6**	**2**	**2**	**2**	**30.99%**	**2,585**	**223**	**16**	**2**	**3**	**5**	**29.69%**	**2,522**	**275**	**27**	**2**	**3**	**8**	**29.46%**

2023 EU-wide Stress Test: Credit risk STA

CaixaBank, S.A.

Baseline Scenario

	(mln EUR, %)	31/12/2023 Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
BELGIUM	Central banks	0	0	0	0	0	0	0.00%
	Central governments	173	3	0	0	0	0	40.00%
	Regional governments or local authorities	1	0	0	0	0	0	40.00%
	Public sector entities	0	0	0	0	0	0	0.00%
	Multilateral Development Banks	0	0	0	0	0	0	0.00%
	International Organisations	2,490	16	6	2	0	2	40.00%
	Institutions	29	0	0	0	0	0	48.47%
	Corporates	62	33	4	0	1	1	25.96%
	of which: SME	11	1	0	0	0	0	25.89%
	Retail	5	1	0	0	0	0	29.93%
	of which: SME	5	1	0	0	0	0	28.52%
	Secured by mortgages on immovable property	0	0	0	0	0	0	17.18%
	of which: SME	0	0	0	0	0	0	19.39%
	Items associated with particularly high risk	0	0	0	0	0	0	0.00%
	Covered bonds	0	0	0	0	0	0	0.00%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%
	Equity	0	0	0	0	0	0	0.00%
	Securitisation							
	Other exposures	0	0	0	0	0	0	0.00%
	Standardised Total	**2,760**	**53**	**10**	**2**	**1**	**3**	**34.51%**

	(mln EUR, %)	31/12/2024 Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
BELGIUM	Central banks	0	0	0	0	0	0	0.00%
	Central governments	171	5	1	0	0	0	40.00%
	Regional governments or local authorities	1	0	0	0	0	0	40.00%
	Public sector entities	0	0	0	0	0	0	0.00%
	Multilateral Development Banks	0	0	0	0	0	0	0.00%
	International Organisations	2,475	25	11	2	0	5	40.00%
	Institutions	29	0	0	0	0	0	48.44%
	Corporates	64	29	6	0	1	2	25.79%
	of which: SME	11	1	0	0	0	0	25.55%
	Retail	5	1	0	0	0	0	29.50%
	of which: SME	4	1	0	0	0	0	27.75%
	Secured by mortgages on immovable property	0	0	0	0	0	0	18.21%
	of which: SME	0	0	0	0	0	0	20.48%
	Items associated with particularly high risk	0	0	0	0	0	0	0.00%
	Covered bonds	0	0	0	0	0	0	0.00%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%
	Equity	0	0	0	0	0	0	0.00%
	Securitisation							
	Other exposures	0	0	0	0	0	0	0.00%
	Standardised Total	**2,745**	**60**	**18**	**2**	**1**	**6**	**35.29%**

	(mln EUR, %)	31/12/2025 Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
BELGIUM	Central banks	0	0	0	0	0	0	0.00%
	Central governments	169	6	1	0	0	0	40.00%
	Regional governments or local authorities	1	0	0	0	0	0	40.00%
	Public sector entities	0	0	0	0	0	0	0.00%
	Multilateral Development Banks	0	0	0	0	0	0	0.00%
	International Organisations	2,463	31	17	2	0	7	40.00%
	Institutions	29	0	0	0	0	0	48.41%
	Corporates	66	25	8	0	1	2	25.93%
	of which: SME	10	2	0	0	0	0	25.86%
	Retail	5	1	0	0	0	0	29.88%
	of which: SME	4	1	0	0	0	0	27.90%
	Secured by mortgages on immovable property	0	0	0	0	0	0	18.72%
	of which: SME	0	0	0	0	0	0	21.08%
	Items associated with particularly high risk	0	0	0	0	0	0	0.00%
	Covered bonds	0	0	0	0	0	0	0.00%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%
	Equity	0	0	0	0	0	0	0.00%
	Securitisation							
	Other exposures	0	0	0	0	0	0	0.00%
	Standardised Total	**2,733**	**64**	**26**	**2**	**1**	**9**	**35.80%**

* Stage 1, 2, and 3 exposures as well as related provisions already reflect the restated distribution across IFRS 9 stages as of 1 January 2023 as per Methodolo

2023 EU-wide Stress Test: Credit risk STA

CaixaBank, S.A.

	(mln EUR, %)	Adverse Scenario																				
		31/12/2023							31/12/2024							31/12/2025						
		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
CaixaBank, S.A.	Central banks	16,395	1	1	0	0	0	0.01%	16,392	3	3	0	0	0	0.01%	16,389	4	4	0	0	0	0.01%
	Central governments	80,418	5,086	256	93	18	103	40.00%	79,715	5,540	505	92	16	202	40.00%	79,138	5,870	752	88	13	301	40.00%
	Regional governments or local authorities	17,930	573	66	22	2	26	40.00%	17,601	846	122	21	2	49	40.00%	17,361	1,030	177	20	2	71	40.00%
	Public sector entities	6,270	302	103	7	1	41	40.00%	6,263	289	122	7	1	49	40.00%	6,250	283	141	7	0	57	40.00%
	Multilateral Development Banks	4,534	105	24	5	0	10	43.20%	4,489	137	37	5	0	16	42.05%	4,452	161	51	5	0	21	41.51%
	International Organisations	2,750	24	9	3	0	3	40.00%	2,726	40	17	3	0	7	40.00%	2,706	51	25	3	0	10	40.00%
	Institutions	4,321	38	15	8	1	6	40.40%	4,283	53	38	8	1	15	38.76%	4,249	65	61	7	1	23	38.48%
	Corporates	35,133	3,147	879	106	161	543	61.79%	32,381	5,327	1,450	88	232	745	51.38%	30,103	6,880	2,175	73	280	980	45.07%
	of which: SME	3,867	401	252	19	33	154	61.16%	3,679	486	355	15	31	191	53.88%	3,549	526	446	13	27	223	49.95%
	Retail	14,415	1,387	1,044	163	220	556	53.30%	13,360	1,706	1,780	116	235	882	49.55%	12,588	1,801	2,457	103	222	1,172	47.72%
	of which: SME	3,211	342	244	23	39	140	57.31%	3,001	426	369	17	40	186	50.33%	2,864	448	484	15	33	227	46.89%
	Secured by mortgages on immovable property	3,949	428	230	16	28	129	56.08%	3,759	531	316	10	32	162	51.18%	3,640	580	387	9	31	189	48.81%
	of which: SME	1,243	151	171	10	19	98	57.29%	1,138	205	222	5	23	119	53.86%	1,076	230	260	5	22	136	52.38%
	Items associated with particularly high risk	253	49	7	0	9	4	51.51%	257	39	12	0	5	6	49.23%	259	35	15	0	3	7	47.77%
	Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Securitisation																					
	Other exposures	655	2	0	0	0	0	16.16%	655	2	1	0	0	0	16.11%	654	2	1	0	0	0	16.07%
	Standardised Total	**187,022**	**11,140**	**2,635**	**424**	**439**	**1,422**	**53.98%**	**181,881**	**14,513**	**4,404**	**352**	**524**	**2,132**	**48.42%**	**177,790**	**16,761**	**6,245**	**315**	**553**	**2,831**	**45.33%**

	(mln EUR, %)	Adverse Scenario																				
		31/12/2023							31/12/2024							31/12/2025						
		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
SPAIN	Central banks	14,283	1	1	0	0	0	0.01%	14,280	3	3	0	0	0	0.01%	14,277	4	4	0	0	0	0.01%
	Central governments	65,416	4,521	222	80	16	89	40.00%	64,975	4,749	436	80	14	174	40.00%	64,614	4,896	650	76	11	260	40.00%
	Regional governments or local authorities	16,919	529	63	21	2	25	40.00%	16,610	784	117	20	2	47	40.00%	16,388	954	170	19	2	68	40.00%
	Public sector entities	4,732	229	69	6	1	28	40.00%	4,747	199	84	6	1	34	40.00%	4,753	178	99	6	0	40	40.00%
	Multilateral Development Banks	99	21	0	0	0	0	40.00%	104	16	1	0	0	0	40.00%	108	12	1	0	0	0	40.00%
	International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Institutions	1,290	11	2	1	0	1	54.48%	1,287	13	3	1	0	2	54.94%	1,283	15	5	1	0	3	55.11%
	Corporates	12,850	1,198	354	41	53	277	78.40%	11,265	2,526	611	38	124	363	59.31%	9,790	3,570	1,042	29	186	493	47.37%
	of which: SME	1,608	139	86	7	11	42	48.88%	1,527	181	126	5	11	56	44.25%	1,465	207	161	5	10	67	41.57%
	Retail	11,144	900	718	129	146	383	53.41%	10,412	1,123	1,228	90	158	632	51.44%	9,837	1,240	1,686	82	161	847	50.27%
	of which: SME	1,404	132	117	7	10	67	57.35%	1,331	164	157	6	10	82	51.92%	1,274	184	195	5	9	95	48.46%
	Secured by mortgages on immovable property	3,157	362	119	9	17	55	45.92%	3,016	443	178	6	21	75	42.23%	2,923	489	226	5	21	92	40.66%
	of which: SME	797	102	85	5	10	40	46.89%	725	144	115	3	13	52	44.96%	679	170	135	2	14	60	44.33%
	Items associated with particularly high risk	117	43	4	0	9	2	55.96%	122	34	8	0	5	4	50.24%	123	30	11	0	3	5	48.11%
	Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Securitisation																					
	Other exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Standardised Total	**130,007**	**7,818**	**1,553**	**288**	**244**	**860**	**55.42%**	**126,818**	**9,890**	**2,670**	**241**	**324**	**1,331**	**49.84%**	**124,096**	**11,388**	**3,894**	**218**	**384**	**1,809**	**46.45%**

	(mln EUR, %)	Adverse Scenario																				
		31/12/2023							31/12/2024							31/12/2025						
		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
PORTUGAL	Central banks	2,087	0	0	0	0	0	0.00%	2,087	0	0	0	0	0	0.00%	2,087	0	0	0	0	0	0.00%
	Central governments	4,308	106	0	0	0	0	40.00%	4,204	210	0	0	0	0	40.00%	4,103	311	0	0	0	0	40.00%
	Regional governments or local authorities	891	41	2	1	0	1	40.00%	873	57	4	1	0	2	40.00%	858	70	6	1	0	3	40.00%
	Public sector entities	1,004	67	32	1	0	13	40.00%	987	82	35	1	0	14	40.00%	972	95	37	1	0	15	40.00%
	Multilateral Development Banks	1,036	54	13	1	0	6	45.87%	1,016	72	15	1	0	7	44.93%	999	86	18	1	0	8	44.25%
	International Organisations	0	0	0	0	0	0	40.00%	0	0	0	0	0	0	40.00%	0	0	0	0	0	0	40.00%
	Institutions	531	10	10	6	0	3	33.41%	506	17	29	6	0	10	33.37%	482	23	47	5	0	16	33.39%
	Corporates	7,606	479	247	43	62	141	57.26%	7,377	532	423	32	54	213	50.31%	7,229	532	571	28	41	273	47.80%
	of which: SME	1,286	160	117	9	19	80	68.89%	1,224	176	162	7	17	98	60.44%	1,188	174	200	6	13	113	56.28%
	Retail	2,952	444	312	31	70	166	53.16%	2,644	538	526	24	74	238	45.23%	2,460	514	734	20	59	308	41.94%
	of which: SME	1,612	183	121	14	28	70	57.83%	1,483	232	201	11	29	100	49.63%	1,410	232	274	9	23	127	46.27%
	Secured by mortgages on immovable property	611	54	106	6	10	72	68.16%	571	70	130	4	11	84	64.12%	551	70	150	3	9	93	61.83%
	of which: SME	387	44	82	4	9	56	68.78%	356	55	102	3	9	66	64.67%	343	52	118	2	8	73	62.45%
	Items associated with particularly high risk	136	5	4	0	0	2	47.07%	136	5	4	0	0	2	46.88%	136	5	4	0	0	2	46.71%
	Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Securitisation																					
	Other exposures	655	2	0	0	0	0	16.16%	655	2	1	0	0	0	16.11%	654	2	1	0	0	0	16.07%
	Standardised Total	**21,818**	**1,262**	**726**	**88**	**143**	**404**	**55.66%**	**21,054**	**1,584**	**1,167**	**68**	**140**	**568**	**48.71%**	**20,531**	**1,707**	**1,568**	**59**	**109**	**716**	**45.70%**

	(mln EUR, %)	Adverse Scenario																				
		31/12/2023							31/12/2024							31/12/2025						
		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
GERMANY	Central banks	25	0	0	0	0	0	0.01%	25	0	0	0	0	0	0.01%	25	0	0	0	0	0	0.01%
	Central governments	1,566	40	5	2	0	2	40.00%	1,535	66	10	2	0	4	40.00%	1,512	84	15	2	0	6	40.00%
	Regional governments or local authorities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Public sector entities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Institutions	15	0	0	0	0	0	55.74%	15	0	0	0	0	0	55.69%	15	0	0	0	0	0	55.64%
	Corporates	427	34	3	1	1	1	46.19%	400	54	8	1	2	3	37.20%	383	66	14	1	2	5	34.19%
	of which: SME	53	4	1	0	0	0	51.19%	50	6	2	0	0	1	41.86%	48	7	3	0	0	1	38.09%
	Retail	24	3	1	0	0	0	43.86%	23	3	1	0	0	1	39.79%	22	4	2	0	0	1	37.75%
	of which: SME	24	3	1	0	0	0	43.56%	23	3	1	0	0	1	39.39%	22	4	2	0	0	1	37.31%
	Secured by mortgages on immovable property	16	1	0	0	0	0	49.48%	15	2	1	0	0	0	37.99%	14	2	1	0	0	0	35.38%
	of which: SME	16	1	0	0	0	0	49.50%	15	2	1	0	0	0	38.01%	14	2	1	0	0	0	35.40%
	Items associated with particularly high risk	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Securitisation																					
	Other exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Standardised Total	**2,073**	**78**	**9**	**3**	**2**	**4**	**42.52%**	**2,013**	**126**	**20**	**3**	**2**	**8**	**38.81%**	**1,972**	**156**	**32**	**2**	**2**	**12**	**37.17%**

2023 EU-wide Stress Test: Credit risk STA

CaixaBank, S.A.

