



## 2017 EU-wide Transparency Exercise

<b>Bank Name</b>	Criteria Caixa S.A.U.
<b>LEI Code</b>	959800DQQUAMV0K08004
<b>Country Code</b>	ES

Following the deconsolidation process between CaixaBank and CriteriaCaixa, from September 2017 CaixaBank Group has become the highest scope of consolidation; this is not reflected in the EBA's Transparency templates which refer to Q4 2016 and Q2 2017. Furthermore, December 2016 figures do not include Banco BPI Group, which was integrated into Criteria Caixa Group in February 2017

## 2017 EU-wide Transparency Exercise

### Capital

Criteria Caixa S.A.U.

		(mín EUR, %)		As of 31/12/2016	As of 30/06/2017	COREP CODE	REGULATION
<b>OWN FUNDS</b> Transitional period	<b>A</b>	<b>OWN FUNDS</b>	<b>22,673</b>	<b>23,090</b>	C 01.00 (r010,d10)	Articles 4(118) and 72 of CRR	
	<b>A.1</b>	<b>COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)</b>	<b>20,415</b>	<b>18,104</b>	C 01.00 (r020,d10)	Article 50 of CRR	
	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	4,141	4,146	C 01.00 (r030,d10)	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR	
	A.1.2	Retained earnings	8,070	7,669	C 01.00 (r130,d10)	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (f) of CRR	
	A.1.3	Accumulated other comprehensive income	351	210	C 01.00 (r180,d10)	Articles 4(100), 36(1) point (d) and 36 (1) point (f) of CRR	
	A.1.4	Other Reserves	4,734	4,505	C 01.00 (r200,d10)	Articles 4(117) and 24(1) point (e) of CRR	
	A.1.5	Funds for general banking risk	0	0	C 01.00 (r210,d10)	Articles 4(112), 26(1) point (f) and 36 (1) point (f) of CRR	
	A.1.6	Minority interest given recognition in CET1 capital	10,497	11,662	C 01.00 (r230,d10)	Article 84 of CRR	
	A.1.7	Adjustments to CET1 due to prudential filters	-231	-196	C 01.00 (r250,d10)	Articles 32 to 35 of and 36 (1) point (f) of CRR	
	A.1.8	(-) Intangible assets (including Goodwill)	-5,991	-6,136	C 01.00 (r300,d10) + C 01.00 (r340,d10)	Articles 4(113), 36(1) point (b) and 37 of CRR. Articles 4(115), 36(1) point (b) and 37 point (a) of CRR	
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs	-2,431	-2,334	C 01.00 (r370,d10)	Articles 36(1) point (c) and 38 of CRR	
	A.1.10	(-) IIRB shortfall of credit risk adjustments to expected losses	-444	-368	C 01.00 (r380,d10)	Articles 36(1) point (d), 40 and 159 of CRR	
	A.1.11	(-) Defined benefit pension fund assets	0	0	C 01.00 (r390,d10)	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,d10)	Articles 4(122), 36(1) point (g) and 44 of CRR	
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	-2,556	-1,337	C 01.00 (r440,d10)	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	-45	-43	C 01.00 (r450,d10) + C 01.00 (r460,d10) + C 01.00 (r470,d10) + C 01.00 (r471,d10) + C 01.00 (r472,d10)	Articles 4(36), 36(1) point (k) (i) and 89 to 91 of CRR; Articles 36(1) point (k) (i), 243(1) point (b), 244(1) point (b) and 258 of CRR; Articles 36(1) point (k) (ii) and 379(3) of CRR; Articles 36(1) point (k) (iv) and 153(B) of CRR and Articles 36(1) point (k) (v) and 155(c) of CRR.	
	A.1.14.1	Of which: from securitisation positions (-)	-45	-43	C 01.00 (r460,d10)	Articles 36(1) point (k) (i), 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	-75	-76	C 01.00 (r480,d10)	Articles 4(27), 36(1) point (h); 43 to 46, 49 (2) and (3) and 79 of CRR	
