



## 2020 EU-wide Transparency Exercise

<b>Bank Name</b>	Caixa Económica Montepio Geral, Caixa Económica Bancária, S.A.
<b>LEI Code</b>	2138004FIUXU3B2MR537
<b>Country Code</b>	PT

## 2020 EU-wide Transparency Exercise

### Key Metrics

Caixa Económica Montepio Geral, Caixa Económica Bancária, S.A.

(mln EUR, %)	As of 31/03/2020	As of 30/06/2020	COREP CODE	REGULATION
<b>Available capital (amounts)</b>				
Common Equity Tier 1 (CET1) capital - transitional period	1,198	1,164	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	1,099	1,033	C 01.00 (r020,c010) - C 05.01 (r440,c010)	Article 50 of CRR
Tier 1 capital - transitional period	1,199	1,164	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	1,099	1,033	C 01.00 (r015,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020)	Article 25 of CRR
Total capital - transitional period	1,355	1,370	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	1,256	1,240	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
<b>Risk-weighted assets (amounts)</b>				
Total risk-weighted assets	10,281	10,119	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	10,210	10,000	C 02.00 (r010,c010) - C 05.01 (r440,c040)	Articles 92(3), 95, 96 and 98 of CRR
<b>Capital ratios</b>				
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition	11.66%	11.50%	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	10.76%	10.33%	(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	11.66%	11.50%	CA3 {3}	-
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	10.77%	10.34%	(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	13.18%	13.54%	CA3 {5}	-
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	12.30%	12.40%	(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))	-
<b>Leverage ratio</b>				
Leverage ratio total exposure measure - using a transitional definition of Tier 1 capital	17,909	18,360	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	6.69%	6.34%	C 47.00 (r340,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR



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### Leverage ratio

Caixa Económica Montepio Geral, Caixa Económica Bancária, S.A.

(mln EUR, %)		As of 31/03/2020	As of 30/06/2020	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	1,199	1,164	C 47.00 (r320,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
A.2	Tier 1 capital - fully phased-in definition	1,095	1,028	C 47.00 (r310,c010)	
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	17,909	18,360	C 47.00 (r300,c010)	
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	17,805	18,224	C 47.00 (r290,c010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	6.7%	6.3%	C 47.00 (r340,c010)	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	6.2%	5.6%	C 47.00 (r330,c010)	

## 2020 EU-wide Transparency Exercise

### Capital

Caixa Económica Montepio Geral, Caixa Económica Bancária, S.A.

