



2023 EU-wide Stress Test

Bank Name	Caixa Geral de Depósitos, SA
LEI Code	TO822O0VT80V06K0FH57
Country Code	PT

2023 EU-wide Stress Test: Summary

Caixa Geral de Depósitos, SA

	Actual 31/12/2022	Baseline Scenario			Adverse Scenario		
		31/12/2023	31/12/2024	31/12/2025	31/12/2023	31/12/2024	31/12/2025
(mln EUR, %)							
Net interest income	1,440	2,485	2,558	2,510	1,433	1,426	1,420
Gains or losses on financial assets and liabilities held for trading and trading financial assets and trading financial liabilities	81	80	80	80	88	60	60
Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss	-83	228	-247	-221	-686	-629	-487
Profit or (-) loss for the year	918	1,816	1,498	1,470	-203	228	353
Coverage ratio: non-performing exposure (%)	76.57%	74.18%	68.37%	64.16%	76.25%	69.65%	66.38%
Common Equity Tier 1 capital	8,121	9,126	9,851	10,393	7,520	7,733	7,816
Total Risk exposure amount (all transitional adjustments included)	43,363	43,620	43,557	43,526	43,364	43,381	43,491
Common Equity Tier 1 ratio, %	18.73%	20.92%	22.62%	23.88%	17.34%	17.83%	17.97%
Fully loaded Common Equity Tier 1 ratio, %	18.73%	20.92%	22.62%	23.88%	17.34%	17.83%	17.97%
Tier 1 capital	8,126	9,131	9,857	10,398	7,526	7,739	7,822
Total leverage ratio exposures	105,213	105,213	105,213	105,213	105,213	105,213	105,213
Leverage ratio, %	7.72%	8.68%	9.37%	9.88%	7.15%	7.36%	7.43%
Fully loaded leverage ratio, %	7.72%	8.68%	9.37%	9.88%	7.15%	7.36%	7.43%
Memorandum item related to the application of IFRS-17 for banks with insurance subsidiaries or participations: Fully loaded Common Equity Tier 1 ratio - With application of IFRS-17. %	18.70%						

IFRS 9 transitional arrangements?	No
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2023 EU-wide Stress Test: Credit risk IRB
Caixa Geral de Depósitos, SA

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2023 EU-wide Stress Test: Credit risk IRB

Caixa Geral de Depósitos, SA

		Actual 31/12/2022*														
		Exposure values				Risk exposure amounts				Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
		A-IRB		F-IRB		A-IRB		F-IRB								
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted							
IRELAND	(m EUR, %)															
	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Central governments	0	0	0	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	0	0	0
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	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	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	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	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	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	0	0	0
	Equity	0	0			0	0			0	0			0	0	
	Securitisation	0	0			0	0			0	0			0	0	
	Other non-credit obligation assets	0	0			0	0			0	0			0	0	
IRB TOTAL	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	

		Actual															
		31/12/2022*															
		Exposure values				Risk exposure amounts				Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure	
		A-IRB		F-IRB		A-IRB		F-IRB									
(m EUR, %)		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted								
CAPE VERDE	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Central governments	0	0	0	0	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	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	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	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	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	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	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	0	0	0	0
	Equity	0	0			0	0			0	0			0	0		
	Securitisation	0	0			0	0			0	0			0	0		
	Other non-credit obligation assets	0	0			0	0			0	0			0	0		
	IRB TOTAL		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

		Actual 31/12/2022*															
		Exposure values				Risk exposure amounts				Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure	
		A-IRB		F-IRB		A-IRB		F-IRB									
(m EUR, %)		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted								
ITALY	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Central governments	0	0	0	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	0	0	0	
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Corporates - Of Which: SME	0	0	0	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	0	0	0	
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Qualifying Revolving	0	0	0	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	0	0	0	
	Retail - Other Retail - Of Which: SME	0	0	0	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	0	0	0	
	Equity	0	0			0	0			0	0			0	0		
	Securitisation	0	0			0	0			0	0			0	0		
	Other non-credit obligation assets	0	0			0	0			0	0			0	0		
	IRB TOTAL	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

* Stage 1, 2, and 3 exposures as well as related provisions already reflect the restated distribution across IFRS 9 stages as of 1 January 2023 as per Methodological Note.