	A.1.15	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	0	C 01.00 (r490,d10)	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	-940	-741	C 01.00 (r500,d10)	Articles 4(27); 36(1) point (i); 43, 45; 47; 48(1) point (b); 49(1) to (3) and 79 of CRR	
	A.1.18	(-) Amount exceeding the 17.65% threshold	-340	-635	C 01.00 (r510,d10)	Article 48 of CRR	
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	0	0	C 01.00 (r524,d10)	Article 3 CRR	
	A.1.20	CET1 capital elements or deductions - other	0	0	C 01.00 (r529,d10)	-	
	A.1.21	Transitional adjustments	5,675	1,780	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,d10)	Articles 483(1) to (3), and 484 to 487 of CRR	
	A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	473	-1,197	C 01.00 (r240,d10)	Articles 479 and 480 of CRR	
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	5,202	2,976	C 01.00 (r520,d10)	Articles 469 to 472, 478 and 481 of CRR	
<b>A.2</b>	<b>ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)</b>	<b>0</b>	<b>0</b>	C 01.00 (r530,d10)	Article 61 of CRR		
A.2.1	Additional Tier 1 Capital instruments	0	0	C 01.00 (r540,d10) + C 01.00 (r670,d10)			
A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	C 01.00 (r720,d10)			
A.2.3	Other Additional Tier 1 Capital components and deductions	2,556	1,337	C 01.00 (r690,d10) + C 01.00 (r700,d10) + C 01.00 (r710,d10) + C 01.00 (r740,d10) + C 01.00 (r744,d10) + C 01.00 (r748,d10)			
A.2.4	Additional Tier 1 transitional adjustments	-2,556	-1,337	C 01.00 (r660,d10) + C 01.00 (r680,d10) + C 01.00 (r730,d10)			
<b>A.3</b>	<b>TIER 1 CAPITAL (net of deductions and after transitional adjustments)</b>	<b>20,415</b>	<b>18,104</b>	C 01.00 (r015,d10)	Article 25 of CRR		
<b>A.4</b>	<b>TIER 2 CAPITAL (net of deductions and after transitional adjustments)</b>	<b>2,258</b>	<b>4,986</b>	C 01.00 (r750,d10)	Article 71 of CRR		
A.4.1	Tier 2 Capital instruments	4,111	4,631	C 01.00 (r760,d10) + C 01.00 (r890,d10)			
A.4.2	Other Tier 2 Capital components and deductions	-1,749	333	C 01.00 (r910,d10) + C 01.00 (r920,d10) + C 01.00 (r930,d10) + C 01.00 (r940,d10) + C 01.00 (r950,d10) + C 01.00 (r970,d10) + C 01.00 (r974,d10) + C 01.00 (r978,d10)			
A.4.3	Tier 2 transitional adjustments	-104	22	C 01.00 (r880,d10) + C 01.00 (r900,d10) + C 01.00 (r960,d10)			
<b>OWN FUNDS REQUIREMENTS</b>	<b>B</b>	<b>TOTAL RISK EXPOSURE AMOUNT</b>	<b>156,689</b>	<b>172,340</b>	C 02.00 (r010,d10)	Articles 92(3), 95, 96 and 98 of CRR	
	B.1	Of which: Transitional adjustments included	-1,679	1,056	C 05.01 (r010,d40)		
<b>CAPITAL RATIOS (%)</b> Transitional period	<b>C.1</b>	<b>COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)</b>	<b>13.03%</b>	<b>10.50%</b>	CA3 (1)	-	
	<b>C.2</b>	<b>TIER 1 CAPITAL RATIO (transitional period)</b>	<b>13.03%</b>	<b>10.50%</b>	CA3 (3)	-	
	<b>C.3</b>	<b>TOTAL CAPITAL RATIO (transitional period)</b>	<b>14.47%</b>	<b>13.40%</b>	CA3 (5)	-	
<b>CET1 Capital Fully loaded</b>	<b>D</b>	<b>COMMON EQUITY TIER 1 CAPITAL (fully loaded)</b>	<b>17,295</b>	<b>17,662</b>	[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))]	-	
<b>CET1 RATIO (%) Fully loaded<sup>1</sup></b>	<b>E</b>	<b>COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)</b>	<b>10.92%</b>	<b>10.31%</b>	[D.1]/[B-B.1]	-	

<sup>(1)</sup> Fully loaded CET1 capital ratio estimation based on the formulae stated in column "COREP CODE"



## 2017 EU-wide Transparency Exercise

### Leverage ratio

Criteria Caixa S.A.U.

