



2019 EU-wide Transparency Exercise

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

2019 EU-wide Transparency Exercise

Key Metrics

Caixa Geral de Depósitos, SA

(mln EUR, %)	As of 30/09/2018	As of 31/12/2018	As of 31/03/2019	As of 30/06/2019	COREP CODE	REGULATION
Available capital (amounts)						
Common Equity Tier 1 (CET1) capital - transitional period	6,702	6,536	6,925	6,813	C 01.00 (r020,c010)	Article 50 of CRR
Common Equity Tier 1 (CET1) capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	6,702	6,536	6,925	6,813	C 01.00 (r020,c010) - C 05.01 (r440,c010)	Article 50 of CRR
Tier 1 capital - transitional period	7,213	7,039	7,428	7,316	C 01.00 (r015,c010)	Article 25 of CRR
Tier 1 capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied - transitional definition	7,213	7,039	7,428	7,316	C 01.00 (r015,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020)	Article 25 of CRR
Total capital - transitional period	7,900	7,700	8,065	7,940	C 01.00 (r010,c010)	Articles 4(118) and 72 of CRR
Total capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	7,900	7,700	8,065	7,940	C 01.00 (r010,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020) - C 05.01 (r440,c030)	Articles 4(118) and 72 of CRR
Risk-weighted assets (amounts)						
Total risk-weighted assets	48,961	48,418	48,383	48,206	C 02.00 (r010,c010)	Articles 92(3), 95, 96 and 98 of CRR
Total risk-weighted assets as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	48,961	48,418	48,383	48,206	C 02.00 (r010,c010) - C 05.01 (r440,c040)	Articles 92(3), 95, 96 and 98 of CRR
Capital ratios						
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition	13.69%	13.50%	14.31%	14.13%	CA3 {1}	-
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	13.69%	13.50%	14.31%	14.13%	(C 01.00 (r020,c010) - C 05.01 (r440,c010)) / (C 02.00 (r010,c010) - C 05.01 (r440,c040))	-
Tier 1 (as a percentage of risk exposure amount) - transitional definition	14.73%	14.54%	15.35%	15.18%	CA3 {3}	-
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	14.73%	14.54%	15.35%	15.18%	(C 01.00 (r015,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020)) / (C 02.00 (r010,c010) - C 05.01 (r440,c040))	-
Total capital (as a percentage of risk exposure amount) - transitional definition	16.13%	15.90%	16.67%	16.47%	CA3 {5}	-
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	16.13%	15.90%	16.67%	16.47%	(C 01.00 (r010,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020) - C 05.01 (r440,c030) / (C 02.00 (r010,c010) - C 05.01 (r440,c040))	-
Leverage ratio						
Leverage ratio total exposure measure - using a transitional definition of Tier 1 capital	92,714	90,876	92,975	92,264	C 47.00 (r300,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
Leverage ratio - using a transitional definition of Tier 1 capital	7.78%	7.75%	7.99%	7.93%	C 47.00 (r340,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR

2019 EU-wide Transparency Exercise

Leverage ratio

Caixa Geral de Depósitos, SA

(mln EUR, %)		As of 30/09/2018	As of 31/12/2018	As of 31/03/2019	As of 30/06/2019	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	7,213	7,039	7,428	7,316	C 47.00 (r320,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
A.2	Tier 1 capital - fully phased-in definition	7,224	7,039	7,428	7,316	C 47.00 (r310,c010)	
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	92,714	90,876	92,975	92,264	C 47.00 (r300,c010)	
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	92,715	90,876	92,975	92,264	C 47.00 (r290,c010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	7.8%	7.8%	8.0%	7.9%	C 47.00 (r340,c010)	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	7.8%	7.8%	8.0%	7.9%	C 47.00 (r330,c010)	

2019 EU-wide Transparency Exercise
Capital

Caixa Geral de Depósitos, SA

		(min EUR, %)						
		As of 30/09/2018	As of 31/12/2018	As of 31/03/2019	As of 30/06/2019	COREP CODE	REGULATION	
OWN FUNDS Transitional period	A	OWN FUNDS	7,900	7,700	8,065	7,940	C 01.00 (010,010)	Articles 4(118) and 72 of CRR
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	6,702	6,536	6,925	6,813	C 01.00 (020,010)	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	3,844	3,844	C 01.00 (030,010)	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
	A.1.2	Retained earnings	3,424	3,422	3,744	3,733	C 01.00 (130,010)	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (f) of CRR
	A.1.3	Accumulated other comprehensive income	-247	-330	-296	-395	C 01.00 (180,010)	Articles 4(100), 26(1) point (d) and 36 (1) point (f) of CRR
	A.1.4	Other Reserves	0	0	0	0	C 01.00 (200,010)	Articles 4(117) and 26(1) point (e) of CRR
	A.1.5	Funds for general banking risk	0	0	0	0	C 01.00 (210,010)	Articles 4(112), 26(1) point (f) and 36 (1) point (f) of CRR
	A.1.6	Minority interest given recognition in CET1 capital	174	52	59	56	C 01.00 (230,010)	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	-15	-14	-15	-14	C 01.00 (250,010)	Articles 32 to 35 of and 36 (1) point (f) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	-62	-75	-78	-81	C 01.00 (300,010) + C 01.00 (340,010)	Articles 4(113), 36(1) point (b) and 37 of CRR, Articles 4(115), 36(1) point (b) and 37 point (a) of CRR
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs	-46	-50	-50	-27	C 01.00 (370,010)	Articles 36(1) point (e) and 38 of CRR
	A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses	0	0	0	0	C 01.00 (380,010)	Articles 36(1) point (e), 40 and 159 of CRR
	A.1.11	(-) Defined benefit pension fund assets	-6	-1	-1	0	C 01.00 (390,010)	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 (430,010)	Articles 4(122), 36(1) point (g) and 44 of CRR
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	0	0	0	0	C 01.00 (440,010)	Article 36(1) point (j) of CRR
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	0	0	0	0	C 01.00 (450,010) + C 01.00 (460,010) + C 01.00 (470,010) + C 01.00 (471,010) + C 01.00 (472,010)	Articles 4(36), 36(1) point (k) (i) and 89 to 91 of CRR; Articles 36(1) point (k) (i), 243(1) point (b), 244(1) point (b) and 258 of CRR; Articles 36(1) point (k) (ii) and 37(2) of CRR; Articles 36(1) point (k) (iv) and 153(8) of CRR and Articles 36(1) point (k) (v) and 155(4) of CRR.
	A.1.14.1	Of which: from securitisation positions (-)	0	0	0	0	C 01.00 (460,010)	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 (480,010)	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	-143	-112	-82	-92	C 01.00 (490,010)	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 (500,010)	Articles 4(27); 36(1) point (i); 43, 45; 47; 48(1) point (b); 49(1) to (3) and 79 of CRR
	A.1.18	(-) Amount exceeding the 17.65% threshold	-41	-33	-32	-40	C 01.00 (510,010)	Article 48 of CRR
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	-169	-169	-168	0	C 01.00 (524,010)	Article 3 CRR
	A.1.20	CET1 capital elements or deductions - other	0	0	0	-172	C 01.00 (529,010)	-
	A.1.21	Transitional adjustments	-12	0	0	0	CA1 (1.1.1.6 + 1.1.1.8 + 1.1.1.26)	-
	A.1.21.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	0	0	C 01.00 (220,010)	Articles 48(1) to (3), and 484 to 487 of CRR
	A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	-10	0	0	0	C 01.00 (240,010)	Articles 479 and 480 of CRR
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	-2	0	0	0	C 01.00 (520,010)	Articles 469 to 472, 478 and 481 of CRR
	A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	511	503	503	503	C 01.00 (530,010)	Article 61 of CRR
	A.2.1	Additional Tier 1 Capital instruments	510	503	503	503	C 01.00 (540,010) + C 01.00 (670,010)	
	A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	0	0	C 01.00 (770,010)	
	A.2.3	Other Additional Tier 1 Capital components and deductions	0	0	0	0	C 01.00 (690,010) + C 01.00 (700,010) + C 01.00 (710,010) + C 01.00 (740,010) + C 01.00 (744,010) + C 01.00 (746,010)	
	A.2.4	Additional Tier 1 transitional adjustments	1	0	0	0	C 01.00 (660,010) + C 01.00 (680,010) + C 01.00 (770,010)	
A.3	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	7,213	7,039	7,428	7,316	C 01.00 (015,010)	Article 25 of CRR	
A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	686	661	637	624	C 01.00 (750,010)	Article 71 of CRR	
A.4.1	Tier 2 Capital instruments	613	622	625	624	C 01.00 (760,010) + C 01.00 (890,010)		
A.4.2	Other Tier 2 Capital components and deductions	0	0	0	0	C 01.00 (910,010) + C 01.00 (920,010) + C 01.00 (930,010) + C 01.00 (940,010) + C 01.00 (950,010) + C 01.00 (970,010) + C 01.00 (974,010) + C 01.00 (978,010)		
A.4.3	Tier 2 transitional adjustments	73	39	13	0	C 01.00 (880,010) + C 01.00 (900,010) + C 01.00 (960,010)		
OWN FUNDS REQUIREMENTS	B	TOTAL RISK EXPOSURE AMOUNT	48,961	48,418	48,383	48,206	C 02.00 (010,010)	Articles 92(3), 95, 96 and 98 of CRR
	B.1	Of which: Transitional adjustments included	-4	0	0	0	C 05.01 (010,040)	
CAPITAL RATIOS (%) Transitional period	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	13.69%	13.50%	14.31%	14.13%	CA3 (1)	-
	C.2	TIER 1 CAPITAL RATIO (transitional period)	14.73%	14.54%	15.35%	15.18%	CA3 (3)	-
	C.3	TOTAL CAPITAL RATIO (transitional period)	16.13%	15.90%	16.67%	16.47%	CA3 (5)	-
CET1 Capital Fully loaded	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	6,714	6,536	6,925	6,813	[A.1-A.1.13-A.1.21+MIN(A.2+A.1.13-A.2.2-A.2.4+MIN(A.4+A.2.2-A.4.3,0),0)]	-
CET1 RATIO (%) Fully loaded ⁽¹⁾	E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	13.71%	13.50%	14.31%	14.13%	[D.1]/[B-B.1]	-
Memo items	F	Adjustments to CET1 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (440,010)	
	F	Adjustments to AT1 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (440,020)	
	F	Adjustments to T2 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (440,030)	
	F	Adjustments included in RWAs due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (440,040)	

