

Bank Name	Caixa Geral de Depósitos, S.A.
LEI Code	TO822O0VT80V06K0FH57
Country Code	PT



Key Metrics

(min EUR, %)	As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	COREP CODE	REGULATION
Available capital (amounts)						
Common Equity Tier 1 (CET1) capital - transitional period	7,757	8,121	8,464	8,750	C 01.00 (r0020,c0010)	Article 50 of CRR
Common Equity Tier 1 (CET1) capital - transitional period - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	7,757	8,121	8,464	8,750	C 01.00 (r0020,c0010) - C 05.01 (r0440,c0010)	Article 50 of CRR
Tier 1 capital - transitional period	7,764	8,126	8,470	8,755	C 01.00 (r0015,c0010)	Article 25 of CRR
Tier 1 capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied transitional definition	7,764	8,126	8,470	8,755	C 01.00 (r0015,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020)	Article 25 of CRR
Total capital - transitional period	8,392	8,753	9,097	8,875	C 01.00 (r0010,c0010)	Articles 4(118) and 72 of CRR
Total capital - transitional period - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	8,392	8,753	9,097	8,875	C 01.00 (r0010,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020) - C 05.01 (r0440,c0030)	Articles 4(118) and 72 of CRR
Risk exposure amounts						
Total risk exposure amount	43,698	43,363	44,250	43,806	C 02.00 (r0010,c0010)	Articles 92(3), 95, 96 and 98 of CRR
Total risk exposure amount as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	43,698	43,363	44,250	43,806	C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040)	Articles 92(3), 95, 96 and 98 of CRR
Capital ratios						
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition	17.75%	18.73%	19.13%	19.97%	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	17.75%	18.73%	19.13%	19.97%	(C 01.00 (r0020,c0010) - C 05.01 (r0440,c0010))/ (C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040))	-
Tier 1 (as a percentage of risk exposure amount) - transitional definition	17.77%	18.74%	19.14%	19.99%	CA3 {3}	-
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	17.77%	18.74%	19.14%	19.99%	(C 01.00 (r0015,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020)) / (C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040))	
Total capital (as a percentage of risk exposure amount) - transitional definition	19.20%	20.18%	20.56%	20.26%	CA3 {5}	-
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	19.20%	20.18%	20.56%	20.26%	(C 01.00 (r0010,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020) - C 05.01 (r0440,c0030) / (C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040))	
Leverage ratios						
Leverage ratio total exposure measure - using a transitional definition of Tier 1 capital	109,618	105,213	103,338	100,969	C 47.00 (r0300,c0010)	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	7.08%	7.72%	8.20%	8.67%	C 47.00 (r0340,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR



Leverage ratio

	(mln EUR, %)	As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	7,764	8,126	8,470	8,755	C 47.00 (r0320,c0010)	
A.2	Tier 1 capital - fully phased-in definition	7,764	8,126	8,470	8,755	C 47.00 (r0310,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	109,618	105,213	103,338	100,969	C 47.00 (r0300,c0010)	CRR
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	109,618	105,213	103,338	100,969	C 47.00 (r0290,c0010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	7.08%	7.72%	8.20%	8.67%	[A.1]/[B.1]	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	7.08%	7.72%	8.20%	8.67%	[A.2]/[B.2]	



EBA 2023 EU-wide Transparency Exercise Capital Caixo Geral de Depósitos, S.A.

		(min EUR, %)	As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	COREP CODE	REGULATION
	A	OWN FUNDS	8,392	8,753	9,097	8,875	C 01.00 (r0010,c0010)	Articles 4(118) and 72 of CRR
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	7,757	8,121	8,464	8,750	C 01.00 (r0020,c0010)	Article 50 of CRR
	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	3,844	3,844	4,526	4,526	C 01.00 (r0030,c0010)	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
	A.1.2	Retained earnings	4,797	5,171	4,483	4,520	C 01.00 (r0130,c0010)	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (f) of CRR
	A.1.3	Accumulated other comprehensive income	-46	-224	-230	26	C 01.00 (r0180,c0010)	Articles 4(100), 26(1) point (d) and 36 (1) point (l) of CRR
	A.1.4	Other Reserves	0	0	0	0	C 01.00 (r0200,c0010)	Articles 4(117) and 26(1) point (e) of CRR
	A.1.5		0	0	0	0	C 01.00 (r0210,c0010)	Articles 4(112), 26(1) point (f) and 36 (1) point (f) of CRR
	A.1.6	Minority interest given recognition in CET1 capital	82	68	87	78	C 0s.00 (r0230,c00s0)	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	-6	-5	-4	-4	C 01.00 (r0250,c0010)	Articles 32 to 35 of and 36 (1) point (I) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	-203	-196	-199	-205	C 01.00 (r0300,c0010) + C 01.00 (r0340,c0010)	Articles 4(113), 36(1) point (b) and 37 of CBR. Articles 4(115), 36(1) point (b) and 37 point (a COR
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of	-14	-67	-14	0	C 01.00 (r0370,c0010)	Articles 36(1) point (c) and 38 of CRR
	A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses	0	0	0	0	C 01.00 (r0380,c0010)	Articles 36(1) point (d), 40 and 159 of CRR
	A.1.11	(-) Defined benefit pension fund assets	-504	-289	0	0	C 01.00 (r0390,r0010)	Articles 4(109), 36(1) point (e) and 41 of CRR
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	0	0	C 01.00 (r0430,c0010)	Articles 4(122), 36(1) point (g) and 44 of CSR
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	0	0	0	0	C 01.00 (r0440,c0010)	Article 36(1) point (j) of CBR
	7.1.13	() Section of the Art action of the Art Copies						
	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 (r0450,c0010) + C 01.00 (r0460,c0010) + C 01.00 (r0470,c0010) + C 01.00 (r0471,c0010)+ C 01.00 (r0472,c0010)	Articles 4(36), 36(1) point (k) (i) and 89 to 91 of CRIX; Articles 36(1) point (k) (ii), 2-0(1) point (b), 244(1) point (b) and 25% of CRIX; Articles 36(1) point k) (ii) and 25%(3) of CRIX; Articles 36(1) point k) (iv) and 153(4) of CRIX articles 36(1) point k) (iv) and 153(4) of CRIX.
	A.1.14.1	Of which: from securitisation positions (-)	0	0	0	0	C 01.00 (r0460,c0010)	Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR
	A.1.15	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment	0	0	0	0	C 01.00 (r0480,c0010)	Articles 4(27), 36(1) point (h); 43 to 46, 49 (2) and (3) and 79 of CRR
	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	0	0	0	C 01.00 (r0490,c0010)	Articles 36(1) point (c) and 38; Articles 48(1) point (a) and 48(2) of CRR
	A.1.17	(-) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment	0	0	0	0	C 01.00 (r0500,c0010)	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 exceding the 17.65% threshold	0	0	0	0	C 01.00 (r0510,c0010)	Article 48 of CRR
	A.1.18A	(-) Insufficient coverage for non-performing exposures	-11	-1	-3	-3	C 01.00 (r0513,c0010)	Article 36(1), point (m) and Article 47c CRR
OWN FUNDS Transitional period	A.1.18B	(-) Minimum value commitment shortfalls	0	0	0	0	C 01.00 (r0514,c0010)	Article 36(1), point (n) and Article 132c(2) CRR
	A.1.18C	(-) Other foreseeable tax charges	0	0	0	0	C 01.00 (r0515,c0010)	Article 36(1), point (I) CRR
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	0	0	0	0	C 0s.00 (r0524,c00s0)	Article 3 CRR
	A.1.20	CET1 capital elements or deductions - other	-182	-182	-182	-187	C 01.00 (r0529,r0010)	
	A.1.21	Transitional adjustments	0	0	0	0	CAI (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 (10220.40010)	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 (r0240,c0010)	Articles 479 and 480 of CRR
	A.1.21.3		0	0	0	0	C 01.00 (40540,00010)	Articles 469 to 472, 478 and 481 of CRR
		Other transitional adjustments to CET1 Capital (+/-)						
	A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	7	6	6	5	C 01.00 (r0540,c0010) C 01.00 (r0540,c0010) + C 01.00	Article 65 of CRR
	A.2.1	Additional Tier 1 Capital instruments	7	6	6	5	(r0670,c0010)	
	A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	0	0	C 01.00 (r0720,c0010)	
	A.2.3	Other Additional Tier 1 Capital components and disduttions	0	0	0	0	$ \begin{array}{l} C \ 0.5.00 \ (r0690_{\circ}.c0010) + C \ 01.00 \\ (r0700_{\circ}.c0010) + C \ 01.00 \ (r0710_{\circ}.c0010) + C \\ 01.00 \ (r0740_{\circ}.c0010) + C \ 03.00 \ (r0744_{\circ}.c0010) \\ + C \ 01.00 \ (r0748_{\circ}.c0010) \end{array} $	
	A.2.4	Additional Tier 1 transitional adjustments	0	0	0	0	C 01.00 (r0660,c0010) + C 01.00 (r0680,c0010) + C 01.00 (r0730,c0010)	
	A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	7,764	8,126	8,470	8,755	C 01.00 (r0015,c0010)	Article 25 of CRR
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	628	626	627	120	C 01.00 (r0750,c0010)	Article 71 of CSR
	A.4.1	Tier 2 Capital instruments	628	626	627	120	C 01.00 (r0760,c0010) + C 01.00 (r0890,c0010)	
	A4.2	Other Tier 2 Capital components and deductions	0	0	0	0	C 65.00 (19910,c0010) + C 01.09 (19920,c0010) + C 01.00 (19930,c0010) + C 61.00 (19940,c0010) + C 02.00 (19950,c0010) + C + C 1.00 (19950,c0010) + C 02.00 (19974,c0010) + C (19970,c0010) + C 02.00 (19974,c0010) + C 61.00 (19978,c0010)	
	A.4.3	Tier 2 transitional adjustments	0	0	0	0	C 01.00 (r0880,c0010) + C 01.00 (r0900,c0010) + C 01.00 (r0960,c0010)	
OWN FUNDS	В	TOTAL RISK EXPOSURE AMOUNT	43,698	43,363	44,250	43,806	C 02.00 (r0010,c0010)	Articles 92(3), 95, 96 and 98 of CRR
REQUIREMENTS	B.1	Of which: Transitional adjustments included	0	0	0	0	C 05.01 (r0010,c0040)	
	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	17.75%	18.73%	19.13%	19.97%	CA3 (1)	•
CAPITAL RATIOS (%) Transitional period	C.2	TIER 1 CAPITAL RATIO (transitional period)	17.77%	18.74%	19.14%	19.99%	CA3 (3)	
	C.3	TOTAL CAPITAL RATIO (transitional period)	19.20%	20.18%	20.56%	20.26%	CA3 (5)	
CET1 Capital Fully loaded	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	7,757	8,121	8,464	8,750	[A1-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 ¹		COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	17.75%	18.73%	19.13%	19.97%	(D.1)/(B-B.1)	
r any toaueu		Adjustments to CET1 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r0440,c0010)	
	F	Adjustments to AT1 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r0440,c0020)	
Memo items	F	Adjustments to T2 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r0440,c0030)	
	F	Adjustments included in RWAs due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r0440,c0040)	
		Adjustments included in KWAS due to IFKS 9 transitional arrangements and hard on bank's unendoor reporting. Therefore, any capital instruments that are not eligible from a n	·		Ü	· ·	- Constituting	

⁽¹⁾The fully loaded CET1 ratio is an estimate calculated based on bank's supervisory reporting. Therefore, any capital indinuments 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" —clease note that this minht lead to differences to fully loaded CET1 capital ratio exhibitation by the particulation banks e.u. in their Pillar 3 disclosure



