

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



# 2019 EU-wide Transparency Exercise Key Metrics

(mln EUR, %)	As of 30/09/2018	As of 31/12/2018	As of 31/03/2019	As of 30/06/2019	COREP CODE	REGULATION
Available capital (amounts)						
Common Equity Tier 1 (CET1) capital - transitional period	17,285	17,217	17,255	17,019	C 01.00 (r020,c010)	Article 50 of CRR
Common Equity Tier 1 (CET1) capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	17,285	17,217	17,255	17,019	C 01.00 (r020,c010) - C 05.01 (r440,c010)	Article 50 of CRR
Tier 1 capital - transitional period	19,517	19,451	19,489	19,253	C 01.00 (r015,c010)	Article 25 of CRR
Tier 1 capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied - transitional definition	19,517	19,451	19,489	19,253	C 01.00 (r015,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020)	Article 25 of CRR
Total capital - transitional period	22,830	22,746	22,777	22,531	C 01.00 (r010,c010)	Articles 4(118) and 72 of CRR
Total capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	22,830	22,746	22,777	22,531	C 01.00 (r010,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020) - C 05.01 (r440,c030)	Articles 4(118) and 72 of CRR
Risk-weighted assets (amounts)						
Total risk-weighted assets	149,139	146,155	148,892	147,331	C 02.00 (r010,c010)	Articles 92(3), 95, 96 and 98 of CRR
Total risk-weighted assets as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	149,139	146,155	148,892	147,331	C 02.00 (r010,c010) - C 05.01 (r440,c040)	Articles 92(3), 95, 96 and 98 of CRR
Capital ratios						
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition	11.59%	11.78%	11.59%	11.55%	CA3 {1}	-
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	11.59%	11.78%	11.59%	11.55%	(C 01.00 (r020,c010) - C 05.01 (r440,c010) )/ (C 02.00 (r010,c010) - C 05.01 (r440,c040) )	-
Tier 1 (as a percentage of risk exposure amount) - transitional definition	13.09%	13.31%	13.09%	13.07%	CA3 {3}	-
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	13.09%	13.31%	13.09%	13.07%	(C 01.00 (r015,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020) ) / (C 02.00 (r010,c010) - C 05.01 (r440,c040) )	-
Total capital (as a percentage of risk exposure amount) - transitional definition	15.31%	15.56%	15.30%	15.29%	CA3 {5}	-
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	15.31%	15.56%	15.30%	15.29%	(C 01.00 (r010,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020) - C 05.01 (r440,c030) / (C 02.00 (r010,c010) - C 05.01 (r440,c040))	-
Leverage ratio						
Leverage ratio total exposure measure - using a transitional definition of Tier 1 capital	345,225	344,902	355,174	348,928	C 47.00 (r300,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
Leverage ratio - using a transitional definition of Tier 1 capital	5.65%	5.64%	5.49%	5.52%	C 47.00 (r340,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR



#### Leverage ratio

	(mln EUR, %)	As of 30/09/2018	As of 31/12/2018	As of 31/03/2019	As of 30/06/2019	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	19,517	19,451	19,489	19,253	C 47.00 (r320,c010)	
A.2	Tier 1 capital - fully phased-in definition	19,169	19,033	19,489	19,253	C 47.00 (r310,c010)	
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	345,225	344,902	355,174	348,928	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	344,869	344,485	355,174	348,928	C 47.00 (r290,c010)	CRR
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	5.7%	5.6%	5.5%	5.5%	C 47.00 (r340,c010)	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	5.6%	5.5%	5.5%	5.5%	C 47.00 (r330,c010)	

# 2019 EU-wide Transparency Exercise Capital

CaixaBank, S.A.

		(   500 0()	As of 30/09/2018	As of 31/12/2018	As of 31/03/2019	As of 30/06/2019	COREP CODE	REGULATION
	A	(mln EUR, %)  OWN FUNDS	22,830	22,746	22,777		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 transitional	17,285	17,217	17,255		C 01.00 (r020,c010)	Article 50 of CRR
	A.1.1	adjustments)  Capital instruments eligible as CET1 Capital (including share premium and net own capital	17,970	17,978	17,972		C 01.00 (r030,c010)	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
		instruments)  Retained earnings	7,235	7,350	8,096		C 01.00 (r130,c010)	Articles 26(1) points (d) and (b), 27 to 23, 36(1) points (f) and 12 of CRR  Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (l) of CRR
			-939	-807				
		Accumulated other comprehensive income			-1,112		C 01.00 (r180,c010)	Articles 4(100), 26(1) point (d) and 36 (1) point (l) of CRR
	A.1.4	Other Reserves	-1,102	-1,135	-1,202		C 01.00 (r200,c010)	Articles 4(117) and 26(1) point (e) of CRR
		Funds for general banking risk		0	0		C 01.00 (r210,c010)	Articles 4(112), 26(1) point (f) and 36 (1) point (l) of CRR
	A.1.6	Minority interest given recognition in CET1 capital	151	0	0		C 01.00 (r230,c010)	Article 84 of CRR
		Adjustments to CET1 due to prudential filters	-95	-158	-138		C 01.00 (r250,c010)	Articles 32 to 35 of and 36 (1) point (I) of CRR
	A.1.8	<ul><li>(-) Intangible assets (including Goodwill)</li><li>(-) DTAs that rely on future profitability and do not arise from temporary differences net of</li></ul>	-4,230	-4,250 	-4,253		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	associated DTLs	-1,798	-1,977	-1,923		C 01.00 (r370,c010)	Articles 36(1) point (c) and 38 of CRR
		(-) IRB shortfall of credit risk adjustments to expected losses	-74	-70	-68		C 01.00 (r380,c010)	Articles 36(1) point (d), 40 and 159 of CRR
	A.1.11	(-) Defined benefit pension fund assets	-72	0	0	0	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	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	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	-23	-20	-22	-12	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(36), 36(1) point (k) (i) and 89 to 91 of CRR; Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR; Articles 36(1) point k) (iii) and 379(3) of CRR; Articles 36(1) point k) (iv) and 153(8) of CRR and Articles 36(1) point k) (v) and 155(4) of CRR.
	A.1.14.1	Of which: from securitisation positions (-)	-23	-20	-22	-12	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	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	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	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	-25	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	0	0	C 01.00 (r524,c010)	Article 3 CRR
	A.1.20	CET1 capital elements or deductions - other	-86	-86	-95	-128	C 01.00 (r529,c010)	-
	A.1.21	Transitional adjustments	348	418	0	0	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	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 (+/-)	-9	0	0	0	C 01.00 (r240,c010)	Articles 479 and 480 of CRR
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	357	418	0	0	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)	2,233	2,233	2,234	2,235	C 01.00 (r530,c010)	Article 61 of CRR
	A.2.1	Additional Tier 1 Capital instruments	2,233	2,233	2,234	2,235	C 01.00 (r540,c010) + C 01.00 (r670,c010)	
	A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	0	0	C 01.00 (r720,c010)	
	A.2.3	Other Additional Tier 1 Capital components and deductions	0	0	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	0	0	0	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)	19,517	19,451	19,489	19,253	C 01.00 (r015,c010)	Article 25 of CRR
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	3,312	3,295	3,288	3,278	C 01.00 (r750,c010)	Article 71 of CRR
	A.4.1	Tier 2 Capital instruments	3,146	3,147	3,148	3,148	C 01.00 (r760,c010) + C 01.00 (r890,c010)	
	A.4.2	Other Tier 2 Capital components and deductions	167	148	140	129	C 01.00 (r910,c010) + C 01.00 (r920,c010) + C 01.00 (r930,c010) + C 01.00 (r940,c010) + C 01.00 (r950,c010) + C 01.00 (r970,c010) + C 01.00 (r974,c010) + C 01.00 (r978,c010)	
	A.4.3	Tier 2 transitional adjustments	0	0	0		C 01.00 (r880,c010) + C 01.00 (r900,c010) + C 01.00 (r960,c010)	
OWN FUNDS REQUIREMENTS	В	TOTAL RISK EXPOSURE AMOUNT	149,139	146,155	148,892		C 02.00 (r010,c010)	Articles 92(3), 95, 96 and 98 of CRR
	B.1	Of which: Transitional adjustments included	143	213	0	0	C 05.01 (r010;c040)	
CARITAL PATTOR (A)	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	11.59%	11.78%	11.59%	11.55%	CA3 {1}	-
CAPITAL RATIOS (%)  Transitional period	C.2	TIER 1 CAPITAL RATIO (transitional period)	13.09%	13.31%	13.09%	13.07%	CA3 {3}	-
	C.3	TOTAL CAPITAL RATIO (transitional period)	15.31%	15.56%	15.30%	15.29%		-
CET1 Capital Fully loaded	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	16,936	16,800	17,255	17,019	[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)]	-
CET1 RATIO (%) Fully loaded <sup>1</sup>	E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	11.37%	11.51%	11.59%	11.55%	[D.1]/[B-B.1]	-
	F	Adjustments to CET1 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r440,c010)	
Memo items	F	Adjustments to AT1 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r440,c020)	
righto items	F	Adjustments to T2 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r440,c030)	
	F	Adjustments included in RWAs due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r440,c040)	
		lated based on bank's supervisory reporting. Therefore, any capital instruments that are not eligible from a regu		-				•

(1)The fully loaded CET1 ratio is an estimate calculated based on bank's supervisory reporting. Therefore, any capital instruments that are not eligible 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 ratios published by the participating banks e.g. in their Pillar 3 disclosure



#### **Overview of Risk exposure amounts**

		R	WAs		
(mln EUR, %)	As of 30/09/2018	As of 31/12/2018	As of 31/03/2019	As of 30/06/2019	COREP CODE
Credit risk (excluding CCR and Securitisations)	130,959	127,918	130,352	128,287	C 02.00 (r040, c010) -[C 07.00 (r090, c220, s001) + C 07.00 (r110, c220, s001) + C 07.00 (r130, c220, s001) + C 08.01 (r040, c260, s001) + C 08.01 (r050, c260, s001) + C 08.01 (r060, c260, s001) + C 08.01 (r040, c260, s002) + C 08.01 (r050, c260, s002,) + C 08.01 (r060, c260, s002)]-[ C 02.00 (R220, c010) + C 02.00 (R430, c010)] - C 02.00 (R460,
Of which the standardised approach	62,159	58,046	59,388	58,286	C 02.00 (r060, c010)-[C 07.00 (r090, c220, s001) + C 07.00 (r110, c220, s001)+ C 07.00 (r130, c220, s001)]
Of which the foundation IRB (FIRB) approach	0	0	0	0	C 02.00 (R250, c010) - [C 08.01 (r040, c260, s002) + C 08.01 (r050, c260, s002) + C 08.01 (r060, c260, s002)]
Of which the advanced IRB (AIRB) approach	49,861	50,525	52,236	51,527	C 02.00 (R310, c010) - [C 08.01 (r040, c260, s001) + C 08.01 (r050, c260, s001) + C 08.01 (r060, c260, s001)]
Of which equity IRB	18,939	19,347	18,729	18,474	C 02.00 (R420, c010)
Counterparty credit risk (CCR, excluding CVA)	2,016	2,072	2,148	2,409	C 07.00 (r090, c220, s001) + C 07.00 (r110, c220, s001) + C 07.00 (r130, c220, s001) + C 08.01 (r040, c260, s001) + C 08.01 (r050, c260, s001) + C 08.01 (r060, c260, s001) + C 08.01 (r040, c260, s002) + C 08.01 (r050, c260, s002) + C 02.00 (R460, c010)]
Credit valuation adjustment - CVA	860	866	843	758	C 02.00 (R640, c010)
Settlement risk	0	0	0	0	C 02.00 (R490, c010)
Securitisation exposures in the banking book (after the cap)	339	267	424	386	C 02.00 (R770, c010) + C 02.00 (R220, c010) + C 02.00 (R430, c010)
Position, foreign exchange and commodities risks (Market risk)	1,983	1,922	2,016	2,383	Q3 2018: C 02.00 (R520, c010) from Q4 2018: C 02.00 (R520, c010) + C 02.00 (R910, c010)
Of which the standardised approach	1,159	1,183	1,264	1,247	C 02.00 (R530, c010)
Of which IMA	824	739	753	1,136	C 02.00 (R580, c010)
Of which securitisations and resecuritisations in the trading book	0	0	0	0	Q3 2018: C 19.00_010_610*12.5+C 20.00_010_450*12.5+MAX(C 24.00_010_090,C 24.00_010_100,C 24.00_010_110)*12.5 from Q4 2018: C 19.00_010_610*12.5+C 20.00_010_450*12.5+MAX(C 24.00_010_090,C 24.00_010_100,C
Large exposures in the trading book	0	0	0	0	C 02.00 (R680, c010)
Operational risk	12,983	13,109	13,109	13,109	C 02.00 (R590, c010)
Of which basic indicator approach	0	0	0	0	C 02.00 (R600, c010)
Of which standardised approach	12,983	13,109	13,109	13,109	C 02.00 (R610, c010)
Of which advanced measurement approach	0	0	0	0	C 02.00 (R620, c010)
Other risk exposure amounts	0	0	0	0	Q3 2018: C 02.00 (R630, c010) + C 02.00 (R690, c010) - C 02.00 (R770, c010) from Q4 2018: Q3 2018: C 02.00 (R630, c010) + C 02.00 (R690, c010) - C 02.00 (R770, c010) - C 02.00 (R910, c010)
Total	149,139	146,155	148,892	147,331	



