



2025 EU-wide Stress Test

Bank Name	Caixa Geral de Depósitos, SA
LEI Code	TO82200VT80V06K0FH57
Country Code	PT

2025 EU-wide Stress Test: Summary

Caixa Geral de Depósitos, SA

RowNum	(mIn EUR, %)	1	2	3	4	5	6	7	8
		Actual	Restatement CRR3	Baseline Scenario			Adverse Scenario		
		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	2,819		2,596	2,533	2,465	2,229	2,315	2,384
2	Gains or losses on financial assets and liabilities held for trading and trading financial assets and trading financial liabilities	24		36	36	36	-142	1	1
3	Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss	172		348	-281	-233	-853	-716	-574
4	Profit or (-) loss for the year	1,802		1,832	1,324	1,289	232	682	821
5	Coverage ratio: non-performing exposure (%)	77.62%		69.88%	64.63%	61.38%	72.96%	67.74%	64.86%
6	Common Equity Tier 1 capital	9,655	9,655	10,243	10,606	10,949	9,562	9,740	9,954
7	Total Risk exposure amount (all transitional adjustments included)	47,661	46,614	46,981	46,955	46,967	46,838	47,629	48,058
8	Common Equity Tier 1 ratio, %	20.26%	20.71%	21.80%	22.59%	23.31%	20.42%	20.45%	20.71%
9	Fully loaded Common Equity Tier 1 ratio, %	20.26%	20.00%	21.06%	21.82%	22.52%	19.72%	19.76%	20.02%
10	Tier 1 capital	9,661	9,661	10,249	10,612	10,955	9,568	9,746	9,960
11	Total leverage ratio exposures	109,829		109,829	109,829	109,829	109,829	109,829	109,829
12	Leverage ratio, %	8.80%	8.80%	9.33%	9.66%	9.97%	8.71%	8.87%	9.07%
13	Fully loaded leverage ratio, %	8.80%	8.80%	9.33%	9.66%	9.97%	8.71%	8.87%	9.07%

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.

14	IFRS 9 transitional arrangements?	No
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2025 EU-wide Stress Test: Credit risk IRB
Caixa Geral de Depósitos, SA

RowNum		Restated 31/12/2024*														
		Exposure values				Risk exposure amounts				Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
		A-IRB		F-IRB		A-IRB		F-IRB								
Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted									
1	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
2	Central governments	0	0	0	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	0	0	0	
4	Public sector entities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
5	Institutions	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
6	Corporates	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
7	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
8	Corporates - Of Which: SME general corporates	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
9	Corporates - Of Which: Purchased receivables	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
10	Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
11	Retail - Secured by residential estate property	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
12	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
13	Retail - Purchased receivables	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
14	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
15	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
16	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
17	Collective investments undertakings (CIU)	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	
19	Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
20	Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
21	TOTAL	0	0	0	0	0	0	0	0	0	0	0	0	0	0	

* Restated 31/12/2024.

RowNum		Restated 31/12/2024*														
		Exposure values				Risk exposure amounts				Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
		A-IRB		F-IRB		A-IRB		F-IRB								
Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted									
22	Central banks	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	
24	Regional governments or local authorities	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	
26	Institutions	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
27	Corporates	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
28	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
29	Corporates - Of Which: SME general corporates	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
30	Corporates - Of Which: Purchased receivables	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
31	Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
32	Retail - Secured by residential estate property	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
33	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
34	Retail - Purchased receivables	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
35	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
36	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
37	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
38	Collective investments undertakings (CIU)	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	
40	Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
41	Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
42	TOTAL	0	0	0	0	0	0	0	0	0	0	0	0	0	0	

* Restated 31/12/2024.

RowNum		Restated 31/12/2024*														
		Exposure values				Risk exposure amounts				Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
		A-IRB		F-IRB		A-IRB		F-IRB								
Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted									
43	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
44	Central governments	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	
46	Public sector entities	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	0	0	0	0	
48	Corporates	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
49	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
50	Corporates - Of Which: SME general corporates	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
51	Corporates - Of Which: Purchased receivables	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
52	Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
53	Retail - Secured by residential estate property	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
54	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
55	Retail - Purchased receivables	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
56	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
57	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
58	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
59	Collective investments undertakings (CIU)	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	
61	Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
62	Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
63	TOTAL	0	0	0	0	0	0	0	0	0	0	0	0	0	0	

* Restated 31/12/2024.

RowNum		Restated 31/12/2024*														
		Exposure values				Risk exposure amounts				Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
		A-IRB		F-IRB		A-IRB		F-IRB								
Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted									
64	Central banks	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	
66	Regional governments or local authorities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
67	Public sector entities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
68	Institutions	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
69	Corporates	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
70	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
71	Corporates - Of Which: SME general corporates	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
72	Corporates - Of Which: Purchased receivables	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
73	Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
74	Retail - Secured by residential estate property	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
75	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
76	Retail - Purchased receivables	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
77	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
78	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
79	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
80	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
81	Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
82	Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
83	Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
84	TOTAL	0	0	0	0	0	0	0	0	0	0	0	0	0	0	

* Restated 31/12/2024.

2025 EU-wide Stress Test: Credit risk IRB
Caixa Geral de Depósitos, SA

Row/Item	(mbl EUR, %)	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	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	
169	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
170	Central governments	0	0	0	0	0	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	0	0	0	0	0	0	0	0	0	0	0
172	Public sector entities	0	0	0	0	0	0	0	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	0	0	0	0	0	0	0	0	0	0	0
174	Corporates	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
175	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
176	Corporates - Of Which: SME general corporates	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
177	Corporates - Of Which: Purchased receivables	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
178	Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
179	Retail - Secured by residential estate property	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
180	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
181	Retail - Purchased receivables	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
182	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
183	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
184	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
185	Collective investments undertakings (CIU)	0	0	0	0	0	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	0	0	0	0	0	0
187	Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
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	0	0	0
189	TOTAL	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

Row/Item	(mbl EUR, %)	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	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	
190	Central banks	0	0	0	0	0	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	0	0	0	0	0
192	Regional governments or local authorities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
193	Public sector entities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
194	Institutions	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
195	Corporates	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
196	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
197	Corporates - Of Which: SME general corporates	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
198	Corporates - Of Which: Purchased receivables	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
199	Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
200	Retail - Secured by residential estate property	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
201	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
202	Retail - Purchased receivables	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
203	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
204	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
205	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
206	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
207	Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
208	Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
209	Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
210	TOTAL	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

Row/Item	(mbl EUR, %)	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	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	
211	Central banks	0	0	0	0	0	0	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	0	0	0	0	0	0	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	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	0	0	0	0	0	0
215	Institutions	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
216	Corporates	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
217	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
218	Corporates - Of Which: SME general corporates	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
219	Corporates - Of Which: Purchased receivables	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
220	Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
221	Retail - Secured by residential estate property	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
222	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
223	Retail - Purchased receivables	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
224	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
225	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
226	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
227	Collective investments undertakings (CIU)	0	0	0	0	0	0	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	0	0	0	0	0	0
229	Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
230	Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
231	TOTAL	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

* 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.