(1) The fully loaded CET1 ratio is an estimate calculated based on bank's supervisory reporting. Therefore, any capital instruments that are not eligible from a regulatory point of view at the reporting date are not taken into account in this calculation. Fully loaded CET1 capital ratio estimation is based on the formulae stated in column "COREP CODE" – please note that this might lead to differences to fully loaded CET1 capital ratios published by the participating banks e.g. in their Pillar 3 disclosure



2019 EU-wide Transparency Exercise

Overview of Risk exposure amounts

Caixa Geral de Depósitos, SA

	RWAs				COREP CODE
	As of 30/09/2018	As of 31/12/2018	As of 31/03/2019	As of 30/06/2019	
(mln EUR, %)					
Credit risk (excluding CCR and Securitisations)	42,178	42,678	42,493	42,485	C 02.00 (r040, c010) - [C 07.00 (r090, c220, s001) + C 07.00 (r110, c220, s001) + C 07.00 (r130, c220, s001) + C 08.01 (r040, c260, s001) + C 08.01 (r050, c260, s001) + C 08.01 (r060, c260, s001) + C 08.01 (r040, c260, s002) + C 08.01 (r050, c260, s002) + C 08.01 (r060, c260, s002)] - [C 02.00 (R220, c010) + C 02.00 (R430, c010)] - C 02.00 (R460, c010)
Of which the standardised approach	42,178	42,678	42,493	42,485	C 02.00 (r060, c010) - [C 07.00 (r090, c220, s001) + C 07.00 (r110, c220, s001) + C 07.00 (r130, c220, s001)]
Of which the foundation IRB (FIRB) approach	0	0	0	0	C 02.00 (R250, c010) - [C 08.01 (r040, c260, s002) + C 08.01 (r050, c260, s002) + C 08.01 (r060, c260, s002)]
Of which the advanced IRB (AIRB) approach	0	0	0	0	C 02.00 (R310, c010) - [C 08.01 (r040, c260, s001) + C 08.01 (r050, c260, s001) + C 08.01 (r060, c260, s001)]
Of which equity IRB	0	0	0	0	C 02.00 (R420, c010)
Counterparty credit risk (CCR, excluding CVA)	467	378	361	358	C 07.00 (r090, c220, s001) + C 07.00 (r110, c220, s001) + C 07.00 (r130, c220, s001) + C 08.01 (r040, c260, s001) + C 08.01 (r050, c260, s001) + C 08.01 (r060, c260, s001) + C 08.01 (r040, c260, s002) + C 08.01 (r050, c260, s002) + C 08.01 (r060, c260, s002) + C 02.00 (R460, c010)]
Credit valuation adjustment - CVA	29	31	25	33	C 02.00 (R640, c010)
Settlement risk	0	0	0	0	C 02.00 (R490, c010)
Securitisation exposures in the banking book (after the cap)	8	5	7	7	C 02.00 (R770, c010) + C 02.00 (R220, c010) + C 02.00 (R430, c010)
Position, foreign exchange and commodities risks (Market risk)	1,596	1,466	1,637	1,462	Q3 2018: C 02.00 (R520, c010) from Q4 2018: C 02.00 (R520, c010) + C 02.00 (R910, c010)
Of which the standardised approach	1,596	1,466	1,637	1,462	C 02.00 (R530, c010)
Of which IMA	0	0	0	0	C 02.00 (R580, c010)
Of which securitisations and resecuritisations in the trading book	0	0	0	0	Q3 2018: C 19.00_010_610*12.5+C 20.00_010_450*12.5+MAX(C 24.00_010_090,C 24.00_010_100,C 24.00_010_110)*12.5 from Q4 2018: C 19.00_010_610*12.5+C 20.00_010_450*12.5+MAX(C 24.00_010_090,C 24.00_010_100,C 24.00_010_110)*12.5
Large exposures in the trading book	0	0	0	0	C 02.00 (R680, c010)
Operational risk	3,821	3,860	3,860	3,860	C 02.00 (R590, c010)
Of which basic indicator approach	0	0	0	0	C 02.00 (R600, c010)
Of which standardised approach	3,821	3,860	3,860	3,860	C 02.00 (R610, c010)
Of which advanced measurement approach	0	0	0	0	C 02.00 (R620, c010)
Other risk exposure amounts	861	0	0	0	Q3 2018: C 02.00 (R630, c010) + C 02.00 (R690, c010) - C 02.00 (R770, c010) from Q4 2018: Q3 2018: C 02.00 (R630, c010) + C 02.00 (R690, c010) - C 02.00 (R770, c010) - C 02.00 (R910, c010)
Total	48,961	48,418	48,383	48,206	

