

2025 EU-wide Stress Test

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



2025 EU-wide Stress Test: Summary

CaixaBank, S.A.

			1	2	3	4	5	6	7	8
			Actual	Restatement CRR3		Baseline Scenario			Adverse Scenario	
Row	Num	(mln EUR, %)	31/12/2024	31/12/2024	31/12/2025	31/12/2026	31/12/2027	31/12/2025	31/12/2026	31/12/2027
	1	Net interest income	10,859		10,771	10,630	10,449	7,861	9,111	9,717
	2	Gains or losses on financial assets and liabilities held for trading and trading financial assets and trading financial liabilities	-8		78	78	78	-436	52	52
	≺ .	Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss	-1,055		-1,109	-1,333	-1,279	-4,855	-2,903	-2,465
	4	Profit or (-) loss for the year	5,794		5,472	4,869	4,568	-1,317	2,164	2,589
	5	Coverage ratio: non-performing exposure (%)	54.34%		48.90%	45.14%	42.71%	49.51%	46.22%	44.45%
	6	Common Equity Tier 1 capital	29,012	28,982	30,956	32,661	33,770	24,994	25,744	26,224
	7	Total Risk exposure amount (all transitional adjustments included)	237,969	233,277	233,430	233,381	233,299	237,591	240,356	242,779
	8	Common Equity Tier 1 ratio, %	12.19%	12.42%	13.26%	13.99%	14.47%	10.52%	10.71%	10.80%
	9	Fully loaded Common Equity Tier 1 ratio, %	12.19%	12.42%	13.26%	13.99%	14.47%	10.52%	10.71%	10.80%
1	LO	Tier 1 capital	33,278	33,248	35,222	36,927	38,036	29,260	30,010	30,490
1	l1	Total leverage ratio exposures	588,103		588,103	588,103	588,103	588,103	588,103	588,103
1	L2	Leverage ratio, %	5.66%	5.65%	5.99%	6.28%	6.47%	4.98%	5.10%	5.18%
1	L3	Fully loaded leverage ratio, %	5.66%	5.65%	5.99%	6.28%	6.47%	4.98%	5.10%	5.18%

Note: Fully-loaded figures are computed considering full implementation of the CRR3, i.e. excluding the transitional arrangements that are allowed temporarily to help banks to adjust towards the new regulation. Banks have an adaptation period to comply with fully loaded ratios since the full implementation of CRR3 is scheduled for 2033. Please refer to the dedicated box on CRR3 implementation in the EU-wide stress test report for further details.

Net interest income (NII) for 2024 is reported in accordance with FINREP definitions. Projections of NII follow the definitions in accordance with Section 4 of the 2025 EU-wide stress test methodological note.

4.4	1500 01 111 1 1 2	\\ \(- \) -
14	IFRS 9 transitional arrangements?	Yes (static and dynamic)



			-															
				1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
											Restated							
											31/12/2024*							
					Exposure	e values			Risk exposu	re amounts								
				A-IRB		F-II	RB	A-IRB		F-II	RB	Stage 1 exposure	Stage 2 exposure	Stage 3 evnosure	Stock of provisions			
RowNum			(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage Texposure	Stage 2 exposure	Stage 3 exposure	for Stage 1 exposure	for Stage 2 exposure	for Stage 3 exposure	Stage 3 exposure
1		Central banks		0	0	0	0	0	0	0		0	0	0	0	C	(, –
2		Central governments		0	0	0	0	0	0	0		0	0	0	0	((, –
3		Regional governments or local authorities		0	0	0	0	0	0	0		0	0	0	0	((<i>i</i> –
4		Public sector entities		0	0	0	0	0	0	0		0	0	0	0	((
5		Institutions				0	0			0		0	0	0	0	((
6		Corporates		62,877	2,056		404	45,981	721	33,285		114,081	7,158	2,436	177	252	1,441	
7		Corporates - Of Which: Specialised Lending		23,755	456		0	16,108	0	0		21,617	1,631	442		43	219	
8		Corporates - Of Which: SME general corporates		17,444	800		0	11,092	277		1	15,493	1,795		55	89	454	
9		Corporates - Of Which: Purchased receivables		758	23	3,320	18	455	9	2,216		3,731	348		6	6	13	33.15%
10		Retail		191,315	6,258			42,348	2,690			177,117	14,197	6,258			-7	
11	CaixaBank, S.A.	Retail - Secured by residential estate property		144,228	4,370			25,887	1,846			133,780	10,448		171	365	1,846	
12	,	Retail - Qualifying Revolving		13,952	78			2,684	42			13,368	584		53	45	70	90.47%
13		Retail - Purchased receivables		111	6			32	1			99	11		0	1	4	76.21%
14		Retail - Other Retail		33,025	1,805			13,745	802			29,869	3,154	· · · · · · · · · · · · · · · · · · ·		269	-/	68.19%
15		Retail - Other Retail - Of Which: SME		15,263	1,101			4,389	380			13,931	1,333	· · · · · · · · · · · · · · · · · · ·		111	735	66.72% 70.48%
16		Retail - Other Retail - Of Which: non-SME		17,761	704			9,356	422			15,939	1,822	704	130	158	496	70.48%
17		Collective investments undertakings (CIU)		0	0	0	0	0	0	0		0	0	0	0	((-
18		Equity		0	0			0	0			0	0	0	0	((
19		Securitisation																
20		Other non-credit obligation assets		0	0			0	0			0	0	0	0	((-
21		TOTAL		254,191	8,314	60,290	404	88,329	3,411	33,285		291,199	21,354	8,694	610	933	4,592	52.82%
			:	* Restated 31/12/2024:				•										

											Restated							
											31/12/2024*							
					Exposure	values			Risk exposu	re amounts								
				A-IR	В	F-1	IRB	A-II	RB	F-I	RB				Stock of provisions	Stock of provisions	Stock of provisions	Coverage Ratio
RowNum			(mln EUR <i>,</i> %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure			e for Stage 3 exposure	
22		Central banks		0	0	0	0	0	0	0		0 0	0)	0	(<u>)</u>	ນ -
23		Central governments		0	0	0	0	0	0	0		0	0		0		J (J -
24		Regional governments or local authorities		0	0	0	0	0	0	0		0 0	0	(0	(<u>)</u>	ນ -
25		Public sector entities		0	0	0	0	0	0	0		0	0		0		J (ა -
26		Institutions				0	0			0		0 0	0		0	(<u>)</u>	ນ -
27		Corporates		46,245	1,832	36,154	401	35,656	721	21,828		0 75,083	6,152	2,210	147	22:	1,368	8 61.9
28		Corporates - Of Which: Specialised Lending		9,703	232	0	0	7,206	0	0		0 8,518	990	219	9	1	7 147	7 67.2
29		Corporates - Of Which: SME general corporates		15,884	800	0	0	10,358	276	0		0 14,033	1,749	799	54	8.	7 454	4 56.7 3 33.9
30		Corporates - Of Which: Purchased receivables		746	23	2,146	17	448	9	1,494		0 2,549	343	40	4		5 1	33.9
31		Retail		173,569	5,993			38,046	2,441			160,907	12,661	5,993	420	644	3,061	1 51.0
32	SPAIN	Retail - Secured by residential estate property		126,694	4,109			21,647	1,599			117,767	8,927	4,109	158	329	9 1,761	1 42.8
33		Retail - Qualifying Revolving		13,854	76			2,665	41			13,276	577	7	53	4!	<i>5</i> 6 ⁻	7 88.0
34		Retail - Purchased receivables		108	6			30	1			97	7 11		0	:	<u>1</u>	4 76.2
35		Retail - Other Retail		32,913				13,705				29,767	3,146			269	9 1,229	
36		Retail - Other Retail - Of Which: SME		15,198	1,101			4,375	380			13,865	1,333	1,10	1 78	11:	1 735	00.7
37		Retail - Other Retail - Of Which: non-SME		17,715	700			9,329	420			15,902	1,813	700	130	158	8 494	4 70.5
38		Collective investments undertakings (CIU)		0	0	0	0	0	0	0		0 0	0)	0	(<u>)</u>	<u></u> ე -
39		Equity		0	0			0	0			(0	(0	(<u>)</u>	<u>ງ</u> -
40		Securitisation																
41		Other non-credit obligation assets		0	0			0	0			(0		0		<u>)</u>	ນ -
42		TOTAL		219,814	7,825	36,154	401	73,702	3,162	21,828		0 235,990	18,813	8,20	566	864	4,429	9 54.0

											Restated							
											31/12/2024*							
					Exposure	values			Risk expo	sure amounts								
				A-IRB		F-	IRB	A-IF	RB	F-	IRB				Stock of provisions	Stock of provisions	Stock of provisions	Coverage Ratio
RowNum			(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	for Stage 1 exposur	e for Stage 2 exposure	for Stage 3 exposure	Stage 3 exposu
43		Central banks		0	0	(0		0 0		0 0	0		o e	0 (0	-
44		Central governments		0	0	() (0 0		0 (0 0	0		0	0 (0	-
45		Regional governments or local authorities		0	0	() (0 0		0 (0 0	0)	O .	0 (0	-
46		Public sector entities		0	0	() (0 0		0 (0 0	0	(0	0 (0	-
47		Institutions				() (0		(0 0	0)	O .	0 (0	-
48		Corporates		680	0	761	L (540		0 412	2	0 1,252	120	(O .	1 7	0	-
49		Corporates - Of Which: Specialised Lending		631	0	() (510		0 (0 449	120	(O .	0 7	0	-
50		Corporates - Of Which: SME general corporates		0	0	() (0		0 (0 0	0	(O .	0 (0	-
51		Corporates - Of Which: Purchased receivables		4	0	20) (0 2		0 26	5	0 23	0	(O .	0 (0	-
52	DODE!!	Retail		15,491	194			3,368	2:	17		14,334	1,157	194	4	9 28	63	32.3
53	PORTUGAL	Retail - Secured by residential estate property		15,488	194			3,367	2:	17		14,332	1,156	194	4	9 28	63	32.3 32.3
54		Retail - Qualifying Revolving		2	0			0		0		2	2 0	(O .	0 (0	89.1
55		Retail - Purchased receivables		0	0			0		0		0	0	(O .	0 (0	-
56		Retail - Other Retail		1	0			0		0		1	. 0	(O .	0 (0	86.2
57		Retail - Other Retail - Of Which: SME		0	0			0		0		0	0	(0	0 (0	-
58		Retail - Other Retail - Of Which: non-SME		1	0			0		0		1	. 0		0	0 (0	86.2
59		Collective investments undertakings (CIU)		0	0	()	0		0 0		0 0	0	(0	0 (0	-
60		Equity		0	0			0		0		0	0		0	0 (0	1-
61		Securitisation											_					
62		Other non-credit obligation assets		0	0			0		0		0	0		0	0 (0	22.29
C2		TOTAL		16 171	10/	761		2 009	2.	/12	\	15 506	1 277	10.	4	0 20		-

										Restated							
				Exposu	re values			Risk expos	sure amounts	31/12/2024*							
			A-IR		F-IRI	3	A-IF		F-I	RB				Stock of provisions	Stock of provisions	Stack of provisions	Coverage Patie
RowNum		(mln	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure		for Stage 2 exposure		
64		Central banks	0		0 0	C	0		0 0		0	0	0	0	0	C	j <u> </u>
65		Central governments	0		0 0	C	0		0 0		0	ס	0	0	0 0	0	<i>i</i> -
66		Regional governments or local authorities	0		0 0	C	0		0 0		0	0	0	0	0	0	<i>j</i> -
67		Public sector entities	0		0 0	C	0		0		0	0	0	0	0	0	<i>j</i> -
68		Institutions			0	C			0		0	0	0	0	0	0	<i>j</i> –
69		Corporates	726		0 7,048	1	. 647		0 3,262		7,56	5 14	13	1	3 1		1.85
70		Corporates - Of Which: Specialised Lending	312		0	C	252		0		0 27:	3	37	0	0 1		<i>y</i> -
71		Corporates - Of Which: SME general corporates	404		0 0	C	386		0		0 36	4	39	0	0	0	<i>y</i> –
72		Corporates - Of Which: Purchased receivables	1		0 409	1	. 0		0 171		0 409	9	2	1	1 0	0	1.85
73		Retail	231		2		103		0		203	3	28	2	0) 1	34.66
74	GERMANY	Retail - Secured by residential estate property	216		2		100		0		189	9 2	27	2	0) 1	32.31
75		Retail - Qualifying Revolving	11		0		2		0		1	1	0	0	0	0	100.77
76		Retail - Purchased receivables	0		0		0		0			ס	0	0	0	0	<i>y</i> –
77		Retail - Other Retail	4		0		1		0			4	0	0	0	0	85.25
78		Retail - Other Retail - Of Which: SME	0		0		0		0			0	0	0	0	0	<i>i</i> –
79		Retail - Other Retail - Of Which: non-SME	4		0		1		0		4	4	0	0	0	0	85.25
80		Collective investments undertakings (CIU)	0		0 0	C	0		0 0		0		0	0	0	0	<i>j</i> -
81		Equity	0		0		0		0			0	0	0	0	0	<i>j</i> -
82		Securitisation															
83		Other non-credit obligation assets	0		0		0		0			o l	0	0	0 0	0	<i>j</i> -
84		TOTAL	957		2 7.048	1	750		0 3,262		7.76	9 17	71	3	3 2	1	23.409



		Caixabank, J.A.												
			1	2	3	4	5 6	7 8	9 10	11	12	13	14	15
								Restated						
								31/12/2024						
				Exposui	re values		Risk expo	sure amounts						
			A-IF		F-I	P.R.	A-IRB	F-IRB						
	1		A 11			N.D.	AIND	I-IKB	Stage 1 exposure Stage 2 exp	osure Stage 3 exposure	Stock of provisions	Stock of provisions	Stock of provisions	Coverage Ratio -
RowNum			Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted Defaulted	Non-defaulted Defaulted			for Stage 1 exposure	for Stage 2 exposure	for Stage 3 exposure	Stage 3 exposure
ROWNUIII		In	iln EUR, %)	Defaulted	Non-deraulted	Deraulteu	Non-deraulted Defaulted	Non-defaulted Defaulted						
85		Central banks	0		0 0		0	0	0	0	0 0)	0	-
86		Central governments	0		0 0		0 0	0 0	0 0	0	0 0		0	, -
87		Regional governments or local authorities	0		0 0	(0 0	0 0	0 0	0	0 0)	0	, –
88		Public sector entities	0		0 0	(0	0 0	0 0	0	0 0)	0	, _
89		Institutions			0	(0	0	0 0	0	0 0)	0	-
90		Corporates	381		0 2,316	(0 295	0 1,293	0 2,669	8	0 2	!	0	-
91		Corporates - Of Which: Specialised Lending	275		0 0	(0 202	0 0	0 264	6	0 1	. (0	-
92		Corporates - Of Which: SME	0		0 0	(0 0	0 0	0 0	0	0 0)	0	-
93		Corporates - Of Which: Purchased receivables	2		0 9	(0 1	0 9	0 9	2	0 ((0	-
94		Retail	67		1		24	0	59	8	1		0	29.92%
95	ITALY	Retail - Secured by residential estate property	58		1		19	0	50	8	1)	0	25.68% 92.48%
96		Retail - Qualifying Revolving	4		0		1	0	4	0	0 0	(0	92.48%
97		Retail - Purchased receivables	0		0		0	0	0	0	0 0	(0	-
98		Retail - Other Retail	6		0		4	0	5	0	0 0	(0	83.44%
99		Retail - Other Retail - Of Which: SME	0		0		0	0	0	0	0 0)	0	-
100		Retail - Other Retail - Of Which: non-SME	6		0		4	0	5	0	0 0)	0	83.44%
101		Collective investments undertakings (CIU)	0		0	(0	0 0	0 0	0	0	(0	-
102		Equity	0		0		0	0	0	0	0)	0	-
103		Securitisation												
104		Other non-credit obligation assets	0		0		0	0	0	0	0	(0	-
105		TOTAL	448		1 2,316		318	0 1,293	0 2,728	16	1 2	! (0	29.92%

											Restated							
											31/12/2024*							
					Exposur	e values			Risk expo	sure amounts								
	_			A-IRB		F-1	RB	A-IF	RB	F-I	IRB				Stock of provisions	Stock of provisions	Stock of provisions	Coverage Ratio -
RowNum				Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure		for Stage 2 exposure		
			(mln EUR, %)															
106		Central banks		0	(0	(0		0 0)	0 0	0	(0 (0	0	, –
107		Central governments		0	(0	(0 0		0 0		0 0	0		0 (0	0	, –
108		Regional governments or local authorities		0	(0	(0 0		0 0)	0 0	0		0 (0	0	, –
109		Public sector entities		0	(0	(0 0		0 0)	0 0	0		0 (0	0	, –
110		Institutions				0	(0		0		0 0	0		0 (0	0	, –
111		Corporates		2,548	(1,957	(0 1,152		0 1,005	1	0 4,339	75		0 3	0	0	56.41%
112		Corporates - Of Which: Specialised Lending		2,206	(0	(0 1,023		0 0)	0 2,170	13		0 2	2 0	0	, –
113		Corporates - Of Which: SME general corporates		85	(0	(0 12		0 0)	0 85	0		0 (0	0	56.41%
114		Corporates - Of Which: Purchased receivables		1	(23	(0 1		0 18	3	0 23	1		0 (0	0	, –
115		Retail		107	2	2		35		1		85	22		2 (0	1	42.95%
116	FRANCE	Retail - Secured by residential estate property		95	2	2		32		1		74	21		2 (0	1	37.06% 80.14%
117	110000	Retail - Qualifying Revolving		10	(2		0		10	0		0 (0	0	80.14%
118		Retail - Purchased receivables		0	(0		0		0	0		0 (0	0	, –
119		Retail - Other Retail		2	(1		0		2	0		0 (0	0	82.41%
120		Retail - Other Retail - Of Which: SME		0	(0		0		0	0	(0 (0	0	, –
121		Retail - Other Retail - Of Which: non-SME		2	(1		0		2	0	(0 (0	0	82.41%
122		Collective investments undertakings (CIU)		0	(0	(0 0		0 0)	0 0	0	(0 (0	0	, -
123		Equity		0	(0		0		0	0		0 (0	0	/-
124		Securitisation																
125		Other non-credit obligation assets		0	(0		0		0	0		0	0	0	<i>j</i> -
													ļ	ļ	<u> </u>	+		

											Restated							
											31/12/2024*							
					Exposur	e values			Risk expos	ure amounts								
				A-IRB		F-II	RB	A-I	RB	F-IRE	3				Stock of provisions	Stock of provisions	Stock of provisions	Coverage Ratio -
RowNum			(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	for Stage 1 exposure			
127		Central banks		0	(0		0 0	C	0		0 0	0) (0	0	(0 -
128		Central governments		0	(0		0	C	0		0 0	0)	0	0	ſ	0 -
129		Regional governments or local authorities		0	(0		0 0	C	0		0 0	0) (0	0	ſ	0 -
130		Public sector entities		0	(0		0	C	0		0 0	0)	0	0	ſ	0 -
131		Institutions				0		0		0		0 0	0)	0	0	ſ	0 -
132		Corporates		2,562	(2,652		2 1,428	C	1,489		0 4,974	110) 2	2 5	3	ſ	0 13.339
133		Corporates - Of Which: Specialised Lending		1,947	(0		1,226	C	0		0 1,838	98	3	2	2	ſ	0 -
134		Corporates - Of Which: SME general corporates		437	(0		0 143	C	0		0 425	0) (0 1	0	١	0 -
135		Corporates - Of Which: Purchased receivables		0	(373		0	C	320		0 373	0)	1	0	ſ	0 -
136	LINUTED KINIODONA	Retail		660	24			253	8	3		554	106	5	4 2	3	10	.0 41.209
137	UNITED KINGDOM	Retail - Secured by residential estate property		632	23	3		246	7	7		528	104	23	3 2	3	10	.0 40.649
138		Retail - Qualifying Revolving		23	(4	C			22	1	. (0	0	ſ	0 92.079
139		Retail - Purchased receivables		1	(0	C			1	0)	0	0	ſ	0 -
140		Retail - Other Retail		5	()		3	C			4	1	. (0	0	ſ	0 68.43%
141		Retail - Other Retail - Of Which: SME		0	()		0	C			0	0	(0	0	(0 -
142		Retail - Other Retail - Of Which: non-SME		5	()		3	C	D		4	1	. (0	0	C	0 68.43%
143		Collective investments undertakings (CIU)		0	(0		0	C	0		0 0	0)	0	0	C	ე -
144		Equity		0	()		0	С			0	0		0	0		<u>) - </u>
145		Securitisation																
146		Other non-credit obligation assets		0	()		0	0			0	0) (0	0	·	J -
147		TOTAL		3,223	24	2,652		1,682	8	1,489		0 5,528	216	25	6	6	10	.0 39.45%

										Restated							
										31/12/2024*							
				Exposur	re values			Risk expo	sure amounts								
			A-IRB		F-II	RB	A-I	RB	F-	IRB				Stock of provisions	Stock of provisions	Stock of provisions	Coverage Ratio
RowNum		(mln EUR,	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure		for Stage 2 exposure		
148		Central banks	0		0 0		0 0		0 0		0	0	0		0 0		0 -
149		Central governments	0		0 0		0 0		0 0		0	0	0	o	0 0		δ -
150		Regional governments or local authorities	0		0 0		0 0		0 0)	0	0	0	o l	0 0) (υ -
151		Public sector entities	0		0 0		0 0		0 0)	0	0	0	o l	0 0) (J -
152		Institutions			0		0		0)	0	0	0	O .	0 0) (ນ -
153		Corporates	2,868		0 1,393		0 1,786		0 816	5	0 4,16	52	8	O .	3 0) (ນ -
154		Corporates - Of Which: Specialised Lending	2,819		0 0		0 1,766		0 0)	0 2,79		8	O .	3 0) (ນ -
155		Corporates - Of Which: SME general corporates	42		0 0		0 11		0 0)	0	2	0	D .	0 0) (ນ -
156		Corporates - Of Which: Purchased receivables	2		0 149		0 1		0 102	!	0 15	2	0	0	0 0) (ນ -
157	LINUTED STATES	Retail	202		1		80		0		17	75 2	27	1	0 0) (0 45.52
158	UNITED STATES	Retail - Secured by residential estate property	193		1		78		0		16	57 2	27	1	0 0) (0 42.49
159		Retail - Qualifying Revolving	6		0		1		0			5	0	0	0 0) (0 102.59
160		Retail - Purchased receivables	1		0		0		0			1	0	O .	0 0) (ນ -
161		Retail - Other Retail	3		0		1		0			2	0	O .	0 0) (0 69.40
162		Retail - Other Retail - Of Which: SME	0		0		0		0			0	0	0	0 0) (ນ -
163		Retail - Other Retail - Of Which: non-SME	3		0		1		0			2	0	0	0 0	(0 69.40
164		Collective investments undertakings (CIU)	0		0 0		0 0		0 0)	0	0	0	0	0 0) (<u>) - </u>
165		Equity	0		0		0		0			0	0	0	0 0) -
166		Securitisation															
167 168		Other non-credit obligation assets TOTAL	3,070		0 1 1,393		0 0 1,867		0 816		0 4,33	0	0		U C) (0 - 0 45.52

eba European Banking Authority 2025 EU-wide Stress Test: Credit risk IRB CaixaBank, S.A.

		Caixabalik, J.A.															
			1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
										Restated							
										31/12/2024*							
				Exposur	e values			Risk exposi	ure amounts								
						100			F-I	22	1						
	_		A-II	KB	F-	IRB	A-IR	3	F-I	KR	Chana 1 avenagemen	Chara 2 avenances	Chara 2 avecanina	Stock of provisions	Stock of provisions	Stock of provisions	S Coverage Ratio -
											Stage 1 exposure	Stage 2 exposure	Stage 3 exposure				e Stage 3 exposure
RowNum			Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted							
		(mln El	JR, %)														
169		Central banks	C)	0	(0 0	C	0	(0	C	0	(0	ე -
170		Central governments	C	(0	(0 0	C	0	(0	C	0	(0	ე -
171		Regional governments or local authorities	C	(0	1	0 0	C	0	(0	C	0	(0	0 -
172		Public sector entities	C	(0	(0 0	C	0	(0	C	0	(0	0 -
173		Institutions			0	(0		0	(0	C	0	(0	0 -
174		Corporates	142		258	(0 90	C	107	(386	C	0	(0	0 -
175		Corporates - Of Which: Specialised Lending	110	(0	(0 76	C	0	(98	C	0	(0	0 -
176		Corporates - Of Which: SME general corporates	C)	0		0 0	C	0		0	C	0	(0	0 -
177		Corporates - Of Which: Purchased receivables	C)	0 1		0 0	C	2	(0 1	C	0	(0	0 -
178	DEL CULTA	Retail	52		1		15	C			43	8	1			0	0 33.74%
179	BELGIUM	Retail - Secured by residential estate property	46	1	1		13	C			38	8	1	. (0	0 30.08%
180		Retail - Qualifying Revolving	5	(0		1	C			4	C	0	(0	0 88.16%
181		Retail - Purchased receivables	C)			0	C			0	C	0	(0	0 -
182		Retail - Other Retail	1	. (0		1	C			1	C	0	(0	0 65.40%
183		Retail - Other Retail - Of Which: SME	C)	0		0	C			0	C	0	(0	0 -
184		Retail - Other Retail - Of Which: non-SME	1	. (0		1	C			1	C	0	(0	0 65.40%
185		Collective investments undertakings (CIU)	C	(0		0	C	0	(0	C	0	(0	O -
186		Equity	C	(O		0	C			0	C	0	(0	ა -
187		Securitisation															
188		Other non-credit obligation assets	C	(0		0	С			0	C	0	C		0	J -
189		TOTAL	194	· 1	1 258		0 105	0	107		429	8	1	. (0	0 33.74%

											Restated							
											31/12/2024*							
					Exposure	e values			Risk exposi	ure amounts								
				A-IRB		F-II	₹В	A-I	RB	F-IR	В	6. 4			Stock of provisions	Stock of provisions	Stock of provisions	Coverage Ratio -
RowNum			(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	for Stage 1 exposure f			
190		Central banks	<u> </u>	0	(0	C	0	0	0		0 0	0) (0	0	(-
191		Central governments		0	(0	C	0	0	0		0 0	0) (0	0	(-
192		Regional governments or local authorities		0	(0	C	0	0	0		0 0	0) (0	0	(-
193		Public sector entities		0	(0	C	0	0	0		0 0	0)	0	0	(-
194		Institutions				0	C			0		0	0		0	0	(-
195		Corporates		328	(577	C	198	0	288		0 862	34	1	1	1	(-
196		Corporates - Of Which: Specialised Lending		225	(0	C	147	0	0		0 200	17	7	0	0	(-
197		Corporates - Of Which: SME general corporates		67	(0	C	28	0	0		0 67	0) (0	0	(-
198		Corporates - Of Which: Purchased receivables		0	(72	C	0	0	13		0 72	0) (0	0	(-
199	LLIVENADOLIDO	Retail		39	1			22	0			34	5	5	1 0	0	(36.01%
200	LUXEMBOURG	Retail - Secured by residential estate property		13	1			11	0			8	5	5	1 0	0	(35.90% 111.90%
201		Retail - Qualifying Revolving		1	()		0	0			1	0) (0	0	(111.90%
202		Retail - Purchased receivables		0	()		0	0			C	0) (0	0	(-
203		Retail - Other Retail		25	(11	0			25	0)	0	0	(78.65%
204		Retail - Other Retail - Of Which: SME		25	()		11	0			25	0)	0	0	(-
205		Retail - Other Retail - Of Which: non-SME		0	()		0	0			C	0)	0	0	(78.65%
206		Collective investments undertakings (CIU)		0	(0	C	0	0	0		0 0	0)	0	0	(-
207		Equity		0	()		0	0			C	0) (0	0	(-
208		Securitisation																
209		Other non-credit obligation assets		267		577		221	0	288		0 897	30		1 1	0	(36.01%

										Restated							
										31/12/2024*							
				Exposur	e values			Risk expos	ure amounts								
			A-IR	lB	F-IRB		A-IF	:B	F-IF	RB				Stock of provisions	Stock of provisions	Stock of provisions	Coverage Ratio -
RowNum		(mln EUR, 9	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure			for Stage 3 exposure	
211		Central banks	0		0 0	0	0	C	0					0 0	0	0	-
212		Central governments	0		0 0	0	0	C	0		0			0 0	0	0	í-
213		Regional governments or local authorities	0		0 0	0	0	C	0		0 (0 0	0	0	<u>-</u>
214		Public sector entities	0		0 0	0	0	C	0		0 () ()	0 0	0	0	1-
215		Institutions			0	0			0		0 () ()	0 0	0	0	[-
216		Corporates	178		0 3,411	0	151	C	922		3,538	3 ()	0 1	. 0	0	1-
217		Corporates - Of Which: Specialised Lending	142		0 0	0	96	C	0		142	. (0 0	0	0	[-
218		Corporates - Of Which: SME general corporates	0		0 0	0	0	C	0		0 () ()	0 0	0	0	1-
219		Corporates - Of Which: Purchased receivables	0		0 59	0	0	C	31		59) (0 0	0	0	[-
220	NETHERLANDS	Retail	137		2		61	1			108	3 29)	2 0	0	1	49.37%
221	NETHERLANDS	Retail - Secured by residential estate property	131		2		59	1			102	2)	2 0	0	1	44.89%
222		Retail - Qualifying Revolving	5		0		1	C			4	1		0 0	0	0	83.05%
223		Retail - Purchased receivables	0		0		0	C			() ()	0 0	0	0	<u>-</u>
224		Retail - Other Retail	2		0		1	C)		:	. ()	0 0	0	0	83.97%
225		Retail - Other Retail - Of Which: SME	0		0		0	C			()		0 0	0	0	ı -
226		Retail - Other Retail - Of Which: non-SME	2		0		1	C			1	. ()	0 0	0	0	83.97%
227		Collective investments undertakings (CIU)	0		0 0	0	0	C	0		0))	0 0	0	0	<u>-</u>
228		Equity	0		0		0	С			() ()	0 0	0	0	
229		Securitisation															
230		Other non-credit obligation assets	0		2 444		0	0)		2.644) (0 0	0	0	- 40.37/
231		TOTAL	315		2 3,411	0	212	1	922		3,646	29	<i>?</i>	<u> </u>	: 0	1	49.37%