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2023 EU-wide Stress Test: Credit risk IRB

Caixa Geral de Depósitos, SA

		31/12/2023							Baseline Scenario 31/12/2024							31/12/2025						
		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 2 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 2 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
IRELAND	(m EUR, %)																					
	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	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	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	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	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	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	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	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	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	IRB TOTAL	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

		31/12/2023							Baseline Scenario 31/12/2024							31/12/2025						
		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
CAPE VERDE	(m EUR, %)																					
	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	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	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	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	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	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	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	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	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	IRB TOTAL	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

		31/12/2023							Baseline Scenario 31/12/2024							31/12/2025						
		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
ITALY	(m EUR, %)																					
	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	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	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	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	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	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	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	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	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	IRB TOTAL	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

* Stage 1, 2, and 3 exposures as well as related provisions already reflect the restated distribution across IFRS 9 stages as of 1 January 2023 as per Meth

2023 EU-wide Stress Test: Credit risk STA

Caixa Geral de Depósitos, SA

		Actual 31/12/2022*										
		Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
		Non-defaulted	Defaulted	Non-defaulted	Defaulted							
(mB EUR, %)												
IRELAND	Central banks	0	0	0	0	0	0	0	0	0	0	0.00%
	Central governments	1,400	0	0	0	1,639	0	0	0	0	0	0.00%
	Regional governments or local authorities	0	0	0	0	0	0	0	0	0	0	0.00%
	Public sector entities	0	0	0	0	0	0	0	0	0	0	0.00%
	Multilateral Development Banks	0	0	0	0	0	0	0	0	0	0	0.00%
	International Organisations	0	0	0	0	0	0	0	0	0	0	0.00%
	Institutions	0	0	0	0	0	0	0	0	0	0	0.00%
	Corporates	0	0	0	0	0	0	0	0	0	0	0.00%
	of which: SME	0	0	0	0	0	0	0	0	0	0	0.00%
	Real estate	0	0	0	0	0	0	0	0	0	0	0.00%
	of which: SME	0	0	0	0	0	0	0	0	0	0	0.00%
	Secured by mortgages on Immovable property	15	0	5	0	14	0	0	0	0	0	0.12%
	of which: SME	0	0	0	0	0	0	0	0	0	0	0.00%
	Items associated with particularly high risk	0	0	0	0	0	0	0	0	0	0	0.00%
	Covered bonds	0	0	0	0	0	0	0	0	0	0	0.00%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	0	0.00%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0.00%
	Equity	0	0	0	0	0	0	0	0	0	0	0.00%
	Securitisation	0	0	0	0	0	0	0	0	0	0	0.00%
	Other exposures	0	0	0	0	0	0	0	0	0	0	0.00%
	Standardised Total	1,157	0	6	0	1,659	0	0	0	0	0	6.30%

		Actual											
		31/12/2022*											
		Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	
		Non-defaulted	Defaulted	Non-defaulted	Defaulted								
(mB EUR, %)													
CAPE VERDE	Central banks	272	0	272	0	272	0	0	0	0	0	0	0.00%
	Central governments	186	0	186	0	182	0	0	0	0	0	0	0.00%
	Regional governments or local authorities	0	0	0	0	0	0	0	0	0	0	0	0.00%
	Public sector entities	0	0	0	0	0	0	0	0	0	0	0	0.00%
	Multilateral Development Banks	0	0	0	0	0	0	0	0	0	0	0	0.00%
	International Organisations	0	0	0	0	0	0	0	0	0	0	0	0.00%
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0.00%
	Corporates	81	0	73	0	50	12	0	0	0	0	0	81.00%
	of which: SME	0	0	0	0	0	0	0	0	0	0	0	0.00%
	Real estate	49	1	41	1	39	12	4	1	1	3	81.60%	
	of which: SME	18	0	16	0	15	2	0	0	0	0	21.20%	
	of which: SME	42	1	47	0	26	11	0	1	1	5	55.20%	
	Secured by mortgages on immovable property	88	0	30	0	29	11	0	0	0	0	0	31.70%
	of which: SME	25	0	8	0	18	0	0	0	0	0	0	22.90%
	Items associated with particularly high risk	30	1	45	2	28	2	0	0	0	0	3	71.20%
	Covered bonds	0	0	0	0	0	0	0	0	0	0	0	0.00%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	0	0	0.00%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0	0.00%
	Equity	7	0	7	0	0	0	0	0	0	0	0	0.00%
	Securitisation	0	0	0	0	0	0	0	0	0	0	0	0.00%
	Other exposures	81	0	59	0	0	0	0	0	0	0	0	34.30%
Standardised Total	1,012	17	896	19	892	40	35	4	4	18	51.00%		