UNITED KINGDOM

	(mln EUR, %)	Adverse Scenario																				
		31/12/2023							31/12/2024							31/12/2025						
		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
UNITED KINGDOM	Central banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Central governments	77	2	0	0	0	0	40.00%	75	3	0	0	0	0	40.00%	74	4	1	0	0	0	40.00%
	Regional governments or local authorities	2	0	0	0	0	0	40.00%	2	0	0	0	0	0	40.00%	2	0	0	0	0	0	40.00%
	Public sector entities	440	4	1	1	0	1	40.00%	436	6	3	1	0	1	40.00%	433	8	4	1	0	2	40.00%
	Multilateral Development Banks	495	4	2	1	0	1	40.00%	490	7	3	1	0	1	40.00%	487	9	5	1	0	2	40.00%
	International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Institutions	238	1	0	0	0	0	55.74%	237	2	1	0	0	0	55.69%	236	2	1	0	0	0	55.64%
	Corporates	2,453	288	15	4	9	6	41.71%	2,300	416	40	3	11	14	36.04%	2,193	496	67	3	11	22	33.61%
	of which: SME	42	18	1	0	0	0	40.36%	44	15	2	0	0	1	36.26%	45	13	3	0	0	1	34.46%
	Retail	9	1	0	0	0	0	46.84%	9	1	0	0	0	0	42.27%	8	2	1	0	0	0	40.09%
	of which: SME	8	1	0	0	0	0	44.73%	8	1	0	0	0	0	39.49%	8	1	1	0	0	0	37.09%
	Secured by mortgages on immovable property	4	1	0	0	0	0	26.88%	4	1	0	0	0	0	23.70%	4	1	1	0	0	0	22.83%
	of which: SME	2	0	0	0	0	0	48.99%	2	0	0	0	0	0	38.59%	2	0	0	0	0	0	36.22%
	Items associated with particularly high risk	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Securitisation																					
	Other exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Standardised Total	3,717	302	19	5	9	8	41.50%	3,553	437	47	4	11	17	36.74%	3,438	522	78	4	11	27	34.59%

FRANCE

	(mln EUR, %)	Adverse Scenario																				
		31/12/2023							31/12/2024							31/12/2025						
		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
FRANCE	Central banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Central governments	2,016	51	6	2	0	3	40.00%	1,976	85	13	2	0	5	40.00%	1,947	108	19	2	0	8	40.00%
	Regional governments or local authorities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Public sector entities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Institutions	47	0	0	0	0	0	55.74%	47	0	0	0	0	0	55.69%	46	0	0	0	0	0	55.64%
	Corporates	1,824	150	10	3	3	4	43.43%	1,712	247	25	3	4	9	37.35%	1,638	305	41	2	4	14	34.67%
	of which: SME	86	6	1	0	0	0	43.66%	82	10	2	0	0	1	38.14%	78	12	4	0	0	1	35.62%
	Retail	29	3	1	0	0	1	45.28%	28	4	1	0	0	1	40.56%	27	4	2	0	0	1	38.29%
	of which: SME	28	3	1	0	0	1	44.57%	27	4	1	0	0	1	39.67%	26	4	2	0	0	1	37.32%
	Secured by mortgages on immovable property	15	1	0	0	0	0	49.41%	14	2	1	0	0	0	38.01%	14	2	1	0	0	0	35.41%
	of which: SME	15	1	0	0	0	0	49.46%	14	2	1	0	0	0	38.09%	14	2	1	0	0	0	35.45%
	Items associated with particularly high risk	0	0	0	0	0	0	43.40%	0	0	0	0	0	0	41.11%	0	0	0	0	0	0	39.78%
	Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Securitisation																					
	Other exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Standardised Total	3,932	206	17	6	4	7	42.35%	3,777	338	40	5	5	15	38.37%	3,671	420	63	5	5	23	36.45%

ITALY

	(mln EUR, %)	Adverse Scenario																				
		31/12/2023							31/12/2024							31/12/2025						
		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
ITALY	Central banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Central governments	3,301	84	10	4	0	4	40.00%	3,235	139	21	4	0	8	40.00%	3,187	177	31	4	0	12	40.00%
	Regional governments or local authorities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Public sector entities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Institutions	18	0	0	0	0	0	55.74%	18	0	0	0	0	0	55.69%	18	0	0	0	0	0	55.64%
	Corporates	1,566	134	9	3	2	4	42.85%	1,470	219	20	2	3	7	37.72%	1,403	274	31	2	3	11	35.16%
	of which: SME	39	12	1	0	0	1	38.85%	40	10	3	0	0	1	36.05%	40	9	4	0	0	1	34.70%
	Retail	36	6	1	0	0	1	42.22%	35	6	3	0	0	1	38.47%	34	6	4	0	0	1	36.67%
	of which: SME	36	6	1	0	0	1	42.11%	35	6	3	0	0	1	38.32%	34	6	3	0	0	1	36.50%
	Secured by mortgages on immovable property	0	0	0	0	0	0	39.53%	0	0	0	0	0	0	29.74%	0	0	0	0	0	0	26.86%
	of which: SME	0	0	0	0	0	0	49.50%	0	0	0	0	0	0	38.01%	0	0	0	0	0	0	35.40%
	Items associated with particularly high risk	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Securitisation																					
	Other exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Standardised Total	4,921	223	21	7	3	8	41.37%	4,758	364	43	6	3	17	38.88%	4,643	457	66	6	3	25	37.55%

UNITED STATES

	(mln EUR, %)	Adverse Scenario																				
		31/12/2023							31/12/2024							31/12/2025						
		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
UNITED STATES	Central banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Central governments	30	1	0	0	0	0	40.00%	30	1	0	0	0	0	40.00%	29	2	0	0	0	0	40.00%
	Regional governments or local authorities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Public sector entities	93	1	0	0	0	0	40.00%	92	1	1	0	0	0	40.00%	91	2	1	0	0	0	40.00%
	Multilateral Development Banks	693	6	2	1	0	1	40.00%	687	10	4	1	0	2	40.00%	682	13	6	1	0	3	40.00%
	International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Institutions	193	1	0	0	0	0	55.74%	193	1	0	0	0	0	55.69%	192	2	1	0	0	0	55.64%
	Corporates	1,651	128	5	2	5	2	43.69%	1,539	226	19	2	7	7	35.80%	1,457	291	36	1	7	12	33.14%
	of which: SME	167	12	2	1	1	1	43.66%	159	17	4	0	1	2	37.06%	153	20	7	0	1	3	34.49%
	Retail	12	1	0	0	0	0	45.37%	12	1	0	0	0	0	39.32%	11	2	1	0	0	0	36.82%
	of which: SME	12	1	0	0	0	0	44.13%	11	1	0	0	0	0	38.34%	11	2	1	0	0	0	35.95%
	Secured by mortgages on immovable property	5	0	0	0	0	0	42.13%	5	0	0	0	0	0	33.08%	5	1	0	0	0	0	31.19%
	of which: SME	0	0	0	0	0	0	45.28%	0	0	0	0	0	0	32.95%	0	0	0	0	0	0	30.87%
	Items associated with particularly high risk	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Securitisation																					
	Other exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Standardised Total	2,678	137	8	3	5	4	42.88%	2,557	242	25	3	7	9	37.02%	2,468	311	45	2	7	16	34.67%

2023 EU-wide Stress Test: Credit risk STA

CaixaBank, S.A.

	(mln EUR, %)	Adverse Scenario																				
		31/12/2023							31/12/2024							31/12/2025						
		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
BELGIUM	Central banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Central governments	172	4	1	0	0	0	40.00%	168	7	1	0	0	0	40.00%	166	9	2	0	0	1	40.00%
	Regional governments or local authorities	1	0	0	0	0	0	40.00%	1	0	0	0	0	0	40.00%	1	0	0	0	0	0	40.00%
	Public sector entities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	International Organisations	2,483	21	8	3	0	3	40.00%	2,460	36	15	3	0	6	40.00%	2,443	46	23	3	0	9	40.00%
	Institutions	29	0	0	0	0	0	55.74%	29	0	0	0	0	0	55.69%	29	0	0	0	0	0	55.64%
	Corporates	59	33	6	0	3	2	38.10%	60	27	11	0	2	4	35.13%	60	24	15	0	1	5	33.90%
	of which: SME	11	1	0	0	0	0	43.84%	10	1	0	0	0	0	38.05%	10	2	1	0	0	0	35.81%
	Retail	5	1	0	0	0	0	44.95%	5	1	0	0	0	0	40.45%	4	1	0	0	0	0	38.31%
	of which: SME	5	1	0	0	0	0	44.02%	4	1	0	0	0	0	39.12%	4	1	0	0	0	0	36.79%
	Secured by mortgages on immovable property	0	0	0	0	0	0	39.80%	0	0	0	0	0	0	31.93%	0	0	0	0	0	0	30.23%
	of which: SME	0	0	0	0	0	0	45.00%	0	0	0	0	0	0	35.88%	0	0	0	0	0	0	34.44%
	Items associated with particularly high risk	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Securitisation																					
	Other exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Standardised Total	**2,749**	**60**	**15**	**3**	**3**	**6**	**39.24%**	**2,723**	**71**	**28**	**3**	**2**	**11**	**38.06%**	**2,703**	**80**	**40**	**3**	**1**	**15**	**37.77%**

* Stage 1, 2, and 3 exposures as well as related provisions already reflect the restated distribution across IFRS 9 stages as of 1 January 2023 as per Methodolo

2023 EU-wide Stress Test: Credit risk COVID-19 IRB

CaixaBank, S.A.