(mln EUR, %)		As of 31/12/2016	As of 30/06/2017	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	20,415	18,104	C 47.00 (r320,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
A.2	Tier 1 capital - fully phased-in definition	17,295	17,662	C 47.00 (r310,c010)	
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	319,580	348,028	C 47.00 (r300,c010)	
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	316,958	346,357	C 47.00 (r290,c010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	6.4%	5.2%	C 47.00 (r340,c010)	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	5.5%	5.1%	C 47.00 (r330,c010)	

## 2017 EU-wide Transparency Exercise

### Risk exposure amounts

Criteria Caixa S.A.U.

(mln EUR)	As of 31/12/2016	as of 30/06/2017
Risk exposure amounts for credit risk	140,955	152,595
Risk exposure amount for securitisation and re-securitisations in the banking book	199	214
Risk exposure amount for contributions to the default fund of a CCP	0	0
Risk exposure amount Other credit risk	140,756	152,381
Risk exposure amount for position, foreign exchange and commodities (Market risk)	3,833	6,696
of which: Risk exposure amount for securitisation and re-securitisations in the trading book <sup>1</sup>	0	0
Risk exposure amount for Credit Valuation Adjustment	886	778
Risk exposure amount for operational risk	11,016	12,271
Other risk exposure amounts	0	0
<b>Total Risk Exposure Amount</b>	<b>156,689</b>	<b>172,340</b>

<sup>(1)</sup> May include hedges, which are not securitisation positions, as per Article 338.3 of CRR

## 2017 EU-wide Transparency Exercise

### P&L

Criteria Caixa S.A.U.

(mln EUR)	As of 31/12/2016	As of 30/06/2017
Interest income	5,037	2,597
Of which debt securities income	446	206
Of which loans and advances income	4,485	2,339
Interest expenses	1,421	467
(Of which deposits expenses)	925	310
(Of which debt securities issued expenses)	1,041	416
(Expenses on share capital repayable on demand)	0	0
Dividend income	224	147
Net Fee and commission income	2,161	1,306
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	779	-170
Gains or (-) losses on financial assets and liabilities held for trading, net	18	47
Gains or (-) losses on financial assets and liabilities designated at fair value through profit or loss, net	0	0
Gains or (-) losses from hedge accounting, net	-46	19
Exchange differences [gain or (-) loss], net	29	52
Net other operating income /(expenses)	-477	-160
<b>TOTAL OPERATING INCOME, NET</b>	<b>6,304</b>	<b>3,370</b>
(Administrative expenses)	3,687	2,071
(Depreciation)	342	204
(Provisions or (-) reversal of provisions)	519	630
(Commitments and guarantees given)	-137	40
(Other provisions)	656	590
Of which pending legal issues and tax litigation <sup>1</sup>	312	
Of which restructuring <sup>1</sup>	0	
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	585	607
(Loans and receivables)	468	469
(Held to maturity investments, AFS assets and financial assets measured at cost)	117	138
(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates and on non-financial assets)	341	16
(of which Goodwill)	0	0
Negative goodwill recognised in profit or loss	67	442
Share of the profit or (-) loss of investments in subsidiaries, joint ventures and associates	1,699	900
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	-894	16
<b>PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS</b>	<b>1,701</b>	<b>1,201</b>
<b>PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS</b>	<b>1,535</b>	<b>1,170</b>
Profit or (-) loss after tax from discontinued operations	-4	0
<b>PROFIT OR (-) LOSS FOR THE YEAR</b>	<b>1,531</b>	<b>1,170</b>
Of which attributable to owners of the parent	1,005	632

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

## 2017 EU-wide Transparency Exercise

### Market Risk

Criteria Caixa S.A.U.

	SA		IM										IM										
	As of 31/12/2016	As of 30/06/2017	As of 31/12/2016										As of 30/06/2017										
	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	VaR ( <i>Memorandum item</i> )		STRESSED VaR ( <i>Memorandum item</i> )			INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP			TOTAL RISK EXPOSURE AMOUNT	VaR ( <i>Memorandum item</i> )		STRESSED VaR ( <i>Memorandum item</i> )			INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP		
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	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			
(mln EUR)																							
Traded Debt Instruments	324	647	15	4	40	13							43	13	200	64							
Of which: General risk	0	6	15	4	40	13							43	13	200	64							
Of which: Specific risk	324	641	0	0	0	0							0	0	0	0							
Equities	0	1	10	2	27	6							3	1	13	5							
Of which: General risk	0	0	10	2	27	6							3	1	13	5							
Of which: Specific risk	0	1	0	0	0	0							0	0	0	0							
Foreign exchange risk	2,097	2,299	3	1	7	2							3	1	15	4							
Commodities risk	0	0	0	0	0	0							0	0	0	0							
<b>Total</b>	<b>2,422</b>	<b>2,946</b>	<b>23</b>	<b>5</b>	<b>61</b>	<b>18</b>	<b>29</b>	<b>26</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>1,411</b>	<b>47</b>	<b>15</b>	<b>217</b>	<b>73</b>	<b>36</b>	<b>33</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>3,750</b>

## 2017 EU-wide Transparency Exercise

### Credit Risk - Standardised Approach

Criteria Caixa S.A.U.