# 2019 EU-wide Transparency Exercise P&L CaixaBank, S.A.

	As of 30/09/2018	As of 31/12/2018	As of 31/03/2019	As of 30/06/2019
(mln EUR)				
Interest income	4,014	5,368	1,346	2,706
Of which debt securities income	251	335	94	208
Of which loans and advances income	3,609	4,824	1,209	2,424
Interest expenses	576	760	188	390
(Of which deposits expenses)	363	484	120	241
(Of which debt securities issued expenses)	528	686	158	323
(Expenses on share capital repayable on demand)	0	0	0	0
Dividend income	122	146	10	161
Net Fee and commission income	2,035	2,698	639	1,299
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	-181	-345	4	176
Gains or (-) losses on financial assets and liabilities held for trading, net	56	40	50	94
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	71	61	-28	-33
Gains or (-) losses from hedge accounting, net	31	39	52	49
Exchange differences [gain or (-) loss], net	16	12	-27	-62
Net other operating income /(expenses)	-321	-608	-50	-206
TOTAL OPERATING INCOME, NET	5,266	6,651	1,808	3,793 3,082
(Administrative expenses)	3,102	4,156	1,054	3,082
(Depreciation)	277	371	120	246
Modification gains or (-) losses, net	0	0	0	0
(Provisions or (-) reversal of provisions)	295	447	4	45
(Commitments and guarantees given)	-33	-12	-47	-46
(Other provisions)	328	459	52	91
Of which pending legal issues and tax litigation <sup>1</sup>		82		
Of which restructuring <sup>1</sup>		0		
(Increases or (-) decreases of the fund for general banking risks, net) <sup>2</sup>	0	0	0	0
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	82	126	166	250
(Financial assets at fair value through other comprehensive income)	1	2	2	-1
(Financial assets at amortised cost)	81	124	164	251
(Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets)	68	110	1	8
(of which Goodwill)	0	0	0	0
Negative goodwill recognised in profit or loss	0	0	0	0
Share of the profit or (-) loss of investments in subsidaries, joint ventures and associates	1,057	1,323	226	494
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	-69	-149	-18	-48
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	2,430	2,616	670	608
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	1,850	2,094	534	623
Profit or (-) loss after tax from discontinued operations	-31	-55	0	0
PROFIT OR (-) LOSS FOR THE YEAR	1,819	2,039	534	623
Of which attributable to owners of the parent	1,768	1,985	533	622
(1) Information available only as of end of the year	=,- • •	2,000		

<sup>(1)</sup> 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."



Total Assets: fair value and impairment distribution

(mln EUR)	A	s of 30/09/201	.8			As of 31/	12/2018			As of 31/	03/2019			As of 30/	06/2019		
		Fai	ir value hierarc	hy		Fa	ir value hierarc	hy		Fa	ir value hierarc	hy		Fa	ir value hierarc	hy	
ASSETS:	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	References
Cash, cash balances at central banks and other demand deposits	19,715				19,122				23,851				17,058				IAS 1.54 (i)
Financial assets held for trading	15,990	1,107	14,853	31	17,264	1,119	16,128	17	18,254	1,278	16,953	23	21,482	1,959	19,486	36	IFRS 7.8(a)(ii);IFRS 9.Appendix A
Non-trading financial assets mandatorily at fair value through profit or loss	749	410	0	339	714	57	0	657	648	380	0	268	583	64	0	519	IFRS 7.8(a)(ii); IFRS 9.4.1.4
Financial assets designated at fair value through profit or loss	0	0	0	0	0	0	0	0	0	0	0	0	1	1	0	0	IFRS 7.8(a)(i); IFRS 9.4.1.5
Financial assets at fair value through other comprehensive income	20,686	20,088	283	315	21,888	20,954	141	794	26,145	25,260	63	823	20,359	19,223	257	880	IFRS 7.8(h); IFRS 9.4.1.2A
Financial assets at amortised cost	241,535				243,420				245,964				251,909				IFRS 7.8(f); IFRS 9.4.1.2
Derivatives – Hedge accounting	1,993	0	1,993	0	2,056	0	2,056	0	2,025	0	2,025	0	2,034	0	2,034	0	IFRS 9.6.2.1; Annex V.Part 1.22; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	47				232				554				875				IAS 39.89A(a); IFRS 9.6.5.8
Other assets <sup>1</sup>	35,306				30,955				32,066				32,495				
TOTAL ASSETS	336,022				335,652				349,506				346,797				IAS 1.9(a), IG 6

<sup>(1)</sup> Portfolios, which are nGAAP specific, i.e. which are not applicable for IFRS reporting banks, are considered in the position "Other assets

(mlı	n EUR)		A	s of 30/09/201	18					As of 31/:	12/2018					As of 31/	03/2019					As of 30	/06/2019			
		Gross carry	ying amount		Accu	mulated impairr	nent	Gro	ss carrying amou	ınt	Ассі	ımulated impairr	nent	Gro	ss carrying am	ount	Accun	nulated impair	ment	Gros	ss carrying am	ount	Accu	mulated impai	irment	
eakdown of financial assets by instrument and by counterparty sector <sup>1</sup>	S	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not creditimpaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in credit risk since	<b>Stage 3</b> Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not creditimpaired	<b>Stage 3</b> Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	<b>Stage 3</b> Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in credit risk since	assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in credit risk	Stage 3 Credit- impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not creditimpaired	Stage 3 Credit- impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in credit risk since initial recognition	Stage 3 Credit- impaired assets	References
Financial assets at fair	Debt securities	17,261	0	0	0	0	(	18,323	0	0	(	0	0	22,809	0		) (	0	0	17,608	0		o (	C	(	Annex V.Part 1.31, 44(b)
value through other comprehensive income	Loans and advances	C	0	0	0	0	(	0	0	0	(	0	0	0	0		)	0	0	0	O		J (	C	C	Annex V.Part 1.32, 44(a)
inancial assets at	Debt securities	16,922	16	13	-1	0	-4	17,035	16	13		. 0	-4	17,083	20	1:	-1	0	-4	16,976	16	13	3	C		Annex V.Part 1.31, 44(b)
mortised cost	Loans and advances	203,275	15,881	11,712	-1,102	-667	-4,510	205,014	16,258	10,801	-807	-673	-4,233	208,234	15,690	10,57	7 -724	-717	-4,206	215,085	15,176	10,004	4 -735	5 -672	-3,950	Annex V.Part 1.32, 44(a)

<sup>(1)</sup> This table covers IFRS 9 specific information and as such only applies for IFRS reporting banks.

**Market Risk**CaixaBank, S.A.

								Caixabarik	, J.A.											
	SA				I	1									IM					
			VaR <i>(Memorandum item)</i>	STRESSED VaR (Ma	emorandum item)	AND MIG	NTAL DEFAULT RATION RISK AL CHARGE		ICE RISKS C ARGE FOR C			VaR <i>(Memora</i>	andum item)	STRESSED VaR (Me	morandum item)	DEFAU MIGRAT	MENTAL ILT AND ION RISK L CHARGE		E RISKS CAPITAL RGE FOR CTP	
(mln EUR)	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)		LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST	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	MEASURE	FLOOR A	2 WEEKS AVERAGE MEASURE	TOTAL RISK EXPOSURE AMOUNT
,	As of 30/09/2018	As of 31/12/2018			As of 30/	09/2018									As of 31/12	2/2018				
Traded Debt Instruments	384	385	7	2 26	6							6	2	18	5					
Of which: General risk	4	4	7	2 26	6							6	2	18	5					
Of which: Specific risk	380	381	0	$\begin{bmatrix} 0 \\ 1 \end{bmatrix}$	0							0	0	0	0					
Equities Of which: General risk	2	12	3   3	1 13 13	4							5 5	2	14	5 5					
Of which: Specific risk	2	5		0 0	0								0	0	0					
Foreign exchange risk	- 771	787	2	1 9	3							4	1	11	2					
Commodities risk	0	0	0	0 0	0							0	0	0	0					
Total	1,159	1,183	9	3 34	9	14	23	0	0	0	824	10	3	29	10	20	17	0	0 0	739
	As of 31/03/2019	As of 30/06/2019			As of 31/	03/2019									As of 30/06	5/2019				
Traded Debt Instruments	456	472	5	2 21	9							8	4	41	21					
Of which: General risk	4	27	5	2 21	9							8	4	41	21					
Of which: Specific risk	452	445	0	0 0	0							0	0	0	0					
Equities	5	4	6	26	8							$\begin{bmatrix} 3 \\ 2 \end{bmatrix}$	1	17	7					
Of which: General risk Of which: Specific risk	2	2 2	0	20	8							3 n	1	1/	/ n					
Foreign exchange risk	803	771	3	1 12	4							3	1	14	5					
Commodities risk	0	0		0 0	0									0	0					
Total	1,264	1,247	9	3 39	13	9	12	0	0	0	753	10	5	52	26	17	28	0	0 0	1,136

Market risk template does not include CIU positions under the particular approach for position risk in CIUs (Articles 348(1), 350 (3) c) and 364 (2) a) CRR), which instead are included in the RWA OV1 template.

Credit Risk - Standardised Approach

CaixaBank, S.A.

					Standardise	ed Approach			
			As of 30/	09/2018			As of	31/12/2018	
		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, %)								
	Central governments or central banks	54,953	56,562	9,478		54,478	56,018	9,401	
	Regional governments or local authorities	12,984	10,790	413		12,595	10,809	409	
	Public sector entities	4,872	3,706	3,449		5,074	4,538	2,113	
	Multilateral Development Banks	61	160	0		61	164	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	6,228	5,457	1,608		6,253	5,254	1,403	
	Corporates	36,648	25,311			37,880	27,466	25,273	
	of which: SME	5,995	4,394	4,070		5,509	4,201	3,878	
	Retail	11,890	8,726	4,775		13,598	9,812	5,590	
Consolidated data	of which: SME	4,148	2,924	1,683		4,254	2,838	1,632	
Consolidated data	Secured by mortgages on immovable property	15,136	14,161	5,395		15,303	14,228	5,471	
	of which: SME	1,994	1,624	674		2,013	1,637	673	
	Exposures in default	2,762	1,437	1,620	1,190	2,686	1,380	1,586	1,185
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	18	18	4		8	8	2	
	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	
	Other exposures	16,640	16,626	13,678		11,991	11,972	8,480	
	Standardised Total <sup>2</sup>	162,192	142,954	63,826	2,232	159,928	141,6	59,728	2,102

<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).

(2) Standardised Total does not	include the Secutarisation	position unlike in the	previous Transparency exe	ercises' results.

					Standardise	ed Approach			
			As of 30/	09/2018			As of 31	/12/2018	
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
	(mln EUR, %)								
	Central governments or central banks	49,171	50,566	9,469		48,126	49,422	9,393	
	Regional governments or local authorities	11,451	9,727	0		11,123	9,761	0	
	Public sector entities	3,871	3,070	2,813		3,742	3,328	1,557	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	1,070	1,083	284		1,214	1,199	315	
	Corporates	19,051	11,495	10,263		19,665	13,055	11,580	
	of which: SME	3,142	2,184	1,924		2,883	2,173	1,920	
	Retail	7,012	5,485	2,681		9,306	6,820	3,654	
SPAIN	of which: SME	1,443	1,040	606		1,534	1,115	648	
0171211	Secured by mortgages on immovable property of which: SME	3,799	3,085 1,239	1,431 525		3,927 1,512	3,124 1,244	1,498 528	
	Exposures in default	1,511 1,256	616	757	15	1,250	1,244	831	17
	Items associated with particularly high risk	1,230	U 010	757	15	1,230 n	002 n	031	1/
	Covered bonds	18	18	4		ν Ω	Q Q	2	
	Claims on institutions and corporates with a ST credit assessment	0	0	n		n	0	0	
	Collective investments undertakings (CIU)		0			o l	0		
	Equity	0	0			0	0	0	
	Other exposures	16,225	16,225	13,533		11,496	11,496	8,324	
	Standardised Total <sup>2</sup>	- 5/225			1,493	==/150		9,52 :	1,329

(1) 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 securistisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

					Standardise	ed Approach				
			As of 30	/09/2018		As of 31/12/2018				
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments an provisions <sup>2</sup>	
	(mln EUR, %)									
	Central governments or central banks	2,853	3,292	0		3,404	3,861	0		
	Regional governments or local authorities	1,104	812	162		1,063	798	160		
	Public sector entities	136	119	118		363	588	241		
	Multilateral Development Banks	0	2	0		0	2	0		
	International Organisations Institutions	470	0	240		U 274	0	151		
	Corporates	479	444 6,846	248 6,791		374 9,366	252 6,772	151 6,717		
	of which: SME	9,436 2,133	1,589	1,534		9,366 1,945	1,441	1,387		
	Retail	4,632	3,100	2,003		4,081	2,835	1,837		
	of which: SME	2,604	1,803	1,030		2,600	1,623	927		
PORTUGAL	Secured by mortgages on immovable property	11,259	11,011	3,936		11,292	11,033	3,944		
	of which: SME	437	346	134		454	354	130		
	Exposures in default	1,190	628	661	476	1,133	579	607		
	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		
	Other exposures	415	401	145		495	476	156		
	Standardised Total <sup>2</sup>				589				57	

(1) 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 securistisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		exposures, but includes gener	al credit risk adjustments.							
					Standardise	d Approach				
			As of 30/	09/2018		As of 31/12/2018				
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	
	(mln EUR, %)									
	Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates	0 0 0 0 0 1,587 1,622	0 0 0 0 0 1,546 1,500	0 0 0 0 0 307 964		0 0 0 0 0 1,602 2,048	0 0 0 0 0 1,580 1,740	0 0 0 0 0 295 1,164		
UNITED KINGDOM	of which: SME  Retail of which: SME  Secured by mortgages on immovable property of which: SME	39 11 7 8 4	36 8 5 6 3	36 5 3 2 1		32 14 10 17 4	32 12 9 15 4	31 7 5 5		
	Exposures in default Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Other exposures	1 0 0 0 0 0	1 0 0 0 0 0	1 0 0 0 0 0	0	1 0 0 0 0 0	1 0 0 0 0	1 0 0 0 0 0	0	
	Standardised Total <sup>2</sup>	,		,	5	,	· ·		6	



Credit Risk - Standardised Approach

CaixaBank, S.A.