		Carxabarna, 5.7 a.	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36
					10								Baseline Scenario					31	32				
						31/12/2025							31/12/2026							31/12/2027			
um		(mln EUR,		Stage 2 exposure	e Stage 3 exposur	Stock of provisions	Stock of provisions e for Stage 2 exposur	s Stock of provisions e for Stage 3 exposure	s Coverage Ratio - e Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions	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		s Stock of provisions fo re Stage 3 exposure	
		Central banks	707	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 -
		Regional governments or local authorities		0	0	0	0	0	0 -	0	0		0 0		0 (-	0)	0		0	0 -
		Public sector entities		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 -
		Corporates	111,87	74 8,5	3,2	275 14	2 17	70 1,71	.9 52.49%	110,433	9,125	4,11	7 146	169	9 1,956	47.51%	109,325			2 144	16	2,20	05
		Corporates - Of Which: Specialised Lending	20,55	2,6	505	529 1	4 2	28	53.91%	19,988	3,083	62	0 18	3	306	49.45%	19,647		2 73:	18	2	28 33	34
		Corporates - Of Which: SME general corporates	15,34	1,6	571 1,0	068 5	0 6	54	50.65%	15,162	1,594	1,33	1 48	6	0 629	47.25%	14,949	1,548	1,590	47	5	55 71	15
		Corporates - Of Which: Purchased receivables	3,75	55 3	01	63	4	2 2	0 31.33%	3,762	272	8	4 4	1	2 25	29.56%	3,756	5 255	108	3 4		2 3	31
		Retail	173,93	15,2	22 8,4	414 34	3 63	3,84	45.65%	171,438	15,548	10,58	6 335	61	4,489	42.41%	169,196	15,626	12,750	329	57	78 5,13	30
	CaixaBank, S.A.	Retail - Secured by residential estate property	131,41	.8 11,5	5,5	593 5	6 35	2,03	36.36%	129,733	11,990	6,87	5 58	36	2,203	32.05%	128,293	12,124	8,180	57	35	2,38	82 06 6
		Retail - Qualifying Revolving	13,22	21 5	62 2	246 6	7 4	18	75.48%	13,066	553	41	1 66	5	2 297	72.34%	12,897	561	572	2 65	4	12 40	06
		Retail - Purchased receivables	9	98	10	8	0	0	5 59.84%	96	9	1	.1		0	52.41%	94	1 8	13	3		0	6
		Retail - Other Retail	29,20	3,0	2,5	566 22	0 23	1,61	.7 62.99%	28,543	2,996	3,29	0 211	21	1,983	60.28%	27,912	2,933	3,984	4 207	18	2,33	35 ! 22 !
		Retail - Other Retail - Of Which: SME	13,52	26 1,4	.00 1,4	438 7	1 7	76 86	60.21%	13,174	1,419	1,77	0 66	7:	997	56.31%	12,861	1,416	2,08	7 64	7	70 1,12	22
		Retail - Other Retail - Of Which: non-SME	15,67	1,6	1,1	128 14	9 15	75	66.52%	15,368	1,577	1,51	9 146	13	7 986	64.91%	15,051	1,517	1,890	5 143	11	1,21	13
		Collective investments undertakings (CIU)		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 -
		Securitisation																					
		Other non-credit obligation assets		0	0	0	0	0	0 -	0	0		0 0		0 0	-	0	0		0		0	0 -
		TOTAL	285,81	.0 23.7	11.6	689 48	5 80	5.56	47.57%	281.871	24.673	14 70	481	78	6 446	43.84%	278.521	24.974	17.75	473	73	7.33	35

													Baseline Scenario										
						31/12/2025							31/12/2026							31/12/202	27		
RowNum			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions S	tock of provisions or Stage 2 exposure	Stock of provisions or Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure S	tage 2 exposure	Stage 3 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 provis	sions Stock of _I	provisions Stock of p 2 exposure Stage 3	provisions for Coverage Ratio - 3 exposure Stage 3 exposure
			(mln EUR, %)																				
22		Central banks		0	0	0 0	0	0 -		0	0		0 0	0	0 0) -	0	0	0	0	0	0	0 -
23		Central governments		0	0	0 0	0	0 -		0	0	(0 0	ס	0 0) -	0)	0	0	0	0	0 -
24		Regional governments or local authorities		0	0	0 0	0	0 -		0	0	I	0 0	0	0 0) -	0) (0	0	0	0	0 -
25		Public sector entities		0	0	0	0	0 -		0	0	(0 0	ס	0 0) -	0		0	0	0	0	0 -
26		Institutions		0	0	0 0	0	0 -		0	0	(0 0	ס	0 0) -	0	0	0	0	0	0	0 -
27		Corporates	73,87	70 6,58	9 2,98	130	154	1,598	53.51%	72,915	6,777	3,75	2 126	6 14	7 1,813	48.32%	72,088	6,853	3 4,503	03	124	138	2,025 44.979
28		Corporates - Of Which: Specialised Lending	7,94	1,50	2 27	76 8	14	174	62.88%	7,607	1,784	33	5 8	3 1	7 185	55.33%	7,392	1,941	1 394	94	8	17	197 50.079
29		Corporates - Of Which: SME general corporates	13,90	1,61	5 1,06	50	65	540	50.91%	13,735	1,530	1,31	6 47	7 5	9 626	47.55%	13,539	1,480	0 1,563	53	46	54	709 45.369
30		Corporates - Of Which: Purchased receivables	2,60	08 26	3	60 3	2	18	30.77%	2,632	219	8	0	3	2 23	29.00%	2,636	195	5 100	00	3	1	28 27.929
31		Retail	158,94	12,60	5 8,03	15 338	558	3,705	46.22%	157,037	12,545	9,97	9 330	53	1 4,328	43.38%	155,161	12,496	6 11,904	04	324	497	4,941 41.509 2,203 29.989 400 70.669
32	SPAIN	Retail - Secured by residential estate property	116,63	16 8,98	5,20	02 53	283	1,905	36.61%	115,523	9,002	6,27	9 54	4 27	9 2,051	32.67%	114,445	9,009	9 7,349	19	54	270	2,203 29.98
33		Retail - Qualifying Revolving	13,13	55	6 24	43 66	43	181	74.66%	12,977	546	40	7 65	5 4	1 292	71.84%	12,810	554	4 560	56	64	42	400 70.66
34		Retail - Purchased receivables	9	95 1	0	8 0	0	5	59.87%	93	9	1	1	o l	0 6	52.46%	92	2	8 13	13	0	0	6 48.159
35		Retail - Other Retail	29,09	99 3,05	4 2,56	61 219	232	1,613	63.00%	28,444	2,988	3,28	3 211	1 21	0 1,979	60.30%	27,814	2,925	5 3,97	75	206	185	2,331 58.649 1,122 53.769
36		Retail - Other Retail - Of Which: SME	13,46	52 1,39	8 1,43	38 71	76	866	60.22%	13,112	1,417	1,77	0 66	6 7	3 997	56.32%	12,799	1,413	3 2,08	37	64	70	1,122 53.76
37		Retail - Other Retail - Of Which: non-SME	15,63	1,65	5 1,12	23 148	156	747	66.56%	15,332	1,571	1,51	3 145	5 13	7 982	64.95%	15,015	1,511	1,889	39	142	116	1,209 64.039
38		Collective investments undertakings (CIU)		0	0	0	0	0 -		0	0		0 0	0	0 0	-	0		0	0	0	0	0 -
39		Equity		0	0	0 0	0	0 -		0	0	(0	0	0 0) -	0	0	0	0	0	0	0 -
40		Securitisation																					
41		Other non-credit obligation assets		0	0	0 0	0	0 -		0	0		0 0	0	0 0) -	0) (0	0	0	0	0 -
42		TOTAL	232,83	11 19,19	4 11,00	01 468	712	5,302	48.20%	229,952	19,322	13,73	1 456	67	6,141	44.73%	227,249	19,350	0 16,40	07	448	634	6,965 42.459

														Baseline Scenario										
							31/12/2025							31/12/2026							31/12/2027			
RowNum			Stage 1 exp (mln EUR, %)	oosure Stage	e 2 exposure	Stage 3 exposure	Stock of provisior for Stage 1 exposu	ns Stock of provis re for Stage 2 expo	sions Stock of provis osure for Stage 3 expo	ions Coverage Ratio osure Stage 3 exposur	- Stage 1 exposure e	Stage 2 exposur	re 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 exposur	s Stock of pro re for Stage 2 ex	visions Stock of provision kposure Stage 3 exposu	for Coverage Ratio - e Stage 3 exposure
43		Central banks		0	0	(0	0	0	0 -		0	0	0 0	C) -	0		0	0	0	0	0 -
44		Central governments		0	0	(0	0	0	0 -		0	0	0 0	() () -	0)	0	0	0	0	0 -
45		Regional governments or local authorities		0	0	(0	0	0	0 -		0	0	0 0	() () -	0)	0	0	0	0	0 -
46		Public sector entities		0	0	(0	0	0	0 -		0	0	0 0	() () -	0)	0	0	0	0	0 -
47		Institutions		0	0	(0	0	0	0 -		0	0	0 0	C) () -	0)	0	0	0	0	0 -
48		Corporates		1,248	122	3	3	0	1	1 26.5	50% 1,24	8	118	6 1	1	1 1	25.96%	1,248	3 11	.2 1	2	1	1	3 25.26%
49		Corporates - Of Which: Specialised Lending		464	103	2	2	0	1	1 28.9	98% 475	5	90	4 0	1	1 1	28.80%	482	2 8	30	7	0	1	2 28.38%
50		Corporates - Of Which: SME general corporates		0	0	(0	0	0	0 40.1	11%	0	0	0 0	() (40.70%	0)	0	0	0	0	0 41.429
51		Corporates - Of Which: Purchased receivables		23	1	(0	0	0	0 20.5	58% 23	3	1	0 0	() (20.57%	23	3	1	0	0	0	0 41.429 0 20.499
52	BORTHON	Retail		13,129	2,252	304)4	3	58	104 34.0	09% 12,54	7 2,	648 49	91 3	65	5 124	25.31%	12,199	2,78	70	7	3	65	
53	PORTUGAL	Retail - Secured by residential estate property		13,126	2,252	304)4	3	58	104 34.0	12,54	4 2,	647 49	91 3	65	5 124	25.29%	12,196	2,78	70	6	2	65	148 20.95% 148 20.94% 0 71.95%
54		Retail - Qualifying Revolving		2	0	(0	0	0	0 76.1	18%	2	0	0 0	() (73.40%	2	2	0	0	0	0	0 71.95
55		Retail - Purchased receivables		0	0	(0	0	0	0 -		0	0	0 0	C) () -	0)	0	0	0	0	0 -
56		Retail - Other Retail		1	0	(0	0	0	0 75.5	54%	1	0	0 0	() (69.98%	1	L	0	0	0	0	0 66.149
57		Retail - Other Retail - Of Which: SME		0	0	(0	0	0	0 -		0	0	0 0	() () -	0)	0	0	0	0	0 -
58		Retail - Other Retail - Of Which: non-SME		1	0	(0	0	0	0 75.5	54%	1	0	0 0	(0	69.98%	1		0	0	0	0	0 66.149
59		Collective investments undertakings (CIU)		0	0	(0	0	0	0 -		0	0	0 0	(0) -	0)	0	0	0	0	0 -
60		Equity		0	0	(0	0	0	0 -	(0	0	0 0	(0) -	0)	0	0	0	0	0 -
61		Securitisation																						
62		Other non-credit obligation assets TOTAL		0 14 376	2 374	(0	0	0	0 - 105 34.0	13 79	5	0 766 49	0 0	(0 (0 - 5 25.32%	13.447	7 2.89	0	0	0	0	0 - 151 21.03%

													Baseline So	cenario								
						31/12/2025							31/12/20							31/12/2027		
RowNum			Stage 1 exposu	re Stage 2 exposur	e Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposur	Coverage Ratio - E Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of profor Stage 1 ex	ovisions Stock of p xposure for Stage 2	provisions Stock of provisions exposure for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposu	ıre Stage 3 exposure		s Stock of provisions Stock of provisions Stage 3	
64		Central banks		0	0	0 0	C)	0 -	0		0	0	0	0 0) -	0		0	0	0 0	0 -
65		Central governments		0	0	0 0	C)	0 -	0		0	0	0	0 () -	0		0	0	0 0	0 -
66		Regional governments or local authorities		0	0	0 0	C)	0 -	0		0	0	0	0 0) -	0		0	0	0 0	0 -
67		Public sector entities		0	0	0 0	C)	0 -	0		0	0	0	0 0) -	0		0	0	0 0	0 -
68		Institutions		0	0	0	C)	0 -	0		0	0	0	0 0) -	0		0	0	0 0	0 -
69		Corporates	7.	444	260	6 1	1		2 27.33%	7,383	3′	16	11	2	1	24.48%	7,350		335	24	2 1	5 22.62
70		Corporates - Of Which: Specialised Lending		251	59	1 0	C)	0 29.22%	240		59	1	0	1	29.23%	234		73	3	0 0	1 29.16
71		Corporates - Of Which: SME general corporates		381	22	1 0	C)	0 2.30%	387		15	2	0	0 0	2.20%	388		12	3	0 0	0 2.10
72		Corporates - Of Which: Purchased receivables		395	15	1 0	C)	1 56.74%	389		21	1	0	0 1	52.48%	386		24	2	0 0	1 44.45
73		Retail		197	32	3 0	1	-	1 28.02%	194	<u> </u>	35	4	0	1 1	26.60%	191		36	6	0 1	1 25.75
74 GE	ERMANY	Retail - Secured by residential estate property		184	31	3 0	1	-	1 23.90%	180		34	4	0	1 1	21.20%	178		35	5	0 1	1 19.56
75		Retail - Qualifying Revolving		10	1	0	C)	0 73.39%	10		1	0	0	0 0	71.27%	10		1	1	0 0	0 70.58
76		Retail - Purchased receivables		0	0	0	C)	0 -	0		0	0	0	0 0) -	0		0	0	0 0	0 -
77		Retail - Other Retail		3	0	0 0	C)	0 53.64%	3		0	0	0	0 0	47.85%	3		0	0	0 0	0 45.05
78		Retail - Other Retail - Of Which: SME		0	0	0	C)	0 -	0		0	0	0	0 0) -	0		0	0	0 0	0 -
79		Retail - Other Retail - Of Which: non-SME		3	0	0	C)	0 53.64%	3		0	0	0	0 0	47.85%	3		0	0	0 0	0 45.05
80		Collective investments undertakings (CIU)		0	0	0	C)	0 -	0		0	0	0	0 0) -	0		0	0	0 0	0 -
81		Equity		0	0	0	C		0 -	0		0	0	0	0 0) -	0		0	0	0 0	0 -
82		Securitisation																				
83		Other non-credit obligation assets		0	0	0 0	C		0 -	0		0	0	0	0 (-	0		0	0	0 0	0 -
84		TOTAL	7	642	292	9 1	2		2 27.58%	7,577	3	50	15	2	2	25.11%	7,541		372	30	2 2	7 23.22

2025 EU-wide Stress Test: Credit risk IRB CaixaBank, S.A.

			16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36
													Baseline Scenario										
						31/12/2025							31/12/2026							31/12/202	27		
RowNum			Stage 1 exposur (mln EUR, %)	e Stage 2 exposure	Stage 3 exposure	Stock of provisio for Stage 1 exposi	ns Stock of provision ure for Stage 2 exposu	s Stock of provisions for Stage 3 expos	ions Coverage Ratio - sure 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 exposur	s Stock of provisions re for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provis	ions Stock of provisions Stock of provisions Stage 2 expos	ons Stock of provisions for ure Stage 3 exposure	r Coverage Ratio - Stage 3 exposure
85		Central banks		0	0	0	0	0	0 -	0		0	0 0)	0 0	-	(0	0	0	0	0 (J -
86		Central governments		0	0	0	0	0	0 -	0		0	0 0)	0 0	-	(0	0	0	0	0 0	<u>ا -</u>
87		Regional governments or local authorities		0	0	0	0	0	0 -	0		0	0 0)	0 0	-	(0	0	0	0	0 0	J -
88		Public sector entities		0	0	0	0	0	0 -	0		0	0 0)	0 0	-	(0	0	0	0	0 0	<u> -</u> د
89		Institutions		0	0	0	0	0	0 -	0		0	0 0)	0 0	-	(0	0	0	0	0 0	J -
90		Corporates	2,0	614 6	0	2	0	0	1 20.61	.% 2,585	8	87	5 1		1 1	20.61%	· · · · · · · · · · · · · · · · · · ·	6 9	98	13	1	1 3	3 20.53%
91		Corporates - Of Which: Specialised Lending		250 1	9	0	0	0	0 29.61	.% 243	7	26	1 0)	0 0	29.65%	239	9 2	29	2	0	0 1	1 29.59%
92		Corporates - Of Which: SME		0	0	0	0	0	0 -	0		0	0 0)	0 0	-	(0	0	0	0	0 0	J -
93		Corporates - Of Which: Purchased receivables		10	1	0	0	0	0 20.95	5% 11		1	0 0)	0 0	20.61%	11	1	0	0	0	0 0	0 20.10%
94		Retail		58	8	2	0	0	1 31.69	9% 58		8	3 0)	0 1	29.57%	5	7	9	3	0	0 1	1 28.21%
95	ITALY	Retail - Secured by residential estate property		49	8	2	0	0	1 27.33	49		8	2 0)	0 1	24.54%	48	8	8	3	0	0 1	1 22.65% 0 70.74%
96		Retail - Qualifying Revolving		3	0	0	0	0	0 75.11	.% 3		0	0 0)	0 0	72.01%	5	3	0	0	0	0 0	70.74%
97		Retail - Purchased receivables		0	0	0	0	0	0 19.07	0		0	0 0)	0 0	28.78%		0	0	0	0	0 0	0 28.91%
98		Retail - Other Retail		5	0	0	0	0	0 64.90	9% 5		0	0 0)	0 0	57.54%	5	5	0	0	0	0 0	0 53.18%
99		Retail - Other Retail - Of Which: SME		0	0	0	0	0	0 -	0		0	0 0)	0 0	-	(0	0	0	0	0 0	ນ -
100		Retail - Other Retail - Of Which: non-SME		5	0	0	0	0	0 64.90	0%		0	0 0)	0	57.54%	5	5	0	0	0	0	0 53.18%
101		Collective investments undertakings (CIU)		0	0	0	0	0	0 -	0		0	0 0)	0	-	(0	0	0	0	0	J -
102		Equity		0	0	0	0	0	0 -	0		0	0 0)	0 0	-	(0	0	0	0	0	J -
103		Securitisation																					
104		Other non-credit obligation assets		0	0	0	0	0	0 -	0		0	0 0		0 0	-	(0	0	0	0	0 0	J -
105		TOTAL	2,0	672	9	5	0	1	1 25.72	2,643	Ç	95	8 1		1 2	23.63%	2,623	3 10	06	16	1	1	4 22.10%

													Baseline Scenario	0									
						31/12/2025							31/12/2026							31/12/2027			
wNum		Stage 1	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 Ration	o - Stage 1 exposure ure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	S Stock of provision of the stage 2 exposes	ons Stock of provisions sure for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposu	ure Stage 3 exposure	Stock of provisions for Stage 1 exposur	s Stock of provisions e for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ra Stage 3 expo
06	Central banks		0	0		0 (0 (0 0 -	-		0	0	0	0	0 () -	0		0	0	0		ນ -
7	Central governments		0	0		0 (0 (0 0 -	-		0	0	0	0	0 () -	0		0	0	0)	<u>-</u> ر
08	Regional governments or local authorities		0	0		0	0 (0 0 -	-		0	0	0	0	0 () -	0		0	0	0		- ر
9	Public sector entities		0	0		0	0 (0 0 -	-		0	0	0	0	0 () -	0		0	0	0		- ر
	Institutions		0	0		0	0 (0 0 -	-		0	0	0	0	0 () -	0		0	0	0		- ر
_	Corporates		4,151	258		5	1	1	26.	.59% 4,07	4 330	0 1	10	3	2	26.66%	4,034		357	24	3	2	6 26 4 28
	Corporates - Of Which: Specialised Lending		2,015	164		3	1	1	28.	1,95	4 22:	3	6	2	1	28.78%	1,924		245	13	2	1	
	Corporates - Of Which: SME general corporates		84	1		0	0 (0 0	32.	.88%	4	1	0	0	0 (24.40%	84		1	0	0		0 19
	Corporates - Of Which: Purchased receivables		23	1		0	0 (0 0	25.	.26%	3	1	0	0	0 (25.36%	23		1	0	0		2 ر
	Retail		86	19		3	0 1	1	34.	.88%	7 13	8	4	0	1 1	32.81%	87		17	5	0	1	0 2: 2 3 1 2
FRANCE	Retail - Secured by residential estate property		75	19		3	0 1	1	27.	7.77%	5 1	7	3	0	1 1	24.73%	76		16	4	0	1	. 22
	Retail - Qualifying Revolving		10	1		0	0	0	72.	.98%	9	1	0	0	0 (71.16%	9		1	1	0)	0 70
_	Retail - Purchased receivables		0	0		0	0 (0 0 -	-		0	0	0	0	0 () -	0		0	0	0	0	<i>)</i> -
	Retail - Other Retail		2	0		0	0 (0 0	70.	.60%	1	0	0	0	0 (66.12%	1		0	0	0		0 63
_	Retail - Other Retail - Of Which: SME		0	0		0 (0 (0 0 -	-		0	0	0	0	0 () -	0		0	0	0	0	<i>J</i> -
	Retail - Other Retail - Of Which: non-SME		2	0		0	0	0	70.	.60%	1	0	0	0	0 (66.12%	1		0	0	0		0 63
_	Collective investments undertakings (CIU)		0	0		0	0 (0 0 -	-		0	0	0	0	0 () -	0		0	0	0		J -
_	Equity		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		- ر
	70741							_		====				_							_		

													Baseline Scenario)									
						31/12/2	025						31/12/2026							31/12/	/2027		
RowNum		(asks EUD a		Stage 2 exposure	e Stage 3 exposur			provisions Stock of provi 2 exposure for Stage 3 exp	sions Coverage Ratio - osure Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure		Stock of provisions e 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 pro	ovisions Stock of p	provisions Stock of provi exposure Stage 3 exp	isions for Coverage Ratio posure Stage 3 exposur
127		Central banks (mln EUR, 9	%)	0	0	0	0	0	0 -	0		0	0	0 ((0	0	0	0	0 -
128		Central governments		0	0	0	0	0	0 -	0		0	0	0 () () -)	0	0	0	0	0 -
129		Regional governments or local authorities		0	0	0	0	0	0 -	0		0	0	0 () -			0	0	0	0	0 -
130		Public sector entities		0	0	0	0	0	0 -	0		0	0	0 (0 () -		0	0	0	0	0	0 -
131		Institutions		0	0	0	0	0	0 -	0		0	0	0 (0 () -	(0	0	0	0	0	0 -
132		Corporates	4,83	7 2	40	9	1	2	3 31.97	% 4,766	30)2 1	17	4	3	31.84%	4,719	9 32	28 3	38	4	3	12 31.6
133		Corporates - Of Which: Specialised Lending	1,76	8 1	66	2	1	1	1 29.64	% 1,735	19	97	4	1	1	. 29.68%	1,716	5 2:	10 1	10	1	1	3 29.6
134		Corporates - Of Which: SME general corporates	40	6	17	2	0	0	0 2.61	% 394	2	27	3	0 () (3.06%	385	5	34	6	0	0	0 3.7
135		Corporates - Of Which: Purchased receivables	36	2	10	1	0	0	0 38.42	% 356	1	16	2	1 (2	. 38.39%	351	1	18	4	1	0	2 38.^
136		Retail	53	7 1	16	32	1	8	11 35.38		12	20 3	39	1 8	3 13	32.10%	514	1	22	48	1	8	2 38.2 14 29.4
137	UNITED KINGDOM	Retail - Secured by residential estate property	51	1 1	13	31	0	8	11 34.47	% 500	11	18 3	38	0 8	3 12	30.91%	489	9 12	20 4	46	0	8	13 28.1
138		Retail - Qualifying Revolving	2	1	1	0	0	0	0 73.16	% 21		2	1	0 () :	71.05%	20)	2	1	0	0	1 70.3
139		Retail - Purchased receivables		1	0	0	0	0	0 19.07	% 1		0	0	0 () (26.15%	1	1	0	0	0	0	0 28.7
140		Retail - Other Retail		4	1	1	0	0	0 60.34	% 4		1	1	0 () (56.63%	4	4	1	1	0	0	0 54.3
141		Retail - Other Retail - Of Which: SME		0	0	0	0	0	0 -	0		0	0	0 (0	-	(0	0	0	0	0	0 -
142		Retail - Other Retail - Of Which: non-SME		4	1	1	0	0	0 60.34	% 4		1	1	0 (0	56.63%	2	1	1	1	0	0	0 54.3
143		Collective investments undertakings (CIU)		0	0	0	0	0	0 -	0		0	0	0	0) -	(0	0	0	0	0	0 -
144		Equity		0	0	0	0	0	0 -	0		0	0	0 (0	-	(0	0	0	0	0	0 -
145		Securitisation		0	0	0	0	0	0			0	0	0			,		0	0	0	0	
146		Other non-credit obligation assets TOTAL	F 27	4 3	U	40	2	10	14 34.64	% 5.291		2 5	6	4 1	1 1	32.02%	E 222	J 41	U .	0E	4	11	26 30.4

											Baseline Scena	ario								
					31/12/2025						31/12/2026							31/12/2027		
m	(mln EL		re Stage 2 exposu	re Stage 3 exposui	re Stock of provision for Stage 1 exposur	s Stock of provisions re for Stage 2 exposure	S Stock of provisions Cove e for Stage 3 exposure Stage	rage Ratio - Stage 1 3 exposure	exposure Stage 2 exposure	Stage 3 exposure	Stock of provision for Stage 1 expos	ons Stock of provis sure for Stage 2 expo	sions Stock of provisions osure for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposu	ure Stage 3 exposu	Stock of provisions for Stage 1 exposur	s Stock of provisions Stock of e for Stage 2 exposure Stage	provisions for Coverage 3 exposure Stage 3
	Central banks		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 -
	Regional governments or local authorities		0	0	0	0	0 0 -		0	0	0	0	0) -	0		0	0	0 0	0 -
	Public sector entities		0	0	0	0	0 -		0	0	0	0	0) -	0		0	0	0 0	0 -
	Institutions		0	0	0	0	0 -		0	0	0	0	0) -	0		0	0	0 0	0 -
	Corporates	3,	954	211	6	1	2 2	27.26%	3,841 31	16	13	3	4	27.94%	3,772		366	33	3 4	9
	Corporates - Of Which: Specialised Lending	2,	632	162	4	1	2 1	28.03%	2,542 24	17	10	2	3	3 28.44%	2,485		289	24	2 3	7
	Corporates - Of Which: SME general corporates		2	0	0	0	0 0	27.06%	1	0	0	0	0	30.11%	1		0	0	0 0	0
	Corporates - Of Which: Purchased receivables		145	6	0	0	0 0	25.71%	143	8	1	0	0	25.77%	141		9	1	0 0	0
	Retail		175	26	2	0	1 1	31.75%	175 2	25	3	0	1	28.33%	175		24	4	0 1	1
UNITED STATES	Retail - Secured by residential estate property		167	25	2	0	1 0	27.48%	167 2	24	2	0	1	23.39%	167		24	3	0 1	1
	Retail - Qualifying Revolving		5	0	0	0	0 0	75.42%	5	0	0	0	0	72.08%	5		0	0	0 0	0
	Retail - Purchased receivables		1	0	0	0	0 0	19.07%	1	0	0	0	0	20.85%	1		0	0	0 0	0
	Retail - Other Retail		2	0	0	0	0 0	56.44%	2	0	0	0	0	52.28%	2		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 -
	Retail - Other Retail - Of Which: non-SME		2	0	0	0	0 0	56.44%	2	0	0	0	0	52.28%	2		0	0	0 0	0
	Collective investments undertakings (CIU)		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 -
	Securitisation																			
	Other non-credit obligation assets	_	0	0	0	0	0 -	22.250/	0	0	0	0	0) -	0		0	0	0 0	0 -
	TOTAL	4,	130	236	7	1	3 2	28.36%	4,017 34	11	16	3	5	28.01%	3,947		390	36	3 5	10



		Carkabank, J.A.																					
			1	.6 17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36
													Baseline Sco	enario									
						31/12/2025							31/12/202							31/12/2027			
RowNum			Stage 1 e	exposure Stage 2 exposu	re 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 provi	visions Stock of proposure for Stage 2 e	ovisions Stock of provisions exposure for Stage 3 exposure	Coverage Ratio - e Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure				s for Coverage Ratio - e Stage 3 exposure
169		Central banks		0	0	0 0	0	0	-	C	0	0	0	0	0	0 -	C		0	0 (0	0	0 -
170		Central governments		0	0	0	0	0	-	C	ס	0	0	0	0	0 -	С		0	0	0	0	0 -
171		Regional governments or local authorities		0	0	0	0	0	-	C	ס	0	0	0	0	0 -	C		0	0	0	0	0 -
172		Public sector entities		0	0	0	0	0	-	C	ס	0	0	0	0	0 -	C		0	0	0	0	0 -
173		Institutions		0	0	0 0	0	0	-	C	0	0	0	0	0	0 -	C		0	0	0	0	0 -
174		Corporates		378	8	0	0	0	27.12%	374	4 1	1	1	0	0	0 26.41%	372	2 1	3	2	0	0	0 26.23%
175		Corporates - Of Which: Specialised Lending		96	2	0	0	0	38.63%	95	5	3	0	0	0	0 38.64%	94	1	3	0	0	0	0 38.49%
176		Corporates - Of Which: SME general corporates		0	0	0	0	0	-	C	0	0	0	0	0	0 -	C		0	0	0	0	0 -
177		Corporates - Of Which: Purchased receivables		1	0	0 0	0	0	24.71%	1	1	0	0	0	0	0 24.72%	1	L	0	0 (0	0	0 24.63%
178	DEL CULINA	Retail		43	8	1 0	0	0	33.97%	43	3	7	2	0	0	1 32.46%	43	3	7	2	0	0	0 24.63% 1 31.66%
179	BELGIUM	Retail - Secured by residential estate property		38	7	1 0	0	0	27.41%	39	9	7	1	0	0	0 24.58%	39	9	7	2 (0	0	0 22.85%
180		Retail - Qualifying Revolving		4	0	0 0	0	0	70.77%	. 4	4	0	0	0	0	0 69.38%	4	1	0	0 (0	0	0 68.80%
181		Retail - Purchased receivables		0	0	0 0	0	0	-	C	0	0	0	0	0	0 -	C		0	0 (0	0	0 -
182		Retail - Other Retail		1	0	0 0	0	0	68.20%	1	1	0	0	0	0	0 66.03%	1	L	0	0 (0	0	0 64.73%
183		Retail - Other Retail - Of Which: SME		0	0	0 0	0	0	-	C	ס	0	0	0	0	0 -	C)	0	0 (0	0	0 -
184		Retail - Other Retail - Of Which: non-SME		1	0	0 0	0	0	68.20%	1	1	0	0	0	0	0 66.03%	1	L	0	0 (0	0	0 64.73%
185		Collective investments undertakings (CIU)		0	0	0 0	0	0	-	C	0	0	0	0	0	0 -	С)	0	0 (0	0	0 -
186		Equity		0	0	0 0	0	0	-	С	0	0	0	0	0	0 -	С		0	0 (0	0	0 -
187		Securitisation																					
188		Other non-credit obligation assets		0	0	0 0	0	0	-	0	0	0	0	0	0	0 -	0)	0	0 (0	0	0 -
189		TOTAL		421	15	1 0	0) 0	33.00%	417	/ 1	9	2	0	0	1 30.71%	415	2	U	4	U	υĮ	1 29.04%

													Baselin	ne Scenario									
						31/12/2025							31/12	2/2026						31/12/2027			
vNum		(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 provision for Stage 3 exposu	ns Coverage Rati re Stage 3 expos	o - Stage 1 expos ire	ure Stage 2 exposure	Stage 3 exposure	Stock of p	provisions Stock of p 1 exposure for Stage 2	rovisions Stock of provisions exposure for Stage 3 exposure	Coverage Ratio - e Stage 3 exposure	Stage 1 exposure	Stage 2 expos	sure Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions Sto e for Stage 2 exposure	k of provisions for tage 3 exposure	Coverage Rati Stage 3 expos
.90	Central banks		0		0	0 0	0		0 -		0	0	0	0	0	0 -	(0	0	0	0	C	- د
.91	Central governments		0		0	0 0	0		0 -		0	0	0	0	0	0 -	(0	0	0	0 0	C	- ر
192	Regional governments or local authorities		0		0	0 0	0)	0 -		0	0	0	0	0	0 -	(0	0	0	0 0	С	- اد
193	Public sector entities		0		0	0 0	0)	0 -		0	0	0	0	0	0 -	(0	0	0	0 0	С	- ر
94	Institutions		0		0	0 0	0		0 -		0	0	0	0	0	0 -	(0	0	0	0 0	С	ر -
95	Corporates		836	5	9	1 0	0		0 17	.21%	826	67	3	0	1	1 20.41%	82:	1	68	8	0 1	2	2 21
96	Corporates - Of Which: Specialised Lending		188	2	8	1 0	0			.68%	184	31	2	0	0	0 13.68%	183	1	32	3	0	C	0 14
97	Corporates - Of Which: SME general corporates		63	,	4	0 0	0			.06%	62	5	0	0	0	0 44.13%	6:	1	5	1	0 0	1	1 43.
8	Corporates - Of Which: Purchased receivables		70		3	0 0	0			.69%	69	4	0	0	0	0 26.07%	68	8	4	0	0 0	C	0 25
9	Retail		35	,	4	1 0	0			.89%	35	3	1	0	0	0 31.24%		5	3	1	0 0	C	0 28
LUXEMBOURG	Retail - Secured by residential estate property		10	,	4	1 0	0			.33%	10	3	1	0	0	0 33.51%	1:	1	2	1	0 0	C	0 32.
01	Retail - Qualifying Revolving		1		0	0 0	0		0 68	.83%	1	0	0	0	0	0 67.81%	-	1	0	0	0 0	C	0 67.
02	Retail - Purchased receivables		0		0	0 0	0		0 -		0	0	0	0	0	0 -	(0	0	0	0 0	C	ງ <u>-</u>
03	Retail - Other Retail		25		0	0 0	0		0 21	.05%	25	1	0	0	0	0 20.76%	24	4	1	0	0 0	C	0 20.
04	Retail - Other Retail - Of Which: SME		25		0	0 0	0			.81%	24	1	0	0	0	0 18.36%	24	4	1	0	0	C	0 18.
5	Retail - Other Retail - Of Which: non-SME		0		0	0 0	0)	0 35	.03%	0	0	0	0	0	0 34.02%	(0	0	0	0	C	0 33.
06	Collective investments undertakings (CIU)		0		0	0 0	0)	0 -		0	0	0	0	0	0 -	(0	0	0	0	C	- از
07	Equity		0		0	0 0	0		0 -		0	0	0	0	0	0 -	(0	0	0	0	C	<i>)</i> -
08	Securitisation																						
09	Other non-credit obligation assets		0		0	0 0	0)	0 -		0	0	0	0	0	0 -	(0	0	0	0	C	1 -
10	TOTAL		871	6	3	2 0	1	L	0 22	.78%	861	70	4	0	1	1 22.67%	856	6	71	9	0 1	2	2 22.