		(min EUR, %)	As of 31/03/2020	As of 30/06/2020	COREP CODE	REGULATION
<b>OWN FUNDS Transitional period</b>	<b>A</b>	<b>OWN FUNDS</b>	<b>1,355</b>	<b>1,370</b>	C 01.00 (r010,c010)	Articles 4(118) and 72 of CRR
	<b>A.1</b>	<b>COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)</b>	<b>1,198</b>	<b>1,164</b>	C 01.00 (r020,c010)	Article 50 of CRR
	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	2,420	2,420	C 01.00 (r030,c010)	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
	A.1.2	Retained earnings	-589	-710	C 01.00 (r130,c010)	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (f) of CRR
	A.1.3	Accumulated other comprehensive income	-438	-362	C 01.00 (r180,c010)	Articles 4(100), 26(1) point (d) and 36 (1) point (f) of CRR
	A.1.4	Other Reserves	0	0	C 01.00 (r200,c010)	Articles 4(117) and 26(1) point (e) of CRR
	A.1.5	Funds for general banking risk	0	0	C 01.00 (r210,c010)	Articles 4(112), 26(1) point (f) and 36 (1) point (f) of CRR
	A.1.6	Minority interest given recognition in CET1 capital	4	4	C 01.00 (r230,c010)	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	-2	-2	C 01.00 (r250,c010)	Articles 32 to 35 of and 36 (1) point (f) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	-36	-35	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 CRR
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs	-172	-175	C 01.00 (r370,c010)	Articles 36(1) point (c) and 38 of CRR
	A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses	0	0	C 01.00 (r380,c010)	Articles 36(1) point (d), 40 and 159 of CRR
	A.1.11	(-) Defined benefit pension fund assets	0	0	C 01.00 (r390,c010)	Articles 4(109), 36(1) point (e) and 41 of CRR
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	C 01.00 (r430,c010)	Articles 4(122), 36(1) point (g) and 44 of CRR
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	0	0	C 01.00 (r440,c010)	Article 36(1) point (j) of CRR
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	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 378(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 (-)	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	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment	0	0	C 01.00 (r480,c010)	Articles 4(27), 36(1) point (h); 43 to 46, 49 (2) and (3) and 79 of CRR
	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	-93	-112	C 01.00 (r490,c010)	Articles 36(1) point (c) and 38; Articles 48(1) point (a) and 48(2) of CRR
	A.1.17	(-) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment	0	0	C 01.00 (r500,c010)	Articles 4(27); 36(1) point (i); 43, 45; 47; 48(1) point (b); 49(1) to (3) and 79 of CRR
	A.1.18	(-) Amount exceeding the 17.65% threshold	0	0	C 01.00 (r510,c010)	Article 48 of CRR
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	0	0	C 01.00 (r524,c010)	Article 3 CRR
	A.1.20	CET1 capital elements or deductions - other	0	0	C 01.00 (r529,c010)	-
	A.1.21	Transitional adjustments	104	136	CA1 {1.1.1.6 + 1.1.1.8 + 1.1.1.26}	-
	A.1.21.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	C 01.00 (r220,c010)	Articles 483(1) to (3), and 484 to 487 of CRR
	A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	0	0	C 01.00 (r240,c010)	Articles 479 and 480 of CRR
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	104	136	C 01.00 (r520,c010)	Articles 469 to 472, 478 and 481 of CRR
<b>A.2</b>	<b>ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)</b>	<b>0</b>	<b>0</b>	C 01.00 (r530,c010)	Article 61 of CRR	
A.2.1	Additional Tier 1 Capital instruments	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	C 01.00 (r720,c010)		
A.2.3	Other Additional Tier 1 Capital components and deductions	0	0	C 01.00 (r690,c010) + C 01.00 (r700,c010) + C 01.00 (r710,c010) + C 01.00 (r740,c010) + C 01.00 (r744,c010) + C 01.00 (r748,c010)		
A.2.4	Additional Tier 1 transitional adjustments	0	0	C 01.00 (r660,c010) + C 01.00 (r680,c010) + C 01.00 (r730,c010)		
<b>A.3</b>	<b>TIER 1 CAPITAL (net of deductions and after transitional adjustments)</b>	<b>1,199</b>	<b>1,164</b>	C 01.00 (r015,c010)	Article 25 of CRR	
<b>A.4</b>	<b>TIER 2 CAPITAL (net of deductions and after transitional adjustments)</b>	<b>156</b>	<b>206</b>	C 01.00 (r750,c010)	Article 71 of CRR	
A.4.1	Tier 2 Capital instruments	156	206	C 01.00 (r760,c010) + C 01.00 (r890,c010)		
A.4.2	Other Tier 2 Capital components and deductions	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	C 01.00 (r880,c010) + C 01.00 (r900,c010) + C 01.00 (r960,c010)		
<b>OWN FUNDS REQUIREMENTS</b>	<b>B</b>	<b>TOTAL RISK EXPOSURE AMOUNT</b>	10,281	10,119	C 02.00 (r010,c010)	Articles 92(3), 95, 96 and 98 of CRR
	B.1	Of which: Transitional adjustments included	71	119	C 05.01 (r010,c040)	
<b>CAPITAL RATIOS (%) Transitional period</b>	<b>C.1</b>	<b>COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)</b>	<b>11.66%</b>	<b>11.50%</b>	CA3 {1}	-
	<b>C.2</b>	<b>TIER 1 CAPITAL RATIO (transitional period)</b>	<b>11.66%</b>	<b>11.50%</b>	CA3 {3}	-
	<b>C.3</b>	<b>TOTAL CAPITAL RATIO (transitional period)</b>	<b>13.18%</b>	<b>13.54%</b>	CA3 {5}	-
<b>CET1 Capital Fully loaded</b>	<b>D</b>	<b>COMMON EQUITY TIER 1 CAPITAL (fully loaded)</b>	<b>1,094</b>	<b>1,027</b>	[A.1-A.1.13-A.1.21+MIN(A.2+A.1.13-A.2.2-A.2.4+MIN(A.4+A.2.2-A.4.3,0),0)]	-
<b>CET1 RATIO (%) Fully loaded<sup>(1)</sup></b>	<b>E</b>	<b>COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)</b>	<b>10.72%</b>	<b>10.27%</b>	[D.1]/[B-B.1]	-
<b>Memo items</b>	<b>F</b>	<b>Adjustments to CET1 due to IFRS 9 transitional arrangements</b>	99	130	C 05.01 (r440,c010)	
	<b>F</b>	<b>Adjustments to AT1 due to IFRS 9 transitional arrangements</b>	0	0	C 05.01 (r440,c020)	
	<b>F</b>	<b>Adjustments to T2 due to IFRS 9 transitional arrangements</b>	0	0	C 05.01 (r440,c030)	
	<b>F</b>	<b>Adjustments included in RWAs due to IFRS 9 transitional arrangements</b>	71	119	C 05.01 (r440,c040)	

(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



## 2020 EU-wide Transparency Exercise

### Overview of Risk exposure amounts

Caixa Económica Montepio Geral, Caixa Económica Bancária, S.A.