					Standardise	d Approach				
			As of 30/	/09/2018		As of 31/12/2018				
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments an provisions <sup>2</sup>	
	(mln EUR, %)									
	Central governments or central banks	863	863	0		881	881	0		
	Regional governments or local authorities	0	0	0		0	0	0		
	Public sector entities	136	98	98		137	103	21		
	Multilateral Development Banks	0	0	0		0	0	0		
	International Organisations	0	0	0		0	0	0		
	Institutions	313	307	65		210	205	49		
	Corporates	591	555	554		565	534	532		
	of which: SME	70	69	69		81	80	79		
	Retail	13	7	4		13	9	6		
INITED STATES	of which: SME	8	6	3		11	8	5		
MITED STATES	Secured by mortgages on immovable property	10	9	4		10	9	4		
	of which: SME	3	2		0	3	2	1		
	Exposures in default	0	0	0	U	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			
	Collective investments undertakings (CIU)	0	0			0	0	0		
	Equity	0	0	0		0	0			
	Other exposures	0	0	n		n l	0			
	Standardised Total <sup>2</sup>				2	O O	0			

(2) 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

Total value adjustments and provisions per country of counterparty excludes those for securistisation exposures, additional valuation adjustments (AVAS) and c
exposures, but includes general credit risk adjustments.

					Standardise	ed Approach			
			As of 30	/09/2018			As of 31,	/12/2018	
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
	(mln EUR, %)								
	Central governments or central banks	1,825	1,825	0		1,843	1,843	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	40	40	40		64	64	64	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	15	9	5		50	43	11	
	Corporates	29	22	22		101	64	62	
	of which: SME	24	18	17		31	25	23	
	Retail	15	12	7		16	15	8	
ITALY	of which: SME	14	12	7		16	14	8	
11/(=1	Secured by mortgages on immovable property		0	0		1	0	0	
	of which: SME	0	0	0	0	0	0	0	•
	Exposures in default		1	1	U	0	0	0	U
	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 Other exposures	0	0	0		0	0	0	
		U	U	U	4	U	U	U	4
	Standardised Total <sup>2</sup>	(1) Original exposure, unlike Expo	1 1 1 1 6		1 1 2 2 2 2 2	19 1 9 1 1	/ 1 11 11 11 11 11		1

(1) 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 securistisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the

		(2) 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.										
					Standardise	ed Approach						
			As of 30	/09/2018			As of 31	/12/2018				
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>			
	(mln 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				
	Multilateral Development Banks	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				
Country of	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 of which: SME	0	0	0		0	0	0				
	Exposures in default	0	0		0	0	0		0			
	Items associated with particularly high risk	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				
	Other exposures	0	0	0		0	0	0				
	Standardised Total <sup>2</sup>				0				0			

(1) 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 securistisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the

		(2) 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.								
					Standardise	d Approach				
			As of 30/	09/2018			As of 31,	/12/2018		
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	
	(mln 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			
	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		
Country of	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 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)	0	0	0		0	0	0		
	Equity	0	0	0		0	0	0		
	Other exposures	0	0	0		0	0	0		
	Standardised Total <sup>2</sup>				0				0	



Credit Risk - Standardised Approach

CaixaBank, S.A.

		California, Sir ti								
					Standardise	d Approach				
			As of 30/	09/2018			As of 31	/12/2018		
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	
	(mln 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 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			
Country of	of which: SME	0	ľ			0	0			
<del>-</del>	Secured by mortgages on immovable property	0	0			0	0			
Counterpart 8	of which: SME	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		
	Other exposures	0	0	0		0	0	0		
	Standardised Total <sup>2</sup>				0				0	

(1) 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 securistisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the

		exposures, but includes general credit risk adjustments.										
					Standardise	ed Approach						
			As of 30	/09/2018		As of 31/12/2018						
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>			
	(mln 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 Multilateral Development Banks	0	0	0		0	0	0				
	International Organisations	0	0	0		0	0	0				
	Institutions	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 9	Secured by mortgages on immovable property	0	0	0		0	0	0				
counterpart 3	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 Collective investments undertakings (CIU)	0	0	0		0	0	0				
	Equity	0	0	0		0 n	) n	0				
	Other exposures	0	0	0		0	0	0				
	Standardised Total <sup>2</sup>	, in the second			0				0			
		(1) Octobridation I company of the Francisco										

(1) 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 securistisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the

		(2) 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.									
					Standardise	d Approach					
			As of 30	09/2018		As of 31/12/2018					
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>		
	(mln 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			
Country of	of which: SME	0	0	0		0	0	0			
_		0	0	0		0	0	0			
Counterpart 10	Secured by mortgages on immovable property of which: SME	0	0	0		0	0				
	Exposures in default	0	١	0	0	0	0		0		
	Items associated with particularly high risk	0	0	0	Ü	0	0				
	Covered bonds	0				n l	0				
	Claims on institutions and corporates with a ST credit assessment	0	ľ			n l	0				
	Collective investments undertakings (CIU)	0	l o			n l	0				
	Equity	0	0			0	0				
	Other exposures	0	0			0	0				
	Standardised Total <sup>2</sup>				0				0		

Credit Risk - Standardised Approach

CaixaBank, S.A.

					Standardise	ed Approach					
			As of 31,	03/2019		As of 30/06/2019					
		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, %)										
	Central governments or central banks	62,082	63,623		L	50,153	51,694	9,443			
	Regional governments or local authorities	13,771	11,947			14,366	12,719	369			
	Public sector entities	5,185	4,631		7	5,239	4,586	2,177			
	Multilateral Development Banks	62	964	(		61	911	0			
	International Organisations	0	0	(		0	0	0			
	Institutions	6,426	4,755			6,301	4,529	1,233			
	Corporates	36,455	26,758			35,218	25,123	23,071			
	of which: SME	4,938	3,709			4,918	3,600	3,391			
	Retail	13,806	10,064			16,723	12,348	6,190			
Consolidated data	of which: SME	3,964	2,533			4,048	2,619	1,521			
Consolidated data	Secured by mortgages on immovable property	14,175	13,445			14,592	13,858	5,311			
	of which: SME	1,064	938			1,169	1,038	450			
	Exposures in default	2,608	1,237		1,235	2,461	1,178	1,333	1,164		
	Items associated with particularly high risk	985	720	1,080		1,102	778	1,167			
	Covered bonds	8	8	2	2	8	8	2			
	Claims on institutions and corporates with a ST credit assessment	0	C			0	0	0			
	Collective investments undertakings (CIU)	0	C			0	0	0			
	Equity	0	C			0	0	0			
	Other exposures	12,587	12,568			13,818	13,800	9,992			
	Standardised Total <sup>2</sup>	168,150	150,719	61,163	2,030	160,042	2 141,53	2 60,289	1,918		

(1) 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) Standardised Total does not include the Secutarisation position unlike in the previous Transparency exercises' results.

					Standardise	ed Approach				
			As of 31,	03/2019		As of 30/06/2019				
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	
	(mln EUR, %)									
	Central governments or central banks	55,834	57,131	9,074		44,270	45,568	9,435		
	Regional governments or local authorities	12,197	10,867	0		12,774	11,614	0		
	Public sector entities	3,835	3,393	1,599		3,608	3,258	1,578		
	Multilateral Development Banks	0	155	0		0	136	0		
	International Organisations	0	0	0		0	0	0		
	Institutions	1,110	1,107	280		1,235	1,207	289		
	Corporates	17,161	11,510	10,100		17,361	11,550	10,137		
	of which: SME	2,252	1,636	1,496		2,315	1,664	1,523		
	Retail	9,008	6,972	3,796		11,839	9,165	4,108		
SPAIN	of which: SME	1,315	856	512		1,377	909	544		
SPAIN	Secured by mortgages on immovable property	2,838	2,356	1,171		3,220	2,715	1,298		
	of which: SME	677	615	268		742	665	291		
	Exposures in default	1,202	532	660	12	1,079	485	602	12	
	Items associated with particularly high risk	746	551	827		903	647	970		
	Covered bonds	8	8	2		8	8	2		
	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		
	Other exposures	12,055	12,055	9,695		13,263	13,263	9,737		
	Standardised Total <sup>2</sup>				1,266				1,184	

(1) 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 securistisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the

					Standardise	ed Approach			
			As of 31,	/03/2019					
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments ar provisions <sup>2</sup>
	(mln EUR, %)								
	Central governments or central banks	3,421	3,872	0		3,097	3,547	0	
	Regional governments or local authorities	1,130	825	165		1,220	918	184	
	Public sector entities	350	568	231		373	582	253	
	Multilateral Development Banks	0	2	0		0	1	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	458	337	204		434	309	189	
	Corporates	9,153	6,695	6,639		9,362	6,755	6,696	
	of which: SME	1,964	1,457	1,400		1,923	1,409	1,351	
	Retail	4,544	2,934	1,918		4,621	3,021	1,979	
PORTUGAL	of which: SME	2,532	1,581	904		2,543	1,609	920	
PORTUGAL	Secured by mortgages on immovable property	11,239	11,002	3,953		11,276	11,055	3,975	
	of which: SME	324	267	109		363	312	132	
	Exposures in default	1,102	568	597	452	1,087	558	589	44
	Items associated with particularly high risk	238	169	253		198	131	196	
	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	
	Other exposures	532	513	259		555	537	255	
	Standardised Total <sup>2</sup>				569				5.

(1) 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 securistisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the

		exposures, but includes general credit risk adjustments.										
					Standardise	d Approach						
			As of 31,	/03/2019		As of 30/06/2019						
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>			
	(mln 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 Institutions	1 419	1,397	284		1,359	1,348	281				
	Corporates	1,418 1,924	1,622	1,177		1,607	1,273	780				
	of which: SME	37	36	35		41	39	38				
	Retail	16	12	8		17	14	9				
l		10	9	5		12	10	6				
UNITED KINGDOM	of which: SME  Secured by mortgages on immovable property  of which: SME	14	13	5		11	10	4				
	of which: SME	4	4	1		4	3	1				
	Exposures in default	2	1	1	0	1	0	0	1			
	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				
	Other exposures	0	0	0		0	0	0				
	Standardised Total <sup>2</sup>				6				5			



International Organisations

Secured by mortgages on immovable property

Items associated with particularly high risk

Collective investments undertakings (CIU)

Claims on institutions and corporates with a ST credit assessment

Institutions

Corporates

Retail

**ITALY** 

of which: SME

of which: SME

of which: SME

Exposures in default

Other exposures
Standardised Total<sup>2</sup>

# **2019 EU-wide Transparency Exercise**

35 95

21

38 19

Credit Risk - Standardised Approach

					Credit R	isk - Standardised <i>A</i>	Approach		
						CaixaBank, S.A.			
					Standardise	ed Approach			
			As of 31,	/03/2019			As of 30	/06/2019	
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments an provisions <sup>2</sup>
	(mln EUR, %)		211			210			
INITED STATES	Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates    of which: SME Retail    of which: SME Secured by mortgages on immovable property    of which: SME Exposures in default Items associated with particularly high risk Covered bonds	914 0 140 0 0 263 646 84 9 5 9 2 0 0	914 0 106 0 251 625 83 4 3 9 2 0	0 0 21 0 0 64 624 82 3 2 4 1 0	0	912 0 138 0 0 322 735 106 9 5 9 2 0 0	912 0 75 0 318 682 80 6 5 9 2	0 0 15 0 0 76 680 80 4 3 4 1 0	
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Other exposures	0 0 0	0	0 0		0 0	0 0	0 0	
	Standardised Total <sup>2</sup>	J J	<u> </u>		3	Ů			
		<ol> <li>Original exposure, unlike Ex</li> <li>Total value adjustments and exposures, but includes general</li> </ol>	d provisions per country of cou						
					Standardise	ed Approach			
			As of 31	/03/2019			As of 30	/06/2019	
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments a provisions <sup>2</sup>
	(mln EUR, %) Central governments or central banks	1,667	1,667	0		1,634	1,634	0	
	Regional governments or local authorities Public sector entities Multilateral Development Banks	0 64 0	0 64 0	0 64 0		0 24 0	0 24	0 24 0	

68

68

104

103

24

(1) 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 securistisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the

16 66 20

					Standardise	ed Approach						
			As of 31	/03/2019		As of 30/06/2019						
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments an provisions <sup>2</sup>			
	(mln 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 International Organisations	0	0	0		0	0	0				
	Institutions	0	0			0	0					
	Corporates	ا م	0	0		0	0					
	of which: SME	0	0	0			ľ					
	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	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				
	Other exposures	0	0	0		0	0	0				
	Standardised Total <sup>2</sup>	j	<u> </u>		0	,		1				

(1) 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 securistisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the

		exposures, but includes genera	al credit risk adjustments.	recipality excludes those for sec	anstisation exposures, additiona	r valuation adjustments (71775)	and other own rands reduction	s related to the	
					Standardise	d Approach			
			As of 31,	/03/2019			As of 30	/06/2019	
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
	(mln 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	
Country of	Retail	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
Counterpart 7	Secured by mortgages on immovable property	0	0	0		0	0	0	
•	of which: SME	0	0	0	0	0	0	0	0
	Exposures in default	0	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		
	Collective investments undertakings (CIU)	0	0			n	0 0		
	Equity	0	0			n	0 n		
	Other exposures	0	0			n	n		
	Standardised Total <sup>2</sup>				0				0
	Standardised Total				ı				Ι ,



Credit Risk - Standardised Approach

CaixaBank, S.A.