		Standardised Approach							
		As of 31/12/2016				As of 30/06/2017			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions
(mln EUR, %)									
Consolidated data	Central governments or central banks	40,246	41,763	8,759		43,559	45,166	9,356	
	Regional governments or local authorities	13,144	11,692	233		14,078	12,217	389	
	Public sector entities	4,706	3,681	3,302		4,734	3,620	3,244	
	Multilateral Development Banks	0	0	0		41	135	0	
	International Organisations	0	332	0		0	315	0	
	Institutions	3,625	3,375	881		4,232	4,220	1,294	
	Corporates	22,910	17,148	14,658		32,913	24,489	22,146	
	of which: SME	3,740	2,837	2,513		5,848	4,263	3,905	
	Retail	7,877	5,711	2,865		12,678	9,555	4,333	
	of which: SME	2,142	1,370	799		4,171	2,731	1,572	
	Secured by mortgages on immovable property	3,245	2,767	1,068		13,243	12,669	4,686	
	of which: SME	1,137	1,073	350		792	722	267	
	Exposures in default	2,438	1,235	1,489	1,072	3,750	1,992	2,372	1,572
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	714	714	108		715	715	108	
	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	18	10	12		79	71	43		
Other exposures	18,763	18,763	17,049		19,078	19,055	17,122		
<b>Standardised Total</b>	<b>117,686</b>	<b>107,191</b>	<b>50,424</b>	<b>1,581</b>	<b>149,101</b>	<b>134,218</b>	<b>65,093</b>	<b>2,106</b>	

<sup>(1)</sup> Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

## 2017 EU-wide Transparency Exercise

### Credit Risk - IRB Approach

Criteria Caixa S.A.U.

		IRB Approach									
		As of 31/12/2016					As of 30/06/2017				
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions		
(min EUR, %)		Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	
<b>Consolidated data</b>	<b>Central banks and central governments</b>	0	0	0	0	0	0	0	0	0	
	<b>Institutions</b>	0	0	0	0	0	0	0	0	0	
	<b>Corporates</b>	59,496	46,123	27,610	2,747	59,819	46,544	27,324	2,860	2,860	
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	
	Corporates - Of Which: SME	15,255	13,093	4,995	1,052	16,406	13,922	5,489	922	922	
	<b>Retail</b>	158,498	128,093	21,219	2,778	159,884	128,233	20,957	2,533	2,533	
	<b>Retail - Secured on real estate property</b>	135,710	111,616	15,484	2,400	133,829	109,526	14,248	2,068	2,068	
	Retail - Secured on real estate property - Of Which: SME	13,966	11,813	2,529	427	13,678	11,533	2,420	339	339	
	Retail - Secured on real estate property - Of Which: non-SME	121,744	99,803	12,955	1,973	120,151	97,993	11,827	1,730	1,730	
	<b>Retail - Qualifying Revolving</b>	9,192	4,495	1,047	39	10,477	5,073	1,274	48	48	
	<b>Retail - Other Retail</b>	13,597	11,982	4,689	339	15,578	13,634	5,435	417	417	
	Retail - Other Retail - Of Which: SME	7,083	6,008	1,999	178	8,029	6,884	2,324	211	211	
	Retail - Other Retail - Of Which: non-SME	6,514	5,973	2,690	161	7,550	6,750	3,111	206	206	
	<b>Equity</b>			41,514				39,050			
	<b>Securitisation</b>	2,203	2,203	188	0	2,163	2,163	171	0	0	
<b>Other non credit-obligation assets</b>			0				0				
<b>IRB Total</b>			<b>90,531</b>				<b>87,502</b>				

<sup>1)</sup> Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).



## 2017 EU-wide Transparency Exercise

### Sovereign Exposure

Criteria Caixa S.A.U.

