

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



2018 EU-wide Transparency Exercise Capital

			As of 31/12/2017	As of 30/06/2018	COREP CODE	REGULATION
	A	(min EUR, %) OWN FUNDS	24,047	23,587	C 01.00 (r010,c010)	Articles 4(118) and 72 of CRR
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying	18,966	17,202	C 01.00 (r020,c010)	Article 50 of CRR
	A.1.1	transitional adjustments) Capital instruments eligible as CET1 Capital (including share premium and net own capital	17,971	17,970	C 01.00 (r030,c010)	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
	A.1.2	instruments) Retained earnings	5,961	6,525	C 01.00 (r130,c010)	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (l) of CRR
	A.1.3		71	-760		
		Accumulated other comprehensive income			C 01.00 (r180,c010)	Articles 4(100), 26(1) point (d) and 36 (1) point (l) of CRR
	A.1.4	Other Reserves	-248	-584	C 01.00 (r200,c010)	Articles 4(117) and 26(1) point (e) of CRR
	A.1.5	Funds for general banking risk	0	0	C 01.00 (r210,c010)	Articles 4(112), 26(1) point (f) and 36 (1) point (i) of CRR
	A.1.6	Minority interest given recognition in CET1 capital	318	161	C 01.00 (r230,c010)	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	-128	-28	C 01.00 (r250,c010)	Articles 32 to 35 of and 36 (1) point (I) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	-4,206	-4,228	C 01.00 (r300,c010) + C 01.00 (r340,c010)	Articles 4(113), 36(1) point (b) and 37 of CRR. Articles 4(115), 36(1) point (b) and 37 point (a) of CCR
	A.1.9	 (-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs 	-1,876	-1,956	C 01.00 (r370,c010)	Articles 36(1) point (c) and 38 of CRR
	A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses	-498	-73	C 01.00 (r380,c010)	Articles 36(1) point (d), 40 and 159 of CRR
	A.1.11	(-) Defined benefit pension fund assets	0	-75	C 01.00 (r390,c010)	Articles 4(109), 36(1) point (e) and 41 of CRR
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	C 01.00 (r430,c010)	Articles 4(122), 36(1) point (g) and 44 of CRR
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	0	0	C 01.00 (r440,c010)	Article 36(1) point (j) of CRR
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	-41	-41	C 01.00 (r450,c010) + C 01.00 (r460,c010) + C 01.00 (r470,c010) + C 01.00 (r471,c010) + C 01.00 (r472,c010)	Articles 4(26), 36(1) point (k) (i) and 89 to 91 of CRS; Articles 36(1) point (k) (i), 249(1) point (b), 244(1) point (b) and 259 of CRS; Articles 36(1) point (k) (ii) and 379(3) of CRS; Articles 36(1) point (k) (iv) and 151(8) of CRS and Articles 36(1) point (k) (iv) and 155(4) of CRS.
	A.1.14.1	Of which: from securitisation positions (-)	-41	-41	C 01.00 (r460,c010)	Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR
	A.1.15	 (-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment 	0	0	C 01.00 (r480,c010)	Articles 4(27), 36(1) point (h); 43 to 46, 49 (2) and (3) and 79 of CRR
	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	0	C 01.00 (r490,c010)	Articles 36(1) point (c) and 38; Articles 48(1) point (a) and 48(2) of CRR
	A.1.17	 (-) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment 	0	0	C 01.00 (r500,c010)	Articles 4(27); 36(1) point (i); 43, 45; 47; 48(1) point (b); 49(1) to (3) and 79 of CRR
OWN FUNDS	A.1.18	(-) Amount exceding the 17.65% threshold	0	0	C 01.00 (r510,c010)	Article 48 of CRR
Transitional period	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	0	0	C 01.00 (r524,c010)	Article 3 CRR
	A.1.20	CET1 capital elements or deductions - other	0	-86	C 01.00 (r529,c010)	-
	A.1.21	Transitional adjustments	1,644	379	CA1 {1.1.1.6 + 1.1.1.8 + 1.1.1.26}	-
	A.1.21.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	C 01.00 (r220,c010)	Articles 483(1) to (3), and 484 to 487 of CRR
	A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	-40	-10	C 01.00 (r240,c010)	Articles 479 and 480 of CRR
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	1,684	388	C 01.00 (r520,c010)	Articles 469 to 472, 478 and 481 of CRR
	A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	108	2,232	C 01.00 (rS30,c010)	Article 61 of CRR
	A.2.1	Additional Tier 1 Capital instruments	999	2,232	C 01.00 (r540,c010) + C 01.00 (r670,c010)	
	A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	C 01.00 (r720,c010)	
	A.2.3	Other Additional Tier 1 Capital components and deductions	0	0	C 01.00 (r690,c010) + C 01.00 (r700,c010) + C 01.00 (r710,c010) + C 01.00 (r740,c010) + C 01.00 (r744,c010) + C 01.00 (r748,c010)	
	A.2.4	Additional Tier 1 transitional adjustments	-891	0	C 01.00 (r660,c010) + C 01.00 (r680,c010) + C 01.00 (r730,c010)	
	A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	19,074	19,434	C 01.00 (r015,c010)	Article 25 of CRR
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	4,973	4,153	C 01.00 (r750,c010)	Article 71 of CRR
	A.4.1	Tier 2 Capital instruments	4,572	3,883	C 01.00 (r760,c010) + C 01.00 (r890,c010)	
	A.4.2	Other Tier 2 Capital components and deductions	451	269	C 01.00 (r910,c010) + C 01.00 (r920,c010) + C 01.00 (r930,c010) + C 01.00 (r940,c10) + C 01.00 (r950,c10) + C 01.00 (r970,c010) + C 01.00 (r974,c010) + C 01.00 (r978,c010)	
	A.4.3	Tier 2 transitional adjustments	-50	0	C 01.00 (r880,c010) + C 01.00 (r900,c010) + C 01.00 (r960,c010)	
OWN FUNDS REQUIREMENTS	В	TOTAL RISK EXPOSURE AMOUNT	148,940	147,844	C 02.00 (r010,c010)	Articles 92(3), 95, 96 and 98 of CRR
REQUIREMENTS	B.1	Of which: Transitional adjustments included	246	143	C 05.01 (r010;c040)	
	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	12.73%	11.64%	CA3 (1)	-
CAPITAL RATIOS (%) Transitional period	C.2	TIER 1 CAPITAL RATIO (transitional period)	12.81%	13.15%	CA3 (3)	-
	С.3	TOTAL CAPITAL RATIO (transitional period)	16.15%	15.95%	CA3 (5)	-
			17.323	16,823	[A.1-A.1.13-A.1.21+MIN(A.2+A.1.13- A.2.2-A.2.4+MIN(A.4+A.2.2- A.4.3,0),0)]	Ť
CET1 Capital Fully loaded	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	17,323			
Fully loaded CET1 RATIO (%)	D E	COMMON EQUITY TIER 1 CAPITAL (fully loaded) COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	11.65%	11.39%	[D.1]/[B-B.1]	-
Fully loaded			,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	11.39%	[D.1]/[B-B.1] C 05.01 (r440,c010)	•
Fully loaded CET1 RATIO (%) Fully loaded ¹	E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,			•
Fully loaded CET1 RATIO (%)	E F	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded) Adjustments to CET1 due to IFR5 9 transitional arrangements	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	0	C 05.01 (r440,c010)	•
Fully loaded CET1 RATIO (%) Fully loaded ¹	E F	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded) Adjustments to CET1 due to IFRS 9 transitional arrangements Adjustments to AT1 due to IFRS 9 transitional arrangements	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	0	C 05.01 (r440,c010) C 05.01 (r440,c020)	•