					Standardise	d Approach						
			As of 31	/03/2019		As of 30/06/2019						
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>			
	(mln 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				
Country of	<b>Retail</b> of which: SME	0	0	0		0	0	0				
_		0	0	0		0	0					
Counterpart 8	Secured by mortgages on immovable property of which: SME	0	0	0		0	0					
	Exposures in default	0	0		0	0	0	0				
	Items associated with particularly high risk	0	0		0	0	0	0				
	Covered bonds	0	0			0	0					
	Claims on institutions and corporates with a ST credit assessment	o l	0			0	0					
	Collective investments undertakings (CIU)	o l	0			n	0					
	Equity	0	0			o l	0					
	Other exposures	0	0	0		0	0	0				
	Standardised Total <sup>2</sup>				0	,			(			

(1) 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 securistisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the

		(2) 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.										
					Standardise	d Approach						
			As of 31	/03/2019		As of 30/06/2019						
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>			
	(mln 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 International Organisations	0	0	0		0	0	0				
	Institutions	0	0	0		0	0					
	Corporates		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 9	Secured by mortgages on immovable property	0	0	0		0	0	0				
counterpart 3	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				
	Other exposures	0	0	0		0	0	0	0			
	Standardised Total <sup>2</sup>				0				<u> </u>			

(1) 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 securistisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		exposures, but includes gener	ai credit risk adjustments.						
					Standardise	d Approach			
			As of 31	/03/2019			As of 30	/06/2019	
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
	(mln EUR, %)	0	0			0	0	0	
	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		
	Institutions	0	0			0	0		
	Corporates		0			0	0		
	of which: SME	0	0	0		0	0		
	Retail	0	0	0		0	0	0	
Country of	of which: SME	0	0	0		0	0	0	
Counterpart 10	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	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	
	Other exposures	0	0	0		0	0	0	
	Standardised Total <sup>2</sup>				due to credit conversion factors				0

Credit Risk - IRB Approach
CaixaBank, S.A.

			Calxabalik, S.A.										
							IRB Ap	proach					
			As of 30/09/2018 As							As of 31/	12/2018		
		Origina	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposu	ire amount	Value adjustments and	Original E	xposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposu	ıre amount	Value adjustments and
	(mln 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	) (
	Institutions		0 0	0	0	0	0	0	0	0	0	0	0
	Corporates	61,88	3,437	47,364	27,226	312	1,896	63,755	2,845	49,805	28,556	248	1,491
	Corporates - Of Which: Specialised Lending		0 0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	17,18	· ·	14,249	5,529	100	777	17,362	1,284	· ·	6,334	101	
	Retail	157,56		124,050		2,994	2,725	156,153	6,167	·		2,859	
	Retail - Secured on real estate property	128,13		102,997	15,027	2,954	1,946	127,069	5,466			2,820	
Consolidated data	Retail - Secured on real estate property - Of Which: SME	11,92		9,800	2,184	296	286	11,662	989	,	2,398	281	
Consolidated data	Retail - Secured on real estate property - Of Which: non-SME	116,20		93,197	12,843	2,657	-	115,407	4,477	•	12,503	2,539	
	Retail - Qualifying Revolving	11,83		5,766	1,562	0	103	12,141	71	,	1,599	0	117
	Retail - Other Retail	17,59		15,286	6,394	41	677	16,943	631	·	5,857	38	
	Retail - Other Retail - Of Which: SME	8,74		7,535	2,540	31	272	8,892	319	•	2,742	29	260
	Retail - Other Retail - Of Which: non-SME	8,85		7,752	3,854	10	404	8,051	312	-,	3,115	9	356
	Equity	8,41	2 7	8,412	18,939	46		8,991	4	8,991	19,347	23	3
	Other non credit-obligation assets				0						0		
	IRB Total <sup>2</sup>				69,148						70,260		

(1) 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) IRB Total does not include the Secutarisation position unlike in the previous Transparency exercises' results.

							IRB Approach										
				As of 30/	09/2018					As of 31/	12/2018						
		Original Ex	kposure <sup>1</sup>	Exposure	Risk exposu	re amount	Value adjustments	Original E	xposure <sup>1</sup>	Exposure	Risk exposu	re amount	Val adjusti				
	(mln EUR, %)		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	and provisions		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	ar provi				
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	)				
	Institutions	0	0	0	0	0	0	0	0	0	0	0	)				
	Corporates	56,677	3,405	43,285	24,388	312	0	57,086	2,819	44,464	24,827	247	7				
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	)				
	Corporates - Of Which: SME	17,185	1,580	14,249	5,529	100		17,362	1,284	14,811		101	L				
	Retail	155,853	6,451	122,583	22,644	2,969		154,456	6,120	120,917	22,022	2,833	3				
	Retail - Secured on real estate property	126,548	5,690	101,601	14,714	2,928	0	125,491	5,419	100,455	14,589	2,794	ŀ				
CDATNI	Retail - Secured on real estate property - Of Which: SME	11,888	1,078	9,768	2,178	293	0	11,622	983	9,578	2,390	278	3				
SPAIN	Retail - Secured on real estate property - Of Which: non-SME	114,659	4,612	91,833	12,536	2,635	0	113,869	4,436	90,877	12,198	2,516	5				
	Retail - Qualifying Revolving	11,744	72	5,727	1,549	0	0	12,052	70	5,982	1,587	0	)				
	Retail - Other Retail	17,561	689	15,255	6,381	41	0	16,913	631	14,481	5,845	38	3				
	Retail - Other Retail - Of Which: SME	8,736	342	7,531	2,539	31	0	8,888	319	7,701	2,740	29	)				
	Retail - Other Retail - Of Which: non-SME	8,825	347	7,725	3,842	10	0	8,025	311	6,780	3,105	9	)				
	Equity	8,412	7	8,412	18,939	46	0	8,991	4	8,991	19,347	23	3				
	Other non credit-obligation assets																
	IRB Total																

(1) 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).

					IRB App	proach				
		As of 30/09/2018					As of 31/12/2018			
		Original Exposure <sup>1</sup>	Exposure			Exposure	Risk exposure amount	Valu adjustm		
		Of which:	- Value <sup>1</sup>	Of which:	and provisions		<b>Value<sup>1</sup></b> Of which:	Of which:	and provisi	
	(mln EUR, %)	defaulted		defaulted		d	lefaulted	defaulted		
	Central banks and central governments	0	0	0	0	0	0 0	0	0	
	Institutions	0	0	0	0	0	0 0	0	0	
	Corporates	1,054	575	189	0	631	0 353	132	0	
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0 0	0	0	
	Corporates - Of Which: SME	0	0	0	0	0	0 0	0	0	
	Retail	8	0 6	1	0	8	0 6	1	0	
	Retail - Secured on real estate property	6	5	1	0	6	0 5	1	0	
PORTUGAL	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0 0	0	0	
TORTOGAL	Retail - Secured on real estate property - Of Which: non-SME	6	5			6	0 5	1		
	Retail - Qualifying Revolving		1	0		1	0 1	0	0	
	Retail - Other Retail	0	0	0		0	0	0	J	
	Retail - Other Retail - Of Which: SME	0	0	0		0	0	0	J	
	Retail - Other Retail - Of Which: non-SME	U	0	U C		U	0		J	
	Equity	U	0	U	0	U	0 0	U	J	
	Other non credit-obligation assets									
	IRB Total									

Original Exposure   Exposure   Exposure   Exposure   Exposure   Value   Adjustments   Of which: defaulted	IRB Approach										
Central banks and central governments   0   0   0   0   0   0   0   0   0	As of 31/12/2018										
Central banks and central governments   0   0   0   0   0   0   0   0   0	Risk exposure a	value adjustmen and									
Central banks and central governments		Of which: provision defaulted									
Institutions   0   0   0   0   0   0   0   0   0	0 0	0									
Corporates - Of Which: Specialised Lending 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0	0									
NITED KINGDOM   Corporates - Of Which: SME	307 212	2									
NITED KINGDOM   Retail - Secured on real estate property   635   20   589   119   11   0   640   21	0 0	0									
NITED KINGDOM  Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME  Retail - Other Retail - Other Retail - Of Which: SME	0 0	0									
NITED KINGDOM  Retail - Secured on real estate property - Of Which: SME  Retail - Secured on real estate property - Of Which: non-SME  Retail - Qualifying Revolving  Retail - Other Retail  Retail - Other Retail - Oth	573 118	12									
Retail - Secured on real estate property - Of Which: non-SME  Retail - Qualifying Revolving  Retail - Other Retail  Retail - Other Retail - Of Which: SME	561 114	12									
Retail - Qualifying Revolving       16       0       6       2       0       0       15       0         Retail - Other Retail       7       0       6       2       0       0       6       0         Retail - Other Retail - Of Which: SME       1       0       1       0       0       0       1       0	8 2	0									
Retail - Other Retail       7       0       6       2       0       0       6       0         Retail - Other Retail - Other Retail - Of Which: SME       1       0       1       0       0       0       0       1       0	553 113	11									
Retail - Other Retail - Of Which: SME         1         0         1         0         0         0         1         0	6 2	0									
	5 2	0									
	1 0	0									
Retail - Other Retail - Of Which: non-SME 5 0 5 2 0 0 5	4 2	0									
<b>Equity</b> 0 0 0 0 0 0	0 0	0									
Other non credit-obligation assets											

						IRB Ap	proach					
			As of 30,	/09/2018					As of 31/	12/2018		
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposu	ıre amount	Value adjustments and	Original E	xposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposu	ire amount	Valu adjustm and
	(mln EUR, %)	Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	value		Of which: defaulted	provisi
	Central banks and central governments	0	0 0	0	(	0	0	0	0	0	(	0
	Institutions	0	0	0	(	0	0	0	0	0	(	0
	Corporates	251	0 135	67	(	0	354	0	240	201	(	0
	Corporates - Of Which: Specialised Lending	0	0	0	(	0	0	0	0	0	(	0
	Corporates - Of Which: SME	0	0	0	(	0	0	0	0	0	(	0
	Retail	80	1 66	12	1	0	83	1	68	12	1	1
	Retail - Secured on real estate property	75	1 63	11	1	0	77	1	65	11		1
UNITED STATES	Retail - Secured on real estate property - Of Which: SME	1	0 1	0	(	0	1	0		0	(	0
GIVITED STATES	Retail - Secured on real estate property - Of Which: non-SME	/4	62	11		0	/6	1	64	11		
	Retail - Qualifying Revolving  Retail - Other Retail	4	2	0	(		4	0	2	0	(	0
	Retail - Other Retail - Of Which: SME			0	(		1	0		0	(	0
	Retail - Other Retail - Of Which: non-SME	1	0 0	0			1	0		0		0
				0			0	0		0	(	0
	Equity Other non credit-obligation assets IRB Total											

Credit Risk - IRB Approach
CaixaBank, S.A.