	(mln EUR, %)	Public guarantees - Actual 31/12/2022 Exposure values A-IRB	Exposure values F-IRB	Risk exposure amounts A-IRB	Risk exposure amounts F-IRB	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
CaixaBank, S.A.	Central banks														
	Central governments														
	Institutions														
	Corporates	8.836	0	1.422	0	5.893	4.376	2.340	1.752	604	450	22	57	169	28%
	Corporates - Of Which: Specialised Lending	4	0	3	0	3	0	0	0	1	0	0	0	0	22.17%
	Corporates - Of Which: SME	5.255	0	662	0	3.449	2.638	1.407	1.080	399	309	12	35	84	20.91%
	Retail	8.539	0	722	0	6.148	4.803	1.781	1.411	610	481	25	48	151	24.73%
	Retail - Secured on real estate property	3	0	1	0	2	0	0	0	1	1	0	0	0	10.20%
	Retail - Secured on real estate property - Of Which: SME	2	0	1	0	1	0	0	0	1	1	0	0	0	10.20%
	Retail - Secured on real estate property - Of Which: non-SME	1	0	0	0	1	0	0	0	0	0	0	0	0	-
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Other Retail	8.536	0	721	0	6.146	4.803	1.781	1.411	609	480	25	48	151	24.75%
	Retail - Other Retail - Of Which: SME	8.522	0	720	0	6.134	4.794	1.780	1.410	608	480	25	48	151	24.75%
	Retail - Other Retail - Of Which: non-SME	14	0	1	0	12	10	1	1	0	0	0	0	0	20.81%
	Equity														
	Securitisation														
	Other non-credit obligation assets														
	IRB TOTAL	**17,376**	**0**	**2,144**	**0**	**12,041**	**9,180**	**4,121**	**3,163**	**1,214**	**931**	**47**	**105**	**320**	**26.36%**

	(mln EUR, %)	Public guarantees - Actual 31/12/2022 Exposure values A-IRB	Exposure values F-IRB	Risk exposure amounts A-IRB	Risk exposure amounts F-IRB	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
SPAIN	Central banks														
	Central governments														
	Institutions														
	Corporates	8,836	0	1.422	0	5.893	4.376	2.340	1.752	604	450	22	57	169	28%
	Corporates - Of Which: Specialised Lending														
	Corporates - Of Which: SME														
	Retail	8.539	0	722	0	6.148	4.803	1.781	1.411	610	481	25	48	151	25%
	Retail - Secured on real estate property														
	Retail - Secured on real estate property - Of Which: SME														
	Retail - Secured on real estate property - Of Which: non-SME	1	0	0	0	1	0	0	0	0	0	0	0	0	-
	Retail - Qualifying Revolving														
	Retail - Other Retail														
	Retail - Other Retail - Of Which: SME														
	Retail - Other Retail - Of Which: non-SME														
	Equity														
	Securitisation														
	Other non-credit obligation assets														
	IRB TOTAL	**17,376**	**0**	**2,144**	**0**	**12,041**	**9,180**	**4,121**	**3,163**	**1,214**	**931**	**47**	**105**	**320**	26%

	(mln EUR, %)	Public guarantees - Actual 31/12/2022 Exposure values A-IRB	Exposure values F-IRB	Risk exposure amounts A-IRB	Risk exposure amounts F-IRB	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
PORTUGAL	Central banks														
	Central governments														
	Institutions														
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Corporates - Of Which: Specialised Lending														
	Corporates - Of Which: SME														
	Retail	0	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														
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Qualifying Revolving														
	Retail - Other Retail														
	Retail - Other Retail - Of Which: SME														
	Retail - Other Retail - Of Which: non-SME														
	Equity														
	Securitisation														
	Other non-credit obligation assets														
	IRB TOTAL	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	-

	(mln EUR, %)	Public guarantees - Actual 31/12/2022 Exposure values A-IRB	Exposure values F-IRB	Risk exposure amounts A-IRB	Risk exposure amounts F-IRB	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
GERMANY	Central banks														
	Central governments														
	Institutions														
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Corporates - Of Which: Specialised Lending														
	Corporates - Of Which: SME														
	Retail	0	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														
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Qualifying Revolving														
	Retail - Other Retail														
	Retail - Other Retail - Of Which: SME														
	Retail - Other Retail - Of Which: non-SME														
	Equity														
	Securitisation														
	Other non-credit obligation assets														
	IRB TOTAL	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	-

2023 EU-wide Stress Test: Credit risk COVID-19 IRB

CaixaBank, S.A.

	(mln EUR, %)	Public guarantees - Actual 31/12/2022: Exposure values A-IRB	Exposure values F-IRB	Risk exposure amounts A-IRB	Risk exposure amounts F-IRB	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
UNITED KINGDOM	Central banks														
	Central governments														
	Institutions														
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Corporates - Of Which: Specialised Lending														
	Corporates - Of Which: SME														
	Retail	0	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														
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Qualifying Revolving														
	Retail - Other Retail														
	Retail - Other Retail - Of Which: SME														
	Retail - Other Retail - Of Which: non-SME														
	Equity														
	Securitisation														
	Other non-credit obligation assets														
	IRB TOTAL	0	0	0	0	0	0	0	0	0	0	0	0	0	-

	(mln EUR, %)	Public guarantees - Actual 31/12/2022: Exposure values A-IRB	Exposure values F-IRB	Risk exposure amounts A-IRB	Risk exposure amounts F-IRB	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
FRANCE	Central banks														
	Central governments														
	Institutions														
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Corporates - Of Which: Specialised Lending														
	Corporates - Of Which: SME														
	Retail	0	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														
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Qualifying Revolving														
	Retail - Other Retail														
	Retail - Other Retail - Of Which: SME														
	Retail - Other Retail - Of Which: non-SME														
	Equity														
	Securitisation														
	Other non-credit obligation assets														
	IRB TOTAL	0	0	0	0	0	0	0	0	0	0	0	0	0	-

	(mln EUR, %)	Public guarantees - Actual 31/12/2022: Exposure values A-IRB	Exposure values F-IRB	Risk exposure amounts A-IRB	Risk exposure amounts F-IRB	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
ITALY	Central banks														
	Central governments														
	Institutions														
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Corporates - Of Which: Specialised Lending														
	Corporates - Of Which: SME														
	Retail	0	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														
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Qualifying Revolving														
	Retail - Other Retail														
	Retail - Other Retail - Of Which: SME														
	Retail - Other Retail - Of Which: non-SME														
	Equity														
	Securitisation														
	Other non-credit obligation assets														
	IRB TOTAL	0	0	0	0	0	0	0	0	0	0	0	0	0	-

	(mln EUR, %)	Public guarantees - Actual 31/12/2022: Exposure values A-IRB	Exposure values F-IRB	Risk exposure amounts A-IRB	Risk exposure amounts F-IRB	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
UNITED STATES	Central banks														
	Central governments														
	Institutions														
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Corporates - Of Which: Specialised Lending														
	Corporates - Of Which: SME														
	Retail	0	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														
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Qualifying Revolving														
	Retail - Other Retail														
	Retail - Other Retail - Of Which: SME														
	Retail - Other Retail - Of Which: non-SME														
	Equity														
	Securitisation														
	Other non-credit obligation assets														
	IRB TOTAL	0	0	0	0	0	0	0	0	0	0	0	0	0	-

2023 EU-wide Stress Test: Credit risk COVID-19 IRB

CaixaBank, S.A.

	(mln EUR, %)	Public guarantees - Actual 31/12/2022: Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
		A-IRB	F-IRB	A-IRB	F-IRB										
BELGIUM	**Central banks**														
	Central governments														
	Institutions														
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Corporates - Of Which: Specialised Lending														
	Corporates - Of Which: SME														
	Retail	0	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														
	Retail - Secured on real estate property - Of Which: non-	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Qualifying Revolving														
	Retail - Other Retail														
	Retail - Other Retail - Of Which: SME														
	Retail - Other Retail - Of Which: non-SME														
	Equity														
	Securitisation														
	Other non-credit obligation assets														
	IRB TOTAL	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	-

2023 EU-wide Stress Test: Credit risk COVID-19 IRB

CaixaBank, S.A.

		Public guarantees - Baseline Scenario																													
		31/12/2023										31/12/2024										31/12/2025									
	(mln EUR, %)	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
CaixaBank, S.A.	Central banks																														
	Central governments																														
	Institutions																														
	Corporates	7,018	5,222	929	693	889	663	53	21	396	45%	6,985	5,044	827	625	1,025	909	54	16	486	47%	6,901	4,809	783	591	1,152	1,178	53	14	571	50%
	Corporates - Of Which: Specialised Lending																														
	Corporates - Of Which: SME																														
	Retail	6,270	4,905	1,382	1,091	887	700	21	59	304	34%	6,268	4,726	1,197	883	1,074	1,086	22	46	359	33%	6,209	4,347	1,093	884	1,238	1,464	22	37	409	33%
	Retail - Secured on real estate property																														
	Retail - Secured on real estate property - Of Which: SME																														
	Retail - Secured on real estate property - Of Which: non-																														
	Retail - Qualifying Revolving																														
	Retail - Other Retail																														
	Retail - Other Retail - Of Which: SME																														
	Retail - Other Retail - Of Which: non-SME																														
	Equity																														
	Securitisation																														
	Other non-credit obligation assets																														
	IRB TOTAL	**13,288**	**10,127**	**2,311**	**1,783**	**1,776**	**1,363**	**74**	**80**	**700**	**39.40%**	**12,813**	**9,769**	**1,965**	**1,508**	**2,598**	**1,996**	**73**	**60**	**1,453**	**55.94%**	**12,013**	**9,156**	**1,922**	**1,475**	**3,441**	**2,642**	**0**	**53**	**1,959**	**56.93%**

		Public guarantees - Baseline Scenario																													
		31/12/2023										31/12/2024										31/12/2025									
	(mln EUR, %)	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
SPAIN	Central banks																														
	Central governments																														
	Institutions																														
	Corporates	7,018	5,222	929	693	889	663	53	21	396	45%	6,985	5,044	827	625	1,025	909	54	16	486	47%	6,901	4,809	783	591	1,152	1,178	53	14	571	50%
	Corporates - Of Which: Specialised Lending																														
	Corporates - Of Which: SME																														
	Retail	6,270	4,905	1,382	1,091	887	700	21	59	304	34%	6,268	4,726	1,197	883	1,074	1,086	22	46	359	33%	6,209	4,347	1,093	884	1,238	1,464	22	37	409	33%
	Retail - Secured on real estate property																														
	Retail - Secured on real estate property - Of Which: SME																														
	Retail - Secured on real estate property - Of Which: non-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
	Retail - Qualifying Revolving																														
	Retail - Other Retail																														
	Retail - Other Retail - Of Which: SME																														
	Retail - Other Retail - Of Which: non-SME																														
	Equity																														
	Securitisation																														
	Other non-credit obligation assets																														
	IRB TOTAL	**13,288**	**10,127**	**2,311**	**1,783**	**1,776**	**1,363**	**74**	**80**	**700**	39%	**12,813**	**9,769**	**1,965**	**1,508**	**2,598**	**1,996**	**73**	**60**	**1,453**	56%	**12,013**	**9,156**	**1,922**	**1,475**	**3,441**	**2,642**	**0**	**53**	**1,959**	57%

		Public guarantees - Baseline Scenario																													
		31/12/2023										31/12/2024										31/12/2025									
	(mln EUR, %)	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
PORTUGAL	Central banks																														
	Central governments																														
	Institutions																														
	Corporates	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
	Corporates - Of Which: Specialised Lending																														
	Corporates - Of Which: SME																														
	Retail	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	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																														
	Retail - Secured on real estate property - Of Which: non-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
	Retail - Qualifying Revolving																														
	Retail - Other Retail																														
	Retail - Other Retail - Of Which: SME																														
	Retail - Other Retail - Of Which: non-SME																														
	Equity																														
	Securitisation																														
	Other non-credit obligation assets																														
	IRB TOTAL	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	-	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	-	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	-

		Public guarantees - Baseline Scenario																													
		31/12/2023										31/12/2024										31/12/2025									
	(mln EUR, %)	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
GERMANY	Central banks																														
	Central governments																														
	Institutions																														
	Corporates	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
	Corporates - Of Which: Specialised Lending																														
	Corporates - Of Which: SME																														
	Retail	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	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																														
	Retail - Secured on real estate property - Of Which: non-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
	Retail - Qualifying Revolving																														
	Retail - Other Retail																														
	Retail - Other Retail - Of Which: SME																														
	Retail - Other Retail - Of Which: non-SME																														
	Equity																														
	Securitisation																														
	Other non-credit obligation assets																														
	IRB TOTAL	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	-	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	-	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	-

![EBA European Banking Authority]

2023 EU-wide Stress Test: Credit risk COVID-19 IRB

CaixaBank, S.A.

UNITED KINGDOM

	Public guarantees - Baseline Scenario																													
	31/12/2023										31/12/2024										31/12/2025									
(mln EUR, %)	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Central banks																														
Central governments																														
Institutions																														
Corporates	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
Corporates - Of Which: Specialised Lending																														
Corporates - Of Which: SME																														
Retail	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	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																														
Retail - Secured on real estate property - Of Which: non-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
Retail - Qualifying Revolving																														
Retail - Other Retail																														
Retail - Other Retail - Of Which: SME																														
Retail - Other Retail - Of Which: non-SME																														
Equity																														
Securitisation																														
Other non-credit obligation assets																														
IRB TOTAL	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-

FRANCE

	Public guarantees - Baseline Scenario																													
	31/12/2023										31/12/2024										31/12/2025									
(mln EUR, %)	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Central banks																														
Central governments																														
Institutions																														
Corporates	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
Corporates - Of Which: Specialised Lending																														
Corporates - Of Which: SME																														
Retail	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	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																														
Retail - Secured on real estate property - Of Which: non-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
Retail - Qualifying Revolving																														
Retail - Other Retail																														
Retail - Other Retail - Of Which: SME																														
Retail - Other Retail - Of Which: non-SME																														
Equity																														
Securitisation																														
Other non-credit obligation assets																														
IRB TOTAL	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-

ITALY

	Public guarantees - Baseline Scenario																													
	31/12/2023										31/12/2024										31/12/2025									
(mln EUR, %)	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Central banks																														
Central governments																														
Institutions																														
Corporates	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
Corporates - Of Which: Specialised Lending																														
Corporates - Of Which: SME																														
Retail	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	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																														
Retail - Secured on real estate property - Of Which: non-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
Retail - Qualifying Revolving																														
Retail - Other Retail																														
Retail - Other Retail - Of Which: SME																														
Retail - Other Retail - Of Which: non-SME																														
Equity																														
Securitisation																														
Other non-credit obligation assets																														
IRB TOTAL	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-

UNITED STATES

	Public guarantees - Baseline Scenario																													
	31/12/2023										31/12/2024										31/12/2025									
(mln EUR, %)	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Central banks																														
Central governments																														
Institutions																														
Corporates	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
Corporates - Of Which: Specialised Lending																														
Corporates - Of Which: SME																														
Retail	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	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																														
Retail - Secured on real estate property - Of Which: non-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
Retail - Qualifying Revolving																														
Retail - Other Retail																														
Retail - Other Retail - Of Which: SME																														
Retail - Other Retail - Of Which: non-SME																														
Equity																														
Securitisation																														
Other non-credit obligation assets																														
IRB TOTAL	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-

2023 EU-wide Stress Test: Credit risk COVID-19 IRB

CaixaBank, S.A.