⁽¹⁾The fully loaded CET1 ratio is an estimate calculated based on bank's supervisory reporting. Therefore, any capital instruments that are not eliable from a regulatory point of view at the reporting date are not taken into account in this calculation. Fully loaded CET1 capital ratio estimation is based on the formulae stated in column "COREP CODE" – please note that this might lead to differences to fully loaded CET1 capital ratio spublished by the participating banks e.g. in their Pillar 3 disclosure



Leverage ratio

	(min EUR, %)	As of 31/12/2017	As of 30/06/2018	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	19,074	19,434	C 47.00 (r320,c010)	
A.2	Tier 1 capital - fully phased-in definition	18,322	19,056	C 47.00 (r310,c010)	
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	344,281	353,504	C 47.00 (r300,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	343,484	353,116	C 47.00 (r290,c010)	CRR
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	5.5%	5.5%	C 47.00 (r340,c010)	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	5.3%	5.4%	C 47.00 (r330,c010)	



Risk exposure amounts

	As of 31/12/2017	as of 30/06/2018
(mln EUR)		
Risk exposure amounts for credit risk	133,010	131,786
Risk exposure amount for securitisation and re-securitisations in the banking book	197	184
Risk exposure amount for contributions to the default fund of a CCP	2	1
Risk exposure amount Other credit risk	132,811	131,601
Risk exposure amount for position, foreign exchange and commodities (Market risk)	2,278	2,058
of which: Risk exposure amount for securitisation and re-securitisations in the trading book ¹	0	0
Risk exposure amount for Credit Valuation Adjustment	669	1,016
Risk exposure amount for operational risk	12,983	12,983
Other risk exposure amounts	0	0
Total Risk Exposure Amount	148,940	147,844

 $^{^{\}left(1\right)}$ May include hedges, which are not securitisation positions, as per Article 338.3 of CRR



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CaixaBank, S.A

	As of 31/12/2017	As of 30/06/2018
(min EUR)	A3 01 31/12/2017	AS 01 307 007 2010
Interest income	5,259	2,663
Of which debt securities income	399	169
Of which loans and advances income	4,717	2,393
Interest expenses	835	387
(Of which deposits expenses)	545	241
(Of which debt securities issued expenses)	745	363
(Expenses on share capital repayable on demand)	0	0
Dividend income	127	121
Net Fee and commission income	2,585	1,366
Gains or (-) losses on derecognition of financial assets and liabilities not measured at fair value through profit or loss, and of non financial assets, net	-10	202
Gains or (-) losses on financial assets and liabilities held for trading, net	44	32
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	0	74
Gains or (-) losses from hedge accounting, net	-9	36
Exchange differences [gain or (-) loss], net	76	-1
Net other operating income /(expenses)	-491	-284
TOTAL OPERATING INCOME, NET	6,747	3,823
(Administrative expenses)	4,051	2,060
(Depreciation)	381	184
Modification gains or (-) losses, net	n.a.	0
(Provisions or (-) reversal of provisions)	765	262
(Commitments and guarantees given)	50	-21
(Other provisions)	715	283
Of which pending legal issues and tax litigation ¹	230	
Of which restructuring ¹	20	
(Increases or (-) decreases of the fund for general banking risks, net) ²	0	0
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	948	267
(Financial assets at fair value through other comprehensive income)	n.a.	0
(Financial assets at amortised cost)	n.a.	267
(Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets)	165	66
(of which Goodwill)	0	0
Negative goodwill recognised in profit or loss	442	0
Share of the profit or (-) loss of investments in subsidaries, joint ventures and associates	1,023	715
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	2	-47
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	1,904	1,652
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	1,717	1,341
Profit or (-) loss after tax from discontinued operations	0	0
PROFIT OR (-) LOSS FOR THE YEAR	1,717	1,341
Of which attributable to owners of the parent	1,684	1,298

(1) Information available only as of end of the year

⁽²⁾ For IFRS compliance banks "zero" in cell "Increases or (-) decreases of the fund for general banking risks, net" must be read as "n.a."



Market Risk CaixaBank, S.A

		Calabarity 3.A																				
Ī	SA					IM										IM						
	As of 31/12/2017	As of 30/06/2018				As of 31/1	12/2017	2/2017				As of 30/06/2018										
			VaR (Memorano	dum item)	STRESSED VaR (Memorandum item)	AND MIG	NTAL DEFAULT GRATION RISK AL CHARGE		RICE RISKS HARGE FOR			VaR (Memora	andum item)	STRESSED VaR (M	lemorandum item)		LT AND ION RISK		PRICE RISKS CHARGE FOR		
(min EUR)	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT TOTAL RISK EXPOSURE AMOUNT	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	TOTAL RISK EXPOSURE AMOUNT	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt 1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	TOTAL RISK EXPOSURE AMOUNT
Traded Debt Instruments	417	429	7	3	29	13							8	3	28	9			_			
Of which: General risk	6	7	7	3	29	13							8	3	28	9						
Of which: Specific risk	412	422	0	0	0	Ö							0	0	0	0						
Equities	4	6	3	1	12	4							4	1	14	3						
Of which: General risk	2	3	3	1	12	4							4	1	14	3						
Of which: Specific risk	2	2	0	0	0	0							0	0	0	0						
Foreign exchange risk	806	774	2	1	7	4							2	1	8	2						
Commodities risk	1 222	0	0	0	27	15	24	20				4.054	- 0	0	0	- 0	21	23				849
Total	1,228	1,209	9	4	37	15	31	38	U	0	0	1,051	10	4	35	10	21	23	U	. 0	U	849



Credit Risk - Standardised Approach

CaixaBank, S.A

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					Standardis	sed Approach			
			As of 31/12	2/2017			As of 30/06/	2018	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions
	(min EUR, %)								
	Central governments or central banks	53,088	54,437	9,216		59,263	60,877	9,407	
	Regional governments or local authorities	12.461	10.614	371		13.379	11.729	413	
	Public sector entities	4,581	3,575	3,227		4,888	3,704	3,441	
	Multilateral Development Banks	41	144	0		61	156	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	4.649	4.412	1.344		6.408	5.760	1.679	
	Corporates	33,057	24,960	22,660		35,864	24,787	22,785	
	of which: SME	6.331	4.682	4.235		6.419	4.729	4.282	
	Retail	11.984	8.925	4.958		13.529	10.354	4.845	
	of which: SME	4,246	2,976	1,712		4,239	2,987	1,721	
Consolidated data	Secured by mortgages on immovable property	13.361	12.727	4.674		13.488	12.793	4.661	
	of which: SME	854	768	273		866	749	265	
	Exposures in default	3.323	1.672	1.963	1.469	2.866	1.311	1.390	1.420
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	19	19	4		18	18	4	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Securitisation	69	61	34		64	57	28	
	Other exposures	17,405	17,389	15,049		16,644	16,629	14,280	
	Standardised Total	154,038	138,933	63,500	1,990	166,471	148,176	62,933	2.487

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

					Standardis	sed Approach			
			As of 31/12	2/2017			As of 30/06/	2018	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(min EUR, %) Central governments or central banks	47.116	48,499	9,209		52.014	53,413	9,397	
	Regional governments or local authorities		9,632	9,209			10,696		
	Public sector entities	11.162 3.791	9.632 3.062	2.715		11.819 3.950	3.136	0 2.873	
	Multilateral Development Banks	3,791	3,062	2,/15		3,950	3,136	2,6/3	
	International Organisations	0	0	0		0	0	0	
	International Organisations Institutions	1.133	1.183	282		926	955	254	
	Corporates	1.133	1.183	282 11.534		926 19.371	955 11,926	10.573	
	of which: SMF	3,662	2,669	2,285		3,751	2,717	2,339	
	Retail	3.662 7.388	2.669 5.931	2.285 3.028		3.751 8.726	7.173	2.339	
	of which: SME	1,500	1,216	706		1,579	1,139	2,789	
CDATAL	Secured by mortgages on immovable property	1.672 2.494	2.032	706 829		2.271	1.139	732	
SPAIN	of which: SME		2,032			455	421		
	Exposures in default	525 1.586	490 588	162 660		1,322	421 478	139 538	17
	Exposures in default Items associated with particularly high risk	1,586	588	660	18	1,322	4/8		1/
	Covered bonds	19	19					0	
	Covered bonds Claims on institutions and corporates with a ST credit assessment		19	4		18	18	4	
		0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0		0		0	0	0	
	Equity Securitisation	0	0	0		0	0	0	
	Securitisation Other exposures	16.944	16.944	14.898		16.254	16.254	14.134	
	Other exposures Standardised Total ²	16,944	16,944	14,898		16,254	16,254	14,134	

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

**Total value adjustments and provisions per country of counterpanty exclusions those for securities conversion factors or credit risk adjustments.