2025 EU-wide Stress Test: Credit risk STA
Caixa Geral de Depósitos, SA

RowNum		Restated										
		31/12/2024*										
		Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
(mM EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted								
1	Central banks	20,441	0	3,075	0	20,368	0	0	0	0	0	0.00%
2	Central governments	21,424	0	2,872	0	15,527	67	0	12	0	0	2.21%
3	Regional governments or local authorities	1,257	0	282	1	1,259	19	1	0	2	1	69.60%
4	Public sector entities	3,095	0	395	0	2,602	133	34	1	0	30	90.18%
5	Multilateral Development Banks	894	0	0	0	733	268	33	0	0	22	66.85%
6	International Organisations	1,118	0	0	0	1,032	0	0	0	0	0	0.00%
7	Institutions	2,138	0	660	0	1,423	33	1	1	1	4	20.01%
8	Corporates	14,941	84	13,581	96	14,244	831	435	198	152	364	63.73%
9	of which: Other - SME	5,275	73	4,543	83	4,723	494	277	72	81	227	81.92%
10	of which: Specialised Lending	630	0	474	0	588	62	0	7	19	0	0.00%
11	Retail	4,330	84	3,854	89	5,170	659	388	87	73	327	84.30%
12	of which: SME	2,292	67	1,316	70	2,135	487	294	42	55	255	86.75%
13	Secured by mortgages on immovable property and ADC exposures	22,738	150	13,216	150	30,309	3,165	445	196	423	295	64.43%
14	of which: Residential immovable property	26,733	98	8,113	98	26,714	2,549	272	163	339	175	64.24%
15	of which: Commercial immovable property	3,451	52	2,272	52	2,965	589	173	26	91	121	69.87%
16	of which: Land acquisition, development and construction exposures (ADC)	556	0	931	0	534	42	0	10	0	0	0.00%
17	Subordinated debt exposures	17	0	25	0	17	0	0	0	0	0	0.00%
18	Covered bonds	256	0	26	0	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	0	0	0	0	0.00%
20	Collective investments undertakings (CIU)	782	0	746	0	0	0	0	0	0	0	0.00%
21	Equity	739	0	1,435	0	0	0	0	0	0	0	0.00%
22	Securitisation	1	0	1	0	0	0	0	0	0	0	0.00%
23	Other exposures	1,885	0	1,140	0	0	0	0	0	0	0	0.00%
24	TOTAL	108,055	319	38,309	335	83,078	5,190	1,343	498	663	1,041	77.60%

RowNum		Restated										
		31/12/2024*										
		Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
(mM EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted								
25	Central banks	879	0	0	0	879	0	0	0	0	0	0.00%
26	Central governments	2,837	0	1,275	0	6,360	49	0	0	0	0	68.31%
27	Regional governments or local authorities	1,225	0	245	1	1,237	7	1	1	1	1	69.60%
28	Public sector entities	1,009	0	275	0	777	130	9	1	0	6	63.87%
29	Multilateral Development Banks	0	0	0	0	0	0	0	0	0	0	0.00%
30	International Organisations	0	0	0	0	0	0	0	0	0	0	0.00%
31	Institutions	520	0	78	0	308	13	1	1	1	1	72.63%
32	Corporates	20,029	56	19,125	60	11,277	546	140	128	212	88.61%	
33	of which: Other - SME	3,114	43	2,680	48	2,977	261	217	64	70	195	90.75%
34	of which: Specialised Lending	571	0	417	0	576	11	0	7	4	0	0.00%
35	Retail	1,053	46	1,940	63	3,285	565	388	71	68	261	88.11%
36	of which: SME	1,954	53	1,120	53	1,545	430	242	40	52	218	90.40%
37	Secured by mortgages on immovable property and ADC exposures	25,046	108	8,542	108	23,973	2,640	324	169	376	217	67.00%
38	of which: Residential immovable property	23,560	75	6,514	75	21,866	2,194	269	139	292	135	64.73%
39	of which: Commercial immovable property	1,978	33	1,266	33	1,671	414	115	21	82	82	71.14%
40	of which: Land acquisition, development and construction exposures (ADC)	507	0	761	0	487	33	0	10	1	0	0.00%
41	Subordinated debt exposures	17	0	25	0	17	0	0	0	0	0	0.00%
42	Covered bonds	57	0	6	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	0.00%
44	Collective investments undertakings (CIU)	782	0	746	0	0	0	0	0	0	0	0.00%
45	Equity	694	0	1,393	0	0	0	0	0	0	0	0.00%
46	Securitisation	1	0	1	0	0	0	0	0	0	0	0.00%
47	Other exposures	1,188	0	890	0	0	0	0	0	0	0	0.00%
48	TOTAL	54,234	224	25,992	232	48,314	3,950	998	393	572	810	81.18%

RowNum		Restated										
		31/12/2024*										
		Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
(mM EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted								
49	Central banks	17,200	0	0	0	17,200	0	0	0	0	0	0.00%
50	Central governments	1,764	0	0	0	1,146	0	0	0	0	0	0.00%
51	Regional governments or local authorities	0	0	0	0	0	0	0	0	0	0	0.00%
52	Public sector entities	1,626	0	0	0	1,362	0	0	0	0	0	0.00%
53	Multilateral Development Banks	0	0	0	0	0	0	0	0	0	0	0.00%
54	International Organisations	0	0	0	0	0	0	0	0	0	0	0.00%
55	Institutions	132	0	28	0	136	0	0	0	0	0	0.00%
56	Corporates	11	0	8	0	8	0	0	0	0	0	0.00%
57	of which: Other - SME	6	0	1	0	2	0	0	0	0	0	0.00%
58	of which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0.00%
59	Retail	1	0	1	0	1	0	0	0	0	0	0.00%
60	of which: SME	1	0	1	0	1	0	0	0	0	0	0.00%
61	Secured by mortgages on immovable property and ADC exposures	95	0	28	0	93	6	0	1	1	0	68.16%
62	of which: Residential immovable property	95	0	28	0	93	6	0	1	1	0	68.16%
63	of which: Commercial immovable property	0	0	0	0	0	0	0	0	0	0	0.00%
64	of which: Land acquisition, development and construction exposures (ADC)	0	0	0	0	0	0	0	0	0	0	0.00%
65	Subordinated debt exposures	0	0	0	0	0	0	0	0	0	0	0.00%
66	Covered bonds	21	0	2	0	0	0	0	0	0	0	0.00%
67	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	0	0.00%
68	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0.00%
69	Equity	0	0	0	0	0	0	0	0	0	0	0.00%
70	Securitisation	0	0	0	0	0	0	0	0	0	0	0.00%
71	Other exposures	0	0	0	0	0	0	0	0	0	0	0.00%
72	TOTAL	20,851	0	67	0	19,936	6	1	1	1	0	69.82%

RowNum		Restated									
		Exposure values		Risk exposure amounts		31/12/2024*			Stock of provisions		Coverage Ratio - Stage 3 exposure
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	for Stage 1 exposure	for Stage 2 exposure	
(mln EUR, %)											
169	Central banks	0	0	0	0	0	0	0	0	0	0.00%
170	Central governments	1,135	0	0	0	998	0	0	0	0	0.00%
171	Regional governments or local authorities	0	0	0	0	0	0	0	0	0	0.00%
172	Public sector entities	0	0	0	0	0	0	0	0	0	0.00%
173	Multilateral Development Banks	0	0	0	0	0	0	0	0	0	0.00%
174	International Organisations	0	0	0	0	0	0	0	0	0	0.00%
175	Institutions	69	0	19	0	2	0	0	0	0	0.00%
176	Corporates	498	0	359	0	426	3	0	3	0	0.00%
177	of which: Other - SME	422	0	306	0	397	3	0	2	0	0.00%
178	of which: Specialised Lending	0	0	0	0	0	0	0	0	0	0.00%
179	Retail	11	0	1	0	2	0	0	0	0	93.21%
180	of which: SME	0	0	0	0	0	0	0	0	0	0.00%
181	Secured by mortgages on immovable property and ADC exposures	114	0	52	0	132	3	0	1	2	68.67%
182	of which: Residential immovable property	65	0	21	0	63	3	0	1	2	68.67%
183	of which: Commercial immovable property	49	0	31	0	49	0	0	0	0	0.00%
184	of which: Land, acquisition, development and construction exposures (ADC)	0	0	0	0	0	0	0	0	0	0.00%
185	Subordinated debt exposures	0	0	0	0	0	0	0	0	0	0.00%
186	Covered bonds	33	0	3	0	0	0	0	0	0	0.00%
187	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	0.00%
188	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0.00%
189	Equity	0	0	0	0	0	0	0	0	0	0.00%
190	Securitisation	0	0	0	0	0	0	0	0	0	0.00%
191	Other exposures	0	0	0	0	0	0	0	0	0	0.00%
192	TOTAL	1,848	0	434	0	1,499	10	0	4	2	72.15%

