

Bank Name	Caixa Central - Caixa Central de Crédito Agrícola Mútuo, CRL
LEI Code	529900H2MBEC07BLTB26
Country Code	PT



## 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	1,231	1,239	1,392	1,385	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	1,231	1,239	1,392	1,385	C 01.00 (r020,c010) - C 05.01 (r440,c010)	Article 50 of CRR
Tier 1 capital - transitional period	1,231	1,239	1,392	1,385	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	1,231	1,239	1,392	1,385	C 01.00 (r015,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020)	Article 25 of CRR
Total capital - transitional period	1,304	1,308	1,457	1,445	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	1,304	1,308	1,457	1,445	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	8,869	9,035	9,299	9,500	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	8,869	9,035	9,299	9,500	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	13.88%	13.72%	14.97%	14.58%	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	13.88%	13.72%	14.97%	14.58%	(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	13.88%	13.72%	14.97%	14.58%	CA3 {3}	-
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	13.88%	13.72%	14.97%	14.58%	(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	14.71%	14.48%	15.67%	15.21%	CA3 {5}	-
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	14.71%	14.48%	15.67%	15.21%	(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	17,502	18,184	18,547	18,977	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	7.04%	6.82%	7.51%	7.30%	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	1,231	1,239	1,392	1,385	C 47.00 (r320,c010)	
A.2	Tier 1 capital - fully phased-in definition	1,231	1,239	1,392	1,384	C 47.00 (r310,c010)	
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	17,502	18,184	18,547	18,977	C 47.00 (r300,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending
В.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	17,502	18,184	18,547	18,977	C 47.00 (r290,c010)	CRR
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	7.0%	6.8%	7.5%	7.3%	C 47.00 (r340,c010)	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	7.0%	6.8%	7.5%	7.3%	C 47.00 (r330,c010)	

# 2019 EU-wide Transparency Exercise Capital

Caixa Central - Caixa Central de Crédito Agrícola Mútuo, CRL

			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	1,304	1,308	1,457		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	1,231	1,239	1,392		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	1,153	1,160	1,189		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	-104	-102	-38		C 01.00 (r130,c010)	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (l) of CRR
	A.1.3	Accumulated other comprehensive income	-13	-9	-6		C 01.00 (r180,c010)	Articles 4(100), 26(1) point (d) and 36 (1) point (l) of CRR
		Other Reserves	352	352	389		C 01.00 (r200,c010)	Articles 4(117) and 26(1) point (e) of CRR
		Funds for general banking risk	0	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	0	0	0		C 01.00 (r230,c010)	Article 84 of CRR
		Adjustments to CET1 due to prudential filters	-1	-1	-1		C 01.00 (r250,c010)	Articles 32 to 35 of and 36 (1) point (I) of CRR
		(-) Intangible assets (including Goodwill)	-65	-73	-71		C 01.00 (r300,c010) + C 01.00 (r340,c010)	Articles 4(113), 36(1) point (b) and 37 of CRR. Articles 4(115), 36(1) point (b) and 37 point (a) of CCR
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of	-4	-6	-3		C 01.00 (r370,c010)	Articles 36(1) point (c) and 38 of CRR
		associated DTLs  (-) IRB shortfall of credit risk adjustments to expected losses		0	0		C 01.00 (r380,c010)	Articles 36(1) point (d), 40 and 159 of CRR
		(-) Defined benefit pension fund assets	-1	0	0		C 01.00 (r390,c010)	
			-1	0	0			Articles 4(109), 36(1) point (e) and 41 of CRR
		(-) Reciprocal cross holdings in CET1 Capital	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	U	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	0	0	0	0	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 (-)  (-) Holdings of CET1 capital instruments of financial sector entities where the institution does not	0	0	0		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	have a significant investment	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  (-) Holdings of CET1 capital instruments of financial sector entities where the institution has a	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	-9	-12	-7	-13	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 Transitional period	A.1.18	(-) Amount exceding the 17.65% threshold	-78	-70	-59	-58	C 01.00 (r510,c010)	Article 48 of CRR
	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	0	0	0	0	C 01.00 (r529,c010)	-
	A.1.21	Transitional adjustments	0	0	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 (+/-)	0	0	0	0	C 01.00 (r240,c010)	Articles 479 and 480 of CRR
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	0	0	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)	0	0	0	0	C 01.00 (r530,c010)	Article 61 of CRR
	A.2.1	Additional Tier 1 Capital instruments	0	0	0	0	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)	1,231	1,239	1,392	1,385	C 01.00 (r015,c010)	Article 25 of CRR
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	73	69	64	60	C 01.00 (r750,c010)	Article 71 of CRR
	A.4.1	Tier 2 Capital instruments	73	69	64	60	C 01.00 (r760,c010) + C 01.00 (r890,c010)	
	A.4.2	Other Tier 2 Capital components and deductions	0	0	0	0	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	0	C 01.00 (r880,c010) + C 01.00 (r900,c010) + C 01.00 (r960,c010)	
OWN FUNDS REQUIREMENTS	В	TOTAL RISK EXPOSURE AMOUNT	8,869	9,035	9,299		C 02.00 (r010,c010)	Articles 92(3), 95, 96 and 98 of CRR
MEQUINEMIS	B.1	Of which: Transitional adjustments included	91	86	26	25	C 05.01 (r010;c040)	
	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	13.88%	13.72%	14.97%	14.58%	CA3 {1}	-
CAPITAL RATIOS (%)  Transitional period	C.2	TIER 1 CAPITAL RATIO (transitional period)	13.88%	13.72%	14.97%	14.58%	CA3 {3}	-
	C.3	TOTAL CAPITAL RATIO (transitional period)	14.71%	14.48%	15.67%	15.21%		-
CET1 Capital Fully loaded	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	1,231	1,239	1,392	1,384	[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)	14.02%	13.84%	15.01%	14.61%	[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)	
	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 rec						