		Actual										
		31/12/2022*										
		Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Non-defaulted	Defaulted	Non-defaulted	Defaulted									
(mB EUR, %)												
ITALY	Central banks	0	0	0	0	0	0	0	0	0	0	0.00%
	Central governments	879	0	0	0	880	0	0	0	0	0	0.00%
	Regional governments or local authorities	0	0	0	0	0	0	0	0	0	0	0.00%
	Public sector entities	0	0	0	0	0	0	0	0	0	0	0.00%
	Multilateral Development Banks	0	0	0	0	0	0	0	0	0	0	0.00%
	International Organisations	0	0	0	0	0	0	0	0	0	0	0.00%
	Institutions	0	0	0	0	0	0	0	0	0	0	0.00%
	Corporates	11	0	19	0	15	0	0	0	0	0	0.00%
	of which: SME	11	0	19	0	15	0	0	0	0	0	0.00%
	Real estate	3	0	2	0	3	0	0	0	0	0	47.50%
	of which: SME	2	0	1	0	2	0	0	0	0	0	100.00%
	Secured by mortgages on immovable property	0	0	2	0	0	0	0	0	0	0	70.00%
	of which: SME	0	0	0	0	0	0	0	0	0	0	0.00%
	Items associated with particularly high risk	0	0	0	0	0	0	0	0	0	0	0.00%
	Covered bonds	0	0	0	0	0	0	0	0	0	0	0.00%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	0	0.00%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0.00%
	Equity	0	0	0	0	0	0	0	0	0	0	0.00%
	Securitisation	0	0	0	0	0	0	0	0	0	0	0.00%
	Other exposures	0	0	0	0	0	0	0	0	0	0	0.00%
	Standardised Total	887	0	21	0	903	0	0	0	0	0	52.88%

* Stage 1, 2, and 3 exposures as well as related provisions already reflect the restated distribution across IFRS 9 stages as of 1 January 2023 as per Methodological Note.

		Baseline Scenario																					
		31/12/2023							31/12/2024							31/12/2025							
		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	
ITALY	(in EUR, %)																						
	Central banks		0	0	0	0	0	0.00%		0	0	0	0	0	0.00%		0	0	0	0	0	0.00%	
	Central governments	853	0	0	0	0	0	49.00%	853	0	0	0	0	0	49.00%	850	0	0	0	0	0	49.00%	
	Regional governments, or local authorities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%		
	Public sector entities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%		
	Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%		
	International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%		
	Institutions	88	1	1	0	0	0	40.00%	86	1	2	0	0	0	1	40.00%	85	2	2	0	0	1	40.00%
	Corporates	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	
	of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	
	Retail	0	0	0	0	0	0	47.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	47.00%	
	of which: SME	0	0	0	0	0	0	48.38%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	48.38%	
	Secured as mortgages on immovable assets	0	0	0	0	0	0	54.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	54.00%	
	of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	
	Items associated with marketable high risk Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	
	Collective Investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	
	Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	
Socialisation	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%		
Other exposures	860	0	0	0	0	0	0.00%	863	0	0	0	0	0	0	0.00%	849	0	0	0	0	0	0.00%	
Overall total	941	1	2	0	0	0	40.15%	943	2	2	0	0	0	1	40.15%	935	2	2	0	0	1	40.15%	

* Stage 1, 2, and 3 exposures as well as related provisions already reflect the restated distribution across IFRS 9 stages as of 1 January 2023 as per Methodology

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		Adverse Scenario																			
		31/12/2023							31/12/2024							31/12/2025					
		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure
(in EUR, %)																					
ITALY	Central banks	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Central governments	855	0	0	2	0	40.00%	851	0	0	2	0	0	40.00%	846	0	0	14	2	0	40.00%
	Regional governments or local authorities	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Public sector entities	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Multilateral Development Banks	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	International Organisations	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Institutions	86	1	2	1	0	46.00%	82	2	3	1	0	46.00%	79	3	2	1	0	0	46.00%	
	Corporates	3	0	0	0	0	0.00%	3	0	0	0	0	0.00%	3	0	0	0	0	0	0.00%	
	of which: SME	1	0	0	0	0	0.00%	1	0	0	0	0	0.00%	1	0	0	0	0	0	0.00%	
	Retail	2	0	0	0	0	0.00%	2	0	0	0	0	0.00%	2	0	0	0	0	0	0.00%	
	of which: SME	2	0	0	0	0	0.00%	2	0	0	0	0	0.00%	2	0	0	0	0	0	0.00%	
	Secured by assets with an immovable property	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	
	of which: SME	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	
	More structured with particular high risk	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	
	Covered bonds	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	
Collective investments undertakings (CIS)	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%		
Equity	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%		
Securitisation	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%		
Other exposures	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%		
Total	855	0	2	2	0	40.00%	851	0	3	2	0	40.00%	846	0	5	14	2	0	0	40.00%	

* Stage 1, 2, and 3 exposures as well as related provisions already reflect the restated distribution across IFRS 9 stages as of 1 January 2023 as per Methodology