RowNum		Restated									
		Exposure values		Risk exposure amounts		31/12/2024*			Stock of provisions		Coverage Ratio - Stage 2 exposure
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	for Stage 1 exposure	for Stage 2 exposure	
(mln EUR, %)											
193	Central banks	0	0	0	0	0	0	0	0	0	0.00%
194	Central governments	0	0	0	0	0	0	0	0	0	0.00%
195	Regional governments or local authorities	0	0	0	0	0	0	0	0	0	0.00%
196	Public sector entities	0	0	0	0	0	0	0	0	0	0.00%
197	Multilateral Development Banks	894	0	0	0	733	268	31	0	22	66.83%
198	International Organisations	182	0	0	0	182	0	0	0	0	0.00%
199	Institutions	44	0	9	0	44	0	0	0	0	0.00%
200	Corporates	327	0	40	0	48	0	0	0	0	0.00%
201	of which: Other - SME	42	0	35	0	48	0	0	0	0	0.00%
202	of which: Specialised Lending	0	0	0	0	0	0	0	0	0	0.00%
203	Retail	21	0	1	0	2	0	0	0	1	87.51%
204	of which: SME	0	0	0	0	0	0	0	0	0	0.00%
205	Secured by mortgages on immovable property and ADC exposures	85	0	27	0	77	11	2	1	2	91.21%
206	of which: Residential immovable property	84	0	26	0	76	11	2	1	2	91.13%
207	of which: Commercial immovable property	1	0	1	0	1	0	0	0	0	0.00%
208	of which: Land, acquisition, development and construction exposures (ADC)	0	0	0	0	0	0	0	0	0	0.00%
209	Subordinated debt exposures	0	0	0	0	0	0	0	0	0	0.00%
210	Covered bonds	0	0	0	0	0	0	0	0	0	0.00%
211	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	0.00%
212	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0.00%
213	Equity	11	0	11	0	0	0	0	0	0	0.00%
214	Securitisation	0	0	0	0	0	0	0	0	0	0.00%
215	Other exposures	0	0	0	0	0	0	0	0	0	0.00%
216	TOTAL	1,270	0	89	0	1,086	279	36	1	24	68.35%

RowNum		Restated									
		Exposure values		Risk exposure amounts		31/12/2024*			Stock of provisions		Coverage Ratio - Stage 3 exposure
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	for Stage 1 exposure	for Stage 2 exposure	
(mln EUR, %)											
217	Central banks	0	0	0	0	0	0	0	0	0	0.00%
218	Central governments	1,101	0	0	0	390	0	0	0	0	0.00%
219	Regional governments or local authorities	0	0	0	0	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	0	0	0	0	0	0	0	0	0	0.00%
222	International Organisations	936	0	0	0	836	0	0	0	0	0.00%
223	Institutions	10	0	5	0	2	0	0	0	0	0.00%
224	Corporates	0	0	0	0	0	0	0	0	0	0.00%
225	of which: Other - SME	0	0	0	0	0	0	0	0	0	0.00%
226	of which: Specialised Lending	0	0	0	0	0	0	0	0	0	0.00%
227	Retail	1	0	1	0	2	0	0	0	0	93.02%
228	of which: SME	0	0	0	0	1	0	0	0	0	0.00%
229	Secured by mortgages on immovable property and ADC exposures	51	0	15	0	47	5	1	1	1	73.39%
230	of which: Residential immovable property	51	0	15	0	47	5	1	1	1	73.39%
231	of which: Commercial immovable property	0	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	0.00%
233	Subordinated debt exposures	0	0	0	0	0	0	0	0	0	0.00%
234	Covered bonds	16	0	2	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	0.00%
237	Equity	1	0	1	0	0	0	0	0	0	0.00%
238	Securitisation	0	0	0	0	0	0	0	0	0	0.00%
239	Other exposures	0	0	0	0	0	0	0	0	0	0.00%
240	TOTAL	2,116	0	23	0	1,281	5	1	0	1	75.44%

RowNum		Restated									
		Exposure values		Risk exposure amounts		31/12/2024*			Stock of provisions		Coverage Ratio - Stage 3 exposure
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	for Stage 1 exposure	for Stage 2 exposure	
(mln EUR, %)											
241	Central banks	247	0	247	0	247	0	0	0	0	0.00%
242	Central governments	451	0	451	0	437	0	0	0	0	0.00%
243	Regional governments or local authorities	0	0	0	0	0	0	0	0	0	0.00%
244	Public sector entities	0	0	0	0	0	0	0	0	0	0.00%
245	Multilateral Development Banks	0	0	0	0	0	0	0	0	0	0.00%
246	International Organisations	0	0	0	0	0	0	0	0	0	0.00%
247	Institutions	0	0	0	0	0	0	0	0	0	0.00%
248	Corporates	233	16	224	21	218	14	21	2	5	23.04%
249	of which: Other - SME	175	16	162	21	159	14	21	2	5	23.04%
250	of which: Residential immovable property	8	0	8	0	8	0	8	0	0	0.00%
251	Retail	91	4	60	5	91	7	19	1	5	50.87%
252	of which: SME	52	3	30	4	53	4	7	0	4	51.54%
253	Secured by mortgages on immovable property and ADC exposures	89	0	39	0	82	11	1	2	1	87.31%
254	of which: Residential immovable property	78	0	29	0	71	11	1	2	1	87.31%
255	of which: Commercial immovable property	11	0	10	0	11	0	0	0	0	0.00%
256	of which: Land, acquisition, development and construction exposures (ADC)	0	0	0	0	0	0	0	0	0	0.00%
257	Subordinated debt exposures	0	0	0	0	0	0	0	0	0	0.00%
258	Covered bonds	0	0	0	0	0	0	0	0	0	0.00%
259	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	0.00%
260	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0.00%
261	Equity	0	0	0	0	0	0	0	0	0	0.00%
262	Securitisation	0	0	0	0	0	0	0	0	0	0.00%
263	Other exposures	27	0	19	0	0	0	0	0	0	0.00%
264	TOTAL	1,138	21	1,040	27	1,095	32	32	9	11	33.30%

Row/Num		Baseline 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	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
1	Central banks	20,368	0	0	0	0	0.00%	20,368	0	0	0	0	0.00%	20,368	0	0	0	0	0	0	0.00%	
2	Central governments	15,386	133	78	26	2	40.00%	15,263	162	148	34	0	40.00%	15,153	222	224	22	0	0	0	40.00%	
3	Regional governments or local authorities	1,256	18	6	1	2	47.14%	1,250	19	11	2	1	43.88%	1,242	21	16	1	1	7	43.64%		
4	Public sector entities	2,583	141	43	3	3	78.96%	2,586	147	53	3	4	78.20%	2,556	151	63	3	4	41	67.73%		
5	Multilateral Development Banks	680	291	63	2	12	52.27%	681	299	90	2	13	42	46.63%	617	299	119	2	0	0	43.72%	
6	International Organisations	1,039	1	3	0	0	40.00%	1,038	2	2	0	0	1	40.00%	1,026	3	3	0	0	1	40.00%	
7	Institutions	1,421	24	4	1	0	46.66%	1,439	35	7	1	0	3	45.34%	1,416	37	11	0	0	4	44.33%	
8	Corporates	14,657	1,024	579	32	58	421	79.53%	14,307	1,181	632	32	63	481	79.04%	13,900	1,308	742	31	49	546	73.56%
9	of which: Other - SME	4,610	548	336	18	38	262	78.01%	4,504	592	398	17	35	297	74.57%	4,408	625	461	17	28	333	72.15%
10	of which: Specialised Lending	600	59	1	0	1	0	0.00%	601	58	2	0	0	1	67.39%	611	56	3	0	0	2	62.64%
11	Retail	4,947	764	501	34	88	413	83.59%	4,770	818	630	31	93	495	78.69%	4,622	842	754	30	67	579	76.77%
12	of which: SME	1,943	397	376	22	71	315	83.71%	1,793	656	467	21	78	377	80.72%	1,670	683	562	19	56	442	78.65%
13	Secured by mortgages on immovable property and ADC exposures	23,683	3,477	663	18	242	365	58.00%	23,236	3,670	1,898	38	245	473	52.65%	23,688	3,795	1,445	18	228	565	49.37%
14	of which: Residential immovable property	25,299	2,784	453	16	223	251	55.59%	25,266	2,934	645	16	225	310	51.17%	25,052	3,056	847	16	220	412	48.69%
15	of which: Commercial immovable property	2,877	640	210	2	21	134	63.69%	2,801	675	251	2	20	142	56.75%	2,739	695	293	2	18	151	51.67%
16	of which: Land, acquisition, development and construction exposures (ADC)	533	54	1	0	1	0	29.54%	501	61	0	0	1	1	29.74%	497	64	5	0	1	2	29.85%
17	Subordinated debt exposures	17	0	0	0	0	0.00%	17	0	0	0	0	0.00%	17	0	0	0	0	0	0	0.00%	
18	Covered bonds	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%	
19	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%	
20	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	0.00%	
21	Equity	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%	
22	Securitisation	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%	
23	Other exposures	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%	
24	TOTAL	91,835	5,883	1,891	118	414	1,323	69.88%	90,761	6,353	2,471	122	425	1,397	64.93%	89,865	6,678	3,007	107	371	1,883	61.38%