Public guarantees - Baseline Scenario

	(mln EUR, %)	31/12/2023									
		Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
BELGIUM	Central banks										
	Central governments										
	Institutions										
	Corporates	0	0	0	0	0	0	0	0	0	-
	Corporates - Of Which: Specialised Lending										
	Corporates - Of Which: SME										
	Retail	0	0	0	0	0	0	0	0	0	-
	Retail - Secured on real estate property										
	Retail - Secured on real estate property - Of Which: SME										
	Retail - Secured on real estate property - Of Which: non-	0	0	0	0	0	0	0	0	0	-
	Retail - Qualifying Revolving										
	Retail - Other Retail										
	Retail - Other Retail - Of Which: SME										
	Retail - Other Retail - Of Which: non-SME										
	Equity										
	Securitisation										
	Other non-credit obligation assets										
	IRB TOTAL	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	-

	(mln EUR, %)	31/12/2024									
		Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
BELGIUM	Central banks										
	Central governments										
	Institutions										
	Corporates	0	0	0	0	0	0	0	0	0	-
	Corporates - Of Which: Specialised Lending										
	Corporates - Of Which: SME										
	Retail	0	0	0	0	0	0	0	0	0	-
	Retail - Secured on real estate property										
	Retail - Secured on real estate property - Of Which: SME										
	Retail - Secured on real estate property - Of Which: non-	0	0	0	0	0	0	0	0	0	-
	Retail - Qualifying Revolving										
	Retail - Other Retail										
	Retail - Other Retail - Of Which: SME										
	Retail - Other Retail - Of Which: non-SME										
	Equity										
	Securitisation										
	Other non-credit obligation assets										
	IRB TOTAL	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	-

	(mln EUR, %)	31/12/2025									
		Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
BELGIUM	Central banks										
	Central governments										
	Institutions										
	Corporates	0	0	0	0	0	0	0	0	0	-
	Corporates - Of Which: Specialised Lending										
	Corporates - Of Which: SME										
	Retail	0	0	0	0	0	0	0	0	0	-
	Retail - Secured on real estate property										
	Retail - Secured on real estate property - Of Which: SME										
	Retail - Secured on real estate property - Of Which: non-	0	0	0	0	0	0	0	0	0	-
	Retail - Qualifying Revolving										
	Retail - Other Retail										
	Retail - Other Retail - Of Which: SME										
	Retail - Other Retail - Of Which: non-SME										
	Equity										
	Securitisation										
	Other non-credit obligation assets										
	IRB TOTAL	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	-

2023 EU-wide Stress Test: Credit risk COVID-19 IRB

CaixaBank, S.A.

	(mln EUR, %)	Public guarantees - Adverse Scenario																													
		31/12/2023										31/12/2024										31/12/2025									
		Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
CaixaBank, S.A.	Central banks																														
	Central governments																														
	Institutions																														
	Corporates	6,435	4,925	1,490	851	912	802	95	69	489	54%	6,281	4,645	1,348	857	1,207	1,076	107	70	722	60%	6,086	4,438	1,248	789	1,503	1,351	94	65	958	64%
	Corporates - Of Which: Specialised Lending																														
	Corporates - Of Which: SME																														
	Retail	6,059	4,740	1,498	1,008	982	948	51	109	420	43%	5,624	4,314	1,555	1,046	1,359	1,335	44	107	585	43%	5,155	3,904	1,665	1,097	1,718	1,695	37	114	751	44%
	Retail - Secured on real estate property																														
	Retail - Secured on real estate property - Of Which: SME																														
	Retail - Secured on real estate property - Of Which: non-																														
	Retail - Qualifying Revolving																														
	Retail - Other Retail																														
	Retail - Other Retail - Of Which: SME																														
	Retail - Other Retail - Of Which: non-SME																														
	Equity																														
	Securitisation																														
	Other non-credit obligation assets																														
	IRB TOTAL	**12,673**	**9,665**	**2,425**	**1,859**	**2,278**	**1,750**	**149**	**146**	**1,060**	**46.53%**	**11,751**	**8,959**	**2,486**	**1,903**	**3,139**	**2,411**	**150**	**154**	**1,817**	**57.88%**	**10,948**	**8,342**	**2,460**	**1,886**	**3,967**	**3,045**	**0**	**156**	**2,277**	**57.39%**

	(mln EUR, %)	Public guarantees - Adverse Scenario																													
		31/12/2023										31/12/2024										31/12/2025									
		Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
SPAIN	Central banks																														
	Central governments																														
	Institutions																														
	Corporates	6,435	4,925	1,490	851	912	802	95	69	489	54%	6,281	4,645	1,348	857	1,207	1,076	107	70	722	60%	6,086	4,438	1,248	789	1,503	1,351	94	65	958	64%
	Corporates - Of Which: Specialised Lending																														
	Corporates - Of Which: SME																														
	Retail	6,059	4,740	1,498	1,008	982	948	51	109	420	43%	5,624	4,314	1,555	1,046	1,359	1,335	44	107	585	43%	5,155	3,904	1,665	1,097	1,718	1,695	37	114	751	44%
	Retail - Secured on real estate property																														
	Retail - Secured on real estate property - Of Which: SME																														
	Retail - Secured on real estate property - Of Which: non-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
	Retail - Qualifying Revolving																														
	Retail - Other Retail																														
	Retail - Other Retail - Of Which: SME																														
	Retail - Other Retail - Of Which: non-SME																														
	Equity																														
	Securitisation																														
	Other non-credit obligation assets																														
	IRB TOTAL	**12,673**	**9,665**	**2,425**	**1,859**	**2,278**	**1,750**	**149**	**146**	**1,060**	47%	**11,751**	**8,959**	**2,486**	**1,903**	**3,139**	**2,411**	**150**	**154**	**1,817**	58%	**10,948**	**8,342**	**2,460**	**1,886**	**3,967**	**3,045**	**0**	**156**	**2,277**	57%

	(mln EUR, %)	Public guarantees - Adverse Scenario																													
		31/12/2023										31/12/2024										31/12/2025									
		Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
PORTUGAL	Central banks																														
	Central governments																														
	Institutions																														
	Corporates	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
	Corporates - Of Which: Specialised Lending																														
	Corporates - Of Which: SME																														
	Retail	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	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																														
	Retail - Secured on real estate property - Of Which: non-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
	Retail - Qualifying Revolving																														
	Retail - Other Retail																														
	Retail - Other Retail - Of Which: SME																														
	Retail - Other Retail - Of Which: non-SME																														
	Equity																														
	Securitisation																														
	Other non-credit obligation assets																														
	IRB TOTAL	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	-	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	-	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	-

	(mln EUR, %)	Public guarantees - Adverse Scenario																													
		31/12/2023										31/12/2024										31/12/2025									
		Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
GERMANY	Central banks																														
	Central governments																														
	Institutions																														
	Corporates	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
	Corporates - Of Which: Specialised Lending																														
	Corporates - Of Which: SME																														
	Retail	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	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																														
	Retail - Secured on real estate property - Of Which: non-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
	Retail - Qualifying Revolving																														
	Retail - Other Retail																														
	Retail - Other Retail - Of Which: SME																														
	Retail - Other Retail - Of Which: non-SME																														
	Equity																														
	Securitisation																														
	Other non-credit obligation assets																														
	IRB TOTAL	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	-	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	-	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	-

2023 EU-wide Stress Test: Credit risk COVID-19 IRB

CaixaBank, S.A.

Public guarantees - Adverse Scenario

UNITED KINGDOM

(mln EUR, %)	31/12/2023										31/12/2024										31/12/2025									
	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Central banks																														
Central governments																														
Institutions																														
Corporates	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
Corporates - Of Which: Specialised Lending																														
Corporates - Of Which: SME																														
Retail	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	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																														
Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
Retail - Qualifying Revolving																														
Retail - Other Retail																														
Retail - Other Retail - Of Which: SME																														
Retail - Other Retail - Of Which: non-SME																														
Equity																														
Securitisation																														
Other non-credit obligation assets																														
IRB TOTAL	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-

Public guarantees - Adverse Scenario

FRANCE

(mln EUR, %)	31/12/2023										31/12/2024										31/12/2025									
	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Central banks																														
Central governments																														
Institutions																														
Corporates	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
Corporates - Of Which: Specialised Lending																														
Corporates - Of Which: SME																														
Retail	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	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																														
Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
Retail - Qualifying Revolving																														
Retail - Other Retail																														
Retail - Other Retail - Of Which: SME																														
Retail - Other Retail - Of Which: non-SME																														
Equity																														
Securitisation																														
Other non-credit obligation assets																														
IRB TOTAL	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-

Public guarantees - Adverse Scenario

ITALY

(mln EUR, %)	31/12/2023										31/12/2024										31/12/2025									
	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Central banks																														
Central governments																														
Institutions																														
Corporates	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
Corporates - Of Which: Specialised Lending																														
Corporates - Of Which: SME																														
Retail	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	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																														
Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
Retail - Qualifying Revolving																														
Retail - Other Retail																														
Retail - Other Retail - Of Which: SME																														
Retail - Other Retail - Of Which: non-SME																														
Equity																														
Securitisation																														
Other non-credit obligation assets																														
IRB TOTAL	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-

Public guarantees - Adverse Scenario

UNITED STATES

(mln EUR, %)	31/12/2023										31/12/2024										31/12/2025									
	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Central banks																														
Central governments																														
Institutions																														
Corporates	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
Corporates - Of Which: Specialised Lending																														
Corporates - Of Which: SME																														
Retail	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	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																														
Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
Retail - Qualifying Revolving																														
Retail - Other Retail																														
Retail - Other Retail - Of Which: SME																														
Retail - Other Retail - Of Which: non-SME																														
Equity																														
Securitisation																														
Other non-credit obligation assets																														
IRB TOTAL	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-

2023 EU-wide Stress Test: Credit risk COVID-19 IRB

CaixaBank, S.A.

Public guarantees - Adverse Scenario

(mln EUR, %)

31/12/2023

		Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
BELGIUM	Central banks										
	Central governments										
	Institutions										
	Corporates	0	0	0	0	0	0	0	0	0	-
	Corporates - Of Which: Specialised Lending										
	Corporates - Of Which: SME										
	Retail	0	0	0	0	0	0	0	0	0	-
	Retail - Secured on real estate property										
	Retail - Secured on real estate property - Of Which: SME										
	Retail - Secured on real estate property - Of Which: non-	0	0	0	0	0	0	0	0	0	-
	Retail - Qualifying Revolving										
	Retail - Other Retail										
	Retail - Other Retail - Of Which: SME										
	Retail - Other Retail - Of Which: non-SME										
	Equity										
	Securitisation										
	Other non-credit obligation assets										
	IRB TOTAL	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	-

31/12/2024

		Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
BELGIUM	Central banks										
	Central governments										
	Institutions										
	Corporates	0	0	0	0	0	0	0	0	0	-
	Corporates - Of Which: Specialised Lending										
	Corporates - Of Which: SME										
	Retail	0	0	0	0	0	0	0	0	0	-
	Retail - Secured on real estate property										
	Retail - Secured on real estate property - Of Which: SME										
	Retail - Secured on real estate property - Of Which: non-	0	0	0	0	0	0	0	0	0	-
	Retail - Qualifying Revolving										
	Retail - Other Retail										
	Retail - Other Retail - Of Which: SME										
	Retail - Other Retail - Of Which: non-SME										
	Equity										
	Securitisation										
	Other non-credit obligation assets										
	IRB TOTAL	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	-

31/12/2025

		Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
BELGIUM	Central banks										
	Central governments										
	Institutions										
	Corporates	0	0	0	0	0	0	0	0	0	-
	Corporates - Of Which: Specialised Lending										
	Corporates - Of Which: SME										
	Retail	0	0	0	0	0	0	0	0	0	-
	Retail - Secured on real estate property										
	Retail - Secured on real estate property - Of Which: SME										
	Retail - Secured on real estate property - Of Which: non-	0	0	0	0	0	0	0	0	0	-
	Retail - Qualifying Revolving										
	Retail - Other Retail										
	Retail - Other Retail - Of Which: SME										
	Retail - Other Retail - Of Which: non-SME										
	Equity										
	Securitisation										
	Other non-credit obligation assets										
	IRB TOTAL	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	-

2023 EU-wide Stress Test: Credit risk COVID-19 STA

CaixaBank, S.A.