(mln EUR, %)	RWAs		COREP CODE
	As of 31/03/2020	As of 30/06/2020	
Credit risk (excluding CCR and Securitisations) <sup>1</sup>	8,962	8,763	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 (R470, c010)] - C 02.00 (R460, c010)]
Of which the standardised approach	8,962	8,763	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	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	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	C 02.00 (R420, c010)
Counterparty credit risk (CCR, excluding CVA) <sup>2</sup>	31	28	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 (R460, c010)]
Credit valuation adjustment - CVA	18	19	C 02.00 (R640, c010)
Settlement risk	0	0	C 02.00 (R490, c010)
Securitisation exposures in the banking book (after the cap)	1	0	C 02.00 (R470, c010)
Position, foreign exchange and commodities risks (Market risk)	84	79	C 02.00 (R520, c010)
Of which the standardised approach	84	79	C 02.00 (R530, c010)
Of which IMA	0	0	C 02.00 (R580, c010)
Of which securitisations and resecuritisations in the trading book	0	0	C 19.00_010_601*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
Large exposures in the trading book	0	0	C 02.00 (R680, c010)
Operational risk	761	761	C 02.00 (R590, c010)
Of which basic indicator approach	0	0	C 02.00 (R600, c010)
Of which standardised approach	761	761	C 02.00 (R610, c010)
Of which advanced measurement approach	0	0	C 02.00 (R620, c010)
Other risk exposure amounts	425	469	C 02.00 (R630, c010) + C 02.00 (R690, c010)
Total	10,281	10,119	

<sup>1</sup> The positions "of which" are for information and do not need to sum up to Credit risk (excluding CCR and Securitisations)

<sup>2</sup> On-balance sheet exposures related to Free Deliveries [according to Article 379(1)] have not been included in 'Counterparty Credit Risk (CCR, excluding CVA)'. They are instead reported in the 'Credit Risk (excluding CCR and Securitisations)' section.

## 2020 EU-wide Transparency Exercise

### P&L

Caixa Económica Montepio Geral, Caixa Económica Bancária, S.A.

(mln EUR)	As of 31/03/2020	As of 30/06/2020
Interest income	75	146
Of which debt securities income	5	10
Of which loans and advances income	66	128
Interest expenses	16	31
(Of which deposits expenses)	7	12
(Of which debt securities issued expenses)	6	12
(Expenses on share capital repayable on demand)	0	0
Dividend income	1	2
Net Fee and commission income	30	56
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	27	30
Gains or (-) losses on financial assets and liabilities held for trading, net	-2	-13
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	0	-1
Gains or (-) losses from hedge accounting, net	-1	0
Exchange differences [gain or (-) loss], net	0	0
Net other operating income /(expenses)	-7	-8
<b>TOTAL OPERATING INCOME, NET</b>	<b>108</b>	<b>181</b>
(Administrative expenses)	56	111
(Cash contributions to resolution funds and deposit guarantee schemes)		11
(Depreciation)	8	16
Modification gains or (-) losses, net	0	0
(Provisions or (-) reversal of provisions)	-1	2
(Payment commitments to resolution funds and deposit guarantee schemes)		0
(Commitments and guarantees given)	4	19
(Other provisions)	-5	-18
Of which pending legal issues and tax litigation <sup>1</sup>		
Of which restructuring <sup>1</sup>		
(Increases or (-) decreases of the fund for general banking risks, net) <sup>2</sup>	0	0
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	35	116
(Financial assets at fair value through other comprehensive income)	4	6
(Financial assets at amortised cost)	31	111
(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates and on non-financial assets)	3	5
(of which Goodwill)	0	0
Negative goodwill recognised in profit or loss	0	0
Share of the profit or (-) loss of investments in subsidiaries, joint ventures and associates	0	0
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	0	0
<b>PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS</b>	<b>7</b>	<b>-81</b>
<b>PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS</b>	<b>3</b>	<b>-56</b>
Profit or (-) loss after tax from discontinued operations	3	6
<b>PROFIT OR (-) LOSS FOR THE YEAR</b>	<b>6</b>	<b>-50</b>
Of which attributable to owners of the parent	5	-51

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

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

## 2020 EU-wide Transparency Exercise

### Total Assets: fair value and impairment distribution

Caixa Económica Montepio Geral, Caixa Económica Bancária, S.A.