													Baseline Scenario										
						31/12/20	25						31/12/2026							31/12/	/2027		
RowNum		(min EUR, %		Stage 2 exposure	Stage 3 exposu	re Stock of pro- for Stage 1 ex	risions Stock of p posure for Stage 2	provisions Stock of provisions Stock of provisions Stock of provisions	sions Coverage Ratio - osure Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	e 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 exposur	'e Stock of pro for Stage 1 o	ovisions Stock of exposure for Stage	provisions Stock of provisions 2 exposure Stage 3 expos	ons for Coverage Ratio - sure Stage 3 exposure
211		Central banks		0	D	0	0	0	0 -	0		0	0	(0	-	0		0	0	0	0	0 -
212		Central governments		0	O	0	0	0	0 -	0		0	0	(0	-	0		0	0	0	0	0 -
213		Regional governments or local authorities		0	D	0	0	0	0 -	0		0	0	(0 0	-	0)	0	0	0	0	0 -
214		Public sector entities		0	D	0	0	0	0 -	0		0	0	(0	-	0		0	0	0	0	0 -
215		Institutions		0	O	0	0	0	0 -	0		0	0	(0	-	0		0	0	0	0	0 -
216		Corporates	3,41	7 11	Ð	2	0	0	0 21.20%	3,361	1	72	1	1	1 1	21.49%	3,335	5 19	92	11	1	1	2 21.36%
217		Corporates - Of Which: Specialised Lending	13	7	1	0	0	0	0 30.85%	6 134		7	0	(0	30.85%	131	L	9	1	0	0	0 30.74%
218		Corporates - Of Which: SME general corporates		0	D	0	0	0	0 -	0		0	0	(0 0	-	0)	0	0	0	0	0 -
219		Corporates - Of Which: Purchased receivables	5	8)	0	0	0	0 22.40%	58		1	0	(0	22.47%	58	3	1	0	0	0	0 22.40%
220	NIETLIEDI ANDC	Retail	11	2 2	5	3	0	1	1 40.28%	6 113		22	3 0	1	1 1	37.28%	114	1 2	21	4	0	0	1 35.29% 1 28.80%
221	NETHERLANDS	Retail - Secured by residential estate property	10	6 2	1	2	0	0	1 35.10%	108		21	3 0	(0 1	31.38%	109	9	20	3	0	0	1 28.80%
222		Retail - Qualifying Revolving		4)	0	0	0	0 70.82%	6 4		0	0	(0	69.81%	4	1	0	0	0	0	0 69.50%
223		Retail - Purchased receivables		0)	0	0	0	0 -	0		0	0	(0 0	-	0)	0	0	0	0	0 -
224		Retail - Other Retail		1)	0	0	0	0 76.71%	6 1		0	0	(0 0	71.88%	1	L	0	0	0	0	0 68.01%
225		Retail - Other Retail - Of Which: SME		0)	0	0	0	0 -	0		0	0	(0	-	0		0	0	0	0	0 -
226		Retail - Other Retail - Of Which: non-SME		1	0	0	0	0	0 76.71%	6 1		0	0	(0 0	71.88%	1	L	0	0	0	0	0 68.01%
227		Collective investments undertakings (CIU)		0)	0	0	0	0 -	0		0	0	(0 0	-	0)	0	0	0	0	0 -
228		Equity		0	0	0	0	0	0 -	0		0	0		0	-	0)	0	0	0	0	0 -
229		Securitisation Change and the histories assets		0		0	0	0	0	0		0	2		0		0		0				
230		Other non-credit obligation assets	3 5 2	0 14		5	0	1	1 32.72%	0 3 475	11	04	0 1	1	1 2	28 46%	3 449) 21	12	15	1	1	4 25.11%
231		TOTAL	3,52	اح 14	P	٦	υ	1	32.72%	3,475		74	o 1	_	<u> </u>	28.46%	3,449	7 23	14	13			4 25.11%

		CaixaBank, S.A.																					
			37	38	39	40	41	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57
												Α	Adverse Scenario										
						31/12/2025							31/12/2026							31/12/2027			
RowNum		(1	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions Stock of provisions for Stage 1 exposure for				Stage 1 exposure St	tage 2 exposure Si	tage 3 exposure for	tock of provisions r Stage 1 exposure	Stock of provision for Stage 2 exposu	s Stock of provisions e for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure			Stock of provisions for Stage 3 exposure	
1		Central banks	. ,	0	0	0	0	0 -		0	0	0	(0	0 0	-		0	0	0	٥ ر	0 -	
2		Central governments		0	0 0	0	0	0 -		0	0	0	(0	0 0	-		0	0	0	0 ر	0 -	
3		Regional governments or local authorities		0	0 0	0	0	0 -		0	0	0	(0	0 0	-	(0	0)	0 ر	0 -	
4		Public sector entities		0	0 0	0	0	0 -		0	0	0	(0	0 0	-		0	0	0	0 ر	0 -	
5		Institutions		0	0	0	0	0 -		0	0	0	(0	0 0	-		0	0	0	0 ر	0 -	
6		Corporates	108,77	73 10,79	0 4,112	541	452	2,088	50.79%	103,372	13,809	6,494	362	2 40	2,939	45.25%	101,890	0 13,35	8,427	317	338	3,586	42.55%
7		Corporates - Of Which: Specialised Lending	19,74	3,25	689	79	77	359	52.16%	18,133	4,494	1,064	50	0	30 471	44.30%	17,79	1 4,53	1,362	. 44	÷ 66	555	40.71%
8		Corporates - Of Which: SME general corporates	14,90	1,97	2 1,207	119	153	630	52.20%	14,246	2,095	1,746	87	7 12	23 846	48.47%	,	1,89	2,211	. 78	97	1,012	45.77%
9		Corporates - Of Which: Purchased receivables	3,63	39	6 89	14	5	29	32.00%	3,509	453	156	11	1	4 47	29.87%	3,513	3 39	5 210	9	3	61	28.95%
10		Retail	171,52	16,66	9,387	891	1,266	4,400	46.87%	166,022	17,969	13,581	743	3 1,2:	.0 6,068	44.68%	161,96	7 18,18	5 17,421	. 653	1,082	7,555	43.37%
11	CaixaBank, S.A.	Retail - Secured by residential estate property	129,94	12,53	2 6,122	226	782	2,255	36.83%	126,266	13,672	8,660	190	0 76	2,829	32.67%	123,490	6 14,03	11,072	165	686	3,370	30.44%
12		Retail - Qualifying Revolving	12,86	59 85	4 307	157	90	246	80.08%	12,429	1,014	587	156	6 1:	.5 503	85.81%	12,02	5 1,12	881	. 136	127	782	88.76%
13		Retail - Purchased receivables	g	07 1	0 9	0	0	5	59.33%	93	10	13	(0	0 7	51.39%	9:	1	9 16	5	0 ر	7	46.93%
14		Retail - Other Retail	28,61	.5 3,26	2,949	507	393	1,894	64.23%	27,234	3,274	4,321	396	6 32	2,729	63.15%	26,35	5 3,02	2 5,452	352	2 269	3,396	62.28%
15		Retail - Other Retail - Of Which: SME	13,24	1,54	1,578	184	146	977	61.89%	12,526	1,617	2,222	1 51	1	1,339	60.28%	12,07	7 1,49	2,789	131	1 119	1,641	58.86%
16		Retail - Other Retail - Of Which: non-SME	15,37	1,72	3 1,371	. 323	247	917	66.92%	14,708	1,657	2,100	245	5 19	1,390	66.19%	14,27	7 1,52	2,664	221	1 150	1,754	65.87%
17		Collective investments undertakings (CIU)		0	0	0	0	0 -		0	0	0	(0	0	-		0	0	0	0	0 -	
18		Equity		0	0	0	0	0 -		0	0	0	(0	0	-		0	0	0	0	0 -	
19		Securitisation																					
20		Other non-credit obligation assets		0	0	0	0	0 -		0	0	0	(0	0 0	-		0	0	0	0 ر	0 -	
21		TOTAL	280,29	27,45	1 13,499	1,432	1,718	6,488	48.07%	269,394	31,779	20,075	1,104	4 1,63	.9 9,007	44.87%	263,85	7 31,54	25,847	970	0 1,420	11,141	43.10%
													Adverse Scenario										
						31/12/2025							31/12/2026							31/12/2027			

													Adverse Scenario										
					:	31/12/2025							31/12/2026							31/12/2027			
wNum		(mln EUR, %)	Stage 1 exposure St	tage 2 exposure Stag	ge 3 exposure for S	ck of provisions Stage 1 exposure fo	Stock of provisions Sto or Stage 2 exposure for S	ock of provisions C Stage 3 exposure S	Coverage Ratio - Si tage 3 exposure	itage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions Stock of for Stage 2 exposure for Stage	provisions 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure Stage	2 exposure St		Stock of provisions Stoc or Stage 1 exposure for St			
22	Central banks		0	0	0	0	0	0 -		0	0	(0	0 0	0 -		0	0	0	0	0	0 -	
23	Central governments		0	0	0	0	0	0 -		0	0	(0	0 0	0 -		0	0	0	0	0	0 -	
24	Regional governments or local authorities		0	0	0	0	0	0 -		0	0	(0	0 0	0 -		0	0	0	0	0	0 -	
25	Public sector entities		0	0	0	0	0	0 -		0	0	(0	0 0	0 -		0	0	0	0	0	0 -	
26	Institutions		0	0	0	0	0	0 -		0	0	(0	0 0	0 -		0	0	0	0	0	0 -	
27	Corporates		71,429	8,360	3,657	457	393	1,901	51.98%	67,516	10,291	5,638	8 29	1 338	2,628	46.62%	66,430	9,877	7,138	256	280	3,155	44.21%
28	Corporates - Of Which: Specialised Lending		7,496	1,869	362	40	45	210	57.90%	6,612	2,548	567	7 2	0 44	265	46.85%	6,404	2,630	693	17	38	298	42.97%
29	Corporates - Of Which: SME general corporates		13,497	1,897	1,188	117	151	627	52.81%	12,891	1,992	1,698	8 8	5 120	838	49.32%	12,656	1,796	2,129	77	94	998	46.85%
30	Corporates - Of Which: Purchased receivables		2,502	349	81	10	5	25	31.03%	2,422	373	130	6	6 3	39	28.62%	2,446	312	174	5	3	48	27.41%
1	Retail		157,151	13,498	8,912	872	1,056	4,218	47.33%	152,802	14,089	12,670	0 72	5 975	5,796	45.75%	149,590	14,007	15,963	638	864	7,172	44.93%
SPAIN	Retail - Secured by residential estate property		115,759	9,387	5,658	210	576	2,082	36.79%	113,227	9,809	7,767	7 17	5 534	2,570	33.08%	111,296	9,869	9,639	152	470	3,004	31.16%
33	Retail - Qualifying Revolving		12,782	846	303	155	89	241	79.51%	12,345	1,006	579	9 15	4 114	496	85.60%	11,944	1,116	871	134	125	772	88.69%
34	Retail - Purchased receivables		94	10	9	0	0	5	59.43%	91	10	13	3	0 0	6	51.55%	89	9	15	0	0	7	47.13%
35	Retail - Other Retail		28,517	3,255	2,942	506	391	1,890	64.24%	27,140	3,263	4,31:	1 39	6 327	2,724	63.18%	26,263	3,013	5,439	352	268	3,389	62.32%
36	Retail - Other Retail - Of Which: SME		13,182	1,539	1,578	184	146	977	61.90%	12,465	1,613	2,220	0 15	1 134	1,339	60.31%	12,018	1,495	2,786	131	119	1,641	58.89%
37	Retail - Other Retail - Of Which: non-SME		15,335	1,716	1,364	322	245	914	66.95%	14,674	1,650	2,09:	1 24	5 193	1,385	66.24%	14,245	1,518	2,653	220	149	1,749	65.92%
38	Collective investments undertakings (CIU)		0	0	0	0	0	0 -		0	0	(0	0 0	0 -		0	0	0	0	0	0 -	
39	Equity		0	0	0	0	0	0 -		0	0	(0	0 0	0 -		0	0	0	0	0	0 -	
40	Securitisation																						
41	Other non-credit obligation assets		0	0	0	0	0	0 -		0	0	(0	0 0	0 -		0	0	0	0	0	0 -	
42	TOTAL		228,579	21,858	12,569	1,330	1,450	6,119	48.68%	220,318	24,379	18,308	8 1,01	6 1,314	8,424	46.01%	216,021	23,884	23,101	894	1,144	10,328	44.71%

															Adverse Scenari)									
								31/12/2025							31/12/2026							31/12/2027			
	RowNum				xposure St	age 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	s Stock of provisions e for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Rati Stage 3 expos	io - ure Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provision for Stage 1 exposu	s Stock of provisio	ons Stock of provisions ure 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
H	43		Central banks	(mln EUR, %)	0	0		0	0 0) _		0	0	0	0	0 0) -		0	0	0			0 -
	43		Central governments		0	0		0	0 0	0) _		0	n	0	0	0 0) _		0	0	0			0-
	44		Regional governments or local authorities		0	0		0	0 0) -		0	0	0	0	0 0) -		0	0	0			-
	45		Public sector entities		0	0) -)		0	0	0	0	0 0) -		0	0				-
	40		Institutions		0	0		0	0 0) - \		0	0	0	0	0 0) -		0	0	0) 0		1-
	47				1 204	151		17	2 5			0.56% 1,15	5 17	7	11	2	4 13	29.409	6 1.155	U 10	7	0) 0		7 20 100/
	48		Corporates Of Which: Specialised Landing		1,204	151		14	3	5			2 17	7 4	+1	2	4 12			2 13	7		3		7 28.18%
	49		Corporates - Of Which: SME general corporates		434	124		11	2 4	4		41	3 13	2	25	1	3 8	33.539		3 11	0 3	66	2	12	32.31%
	50		Corporates - Of Which: SME general corporates		0	0		0	0 0	0	1	5.97%	0	1	0	0	0 0	47.049		0	1	0	0		2 32.31% 0 45.80% 0 22.41%
	51		Corporates - Of Which: Purchased receivables		23	2.791		0	0 0	0		1.02%	2		0	0	0 0	23.309		2	1	1 (0		
	52	PORTUGAL	Retail		12,538	2,781	30	56 10	.0 170	143		0.15% 11,44	-, -		1	11	200 216	29.169	-,-	-,-	3 1,23	55	189	312	2 25.27% 2 25.26%
	53	FORTOGAL	Retail - Secured by residential estate property		12,536	2,781	30	55 10	.0 170	143		0.13% 11,44	4 3,49	7 74	11	10	200 216	29.149	· · · · · · · · · · · · · · · · · · ·	6 3,80	3 1,23	34	189	312	. 25.26%
	54		Retail - Qualifying Revolving		2	0		0 (0 0	0	74	.74%	2	0	0	0	0 0	75.699	6	2	0	0	0		0 76.07%
	55		Retail - Purchased receivables		0	0		0	0 0	0) -		0	0	0	0	0 0) -	(0	0	0	0		<i>)</i> -
	56		Retail - Other Retail		1	0		0	0 0	0	71	18%	1	0	0	0	0 0	64.439	6	1	0	0	0		0 61.25%
	57		Retail - Other Retail - Of Which: SME		0	0		0	0 0	0) -		0	0	0	0	0 0) -	(0	0	0	0) -
	58		Retail - Other Retail - Of Which: non-SME		1	0		0	0 0	0	71	18%	1	0	0	0	0 0	64.439	6	1	0	0	0		0 61.25%
	59		Collective investments undertakings (CIU)		0	0		0 (0 0	0) -		0	0	0	0	0 0) -	(0	0	0 (0		1-
	60		Equity		0	0		0 (0 0	0) -		0	0	0	0	0 0) -		0	0	0	0	c	/-
	61		Securitisation																						
	62		Other non-credit obligation assets		0	0	24	0 (0 0	0) -	12.60	0	4 70	0	12	0 0) - 3 29.179	6 11.80°	2 2 2	0 4.30	0 (0	0	9 25.41%
	62		TOTAL		13 742	7 933	1 33	(7)	≺ı 1/5	148	(1 3)	2 77% 12 60	21 3.67	41 /X	(7)	131	лидт 778	a 19179	%I 11.80%	≺। 3.9£	0 1 20	15.1	1971	370	4I 75 41% I

														Adverse Scenario										
						31/12/2025								31/12/2026						31/12/2027				
RowNum		(mln	Stage 1 exposure	e Stage 2 exposure	Stage 3 exposure	Stock of provisi for Stage 1 expo	ions Stock of prov sure for Stage 2 exp	isions Stock of posure for Stage	provisions Cover 3 exposure Stage	rage Ratio - 3 exposure	Stage 1 exposure Stage	e 2 exposure Sta	age 3 exposure	Stock of provisions for Stage 1 exposure for Stage 2 exposu	s Stock of provisions re for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provision for Stage 1 exposu	ns Stock of provi	visions Stock of provis posure for Stage 3 expo	sions Covera osure Stage 3	age Ratio - 3 exposure
64		Central banks		0 0	D	0	0	0	0 -		0	0		0	0 () -		0	0	0	0	0	0 -	
65		Central governments		0 0	0	0	0	0	0 -		0	0		0	0 () -		0	0	0	0	0	0 -	
66		Regional governments or local authorities		0	D	0	0	0	0 -		0	0		0	0 0) -		0	0	0	0	0	0 -	
67		Public sector entities		0 0	O .	0	0	0	0 -		0	0	(0	0 0) -		0	0	0	0	0	0 -	
68		Institutions		0 0	O .	0	0	0	0 -		0	0	(0	0 0) -		0	0	0	0	0	0 -	
69		Corporates	7,3	54 324	1	32	9	5	8	25.29%	7,161	468	8	1 7	5 19	24.15%	6 7,10	17 47:	2 13	1	6	4	30	23.07
70		Corporates - Of Which: Specialised Lending	2	40 67	7	4	1	2	1	34.30%	213	88	!	9 1	2 3	33.32%	6 20	95	1	.4	1	1	4	31.87
71		Corporates - Of Which: SME general corporates	3	66 33	3	5	0	0	0	2.79%	361	32	1	1 0	0 0	2.74%	6 36	53 24	1	7	0	0	0	2.65
72		Corporates - Of Which: Purchased receivables	3	91 18	3	2	0	0	1	45.03%	377	30		4 0	0 1	35.60%	6 37	33	2	6	0	0	2	31.4
73		Retail	1	94 34	1	5	1	3	1	29.31%	186	38	!	9 1	3	28.56%	6 18	30	9 1	.3	1	2	4	28.2
74 C	GERMANY	Retail - Secured by residential estate property	1	81 33	3	4	0	2	1	24.66%	173	37		8 0	2	22.98%	6 16	38	3 1	2	0	2	3	22.4
75		Retail - Qualifying Revolving		10 1	1	0	0	0	0	71.28%	10	1		1 0	0 1	75.019	6	9	1	1	0	0	1	76.0
76		Retail - Purchased receivables		0 0	O .	0	0	0	0 -		0	0		0	0 0) -		0	0	O .	0	0	0 -	
77		Retail - Other Retail		3 0	0	0	0	0	0	50.58%	3	0	:	1 0	0 0	46.379	6	3	0	1	0	0	0	44.7
78		Retail - Other Retail - Of Which: SME		0 0	0	0	0	0	0 -		0	0		0	0 0) -		0	0	0	0	0	0 -	
79		Retail - Other Retail - Of Which: non-SME		3 0	0	0	0	0	0	50.58%	3	0		1 0	0 0	46.37%	6	3	ס	1	0	0	0	44.7
80		Collective investments undertakings (CIU)		0	O	0	0	0	0 -		0	0	(0	0 0) -		0	0	0	0	0	0 -	
81		Equity		0	O	0	0	0	0 -		0	0	(0	0) -		0	0	0	0	0	0 -	
82		Securitisation																						
83		Other non-credit obligation assets		0 0		0	0	0	0 -		0	0		0 0	0 0) -		0		0	0	0	0 -	
84		TOTAL	7,5	48 358	3	36	10	7	9	25.81%	7,347	506	90	0 8	8 22	24.609	6 7,28	51	2 14	.4	7	6	34	23.56%



				37	38	39	40	41	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57
														Adverse Scenari	0									
							31/12/2025			<u> </u>				31/12/2026							31/12/2027			
Num				Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provision for Stage 2 exposu	s Stock of provisions re for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposui	Stock of provisio for Stage 1 expos	ns Stock of provision ure for Stage 2 exposu	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provision for Stage 1 exposu	s Stock of provision re for Stage 2 exposu	ns Stock of provisions re for Stage 3 exposure	Coverage Ratio - e Stage 3 exposure
			(mln EUR, %)																					
85		Central banks		0		0	0 ()	0	0 -	0		0	0	0	0 0	-	0		0	0	0	0 (<u>)</u> -
86		Central governments		0		0	0)	0) - -	0		0	0	0	0 0	 	0		0	0	0	0 (<u>J</u> -
87		Regional governments or local authorities Public sector entities		0		0	0 (<u>)</u>	0) - -	0		0	0	0	0 0	<u> </u>	0	,	0	0	0	0 (0
90		Institutions		0		0	0) 	0) - -	0		0	0	0	0 0	/ - /	0	,	0	0	0	0 (0
90		Corporates		2.581	Q	22 1	4	;	2	3 23.91%	2.498	12	٥	20	4	2 0	23.16%	2,467	1/	12	68	4	2 15	5 22.01%
91		Corporates - Of Which: Specialised Lending		2,381	3	26	2) 	1	1 34.67%	2,438	13	0	7	1	1 2	33.66%			89	11	1	1 3	22.01% 3 32.13%
92		Corporates - Of Which: SME		241	2	0	0 (1	0) -	0		0	0	0	0 0	33.00%	220	,	0	0	0	0 (0 -
93		Corporates - Of Which: Purchased receivables		10		2	0 ()	0	24.57%	10		1	0	0	0 0	23.57%	10)	1	0	0	0 (0 22 39%
94		Retail		57		9	3 ()	1	36.40%	55		9	4	0	1 1	33.59%			9	6	0	1 2	0 22.39% 2 31.83% 1 25.97% 0 75.33% 0 29.23% 0 44.74%
95	ITALY	Retail - Secured by residential estate property		49		8	2 ()	1	32.14%	47		9	3	0	1 1	28.08%	-		9	5	0	0 1	1 25.97%
96	IIALI	Retail - Qualifying Revolving		3		0	0 (0	72.22%	3		0	0	0	0 0	74.65%	_		0	1	0	0 0	0 75.33%
97		Retail - Purchased receivables		0		0	0 (0	22.33%	0		0	0	0	0 0	30.38%)	0	0	0	0 (0 29.23%
98		Retail - Other Retail		5		0	0 (0	56.02%	5		0	0	0	0 0	47.55%			0	0	0	0 (0 44.74%
99		Retail - Other Retail - Of Which: SME		0		0	0 (0) -	0		0	0	0	0 0	-	0		0	0	0	0 (0 -
100		Retail - Other Retail - Of Which: non-SME		5		0	0 (0	56.02%	5		0	0	0	0 0	47.55%	5 5		0	0	0	0 (0 44.74%
101		Collective investments undertakings (CIU)		0		0	0 (0) -	0		0	0	0	0 0	-	0)	0	0	0	0 (0 -
102		Equity		0		0	0 ()	0	0 -	0		0	0	0	0 0	-	0)	0	0	0	0 (0 -
103		Securitisation																						
104		Other non-credit obligation assets		0		0	0 (0) -	0		0	0	0	0 0	-	0		0	0	0	0 (0 -
105		TOTAL		2,638	9	91 1	6	5	3	25.86%	2,554	14	8	43	4	4 10	24.16%	2,521	15	51	74	4	3 17	.7 22.80%

														Adverse Scenario									
						31/12/2025								31/12/2026						31/12/2027			
RowNum		(mln E	Stage 1 exposure	Stage 2 exposure St	tage 3 exposure	Stock of provisior for Stage 1 exposu	ns Stock of prov ure for Stage 2 ex	risions Stock of prov posure for Stage 3 exp	visions Cove posure Stage	erage Ratio - e 3 exposure	age 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposur	s Stock of provisions re for Stage 2 exposure	s Coverage Ratio - e Stage 3 exposure	Stage 1 exposure Stage	2 exposure	Stage 3 exposure		Stock of provisions S for Stage 2 exposure for		
106		Central banks	0	0	0		0	0	0 -		0	C		0	0 0	0 -	0	0		0 0	0	0 -	
107		Central governments	0	0	0		0	0	0 -		0	C		0	0 0	0 -	0	0		0 0	0	0 -	
108		Regional governments or local authorities	0	0	0		0	0	0 -		0	C		0	0 0	0 -	0	0		0 0	0	0 -	
109		Public sector entities	0	0	0		0	0	0 -		0	C		0	0 0	0 -	0	0		0 0	0	0 -	
110		Institutions	0	0	0		0	0	0 -		0	C		0	0 0	0 -	0	0		0 0	0	0 -	
111		Corporates	4,070	322	22		10	5	7	31.12%	3,856	494	4 6	54	8 7 1	9 30.35%	3,815	493	10	<i>,</i> 6 7'	5	31	28.95%
112		Corporates - Of Which: Specialised Lending	1,970	200	13		6	3	4	33.72%	1,824	323	3	35	5 4 1	2 32.849	,	329	5	,8 4	3	18	28.95% 31.39% 18.15% 27.54% 35.41% 26.38% 75.43%
113		Corporates - Of Which: SME general corporates	84	1	0		0	0	0	22.54%	83	1	1	0	0 0	0 19.49%		1		1 0'	0	0	18.15%
114		Corporates - Of Which: Purchased receivables	23	1	0		0	0	0	29.80%	22	2	2	1	0 0	0 28.86%		1		1 0'	0	0	27.54%
115		Retail	85	20	4		1	2	2	37.02%	83	19	9	7	1 2	3 35.83%		18	1	.0 0'	1	3	35.41%
116	FRANCE	Retail - Secured by residential estate property	74	19	3		0	2	1	29.90%	73	18	3	6	0 1	2 27.39%		17		8 0'	1	2	26.38%
117		Retail - Qualifying Revolving	9	1	0		0	0	0	71.09%	9	1	1	1	0 0	1 74.42%	6 8	1		1 0'	0	1	75.43%
118		Retail - Purchased receivables	0	0	0		0	0	0 -		0	C	0	0	0 0	0 -	0	0		0 0'	0	0 -	
119		Retail - Other Retail	1	0	0		0	0	0	66.77%	1	C	O Company	1	0 0	0 62.46%	6 1	0		1 0'	0	0	60.93%
120		Retail - Other Retail - Of Which: SME	0	0	0		0	0	0 -		0	C)	0	0 0	0 -	0	0		0 0'	0	0 -	
121		Retail - Other Retail - Of Which: non-SME	1	0	0		0	0	0	66.77%	1	C		1	0 0	0 62.46%	6 1	0		1 0'	0	0	60.93%
122		Collective investments undertakings (CIU)	0	0	0		0	0	0 -		0	C		0	0 0	0 -	0	0		0 0	0	0 -	
123		Equity	0	0	0		0	0	0 -		0	C		0	0 0	0 -	0	0		0 0	0	0 -	
124		Securitisation																					
125		Other non-credit obligation assets	0	0	0		0	0	0 -		0	C		0	0	0 -	0	0		0 0	0	0 -	
126		TOTAL	4 154	2/12	26		11	7	0	22 0/1%	2 020	E12	7	71	0 0 2	20 00%	2 206	E11	11	16	7	24	20.40%