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**Total value adjustments and provisions per country of counterpanty exclusions those for securities or credit risk adjustments.

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Total value adjustments

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					Standardis	ed Approach			
			As of 31/12	2/2017			As of 30/06/	2018	
	(min EUR, %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustment and provisions ²
	Central governments or central banks	4,293	4.517	0		4,277	4,736	0	
	Regional governments or local authorities	909	763	153		1,085	775	155	
	Public sector entities	122	120	119		1.065	119	118	
	Multilateral Development Banks	0	120	119		121	2	110	
	International Organisations	0	n 2	0		0	0	0	
	Institutions	471	599	433		421	433	268	
	Corporates	8.911	6.337	6.284		9.215	6.705	6.648	
	of which: SME	1,998	1,445	1.392		2.076	1,527	1.470	
	Retail	4.338	2.839	1.829		4.537	3.021	1.951	
	of which: SME	2,478	1.681	960		2.558	1,765	1.008	
PORTUGAL	Secured by mortgages on immovable property	10.797	10.633	3.818		11.126	10.894	3.896	
	of which: SME	311	263	106		379	298	118	
	Exposures in default	1.405	812	905	486	1.230	645	663	491
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Securitisation								
	Other exposures	461	444	150		391	375	146	
	Standardised Total ²				631				613

10 Chainal exposure, unilize Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk miliopation techniques (e.g. aubstitution effects).

20 Total value adjustments and provisions per country of counterparty excludes those for securitatedion exposures, additional valuation adjustments (AVVe) and other own funds reductions related to the exposures, but includes general credit risk adjustments and provisions per country of counterparty excludes those for securitated on exposures, additional valuation adjustments (AVVe) and other own funds reductions related to the exposures, but includes general credit risk adjustments and provisions per country of counterparty excludes those for securitated values.

					Standardis	ed Approach			
			As of 31/12	2/2017			As of 30/06	2018	
	(min EUR. %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(min EUR, %) Central governments or central banks	0	0	0		٥	0	0	
	Regional governments or local authorities	0		0		0		0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		Ů	0	0	
	Institutions	857	824	170		1.592	1.560	306	
	Corporates	1.391	1.301	818		1.462	1.368	846	
	of which: SME	37	36	35		30	29	28	
	Retail	11	9	6		13	9	6	
	of which: SME	8	7	4		8	7	4	
UNITED KINGDOM	Secured by mortgages on immovable property	8	6	2		12	10	3	
	of which: SME	4	4	1		4	3	1	
	Exposures in default	2	1	1	0	1	1	1	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Securitisation								
	Other exposures	0	0	0		0	0	0	
	Standardised Total ²				2				4

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

(A) Total value adjustments and provisions per country of counterparty excludes those for securistication exposures, additional valuation adjustments (AVIAs) and other own funds reductions related to the exposures, but includes one-eral credit risk adjustments



Credit Risk - Standardised Approach

CaixaBank, S.A

					Standardis	ed Approach			
			As of 31/12	2/2017			As of 30/06	2018	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(min EUR, %)								
	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
Country of	of which: SME	0	0	0		0	0	0	
Country of	Secured by mortgages on immovable property	0	0	0		0	0	0	
Counterpart 4	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Securitisation								
	Other exposures	0	0	0		0	0	0	
	Standardised Total ²				0				0

Total value adjustments and provisions per country of counterparty excludes the property of counterparty excludes the exposures, but includes general credit risk adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments and provisions per country of counterparty excludes the exposures.

					Standardis	ed Approach			
			As of 31/12	2/2017			As of 30/06/	2018	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(min EUR, %)								
	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	0	o o	0		o o	o o	0	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
Country of	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
Counterpart 5	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU) Equity	0	0	0		0	0	0	
	Securitisation	0	0	0		0	0	0	
	Other exposures	0	0	0		0	0	0	
	Standardised Total ² revalue is reported before taking into account any effect due to credit conversion factors or credit risk or	Ů		Ů	0				0

Organic popular, uniform the Exposure value, pre-control control production and account any effect due to control control production values and production and production effects).

Organic appropriate purposes, uniform the Exposure values, pre-control production and account any effect due to control production values and production effects).

Organic appropriate production effects and production effects and production effects and production effects and production effects.

					Standardis	ed Approach			
			As of 31/12	2/2017			As of 30/06	2018	
	(min EUR, %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	Central governments or central banks	0	0	0		•	^	^	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	ō	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
Country of	of which: SME	0	0	0		0	0	0	
Counterpart 6	Secured by mortgages on immovable property	0	0	0		0	0	0	
Counterpart	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	
	Items associated with particularly high risk Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Securitisation		l i			Ü			
	Other exposures	0	0	0		0	0	0	
	Standardised Total ²			-	0				0

(II) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g., substitution effects).
(2) Total value adjustments and provisions per country of counterparty excludes those for securistication encountry. Additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

					Standardis	ed Approach			
			As of 31/12	2/2017			As of 30/06	2018	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustment and provisions ²
	(min EUR, %)								
	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
Country of	of which: SME	0	0	0		0	0	0	
Counterpart 7	Secured by mortgages on immovable property	0	0	0		0	0	0	
ounterpute /	of which: SME Exposures in default	0		0		U	0	0	
		0	0	0	0	0	0	0	0
	Items associated with particularly high risk Covered bonds	0		0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Securitisation	0		0		U	0	0	
	Other exposures	0	0	0		0	0	0	
	Standardised Total ²	· ·		0			0	0	0

¹⁰ Chainal exocurse. untile Exocurse value, is recorded before baking into account any effect due to credit conversion factors or gredit risk mitioation techniques (e.g. substitution effects).

(2) Total value adjustments and provisions per country of counterpanty excludes those for securidization exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.