		Public guarantees - Actual											
		31/12/2022											
	(mln EUR, %)	Exposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
CaixaBank, S.A.	Central banks												
	Central governments												
	Regional governments or local authorities												
	Public sector entities												
	Multilateral Development Banks												
	International Organisations												
	Institutions												
	Corporates	388	68	365	275	23	18	32	17	2	1	11	35%
	of which: SME	210	35	188	147	12	10	17	10	1	1	6	35%
	Retail	632	62	578	481	39	32	23	15	2	2	5	22%
	of which: SME	610	60	557	464	38	31	23	14	2	2	5	22%
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	0	0	-
	of which: non-SME	0	0	0	0	0	0	0	0	0	0	0	-
	Items associated with particularly high risk												
	Covered bonds												
	Claims on institutions and corporates with a ST credit assessment												
	Collective investments undertakings (CIU)												
	Equity												
	Securitisation												
	Other exposures												
	Standardised Total	1,027	131	950	762	63	50	55	32	4	3	16	30%

		Public guarantees - Actual											
		31/12/2022											
	(mln EUR, %)	Exposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
SPAIN	Central banks												
	Central governments												
	Regional governments or local authorities												
	Public sector entities												
	Multilateral Development Banks												
	International Organisations												
	Institutions												
	Corporates	211	48	200	148	7	5	12	4	1	0	7	57%
	of which: SME	122	24	115	87	3	2	8	4	1	0	3	39%
	Retail	368	46	328	260	26	20	20	12	1	1	4	21%
	of which: SME	356	44	318	252	25	19	20	12	1	1	4	21%
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	0	0	-
	of which: non-SME	0	0	0	0	0	0	0	0	0	0	0	-
	Items associated with particularly high risk												
	Covered bonds												
	Claims on institutions and corporates with a ST credit assessment												
	Collective investments undertakings (CIU)												
	Equity												
	Securitisation												
	Other exposures												
	Standardised Total	586	94	536	413	33	25	32	16	2	1	11	35%

		Public guarantees - Actual											
		31/12/2022											
	(mln EUR, %)	Exposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
PORTUGAL	Central banks												
	Central governments												
	Regional governments or local authorities												
	Public sector entities												
	Multilateral Development Banks												
	International Organisations												
	Institutions												
	Corporates	177	20	164	127	17	13	19	13	1	1	4	21%
	of which: SME	88	11	73	60	9	8	9	6	0	0	3	31%
	Retail	264	17	250	221	14	12	3	2	1	1	1	33%
	of which: SME	253	16	240	212	13	11	3	2	1	1	1	32%
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	0	0	-
	of which: non-SME	0	0	0	0	0	0	0	0	0	0	0	-
	Items associated with particularly high risk												
	Covered bonds												
	Claims on institutions and corporates with a ST credit assessment												
	Collective investments undertakings (CIU)												
	Equity												
	Securitisation												
	Other exposures												
	Standardised Total	441	37	414	348	30	25	23	15	2	1	5	23%

		Public guarantees - Actual											
		31/12/2022											
	(mln EUR, %)	Exposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
GERMANY	Central banks												
	Central governments												
	Regional governments or local authorities												
	Public sector entities												
	Multilateral Development Banks												
	International Organisations												
	Institutions												
	Corporates	0	0	0	0	0	0	0	0	0	0	0	-
	of which: SME	0	0	0	0	0	0	0	0	0	0	0	-
	Retail	0	0	0	0	0	0	0	0	0	0	0	-
	of which: SME	0	0	0	0	0	0	0	0	0	0	0	-
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	0	0	-
	of which: non-SME	0	0	0	0	0	0	0	0	0	0	0	-
	Items associated with particularly high risk												
	Covered bonds												
	Claims on institutions and corporates with a ST credit assessment												
	Collective investments undertakings (CIU)												
	Equity												
	Securitisation												
	Other exposures												
	Standardised Total	0	0	0	0	0	0	0	0	0	0	0	-

2023 EU-wide Stress Test: Credit risk COVID-19 STA

CaixaBank, S.A.

		Public guarantees - Actual											
		31/12/2022											
	(mln EUR, %)	Exposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
UNITED KINGDOM	Central banks												
	Central governments												
	Regional governments or local authorities												
	Public sector entities												
	Multilateral Development Banks												
	International Organisations												
	Institutions												
	Corporates	0	0	0	0	0	0	0	0	0	0	0	-
	of which: SME	0	0	0	0	0	0	0	0	0	0	0	-
	Retail	0	0	0	0	0	0	0	0	0	0	0	-
	of which: SME	0	0	0	0	0	0	0	0	0	0	0	-
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	0	0	-
	of which: non-SME	0	0	0	0	0	0	0	0	0	0	0	-
	Items associated with particularly high risk												
	Covered bonds												
	Claims on institutions and corporates with a ST credit assessment												
	Collective investments undertakings (CIU)												
	Equity												
	Securitisation												
	Other exposures												
	Standardised Total	0	0	0	0	0	0	0	0	0	0	0	-

		Public guarantees - Actual											
		31/12/2022											
	(mln EUR, %)	Exposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
FRANCE	Central banks												
	Central governments												
	Regional governments or local authorities												
	Public sector entities												
	Multilateral Development Banks												
	International Organisations												
	Institutions												
	Corporates	0	0	0	0	0	0	0	0	0	0	0	-
	of which: SME	0	0	0	0	0	0	0	0	0	0	0	-
	Retail	0	0	0	0	0	0	0	0	0	0	0	-
	of which: SME	0	0	0	0	0	0	0	0	0	0	0	-
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	0	0	-
	of which: non-SME	0	0	0	0	0	0	0	0	0	0	0	-
	Items associated with particularly high risk												
	Covered bonds												
	Claims on institutions and corporates with a ST credit assessment												
	Collective investments undertakings (CIU)												
	Equity												
	Securitisation												
	Other exposures												
	Standardised Total	0	0	0	0	0	0	0	0	0	0	0	-

		Public guarantees - Actual											
		31/12/2022											
	(mln EUR, %)	Exposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
ITALY	Central banks												
	Central governments												
	Regional governments or local authorities												
	Public sector entities												
	Multilateral Development Banks												
	International Organisations												
	Institutions												
	Corporates	0	0	0	0	0	0	0	0	0	0	0	-
	of which: SME	0	0	0	0	0	0	0	0	0	0	0	-
	Retail	0	0	0	0	0	0	0	0	0	0	0	-
	of which: SME	0	0	0	0	0	0	0	0	0	0	0	-
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	0	0	-
	of which: non-SME	0	0	0	0	0	0	0	0	0	0	0	-
	Items associated with particularly high risk												
	Covered bonds												
	Claims on institutions and corporates with a ST credit assessment												
	Collective investments undertakings (CIU)												
	Equity												
	Securitisation												
	Other exposures												
	Standardised Total	0	0	0	0	0	0	0	0	0	0	0	-

		Public guarantees - Actual											
		31/12/2022											
	(mln EUR, %)	Exposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
UNITED STATES	Central banks												
	Central governments												
	Regional governments or local authorities												
	Public sector entities												
	Multilateral Development Banks												
	International Organisations												
	Institutions												
	Corporates	0	0	0	0	0	0	0	0	0	0	0	-
	of which: SME	0	0	0	0	0	0	0	0	0	0	0	-
	Retail	0	0	0	0	0	0	0	0	0	0	0	-
	of which: SME	0	0	0	0	0	0	0	0	0	0	0	-
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	0	0	-
	of which: non-SME	0	0	0	0	0	0	0	0	0	0	0	-
	Items associated with particularly high risk												
	Covered bonds												
	Claims on institutions and corporates with a ST credit assessment												
	Collective investments undertakings (CIU)												
	Equity												
	Securitisation												
	Other exposures												
	Standardised Total	0	0	0	0	0	0	0	0	0	0	0	-

2023 EU-wide Stress Test: Credit risk COVID-19 STA

CaixaBank, S.A.

	(mln EUR, %)	Public guarantees - Actual											
		31/12/2022											
		Exposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
BELGIUM	Central banks												
	Central governments												
	Regional governments or local authorities												
	Public sector entities												
	Multilateral Development Banks												
	International Organisations												
	Institutions												
	Corporates	0	0	0	0	0	0	0	0	0	0	0	-
	of which: SME	0	0	0	0	0	0	0	0	0	0	0	-
	Retail	0	0	0	0	0	0	0	0	0	0	0	-
	of which: SME	0	0	0	0	0	0	0	0	0	0	0	-
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	0	0	-
	of which: non-SME	0	0	0	0	0	0	0	0	0	0	0	-
	Items associated with particularly high risk												
	Covered bonds												
	Claims on institutions and corporates with a ST credit assessment												
	Collective investments undertakings (CIU)												
	Equity												
	Securitisation												
	Other exposures												
	Standardised Total	0	0	0	0	0	0	0	0	0	0	0	-

2023 EU-wide Stress Test: Credit risk COVID-19 STA

CaixaBank, S.A.

Public guarantees - Baseline Scenario

CaixaBank, S.A.

(mln EUR, %)	31/12/2023										31/12/2024										31/12/2025									
	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Central banks																														
Central governments																														
Regional governments or local authorities																														
Public sector entities																														
Multilateral Development Banks																														
International Organisations																														
Institutions																														
Corporates	353	266	31	26	35	16	1	7	18	51.91%	345	255	35	33	39	16	1	6	19	49.68%	340	246	37	36	43	17	1	5	20	47.85%
of which: SME																														
Retail	555	469	52	39	33	10	1	7	12	36.04%	543	451	56	44	42	7	1	2	14	33.31%	532	438	58	44	50	7	1	1	16	31.65%
of which: SME																														
Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
of which: non-SME																														
Items associated with particularly high risk																														
Covered bonds																														
Claims on institutions and corporates with a ST credit assessment																														
Collective investments undertakings (CIU)																														
Equity																														
Securitisation																														
Other exposures																														
Standardised Total	908	735	83	65	69	26	1	14	30	44.18%	869	706	97	77	94	23	1	7	41	43.40%	838	683	100	80	122	24	0	7	49	40.44%

Public guarantees - Baseline Scenario

SPAIN

(mln EUR, %)	31/12/2023										31/12/2024										31/12/2025									
	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Central banks																														
Central governments																														
Regional governments or local authorities																														
Public sector entities																														
Multilateral Development Banks																														
International Organisations																														
Institutions																														
Corporates	188	138	17	13	14	3	0	0	8	53.17%	180	127	23	20	16	3	0	0	8	49.68%	175	118	26	23	18	4	0	0	9	46.90%
of which: SME																														
Retail	313	248	34	27	26	8	1	1	9	33.42%	302	230	38	32	33	5	1	2	11	32.56%	294	217	40	32	39	5	1	1	13	32.17%
of which: SME																														
Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
of which: non-SME																														
Items associated with particularly high risk																														
Covered bonds																														
Claims on institutions and corporates with a ST credit assessment																														
Collective investments undertakings (CIU)																														
Equity																														
Securitisation																														
Other exposures																														
Standardised Total	501	386	52	40	41	11	1	2	16	40.30%	463	357	68	52	62	8	1	2	26	42.15%	434	335	72	55	87	9	0	2	34	39.50%

Public guarantees - Baseline Scenario

PORTUGAL

(mln EUR, %)	31/12/2023										31/12/2024										31/12/2025									
	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Central banks																														
Central governments																														
Regional governments or local authorities																														
Public sector entities																														
Multilateral Development Banks																														
International Organisations																														
Institutions																														
Corporates	165	127	14	13	21	13	0	6	11	51.07%	165	127	12	13	23	13	0	5	11	49.68%	165	127	11	13	24	13	0	5	12	48.57%
of which: SME																														
Retail	242	221	18	12	7	2	0	5	3	46.05%	240	221	18	12	9	2	0	0	3	36.10%	238	221	18	12	11	2	0	0	3	29.73%
of which: SME																														
Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
of which: non-SME																														
Items associated with particularly high risk																														
Covered bonds																														
Claims on institutions and corporates with a ST credit assessment																														
Collective investments undertakings (CIU)																														
Equity																														
Securitisation																														
Other exposures																														
Standardised Total	407	348	32	25	28	15	0	12	14	49.83%	406	348	30	25	32	15	0	5	14	45.88%	404	348	28	25	35	15	0	5	15	42.79%

Public guarantees - Baseline Scenario

GERMANY

(mln EUR, %)	31/12/2023										31/12/2024										31/12/2025									
	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Central banks																														
Central governments																														
Regional governments or local authorities																														
Public sector entities																														
Multilateral Development Banks																														
International Organisations																														
Institutions																														
Corporates	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
of which: SME																														
Retail	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
of which: SME																														
Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
of which: non-SME																														
Items associated with particularly high risk																														
Covered bonds																														
Claims on institutions and corporates with a ST credit assessment																														
Collective investments undertakings (CIU)																														
Equity																														
Securitisation																														
Other exposures																														
Standardised Total	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-

2023 EU-wide Stress Test: Credit risk COVID-19 STA

CaixaBank, S.A.