													Adverse Scenari	0									
						31/12/2025							31/12/2026							31/12/2027			
/Num		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisio for Stage 1 expos	ons Stock of provision ure for Stage 2 exposu	s Stock of provisions re for Stage 3 exposure	Coverage Ration Stage 3 exposu	O - Stage 1 exposure	Stage 2 exposur	e Stage 3 expos	Stock of provisio for Stage 1 exposu	ns Stock of provision ure for Stage 2 exposur	s Stock of provisions e for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure			ns Stock of provisions ure for Stage 3 exposure	
.27	Central banks	(111111 2011) 70)		0 (0	0	0	0 0	0 -		0	0	0	0	0 () -	(0	0	0	0	0 -
8	Central governments		(0 (0	0	0	0 (0 -		0	0	0	0	0 () -	(0	0	0	0	0	0 -
29	Regional governments or local authorities		(0 (0	0	0	0 () -		0	0	0	0	0 () -	(0	0	0	0	0	0 -
30	Public sector entities		(0 (0	0	0	0 () -		0	0	0	0	0 () -	(0	0	0	0	0	0 -
1	Institutions		(0 (0	0	0	0 () -		0	0	0	0	0 () -	(0	0	0	0	0	0 -
2	Corporates		4,75	6 298	8 3	1	13	9 11	1 34.	46% 4,54	17	151	87	21 1	.4 30	34.369	% 4,440	0 45	9 18	37	17	11 f	1 32.84
3	Corporates - Of Which: Specialised Lending		1,72	1 205	5 1	1	5	4	34.	72% 1,61	.3	294	29	8	6 10	33.699	% 1,574	4 30	1	51	6	4	32.84 19 31.58
4	Corporates - Of Which: SME general corporates		39	6 22	2	6	0	0 (4.	24% 36	59	41	15	1	0 :	5.169	% 349	9 4	6	30	0	0	2 5.60
5	Corporates - Of Which: Purchased receivables		35	6 13	3	4	3	0 2	2 44.	74% 33	38	25	11	4	0 5	43.359	% 325	5 2	7	22	3	0	9 40.77
36	Retail		52	7 121	1 3	6	3	16 13	36.	40% 49	97	.27	60	3 1	.6 20	32.759	% 475	5 12	8	31	2	14 7	26 31.51
UNITED KINGDOM	Retail - Secured by residential estate property		50	2 118	8 3	5	2	16 12	2 35.	28% 47	73	.25	57	2 1	.5 18	31.199	% 453	3 12	5	77	2	13	23 29.66 2 75.86
38	Retail - Qualifying Revolving		2	0 2	2	1	1	0 (71.	12% 1	.9	2	2	1	0	74.749	% 18	8	2	2	0	0	2 75.8f
.39	Retail - Purchased receivables			1 (0	0	0	0 (22.	33%	1	0	0	0	0 (28.139	%	1	0	0	0	0	0 28.36
40	Retail - Other Retail			4	1	1	0	0 (59.	39%	4	1	1	0	0	56.299	%	3	1	1	0	0	0 28.36 1 55.02
41	Retail - Other Retail - Of Which: SME			0 (0	0	0	0 (0 -		0	0	0	0	0 () -		0	0	0	0	0	0 -
.42	Retail - Other Retail - Of Which: non-SME			4 1	1	1	0	0 (59.	39%	4	1	1	0	0	56.299	%	3	1	1	0	0	1 55.02
43	Collective investments undertakings (CIU)			0 (0	0	0	0 () -		0	0	0	0	0 () -	(0	0	0	0	0	0 -
44	Equity Securitisation			0 (0	0	0	0 () -		0	0	0	0	0 () -	(0	0	0	0	0	0 -
45																							
46	Other non-credit obligation assets		5 29	0 0	0	0	0	0 (0 -	51% 5.04	0	0	0	0	0	33.70	(0	0	0	0	0	0 -

						24/42/2025							Adverse Scenario				<u> </u>			24 /42 /2027			
						31/12/2025							31/12/2026							31/12/2027			
ım		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provision for Stage 2 exposu	ns Stock of provisions re for Stage 3 exposure	Coverage Ratio Stage 3 exposur	- Stage 1 exposure St.	ge 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposur	Stock of proe	rovisions Stock of provisions exposure 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			
	Central banks		0	(0	0	0	0 0	-	0	C)	0	0	0	-	(0	0	0		0	0 -
_	Central governments		0	(0	0	0	0 0	-	0	C		0	0	0	-	(0	0	0		0	0 -
_	Regional governments or local authorities		0	(0	0	0	0 0	-	0	C)	0	0	0	-	(0	0	0		0	0 -
_	Public sector entities		0	(0	0 (0	0 0	-	0	C		0	0	0 (-	(0	0	0		0	0 -
_	Institutions		0	(0	0 (0	0 0	-	0	C		0	0	0 (-	(0	0	0		0	0 -
	Corporates		3,877	27:	1 2	3	9	8 7	31.4	2% 3,637	465	6	8	9	13 21	31.38%	% 3,542	2 50	0 12	9 8	1	1	39
_	Corporates - Of Which: Specialised Lending		2,572	209	9 1	8	7	6 6	32.2	5% 2,387	360	5	1	7	10 16	31.94%	% 2,308	8 39	3 9	7 6		9	39 3 30 3
_	Corporates - Of Which: SME general corporates		2	(0	0 (0	0 0	31.8	0% 1	C		0	0	0 (34.90%	%	1	0	0		0	0 3
	Corporates - Of Which: Purchased receivables		142	8	8	1 (0	0 0	30.3	6% 135	14	ı .	3	0	0 :	29.61%	% 132	2 1	4	5 0		0	1
	Retail		173	27	7	3	1	2 1	36.3	7% 170	27	7	6	0	2	32.30%	% 168	8 2	7	8 0		1	3
UNITED STA	Retail - Secured by residential estate property		165	26	6	2 (0	2 1	32.3	5% 162	27	7	5	0	1	28.33%	% 160	0 2	7	7 0		1	2
_	Retail - Qualifying Revolving		5	(0	0 (0	0 0	72.5	1% 5	С)	0	0	0 (74.90%	%	5	0	1 0		0	0
_	Retail - Purchased receivables		1	(0	0 (0	0 0	22.3	3% 1	C		0	0	0 (23.43%	%	1	0	0		0	0 2
_	Retail - Other Retail		2	(0	0 (0	0 0	53.0	9% 2	C		0	0	0 (50.15%	%	2	0	0		0	0
_	Retail - Other Retail - Of Which: SME		0	(0	0 (0	0 0	-	0	C		0	0	0 (-	(0	0	0		0	0 -
_	Retail - Other Retail - Of Which: non-SME		2	(0	0 (0	0 0	53.0	9% 2	C		0	0	0 (50.15%	%	2	0	0		0	0 4
_	Collective investments undertakings (CIU)		0		0	0	0	0 0	-	0	C		0	0	0 (-		0	0	0		0	0 -
	Equity		0	(0	0 (0	0 0	-	0	C)	0	0	0 (-	(0	0	0		0	0 -
_	Securitisation																						
_	Other non-credit obligation assets		0	(0	0	0	0 0	-	0	C)	0	0	0 (-		0	0	0		0	0 -
	TOTAL		4,050	298	8 2	6 10	0	10 8	31.9	1% 3,807	493	3 7	4 1	.0	14 23	31.45%	3,709	9 52	7 13	7 8	1	3	41

2025 EU-wide Stress Test: Credit risk IRB CaixaBank, S.A.

		Calkabatik, J.A.																					
			37	38	39	40	41	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57
													Adverse Scena	rio									
						31/12/2025							31/12/2026							31/12/2027			
RowNum			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 exposu	re Stock of provision for Stage 1 expo	ons Stock of provisio sure for Stage 2 expos	ns Stock of provisions ure 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
Rowitani			(mln EUR, %)																				
169		Central banks		0 (0 (0 0	0	0 -		0		0	0	0	0 0	-		o l	0		0	0 -	
170		Central governments		0	0	0 0	0	0 -		0		0	0	0	0 0	-	(0	0	0	0	0 -	
171		Regional governments or local authorities		0	0	0	0	0 -		0		0	0	0	0 0	-	(ס	0		0	0 -	
172		Public sector entities		0	0	0	0	0 -		0		0	0	0	0 0	-	(0	0		0	0 -	
173		Institutions		0	0	0	0	0 -		0		0	0	0	0 0	-	(ס	0	0	0	0 -	
174		Corporates	37	5 10	0	1	. 1	. 0	31.84%	366		16	4	1	1 1	30.11%	362	2 1	6	3	1	2	28.24%
175		Corporates - Of Which: Specialised Lending	9	5	2	0	0	0	45.25%	93		4	1	0	0 0	43.66%	6 92	2	4	1	0	1	41.28%
176		Corporates - Of Which: SME general corporates		0	0	0	0	0 -		0		0	0	0	0 0	-	(0	0		0	0 -	
177		Corporates - Of Which: Purchased receivables		1	0	0	0	0	28.94%	1		0	0	0	0 0	27.91%	6	1	0		0	0	26.36% 35.61%
178	DEL CULINA	Retail	4	3	8	1 0	1	1	38.79%	42		8	2	0	1 1	36.55%	6 4:	1	8	3	0	1	35.61%
179	BELGIUM	Retail - Secured by residential estate property	3	8	8	1 0	0	0	32.88%	37		7	2	0	0 1	29.49%	6 37	7	7	3	0	1	27.80%
180		Retail - Qualifying Revolving		4	0	0 0	0	0	70.35%	4		0	0	0	0 0	73.59%	6	4	0	0	0	0	74.84%
181		Retail - Purchased receivables		0	0	0	0	0 -		0		0	0	0	0 0	-	(0	0		0	0 -	
182		Retail - Other Retail		1	0	0 0	0	0	68.94%	1		0	0	0	0 0	66.87%	6	1	0	0	0	0	65.81%
183		Retail - Other Retail - Of Which: SME		0	0	0 0	0	0 -		0		0	0	0	0 0	-	(ס	0	0	0	0 -	
184		Retail - Other Retail - Of Which: non-SME		1	0	0 0	0	0	68.94%	1		0	0	0	0 0	66.87%	6	1	0	0	0	0	65.81%
185		Collective investments undertakings (CIU)		0	0	0 0	0	0 -		0		0	0	0	0 0	-	(0	0	0	0	0 -	
186		Equity		0	0	0 0	0	0 -		0		0	0	0	0 0	-	(0	0		0	0 -	
187		Securitisation																					
188		Other non-credit obligation assets		0 (0 (0 0	0	0 -	25.000/	0		0	0	0	0 0	-	(0	0		0	0 -	20.000
189		TOTAL	41	8 18	8	2 1	. 1	1	35.88%	408		24	6	1	1 2	32.43%	6 403	3 2	4 1	2 1	1	4	30.38%

													Adverse Scenario										
						31/12/2025							31/12/2026							31/12/2027			
wNum		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provision for Stage 1 exposu	ns Stock of provision re for Stage 2 exposu	s Stock of provisions e for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	- Stage 1 exposure	Stage 2 exposure	Stage 3 exposu	re Stock of provision for Stage 1 exposu	ns Stock of provisions are for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	e Stage 3 exposure		ns Stock of provision are for Stage 2 exposur		
190	Central banks	(11111 2011, 70)	(0	0	0	0	0 0	-	0		0	0	0	0 () -		0	0	0	0	0	0 -
191	Central governments		(0 (0	0	0	0 0	-	0		0	0	0	0 () -	(0	0	0	0	0	0 -
192	Regional governments or local authorities		(0 (0	0	0	0 0	-	0		0	0	0	0 () -		o l	0	0	0	0	0 -
193	Public sector entities		(0	0	0	0	0 0	-	0		0	0	0	0 () -	(o l	0	0	0	0	0 -
194	Institutions		(0 (0	0	0	0 0	-	0		0	0	0	0 () -	(O .	0	0	0	0	0 -
195	Corporates		817	7 74	' 4	5	1	2 1	23.67	7% 777	10	03	16	1	2	26.369	6 773	3 9	93	29	1	2	8 26.69
196	Corporates - Of Which: Specialised Lending		177	7 3	7	3	0	0 1	19.47	7% 161	4	48	7	0	1 2	23.259	6 163	3 4	41	13	0	0	3 24.69
197	Corporates - Of Which: SME general corporates		63	3	4	0	0	1 0	51.61	1% 59		7	1	0	1 1	49.379	6 58	3	6	3	0	1	
198	Corporates - Of Which: Purchased receivables		70	0 :	3	0	0	0 0	31.26	6% 68		4	0	0	0 (29.569	6	7	5	1	0	0	2 46.10 0 27.62
199	Retail		34	4	4	1	0	0 0	35.17	7% 34		4	2	0	0 1	30.569	6 33	3	4	3	0	0	1 27.85
LUXEMBOURG	Retail - Secured by residential estate property		Ç	9 .	4	1	0	0 0	39.96	6% 10		3	1	0	0 (36.629	6 10	0	3	1	0	0	0 33.63
201	Retail - Qualifying Revolving		:	1 (0	0	0	0 0	68.14	4% 0		0	0	0	0 (72.209	6 (0	0	0	0	0	0 73.48
202	Retail - Purchased receivables		(0 (0	0	0	0 0	-	0		0	0	0	0 () -	(0	0	0	0	0	0 -
203	Retail - Other Retail		24	4	1	0	0	0 0	23.39	9% 24		1	1	0	0 (22.909		3	1	1	0	0	0 22.03
204	Retail - Other Retail - Of Which: SME		24	4	1	0	0	0 0	20.86	6% 23		1	1	0	0 (20.849		3	1	1	0	0	0 22.03 0 20.14 0 46.46
205	Retail - Other Retail - Of Which: non-SME		(0	0	0	0	0 0	45.00	0% 0		0	0	0	0 (46.219	6	0	0	0	0	0	0 46.46
206	Collective investments undertakings (CIU)		(0 (0	0	0	0 0	-	0		0	0	0	0 () -	(0	0	0	0	0	0 -
207	Equity Securitisation			0	0	0	0	0 0	-	0		0	0	0	0 0) -	(0	0	0	0	0	0 -
208			,		0	0	0	0		^		0	0	0					0	0	0	0	0
209	Other non-credit obligation assets		05.	1 7	0	6	1	2 2	25.66	C0/ 911	1/	07	10	1	0 0	26 799	/ 90:	7	07	22	1	2	0 26.79

													Adverse Scenario										
						31/12/2025							31/12/2026							31/12/2027			
RowNum		(mln EUF		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 Ration Stage 3 exposu	o - Stage 1 exposure	e Stage 2 exposu	ire Stage 3 exposu	re Stock of provisions for Stage 1 exposur	S Stock of provisions e for Stage 2 exposure	Stock of provisions e for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provision for Stage 1 exposu	s Stock of provisio	ns Stock of provision ure for Stage 3 expos	ons Coverage Ratio - sure Stage 3 exposure
211		Central banks		0	0 0	0	0)) -		0	0	0	0	0 0	-	(0)	0	0	0	0 -
212		Central governments		0	0 0	0	0)) -		0	0	0	0	0 0	-	(0	D	0	0	0	0 -
213		Regional governments or local authorities		0	0 0	0	0) () -		0	0	0	0	0 0	-	(0)	0	0	0	0 -
214		Public sector entities		0	0 0	0	0) () -		0	0	0	0	0 0	-	(0)	0	0	0	0 -
215		Institutions		0	0 0	0	0)) -		0	0	0	0	0 0	-	(0	D	0	0	0	0 -
216		Corporates	3,40)2 12	7 9	3	2	2	2 24.	06% 3,2	294	219	25	3	2 6	23.67%	6 3,254	4 23	3 4	7	2	2	11 22.48%
217		Corporates - Of Which: Specialised Lending	13	34	6 1	. 0	0) (36.	16%	128	11	2	0	0 1	35.08%	6 125	5 1	3	3	0	0	1 33.33%
218		Corporates - Of Which: SME general corporates		0	0 0	0	0) () -		0	0	0	0	0 0	-	(0)	0	0	0	0 -
219		Corporates - Of Which: Purchased receivables	5	58	0 0	0	0) (26.	35%	57	1	0	0	0 0	25.57%	6 57	7	1	1	0	0	0 24.20%
220		Retail	10)9 2	5 4	1	2	2	2 35.	46%	108	23	8	1	2 3	31.89%	6 106	6 2	1 1	2	0	1	4 30.79%
221	NETHERLANDS	Retail - Secured by residential estate property	10)4 2	5 4	0	2		31.	25%	103	22	7	0	2 2	27.77%	6 10:	1 2	1 1	1	0	1	3 26.51%
222		Retail - Qualifying Revolving		4	0 0	0	0) (70.	10%	4	0	0	0	0 0	74.43%	6	4)	1	0	0	0 75.72%
223		Retail - Purchased receivables		0	0 0	0	0)) -		0	0	0	0	0 0	-	(0)	0	0	0	0 -
224		Retail - Other Retail		1	0 0	0	0)	72.	41%	1	0	0	0	0 0	65.29%	6	1)	1	0	0	0 61.68%
225		Retail - Other Retail - Of Which: SME		0	0 0	0	0) () -		0	0	0	0	0 0	-	(0)	0	0	0	0 -
226		Retail - Other Retail - Of Which: non-SME		1	0 0	0	0)	72.	41%	1	0	0	0	0 0	65.29%	6	1	0	1	0	0	0 61.68%
227		Collective investments undertakings (CIU)		0	0 0	0	0)) -		0	0	0	0	0 0	-	(0	ס	0	0	0	0 -
228		Equity Securitisation		0	0 0	0	0	() -		0	0	0	0	0 0	-	(0	0	0	0	0	0 -
229																							
230		Other non-credit obligation assets		0	0 0	0	0) -		0	0	0	0	0 0	-	(0	0	0	0	0	0 -
231		TOTAL	3,51	15	3 13	3	4	4	27.	84% 3,4	101	242	34	3	4 9	25.69%	6 3,359	9 25	9 5	9	3	3	14 24.17%

* Restated 31/12/2024: Stage 1, 2, and 3 exposures as well as related provisions already reflect the restated distribution across IFRS 9 stages as of 1 January 2025 as per Methodological Note. Exposure values and REA reflect the restatement of the 31/12/2024 balance sheet for the entry into force of CRR3.

eba Banking Authority 2025 EU-wide Stress Test: Credit risk STA

		Caixabatik, S.A.											
			1	2	3	4	5	6	7	8	9	10	11
								Restated					
								31/12/2024	*				
			Exposure values		Risk exposure	amounts							
RowNum				faulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	-	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
1		(mln EUR, %) Central banks	42,704	0	0	0	42,695	0	0	0	0	0	0.00%
2		Central governments	96,831	0	15,803	0	74,425	2,350	0	0	2	0	29.72%
3		Regional governments or local authorities	13,954	2	267	4	13,753	80		1	0	0	0.78%
4		Public sector entities	6,958	6	877	4	6,803	68		1	1	5	42.33%
5		Multilateral Development Banks	5,980	6	0	0	5,809	172		1	. 1	2	29.74%
6		International Organisations	5,591	0	0	0	4,417	0	0	C	0	0	0.00%
7		Institutions	15,872	1	5,892	1	11,621	30	2	10	1	1	42.25%
8		Corporates	21,265	29	20,294	32	20,749	529	341	101	. 69	312	
9		of which: Other - SME	5,787	12	5,018	13	5,557	174	103	28	10	89	86.72%
10		of which: Specialised Lending	403	0	379	0	382	36	76	5	3	76	100.38%
11		Retail	15,162	138	7,728	154	14,734	820	391	232	110	254	64.79%
12	CaixaBank, S.A.	of which: SME	3,790	66	2,200	69	3,671	177	157	30	17	93	58.98%
13	Calxabalik, S.A.	Secured by mortgages on immovable property and ADC exposures	4,135	117	3,417	148	3,967	173	186	15	13	70	37.51%
14		of which: Residential immovable property	794	7	310	8	774	27	13	3	2	6	45.66%
15		of which: Commercial immovable property	2,502	80	1,858	109	,	122	130	7	10	50	
16		of which: Land, acquisition, development and construction exposures (ADC)	838	30	1,249	32	797	23	43	5	1	14	31.35%
17		Subordinated debt exposures	125	0	188	0	35	0	0	C	0	0	0.00%
18		Covered bonds	0	0	0	0	0	0	0	C	0	0	0.00%
19		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	C	0	0	0.00%
20		Collective investments undertakings (CIU)	87	0	155	0	0	0	0	C	0	0	0.00%
21		Equity	5,210	0	13,024	0	0	0	0	C	0	0	0.00%
22		Securitisation											
23		Other exposures	14,861	0	10,391	0	0	0	0	C	0	0	0.00%
24		TOTAL	248,734	299	78,038	343	199,008	4,222	942	363	196	643	68.32%
	<u> </u>												

								Restated					
								31/12/2024*					
			Exposure	values	Risk exposur	e amounts							
RowNum			Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure Stage			Stock of provisions for Stage 2 exposure Stage 3 exp		Coverage Ratio - Stage 3 exposure
			EUR, %)										
25		Central banks	39,714	(0	0	39,705		0	0	0	0	0.00%
26		Central governments	75,965	(15,226	0	58,426	,	0	0	0	0	0.00%
27		Regional governments or local authorities	12,737	2	2 0	4	12,557		2	0	, O	0	0.78%
28		Public sector entities	4,485	3	548	4	4,353		6	0	, O	3	47.01%
29		Multilateral Development Banks	798	ϵ	6 0	0	721	77	8	0	, O	0	0.00%
30		International Organisations	0	(0	0	0	0	0	0	, O	0	0.00%
31		Institutions	1,762	1	1 805	1	1,419		1	0	, 1	0	2.98%
32		Corporates	7,187	10	6,944	13	6,758		194	42	. 10	185	95.16%
33		of which: Other - SME	2,259	8	3 2,027	9	2,078	87	74	11	. 5	66	89.67%
34		of which: Specialised Lending	32	(27	0	27	5	3	0	, O	3	100.00%
35		Retail	11,387	74	5,268	88	11,156	519	215	203	90	142	65.73%
36	SPAIN	of which: SME	1,586	32	922	35	1,538	74	85	17	10	53	62.07%
37	SFAIN	Secured by mortgages on immovable property and ADC exposures	2,679	108	2,278	140	2,576	118	149	7	8	41	27.44%
38		of which: Residential immovable property	460	4	190	5	452	9	8	1	. 0	3	44.72%
39		of which: Commercial immovable property	1,635	74	1,212	102	1,551	92	98	2	. 6	24	24.35%
40		of which: Land, acquisition, development and construction exposures (ADC)	584	30	876	32	572	17	43	4	, 1	14	31.35%
41		Subordinated debt exposures	79	(119	0	35	0	0	0	0	0	0.00%
42		Covered bonds	0	(0	0	0	0	0	0	0	0	0.00%
43		Claims on institutions and corporates with a ST credit assessment	0	(0	0	0	0	0	0	0	0	0.00%
44		Collective investments undertakings (CIU)	87	(155	0	0	0	0	0	0	0	0.00%
45		Equity	4,421	(11,053	0	0	0	0	0	0	0	0.00%
46		Securitisation											
47		Other exposures	14,035	(10,061	0	0	0	0	0	0	0	0.00%
48		TOTAL	175,339	204	52,458	249	137,707	3,014	576	252	109	370	64.29%

								Restated					
								31/12/2024	k				
			Exposure v	alues	Risk exposu	re amounts							
RowNum			Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure			Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
		(mln EUR, %											
49		Central banks	2,965	0	0	C	2,965		C	0	0	0	0.00%
50		Central governments	2,224	0	268		1,878		C	0	0	0	0.00%
51		Regional governments or local authorities	1,112	0	222		1,091) 1	0	0	0.00%
52		Public sector entities	699	3	316	C	676	23	5	5 1	0	2	35.67%
53		Multilateral Development Banks	0	0	0		0	0	C	0	0	0	0.00%
54		International Organisations	0	0	0		0	0	C	0	0	0	0.00%
55		Institutions	578	0	238		271		C	0	0	0	100.00%
56		Corporates	8,596	7	8,208		8,302				56	111	93.60%
57		of which: Other - SME	1,204	4	951		1,189			1 8	3	18	75.44%
58		of which: Specialised Lending	363	0	344	(348			, ,	2	73	100.39%
59		Retail	3,443	64	2,250	65	3,263			3 25	18	110	63.61%
60	PORTUGAL	of which: SME	1,926	33	1,113	34	1,871	81	72	2 9	6	40	55.38%
61	PORTUGAL	Secured by mortgages on immovable property and ADC exposures	1,409	9	1,120	9	1,346		37	7 9	5	29	78.34%
62		of which: Residential immovable property	305	2	114	2	293	18	5	5 2	1	2	47.04%
63		of which: Commercial immovable property	850	6	633	ϵ	828	31	32	2 6	3	26	83.37%
64		of which: Land, acquisition, development and construction exposures (ADC)	254	0	373	C	225	6	C) 1	0	0	0.00%
65		Subordinated debt exposures	0	0	0	C	0	0	C	0	0	0	0.00%
66		Covered bonds	0	0	0	C	0	0	C	0	0	0	0.00%
67		Claims on institutions and corporates with a ST credit assessment	0	0	0	C	0	0	C	0	0	0	0.00%
68		Collective investments undertakings (CIU)	0	0	0	C	0	0	C	0	0	0	0.00%
69		Equity	246	0	615	C	0	0	C	0	0	0	0.00%
70		Securitisation											
71		Other exposures	593	0	328	C	0	0	C	0	0	0	0.00%
72		TOTAL	21,865	82	13,565	80	19,793	611	333	76	79	252	

2025 EU-wide Stress Test: Credit risk STA
CaixaBank, S.A.

		Caixabank, S.A.											
			1	2	3	4	5	6	7	8	9	10	11
								Restated					
								31/12/2024	*				
			Exposur	e values	Risk exposu	re amounts							
RowNum			Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure			Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
		· · · · · · · · · · · · · · · · · · ·	n EUR, %)										
73		Central banks	25		0	(25		C	0	0	0	0.00
74		Central governments	560)	0	(360	17	C	0	0	0	0.00
75		Regional governments or local authorities	4		1	(4	0	C	0	0	0	0.00
76		Public sector entities	1,672	2	0	(1,672	0	C	0	0	0	0.00
77		Multilateral Development Banks	()	0	(0	0	C	0	0	0	0.00
78		International Organisations	()	0	(0	0	C	0	0	0	0.00
79		Institutions	1,312		277	(220		C	0	0	0	0.00
80		Corporates	163		113	(462		C	1	. 0	0	0.00
81		of which: Other - SME	82	2 (34	(80	0	C	0	0	0	0.00
82		of which: Specialised Lending)	0	(0	0	C	0	0	0	0.00
83		Retail	26	6	15	(23		C	0	0	0	63.47
84	GERMANY	of which: SME	24	(14	(21		C	0	0	0	86.00
85	GLRIVIAINT	Secured by mortgages on immovable property and ADC exposures	23	3	7	(23		C	0	0	0	0.00
86		of which: Residential immovable property	18	3	0 4	(18	0	C	0	0	0	0.00
87		of which: Commercial immovable property		6	3	(5	0	C	0	0	0	0.00
88		of which: Land, acquisition, development and construction exposures (ADC)	()	0	(0	0	C	0	0	0	0.00
89		Subordinated debt exposures	()	0	(0	0	C	0	0	0	0.00
90		Covered bonds	()	0	(0	0	C	0	0	0	0.00
91		Claims on institutions and corporates with a ST credit assessment	()	0	(0	0	C	0	0	0	0.00
92		Collective investments undertakings (CIU)		(0	(0	0	C	0	0	0	0.00
93		Equity)	0	(0	0	C	0	0	0	0.00
94		Securitisation											
95		Other exposures	8	3	0	(0	0	(0	0	0	0.00
96		TOTAL	3,793	. (413	(2,788	24	C	1	0	0	63.47

								Restated					
								31/12/2024	*				
			Exposure	values	Risk exposu	re amounts							
RowNum		(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure			Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
97		Central banks	0	0	0	0	0	0	0	0	0	0	0.00%
98		Central governments	4,578	0	0	C	3,990	0	0	0	0	0	0.00%
99		Regional governments or local authorities	0	0	0	C	0	0	0	0	0	0	0.00%
100		Public sector entities	0	0	0	C	0	0	0	0	0	0	0.00%
101		Multilateral Development Banks	150	0	0	С	150	0	0	0	0	0	0.00%
102		International Organisations	0	0	0	C	0	0	0	0	0	0	0.00%
103		Institutions	1,674	0	645	C	1,643	0	0	0	0	0	0.00%
104		Corporates	227	0	219	C	220	8	0	1	0	0	88.98%
105		of which: Other - SME	184	0	177	C	178	8	0	1	0	0	0.00%
106		of which: Specialised Lending	0	0	0	C	0	0	0	0	0	0	0.00%
107		Retail	36	0	21	С	27	11	0	1	1	0	73.17%
108	ITALV	of which: SME	34	0	19	С	24	11	0	1	1	0	73.51%
109	ITALY	Secured by mortgages on immovable property and ADC exposures	3	0	1	С	3	0	0	0	0	0	0.00%
110		of which: Residential immovable property	3	0	1	С	3	0	0	0	0	0	0.00%
111		of which: Commercial immovable property	0	0	0	C	0	0	0	0	0	0	0.00%
112		of which: Land, acquisition, development and construction exposures (ADC)	0	0	0	C	0	0	0	0	0	0	0.00%
113		Subordinated debt exposures	0	0	0	C	0	0	0	0	0	0	0.00%
114		Covered bonds	0	0	0	С	0	0	0	0	0	0	0.00%
115		Claims on institutions and corporates with a ST credit assessment	0	0	0	С	0	0	0	0	0	0	0.00%
116		Collective investments undertakings (CIU)	0	0	0	C	0	0	0	0	0	0	0.00%
117		Equity	0	0	0	C	0	0	0	0	0	0	0.00%
118		Securitisation											
119		Other exposures	1	0	0	C	0	0	0	0	0	0	0.00%
120		TOTAL	6,668	0	886	O	6,032	19	0	2	1	0	77.29%

								Restated			
								31/12/2024*			
			Exposure	values	Risk exposu	e amounts					
RowNum		(volo EUD 0	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure Stage 3 exposure		Stock of provisions fo for Stage 2 exposure Stage 3 exposure	r Coverage Ratio - Stage 3 exposure
121		Central banks	0)				0		0		0.000/
121			2.400	0	0		2,845	0	0 0	0	0.00%
122 123		Central governments Regional governments or local authorities	3,188				2,845		0 0		0.00%
123		Public sector entities	70				79				0.00%
125		Multilateral Development Banks	79				79			0	0.00%
126		International Organisations	0		0		0	0	0 0	0	0.00%
127		Institutions	1,307		389		945		0 0	0	0.00%
128		Corporates	324	0	298		324		0 2	0	0 97.01%
129		of which: Other - SME	184	0	159		185		0 1	0	0.00%
130		of which: Specialised Lending	0	0	0	C	0	0	0 0	0	0.00%
131		Retail	40	O	24	C	40	2	1 1	0	1 72.33%
132	ED ANICE	of which: SME	32	C	19	C	32	1	0 1	0	92.13%
133	FRANCE	Secured by mortgages on immovable property and ADC exposures	1	O	0	C	1	. 0	0 0	0	0.00%
134		of which: Residential immovable property	1	O	0	C	1	. 0	0 0	0	0.00%
135		of which: Commercial immovable property	0	O	0	C	0	0	0 0	0	0.00%
136		of which: Land, acquisition, development and construction exposures (ADC)	0	0	0	C	0	0	0 0	0	0.00%
137		Subordinated debt exposures	41	C	62	C	0	0	0 0	0	0.00%
138		Covered bonds	0	0	0	C	0	0	0 0	0	0.00%
139		Claims on institutions and corporates with a ST credit assessment	0	0	0	C	0	0	0 0	0	0.00%
140		Collective investments undertakings (CIU)	0	0	0	C	0	0	0 0	0	0.00%
141		Equity	0	0	0	C	0	0	0 0	0	0.00%
142		Securitisation									
143		Other exposures	21	O	0	C	0	0	0 0	0	0.00%
144		TOTAL	5,000	0	773	O	4,234	3	1 3	0	72.45%