(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)	7,618	7,819	8,082	8,318	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	7,618	7,819	8,082	8,318	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	0	0	0	0	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	0	0	0	0	C 02.00 (R420, c010)
Counterparty credit risk (CCR, excluding CVA)	0	0	0	0	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 (r050, c260, s001) + C 08.01 (r060, c260, s002) + C 08.01 (r050, c260, s002) + C 02.00 (R460, c010)]
Credit valuation adjustment - CVA	48	46	51	25	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)	0	0	0	0	C 02.00 (R770, c010) + C 02.00 (R220, c010) + C 02.00 (R430, c010)
Position, foreign exchange and commodities risks (Market risk)	103	85	81	72	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	103	85	81	72	C 02.00 (R530, c010)
Of which IMA	0	0	0	0	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	1,100	1,085	1,085	1,085	C 02.00 (R590, c010)
Of which basic indicator approach	1,100	1,085	1,085	1,085	C 02.00 (R600, c010)
Of which standardised approach	0	0	0	0	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	8,869	9,035	9,299	9,500	



# 2019 EU-wide Transparency Exercise P&L Caixa Central - Caixa Central de Crédito Agrícola Mútuo, CRL

(mln EUR)	As of 30/09/2018	As of 31/12/2018	As of 31/03/2019	As of 30/06/2019
Interest income	303	406	100	201
Of which debt securities income	101	136	34	68
Of which loans and advances income	191	256	64	129
Interest expenses	76	102	26	52
(Of which deposits expenses)	11	14	3	7
(Of which debt securities issued expenses)	0	1	0	0
(Expenses on share capital repayable on demand)	0	0	0	0
Dividend income	1	1	0	0
Net Fee and commission income	102	149	34	70
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	15	15	10	13
Gains or (-) losses on financial assets and liabilities held for trading, net	-2	-2	1	4
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	4	0	2	2
Gains or (-) losses from hedge accounting, net	-6	-5	1	-1
Exchange differences [gain or (-) loss], net	2	2	1	1
Net other operating income /(expenses)	6	14	7	8
TOTAL OPERATING INCOME, NET	349	477	130	245
(Administrative expenses)	222	307	67	151
(Depreciation)	17	23	6	13
Modification gains or (-) losses, net	0	0	0	0
(Provisions or (-) reversal of provisions)	-2	-1	-1	-2
(Commitments and guarantees given)	-3	-4	-1	-3
(Other provisions)	1	3	0	1
Of which pending legal issues and tax litigation <sup>1</sup>		0		
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)	8	3	1	-4
(Financial assets at fair value through other comprehensive income)	0	-1	0	0
(Financial assets at amortised cost)	9	4	1	-3
(Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets)	3	3	2	0
(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	8	9	4	8
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	-1	0	-3	-1
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	109	152	55	93
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	83	112	42	71
Profit or (-) loss after tax from discontinued operations	0	0	0	0
PROFIT OR (-) LOSS FOR THE YEAR	83	112	42	71
Of which attributable to owners of the parent	83	112	42	71

<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	18			As of 31/	/12/2018			As of 31,	/03/2019			As of 30/	06/2019		
		Fa	ir value hierarc	hy		Fa	ir value hierard	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	669				796				862				615				IAS 1.54 (i)
Financial assets held for trading	173	171	0	2	105	105	0	0	73	73	0	0	57	57	0	0	IFRS 7.8(a)(ii);IFRS 9.Appendix A
Non-trading financial assets mandatorily at fair value through profit or loss	53	22	0	31	50	21	0	29	49	19	0	30	49	19	0	30	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	0	0	0	0	IFRS 7.8(a)(i); IFRS 9.4.1.5
Financial assets at fair value through other comprehensive income	887	879	0	8	1,038	1,030	0	8	1,003	995	0	8	1,058	1,050	0	8	IFRS 7.8(h); IFRS 9.4.1.2A
Financial assets at amortised cost	13,893				14,256				14,477				14,968				IFRS 7.8(f); IFRS 9.4.1.2
Derivatives – Hedge accounting	15	15	0	0	41	41	0	0	91	91	0	0	143	143	0	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	0				0				0				0				IAS 39.89A(a); IFRS 9.6.5.8
Other assets <sup>1</sup>	1,238				1,354				1,396				1,468				
TOTAL ASSETS	16,929				17,640				17,952				18,358				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

(mln	n EUR)		,	As of 30/09/20	18				As of 3	31/12/2018					As of 31/	/03/2019					As of 30	/06/2019			
		Gross carry	ying amount		Accu	mulated impairment		Gross carrying	amount	Ac	cumulated impai	ment	Gro	ss carrying am	ount	Accui	nulated impa	irment	Gro	ss carrying ar	nount	Accur	nulated impai	rment	
Breakdown 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 credit- impaired	<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 as recognition but not creditimpaired	impaired increa	ithout significations increase in credit risk initial recognition	ith nt in Stage 3 since Credit-impair assets n but it-	Stage 1 Assets witho significant increase in credit risk sin initial recognition	increase in credit risk since initial recognition but	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in credit risk since	Stage 3 Credit-impaired assets		Stage 2 Assets with significant increase in credit risk since initial recognition but not credit impaired	Stage 3 Credit- impaired assets	Stage 1 Assets withou significant increase in credit risk since initial recognition	since initial recognition	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	References
Financial assets at fair	Debt securities	888	3	0	-1	0	0	1,039	0	0	-1 C	C	1,004		0	0 -	1	0	0 1,05	8	0	0 -1	0	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	C	(	)	O	0	0	0	0	0	0	0 0	0	C	Annex V.Part 1.32, 44(a)
Financial assets at	Debt securities	5,022	2	0	-4	0	0	5,107	3	0	-4 0	C	5,231		2	0	4	0	0 5,49	8	0	2 -4	0	C	Annex V.Part 1.31, 44(b)
amortised cost	Loans and advances	7,657	745	961	-39	-52	-399	8,007	689	926 -	40 -45	-385	8,121	704	4 88	-4:	3 -4	5 -37	6 8,35	8 55	8 1,00	8 -37	-31	-385	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** 