	(mln EUR, %)	Public guarantees - Baseline Scenario																													
		31/12/2023										31/12/2024										31/12/2025									
		Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
UNITED KINGDOM	Central banks																														
	Central governments																														
	Regional governments or local authorities																														
	Public sector entities																														
	Multilateral Development Banks																														
	International Organisations																														
	Institutions																														
	Corporates	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
	of which: SME																														
	Retail	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
	of which: SME																														
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
	of which: non-SME																														
	Items associated with particularly high risk																														
	Covered bonds																														
	Claims on institutions and corporates with a ST credit assessment																														
	Collective investments undertakings (CIU)																														
	Equity																														
	Securitisation																														
	Other exposures																														
	Standardised Total	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-

	(mln EUR, %)	Public guarantees - Baseline Scenario																													
		31/12/2023										31/12/2024										31/12/2025									
		Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
FRANCE	Central banks																														
	Central governments																														
	Regional governments or local authorities																														
	Public sector entities																														
	Multilateral Development Banks																														
	International Organisations																														
	Institutions																														
	Corporates	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
	of which: SME																														
	Retail	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
	of which: SME																														
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
	of which: non-SME																														
	Items associated with particularly high risk																														
	Covered bonds																														
	Claims on institutions and corporates with a ST credit assessment																														
	Collective investments undertakings (CIU)																														
	Equity																														
	Securitisation																														
	Other exposures																														
	Standardised Total	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-

	(mln EUR, %)	Public guarantees - Baseline Scenario																													
		31/12/2023										31/12/2024										31/12/2025									
		Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
ITALY	Central banks																														
	Central governments																														
	Regional governments or local authorities																														
	Public sector entities																														
	Multilateral Development Banks																														
	International Organisations																														
	Institutions																														
	Corporates	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
	of which: SME																														
	Retail	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
	of which: SME																														
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
	of which: non-SME																														
	Items associated with particularly high risk																														
	Covered bonds																														
	Claims on institutions and corporates with a ST credit assessment																														
	Collective investments undertakings (CIU)																														
	Equity																														
	Securitisation																														
	Other exposures																														
	Standardised Total	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-

	(mln EUR, %)	Public guarantees - Baseline Scenario																													
		31/12/2023										31/12/2024										31/12/2025									
		Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
UNITED STATES	Central banks																														
	Central governments																														
	Regional governments or local authorities																														
	Public sector entities																														
	Multilateral Development Banks																														
	International Organisations																														
	Institutions																														
	Corporates	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
	of which: SME																														
	Retail	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
	of which: SME																														
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
	of which: non-SME																														
	Items associated with particularly high risk																														
	Covered bonds																														
	Claims on institutions and corporates with a ST credit assessment																														
	Collective investments undertakings (CIU)																														
	Equity																														
	Securitisation																														
	Other exposures																														
	Standardised Total	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-

2023 EU-wide Stress Test: Credit risk COVID-19 STA

CaixaBank, S.A.

Public guarantees - Baseline Scenario

31/12/2023

	(mln EUR, %)	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
BELGIUM	Central banks										
	Central governments										
	Regional governments or local authorities										
	Public sector entities										
	Multilateral Development Banks										
	International Organisations										
	Institutions										
	Corporates	0	0	0	0	0	0	0	0	0	-
	of which: SME										
	Retail	0	0	0	0	0	0	0	0	0	-
	of which: SME										
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	-
	of which: non-SME										
	Items associated with particularly high risk										
	Covered bonds										
	Claims on institutions and corporates with a ST credit assessment										
	Collective investments undertakings (CIU)										
	Equity										
	Securitisation										
	Other exposures										
	Standardised Total	0	0	0	0	0	0	0	0	0	-

31/12/2024

	(mln EUR, %)	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
BELGIUM	Central banks										
	Central governments										
	Regional governments or local authorities										
	Public sector entities										
	Multilateral Development Banks										
	International Organisations										
	Institutions										
	Corporates	0	0	0	0	0	0	0	0	0	-
	of which: SME										
	Retail	0	0	0	0	0	0	0	0	0	-
	of which: SME										
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	-
	of which: non-SME										
	Items associated with particularly high risk										
	Covered bonds										
	Claims on institutions and corporates with a ST credit assessment										
	Collective investments undertakings (CIU)										
	Equity										
	Securitisation										
	Other exposures										
	Standardised Total	0	0	0	0	0	0	0	0	0	-

31/12/2025

	(mln EUR, %)	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
BELGIUM	Central banks										
	Central governments										
	Regional governments or local authorities										
	Public sector entities										
	Multilateral Development Banks										
	International Organisations										
	Institutions										
	Corporates	0	0	0	0	0	0	0	0	0	-
	of which: SME										
	Retail	0	0	0	0	0	0	0	0	0	-
	of which: SME										
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	-
	of which: non-SME										
	Items associated with particularly high risk										
	Covered bonds										
	Claims on institutions and corporates with a ST credit assessment										
	Collective investments undertakings (CIU)										
	Equity										
	Securitisation										
	Other exposures										
	Standardised Total	0	0	0	0	0	0	0	0	0	-

2023 EU-wide Stress Test: Credit risk COVID-19 STA

CaixaBank, S.A.

Public guarantees - Adverse Scenario

CaixaBank, S.A. — 31/12/2023 (mln EUR, %)

	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Central banks										
Central governments										
Regional governments or local authorities										
Public sector entities										
Multilateral Development Banks										
International Organisations										
Institutions										
Corporates	350	258	34	32	36	16	1	7	19	52.66%
of which: SME										
Retail	557	457	49	43	33	8	2	3	13	38.15%
of which: SME										
Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	-
of which: non-SME										
Items associated with particularly high risk										
Covered bonds										
Claims on institutions and corporates with a ST credit assessment										
Collective investments undertakings (CIU)										
Equity										
Securitisation										
Other exposures										
Standardised Total	888	715	92	75	80	24	3	10	36	44.66%

CaixaBank, S.A. — 31/12/2024

	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Central banks										
Central governments										
Regional governments or local authorities										
Public sector entities										
Multilateral Development Banks										
International Organisations										
Institutions										
Corporates	334	246	44	38	42	17	1	7	21	49.66%
of which: SME										
Retail	541	442	54	45	45	7	1	2	16	36.08%
of which: SME										
Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	-
of which: non-SME										
Items associated with particularly high risk										
Covered bonds										
Claims on institutions and corporates with a ST credit assessment										
Collective investments undertakings (CIU)										
Equity										
Securitisation										
Other exposures										
Standardised Total	851	687	102	84	108	24	2	9	44	40.88%

CaixaBank, S.A. — 31/12/2025

	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Central banks										
Central governments										
Regional governments or local authorities										
Public sector entities										
Multilateral Development Banks										
International Organisations										
Institutions										
Corporates	319	236	50	42	50	18	1	7	23	46.60%
of which: SME										
Retail	527	430	58	45	56	7	1	2	19	34.48%
of which: SME										
Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	-
of which: non-SME										
Items associated with particularly high risk										
Covered bonds										
Claims on institutions and corporates with a ST credit assessment										
Collective investments undertakings (CIU)										
Equity										
Securitisation										
Other exposures										
Standardised Total	820	665	105	87	135	25	0	9	52	38.46%

Public guarantees - Adverse Scenario

SPAIN — 31/12/2023 (mln EUR, %)

	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Central banks										
Central governments										
Regional governments or local authorities										
Public sector entities										
Multilateral Development Banks										
International Organisations										
Institutions										
Corporates	185	131	20	19	15	3	1	1	8	54.94%
of which: SME										
Retail	310	236	36	31	28	6	2	3	12	41.46%
of which: SME										
Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	-
of which: non-SME										
Items associated with particularly high risk										
Covered bonds										
Claims on institutions and corporates with a ST credit assessment										
Collective investments undertakings (CIU)										
Equity										
Securitisation										
Other exposures										
Standardised Total	476	367	64	49	53	9	2	4	24	44.53%

SPAIN — 31/12/2024

	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Central banks										
Central governments										
Regional governments or local authorities										
Public sector entities										
Multilateral Development Banks										
International Organisations										
Institutions										
Corporates	169	118	31	25	19	4	1	2	10	49.64%
of which: SME										
Retail	295	221	41	33	38	5	1	2	15	40.12%
of which: SME										
Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	-
of which: non-SME										
Items associated with particularly high risk										
Covered bonds										
Claims on institutions and corporates with a ST credit assessment										
Collective investments undertakings (CIU)										
Equity										
Securitisation										
Other exposures										
Standardised Total	440	339	76	58	78	9	2	4	32	40.72%

SPAIN — 31/12/2025

	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Central banks										
Central governments										
Regional governments or local authorities										
Public sector entities										
Multilateral Development Banks										
International Organisations										
Institutions										
Corporates	154	108	40	28	26	5	1	2	12	44.76%
of which: SME										
Retail	284	209	44	33	46	5	1	2	18	38.96%
of which: SME										
Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	-
of which: non-SME										
Items associated with particularly high risk										
Covered bonds										
Claims on institutions and corporates with a ST credit assessment										
Collective investments undertakings (CIU)										
Equity										
Securitisation										
Other exposures										
Standardised Total	411	317	81	62	102	10	0	4	39	38.46%

Public guarantees - Adverse Scenario

PORTUGAL — 31/12/2023 (mln EUR, %)

	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Central banks										
Central governments										
Regional governments or local authorities										
Public sector entities										
Multilateral Development Banks										
International Organisations										
Institutions										
Corporates	165	127	14	13	21	13	0	6	11	51.07%
of which: SME										
Retail	248	221	14	12	5	2	0	0	1	20.79%
of which: SME										
Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	-
of which: non-SME										
Items associated with particularly high risk										
Covered bonds										
Claims on institutions and corporates with a ST credit assessment										
Collective investments undertakings (CIU)										
Equity										
Securitisation										
Other exposures										
Standardised Total	413	348	28	25	26	15	0	6	12	44.92%

PORTUGAL — 31/12/2024

	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Central banks										
Central governments										
Regional governments or local authorities										
Public sector entities										
Multilateral Development Banks										
International Organisations										
Institutions										
Corporates	165	127	12	13	23	13	0	5	11	49.68%
of which: SME										
Retail	246	221	14	12	7	2	0	0	1	15.24%
of which: SME										
Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	-
of which: non-SME										
Items associated with particularly high risk										
Covered bonds										
Claims on institutions and corporates with a ST credit assessment										
Collective investments undertakings (CIU)										
Equity										
Securitisation										
Other exposures										
Standardised Total	411	348	26	25	30	15	0	5	12	41.29%

PORTUGAL — 31/12/2025

	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Central banks										
Central governments										
Regional governments or local authorities										
Public sector entities										
Multilateral Development Banks										
International Organisations										
Institutions										
Corporates	165	127	11	13	24	13	0	5	12	48.57%
of which: SME										
Retail	244	221	14	12	9	2	0	0	1	12.05%
of which: SME										
Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	-
of which: non-SME										
Items associated with particularly high risk										
Covered bonds										
Claims on institutions and corporates with a ST credit assessment										
Collective investments undertakings (CIU)										
Equity										
Securitisation										
Other exposures										
Standardised Total	409	348	25	25	33	15	0	5	13	38.48%

Public guarantees - Adverse Scenario

GERMANY — 31/12/2023 (mln EUR, %)

	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Central banks										
Central governments										
Regional governments or local authorities										
Public sector entities										
Multilateral Development Banks										
International Organisations										
Institutions										
Corporates	0	0	0	0	0	0	0	0	0	-
of which: SME										
Retail	0	0	0	0	0	0	0	0	0	-
of which: SME										
Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	-
of which: non-SME										
Items associated with particularly high risk										
Covered bonds										
Claims on institutions and corporates with a ST credit assessment										
Collective investments undertakings (CIU)										
Equity										
Securitisation										
Other exposures										
Standardised Total	0	0	0	0	0	0	0	0	0	-

GERMANY — 31/12/2024

	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Central banks										
Central governments										
Regional governments or local authorities										
Public sector entities										
Multilateral Development Banks										
International Organisations										
Institutions										
Corporates	0	0	0	0	0	0	0	0	0	-
of which: SME										
Retail	0	0	0	0	0	0	0	0	0	-
of which: SME										
Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	-
of which: non-SME										
Items associated with particularly high risk										
Covered bonds										
Claims on institutions and corporates with a ST credit assessment										
Collective investments undertakings (CIU)										
Equity										
Securitisation										
Other exposures										
Standardised Total	0	0	0	0	0	0	0	0	0	-

GERMANY — 31/12/2025

	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Central banks										
Central governments										
Regional governments or local authorities										
Public sector entities										
Multilateral Development Banks										
International Organisations										
Institutions										
Corporates	0	0	0	0	0	0	0	0	0	-
of which: SME										
Retail	0	0	0	0	0	0	0	0	0	-
of which: SME										
Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	-
of which: non-SME										
Items associated with particularly high risk										
Covered bonds										
Claims on institutions and corporates with a ST credit assessment										
Collective investments undertakings (CIU)										
Equity										
Securitisation										
Other exposures										
Standardised Total	0	0	0	0	0	0	0	0	0	-

2023 EU-wide Stress Test: Credit risk COVID-19 STA

CaixaBank, S.A.