2019 EU-wide Transparency Exercise

P&L

Caixa Geral de Depósitos, SA

(min EUR)	As of 30/09/2018	As of 31/12/2018	As of 31/03/2019	As of 30/06/2019
Interest income	1,670	2,242	528	1,035
Of which debt securities income	291	385	86	172
Of which loans and advances income	1,029	1,399	335	661
Interest expenses	698	924	212	407
(Of which deposits expenses)	288	374	79	156
(Of which debt securities issued expenses)	85	118	27	52
(Expenses on share capital repayable on demand)	0	0	0	0
Dividend income	2	2	0	1
Net Fee and commission income	403	528	134	273
Gains or (-) losses on derecognition of financial assets and liabilities not measured at fair value through profit or loss, and of non financial assets, net	1	-19	80	126
Gains or (-) losses on financial assets and liabilities held for trading, net	35	-5	-54	-127
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	39	49	10	26
Gains or (-) losses from hedge accounting, net	0	0	0	0
Exchange differences [gain or (-) loss], net	61	38	-2	37
Net other operating income /(expenses)	54	77	-24	1
TOTAL OPERATING INCOME, NET	1,568	1,989	459	966
(Administrative expenses)	759	1,029	281	482
(Depreciation)	51	67	23	49
Modification gains or (-) losses, net	0	0	0	0
(Provisions or (-) reversal of provisions)	-92	-109	-69	-215
(Commitments and guarantees given)	-68	-77	-16	-36
(Other provisions)	-24	-32	-53	-179
Of which pending legal issues and tax litigation ¹		5		
Of which restructuring ¹		0		
(Increases or (-) decreases of the fund for general banking risks, net) ²	0	0	0	0
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	196	231	35	93
(Financial assets at fair value through other comprehensive income)	3	-2	-1	-1
(Financial assets at amortised cost)	193	233	36	94
(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates and on non-financial assets)	-29	4	5	11
(of which Goodwill)	0	0	0	0
Negative goodwill recognised in profit or loss	0	0	0	0
Share of the profit or (-) loss of investments in subsidiaries, joint ventures and associates	44	53	5	8
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	-42	46	58	66
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	686	865	247	619
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	403	538	134	439
Profit or (-) loss after tax from discontinued operations	0	0	0	0
PROFIT OR (-) LOSS FOR THE YEAR	403	538	134	439
Of which attributable to owners of the parent	372	496	127	418

¹ Information available only as of end of the year

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

2019 EU-wide Transparency Exercise

Total Assets: fair value and impairment distribution

Caixa Geral de Depósitos, SA

(min EUR)		As of 30/09/2018			As of 31/12/2018			As of 31/03/2019			As of 30/06/2019			References			
ASSETS:	Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			Carrying amount		Fair value hierarchy		
		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3			Level 1	Level 2	Level 3
Cash, cash balances at central banks and other demand deposits	6,027				6,798				6,560				6,837				IAS 1.54 (i)
Financial assets held for trading	6,108	5,353	400	355	6,130	5,411	702	17	7,779	6,963	741	75	7,501	6,568	924	9	IFRS 7.8(a)(i); IFRS 9. Appendix A
Non-trading financial assets mandatorily at fair value through profit or loss	1,521	267	0	1,254	1,546	258	0	1,287	1,408	133	0	1,275	1,459	127	0	1,332	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	6,154	5,544	303	308	5,944	5,335	243	366	5,201	4,591	228	383	5,316	4,774	180	362	IFRS 7.8(h); IFRS 9.4.1.2A
Financial assets at amortised cost	64,172				62,482				64,096				63,769				IFRS 7.8(f); IFRS 9.4.1.2
Derivatives – Hedge accounting	5	0	5	0	6	0	6	0	6	0	6	0	8	0	8	0	IFRS 9.6.2.1; Annex V. Part 1.22; Annex V. Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	0				0				0				0				IAS 39.89A(a); IFRS 9.6.5.8
Other assets ¹	6,332				5,676				5,816				5,717				
TOTAL ASSETS	90,320				88,583				90,867				90,606				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 30/09/2018						As of 31/12/2018						As of 31/03/2019						As of 30/06/2019						References
Breakdown of financial assets by instrument and by counterparty sector ¹		Gross carrying amount			Accumulated impairment			Gross carrying amount			Accumulated impairment			Gross carrying amount			Accumulated impairment			Gross carrying amount			Accumulated impairment			
		Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	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				
Financial assets at fair value through other comprehensive income	Debt securities	5,541	361	9	-1	0	-3	5,702	16	6	-1	-3	-2	4,967	12	0	-1	-2	0	5,082	13	0	-2	-2	0	Annex V. Part 1.31, 44(b)
	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 amortised cost	Debt securities	10,387	184	242	-13	-16	-220	9,860	174	228	-15	-17	-209	11,117	192	224	-15	-18	-207	11,211	195	225	-16	-19	-208	Annex V. Part 1.31, 44(b)
	Loans and advances	46,514	4,601	6,555	-306	-127	-3,629	45,805	4,765	5,179	-283	-121	-2,885	46,132	5,025	4,707	-315	-153	-2,593	46,254	4,686	4,351	-340	-152	-2,418	Annex V. Part 1.32, 44(a)

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



2019 EU-wide Transparency Exercise

Market Risk

Caixa Geral de Depósitos, SA

	SA		IM										IM												
	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	VaR (<i>Memorandum item</i>)		STRESSED VaR (<i>Memorandum item</i>)			INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP			TOTAL RISK EXPOSURE AMOUNT	VaR (<i>Memorandum item</i>)		STRESSED VaR (<i>Memorandum item</i>)			INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP			TOTAL RISK EXPOSURE AMOUNT	
			MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)		PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE				
(min EUR)	As of 30/09/2018	As of 31/12/2018	As of 30/09/2018										As of 31/12/2018												
Traded Debt Instruments	862	761	0	0	0	0							0	0	0	0									
Of which: General risk	812	737	0	0	0	0							0	0	0	0									
Of which: Specific risk	50	16	0	0	0	0							0	0	0	0									
Equities	51	27	0	0	0	0							0	0	0	0									
Of which: General risk	15	5	0	0	0	0							0	0	0	0									
Of which: Specific risk	31	18	0	0	0	0							0	0	0	0									
Foreign exchange risk	684	678	0	0	0	0							0	0	0	0									
Commodities risk	0	0	0	0	0	0							0	0	0	0									
Total	1,596	1,466	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	As of 31/03/2019	As of 30/06/2019	As of 31/03/2019										As of 30/06/2019												
Traded Debt Instruments	918	842	0	0	0	0							0	0	0	0									
Of which: General risk	885	809	0	0	0	0							0	0	0	0									
Of which: Specific risk	19	33	0	0	0	0							0	0	0	0									
Equities	26	27	0	0	0	0							0	0	0	0									
Of which: General risk	6	10	0	0	0	0							0	0	0	0									
Of which: Specific risk	17	14	0	0	0	0							0	0	0	0									
Foreign exchange risk	693	594	0	0	0	0							0	0	0	0									
Commodities risk	0	0	0	0	0	0							0	0	0	0									
Total	1,637	1,462	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

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

		Standardised Approach							
		As of 30/09/2018				As of 31/12/2018			
		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
(mln EUR, %)									
Consolidated data	Central governments or central banks	22,971	23,276	5,365		19,304	21,356	5,265	
	Regional governments or local authorities	1,469	1,455	314		1,403	1,386	301	
	Public sector entities	694	414	431		3,503	1,601	324	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	3,316	3,241	937		3,743	3,563	1,010	
	Corporates	20,837	14,244	14,222		20,015	13,715	13,713	
	of which: SME	9,266	6,954	6,916		8,762	6,525	6,518	
	Retail	11,734	6,587	4,241		11,357	6,441	4,147	
	of which: SME	6,061	3,917	2,238		5,826	3,831	2,189	
	Secured by mortgages on immovable property	29,022	28,782	10,182		29,104	28,889	10,262	
	of which: SME	2,973	2,830	1,054		3,096	2,967	1,142	
	Exposures in default	7,123	3,073	3,313	3,778	4,879	1,999	2,154	2,614
	Items associated with particularly high risk	672	633	952		2,331	1,673	2,510	
	Covered bonds	35	35	6		35	35	6	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	1,555	1,215	1,215		1,481	1,169	1,169	
Equity	385	360	360		636	636	1,137		
Other exposures	2,202	1,804	1,106		2,173	1,823	1,059		
Standardised Total²	102,014	85,120	42,644	5,359	99,962	84,285	43,055	4,441	

⁽¹⁾ Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
⁽²⁾ Standardised Total does not include the Securitisation position unlike in the previous Transparency exercises' results.