Overview of Risk exposure amounts

		RWAs			I
(min EUR, %)	As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	COREP CODE
Credit risk (excluding CCR and Securitisations) ¹	37,483	37,094	38,215	38,254	C 02.00 (r0040, c0010) -(C 07.00 (r0040, c0220, s001) + C 07.00 (r0110, c0220, s001) + C 07.00 (r0130, c0220, s001) + C 08.01 (r0040, c0260, s001) + C 08.01 (r0040, c0260, s001) + C 08.01 (r0040, c0260, s002) + C 08.01 (r0040, s0020, s002) + C 08.01 (r0040, s0020, s0020, s002) + C 08.01 (r0040, s0020, s0020, s0020, s002) + C 08.01 (r0040, s0020,
Of which the standardised approach	37,483	37,094	38,215	38,254	C 02.00 (r0060, cd010)-{C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001)+ C 07.00 (r0130, c0220, s001)]
Of which the foundation IRB (FIRB) approach	0	0	0	0	C 02.00 (r0250, c0010) - [C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0060, c0260, s002)]
Of which the advanced IRB (AIRB) approach	0	0	0	0	C 02.00 (r0310, c0010) - [C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001)]
Of which equity IRB	0	0	0	0	C 02.00 (r0420, c0010)
Counterparty credit risk (CCR, excluding CVA) ²	871	804	677	212	C 07.00 (r0090, d3220, s001) + C 07.00 (r0110, d3220, s001) + C 07.00 (r0130, d3220, s001) + C 08.01 (r0040, d3260, s001) + C 08.01 (r0050, d3260, s001) + C 08.01 (r0050, d3260, s002) + C 08.01 (r0050, s002) + C 08.0
Credit valuation adjustment - CVA	36	36	34	25	C 02.00 (r0640, c0010)
Settlement risk	0	0	0	0	C 02.00 (r0490, c0010)
Securitisation exposures in the banking book (after the cap)	2	2	1	1	C 02.00 (10470, c0010)
Position, foreign exchange and commodities risks (Market risk)	1,948	1,833	1,726	1,719	C 02.00 (r0520, c0010)
Of which the standardised approach	1,948	1,833	1,726	1,719	C 02.00 (r0530, c0010)
Of which IMA	0	0	0	0	C 02.00 (r0580, c0010)
Of which securitisations and resecuritisations in the trading book	0	0	0	0	C 19.00 (r0010, c0601)*12.5+C 20.00 (r0010,c0450)*12.5+MAV(C 24.00(r0010, c0990),C 24.00(r0010, c0100),C 24.00(r0010, c0110))*12.5
Large exposures in the trading book	0	0	0	0	C 02.00 (r0680, c0010)
Operational risk	3,357	3,595	3,595	3,595	C 02.00 (r0590, c0010)
Of which basic indicator approach	0	0	0	0	C 02.00 (r0600, c0010)
Of which standardised approach	3,357	3,595	3,595	3,595	C 02.00 (r0610, c0010)
Of which advanced measurement approach	0	0	0	0	C 02.00 (r0620, c0010)
Other risk exposure amounts	0	0	0	0	C 02.00 (r0630, c0010) + C 02.00 (r0690, c0010)
Total	43,698	43,363	44,250	43,806	

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

² 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.



Second colors 1,200 1,20	(min EUR)	As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023
Section Comment Comm	Interest income	1,296	1,916	755	1,620
Marie Reports opening 15th	Of which debt securities income	278	384	107	226
These species 1961 1971 1972	Of which loans and advances income	844	1,311	482	1,034
(Of Method describe supplies) (1970 1970		361	476	134	284
Common share counters counted speaker of personal (Common share) Common share counters counted speaker and shared seeker and shalless not resourced at the relative shared sh		197	255	69	153
Comment of Annexe and Imposed to moderate (appealed in properties or principal and appealed appealed and appealed and appealed appealed appealed and appealed appealed and appealed appealed appealed and appealed appealed appealed and appealed appealed appealed and appealed appealed appealed appealed appealed and appealed ap				21	42
Section Sect					0
Mark Part of Control Records and an and buildings for invasion and an analysis an analysis and an				-	1
Common C					296
Gain or C) Joses on financial states and liabilities at fair value through profit or loss, set Same or C) Joses on financial states and liabilities at fair value through profit or loss, set Same or C) Joses on financial states and liabilities at fair value through profit or loss, set Same or C) Joses on financial states and liabilities at fair value through profit or loss, set Same or C) Joses on financial states and liabilities at fair value through profit or loss, set Same or C) Joses on financial states and liabilities at fair value through profit or loss, set Same or C) Joses on financial states and liabilities at fair value through profit or loss, set Same or C) Joses on financial states and liabilities at fair value through profit or loss, set Same or C) Joses on financial states and liabilities at fair value through profit or loss, set Same or C) Joses on financial states and liabilities at fair value through profit or loss, set Same or C) Joses on financial states and liabilities at fair value through profit or loss, set Same or C) Joses on financial states and liabilities at fair value through profit or loss, set Same or C) Joses on financial states and liabilities at fair value through profit or loss, set Same or C) Joses on financial states and liabilities at fair value through profit or loss, set Same or Company					94
Series of Disease from holique accounting real 4 4 5 8 1 2 2 5 14 14 15 14 15 15 15 15 15 15 15 15 15 15 15 15 15	Gains or (-) losses on financial assets and liabilities held for trading, net	141	81	-5	-6
Schemps (difference (gam or (c) loss), net 144 611 244 155 1	Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	16	40	0	3
Scienting efferences (gain or () loss), set 148 181 248 181 248 181 248 181 248 181 248 181 248 181 248 181 248 181 248 181 248 181 248 181 248 181 248 181 248 181 248 181 248 181 248	Gains or (-) losses from hedge accounting, net	-4	-4	2	5
Note Of the Companies ()		-14	81	24	67
1,577 2,499 901		69	105	19	78
Administrative expenses		1,657	2,409	901	1,873
Cash contributions to resolution funds and deposit guarantee schemes 36 36 35		631	1,092	254	499
Compression		36	36	35	27
Modification gains or (c) books, net (fromtions or (c) present of provisions)		101	138		67
Provisions or (-) reversal of proprietors and guarantees schemes) Commitments and guarantees (piver)					0
Commitments for providing funds and disposit guaranties schemes)				-	154
(Commitments and guarantees given) (Other provisions) 49 49 49 49 49 49 49 49 49 49 49 49 49					0
Other provisions)				·	23
Of which pending legal issues and tax litigation* Of which restructuring* Of which restructuring* Of which restructuring* Of which restructuring* Of peneral banking risks, net}* On the peneral banking risks, peneral banking r			·	-	132
(Increases or (·) decreases of the fund for general banking risks, net) ²		·			0
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss) (Financial assets at affirmation assets at amortised cost) (Financial assets at amortised sets at amortised cost) (Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets) (Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets) (Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets) (Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets) (Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets) (Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets) (Impairment or (-) loss of impairment of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets on the subsidaries, joint ventures and associates and on non-financial assets on the subsidaries, joint ventures and associates and on non-financial assets on the subsidaries, joint ventures and associates and on non-financial assets on the subsidaries, joint ventures and associates and on non-financial assets on the subsidaries, joint ventures and associates and on non-financial assets on the subsidaries, joint ventures and associates and on non-financial assets on the subsidaries, joint ventures and associates and on non-financial assets on the subsidaries, joint ventures and associates and on non-financial assets and subsidaries, joint ventures and associates and on non-financial assets and subsidaries, joint ventures and associates and on non-financial assets and subsidaries, joint ventures and associates and on non-financial assets and subsidaries, joint ventu	Of which restructuring ¹	0	0	0	0
Financial assets at fair value through other comprehensive income)	(Increases or (-) decreases of the fund for general banking risks, net) ²				0
(Impairment or () reversal of impairment of investments in subsidiaries, joint ventures and associates and on non-financial assets) (Impairment or () reversal of impairment of investments in subsidiaries, joint ventures and associates and on non-financial assets) (of which Goodwill) (of which Good	(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	-30	83	51	175
(Inpairment or () reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets) (of which Goodwill) (of which Goodwill And Goodwill	(Financial assets at fair value through other comprehensive income)	0	0	0	0
(of which Goodwill) (of which Goodwill Comparison on the State of the State	(Financial assets at amortised cost)	-30	83	51	175
Negative goodwill recognised in profit or loss 0 0 0 0 Share of the profit or () loss of investments in subsidiaries, joint ventures and associates 31 49 5 PROFIT or () loss shares and disposal groups classified as held for sale not qualifying as discontinued operations 14 18 4 PROFIT OR () LOSS BEFORE TAX FROM CONTINUING OPERATIONS 1,080 1,188 525 PROFIT OR () LOSS AFTER TAX FROM CONTINUING OPERATIONS 754 918 305 PROFIT OR () LOSS FOR THE YEAR 754 918 305	(Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets)	-40	-35	-1	7
Stare of the profit or (-) loss of investments in subsidance, joint ventures and associates 7 Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations 14 18 4 18 4 18 5 FROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS FROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS 754 918 305 FROFIT OR (-) LOSS FOR THE YEAR 754 918 305	(of which Goodwill)	0	0	0	0
PROFIT OR (-) LOSS FOR THE YEAR 14 18 4 PROFIT OR (-) LOSS FOR THE YEAR 18 4 PROFIT OR (-) LOSS FOR THE YEAR 18 4 18 4 18 525 525 625 636 636 636 637 637 638 638 638	Negative goodwill recognised in profit or loss	0	0	0	0
PROFIT OR (-) LOSS FOR THE YEAR 14 18 4 PROFIT OR (-) LOSS FOR THE YEAR 1,188 525 PROFIT OR (-) LOSS FOR THE YEAR 1,188 525 754 918 305 900 900 900 900 900 900 900	Share of the profit or (-) loss of investments in subsidaries, joint ventures and associates	31	49	5	13
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS 1,88 525 PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS 754 918 305 PROFIT OR (-) LOSS FOR THE YEAR 0 0 0 0 PROFIT OR (-) LOSS FOR THE YEAR 754 918 305	Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	14	18	4	21
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS 754 918 305 PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS 0 0 0 PROFIT OR (-) LOSS FOR THE YEAR 754 918 305		1,080	1,188	525	977
Profit or (·) loss after tax from discontinued operations 0 0 0 PROFIT OR (·) LOSS FOR THE YEAR 754 918 305		754	918	305	648
PROFIT OR (-) LOSS FOR THE YEAR 918 305					0
		754	918	305	648
Of which attributable to owners of the parent		694	838	284	609

To Information available only a sorted so the perent
 To Information available only a sorted of the year
 To 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

(min EUR)	A	ls of 30/09/20	22			As of 31	/12/2022			As of 31/	03/2023			As of 30/	06/2023		
		Fa	ir value hierar	chy		ı	air value hierarc	hy		Fa	ir value hieran	chy		Fa	ir value hierar	chy	
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	24,928				22,421				20,261				19,881				IAS 1.54 (i)
Financial assets held for trading	1,344	914	430	0	1,074	732	342	0	539	267	272	0	511	215	295	0	IFRS 7.8(a)(ii);IFRS 9.Appendix A
Non-trading financial assets mandatorily at fair value through profit or loss	1,021	106	0	915	784	98	0	686	1,041	253	0	789	964	7	0	958	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	3,111	2,829	43	240	2,434	2,171	36	227	2,320	2,074	37	210	2,061	1,810	36	215	IFRS 7.8(h); IFRS 9.4.1.2A
Financial assets at amortised cost	70,763				70,777				70,340				69,307				IFRS 7.8(f); IFRS 9.4.1.2
Derivatives – Hedge accounting	52	0	52	0	52	0	52	0	65	0	65	0	59	0	59	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				3				0				IAS 39.89A(a); IFRS 9.6.5.8
Other assets ¹	5,807				4,803				4,651				4,529				
TOTAL ASSETS	107,026				102,345				99,221				97,313				IAS 1.9(a), IG 6

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

(min	EUR)	As of 30/09/2022							As of 31/	12/2022					As of 31/0	3/2023			As of 30/06/2023							
		Gross carry	ing amount ⁽²⁾		Accu	mulated impairm	ent ⁽²⁾	Gross	s carrying amo	unt ⁽²⁾	Accum	nulated impairm	ent (2)	Gross	carrying amou	nt ⁽²⁾	Accur	nulated impairn	nent ⁽²⁾	Gross	carrying amou	nt ⁽²⁾	Accum	ulated impairn	nent ⁽²⁾	
Breakdown of financial assets by instrument and by counterparty sector ³		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	increase in credit risk since	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Initial	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 3 Credit-impaired assets	References
Financial assets at fair value through other	Debt securities	2,962	5	0	-1	0	0	2,280	5	0	-1	0	0	2,172	6	0	-1	0	0	1,910	3	0	-1	0	0	Annex V.Part 1.31, 44(b)
comprehensive income	Loans and advances	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	Annex V.Part 1.32, 44(a)
Financial assets at	Debt securities	19,078	171	1	-20	-10	-1	18,483	149	1	-43	-9	-1	18,795	142	1	-46	-9	-1	18,950	146	1	-47	-7	-1	Annex V.Part 1.31, 44(b)
amortised cost	Loans and advances	47,828	3,925	1,826	-137	-880	-1,166	48,690	3,833	1,685	-274	-597	-1,241	48,047	3,792	1,698	-301	-618	-1,251	46,620	4,165	1,622	-314	-671	-1,222	Annex V.Part 1.32, 44(a)

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

⁽⁷⁾ From June 2021, the gross carrying amount of assets and accumulated impairments that are purchased or originated as credit-impaired at initial recognition are not included in the impairment stages, as it was the case in previous periods.