Credit Risk - Standardised Approach

CaixaBank, S.A

					Standardis	ed Approach			
			As of 31/12	2/2017			As of 30/06	/2018	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustment and provisions ²
	(min EUR, %)								
	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	0	0	0		0	0	0	
	of which: SME Retail	0	0	0		0	0	0	
	of which: SME	0		U		U	0	U	
Country of		0	0	0		0	0	0	
Counterpart 8	Secured by mortgages on immovable property of which: SME	0		0		0	0	0	
Counterpart	Exposures in default	0			0	0	0	0	0
	Exposures in detault Items associated with particularly high risk	0			0	0	0		U
	Covered bonds	0				0	0		
	Claims on institutions and corporates with a ST credit assessment	0				0	0		
	Collective investments undertakings (CIU)	0	, i	0		0	0	0	
	Equity	0	0	0		0	0	l ,	
	Securitisation			, and the same of			0	, and the same of	
	Other exposures	0	0	0		0	0	0	
	Standardised Total ²				0				0

Total value adjustments and provisions per country of counterparty excludes those for securistisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

					Standardis	ed Approach			
			As of 31/12	2/2017			As of 30/06/	2018	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(min EUR, %)								
	Central governments or central banks Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	0	0	0		0	o o	0	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
Country of	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
Counterpart 9	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity Securitisation	0	0	0		0	0	0	
	Other exposures	0	0	0		0	0	0	
	Standardised Total ²	0							
10.1.1	Standardised Total* revalue is reported before taking into account any effect due to credit conversion factors or credit risk mi		F 13		0				

** Companie exposuler, unine: exposure vaue, is reported before standard not account any effect due for conscious conscious of content and any effect due for conscious conscious of content and any effect due for conscious conscious of content and any effect due for conscious conscious of content and any effect due for conscious of content and any effect due for content conscious of content and conte

					Standardis	ed Approach							
			As of 31/12	/2017			As of 30/06/	2018					
	(min EUR, %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²				
	Central governments or central banks												
	Regional governments or local authorities	0		0		0	0	0					
	Public sector entities	0	0	0		0	0	0					
	Multilateral Development Banks	0	0	0		0	0	0					
	International Organisations	0	0	0		Ů	0	0					
	Institutions	0	0	0		0	0	0					
	Corporates	0	0	0		0	0	0					
	of which: SME	0	0	0		0	0	0					
	Retail	0	0	0		0	0	0					
Country of	of which: SME	0	0	0		0	0	0					
	Secured by mortgages on immovable property	0	0	0		0	0	0					
Counterpart 10	of which: SME	0	0	0		0	0	0					
	Exposures in default	0	0	0		0	0	0	0				
	Items associated with particularly high risk	0	0	0		0	0	0					
	Covered bonds	0	0	0		0	0	0					
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0					
	Collective investments undertakings (CIU) Equity	0	0	0		0	0	0					
	Securitisation	0	0	0		0	0	0					
	Other exposures	0	0	0		0	0	0					
	Standardised Total ²				0								

(II) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g., substitution effects).
(2) Total value adjustments and provisions per country of counterparty excludes those for securistication encountry. Additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.



Credit Risk - IRB Approach CaixaBank, S.A

							IRB Appro	ach					
				As of 31/12	2017					As of 30	06/2018		
		Original Exp	osure ¹	Exposure Value ¹	Risk expos	ure amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk expos	ure amount	Value adjustments and
	(min EUR, %)		Of which: defaulted ⁽²⁾	Value*		Of which: defaulted	provisions		Of which: defaulted	Value*		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	61.094	4.681	47.592	25.561	382	2.409	62.044	3.527	47.642	26.843	239	1.992
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	16.563	1.999	13.993	5.612	173	783	17.658	1.576	14.652	6.093	103	748
	Retail	159,654	6,999	126,537	20,923	198	2,565	159,565	6,935	126,092	20,938	186	2,975
	Retail - Secured on real estate property	131.433	6.355	106.471	13.481	158	1.927	129.639	6.222	104.551	12.552	147	2.192
	Retail - Secured on real estate property - Of Which: SM		1,388	10,856	2,345	47	295	12,648	1,308	10,454	2,124	42	387
Consolidated data	Retail - Secured on real estate property - Of Which: no		4,967	95,615	11,136	111	1,632	116,991	4,913	94,097	10,428	105	1,806
	Retail - Qualifying Revolving	11,110	55	5,311	1,253	0	74	11,697	64	5,562	1,495	0	91
	Retail - Other Retail	17.111	589	14.755	6.189	40	564	18.230	649	15.979	6.891	39	692
	Retail - Other Retail - Of Which: SME	8,339	308	7,174	2,456	31	245	9,223	329	8,006	2,822	30	299
	Retail - Other Retail - Of Which: non-SME	8.772	281	7.580	3.732	9	319	9.006	320	7.973	4.070	9	393
	Equity	10,575	20	10,575	22,860	138		10,007	11	10,007	20,916	66	
	Securitisation	2.035		2.035	163		0	2.026		2.026	156		0
	Other non credit-obligation assets				0						0		
	IRB Total				69,508						68,852		

Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g., substitution effects).
For corporate – specialised lending, original values reported in December 2017 at consolidated level include all specialised lending exposures, while the corresponding "of which defaulted" exclude those subject to the slotting criteria approach.

							IRB Appro	ach					
				As of 31/12	2017					As of 30/	06/2018		
		Original Exp	osure ¹	Exposure Value ¹	Risk expo	sure amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk expo	sure amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value*		Of which: defaulted	provisions		Of which: defaulted	Value*		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	55,806	4,491	43,602	23,177	368	0	56,788	3,495	43,651	24,425	238	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	16.563	1.999	13.993	5.612	173	0	17.658	1.576	14.652	6.093	103	0
	Retail	157,902	6,916	125,023	20,596	196	0	157,828	6,857	124,599	20,626	185	0
	Retail - Secured on real estate property	129.794	6.273	105.020	13.176	156	0	128.024	6.145	103.126	12.265	146	0
	Retail - Secured on real estate property - Of Which: SM		1,382	10,820	2,340	47	0	12,607	1,302	10,418	2,118	42	0
SPAIN	Retail - Secured on real estate property - Of Which: no		4,891	94,199	10,836	110	0	115,417	4,843	92,708	10,146	104	0
	Retail - Qualifying Revolving	11,025	54	5,276	1,243	0	0	11,607	64	5,524	1,483	0	0
	Retail - Other Retail	17.083	588	14.727	6.177	40	0	18.198	649	15.949	6.878	39	0
	Retail - Other Retail - Of Which: SME	8,335	308	7,171	2,455	31	0	9,219	329	8,002	2,820	30	0
	Retail - Other Retail - Of Which: non-SME	8.747	280	7.557	3.722	9	0	8.979	320	7.947	4.058	9	0
	Equity	10,575	20	10,575	22,860	138	0	10,007	11	10,007	20,916	66	0
	Securitisation												
	Other non credit-obligation assets												
iginal exposure, unlike Exposure value, is r	IRB Total												

							IRB Appro	ach					
				As of 31/12	2017					As of 30/	06/2018		
		Original Exp	osure ¹	Exposure Value ¹	Risk expos	ure amount	Value adjustments and	Original I	Exposure ¹	Exposure Value ¹	Risk expos	sure amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	Value*		Of which: defaulted	provisions		Of which: defaulted	Value*		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	1.211	0	757	240	0	0	1.056	0	584	201	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	8	1	6	1	0	0	9	1	7	1	0	0
	Retail - Secured on real estate property	7	1	6	1	0	0	7	1	6	1	0	0
	Retail - Secured on real estate property - Of Which: SME		0	1	0	0	0	0	0	0	0	0	0
PORTUGAL	Retail - Secured on real estate property - Of Which: non-	6	1	5	1	0	0	7	1	5	1	0	0
	Retail - Qualifying Revolving	1	0	1	0	0	0	1	0	1	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity Securitisation Other non credit-obligation assets	0	0	0	0	0	0	0	0	0			