(mln EUR)		As of 31/03/2020				As of 30/06/2020				References
		Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			
			Level 1	Level 2	Level 3		Level 1	Level 2	Level 3	
ASSETS:										
Cash, cash balances at central banks and other demand deposits		731			945				IAS 1.54 (i)	
Financial assets held for trading		50	26	24	44	34	10	0	IFRS 7.8(a)(ii); IFRS 9.Appendix A	
Non-trading financial assets mandatorily at fair value through profit or loss		377	6	0	371	7	0	365	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	IFRS 7.8(a)(i); IFRS 9.4.1.5	
Financial assets at fair value through other comprehensive income		1,396	1,286	14	1,199	1,084	13	102	IFRS 7.8(h); IFRS 9.4.1.2A	
Financial assets at amortised cost		13,228			13,584				IFRS 7.8(f); IFRS 9.4.1.2	
Derivatives – Hedge accounting		13	0	13	15	0	15	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				IAS 39.89A(a); IFRS 9.6.5.8	
Other assets <sup>1</sup>		1,732			1,723					
TOTAL ASSETS		17,529			17,882				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 EUR)		As of 31/03/2020						As of 30/06/2020						References	
		Gross carrying amount			Accumulated impairment			Gross carrying amount			Accumulated impairment				
		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	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 credit-impaired	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 credit-impaired	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 credit-impaired	Stage 3 Credit-impaired assets		
Breakdown of financial assets by instrument and by counterparty sector <sup>1</sup>															
Financial assets at fair value through other comprehensive income	Debt securities	1,276	3	0	-5	0	0	0	1,077	4	0	-4	0	0	Annex V.Part 1.31, 44(b)
	Loans and advances	0	0	0	0	0	0	0	0	0	0	0	0	0	Annex V.Part 1.32, 44(a)
Financial assets at amortised cost	Debt securities	1,981	2	35	-7	0	-5	-5	2,421	4	35	-7	0	-5	Annex V.Part 1.31, 44(b)
	Loans and advances	8,778	1,772	1,468	-27	-63	-705	-705	8,680	1,871	1,441	-30	-90	-734	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.

## 2020 EU-wide Transparency Exercise

### Breakdown of liabilities

Caixa Económica Montepio Geral, Caixa Económica Bancária, S.A.

(mln EUR)

LIABILITIES:	Carrying amount		References
	As of 31/03/2020	As of 30/06/2020	
Financial liabilities held for trading	14	13	IFRS 7.8 (e) (ii); IFRS 9.BA.6
Trading financial liabilities <sup>1</sup>	0	0	Accounting Directive art 8(1)(a),(3),(6)
Financial liabilities designated at fair value through profit or loss	3	3	IFRS 7.8 (e)(i); IFRS 9.4.2.2
Financial liabilities measured at amortised cost	15,672	16,129	IFRS 7.8(g); IFRS 9.4.2.1
Non-trading non-derivative financial liabilities measured at a cost-based method <sup>1</sup>	0	0	Accounting Directive art 8(3)
Derivatives – Hedge accounting	1	1	IFRS 9.6.2.1; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	0	0	IAS 39.89A(b), IFRS 9.6.5.8
Provisions	31	33	IAS 37.10; IAS 1.54(l)
Tax liabilities	2	2	IAS 1.54(n-o)
Share capital repayable on demand	0	0	IAS 32 IE 33; IFRIC 2; Annex V.Part 2.12
Other liabilities	287	246	Annex V.Part 2.13
Liabilities included in disposal groups classified as held for sale	108	96	IAS 1.54 (p); IFRS 5.38, Annex V.Part 2.14
Haircuts for trading liabilities at fair value <sup>1</sup>	0	0	Annex V Part 1.29
<b>TOTAL LIABILITIES</b>	<b>16,118</b>	<b>16,523</b>	IAS 1.9(b); IG 6
<b>TOTAL EQUITY</b>	<b>1,410</b>	<b>1,359</b>	IAS 1.9(c), IG 6
<b>TOTAL EQUITY AND TOTAL LIABILITIES</b>	<b>17,529</b>	<b>17,882</b>	IAS 1.IG6

(1) Portfolios which are nGAAP specific, i.e. which are not applicable for IFRS reporting banks



## 2020 EU-wide Transparency Exercise

### Breakdown of liabilities

Caixa Económica Montepio Geral, Caixa Económica Bancária, S.A.

(mln EUR)

Breakdown of financial liabilities by instrument and by counterparty sector		Carrying amount		References
		As of 31/03/2020	As of 30/06/2020	
Derivatives		15	14	IFRS 9.BA.7(a); CRR Annex II
Short positions	Equity instruments	0	0	IAS 32.11; ECB/2013/33 Annex 2.Part 2.4-5
	Debt securities	0	0	Annex V.Part 1.31
Deposits	Central banks	1,332	1,637	Annex V.Part 1.42(a), 44(c)
	of which: Current accounts / overnight deposits	0	0	ECB/2013/33 Annex 2.Part 2.9.1
	General governments	226	248	Annex V.Part 1.42(b), 44(c)
	of which: Current accounts / overnight deposits	125	149	ECB/2013/33 Annex 2.Part 2.9.1
	Credit institutions	530	535	Annex V.Part 1.42(c),44(c)
	of which: Current accounts / overnight deposits	88	96	ECB/2013/33 Annex 2.Part 2.9.1
	Other financial corporations	503	465	Annex V.Part 1.42(d),44(c)
	of which: Current accounts / overnight deposits	190	199	ECB/2013/33 Annex 2.Part 2.9.1
	Non-financial corporations	1,975	2,038	Annex V.Part 1.42(e), 44(c)
	of which: Current accounts / overnight deposits	1,278	1,352	ECB/2013/33 Annex 2.Part 2.9.1
	Households	9,596	9,671	Annex V.Part 1.42(f), 44(c)
of which: Current accounts / overnight deposits	3,092	3,298	Annex V.Part 1.42(f), 44(c)	
Debt securities issued		1,448	1,482	Annex V.Part 1.37, Part 2.98
Of which: Subordinated Debt securities issued		161	211	Annex V.Part 1.37
Other financial liabilities		65	57	Annex V.Part 1.38-41
<b>TOTAL FINANCIAL LIABILITIES</b>		<b>15,690</b>	<b>16,146</b>	