	(mln EUR, %)	Public guarantees - Adverse Scenario																													
		31/12/2023										31/12/2024										31/12/2025									
		Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
UNITED KINGDOM	Central banks																														
	Central governments																														
	Regional governments or local authorities																														
	Public sector entities																														
	Multilateral Development Banks																														
	International Organisations																														
	Institutions																														
	Corporates	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
	of which: SME																														
	Retail	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
	of which: SME																														
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
	of which: non-SME																														
	Items associated with particularly high risk																														
	Covered bonds																														
	Claims on institutions and corporates with a ST credit assessment																														
	Collective investments undertakings (CIU)																														
	Equity																														
	Securitisation																														
	Other exposures																														
	Standardised Total	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-

	(mln EUR, %)	Public guarantees - Adverse Scenario																													
		31/12/2023										31/12/2024										31/12/2025									
		Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
FRANCE	Central banks																														
	Central governments																														
	Regional governments or local authorities																														
	Public sector entities																														
	Multilateral Development Banks																														
	International Organisations																														
	Institutions																														
	Corporates	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
	of which: SME																														
	Retail	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
	of which: SME																														
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
	of which: non-SME																														
	Items associated with particularly high risk																														
	Covered bonds																														
	Claims on institutions and corporates with a ST credit assessment																														
	Collective investments undertakings (CIU)																														
	Equity																														
	Securitisation																														
	Other exposures																														
	Standardised Total	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-

	(mln EUR, %)	Public guarantees - Adverse Scenario																													
		31/12/2023										31/12/2024										31/12/2025									
		Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
ITALY	Central banks																														
	Central governments																														
	Regional governments or local authorities																														
	Public sector entities																														
	Multilateral Development Banks																														
	International Organisations																														
	Institutions																														
	Corporates	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
	of which: SME																														
	Retail	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
	of which: SME																														
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
	of which: non-SME																														
	Items associated with particularly high risk																														
	Covered bonds																														
	Claims on institutions and corporates with a ST credit assessment																														
	Collective investments undertakings (CIU)																														
	Equity																														
	Securitisation																														
	Other exposures																														
	Standardised Total	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-

	(mln EUR, %)	Public guarantees - Adverse Scenario																													
		31/12/2023										31/12/2024										31/12/2025									
		Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
UNITED STATES	Central banks																														
	Central governments																														
	Regional governments or local authorities																														
	Public sector entities																														
	Multilateral Development Banks																														
	International Organisations																														
	Institutions																														
	Corporates	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
	of which: SME																														
	Retail	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
	of which: SME																														
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
	of which: non-SME																														
	Items associated with particularly high risk																														
	Covered bonds																														
	Claims on institutions and corporates with a ST credit assessment																														
	Collective investments undertakings (CIU)																														
	Equity																														
	Securitisation																														
	Other exposures																														
	Standardised Total	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-

2023 EU-wide Stress Test: Credit risk COVID-19 STA

CaixaBank, S.A.

Public guarantees - Adverse Scenario

31/12/2023

	(mln EUR, %)	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
BELGIUM	Central banks										
	Central governments										
	Regional governments or local authorities										
	Public sector entities										
	Multilateral Development Banks										
	International Organisations										
	Institutions										
	Corporates	0	0	0	0	0	0	0	0	0	-
	of which: SME										
	Retail	0	0	0	0	0	0	0	0	0	-
	of which: SME										
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	-
	of which: non-SME										
	Items associated with particularly high risk										
	Covered bonds										
	Claims on institutions and corporates with a ST credit assessment										
	Collective investments undertakings (CIU)										
	Equity										
	Securitisation										
	Other exposures										
	Standardised Total	0	0	0	0	0	0	0	0	0	-

31/12/2024

	(mln EUR, %)	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
BELGIUM	Central banks										
	Central governments										
	Regional governments or local authorities										
	Public sector entities										
	Multilateral Development Banks										
	International Organisations										
	Institutions										
	Corporates	0	0	0	0	0	0	0	0	0	-
	of which: SME										
	Retail	0	0	0	0	0	0	0	0	0	-
	of which: SME										
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	-
	of which: non-SME										
	Items associated with particularly high risk										
	Covered bonds										
	Claims on institutions and corporates with a ST credit assessment										
	Collective investments undertakings (CIU)										
	Equity										
	Securitisation										
	Other exposures										
	Standardised Total	0	0	0	0	0	0	0	0	0	-

31/12/2025

	(mln EUR, %)	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
BELGIUM	Central banks										
	Central governments										
	Regional governments or local authorities										
	Public sector entities										
	Multilateral Development Banks										
	International Organisations										
	Institutions										
	Corporates	0	0	0	0	0	0	0	0	0	-
	of which: SME										
	Retail	0	0	0	0	0	0	0	0	0	-
	of which: SME										
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	-
	of which: non-SME										
	Items associated with particularly high risk										
	Covered bonds										
	Claims on institutions and corporates with a ST credit assessment										
	Collective investments undertakings (CIU)										
	Equity										
	Securitisation										
	Other exposures										
	Standardised Total	0	0	0	0	0	0	0	0	0	-

2023 EU-wide Stress Test: Securitisations

CaixaBank, S.A.

(mln EUR)		Actual	Baseline Scenario			Adverse Scenario		
		31/12/2022	31/12/2023	31/12/2024	31/12/2025	31/12/2023	31/12/2024	31/12/2025
Exposure values	SEC-IRBA	2,045						
	SEC-SA	7						
	SEC-ERBA	97						
	SEC-IAA	0						
	Total	**2,149**						
REA	SEC-IRBA	254	312	345	375	387	555	804
	SEC-SA	12	14	18	23	17	25	33
	SEC-ERBA	37	39	43	46	54	79	114
	SEC-IAA	0	0	0	0	0	0	0
	Additional risk exposure amounts	0	0	0	0	0	0	0
	Total	**303**	**365**	**406**	**443**	**458**	**660**	**951**
Impairments	**Total banking book others than assessed at fair value**		**0**	**0**	**0**	**1**	**1**	**0**

2023 EU-wide Stress Test: Risk exposure amounts

CaixaBank, S.A.

(mln EUR)	Actual	Baseline scenario			Adverse scenario		
	31/12/2022	31/12/2023	31/12/2024	31/12/2025	31/12/2023	31/12/2024	31/12/2025
Risk exposure amount for credit risk	195,085	196,461	197,403	198,236	196,443	200,050	206,440
Risk exposure amount for securitisations and re-securitisations	303	365	406	443	458	660	951
Risk exposure amount other credit risk	194,782	196,096	196,998	197,793	195,985	199,390	205,488
Risk exposure amount for market risk	1,676	1,676	1,676	1,676	1,880	1,903	1,930
Risk exposure amount for operational risk	18,810	18,810	18,810	18,810	18,810	18,810	18,810
Other risk exposure amounts	74	-80	-259	-462	1,086	919	587
Total risk exposure amount	**215,645**	**216,866**	**217,630**	**218,260**	**218,219**	**221,681**	**227,767**
Total Risk exposure amount (transitional)	**215,103**	**216,866**	**217,606**	**218,260**	**217,794**	**221,416**	**227,767**
Total Risk exposure amount (fully loaded)	**215,645**	**216,866**	**217,630**	**218,260**	**218,219**	**221,681**	**227,767**

2023 EU-wide Stress Test: Capital

CaixaBank, S.A.

		(mln EUR, %)	IFRS 9 first implementation	Actual	Baseline Scenario			Adverse Scenario		
			01/01/2018	31/12/2022	2023	2024	2025	2023	2024	2025
	A	**OWN FUNDS**		**37,307**	**39,064**	**41,294**	**42,948**	**34,019**	**32,859**	**31,030**
	A.1	**COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)**		**27,494**	**29,382**	**31,620**	**33,261**	**24,322**	**23,151**	**21,294**
	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)		20,920	20,920	20,920	20,920	20,920	20,920	20,920
	A.1.1.1	of which: CET1 instruments subscribed by Government		0	0	0	0	0	0	0
	A.1.2	Retained earnings		14,456	16,908	19,267	21,618	13,829	13,730	13,642
	A.1.3	Accumulated other comprehensive income		-2,409	-2,409	-2,409	-2,409	-3,991	-3,991	-3,991
	A.1.3.1	Arising from full revaluation, cash flow hedge and liquidity reserves		-2,172	-2,172	-2,172	-2,172	-3,525	-3,525	-3,525
	A.1.3.2	OCI Impact of defined benefit pension plans [gain or (-) loss]		-250	-250	-250	-250	-478	-478	-478
	A.1.3.3	Other OCI contributions		12	12	12	12	12	12	12
	A.1.4	Other Reserves		-540	-790	-1,040	-1,290	-790	-1,040	-1,290
	A.1.5	Funds for general banking risk		0	0	0	0	0	0	0
	A.1.6	Minority interest given recognition in CET1 capital		0	0	0	0	0	0	0
	A.1.7	Adjustments to CET1 due to prudential filters		388	388	388	388	657	657	657
	A.1.7.1	(-) Value adjustments due to the requirements for prudent valuation (AVA)		-45	-45	-45	-45	-101	-101	-101
	A.1.7.2	Cash flow hedge reserve		499	499	499	499	824	824	824
	A.1.7.3	Other adjustments		-65	-65	-65	-65	-65	-65	-65
	A.1.8	(-) Intangible assets (including Goodwill)		-3,463	-3,463	-3,463	-3,463	-3,463	-3,463	-3,463
	A.1.8.1	of which: Goodwill (-)		-2,558	-2,558	-2,558	-2,558	-2,558	-2,558	-2,558
	A.1.8.2	of which: Software assets (-)		-484	-484	-484	-484	-484	-484	-484
	A.1.8.3	of which: Other intangible assets (-)		-421	-421	-421	-421	-421	-421	-421
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs		-1,901	-1,504	-1,139	-816	-2,489	-2,807	-3,124
	A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses		0	0	0	0	0	0	0
	A.1.11	(-) Defined benefit pension fund assets		-340	-340	-340	-340	-142	-142	-142
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital		0	0	0	0	0	0	0
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital		0	0	0	0	0	0	0

2023 EU-wide Stress Test: Capital

CaixaBank, S.A.