									Restated					
									31/12/2024	*				
				Exposure v	alues	Risk exposu	re amounts							
RowNum				Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure			Stock of provisions for Stage 3 exposure	Coverage Rati Stage 3 expos
			(mln EUR, %)											
145		Central banks		0	(0	(0	0)	0	0	0	
146		Central governments		79	(0	(79	0		0	0	0	
147		Regional governments or local authorities		0	(0	(0	0		0	0	0	
148		Public sector entities		0	(0	(0	0		0	0	0	
149		Multilateral Development Banks		705	(0	(705	C			0	0	
150		International Organisations		0	(0	(0	0		0	0	0	
151		Institutions		2,112	(720	(381			0	0	0	
152		Corporates		1,003	(987	(969	22		1	2 1	. 0	
153		of which: Other - SME		570	(554	(565	7	•	2	1 0	0	
154		of which: Specialised Lending		0	(0	(0	0		0	0	0	
155		Retail		22	(15	() 22	. 1		0	0	0	(
156	LINITED KINCDOM	of which: SME		19	(12	(19	0		0	0	0	
157	UNITED KINGDOM	Secured by mortgages on immovable property and ADC exposures		5	(3	(5	C		0	0	0	
158		of which: Residential immovable property		3	(1	(3	C		0	0	0	
159		of which: Commercial immovable property		2	(2	() 2	2		0	0	0	
160		of which: Land, acquisition, development and construction exposures (ADC)		0	(0	(0	0		0	0	0	
161		Subordinated debt exposures		5	(7	(0	0		0	0	0	
162		Covered bonds		0	(0	(0	0		0	0	0	
163		Claims on institutions and corporates with a ST credit assessment		0	(0	(0	0		0	0	0	
164		Collective investments undertakings (CIU)		0	(0	(0	0			0	0	
165		Equity		0		0		0	0)	0 (0 0	0	
166		Securitisation												
167		Other exposures		31	(0	(0) () (O C	0	
168		TOTAL		3,962	1	1,732	1	2,161	. 23		1 2	2 1	. 1	5



		carabann, s.r t.												
				1	2	3	4	5	6	7	8	9	10	11
									Restated					
									31/12/2024*					
				Exposure v	alues	Risk exposur	e amounts							
owNum				Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure		Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ration
			(mln EUR <i>,</i> %)											
169		Central banks		0	0	0	C	0	0	(0	0	0	0
170		Central governments		3,255	0	0	C	896	0	(0	0	0	0
171		Regional governments or local authorities		0	0	0	C	0	0	(0	0	0	0
172		Public sector entities		10	0	2	C	10		(0	0	0	0
173		Multilateral Development Banks		852	0	0	C	852	0	(0	0	0	0
.74		International Organisations		0	0	0	C	0	0	(0	0	0	0 (
175		Institutions		481	0	126	C	470		(0	0	0	0 0
176		Corporates		503	2	474	2	497			1	0	2	2 49
177		of which: Other - SME		195	0	170	C	190	6	(0	0	0	o c
78		of which: Specialised Lending		0	0	0	C	0	0	(0	0	0	0
179		Retail		17	0	10	C	17	1	(0	0	0	94
80	UNITED STATES	of which: SME		16	0	10	C	16	1	(0	0	0	98
181	UNITED STATES	Secured by mortgages on immovable property and ADC exposures		2	0	2	C) 2	0	(0	0	0	0
.82		of which: Residential immovable property		0	0	0	C	0	0	(0	0	0	0
183		of which: Commercial immovable property		2	0	2	C) 2	0	(0	0	0	0
.84		of which: Land, acquisition, development and construction exposures (ADC)		0	0	0	C	0	0	(0	0	0	0
185		Subordinated debt exposures		0	0	0	C	0	0	(0	0	0	0
.86		Covered bonds		0	0	0	C	0	0	(0	0	0	0
187		Claims on institutions and corporates with a ST credit assessment		0	0	0	C	0	0	(0	0	0	0
188		Collective investments undertakings (CIU)		0	0	0	C	0	0	(0	0	0	0
189		Equity		28	0	69	C	0	0	(0	0	0	0
190		Securitisation												
191		Other exposures		55	0	0	C	0	0	(0	0	0	0
192		TOTAL		5,204	2	683	2	2,744	8	4	4 2	0	2	2 49

								Restated					
								31/12/2024*					
	_		Exposure va	lues	Risk exposu	re amounts							
RowNum			Non-defaulted	Defaulted	Non-defaulted	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
		(mln EUR, %))										
193		Central banks	0	0	0	C	0	0	C	0	0	0	0.00%
194		Central governments	1,180	0	0	C	509	0	C	0	0	0	0.00%
195		Regional governments or local authorities	0	0	0	C	0	0	C	0	0	0	0.00%
196		Public sector entities	0	0	0	C	0	0	C	0	0	0	0.00%
197		Multilateral Development Banks	0	0	0	C	0	0	C	0	0	0	0.00%
198		International Organisations	4,634	0	0	C	3,460	0	C	0	0	0	0.00%
199		Institutions	138	0	43	C	104	0	C	0	0	0	0.00%
200		Corporates	9	0	7	C	9	0	C	0	0	0	0.00%
201		of which: Other - SME	8	0	7	C	8	0	C	0	0	0	0.00%
202		of which: Specialised Lending	0	0	0	C	0	0	C	0	0	0	0.00%
203		Retail	6	0	4	C	6	0	C	0	0	0	63.05%
204	BELGIUM	of which: SME	4	0	3	C	4	0	C	0	0	0	0.00%
205	BELGIOWI	Secured by mortgages on immovable property and ADC exposures	5	0	4	C	5	0	C	0	0	0	0.00%
206		of which: Residential immovable property	0	0	0	C	0	0	C	0	0	0	0.00%
207		of which: Commercial immovable property	5	0	4	C	5	0	C	0	0	0	0.00%
208		of which: Land, acquisition, development and construction exposures (ADC)	0	0	0	C	0	0	C	0	0	0	0.00%
209		Subordinated debt exposures	0	0	0	C	0	0	C	0	0	0	0.00%
210		Covered bonds	0	0	0	C	0	0	C	0	0	0	0.00%
211		Claims on institutions and corporates with a ST credit assessment	0	0	0	C	0	0	C	0	0	0	0.00%
212		Collective investments undertakings (CIU)	0	0	0	C	0	0	C	0	0	0	0.00%
213		Equity	2	0	5	C	0	0	C	0	0	0	0.00%
214		Securitisation											
215		Other exposures	0	0	0	C	0	0	C	0	0	0	0.00%
216		TOTAL	5,975	0	63	0	4,094	0	0	0	0	0	63.05%

						Resta	ed				
						31/12/2	024*				
			Exposure values	Risk exposu	re amounts						
RowNum			Non-defaulted Defaulted	Non-defaulted	Defaulted	Stage 1 exposure Stage 2 exposu	re Stage 3 exposure		Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
		(mln EUR, %)									
217		Central banks	0	0 0	(0	0	0 0	0	0	0.00%
218		Central governments	292	0 0	(0 292	0	0 0	0	0	0.00%
219		Regional governments or local authorities	40	0 8	(0 40	0	0 0	0	0	0.00%
220		Public sector entities	0	0 0	(0	0	0 0	0	0	0.00%
221		Multilateral Development Banks	948	0 0	(925	24	0 1	1	2	0.00%
222		International Organisations	957	0 0	(957	0	0 0	0	0	0.00%
223		Institutions	433	0 146	(0 440	0	0 0	0	0	0.00%
224		Corporates	856	0 786		846	0	0 1	0	0	0.00%
225		of which: Other - SME	454	0 385	(0 454	0	0 1	0	0	0.00%
226		of which: Specialised Lending	0	0 0	(0	0	0 0	0	0	0.00%
227		Retail	9	0 6	(0 8	0	0 0	0	0	54.63%
228	LUVENADOLIDO	of which: SME	6	0 4	(0 6	0	0 0	0	0	0.00%
229	LUXEMBOURG	Secured by mortgages on immovable property and ADC exposures	2	0 0	(0 2	0	0 0	0	0	0.00%
230		of which: Residential immovable property	2	0 0	(0 2	0	0	0	0	0.00%
231		of which: Commercial immovable property	0	0 0	(0	0	0	0	0	0.00%
232		of which: Land, acquisition, development and construction exposures (ADC)	0	0 0	(0	0	0	0	0	0.00%
233		Subordinated debt exposures	0	0 0	(0	0	0	0	0	0.00%
234		Covered bonds	0	0	(0	0	0	0	0	0.00%
235		Claims on institutions and corporates with a ST credit assessment	0	0 0	(0 0	0	0	0	0	0.00%
236		Collective investments undertakings (CIU)	0	0 0	(0 0	0	0 0	0	0	0.00%
237		Equity	16	0 39	(0 0	0	0 0	0	0	0.00%
238		Securitisation									
239		Other exposures	7	0 1	(0 0	0	0 0	0	0	0.00%
240		TOTAL	3,560	0 987	(0 3,510	25	0 3	1	3	1328.99%

								Restated					
								31/12/2024	*				
				Exposure values	Risk expos	ure amounts							
RowNum			(mln EUR, %)	Non-defaulted Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure			Stock of provisions for Stage 3 exposure	Coverage Ration Stage 3 exposu
241		Central banks	, ,	0	0 0		0 0	0		0	0	0	0.
242		Central governments		259	0 (0 259	0)	0 0	0	0	0.
243		Regional governments or local authorities		0	0 (0 0	0		0	0	0	0.
244		Public sector entities		0	0 (0 0	0		0	0	0	0.
245		Multilateral Development Banks		0	0 (0 0	0		0	0	0	0
246		International Organisations		0	0 (0 0	0		0	0	0	0
247		Institutions		122	0 41		0 9	0		0	0	0	0
248		Corporates		268	0 215		0 268	0		0 2	0	0	100
249		of which: Other - SME		15	0 12		0 16	0		0 1	0	0	(
250		of which: Specialised Lending		3	0 2		0 3	0		0	0	0	C
251		Retail		19	0 12		0 17	2	2	0	0	0	51
252	NETHERLANDS	of which: SME		18	0 11		0 16	2	2	0	0	0	87
253	NETHERLANDS	Secured by mortgages on immovable property and ADC exposures		0	0 (0	0)	0	0	0	(
254		of which: Residential immovable property		0	0 (0	0)	0	0	0	(
255		of which: Commercial immovable property		0	0 (0 0	0)	0	0	0	(
256		of which: Land, acquisition, development and construction exposures (ADC)		0	0 (0 0	0)	0	0	0	(
257		Subordinated debt exposures		0	0 (0 0	0)	0	0	0	(
258		Covered bonds		0	0 (0 0	0		0	0	0	C
259		Claims on institutions and corporates with a ST credit assessment		0	0 (0 0	0		0	0	0	C
260		Collective investments undertakings (CIU)		0	0 (0	0)	0	0	0	(
261		Equity		0	0 0		0 0	0)	0	0	0	0
262		Securitisation											
263		Other exposures		0	0 0		0	0		0	0	0	0
264		TOTAL		668	0 267		0 553	2	2	0 2	0	0	52



2025 EU-wide Stress Test: Credit risk STA

		Canabann, 3.7 t.																					
			12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32
													Baseline Scenario										
						31/12/2025							31/12/2026							31/12/2027			
																				T			
RowNum			Stage 1 exposi	sure Stage 2 exposu	re Stage 3 exposure			Stock of provisions for Stage 3 exposure		Stage 1 exposure S	tage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions e for Stage 2 exposure f	Stock of provisions or Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure			ns Stock of provisions are for Stage 3 exposure	
			mln EUR, %)																				
1		Central banks	42	2,694	0	0	0	0	0.019	% 42,694	1	1	(0 0	C	0.01%	42,693	1	1	1	0	0 (0.01%
2		Central governments	75	5,011 1	,508 25	56 17	25	5 102	39.859	% 75,254	1,090	431	1	2 19	185	42.95%	75,329	886	6 5	60	12	14 240	43.86%
3		Regional governments or local authorities	13	3,734	97	5		2	40.009	% 13,725	103	8		1 0	3	40.00%	13,719	105	5	11	1	0	40.00%
4		Public sector entities		6,793	71 1	18		7	38.009	% 6,783	71	27		1 0	g	33.41%	6,774	72	2	36	1	0 1:	1 30.93%
5		Multilateral Development Banks		5,779	184 2	27	3	3 11	41.029	% 5,747	196	46	;	3	16	36.00%	5,717	208	8	64	3	3 22	2 33.85%
6		International Organisations	4	4,376	41	0	3	3 0	40.009	% 4,351	61	5		0 4	2	40.00%	4,334	7:	1	12	0	4	40.00%
7		Institutions	1:	1,558	76 1	19	1	1 6	29.759	% 11,501	115	37	•	4 1	11	28.62%	11,446	149	9	57	4	1 10	5 40.00% 6 28.43%
8		Corporates	19	9,979 1	,072 56	58 50	54	4 380	66.799	% 19,378	1,374	867	5:	2 67	473	54.56%	18,856	1,550	0 1,2	14	51	68 584	48.14%
9		of which: Other - SME		5,268	390 17	76 18	29	9 116	66.069	% 5,053	504	276	19	9 37	151	54.48%	4,868	565	5 4	01	19	38 193	48.26%
10		of which: Specialised Lending		365	53 7	76) (76	100.369	% 350	68	76		0 0	76	100.33%	337	83	1	76	0	0 70	100.31%
11		Retail	13	3,916 1	,208 82	22 139	147	7 516	62.749	% 13,292	1,368	1,285	13:	3 160	755	58.73%	12,752	1,426	6 1,7	68 1	28	1,00	56.68%
12	Caiva Barak C A	of which: SME		3,414	345 24	17 20	34	137	55.569	% 3,220	425	360	19	9 41	177	49.25%	3,059	460	0 4	86	18	40 22	45.67%
13	CaixaBank, S.A.	Secured by mortgages on immovable property and ADC exposures	3	3,756	308 26	52 10	22	2 100	38.049	% 3,590	382	355		9 26	119	33.57%	3,451	420	0 4	55	9	27 14:	30.94%
14		of which: Residential immovable property		719	66 2	28	. 4	4 9	31.519	% 681	85	48		2 5	13	26.27%	650	95	5	69	1	5 1	2 56.68% 2 45.67% 1 30.94% 7 24.08% 5 33.73%
15		of which: Commercial immovable property		2,297	181 17	72	11	1 72	41.679	% 2,213	212	224		4 13	82	36.79%	2,142	227	7 2	80	4	12 99	33.73%
16		of which: Land, acquisition, development and construction exposures (ADC)		740	61 6	61	6	5 19	30.919	% 696	84	83		4 8	24	29.10%	659	98	8 1	06	4	9 30	28.03%
17		Subordinated debt exposures		35	0	0) (0	0.089	% 35	0	0		0 0	(0.15%	35	(0	0	0	0 (0.21%
18		Covered bonds		0	0	0)	0	0.009	% 0	0	0	(0 0	(0.00%	0	(0	0	0	0	0.00%
19		Claims on institutions and corporates with a ST credit assessment		0	0	0)	0	0.009	% 0	0	0	(0 0	(0.00%	0	(0	0	0	0	0.00%
20		Collective investments undertakings (CIU)		0	0	0)	0	0.009	% 0	0	0		0 0	(0.00%	0	(0	0	0	0	0.00%
21		Equity		0	0	0		0	0.009	% 0	0	0		0 0	(0.00%	0	(0	0	0	0	0.00%
22		Securitisation																					
23		Other exposures		0	0	0		0	0.009	% 0	0	0		0 0	C	0.00%	0	(0	0	0	0	0.00%
24		TOTAL	197	7,631 4	,564 1,97	77 22:	. 255	1,122	56.779	% 196,350	4,761	3,061	21	6 280	1,573	51.40%	195,106	4,889	9 4,1	78 2	09	271 2,03	1 48.61%

													Baseline Scenario							
						31/2	2/2025						31/12/2026						31/12/2027	
RowNum			Stage 1 exposu	e Stage 2 exposu	re Stage 3 ex	Stock o oosure for Stage	provisions Stock of pro 1 exposure for Stage 2 e	ovisions St exposure fo	tock of provisions Coverage R or Stage 3 exposure Stage 3 exp	Ratio - oosure	Stage 1 exposure Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	S Stock of provisions Stock of provisions for Stage 2 exposure	Coverage Ratio - Stage 3 exposure	- Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure for Stage 2 exposu	s Stock of provisions Coverage Ratio - re for Stage 3 exposure Stage 3 exposure
25		Central banks	39	705	0	0	0	0	0	0.00%	39,705	0	0	0 0 0	0.00	00% 39,709	5 0	(0	0 0.00
26		Central governments	59	011 1	.150	236	9	16	94	39.83%	59,263 74	9 3	86	9 12 167	43.30	30% 59,354	4 555	488	9	8 217 44.42
27		Regional governments or local authorities	12	556	71	3	0	0	1	40.00%	12,556 7	1	3	0 0 1	40.00	00% 12,555	5 71	4	0	0 2 40.00
28		Public sector entities	4,	363	34	7	0	0	3	46.40%	4,368	8	8 (0 0 3	45.93	93% 4,37:	1 25	8	0	0 4 45.55
29		Multilateral Development Banks		730	62	14	1	3	5	40.00%	733 5	5	19	1 3 7	40.00	732	2 51	23	1	2 9 40.00 0 0 0.00 0 2 27.62
30		International Organisations		0	0	0	0	0	0	0.00%	0	0	0	0 0	0.00	00%	0	(0	0 0.00
31		Institutions	1,	112	19	3	0	0	1	28.44%	1,406	3	5	0 0 1	27.74	74% 1,400	0 26		0	0 2 27.6
32		Corporates	6,	104	463	286	22	29	214	75.05%	6,133 59	0 4	29 2:	21 37 266	62.12	12% 5,907	7 654	592	20	38 327 55.25
33		of which: Other - SME	1,	965	170	104	9	13	77	73.99%	1,878	3 1	.48	8 15 94	63.46	1,809	5 237	198	8	15 113 57.33
34		of which: Specialised Lending		26	6	3	0	0	3	99.93%	25	7	3	0 0 3	99.78	78% 25	5 8	3	0	0 3 99.59
35		Retail	10,	584	678	528	119	100	331	62.66%	10,275 76	6 8	114	.4 110 525	61.87	9,909	9 806	1,175	110 1	10 723 61.51
36	SPAIN	of which: SME	1,	122	143	131	12	21	73	55.30%	1,333	7 1	.87	.1 25 97	51.95	95% 1,260	0 191	246	10	25 123 50.19
37	3F AIN	Secured by mortgages on immovable property and ADC exposures	2,	162	185	196	6	10	64	32.36%	2,373	2 2	.48	6 12 73	29.49	19% 2,298	8 245	300	5	13 83 27.74
38		of which: Residential immovable property		126	28	15	1	1	4	28.20%	408	8	24	1 1 5	22.68	394	44	32	2 1	2 7 20.34 5 51 28.28
39		of which: Commercial immovable property	1,	198	119	124	2	4	41	33.30%	1,455	4 1	.52	2 5 46	30.25	25% 1,417	7 142	182	2 2	5 51 28.25
40		of which: Land, acquisition, development and construction exposures (ADC)		538	38	57	3	4	18	31.43%	511 5	0	72	3 6 22	30.10	10% 487	7 59	86	3	7 25 29.36
41		Subordinated debt exposures		35	0	0	0	0	0	0.08%	35	0	0	0 0	0.15	15% 35	5 0	(0	0 0.21
42		Covered bonds		0	0	0	0	0	0	0.00%	0	0	0	0 0	0.00	00%	0	(0	0 0 0.00 0 0 0.00
43		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	00%	0	(0	0 0 0.00
44		Collective investments undertakings (CIU)		0	0	0	0	0	0	0.00%	0	0	0 (0 0 0	0.00	00%	0	(0	0 0.00
45		Equity		0	0	0	0	0	0	0.00%	0	0	0 (0 0	0.00	00%	0	(0	0 0.00
46		Securitisation																		
47		Other exposures		0	0	0	0	0	0	0.00%	0	0	0 (0 0	0.00	00%	0	(0	0 0 0.00 73 1,367 52.59
48		TOTAL	137,	363	661	1,272	158	159	713	56.06%	136,846 2,50	5 1,9	45 15:	174 1,045	53.71	71% 136,264	2,434	2,599	146	/3 1,367 52.5 ^r

														Baseline Scenario									
							31/12/2025							31/12/2026						31/12/2027			
RowNum			(mln EUR, %)		Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions Stock for Stage 2 exposure for Sta	c of provisions Cov age 3 exposure Stag	verage Ratio - ge 3 exposure	Stage 1 exposure	Stage 2 exposure Stage	e 3 exposure	Stock of provisions for Stage 1 exposure for Stage 2 exposure	ons Stock of provisions ure for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure Stage	ge 2 exposure		Stock of provisions Stoc for Stage 1 exposure for S			
49		Central banks		2,964		0 0	C	0	0	0.01%	2,964	1		. 0	0 0	0.01%	2,963	1	1	0	0	0	0.01%
50		Central governments		1,844	3	4 0	C	0	0	40.00%	1,825	52		. 0	0 1	40.00%	1,814	62	3	0	0	1	40.00%
51		Regional governments or local authorities		1,074	2	5 2	1	. 0	1	40.00%	1,067	30	4	1	0 2	40.00%	1,062	31	7	1	0	3	40.00%
52		Public sector entities		661	3	2 11	C	0	4	32.63%	649	36	19	0	0 5	28.40%	638	38	28	0	0	7	26.63%
53		Multilateral Development Banks		0		0 0	C	0	0	0.00%	0	0	(0	0 0	0.00%	0	0	0	0	0	0	0.00%
54		International Organisations		0		0 0	C	0	0	0.00%	0	0	(0	0 0	0.00%	0	0	0	0	0	0	0.00%
55		Institutions		266		3	1	. 0	1	21.80%	260	5	(1	0 1	22.27%	255	8	9	1	0	2	23.40%
56		Corporates		8,107	35	3 210	17	12	135	64.04%	7,931	429	310	17	13 157	50.53%	7,766	486	418	17	11	182	43.41%
57		of which: Other - SME		1,129	8	5 45	3	6	27	60.22%	1,082	106	70	3	7 33	47.23%	1,043	116	99	3	7	40	40.80%
58		of which: Specialised Lending		332	4	6 73	C	0	73	100.37%	319	59	73	0	0 73	100.36%	306	72	73	0	0	73	100.34%
59		Retail		2,941	49	0 280	17	45	178	63.50%	2,743	558	410	16	46 217	53.01%	2,586	576	549	15	41	259	47.22%
60	PORTUGAL	of which: SME		1,745	17	2 106	5	12	61	57.04%	1,654	216	153	5	14 72	46.79%	1,579	236	209	5	12	85	40.85%
61	PURTUGAL	Secured by mortgages on immovable property and ADC exposures		1,253	11	9 65	4	. 12	36	55.51%	1,179	152	106	4	14 46	43.41%	1,119	165	152	4	13	57	37.59%
62		of which: Residential immovable property		267	3	6 13	1	. 3	5	36.19%	250	43	23	1	4 7	30.55%	236	45	35	1	4	10	28.32%
63		of which: Commercial immovable property		783	6	0 48	2	. 6	30	63.48%	744	76	7:	. 2	8 36	50.90%	711	82	98	2	8	43	44.03%
64		of which: Land, acquisition, development and construction exposures (ADC)		202	2	4	1	. 2	1	23.85%	185	34	1:	. 1	2 3	22.70%	172	38	20	1	2	4	22.23%
65		Subordinated debt exposures		0		0 0	C	0	0	0.00%	0	0	(0	0 0	0.00%	0	0	0	0	0	0	0.00%
66		Covered bonds		0		0 0	C	0	0	0.00%	0	0	(0	0 0	0.00%	0	0	0	0	0	0	0.00%
67		Claims on institutions and corporates with a ST credit assessment		0		0 0	C	0	0	0.00%	0	0	(0	0 0	0.00%	0	0	0	0	0	0	0.00%
68		Collective investments undertakings (CIU)		0		0 0	C	0	0	0.00%	0	0	(0	0 0	0.00%	0	0	0	0	0	0	0.00%
69		Equity		0		0 0	C	0	0	0.00%	0	0	(0	0 0	0.00%	0	0	0	0	0	0	0.00%
70		Securitisation																					
71		Other exposures		0		0 0	C	0	0	0.00%	0	0	(0	0 0	0.00%	0	0	0	0	0	0	0.00%
72		TOTAL		19,110	1,05	6 571	40	69	353	61.87%	18,618	1,262	857	39	73 429	50.05%	18,203	1,367	1,167	37	66	511	43.83%

					14							22					-			31	
										1		Baseline Scen									
						31/12/2025						31/12/202	5				ı		31/12/2027		
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions Stock for Stage 1 exposure for Sta	of provisions age 2 exposure f	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure Stage	2 exposure Stage 3 ex	Stock of proving for Stage 1 exp	ions Stock of provisions Stock of provisions Stage 2 expos	ons Stock of provisions ure for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions Stock of p for Stage 1 exposure for Stage 2		
		(mln EUR, %)																			
	Central banks		25	0	0	0	0	0	0.009		0	0	0	0 0	0.00%	25		0	0	0	0
	Central governments		366	12	0	0	0	0	40.009		8	0	0	0 0	40.00%	371	(6	0	0	0
	Regional governments or local authorities		4	0	0	0	0	0	40.009		0	0	0	0 0	40.00%	4		0	0 0	0	0
	Public sector entities		1,668	4	0	0	0	0	40.009	·	6	0	0	0 0	40.00%	1,665		8	0 0	0	0
	Multilateral Development Banks		0	0	0	0	0	0	0.009		0	0	0	0 0	0.00%	0		0	0 0	0	0
	International Organisations		0	0	0	0	0	0	0.009		0	0	0	0 0	0.00%	0		-	0 0	0	0
	Institutions		217	2	2	2 0	0	0	21.449		3	3	0	0 1	21.99%	210		5	5 0	0	1
	Corporates		451	9	4	1	0	1	25.789	, , , , , , , , , , , , , , , , , , , ,	13	9	1	0 2	26.07%	433	1	5 1	4 1	0	4
	of which: Other - SME		/6	3	1	. 0	0	0	28.569		4	1	0	0 0	30.05%	/2			3 0	0	1
	of which: Specialised Lending Retail		0	0	0	0	0	0	0.009		0	0	0	0 0	0.00%	0		4	0 0	0	0
	of which: SME		22	4	1	. 0	0	0	45.839		4	1	0	0 0	42.68%	21	•	4	2 0	0	1
GERMANY	Secured by mortgages on immovable property and ADC exposures		21	4	0		0	0	34.119		3	1	0	0 0	34.24% 7.85%	20		-	1 0	0	0
32	of which: Residential immovable property		20	2	0	0	0	0	7.269		4	1	0	0 0	7.85%	10		4	1 0	0	0
	of which: Commercial immovable property		16	2	0	0	0	0			3	0	0	0 0	9.01%	13		1	0	0	0
	of which: Land, acquisition, development and construction exposures (ADC)		4	0			0	0	0.009		0	0	0	0 0	0.00%			7	0 0	0	0
	Subordinated debt exposures		0	0			0		0.009		0	0	0	0 0	0.00%	0		n .	0 0	0	0
	Covered bonds		0	0			0		0.009		0	0	0	0 0	0.00%	0		<u> </u>	0 0	0	0
	Claims on institutions and corporates with a ST credit assessment		0	0		0	0		0.002		0	0	0	0 0	0.00%	0		2	0 0	0	0
	Collective investments undertakings (CIU)		0	0			0		0.00	76 0	0	0	0	0 0	0.00%	0		n .	0 0	0	0
			0	0	0		0	0	0.009	70 0	0	0	0	0 0	0.00%	0				0	0
	Equity Securitisation		U	U) U	U	0	0.005	70 U	U	U	U		0.00%	U			U U	U	U
									0.000		0	0	0		0.0004	^				0	
	Other exposures		2. 772	0		0	0	0	0.009	% 0 % 2 75 9	20	14	2	0	0.00% 25.37%	2 746		<u> </u>	0	1	0
	TOTAL		2,772	33	7	2	1	2	25.449	% 2,759	39	14	2	1 4	25.37%	2,746	4	4 2	3 2	1	ь

								Baseline Scenario					
					24 /42 /2025							24/42/2027	
					31/12/2025			31/12/2026				31/12/2027	
Rowl	lum		Stage 1 exposure Stag	ge 2 exposure Stage 3 exposure	Stock of provisions Stock of provisions for Stage 1 exposure for Stage 2 exposure	Stock of provisions Coverage Ratio - e for Stage 3 exposure Stage 3 exposure	Stage 1 exposure Stage 2 exposure	Stage 3 exposure for Stage 1 exposure	Stock of provisions Stock of provisions for Stage 2 exposure	Coverage Ratio - Stage 3 exposure	Stage 2 exposure Stage 3 exposure	Stock of provisions for Stage 1 exposure for Stage 2 exposure	
97	7	Central banks	0	0	0 0	0 0.00%	0	0 0	0 0	0.00%	0	0 0	0 0.00%
98	3	Central governments	3,971	18	0 0	0 0 40.00%	3,960	25 4	0 0 2	40.00% 3,95	2 28 1	0 0 0	4 40.00%
99		Regional governments or local authorities	0	0	0 0	0 0.00%	0	0 0	0 0 0	0.00%	0	0 0 0	4 40.00% 0 0.00%
10	0	Public sector entities	0	0	0 0	0 0.00%	0	0 0	0 0 0	0.00%	0	0 0 0	
10	1	Multilateral Development Banks	146	4	0 0	0 0 40.00%	143	6 0	0 0 0	40.00% 14	2 8	0 0 0	0 0.00% 0 40.00%
10	2	International Organisations	0	0	0 0	0 0.00%	0	0 0	0 0 0	0.00%	0	0 0 0	0 0.00%
10	3	Institutions	1,633	10	1 0	0 0 31.50%	1,623	19 2	0 0 1	30.99% 1,61	5 27	3 0 0	0 0.00% 1 30.54% 3 33.78% 2 34.95%
10	4	Corporates	208	18	2 0	1 1 34.85%	201	23 4	1 1 1	34.25% 19	1 26	8 1 1	3 33.78%
10	5	of which: Other - SME	167	17	2 0	1 1 36.55%	161	22 3	1 1 1	35.95% 15	5 24	7 1 1	2 34.95%
10	6	of which: Specialised Lending	0	0	0 0	0 0.00%	0	0 0	0 0 0	0.00%	0	0 0	0 0.00%
10	7	Retail	27	9	2 0	0 1 43.26%	27	8 3	0 0 1	43.10%	5 7	5 0 0	2 42.45%
10	8 IT A L X	of which: SME	25	9	1 0	0 1 43.18%	25	8 3	0 0 1	42.87%	4 6	4 0 0	2 42.15%
10		Secured by mortgages on immovable property and ADC exposures	2	0	0 0	0 0 13.33%	2	0 0	0 0	14.78%	2 0	0 0	0 16.00%
11	0	of which: Residential immovable property	2	0	0 0	0 12.87%	2	0 0	0 0	14.43%	2 0	0 0	0 15.63%
11	1	of which: Commercial immovable property	0	0	0 0	0 0 17.13%	0	0 0	0 0	17.53%	0	0 0	0 18.14% 0 0.00% 0 0.00% 0 0.00%
11	2	of which: Land, acquisition, development and construction exposures (ADC)	0	0	0 0	0 0.00%	0	0 0	0 0	0.00%	0	0 0	0 0.00%
11	3	Subordinated debt exposures	0	0	0 0	0 0.00%	0	0 0	0 0	0.00%	0	0 0	0 0.00%
11	4	Covered bonds	0	0	0 0	0 0.00%	0	0 0	0 0	0.00%	0	0 0	0 0.00%
11	5	Claims on institutions and corporates with a ST credit assessment	0	0	0 0	0 0.00%	0	0 0	0 0	0.00%	0	0 0 0	0 0.00%
11	6	Collective investments undertakings (CIU)	0	0	0 0	0 0.00%	0	0 0	0 0	0.00%	0	0 0	0 0.00%
11	7	Equity	0	0	0 0	0 0.00%	0	0 0	0 0	0.00%	0	0 0	0 0.00%
11	8	Securitisation											
11	9	Other exposures	0	0	0 0	0 0.00%	0	0 0	0 0	0.00%	0	0 0	0 0.00%
12	0	TOTAL	5,988	59	5 1	1 2 37.32%	5,957	82 13	1 2 5	37.63% 5,93	1 96 2	5 1 2	0 0.00% 9 37.44%