		Standardised Approach							
		As of 30/09/2018				As of 31/12/2018			
		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
(mln EUR, %)									
PORTUGAL	Central governments or central banks	14,220	15,571	2,770		10,941	14,024	2,753	
	Regional governments or local authorities	1,432	1,419	284		1,364	1,348	270	
	Public sector entities	464	380	380		3,240	1,510	187	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	1,019	999	268		872	827	214	
	Corporates	14,745	9,846	9,738		14,313	9,705	9,626	
	of which: SME	6,463	4,376	4,268		6,129	4,152	4,073	
	Retail	8,062	3,728	2,391		7,917	3,659	2,347	
	of which: SME	3,858	2,270	1,297		3,798	2,226	1,272	
	Secured by mortgages on immovable property	23,527	23,322	8,195		23,236	23,052	8,102	
	of which: SME	2,025	1,891	667		1,899	1,781	632	
	Exposures in default	6,032	2,458	2,614	3,319	3,887	1,486	1,558	2,148
	Items associated with particularly high risk	508	470	708		1,896	1,269	1,904	
	Covered bonds	29	29	6		29	29	6	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	1,406	1,067	1,067		1,419	1,106	1,106	
Equity	317	292	292		571	571	1,072		
Other exposures	1,486	1,093	795		1,378	1,035	723		
Standardised Total²	14,220	15,571	2,770	4,774	10,941	14,024	2,753	3,822	

⁽¹⁾ Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
⁽²⁾ Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2018				As of 31/12/2018			
		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
(mln EUR, %)									
SPAIN	Central governments or central banks	1,728	1,728	0		1,747	1,747	0	
	Regional governments or local authorities	7	7	0		7	7	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	238	261	85		308	330	100	
	Corporates	1,608	1,294	1,266		1,693	1,354	1,324	
	of which: SME	1,174	1,077	1,050		1,231	1,104	1,074	
	Retail	978	716	455		964	722	460	
	of which: SME	630	460	263		611	458	261	
	Secured by mortgages on immovable property	1,680	1,673	572		1,654	1,649	564	
	of which: SME	169	168	46		166	165	45	
	Exposures in default	318	184	210	132	299	161	179	136
	Items associated with particularly high risk	1	0	0		1	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
Equity	0	0	0		0	0	0		
Other exposures	41	41	17		57	57	33		
Standardised Total²	1,728	1,728	0	168	1,747	1,747	0	176	

⁽¹⁾ Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
⁽²⁾ Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2018				As of 31/12/2018			
		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
(mln EUR, %)									
MACAO	Central governments or central banks	1,812	1,812	0		1,559	1,559	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	114	114	19		196	196	43	
	Corporates	1,899	718	718		1,578	513	513	
	of which: SME	0	0	0		0	0	0	
	Retail	236	232	170		225	221	163	
	of which: SME	22	21	12		19	18	10	
	Secured by mortgages on immovable property	1,907	1,906	748		2,251	2,247	908	
	of which: SME	472	471	230		726	725	356	
	Exposures in default	42	31	37	11	41	20	20	20
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
Equity	1	1	1		1	1	1		
Other exposures	240	240	46		269	269	44		
Standardised Total²	1,812	1,812	0	26	1,559	1,559	0	26	

⁽¹⁾ Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
⁽²⁾ Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2018				As of 31/12/2018			
		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
(mln EUR, %)									
FRANCE	Central governments or central banks	893	893	7		958	958	9	
	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	197	197	75		279	279	94	
	Corporates	604	563	525		489	452	408	
	of which: SME	567	528	490		438	403	371	
	Retail	1,320	1,159	740		1,253	1,096	702	
	of which: SME	834	722	412		783	671	383	
	Secured by mortgages on immovable property	650	640	222		657	647	224	
	of which: SME	50	48	15		54	51	16	
	Exposures in default	240	143	169	92	214	120	144	89
	Items associated with particularly high risk	0	0	0		244	222	334	
	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)	1	1	1		1	1	1		
Equity	0	0	0		0	0	0		
Other exposures	55	55	34		47	47	34		
Standardised Total ²				111				112	

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

⁽²⁾ Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2018				As of 31/12/2018			
		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
(mln EUR, %)									
MOZAMBIQUE	Central governments or central banks	1,318	919	1,376		1,287	888	1,310	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	230	34	52		263	91	137	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	1	1	1		9	9	7	
	Corporates	484	344	509		497	349	517	
	of which: SME	368	311	461		362	310	458	
	Retail	230	183	125		249	199	136	
	of which: SME	102	68	39		106	76	43	
	Secured by mortgages on immovable property	128	124	49		125	120	47	
	of which: SME	82	79	33		79	75	31	
	Exposures in default	135	85	90	47	117	53	54	63
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	3	3	3		3	3	3		
Other exposures	222	222	101		270	269	123		
Standardised Total ²				59				94	

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

⁽²⁾ Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2018				As of 31/12/2018			
		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
(mln EUR, %)									
CAPE VERDE	Central governments or central banks	837	461	402		780	403	403	
	Regional governments or local authorities	30	30	30		33	31	30	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	83	79	76		98	86	82	
	of which: SME	81	78	75		69	60	56	
	Retail	237	182	120		175	141	90	
	of which: SME	130	93	53		122	90	51	
	Secured by mortgages on immovable property	107	102	35		144	140	49	
	of which: SME	27	26	8		25	23	7	
	Exposures in default	79	40	43	38	67	35	39	29
	Items associated with particularly high risk	0	0	0		18	12	18	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	6	6	6		6	6	6		
Other exposures	72	70	53		72	68	50		
Standardised Total ²				52				44	

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

⁽²⁾ Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2018				As of 31/12/2018			
		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
(mln EUR, %)									
ANGOLA	Central governments or central banks	811	733	729		784	723	715	
	Regional governments or local authorities	0	0	0		1	1	1	
	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	1	0	0		101	100	20	
	Corporates	179	162	160		133	111	108	
	of which: SME	164	149	147		122	106	102	
	Retail	69	41	27		89	60	39	
	of which: SME	35	23	13		54	35	20	
	Secured by mortgages on immovable property	33	33	12		35	35	12	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	70	36	41	29	71	49	73	22
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other exposures	47	47	37		47	47	32		
Standardised Total ²				39				36	

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

⁽²⁾ Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2018				As of 31/12/2018			
		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
(mn EUR, %)									
SOUTH AFRICA	Central governments or central banks	91	91	53		75	75	53	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	9	9	4		7	7	3	
	Corporates	311	294	296		334	312	312	
	of which: SME	0	0	0		0	0	0	
	Retail	302	227	134		295	228	134	
	of which: SME	275	205	117		266	203	116	
	Secured by mortgages on immovable property	197	194	73		198	198	74	
	of which: SME	141	141	54		140	140	53	
	Exposures in default	24	18	19	6	23	18	19	6
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other exposures	12	12	7		12	12	7		
Standardised Total ²				10				12	