						IRB Ap	proach					
			As of 30/	09/2018					As of 31/	/12/2018		
		Original Exposure <sup>1</sup>	Exposure	Risk exposu	ıre amount	Value adjustments	Original	Exposure <sup>1</sup>	Exposure	Risk exposu	ire amount	V adjus
	(mln EUR, %)	Of which: defaulted	- Value <sup>1</sup>		Of which: defaulted	and provisions		Of which: defaulted	- Value <sup>1</sup>		Of which: defaulted	prov
	Central banks and central governments	0 0	0	0	Condition	0	0	0	0	0	derdanced	0
	Institutions	0	0	0	C	0	0		0	0	(	5
	Corporates	282	138	108	C	0	584	0	309	177	C	ა
	Corporates - Of Which: Specialised Lending	0 0	0	0	C	0	0	0	0	0	C	ა
	Corporates - Of Which: SME	0 0	0	0	C	0	0	0	0	0	C	ა
	Retail	37	32	6	C	0	38	0	32	6	C	J
	Retail - Secured on real estate property	34	30	5	C	0	35	0	31	5	C	J
TT A L \/	Retail - Secured on real estate property - Of Which: SME	1	1	0	C	0	1	0	1	0	C	J
ITALY	Retail - Secured on real estate property - Of Which: non-SME	33	29	5	C	0	34	0	29	5	C	J
	Retail - Qualifying Revolving	3	1	0	C	0	3	0	1	0	C	J
	Retail - Other Retail	1 (	1	0	C	0	0	0	0	0	C	J
	Retail - Other Retail - Of Which: SME	0 0	0	0	C	0	0	0	0	0	C	)
	Retail - Other Retail - Of Which: non-SME	1	0	0	C	0	0	0	0	0	C	)
	Equity Other non credit-obligation assets	0 0	0	0	C	0	0	0	0	0	C	)
	IRB Total											4

						IRB Ap	proach					
			As of 30	/09/2018					As of 31/	/12/2018		
		Original Exposure <sup>1</sup>	Exposure	Risk exposı	ıre amount	Value adjustments	Original	Exposure <sup>1</sup>	Exposure	Risk expos	ure amount	Value adjustments
		Of which:	Value <sup>1</sup>		Of which:	and provisions		Of which:	Value <sup>1</sup>		Of which:	and provisions
	(mln EUR, %)	defaulted			defaulted			defaulted			defaulted	
	Central banks and central governments	0 0	0	0	C	0	C	0	0	0	0	C
	Institutions	0 0	0	0	C	0	C	0	0	0	0	C
	Corporates	0 0	0	0	C	0	C	0	0	0	0	(
	Corporates - Of Which: Specialised Lending	0 0	0	0	C	0	C	0	0	0	0	
	Corporates - Of Which: SME	0 0	0	0	C	0	C	0	0	0	0	
	Retail	0 0	0	0	C	0	C	0	0	0	0	
	Retail - Secured on real estate property	0 0	0	0	C	0	C	0	0	0	0	
Country of Countarnart 6	Retail - Secured on real estate property - Of Which: SME	0 0	0	0	C	0	C	0	0	0	0	)
Country of Counterpart 6	Retail - Secured on real estate property - Of Which: non-SME	0 0	0	0	C	0	C	0	0	0	0	)
	Retail - Qualifying Revolving	0 0	0	0	C	0	C	0	0	0	0	
	Retail - Other Retail	0 0	0	0	C	0	C	0	0	0	0	
	Retail - Other Retail - Of Which: SME	0 0	0	0	C	0	C	0	0	0	0	
	Retail - Other Retail - Of Which: non-SME	0 0	0	0	C	0	C	0	0	0	0	C
	Equity	0 0	0	0	C	0	C	0	0	0	0	C
	Other non credit-obligation assets											
	IRB Total											

						IRB App	proach					
			As of 30	/09/2018					As of 31/	12/2018		
		Original Exposure <sup>1</sup>	Exposure	Risk exposu	ıre amount	Value adjustments	Original	Exposure <sup>1</sup>	Exposure	Risk exposu	ıre amount	Value adjustme
	(mln EUR, %)	Of which: defaulted	- Value <sup>1</sup>		Of which: defaulted	and provisions		Of which: defaulted	- Value <sup>1</sup>		Of which: defaulted	and provision
	Central banks and central governments	0 delauited	0	0	uerauiteu			n delauiteu	0	0	deradited	0
	Institutions		0	0						0		ó
	Corporates		Ŏ	0					0	0		ó
	Corporates - Of Which: Specialised Lending		0	0					0	0		ó
	Corporates - Of Which: SME	0 0	0	0		0			0	0		ő
	Retail	0 0	0	0		0		0 0	0	0	(	o
	Retail - Secured on real estate property	0 0	0	0	(	0		0 0	0	0	(	o l
	Retail - Secured on real estate property - Of Which: SME	0 0	0	0	(	0		0 0	0	0	(	ა
Country of Counterpart 7	Retail - Secured on real estate property - Of Which: non-SME	0 0	0	0	(	0		0 0	0	0	(	J
	Retail - Qualifying Revolving	0 0	0	0	(	0		0 0	0	0	(	J
	Retail - Other Retail	0 0	0	0	(	0		0 0	0	0	(	ა
	Retail - Other Retail - Of Which: SME	0 0	0	0	(	0		0 0	0	0	(	ა
	Retail - Other Retail - Of Which: non-SME	0 0	0	0	(	0		0 0	0	0	(	J
	Equity	0 0	0	0	(	0		0 0	0	0	(	J
	Other non credit-obligation assets											
	IRB Total											

					IRB Ap	proach					
			As of 30/	09/2018				As of 31,	/12/2018		
		Original Exposure <sup>1</sup>	Exposure	Risk exposure amount	Value adjustments	Original	Exposure <sup>1</sup>	Exposure	Risk expos	sure amount	Value adjustment
	(mln EUR, %)	Of which: defaulted	Value <sup>1</sup>	Of which: defaulted	and provisions		Of which: defaulted	- Value <sup>1</sup>		Of which: defaulted	and provisions
	Central banks and central governments	0 0	0	0	0 0		0 0	0		0	0
	Institutions	0 0	0	0	0 0		0	0		0	0
	Corporates	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
	Corporates - Of Which: SME	0 0	0	0	0 0		0 0	0		0	0
	Retail	0 0	0	0	0 0		0	0		0	0
	Retail - Secured on real estate property	0 0	0	0	0 0		0 0	0		0	0
Country of Counterpart 9	Retail - Secured on real estate property - Of Which: SME	0 0	0	0	0 0		0 0	0		0	0
Country of Counterpart 8	Retail - Secured on real estate property - Of Which: non-SME	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
	Retail - Other Retail	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
	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		0	0
	Other non credit-obligation assets										
	IRB Total										

					IRB Ap	proach				
			As of 30	09/2018				As of 31/	12/2018	
		Original Exposure <sup>1</sup>	Exposure	Risk exposure amount	Value adjustments	Original	Exposure <sup>1</sup>	Exposure	Risk exposure amount	Value adjustment
		Of which:	Value <sup>1</sup>	Of which:	and provisions		Of which:	Value <sup>1</sup>	Of which:	and provisions
	(mln EUR, %)	defaulted		defaulted			defaulted		defaulted	
	Central banks and central governments	0 0	0	0	0	0	0	0	0	0
	Institutions	0 0		0	0	0	0	0	0	0
	Corporates Of Misisha Consisting dilandian			0		0	0		0	0
	Corporates - Of Which: Specialised Lending			0		0	0		0	0
	Corporates - Of Which: SME  Retail			0		0	0	١	0	0
	Retail - Secured on real estate property					0		0	0	0
	Retail - Secured on real estate property - Of Which: SME					0		0	0	0
Country of Counterpart 9	Retail - Secured on real estate property - Of Which: non-SME					0		١	0	0
, , , , , , , , , , , , , , , , , , , ,	Retail - Qualifying Revolving					0		0	٥	0
	Retail - Other Retail		o o			0		٥	0	0
	Retail - Other Retail - Of Which: SME		o o			0	0	o o	٥	0
	Retail - Other Retail - Of Which: non-SME		o o			0	0	o o	0	0
	Equity		0	0	0	0	0	0	0	0
	Other non credit-obligation assets									
	IRB Total									

					IRB Ap	proach					
			As of 30	/09/2018				As of 31,	/12/2018		
		Original Exposure <sup>1</sup>	Exposure	Risk exposure amount	Value adjustments	Original E	Exposure <sup>1</sup>	Exposure	Risk exposi	ure amount	Value adjustmen
	(mln EUR, %)	Of which: defaulted	– Value <sup>1</sup>	Of which: defaulted	and provisions		Of which: defaulted	- Value <sup>1</sup>		Of which: defaulted	and provisions
	Central banks and central governments	n delauited	0	0 deladited	0	0	uelauiteu	0	0	uerauiteu	
	Institutions	0	0 0	٥	0	0		o o	0		
	Corporates	0	0 0	ol	0	0	0	0	0		
	Corporates - Of Which: Specialised Lending	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	
	Retail	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	
Country of Countarnart 10	Retail - Secured on real estate property - Of Which: SME	0	0 0	0	0 0	0	0	0	0	0	
Country of Counterpart 10	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0 0	0	0	0	0	0	
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail - Of Which: SME	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	
	Equity	0	0 0	0	0 0	0	0	0	0	0	
	Other non credit-obligation assets										
	IRB Total										



Credit Risk - IRB Approach
CaixaBank, S.A.

							Calxaba	1114 317 11					
							IRB Ap	proach					
				As of 31/	03/2019					As of 30/	06/2019		
		Original Exp	osure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposu	ıre amount	Value adjustments and	Original E	xposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposu	ure amount	Value adjustments and
	(mln 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	) (
	Institutions	0	0	0	0	0	0	0	0	0	0	0	(
	Corporates	66,641	2,680	50,530	29,689	191	1,399	70,420	2,351	51,704	30,258	227	1,23
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	(
	Corporates - Of Which: SME	18,104	1,222	15,121	7,272	80	541	18,063	1,064		7,131	72	
	Retail	155,629	6,121	121,127	22,918	2,776	2,718	155,686	6,014	120,800	21,674	2,742	
	Retail - Secured on real estate property	126,166	5,378	100,828	15,230	2,738	1,959	125,352	5,253		14,056	2,703	
Consolidated data	Retail - Secured on real estate property - Of Which: SME	11,405	966	9,343	2,400	272	260	11,204	923	,	2,278	263	
Consolidated data	Retail - Secured on real estate property - Of Which: non-SME	114,760	4,412	91,485	12,830	2,466	1,700	114,148	4,330	-	11,777	2,440	•
	Retail - Qualifying Revolving	12,672	86	6,229	1,815	0	133	13,216	92	6,544	1,795	0	142
	Retail - Other Retail	16,791	657	14,070	5,873	38	626	17,118	669	14,334	5,823	39	638
	Retail - Other Retail - Of Which: SME	8,732	333	7,322	2,690	29	266	8,956	345	,	2,752	30	/I = -0\
	Retail - Other Retail - Of Which: non-SME	8,059	324	6,748	3,183	9	360	8,162	325	6,829	3,071	9	359
	Equity	8,740	4	8,740	18,729	26		8,263	5	8,262	18,474	32	2
	Other non credit-obligation assets				0						0		
	IRB Total <sup>2</sup>				71,336						70,406		

(1) 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) IRB Total does not include the Secutarisation position unlike in the previous Transparency exercises' results.

							IRB Ap	proach					
				As of 31/	03/2019					As of 30/	06/2019		
		Original E	xposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposu	ıre amount	Value adjustments and	Original E	xposure¹	Exposure Value <sup>1</sup>	Risk exposu	ire amount	Value adjustment
	(mln EUR, %)		Of which: defaulted	value		Of which: defaulted	provisions		Of which: defaulted	value		Of which: defaulted	and provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	
	Institutions	0	0	0	0	0	0	0	0	0	0	0	
	Corporates	58,923	2,668	44,240	25,474	191	0	60,120	2,349	43,631	25,383	226	
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	
	Corporates - Of Which: SME	18,104	1,222	15,121	7,272	80	_	18,063	1,064	15,003	7,131	72	
	Retail	153,936	6,071	119,683		2,749		154,004	5,965	119,370	21,347		
	Retail - Secured on real estate property	124,594	5,329	99,451	14,910	2,711		123,798	5,205	98,563	13,753		
SPAIN	Retail - Secured on real estate property - Of Which: SME	11,366	960	9,309	2,392	269		11,165	916	9,109	2,271	260	
SPAIN	Retail - Secured on real estate property - Of Which: non-SME	113,229	4,370	90,141	12,518	2,442	0	112,633	4,289	89,454	11,483	2,417	1
	Retail - Qualifying Revolving	12,578	85	6,188	1,802	0	0	13,117	91	6,500	1,781	0	
	Retail - Other Retail	16,763	657	14,044	5,863	38	0	17,089	669	14,307	5,813	39	
	Retail - Other Retail - Of Which: SME	8,729	333	7,318	2,689	29	0	8,951	345	7,500	2,751	30	
	Retail - Other Retail - Of Which: non-SME	8,035	324	6,726	3,174	9	0	8,139	324	6,806	3,062	9	
	Equity	8,740	4	8,740	18,729	26	0	8,263	5	8,262	18,474	32	
	Other non credit-obligation assets												
	IRB Total												

(1) 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).

						IRB Ap	proach					
			As of 31,	/03/2019					As of 30/	06/2019		
		Original Exposure <sup>1</sup>	Exposure	Risk expos	ure amount	Value adjustments	Original	Exposure <sup>1</sup>	Exposure	Risk expos	ure amount	Value adjustmen
	(mln EUR, %)	Of which: defaulted	- Value <sup>1</sup>		Of which: defaulted	and provisions		Of which: defaulted	- Value <sup>1</sup>		Of which: defaulted	and provision
	Central banks and central governments	0	0 0	0	C	0	(	0	0	0	(	0
	Institutions	0	0 0	0	C	0		o  c	0	0		o l
	Corporates	587	0 311	107	c	0	744	1 C	287	90		o l
	Corporates - Of Which: Specialised Lending	0	0 0	0	C	0	(	) c	0	0		
	Corporates - Of Which: SME	0	0	0	C	0	(	) c	0	0	(	D
	Retail	10	0 7	2	. C	0	11	ι  c	8	2	(	)
	Retail - Secured on real estate property	8	0 6	1	C	0	9	9	7	1		)
PORTUGAL	Retail - Secured on real estate property - Of Which: SME	0	0	0	C	0	(	) c	0	0	(	D
PORTUGAL	Retail - Secured on real estate property - Of Which: non-SME	8	0 6	1	0	0	g	9 0	7	1		)
	Retail - Qualifying Revolving	1	0 1	0	C	0	2	2 0	1	0		)
	Retail - Other Retail	0	0	0	C	0	(	0	0	0		)
	Retail - Other Retail - Of Which: SME	0	0	0	C	0	(	0	0	0		O
	Retail - Other Retail - Of Which: non-SME	0	0	0	C	0	(		0	0		0
	Equity	0	0 0	0	C	0			0	0		0
	Other non credit-obligation assets											
	IRB Total											

(1) 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).