													Baseline Scenario									
						31	1/12/2025						31/12/2026					31/12/2027	,			
RowNum																						
Nowitani																						
			(mln EUR, %)																			
121		Central banks		0	0	0	0	0	0	0.00%	0	0	0 0	0	0.00%	0	0	0	0	0	0	0.00%
122		Central governments		2,835	10	0	0	0	0	40.00%	2,830	15	1 0	0	0 40.00%	2,826	18	1	0	0	0	40.00%
123		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%
124		Public sector entities		79	0	0	0	0	0	40.00%	78	0	0 0	0	0 40.00%	78	0	0	0	0	0	40.00%
125		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%
126		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%
127		Institutions		939	5	1	0	0	0	32.00%	934	9	1 0	0	0 30.09%	930	12	3	0	0		29.11%
128		Corporates		311	12	3	1	0	1	35.64%	300	19	6 1	1	2 36.53%	290	23	13	1			37.23%
129		of which: Other - SME		176	8	2	1	0	1	35.29%	168	13	5 1	1	2 36.23%	160	16	9	1	1	3	36.97%
130		of which: Specialised Lending		0	0	0	0	0	0	0.00%	0	0	0 0	0	0.00%	0	0	0	0	0	0	0.00%
131		Retail		37	4	2	0	0	1	57.45%	35	5	3 0	0	2 50.01%	32	6	5	0	0		45.28%
132	FRANCE	of which: SME		30	3	1	0	0	0	34.32%	29	4	1 0	0	0 35.70%	27	4	3	0	0	1	35.91%
133	FRANCL	Secured by mortgages on immovable property and ADC exposures		1	0	0	0	0	0	10.21%	1	0	0 0	0	0 10.61%	0	0	0	0	0	-	11.20%
134		of which: Residential immovable property		0	0	0	0	0	0	10.67%	0	0	0 0	0	0 11.00%	0	0	0	0	0	0	11.49%
135		of which: Commercial immovable property		0	0	0	0	0	0	0.00%	0	0	0 0	0	0.00%	0	0	0	0	0	0	0.00%
136		of which: Land, acquisition, development and construction exposures (ADC)		0	0	0	0	0	0	7.08%	0	0	0 0	0	0 7.58%	0	0	0	0	0	0	8.20%
137		Subordinated debt exposures		0	0	0	0	0	0	0.00%	0	0	0 0	0	0.00%	0	0	0	0	0	0	0.00%
138		Covered bonds		0	0	0	0	0	0	0.00%	0	0	0 0	0	0.00%	0	0	0	0	0	0	0.00%
139		Claims on institutions and corporates with a ST credit assessment		0	0	0	0	0	0	0.00%	0	0	0 0	0	0.00%	0	0	0	0	0	0	0.00%
140		Collective investments undertakings (CIU)		0	0	0	0	0	0	0.00%	0	0	0 0	0	0.00%	0	0	0	0	0	0	0.00%
141		Equity		0	0	0	0	0	0	0.00%	0	0	0 0	0	0.00%	0	0	0	0	0	0	0.00%
142		Securitisation																				
143		Other exposures		0	0	0	0	0	0	0.00%	0	0	0 0	0	0.00%	0	0	0	0	0		0.00%
144		TOTAL		4,201	31	5	1	1	2	42.83%	4,178	49	11 2	1	4 39.50%	4,157	59	21	2	2	8	38.20%

													Baseline Scenario									
						31/12/2025							31/12/2026					31/12/2027				
RowNum		(mln EUR,		Stage 2 exposure	e Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions Stock of provisions for Stage 2 exposure	Stock of provisions or Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure Stage	e 3 exposure	Stock of provisions for Stage 1 exposure for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	oosure Stage 2 exposure	e Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provision for Stage 3 exposu	ns Coverage Ra ure Stage 3 expo	tio - sure
145		Central banks	70)	0	0	0		0	0.00%			0	0	0	0.00%	0	0				0	0.00%
146		Central governments	73	3	5	0 0	0	0	40.00%	70) 9	0		0	40.00%	69	10) (0	40.00%
147		Regional governments or local authorities	7	0	0	0 0	0	0	0.00%			0	0 0	0	0.00%	0	0)		0	0.00%
148		Public sector entities		0	0	0 (0	0	0.00%			0	0 0	0	0.00%	0	0) (0	0.00%
149		Multilateral Development Banks	695	5	8	2 (0	0	21.85%	680	5 15	4	0 0		21.87%	678	21	6 (1	21.88%
150		International Organisations	(0	0	0 (0	0	0.00%	5	0	0	0 0	0	0.00%	0	0	0 () (0	0.00%
151		Institutions	380	0	1	1 (0	0	23.37%	379	2	1	0 0	0	23.31%	377	3	2 (0		0	23.32%
152		Corporates	947	7	41	4	. 2	2	39.85%	93:	51	10	2 4	4	37.25%	917	53 2	2 2	2		8	36.25%
153		of which: Other - SME	545	5	25	3	. 2	1	39.69%	530	34	8	1 3	3	37.40%	517	36 1	9 1	4		7	36.64%
154		of which: Specialised Lending	C	0	0	0 (0	0	0.00%	5	0	0	0 0	0	0.00%	0	0	0 (0		0	0.00%
155		Retail	20	0	2	1	0	1	64.12%	19	3	1	0 0	1	55.34%	18	3	2 (0		1	49.53%
156	LINUTED VINICDOM	of which: SME	18	8	1	0	0	0	36.57%	1	2	1	0 0	0	37.81%	16	2	1	0		0 ′	38.86%
157	UNITED KINGDOM	Secured by mortgages on immovable property and ADC exposures	5	5	1	0 (0	0	8.12%	5	1	0	0 0	0	8.30%	4	1	0	0		0	8.69%
158		of which: Residential immovable property	3	3	0 ′	0 (0	0	6.57%	5	1	0	0 0	0	6.64%	2	1	0	0		0	7.26%
159		of which: Commercial immovable property	2	2	0 ′	0 (0	0	16.33%		2 0	0	0 0	0	17.00%	1	1	0	0			17.84%
160		of which: Land, acquisition, development and construction exposures (ADC)	0	0	0 ′	0 (0	0	0.00%	5	0	0	0 0	0	0.00%	0	0	0	0		0	0.00%
161		Subordinated debt exposures	0	0	0 ′	0 (0	0	0.00%	5	0	0	0 0	0	0.00%	0	0	0	0		0	0.00%
162		Covered bonds	0	0	0 ′	0 (0	0	0.00%	5	0	0	0 0	0	0.00%	0	0	0	0		0	0.00%
163		Claims on institutions and corporates with a ST credit assessment	0	0	0 ′	0 (0	0	0.00%	5	0	0	0 0	0	0.00%	0	0	0	0		0	0.00%
164		Collective investments undertakings (CIU)	C	0	0 ′	0 (0	0	0.00%		0	0	0 0	0	0.00%	0	0	0	0		0	0.00%
165		Equity	0	0	0 ′	0 (0	0	0.00%	5	0	0	0 0	0	0.00%	0	0	0	0		0	0.00%
166		Securitisation																				
167		Other exposures	C	0	0 ′	0 (0	0	0.00%	5	0	0	0 0	0	0.00%	0	0	0 (0		0	0.00%
168		TOTAL	2,120	0	58	7	2	3	36.41%	2,090	79	16	2 4	6	33.96%	2,063	91 3	2	2		11	33.66%

		CaixaBank, S.A.																				
			12	13	14	15	16	17	18	19	20	21	22	23 24	25	26	27	28	29	30	31	32
													Baseline Scenario									
						31/12/2025							31/12/2026						31/12/2027			
						Stock of provisions	Stack of provisions	Stack of provisions	Coverage Patie				Stock of provisions	Stock of provisions Stock of provisions	Coverage Batis				Stock of provisions	Stock of provisions	Stack of provisions	Coverage Patie
RowNum			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure for	or Stage 2 exposure	for Stage 3 exposure	Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	for Stage 1 exposure	Stock of provisions Stock of provisions for Stage 2 exposure for Stage 3 exposure	e Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure			Stock of provisionsfor Stage 3 exposure	
			/																			
160		Central banks	(mln EUR, %)	0	0		0	0	0.00%	/	0	0			0.00%							0.00%
170		Central governments	85	21	14		0	0	40.009	9	20	0	0		2 40.00%	866	6 2	,	9 ()	0 3	3 40.00%
171		Regional governments or local authorities		0	0	0	0	0	0.00%	6 0	0	0	0		0 0.00%	5 (0 2.)	0 ()	0 (0 0.00%
172		Public sector entities		.0	0	0 0	0	0	40.00%	6 10	0	0	0	0	0 40.00%	10	0 0)	0 ()	0 (0 40.00%
173		Multilateral Development Banks	84	4	7	2 0	0	0	23.87%	6 836	12	3	C	0	1 23.88%	829	9 18	3	5 ()	0	1 23.89%
174		International Organisations		0	0	0 0	0	0	0.00%	6 0	0	0	C	0	0.00%	, (0 ()	0 (0 (0.00%
175		Institutions	46	57	2	1 0	0	0	22.23%	6 465	3	2	C	0	0 22.20%	462	2		3 ()	0 :	1 22.46%
176		Corporates	48	31 2	21	7 1	0	3	43.35%	6 469	30	9	1	1	4 41.01%	457	7 36	5 1	15	L	1 (6 38.96%
177		of which: Other - SME	18	36	9	1 0	0	0	31.32%	6 183	11	2	C	0	1 31.62%	180	0 12	2	4)	0	1 31.29%
178		of which: Specialised Lending		0	0	0 0	0	0	0.00%	6 0	0	0	C	0	0.00%		0)	0		0	0.00%
179		Retail		.5	2	1 0	0	0	35.54%	6 14	3	1	C	0	0 36.74%	13	3	3	2)	0	1 36.72%
180	LINITED STATES	of which: SME		.5	2	1 0	0	0	33.47%	6 14	2	1	C	0	0 34.96%	13	3	2	2)	0	1 35.39%
181	UNITED STATES	Secured by mortgages on immovable property and ADC exposures		2	0	0 0	0	0	5.33%	6 2	0	0	C	0	0 7.71%	2	2 ()	0 ()	0	0 9.60%
182		of which: Residential immovable property		0	0	0	0	0	0.37%	6 0	0	0	C	0	0 1.18%	(0 ()	0 ()	0	0 1.86%
183		of which: Commercial immovable property		2	0	0	0	0	18.56%	6 2	0	0	C	0	0 20.25%	2	2 ()	0 ()	0 (0 21.20% 0 0.00%
184		of which: Land, acquisition, development and construction exposures (ADC)		0	0	0	0	0	0.00%	6 0	0	0	C	0	0.00%	(0)	0 ()	0 (
185		Subordinated debt exposures		0	0	0	0	0	0.00%		0	0	C	0	0.00%	(0)	0 ()	0 (0.00%
186		Covered bonds		0	0	0	0	0	0.00%		0	0	С	0	0.00%	(0 ()	0 ()	0 (0.00%
187		Claims on institutions and corporates with a ST credit assessment		0	0	0	0	0	0.00%	•	0	0	C	0	0.00%	(0)	0 ()	0 (0.00%
188		Collective investments undertakings (CIU)		0	0	0	0	0	0.00%	6 0	0	0	C	0	0.00%	(0)	0 (0	0.00%
189		Equity		0	0	0	0	0	0.00%	6 0	0	0	C	0	0.00%	(0 ()	0 (0 (0.00%
190		Securitisation																				
191		Other exposures		0	0	0	0	0	0.00%		0	0	C	0	0.00%	(0)	0 ()	0	0.00%
192		TOTAL	2,70	00	45 10	0 1	1	4	37.66%	6 2,668	68	20	2	2 1	7 35.78%	2,640	0 82	2 3	34	2	1	35.33%

								Baseline Scenario					
					31/12/2025			31/12/2026				31/12/2027	
RowNum		(mln	Stage 1 exposure Stage	age 2 exposure Stage 3 exposure	Stock of provisions Stock of provisions for Stage 1 exposure for Stage 2 expo	ions Stock of provisions Coverage Ratio - sure for Stage 3 exposure Stage 3 exposure	Stage 1 exposure Stage 2 exposure	Stage 3 exposure for Stage 1 exposure	Stock of provisions Stock of provisions for Stage 2 exposure for Stage 3 exposure	Coverage Ratio - Stage 3 exposure Stage 3 exposure	Stage 2 exposure Stage 3 exposure		s Stock of provisions Coverage Ratio - re for Stage 3 exposure Stage 3 exposure
193		Central banks	0	0	0 0	0 0 0.009	0	0	0 0	0.00%	0 0	0 0	0 0.00%
194		Central governments	502	7	0 0	0 0 40.009	498 1	0	0 0 0	40.00% 49	6 13	1 0	0 0 40.00%
195		Regional governments or local authorities	0	0	0 0	0 0 0.009	0	0	0 0 0	0.00%	0 0	0 0	0 0 0.00%
196		Public sector entities	0	0	0 0	0 0 0.009	0	0	0 0 0	0.00%	0 0	0 0	0 0.00%
197		Multilateral Development Banks	0	0	0 0	0 0 0.009	0	0	0 0 0	0.00%	0 0	0 0	0 0.00%
198		International Organisations	3,451	9	0 0	0 0 40.009	3,446	4 0	0 0 0	0 40.00% 3,444	4 16	1 0	0 0 40.00%
199		Institutions	102	2	0 0	0 0 32.209	6 100	0	0 0 0	32.12%	9 4	0 0	0 0 32.25%
200		Corporates	9	0	0 0	0 0 35.269	8	1 0	0 0	39.15%	8 1	0 0	0 0 40.30%
201		of which: Other - SME	8	0	0 0	0 0 35.089	8	1 0	0 0	39.20%	7 1	0 0	0 0 40.29%
202		of which: Specialised Lending	0	0	0 0	0 0.009	6 0	0	0 0	0.00%	0 0	0 0	0 0.00%
203		Retail	6	1	0 0	0 0 56.469	6 5	1 0	0 0	46.69%	5 1	1 0	0 0 41.52%
204	DELCHIMA	of which: SME	4	0	0 0	0 0 27.909	4	0	0 0	31.10%	4 0	0 0	0 0 32.20%
205	BELGIUM	Secured by mortgages on immovable property and ADC exposures	5	1	0 0	0 0 18.359	4	1 0	0 0	19.38%	4 1	0 0	0 0 20.68%
206		of which: Residential immovable property	0	0	0 0	0 0 5.059	6 0	0	0 0	9.00%	0 0	0 0	0 0 12.03%
207		of which: Commercial immovable property	5	1	0 0	0 0 18.479	4	1 0	0 0	19.48%	4 1	0 0	0 0 20.76%
208		of which: Land, acquisition, development and construction exposures (ADC)	0	0	0 0	0 0.009	6 0	0	0 0	0.00%	0 0	0 0	0 0.00%
209		Subordinated debt exposures	0	0	0 0	0 0.009	6 0	0	0 0	0.00%	0 0	0 0	0 0 0.00% 0 0 0.00%
210		Covered bonds	0	0	0 0	0 0.009	6 0	0	0 0	0.00%	0 0	0 0	0 0.00%
211		Claims on institutions and corporates with a ST credit assessment	0	0	0 0	0 0.009	6 0	0 0	0 0	0.00%	0 0	0 0	0 0.00%
212		Collective investments undertakings (CIU)	0	0	0 0	0 0 0.009	0	0	0 0	0.00%	0 0	0 0	0 0.00%
213		Equity	0	0	0 0	0 0 0.009	0	0	0 0	0.00%	0 0	0 0	0 0 0.00%
214		Securitisation											
215		Other exposures	0	0	0 0	0 0 0.009	6 0	0	0 0 0	0.00%	0 0	0 0	0 0 0.00%
216		TOTAL	4,075	19	1 0	0 0 40.739	4,063 3	2	0 0 1	38.22% 4,05	6 36	3 0	0 1 37.09%

														Baseline Scenario								
							31/12/2025							31/12/2026					31/12/2027			
										1												
RowNum			(mln EUR, %)		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	3 exposure	Stock of provisions for Stage 1 exposure for Stage 2 exposure for Stage 3 expos	ons Coverage Ratio - Stage 3 exposure	ge 1 exposure Stage 2 e	posure Stage 3 ex	posure Stoo for S	ock of provisions Stage 1 exposure for Stage 2 exposure	s Stock of provis	isions Cover posure Stage	rage Ratio - 3 exposure
217		Central banks	(O		0 0		0		0.009	% O	0	0	0 0	0.00%	0	0	0	0	0	0	0.00%
218		Central governments		291		1 0		0 0		0 40.009	6 290	1	0	0 0	0 40.00%	290	1	0	0	0	0	40.00%
219		Regional governments or local authorities		39)	1 0		0 0		0 40.009	6 38	2	0	0 0	0 40.00%	38	2	0	0	0	0	40.00%
220		Public sector entities		0)	0 0		0 0		0.009	% 0	0	0	0 0	0.00%	0	0	0	0	0	0	0.00%
221		Multilateral Development Banks		908	3	33 8	3	1 0		4 50.749	% 894	39	17	7 1 0	6 36.57%	881	43	26	1	0	8	31.92%
222		International Organisations		925	;	32 0		0 3		0 40.009	% 905	47	5	5 0 4	2 40.00%	891	55	11	0	4	5	40.00%
223		Institutions		438	3	1 0)	0		0 23.419	437	2	1	0 0	0 23.69%	436	3	1	0	0	0	24.02%
224		Corporates		793	3	19 4	1	1 0		1 21.459	760	78	8	1 1	2 21.14%	734	96	16	1	1	3	21.33%
225		of which: Other - SME		423	3	30 2	2	0		0 18.409	402	49	4	1 1	1 20.00%	385	61	9	1	1	2	21.49%
226		of which: Specialised Lending		C)	0 0)	0		0.009	6 0	0	0	0 0	0.00%	0	0	0	0	0	0	0.00%
227		Retail		8	3	1 0)	0		0 63.009	6 7	1	1	0 0	0 53.67%	7	1	1	0	0	0	47.95%
228	LUXEMBOURG	of which: SME		5	5	0 0)	0		0 24.819	6 5	1	0	0 0	0 28.52%	5	1	0	0	0	0	31.01%
229	LUXEIVIDUUKG	Secured by mortgages on immovable property and ADC exposures		2	2	0 0)	0		0 10.849	% 2	0	0	0 0	0 13.88%	1	0	0	0	0	0	16.20%
230		of which: Residential immovable property		2	2	0 0)	0		0 10.849	% 2	0	0	0 0	0 13.88%	1	0	0	0	0	0	16.20%
231		of which: Commercial immovable property		0)	0 0)	0		0.009	6 0	0	0	0 0	0.00%	0	0	0	0	0	0	0.00%
232		of which: Land, acquisition, development and construction exposures (ADC)		0)	0 0)	0		0.009	6 0	0	0	0 0	0.00%	0	0	0	0	0	0	0.00%
233		Subordinated debt exposures		0)	0 0)	0		0.009	6 0	0	0	0 0	0.00%	0	0	0	0	0	0	0.00%
234		Covered bonds		0)	0 0)	0		0.009	6 0	0	0	0 0	0.00%	0	0	0	0	0	0	0.00%
235		Claims on institutions and corporates with a ST credit assessment		0)	0 0)	0		0.009	6 0	0	0	0 0	0.00%	0	0	0	0	0	0	0.00%
236		Collective investments undertakings (CIU)		C)	0 0		0		0.009	6 0	0	0	0 0	0.00%	0	0	0	0	0	0	0.00%
237		Equity		0)	0 0		0		0.009	6 0	0	0	0 0	0.00%	0	0	0	0	0	0	0.00%
238		Securitisation																				
239		Other exposures		0		0 0)	0		0.009	6 0	0	0	0 0	0.00%	0	0	0	0	0	0	0.00%
240		TOTAL		3,404	1	18 13	3	2 3		5 41.269	3,333	171	31	2 5	10 33.16%	3,277	203	55	2	5	17	30.56%

												Baseline Scenario								
						31/12/2025						31/12/2026					31/12/2027			
RowNum			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions Stock for Stage 2 exposure for S	ck of provisions tage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure Stage 3 exposure	Stock of provisions S for Stage 1 exposure fo	Stock of provisions Stock of provisions or Stage 2 exposure	Coverage Ratio - Stage 3 exposure	e 1 exposure Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure f	Stock of provisions or Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
		(mln EUR,	<mark>%)</mark>																	
241		Central banks	(0	0 0	C	0	0	0.00%	C	0	0 0	0	0.00%	0	0 0	0	0	0	0.00%
242		Central governments Central governments	258	8	1 0	C	0	0	40.00%	258	1	0 0	0	0 40.00%	258	1 0	0	0	0	40.00%
243		Regional governments or local authorities	(0	0 0	C	0	0	0.00%	C	0	0 0	0	0.00%	0	0 0	0	0	0	0.00%
244		Public sector entities	(0	0 0	C	0	0	0.00%	C	0	0 0	0	0.00%	0	0 0	0	0	0	0.00%
245		Multilateral Development Banks	(0	0 0	C	0	0	0.00%	C	0	0 0	0	0.00%	0	0 0	0	0	0	0.00%
246		International Organisations	(0	0 0	C	0	0	0.00%	C	0	0 0	0	0.00%	0	0 0	0	0	0	0.00%
247		Institutions	g	9	0 0	C	0	0	21.20%	9	0	0 0	0	0 21.13%	9	0 0	0	0	0	21.33%
248		Corporates	260	0	5 3	1	0	1	23.87%	254	8	6 1	0	1 25.27%	248 1	.1 9	1	0	3	27.11%
249		of which: Other - SME	14	4	2 0	C	0	0	35.36%	12	2	1 0	0	0 38.22%	11	3 2	0	0	1	39.07%
250		of which: Specialised Lending	3	3	0 0	C	0	0	25.79%	2	0	0 0	0	25.79%	2	0 0	0	0	0	25.79%
251		Retail	16	6	3 0	C	0	0	40.31%	16	3	1 0	0	0 40.70%	15	3	. 0	0	1	40.63%
252	NETHERI ANDC	of which: SME	15	5	2 0	C	0	0	38.63%	15	3	1 0	0	0 39.15%	14	3	. 0	0	0	39.40%
253	NETHERLANDS	Secured by mortgages on immovable property and ADC exposures		0	0 0	C	0	0	1.65%	C	0	0 0	0	2.64%	0	0 0	0	0	0	3.85%
254		of which: Residential immovable property		0	0 0	C	0	0	1.65%	C	0	0 0	0	2.64%	0	0 0	0	0	0	3.85%
255		of which: Commercial immovable property		0	0 0	C	0	0	0.00%	C	0	0 0	0	0.00%	0	0 0	0	0	0	0.00%
256		of which: Land, acquisition, development and construction exposures (ADC)		0	0 0	C	0	0	0.00%	C	0	0 0	0	0.00%	0	0 0	0	0	0	0.00%
257		Subordinated debt exposures		0	0 0	C	0	0	0.00%	C	0	0 0	0	0.00%	0	0 0	0	0	0	0.00%
258		Covered bonds		0	0 0	C	0	0	0.00%	C	0	0 0	0	0.00%	0	0 0	0	0	0	0.00%
259		Claims on institutions and corporates with a ST credit assessment		0	0 0	C	0	0	0.00%	C	0	0 0	0	0.00%	0	0 0	0	0	0	0.00%
260		Collective investments undertakings (CIU)		0	0 0	C	0	0	0.00%	C	0	0 0	0	0.00%	0	0 0	0	0	0	0.00%
261		Equity	(0	0 0	C	0	0	0.00%	C	0	0 0	0	0.00%	0	0 0	0	0	0	0.00%
262		Securitisation																		
263		Other exposures	(0	0 0	C	0	0	0.00%	C	0	0 0	0	0.00%	0	0 0	0	0	0	0.00%
264		TOTAL	544	4	8 3	1	. 0	1	25.64%	536	12	6 1	1	26.91%	529 1	.5 11	. 1	1	3	28.68%



2025 EU-wide Stress Test: Credit risk STA CaixaBank, S.A.

		Calxadalik, S.A.																				
			33	34	35	36	37	38	39	40	41	42	43	44 45	46	47	48	49	50	51	52	53
													Adverse Scenario									
						31/12/2025							31/12/2026						31/12/2027			
RowNum			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provision for Stage 1 exposu	ns Stock of provisions re for Stage 2 exposur	s Stock of provisions re for Stage 3 exposure	Coverage Ratio - e Stage 3 exposure	Stage 1 exposure	Stage 2 exposure			Stock of provisions Stock of provi			Stage 2 exposure	e Stage 3 exposure		ns Stock of provisions are for Stage 2 exposure		
		(min EU	· ,						0.010	4						24						2 244
1		Central banks	42,694)	0	0	0 (0.019	<u> </u>		1 1		0 0	0 0.01	,		1	1	0 0	0	0.01%
2		Central governments	74,995	1,454	32	25	19 3	32 129	9 39.81%		1,035	539	18	8 23	228 42.39	,		40 69	94	17 16	300	43.14%
3		Regional governments or local authorities Public sector entities	13,733	96)	6	3	0	2 40.009	/	102	2 13		3 0	5 40.00	/		72	20	2 0	8	40.00%
4		Multilateral Development Banks	6,793 5,778		1	.8	2	4	7 38.009 1 41.009	-,	/1	2/		0	9 33.44	-/		72 :	36	1 0	11	30.98% 34.04%
5		International Organisations	5,778 4.376	101	2	28	3	1	0 41.009	5,7.10	196	4/		3 3	17 36.12	-,		08	1.4	3 3	22	
7		Institutions	4,376 11.538	41	2	0	16	3 1	3 36.589	.,	125	. 93		0 4 c 3	2 40.00 30 36.33	,	7 1	69 .	22	14 2	40	40.00%
, Q		Corporates	11,538	1 437	3	2 1	10 54 12	2 13	2 59.219	/	1 000	1 400	10	1 124	732 48.80	/		75 2.09	02	90 116	48	36.40% 44.89%
9		of which: Other - SME	5.056	1,437	01	10	52 6	50 150	0 60.109	,	716	3 1,499	2.	7 72	244 49.75	,		12 7	1/1	22 62	225	45.50%
10		of which: Specialised Lending	3,030	72	23	76	0	0 70	6 100.299	.,020	107	7 76		73	76 100.18	, .	22 1	26	76	0 0	76	100.12%
11		Retail	13.478	1 387	1 08	20 3	06 26	3 70	6 65.35%	020	1 600	1 944	22.	1 251	1,197 61.59		13 1 5	38 2.66	64 1	94 214	1 595	59.89%
12		of which: SME	3 208	484	31	3	41 7	76 18	2 58.039		614	1 551	2.	7 78	275 49.94	,	54 59	83 7	59	24 64	354	46.62%
13	CaixaBank, S.A.	Secured by mortgages on immovable property and ADC exposures	3,598	397	33	31	55 7	70 15	1 45.55%	-,- :-	526	588	38	8 83	245 41.60	-,		34 82	27	29 71	328	46.62% 39.63%
14		of which: Residential immovable property	697	80) 3	37	6 1	12 14	4 36.53%	632	106	76		5 14	25 32.66	% 58	34 1:	14 1:	16	4 13	37	31.56%
15		of which: Commercial immovable property	2,216	230	20	03	20 3	36 98	8 48.35%	% 2,020	299	331	14	4 44	143 43.27	7% 1,89	98 29	99 45	52	12 37	187	41.45%
16		of which: Land, acquisition, development and construction exposures (ADC)	686	86	5 9	91	30 2	22 39	9 43.019	6 561	121	181	18	8 26	77 42.28	% 48	32 12	22 25	59	14 21	104	40.04%
17		Subordinated debt exposures	35	0		0	0	0	0.099	% 35	0	0	(0	0 0.17	3	35	0	0	0 0	0	0.23%
18		Covered bonds	0	0		0	0	0	0.009	6 0	0	0	(0	0 0.00	%	0	0	0	0 0	0	0.00%
19		Claims on institutions and corporates with a ST credit assessment	0	0		0	0	0	0.009	6 0	0	0	(0	0 0.00	%	0	0	0	0 0	0	0.00%
20		Collective investments undertakings (CIU)	0	0)	0	0	0	0.009	6 0	0	0	(0 0	0 0.00	%	0	0	0	0 0	0	0.00%
21		Equity	0	0)	0	0	0	0.009	6 0	0	0	(0 0	0 0.00	%	0	0	0	0 0	0	0.00%
22		Securitisation																				
23		Other exposures	0	0		0	0	0	0.009	6 0	0	0	(0 0	0.00	%	0	0	0	0 0	0	0.00%
24		TOTAL	196,387	5,147	2,63	5	55 49	1,502	2 56.92%	193,711	5,715	4,746	399	501	2,465 51.94	% 192,02	28 5,60	07 6,53	37 3	427	3,253	0.00% 49.76%