2023 EU-wide Stress Test: Credit risk COVID-19 IRB
Caixa Geral de Depósitos, SA

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		Public guarantees - Actual											
		31/12/2022											
	Exposure value	Risk exposure amount	Stage 1 exposures	Stage 1 exposures, of which guaranteed percentage	Stage 2 exposures	Stage 2 exposures, of which guaranteed percentage	Stage 3 exposures	Stage 3 exposures, of which guaranteed percentage	Stock of provisions for Stage 1 exposures	Stock of provisions for Stage 2 exposures	Stock of provisions for Stage 3 exposures	Coverage Ratio Stage 3 exposures	
Caixa Geral de Depósitos, SA	Control funds												
	Capital instruments												
	Residual commitments or local authorities												
	Public sector entities												
	Multilateral Development Banks												
	Other credit institutions												
	Sovereigns												
	Institutions	135	135	0	0	278	278	28	28	38	3	3	3
	of which: SME	135	135	0	0	278	278	28	28	38	3	3	3
	of which: large	135	135	0	0	278	278	28	28	38	3	3	3
	of which: non-financial	135	135	0	0	278	278	28	28	38	3	3	3
	of which: financial	0	0	0	0	0	0	0	0	0	0	0	
	Secured by encumbrances on immovable property	0	0	0	0	0	0	0	0	0	0	0	0
	Items associated with particular high risk	0	0	0	0	0	0	0	0	0	0	0	0
	Covered bonds												
	Colas on institutions and corporates with a ST credit assessment												
Collective Investments Undertakings (CIU)													
Banks													
Securitizations													
Other companies													
Standardized Total	1,705	243	0	0	284	284	28	28	4	4	4	10%	

		Public guarantees - Actual											
		31/12/2022											
	Exposure value	Risk exposure amount	Stage 1 exposures	Stage 1 exposures, of which guaranteed percentage	Stage 2 exposures	Stage 2 exposures, of which guaranteed percentage	Stage 3 exposures	Stage 3 exposures, of which guaranteed percentage	Stock of provisions for Stage 1 exposures	Stock of provisions for Stage 2 exposures	Stock of provisions for Stage 3 exposures	Coverage Ratio Stage 3 exposures	
PORTUGAL	Control funds												
	Capital instruments												
	Residual commitments or local authorities												
	Public sector entities												
	Multilateral Development Banks												
	Other credit institutions												
	Sovereigns												
	Institutions	135	135	0	0	302	302	27	27	17	3	4	6
	of which: SME	135	135	0	0	302	302	27	27	18	3	4	6
	of which: large	135	135	0	0	302	302	27	27	18	3	4	6
	of which: non-financial	135	135	0	0	302	302	27	27	18	3	4	6
	of which: financial	0	0	0	0	0	0	0	0	0	0	0	
	Secured by encumbrances on immovable property	0	0	0	0	0	0	0	0	0	0	0	0
	Items associated with particular high risk	0	0	0	0	0	0	0	0	0	0	0	0
	Covered bonds												
	Colas on institutions and corporates with a ST credit assessment												
Collective Investments Undertakings (CIU)													
Banks													
Securitizations													
Other companies													
Standardized Total	307	313	0	0	302	302	27	27	3	3	14	13%	

		Public guarantees - Actual											
		31/12/2022											
	Exposure value	Risk exposure amount	Stage 1 exposures	Stage 1 exposures, of which guaranteed percentage	Stage 2 exposures	Stage 2 exposures, of which guaranteed percentage	Stage 3 exposures	Stage 3 exposures, of which guaranteed percentage	Stock of provisions for Stage 1 exposures	Stock of provisions for Stage 2 exposures	Stock of provisions for Stage 3 exposures	Coverage Ratio Stage 3 exposures	
FRANCE	Control funds												
	Capital instruments												
	Residual commitments or local authorities												
	Public sector entities												
	Multilateral Development Banks												
	Other credit institutions												
	Sovereigns												
	Institutions	2	2	24	12	0	0	1	1	1	0	0	0%
	of which: SME	2	2	22	12	0	0	1	1	1	0	0	0%
	of which: large	2	2	22	12	0	0	1	1	1	0	0	0%
	of which: non-financial	0	0	0	0	0	0	0	0	0	0	0	0%
	of which: financial	0	0	0	0	0	0	0	0	0	0	0	0%
	Secured by encumbrances on immovable property	0	0	0	0	0	0	0	0	0	0	0	0%
	Items associated with particular high risk	0	0	0	0	0	0	0	0	0	0	0	0%
	Covered bonds												
	Colas on institutions and corporates with a ST credit assessment												
Collective Investments Undertakings (CIU)													
Banks													
Securitizations													
Other companies													
Standardized Total	15	15	24	12	0	0	1	1	1	0	0	0%	