						IRB Ap	proach					
			As of 31/	03/2019					As of 30/	06/2019		
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure am	nount	Value adjustments and	Original E	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk expos	ure amount	Value adjustmen and
	(min EUD 0/)	Of which:	value		which:	provisions		Of which: defaulted	value		Of which: defaulted	provision
	(mln EUR, %)  Central banks and central governments	defaulted	0	dei	lauiteu	0	0	deraulted	0	0	derauited	1
	Institutions			0	0	0	0	0	0	0		
	Corporates	708	553	296	0	0	1,266	0	982	514		
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0		
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0		
	Retail	632	563	120	13	0	626	23	557	115	12	2
	Retail - Secured on real estate property	610 23	552	116	13	0	604	23	545	112		2
INITED KINCDOM	Retail - Secured on real estate property - Of Which: SME	9	1 9	2	0	0	8	1	8	2	1	
JNITED KINGDOM	Retail - Secured on real estate property - Of Which: non-SME	601 22	543	114	12	0	596	21	538	110	11	
	Retail - Qualifying Revolving	16	6	2	0	0	17	0	7	2	C	)
	Retail - Other Retail	6	5	2	0	0	5	0	5	2	c	
	Retail - Other Retail - Of Which: SME	1	1	0	0	0	1	0	1	0	C	
	Retail - Other Retail - Of Which: non-SME	4	4	1	0	0	4	0	4	1	c	
	Equity	0	0	0	0	0	0	0	0	0	C	
	Other non credit-obligation assets											
	IRB Total											

(1) 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).

		IRB Approach  As of 31/03/2019  As of 30/06/2019												
				As of 31/	03/2019					As of 30/	06/2019			
		Original Ex	posure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposu	ıre amount	Value adjustments and	Original l	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposu	ure amount	Value adjustments and	
	(mln EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions	
UNITED STATES	Central banks and central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME	0 0 861 0 0 85 79 1 78 5 1 0	0 0 0 0 1 1 0 0 0	0 0 745 0 0 70 67 1 66 2 1 0	0 0 641 0 0 12 11 0 11 0 0 0			0 0 896 0 0 86 80 1 79 5 1 0	0 0 0 0 1 1 0 1 0 0	0 0 711 0 0 71 68 1 67 2 1 0	0 0 542 0 0 13 13 0 12 0 0 0			

Credit Risk - IRB Approach
CaixaBank, S.A.

(1) 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).

(1) 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).

						IRB Ap	proach					
			As of 31/	03/2019					As of 30/	06/2019		
		Original Exposure <sup>1</sup>	Exposure	Risk expos	ure amount	Value adjustments	Original	Exposure <sup>1</sup>	Exposure	Risk expos	ure amount	Value adjustme
	(mln EUR, %)	Of which: defaulted	— Value <sup>1</sup>		Of which: defaulted	and provisions		Of which: defaulted	- Value <sup>1</sup>		Of which: defaulted	and provision
	Central banks and central governments	0	0 0	0	(	0	(		0	0	(	0
	Institutions	0	0 0	0		0	(	o  c	0	0		o
	Corporates	637	0 365	196	C	0	739	9 2	249	148		0
	Corporates - Of Which: Specialised Lending	0	0 0	0	(	0	(	o  c	0	0	(	0
	Corporates - Of Which: SME	0	0 0	0	c	0	(	o  c	0	0	(	0
	Retail	38	0 32	7	(	0	38	3 C	32	6	(	0
	Retail - Secured on real estate property	35	0 30	6	C	0	34	1 C	30	5	(	0
TTALV	Retail - Secured on real estate property - Of Which: SME	1	0 1	0	C	0	1	ı  c	1	0	(	0
ITALY	Retail - Secured on real estate property - Of Which: non-SME	34	0 30	6	C	0	33	3 C	29	5	(	0
	Retail - Qualifying Revolving	3	0 1	0	(	0	3	3 C	2	0	(	ס
	Retail - Other Retail	0	0	0	(	0	(	) c	0	0	(	ס
	Retail - Other Retail - Of Which: SME	0	0	0	C	0	(	) c	0	0	(	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	C	0	(	) c	0	0	(	0
	Equity	0	0 0	0	C	0	(	0	0	0	(	0
	Other non credit-obligation assets											
	IRB Total											

						IRB Ap	proach					
			As of 31,	/03/2019					As of 30	/06/2019		
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposu	ıre amount	Value adjustments and	Original E	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk expos	sure amount	Value adjustments and
	(mln EUR, %)	Of which: defaulted	value		Of which: defaulted	provisions		Of which: defaulted	value		Of which: defaulted	provisions
	Central banks and central governments	0 defaulted	0	0	n derauited	0	0	derauited 0	0		) deraulted	0
	Institutions	0 0	0	0	0	0	0	0	0			0
	Corporates	0 0	0	0	0	0	0	0	0	C		0
	Corporates - Of Which: Specialised Lending	0 0	0	0	0	0	0	0	0	C	) (	0
	Corporates - Of Which: SME	0 0	0	0	0	0	0	0	0	C	) (	0
	Retail	0 0	0	0	0	0	0	0	0	C	) (	0
	Retail - Secured on real estate property	0 0	0	0	0	0	0	0	0	C		0
Country of Counterpart 6	Retail - Secured on real estate property - Of Which: SME	0 0	0	0	0	0	0	0	0	0		0
country or counterpart o	Retail - Secured on real estate property - Of Which: non-SME	0 0	0	0	0	0	0	0	0			
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0			
	Retail - Other Retail  Retail - Other Retail - Of Which: SME		0	0	0	0	0	0				
	Retail - Other Retail - Of Which: non-SME		0	0	0	٥	0	ں ر	0		טן כי	
	Equity		0	ا	0	1 0	0	l 0	0			
	Other non credit-obligation assets			ŭ		Ů	- O					
	IRB Total											

						IRB Ap	proach				
			As of 31	/03/2019					As of 30	/06/2019	
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk expos	sure amount	Value adjustments and	Original E	exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amo	Value adjustments and
	(mln EUR, %)	Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value	Of wl defau	ich: <b>provisions</b>
Country of Counterpart 7	Central banks and central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity Other non credit-obligation assets IRB Total	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0				0 0 0 0 0 0 0 0 0			0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0

						IRB Ap	proach					
			As of 31	/03/2019					As of 30/	06/2019		
		Original Exposure <sup>1</sup>	Exposure	Risk expos	sure amount	Value adjustments	Original	Exposure <sup>1</sup>	Exposure	Risk expos	sure amount	Value adjustments
	(mln EUR, %)	Of which: defaulted	- Value <sup>1</sup>		Of which: defaulted	and provisions		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	and provisions
	Central banks and central governments	0 0	0	0	0	0	0	0	0	0	С	J
	Institutions	0 0	0	0	0	0	0	0	0	0	C	)
	Corporates	0	0	0	0	0	0	0	0	0	C	)
	Corporates - Of Which: Specialised Lending	0	0	0		0	0	0	0	0	] "	)
	Corporates - Of Which: SME  Retail			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
Country of Counterpart 8	Retail - Secured on real estate property - Of Which: non-SME			0		0	1 0		0	0	, i	ó
, ,	Retail - Qualifying Revolving					Ö	1 0	٥	0	0	ĭ	ó
	Retail - Other Retail		0	0		0		o o	0	0	ĭ	ó
	Retail - Other Retail - Of Which: SME		0	0		0	0	0	0	0	í	ó
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	,	o
	Equity	0 0	0	0	0	0	0	0	0	0	·	٥
	Other non credit-obligation assets											
	IRB Total											

						IRB Ap	proach					
			As of 31/	03/2019					As of 30/	06/2019		
		Original Exposure <sup>1</sup>	Exposure	Risk exposi	ure amount	Value adjustments	Original	Exposure <sup>1</sup>	Exposure	Risk expos	ure amount	Value adjustme
		Of which:	Value <sup>1</sup>		Of which:	and provisions		Of which:	Value <sup>1</sup>		Of which:	and provision
	(mln EUR, %)	defaulted			defaulted			defaulted			defaulted	
	Central banks and central governments	0 0	0	0	0	0	(		0	0		
	Institutions	0 0	0	0	0		(		0	0		
	Corporates Of Which: Coosinlined Londing	0 0	0	0	0				0	0		
	Corporates - Of Which: Specialised Lending	0 0	0	0	0		(		0	0		
	Corporates - Of Which: SME  Retail	0 0	0	0	0				0	0		
	Retail - Secured on real estate property		0	0	0				0	0		
	Retail - Secured on real estate property - Of Which: SME		0	0					0	0		
Country of Counterpart 9	Retail - Secured on real estate property - Of Which: non-SME		0	0					0	0		
, , , , , , , , , , , , , , , , , , , ,	Retail - Qualifying Revolving		0	0	١				0	0		
	Retail - Other Retail		0	0	١				0	0		
	Retail - Other Retail - Of Which: SME		0	0	١				0	0		
	Retail - Other Retail - Of Which: non-SME		0	0	١	0			0	0		
	Equity	0 0	0	0	0			o o	0	0		
	Other non credit-obligation assets											
	IRB Total											

						IRB Ap	proach					
			As of 31/	/03/2019					As of 30/	06/2019		
		Original Exposure <sup>1</sup>	Exposure	Risk expos	sure amount	Value adjustments	Original	Exposure <sup>1</sup>	Exposure	Risk expos	ure amount	Value adjustment
	(mln EUR, %)	Of which: defaulted	- Value <sup>1</sup>		Of which: defaulted	and provisions		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	and provisions
	Central banks and central governments	0 0	0	0	0	0	(	0	0	0	(	J
	Institutions	0	0	0	0	0	(	0	0	0		ა
	Corporates	0 0	0	0	0	0	(	0	0	0		J
	Corporates - Of Which: Specialised Lending	0 0	0	0	0	0	(	0	0	0		J
	Corporates - Of Which: SME	0 0	0	0	0	0	(	0	0	0		J
	Retail	0 0	0	0	0	0	(	0	0	0		J
	Retail - Secured on real estate property	0 0	0	0	0	0	(	0	0	0		J
Country of Countarnart 10	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	(	0	0	0		J
Country of Counterpart 10	Retail - Secured on real estate property - Of Which: non-SME	0 0	0	0	0	0	(	0	0	0		J
	Retail - Qualifying Revolving	0 0	0	0	0	0	(	0	0	0		J
	Retail - Other Retail	0 0	0	0	0	0	(	0	0	0		J
	Retail - Other Retail - Of Which: SME	0 0	0	0	0	0	(	0	0	0		J
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	(	0	0	0		J
	Equity	0 0	0	0	0	0	(	0	0	0		J
	Other non credit-obligation assets											
	IRB Total											



General governments exposures by country of the counterparty

							CaixaBank, S.A.							
							As of 31/12/2018							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balan	ce sheet	
												Off-balance sh	eet exposures	
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)					Derivatives with po	sitive fair value	Derivatives with	negative fair value	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 [	Austria													
Total [ 0 - 3M [	Belgium													
[ 0 - 3M [	Bulgaria													
Total  [ 0 - 3M [	Cyprus													
Total  [ 0 - 3M [	Czech Republic													
[5Y - 10Y [ [10Y - more	Denmark													
[ 0 - 3M [	Estonia													



General governments exposures by country of the counterparty

							CaixaBank, S.A.  As of 31/12/2018	•					
						Dire	ct exposures						
	(mln EUR)			On balance sl	heet		cc exposures		 Deriva	tives	Off bala	nce sheet	-
	(MIN EUK)							Derivatives with pos		Derivatives with negative fair value		heet exposures	
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												
Total  [ 0 - 3M [	France												
[ 0 - 3M [ [ 3M - 1Y [ [ 1Y - 2Y [ [ 2Y - 3Y [ [ 3Y - 5Y [ [ 5Y - 10Y [ [ 10Y - more Total	Germany												
[ 0 - 3M [	Croatia												
Total  [ 0 - 3M [	Greece												
[ 3M - 1Y [	Hungary												
[ 0 - 3M [	Ireland												
[ 0 - 3M [	Italy												
[ 0 - 3M [	Latvia												



General governments exposures by country of the counterparty

							CaixaBank, S.A.  As of 31/12/2018	•					
						Dire	ct exposures	•					
	(mln ELID)			On balance sl	neet		ct exposures		Deriva	tives	Off bala	nce sheet	-
	(mln EUR)							Derivatives with pos		Derivatives with negative fair value		neet exposures	
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 [	Lithuania												
Total  [ 0 - 3M [	Luxembourg												
[ 0 - 3M [	Malta												
[ 0 - 3M [	Netherlands												
Total  [ 0 - 3M [	Poland												
[ 3M - 1Y [	Portugal												
[ 0 - 3M [	Romania												
[ 0 - 3M [	Slovakia												
[ 0 - 3M [	Slovenia												