										Adverse	e Scenario								
					31/12/2025					31/1	.2/2026						31/12/2027		
owNum		Stage 1 exposur	re Stage 2 expos	sure Stage 3 exposure	Stock of provisions Stoc for Stage 1 exposure for S	ck of provisions Stoo tage 2 exposure for S	ck of provisions Cove stage 3 exposure Stage	erage Ratio - e 3 exposure	Stage 1 exposure Stage 2 exposure			Stock of provisions for Stage 2 exposure for Stage 3 exposure		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions Stock of provis for Stage 1 exposure for Stage 2 expo		
25	Central banks	39,7	705	0	0 0	0	0	0.00%	% 39,705	0	0	0 0	0.00%	39,705		0	0 0	0	0 0.
26	Central governments	59,0	001	1,101	96 13	21	118	39.79%	% 59,223 700	475	13	15 203	42.71%	59,285	51	7 59	12	10 26	43.6
27	Regional governments or local authorities	12,5	556	71	3 0	0	1	40.00%	% 12,555 73	. 4	0	0 2	40.00%	12,554	. 7	1	5 0	0	2 40.0
28	Public sector entities	4,3	363	34	7 0	0	3	46.35%	% 4,368 28	8	0	0 4	45.85%	4,370	2	5	8 0	0	4 45.4
29	Multilateral Development Banks		730	62	1	3	6	40.00%	% 732 55	20	1	3 8	40.00%	731	. 5	1 2	5 1	3	0 40.0
30	International Organisations		0	0	0 0	0	0	0.00%	% 0 (0	0	0 0	0.00%	0		0	0 0	0	0.0
31	Institutions	1,4	411	19	5 1	1	2	33.24%	% 1,401 23	10	1	1 3	32.76%	1,392	. 2	7 1	5 1	1	5 32.7
32	Corporates	6,2	211	588 35	59	57	246	69.70%	% 5,731 790	632	37	62 361	57.11%	5,485	79	0 87	7 33	56 45	5 51.8
33	of which: Other - SME	1,8	892	218 13	30 27	26	90	69.72%	% 1,726 288	224	16	27 133	59.16%	1,646	29	0 30	14	24 16	55 54.2
34	of which: Specialised Lending		25	7	3 0	0	3	99.77%	% 22 10	3	0	0 3	99.25%	21	. 1	1	3 0	0	3 98.7
35	Retail	10,4	465	719 70	06 258	155	464	65.78%	% 9,789 813	1,288	190	146 846	65.65%	9,331	. 79	1,76	168	132 1,14	.9 65.2
SPAIN	of which: SME	1,3	384	167 14	7 20	32	89	60.91%	% 1,254 211	. 232	14	33 132	56.95%	1,175	21	1 31	1 13	30 16	54.1
37 SPAIN	Secured by mortgages on immovable property and ADC exposures	2,3	384	220 23	35	26	100	41.88%	% 2,187 274	382	22	29 151	39.47%	2,067	27	7 49	9 18	26 18	37.7
38	of which: Residential immovable property	4	417	33 2	20 3	2	6	30.96%	% 386 45	38	2	3 10	26.95%	367	4	9 5	4 1	3 1	.4 25.5
39	of which: Commercial immovable property	1,4	465	137 13	7	11	59	42.69%	% 1,383 163	195	5	11 76	38.97%	1,337	16	3 24	.1 5	10 9	0 37.4
40	of which: Land, acquisition, development and construction exposures (ADC)		501	50 8	26	13	35	43.12%	% 417 65	150	15	15 65	43.28%	363	6	5 20	4 11	13 8	41.2
41	Subordinated debt exposures		35	0	0 0	0	0	0.09%	% 35 (0	0	0 0	0.17%	35	;	0	0 0	0	0 0.2
42	Covered bonds		0	0	0 0	0	0	0.00%	% 0 (0	0	0 0	0.00%	0)	0	0 0	0	0.0
43	Claims on institutions and corporates with a ST credit assessment		0	0	0 0	0	0	0.00%	% 0	0	0	0 0	0.00%	0)	0	0 0	0	0.0
44	Collective investments undertakings (CIU)		0	0	0	0	0	0.00%	% 0	0	0	0 0	0.00%	0)	0	0 0	0	0.0
45	Equity		0	0	0 0	0	0	0.00%	% 0	0	0	0 0	0.00%	0		0	0 0	0	0.0
46	Securitisation																		
47	Other exposures		0	0	0 0	0	0	0.00%	% 0 (0	0	0 0	0.00%	0		0	0 0	0	0.0
	TOTAL	126.6	1	2 912 1 63				E7 010	125 725 2 75	2 910		255 1.576	EE 039/	124 054	3.55	2 70		227	_

													Adverse Scenario									
						31/12/2025							31/12/2026						31/12/2027			
RowNum		Stage 1	exposure S	Stage 2 exposure	Stage 3 exposure	Stock of provision for Stage 1 exposu	s Stock of provisions S re for Stage 2 exposure fo	Stock of provisions (or Stage 3 exposure S	Coverage Ratio - itage 3 exposure		e 2 exposure Stage 3	3 exposure	Stock of provisions Stock of for Stage 1 exposure	f provisions Stock of provisions 2 exposure for Stage 3 exposure	Coverage Ratio - Stage 3 exposure			Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposur	Coverage Ratio - E Stage 3 exposure
49	Central banks		2,964	0		0	0 0	0	0.01%	2,964	1	1	0	0 (0.01%	_,,,,,		1	1 0	(0 0.01%
50	Central governments		1,844	34		1	1 0	0	40.00%	1,824	51	3	1	0	1 40.00%	% 1,812	6	0	6 0	(2 40.00%
51	Regional governments or local authorities		1,073	25		3	2 0	1	40.00%	1,063	30	8	2	0	40.00%	4 1,055	3	1 1	.4 2	(6 40.00%
52	Public sector entities		661	32		11	0 0	4	32.63%	649	36	19	0	0 5	5 28.40%	638	3	8 2	8 0	(1	7 26.63%
53	Multilateral Development Banks		0	0		0	0 0	0	0.00%	0	0	0	0	0	0.00%	6 0		0	0 0	(0.00%
54	International Organisations		0	0		0	0 0	0	0.00%	0	0	0	0	0	0.00%	6 0		0	0 0	(0.00%
55	Institutions		264	4		4	2 0	1	36.36%	256	7	8	2	0	39.20%	6 248	1	1 1	2 2	1		5 40.91%
56	Corporates		7,802	524	3	44	63 41	187	54.20%	7,325	724	621	37	41 273	3 44.01%	7,078	77	3 81	9 32	31	. 33	40.85%
57	of which: Other - SME		1,042	144		73	11 22	39	53.39%	923	188	147	6	23 63	3 42.82%	877	17	6 20	5	17	8	82 39.90%
58	of which: Specialised Lending		314	64		73	0 0	73	100.31%	283	95	73	0	0 73	100.23%	% 266	11	3 7	0	(7	73 100.19%
59	Retail		2,731	626	3	54	42 103	230	65.04%	2,358	738	614	27	100 330	53.71%	% 2,177	69	4 84	.0 22	77	41	15 49.43%
60 DODTUCAL	of which: SME		1,586	285	1	53	17 41	86	56.14%	1,369	366	289	9	41 128	8 44.51%	% 1,287	33	8 40	0	30	16	63 40.89%
PORTUGAL	Secured by mortgages on immovable property and ADC exposures		1,174	172		91	20 44	51	55.67%	991	243	202	15	54 93	45.97%	% 867	24	7 32	2 11	44	13	42.90%
62	of which: Residential immovable property		255	44		17	3 9	7	44.32%	225	55	36	3	10 14	4 39.81%	% 199	5	8 5	8 2	g	2	22 38.15%
63	of which: Commercial immovable property		735	91		65	12 25	39	60.57%	623	133	135	9	33 67	7 49.55%	% 549	13	2 20	9 7	28	, 9	97 46.13%
64	of which: Land, acquisition, development and construction exposures (ADC)		185	37		9	5 10	4	42.05%	143	56	31	3	11 12	2 37.55%	% 119	5	7	5 2	8	2	35.61%
65	Subordinated debt exposures		0	0		0	0	0	0.00%	0	0	0	0	0	0.00%	% 0		0	0 0	(0.00%
66	Covered bonds		0	0		0	0 0	0	0.00%	0	0	0	0	0	0.00%	% 0		0	0	(0.00%
67	Claims on institutions and corporates with a ST credit assessment		0	0		0	0 0	0	0.00%	0	0	0	0	0	0.00%	% 0		0	0 0	(/	0.00%
68	Collective investments undertakings (CIU)		0	0		0	0 0	0	0.00%	0	0	0	0	0	0.00%	% 0		0	0 0	(,	0.00%
69	Equity		0	0		0	0 0	0	0.00%	0	0	0	0	0 (0.00%	% 0		0	0 0	(1	0.00%
70	Securitisation																					
71	Other exposures		0	0		0	0 0	0	0.00%	0	0	0	0	0 (0.00%	% 0		0	0 0	(0.00%
72	TOTAL		18,514	1,416	8	07 1	30 188	474	58.67%	17,430	1,830	1,477	83	195 709	9 48.03%	6 16,839	1,85	6 2,04	2 70	154	90	08 44.48%

	Caixabalik, S.A.																					
			33	34	35	36	37	38	39	40	41	42	43	44 45	46	47	48	49	50	51	52	
													Adverse Scenario									
						31/12/2025							31/12/2026						31/12/2027			
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	s Stock of provision	Coverage Ratio - e Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions Stock of provi	sions Coverage Ratio - osure Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure			Stock of provisions for Stage 3 exposure	
		(mln EUR, %)																				
	Central banks		25		0 (0 0		0	0.00	% 25	0	((0 0	0.009	% 2	25	0	0 0		0	0
	Central governments		366	1	12 (0 0	(0	0 40.00	% 369	8		(0 0	0 40.009	% 37	71	6	0 0		0	0
	Regional governments or local authorities		4		0 (0		0	0 40.00	% 4	0	((0 0	0 40.009	%	4	0	0 0		0	0
	Public sector entities		1,668		4	0 0		0	0 40.00	% 1,666	6	((0 0	0 40.009	% 1,66	55	8	0 0		0	0
	Multilateral Development Banks		0		0 (0		0	0.00	% 0	0	((0 0	0.009	%	0	0	0 0		0	0
	International Organisations		0		0 (0 0		0	0.00	% 0	0	((0 0	0.009	%	0	0	0 0		0	0
	Institutions		215		2	2 1		0	1 35.25	% 210	4		1	1 0	2 37.339	% 20	05	6	8 1		0	3
	Corporates		439	1	15 11	1 3	:	1	4 34.00	% 419	23	22	. 2	2 1	8 34.319	% 40	08	24	31 2		1	11
	of which: Other - SME		75		3	1 0	(0	0 33.65	% 72	5	3	(0 0	1 34.779	% 7	70	5	5 0		0	2
	of which: Specialised Lending		0		0 (0 0		0	0.00	% 0	0	((0 0	0.009	%	0	0	0 0		0	0
	Retail		21		4	1 0		0	0 47.37	20	4			0 0	1 45.349	% 2	20	4	3 0		0	1
CEDNANN	of which: SME		20		4	1 0	(0	0 39.44	% 19	4		(0 0	1 38.909	% 1	18	4	3 0		0	1
GERMANY	Secured by mortgages on immovable property and ADC exposures		19		3	1 0	(0	0 12.16	% 16	5		(0 0	0 14.389	% 1	14	6	3 0		0	1
	of which: Residential immovable property		15		2	1 0	(0	0 11.75	% 13	4		(0 0	0 13.719	% 1	11	4	3 0		0	0
	of which: Commercial immovable property		4		1	0	(0	0 13.69	% 3	1	((0 0	0 17.219	%	3	1	1 0		0	0
	of which: Land, acquisition, development and construction exposures (ADC)		0		0	0	(0	0.00	% 0	0		(0 0	0.009	%	0	0	0 0		0	0
	Subordinated debt exposures		0		0 (0		0	0.00	% 0	0	((0 0	0.009	%	0	0	0 0		0	0
	Covered bonds		0		0	0	(0	0.00	% 0	0	((0 0	0.009	%	0	0	0 0		0	0
	Claims on institutions and corporates with a ST credit assessment		0		0	0		0	0.00	% 0	0	((0 0	0.009	%	0	0	0 0		0	0
	Collective investments undertakings (CIU)		0		0 (0 0		0	0.00	% 0	0	((0 0	0.009	%	0	0	0 0		0	0
	Equity		0		0 (0 0		0	0.00	% 0	0	((0 0	0 0.009	%	0	0	0 0		0	0
	Securitisation																					
	Other exposures		0		0 (0 0		0	0.00	% 0	0	((0 0	0 0.009	%	0	0	0 0		0	0
	TOTAL		2.758	4	40 15	5 5		2	5 33.88	% 2.730	51	31	4	4 2	11 34.319	% 2.71	12	54	46 3		2 1	16

								Adverse Scenario					
					31/12/2025			31/12/2026				31/12/2027	
RowNum			Stage 1 exposure S	stage 2 exposure Stage 3 expo	Stock of provisions Stock of prov for Stage 1 exposure for Stage 2 exp	sions Stock of provisions Coverage Ratio - osure for Stage 3 exposure Stage 3 exposure	Stage 1 exposure Stage 2 exposure	Stock of provisions for Stage 1 exposure	S Stock of provisions e for Stage 2 exposure for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 2 exposure Stage 3 exposure	Stock of provisions for Stage 1 exposure for Stage 2 exposure	Stock of provisions Coverage Ratio - for Stage 3 exposure Stage 3 exposure
97		Central banks	0	0	0 0	0 0 0.00	% 0	0 0	0 0	0.00%	0 0	0 0 0	0 0.00%
98		Central governments	3,971	18	0 0	0 0 40.00	% 3,960	25 5	0 0 2	40.00% 3,95	1 27 1	.2 0 0	5 40.00%
99		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%
100		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%
101		Multilateral Development Banks	146	4	0 0	0 0 40.00	% 143	6 0	0 0 0	40.00%	2 8	0 0 0	0 40.00%
102		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%
103		Institutions	1,631	10	3 1	0 1 36.27	% 1,618	19 7	2 0 2	35.76% 1,60	5 27 1	.1 1 0	4 35.34%
104		Corporates	200	22	6 2	2 2 40.15	% 182	31 14	2 3 5	37.94% 17	2 32 2	2 2	9 35.91%
105		of which: Other - SME	161	20	5 2	2 2 41.32	% 145	28 13	2 3 5	38.66% 13	6 29 2	21 1 2	8 36.32%
106		of which: Specialised Lending	0	0	0 0	0 0 0.00	% 0	0 0	0 0	0.00%	0 0	0 0 0	0 0.00%
107		Retail	26	9	3 0	1 1 50.17	% 25	7 6	0 1 3	48.82%	4 6	8 0 0	4 46.54%
108	IT A L V	of which: SME	24	8	3 0	1 1 50.14	% 23	7 6	0 1 3	48.60%	2 5	8 0 0	4 46.19%
109	ITALY	Secured by mortgages on immovable property and ADC exposures	2	0	0 0	0 0 21.63	% 2	0 0	0 0	25.63%	2 0	0 0 0	0 27.07%
110		of which: Residential immovable property	2	0	0 0	0 0 20.59	% 2	0 0	0 0	24.98%	2 0	0 0	0 26.52%
111		of which: Commercial immovable property	0	0	0 0	0 0 28.72	% 0	0 0	0 0	31.34%	0 0	0 0	0 32.14%
112		of which: Land, acquisition, development and construction exposures (ADC)	0	0	0 0	0 0.00	% 0	0 0	0 0	0.00%	0 0	0 0	0 32.14% 0 0.00%
113		Subordinated debt exposures	0	0	0 0	0 0.00	% 0	0 0	0 0	0.00%	0 0	0 0	0 0.00%
114		Covered bonds	0	0	0 0	0 0.00	% 0	0 0	0 0	0.00%	0 0	0 0	0 0.00%
115		Claims on institutions and corporates with a ST credit assessment	0	0	0 0	0 0 0.00	% 0	0 0	0 0	0.00%	0 0	0 0	0 0.00%
116		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% 0 0.00%
117		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%
118		Securitisation											
119		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%
120		TOTAL	5.977	63	12 4	4 5 41.80	% 5.931	89 32	4 4 13	39.76% 5.89	6 100 5	6 4 4	0 0.00% 21 38.27%

														Adverse Scenario							
							31/12/2025							31/12/2026				31/12/2027			
RowNum			(mln EUR, %)		Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions Stock of pe for Stage 2 exposure for Stage 3	rovisions Coverage exposure Stage 3 ex	e Ratio - exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure for Stage 2 exposure for Stage 3 expo	ons Coverage Ratio - Stage 1 exposure	Stage 2 exposure			Stock of provisions for Stage 2 exposure for Sta		
121		Central banks	(Milli EUR, %)	0)	0		0	0	0.00%		(0		0 0.00%	0	0	0	0	0	0.00%
122		Central governments		2.835	1	0 0	1	0 0	0	40.00%	2 830	10	5	1 0 0	0 40.00% 2.8	26 1	8 1	0	0	0	40.00%
123		Regional governments or local authorities		2,833)	0 0)	0 0	0	0.00%	2,830	1.	0		0 00%	0	0 0	0	0	0	0.00%
124		Public sector entities		79	9	0 0		0 0	0	40.00%	78	(0	0 0 0	0 40.00%	78	0 0	0	0	0	40.00%
125		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%
126		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%
127		Institutions		938	3	5 1		1 0	1	39.77%	932	g	9	4 1 0	1 38.04% 9	25 1	.2 8	1	0	3	37.05%
128		Corporates		304	1 1	6 5	;	2 1	2	42.31%	287	24	4 1	13 2 1	6 42.44% 2	75 2	6 24	2	1	10	40.75%
129		of which: Other - SME		171	. 1	1 4		2 1	2	42.09%	158	17	7 1	10 2 1	4 42.22% 1	50 1	.8 18	1	1	7	40.54%
130		of which: Specialised Lending		0)	0 0)	0 0	0	0.00%	0	(0	0 0 0	0.00%	0	0 0	0	0	0	0.00%
131		Retail		35	5	5 3	3	1 1	2	58.31%	32	(6	5 1 1	3 51.97%	29	6 8	1	1	4	47.83%
132	FDANCE	of which: SME		29		3		0	0	39.39%	27	4	4	3 0 0	1 40.12%	25	4 5	0	0	2	38.64%
133	FRANCE	Secured by mortgages on immovable property and ADC exposures		1	L	0 0)	0	0	16.04%	0	(0	0 0	0 17.78%	0	0 0	0	0	0	18.53%
134		of which: Residential immovable property		C)	0 0)	0	0	17.49%	0	(0	0 0	0 19.36%	0	0 0	0	0	0	20.25%
135		of which: Commercial immovable property		C)	0 0)	0	0	0.00%	0	(0	0 0	0.00%	0	0 0	0	0	0	0.00%
136		of which: Land, acquisition, development and construction exposures (ADC)		0)	0 0)	0	0	11.96%	0	(0	0 0	0 13.96%	0	0 0	0	0	0	13.94%
137		Subordinated debt 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%
138		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%
139		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%
140		Collective investments undertakings (CIU)		0)	0 0)	0	0	0.00%	0	(0	0 0	0 0.00%	0	0 0	0	0	0	0.00%
141		Equity		0)	0 0		0	0	0.00%	0	(0	0 0	0 0.00%	0	0 0	0	0	0	0.00%
142		Securitisation																			
143		Other exposures		0)	0 0)	0	0	0.00%	0	(0	0 0	0 0.00%	0	0 0	0	0	0	0.00%
144		TOTAL		4,192	2 3	6 9		2	4	46.32%	4,160	55	5 2	23 4 3	10 43.71% 4,1	85 6	62 41	3	3	17	41.35%

													Adverse Scenario						
							31/12/2025						31/12/2026				31/12/202	7	
RowNum				exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure for Stage 3 exposure	s Coverage Ratio - re Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	e Stage 3 exposure	Stock of provisions Sto for Stage 1 exposure for S	ock of provisions Stage 2 exposure for Stage 3 exposure	Coverage Ratio - Stage 1 exposure	Stage 2 exposure		sions Stock of provisions osure for Stage 2 exposure	
4.45			(mln EUR, %)												0.00%				
145		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%
146		Central governments		73		5 (0	0	0 40.009	% 7	0	9	0 0	0 0	0 40.00% 6	59 10	0	0 0	0 40.00%
147		Regional governments or local authorities		0		0 0	0	0	0 0.009	%	0	0	0 0	0 0	0.00%	0 0	0	0 0	0 0.00%
148		Public sector entities		0		0 0	0	0	0 0.009	%	0	0	0 0	0 0	0 0.00%	0 0	0	0 0	0 0.00%
149		Multilateral Development Banks		695		8 2	2 (0	0 21.869	68	6	15	4 0	0 3	1 21.87% 67	/8 21	6	0 0	1 21.88%
150		International Organisations		0		0 (0	0	0.009	%	0	0	0 0	0 (0 0.00%	0 0	0	0 0	0 0.00%
151		Institutions		3/9				0	27./19	% 3/	6	5	5 5	0	1 27.53% 37	73 4	5	0 0	1 27.49%
152		Corporates of which: Other - SME		935	4	8	5	5	4 42.97%		3	63 2	6 5	6 10	0 39.48% 87	78 58	56	4 5	21 36.82% 17 38.07%
153				537		9	0	2 4	3 44.379	% 51	4	38 2	0 4	6 8	8 40.66% 49	35	44	3 5	27 30.0770
154		of which: Specialised Lending		20		0 0) (0	1 62.849	% <u> </u>	0	2	0 0	0 0	1 54 81% 1	0 0	0	0 0	0 0.00%
155		Retail of which: SME		20		2		0	02.017	-	8	3	2 0	1	1 54.81% 1	16 3	4	0 0	2 49.06%
150	NITED KINGDOM			1/		2 (0	0 41.609	% <u> </u>	4	2	0	0 1	1 43.34% 1 1 15.53%	2 2	3	0 0	1 41.57%
158	111125 KII 1353 KII	Secured by mortgages on immovable property and ADC exposures of which: Residential immovable property		5					0 12.029	% 	2	1	0 0	0	15.53% 11.94%	3 2	1	0 0	0 16.75%
150		of which: Commercial immovable property		3		0 (0 9.65%	% 	1	1	0 0		11.94%	1 1	0	0 0	0 14.03%
160		of which: Land, acquisition, development and construction exposures (ADC)		2		0 0			0 26.137	% 	0	0	0 0	0	29.58%	0 0	0	0 0	0 30.61%
161		Subordinated debt exposures		0		0 0			0.009	% 2/	0	0	0 0	0 0	0.00%	0 0	0	0 0	0 0.00%
162		Covered bonds		0		0 0			0 0.009	70	0	0	0 0	0 0	0.00%	0 0	0	0 0	0 0.00%
163		Claims on institutions and corporates with a ST credit assessment		0		0 0			0.007	70	0	0	0 0	0 0	0.00%	0 0	0	0 0	0 0.00%
164		Collective investments undertakings (CIU)		0		0 0			0 0.009	70	0	0	0 0	0 0	0.00%	0 0	0	0 0	0 0.00%
165				0		0 0			0.009	, 0	0	0	0 0	0	0.00%	0 0	0	0 0	
166		Equity Securitisation		U		U		J U	0.00%	70	U	U	U U	U (0.00%	0	U	0	0 0.00%
167									0 000		0	0			0.00%	0	0	0 0	0 000/
167		Other exposures		2 107		U (0.00%	70	6	02 2	U U	7	3 37.28% 2.01	0	72	0 0	0 0.00% 25 35.49%
168		TOTAL		2,107	6	5 13	5	+ 5	5 40.14%	% 2,05	ס	95 3	<u> </u>	/ 1:	3 37.28% 2,01	9/	/2	6	25 35.49%

2025 EU-wide Stress Test: Credit risk STA CaixaBank, S.A.

				00	2.4	25		20	22									
				33	34	35	36 37	38	39	40 41	42	43	44 45	46 47	48 49	50 51	52 53	В
												Adverse Scenario						
							31/12/2025					31/12/2026				31/12/2027		
												T						
				Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions Stock of pro	visions Stock of provisio	ns Coverage Ratio -	Stage 1 exposure Stage 2 expos	ure Stage 3 exposure	Stock of provisions	Stock of provisions Stock of provisions	Coverage Ratio - Stage 1 exposu	re Stage 2 exposure Stage 3 exp	Stock of provisions Stock of provision		
Rov	vNum			Stage 1 exposure	Stuge 2 exposure	Stuge S exposure	for Stage 1 exposure for Stage 2 e	xposure for Stage 3 exposi	are Stage 3 exposure	Stage I exposure Stage I expos	are stage 3 exposure	for Stage 1 exposure	for Stage 2 exposure for Stage 3 exposure	Stage 3 exposure	stage 2 exposure stage 3 exp	for Stage 1 exposure for Stage 2 expos	ure for Stage 3 exposure Stage 3 ex	exposure
			(mln EUR, %	1														
	69	Central banks	(111111 EON, 70)	0	0			0	0 0.00	0	0	0		0.00%	0	0		0.00%
	.70	Central governments		881	14	C		0	0 40.00	0% 872	20	4 (0 0 2	40.00%	865 21	9 0	0 4	40.00%
	71	Regional governments or local authorities		0	0	C	0	0	0 0.00	0% 0	0	0 (0 0	0.00%	0 0	0 0	0 0	0.00%
	172	Public sector entities		10	0	C	0	0	0 40.00	0% 10	0	0 (0 0	40.00%	10 0	0 0	0 0	40.00%
	173	Multilateral Development Banks		844	7	2	2 0	0	0 24.05	5% 836	12	3 (0 0 1	24.06%	829 18	5 0	0 1	24.07%
	174	International Organisations		0	0	C	0	0	0.00	0	0	0 (0 0	0.00%	0 0	0 0	0 0	0.00%
	.75	Institutions		466	2	1	1	0	0 30.40	0% 461	4	4	1 0 1	29.86%	457 5	7 1	0 2	30.03%
	.76	Corporates		473	25	10	2	1	4 43.88	453	38	18	2 1 7	42.48%	437 43	28 2	1 11	40.15%
	.77	of which: Other - SME		184	10	2	0	0	1 35.93	179	13	4	1 1 1	35.61%	175 14	7 0	1 2	33.48%
	.78	of which: Specialised Lending		0	0	C	0	0	0.00	0%	0	0	0 0	0.00%	0 0	0 0	0	0.00%
	179	Retail		15	2	1	0	0	0 40.96	5% 13	3	2 (0 0 1	41.86%	12 3	4 0	0 1	40.01% 38.24%
	UNITED ST	of which: SME		14	2	1	0	0	0 38.55	5% 13	2	2 (0 0 1	39.74%	11 2	3 0	0 1	38.24%
	UNITED 31			2	0	C	0	0	0 10.59	9% 2	0	0 (0 0	15.49%	2 0	0 0	0 0	17.87%
	1.82	of which: Residential immovable property		0	0	C	0	0	0 0.63	1% 0	0	0 (0 0	2.63%	0 0	0 0	0 0	17.87% 3.69%
	183	of which: Commercial immovable property		2	0	C	0	0	0 31.12	2% 2	0	0 (0 0	35.94%	2 0	0 0	0 0	37.00%
	184	of which: Land, acquisition, development and construction exposures (ADC)		0	0	C	0	0	0.00	576	0	0 (0 0	0.00%	0 0	0 0	0 0	0.00%
	185	Subordinated debt exposures		0	0	C	0	0	0.00	0	0	0 (0 0	0.00%	0 0	0 0	0 0	0.00%
	186	Covered bonds		0	0	C	0	0	0.00	0	0	0 (0 0	0.00%	0 0	0 0	0 0	0.00%
	187	Claims on institutions and corporates with a ST credit assessment		0	0	C	0	0	0.00	0	0	0 (0 0	0.00%	0 0	0 0	0 0	0.00%
	.88	Collective investments undertakings (CIU)		0	0	C	0	0	0.00	0	0	0	0 0	0.00%	0 0	0 0	0 0	0.00%
	.89	Equity		0	0	C	0	0	0.00	0	0	0 (0 0	0.00%	0 0	0 0	0 0	0.00%
	.90	Securitisation																
	91	Other exposures		0	0	C	0	0	0.00	0	0	0	0 0	0.00%	0 0	0 0	0 0	0.00%
	.92	TOTAL		2,691	50	14	4	1	6 39.89	2,647	77	32	2 12	38.40%	,613 90	53 3	2 20	37.25%

										Adverse Scenario					
						31/12/2025				31/12/2026				31/12/2027	
RowNum			Stage 1 exposu	re Stage 2 exposure	Stage 3 exposure	Stock of provisions Stock of provisions for Stage 1 exposure for Stage 2 exposur	S Stock of provisions Coverage of for Stage 3 exposure Stage 3 exposure	e Ratio - xposure	Stage 1 exposure Stage 2 exposure	Stage 3 exposure Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Coverage Ratio - Stage 3 exposure	Stage 2 exposure Stage 3 exposure	Stock of provisions for Stage 1 exposure for Stage 2 exposure	Stock of provisions Coverage Ratio - for Stage 3 exposure Stage 3 exposure
193		Central banks	(IIIII EUR, 78)	0	0	0	0	0.00%	0			0.00%			0 00%
194		Central governments		502	7		0 0	40.00%	198 1	1 0		40.00%	13	1 0 0	0 0.00% 0 40.00%
195		Regional governments or local authorities		0	0		0 0	0.00%	0			0.00%	0		0 0.00%
196		Public sector entities		0	0		0 0	0.00%	0			0.00%			0 0.00%
197		Multilateral Development Banks		0	0	0 0	0 0	0.00%	0	0 0		0.00%		0 0 0	0.007
198		International Organisations	3	451	9	0 0	0 0	40.00%	3.446	4 0	0 0 0	40.00% 3.443	3 16	1 0 0	0 0.00% 0 40.00%
199		Institutions		102	2	0 0	0 0	41.77%	100	3 0	0 0 0	42.59%	9 4	1 0 0	0 42.85%
200		Corporates		8	1	0 0	0 0	43.46%	8	1 0	0 0 0	45.96%	3 1	1 0 0	0 44.08%
201		of which: Other - SME		8	1	0 0	0 0	43.28%	7	1 0	0 0	45.95%	1	1 0 0	0 44.01%
202		of which: Specialised Lending		0	0	0 0	0 0	0.00%	0	0 0	0 0 0	0.00%	0	0 0	0 0.00%
203		Retail		5	1	0 0	0 0	57.63%	5	1 1	0 0 0	49.17%	1	1 0 0	0 44.59%
204	DEL CHANA	of which: SME		4	0	0 0	0 0	35.41%	4	0 0	0 0	37.16%	0	1 0 0	0 35.30%
205	BELGIUM	Secured by mortgages on immovable property and ADC exposures		5	1	0 0	0 0	30.77%	4	1 0	0 0	35.18%	1	1 0 0	0 37.10%
206		of which: Residential immovable property		0	0	0 0	0 0	8.45%	0	0 0	0 0	18.40%	0	0 0	0 22.53%
207		of which: Commercial immovable property		5	1	0 0	0 0	30.96%	4	1 0	0 0	35.34%	1	1 0 0	0 37.24% 0 0 0.00%
208		of which: Land, acquisition, development and construction exposures (ADC)		0	0	0 0	0 0	0.00%	0	0 0	0 0	0.00%	0	0 0	0 0.00%
209		Subordinated debt exposures		0	0	0 0	0 0	0.00%	0	0 0	0 0	0.00%	0	0 0	0 0.00%
210		Covered bonds		0	0	0 0	0 0	0.00%	0	0 0	0 0	0.00%	0	0 0	0 0.00%
211		Claims on institutions and corporates with a ST credit assessment		0	0	0 0	0 0	0.00%	0	0 0	0 0	0.00%	0	0 0	0 0.00%
212		Collective investments undertakings (CIU)		0	0	0 0	0 0	0.00%	0	0 0	0 0	0.00%	0	0 0	0 0.00%
213		Equity		0	0	0 0	0 0	0.00%	0	0 0	0 0	0.00%	0	0 0	0 0.00%
214		Securitisation													
215		Other exposures		0	0	0	0 0	0.00%	0	0	0 0	0.00%	0	0 0	0 0.00%
216		TOTAL	4,	074	20	1 0	0 0	44.08%	4,061 3	0 3	1 0 1	42.57% 4,053	36	5 0 0	2 41.56%