							IRB Approa	ach					
				As of 31/12	2017					As of 30/	06/2018		
		Original Exp	osure ¹	Exposure Value ¹	Risk expo	ure amount	Value adjustments	Original I	Exposure ¹	Exposure Value ¹	Risk expos	sure amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	value		Of which: defaulted	provisions		Of which: defaulted	value		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	231	9	151	140	1	0	164	6	98	85	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	703	42	637	116	1	0	682	40	616	109	0	0
	Retail - Secured on real estate property	683	42	627	113	1	0	660	39	603	105	0	0
	Retail - Secured on real estate property - Of Which: SME		1	9	1	0	0	9	1	9	1	0	0
UNITED KINGDOM	Retail - Secured on real estate property - Of Which: non	674	41	618	112	1	0	650	38	594	104	0	0
	Retail - Qualifying Revolving	14	0	5	1	0	0	16	0	6	2	0	0
	Retail - Other Retail	5	0	5	2	0	0	7	0	6	2	0	0
	Retail - Other Retail - Of Which: SME	1	0	1	0	0	0	1	0	1	0	0	0
	Retail - Other Retail - Of Which: non-SME	4	0	4	2	0	0	5	0	5	2	0	0
	Equity Securitisation	0	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets												
	IRB Total											1	



Credit Risk - IRB Approach CaixaBank, S.A

				As of 31/12/	2017		IRB Appro	acn		As of 30/	06/2018		
		Original Exp	osure¹	Exposure	Risk expos	ure amount	Value adjustments	Original I	Exposure ¹	Exposure	Risk expos	sure amount	Value adjustments
	(min EUR, %)		Of which: defaulted			Of which: defaulted	and provisions		Of which: defaulted	Value ¹		Of which: defaulted	and provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SMI		0	0	0	0	0	0	0	0	0	0	0
Country of Counterpart 4	Retail - Secured on real estate property - Of Which: nor	0	0	0	0	0	0	0	0	0	0	0	0
,	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Securitisation												
	Other non credit-obligation assets												
	IRB Total												

								IRB Appro	ach					
					As of 31/12	2017					As of 30/	06/2018		
			Original Exp	osure ¹	Exposure Value ¹	Risk expos	sure amount	Value adjustments and	Original	Exposure ¹	Exposure Value ¹	Risk expos	sure amount	Value adjustments and
		(min EUR, %)		Of which: defaulted			Of which: defaulted	provisions		Of which: defaulted	Value*		Of which: defaulted	provisions
		anks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutio		0	0	0	0	0	0	0	0	0	0	0	0
	Corporate		0	0	0	0	0	0	0	0	0	0	0	0
		Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	Corporates - 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	0	0
		Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
C		Retail - Secured on real estate property - Or Which: SME Retail - Secured on real estate property - Of Which: non-	0	0	0	0	0	0	0	0	0	0	0	0
Country of Counterpart 5		Retail - Secured on real estate property - Or Which: hori- Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Other Retail	0	0	0	0	0	0	0	0	ů	0		ı ,
		Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	ı ö
		Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	o o	o o	0	ı ö
	Equity		0	0	0	0	0	0	0	0	o o	o o	0	ı ö
	Equity Securitisa	ition		l i			Ü	ŭ		Ŭ			, i	l
		r credit-obligation assets												
	IRB Total													

								IRB Approa	ach					
					As of 31/12/	2017					As of 30/	06/2018		
			Original Exp	osure ¹	Exposure Value ¹	Risk expos	ure amount	Value adjustments and	Original I	Exposure ¹	Exposure Value ¹	Risk expos	sure amount	Value adjustments and
		(min EUR, %)		Of which: defaulted			Of which: defaulted	provisions		Of which: defaulted	Value*		Of which: defaulted	provisions
		banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institut		0	0	0	0	0	0	0	0	0	0	0	0
	Corpora		0	0	0	0	0	0	0	0	0	0	0	0
		Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
		Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail		0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
Country of Counterpart 6		Retail - Secured on real estate property - Of Which: non-	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity		0	0	0	0	0	0	0	0	0	0	0	0
	Securiti:													
		on credit-obligation assets												
	IRB Tot	al												

								IRB Approa	ich					
					As of 31/12	2017					As of 30/	06/2018		
			Original Exp	osure ¹	Exposure Value ¹	Risk expo	sure amount	Value adjustments and	Original	Exposure ¹	Exposure Value ¹	Risk expos	sure amount	Value adjustments and
		(min EUR, %)		Of which: defaulted	Value*		Of which: defaulted	provisions		Of which: defaulted	Value*		Of which: defaulted	provisions
	Central b	anks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutio	ons	0	0	0	0	0	0	0	0	0	0	0	0
	Corporat		0	0	0	0	0	0	0	0	0	0	0	0
		Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
		Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail		0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
Country of Counterpart 7		Retail - Secured on real estate property - Of Which: non-	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Other Retail 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	0	0
	Equity	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Securitis		0	0	0	0	0	0	0	0	- 0	0	0	
		n credit-obligation assets												
	IRB Tota	Ito account any effect due to credit conversion factors or credit risk mitigation tech												



Credit Risk - IRB Approach CaixaBank, S.A

							IRB Approa	ach					
				As of 31/12	2017					As of 30/	06/2018		
		Original Exp	osure¹	Exposure	Risk expos	ure amount	Value adjustments	Original I	Exposure ¹	Exposure	Risk expos	ure amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value ¹		Of which: defaulted	and provisions		Of which: defaulted	Value ¹		Of which: defaulted	and provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
Country of Counterpart 8	Retail - Secured on real estate property - Of Which: non-	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Securitisation												
	Other non credit-obligation assets												
	IRB Total												

								IRB Approa	ach					
					As of 31/12	2017					As of 30/	06/2018		
			Original Exp	osure¹	Exposure Value ¹	Risk expos	sure amount	Value adjustments and	Original I	Exposure ¹	Exposure Value ¹	Risk expos	sure amount	Value adjustments and
		(min EUR, %)		Of which: defaulted	Value*		Of which: defaulted	provisions		Of which: defaulted	Value*		Of which: defaulted	provisions
		panks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Instituti		0	0	0	0	0	0	0	0	0	0	0	0
	Corporat		0	0	0	0	0	0	0	0	0	0	0	0
		Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
		Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail		0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
Country of Counterpart 9		Retail - Secured on real estate property - Of Which: non-	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity Securitis		0	0	0	0	0	0	0	0	0	0	0	0
		n credit-obligation assets												
Original assessment update European colors in assessed in	IRB Tota	il .												

							IRB Approa	ach					
				As of 31/12	2017					As of 30/	06/2018		
		Original Exp	osure ¹	Exposure Value ¹	Risk expos	ure amount	Value adjustments and	Original	Exposure ¹	Exposure Value ¹	Risk expos	sure amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
C	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
Country of Counterpart 10	Retail - Secured on real estate property - Of Which: non- Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	
	Equity	0	0	0	0	0	0	0	0	0	ı ö	0	0
	Securitisation		l i	Ů		Ů	Ů		Ŭ			Ŭ	
	Other non credit-obligation assets												
	IRB Total												