Breakdown of liabilities

Caixa Geral de Depósitos, S.A.

(mln EUR)

(i.i.i. Exity		Carrying	amount		
LIABILITIES:	As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	References
Financial liabilities held for trading	256	232	186	203	IFRS 7.8 (e) (ii); IFRS 9.BA.6
Trading financial liabilities ^t	0	0	0	0	Accounting Directive art 8(1)(a),(3),(6)
Financial liabilities designated at fair value through profit or loss	0	0	0	0	IFRS 7.8 (e)(i); IFRS 9.4.2.2
Financial liabilities measured at amortised cost	93,589	89,194	85,777	83,425	IFRS 7.8(g); IFRS 9.4.2.1
Non-trading non-derivative financial liabilities measured at a cost-based method ¹	0	0	0	0	Accounting Directive art 8(3)
Derivatives – Hedge accounting	5	0	0	4	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	0	0	IAS 39.89A(b), IFRS 9.6.5.8
Provisions	892	946	986	1,138	IAS 37.10; IAS 1.54(I)
Tax liabilities	116	115	175	188	IAS 1.54(n-o)
Share capital repayable on demand	0	0	0	0	IAS 32 IE 33; IFRIC 2; Annex V.Part 2.12
Other liabilities	2,560	2,411	2,410	2,785	Annex V.Part 2.13
Liabilities included in disposal groups classified as held for sale	0	0	0	0	IAS 1.54 (p); IFRS 5.38, Annex V.Part 2.14
Haircuts for trading liabilities at fair value ¹	0	0	0	0	Annex V Part 1.29
TOTAL LIABILITIES	97,419	92,899	89,534	87,742	IAS 1.9(b);IG 6
TOTAL EQUITY	9,607	9,446	9,687	9,571	IAS 1.9(c), IG 6
TOTAL EQUITY AND TOTAL LIABILITIES	107,026	102,345	99,221	97,313	IAS 1.IG6

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



Breakdown of liabilities

Caixa Geral de Depósitos, S.A.

(mln EUR)

			Carrying	g amount		
Breakdown of financial liabilities	by instrument and by counterparty sector	As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	References
Derivatives		261	233	186	207	IFRS 9.BA.7(a); CRR Annex II
Short positions	Equity instruments	0	0	0	0	IAS 32.11; ECB/2013/33 Annex 2.Part 2.4-5
Short positions	Debt securities	0	0	0	0	Annex V.Part 1.31
	Central banks	5,749	64	14	70	Annex V.Part 1.42(a), 44(c)
	of which: Current accounts / overnight deposits	19	62	12	68	ECB/2013/33 Annex 2.Part 2.9.1
	General governments	3,699	3,496	3,316	3,379	Annex V.Part 1.42(b), 44(c)
	of which: Current accounts / overnight deposits	3,031	2,840	2,659	2,694	ECB/2013/33 Annex 2.Part 2.9.1
	Credit institutions	398	277	567	261	Annex V.Part 1.42(c),44(c)
Deposits	of which: Current accounts / overnight deposits	246	158	161	196	ECB/2013/33 Annex 2.Part 2.9.1
Берозіся	Other financial corporations	1,085	1,291	1,116	1,167	Annex V.Part 1.42(d),44(c)
	of which: Current accounts / overnight deposits	984	1,073	840	854	ECB/2013/33 Annex 2.Part 2.9.1
	Non-financial corporations	13,709	14,778	13,838	13,368	Annex V.Part 1.42(e), 44(c)
	of which: Current accounts / overnight deposits	11,069	12,000	10,533	9,501	ECB/2013/33 Annex 2.Part 2.9.1
	Households	65,380	65,381	62,910	62,469	Annex V.Part 1.42(f), 44(c)
	of which: Current accounts / overnight deposits	28,939	29,460	28,065	27,799	Annex V.Part 1.42(f), 44(c)
Debt securities issued		1,943	2,487	2,500	1,979	Annex V.Part 1.37, Part 2.98
Of which: Subordin	ated Debt securities issued	1,114	1,118	1,124	605	Annex V.Part 1.37
Other financial liabilities		1,628	1,422	1,516	732	Annex V.Part 1.38-41
TOTAL FINANCIAL LIABILITIES		93,851	89,427	85,963	83,632	



2023 EU-wide Transparency Exercise Market Risk

Caixa Geral de Depósitos, S.A.

									ocidi de bi	.,,												
	SA					I	M									IM						
			VaR (Memoran	orandum item) STRESSED VaR (Memorandum item) AN			INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE FOR CTP			VaR (Memor	andum item)	STRESSED VaR (Memorandum item)		INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE I	RISKS CAPITAL FOR CTP					
(min EUR)	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVARAVG)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE		FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	TOTAL RISK EXPOSURE AMOUNT	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR			TOTAL RISK EXPOSURE AMOUNT
,	As of 30/09/2022	As of 31/12/2022				As of 30	/09/2022									As of 31/1	2/2022					
Traded Debt Instruments	282	247	0	0	0	0							0	0	0	0						
Of which: General risk Of which: Specific risk	238	194	0	0	0	0							0	0	0	0						
Equities	5	2	Ö	0	0	0							0	0	0	ő						
Of which: General risk	2	1	0	0	0	0							0	0	0	0						
Of which: Specific risk	3 1,660	1 1,584	0	0	0	0							0	0	0	0						
Foreign exchange risk Commodities risk	1,660	1,584	0	0	0	0							0	0	0	0						
Total	1,948	1,833	ŏ	ŏ	ŏ	ŏ	0	0	0	0	0	0	ŏ	ŏ	ŏ	ŏ	0	0	0	0	0	•
	As of 31/03/2023	As of 30/06/2023				As of 31,	/03/2023									As of 30/0	6/2023					
Traded Debt Instruments	219	227	0	0	0	0							0	0	0	0						
Of which: General risk	150	145	0	0	0	0							0	0	0	0						
Of which: Specific risk	69	83	0	0	0	0							0	0	0	0						
Equities	2	2	0	0	0	0							0	0	0	0						
Of which: General risk	1	1	0	0	0	0							0	0	0	0						
Of which: Specific risk	1	1	0	0	0	0							0	0	0	0						
Foreign exchange risk Commodities risk	1,505 0	1,490	0	0	0	0							0	0	0	0						
Total	1,726	1,719	0	ō	0	0	0	0	0	0	0	0	0	0	Ö	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.



Caixa Geral de Depósitos, S.A.

		Standardised Approach													
		As of 30/09/2022 As of 31/12/2022													
		Original Exposure ¹	Original Exposure Value* Risk exposure amount Value adjustments and Original Exposure Value* Risk exposure amount Value provisions*												
	(min EUR, %)														
	Central governments or central banks Regional governments or local authorities	45,165 1,963	45,823 1,325	5,569 304		42,503 1,942	43,184 1.322	5,641 300							
	Regional governments or local authorities Public sector entities	1,963 1,282	1,325 2,035	304 557		1,942	1,322	300 704							
	Multilateral Development Banks	1,210	1,138	337		0	1.217	7.04							
	International Organisations	569	569	0		551	551	0							
	Institutions	3.994	3,737	1.086		3,449	3.116	902							
	Corporates	20,295	12,243	11.582		19,851	11.983	11.306							
	of which: SME	7,769	5,404	4,862		7,355	5,023	4,452							
	Retail	11,452	5,352	3,505		11,610	5,341	3,492							
Consolidated data	of which: SME	5,833	2,862	1,638		5,956	2,829	1,608							
Corisonaatea aata	Secured by mortgages on immovable property	29,274	28,613	10,047		28,938	28,400	9,996							
	of which: SME	2,086	1,899	648		2,039	1,834	640							
	Exposures in default	2,318	745	831	1,385	2,286	488	553	1,553						
	Items associated with particularly high risk	1,847	1,081	1,621		1,903	1,156	1,735							
	Covered bonds	21	21	3		21	21	2							
	Claims on institutions and commentes with a ST credit assessment Collective investments undertakings (CIU)	1.473	1,190	1.144		1,091	894	854							
	Collective investments undertakings (CIU) Equity	726	725	1,335		769	769	1,430							
	Other evensures	1.731	1.414	759		1.982	1.670	970							
	Standardised Total ²	122,110	106,011	38,344		118,323	102.187	37.885	3,132						
		(ii) Original exposure, unlike Exposure valu						37,003	3,131						

Popular disposars, white Epopura wides, a constraint latery the constraint serve that date to continuous features the continuous features and continuous features and continuous features features continuous features feat

					Standardised A	pproach					
			As of 30/09/	2022			As of 31	12/2022			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²		
	(min EUR, %)										
	Central governments or central banks	30,858 1,911	32,722 1,276	1,997 255		27,950 1,893	29,828 1.276	2,101 255			
	Regional governments or local authorities	1,911	1,276	255 534		1,893	1,276	255 522			
	Public sector entities Multilateral Development Banks	000	1,040	334		004	1,3/3	322			
	Multilateral Development Banks International Organisations	0				22	22				
	Institutions	578	559	195		543	469	123			
	Corporates	15,395	8,559	8.050		15,110	8.403	7.896			
	of which: SME	5.088	3,172	2.667		5.087	3.052	2,549			
	Retail	8.529	3,176	2.062		8.730	3.131	2.019			
	of which: SMF	4.475	1.802	1.032		4.660	1.795	1.017			
PORTUGAL	Secured by mortgages on immovable property	24,329	23,708	8,286		24,299	23,800	8,348			
	of which: SME	1,715	1,541	509		1,738	1,540	526			
	Exposures in default	1,735	488	525	1,069	1,831	294	326	1,298		
	Items associated with particularly high risk	1,498	767	1,150		1,535	828	1,242			
	Covered bonds	13	13	2		13	13	1			
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0			
	Collective investments undertakinos (CIU)	995	857	808		925	776	736			
	Equity	644	644	1,253		682	682	1,343			
	Other exposures	962	699	435		1,258	993	709			
	Standardised Total ²				2,536				2,644		

					Standardised A	pproach					
			As of 30/09/	2022			As of 31	12/2022			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²		
	(min EUR, %)										
MACAO	Control occurrences or control salests eschools occurrences to local arthroties the solid control occurrences the solid control occurrences the solid control occurrences the solid control occurrences tentralization to occurrence tentralization tentral	2,127 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	2,127 0 0 0 0 210 1,011 652 269 2,201 130 0 0 0 0 0	0 0 0 0 0 550 999 635 198 122 811 358 0 0		2,214 0 0 0 0 0 0 1,957 7,749 40 2,018 11 42 2 0 0 0 0 9 9 228	2,214 0 0 0 1 0 1 189 1,202 555 190 22 2,025 118 14 0 0 0 0 0 9 9 228	0 0 0 143 1,186 539 139 140 0 0 0			
	Other exposures Standardised Total ²	240	245	43	45	248	220	***	39		

**S

**Obtainal accounts, untilla Escolure valus, in recordad before takino into account any effect due to credit convention factors or credit risk mitioastics technicass (a.e. substitution effects).

(2) Total value adjustments and provisions per country of counterparty encludes those for securitisation exposures but includes general credit risk adjustments.

					Standardised Ap	oproach			
			As of 30/09/	2022			As of 31,	/12/2022	
	(min EUR, %)	Original Exposure ¹	Exposure Value ³	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
FRANCE	Control overcomments or control standar Servicial conversional or bod anthrollies Servicial conversional or bod anthrollies Servicial conversional or bod of the servicial Servicial or bod of the servicial International Consenses tanks International Consenses or conversional Servicial Consenses or conversional or convertion of which DOS Servicial Consenses or immovable property of which DOS Executed In DOS Servicial Conversional Order Conversional Consenses or immovable property of which DOS Conversional Consenses or immovable property of which DOS Conversional Conver	964 0 110 0 453 463 1,222 8,031 1,038 1,038 0 0 0 0 0 0	954 0 0 383 0 0 429 429 1,045 738 54 66 255 0 0	10 00 00 131 387 387 422 355 16 75 322 0 0	47	1,220 0 0 155 15 0 0 40 521 1,246 869 1,039 1,030 1,03	1,220 0 0 362 0 0 470 470 1,081 741 2,25 268 0 0	0 14 0 0 118 399 315 678 424 354 16	53
	Standardised Total ²				66				78

		(2) Total value adjustments and provision	is per country of counterparty i	oxiludes those for securitisation	exposures but includes general	credit risk adjustments.			
					Standardised A	pproach			
			As of 30/09	2022			As of 31	/12/2022	
	(rote \$100 %).)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
SPAIN	Combing generations of combing and of the Combine o	3,229 9 9 0 0 200 200 200 11 18 8 59 2 2 3 3 0 0 0 0	3,829 9 0 0 0 209 149 69 8 7 7 5 2 2 1 3 3 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 66 145 65 5 4 17 0 15 0 0 0	14	3,910 0 0 0 231 223 75 10 7 52 1 1 22 23 3 0 0 0 0 0	3,910 0 0 0 230 235 73 7 6 5 1 1 1 2 0 0 0	0 0 0 0	24
1	Standardised Total ²				15				20

To Classinal associare, untilla Escourare value, in recordud before tabino into account any effect due to credit convention factors or credit nik initiation technicasis (a.e., substitution effects).