Caixa Central - Caixa Central de Crédito Agrícola Mútuo, CRL

	SA				I	M									IM						
			VaR <i>(Memorandum item)</i>	STRESSED VaR (	Memorandum item)	AND MIC	ENTAL DEFAULT GRATION RISK FAL CHARGE		RICE RISKS ( HARGE FOR (			VaR <i>(Memor</i>	andum item)	STRESSED VaR (Memoral	nndum item)	INCREM DEFAUL MIGRATI CAPITAL	T AND ON RISK		ICE RISKS CA IARGE FOR CT		
(mln EUR)	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	: FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	TOTAL RISK EXPOSURE AMOUNT	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)		LATEST LABLE (SVaRt- 1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	TOTAL RISK EXPOSURE AMOUNT
	As of 30/09/2018	As of 31/12/2018			As of 30/	09/2018									As of 31/12,	/2018					
Traded Debt Instruments Of which: General risk Of which: Specific risk	58 58	7 3 7 0	0 0	0 0 0	0 0 0							0 0 0	0 0 0	0 0 0	0 0 0						
Equities  Of which: General risk  Of which: Specific risk			0 0	0 0	0							0 0	0	0 0	0						
Foreign exchange risk Commodities risk	45	5 79 0 0	0 0	0	0 0	0	0		0		2	0 0	0	0 0	0	0	0			0	
Total	As of 31/03/2019	As of 30/06/2019		0	As of 31/				U	0	0		0	O	As of 30/06		0	0	0	U	
Traded Debt Instruments Of which: General risk	37 37	7 33 7 33	0 0	0	0							0	0	0 0	0						
Of which: Specific risk Equities Of which: General risk		0 0	0 0	0 0	0 0							0 0	0 0	0 0	0 0						
Of which: Specific risk Foreign exchange risk Commodities risk	44	0 40 0	0 0 0	0 0	0 0 0							0 0	0 0	0 0	0 0 0						
Total	81	72	0 0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

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

Caixa Central - Caixa Central de Crédito Agrícola Mútuo, CRL

					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	5,987	5,987	6		6,269	6,269	6	
	Regional governments or local authorities	507	496	99		547	543	109	
	Public sector entities	34	31	31		39	35	35	
	Multilateral Development Banks	1	1	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	79	96	36		88	117	38	
	Corporates	2,402	2,068	2,012		2,477	2,123	2,070	
	of which: SME	2,236	1,941	1,886		2,259	1,946	1,894	
	Retail	3,877	3,194	1,933		3,954	3,253	1,950	
Consolidated data	of which: SME	2,518	2,086	1,130		2,596	2,161	1,156	
Consolidated data	Secured by mortgages on immovable property	3,281	3,236	1,151		3,410	3,368	1,202	
	of which: SME	767	742	254		834	811	281	201
	Exposures in default	1,016	575	663	409	980	553	636	394
	Items associated with particularly high risk	21	21	31		18	18	2/	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		167	162	162	
	Collective investments undertakings (CIU)	131	126	126 255		167	162	102	
	Equity	116 2,051	116 1,513	255 1,276		117	117	261 1,323	
	Other exposures		•	•		2,188	1,653		4 606
<u> </u>	Standardised Total <sup>2</sup>	(1) Original expecuse unlike Eve	17,459	7,618	,	20,253	18,21	1 7,819	1,026

<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 exercises' 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	3,491	3,494	6		3,508	3,511	6	
	Regional governments or local authorities	507	496	99		547	543	109	
	Public sector entities	34	31	31		39	35	35	
	Multilateral Development Banks	1	1	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	51	69	10		57	86	12	
	Corporates	2,346	2,022	1,967		2,428	2,082	2,030	
	of which: SME	2,181	1,895	1,840		2,210	1,905	1,854	
	Retail	3,823	3,148	1,899		3,899	3,206	1,915	
PORTUGAL	of which: SME	2,504	2,073	1,120		2,580	2,146	1,145	
PURTUGAL	Secured by mortgages on immovable property	3,143	3,099	1,102		3,269	3,228	1,152	
	of which: SME	765	741	253		833	810	281	
	Exposures in default	1,011	572	660	407	975	551	634	392
	Items associated with particularly high risk	21	21	31		18	18	27	
	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)	121	116	116		158	153	153	
	Equity	103	103	242		105	105	249	
	Other exposures	2,051	1,513	1,276		2,188	1,653	1,323	
	Standardised Total <sup>2</sup>				1,044				1,021

(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 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 a
	(mln EUR, %)								
	Central governments or central banks	1,758	1,756	0		1,975	1,973	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	U	0	0		U	U	0	
	of which: SME	5	5	4		5	5	4	
ITALY	Secured by mortgages on immovable property	5 0	5	4		5	) )	4	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	١	0	0	0	0	
	Items associated with particularly high risk	0	0	0	U	0	0		
	Covered bonds	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	0		0	0		
	Equity	0	0			0	0		
	Other exposures	0	0			0	0		
	Standardised Total <sup>2</sup>				1				

		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	738	737	0		785	785	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	9	9	8		11	11	10				
	Corporates	43	33	33		36	28	28				
	of which: SME	43	33	33		36	28	28				
	<b>Retail</b> of which: SME	6	b	4		0	0	4				
SPAIN	Secured by mortgages on immovable property	3	3	1		2	2	1				
	of which: SME	3 0	J	1		2	0	1				
	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				
	Claims on institutions and corporates with a ST credit assessment	0	0			0	0					
	Collective investments undertakings (CIU)	0	0	0		0	0	0				
	Equity	7	7	7		7	7	7				
	Other exposures	0	0	0		0	0	0				
	Standardised Total <sup>2</sup>				1				0			

<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) 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.