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



Sovereign Exposure

CaixaBank, S.A

(mln EUR)									As of 31/	/12/2017								
				Memo: break	down by acco	ounting portfo	olio											
Country / Region	Financial as	of which: loans and advances	of which: debt securities	Held for trading ¹	of which: Loans and advances	of which: Debt securities	Designated at fair value through profit or loss ²	of which: Loans and advances	of which: Debt securities	Available-for- sale ³	of which: Loans and advances	of which: Debt securities	Loans and Receivables ⁴	of which: Loans and advances	of which: Debt securities	Held-to- maturity investments	of which: Loans and advances	of which: Debt securities
TOTAL - ALL COUNTRIES	39,919.4	12,069.3	27,850.1	922.6	0.0	922.6	0.0	0.0	0.0	17,090.0	0.0	17,090.0	12,209.9	12,069.3	140.5	9,696.9	0.0	9,696.9
Austria	0.0	0.0	0.0															
Belgium	4.6	4.6	0.0															
Bulgaria	0.0	0.0	0.0															
Croatia	0.0	0.0	0.0															
Cyprus	0.0	0.0	0.0															
Czech Republic	0.0	0.0	0.0															
Denmark	0.0	0.0	0.0															
Estonia	0.0	0.0	0.0															
Finland	0.0 0.3	0.0	0.0															
France Germany	0.0	0.3	0.0															
Greece	0.0	0.0	0.0															
Hungary	0.0	0.0	0.0															
Ireland	0.0	0.0	0.0															
Italy	1,521.1	0.0	1,521.1															
Latvia	0.0	0.0	0.0															
Lithuania	0.0	0.0	0.0															
Luxembourg	0.0	0.0	0.0															
Malta	0.0	0.0	0.0															
Netherlands	0.0	0.0	0.0															
Poland	0.0	0.0	0.0															
Portugal	4,467.0	922.3	3,544.7															
Romania Slovakia	0.0 0.0	0.0	0.0															
Slovenia	0.0	0.0	0.0															
Spain	33,613.3	10.829.8	22,783,5															
Sweden	0.0	0.0	0.0															
United Kingdom	0.7	0.0	0.7															
Iceland	0.0	0.0	0.0															
Liechtenstein	0.0	0.0	0.0															
Norway	0.0	0.0	0.0															
Switzerland	0.0	0.0	0.0															
Australia	0.0	0.0	0.0															
Canada	0.0	0.0	0.0															
China	0.0	0.0	0.0															
Hong Kong Japan	0.0 0.0	0.0	0.0															
Japan U.S.	0.0	0.0	0.0															
Other advanced economies non EEA	0.0	0.0	0.0															
Other Central and eastern Europe countries non EEA	0.0	0.0	0.0															
Middle East	0.0	0.0	0.0															
Latin America and the Caribbean	17.4	17.4	0.0															
Africa	294.9	294.9	0.0															
Others	0.0	0.0	0.0															
Note:																		

Note:
Information disclosed in this template is sourced from FINREP templates F 20 and F 64.
The information reported covers all exposures to "General governments" as defined in paragraph 41 (b) of Arnex V of ITS on Supervisory reporting: "central governments, and local governments, and local governments, including administrative bodies and non-commercial undertakings, but excluding public companies and private companies held by these administrations that have a commercial activity (which shall be reported under "non-financial corporations"); social security funds; and international organisations, such as the European Community, the International Monetary Fund and the Bank for International Settlements.

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

⁽¹⁾ Includes "Trading financial assets" portfolio for banks reporting under GAAP

⁽²⁾ Includes "Non-trading non-derivative financial assets measured at fair value through profit or loss" portfolio for banks reporting under GAAP

⁽³⁾ Includes "Non-trading non-derivative financial assets measured at fair value to equity" portfolio for banks reporting under GAAP

⁽⁴⁾ Includes "Non-trading debt instruments measured at a cost-based method" and "Other non-trading non-derivative financial assets" portfolio for banks reporting under GAAP



		CaixaBank, S.A												
							As of 30/06/2018							
						Dire	ct exposures							
	(min EUR)			On balance s	heet				Deriva	tives		Off bala	nce sheet	
												Off-balance si	heet exposures	
								Derivatives with po	sitive fair value	Derivatives with	negative fair value			-
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)									Nominal	Provisions	Risk weighted exposure amount
				of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount			
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more	Austria													
Total [0 - 3M [1													
Total [0 - 3M [Belgium													
Total [0 - 3M [Bulgaria													
10 - 3M 10 - 3M 13M - 1Y 13M - 1Y 12Y - 2Y 12Y - 3Y 13Y - 5Y 15Y - 10Y 10Y - more Total	Cyprus													
10 - 3M	Czech Republic													
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y	Denmark													
131' - more	Estonia													



		CaixaBank, S.A					As of 30/06/2018							
						Dire	ct exposures							
	(mln EUR)			On balance sl	heet				Deriva	tives		Off bala	nce sheet	
												Off-balance sl	heet exposures	
								Derivatives with pos	sitive fair value	Derivatives with	negative fair value			
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[0 - 3M [Finland													
10 - 3M	France													
100 - more	Germany													
Total [0 - 3M	Croatia													
[0 - 3M [Greece													
Total [0 - 3M	Hungary													
10Y - more	Ireland													



	Conc. a. govern	CaixaBank, S.A	and counter party											
		Canadian in the					As of 30/06/2018							
						Dire	ct exposures							
	(mln EUR)			On balance sl	heet				Deriva	tives		Off balar	nce sheet	
												Off-halance el	heet exposures	
												On-parance si	leet exposures	
								Derivatives with po	sitive fair value	Derivatives with	negative fair value			
		T-t-1t	Total carrying amount of											Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	non-derivative financial assets (net of short											
			positions)		of which: Financial assets	of which: Financial assets at						Nominal	Provisions	
				of which: Financial assets held for trading	designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount			
					arrough profit or loss	comprehensive income								
10.001														
[0 - 3M [[3M - 1Y [[1Y - 2Y [
	Italy													
[3Y - 5Y [5Y - 10Y [10Y - more Total														
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y														
1 17 - 27 1 1 27 - 37 1 137 - 57 1	Latvia													
[0 - 3M [[3M - 1Y [
[1Y - 2Y [Lithuania													
[5Y - 10Y [[10Y - more														
Total 0 - 3M 3M - 1Y														
	Luxembourg													
[2Y - 3Y [
Total [0 - 3M [
[3M - 1Y [Malta													
[3Y - 5Y [5Y - 10Y														
[10Y - more Total [0 - 3M [[3M - 1Y [
1 2Y - 3Y I 13Y - 5Y I 15Y - 10Y I	Netherlands													
Total														
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y														
[3Y - 5Y] [5Y - 10Y]	Poland													
[10Y - more Total	=													



		CaixaBank, S.A					As of 30/06/2018							
						Dire	ct exposures							
	(mln EUR)			On balance si	heet				Deriva	tives		Off balar	nce sheet	
												Off-balance sl	neet exposures	
								Derivatives with pos	sitive fair value	Derivatives with	negative fair value			
			Total carrying amount of											Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	non-derivative financial assets (net of short											exposure amount
			positions)	of which: Financial assets	of which: Financial assets	of which: Financial assets at	of which: Financial assets at					Nominal	Provisions	
				held for trading	designated at fair value through profit or loss	fair value through other comprehensive income	amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount			
1 ME - 0 1														
[0 - 3M [Portugal													
[5Y - 10Y [10Y - more														
[0 - 3M [
[3Y - 5Y] [5Y - 10Y]	Romania													
[10Y - more Total [0 - 3M [3M - 1Y [1Y - 2Y														
[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [Slovakia													
Total [0 - 3M [
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y	Slovenia													
[0 - 3M [3,301 5,354 4,220 4,233 14,245	3,301 5,354 4,220 4,233 14,245 5,076 1,963 38,392	75 439 91 83 80 157	0	361 2,184 2,344 1,520 5,449 1,930	2,558 2,731 1,785 2,630 8,715	0 0 1	4 9 32	0	3 2 11	292 1.582 133 23 31	0	
[2Y - 3Y [[3Y - 5Y [Spain	4,233 14,245 5,076 1,963	14,245 5,076 1,963	66	0		2,630 8,715 2,989 1,889	6 12 111	91 345 164 358 1,003	6 39	11 215 266 195 242 934	44	0	
Total [0-3M] [3M-1Y] [1Y-2Y]		38,392	38,392	992	Ö	13,797	23,295	133	1,003	47	934	156 2,259	Ö	346
[1Y - 2Y [Sweden													
Total [0 - 3M [[3M - 1Y] [1Y - 2Y] [2Y - 3Y]	United Kingdom													
[3Y - 5Y [5Y - 10Y [10Y - more Total	onicea kingaom													