(2) Testal value adjustments and provisions per country of counterparty excludes those for securitation exposures but includes general credit nik allystments.



2023 EU-wide Transparency Exercise Credit Risk - Standardised Approach

Compared Sequence Comp						Standardised A	proach			
Compared Sequence Comp				As of 30/09/	2022			As of 31	12/2022	
Comit of constrained are central basics 1,500 1,400 2,200 1,000 1,000 2,200 1,000 1,		(sub-SER SE)	Original Exposure ¹	Exposure Value ³	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	Re MOZAMBIQUE Se LIN CC	until al described i solici del consiste del	188 86 0 0 304 546 511 1127 1127 1130 0 0 0	17 6 6 0 0 3033 321 2272 523 131 117 76 69 0 0 0		109	16 225 226 226 226 226 222 222 222 222 22	14 115 0 0 246 227 185 491 891 61 29 42 0 0	22 169 169 169 169 169 169 169 169 169 169	

		(2) Total value adjustments and provisions per counterparty excludes those for securitisation exposures but includes general credit risk adjustments.										
					Standardised A	pproach						
			As of 30/09/	2022			As of 31;	12/2022				
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ³	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²			
	(min EUR, %) Central governments or central banks	1.318	924	924		1,224	830	830				
	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	16	15	11		0	0	0				
	Corporates	287	270	264		225	213	208				
	of which: SME	257	241	235		213	203	198				
	Retail	190	131	82		141	107	67				
ANGOLA	of which: SME	140	92	52		99	73 68	42				
	Secured by mortoages on immovable property of which: SME	64	64	22		69	68	24				
	or which: SME Exposures in default	74					22	43	2			
	Exposures in default Items associated with particularly high risk		**	30	29	30	32	43	2			
	Covered bonds	ŏ	ŏ	ő		ŏ	ŏ	ő				
	Claims on institutions and corporates with a ST credit assessment		ō	o o		o o	ō	i o				
	Collective investments undertakings (CIU)	0	0	0		0	0	0				
	Equity	0	0	0		0	0	0				
	Other exposures	56	51	31		48	44	28				

					Standardised A	pproach			
			As of 30/09/	2022			As of 31	/12/2022	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(min EUR, %)								
	Central governments or central banks	848	476	476		832	458	458	
	Regional governments or local authorities Public sector entities	24	24	24		24	24	24	
	Public sector entities Multifateral Development Banks	0				0	0		
	International Organisations	ŏ		0		ů	0		
	Institutions	i i	i i	0		1	1	1	
	Corporates	95	76	69		98	81	73	
	of which: SME	55	44	37		61	49	41	
	Retail	142	108	73		286	245		
CAPE VERDE	of which: SME	69	48	27		109	82	47	
CAFE VERDE	Secured by mortgages on immovable property	231	224	79		90	88	30	
	of which: SME	69	63	22		27	25	8	
	Exposures in default	33	15	16	16	31	16 31	17	15
	Items associated with particularly high risk	34	30	45		35	31	47	
	Covered bonds Claims on institutions and corporates with a ST credit assessment					0	U		
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)	0				0	0		
	Equity	6	6	6		7	7	7	
	Other exposures	87	78	61		90	81	59	
	Standardised Total ²				38	,,			35

					Standardised A	pproach			
			As of 30/09	2022			As of 31	12/2022	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments as provisions ²
	(min EUR, %)								
	Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks	1,189 0 0	1,189 0 0	0		1,140 0 0	1,140 0 0	0	
	International Organisations Institutions Corporates	0 6 2	0 6 2	0		0 0 2	0	0 0 1	
IRELAND	of which: SME Retail of which: SME	0 1 0	0	0		0 1 0	0 0	0	
IKEDAND	Secured by mortuages on immovable property of which SME Exposures in default	15 1 0	15 1 0	5	0	15 1 0	15 1 0	0	
	Items associated with particularly high risk Covered bonds Covered bonds Covered bonds Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Could's Other exposures Standardised Total 2	0	0	0	0	0	0	0	

		(2) Total value adjustments and province	is per country or counterparty t	NODOS CIONE IO SECURCISON	esponants out mouses general	Creat risk supercreater.			
					Standardised A	pproach			
			As of 30/09	/2022			As of 31	/12/2022	
		Original Exposure ¹	Exposure Value ³	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments an provisions ²
	(min EUR, %) Central governments or central banks	515	515			498	498	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	
	Institutions Corporates	***	40	13		13	13		
	of which: SME	i o	i	i i		ò	i i	ò	
	Retail	5	2	2		5	2	2	
BELGIUM	of which: SME	1	0	0		0	0	0	
DELGION	Secured by mortoages on immovable property	51	50	18		51	50	18	
	of which: SME	0	0	0		0	0	0	
	Exposures in default Items associated with particularly high risk	0		0		0	0	0	
	Items associated with particularly high risk Covered bonds	0				0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		o o	ō	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	1	1	1		1	1	1	
	Other exposures	0					0		
	Standardised Total ²				1 0				

					Standardised A	pproach			
			As of 30/09	/2022			As of 31	/12/2022	
	(role EUR. %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
ITALY	Comit or governments or comit always Regional governments or local arthrollies Public social extension Regional governments Institution Institu	1,037 0 0 25 11 11 14 4 3 6 0 0 0 0	1,032 6 6 24 8 8 2 2 6 6 6	0 0 0 0 5 7 7 1 1 1 2 0 0 0	٥	879 0 0 0 0 89 11 11 15 5 3 5 0 0 0 0	979 0 0 0 0 89 11 11 12 5 0 0 0	0 0 0 0 18 18 19 9 2 1 1 2 0 0 0 0	
	Standardised Total ²				0				0



2023 EU-wide Transparency Exercise Credit Risk - Standardised Approach Caixa Geral de Depósitos, S.A.

		Standardised Approach									
			As of 31,	03/2023			As of 30/	06/2023			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions		
	(min EUR, %)										
	Central governments or central banks	39,703	40,423	5,629		38,436 2,156	39,240	5,467			
	Regional governments or local authorities Public sector entities	2,047 1.438	1,431 2,011	323 794		2,156 1,439	1,423	320 722			
	Public sector entities Multilateral Development Banks	1,436	1,249	/94		1,439	1,223	722			
	Multitateral Development Banks International Organisations	612	1,249			613	613	0			
	International Organisations Institutions	3.724	3,336	1,085		3.291	3.107	986			
	Corporates	20.017	11,954	11,280		20,697	12,233	11,569			
	of which: SME	7,286	4,951	4,366		7,670	5.019	4.438			
	Retail	11,488	5,473	3,586		11,150	5,266	3,429			
	of which: SME	5,869	2,913	1,666		5.842	2,920	1,670			
Consolidated data	Secured by mortgages on immovable property	28,514	27,937	9,827		28,439	27,794	9,773			
	of which: SMF	1,997	1,772	615		2,106	1.855	657			
	Exposures in default	2,285	520	589	1,518	2,200	442	475	1.533		
	Items associated with particularly high risk	1,950	1,143	1,714	-,	1,990	1.139	1.708	1,100		
	Covered bonds	21	21	2		21	21	2			
	Claims on institutions and cornorates with a ST credit assessment	0	0	0		0	0	0			
	Collective investments undertakings (CIU)	1,301	1,129	1,236		1,284	1,093	1,153			
	Equity	766	766	1,443		777	777	1,458			
	Other exposures	2,340	2,039	1,381		2,378	2,074	1,398			
	Standardised Total ²	116,207	100,046	38.888	3.126	114.874	98,342	38,460	3,238		

					Standardise	d Approach						
			As of 31,	03/2023			As of 30,	(06/2023				
	(min EUR, %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²			
	Central governments or central banks	25,307 27,159 1,974 24,377 26,270 1,948										
	Regional governments or local authorities	1,998	1,383	277		2,107	1,376	275				
	Public sector entities	876	1,495	597		882	1,437	530				
	Multilateral Development Banks	0	0	0		0	0	0				
	International Organisations	22	22	0		22	22	0				
	Institutions	577	521	137		258	196	83				
	Corporates	15,421	8,457	7,942		16,257	8,893	8,383				
	of which: SME	5,059	3,010	2,500		5,003	2,941	2,436				
	Retail	8,512	3,177	2,053		8,276	3,217	2,076				
PORTUGAL	of which: SME	4,569	1,855	1,061		4,583	1,896	1,084				
TORTOGRE	Secured by mortgages on immovable property	23,925	23,392	8,204		23,675	23,071 1,470	8,088				
	of which: SME	1,707 1,841	1,489	507 366	1,270	1,715 1,778	1,470	499 298	1,283			
	Exposures in default Items associated with particularly high risk	1,841	329 835	366 1.253	1,270	1,778	28U 821	1.232	1,283			
	Items associated with particularly high risk Covered bonds	1,390	13	1,433		1,033	12	1,232				
	Claims on institutions and corporates with a ST credit assessment			i								
	Collective investments undertakings (CIU)	1,298	1,126	1,228		1,279	1,088	1,144				
	Equity	690	690	1,366		693	693	1,374				
	Other exposures	1.638	1.384	1,109		1.694	1.437	1,145				
	Standardised Total ²				2,686				2,786			

2,566

(1) Original appours, unlike Expoure value, in reported before taking into account any effect due to credit convention factors or credit risk mitigation techniques (u.g. substitution effects).
(2) Total value adjustments and provisors per country of counterparty encludes from for securitation expousses but includes general credit risk adjustments.

		(2) Total value adjustments a	nd provisions per country of co	interparty excludes those for se	curitisation exposures but include	ies general credit risk adjustmer	b.		
					Standardise	ed Approach			
			As of 31	/03/2023			As of 30,	(06/2023	
	(mh EUR, %))	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
MACAO	Control concernments or control bears of cities. As in a concernment or control bears of cities and control bears of cities and citi	2,152 0 0 0 2,24 1,589 683 485 1,932 9 0 0 0 0 0	2,162 0 0 0 224 975 446 175 25 1,939 0 10 0 0 0	0 0 0 0 52 963 451 126 14 704 3 8 10 0 0	28	2,075 0 0 0 0 155 1,518 1,112 450 458 1,993 217 45 0 0 0 0 10	2,075 0 0 0 0 0 1 155 888 669 157 2,7 1,990 216 14 0 0 0 0	728 100 14 0 0 0	31
I	Standardized Total ²	21.0	240	37	40		211	31	41

		(2) Total value adjustments an	a provisions per country or co	anterparty excludes those for se	curitisation exposures but includ	es general credit risk adjustmen	в.		
					Standardise	d Approach			
			As of 31,	/03/2023			As of 30	/06/2023	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments provisions ²
	(min ELR, %)								
	Central governments or central banks	1,199	1,199	1		1,115	1,115	2	
	Regional governments or local authorities	332	393			333	333		
	Public sector entities Multilateral Development Banks	332	393	12		333	333	0	
FRANCE S	Multilateral Development Banks International Organisations	0	0				0		
	International Organisations Institutions	412	412	159		424	627	193	
	Corporates	562	487	384		580	505	399	
	of which: SME	511	440	347		524	453	357	
	Retail	1,327	1,146	725		1,240	916	554	
	of which: SME	873	750	429		859	746	426	
	Secured by mortgages on immovable property	1,031	1,015	354		1,180	1,168	408	
	of which: SNE	66	65	22		72	72		
	Exposures in default	105	50	61	52	100	44	51	
	Items associated with particularly high risk	299	259	388		303	268	402	
	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 undertakinos (CIU)	0	0			0	0	0	
	Equity Other exposures	- 0		- 0			- 0	22	
	Other exposures	//	//	45	78	//	- //	- 33	

		(2) Total value adjustments an	d provisions per country of co	unterparty excludes those for se	curitisation exposures but includ	ies general credit risk adjustmen	b.		
					Standardise	d Approach			
			As of 31	/03/2023			As of 30,	/06/2023	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ²	Exposure Value ¹	Risk exposure amount	Value adjustments an provisions ²
SPAIN	Control governments of control man 10.7 %. Control governments of control man 10.7 %. Public sector entities Public sector entities Public sector entities Factorised of the control man 10.7 %. Factorised of	3,773 9 0 0 0 267 266 54 12 19 51 1 27 2 2	3,773 0 0 0 0 2675 192 52 9 8 49 1 1 1 1 1 2	0 0 0 0 134 188 48 5 4 17 7 2 0 0		3,758 9 0 0 0 346 229 49 30 7 28 1 1 26 2	3,758 0 0 0 346 154 47 26 6 8 28 1 1 1 1 0 0	0 0 0 0 1399 150 42 18 3 10 0 12 2 2	
	Eouitv Other exposures Standardised Total ²	2	2	2 0	20	2 0	2 0	2 0	

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

(2) Yould value adjustments and provisions per country of counterparty excludes those for securitisation exposures but includes general credit nick adjustments.