Credit Risk - Standardised Approach

Caixa Central - Caixa Central de Crédito Agrícola Mútuo, CRL

					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	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 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				
_	Secured by mortgages on immovable property	0	0			0	0				
Counterpart 4	of which: SME	0	0			0	0				
	Exposures in default	0	0	Ö	0	o l	0				
	Items associated with particularly high risk	0	0		· ·	0	0				
	Covered bonds	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	0			
	Other exposures	0	0	0		0	0	0			
	Standardised Total <sup>2</sup>				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

		exposures, but includes genera	r credit risk adjustificites.		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	
_	Secured by mortgages on immovable property	0	0	0		0	0		
Counterpart 5	of which: SME	ا ۵ ا	0			0	0		
	Exposures in default	Ĭ	0		0	0	0		0
	Items associated with particularly high risk		0			0	0		Ü
	Covered bonds	0	0	0		0	0		
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)		0			0	0	0	
	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 genera		recipality excludes those for seed	ristisation exposures, additional	valuation adjustments (AVAS) t	ind other own rands reductions	related to the	
					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 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	0	0	
	Corporates	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
Country of	of which: SME	0	0	0		0	0	0	
Counterpart 6	Secured by mortgages on immovable property	0	0	0		0	0	0	
Source: part o	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 Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0 0	) n		0 0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0		
	Equity	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 genera		erparty excludes those for sect	iristisation exposures, additional	valuation adjustments (AVAS) a	na other own tunas reductions	related to the	
					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

Caixa Central - Caixa Central de Crédito Agrícola Mútuo, CRL

					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	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 CME	0	0	0		0	0	0	
-	of which: SME	0	0	0		0	0	0	
Counterpart 8	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	0
	Items associated with particularly high risk	0	0	١	U	0	0	0	U
	Covered bonds	o l	0	0		0	0		
	Claims on institutions and corporates with a ST credit assessment	0	0	l o		n	l o		
	Collective investments undertakings (CIU)	0	0	0		0			
	Equity	0	0	0		0	0	0	
	Other exposures	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.

	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>			
	0	0	0		0	0	0				
Pagional governments or local authorities	0	0	0		0	0	0				
	0	0			0	0					
	0	0			0	0	0				
	0	0	0		0	0	0				
Institutions	0	0	0		0	0	0				
Corporates	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	U	0	0	0	U			
	0	0			0	0					
		0			0	0					
	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			
	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  Claims on institutions and corporates with a ST credit assessment  Collective investments undertakings (CIU)  Equity  Other exposures	(min EUR, %)  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 Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Other exposures Standardised Total²	Central governments or central banks  (min EUR, %)  Central governments or central banks  Regional governments or local authorities  Public sector entities  0 0 0  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  Calims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)  Equity Other exposures  O indicative investments undertakings (CIU)  Equity Other exposures  O indicative investments undertakings (CIU)  Standardised Total <sup>2</sup>	Central governments or central banks   0   0   0   0   0   0   0   0   0	As of 30/09/2018    Central governments or central banks	As of 30/09/2018   Exposure   Exposure Value   Risk exposure amount   Value adjustments and provisions   Original Exposure	As of 30/09/2018	As of 31/12/2018			

(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 generation		erparty excludes those for sect	uristisation exposures, additional	valuation adjustments (AVAS) a	nd other own funds reductions	related to the	
					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	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	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	
'	of which: SME  Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0	U	0	0	0	U
	Covered bonds	0	0	0		0	0		
	Claims on institutions and corporates with a ST credit assessment	0	0	Ö		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** 

Caixa Central - Caixa Central de Crédito Agrícola Mútuo, CRL

				Standardised Approach										
					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	6,355	6,355	6	5	6,424	6,424	6						
	Regional governments or local authorities	570	562	112	2	570	553	111						
	Public sector entities	55	51	49	9	60	54	54						
	Multilateral Development Banks	0	0	(		0	0	0						
	International Organisations	0	0	(		0	0	0						
	Institutions	111	141		1	95	128	50						
	Corporates	2,505	2,191	2,144		2,539	2,263	2,211						
	of which: SME	2,285	2,005			2,297	2,046	1,995						
	Retail	4,000	3,299			3,756	3,061	1,810						
Consolidated data	of which: SME	2,657	2,218	1,197		2,606	2,168	1,168						
Consolidated data	secured by moregages on miniotable property	3,479	3,418	1,215		3,775	3,711	1,319						
	of which: SME	886	854			982	949	335						
	Exposures in default	932	521	602	2 384	1,070	639	749	393					
	Items associated with particularly high risk	15	15	22	2	14	14	21						
	Covered bonds	0	0	(		0	0	0						
	Claims on institutions and corporates with a ST credit assessment	0	0	(		0	0	0						
	Collective investments undertakings (CIU)	144	140	140		144	140	140						
	Equity	137	137			137	137	307						
	Other exposures	2,212	1,678	1,427	7	2,358	1,855	1,538						
	Standardised Total <sup>2</sup>	20,515	18,509	8,082	1,017	20,941	18,980	8,318	973					

(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	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	3,370	3,372	6		3,081	3,083	6			
	Regional governments or local authorities	570	562	112		570	553	111			
	Public sector entities	55	51	49		60	54	54			
	Multilateral Development Banks	0	0	0		0	0	0			
	International Organisations	0	0	0		0	0	0			
	Institutions	43	74	9		52	86	11			
	Corporates	2,462	2,153	2,106		2,513	2,238	2,187			
	of which: SME	2,242	1,968	1,921		2,278	2,030	1,979			
	Retail	3,918	3,225	1,928		3,693	3,005	1,769			
PORTUGAL	of which: SME	2,615	2,175	1,165		2,571	2,133	1,142			
PORTUGAL	Secured by mortgages on immovable property	3,335	3,276	1,165		3,622	3,560	1,266			
	of which: SME	884	852	298		980	947	335			
	Exposures in default	927	519	600	382	1,064	635	745	391		
	Items associated with particularly high risk	15	15	22		14	14	21			
	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)	135	130	130		134	130	130			
	Equity	123	123	293		122	122	293			
	Other exposures	2,212	1,678	1,427		2,358	1,855	1,538			
	Standardised Total <sup>2</sup>				1,012				969		

(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 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	1,941	1,939	0		2,040	2,038	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Retail	5	5	4		5	5	4	
ITALY	of which: SME	5	5	4		5	5	4	
IIALI	Secured by mortgages on immovable property	0	0	0		0	0	0	
	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>				2				