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

⁽²⁾ Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2018				As of 31/12/2018			
		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
(mn EUR, %)									
ITALY	Central governments or central banks	672	672	0		673	673	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	98	97	20		2	1	0	
	Corporates	22	22	21		20	20	19	
	of which: SME	22	22	21		20	20	19	
	Retail	5	4	2		5	5	3	
	of which: SME	4	4	2		5	5	3	
	Secured by mortgages on immovable property	3	3	1		4	4	1	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised Total 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⁾ Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2018				As of 31/12/2018			
		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
(mn EUR, %)									
UNITED STATES	Central governments or central banks	127	127	0		106	106	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	144	139	46		327	321	89	
	Corporates	73	126	125		57	57	55	
	of which: SME	54	54	53		54	54	53	
	Retail	119	12	7		13	11	6	
	of which: SME	114	8	5		9	9	5	
	Secured by mortgages on immovable property	27	27	9		28	28	10	
	of which: SME	1	1	0		1	1	0	
	Exposures in default	2	1	1	0	1	1	1	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective investments undertakings (CIU)	90	90	90		2	2	2		
Equity	38	38	38		34	34	34		
Other exposures	0	0	0		0	0	0		
Standardised Total ²				2				1	

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

⁽²⁾ Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

2019 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

Caixa Geral de Depósitos, SA

		Standardised Approach							
		As of 31/03/2019				As of 30/06/2019			
		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
(mln EUR, %)									
Consolidated data	Central governments or central banks	19,718	21,850	5,486		20,931	22,377	5,536	
	Regional governments or local authorities	1,371	1,327	312		1,567	1,371	314	
	Public sector entities	3,552	1,642	265		2,116	1,205	220	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	184	184	0		184	184	0	
	Institutions	4,399	4,153	1,209		4,283	4,090	1,102	
	Corporates	19,886	13,405	13,394		20,211	13,692	13,662	
	of which: SME	8,514	6,333	6,341		8,387	6,270	6,268	
	Retail	11,294	6,376	4,109		11,157	6,305	4,054	
	of which: SME	5,748	3,768	2,153		5,684	3,778	2,159	
	Secured by mortgages on immovable property	28,890	28,678	10,175		28,653	28,440	10,050	
	of which: SME	2,963	2,842	1,093		2,847	2,724	1,011	
	Exposures in default	4,446	1,885	2,015	2,333	4,240	1,847	2,007	2,152
	Items associated with particularly high risk	2,436	1,791	2,686		2,545	1,866	2,799	
	Covered bonds	41	41	7		44	44	7	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	1,274	973	973		1,159	889	889	
Equity	698	669	1,217		724	681	1,226		
Other exposures	2,055	1,708	1,004		2,030	1,682	978		
Standardised Total²	100,243	84,681	42,854	4,205	99,842	84,673	42,843	4,022	

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

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

		Standardised Approach							
		As of 31/03/2019				As of 30/06/2019			
		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
(mln EUR, %)									
PORTUGAL	Central governments or central banks	10,619	13,710	2,804		11,260	13,661	2,739	
	Regional governments or local authorities	1,314	1,272	254		1,476	1,282	256	
	Public sector entities	3,348	1,611	220		1,628	889	170	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	587	539	205		699	652	194	
	Corporates	14,065	9,425	9,345		14,297	9,570	9,489	
	of which: SME	6,079	4,114	4,034		6,035	4,134	4,053	
	Retail	7,976	5,622	2,233		7,754	3,560	2,281	
	of which: SME	3,749	2,204	1,259		3,657	2,180	1,246	
	Secured by mortgages on immovable property	23,164	22,982	8,087		23,014	22,829	8,025	
	of which: SME	1,915	1,803	650		1,824	1,710	608	
	Exposures in default	3,496	1,365	1,416	1,914	3,262	1,307	1,377	1,730
	Items associated with particularly high risk	1,860	1,260	1,890		1,956	1,326	1,989	
	Covered bonds	34	34	6		35	35	6	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	1,212	911	911		1,014	835	835	
Equity	633	608	1,156		665	623	1,167		
Other exposures	1,313	970	665		1,315	976	669		
Standardised Total²				3,639				3,461	

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

(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2019				As of 30/06/2019			
		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
(mln EUR, %)									
SPAIN	Central governments or central banks	1,865	1,865	0		2,570	2,570	0	
	Regional governments or local authorities	5	5	0		40	40	0	
	Public sector entities	0	0	0		1	1	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	554	568	156		573	589	149	
	Corporates	1,586	1,280	1,251		1,611	1,281	1,254	
	of which: SME	1,107	1,014	986		1,022	917	891	
	Retail	947	698	446		923	697	446	
	of which: SME	597	437	250		570	431	246	
	Secured by mortgages on immovable property	1,601	1,596	547		1,581	1,577	540	
	of which: SME	147	146	39		144	143	38	
	Exposures in default	306	171	194	133	320	185	212	133
	Items associated with particularly high risk	51	44	66		50	44	66	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
Equity	1	1	1		1	1	1		
Other exposures	44	44	17		39	39	16		
Standardised Total²				174				175	

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

(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2019				As of 30/06/2019			
		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
(mln EUR, %)									
MACAO	Central governments or central banks	1,657	1,657	0		1,647	1,647	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	106	104	21		124	124	12	
	Corporates	1,775	515	515		1,629	450	450	
	of which: SME	0	0	0		0	0	0	
	Retail	252	248	183		261	256	189	
	of which: SME	16	15	9		18	17	10	
	Secured by mortgages on immovable property	2,126	2,122	840		1,985	1,981	768	
	of which: SME	605	604	297		468	468	227	
	Exposures in default	45	24	26	21	47	23	23	21
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
Equity	1	1	1		1	1	1		
Other exposures	261	261	49		256	256	49		
Standardised Total²				27				28	

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

(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2019				As of 30/06/2019			
		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
(m€ EUR, %)									
FRANCE	Central governments or central banks	960	960	11		580	580	1	
	Regional governments or local authorities	1	1	0		0	0	0	
	Public sector entities	0	0	0		282	282	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	448	448	135		481	479	150	
	Corporates	482	449	403		502	468	419	
	of which: SME	422	392	362		443	411	378	
	Retail	1,235	1,083	692		1,215	1,048	664	
	of which: SME	785	673	385		797	681	389	
	Secured by mortgages on immovable property	687	677	236		755	747	260	
	of which: SME	49	47	16		54	53	17	
	Exposures in default	194	101	119	89	191	99	115	88
	Items associated with particularly high risk	317	286	429		327	296	443	
	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)	1	1	1		1	1	1		
Equity	0	0	0		0	0	0		
Other exposures	63	63	43		60	60	42		
Standardised Total ²				113				112	

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

(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2019				As of 30/06/2019			
		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
(m€ EUR, %)									
MOZAMBIQUE	Central governments or central banks	1,378	977	1,443		1,480	1,082	1,600	
	Regional governments or local authorities	19	18	28		19	18	27	
	Public sector entities	203	30	46		205	33	49	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	8	8	2		5	5	1	
	Corporates	491	359	536		494	350	523	
	of which: SME	367	323	482		357	319	476	
	Retail	256	211	144		299	247	169	
	of which: SME	115	81	46		131	91	52	
	Secured by mortgages on immovable property	118	115	45		111	108	41	
	of which: SME	73	71	29		66	63	25	
	Exposures in default	130	61	62	68	142	69	74	69
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	2	2	2		2	2	2		
Other exposures	220	219	122		244	244	130		
Standardised Total ²				94				92	

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

(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2019				As of 30/06/2019			
		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
(m€ EUR, %)									
CAPE VERDE	Central governments or central banks	815	438	437		629	253	253	
	Regional governments or local authorities	32	30	30		31	30	30	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	86	78	74		80	74	71	
	of which: SME	48	44	40		44	41	38	
	Retail	168	130	84		163	126	74	
	of which: SME	107	78	44		148	114	65	
	Secured by mortgages on immovable property	138	136	47		149	146	42	
	of which: SME	25	23	7		133	130	36	
	Exposures in default	61	29	31	28	58	29	33	25
	Items associated with particularly high risk	35	29	43		36	29	43	
	Covered bonds	0	0	0		0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	6	3	3		1	1	1		
Other exposures	74	73	54		33	26	11		
Standardised Total ²				44				42	