2023 EU-wide Transparency Exercise Credit Risk - Standardised Approach

Caixa Geral de Depósitos, S.A.

Secritor Secritor	As of 31 (03 2023		cana ociai ac ocposicos, s.r								
Control and expension of control form (in Eq. N) Control and expension of control and expension	Compare the compare of control for the compare of						Standardise	d Approach			
Coloral developments or control allocations Coloral depoters Coloral development of control allocations Coloral depoters Coloral development of control allocations Coloral development of coloral deficiency Coloral depoters Coloral development of coloral deficiency Coloral development of coloral deficiency Coloral development of coloral deficiency Coloral deficien	Column of Section Colu				As of 31,	03/2023			As of 30,	06/2023	
Control deverormentary or control anisation 2,241 1,450 2,411 1,450 2,411 1,450 2,411 1,450 2,411 1,450 2,411 1,450 2,411 1,450	Could all ownermentary or could be allowed 2,241 2,055 1,079 2,541 1,070 2,541 1,070 2,541 1,070 2,541 1,070 2,541 1,070 2,541 1,070 2,541 1,070		(1.00 to	Original Exposure ¹	Exposure Value ¹	Risk exposure amount		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	
		MOZAMBIQUE	Central enversements or control stands: And the control of the co	15 230 0 0 224 401 229 574 123 69 35 103 0 0	14 123 0 0 224 240 198 507 33 67 33 42 0 0 0	211 194 0 0 106 369 206 365 47 22 10 0 0 0	61	15 224 0 0 128 394 219 601 120 71 36 100 0 0	14 128 0 0 1288 2222 183 531 89 34 36 0 0	21 191 0 40 332 273 384 46	6)

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit convenion factors or credit nik mitigation techniques (e.g. substitution (2) Total value adjustments and provisions per country of counterparty encludes those for securitisation exposures but includes general credit nik adjustments.

		(2) Total value adjustments an	d provisions per country of co	anterparty excludes those for se	curitisation exposures but includ	ies general credit risk adjustmen	bi.		
					Standardise	d Approach			
			As of 31,	/03/2023			As of 30/	06/2023	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments an provisions ²
	(min EUR, %) Central governments or central banks	1,150	766	766		976	600	600	
	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			257		0 256	0 244		
	Corporates	279 223	261 214	257		25b 191	244 181	241 177	
	of which: SME Retail	158	121	76		125	101	57	
	of which: SME	114	121	49		93	92	38	
ANGOLA	Secured by mortgages on immovable property	73	73	25		77	76	27	
	of which: SME			0			0	0	
	Exposures in default	55	31	41	24	37	19	24	1
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0			0	0	0	
	Equity								
	Other exposures	48	- 44	28	-	30	28	18	

		.,					_		
					Standardise	d Approach			
			As of 31,	/03/2023			As of 30,	/06/2023	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(min EUR. %). Central governments or central banks. Regional governments er local authorities	836 25	466 25	466 25		819 26	461 24	461 24	
	Public sector entities Multilateral Development Banks International Organisations	0	0	0		0	0	0	
	Institutions Corporates of which: SME Retail	1 107 69 288	83 55 255	73 45 175		99 63 288	83 54 248	73 44 171	
CADE VEDDE	of which: SME Secured by mortpages on immovable property of which: SME	108 90	87 87	50 30		112 94 31	85 91	49 32	
	or mean over Exposures in default Items associated with earticularly high risk Covered bonds	31 24	16 21	17 32	15	30 25	15 21	16 32	15
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity	0 0 7	0	0 0 7		0 0 7	0 0 7	0	
	Other exposures Standardised Total ²	89	79	60	37	86	76	59	3

Original exposure, utilise Exposure value, is reported before taking into account any effect due to credit convenion factors or credit risk indigation techniques (e.g. substitution effects).
 Total value adjustments and provisors per country of counterparty estudies those for executivation exposures but shaddes governed credit risk adjustments.

					Standardise	d Approach			
			As of 31	/03/2023			As of 30,	(06/2023	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments a provisions ²
-	(min EUR, %) Central governments or central banks	1,104	1,104	0		1,075	1,075	0	
	Regional governments or local authorities	0	0	0		0	0	0	
IRELAND	Public sector entities Multilateral Development Banks	0					0	0	
	International Organisations	o o	i i	o o		ŏ	ů	ő	
	Institutions	26	26	13		25	25	13	
	Corporates	1	1	1		2	1	1	
	of which: SME Retail						0	0	
	of which: SME	ô	i i	o o		ô	ů	ő	
	Secured by mortgages on immovable property	16	16	5		16	16	5	
	of which: SME	1	1	0		1	1	0	
	Exposures in default	0	0	0	0	0	0	0	
	Items associated with particularly high risk Covered bonds		0	1 .			0		
	Claims on institutions and corporates with a ST credit assessment	i o	i i	i i		ŏ	ů	l ő	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Other exposures Standardised Total ²	U			0	0	0		

		(4)		uneparty endudes order for se		g			
					Standardise	ed Approach			
			As of 31	/03/2023			As of 30	(06/2023	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments a provisions ²
	(min EUR, %) Central governments or central banks	501	501			498	498	0	
	Regional governments or local authorities	0	0				0	0	
	Public sector entities	0	0			i i	0	0	
	Multilateral Development Banks	o o	0	0		ō	0	i i	
	International Organisations	408	408	0		409	409	0	
	Institutions	11	11	5		12	12	4	
	Corporates	18	18	18		18	18	18	
	of which: SME	0	0	0		0	0	0	
	Retail	5	2	2		5	2	2	
DELCTUM	of which: SME	0	0	0		0	0	0	
BELGIUM	Secured by mortgages on immovable property	53	52	18		54	52	18	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0		0	0	0	
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment							0	
	Collective investments undertakings (CIU) Equity								
	Other exposures	1		1			1	1	
	Other exposures Standardised Total ²								

Control governments or central stantis Control governments or local attributions Control governments C		(2) 132 132 132	and provinces per country or co				_		
Conjust Exposure* Control governments or control a facility (1) (1) (2) Control governments or control a facility (1) (3) Risk exposure amount Figure Value* Figure Value* Risk exposure amount Figure Value* Risk exposure amount Figure Value* F					Standardise	d Approach			
Combinate prevention of a control flower Combinate			As of 31	/03/2023			As of 30	06/2023	
Contral governmental or control abunits Regional governments or bord authorities Regional Constitutions Destrictions Destric		Original Exposure ¹	Exposure Value ¹	Risk exposure amount		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments a provisions ²
These associated with surfactable bits his As Covered boards. Covered boards. Claims in it shift folias and contractes with a ST credit assessment. Claims in its shift folias and contractes with a ST credit assessment. Claims in inclination under Sabbasis C(21) Compared to the Compared of the Compared to the Com	Could a government or central about a designed oper-mental or that admired the could be considered to the could be could be the could be considered to the could be the could be considered to the could be considered to the could be could be the could be could be could be of colors and of colors and the could be not colored to the colored by mental could be of colors and of colors an	:	9 877 0 0 0 0 0 0 0 0 0 0 4 22 4 3 12 5 4 12 6 6 0 0 0 0 0	0 0 0 0 0 5 111 11 1 2 0 0 0 0	0	827 0 0 0 23 15 15 14 3 3 0 0 0	877 0 0 0 0 0 0 144 142 2 2 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 5 12 12 1 1 1 2 0 0 0	



Credit Risk - IRB Approach

							IRB Ap	proach					
				As of 30	/09/2022					As of 31,	/12/2022		
		Origina	l Exposure ¹	Exposure	Risk expos	sure amount	Value adjustments	Original	Exposure ¹	Exposure	Risk expo	sure amount	Value adjustments
	(min EUR, %)		Of which: defaulted	- Value ¹		Of which: defaulted	and provisions		Of which: defaulted	Value ¹		Of which: defaulted	and provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
Consolidated data	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
Consolidated data	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	
	Other non credit-obligation assets				0						0		
	IRB Total ²				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) IRB Total does not include the Securitisation position unlike in the results prior to the 2019 exercise.



Credit Risk - IRB Approach

							IRB Ap	proach					
				As of 31,	/03/2023					As of 30/	06/2023		
		Origina	Exposure ¹	Exposure	Risk expos	sure amount	Value adjustments	Original	Exposure ¹	Exposure	Risk expos	sure amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value ¹		Of which: defaulted	and provisions		Of which: defaulted	Value ¹		Of which: defaulted	and provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
Consolidated data	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
Corisonaatea aata	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	
	Other non credit-obligation assets				0						0		
	IRB Total ²				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) IRB Total does not include the Securitisation position unlike in the results prior to the 2019 exercise.



General governments exposures by country of the counterparty

						(Caixa Geral de Depósitos,	S.A.						
							As of 31/12/2022							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off bala	nce sheet	
												Off-balance si	heet exposures	
					Non-derivative financial as	sets by accounting portfoli	b	Derivatives with po	sitive fair value	Derivatives with	negative fair value			Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets 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 [Austria	(((((((((((((((((((0 0 0 0 0 0 0 5 26	000000000000000000000000000000000000000		2	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	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
[0 - 3M [Belgium	(((((((((((((((((((000000000000000000000000000000000000000		10	0 0 0 0 0 0 1 1 292 5 5	0 0 0 0 0	0 0 0 0 0	0 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 [Bulgaria													
[0 - 3M [Cyprus													
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [15Y - 10Y [10Y - more	Czech Republic													
[0 - 3M 1 1 1 1 1 1 1 1 1	Denmark													
[0 - 3M [Estonia													



General governments exposures by country of the counterparty

			Caixa Geral de Depósitos, S.A.											
							As of 31/12/2022							
						Direc	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	ice sheet	
	(imin 2017)				Non-derivative financial a	ssets by accounting portfolic		Derivatives with po	sitive 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											Risk weighted exposure amount
		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	Finland													
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y [10Y - more Total	France	(16i 10- (37- 33- 33- 33- 33- 3,32-	0 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3			0 0 20 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 148 104 0 373 339 337 1,302		0 0 0 0 0 0 0 0 0 0 0 0 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 [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y [10Y - more Total	Germany	4	0 49 0 0 0 0 19 0 19 0 0 68	(0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 49 0 0 19 0 0		0 0 0	000000000000000000000000000000000000000	0 0 0 0 0	0 0 0 0 0		
[0 - 3M	Croatia													
[0 - 3M [Greece													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Hungary													
[0 - 3M [Ireland	5: 5: 5: 88: 16: 1,15:	0 0 3 5 5 5 5 5 1 881 167 1,151			0 0 0 0 0 0 0 0 0 0 0 0 112 0 0 112		(((((((((((((((((((0 0 0 0 0 0 0 0 0 0 0 0 0 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 [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y [10Y - more Total	Italy	60 17/ 4 6. 6.	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0			0 0 0 0 19 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 582 176 40 62		0 0 0 0 0 0 0 0 0 0 0 0 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 [3M - 1Y [1Y - 2Y [1Y - 3Y [3Y - 5Y [10Y - more Total	Latvia													