		(mln EUR, %)	IFRS 9 first implementation	Actual	Baseline Scenario			Adverse Scenario		
			01/01/2018	31/12/2022	2023	2024	2025	2023	2024	2025
OWN FUNDS	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1250% risk weight		0	0	0	0	0	0	0
	A.1.14.1	of which: from securitisation positions (-)		0	0	0	0	0	0	0
	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	0	0	0
	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences		0	0	0	0	-286	-386	-480
	A.1.17	(-) CET1 instruments of financial sector entities where the institution has a significant investment		0	0	0	0	0	0	0
	A.1.18	(-) Amount exceeding the 17.65% threshold		0	0	0	0	0	0	-96
	A.1.18A	(-) Insufficient coverage for non-performing exposures		-46	-110	-369	-1,130	-107	-358	-1,122
	A.1.18B	(-) Minimum value commitment shortfalls		0	0	0	0	0	0	0
	A.1.18C	(-) Other foreseeable tax charges		0	0	0	0	0	0	0
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 of Regulation (EU) No 575/2013		0	0	0	0	0	0	0
	A.1.20	CET1 capital elements or deductions - other		-154	-218	-218	-218	-218	-218	-218
	A.1.21	Amount subject to IFRS 9 transitional arrangements		-1,209	-649	-739	-865	-1,452	-1,644	-1,526
	A.1.21.1	Increase in IFRS 9 ECL provisions net of EL as of 01/01/2018 compared to related IAS 39 figures as at 31/12/17 ("static part")	928	928	928	928	928	928	928	928
	A.1.21.2	Increase in non-credit-impaired IFRS 9 ECL provisions net of EL compared to related IFRS 9 figures as at between 01/01/2018 and 31/12/2019 ("old dynamic part")		0	0	0	0	0	0	0
	A.1.21.3	Increase of CET1 capital due to the tax deductibility of the amounts above ("static part + old dynamic part")		278	278	278	278	278	278	278
	A.1.21.4	Increase in non-credit-impaired IFRS 9 ECL provisions net of EL compared to related IFRS 9 figures as at 01/01/2020 ("new dynamic part")		800	0	128	308	1,146	1,421	1,253
	A.1.21.4.1	Increase of CET1 capital due to the tax deductibility of the amounts above ("new dynamic part")		240	0	38	93	344	426	376
	A.1.22	Transitional adjustments		582	0	22	0	401	249	0
	A.1.22.1	Adjustments due to IFRS 9 transitional arrangements		582	0	22	0	401	249	0
	A.1.22.1.1	From the increased IFRS 9 ECL provisions net of EL		582	0	22	0	401	249	0
	A.1.22.1.2	From the amount of DTAs that is deducted from CET1 capital		0	0	0	0	0	0	0
	A.1.22.2	Other transitional adjustments to CET1 Capital		0	0	0	0	0	0	0
	A.1.22.2.1	of which: due to DTAs that rely on future profitability and do not arise from temporary differences		0	0	0	0	0	0	0
	A.1.22.2.2	of which: due to DTAs that rely on future profitability and arise from temporary differences and CET1 instruments of financial sector entities where the institution has a significant investment		0	0	0	0	0	0	0

2023 EU-wide Stress Test: Capital

CaixaBank, S.A.

		(mln EUR, %)	IFRS 9 first implementation	Actual	Baseline Scenario			Adverse Scenario		
			01/01/2018	31/12/2022	2023	2024	2025	2023	2024	2025
	A.1.22.2.3	of which: due to unrealised gains and losses measured at fair value through other comprehensive income in view of COVID-19 pandemic		0	0	0	0	0	0	0
	A.1.22.2.4	of which: exemption from deduction of Equity Holdings in Insurance Companies from CET 1 Items		0	0	0	0	0	0	0
	A.2	**ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)**		**4,238**	**4,238**	**4,238**	**4,238**	**4,238**	**4,238**	**4,238**
	A.2.1	Additional Tier 1 Capital instruments		4,238	4,238	4,238	4,238	4,238	4,238	4,238
	A.2.2	(-) Excess deduction from T2 items over T2 capital		0	0	0	0	0	0	0
	A.2.3	Other Additional Tier 1 Capital components and deductions		0	0	0	0	0	0	0
	A.2.4	Additional Tier 1 transitional adjustments		0	0	0	0	0	0	0
	A.2.4.1	of which: adjustments due to IFRS 9 transitional arrangements		0	0	0	0	0	0	0
	A.3	**TIER 1 CAPITAL (net of deductions and after transitional adjustments)**		**31,732**	**33,620**	**35,858**	**37,499**	**28,560**	**27,389**	**25,532**
	A.4	**TIER 2 CAPITAL (net of deductions and after transitional adjustments)**		**5,575**	**5,444**	**5,437**	**5,449**	**5,458**	**5,470**	**5,499**
	A.4.1	Tier 2 Capital instruments		4,905	4,905	4,905	4,905	4,905	4,905	4,905
	A.4.2	Other Tier 2 Capital components and deductions		670	539	532	544	554	565	594
	A.4.3	Tier 2 transitional adjustments		0	0	0	0	0	0	0
	A.4.3.1	of which: adjustments due to IFRS 9 transitional arrangements		0	0	0	0	0	0	0
	A.5	**Grandfathered Additional Tier 1 Capital instruments eligible as Tier 2**		0	0	0	0	0	0	0
TOTAL RISK EXPOSURE AMOUNT	B	**TOTAL RISK EXPOSURE AMOUNT**		**215,645**	**216,866**	**217,630**	**218,260**	**218,219**	**221,681**	**227,767**
	B.1	of which: Transitional adjustments included		0	0	0	0	0	0	0
	B.2	**Adjustments due to IFRS 9 transitional arrangements**		**-542**	**0**	**-24**	**0**	**-425**	**-265**	**0**
CAPITAL RATIOS (%) Transitional period	C.1	**Common Equity Tier 1 Capital ratio**		**12.78%**	**13.55%**	**14.53%**	**15.24%**	**11.17%**	**10.46%**	**9.35%**
	C.2	**Tier 1 Capital ratio**		**14.75%**	**15.50%**	**16.48%**	**17.18%**	**13.11%**	**12.37%**	**11.21%**
	C.3	**Total Capital ratio**		**17.34%**	**18.01%**	**18.98%**	**19.68%**	**15.62%**	**14.84%**	**13.62%**
Fully loaded CAPITAL	D.1	**COMMON EQUITY TIER 1 CAPITAL (fully loaded)**		**26,912**	**29,382**	**31,597**	**33,261**	**23,921**	**22,902**	**21,294**
	D.2	**TIER 1 CAPITAL (fully loaded)**		**31,150**	**33,620**	**35,835**	**37,499**	**28,159**	**27,140**	**25,532**
	D.3	**TOTAL CAPITAL (fully loaded)**		**36,725**	**39,064**	**41,272**	**42,948**	**33,618**	**32,610**	**31,030**

2023 EU-wide Stress Test: Capital

CaixaBank, S.A.

		(mln EUR, %)	IFRS 9 first implementation	Actual	Baseline Scenario			Adverse Scenario		
			01/01/2018	31/12/2022	2023	2024	2025	2023	2024	2025
CAPITAL RATIOS (%) Fully loaded	E.1	Common Equity Tier 1 Capital ratio		12.48%	13.55%	14.52%	15.24%	10.96%	10.33%	9.35%
	E.2	Tier 1 Capital ratio		14.44%	15.50%	16.47%	17.18%	12.90%	12.24%	11.21%
	E.3	Total Capital ratio		17.03%	18.01%	18.96%	19.68%	15.41%	14.71%	13.62%
Leverage ratios (%)	H.1	Total leverage ratio exposures (transitional)		563,692	563,692	563692	563692	563692	563692	563692
	H.2	Total leverage ratio exposures (fully loaded)		563,692	563,692	563692	563692	563692	563692	563692
	H.3	Leverage ratio (transitional)		5.63%	5.96%	6.36%	6.65%	5.07%	4.86%	4.53%
	H.4	Leverage ratio (fully loaded)		5.53%	5.96%	6.36%	6.65%	5.00%	4.81%	4.53%
Transitional combined buffer requirements (%)	P.1	Capital conservation buffer		2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%
	P.2	Countercyclical capital buffer		0.03%	0.09%	0.10%	0.10%	0.09%	0.10%	0.10%
	P.3	O-SII buffer		0.38%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%
	P.4	G-SII buffer		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	P.5	Systemic risk buffer applied to exposures according to article 133 of CRD		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	P.6	Combined buffer		2.91%	3.09%	3.10%	3.10%	3.09%	3.10%	3.10%
Pillar 2 (%)	R.1	Pillar 2 capital requirement		1.65%	1.65%	1.65%	1.65%	1.65%	1.65%	1.65%
	R.1.1	of which: CET1		0.93%	0.93%	0.93%	0.93%	0.93%	0.93%	0.93%
	R.1.2	of which: AT1		0.31%	0.31%	0.31%	0.31%	0.31%	0.31%	0.31%
	R.2	Total SREP capital requirement (applicable requirement to be met at all times - including adverse scenario - according to EBA/GL/2018/03)		9.65%	9.65%	9.65%	9.65%	9.65%	9.65%	9.65%
	R.2.1	of which: CET1		5.43%	5.43%	5.43%	5.43%	5.43%	5.43%	5.43%
	R.3	Overall capital requirement (applicable requirement under the baseline scenario according to EBA/GL/2018/03)		12.56%	12.74%	12.75%	12.75%	12.74%	12.75%	12.75%
	R.3.1	of which: CET1 (relevant input for maximum distributable amount calculation according to Art 141 CRD)		8.34%	8.52%	8.53%	8.53%	8.52%	8.53%	8.53%
	R.4	Leverage Ratio pillar 2 requirement		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Memorandum items related to the application of IFRS-17 for banks with insurance subsidiaries or participations	S.1	COMMON EQUITY TIER 1 CAPITAL (fully loaded) - Restated as of 1st January 2023 after first application of IFRS-17		26,267						
	S.2	COMMON EQUITY TIER 1 CAPITAL (fully loaded) - With application of IFRS-17								
	S.3	TOTAL RISK EXPOSURE AMOUNT - Restated as of 1st January 2023 after first application of IFRS-17		213,821						
	S.4	TOTAL RISK EXPOSURE AMOUNT - With application of IFRS-17								
	S.5	Common Equity Tier 1 Capital ratio (fully loaded) - With application of IFRS-17		12.28%						

2023 EU-wide Stress Test: P&L

CaixaBank, S.A.

(mln EUR)	Actual	Baseline scenario			Adverse scenario		
	31/12/2022	31/12/2023	31/12/2024	31/12/2025	31/12/2023	31/12/2024	31/12/2025
Net interest income	6,497	9,419	10,585	10,744	6,474	6,445	6,411
Interest income	7,812	15,767	16,783	16,234	19,441	21,455	20,472
Interest expense	-1,315	-6,348	-6,198	-5,491	-12,353	-11,483	-10,148
Dividend income	164	124	125	125	110	110	110
Net fee and commission income	4,107	4,023	4,027	3,992	2,962	3,205	3,330
Gains or losses on financial assets and liabilities held for trading and trading financial assets and trading financial liabilities	476	216	216	216	-306	32	40
Gains or losses on non-trading financial assets mandatorily at fair value through profit or loss by instrument and Gains or losses on financial assets and liabilities designated at fair value through profit or loss					-44		
Other operating income not listed above, net	-355	-293	-293	-293	-378	-302	-302
Total operating income, net	10,889	13,488	14,658	14,783	8,819	9,491	9,589
Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss	-883	115	-1,290	-1,241	-2,794	-3,063	-2,913
Other income and expenses not listed above, net	-5,914	-6,251	-6,310	-6,509	-7,226	-6,877	-7,107
Profit or (-) loss before tax from continuing operations	4,092	7,352	7,058	7,034	-1,201	-449	-431
Tax expenses or (-) income related to profit or loss from continuing operations	-944	-1,900	-1,813	-1,807	577	351	346
Profit or (-) loss after tax from discontinued operations (disposed at cut-off date)	0						
Profit or (-) loss for the year	**3,148**	**5,452**	**5,245**	**5,227**	**-624**	**-98**	**-85**
Amount of dividends paid and minority interests after MDA-related adjustments	1,732	2,999	2,886	2,876	2	2	2
Attributable to owners of the parent net of estimated dividends	1,415	2,452	2,359	2,351	-626	-100	-88
Memo row: Impact of one-off adjustments		0	0	0	0	0	0
Total post-tax MDA-related adjustment		0	0	0	0	0	0
Memorandum item for banks with insurance subsidiaries or participations: Profit or (-) loss for the year - With application of IFRS-17							

2023 EU-wide Stress Test: Major capital measures and realised losses

CaixaBank, S.A.

(mln EUR)

Issuance of CET 1 Instruments 01 January to 31 March 2023	Impact on Common Equity Tier 1
Raising of capital instruments eligible as CET1 capital (+)	0
Repayment of CET1 capital, buybacks (-)	0
Conversion to CET1 of hybrid instruments (+)	0

Net issuance of Additional Tier 1 and Tier 2 Instruments 01 January to 31 March 2023	Impact on Additional Tier 1 and Tier 2
Net issuance of Additional Tier 1 and T2 Instruments with a trigger at or above bank's post stress test CET1 ratio in the adverse scenario during the stress test horizon (+/-)	0
Net issuance of Additional Tier 1 and T2 Instrument with a trigger below bank's post stress test CET1 ratio in the adverse scenario during the stress test horizon (+/-)	750

Realised losses 01 January to 31 March 2023	
Realised fines/litigation costs (net of provisions) (-)	0
Other material losses and provisions (-)	0