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).
 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, %)	4.045	1.044			1.000	1.000		
	Central governments or central banks	1,045	1,044	0		1,303	1,303	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	U 11	0		0	10	0	
		28	11 23	11 23		10	10	10	
	Corporates of which: SME	28	23	23		4	2	2	
	Retail	20	10	23		10	2	2 7	
	of which: SME	10	10	7		10	9	7	
SPAIN	Secured by mortgages on immovable property	9	9	/		9	9	/	
	of which: SME	5	0	1		5	0	1	
	Exposures in default	0	0		0	o l	0	1	0
	Items associated with particularly high risk	0	0		Ü	o l	0	l on	U
	Covered bonds	o l	0			0	0	1	
	Claims on institutions and corporates with a ST credit assessment	ا م	0			n	0		
	Collective investments undertakings (CIU)	0	0	l o		n	0	0	
	Equity	7	7	7		7	7	7	
	Other exposures	0	0	0		0	0	0	
	Standardised Total <sup>2</sup>				1		•		1



Standardised Total<sup>2</sup>

## 2019 EU-wide Transparency Exercise

**Credit Risk - Standardised Approach** 

					Caixa Central - Caix	a Central de Crédito A	Agrícola Mútuo, CRL		
					Standardise	ed Approach			
			As of 31,	/03/2019			As of 30	0/06/2019	
		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 Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail	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	
Country of Counterpart 4	of which: SME  Secured by mortgages on immovable property of which: SME  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	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
	Standardised Total <sup>2</sup>	(1) Original exposure, unlike Ex (2) Total value adjustments and exposures, but includes general	d provisions per country of cou	re taking into account any effect interparty excludes those for sec	t due to credit conversion factors curistisation exposures, additional	or credit risk mitigation technic I valuation adjustments (AVAs)	ques (e.g. substitution effects) and other own funds reduction	). ns related to the	0
		exposures, but includes genera	ir credit risk adjustifierits.		Standardise	d Approach			
			As of 31,	/03/2019			As of 30	)/06/2019	
	(who EUD 04)	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	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	
Country of Counterpart 5	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	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
	Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Other exposures Standardised Total <sup>2</sup>	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	<b>O</b> t due to credit conversion factors	0 0 0 0 0	0 0 0 0 0 0 ues (e.g. substitution effects)	0 0 0 0 0 0	0
			d provisions per country of cou		curistisation exposures, additiona				
				(0) (0) (0)	Standardise	d Approach			
			As of 31,	/03/2019			As of 30	0/06/2019	
	(mln EUR, %)	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>
	Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0		0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	
Country of Counterpart 6	note which: SME  Secured by mortgages on immovable property of which: SME  Exposures in default  Items associated with particularly high risk	0 0 0 0	0 0 0 0	0 0 0		0 0 0	0 0	0 0 0	0
	Covered bonds	0 0	0 0 0	0 0	U	0 0 0	0 0 0 0	0 0 0 0	
	Covered bonds 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 0 0 0	0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	
	Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity		d provisions per country of cou		t due to credit conversion factors curistisation exposures, additiona				0
	Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Other exposures	(2) Total value adjustments and	d provisions per country of could be credit risk adjustments.	nterparty excludes those for sec		l valuation adjustments (AVAs)	and other own funds reduction	ns related to the	0
	Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Other exposures	(2) Total value adjustments and	d provisions per country of could be credit risk adjustments.		Standardise  Value adjustments and	d Approach	and other own funds reduction	0/06/2019	Value adjustments and provisions <sup>2</sup>
	Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Other exposures	(2) Total value adjustments and exposures, but includes generated and exposures are supposed to the control of	d provisions per country of count	/03/2019	Standardise Value adjustments and	d Approach	As of 30	0/06/2019	
Country of Counterpart 7	Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Other exposures Standardised Total <sup>2</sup> (mln EUR, %)  Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations	(2) Total value adjustments and exposures, but includes generated and exposures are supposed to the control of	d provisions per country of count	/03/2019	Standardise Value adjustments and	d Approach	As of 30	0/06/2019	Value adjustments and provisions <sup>2</sup>



**Credit Risk - Standardised Approach** 

Caixa Central - Caixa Central de Crédito Agrícola Mútuo, CRL

					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 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	0	0		0	0	0	
•	Secured by mortgages on immovable property	0	0	0		0	0	0	
Counterpart 8	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	C
	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>				<b>0</b> ct due to credit conversion factors				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 exposures, but includes genera	d provisions per country of cou al credit risk adjustments.	nterparty excludes those for sec	uristisation exposures, additional	I valuation adjustments (AVAs)	and other own funds reduction	s related to the	
					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>
	(min EUR, %)	0	0	0		0	0	0	
İ	Central governments or central banks Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	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	
Carratura	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	
•	of which: SME	0	0	0	0	0	0	0	0
	Exposures in default Items associated with particularly high risk	0	0	0	Ü	0	0	0	Ü
	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			0			
	Equity	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.

		exposures, but includes gener	ar credit risk aujustinerits.						
					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			
	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 CM5	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
Counterpart 10	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0	0	0	0	0	
	Exposures in default	0	0	0	U	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	
	Collective investments undertakings (CIU)	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>			was baling into a second some office	0				0



#### Credit Risk - IRB Approach

									IRB Ar	pproach								
			As of 30	0/09/2018			As of 31	/12/2018				As of 31/	03/2019			As of 3	0/06/2019	
		Original Exposure <sup>1</sup>	Exposure	Risk exposure amount	Value adjustment	Original Exposure <sup>1</sup>	Exposure	Risk exposure am	unt Value adjustment	Original Expo	osure¹	Exposure	Risk exposure amount	Value adjustment	Original Exposure	Exposure	Risk exposure amount	t Value adjustme
	(mln EUR, %)	Of which: defaulted	- Value <sup>1</sup>	Of which: defaulted	s and provisions	Of which defaulte		Of w defa			f which: efaulted	Value <sup>1</sup>	Of which: defaulted	s and provisions	Of whi defaul		Of which: defaulted	s and provision
Consolidated data	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 - Other Retail Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity Other non credit-obligation assets	0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 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 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