### 2020 EU-wide Transparency Exercise

#### Market Risk

Caixa Económica Montepio Geral, Caixa Económica Bancária, S.A.

	SA		IM										IM											
	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	VaR ( <i>Memorandum item</i> )		STRESSED VaR ( <i>Memorandum item</i> )			INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP			TOTAL RISK EXPOSURE AMOUNT	VaR ( <i>Memorandum item</i> )		STRESSED VaR ( <i>Memorandum item</i> )			INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP			TOTAL RISK EXPOSURE AMOUNT
			MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)		PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE			
	As of 31/03/2020	As of 30/06/2020	As of 31/03/2020										As of 30/06/2020											
Traded Debt Instruments	8	15	0	0	0	0							0	0	0	0								0
Of which: General risk	8	13	0	0	0	0							0	0	0	0								0
Of which: Specific risk	0	2	0	0	0	0							0	0	0	0								0
Equities	10	14	0	0	0	0							0	0	0	0								0
Of which: General risk	4	6	0	0	0	0							0	0	0	0								0
Of which: Specific risk	5	6	0	0	0	0							0	0	0	0								0
Foreign exchange risk	65	50	0	0	0	0							0	0	0	0								0
Commodities risk	0	0	0	0	0	0							0	0	0	0								0
<b>Total</b>	<b>84</b>	<b>79</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>

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.

## 2020 EU-wide Transparency Exercise

### Credit Risk - Standardised Approach

Caixa Económica Montepio Geral, Caixa Económica Bancária, S.A.

		Standardised Approach							
		As of 31/03/2020				As of 30/06/2020			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions
(mln EUR, %)									
Consolidated data	Central governments or central banks	3,271	3,404	115		3,659	3,857	97	
	Regional governments or local authorities	31	30	6		52	51	10	
	Public sector entities	70	153	70		72	155	71	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	707	695	195		748	734	197	
	Corporates	2,540	2,048	2,019		2,562	1,982	1,728	
	of which: SME	1,320	1,081	1,058		1,238	964	779	
	Retail	2,489	1,624	1,026		2,582	1,608	1,017	
	of which: SME	1,716	1,081	618		1,815	1,071	613	
	Secured by mortgages on immovable property	6,635	6,458	2,403		6,563	6,392	2,334	
	of which: SME	1,320	1,205	514		1,298	1,192	469	
	Exposures in default	1,476	733	838	678	1,248	616	694	557
	Items associated with particularly high risk	710	540	810		1,099	771	1,156	
	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)	254	254	254		256	256	256		
Equity	128	128	128		121	121	121		
Other exposures	1,665	1,304	1,129		1,653	1,290	1,110		
	<b>Standardised Total <sup>2</sup></b>	<b>19,976</b>	<b>17,370</b>	<b>8,993</b>	<b>1,222</b>	<b>20,615</b>	<b>17,833</b>	<b>8,791</b>	<b>1,265</b>

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

<sup>(2)</sup> Standardised Total does not include the Secularisation position unlike in the previous Transparency exercises' results.

## 2020 EU-wide Transparency Exercise

### Credit Risk - IRB Approach

Caixa Económica Montepio Geral, Caixa Económica Bancária, S.A.

		IRB Approach											
		As of 31/03/2020						As of 30/06/2020					
		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
	Of which: defaulted		Of which: defaulted			Of which: defaulted			Of which: defaulted				
(mln EUR, %)													
Consolidated data	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	
<b>IRB Total <sup>2</sup></b>				<b>0</b>						<b>0</b>			

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

<sup>(2)</sup> IRB Total does not include the Securitisation position unlike in the previous Transparency exercises' results.













**2020 EU-wide Transparency Exercise**  
**General governments exposures by country of the counterparty**

Caixa Económica Montepio Geral, Caixa Económica Bancária, S.A.