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

(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2019				As of 30/06/2019			
		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
(m€ EUR, %)									
ANGOLA	Central governments or central banks	789	730	723		738	680	676	
	Regional governments or local authorities	1	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	165	164	33		0	0	0	
	Corporates	135	104	102		145	111	110	
	of which: SME	119	92	90		95	76	74	
	Retail	88	47	31		92	59	37	
	of which: SME	57	29	16		64	40	23	
	Secured by mortgages on immovable property	35	35	12		38	38	13	
	of which: SME	0	0	0		1	1	0	
	Exposures in default	85	58	82	26	96	61	89	33
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other exposures	46	46	34		41	41	33		
Standardised Total ²				37				38	

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

(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

2019 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

Caixa Geral de Depósitos, SA

		Standardised Approach							
		As of 31/03/2019				As of 30/06/2019			
		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
(mln EUR, %)									
SOUTH AFRICA	Central governments or central banks	71	71	53		72	72	53	
	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	28	27	14		27	27	13	
	Corporates	346	323	323		397	374	374	
	of which: SME	0	0	0		0	0	0	
	Retail	297	230	136		302	229	135	
	of which: SME	268	205	117		272	205	117	
	Secured by mortgages on immovable property	201	200	75		202	202	76	
	of which: SME	142	142	54		143	143	55	
	Exposures in default	24	18	20	6	26	21	24	5
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other exposures	13	13	7		13	13	7		
Standardised Total ²				14				14	

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

(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2019				As of 30/06/2019			
		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
(mln EUR, %)									
ITALY	Central governments or central banks	617	617	0		795	795	181	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	9	8	2		2	1	0	
	Corporates	15	15	15		13	13	12	
	of which: SME	15	15	15		13	13	12	
	Retail	3	2	1		1	0	0	
	of which: SME	2	2	1		0	0	0	
	Secured by mortgages on immovable property	4	4	1		4	4	1	
	of which: SME	0	0	0	0	1	1	0	0
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised Total 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) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2019				As of 30/06/2019			
		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
(mln EUR, %)									
UNITED STATES	Central governments or central banks	103	103	0		98	98	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	412	405	100		421	414	91	
	Corporates	59	58	54		56	56	50	
	of which: SME	49	49	48		46	46	44	
	Retail	12	10	6		5	2	2	
	of which: SME	7	7	4		1	0	0	
	Secured by mortgages on immovable property	29	29	10		31	31	11	
	of which: SME	1	1	0		3	3	1	
	Exposures in default	2	1	1	0	2	1	1	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective investments undertakings (CIU)	2	2	2		93	2	2		
Equity	42	42	42		46	46	46		
Other exposures	0	0	0		0	0	0		
Standardised Total ²				1				1	

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

(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

2019 EU-wide Transparency Exercise

Credit Risk - IRB Approach
Caixa Geral de Depósitos, SA

		IRB Approach															
		As of 30/09/2018				As of 31/12/2018				As of 31/03/2019				As of 30/06/2019			
		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	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
	Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		
(mln EUR, %)																	
Consolidated data	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0	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	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		
IRB Total ²	0	0	0	0	0	0	0	0	0	0	0	0	0	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 previous Transparency exercises' results.

2019 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

Caixa Geral de Depósitos, SA

As of 31/12/2018

		Direct exposures													Risk weighted exposure amount			
		On balance sheet						Derivatives				Off balance sheet						
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		Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures		
				Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions									
[0 - 3M [Africa	111	111	0	0	59	52	0	0	0	0	0	0	0	0	0	0	1,121
[3M - 1Y [		123	123	0	0	2	120	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y [		222	222	0	0	1	221	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y [		127	127	0	0	8	118	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y [		332	332	0	0	5	327	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y [		348	348	0	0	0	348	0	0	0	0	0	0	0	0	0	0
[10Y - more	987	987	0	0	0	987	0	0	0	0	0	0	0	0	0	0	0	
Total		2,249	2,249	0	0	76	2,173	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M [Others	255	255	0	0	0	255	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y [		281	281	0	0	0	281	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total		536	536	0	0	0	536	0	0	0	0	0	0	0	0	0	0	0

Notes and definitions

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

(1) Information on sovereign exposures is only available for institutions that have sovereign exposures of at least 1% of total "Debt securities and loans receivables". Country of breakdown is only available for institutions that hold non-domestic sovereign exposures of 10% or more compared to total sovereign exposures. Where the latter threshold is not met, information is disclosed through the aggregate "Others".

(2) The exposures reported cover only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other counterparties with full or partial government guarantees

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

(4) The exposures reported include the positions towards counterparties (other than sovereign) on sovereign credit risk (i.e. CDS, financial guarantees) booked in all the accounting portfolio (on-off balance sheet). Irrespective of the denomination and or accounting classification of the positions the economic substance over the form must be used as a criteria for the identification of the exposures to be included in this column. This item does not include exposures to counterparties (other than sovereign) with full or partial government guarantees by central, regional and local governments

(5) Residual countries not reported separately in the Transparency exercise

Regions:

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

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

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

Latin America: Argentina, Belize, Bolivia, Brazil, Chile, Colombia, Costa Rica, Dominica, Dominican Republic, Ecuador, El Salvador, Grenada, Guatemala, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaragua, Panama, Paraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and the Grenadines, Suriname, Trinidad and Tobago, Uruguay, Venezuela, Antigua And Barbuda, Aruba, Bahamas, Barbados, Cayman Islands, Cuba, French Guiana, Guadeloupe, Martinique, Puerto Rico, Saint Barthélemy, Turks And Caicos Islands, Virgin Islands (British), Virgin Islands (U.S.).

Africa: Algeria, Egypt, Morocco, South Africa, Angola, Benin, Botswana, Burkina Faso, Burundi, Cameroon, Cape Verde, Central African Republic, Chad, Comoros, Congo, Congo, The Democratic Republic Of The, Côte D'Ivoire, Equatorial Guinea, Eritrea, Ethiopia, Gabon, Gambia, Ghana, Guinea, Guinea-Bissau, Kenya, Lesotho, Liberia, Madagascar, Malawi, Mali, Mauritius, Mauritania, Mozambique, Namibia, Niger, Nigeria, Rwanda, Sao Tome And Principe, Senegal, Seychelles, Sierra Leone, South Sudan, Swaziland, Tanzania, United Republic Of, Togo, Uganda, Zambia, Zimbabwe and Tunisia.