		CaixaBank, S.A					As of 30/06/2018							
						Dire	ct exposures							
	(mln EUR)			On balance st	neet				Deriva	tives		Off bala	nce sheet	
												Off-balance si	heet exposures	
								Derivatives with po	sitive fair value	Derivatives with	negative fair value			
														Diek weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[0 - 3M [Iceland													
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y	Liechtenstein													
100 - more Total [0 - 3M [3M - 1Y] [11 - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y [100 - more] Total	Norway													
[0 - 3M [Australia													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Canada													
[0 - 3M [Hong Kong													
10Y - more	Japan													



Residual Maturity Country / Region Total gross carrying amount of non-derivative financial assets (net of short positions) Off-balan Total gross carrying amount of non-derivative financial assets (net of short positions) of which: Financial assets at fair value through other comprehensive income Off-balan Nominal Nominal 19-3817 134-371 134-371														
Residual Maturity Country / Region Total gross carrying amount of non-derivative financial assets assets (net of short positions) of which: Financial assets at fair value through profit or loss of which: Financial assets at fair value through profit or loss 18-38F 19-37F 19-37F							As of 30/06/2018							
Residual Maturity Country / Region Total gross carrying amount of non-derivative financial assets at assets (net of short positions) of which: Financial assets at fair value through profit or loss financial assets at fair value through profit or loss Total carrying amount of non-derivative financial assets at fair value through profit or loss of which: Financial assets at fair value through other comprehensive income Total gross carrying amount of non-derivative financial assets at fair value through other comprehensive income of which: Financial assets at fair value through other comprehensive income Take 3T 194-3T 194-2T 194-3T							ct exposures	Dire						
Residual Maturity Country / Region Total gross carrying amount of non-derivative financial assets of which: Financial assets of which: Financial assets at fair value through profit or loss of which: Financial assets at fair value through cher comprehensive income Total gross carrying amount of non-derivative financial assets of which: Financial assets at fair value through other comprehensive income Off-balan Derivatives with positive fair value Derivatives with negative fair value Notional amount Notional amount Notional amount Notional amount Notional amount Notional amount Total carrying amount of non-derivative financial assets at fair value through other comprehensive income of which: Financial assets at amortised cost. Grying amount Notional amount Notio	nce sheet	Off balance		tives	Deriva				neet	On balance sl			(mln EUR)	
Residual Maturity Country / Region Total gross carrying amount of non-derivative financial assets (net of short positions) of which: Financial assets of which: Financial assets their of roading whose positions of which: Financial assets at fair value through profit or loss 10 - 3HT [134 - 1YT [134 - 1YT] [134 - 1YT	sheet exposures	Off-balance sheet												
Residual Maturity Country / Region Total gross carrying amount of non-derivative financial assets (net of short positions) of which: Financial assets of which: Financial assets their or trading through profit or loss of which: Financial assets at designated at fair value through orther comprehensive income 1 9-3H I: 13H-1YI [17-2YI] 1 9-3H I: 12H-1YI [17-2YI] 1 9-3H I: 13H-1YI [17-2YI			negative fair value	Derivatives with	sitive fair value	Derivatives with posi								
Residual Maturity Country / Region Total gross carrying amount of non-derivative financial assets (net of short positions) of which: Financial assets designated at fair value through profit or loss final sale of which: Financial assets at amortised cost I g. 384: I g. 38														
Residual Maturity Country / Region Total gross carrying amount of non-derivative financial assets sets (net of short positions) of which: Financial assets designated at fair value through profit or loss figure 130-3141 1 9-3141 1 34-317	Risk weighted				<u> </u>			I						
positions) of which: Financial assets held for trading of which: Financial assets at designated at fair value through profit or loss of which: Financial assets at designated at fair value through profit or loss of which: Financial assets at amortised cost amortised cost Carrying amount Notional amount Carrying amount Notional amount I 9-391.	exposure amoun										non-derivative financial	Total gross carrying amount of non-	Country / Region	Residual Maturity
of which: Financial assets held for trading of which: Financial assets at designated at fair value through profit or loss of which: Financial assets at designated at fair value through profit or loss of which: Financial assets at amortised cost of which: Financial assets at amortised cost amortised cost of which: Financial assets at amortised cost amortised cost of which: Financial assets at amortised cost of which: Financial assets at amortised cost amortised cost of which: Financial assets at amortised cost amortised cost of which: Financial assets at amortised cost amortised cost of which: Financial assets at amortised cost amortised cost of which: Financial assets at amortised cost a	Provisions	Nominal									assets (net of short positions)	derivative financial assets	,,,,	,
TO-3MT F3M-1YT F1Y-7YT			Notional amount	Carrylag amount	National amount	Corp.ing amount	Of WITICIT. FILIATICIAL ASSETS AT	of which: Financial assets at	of which: Financial assets	of which: Financial assets				
10-3M1 13M-3Y1 13W-3Y1			Notional amount	Carrying amount	Notional amount	Carrying amount	amortised cost	comprehensive income	through profit or loss	held for trading				
10-3M f 13M-3Y 1 13Y-2Y 1														
[0 - 3M [1 3M - 17]														
[W-W]														[0 - 3M [[3M - 1Y [
													U.S.	[2Y - 3Y [
SY - SY U.S.														13Y - 5Y 15Y - 10Y 10Y - more
Total														Total [0 - 3M [
[0 - 3W f													China	1 1Y - 2Y I 1 2Y - 3Y I
13Y - 5Y Clime														13Y - 5Y I
Total														Total
[3M - 1Y														[1Y - 2Y [
[3Y - 5V] SWILECTORIU													Switzerland	[3Y - 5Y [[5Y - 10Y [
Total														Total
[0 - 3M 1 1 1 1 1 1 1 1 1													Other advanced economies	[1Y - 2Y [
[3Y - SY] non EEA [5Y - SY]													non EEA	[3Y - 5Y [[5Y - 10Y [
197 - more 1 197 -														Total
[13M - 147														[3M - 1Y [[1Y - 2Y [
1 27 - 3Y1 Other Central and eastern Europe countries non EEA (5Y - 10Y)													Europe countries non EEA	[3Y - 5Y [
Total														10Y - more Total
[0-3M] [3M-1Y] [3Y-2Y]														
1 2Y - 3Y i Middle East 13Y - 5Y i Middle East 15Y - 10Y i													Middle East	[2Y - 3Y [[3Y - 5Y [
1.00° more													-	Total
G - 3WT														[0 - 3M [3M - 1Y [1Y - 2Y [
[3Y - 5Y] Caribbean													Latin America and the Caribbean	[3Y - 5Y]
TSY - 10Y														



General governments exposures by country of the counterparty

		-	CaixaBank, S.A												
								As of 30/06/2018	3						
							Dire	ct exposures							
		(mln EUR)			On balance sl	heet				Deriva	tives		Off balar	ıce sheet	
									Derivatives with po	sitive fair value	Derivatives with	ı negative fair value	Off-balance sl	neet exposures	
															Risk weighted
Res	idual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk Weighted exposure amount
	[0 - 3M [Africa													
	[0 - 3M [[3M - 1Y [[1Y - 2Y [577 1,514 20	577 1,514 20	1 1 6	0	471 1,282	105 231 14	0	0	0	0	294 132 26	0	
	[2Y - 3Y [[3Y - 5Y [Others	1,206 1,913	1,206 1,913	3	0	0 1,773	1,203 138	0	0	0	0	1 219	0	
	[5Y - 10Y [[10Y - more		863 661	863 661	12 3	0	252 0	599 658	0	0	0	0 0	70 165	0	
	Total		6,755	6,755	30	0	3,778	2,947	0	0	0	0	906	0	724

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

(1) Information on sovereign exposures is only available for institutions that have sovereign exposures of 10% or more compared to total sovereign exposures. Where the latter threshold is not met, information is disclosed through the aggregate "Others".