		Public guarantees - Actual											
		31/12/2022											
	Exposure value	Risk exposure amount	Stage 1 exposures	Stage 1 exposures, of which guaranteed percentage	Stage 2 exposures	Stage 2 exposures, of which guaranteed percentage	Stage 3 exposures	Stage 3 exposures, of which guaranteed percentage	Stock of provisions for Stage 1 exposures	Stock of provisions for Stage 2 exposures	Stock of provisions for Stage 3 exposures	Coverage Ratio Stage 3 exposures	
MACAO	Control funds												
	Capital instruments												
	Residual commitments or local authorities												
	Public sector entities												
	Multilateral Development Banks												
	Other credit institutions												
	Sovereigns												
	Institutions	2	2	2	2	0	0	1	1	1	0	0	0%
	of which: SME	2	2	2	2	0	0	1	1	1	0	0	0%
	of which: large	0	0	0	0	0	0	0	0	0	0	0	0%
	of which: non-financial	0	0	0	0	0	0	0	0	0	0	0	0%
	of which: financial	0	0	0	0	0	0	0	0	0	0	0	0%
	Secured by encumbrances on immovable property	0	0	0	0	0	0	0	0	0	0	0	0%
	Items associated with particular high risk	0	0	0	0	0	0	0	0	0	0	0	0%
	Covered bonds												
	Colas on institutions and corporates with a ST credit assessment												
Collective Investments Undertakings (CIU)													
Banks													
Securitizations													
Other companies													
Standardized Total	15	15	2	2	0	0	1	1	1	0	0	0%	

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Caixa Geral de Depósitos, SA[illegible][illegible]

Public guarantee – Baseline Scenario																																
31/12/2023										31/12/2024										31/12/2025												
Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio – Stage 1 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio – Stage 1 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio – Stage 1 exposure			
0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
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0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
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0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0													

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2023 EU-wide Stress Test: Securitisations

Caixa Geral de Depósitos, SA

		Actual	Baseline Scenario			Adverse Scenario		
		31/12/2022	31/12/2023	31/12/2024	31/12/2025	31/12/2023	31/12/2024	31/12/2025
(mln EUR)								
Exposure values	SEC-IRBA	0						
	SEC-SA	0						
	SEC-ERBA	2						
	SEC-IAA	0						
	Total	2						
REA	SEC-IRBA	0	0	0	0	0	0	0
	SEC-SA	0	0	0	0	0	0	0
	SEC-ERBA	2	2	2	2	2	2	2
	SEC-IAA	0	0	0	0	0	0	0
	Additional risk exposure amounts	0	0	0	0	0	0	0
	Total	2	2	2	2	2	2	2
Impairments	Total banking book others than assessed at fair value		0	0	0	0	0	0

2023 EU-wide Stress Test: Risk exposure amounts

Caixa Geral de Depósitos, SA

	Actual	Baseline scenario			Adverse scenario		
	31/12/2022	31/12/2023	31/12/2024	31/12/2025	31/12/2023	31/12/2024	31/12/2025
(mln EUR)							
Risk exposure amount for credit risk	37,900	38,156	38,094	38,062	37,900	37,900	37,901
Risk exposure amount for securitisations and re-securitisations	2	2	2	2	2	2	2
Risk exposure amount other credit risk	37,898	38,155	38,092	38,060	37,898	37,898	37,898
Risk exposure amount for market risk	1,869	1,869	1,869	1,869	1,869	1,869	1,869
Risk exposure amount for operational risk	3,595	3,595	3,595	3,595	3,595	3,595	3,595
Other risk exposure amounts	0	0	0	0	0	18	127
Total risk exposure amount	43,363	43,620	43,557	43,526	43,364	43,381	43,491
Total Risk exposure amount (transitional)	43,363	43,620	43,557	43,526	43,364	43,381	43,491
Total Risk exposure amount (fully loaded)	43,363	43,620	43,557	43,526	43,364	43,381	43,491