General governments exposures by country of the counterparty

							CaixaBank, S.A.							
							As of 31/12/2018							
						Direc	t exposures							
	(mln EUR)			On balance sl	heet				Derivat	ives		Off balance	sheet	
												Off-balance sheet	exposures	
								Derivatives with pos	sitive fair value	Derivatives with	n negative fair value			Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	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	exposure amount
[ 0 - 3M [ [ 3M - 1Y [ [ 1Y - 2Y [ [ 2Y - 3Y [ [ 3Y - 5Y [ [ 5Y - 10Y [ [ 10Y - more Total	Spain	879 7,358 3,253 8,200 9,768 5,523 1,959	879 7,358 3,253 8,200 9,768 5,523 1,959 <b>36,940</b>	23 264 50 59 77 76 57 <b>605</b>	0 0 0 0 0	29 4,142 266 3,035 4,857 1,858 8 <b>14,196</b>	828 2,952 2,936 5,107 4,833 3,588 1,894 <b>22,139</b>	0 0 0 2 5 10 105	0 14 15 93 340 158 354	0 0 2 1 5 33 7 <b>49</b>	0 8 215 16 328 125 242	572 1,388 107 11 17 15 168 <b>2,378</b>	0 0 0 0 0 0	163
[ 0 - 3M [	Sweden		·											
[ 0 - 3M [	United Kingdom													
[ 0 - 3M [	Iceland													
Total  [ 0 - 3M [	Liechtenstein													
[ 0 - 3M [	Norway													
[ 0 - 3M [	Australia													
[ 0 - 3M [	Canada													
[ 0 - 3M [	Hong Kong													



General governments exposures by country of the counterparty

							CaixaBank, S.A.							
							As of 31/12/2018							
						Direc	ct exposures							
	(mln EUR)			On balance sh	neet				Deriva	tives		Off balar	ice sheet	
												Off-balance sh	eet exposures	
			Total carrying amount of					Derivatives with pos	sitive fair value	Derivatives with	negative fair value			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 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	
[ 0 - 3M [ [ 3M - 1Y [ [ 1Y - 2Y [ [ 2Y - 3Y [ [ 3Y - 5Y [ [ 5Y - 10Y [ [ 10Y - more Total	Japan													
[ 0 - 3M [ [ 3M - 1Y [ [ 1Y - 2Y [ [ 2Y - 3Y [ [ 3Y - 5Y [ [ 5Y - 10Y [ [ 10Y - more	U.S.													
[ 0 - 3M [	China													
[ 0 - 3M [	Switzerland													
[ 0 - 3M [	Other advanced economies non EEA													
[ 0 - 3M [	Other Central and eastern Europe countries non EEA													
[ 0 - 3M [	Middle East													
[ 0 - 3M [	Latin America and the Caribbean													



#### General governments exposures by country of the counterparty

CaixaBank, S.A.

							Caixabanit, Sirti					
							As of 31/12/2018					
						Direc	ct exposures					
	(mln EUR)			On balance s	heet				Deriva	tives	Off balance sheet	
								Derivatives with po	sitive fair value	Derivatives with negative fair value	Off-balance sheet exposures	
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 weight exposure amo
[ 0 - 3M [	Africa											
Total [ 0 - 3M [	Others	404 854 464 1,218 1,467 928 619	854 464 1,218 1,467 928	1 3 1 2 9	0 0 0 0 0	229 741 0 502 1,290 250	173 110 463 714 167 676	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	356 0 22 0 26 0 21 0 170 0 31 0	
Total		5,953		21	0	3.013	010	0	0	0 0	697	

#### Notes and definition

- 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 at least 1% of total "Debt securities and loans receivables". Country of breakdown 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 reported cover only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other counterparts with full or partial government guarantees
- (3) The banks disclose the exposures in the "Financial assets held for trading" portfolio after offsetting the cash short positions having the same maturities.
- (4) The exposures reported include the positions towards counterparts (other than sovereign) on sovereign credit risk (i.e. CDS, financial guarantees) booked in all the accounting portfolio (on-off balance sheet). Irrespective of the denomination and or accounting classification of the positions the economic substance over the form must be used as a criteria for the identification of the exposures to be included in this column. This item does not include exposures to counterparts (other than sovereign) with full or partial government guarantees by central, regional and local governments
- (5) Residual countries not reported separately in the Transparency exercise

#### Regions:

- Other advanced non EEA: Israel, Korea, New Zealand, Russia, San Marino, Singapore and Taiwan.
- Other CEE non EEA: Albania, Bosnia and Herzegovina, FYR Macedonia, Montenegro, Serbia and Turkey.
- Middle East: Bahrain, Djibouti, Iran, Iraq, Jordan, Kuwait, Lebanon, Libya, Oman, Qatar, Saudi Arabia, Sudan, Syria, United Arab Emirates and Yemen.
- Latin America: Argentina, Belize, Bolivia, Brazil, Chile, Colombia, Costa Rica, Dominican Republic, Ecuador, El Salvador, Grenada, Guatemala, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and the Grenadines, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and the Grenadines, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaraguay, Peru, St. Kitts and Revisa, Cayman Islands, Cuba, French Guiana, Guadeloupe, Martinique, Puerto Rico, Saint Barthélemy, Turks And Caicos Islands, Virgin Islands (U.S.).
- Africa: Algeria, Egypt, Morocco, South Africa, Angola, Benin, Botswana, Burkina Faso, Burundi, Cameroon, Cape Verde, Central African Republic, Chad, Comoros, Congo, The Democratic Republic Of The, Côte D'Ivoire, Equatorial Guinea, Britrea, Ethiopia, Gabon, Gambia, Ghana, Guinea-Bissau, Kenya, Lesotho, Liberia, Madagascar, Malawi, Mali, Mauritius, Mauritania, Mozambique, Namibia, Niger, Nigeria, Rwanda, Sao Tome And Principe, Senegal, Seychelles, Sierra Leone, South Sudan, Swaziland, Tanzania, United Republic Of, Togo, Uganda, Zambia, Zimbabwe and Tunisia.
- (6) The columns 'Total carrying amount of non-derivative financial assets (net of short positions)' provide information on a net basis, whilst the related 'of which' positions present information on a gross basis.



General governments exposures by country of the counterparty

							CaixaBank, S.A.							
							As of 30/06/2019							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balan	ice sheet	
												Off-balance sh	eet exposures	
								Derivatives with po	sitive fair value	Derivatives with	negative fair value			Risk 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 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	exposure amount
[ 0 - 3M [	Austria													
[ 0 - 3M [	Belgium													
[ 0 - 3M [	Bulgaria													
[ 0 - 3M [	Cyprus													
[ 0 - 3M [	Czech Republic													
[ 0 - 3M [	Denmark													
[ 0 - 3M [	Estonia													
lotal														



General governments exposures by country of the counterparty

							CaixaBank, S.A.						
						Direc	As of 30/06/2019 ct exposures	<u>,                                      </u>					
	(mln EUD)			On balance sl	heet		ct exposures		Deriva	tives	Off bala	nce sheet	-
	(mln EUR)							Derivatives with pos		Derivatives with negative fair value		heet exposures	
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												
Total  [ 0 - 3M [	France												
[ 0 - 3M [ [ 3M - 1Y [ [ 1Y - 2Y [ [ 2Y - 3Y [ [3Y - 5Y [ [5Y - 10Y [ [10Y - more Total	Germany												
[ 0 - 3M [	Croatia												
Total  [ 0 - 3M [	Greece												
[ 3M - 1Y [	Hungary												
[ 0 - 3M [	Ireland												
[ 0 - 3M [	Italy												
[ 0 - 3M [	Latvia												



General governments exposures by country of the counterparty

		CaixaBank, S.A.  As of 30/06/2019  Direct exposures											
						Dire							
	(mln EUR)			On balance sl	neet		T CA POSUI CS		Deriva	tives	Off bala	nce sheet	
	(IIIIII EUR)							Derivatives with pos		Derivatives with negative fair value	Off-balance s	heet exposures	
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 [	Lithuania												
Total  [ 0 - 3M [	Luxembourg												
[ 0 - 3M [	Malta												
[ 0 - 3M [	Netherlands												
Total  [ 0 - 3M [	Poland												
[ 3M - 1Y [	Portugal												
[ 0 - 3M [	Romania												
[ 0 - 3M [	Slovakia												
[ 0 - 3M [	Slovenia												



General governments exposures by country of the counterparty

							CaixaBank, S.A.							
						Divo	As of 30/06/2019							
				On balance sl	heet	Direc	ct exposures		<b>Derivative</b>	c		Off balanc	re sheet	-
	(mln EUR)			On balance si					Derivative			On Balance		
												Off-balance she	et exposures	
								Derivatives with posit	tive 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											
			positions)		of the Francistance	at the fire obtained						Nominal	Provisions	
				of which: Financial assets held for trading	acoignated at rail value	of which: Financial assets at fair value through other	of which: Financial assets at amortised cost	Carrying amount	Notional amount Ca	arrying amount	Notional amount			
					through profit or loss	comprehensive income								
[ 0 - 3M [		2,320	2,320	39	0	308	1,759	0	5	0	2	369	0	
[ 0 - 3M [ [ 3M - 1Y [ [ 1Y - 2Y [ [ 2Y - 3Y [ [ 3Y - 5Y [ [ 5Y - 10Y [ [ 10Y - more Total		2,320 7,097 5,156 10,713 4,200 6,503 1,942	2,320 7,097 5,156 10,713 4,200 6,503 1,942 <b>37,930</b>	203 75 11	0 0	1,979 2,519 2,444 3,372 1,964	1,759 4,915 2,562 8,258 734 4,017 1,888 <b>24,134</b>	0 1 0	16 61 3	1 3 1	9 417 14	369 1,354 23 41	0 0 0	
[3Y - 5Y [ [5Y - 10Y [	Spain	4,200 6,503	4,200 6,503	94 522	0	3,372 1,964	734 4,017	7 13 123	401 163 364 <b>1,013</b>	6 43	14 254 300 242 <b>1,238</b>	10 93	0	
Total [ 0 - 3M [		37,930	37,930	996	0	12,587	24,134	123 145	1,013	<b>54</b>	1,238	1,972	0	163
[ 0 - 3M [	Sundan													
[3Y - 5Y [ [5Y - 10Y [ [10Y - more	Sweden													
Total [ 0 - 3M [														
[ 3M - 1Y [ [ 1Y - 2Y [ [ 2Y - 3Y [	United Kingdom													
[ 0 - 3M [	onited kingdom													
Total [ 0 - 3M [														
[ 1Y - 2Y [ [ 2Y - 3Y [	Iceland													
[3Y - 5Y [ [5Y - 10Y [ [10Y - more														
Total [ 0 - 3M [														
[ 1Y - 2Y [ [ 2Y - 3Y [	Liechtenstein													
[5Y - 5Y [ [5Y - 10Y [ [10Y - more														
Total [ 0 - 3M [ [ 3M - 1Y [														
[ 1Y - 2Y [ [ 2Y - 3Y [ [3Y - 5Y [	Norway													
Total [ 0 - 3M [														
[ 0 - 3M [ [ 3M - 1Y [														
[ 1Y - 2Y [ [ 2Y - 3Y [ [3Y - 5Y [	Australia													
[5Y - 10Y [ [10Y - more														
Total [ 0 - 3M [														
[ 1Y - 2Y [ [ 2Y - 3Y [ [3Y - 5Y [	Canada													
[5Y - 10Y [ [10Y - more Total														
[ 0 - 3M [ [ 3M - 1Y [														
[ 2Y - 3Y [ [ 3Y - 5Y [	Hong Kong													
[5Y - 10Y [ [10Y - more														



General governments exposures by country of the counterparty

						CaixaBank, S.A.							
					Direc	ct exposures							
(mln EUR)			On balance sl	heet				Deriva	tives		Off balan	ce sheet	
											Off-balance sh	eet exposures	
		Total carrying amount of					Derivatives with po	ositive fair value	Derivatives with	n negative fair value			Risk weighted exposure amount
Country / Region	Total gross carrying amount of non- derivative financial assets	non-derivative financial assets (net of short positions)		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	
Japan													
U.S.													
China													
Switzerland													
Other advanced economies non EEA													
Other Central and eastern Europe countries non EEA													
Middle East													
Latin America and the Caribbean													
	Country / Region  Japan  U.S.  China  Switzerland  Other advanced economies non EEA  Other Central and eastern Europe countries non EEA  Middle East	Country / Region  Total gross carrying amount of non-derivative financial assets  U.S.  China  Switzerland  Other advanced economies non EEA  Other Central and eastern Europe countries non EEA  Middle East  Latin America and the	Country / Region  Total gross carrying amount of non-derivative financial assets (net of short positions)  Japan  U.S.  China  Switzerland  Other advanced sconomies non EEA  Middle East  Middle East  Latin America and the	Country / Region  Total gross carrying amount of non-derivative financial assets (net of short positions)  Japan  U.S.  Chine  Chine  Other advanced economies non EEA  Middle East  Middle East  Latin America and the	Country / Region  Total gross carrying amount of non-derivative financial assets  of which Financial assets of which Financial assets had for trading  Of which Financial assets designated at fair value brough profit or loss  U.S.  China  Other advanced economies non EEA  Other contral and eastern Europe countries non EEA  Aldide East  Latin America and the	Country / Region  Total gross carrying amount of non- fine-derivative financial assets  of which Financia pases below for irroding  Total carrying amount of non- fine-derivative financial assets  of which Financia pases below for irroding  of which Financial assets  of which Financial asset	Country / Region  Total grow carving amount of non- glaffestive financial savets  Total carrying amount of non- glaffestive financial  Total carrying	Total garea carrying answer of non- derivative financial social  Jupin  Inc.  Charley A Region  Total garea carrying answer of non- derivative financial social  Section 19 August 19 Augu	Country / Region  Tail grow carrying amount of resemble for value  Section of the country of the	Country / Region   Total great carrying measured for control states   Total great carrying measured for control states   Total great carrying measured for control states   Total great carrying measured for control great states   Total great carrying measured for control great gre	Constitute   Con	Constant   Constant	Total carrier and market and service and s



#### General governments exposures by country of the counterparty

CaixaBank, S.A.