General governments exposures by country of the counterparty

							As of 31/12/2022							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	nce sheet	
												Off-balance sh	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		Non-derivative financial as	sets by accounting portfoli	` 	Derivatives with pos	itive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
	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	77 155 30.7 525) (0 0 0 0 0	0 0 0 0 0	((44 (95	0 0 0 30 150 254 0	0 0 0 0 0	0 0 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 [Maita													
To - 3M	Netherlands	71 22	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	22	0 0 0 76 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0	0 0 0 0	0 0 0 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 [Poland							-						
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Portugal	33 33 35 66 1,000 1,001 1,011 9,500	7 537 288 9 359 7 667 7 1,007 5,081 1,612	494 118 0 0 6 23 10	0 0 0	(4, 288 300 899 300 1,626	4,163	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	7 25 1 2 3 3 34 447 518	000000000000000000000000000000000000000	792
[0 - 3M [Romania	-				-	.,,,,,							
[0 - 3M [Slovakia													
[0 - 3M [Slovenia													



General governments exposures by country of the counterparty

			Caixa Geral de Depósitos, S.A.											
							As of 31/12/2022	!						
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off bala	nce sheet	
					Non-derivative financial as	sets by accounting portfolio	,	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 [Spain	107 321 4868 422 264 2,178 149	107 321 485 422 264 2,178 149 3,928	C C	0 0 0	(22 7 15 47 77 (107 299 480 407 215 2,105 149 3,762	0 0 0 0 0	0 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
Total	Sweden	ujsac	3,720			200	3,102			J				
[0 - 3M [United Kingdom	0	0 0 0 0 0	000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	C C C C C C C C C C C C C C C C C C C	0 0 0 0 0	0 0 0 0 0	0 0 0 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 1 1 1 1 1 1 1 1 1	Iceland													
[0 - 3M [Liechtenstein													
[0 - 3M [Norway													
[0 - 3M [Australia													
[0 - 3M [Canada													
To - 3M	Hong Kong													



General governments exposures by country of the counterparty

			Caixa Geral de Depósitos, S.A.											
							As of 31/12/2022	2						
						Direc	t exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off bala	nce sheet	
												Off-balance sl	heet exposures	
					Non-derivative financial a	ssets by accounting portfolio		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	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	exposure amount
[0 - 3M [Japan													
[0 - 3M [u.s.	\$ 100 100 100 100 100 100 100 100 100 10	5 105 3 23 5 46 0 0 0 1			0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	5 105 23 46 0 0 0	000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	000000000000000000000000000000000000000	0
[0 - 3M [China													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Switzerland													
To - 3M	Other advanced economies non EEA													
Total Tota	Other Central and eastern Europe countries non EEA													
To - 3M	Middle East													
Total	Latin America and the Caribbean	16 8 25 21 1 0 74	16 8 8 9 29 21 1 0 0 0	11	2 2 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3	16 5 0 20 18 1 1 0 0	0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0	0 0 0 0 0	000000000000000000000000000000000000000	0



General governments exposures by country of the counterparty

Caixa Geral de Depósitos, S.A.

							As of 31/12/2022	2						
						Direc	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off bala	nce sheet	
												Off-balance sl	heet exposures	
					Non-derivative financial as	ssets by accounting portfolio		Derivatives with po	sitive fair value	Derivatives with	h 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] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Africa	410 479 233 134 583 506 1,009	410 479 233 134 533 506 1,009 3,354	0 0 0 0 0		0 52 0 64 0 23 0 29 0 90 0 54 0 0 323	358 414 200 105 493 452 1,009		000000000000000000000000000000000000000		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	6 9 0 0 0 41 17 73		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y [10Y - more	Others	0 0	0 0 0 0	0 0 0 0 0	(0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0				0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0		
F	[0 - 3M	10 - 30 1 1 1 1 1 1 1 1 1	Total gross carrying amount of non-derivative financial assets 10-3N	Total gross carrying amount of non- derivative financial assets Total carrying amount of non- derivative financial a	Total gross carrying amount of non-derivative financial assets (net of short positions) Total carrying amount of non-derivative financial assets (net of short positions)	Total gross carrying amount of non-derivative financial assets	Country Region Total gross carrying amount of non-derivative financial assets by accounting portfolion	Country / Region Total gross carrying amount of non-derivative financial assets by accounting portfolio Total gross carrying amount of non-derivative financial assets (net of short positions) of which: Financial assets designated at fair value through profit or loss 19 - 3MT 13M - 17T 11V - 27T 11V -	(min EUR) Total gross carrying amount of non-derivative financial assets by accounting portfolio Total gross carrying amount of non-derivative financial assets by accounting portfolio Total gross carrying amount of non-derivative financial assets by accounting portfolio Derivatives with positions) Total gross carrying amount of non-derivative financial assets by accounting portfolio Derivatives with positions of which: Financial assets of which: Financial assets at flav value through profit or loss (a - 3M I 1 3 - 1 1	Country / Region Total grass carrying amount of non-derivative financial assets by accounting portfolio Derivatives with positive fair value	Country Region Total gross carrying amount of non-derivative financial assets by accounting portfolio Derivatives with positive fair value Derivatives with positive	(min EUR) Country / Region Total gross carrying amount of non-derivative financial assets by accounting portfolio Total gross carrying amount of non-derivative financial assets by accounting portfolio Total gross carrying amount of non-derivative financial assets by accounting portfolio Total gross carrying amount of non-derivative financial assets (not of short positions) Total gross carrying amount of non-derivative financial assets (not of short positions) Total gross carrying amount of non-derivative financial assets with negative fair value Total gross carrying amount of non-derivative financial assets with negative fair value Total gross carrying amount of non-derivative financial assets with negative fair value Total gross carrying amount of non-derivative financial assets with negative fair value Total gross carrying amount of non-derivative financial assets with negative fair value Total gross carrying amount of non-derivative financial assets with negative fair value Total gross carrying amount of non-derivative financial assets with negative fair value Total gross carrying amount of non-derivative financial assets with negative fair value Total gross carrying amount of non-derivative financial assets with negative fair value Total gross carrying amount of non-derivative financial assets with negative fair value Total gross carrying amount of non-derivative financial assets with negative fair value Total gross carrying amount of non-derivative financial assets with negative fair value Total gross carrying amount of non-derivative financial assets with negative fair value Total gross carrying amount of non-derivative financial assets with negative fair value Total gross carrying amount of non-derivative financial assets with negative fair value Total gross carrying amount of non-derivative financial assets with negative fair value Total gross carrying amount of non-derivative financial assets with negative fair value Total gross carrying amount of non-derivative financial assets	Country / Region Total gross carrying amount of non-derivative financial assets by accounting portfolio Derivatives with positive fair value Derivatives with negative	Country / Region Total gross carrying amount of non-derivative financial assets by accounting portfolio Derivatives with positive fair value Derivatives with positive

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 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

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 Angentrias, Bellas, Bolivia, Barall, Citile, Colonbia, Costa Rica, Dominica, Dominica, Dominica, Dominica, Dominica, Dominica, Dominica, Beharder, Gereada, Gustermala, Guyana, Hall, Honduras, Jamaica, Mexico, Nicaragua, Pinama, Paraguay, Peru, S. Kitts and Nexis, S. Lucia, S. Vincent and the Genadenes, Suriamen, Trinidad and Tobogo, Usuguay, Verezuela, Artigua And Barbuda, Aruba, Bahamas, Barbados, Cuyana, Hall, Honduras, Jamaica, Mexico, Nicaragua, Pinama, Paraguay, Peru, S. Kitts and Nexis, S. Lucia, S. Vincent and the Genadenes, Suriamen, Trinidad and Tobogo, Usuguay, Verezuela, Artigua And Barbuda, Aruba, Bahamas, Barbados, Cuyana, Hall, Honduras, Jamaica, Mexico, Nicaragua, Pinama, Paraguay, Peru, S. Kitts and Nexis, S. Lucia, S. Vincent and the Genadenes, Suriamen, Trinidad and Tobogo, Usuguay, Verezuela, Artigua And Barbuda, Aruba, Bahamas, Barbados, Cuyana, Hall, Honduras, Jamaica, Mexico, Nicaragua, Pinama, Paraguay, Peru, S. Kitts and Nexis, S. Lucia, S. Vincent and the Genadenes, Suriamen, Trinidad and Tobogo, Usuguay, Verezuela, Artigua And Barbuda, Aruba, Bahamas, Barbados, Cuyana, Hall, Honduras, Jamaica, Mexico, Nicaragua, Pinama, Paraguay, Peru, S. Kitts and Nexis, S. Lucia, S. Vincent and Heise, S. Vincent and Heise, S. Lucia,

Africa Agenta, Egypt, Monroco, South Africa, Angolas, Bernin, Monrocon, Compo, The Democratic Republic Of The Congo, Cite D'Noire, Equatorial Guinea, Eritres, Ethiopia, Gabon, Gamba, Guinea, Guinea-Bissau, Komya, Lescotha, Liberia, Madagascar, Malawa, Mali, Mauritlos, Mauritlasini, Monrocondina, Monrocon, Congo, The Democratic Republic Of The Congo, Cite D'Noire, Equatorial Guinea, Eritres, Ethiopia, Gabon, Gamba, Guinea, Guinea-Bissau, Komya, Lescotha, Liberia, Madagascar, Malawa, Mali, Mauritlos, Mauritlasini, Monrocondina, Monrocon, Congo, The Democratic Republic Of The Congo, Cite D'Noire, Equatorial Guinea, Eritres, Ethiopia, Gabon, Gamba, Guinea, Guinea-Bissau, Komya, Lescotha, Liberia, Madagascar, Malawa, Mali, Mauritlos, Mauritlasini, Monrocondina, Monrocon, Carrier, Monrocon, Carrie

- (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.
- (8) Information on Non-derivative financial assets by accounting portfolio is not included for institutions applying nGAAP



General governments exposures by country of the counterparty

				Caixa Geral de Depósitos, S.A.											
							As of 30/06/2023								
						Dire	ct exposures								
	(mln EUR)			On balance s	heet				Deriva	tives		Off bala	nce sheet		
												Off-balance si	heet exposures		
			Total coming amount of		Non-derivative financial as	ssets by accounting portfoli	•	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	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	exposure amount	
[0 - 3M [Austria	0 0 0 0 0 22	0 0 0 0 0 0 27	0		2:	0 0 0	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	Belgium	0 0 15 8 8 64 4 5 90	58	0	0	(((((((((((((((((((0 0 0 0 0 0 5 109 0 80 455	000000000000000000000000000000000000000	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	0	
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y	Bulgaria														
[0 - 3M [Cyprus														
[0 - 3M [Czech Republic														
[0 - 3M 1 1 1 1 1 1 1 1 1	Denmark														
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Estonia														



General governments exposures by country of the counterparty

		Caixa Geral de Depósitos, S.A.												
							As of 30/06/2023							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	ice sheet	
												Off-balance sh	eet exposures	
			Total carrying amount of		Non-derivative financial as	sets by accounting portfoli		Derivatives with pos	sitive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	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	
[0 - 3M [Finland													
[0 - 3M [France	55 222 22 23 23 205 205 34 353 3,411	50 50 221 77 227 79 39 209 340 355 355 1411 1411	0	0 0 0 0 0	(2) ((((2)	50 500 201 500 201 500 201 500 500 500 500 500 500 500 500 500 5	0 0 0 0 0	0 0 0 0 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 [Germany	(((((((((((((((((((0 50 50 50 50 50 50 50 50 50 50 50 50 50	000000000000000000000000000000000000000	0 0 0 0 0		0 0 50 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	000000000000000000000000000000000000000	0
[0 - 3M [Croatia													
[0 - 3M [Greece													
[0 - 3M [Hungary													
[0 - 3M [Ireland	(55) (51) 133 838 (1,075	1 0	0 0 0 0 0	0 0 0 0 0	((((4) (4)	0 52 0 50 50 50 1 137 790 0 1,030	0 0 0 0 0	0 0 0 0 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 [Italy	54 54 23- 24 44 65 60	0 0 541 541 234 0 0 40 2 62	0	0 0 0 0 0	(() ((()	0 0 541 3 216 0 0 40 0 62	0 0 0 0	0 0 0 0 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													



General governments exposures by country of the counterparty

		Caixa Geral de Depósitos, S.A.												
							As of 30/06/2023							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	nce sheet	
												Off-balance sh	neet exposures	
		Total gross carrying amount of non-	Total carrying amount of non-derivative financial assets (net of short		Non-derivative financial as	sets by accounting portfoli	,	Derivatives with pos	itive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
[0 - 3M [Lithuania													
[0 - 3M [Luxembourg	13. 55	50	0 0 0 0 0	0 0 0 0 0		0 0 0 132 50 0	0 0 0 0 0	0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 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 [Malta													
[0 - 3M [Netherlands	7. 2.2.	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	22	0 0 0 77 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0	0 0 0 0	0 0 0 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 [Poland							-						
[0 - 3M [Portugal	12 22 26 56 56 99 4,86 1,81 8,85	6 226 9 269 3 563 1 991 7 4.867	0 8	0 0 0 0 0	41 (133 255 822 377, 1,632	4.037	0 0 1 1 1 2 0 0	0 0 0 0 0	0 0 0 3 0 0	0 0 0 130 0 0	15 39 2 2 3 3 27 476 562	000000000000000000000000000000000000000	797
[0 - 3M [Romania													
[0 - 3M [Slovakia													
[0 - 3M [Slovenia													