As of 30/06/2020																
Direct exposures																
Residual Maturity	Country / Region	On balance sheet						Derivatives				Off balance sheet		Risk weighted exposure amount		
		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	Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures				
								Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions			
[ 0 - 3M [	Africa															
[ 3M - 1Y [																
[ 1Y - 2Y [																
[ 2Y - 3Y [																
[ 3Y - 5Y [																
[ 5Y - 10Y [	Others															
[ 10Y - more																
Total		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 0 - 3M [			0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 3M - 1Y [			0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	0		
[ 2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	0		
[ 3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	0	0	0		
[ 5Y - 10Y [		0	0	0	0	0	0	0	0	0	0	0	0	0		
[ 10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	0		
Total		0	0	0	0	0	0	0	0	0	0	0	0	0	0	

**Notes and definitions**

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

(1) Information on sovereign exposures is only available for institutions that have sovereign exposures of at least 1% of total "Debt securities and loans receivables". Country of breakdown is only available for institutions that hold non-domestic 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 counterparties 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 counterparties (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 counterparties (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, Dominica, Dominican Republic, Ecuador, El Salvador, Grenada, Guatemala, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaragua, Panama, Paraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and the Grenadines, Suriname, Trinidad and Tobago, Uruguay, Venezuela, Antigua And Barbuda, Aruba, Bahamas, Barbados, Cayman Islands, Cuba, French Guiana, Guadeloupe, Martinique, Puerto Rico, Saint Barthélemy, Turks And Caicos Islands, Virgin Islands (British), 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, Congo, The Democratic Republic Of The, Côte D'Ivoire, Equatorial Guinea, Eritrea, Ethiopia, Gabon, Gambia, Ghana, Guinea, 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.

(7) The values for the 'Other' bucket is calculated subtracting from the reported Total the breakdown of the listed countries. As a result of precision and rounding in the calculation we accept an approximation in the order of e04.

**2020 EU-wide Transparency Exercise**  
**Performing and non-performing exposures**

Caixa Económica Montepío Geral, Caixa Económica Bancária, S.A.

	As of 31/03/2020								As of 30/06/2020									
	Gross carrying amount				Accumulated impairment, accumulated changes in fair value due to credit risk and provisions <sup>4</sup>				Collaterals and financial guarantees received on non-performing exposures	Gross carrying amount				Accumulated impairment, accumulated changes in fair value due to credit risk and provisions <sup>4</sup>				Collaterals and financial guarantees received on non-performing exposures
	Of which performing but past due >30 days and <=90 days	Of which non-performing <sup>1</sup>			On performing exposures <sup>2</sup>	On non-performing exposures <sup>3</sup>				Of which performing but past due >30 days and <=90 days	Of which non-performing <sup>1</sup>			On performing exposures <sup>2</sup>	On non-performing exposures <sup>3</sup>			
		Of which: defaulted	Of which Stage 3			Of which Stage 3	Of which: defaulted	Of which Stage 3			Of which Stage 3							
(min EUR)																		
<b>Cash balances at central banks and other demand deposits</b>									<b>784</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	
<b>Debt securities (including at amortised cost and fair value)</b>	<b>3,297</b>	<b>0</b>	<b>35</b>	<b>35</b>	<b>12</b>	<b>5</b>	<b>0</b>	<b>0</b>	<b>3,540</b>	<b>0</b>	<b>35</b>	<b>35</b>	<b>35</b>	<b>11</b>	<b>5</b>	<b>5</b>	<b>0</b>	
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
General governments	2,546	0	0	0	7	0	0	0	2,743	0	0	0	0	7	0	0	0	
Credit institutions	2	0	0	0	0	0	0	0	2	0	0	0	0	0	0	0	0	
Other financial corporations	24	0	0	0	0	0	0	0	28	0	0	0	0	1	0	0	0	
Non-financial corporations	725	0	35	35	5	5	0	0	766	0	35	35	35	4	5	5	0	
<b>Loans and advances (including at amortised cost and fair value)</b>	<b>12,615</b>	<b>64</b>	<b>1,469</b>	<b>1,469</b>	<b>90</b>	<b>705</b>	<b>499</b>	<b>0</b>	<b>12,002</b>	<b>46</b>	<b>1,442</b>	<b>1,438</b>	<b>1,441</b>	<b>120</b>	<b>734</b>	<b>734</b>	<b>465</b>	
Central banks	560	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
General governments	116	0	0	0	1	0	0	0	115	0	0	0	0	0	0	0	0	
Credit institutions	355	0	0	0	0	0	0	0	326	0	0	0	0	0	0	0	0	
Other financial corporations	93	0	58	58	0	5	53	53	96	0	59	59	59	0	8	8	51	
Non-financial corporations	4,744	32	1,195	1,195	57	618	342	342	4,773	17	1,170	1,166	1,168	83	645	645	309	
of which: small and medium-sized enterprises at amortised cost	4,129	32	1,059	1,059	53	544	300	300	4,143	17	1,035	1,031	1,035	78	565	565	272	
of which: Loans collateralised by commercial immovable property at amortised cost	<b>2,164</b>	<b>17</b>	<b>709</b>	<b>709</b>	<b>17</b>	<b>359</b>	<b>297</b>	<b>297</b>	<b>2,109</b>	<b>11</b>	<b>686</b>	<b>683</b>	<b>686</b>	<b>31</b>	<b>372</b>	<b>372</b>	<b>273</b>	
Households	6,746	33	215	215	32	82	104	104	6,691	28	214	213	214	36	82	82	105	
of which: Loans collateralised by residential immovable property at amortised cost	<b>5,985</b>	<b>26</b>	<b>134</b>	<b>134</b>	<b>20</b>	<b>47</b>	<b>85</b>	<b>85</b>	<b>5,704</b>	<b>21</b>	<b>131</b>	<b>131</b>	<b>131</b>	<b>21</b>	<b>47</b>	<b>47</b>	<b>84</b>	
of which: Credit for consumption at amortised cost	<b>642</b>	<b>6</b>	<b>43</b>	<b>43</b>	<b>7</b>	<b>17</b>	<b>11</b>	<b>11</b>	<b>634</b>	<b>5</b>	<b>41</b>	<b>41</b>	<b>41</b>	<b>5</b>	<b>17</b>	<b>17</b>	<b>11</b>	
<b>DEBT INSTRUMENTS other than HFT</b>	<b>15,912</b>	<b>64</b>	<b>1,504</b>	<b>1,504</b>	<b>102</b>	<b>710</b>	<b>499</b>	<b>499</b>	<b>16,325</b>	<b>46</b>	<b>1,477</b>	<b>1,473</b>	<b>1,476</b>	<b>132</b>	<b>739</b>	<b>739</b>	<b>465</b>	
<b>OFF-BALANCE SHEET EXPOSURES</b>	<b>1,846</b>		<b>116</b>	<b>116</b>	<b>3</b>	<b>12</b>	<b>0</b>	<b>0</b>	<b>1,988</b>		<b>108</b>	<b>108</b>	<b>108</b>	<b>10</b>	<b>8</b>	<b>8</b>	<b>0</b>	