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



General governments exposures by country of the counterparty

						Caixa Centrai - C	aixa Central de Crédito A							
						Direc	As of 31/12/2018 et exposures	•						
				On balance sl	heet	Direc	ct exposures		Deriva	tives		Off halar	nce sheet	-
	(mln EUR)			On Balance si					Deriva	Lives		On Dalai		
												Off-balance sh	neet exposures	
								Derivatives with pos	sitive fair value	Derivatives with	negative fair value			
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[ 0 - 3M [	Austria													
[ 0 - 3M [	Belgium													
[ 0 - 3M [	Bulgaria													
Total [ 0 - 3M [	Cyprus													
Total [ 0 - 3M [	Czech Republic													
[ 0 - 3M [	Denmark													
Total [ 0 - 3M [	Estonia													



General governments exposures by country of the counterparty

						Caixa Central - (	Caixa Central de Crédito	Agrícola Mútuo, CRL						
							As of 31/12/2018							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	nce sheet	
	(											Off-balance sh	neet exposures	
			Total carrying amount of					Derivatives with po	ositive 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	exposure amount
[ 0 - 3M [	Finland													
[ 0 - 3M [	France													
[ 0 - 3M [	Germany													
[ 0 - 3M   [ 3M - 1Y [ [ 1Y - 2Y [ [ 2Y - 3Y [ [ 3Y - 5Y [ [ 5Y - 10Y [ [ 10Y - more	Croatia													
Total  [ 0 - 3M [	Greece													
[ 0 - 3M [	Hungary													
[ 3M - 1Y [	Ireland													
[ 0 - 3M [	Italy	247 155 236 593 295 380 172 <b>2,077</b>	172	0 0 0 0 0 0	102 0 0 0 0 0 0	155 12 0 295 71	224 593 0 309 172	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 - 3M [	Latvia	2,077	2,017		102	077	1,230	V		J		Ū	J	



General governments exposures by country of the counterparty

						Caixa Central - C	Caixa Central de Crédito As of 31/12/2018						
						Dire	ct exposures	<u>'</u>					
	(mln EUR)			On balance sh	neet				Deriva	tives	Off bala	nce sheet	
								Derivatives with pos	itive fair value	Derivatives with negative fair value	Off-balance sl	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 [ [ 3M - 1Y [ [ 1Y - 2Y [ [ 2Y - 3Y [ [ 3Y - 5Y [ [ 5Y - 10Y [ [ 10Y - more Total	Lithuania												
[ 0 - 3M   [ 3M - 1Y [ [ 1Y - 2Y [ [ 2Y - 3Y [ [ 3Y - 5Y [ [ 5Y - 10Y [ [ 10Y - more	Luxembourg												
[ 0 - 3M [	Malta												
[ 0 - 3M [	Netherlands												
[ 0 - 3M [	Poland												
[ 0 - 3M [	Portugal	500 74 87 545 404 2,082 292 <b>3,984</b>	500 74 87 545 404 2,082 292 <b>3,984</b>	0 0 0 0 0 0	0 0 0 0 1 0 2	4 70 1 166 40 7 12	496 4 87 379 363 2,075 278 <b>3,681</b>	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	2 1 0 0 0 3 29 <b>35</b>	0 0 0 0 0 0	163
[ 0 - 3M [	Romania												
[ 0 - 3M   [ 3M - 1Y [ [ 1Y - 2Y [ [ 2Y - 3Y [ [ 3Y - 5Y [ [ 5Y - 10Y [ [ 10Y - more	Slovakia												
[ 0 - 3M [	Slovenia												



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

						Caixa Ceritrar -	Caixa Central de Crédito As of 31/12/2018							
						Dire	ect exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off bala	nce sheet	
								Derivatives with po	sitive fair value	Derivatives with	n negative fair value	Off-balance sl	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 a fair value through other comprehensive income	of which: Financial assets at amortised cost		Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[ 0 - 3M [	Spain	0 0 73 256 34 236 186	0 0 73 256 34 236 186 <b>785</b>	0 0 0 0 0 0		00 00 00 00 00 00 00 00 00 00 00 00 00	0 0 73 256 34 236 186	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 - 3M [	Sweden													
[ 0 - 3M [	United Kingdom													
[ 0 - 3M [	Iceland													
[ 0 - 3M [	Liechtenstein													
[ 0 - 3M [	Norway													
[ 0 - 3M [	Australia													
[ 0 - 3M   [ 3M - 1Y [ [ 1Y - 2Y [ [ 2Y - 3Y [ [ 3Y - 5Y [ [ 5Y - 10Y [ [ 10Y - more	Canada													
[ 0 - 3M [	Hong Kong													



General governments exposures by country of the counterparty

			Caixa Central - Caixa Central de Crédito Agrícola Mútuo, CRL  As of 31/12/2018												
						Dire	ct exposures								
	(mln EUR)			On balance sl	heet	2.00			 Deriva	tives		Off balar	ice sheet		
	(ITIIIT EOIV)											Off-balance sh			
			Total carrying amount of					Derivatives with po	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 [	Japan														
[ 0 - 3M [	U.S.														
[ 0 - 3M [	China														
[ 0 - 3M [	Switzerland														
[ 0 - 3M [ [ 3M - 1Y [ [ 1Y - 2Y [	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

Caixa Central - Caixa Central de Crédito Agrícola Mútuo, CRL

						Caixa Certifal - C	Laixa Ceritiai de Credito i	Agricola Mutuo, CNL						
							As of 31/12/2018	3						
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off bala	nce sheet	
								Derivatives with po	sitive fair value	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 [	Africa													
[ 0 - 3M [	Others													

#### 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, 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 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 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 Nevis, St. Lucia, St. Vincent and Tobago, Uruguay, Venezuela, Antigua And Barbuda, Aruba, Barbados, Cayman Islands, Cuba, French Guiana, Guadeloupe, Martinique, Puerto Rico, St. Vincent and Tobago, Uruguay, Venezuela, Aruba, Barbados, Cayman Islands, Cuba, French Guiana, Guadeloupe, Venezuela, Aruba, Barbados, Cayman Islands, Cuba, French Guiana, Guadeloupe, Venezuela, Aruba, Barbados, Cayman Islands, Cuba, French Guiana, Guadeloupe, Venezuela, Aruba, Barbados, Cayman Islands, Cuba, French Guiana, Guadeloupe, Venezuela, Aruba, Barbados, Cuba, French Guiana, Guadeloupe, Venezuela, Aruba, Cayman Islands, Cuba, French Guiana, Guadeloupe, Venezuela, Aruba, Cayman Islands, Cuba, Cayman Islands, Cuba, Cu
- 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