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

2019 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

Caixa Geral de Depósitos, SA

As of 30/06/2019

(mln EUR)		Direct exposures														Risk weighted exposure amount			
Residual Maturity	Country / Region	On balance sheet							Derivatives				Off balance sheet						
		Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading		of which: Financial assets designated at fair value through profit or loss		of which: Financial assets at fair value through other comprehensive income		of which: Financial assets at amortised cost		Derivatives with positive fair value		Derivatives with negative fair value			Off-balance sheet exposures		
				Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions										
[0 - 3M [	Lithuania																	
[3M - 1Y [
[1Y - 2Y [
[2Y - 3Y [
[3Y - 5Y [
[5Y - 10Y [	Luxembourg																	
[10Y - more																			
Total		13	13	0	0	0	0	0	13	0	0	0	0	0	0	0	0		
[0 - 3M [
[3M - 1Y [
[1Y - 2Y [	Malta																	
[2Y - 3Y [
[3Y - 5Y [
[5Y - 10Y [
[10Y - more																			
Total	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
[0 - 3M [	Netherlands																	
[3M - 1Y [
[1Y - 2Y [
[2Y - 3Y [
[3Y - 5Y [
[5Y - 10Y [	Poland																	
[10Y - more																			
Total		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[0 - 3M [Portugal																	
[3M - 1Y [
[1Y - 2Y [
[2Y - 3Y [
[3Y - 5Y [
[5Y - 10Y [	Romania																	
[10Y - more																			
Total		571	571	494	0	0	0	0	77	0	0	0	0	0	14	0	0		
[0 - 3M [Slovakia																	
[3M - 1Y [
[1Y - 2Y [
[2Y - 3Y [
[3Y - 5Y [
[5Y - 10Y [	Slovenia																	
[10Y - more																			
Total		2,760	2,760	2,621	0	1	138	8	138	8	0	6	35	0	0	0	0		
[0 - 3M [Slovenia																	
[3M - 1Y [
[1Y - 2Y [
[2Y - 3Y [
[3Y - 5Y [
[5Y - 10Y [	Slovenia																	
[10Y - more																			
Total		1,241	1,241	0	0	282	959	8	959	8	0	0	12	0	0	0	0		
[0 - 3M [Slovenia																	
[3M - 1Y [
[1Y - 2Y [
[2Y - 3Y [
[3Y - 5Y [
[5Y - 10Y [	Slovenia																	
[10Y - more																			
Total		232	232	0	0	23	209	172	300	2	32	8	0	0	0	0	0		
[0 - 3M [Slovenia																	
[3M - 1Y [
[1Y - 2Y [
[2Y - 3Y [
[3Y - 5Y [
[5Y - 10Y [	Slovenia																	
[10Y - more																			
Total		1,439	1,439	0	0	574	865	16	84	27	181	12	0	0	0	0	0		
[0 - 3M [Slovenia																	
[3M - 1Y [
[1Y - 2Y [
[2Y - 3Y [
[3Y - 5Y [
[5Y - 10Y [	Slovenia																	
[10Y - more																			
Total		3,573	3,573	0	0	1,575	1,998	45	100	105	160	31	0	0	0	0	0		
[0 - 3M [Slovenia																	
[3M - 1Y [
[1Y - 2Y [
[2Y - 3Y [
[3Y - 5Y [
[5Y - 10Y [	Slovenia																	
[10Y - more																			
Total		988	988	0	0	310	578	330	300	0	91	0	0	0	0	0	0		
[0 - 3M [Slovenia																	
[3M - 1Y [
[1Y - 2Y [
[2Y - 3Y [
[3Y - 5Y [
[5Y - 10Y [	Slovenia																	
[10Y - more																			
Total		10,805	10,805	3,115	0	2,765	4,925	578	784	134	379	203	0	0	0	0	0	994	

2019 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

Caixa Geral de Depósitos, SA

As of 30/06/2019

		Direct exposures													Risk weighted exposure amount	
		On balance sheet						Derivatives				Off balance sheet				
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	Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures				
								Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions			
[0 - 3M [Africa	107	107	0	0	59	48	0	0	0	0	0	0	0	0	1,146
[3M - 1Y [251	251	0	0	1	250	0	0	0	0	1	0	0		
[1Y - 2Y [164	164	0	0	3	161	0	0	0	0	0	0	0		
[2Y - 3Y [210	210	0	0	6	204	0	0	0	0	0	0	0		
[3Y - 5Y [163	163	0	0	1	162	0	0	0	0	0	0	0		
[5Y - 10Y [320	320	0	0	0	320	0	0	0	0	0	21	0		
[10Y - more		1,002	1,002	0	0	0	1,002	0	0	0	0	0	33	0		
Total		2,218	2,218	0	0	70	2,147	0	0	0	0	55	0			
[0 - 3M [Others	473	473	0	0	0	473	0	0	0	0	0	0	0	0	
[3M - 1Y [		98	98	0	0	0	98	0	0	0	0	0	0	
[1Y - 2Y [		33	33	0	0	0	33	0	0	0	0	0	0	
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0			
Total		604	604	0	0	0	604	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

Regions:

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

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

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

Latin America: Argentina, Belize, Bolivia, Brazil, Chile, Colombia, Costa Rica, Dominica, Dominican Republic, Ecuador, El Salvador, Grenada, Guatemala, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaragua, Panama, Paraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and the Grenadines, Suriname, Trinidad and Tobago, Uruguay, Venezuela, Antigua And Barbuda, Aruba, Bahamas, Barbados, Cayman Islands, Cuba, French Guiana, Guadeloupe, Martinique, Puerto Rico, Saint Barthélemy, Turks And Caicos Islands, Virgin Islands (British), Virgin Islands (U.S.).

Africa: Algeria, Egypt, Morocco, South Africa, Angola, Benin, Botswana, Burkina Faso, Burundi, Cameroon, Cape Verde, Central African Republic, Chad, Comoros, Congo, Congo, The Democratic Republic Of The, Côte D'Ivoire, Equatorial Guinea, Eritrea, Ethiopia, Gabon, Gambia, Ghana, Guinea, Guinea-Bissau, Kenya, Lesotho, Liberia, Madagascar, Malawi, Mali, Mauritius, Mauritania, Mozambique, Namibia, Niger, Nigeria, Rwanda, Sao Tome And Principe, Senegal, Seychelles, Sierra Leone, South Sudan, Swaziland, Tanzania, United Republic Of, Togo, Uganda, Zambia, Zimbabwe and Tunisia.

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

2019 EU-wide Transparency Exercise

Performing and non-performing exposures

Caixa Geral de Depósitos, SA

	As of 30/09/2018							As of 31/12/2018						
	Gross carrying amount				Accumulated impairment, accumulated changes in fair value due to credit risk and provisions ⁴		Collaterals and financial guarantees received on non-performing exposures	Gross carrying amount				Accumulated impairment, accumulated changes in fair value due to credit risk and provisions ⁴		Collaterals and financial guarantees received on non-performing exposures
	Of which performing but past due >30 days and <=90 days	Of which non-performing ¹		On performing exposures ²	On non-performing exposures ³	Of which performing but past due >30 days and <=90 days		Of which non-performing ¹		On performing exposures ²	On non-performing exposures ³			
		Of which: defaulted						Of which: defaulted						
(mln EUR)														
Debt securities (including at amortised cost and fair value)	16,724	0	251	241	30	223	0	15,986	0	234	228	36	210	0
Central banks	0	0	0	0	0	0	0	14	0	0	0	0	0	0
General governments	11,758	0	8	0	1	3	0	11,078	0	5	0	4	1	0
Credit institutions	868	0	0	0	0	0	0	852	0	0	0	0	0	0
Other financial corporations	219	0	114	114	0	108	0	194	0	114	114	0	108	0
Non-financial corporations	3,878	0	129	127	29	111	0	3,849	0	114	113	31	100	0
Loans and advances (including at amortised cost and fair value)	63,077	435	6,626	6,389	425	3,637	2,710	61,893	369	5,272	5,015	383	2,906	2,015
Central banks	5,693	0	0	0	0	0	0	5,838	0	0	0	0	0	0
General governments	3,218	7	55	50	1	16	37	3,125	29	41	35	3	14	23
Credit institutions	2,915	0	7	0	3	7	0	2,973	0	7	0	2	7	0
Other financial corporations	549	1	188	182	4	79	105	526	1	192	186	4	62	126
Non-financial corporations	18,792	254	4,216	4,100	350	2,609	1,400	17,995	182	3,249	3,111	312	1,969	976
of which: small and medium-sized enterprises at amortised cost	10,282	164	2,509	2,462	157	1,408	977	10,687	135	2,268	2,195	155	1,345	805
Households	31,909	172	2,159	2,057	67	925	1,168	31,436	157	1,783	1,682	63	853	889
DEBT INSTRUMENTS other than HFT	79,800	435	6,877	6,630	456	3,859	2,710	77,879	369	5,506	5,242	419	3,116	2,015
OFF-BALANCE SHEET EXPOSURES	13,264		606	518	11	217	5	13,377		577	504	17	202	4