Row/Num		Baseline 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	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
25	Central banks	879	0	0	0	0	0.00%	879	0	0	0	0	0.00%	879	0	0	0	0	0	0	0.00%	
26	Central governments	6,239	59	31	1	1	4	40.00%	6,235	74	25	0	2	35	40.01%	6,176	90	42	1	1	27	40.01%
27	Regional governments or local authorities	1,233	9	4	1	1	0	51.99%	1,227	12	6	1	0	3	46.51%	1,221	15	10	1	4	44.32%	
28	Public sector entities	775	131	13	1	2	6	60.47%	772	132	12	1	2	7	57.80%	769	133	14	1	2	8	55.76%
29	Multilateral Development Banks	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%	
30	International Organisations	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%	
31	Institutions	108	13	3	0	0	1	66.34%	107	13	2	0	0	1	61.34%	107	14	2	0	0	1	57.43%
32	Corporates	21,015	737	433	29	52	369	66.12%	20,780	891	513	30	57	414	62.63%	20,568	1,036	601	29	45	468	60.49%
33	of which: Other - SME	2,852	317	256	16	34	224	87.27%	2,797	360	209	16	31	254	84.91%	2,720	391	344	16	25	286	83.04%
34	of which: Specialised Lending	578	9	1	0	1	0	70.68%	579	7	2	0	0	1	70.68%	579	6	2	0	0	2	70.68%
35	Retail	1,589	467	294	26	79	335	83.78%	1,486	520	495	25	25	341	80.97%	1,366	544	605	24	60	474	70.04%
36	of which: SME	1,671	532	313	20	65	269	86.02%	1,536	587	393	19	72	326	82.99%	1,426	613	477	19	51	386	80.89%
37	Secured by mortgages on immovable property and ADC exposures	23,577	2,863	498	15	223	290	58.28%	23,242	3,011	684	15	222	368	53.85%	22,952	3,108	878	15	216	450	51.25%
38	of which: Residential immovable property	27,468	2,380	367	14	209	293	55.46%	27,174	2,507	535	13	211	276	51.67%	26,933	2,585	738	13	208	352	48.59%
39	of which: Commercial immovable property	1,638	432	130	1	12	86	66.55%	1,601	453	146	1	10	81	62.49%	1,569	469	183	1	9	96	60.18%
40	of which: Land, acquisition, development and construction exposures (ADC)	474	43	3	0	1	0	29.76%	466	50	3	0	1	1	29.94%	461	53	5	0	2	30.07%	
41	Subordinated debt exposures	17	0	0	0	0	0.00%	17	0	0	0	0	0.00%	17	0	0	0	0	0	0	0.00%	
42	Covered bonds	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	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	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%	
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	0.00%	
45	Equity	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%	
46	Securitisation	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%	
47	Other exposures	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%	
48	TOTAL	47,432	4,479	1,351	79	358	1,003	74.24%	46,672	4,853	1,738	79	368	1,214	69.88%	46,097	5,118	2,147	76	325	1,438	67.00%

Row/Num		Baseline 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	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure
49	Central banks	17,200	0	0	0	0	0.00%	17,200	0	0	0	0	0.00%	17,200	0	0	0	0	0	0	0.00%
50	Central governments	1,145	0	0	0	0	0.00%	1,145	0	1	0	0	0.00%	1,145	0	1	0	0	0	0	0.00%
51	Regional governments or local authorities	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
52	Public sector entities	1,361	0	0	0	0	0.00%	1,360	1	1	0	0	0	40.37%	1,359	1	0	0	0	0	40.37%
53	Multilateral Development Banks	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
54	International Organisations	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
55	Institutions	126	0	0	0	0	0.00%	126	0	0	0	0	0.00%	126	0	0	0	0	0	0	0.00%
56	Corporates	8	0	0	0	0	0.00%	8	0	0	0	0	0.00%	8	0	0	0	0	0	0	0.00%
57	of which: Other - SME	2	0	0	0	0	0.00%														

RowNum		Baseline Scenario																								
		31/12/2025								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	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure				
73	Central banks	(mtn EUR, %)	25	0	0	0	0	0	0.00%	25	0	0	0	0	0	0.00%	25	0	0	0	0	0	0	0	0	0.00%
74	Central governments	809	0	0	0	0	0	40.00%	809	0	0	0	0	0	40.00%	808	1	1	0	0	0	0	0	0	40.00%	
75	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	0	0	0.00%	
76	Public sector entities	380	0	0	0	0	0	40.37%	379	0	0	0	0	0	40.37%	379	1	1	0	0	0	0	0	0	40.37%	
77	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	0	0	0.00%	
78	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	0	0	0.00%	
79	Institutions	269	20	4	0	0	1	40.00%	269	21	4	0	0	2	40.00%	268	21	4	0	0	2	40.00%				
80	Corporates	23	17	14	0	1	8	55.50%	68	21	15	0	1	8	52.87%	64	23	17	0	0	8	50.71%				
81	of which: Other - SME	500	171	151	0	1	8	55.54%	45	21	15	0	1	8	52.95%	41	23	17	0	0	8	50.83%				
82	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	0	0	0	0	0.00%	
83	Retail	183	57	39	1	6	28	70.29%	171	54	46	1	11	31	66.39%	166	55	53	1	4	29	61.47%				
84	of which: SME	120	47	34	1	5	23	68.77%	112	50	40	1	5	20	64.78%	104	51	46	0	4	29	61.77%				
85	Secured by mortgages on immovable property and ADC exposures	2,118	272	74	1	8	33	45.23%	2,084	280	100	1	8	38	37.77%	2,056	281	128	1	7	42	33.37%				
86	of which: Residential immovable property	1,228	145	30	1	2	18	45.30%	1,217	146	49	1	3	19	39.94%	1,207	146	56	1	3	21	35.30%				
87	of which: Commercial immovable property	858	127	35	0	5	16	45.10%	835	134	51	0	5	18	35.71%	817	135	67	0	5	21	30.84%				
88	of which: Land, acquisition, development and construction exposures (ADC)	32	0	0	0	0	0	0.00%	32	0	0	0	0	0	0.00%	32	0	0	0	0	0	0	0	0	0.00%	
89	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	0	0	0.00%	
90	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	0	0	0.00%	
91	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	0	0	0.00%	
92	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	0	0	0.00%	
93	Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0	0.00%	
94	Securitisation	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0	0.00%	
95	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	0	0	0.00%	
96	TOTAL	3,856	362	131	2	15	70	53.67%	3,807	376	166	2	14	78	47.17%	3,767	381	201	2	13	86	42.90%				