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

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

<sup>(3)</sup> Institutions report here specific allowances for financial assets, individually and collectively estimated (instruments at amortised cost) and changes in fair value of NPE due to credit risk and provisions (instruments at fair value other than HFT)

<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.

## 2020 EU-wide Transparency Exercise

### Forborne exposures

Caixa Económica Montepio Geral, Caixa Económica Bancária, S.A.

	As of 31/03/2020						As of 30/06/2020					
	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 received on exposures with forbearance measures		Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures <sup>2</sup>		Collateral and financial guarantees received on exposures with forbearance measures	
		Of which non-performing exposures with forbearance measures		Of which on non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which on non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures
(mln EUR)												
Cash balances at central banks and other demand deposits							0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	0	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)	927	823	407	402	357		914	811	434	427	335	254
Central banks	0	0	0	0	0		0	0	0	0	0	0
General governments	0	0	0	0	0		0	0	0	0	0	0
Credit institutions	0	0	0	0	0		0	0	0	0	0	0
Other financial corporations	36	36	4	4	32		36	36	7	7	29	29
Non-financial corporations	765	703	370	366	245		756	693	395	390	229	183
of which: small and medium-sized enterprises at amortised cost	650	591	314	311	204		644	582	335	330	191	
Households	127	85	33	31	80		122	82	32	31	77	42
<b>DEBT INSTRUMENTS other than HFT</b>	<b>927</b>	<b>823</b>	<b>407</b>	<b>402</b>	<b>357</b>		<b>914</b>	<b>811</b>	<b>434</b>	<b>427</b>	<b>335</b>	
Loan commitments given	6	6	0	0	0		12	1	0	0	0	0
<b>QUALITY OF FORBEARANCE<sup>2</sup></b>												
Loans and advances that have been forborne more than twice							142					
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria							0					

<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> The information applies only to banks meeting at least one of the criteria for significance and having a ratio of non-performing loans and advances divided by total loans and advances (excluding loans and advances classified as held for sale, cash balances at central banks and other demand deposits) of 5% or above.

**2020 EU-wide Transparency Exercise**  
**Breakdown of loans and advances to non-financial corporations other than held for trading**  
 Caixa Económica Montepío Geral, Caixa Económica Bancária, S.A.