2023 EU-wide Stress Test: Capital

Caixa Geral de Depósitos, SA

			IFRS 9 first implementation	Actual	Baseline Scenario			Adverse Scenario		
			01/01/2018	31/12/2022	2023	2024	2025	2023	2024	2025
(mln EUR, %)										
	A	OWN FUNDS		8,753	9,757	10,483	11,024	8,152	8,365	8,448
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)		8,121	9,126	9,851	10,393	7,520	7,733	7,816
	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)		3,844	3,844	3,844	3,844	3,844	3,844	3,844
	A.1.1.1	of which: CET1 instruments subscribed by Government		0	0	0	0	0	0	0
	A.1.2	Retained earnings		5,171	6,128	6,917	7,692	4,986	5,106	5,292
	A.1.3	Accumulated other comprehensive income		-224	-224	-224	-224	-421	-421	-421
	A.1.3.1	Arising from full revaluation, cash flow hedge and liquidity reserves		130	130	130	130	-67	-67	-67
	A.1.3.2	OCI Impact of defined benefit pension plans [gain or (-) loss]		-354	-354	-354	-354	-354	-354	-354
	A.1.3.3	Other OCI contributions		0	0	0	0	0	0	0
	A.1.4	Other Reserves		0	0	0	0	0	0	0
	A.1.5	Funds for general banking risk		0	0	0	0	0	0	0
	A.1.6	Minority interest given recognition in CET1 capital		68	68	68	68	65	66	68
	A.1.7	Adjustments to CET1 due to prudential filters		-5	-5	-5	-5	-5	-5	-5
	A.1.7.1	(-) Value adjustments due to the requirements for prudent valuation (AVA)		-5	-5	-5	-5	-5	-5	-5
	A.1.7.2	Cash flow hedge reserve		0	0	0	0	0	0	0
	A.1.7.3	Other adjustments		0	0	0	0	0	0	0
	A.1.8	(-) Intangible assets (including Goodwill)		-196	-196	-196	-196	-196	-196	-196
	A.1.8.1	of which: Goodwill (-)		0	0	0	0	0	0	0
	A.1.8.2	of which: Software assets (-)		0	-146	-146	-146	-146	-146	-146
	A.1.8.3	of which: Other intangible assets (-)		-196	-50	-50	-50	-50	-50	-50
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs		-67	0	0	0	-154	-60	0
	A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses		0	0	0	0	0	0	0
	A.1.11	(-) Defined benefit pension fund assets		-289	-289	-289	-289	-289	-289	-289
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital		0	0	0	0	0	0	0
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital		0	0	0	0	0	0	0

2023 EU-wide Stress Test: Capital

Caixa Geral de Depósitos, SA

			IFRS 9 first implementation	Actual	Baseline Scenario			Adverse Scenario		
			01/01/2018	31/12/2022	2023	2024	2025	2023	2024	2025
			(mln EUR, %)							
OWN FUNDS	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1250% risk weight		0	0	0	0	0	0	0
	A.1.14.1	of which: from securitisation positions (-)		0	0	0	0	0	0	0
	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	0	0	0
	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences		0	0	0	0	-49	-28	-3
	A.1.17	(-) CET1 instruments of financial sector entities where the institution has a significant investment		0	0	0	0	0	0	0
	A.1.18	(-) Amount exceeding the 17.65% threshold		0	0	0	0	-66	-50	-31
	A.1.18A	(-) Insufficient coverage for non-performing exposures		-1	-20	-83	-316	-14	-54	-262
	A.1.18B	(-) Minimum value commitment shortfalls		0	0	0	0	0	0	0
	A.1.18C	(-) Other foreseeable tax charges		0	0	0	0	0	0	0
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 of Regulation (EU) No 575/2013		0	0	0	0	0	0	0
	A.1.20	CET1 capital elements or deductions - other		-182	-182	-182	-182	-182	-182	-182
	A.1.21	Amount subject to IFRS 9 transitional arrangements		0	0	0	0	0	0	0
	A.1.21.1	Increase in IFRS 9 ECL provisions net of EL as of 01/01/2018 compared to related IAS 39 figures as at 31/12/17 ("static part")	0	0	0	0	0	0	0	0
	A.1.21.2	Increase in non-credit-impaired IFRS 9 ECL provisions net of EL compared to related IFRS 9 figures as at between 01/01/2018 and 31/12/2019 ("old dynamic part")		0	0	0	0	0	0	0
	A.1.21.3	Increase of CET1 capital due to the tax deductibility of the amounts above ("static part + old dynamic part")		0	0	0	0	0	0	0
	A.1.21.4	Increase in non-credit-impaired IFRS 9 ECL provisions net of EL compared to related IFRS 9 figures as at 01/01/2020 ("new dynamic part")		0	0	0	0	0	0	0
	A.1.21.4.1	Increase of CET1 capital due to the tax deductibility of the amounts above ("new dynamic part")		0	0	0	0	0	0	0
	A.1.22	Transitional adjustments		0	0	0	0	0	0	0
	A.1.22.1	Adjustments due to IFRS 9 transitional arrangements		0	0	0	0	0	0	0
	A.1.22.1.1	From the increased IFRS 9 ECL provisions net of EL		0	0	0	0	0	0	0
	A.1.22.1.2	From the amount of DTAs that is deducted from CET1 capital		0	0	0	0	0	0	0
	A.1.22.2	Other transitional adjustments to CET1 Capital		0	0	0	0	0	0	0
	A.1.22.2.1	of which: due to DTAs that rely on future profitability and do not arise from temporary differences		0	0	0	0	0	0	0
	A.1.22.2.2	of which: due to DTAs that rely on future profitability and arise from temporary differences and CET1 instruments of financial sector entities where the institution has a significant investment		0	0	0	0	0	0	0