RowNum		Baseline Scenario																								
		31/12/2025								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	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure				
97	Central banks	(mtn EUR, %)	84	0	0	0	0	0	0.00%	84	0	0	0	0	0	0.00%	84	0	0	0	0	0	0	0	0	0.00%
98	Central governments	828	0	0	0	0	0	40.00%	828	0	0	0	0	0	40.00%	827	1	1	0	0	0	0	0	0	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	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	0	0	0.00%	
101	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	0	0	0.00%	
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	0	0	0.00%	
103	Institutions	16	0	0	0	0	0	40.00%	16	0	0	0	0	0	40.00%	16	0	0	0	0	0	0	0	0	40.00%	
104	Corporates	777	69	24	0	2	18	73.79%	758	78	34	0	2	20	59.99%	742	83	44	0	3	23	52.16%				
105	of which: Other - SME	348	68	13	0	2	5	47.15%	330	76	21	0	2	8	37.79%	315	81	31	0	3	21	34.23%				
106	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	0	0	0	0	0.00%	
107	Retail	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0	0.00%	
108	of which: SME	273	8	0	0	3	8	92.00%	273	9	7	0	3	8	89.92%	270	9	8	0	7	8	86.59%				
109	Secured by mortgages on immovable property and ADC exposures	2,057	141	28	0	18	18	64.68%	2,025	161	161	41	9	21	49.75%	1,994	177	177	56	9	23	41.35%				
110	of which: Residential immovable property	1,883	83	13	0	4	10	73.55%	1,863	97	102	11	11	18	68.41%	1,843	110	110	4	11	13	42.21%				
111	of which: Commercial immovable property	174	48	15	0	3	8	56.75%	162	51	22	0	4	8	42.27%	151	56	30	0	3	10	34.46%				
112	of which: Land, acquisition, development and construction exposures (ADC)	1	11	0	0	0	0	24.80%	1	11	0	0	0	0	24.84%	1	11	0	0	0	0	25.00%				
113	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	0	0	0.00%	
114	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	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	0.00%	0	0	0	0	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	0	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	0	0	0.00%	
118	Securitisation	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0	0.00%	
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	0	0	0.00%	
120	TOTAL	4,037	219	58	1	11	42	71.06%	3,984	248	83	1	12	47	52.20%	3,934	271	109	1	12	54	49.07%				

RowNum		Baseline Scenario																								
		31/12/2025								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	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure				
121	Central banks	(mtn EUR, %)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0	0.00%
122	Central governments	2,841	4	5	2	0	2	40.00%	2,832	8	10	2	0	4	40.00%	2,822	13	15	2	0	6	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	0	0	0.00%	
124	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	0	0	0.00%	
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	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	0	0	0.00%	
127	Institutions	31	0	0	0	0	0	40.00%	31	0	0	0	0	0	40.00%	31	0	0	0	0	0	0	0	0	40.00%	
128	Corporates	136	24	0	0	0	0	67.19%	134	25	0	0	0	0	67.19%	132	27	0	0	0	0	67.19%				
129	of which: Other - SME	12	19	0	0	0	0	70.66%	11	20	0	0	0	0	70.66%	11	22	0	0	0	0	70.66%				
130	of which: Specialised Lending	20	5	0	0	0	0	70.66%	20	5	0	0	0	0	70.66%	20	5	0	0	0	0	70.66%				
131	Retail	5	1	4	0	0	4	94.43%	4	0	0	0	0	4	94.89%	4	0	0	0	0	4	95.57%				
132	of which: SME	36	4	3	0	5	5	98.30%	35	5	5	0	5	0	98.30%	34	6	5	0	5	5	94.60%				
133	Secured by mortgages on immovable property and ADC exposures	357	4	0	0	0	0	76.07%	344	5	11	0	0	0	62.94%	333	6	11	0							

2025 EU-wide Stress Test: Credit risk STA
Caixa Geral de Depósitos, SA

Row/Num		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	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
(mtn EUR, %)	20,368	0	0	0	0	0	0.00%	20,368	0	0	0	0	0	0.00%	20,368	0	0	0	0	0	0	0.00%
1	Central banks	20,368	0	0	0	0	0.00%	20,368	0	0	0	0	0	0.00%	20,368	0	0	0	0	0	0	0.00%
2	Central governments	15,367	0	0	0	0	40.00%	15,367	0	0	0	0	0	40.00%	15,367	0	0	0	0	0	0	40.00%
3	Regional governments or local authorities	1,254	0	0	0	0	46.21%	1,254	0	0	0	0	46.21%	1,254	0	0	0	0	0	0	0	46.21%
4	Public sector entities	2,562	0	0	0	0	74.29%	2,562	0	0	0	0	74.29%	2,562	0	0	0	0	0	0	0	74.29%
5	Multilateral Development Banks	660	0	0	0	0	55.28%	660	0	0	0	0	55.28%	660	0	0	0	0	0	0	0	55.28%
6	International Organisations	1,039	0	0	0	0	40.00%	1,039	0	0	0	0	40.00%	1,039	0	0	0	0	0	0	0	40.00%
7	Institutions	1,419	0	0	0	0	50.33%	1,419	0	0	0	0	50.33%	1,419	0	0	0	0	0	0	0	50.33%
8	Corporates	13,931	1,600	680	112	175	54.3%	79,886	13,327	1,600	680	112	175	54.3%	79,886	13,327	1,600	680	112	175	54.3%	
9	of which: Other - SME	4,389	688	417	57	102	80.23%	4,079	628	386	54	93	445	79.91%	3,909	658	408	57	79	102	79.91%	
10	of which: Specialised Lending	586	61	3	2	2	74.17%	581	62	3	2	2	74.17%	581	62	3	2	2	74.17%	581	62	74.17%
11	Retail	4,655	944	618	84	205	85.79%	4,249	1,068	901	55	193	743	82.46%	4,056	1,035	1,136	47	137	912	80.94%	
12	of which: SME	3,685	760	473	58	173	87.22%	3,350	872	694	31	164	586	83.66%	3,116	838	862	25	115	707	82.10%	
13	Secured by mortgages on immovable property and ADC exposures	20,023	3,969	909	627	504	62.66%	17,793	4,721	3,323	686	754	3,239	62.46%	16,200	4,239	1,898	51	671	1,069	62.38%	
14	of which: Residential immovable property	25,787	3,196	551	47	539	62.00%	24,839	3,761	934	50	589	547	58.53%	23,939	4,198	1,397	43	576	788	57.05%	
15	of which: Commercial immovable property	2,750	727	249	12	83	64.38%	2,509	852	366	9	91	202	55.14%	2,335	913	479	7	95	241	50.43%	
16	of which: Land, acquisition, development and construction exposures (ADC)	481	76	4	2	2	45.50%	484	109	13	1	6	6	45.63%	425	119	11	1	6	10	45.66%	
17	Subordinated debt exposures	17	0	0	0	0	9.32%	17	0	0	0	0	0	9.32%	17	0	0	0	0	0	0	9.32%
18	Covered bonds	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
19	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
20	Collective Investments undertakings (CIU)	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
21	Equity	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
22	Securitisation	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
23	Other exposures	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
24	TOTAL	90,281	6,094	2,328	310	1,045	72.96%	87,581	8,411	3,614	236	1,096	2,448	67.74%	85,057	9,110	4,843	194	1,009	3,141	64.86%	