(min EUR)

		As of 31/12/2016																
Country / Region	Financial assets: Carrying Amount			Memo: breakdown by accounting portfolio														
	of which: loans and advances	of which: debt securities		Held for trading <sup>1</sup>	of which: Loans and advances	of which: Debt securities	Designated at fair value through profit or loss <sup>2</sup>	of which: Loans and advances	of which: Debt securities	Available-for-sale <sup>3</sup>	of which: Loans and advances	of which: Debt securities	Loans and Receivables <sup>4</sup>	of which: Loans and advances	of which: Debt securities	Held-to-maturity investments	of which: Loans and advances	of which: Debt securities
<b>TOTAL - ALL COUNTRIES</b>	<b>34,833.1</b>	13,006.1	21,827.0	<b>1,744.4</b>	0.0	1,744.4	<b>0.0</b>	0.0	0.0	<b>13,222.7</b>	0.0	13,222.7	<b>13,006.1</b>	13,006.1	0.0	<b>6,859.9</b>	0.0	6,859.9

**Note:**  
The information reported covers all exposures to "General governments" as defined in paragraph 41 (b) of Annex V of ITS on Supervisory reporting: "central governments, state or regional 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.

<sup>1)</sup> Includes "Trading financial assets" portfolio for banks reporting under GAAP

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

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

<sup>4)</sup> 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

## 2017 EU-wide Transparency Exercise

### Sovereign Exposure

Criteria Caixa S.A.U.

(mln EUR)

		As of 30/06/2017																
Country / Region	Financial assets: Carrying Amount			Memo: breakdown by accounting portfolio														
	of which: loans and advances	of which: debt securities	Held for trading <sup>(1)</sup>	Designated at fair value through profit or loss <sup>(2)</sup>			Available-for-sale <sup>(3)</sup>	Loans and Receivables <sup>(4)</sup>			Held-to-maturity investments	of which:						
				of which: Loans and advances	of which: Debt securities	of which: Loans and advances		of which: Debt securities	of which: Loans and advances	of which: Debt securities								
<b>TOTAL - ALL COUNTRIES</b>	<b>37,848.7</b>	13,829.9	24,018.8	<b>2,072.4</b>	0.0	2,072.4	<b>0.0</b>	0.0	0.0	<b>15,479.5</b>	0.0	15,479.5	<b>13,971.1</b>	13,829.9	141.2	<b>6,325.6</b>	0.0	6,325.6

**Note:**

The information reported covers all exposures to "General governments" as defined in paragraph 41 (b) of Annex V of ITS on Supervisory reporting: "central governments, state or regional 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.

<sup>(1)</sup> Includes "Trading financial assets" portfolio for banks reporting under GAAP

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

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

<sup>(4)</sup> 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

## 2017 EU-wide Transparency Exercise

### Performing and non-performing exposures

Criteria Caixa S.A.U.