						Caixa Central - C	aixa Central de Crédito A  As of 30/06/2019							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balan	ce sheet	
	(mm Zevi)											Off-balance sh	eet exposures	
		Total gross carrying amount of non-	Total carrying amount of non-derivative financial					Derivatives with po	sitive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	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	
[ 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

		Caixa Central - Caixa Central de Crédito Agrícola Mútuo, CRL  As of 30/06/2019												
						Dire	ct exposures							
	(mln EUR)			On balance sh	neet				Deriva	tives	Off bala	nce sheet		
								Derivatives with pos	sitive fair value	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 [	Finland													
[ 0 - 3M   [ 3M - 1Y [ [ 1Y - 2Y [ [ 2Y - 3Y [ [ 3Y - 5Y [ [ 5Y - 10Y [ [ 10Y - more	France													
[ 0 - 3M   [ 3M - 1Y [ [ 1Y - 2Y [ [ 2Y - 3Y [ [ 3Y - 5Y [ [ 5Y - 10Y [ [ 10Y - more	Germany													
[ 0 - 3M [	Croatia													
[ 0 - 3M [	Greece	10 0 0 0 0 0 0	10 0 0 0 0 0 0	0 0 0 0 0	10 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 - 3M [	Hungary													
[ 0 - 3M [	Ireland													
[ 0 - 3M [	Italy	0 579 602 0 348 349 202 <b>2,078</b>	0 579 602 0 348 349 202 <b>2,078</b>	0 0 0 0 0 0	0 0 0 0 0 16 23 39	0 355 12 0 348 24 8	0 223 590 0 0 309 170 <b>1,293</b>	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		
Total [ 0 - 3M [	Latvia	2,078	2,078	0	39	747	1,293	0	0		0		0	



General governments exposures by country of the counterparty

		Caixa Central - Caixa Central de Credito Agricola Mutuo, CRL  As of 30/06/2019											
						Dire	ct exposures						
	(mln EUR)			On balance s	heet				Deriva	tives	Off balance sheet		
								Derivatives with pos	sitive fair value	Derivatives with negative fair value	Off-balance sheet exposures		
Residual Maturity	Country / Region	Total gross carrying amount of non-	Total carrying amount of non-derivative financial									Risk weighted exposure amount	
Residual Maturity	Country / Region	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		
[ 0 - 3M [	Lithuania												
[ 0 - 3M [	Luxembourg												
[ 0 - 3M [	Malta												
[ 0 - 3M [	Netherlands												
[ 0 - 3M [	Poland												
[ 0 - 3M [	Portugal	476 93 436 168 642 1,599 270	93	0 0 0 0 0 0	0 0 0 0 0 0	10 6 69 148 16 6 0	466 88 367 20 626 1,593 270	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	2 0 5 0 0 0 0 0 0 0 7 0 26 0	189	
[ 0 - 3M [	Romania	2,363					3/100						
[ 0 - 3M [	Slovakia												
[ 0 - 3M [	Slovenia												



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

		Caixa Central - Caixa Central de Crédito Agrícola Mútuo, CRL  As of 30/06/2019												
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off bala	nce sheet	
								Derivatives with pos	sitive fair value	Derivatives with n	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 [	Spain	0 71 256 0 62 378 544 <b>1,311</b>	0 71 256 0 62 378 544 <b>1,311</b>	0 0 0 0 0 0	0 0 0 0 0 0 8	0 0 0 0 0	0 71 256 0 62 378 536	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 - 3M [	Sweden	1,311	1,311	V			1,303	•		J	J	J		J
[ 0 - 3M [	United Kingdom													
[ 0 - 3M [	Iceland													
[ 0 - 3M [	Liechtenstein													
[ 0 - 3M [	Norway													
[ 0 - 3M [	Australia													
[ 0 - 3M [	Canada													
[ 0 - 3M [	Hong Kong													



General governments exposures by country of the counterparty

		Caixa Central - Caixa Central de Crédito Agrícola Mútuo, CRL As of 30/06/2019															
				Direct exposures													
	(mln EUR)			On balance sl	heet				Deriva	tives		Off balar	nce sheet				
	(min zerv)											Off-balance sh	eet exposures				
			Total carrying amount of					Derivatives with po	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 [	Japan																
[ 0 - 3M [	U.S.																
[ 0 - 3M [	China																
[ 0 - 3M [	Switzerland																
[ 0 - 3M [ [ 3M - 1Y [ [ 1Y - 2Y [	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

Caixa Central - Caixa Central de Crédito Agrícola Mútuo, CRL

						Caixa Ceritrar - C	Laixa Central de Credito /	Agricola Mutuo, CRL							
							As of 30/06/2019	)							
						Dire	ct exposures								
	(mln EUR)			On balance s	heet			Derivatives Off balance sheet							
								Derivatives with po	sitive fair value	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	amount Notional amount	Nominal	Provisions	Risk weighted exposure amount	
[ 0 - 3M [	Africa														
[ 0 - 3M [	Others														