Row/Num		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	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
(mtn EUR, %)	879	0	0	0	0	0	0.00%	879	0	0	0	0	0.00%	879	0	0	0	0	0	0	0	0.00%
25	Central banks	879	0	0	0	0	0.00%	879	0	0	0	0	0.00%	879	0	0	0	0	0	0	0	0.00%
26	Central governments	6,289	64	15	2	2	40.00%	6,483	97	49	13	2	20	40.00%	6,696	130	83	12	3	33	40.00%	
27	Regional governments or local authorities	1,231	10	4	3	0	49.65%	1,238	16	11	3	0	5	49.74%	1,205	23	18	2	0	6	42.34%	
28	Public sector entities	768	134	14	3	2	58.48%	758	138	20	1	2	11	55.77%	752	140	24	1	2	13	54.87%	
29	Multilateral Development Banks	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%	
30	International Organisations	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%	
31	Institutions	107	14	2	0	0	63.25%	106	14	3	0	0	1	57.55%	104	15	4	0	2	2	54.37%	
32	Corporates	20,328	1,091	564	104	164	85.4%	9,837	1,524	183	56	169	673	82.41%	9,209	1,096	49	817	1,244	81.24%		
33	of which: Other - SME	2,677	442	316	51	92	89.58%	2,440	574	442	28	81	381	86.25%	2,326	592	40	68	62	84.82%		
34	of which: Specialised Lending	574	11	3	2	2	77.88%	571	11	1	1	4	77.88%	570	10	7	1	1	4	77.88%		
35	Retail	3,328	436	482	185	285	87.52%	2,998	950	727	37	174	609	84.41%	2,833	918	32	123	169	81.10%		
36	of which: SME	1,228	690	399	52	161	88.79%	1,121	796	600	26	153	512	85.26%	1,009	760	748	106	627	83.85%		
37	Secured by mortgages on immovable property and ADC exposures	22,999	3,328	611	50	570	64.03%	21,976	3,947	1,014	51	624	617	60.84%	21,040	4,405	1,492	43	615	883	59.17%	
38	of which: Residential immovable property	20,992	2,720	451	40	506	63.06%	20,114	3,251	789	44	511	476	60.51%	19,314	3,661	1,208	37	586	712	59.17%	
39	of which: Commercial immovable property	1,557	493	150	9	59	69.83%	1,394	994	212	7	67	134	62.90%	1,276	613	271	5	73	161	59.36%	
40	of which: Land, acquisition, development and construction exposures (ADC)	450	65	4	1	5	45.83%	408	12	6	6	6	45.83%	389	107	22	1	6	10	45.83%		
41	Subordinated debt exposures	17	0	0	0	0	9.32%	17	0	0	0	0	0	9.32%	17	0	0	0	0	0	0	9.32%
42	Covered bonds	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	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	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
44	Collective Investments undertakings (CIU)	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
45	Equity	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
46	Securitisation	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
47	Other exposures	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
48	TOTAL	46,099	5,476	1,688	238	923	77.92%	43,931	6,697	2,634	162	968	1,936	73.52%	42,435	7,299	3,528	140	893	2,505	71.01%	

Row/Num		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	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
(mtn EUR, %)	17,200	0	0	0	0	0	0.00%	17,200	0	0	0	0	0.00%	17,200	0	0	0	0	0	0	0	0.00%
49	Central banks	17,200	0	0	0	0	0.00%	17,200	0	0	0	0	0.00%	17,200	0	0	0	0	0	0	0	0.00%
50	Central governments	1,145	0	0	0	0	40.00%	1,145	0	1	0	0	0	40.00%	1,145	0	1	0	0	0	0	40.00%
51	Regional governments or local authorities	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
52	Public sector entities	1,359	1	1	1	0	49.02%	1,357	3	3	0	0	1	49.02%	1,355	4	4	0	2	4	49.02%	
53	Multilateral Development Banks	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%

Rownum		Adverse Scenario																				
		31/12/2025								31/12/2026												
		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
169	Central banks	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
170	Central governments	957	0	0	0	0	40.00%	957	0	1	0	0	40.00%	956	0	1	0	0	0	0	0	40.00%
171	Regional governments or local authorities	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
172	Public sector entities	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
173	Multilateral Development Banks	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
174	International Organisations	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
175	Institutions	2	0	0	0	0	46.00%	2	0	0	0	0	46.00%	2	0	0	0	0	0	0	0	46.00%
176	Corporates	424	6	1	0	0	35.33%	421	6	2	0	0	35.33%	421	7	3	0	0	0	0	0	35.34%
177	of which: Other - SME	356	6	1	0	0	35.34%	354	6	2	0	0	35.34%	353	7	3	0	0	0	0	0	35.35%
178	of which: Specialised Lending	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
179	Retail	1	0	0	0	0	93.00%	1	0	0	0	0	93.00%	1	0	0	0	0	0	0	0	93.25%
180	of which: SME	0	0	0	0	0	92.35%	0	0	0	0	0	92.35%	0	0	0	0	0	0	0	0	92.35%
181	Secured by mortgages on immovable property and ADC exposures	107	9	1	1	1	32.88%	102	13	2	0	1	23.15%	98	16	3	0	1	1	1	1	19.82%
182	of which: Residential immovable property	58	9	1	1	1	35.00%	53	13	2	0	1	28.57%	49	16	3	0	1	1	1	1	20.77%
183	of which: Commercial immovable property	49	0	0	0	0	13.20%	48	0	0	0	0	13.20%	48	0	0	0	0	0	0	0	13.32%
184	of which: Land, acquisition, development and construction exposures (ADC)	0	0	0	0	0	60.89%	0	0	0	0	0	60.89%	0	0	0	0	0	0	0	0	60.89%
185	Subordinated debt exposures	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
186	Covered bonds	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	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	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
188	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	0	0.00%
189	Equity	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
190	Securitisation	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
191	Other exposures	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
192	TOTAL	1,492	15	3	1	1	36.52%	1,484	20	5	1	1	31.58%	1,478	24	8	0	1	1	2	29.83%	

Rownum		Adverse Scenario																				
		31/12/2025								31/12/2026												
		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
193	Central banks	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
194	Central governments	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
195	Regional governments or local authorities	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
196	Public sector entities	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
197	Multilateral Development Banks	660	302	72	5	24	40	55.28%	598	317	120	4	24	60	50.54%	559	313	162	3	16	29	48.71%
198	International Organisations	182	0	0	0	0	0	40.00%	181	0	0	0	0	40.00%	181	0	0	0	0	0	0	40.00%
199	Institutions	44	0	0	0	0	46.00%	44	0	0	0	0	46.00%	44	0	0	0	0	0	0	0	46.00%
200	Corporates	48	0	0	0	0	0	35.10%	47	0	0	0	0	35.10%	47	0	0	0	0	0	0	35.10%
201	of which: Other - SME	38	0	0	0	0	0	35.10%	37	0	0	0	0	35.10%	37	0	0	0	0	0	0	35.10%
202	of which: Specialised Lending	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
203	Retail	1	1	0	0	0	84.32%	1	1	0	0	0	84.32%	1	1	0	0	0	0	0	0	84.32%
204	of which: SME	0	0	0	0	0	61.47%	0	0	0	0	0	61.47%	0	0	0	0	0	0	0	0	61.51%
205	Secured by mortgages on immovable property and ADC exposures	74	13	3	1	2	83.83%	72	14	3	0	1	77.89%	69	16	5	0	1	3	3	72.74%	
206	of which: Residential immovable property	24	13	1	1	1	83.83%	22	14	3	0	1	72.91%	18	16	1	0	1	1	1	72.75%	
207	of which: Commercial immovable property	1	0	0	0	0	65.55%	1	0	0	0	0	65.55%	1	0	0	0	0	0	0	0	65.55%
208	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	0	0	0	0.00%
209	Subordinated debt exposures	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
210	Covered bonds	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
211	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	0	0	0.00%
212	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	0	0.00%
213	Equity	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
214	Securitisation	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
215	Other exposures	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
216	TOTAL	1,010	316	75	5	25	56.34%	944	332	124	4	25	64	51.36%	902	330	169	4	17	84	49.46%	