							Caixabalik, S.A.							
							As of 30/06/2019							
						Dire	ct exposures							
	(mln EUR)			On balance sh	ieet				Deriva	tives		Off balaı	nce sheet	
								Derivatives with po	sitive fair value	Derivatives with	negative fair value	Off-balance sl	heet exposures	
			Total carrying amount of											Risk weighted
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	of which: Financial assets at	of which: Financial assets at					Nominal	Provisions	exposure amount
				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			
[ 0 - 3M [														
[ 0 - 3M [	Africa													
Total [ 0 - 3M [		415	415	0	0	225	189	0	0	0	0	271	0	
[ 1Y - 2Y [	[ 3M - 1Y [ [ 1Y - 2Y [ [ 2Y - 3Y [	642 1,142	642 1,142	3 1	0	577 0	62 1,141	0	0	0	0	140 31	0	
[ 2Y - 3Y [ [3Y - 5Y [		295 1,179	295 1,179	3   9	0	224 1,049	68 120	0	0	0	0	13 415	0	
[5Y - 10Y [ [10Y - more		1,329 1,076	1,329 1,076	128 0	0 0	545 363	655 713	0	0	0	0	42 105	0	
Total		6,077	6,077	145	0			0	0	Ö	0	1,016	1	737

#### Notes and definition

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 at least 1% of total "Debt securities and loans receivables". Country of breakdown 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 reported cover only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other counterparts with full or partial government guarantees

(3) The banks disclose the exposures in the "Financial assets held for trading" portfolio after offsetting the cash short positions having the same maturities.

(4) The exposures reported include the positions towards counterparts (other than sovereign) on sovereign credit risk (i.e. CDS, financial guarantees) booked in all the accounting portfolio (on-off balance sheet). Irrespective of the denomination and or accounting classification of the positions

the economic substance over the form must be used as a criteria for the identification of the exposures to be included in this column. This item does not include exposures to counterparts (other than sovereign) with full or partial government guarantees by central, regional and local governments (5) Residual countries not reported separately in the Transparency exercise

#### Regions:

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

Other CEE non EEA: Albania, Bosnia and Herzegovina, FYR Macedonia, Montenegro, Serbia and Turkey.

Middle East: Bahrain, Djibouti, Iran, Iraq, Jordan, Kuwait, Lebanon, Libya, Oman, Qatar, Saudi Arabia, Sudan, Syria, United Arab Emirates and Yemen.

Latin America: Argentina, Belize, Bolivia, Brazil, Chile, Colombia, Costa Rica, Dominican Republic, Ecuador, El Salvador, Grenada, Guatemala, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and the Grenadines, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and the Grenadines, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaraguay, Peru, St. Kitts and Revisa, Cayman Islands, Cuba, French Guiana, Guadeloupe, Martinique, Puerto Rico, Saint Barthélemy, Turks And Caicos Islands, Virgin Islands (U.S.).

Africa: Algeria, Egypt, Morocco, South Africa, Angola, Benin, Botswana, Burkina Faso, Burundi, Cameroon, Cape Verde, Central African Republic, Chad, Comoros, Congo, The Democratic Republic, Chad, Comoros, Congo, The Democratic Republic, Chad, Comoros, Congo, Con

(6) The columns 'Total carrying amount of non-derivative financial assets (net of short positions)' provide information on a net basis, whilst the related 'of which' positions present information on a gross basis.



#### Performing and non-performing exposures

			A	s of 30/09/201	8					A	s of 31/12/201	.8		
		Gross carry	ing amount		Accumulated in accumulated control value due to control provisions 4	hanges in fair	Collaterals and financial	Gross carry		ng amount		Accumulated in accumulated control value due to control provisions 4	hanges in fair	Collaterals and financial
		Of which performing but past due >30		-performing <sup>1</sup>	On performing exposures <sup>2</sup>	On non- performing	guarantees received on non- performing		Of which performing but past due >30	Of which non	-performing <sup>1</sup>	On performing exposures <sup>2</sup>	On non- performing	guarantees received on non- performing
(mln EUR)		days and <=90 days		Of which: defaulted	CAPOCAT CO	exposures <sup>3</sup>	exposures		days and <=90 days		Of which: defaulted	CAPOSUISS	exposures <sup>3</sup>	exposures
Debt securities (including at amortised cost and fair value)	34,359	0	13	13	1	4	0	35,533	0	13	13	1	4	0
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0
General governments	30,469	0	0	0	0	0	0	31,155	0	0	0	0	0	0
Credit institutions	130	0	0	0	0	0	0	145	0	0	0	0	0	0
Other financial corporations	1,916	0	0	0	0	0	0	1,958	0	0	0	0	0	0
Non-financial corporations	1,844	0	13	13	1	4	0	2,274	0	13	13	1	4	0
Loans and advances(including at amortised cost and fair value)	248,844	670	11,752	11,712	1,767	4,529	6,327	249,080	570	10,837	10,803	1,460	4,267	5,457
Central banks	16,632	0	0	0	0	0	0	15,789	0	0	0	0	0	0
General governments	11,884	39	76	76	0	23	29	11,704	10	48	48	0	13	16
Credit institutions	8,803	3	0	0	0	0	0	8,408	0	0	0	0	0	0
Other financial corporations	6,461	9	35	35	19	29	1	6,061	11	15	15	15	13	2
Non-financial corporations	74,116	307	4,704	4,675	957	2,629	1,626	76,967	280	4,089	4,063	602	2,064	1,420
of which: small and medium-sized enterprises at amortised cost	36,179	189	2,591	2,588	689	1,441	1,073	36,270	185	2,183	2,175	419	927	882
Households	130,948	312	6,937	6,926	791	1,847	4,672	130,151	269	6,685	6,677	842	2,177	4,019
DEBT INSTRUMENTS other than HFT	283,203	671	11,765	11,725	1,768	4,532	6,327	284,613	571	10,850	10,816	1,461	4,271	5,457
OFF-BALANCE SHEET EXPOSURES	88,287		764	754	73	261	373	89,273		737	725	93	262	193

<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> Insitutions 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)

<sup>(3)</sup> Insitutions 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)

<sup>(4)</sup> 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/debit convention, as explained in Annex V, Part 1 paragraphs 9 and 10 of Regulation (EU) No 680/2014 - 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, the provisions on off-balance sheet commitments are generally reported with a positive sign.



#### **Performing and non-performing exposures**

			Α	as of 31/03/201	9				Of which performing but past due >30 days and <=90 days					
		Gross carryi	ng amount		Accumulated i accumulated o value due to c provisions <sup>4</sup>	hanges in fair	Collaterals and financial		Gross carryi	Gross carrying amount			hanges in fair	Collaterals and financial
		Of which performing but past due >30	Of which non-performing <sup>1</sup>		On performing exposures <sup>2</sup>	On non- performing	guarantees received on non- performing		performing but	Of which non	n-performing <sup>1</sup>			guarantees received on non- performing
(mln EUR)		days and <=90 days		Of which: defaulted	exposures	exposures <sup>3</sup>	exposures		_			exposures	exposures <sup>3</sup>	exposures
Debt securities (including at amortised cost and fair value)	40,016	0	13	13	1	4	0	34,706	1	13	13	1	4	0
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0
General governments	34,707	0	0	0	0	0	0	29,526	0	0	0	0	0	0
Credit institutions	212	0	0	0	0	0	0	213	0	0	0	0	0	0
Other financial corporations	1,997	0	0	0	0	0	0	1,752	0	0	0	0	0	0
Non-financial corporations	3,100	0	13	13	1	4	0	3,215	1	13	13	1	4	0
Loans and advances(including at amortised cost and fair value)	256,831	691	10,604	10,577	1,485	4,177	5,521	255,413	652	10,024	10,004	1,406	3,962	5,278
Central banks	21,020	0	0	0	0	0	0	13,923	0	0	0	0	0	0
General governments	12,634	34	58	58	1	7	27	13,547	39	43	43	0	6	27
Credit institutions	9,471	0	0	0	0	0	0	7,574	2	0	0	0	0	0
Other financial corporations	6,445	11	16	16	19	14	2	6,703	1	3	3	15	1	2
Non-financial corporations	76,460	300	3,947	3,923	587	2,069	1,343	83,283	268	3,491	3,474	534	1,907	1,124
of which: small and medium-sized enterprises at amortised cost	35,477	190	2,138	2,132	406	1,000	979	34,880	131	1,950	1,947	414	906	948
Households	130,801	345	6,583	6,580	879	2,087	4,149	130,383	342	6,487	6,483	856	2,048	4,124
DEBT INSTRUMENTS other than HFT	296,847	691	10,617	10,590	1,486	4,180	5,521	290,119	654	10,037	10,017	1,407	3,966	5,278
OFF-BALANCE SHEET EXPOSURES	91,435		691	680	63	245	185	93,639		674	664	66	243	302

<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> Insitutions 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)

<sup>(3)</sup> Insitutions 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)

<sup>(4)</sup> 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/debit convention, as explained in Annex V, Part 1 paragraphs 9 and 10 of Regulation (EU) No 680/2014 - 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, the provisions on off-balance sheet commitments are generally reported with a positive sign.



#### Forborne exposures

			As of 30/09/2018					As of 31/12/2018	3	
	Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures  Of which pop-		Collateral and financial guarantees	Gross carrying exposures witl measures		Accumulated im accumulated ch value due to cre provisions for e forbearance me	anges in fair edit risk and exposures with	Collateral and financial guarantees		
(mln EUR)		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures	forbearance		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures	received on exposures with forbearance measures
Debt securities (including at amortised cost and fair value)	22	13	4	4	0	21	13	4	4	0
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	22	13	4	4	0	21	13	4	4	0
Loans and advances (including at amortised cost and fair value)	10,631	6,700	2,488	2,293	6,789	10,142	6,211	2,497	2,320	6,275
Central banks	0	0	0	0	0	0	0	0	0	0
General governments	219	22	10	10	47	217	21	10	10	43
Credit institutions	0	0	0	0	0	0	0	0	0	0
Other financial corporations	37	27	27	26	4	20	14	13	13	4
Non-financial corporations	4,350	2,640	1,444	1,318	1,916	3,968	2,395	1,344	1,249	1,802
of which: small and medium-sized enterprises at amortised cost	2,178	1,349	589	514	1,332	1,908	1,145	468	417	1,217
Households	6,025	4,012	1,007	938	4,822	5,936	3,782	1,130	1,048	4,427
DEBT INSTRUMENTS other than HFT	10,652	6,713	2,491	2,296	6,789	10,163	6,224	2,501	2,324	6,275
Loan commitments given	43	12	0	0	17	24	1	0	0	8

<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

<sup>(2)</sup> 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/debit convention, as explained in Annex V, Part 1 paragraphs 9 and 10 of Regulation (EU) No 680/2014 - 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, the provisions on off-balance sheet commitments are generally reported with a positive sign.



#### **Forborne exposures**

			As of 31/03/2019					As of 30/06/2019		
	Gross carrying exposures wit measures		Accumulated im accumulated ch value due to cre provisions for e forbearance me	anges in fair dit risk and exposures with	Collateral and financial guarantees	Gross carrying exposures wit measures		Accumulated im accumulated ch value due to cre provisions for e forbearance me	anges in fair edit risk and exposures with	Collateral and financial guarantees
(mln EUR)		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures	forbearance		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures	received on exposures with forbearance measures
Debt securities (including at amortised cost and fair value)	13	13	4	4	0	0	0	0	0	0
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	13	13	4	4	0	0	0	0	0	0
Loans and advances (including at amortised cost and fair value)	10,098	6,114	2,502	2,314	6,193	9,539	5,707	2,371	2,151	5,852
Central banks	0	0	0	0	0	0	0	0	0	0
General governments	261	20	4	4	44	252	19	4	4	50
Credit institutions	0	0	0	0	0	0	0	0	0	0
Other financial corporations	20	14	13	13	3	7	2	1	1	3
Non-financial corporations	3,961	2,349	1,366	1,265	1,692	3,544	2,006	1,196	1,098	1,448
of which: small and medium-sized enterprises at amortised cost	1,914	1,130	461	406	1,170	1,744	1,023	428	379	1,058
Households	5,856	3,731	1,119	1,032	4,453	5,735	3,680	1,170	1,047	4,350
DEBT INSTRUMENTS other than HFT	10,111	6,127	2,506	2,317	6,193	9,539	5,707	2,371	2,151	5,852
Loan commitments given	75	22	5	5	13	47	22	6	5	14

<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

<sup>(2)</sup> 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/debit convention, as explained in Annex V, Part 1 paragraphs 9 and 10 of Regulation (EU) No 680/2014 - 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, the provisions on off-balance sheet commitments are generally reported with a positive sign.