General governments exposures by country of the counterparty

		Caixa Geral de Depósitos, S.A.												
							As of 30/06/2023							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off bala	nce sheet	
					Non-derivative financial as	sets by accounting portfoli	,	Derivatives with pos	itive 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	amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[0 - 3M [Spain	20- 4909 358 219 21- 2,1-42 150 3,775	204 490 356 219 214 2,142 150 3,775		0 0 0 0 0	2 (66 (37 (125	202 464 356 156 214 2,105 150	0 0 0 0 0	0 0 0 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	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0		0 0 0 0	0 0 0 0 0	0 0 0 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 [Iceland													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Liechtenstein													
[0 - 3M [Norway													
[0 - 3M [Australia													
[0 - 3M [Canada													
To - 3M	Hong Kong													



General governments exposures by country of the counterparty

			Caixa Geral de Depósitos, S.A.											
							As of 30/06/2023	:						
						Direc	t exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off bala	nce sheet	
												Off-balance sl	heet exposures	
					Non-derivative financial a	ssets by accounting portfolio		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	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	exposure amount
[0 - 3M [Japan													
[0 - 3M [u.s.	0 122 4 4 3 3 0	0 129 0 0 0 5 45 0 3 3 0 7			0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 129 0 45 0 0 0	000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	000000000000000000000000000000000000000	0
[0 - 3M [3M - 1Y	China													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Switzerland													
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y [10Y - more total	Other advanced economies non EEA													
Total Tota	Other Central and eastern Europe countries non EEA													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Middle East													
Total	Latin America and the Caribbean	1 15 34 12 0 0	1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	1		0 8 8 30 30 30 30 30 30 30 30 30 30 30 30 30	0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0	0 0 0 0 0	000000000000000000000000000000000000000	0



General governments exposures by country of the counterparty

Caiva Garal de Denócitos S.A.

							C	aixa Geral de Depósitos,	S.A.						
								As of 30/06/2023							
							Direc	t exposures							
		(mln EUR)			On balance s	heet				Deriva	itives		Off bala	nce sheet	
							ssets by accounting portfolio		Derivatives with po			h negative fair value	Off-balance si	heet exposures	
						Non-derivative financial as	ssets by accounting portfolio		Derivatives with po	sitive fair value	Derivatives with	n 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 [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y] [5Y - 10Y [[10Y - more Total	Africa	34, 454 166 266 457 477 96- 3.119	2 342 455 3 168 3 268 450 470 964 3 3119	000000000000000000000000000000000000000		58 47 0 32 5 25 99 0 0 0 322	284 410 136 242 351 411 964 2.797				0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	1 21 0 0 0 0 41 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
•	[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Others	(0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	C C C C C C C C C C C C C C C C C C C	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0	(0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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 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

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 Angentrias, Bellas, Bolivia, Barall, Citile, Colonbia, Costa Rica, Dominica, Dominica, Dominica, Dominica, Dominica, Dominica, Dominica, Beharder, Gereada, Gustermala, Guyana, Hall, Honduras, Jamaica, Mexico, Nicaragua, Pinama, Paraguay, Peru, S. Kitts and Nexis, S. Lucia, S. Vincent and the Genadenes, Suriamen, Trinidad and Tobogo, Usuguay, Verezuela, Artigua And Barbuda, Aruba, Bahamas, Barbados, Cuyana, Hall, Honduras, Jamaica, Mexico, Nicaragua, Pinama, Paraguay, Peru, S. Kitts and Nexis, S. Lucia, S. Vincent and the Genadenes, Suriamen, Trinidad and Tobogo, Usuguay, Verezuela, Artigua And Barbuda, Aruba, Bahamas, Barbados, Cuyana, Hall, Honduras, Jamaica, Mexico, Nicaragua, Pinama, Paraguay, Peru, S. Kitts and Nexis, S. Lucia, S. Vincent and the Genadenes, Suriamen, Trinidad and Tobogo, Usuguay, Verezuela, Artigua And Barbuda, Aruba, Bahamas, Barbados, Cuyana, Hall, Honduras, Jamaica, Mexico, Nicaragua, Pinama, Paraguay, Peru, S. Kitts and Nexis, S. Lucia, S. Vincent and the Genadenes, Suriamen, Trinidad and Tobogo, Usuguay, Verezuela, Artigua And Barbuda, Aruba, Bahamas, Barbados, Cuyana, Hall, Honduras, Jamaica, Mexico, Nicaragua, Pinama, Paraguay, Peru, S. Kitts and Nexis, S. Lucia, S. Vincent and Heise, S. Vincent and Heise, S. Lucia,

Africa Agenta, Egypt, Monroco, South Africa, Angolas, Bernin, Monrocon, Compo, The Democratic Republic Of The Congo, Cite D'Noire, Equatorial Guinea, Eritres, Ethiopia, Gabon, Gamba, Guinea, Guinea-Bissau, Komya, Lescotha, Liberia, Madagascar, Malawa, Mali, Mauritlos, Mauritlasini, Monrocondina, Monrocon, Congo, The Democratic Republic Of The Congo, Cite D'Noire, Equatorial Guinea, Eritres, Ethiopia, Gabon, Gamba, Guinea, Guinea-Bissau, Komya, Lescotha, Liberia, Madagascar, Malawa, Mali, Mauritlos, Mauritlasini, Monrocondina, Monrocon, Congo, The Democratic Republic Of The Congo, Cite D'Noire, Equatorial Guinea, Eritres, Ethiopia, Gabon, Gamba, Guinea, Guinea-Bissau, Komya, Lescotha, Liberia, Madagascar, Malawa, Mali, Mauritlos, Mauritlasini, Monrocondina, Monrocon, Carrier, Monrocon, Carrie

- (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.
 (8) Information on Non-derivative financial assets by accounting portfolio is not included for institutions applying nGAMP

Performing and non-performing exposures Caixa Geral de Depósitos, S.A.

Í					As of 30/09/2022									As of 31/12/2022				
		Gross ca	arrying amount/ Nominal amoun	it		Accumulated imp	airment, accumulated negative cha it risk and provisions ⁴	nanges in fair	Collaterals and		Gross car	rying amount/ Nominal	amount		Accumulated imp	pairment, accumulated n lit risk and provisions ^a	egative changes in fair	Collaterals and
		Of which performing but past due >30 days	Of which	h non-performing	r	On performing exposures ²	On non-performing expos	euroe ³	financial guarantees received on non- performing exposures		Of which performing but past due >30 days		of which non-performing	r	On performing exposures ²	On non-perform	ning exposures ²	financial guarantees received on non- performing exposures
(min EUR)		and <=90 days	Of wi	hich: defaulted	Of which Stage 3 ³		Of whi	rich Stage 3 ⁸			and <=90 days		Of which: defaulted	Of which Stage 3 ⁸			Of which Stage 3 ⁸	
Cash balances at central banks and other demand deposits	24,331	0	0	0	0	0	0	0	0	21,769	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	22,301	0	93	93	1	32	26	1	0	21,021	0	78	78	1	70	24	1	
Central banks	2			0	0	0	0	0	0	31	0	0	0	0	0	0		0
General governments	17,16	7 0	0	0	0	11	0	0	0	16,556	0	0	0	0	12	0		0
Credit institutions	97		0	0	0	0	0	0	0	871	0	0	0	0	0	0		0
Other financial corporations	17	6 0		0	0	0	0	0	0	109	0	0	0	0	2	0		0
Non-financial corporations	3,96		93	93	1	20	26	1	0	3,454	0	78	78	1	56	24	1	. 0
Loans and advances(including at amortised cost and fair value)	53,84	193	1,999	1,929	1,826	1,019	1,275	1,166	525	54,462	237	1,854	1,797	1,685	872	1,389	1,241	325
Central banks	1,29	3 0		0		0	•	0	0	1,669	0	0	0	0	0	0		0
General governments	2,69	7 6	10	10	10	3	۰	0	4	3,362	14	5	5	5	3	0		4
Credit institutions	3,02	9 0	0	0	0	3	0	0	0	2,777	0	0	0	0	1	0		0
Other financial corporations	25		5	5	5	14	2	2	1	243	4	4	4	4	7	1	1	0
Non-financial corporations	15,79	9 103	1,385	1,320	1,217	668	883	777	353	15,843	125	1,279	1,227	1,114	617	940	795	240
of which: small and medium-sized enterprises	9,98	68	907	889	859	477	606	566	196	10,101	76	856	842	804	373	640	595	150
of which: Loans collateralised by commercial immovable property	4,29	7 11	315	315	300	128	168	163	142	4,337	21	301	300	287	104	178	165	115
Households	30,77	9 84	599	594	594	331	389	386	167	30,568	94	567	962	562	244	448	445	82
of which: Loans collateralised by residential immovable property	27,86	4 59	272	271	270	269	128	126	143	27,768	67	248	246	246	206	182	181	64
of which: Credit for consumption	1,72	3 18	63	60	61	33	40	38	17	1,703	19	63	61	62	24	44	43	14
DEBT INSTRUMENTS other than HFT	100,491	193	2,092	2,023	1,827	1,051	1,301	1,167	525	97,252	237	1,932	1,875	1,686	943	1,413	1,242	325
OFF-BALANCE SHEET EXPOSURES	15,157	,	366	366	335	40	155	140	1	15,288		483	483	452	56	192	167	0

The transferring commons diseased by the fine of the common of the commo

Performing and non-performing exposures Caixa Geral de Depósitos, S.A.

					As of 31/03/2023			As of 30/06/2023										
		Gross	carrying amount/ Nomina	amount	A2 0 32 103 12023	Accumulated imp	airment, accumulated ne it risk and provisions ⁴	gative changes in fair	Collaterals and		Gross ca	rrying amount/ Nomina	l amount	A2 00 30/00/2023	Accumulated imp	pairment, accumulated ne lit risk and provisions ⁴	gative changes in fair	Collaterals and
		Of which performing but past due >30 days		Of which non-performing	r ^a	On performing exposures ²	On non-perform	ning exposures ³	financial guarantees received on non- performing exposures		Of which performing but past due >30 days		Of which non-performing	•	On performing exposures ²	On non-perform	ing exposures ³	financial guarantees received on non- performing exposures
(min FIR)		and <=90 days		Of which: defaulted	Of which Stage 3 ³			Of which Stage 3 ^s			and <=90 days		Of which: defaulted	Of which Stage 3 ³			Of which Stage 3 ⁸	
Cash balances at central banks and other demand deposits	19,64	7 (0	0	0	0	0	0	0	19,258	0	0		0	0	0		0
Debt securities (including at amortised cost and fair value)	21,19	3 (77	77	1	56	23	1		21,084		74	74	1	56	41	1	
Central banks	3	3	0	0	0	0	0	0	0	22	2 0	0	0	0	0	0		
General governments	16,37	6	0	0	0	12	0	0	0	16,132	2 0	0	0	0	11	0		
Credit institutions	96	3 (0	0	0	0	0	0	0	885	5 0	0	0	0	0	0		
Other financial corporations	13	2	0	0	0	2	0	0	0	127	7 0	0	0	0	2	0		
Non-financial corporations	3,68	8 (0 77	77	. 1	41	23	1	0	3,918	8 0	74	74	1	43	41	1	
Loans and advances(including at amortised cost and fair value)	53,784	4 313	1,863	1,805	1,698	921	1,397	1,251	339	52,647	7 318	1,783	1,735	1,622	987	1,369	1,222	321
Central banks	1,32	6	0 0	0	0	0	0	0	0	933	3 0	0	0	0	0	0		0
General governments	3,45	8 11	8	4	4	3	0	0	3	3,410	0 14	4	4	4	2	2	:	2 1
Credit institutions	2,90	7	0 0	0	o	2	0	0	0	2,587	7 0	0	0	0	2	0		
Other financial corporations	27	4 (0 3	3	3	7	1	1	2	214	4 2	3	3	3	5	1	1	1 2
Non-financial corporations	15,56	2 17	7 1,265	1,212	1,104	628	949	807	231	15,373	3 186	1,167	1,122	1,011	626	915	771	189
of which: small and medium-sized enterprises	10,03	4 90	7 850	837	800	383	653	607	142	9,901	1 83	809	793	759	372	633	586	5 126
of which: Loans collateralised by commercial immovable property	4,32	1 7.	2 304	303	289	108	180	167	115	4,357	7 99	277	277	263	107	173	160	101
Households	30,25	6 11	7 590	586	586	282	446	443	102	30,130	0 115	608	606	604	352	451	446	3 130
of which: Loans collateralised by residential immovable property	27,44	3 80	7 274	273	272	243	182	181	86	27,257	7 90	291	291	290	310	185	184	1 106
of which: Credit for consumption	1,73	7 2	2 66	64	64	23	47	45	14	1,805	9 19	73	72	72	25	51	50	20
DEBT INSTRUMENTS other than HFT	94,62	4 313	1,940	1,882	1,699	977	1,420	1,252	339	92,990	318	1,857	1,809	1,624	1,043	1,410	1,223	321
OFF-BALANCE SHEET EXPOSURES	15,36	8	467	467	437	52	186	161	0	15,830		458	458	428	48	215	190	0