Rownum		Adverse Scenario																				
		31/12/2025								31/12/2026												
		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
217	Central banks	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
218	Central governments	389	0	0	0	0	40.00%	389	0	0	0	0	40.00%	389	0	0	0	0	0	0	0	40.00%
219	Regional governments or local authorities	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
220	Public sector entities	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
221	Multilateral Development Banks	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
222	International Organisations	840	1	1	0	0	40.00%	841	2	2	0	0	40.00%	845	3	3	0	1	0	0	0	40.00%
223	Institutions	2	0	0	0	0	46.00%	2	0	0	0	0	46.00%	2	0	0	0	0	0	0	0	46.00%
224	Corporates	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
225	of which: Other - SME	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
226	of which: Specialised Lending	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
227	Retail	2	0	0	0	0	86.69%	2	0	0	0	0	86.69%	2	0	0	0	0	0	0	0	86.72%
228	of which: SME	0	0	0	0	0	33.48%	0	0	0	0	0	33.48%	0	0							

2025 EU-wide Stress Test: Securitisations

Caixa Geral de Depósitos, SA

RowNum	m	(mln EUR)	1	2	3	4	5	6	7
			Restated	Baseline Scenario			Adverse Scenario		
			31/12/2024	31/12/2025	31/12/2026	31/12/2027	31/12/2025	31/12/2026	31/12/2027
1	Exposure values	SEC-IRBA	0						
2		SEC-SA	0						
3		SEC-ERBA	0						
4		SEC-IAA	0						
5		Total	0						
6	REA	SEC-IRBA	0	0	0	0	0	0	0
7		SEC-SA	0	0	0	0	0	0	0
8		SEC-ERBA	1	1	1	1	1	1	1
9		SEC-IAA	0	0	0	0	0	0	0
10		Additional risk exposure amounts	0	0	0	0	0	0	0
11	Total	1	1	1	1	1	1	1	
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

Caixa Geral de Depósitos, SA

RowNum	m	(mln EUR)	1	2	3	4	5	6	7	8
			Actual	Restatement CRR3	Baseline scenario			Adverse scenario		
			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	40,421	38,648	39,016	38,989	39,001	38,694	39,485	39,914	
2	Risk exposure amount for securitisations and re-securitisations	1	1	1	1	1	1	1	1	
3	Risk exposure amount other credit risk	40,420	38,647	39,014	38,988	38,999	38,693	39,484	39,912	
4	Risk exposure amount for market risk	2,007	2,007	2,007	2,007	2,007	2,007	2,007	2,007	
5	Risk exposure amount for operational risk	5,233	5,959	5,959	5,959	5,959	5,959	5,959	5,959	
6	Other risk exposure amounts	0	0	0	0	0	178	178	178	
7	Total Risk exposure amount before Output floor	47,661	46,614	46,981	46,955	46,967	46,838	47,629	48,058	
8	Unfloored Total Risk exposure amount (transitional)		46,614	46,981	46,955	46,967	46,838	47,629	48,058	
9	Unfloored Total Risk exposure amount (fully loaded)		48,273	48,641	48,615	48,626	48,498	49,289	49,717	
10	Standardised Risk exposure amount for credit risk exposures		38,648	39,016	38,989	39,001	38,694	39,485	39,914	
11	Standardised Risk exposure amount for market risk exposures		3,094	3,094	3,094	3,094	3,094	3,094	3,094	
12	Standardised Risk exposure amount for operational risk		5,959	5,959	5,959	5,959	5,959	5,959	5,959	
13	Other Standardised risk exposure amounts		0	0	0	0	178	178	178	
14	Standardised Total risk exposure amount (S-TREA) for Output floor (transitional)		47,701	48,068	48,042	48,053	47,925	48,716	49,144	
15	Standardised Total risk exposure amount (S-TREA) for Output floor (fully loaded)		49,360	49,728	49,702	49,713	49,584	50,376	50,804	
16	TOTAL RISK EXPOSURE AMOUNT (transitional)	47,661	46,614	46,981	46,955	46,967	46,838	47,629	48,058	
17	TOTAL RISK EXPOSURE AMOUNT (fully loaded)	47,661	48,273	48,641	48,615	48,626	48,498	49,289	49,717	

2025 EU-wide Stress Test: Capital
Caixa Geral de Depósitos, SA

Row/sum	A	OWN FUNDS	1	2	3	4	5	6	7	8	9
			IFRS 9 first implementation	Actual	Restatement CRR3	Baseline Scenario			Adverse Scenario		
			01/01/2018	31/12/2024	31/12/2024	2025	2026	2027	2025	2026	2027
1				9,770	9,770	10,357	10,721	11,064	9,677	9,855	10,069
2	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)		9,655	9,655	10,243	10,606	10,949	9,562	9,740	9,954
3	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)		4,526		4,526	4,526	4,526	4,526	4,526	4,526
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		5,153		5,745	6,172	6,588	5,228	5,448	5,713
6	A.1.3	Accumulated other comprehensive income		-11		-11	-11	-11	-178	-178	-178
7	A.1.3.1	Arising from full revaluation, cash flow hedge and liquidity reserves		111		111	111	111	-55	-55	-55
8	A.1.3.2	OCI Impact of defined benefit pension plans (gain or (-) loss)		-122		-122	-122	-122	-122	-122	-122
9	A.1.3.3	Other OCI contributions		0		0	0	0	0	0	0
10	A.1.4	Other Reserves		0		0	0	0	0	0	0
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		121	121	121	121	121	121	121	121
13	A.1.7	Adjustments to CET1 due to prudential filters		-9	-9	-9	-9	-9	-9	-9	-9
14	A.1.7.1	(-) Value adjustments due to the requirements for prudent valuation (AVA)		-9	-9	-9	-9	-9	-9	-9	-9
15	A.1.7.2	Cash flow hedge reserve		0		0	0	0	0	0	0
16	A.1.7.3	Other adjustments		0		0	0	0	0	0	0
17	A.1.8	(-) Intangible assets (including Goodwill)		-100		-100	-100	-100	-100	-100	-100
18	A.1.8.1	of which: Goodwill (-)		0		0	0	0	0	0	0
19	A.1.8.2	of which: Software assets (-)		-100		-100	-100	-100	-100	-100	-100
20	A.1.8.3	of which: Other intangible assets (-)		0		0	0	0	0	0	0
21	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs		0	0	0	0	0	0	0	0
22	A.1.10	(-) IFRS shortfall of credit risk adjustments to expected losses		0	0	0	0	0	0	0	0
23	A.1.11	(-) Defined benefit pension fund assets		0		0	0	0	0	0	0
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		0	0	0	0	0	0	0	0
27	A.1.14.1	of which: from securitisation positions (-)		0		0	0	0	0	0	0
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	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		-1	-1	-5	-69	-143	-3	-45	-96
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		0		0	0	0	0	0	0
36	A.1.20	CET1 capital elements or deductions - other		-23		-23	-23	-23	-23	-23	-23
37	A.1.21	Amount subject to IFRS 9 transitional arrangements		0		0					
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")		0		0					
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		0					
40	A.1.21.3	Increase of CET1 capital due to the tax deductibility of the amounts above ("static part + old dynamic part")		0		0					
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		0					
42	A.1.21.4.1	Increase of CET1 capital due to the tax deductibility of the amounts above ("new dynamic part")		0		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		0					
45	A.1.22.1.1	From the increased IFRS 9 ECL provisions net of EL		0		0					
46	A.1.22.1.2	From the amount of DTAs that is deducted from CET1 capital		0		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		