	As of 31/12/2016							As of 30/06/2017						
	Gross carrying amount				Accumulated impairment, accumulated changes in fair value due to credit risk and provisions		Collaterals and financial guarantees received on non-performing exposures	Gross carrying amount				Accumulated impairment, accumulated changes in fair value due to credit risk and provisions		Collaterals and financial guarantees received on non-performing exposures
	Of which performing but past due >30 days and <=90 days	Of which non-performing <sup>1</sup>		On performing exposures <sup>2</sup>	On non-performing exposures <sup>3</sup>	Of which performing but past due >30 days and <=90 days		Of which non-performing <sup>1</sup>		On performing exposures <sup>2</sup>	On non-performing exposures <sup>3</sup>			
			Of which: defaulted					Of which: defaulted						
(min EUR, %)														
<b>Debt securities (including at amortised cost and fair value)</b>	<b>23,426</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>1</b>	<b>0</b>	<b>0</b>	<b>26,495</b>	<b>0</b>	<b>128</b>	<b>128</b>	<b>6</b>	<b>32</b>	<b>0</b>
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0
General governments	20,083	0	0	0	0	0	0	21,947	0	0	0	1	0	0
Credit institutions	167	0	0	0	0	0	0	169	0	0	0	0	0	0
Other financial corporations	2,462	0	0	0	1	0	0	2,580	0	115	115	1	31	0
Non-financial corporations	714	0	0	0	0	0	0	1,799	0	13	13	5	1	0
<b>Loans and advances (including at amortised cost and fair value)</b>	<b>225,086</b>	<b>631</b>	<b>14,365</b>	<b>14,294</b>	<b>1,471</b>	<b>5,271</b>	<b>8,243</b>	<b>247,745</b>	<b>563</b>	<b>15,322</b>	<b>15,125</b>	<b>1,715</b>	<b>5,749</b>	<b>8,624</b>
Central banks	10,909	0	0	0	0	0	0	11,793	0	0	0	0	0	0
General governments	13,011	1	191	191	0	5	69	13,863	4	216	215	3	30	70
Credit institutions	7,537	0	0	0	0	0	0	7,429	0	0	0	0	0	0
Other financial corporations	3,961	1	44	44	3	32	1	3,002	1	45	45	20	31	1
Non-financial corporations	68,321	294	7,623	7,623	1,073	3,655	3,463	76,814	211	7,397	7,329	1,089	3,931	3,137
of which: small and medium-sized enterprises at amortised cost	31,363	173	4,343	4,342	974	1,596	2,570	35,758	140	3,981	3,949	962	1,494	2,306
Households	121,347	335	6,507	6,436	394	1,580	4,710	134,843	347	7,664	7,537	603	1,756	5,416
<b>DEBT INSTRUMENTS other than HFT</b>	<b>248,513</b>	<b>631</b>	<b>14,365</b>	<b>14,294</b>	<b>1,472</b>	<b>5,271</b>	<b>8,243</b>	<b>274,240</b>	<b>563</b>	<b>15,450</b>	<b>15,254</b>	<b>1,721</b>	<b>5,781</b>	<b>8,624</b>
<b>OFF-BALANCE SHEET EXPOSURES</b>	<b>77,480</b>		<b>766</b>	<b>724</b>	<b>78</b>	<b>151</b>	<b>478</b>	<b>84,050</b>		<b>1,019</b>	<b>969</b>	<b>69</b>	<b>280</b>	<b>510</b>

<sup>(1)</sup> 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

<sup>(2)</sup> Institutions report here collective allowances for incurred 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)

<sup>(3)</sup> 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)

## 2017 EU-wide Transparency Exercise

### Forborne exposures

Criteria Caixa S.A.U.

	As of 31/12/2016					As of 30/06/2017					
	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		Collateral and financial guarantees received on exposures with forbearance measures	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		Collateral and financial guarantees received on exposures with forbearance measures	
		Of which non-performing exposures with forbearance measures		Of which on non-performing exposures with forbearance measures			Of which non-performing exposures with forbearance measures		Of which on non-performing exposures with forbearance measures		
(min EUR, %)											
<b>Debt securities (including at amortised cost and fair value)</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>26</b>	<b>13</b>	<b>1</b>	<b>1</b>	<b>0</b>	
Central banks	0	0	0	0	0	0	0	0	0	0	
General governments	0	0	0	0	0	0	0	0	0	0	
Credit institutions	0	0	0	0	0	0	0	0	0	0	
Other financial corporations	0	0	0	0	0	0	0	0	0	0	
Non-financial corporations	0	0	0	0	0	26	13	1	1	0	
<b>Loans and advances (including at amortised cost and fair value)</b>	<b>11,733</b>	<b>7,315</b>	<b>2,569</b>	<b>2,310</b>	<b>7,994</b>	<b>12,653</b>	<b>8,005</b>	<b>2,709</b>	<b>2,544</b>	<b>8,220</b>	
Central banks	0	0	0	0	0	0	0	0	0	0	
General governments	163	56	1	1	61	274	96	11	11	88	
Credit institutions	5	0	0	0	0	0	0	0	0	0	
Other financial corporations	27	25	25	25	2	28	26	25	25	3	
Non-financial corporations	5,200	3,561	1,642	1,550	2,751	5,954	3,777	1,776	1,687	2,886	
of which: small and medium-sized enterprises at amortised cost	2,873	1,931	712	644	1,939	2,866	1,959	727	663	1,911	
Households	6,337	3,673	901	735	5,179	6,397	4,106	897	821	5,244	
<b>DEBT INSTRUMENTS other than HFT</b>	<b>11,733</b>	<b>7,315</b>	<b>2,569</b>	<b>2,310</b>	<b>7,994</b>	<b>12,679</b>	<b>8,018</b>	<b>2,710</b>	<b>2,545</b>	<b>8,220</b>	
<b>Loan commitments given</b>	<b>114</b>	<b>26</b>	<b>3</b>	<b>3</b>	<b>46</b>	<b>76</b>	<b>27</b>	<b>2</b>	<b>2</b>	<b>19</b>	

<sup>(1)</sup> 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