(1) for the distinction of more pulsaring appears pipes rate to Action (AC) of Regulation (10) to \$17,0003 (200) (2) Institution specific with the second of second order to be come to the exception of the cold in second order to be second or the cold in the

(6) for the co-balance sheet liters, accommission impriments and accommission designed droppes in fer value due to code this a sporting according to the first approximation (impriment is an ground according to the FIRED framework (impriment is an approximation as ground as ground approximation as ground as ground



Forborne exposures

			As of 30/	09/2022				As of 31/12/2022									
		ying amount of with forbearance	Accumulated i accumulated o value due to o provisions for forbearance m	hanges in fair redit risk and exposures with	received on e	ancial guarantees xposures with e measures	Gross carry exposures measures	ring amount of with forbearance	Accumulated in accumulated of value due to or provisions for forbearance me	hanges in fair edit risk and exposures with	received on e	ancial guarantees exposures with the measures					
(min EUR)		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					
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	0					
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	0	0	o	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)	4,041	1,104	1,281	792	2,339	229	1,847	961	938	783	647	125					
Central banks	0	0	0	0	0	0	0	0	0	0	O	0					
General governments	670	0	0	0	661	0	4	0	0	0	4	0					
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0					
Other financial corporations	10	0	1	0	3	0	2	0	0	0	0	0					
Non-financial corporations	1,699	717	837	512	540	148	1,110	636	623	504	278	101					
of which: small and medium-sized enterprises	996	477	557	361	310		696	412	442	349	132						
Households	1,662	387	442	280	1,136	80	731	325	315	279	365	24					
DEBT INSTRUMENTS other than HFT	4,041	1,104	1,281	792	2,339		1,847	961	938	783	647	,					
Loan commitments given	263	6	1	0	0	0	9	2	1	0	0	0					
QUALITY OF FORBEARANCE ²																	
Loans and advances that have been forborne more than twice $^{\it 3}$	101						83										
Non-performing forborne loans and advances that failed to meet the non- performing exit criteria ³	10						11										

⁽¹⁾ Forborne exposures are debt contracts in respect of which forbearance measures as defined in Article 47b(1) and (2) CRR have been applied

⁽a) 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 F18.00 / F19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451-TTS 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.

⁽P) 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.



Forborne exposures

Caixa Geral de Depósitos, S.A.

			As of 31/	03/2023					As of 30/	06/2023		
		ring amount of with forbearance	Accumulated i accumulated c value due to c	mpairment, hanges in fair redit risk and exposures with	Collateral and fine received on experience forbearance	cposures with		ying amount of with forbearance	Accumulated of accumulated of value due to cr provisions for forbearance m	hanges in fair edit risk and exposures with	Collateral and fin received on e forbearanc	
(min EUR)		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
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	0	o	o	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)	1,892	1,001	930	824	763	134	1,789	968	929	814	684	121
Central banks	0	0	0	0	0	0	0	0	0	0	0	0
General governments	125	0	0	0	124	0	34	0	0	0	33	0
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	1	0	0	0	0	0	1	0	0	0	0	0
Non-financial corporations	1,009	648	602	532	260	95	955	596	589	514	237	68
of which: small and medium-sized enterprises	632	417	412	365	126		605	404	415	366	110	
Households	757	353	328	292	379	39	799	372	340	300	414	53
DEBT INSTRUMENTS other than HFT	1,892	1,001	930	824	763		1,789	968	929	814	684	
Loan commitments given	7	2	1	0	0	0	6	2	1	0	0	0
QUALITY OF FORBEARANCE ²												
Loans and advances that have been forborne more than twice ${}^{\it 3}$	78						68					
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria $^{\rm 3}$	11						16					

⁽¹⁾ Forborne exposures are debt contracts in respect of which forbearance measures as defined in Article 47b(1) and (2) CRR have been applied

(2)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 F18.00 / F19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451- 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.

⁽³⁾ 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.



2023 EU-wide Transparency Exercise Breakdown of loans and advances to non-financial corporations other than held for trading Caixa Geral de Depósitos, S.A.

			As of 3	0/09/2022					As of 3	1/12/2022			As of 31/03/2023							As of 30/06/2023						
	Gross carrying amount Accumulated		Accumulated	Gross carr	ying amount				Accumulated	Gross carrying amount					Accumulated	Gross carr	rying amount				Accumulated					
(min EUR)		Of which: non- performir		Of which loans and advances subject to impairment	Accumulated impairment ¹	negative changes in fair value due to credit risk on non-performing exposures ¹		Of which: non- performir	of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment ¹	negative changes in fair value due to credit risk on non-performing exposures¹		Of which: non- performin		Of which loans and advances subject to impairment	Accumulated impairment ¹	negative changes in fair value due to credit risk on non-performing exposures ¹		Of which: non- performir		Of which loans and advances subject to impairment	Accumulated impairment ¹	negative		
A Agriculture, forestry and fishing	414	62	41	414	48	0	404	57	40	404	43	0	382	54	38	382	41	0	366	44	34	366	37	0		
B Mining and quarrying	127	7	7	127	6	0	90	18	18	90	15	0	98	18	18	98	16	0	128	17	17	128	16	0		
C Manufacturing	2.357	278	259	2.357	251	0	2.400	270	255	2,400	306	0	2.363	281	259	2.363	313	0	2.378	259	240	2.378	312	0		
D Electricity, gas, steam and air conditioning	313	1	1	313	12	0	306	1	1	306	21	0	281	1	1	281	22	0	260	0	0	260	23	0		
E Water supply	184	14	14	184	21	0	186	13	13	186	22	0	210	13	13	209	25	0	200	3	3	200	20	0		
F Construction	1.898	197	191	1.898	166	0	1.846	191	185	1.846	163	0	1.836	182	181	1.836	161	0	1.765	153	153	1.765	158	0		
G Wholesale and retail trade	2,445	145	133	2,445	157	0	2,495	139	129	2,495	164	0	2,248	141	131	2.248	153	0	2.222	133	125	2.222	157	0		
H Transport and storage	1.360	144	144	1.310	166	40	1.348	131	131	1.302	180	36	1.333	129	129	1.289	178	36	1.329	127	127	1.284	173	35		
I Accommodation and food service activities	888	73	73	888	184	0	936	62	62	936	147	0	932	59	58	932	149	0	930	61	61	930	145	0		
J Information and communication	218	13	13	218	13	0	206	12	12	206	12	0	196	11	11	196	12	0	172	11	11	172	12	0		
K Financial and insurance activities	414	19	19	414	22	0	452	19	19	452	28	0	437	18	18	437	26	0	418	18	18	418	26	0		
L Real estate activities	2.514	154	154	2.514	164	0	2.572	140	139	2,572	144	0	2.555	137	136	2.555	144	0	2.648	139	133	2.648	139	0		
M Professional, scientific and technical activities	667	134	134	667	130	0	725	104	104	725	112	0	793	105	105	793	128	0	758	95	95	758	114	0		
N Administrative and support service activities	310	31	31	310	35	0	319	32	32	319	33	0	321	34	32	321	35	0	336	29	29	336	32	0		
O Public administration and defence, compulsory social security	1	0	0	1	0	0	1	0	0	1	0	0	1	0	0	1	0	0	8	0	0	8	0	0		
P Education	113	29	29	113	22	0	107	15	15	107	14	0	108	15	15	108	15	0	108	12	12	108	12	0		
Q Human health services and social work artivities	248	10	10	248	13	0	252	10	10	252	14	0	244	8	8	244	13	0	241	6	6	241	13	0		
R Arts, entertainment and recreation	105	11	11	105	34	0	102	10	10	102	33	0	98	9	9	98	33	0	96	9	9	96	34	0		
S Other services	1,222	62	58	1,222	67	0	1,096	54	52	1,096	68	0	1,126	51	49	1,126	77	0	1,011	50	47	1,011	83	0		
Loans and advances	15,799	1.385	1.320	15,748	1.511	40	15.843	1.279	1.227	15,797	1.520	36	15.562	1.265	1.212	15.517	1.542	36	15.373	1.167	1.122	15.328	1.506	35		

⁽¹⁾ 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 white it reported according to the FINREP framework (template F 06.01), which follows a sign convention based on a credit/debt convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (01) 2021/951-115 on Supervisory reporting.



2023 EU-wide Transparency Exercise Collateral valuation - Ioans and advances Caixa Geral de Depósitos, S.A.

			As of 30/09/2022					As of 31/12/2022					As of 31/03/2023					As of 30/06/2023		
	Loans and advance	945	AS OF 30/09/2022			Loans and advanc	*	AS OT 31/12/2022			Loans and advanc	ps.	AS OF 31/U3/2U23			Loans and advanc	y=c	As of 30/06/2023		
		Performing		Non-performing			Performing		Non-performing			Performing		Non-performing			Performing		Non-performing	
(min EUR)			of which past due > 30days <= 90 days		Unlikely to pay that are not past due or past due <= 90 days			of which past due > 30days <= 90 days		Unlikely to pay that are not past due or past due <= 90 days			of which past due > 30days <= 90 days		Unlikely to pay that are not past due or past due <= 90 days			of which past due > 30days <= 90 days		Unlikely to pay that are not past due or past due <= 90 days
Gross carrying amount	53,847	51,848	193	1,999	1,027	54,462	52,608	237	1,854	949	53,784	51,921	313	1,863	954	52,647	50,864	318	1,783	911
Of which secured	42,080	40,574	97	1,506	776	41,861	40,443	124	1,417	738	41,442	40,000	204	1,443	757	41,135	39,750	219	1,385	732
Of which secured with immovable property	33,186	32,420	79	766	374	33,194	32,482	100	712	359	32,853	32,123	176	730	376	32,649	31,937	193	712	381
Of which instruments with LTV higher than 60% and lower or equal to 80%	11,894	11,731		163	89	11,864	11,728		137	78	11,798	11,667		131	72	11,640	11,497		143	83
Of which instruments with LTV higher than 80% and lower or equal to 100%	3,815	3,699		116	36	4,046	3,930		116	48	3,848	3,725		123	55	3,708	3,610		98	43
Of which instruments with LTV higher than	1,024	880		144	69	949	827		122	48	871	754		117	49	834	720		114	50
Accumulated impairment for secured assets Collateral	1.612	683	15	929	421	1.571	534	15	1.037	512	1.618	569	23	1.049	526	1.648	621	21	1.027	524
Of which value capped at the value of exposure	35,397	34,965	63	432	244	35,393	35,119	80	274	155	34,875	34,586	97	288	163	34,566	34,293	99	273	150
Of which immovable property	29,157	28,854	51	302	158	29,153	28,959	68	194	105	28,695	28,479	84	215	118	28,366	28,148	84	217	121
Of which value above the cap	93,978	85,537	159	8,441	4,308	83,610	76,697	181	6,913	2,926	84,945	77,894	222	7,051	3,115	86,595	80,196	240	6,400	2,818
Of which immovable property	40,763	39,362	68	1,401	801	34,876	33,725	83	1,151	666	34,743	33,566	104	1,178	718	36,508	35,433	106	1,075	708
Financial guarantees received	1,540	1,447	1	93	79	1,409	1,358	3	51	40	1,304	1,253	2	51	37	1,205	1,157	2	49	34
Accumulated partial write-off	-184	-5	-3	-179	-1	-182	-5	-3	-177	-1	-179	-5	-3	-174	-1	-274	0	0	-274	-1

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.