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

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

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

⁽⁴⁾ For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 9 and 10 of Regulation (EU) No 680/2014 - ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item ('Accumulated impairment, accumulated changes in fair value due to credit risk and provisions') is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

2019 EU-wide Transparency Exercise

Performing and non-performing exposures

Caixa Geral de Depósitos, SA

(mln EUR)	As of 31/03/2019							As of 30/06/2019						
	Gross carrying amount				Accumulated impairment, accumulated changes in fair value due to credit risk and provisions ⁴		Collaterals and financial guarantees received on non-performing exposures	Gross carrying amount				Accumulated impairment, accumulated changes in fair value due to credit risk and provisions ⁴		Collaterals and financial guarantees received on non-performing exposures
	Of which performing but past due >30 days and <=90 days	Of which non-performing ¹		On performing exposures ²	On non-performing exposures ³	On performing exposures ²		On non-performing exposures ³	Of which performing but past due >30 days and <=90 days	Of which non-performing ¹		On performing exposures ²	On non-performing exposures ³	
		Of which: defaulted	Of which: defaulted				Of which: defaulted							
Debt securities (including at amortised cost and fair value)	16,513	0	224	223	36	208	0	16,726	0	225	225	37	208	0
Central banks	17	0	0	0	0	0	0	18	0	0	0	0	0	0
General governments	11,454	0	0	0	5	0	0	11,483	0	0	0	4	0	0
Credit institutions	914	0	0	0	0	0	0	806	0	0	0	0	0	0
Other financial corporations	193	0	114	114	0	108	0	195	0	114	114	0	108	0
Non-financial corporations	3,934	0	110	109	31	99	0	4,223	0	111	111	32	100	0
Loans and advances (including at amortised cost and fair value)	61,845	417	4,865	4,667	444	2,617	1,952	61,622	464	4,500	4,367	467	2,443	1,820
Central banks	5,945	0	0	0	0	0	0	6,311	0	0	0	0	0	0
General governments	3,083	29	41	36	2	14	23	3,037	29	29	28	2	11	16
Credit institutions	3,529	0	7	0	2	7	0	3,465	0	7	7	2	7	0
Other financial corporations	481	0	190	184	4	62	125	449	2	160	160	4	32	124
Non-financial corporations	17,694	197	3,068	2,987	369	1,861	945	17,447	204	2,888	2,826	394	1,781	892
of which: small and medium-sized enterprises at amortised cost	10,629	140	2,138	2,104	156	1,288	758	10,603	149	2,032	2,010	157	1,242	720
Households	31,114	191	1,559	1,459	66	672	859	30,913	228	1,416	1,345	66	611	788
DEBT INSTRUMENTS other than HFT	78,358	417	5,090	4,890	480	2,824	1,952	78,348	464	4,726	4,592	505	2,651	1,820
OFF-BALANCE SHEET EXPOSURES	13,299		511	439	18	186	3	12,890		456	416	20	164	3

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

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

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

(4) For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 9 and 10 of Regulation (EU) No 680/2014 - ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item ('Accumulated impairment, accumulated changes in fair value due to credit risk and provisions') is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

2019 EU-wide Transparency Exercise

Forborne exposures

Caixa Geral de Depósitos, SA

	As of 30/09/2018					As of 31/12/2018				
	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees received on exposures with forbearance measures	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees received on exposures with forbearance measures
		Of which non-performing exposures with forbearance measures		Of which on non-performing exposures with forbearance measures			Of which non-performing exposures with forbearance measures		Of which on non-performing exposures with forbearance measures	
(mln EUR)										
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	0	0	0	0
Central banks	0	0	0	0	0	0	0	0	0	0
General governments	0	0	0	0	0	0	0	0	0	0
Credit institutions	0	0	0	0	0	0	0	0	0	0
Other financial corporations	0	0	0	0	0	0	0	0	0	0
Non-financial corporations	0	0	0	0	0	0	0	0	0	0
Loans and advances (including at amortised cost and fair value)	5,524	3,192	1,705	1,675	3,367	4,816	2,732	1,510	1,474	2,883
Central banks	0	0	0	0	0	0	0	0	0	0
General governments	601	2	1	0	563	402	11	0	0	365
Credit institutions	0	0	0	0	0	0	0	0	0	0
Other financial corporations	115	42	24	21	87	108	37	21	18	83
Non-financial corporations	2,846	2,137	1,147	1,132	1,344	2,448	1,776	994	971	1,116
of which: small and medium-sized enterprises at amortised cost	1,740	1,310	696	684	825	1,747	1,332	733	721	800
Households	1,961	1,011	533	522	1,372	1,859	907	495	484	1,318
DEBT INSTRUMENTS other than HFT	5,524	3,192	1,705	1,675	3,367	4,816	2,732	1,510	1,474	2,883
Loan commitments given	85	18	0	0	0	86	16	0	0	0

⁽¹⁾ For the definition of forborne exposures please refer to COMMISSION IMPLEMENTING REGULATION (EU) 2015/227 of 9 January 2015, ANNEX V, Part 2-Template related instructions, subtitle 30□

⁽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 F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 9 and 10 of Regulation (EU) No 680/2014 - ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item ('Accumulated impairment, accumulated changes in fair value due to credit risk and provisions') is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

2019 EU-wide Transparency Exercise

Forborne exposures

Caixa Geral de Depósitos, SA

	As of 31/03/2019					As of 30/06/2019				
	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees received on exposures with forbearance measures	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees received on exposures with forbearance measures
		Of which non-performing exposures with forbearance measures		Of which on non-performing exposures with forbearance measures			Of which non-performing exposures with forbearance measures		Of which on non-performing exposures with forbearance measures	
(mln EUR)										
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	0	0	0	0
Central banks	0	0	0	0	0	0	0	0	0	0
General governments	0	0	0	0	0	0	0	0	0	0
Credit institutions	0	0	0	0	0	0	0	0	0	0
Other financial corporations	0	0	0	0	0	0	0	0	0	0
Non-financial corporations	0	0	0	0	0	0	0	0	0	0
Loans and advances (including at amortised cost and fair value)	4,756	2,608	1,407	1,371	2,954	4,653	2,434	1,304	1,263	2,827
Central banks	0	0	0	0	0	0	0	0	0	0
General governments	415	13	0	0	383	406	6	0	0	374
Credit institutions	0	0	0	0	0	0	0	0	0	0
Other financial corporations	108	34	19	17	85	105	34	19	17	82
Non-financial corporations	2,524	1,815	1,052	1,029	1,164	2,479	1,716	975	948	1,064
of which: small and medium-sized enterprises at amortised cost	1,817	1,396	777	767	825	1,730	1,327	729	715	788
Households	1,708	746	336	324	1,322	1,664	679	310	298	1,307
DEBT INSTRUMENTS other than HFT	4,756	2,609	1,407	1,371	2,954	4,653	2,435	1,304	1,263	2,827
Loan commitments given	83	17	0	0	0	83	16	0	0	0

(1) For the definition of forborne exposures please refer to COMMISSION IMPLEMENTING REGULATION (EU) 2015/227 of 9 January 2015, ANNEX V, Part 2-Template related instructions, subtitle 30□

(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 F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 9 and 10 of Regulation (EU) No 680/2014 - ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item ('Accumulated impairment, accumulated changes in fair value due to credit risk and provisions') is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.