(2) The exposures records cover or view consoures to central, recording all cases are designed and case of the control of the counterparts with full or cartial coverment cuarantees.

(3) The basks disclose the exposures in the "Financial assets held for tradition" confloid after offsettime the cash short couldons have to the exposures in the "Financial assets held for tradition" confloid after offsettime the cash short couldons have the same muturities.

(4) The exposures recorded now only exposures to control recorded now of the control to control control to cont

(5) Residual countries not exported separately not one TEAL Stratel. Known Residual Countries not exported separately not one TEAL Stratel. Known Residual Countries not exported separately not one TEAL Stratel. Known Residual Countries not exported separately not one TEAL Stratel. Known Residual Countries not exported separately not one TEAL Stratel. Known Residual Countries not exported separately not not recovered and Turkey.

Other CEE one TEAL Ribbania, Bossia and Hercepoints, PR Mecadonia, Montenegro, Serbia and Turkey.

Middle Sest: Barran. Dittod. Iran. Iran. Jordan. Kurwalt. Lebaron. Libro. Orans. Ostats. Sund Arabia. Sudin. Swita. United Arab Emirates and Yemen.

Middle Sest: Barran. Dittod. Iran. Iran. Jordan. Kurwalt. Lebaron. Libro. Orans. Ostats. Sund Arabia. Sudin. Swita. United Arab Emirates and Yemen.

Middle Sest: Barran. Dittod. Iran. Iran. Jordan. Kurwalt. Lebaron. Libro. Orans. Ostats. Sund Arabia. Sudin. News. Behamas. Barbados, Cayman Islands, Guba, French Guiana, Guadeloupe, Martinique, Puerto Rico. Samble Meritari, Turka Sund. Guadeloupe, Martinique, Puerto Rico. Samble Meritari, Sund Arabia. Sudin. Service and the Grenadines, Suriname, Trinidad and Tobago, Uruguay, Venezuela, Antigua And Barbuda, Aruba, Bahamas, Barbados, Cayman Islands, Guba, French Guiana, Guadeloupe, Martinique, Puerto Rico. Samble Sambl



Performing and non-performing exposures

	As of 31/12/2017							As of 30/06/2018						
	Gross carrying amount						Collaterals and financial		Gross carrying amount			Accumulated impairment, accumulated changes in fair value due to credit risk and provisions ⁴		Collaterals and financial
		Of which performing but past due >30	Of which non-performing ¹		On performing exposures ²	On non- performing	guarantees received on non- performing exposures		Of which performing but past due >30			On performing exposures ²	On non- performing	guarantees received on non- performing exposures
(min EUR)		days and <=90 days		Of which: defaulted	exposures	exposures ³			days and <=90 days		Of which: defaulted	exposures	exposures ³	
Debt securities (including at amortised cost and fair value)	30,194	0	130	117	7	35	0	34,783	0	13	13	1	4	0
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0
General governments	26,928	0	0	0	1	0	0	31,401	0	0	0	0	0	0
Credit institutions	85	0	0	0	0	0	0	85	0	0	0	0	0	0
Other financial corporations	1,806	0	117	117	1	31	0	1,819	0	0	0	0	0	0
Non-financial corporations	1,375	0	13	0	5	4	0	1,478	0	13	13	1	4	0
Loans and advances(including at amortised cost and fair value)	248,741	556	14,081	13,991	1,712	5,143	7,334	255,186	559	12,232	12,210	1,817	5,085	6,623
Central banks	17,097	0	0	0	0	0	0	20,011	0	0	0	0	0	0
General governments	12,090	5	168	166	0	21	57	12,856	1	86	86	1	24	36
Credit institutions	7,945	0	0	0	0	0	0	9,648	2	0	0	0	0	0
Other financial corporations	2,776	0	37	37	15	32	1	5,127	0	37	37	20	29	1
Non-financial corporations	77,036	261	6,353	6,329	1,166	3,482	2,074	74,887	254	4,898	4,886	983	3,069	1,735
of which: small and medium-sized enterprises at amortised cost	37,572	150	3,477	3,458	1,010	1,294	1,737	36,076	155	2,820	2,808	701	1,582	1,160
Households	131,798	290	7,522	7,459	531	1,608	5,202	132,657	302	7,212	7,202	813	1,962	4,851
DEBT INSTRUMENTS other than HFT	278,935	556	14,211	14,108	1,719	5,178	7,334	289,969	559	12,245	12,223	1,818	5,088	6,623
OFF-BALANCE SHEET EXPOSURES	86,725		967	952	70	287	237	87,302		865	845	93	253	402

⁽¹⁾ For the definition of non-performing exposures please refer to COMMISSION IMPLEMENTING REGULATION (EU) 2015/227 of 9 January 2015, ANNEX V, Part 2-Template related instructions, subtitle 29

⁽²⁾ Institutions report here collective allowances for incurrred but not reported losses (instruments at amortised cost) and changes in fair value of performing exposures due to credit risk and provisions (instruments at fair value other than HFT)

⁽⁹⁾ Institutions report here specific allowances for financial assets, individually and collectively estimated (instruments at amortised cost) and changes in fair value of NPE due to credit risk and provisions (instruments at fair value other than HFT)

⁽⁴⁾ For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F 18.00 / F 19.00), which follows a sign convention based on a credit/fiction convention, as explained in Annex V, Part 1 paragraphs 9 and 10 Regulation (EU) No 880/2014 - ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item ('Accumulated impairment, accumulated changes in fair value due to credit risk and provisions') is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention of fibralance sheet commitments are generally reported with a positive sign.



Forborne exposures

			As of 31/12/2017			As of 30/06/2018						
	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees received on	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial		
		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures	exposures with forbearance measures		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures	guarantees received on exposures with forbearance measures		
(min EUR) Debt securities (including at amortised cost and fair value)	24	13	4	4	0	22	13	4	4	0		
Central banks	0	0	4	0	0	0	0	0	0	0		
		-	U	_	-	U	0					
General governments	0	0	0	0	0	0	0	0	0	0		
Credit institutions	0	0	0	0	0	0	0	0	0	0		
Other financial corporations	0	0	0	0	0	0	0	0	0	0		
Non-financial corporations	24	13	4	4	0	22	13	4	4	0		
Loans and advances (including at amortised cost and fair value)	12,293	7,820	2,623	2,506	7,647	11,065	6,983	2,636	2,433	6,937		
Central banks	0	0	0	0	0	0	0	0	0	0		
General governments	258	84	7	7	69	238	25	10	10	58		
Credit institutions	0	0	0	0	0	0	0	0	0	0		
Other financial corporations	37	27	26	26	4	37	27	26	26	4		
Non-financial corporations	5,590	3,423	1,805	1,719	2,214	4,585	2,752	1,517	1,388	1,943		
of which: small and medium-sized enterprises at amortised cost	2,721	1,815	673	618	1,665	2,366	1,491	673	600	1,402		
Households	6,408	4,286	785	754	5,361	6,206	4,179	1,083	1,009	4,933		
DEBT INSTRUMENTS other than HFT	12,317	7,833	2,627	2,510	7,647	11,087	6,996	2,640	2,437	6,937		
Loan commitments given	61	23	3	2	23	49	13	0	0	17		

⁽¹⁾ For the definition of forborne exposures please refer to COMMISSION IMPLEMENTING REGULATION (EU) 2015/227 of 9 January 2015, ANNEX V, Part 2-Template related instructions, subtitle 30 🗆

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