														Adverse Scenario										
							31/12/2025							31/12/2026						31/12/2	027			
RowNum			(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposur	s Stock of provisions e for Stage 2 exposure	Stock of provision for Stage 3 exposu	ns Coverage Rati re Stage 3 expos	o - Stage 1 expos	sure Sta	age 2 exposure Stage 3 exposure	Stock of provisions for Stage 1 exposure for	Stock of provisions Stock of provisions or Stage 2 exposure for Stage 3 exposure	Coverage Ratio - e Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of pro for Stage 1 e	ovisions Stock of provisi xposure for Stage 2 expo	ons Stock of pro sure for Stage 3 e	ovisions Cover exposure Stage	erage Ratio - e 3 exposure
217		Central banks		0)	0)	0 0	.00%	0	0	0	0	0.00%		0	0	0	0	0	0	0.00%
218		Central governments		291		1)	0)	0 40	.00%	290	1	0	0	0 40.00%	29	0	1	0	0	0	0	40.00%
219		Regional governments or local authorities		39		1 0)	0)	0 40	.00%	38	2	0	0	0 40.00%	3	8	2	0	0	0	0	40.00%
220		Public sector entities		0)	0)	0 0	.00%	0	0	0	0	0.00%		0	0	0	0	0	0	0.00%
221		Multilateral Development Banks		908	33	8	3	1)	4 50	.71%	894	39 17	7	0	6 36.58%	88	1 4	3	26	1	0	8	31.94%
222		International Organisations		925	33	2 0)	0	3	0 40	.00%	905	47	5 0	4	2 40.00%	89	1 5	3	13	0	4	5	40.00%
223		Institutions		437		2 1		0)	0 27	.43%	434	3	0	0	1 27.85%	433	3	4	3	0	0	1	28.19%
224		Corporates		767	60	5 13	3	4	2	3 23	.80%	697	116 33	3	3	8 23.80%	66	1 13	1	54	3	3	13	23.37%
225		of which: Other - SME		407	40	7	,	2 1		2 21	.56%	366	70 18	3 2	2	4 23.11%	343	3 8	1	31	1	2	7	23.37%
226		of which: Specialised Lending		0)	0)	0 0	.00%	0	0	0	0	0.00%		0	0	0	0	0	0	0.00%
227		Retail		7		1 0)	0)	0 62	.00%	6	2	1 0	0	0 52.50%		6	2	1	0	0	1	48.32%
228	LLIVENADOLIDO	of which: SME		5		1)	0)	0 25	.89%	5	1	0	0	0 29.04%		4	1	0	0	0	0	30.59%
229	LUXEMBOURG	Secured by mortgages on immovable property and ADC exposures		2)	0)	0 18	.17%	1	0	0	0	0 26.52%		1	0	0	0	0	0	29.74%
230		of which: Residential immovable property		2)	0)	0 18	.17%	1	0	0	0	0 26.52%		1	0	0	0	0	0	29.74%
231		of which: Commercial immovable property		0)	0		0 0	.00%	0	0	0	0	0.00%		0	0	0	0	0	0	0.00% 0.00%
232		of which: Land, acquisition, development and construction exposures (ADC)		0)	0)	0 0	.00%	0	0	0	0	0.00%		0	0	0	0	0	0	0.00%
233		Subordinated debt exposures		0)	0)	0 0	.00%	0	0	0	0	0.00%		0	0	0	0	0	0	0.00%
234		Covered bonds		0)	0)	0 0	.00%	0	0	0	0	0.00%		0	0	0	0	0	0	0.00%
235		Claims on institutions and corporates with a ST credit assessment		0)	0)	0 0	.00%	0	0	0	0	0.00%		0	0	0	0	0	0	0.00%
236		Collective investments undertakings (CIU)		0	(0)	0 ()	0 0	.00%	0	0 (0	0	0.00%	(0	0	0	0	0	0	0.00%
237		Equity		0	(0)	0 0		0 0	.00%	0	0 (0	0	0.00%	(0	0	0	0	0	0	0.00%
238		Securitisation																						
239		Other exposures		0				0 (0 0	.00%	0	0 (0	0	0.00%		0	0	0	0	0	0	0.00%
240		TOTAL		3,376	130	5 24	ļ	5 5	3	8 34	.38%	3,267	209 59	9 4	8 1	7 29.55%	3.20	1 23	7	98	4	7	28	28.42%

												Adverse Scenario								
						31/12/2025						31/12/2026					31/12/2027			
RowNum		(mln EUR,		Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions Stock of for Stage 2 exposure for Stage	of provisions C ge 3 exposure St	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure Stage 3 expos	ure Stock of provisions for Stage 1 exposure	Stock of provisions Stock of provisions or Stage 2 exposure for Stage 3 exposure	Coverage Ratio - Stage 1 Stage 3 exposure	exposure Stage 2 exposur	e Stage 3 exposure	Stock of provisions for Stage 1 exposure			
241		Central banks		0	0 0	C	0	0	0.00%	6	0	0 0	0	0.00%	0	0	0 0)	<i>i</i>	0.00%
242		Central governments	258	8	1 0	C	0	0	40.00%	258	1	0 0	0	0 40.00%	258	1	0 0		<i>i</i>	0 40.00%
243		Regional governments or local authorities		0	0 0	C	0	0	0.00%	6	0	0 0	0	0.00%	0	0	0 0		<i>i</i>	0.00%
244		Public sector entities		0	0 0	C	0	0	0.00%	6	0	0 0	0	0.00%	0	0	0 0		<i>i</i>	0.00%
245		Multilateral Development Banks		0	0 0	C	0	0	0.00%	6	0	0 0	0	0.00%	0	0	0 0		<i>i</i>	0.00%
246		International Organisations		0	0 0	C	0	0	0.00%	6	0	0 0	0	0.00%	0	0	0 0	0	i	0.00%
247		Institutions	g	9	0 0	C	0	0	28.88%	6	0	0 0	0	0 28.85%	9	0	0 0		<i>i</i>	0 28.83%
248		Corporates	252	2	9 6	2	2 1	2	32.39%	238	16	14 1	1	5 33.79%	230	17	20 1	. 1		7 34.46%
249		of which: Other - SME	13	3	2 1	C	0	0	40.88%	6 11	3	2 0	0	1 42.79%	9	3	4)	ı e	2 41.43%
250		of which: Specialised Lending	2	2	0 0	C	0	0	33.52%	6	1	0 0	0	0 33.56%	2	1	0 0		<i>i</i>	0 33.57%
251		Retail	16	6	3 1	C	0	0	46.50%	6 15	3	1 0	0	1 46.41%	14	3	2 0		<i>i</i>	1 44.53%
252	NIETLIEDI ANIDO	of which: SME	15	5	3 1	C	0	0	45.04%	6 14	3	1 0	0	0 44.68%	13	3	2 0		<i>i</i>	1 42.69%
253	NETHERLANDS	Secured by mortgages on immovable property and ADC exposures		0	0 0	C	0	0	2.58%	6	0	0 0	0	0 4.24%	0	0	0 0		<i>i</i>	0 5.64%
254		of which: Residential immovable property		0	0 0	C	0	0	2.58%	6	0	0 0	0	0 4.24%	0	0	0 0		<i>i</i>	0 5.64%
255		of which: Commercial immovable property		0	0 0	C	0	0	0.00%	6	0	0 0	0	0.00%	0	0	0 0)	ı e	0.00%
256		of which: Land, acquisition, development and construction exposures (ADC)		0	0 0	C	0	0	0.00%	6	0	0 0	0	0.00%	0	0	0 0		<i>i</i>	0.00%
257		Subordinated debt exposures		0	0 0	C	0	0	0.00%	6	0	0 0	0	0.00%	0	0	0 0)	ı e	0.00%
258		Covered bonds		0	0 0	C	0	0	0.00%	6	0	0 0	0	0.00%	0	0	0 0)	ı e	0.00%
259		Claims on institutions and corporates with a ST credit assessment	(0	0 0	0	0	0	0.00%	6 0	0	0 0	0	0.00%	0	0	0 0) (/	0.00%
260		Collective investments undertakings (CIU)	(0	0 0	(0	0	0.00%	6 0	0	0 0	0	0.00%	0	0	0 0) (/	0.00%
261		Equity	(0	0 0	C	0	0	0.00%	6	0	0 0	0	0.00%	0	0	0 0		<i>γ</i>	0.00%
262		Securitisation																		
263		Other exposures		o	0 0	(0	0	0.00%	6	0	0 0	0	0.00%	0	0	0 0		,	0.00%
264		TOTAL	536	6	13 7		2 1	2	33.52%	520	20	15 2	1	5 34.78%	511	22 2	22 1	. 1	_	8 35.34%



2025 EU-wide Stress Test: Securitisations

			1	2	3	4	5	6	7
			Restated		Baseline Scenario			Adverse Scenario	
RowNu m		(mln EUR)	31/12/2024	31/12/2025	31/12/2026	31/12/2027	31/12/2025	31/12/2026	31/12/2027
1		SEC-IRBA	2,573						
2		SEC-SA	0						
3	Exposure values	SEC-ERBA	432						
4		SEC-IAA	0						
5		Total	3,005						
6		SEC-IRBA	263	286	304	322	286	325	408
7		SEC-SA	1	1	1	1	1	1	1
8	REA	SEC-ERBA	170	177	176	173	182	240	363
9	REA	SEC-IAA	0	0	0	0	0	0	0
10		Additional risk exposure amounts	0	0	0	0	0	0	0
11		Total	434	464	481	496	469	565	772
12	Impairments	Total banking book others than assessed at fair value		0	0	0	0	0	0



2025 EU-wide Stress Test: Risk exposure amounts

		1	2	3	4	5	6	7	8
		Actual	Restatement CRR3		Baseline scenario			Adverse scenario	
RowNu m	(mln EUR)	31/12/2024	31/12/2024	31/12/2025	31/12/2026	31/12/2027	31/12/2025	31/12/2026	31/12/2027
1	Risk exposure amount for credit risk	213,971	203,877	204,049	204,095	204,126	206,200	209,081	211,583
2	Risk exposure amount for securitisations and re-securitisations	501	434	464	481	496	469	565	772
3	Risk exposure amount other credit risk	213,470	203,443	203,586	203,614	203,629	205,731	208,516	210,811
4	Risk exposure amount for market risk	1,684	1,440	1,440	1,440	1,440	1,728	1,797	1,800
5	Risk exposure amount for operational risk	22,314	27,960	27,960	27,960	27,960	27,960	27,960	27,960
6	Other risk exposure amounts	0	0	-19	-114	-227	1,702	1,518	1,437
7	Total Risk exposure amount before Output floor	237,969	233,277	233,430	233,381	233,299	237,591	240,356	242,779
8	Unfloored Total Risk exposure amount (transitional)		233,277	233,430	233,381	233,299	237,591	240,356	242,779
9	Unfloored Total Risk exposure amount (fully loaded)		233,277	233,430	233,381	233,299	237,591	240,356	242,779
10	Standardised Risk exposure amount for credit risk exposures		255,863	257,605	259,254	263,133	258,129	261,288	264,165
11	Standardised Risk exposure amount for market risk exposures		2,347	2,347	2,347	2,347	2,347	2,347	2,347
12	Standardised Risk exposure amount for operational risk		27,960	27,960	27,960	27,960	27,960	27,960	27,960
13	Other Standardised risk exposure amounts		0	-19	-114	-227	1,702	1,518	1,437
14	Standardised Total risk exposure amount (S-TREA) for Output floor (transitional)		286,171	287,893	289,447	293,213	290,139	293,114	295,909
15	Standardised Total risk exposure amount (S-TREA) for Output floor (fully loaded)		286,171	287,893	289,447	293,213	290,139	293,114	295,909
16	TOTAL RISK EXPOSURE AMOUNT (transitional)	237,969	233,277	233,430	233,381	233,299	237,591	240,356	242,779
17	TOTAL RISK EXPOSURE AMOUNT (fully loaded)	237,969	233,277	233,430	233,381	233,299	237,591	240,356	242,779



2025 EU-wide Stress Test: Capital

			Calxabalik, S.A.	1	2	3	4	5	6	7	8	9
				IFRS 9 first implementation	Actual	Restatement CRR3		Baseline Scenario			Adverse Scenario	
RowN um			(mln EUR, %	01/01/2018	31/12/2024	31/12/2024	2025	2026	2027	2025	2026	2027
1		Α	OWN FUNDS		39,599	39,503	41,543	43,293	44,402	35,640	36,406	36,900
2		A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)		29,012	28,982	30,956	32,661	33,770	24,994	25,744	26,224
3		A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)		18,923		18,923	18,923	18,923	18,923	18,923	18,923
4		A.1.1.1	of which: CET1 instruments subscribed by Government		0		0	0	0	0	0	0
5		A.1.2	Retained earnings		17,838		20,025	21,970	23,794	16,515	17,486	18,648
6		A.1.3	Accumulated other comprehensive income		-594		-687	-714	-747	-2,040	-1,873	-1,816
7		A.1.3.1	Arising from full revaluation, cash flow hedge and liquidity reserves		-504		-504	-504	-504	-1,215	-1,215	-1,215
8		A.1.3.2	OCI Impact of defined benefit pension plans [gain or (-) loss]		-351		-351	-351	-351	-514	-514	-514
9		A.1.3.3	Other OCI contributions		262		169	142	109	-312	-145	-87
10		A.1.4	Other Reserves		-1,668		-1,925	-2,182	-2,439	-1,925	-2,182	-2,439
11		A.1.5	Funds for general banking risk		0		0	0	0	0	0	0
12		A.1.6	Minority interest given recognition in CET1 capital		4	4	4	4	4	4	4	4
13		A.1.7	Adjustments to CET1 due to prudential filters		208	208	208	208	208	234	234	234
14		A.1.7.1	(-) Value adjustments due to the requirements for prudent valuation (AVA)		-17	-17	-17	-17	-17	-118	-118	-118
15		A.1.7.2	Cash flow hedge reserve		257		257	257	257	384	384	384
16		A.1.7.3	Other adjustments		-32		-32	-32	-32	-32	-32	-32
17		A.1.8	(-) Intangible assets (including Goodwill)		-3,534		-3,534	-3,534	-3,534	-3,534	-3,534	-3,534
18		A.1.8.1	of which: Goodwill (-)		-2,564		-2,564	-2,564	-2,564	-2,564	-2,564	-2,564
19		A.1.8.2	of which: Software assets (-)		-677		-677	-677	-677	-677	-677	-677
20		A.1.8.3	of which: Other intangible assets (-)		-293		-293	-293	-293	-293	-293	-293
21		A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs		-1,436	-1,436	-1,039	-714	-430	-2,426	-2,308	-2,150
22		A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses		-4	-34	-254	-251	-285	0	0	0
23		A.1.11	(-) Defined benefit pension fund assets		-11		-11	-11	-11	-11	-11	-11
24		A.1.12	(-) Reciprocal cross holdings in CET1 Capital		0		0	0	0	0	0	0
25		A.1.13	(-) Excess deduction from AT1 items over AT1 Capital		0		0	0	0	0	0	0
26		A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1250% risk weight		-9	-9	-9	-9	-9	-9	-9	-9
27		A.1.14.1	of which: from securitisation positions (-)		-9		-9	-9	-9	-9	-9	-9
28		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
29		A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences		0	0	0	0	0	0	0	0
30		A.1.17	(-) CET1 instruments of financial sector entities where the institution has a significant investment		0		0	0	0	0	0	0
31	OWN FUNDS	A.1.18	(-) Amount exceeding the 17.65% threshold		0		0	0	0	0	0	0
32		A.1.18A	(-) Insufficient coverage for non-performing exposures		-6	-6	-45	-330	-1,005	-37	-287	-927
33		A.1.18B	(-) Minimum value commitment shortfalls		0		0	0	0	0	0	0
34		A.1.18C	(-) Other foreseeable tax charges		0		0	0	0	0	0	0
35		A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 of Regulation (EU) No 575/2013		-500		-500	-500	-500	-500	-500	-500
36		A.1.20	CET1 capital elements or deductions - other		-198		-198	-198	-198	-198	-198	-198
37		A.1.21	Amount subject to IFRS 9 transitional arrangements		-649							
38		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							
39		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							
40	-	A.1.21.3	Increase of CET1 capital due to the tax deductibility of the amounts above ("static part + old dynamic part")		278							
41		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")		0							
42		A.1.21.4.1	Increase of CET1 capital due to the tax deductibility of the amounts above ("new dynamic part")		0							
43		A.1.22	Transitional adjustments		0	0	0	0	0	0	0	0
44		A.1.22.1	Adjustments due to IFRS 9 transitional arrangements		0							
45		A.1.22.1.1	From the increased IFRS 9 ECL provisions net of EL		0							
46		A.1.22.1.2	From the amount of DTAs that is deducted from CET1 capital		0							
47		A.1.22.2	Other transitional adjustments to CET1 Capital		0	0	0	0	0	0	0	0
48		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	0
49		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	0
50		A.1.22.2.3	of which: due to temporary treatment of unrealised gains and losses measured at fair value through other comprehensive income		0	0	0			0		

8 verse Scenario 2026	2027
36,406 25,744 18,923	26,224
0 17,486 -1,873	
-1,215 -514 -145	-1,215 -514
-2,182 0 4	
-118 384	-118
-32 -3,534 -2,564	-32 -3,534
-677 -293 -2,308	-677 -293
0 -11	0
-9 -9	-9 -9
0	0
-287 0	-927 0
-500	
-198	-198
0	0
0	0
0	0

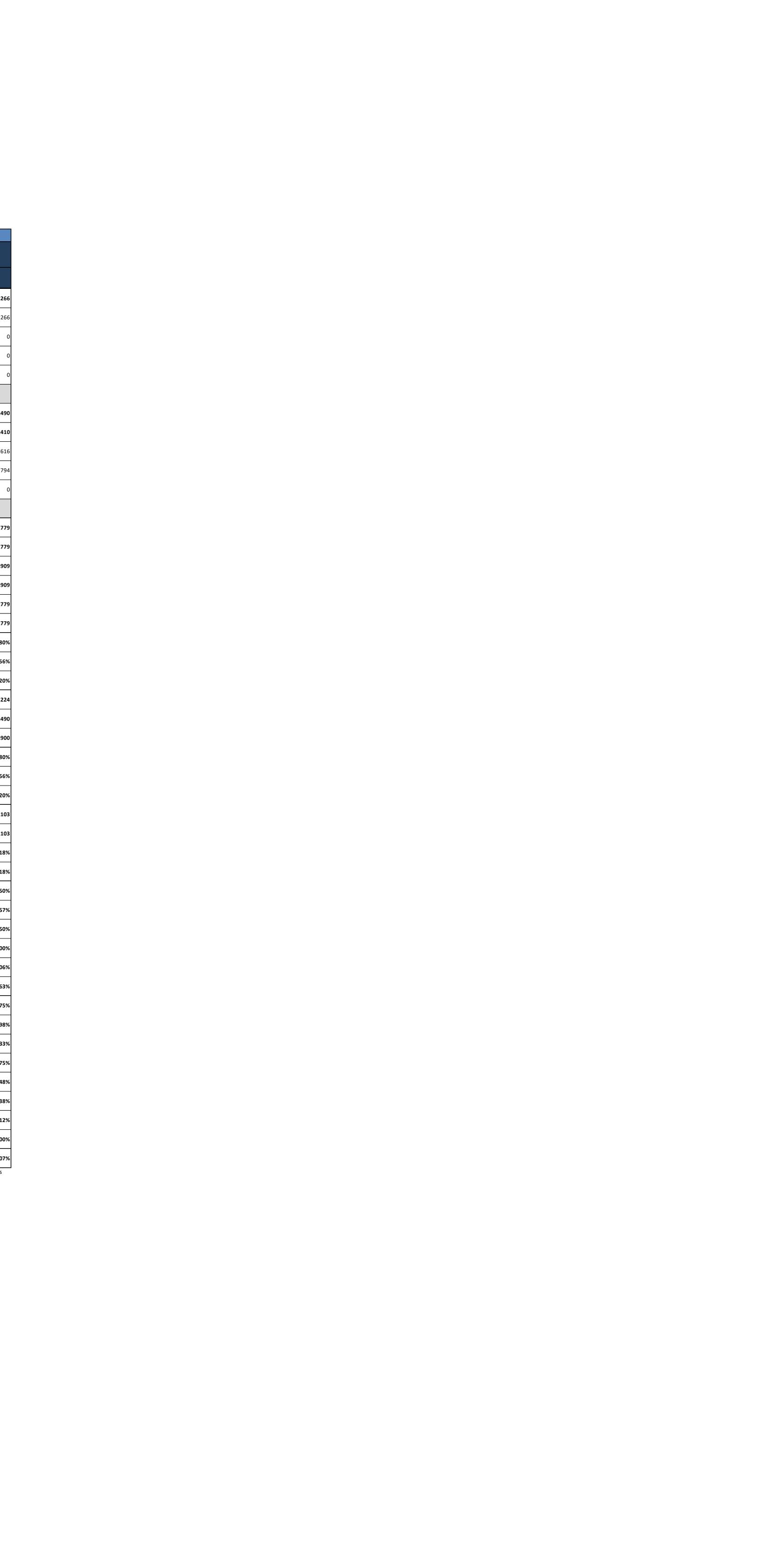
eba Banking Authority

2025 EU-wide Stress Test: Capital

CaixaBank, S.A.

			1	2	3	4	5	6	7	8	9
			IFRS 9 first implementation	Actual	Restatement CRR3		Baseline Scenario		Adverse Scenario		
		(mln EUR, 9	01/01/2018	31/12/2024	31/12/2024	2025	2026	2027	2025	2026	2027
	A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)		4,266	4,266	4,266	4,266	4,266	4,266	4,266	4
	A.2.1	Additional Tier 1 Capital instruments		4,266	4,266	4,266	4,266	4,266	4,266	4,266	4
	A.2.2	(-) Excess deduction from T2 items over T2 capital		0		0	0	0	0	0	
	A.2.3	Other Additional Tier 1 Capital components and deductions		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							
	A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)		33,278	33,248	35,222	36,927	38,036	29,260	30,010	30
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)		6,321	6,255	6,321	6,366	6,366	6,380	6,397	(
	A.4.1	Tier 2 Capital instruments		5,616	5,616	5,616	5,616	5,616	5,616	5,616	
	A.4.2	Other Tier 2 Capital components and deductions		705	639	705	750	750	764	781	
	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							
	B.3	TOTAL RISK EXPOSURE AMOUNT BEFORE OUTPUT FLOOR (UTREA) (transitional)			233,277	233,430	233,381	233,299	237,591	240,356	24
	B.4	TOTAL RISK EXPOSURE AMOUNT BEFORE OUTPUT FLOOR (UTREA) (fully loaded)			233,277	233,430	233,381	233,299	237,591	240,356	242
TAL RISK EXPOSURE AMOUNT	B.7	STANDARDISED TOTAL RISK EXPOSURE AMOUNT (STREA) FOR OUTPUT FLOOR (transitional)			286,171	287,893	289,447	293,213	290,139	293,114	29!
AND OUTPUT FLOOR	B.8	STANDARDISED TOTAL RISK EXPOSURE AMOUNT (STREA) FOR OUTPUT FLOOR (fully loaded)			286,171	287,893	289,447	293,213	290,139	293,114	29!
	B.12	TOTAL RISK EXPOSURE AMOUNT (transitional)		237,969	233,277	233,430	233,381	233,299	237,591	240,356	242
	B.13	TOTAL RISK EXPOSURE AMOUNT (fully loaded)		237,969	233,277	233,430	233,381	233,299	237,591	240,356	242
	C.1	Common Equity Tier 1 Capital ratio (transitional)		12.19%	12.42%	13.26%	13.99%	14.47%	10.52%	10.71%	10
CAPITAL RATIOS (%) Transitional period	C.2	Tier 1 Capital ratio (transitional)		13.98%	14.25%	15.09%	15.82%	16.30%	12.32%	12.49%	12
	C.3	Total Capital ratio (transitional)		16.64%	16.93%	17.80%	18.55%	19.03%	15.00%	15.15%	15
	D.1	COMMON EQUITY TIER 1 CAPITAL (fully loaded)		29,012	28,982	30,956	32,661	33,770	24,994	25,744	20
Fully loaded CAPITAL	D.2	TIER 1 CAPITAL (fully loaded)		33,278	33,248	35,222	36,927	38,036	29,260	30,010	30
	D.3	TOTAL CAPITAL (fully loaded)		39,599	39,503	41,543	43,293	44,402	35,640	36,406	36
	E.1	Common Equity Tier 1 Capital ratio (fully loaded)		12.19%	12.42%	13.26%	13.99%	14.47%	10.52%	10.71%	10
CAPITAL RATIOS (%) Fully loaded	E.2	Tier 1 Capital ratio (fully loaded)		13.98%	14.25%	15.09%	15.82%	16.30%	12.32%	12.49%	12
,, , , , , , , , , , , , , , , , ,	E.3	Total Capital ratio (fully loaded)		16.64%	16.93%	17.80%	18.55%	19.03%	15.00%	15.15%	15
	H.1	Total leverage ratio exposures (transitional)		588,103		588,103	588,103	588,103	588,103	588,103	588
	H.2	Total leverage ratio exposures (fully loaded)		588,103		588,103	588,103	588,103	588,103	588,103	588
Leverage ratios (%)	н.3	Leverage ratio (transitional)		5.66%	5.65%	5.99%	6.28%	6.47%	4.98%	5.10%	
	H.4	Leverage ratio (fully loaded)		5.66%	5.65%	5.99%	6.28%	6.47%	4.98%	5.10%	
	P.1	Capital conservation buffer		2.50%		2.50%	2.50%	2.50%	2.50%	2.50%	
	P.2	Countercyclical capital buffer		0.13%		0.50%	0.57%	0.57%	0.50%	0.57%	0
	P.3	O-SII buffer		0.50%		0.50%	0.50%	0.50%	0.50%	0.50%	0
ransitional combined buffer requirements (%)	P.4	G-SII buffer		0.00%		0.00%	0.00%	0.00%	0.00%	0.00%	0
	P.5	Systemic risk buffer applied to exposures according to article 133 of CRD		0.06%		0.06%	0.06%	0.06%	0.06%	0.06%	0
	P.6	Combined buffer		3.19%		3.57%	3.63%	3.63%		3.63%	
	R.1	Pillar 2 capital requirement		1.75%	1.75%	1.75%	1.75%	1.75%		1.75%	
	R.1.1	of which: CET1		0.98%	0.98%	0.98%	0.98%	0.98%	0.98%	0.98%	
	R.1.2	of which: AT1		0.33%	0.33%	0.33%	0.33%	0.33%		0.33%	
	R.2	Total SREP capital requirement		9.75%	9.75%	9.75%	9.75%	9.75%		9.75%	
Pillar 2 (%)	R.2.1	(applicable requirement to be met at all times - including adverse scenario - according to EBA/GL/2018/03) of which: CET1		5.48%	5.48%	5.48%	5.48%	5.48%		5.48%	
	R.2.1	Overall capital requirement					13.38%	13.38%			
		(applicable requirement under the baseline scenario according to EBA/GL/2018/03) of which: CET1		12.94%	12.94%	13.32%				13.38%	
	R.3.1	(relevant input for maximum distributable amount calculation according to Art 141 CRD)		8.68%	8.68%	9.05%	9.12%	9.12%		9.12%	
	R.4	Leverage Ratio pillar 2 requirement		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.
Shortages loaded figures are computed cons	S sidering full imp	AT1/T2 shortages of Pillar 1 and Pillar 2 risk-based requirements as % of total risk exposure amount plementation of the CRR3, i.e. excluding the transitional arrangements that are allowed temporarily to help banks to adjust towards	s the new regulation. Banks	0.04% s have an adaptation period to o	0.00% comply with fully loaded ratio	0.00% os since the full implementati	0.00%	0.00% for 2033. Please refer	0.03% to the dedicated box on	0.05% CRR3 implementation in	

Note: Fully-loaded figures are computed considering full implementation of the CRR3, i.e. excluding the transitional arrangements that are allowed temporarily to help banks to adjust towards the new regulation. Banks have an adaptation period to comply with fully loaded ratios since the full implementation of CRR3 is scheduled for 2033. Please refer to the dedicated box on CRR3 implementation in the EU-wide stress test report for further details.





2025 EU-wide Stress Test: P&L

CaixaBank, S.A.

		1	2	3	4	5	6	7
		Actual	Baseline scenario			Adverse scenario		
Row m	wNu m (mln EUI	31/12/2024	31/12/2025	31/12/2026	31/12/2027	31/12/2025	31/12/2026	31/12/2027
1	1 Net interest income	10,859	10,771	10,630	10,449	7,861	9,111	9,717
2	2 Interest income	19,032	15,839	15,137	15,560	19,698	19,955	20,017
3	3 Interest expense	-8,173	-5,083	-4,522	-5,125	-11,851	-10,860	-10,315
4	4 Dividend income	100	53	53	53	40	41	42
5	5 Net fee and commission income	4,161	4,103	3,965	3,853	3,433	3,341	3,387
6	Gains or losses on financial assets and liabilities held for trading and trading financial assets and trading financial liabilities	-8	78	78	78	-436	52	52
7	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 a fair value through profit or loss					-29		
8	8 Other operating income not listed above, net	-605	-824	-878	-871	-1,655	-336	-598
9	9 Total operating income, net	14,507	14,180	13,848	13,562	9,213	12,210	12,600
10	10 Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss	-1,055	-1,109	-1,333	-1,279	-4,855	-2,903	-2,465
11	Other income and expenses not listed above, net	-5,577	-5,827	-6,149	-6,347	-6,683	-6,661	-6,881
12	Profit or (-) loss before tax from continuing operations	7,874	7,244	6,366	5,936	-2,326	2,646	3,254
13	Tax expenses or (-) income related to profit or loss from continuing operations	-2,080	-1,772	-1,497	-1,368	1,009	-482	-664
14	Profit or (-) loss after tax from discontinued operations (disposed at cut-off date)	0						
15	Profit or (-) loss for the year	5,794	5,472	4,869	4,568	-1,317	2,164	2,589
16	Amount of dividends paid and minority interests after MDA-related adjustments	4,603	3,286	2,924	2,744	7	1,193	1,427
17	Attributable to owners of the parent net of estimated dividends	1,191	2,186	1,945	1,825	-1,323	971	1,162
18	Memo row: Impact of one-off adjustments		552	552	552	552	552	552
19	19 Total post-tax MDA-related adjustment		0	0	0	0	0	0
20	20 Total assets	552,603						

The total net interest income (NII) is reported after the effect of the aggregate cap in accordance with Section 4.1 of the 2025 EU-wide stress test methodological note and the contribution of held-for-trading instruments in accordance with Section 4.5 of the 2025 EU-wide stress test methodological note.



2025 EU-wide Stress Test: Major capital measures and realised losses

	(mln EUR)	1
RowNu m	Issuance of CET 1 Instruments 01 January to 31 March 2025	Impact on Common Equity Tier 1
1	Raising of capital instruments eligible as CET1 capital (+)	0
2	Repayment of CET1 capital, buybacks (-)	0
3	Conversion to CET1 of hybrid instruments (+)	0

RowNu m	Net issuance of Additional Tier 1 and Tier 2 Instruments 01 January to 31 March 2025	Impact on Additional Tier 1 and Tier 2
4	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
5	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 (+/-)	164

RowNu m	Realised losses 01 January to 31 March 2025					
6	Realised fines/litigation costs (net of provisions) (-)	0				
7	Other material losses and provisions (-)	0				