2025 EU-wide Stress Test: Capital
Caixa Geral de Depósitos, SA

Row/Item			1	2	3	4	5	6	7	8	9
			IFRS 9 first implementation	Actual	Restatement CRR3	Baseline Scenario			Adverse Scenario		
			01/01/2018	31/12/2024	31/12/2024	2025	2026	2027	2025	2026	2027
51	A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)		6	6	6	6	6	6	6	6
52	A.2.1	Additional Tier 1 Capital instruments		6	6	6	6	6	6	6	6
53	A.2.2	(-) Excess deduction from T2 items over T2 capital		0	0	0	0	0	0	0	0
54	A.2.3	Other Additional Tier 1 Capital components and deductions		0	0	0	0	0	0	0	0
55	A.2.4	Additional Tier 1 transitional adjustments		0	0	0	0	0	0	0	0
56	A.2.4.1	of which: adjustments due to IFRS 9 transitional arrangements		0	0	0	0	0	0	0	0
57	A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)		9,661	9,661	10,249	10,612	10,955	9,568	9,746	9,960
58	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)		109	109	109	109	109	109	109	109
59	A.4.1	Tier 2 Capital instruments		40	40	40	40	40	40	40	40
60	A.4.2	Other Tier 2 Capital components and deductions		0	0	0	0	0	0	0	0
61	A.4.3	Tier 2 transitional adjustments		68	68	68	68	68	68	68	68
62	A.4.3.1	of which: adjustments due to IFRS 9 transitional arrangements		0	0	0	0	0	0	0	0
63	B.3	TOTAL RISK EXPOSURE AMOUNT BEFORE OUTPUT FLOOR (UTREA) (transitional)			46,614	46,981	46,955	46,967	46,838	47,629	48,058
64	B.4	TOTAL RISK EXPOSURE AMOUNT BEFORE OUTPUT FLOOR (UTREA) (fully loaded)			48,273	48,641	48,615	48,626	48,498	49,289	49,717
65	B.7	STANDARDISED TOTAL RISK EXPOSURE AMOUNT (STREA) FOR OUTPUT FLOOR (transitional)			47,701	48,068	48,042	48,053	47,925	48,716	49,144
66	B.8	STANDARDISED TOTAL RISK EXPOSURE AMOUNT (STREA) FOR OUTPUT FLOOR (fully loaded)			49,360	49,728	49,702	49,713	49,584	50,376	50,804
67	B.12	TOTAL RISK EXPOSURE AMOUNT (transitional)		47,661	46,614	46,981	46,955	46,967	46,838	47,629	48,058
68	B.13	TOTAL RISK EXPOSURE AMOUNT (fully loaded)		47,661	48,273	48,641	48,615	48,626	48,498	49,289	49,717
69	C.1	Common Equity Tier 1 Capital ratio (transitional)		20.26%	20.71%	21.80%	22.59%	23.31%	20.42%	20.45%	20.71%
70	C.2	Tier 1 Capital ratio (transitional)		20.27%	20.73%	21.81%	22.60%	23.33%	20.43%	20.46%	20.73%
71	C.3	Total Capital ratio (transitional)		20.50%	20.96%	22.05%	22.83%	23.56%	20.66%	20.69%	20.95%
72	D.1	COMMON EQUITY TIER 1 CAPITAL (fully loaded)		9,655	9,655	10,243	10,606	10,949	9,562	9,740	9,954
73	D.2	TIER 1 CAPITAL (fully loaded)		9,661	9,661	10,249	10,612	10,955	9,568	9,746	9,960
74	D.3	TOTAL CAPITAL (fully loaded)		9,702	9,702	10,289	10,653	10,995	9,608	9,787	10,000
75	E.1	Common Equity Tier 1 Capital ratio (fully loaded)		20.26%	20.00%	21.06%	21.82%	22.52%	19.72%	19.76%	20.02%
76	E.2	Tier 1 Capital ratio (fully loaded)		20.27%	20.01%	21.07%	21.83%	22.53%	19.73%	19.77%	20.03%
77	E.3	Total Capital ratio (fully loaded)		20.36%	20.10%	21.15%	21.91%	22.61%	19.81%	19.86%	20.11%
78	H.1	Total leverage ratio exposures (transitional)		109,829		109,829	109,829	109,829	109,829	109,829	109,829
79	H.2	Total leverage ratio exposures (fully loaded)		109,829		109,829	109,829	109,829	109,829	109,829	109,829
80	H.3	Leverage ratio (transitional)		8.80%	8.80%	9.33%	9.66%	9.97%	8.71%	8.87%	9.07%
81	H.4	Leverage ratio (fully loaded)		8.80%	8.80%	9.33%	9.66%	9.97%	8.71%	8.87%	9.07%
82	P.1	Capital conservation buffer		2.50%		2.50%	2.50%	2.50%	2.50%	2.50%	2.50%
83	P.2	Countercyclical capital buffer		0.05%		0.05%	0.70%	0.70%	0.05%	0.70%	0.70%
84	P.3	D-SII buffer		0.75%		0.75%	0.75%	0.75%	0.75%	0.75%	0.75%
85	P.4	G-SII buffer		0.00%		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
86	P.5	Systemic risk buffer applied to exposures according to article 133 of CRD		0.00%		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
87	P.6	Combined buffer		3.30%		3.30%	3.95%	3.95%	3.30%	3.95%	3.95%
88	R.1	Pillar 2 capital requirement		1.90%	1.90%	1.90%	1.90%	1.90%	1.90%	1.90%	1.90%
89	R.1.1	of which: CET1		1.07%	1.07%	1.07%	1.07%	1.07%	1.07%	1.07%	1.07%
90	R.1.2	of which: AT1		0.36%	0.36%	0.36%	0.36%	0.36%	0.36%	0.36%	0.36%
91	R.2	Total STREP capital requirement (applicable requirements to be met at all times - including adverse scenario - according to EBA/GL/2018/03)		9.90%	9.90%	9.90%	9.90%	9.90%	9.90%	9.90%	9.90%
92	R.2.1	of which: CET1		5.57%	5.57%	5.57%	5.57%	5.57%	5.57%	5.57%	5.57%
93	R.3	Overall capital requirement (applicable requirement under the baseline scenario according to EBA/GL/2018/03)		13.20%	13.20%	13.20%	13.85%	13.85%	13.20%	13.85%	13.85%
94	R.3.1	of which: CET1 (relevant input for maximum distributable amount calculation according to Art 141 CRD)		8.87%	8.87%	8.87%	9.52%	9.52%	8.87%	9.52%	9.52%
95	R.4	Leverage Ratio pillar 2 requirement		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
96	S	Shortages		4.09%	4.09%	4.09%	4.09%	4.09%	4.09%	4.09%	4.09%

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

Caixa Geral de Depósitos, SA

RowNum		(mln EUR)						
		1	2	3	4	5	6	7
		Actual	Baseline scenario			Adverse scenario		
	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	2,819	2,596	2,533	2,465	2,229	2,315	2,384
2	Interest income	4,392	3,284	3,117	3,143	4,087	4,073	4,016
3	Interest expense	-1,573	-702	-598	-691	-1,872	-1,771	-1,646
4	Dividend income	0	0	0	0	0	0	0
5	Net fee and commission income	592	592	586	576	464	460	473
6	Gains or losses on financial assets and liabilities held for trading and trading financial assets and trading financial liabilities	24	36	36	36	-142	1	1
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 at fair value through profit or loss					-252		
8	Other operating income not listed above, net	192	94	92	90	8	73	71
9	Total operating income, net	3,627	3,318	3,246	3,168	2,308	2,849	2,929
10	Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss	172	348	-281	-233	-853	-716	-574
11	Other income and expenses not listed above, net	-1,185	-1,068	-1,093	-1,112	-1,139	-1,174	-1,196
12	Profit or (-) loss before tax from continuing operations	2,615	2,598	1,872	1,823	316	959	1,158
13	Tax expenses or (-) income related to profit or loss from continuing operations	-813	-766	-548	-533	-84	-277	-337
14	Profit or (-) loss after tax from discontinued operations (disposed at cut-off date)	0						
15	Profit or (-) loss for the year	1,802	1,832	1,324	1,289	232	682	821
16	Amount of dividends paid and minority interests after MDA-related adjustments	926	1,241	897	873	157	462	556
17	Attributable to owners of the parent net of estimated dividends	876	592	427	416	75	220	265
18	Memo row: Impact of one-off adjustments		115	115	115	115	115	115
19	Total post-tax MDA-related adjustment		0	0	0	0	0	0
20	Total assets	106,195						

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

Caixa Geral de Depósitos, SA

(mln EUR)

RowNum	Issuance of CET 1 Instruments 01 January to 31 March 2025	1 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

RowNum	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 (+/-)	0

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