#### 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, Capman 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

				As of 30/09/201	8			As of 31/12/2018							
		Gross carry	ring amount		provisions <sup>4</sup>		Collaterals and financial		Gross carry			Accumulated impairment, accumulated changes in fair value due to credit risk and provisions <sup>4</sup>		Collaterals and financial guarantees	
	Of which performing but past due >30 days and <=90				On performing exposures <sup>2</sup>	On non- performing	guarantees received on non- performing		Of which performing but past due >30			On performing exposures <sup>2</sup>	On non- performing	received on non- performing	
( ) = 11= 1		days and <=90 days		Of which: defaulted	exposures <sup>-</sup>	exposures <sup>3</sup>	exposures		days and <=90 days		Of which: defaulted	exposures	exposures <sup>3</sup>	exposures	
(mln EUR)  Debt securities (including at amortised cost and fair value)	5,912	0	5	0	5	0	0	6,148	0	0	0	5	0	0	
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
General governments	5,535	0	0	0	4	0	0	5,724	0	0	0	4	0	0	
Credit institutions	19	0	0	0	0	0	0	22	0	0	0	0	0	0	
Other financial corporations	53	0	0	0	0	0	0	55	0	0	0	0	0	0	
Non-financial corporations	305	0	5	0	1	0	0	348	0	0	0	1	0	0	
Loans and advances(including at amortised cost and fair value)	9,939	54	1,104	961	73	416	655	10,293	40	1,070	926	69	401	639	
Central banks	518	0	0	0	0	0	0	607	0	0	0	0	0	0	
General governments	465	0	0	0	0	0	0	516	0	1	1	0	0	0	
Credit institutions	65	0	0	0	0	0	0	65	0	0	0	0	0	0	
Other financial corporations	120	0	6	6	1	3	0	159	0	6	6	1	3	0	
Non-financial corporations	5,020	26	830	717	56	306	505	5,166	17	802	694	54	291	493	
of which: small and medium-sized enterprises at amortised cost	4,902	23	808	696	56	288	501	5,035	16	786	678	53	279	490	
Households	3,750	27	268	238	16	108	150	3,779	23	261	225	14	107	145	
DEBT INSTRUMENTS other than HFT	15,851	54	1,109	961	79	416	655	16,441	40	1,070	926	74	401	639	
OFF-BALANCE SHEET EXPOSURES	4,238		65	56	7	9	52	4,300		65	55	7	9	52	

<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**

			,	As of 31/03/201	9			As of 30/06/2019							
		Gross carryi	ng amount		Accumulated in accumulated convisions accumulated convisions accumulated convisions accumulated in accumulated	hanges in fair	Collaterals and financial		Gross carryi	ng amount		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions <sup>4</sup>		Collaterals and financial guarantees	
	past due >30		Of which non-performing <sup>1</sup>		OVBOCHFOC	On non- performing	guarantees received on non- performing		Of which performing but past due >30	Of which non	n-performing <sup>1</sup>	On performing exposures <sup>2</sup>	On non- performing	received on non- performing	
(mln EUR)		days and <=90 days		Of which: defaulted	- exposures	exposures <sup>3</sup>	exposures		days and <=90 days		Of which: defaulted	exposures	exposures <sup>3</sup>	exposures	
Debt securities (including at amortised cost and fair value)	6,237	0	0	0	5	0	0	6,558	0	2	2	4	0	0	
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
General governments	5,730	0	0	0	4	0	0	6,025	0	0	0	4	0	0	
Credit institutions	35	0	0	0	0	0	0	35	0	0	0	0	0	0	
Other financial corporations	62	0	0	0	0	0	0	61	0	0	0	0	0	0	
Non-financial corporations	411	0	0	0	1	0	0	437	0	2	2	0	0	0	
Loans and advances(including at amortised cost and fair value)	10,488	57	1,027	887	77	388	610	10,447	52	1,013	1,008	67	386	585	
Central banks	700	0	0	0	0	0	0	463	0	0	0	0	0	0	
General governments	533	0	1	1	0	0	0	535	0	10	10	0	0	2	
Credit institutions	89	0	0	0	0	0	0	63	0	0	0	0	0	0	
Other financial corporations	137	0	6	6	1	3	0	137	0	6	6	0	3	0	
Non-financial corporations	5,247	27	768	666	60	280	472	5,445	24	756	752	57	283	450	
of which: small and medium-sized enterprises at amortised cost	5,119	27	752	650	59	269	467	5,307	24	740	736	57	271	446	
Households	3,782	29	252	214	16	104	139	3,805	28	242	241	10	100	132	
DEBT INSTRUMENTS other than HFT	16,724	57	1,027	887	82	388	610	17,005	52	1,015	1,010	72	386	585	
OFF-BALANCE SHEET EXPOSURES	4,138		61	45	7	8	48	4,179		62	60	6	7	47	

<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						
	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures <sup>2</sup>		Collateral and financial guarantees	Gross carrying exposures witl measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures <sup>2</sup>		Collateral and financial guarantees		
(mln EUR)		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures	received on exposures with forbearance measures		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)	0	0	0	0	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	0	0	0	0	0	0	0	0	0	0		
Loans and advances (including at amortised cost and fair value)	1,182	732	288	262	859	1,148	715	279	256	840		
Central banks	0	0	0	0	0	0	0	0	0	0		
General governments	3	0	0	0	1	3	0	0	0	1		
Credit institutions	7	0	0	0	0	0	0	0	0	0		
Other financial corporations	15	0	0	0	15	15	0	0	0	15		
Non-financial corporations	912	590	235	214	665	887	572	225	205	649		
of which: small and medium-sized enterprises at amortised cost	889	571	218	198	659	868	557	213	193	642		
Households	245	142	53	48	178	243	143	54	50	176		
DEBT INSTRUMENTS other than HFT	1,182	732	288	262	859	1,148	715	279	256	840		
Loan commitments given	22	7	1	1	22	29	7	1	1	21		

<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	g amount of th forbearance	Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures <sup>2</sup>		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	forhearance		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)	0	0	0	0	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	0	0	0	0	0	0	0	0	0	0
Loans and advances (including at amortised cost and fair value)	1,084	679	274	245	779	1,051	665	276	253	745
Central banks	0	0	0	0	0	0	0	0	0	0
General governments	1	0	0	0	0	1	0	0	0	0
Credit institutions	4	0	0	0	0	4	0	0	0	0
Other financial corporations	0	0	0	0	0	0	0	0	0	0
Non-financial corporations	851	544	221	197	616	822	534	220	201	588
of which: small and medium-sized enterprises at amortised cost	833	530	210	186	609	804	519	209	190	582
Households	228	134	52	48	163	223	131	55	52	156
DEBT INSTRUMENTS other than HFT	1,084	679	274	245	779	1,051	665	276	253	745
Loan commitments given	20	7	1	1	18	21	7	1	1	20

<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