2023 EU-wide Stress Test: Capital

Caixa Geral de Depósitos, SA

			IFRS 9 first implementation	Actual	Baseline Scenario			Adverse Scenario		
			01/01/2018	31/12/2022	2023	2024	2025	2023	2024	2025
			(mln EUR, %)							
	A.1.22.2.3	of which: due to unrealised gains and losses measured at fair value through other comprehensive income in view of COVID-19 pandemic		0	0	0	0	0	0	0
	A.1.22.2.4	of which: exemption from deduction of Equity Holdings in Insurance Companies from CET 1 Items		0	0	0	0	0	0	0
	A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)		6	6	6	6	6	6	6
	A.2.1	Additional Tier 1 Capital instruments		6	6	6	6	6	6	6
	A.2.2	(-) Excess deduction from T2 items over T2 capital		0	0	0	0	0	0	0
	A.2.3	Other Additional Tier 1 Capital components and deductions		0	0	0	0	0	0	0
	A.2.4	Additional Tier 1 transitional adjustments		0	0	0	0	0	0	0
	A.2.4.1	of which: adjustments due to IFRS 9 transitional arrangements		0	0	0	0	0	0	0
	A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)		8,126	9,131	9,857	10,398	7,526	7,739	7,822
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)		626	626	626	626	626	626	626
	A.4.1	Tier 2 Capital instruments		626	626	626	626	626	626	626
	A.4.2	Other Tier 2 Capital components and deductions		0	0	0	0	0	0	0
	A.4.3	Tier 2 transitional adjustments		0	0	0	0	0	0	0
	A.4.3.1	of which: adjustments due to IFRS 9 transitional arrangements		0	0	0	0	0	0	0
	A.5	Grandfathered Additional Tier 1 Capital instruments eligible as Tier 2		0	0	0	0	0	0	0
TOTAL RISK EXPOSURE AMOUNT	B	TOTAL RISK EXPOSURE AMOUNT		43,363	43,620	43,557	43,526	43,364	43,381	43,491
	B.1	of which: Transitional adjustments included		0	0	0	0	0	0	0
	B.2	Adjustments due to IFRS 9 transitional arrangements		0	0	0	0	0	0	0
CAPITAL RATIOS (%) Transitional period	C.1	Common Equity Tier 1 Capital ratio		18.73%	20.92%	22.62%	23.88%	17.34%	17.83%	17.97%
	C.2	Tier 1 Capital ratio		18.74%	20.93%	22.63%	23.89%	17.36%	17.84%	17.98%
	C.3	Total Capital ratio		20.18%	22.37%	24.07%	25.33%	18.80%	19.28%	19.42%
Fully loaded CAPITAL	D.1	COMMON EQUITY TIER 1 CAPITAL (fully loaded)		8,121	9,126	9,851	10,393	7,520	7,733	7,816
	D.2	TIER 1 CAPITAL (fully loaded)		8,126	9,131	9,857	10,398	7,526	7,739	7,822
	D.3	TOTAL CAPITAL (fully loaded)		8,753	9,757	10,483	11,024	8,152	8,365	8,448

2023 EU-wide Stress Test: Capital

Caixa Geral de Depósitos, SA

			IFRS 9 first implementation	Actual	Baseline Scenario			Adverse Scenario		
			01/01/2018	31/12/2022	2023	2024	2025	2023	2024	2025
			(mln EUR, %)							
CAPITAL RATIOS (%) Fully loaded	E.1	Common Equity Tier 1 Capital ratio		18.73%	20.92%	22.62%	23.88%	17.34%	17.83%	17.97%
	E.2	Tier 1 Capital ratio		18.74%	20.93%	22.63%	23.89%	17.36%	17.84%	17.98%
	E.3	Total Capital ratio		20.18%	22.37%	24.07%	25.33%	18.80%	19.28%	19.42%
Leverage ratios (%)	H.1	Total leverage ratio exposures (transitional)		105,213	105,213	105213	105213	105213	105213	105213
	H.2	Total leverage ratio exposures (fully loaded)		105,213	105,213	105213	105213	105213	105213	105213
	H.3	Leverage ratio (transitional)		7.72%	8.68%	9.37%	9.88%	7.15%	7.36%	7.43%
	H.4	Leverage ratio (fully loaded)		7.72%	8.68%	9.37%	9.88%	7.15%	7.36%	7.43%
Transitional combined buffer requirements (%)	P.1	Capital conservation buffer		2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%
	P.2	Countercyclical capital buffer		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	P.3	O-SII buffer		1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%
	P.4	G-SII buffer		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	P.5	Systemic risk buffer applied to exposures according to article 133 of CRD		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	P.6	Combined buffer		3.50%	3.50%	3.50%	3.50%	3.50%	3.50%	3.50%
Pillar 2 (%)	R.1	Pillar 2 capital requirement		2.00%	1.90%	1.90%	1.90%	1.90%	1.90%	1.90%
	R.1.1	of which: CET1		1.13%	1.07%	1.07%	1.07%	1.07%	1.07%	1.07%
	R.1.2	of which: AT1		0.38%	0.36%	0.36%	0.36%	0.36%	0.36%	0.36%
	R.2	Total SREP capital requirement (applicable requirement to be met at all times - including adverse scenario - according to EBA/GL/2018/03)		10.00%	9.90%	9.90%	9.90%	9.90%	9.90%	9.90%
	R.2.1	of which: CET1		5.63%	5.57%	5.57%	5.57%	5.57%	5.57%	5.57%
	R.3	Overall capital requirement (applicable requirement under the baseline scenario according to EBA/GL/2018/03)		13.50%	13.40%	13.40%	13.40%	13.40%	13.40%	13.40%
	R.3.1	of which: CET1 (relevant input for maximum distributable amount calculation according to Art 141 CRD)		9.13%	9.07%	9.07%	9.07%	9.07%	9.07%	9.07%
	R.4	Leverage Ratio pillar 2 requirement		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Memorandum items related to the application of IFRS-17 for banks with insurance subsidiaries or participations	S.1	COMMON EQUITY TIER 1 CAPITAL (fully loaded) - Restated as of 1st January 2023 after first application of IFRS-17		8,102						
	S.2	COMMON EQUITY TIER 1 CAPITAL (fully loaded) - With application of IFRS-17								
	S.3	TOTAL RISK EXPOSURE AMOUNT - Restated as of 1st January 2023 after first application of IFRS-17		43,316						
	S.4	TOTAL RISK EXPOSURE AMOUNT - With application of IFRS-17								
	S.5	Common Equity Tier 1 Capital ratio (fully loaded) - With application of IFRS-17		18.70%						