(mln EUR)	As of 31/03/2020					As of 30/06/2020					
	Gross carrying amount		Of which loans and advances subject to impairment	Accumulated impairment <sup>(1)</sup>	Accumulated negative changes in fair value due to credit risk on non-performing exposures <sup>(1)</sup>	Gross carrying amount		Of which loans and advances subject to impairment	Accumulated impairment <sup>(1)</sup>	Accumulated negative changes in fair value due to credit risk on non-performing exposures <sup>(1)</sup>	
	Of which: non-performing	of which: defaulted				Of which: non-performing	of which: defaulted				
A Agriculture, forestry and fishing	68	9	68	4	0	71	8	8	71	4	0
B Mining and quarrying	13	1	13	1	0	13	1	1	13	1	0
C Manufacturing	774	152	772	87	0	780	153	153	778	93	0
D Electricity, gas, steam and air conditioning supply	36	12	36	7	0	34	12	12	34	7	0
E Water supply	66	3	66	2	0	61	3	3	61	2	0
F Construction	702	406	702	227	0	702	391	391	702	225	0
G Wholesale and retail trade	778	152	774	94	0	772	152	152	769	97	0
H Transport and storage	375	54	375	35	0	368	56	56	368	39	0
I Accommodation and food service activities	421	29	421	13	0	455	46	46	455	19	0
J Information and communication	44	3	44	3	0	44	4	4	44	3	0
K Financial and insurance activities	0	0	0	0	0	0	0	0	0	0	0
L Real estate activities	748	177	748	104	0	755	145	142	755	114	0
M Professional, scientific and technical activities	137	29	134	15	0	145	26	26	142	19	0
N Administrative and support service activities	97	11	97	9	0	93	10	10	93	9	0
O Public administration and defence, compulsory social security	0	0	0	0	0	0	0	0	0	0	0
P Education	35	5	35	3	0	38	5	5	38	3	0
Q Human health services and social work activities	95	10	95	4	0	98	10	10	98	5	0
R Arts, entertainment and recreation	46	9	46	9	0	46	11	11	46	9	0
S Other services	311	133	311	60	0	298	136	136	298	78	0
Loans and advances	4,744	1,195	4,736	675	0	4,773	1,170	1,166	4,765	728	0

<sup>(1)</sup> The items 'accumulated impairment' and 'accumulated negative changes in fair value due to credit risk on non-performing exposures' are disclosed with a positive sign if they are decreasing an asset. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (template F 06.01), 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.

**2020 EU-wide Transparency Exercise**  
**Collateral valuation - loans and advances**  
 Caixa Económica Montepio Geral, Caixa Económica Bancária, S.A.

(mln EUR)	As of 30/06/2020				
	Loans and advances				
		Performing	Non-performing		Unlikely to pay that are not past due or past due <= 90 days
			of which past due > 30days <= 90 days		
Gross carrying amount	12,002	10,559	46	1,442	427
Of which secured	8,411	7,278	35	1,133	342
Of which secured with immovable property	8,046	7,161	32	885	210
Of which instruments with LTV higher than 60% and lower or equal to 80%	3,182	2,819		363	79
Of which instruments with LTV higher than 80% and lower or equal to 100%	1,607	1,158		449	85
Of which instruments with LTV higher than 100%	0	0		0	0
Accumulated impairment for secured assets	610	75	8	535	137
Collateral					
Of which value capped at the value of exposure	8,298	7,836	27	462	148
Of which immovable property	7,378	6,983	24	396	121
Of which value above the cap	398	168	7	230	82
Of which immovable property	219	66	7	154	32
Financial guarantees received	330	327	0	3	2
Accumulated partial write-off	0	0	0	0	0

The information applies only to banks meeting at least one of the criteria for significance and having a ratio of non-performing loans and advances divided by total loans and advances (excluding loans and advances classified as held for sale, cash balances at central banks and other demand deposits ) of 5% or above.

**2020 EU-wide Transparency Exercise**  
**Information on loans and advances subject to legislative and non-legislative moratoria in accordance with EBA Guidelines EBA/GL/2020/02**  
 Caixa Económica Montepio Geral, Caixa Económica Bancária, S.A.

As of 30/06/2020																
(mln EUR)	Number of obligors	Gross carrying amount						Accumulated impairment, accumulated negative changes in fair value due to credit risk						Gross carrying amount		
		Performing			Non-performing			Performing			Non-performing					
			Of which: exposures with forbearance measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due <= 90 days		Of which: exposures with forbearance measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due <= 90 days		Inflows to non-performing exposures	
Loans and advances for which legislative and non-legislative moratorium (associated with a request <sup>1</sup> )	36,885	3,123														
Loans and advances subject to legislative and non-legislative moratorium (granted and active)		3,116	2,891	1	11	226	19	7	149	63	0	0	40	1	1	33
of which: Households		1,228	1,183	1	2	45	9	2	29	16	0	0	13	0	0	14
of which: Collateralised by residential immovable property		1,209	1,164	1	0	45	9	1	29	16	0	0	13	0	0	14
of which: Non-financial corporations		1,885	1,705	0	9	180	10	6	120	47	0	0	73	1	0	18
of which: Small and Medium-sized Enterprises		1,577	1,467	0	2	109	9	6	86	44	0	0	42	0	0	18
of which: Collateralised by commercial immovable property		1,056	948	0	0	108	2	0	16	15	0	0	1	0	0	18

<sup>(1)</sup> Including eligible obligors who didn't opt out of moratoria, where the specifications of the moratoria do not require obligors to opt in by submitting requests.