2023 EU-wide Stress Test: P&L

Caixa Geral de Depósitos, SA

	Actual 31/12/2022	Baseline scenario			Adverse scenario		
		31/12/2023	31/12/2024	31/12/2025	31/12/2023	31/12/2024	31/12/2025
(mln EUR)							
Net interest income	1,440	2,485	2,558	2,510	1,433	1,426	1,420
Interest income	1,916	3,402	3,415	3,234	4,286	4,351	4,060
Interest expense	-476	-917	-858	-724	-1,915	-1,679	-1,440
Dividend income	2	2	2	2	1	1	1
Net fee and commission income	618	618	618	618	411	479	519
Gains or losses on financial assets and liabilities held for trading and trading financial assets and trading financial liabilities	81	80	80	80	88	60	60
Gains or losses on non-trading financial assets mandatorily at fair value through profit or loss by instrument and Gains or losses on financial assets and liabilities designated at fair value through profit or loss					-456		
Other operating income not listed above, net	264	110	107	105	58	84	80
Total operating income, net	2,405	3,295	3,365	3,315	1,536	2,050	2,080
Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss	-83	228	-247	-221	-686	-629	-487
Other income and expenses not listed above, net	-1,135	-961	-979	-994	-1,140	-1,099	-1,115
Profit or (-) loss before tax from continuing operations	1,188	2,563	2,140	2,100	-290	322	478
Tax expenses or (-) income related to profit or loss from continuing operations	-270	-747	-642	-630	87	-94	-124
Profit or (-) loss after tax from discontinued operations (disposed at cut-off date)	0						
Profit or (-) loss for the year	918	1,816	1,498	1,470	-203	228	353
Amount of dividends paid and minority interests after MDA-related adjustments	459	859	709	695	-18	108	167
Attributable to owners of the parent net of estimated dividends	460	957	789	775	-185	120	186
Memo row: Impact of one-off adjustments		245	245	245	245	245	245
Total post-tax MDA-related adjustment		0	0	0	0	0	0
Memorandum item for banks with insurance subsidiaries or participations: Profit or (-) loss for the year - With application of IFRS-17							

2023 EU-wide Stress Test: Major capital measures and realised losses

Caixa Geral de Depósitos, SA

(mln EUR)

Issuance of CET 1 Instruments 01 January to 31 March 2023	Impact on Common Equity Tier 1
Raising of capital instruments eligible as CET1 capital (+)	0
Repayment of CET1 capital, buybacks (-)	0
Conversion to CET1 of hybrid instruments (+)	0

Net issuance of Additional Tier 1 and Tier 2 Instruments 01 January to 31 March 2023	Impact on Additional Tier 1 and Tier 2
Net issuance of Additional Tier 1 and T2 Instruments with a trigger at or above bank's post stress test CET1 ratio in the adverse scenario during the stress test horizon (+/-)	0
Net issuance of Additional Tier 1 and T2 Instrument with a trigger below bank's post stress test CET1 ratio in the adverse scenario during the stress test horizon (+/-)	0

Realised losses 01 January to 31 March 2023	
Realised fines/litigation costs (net of provisions) (-)	0
Other material losses and provisions (-)	0