



## 2016 EU-wide Transparency Exercise

<b>Bank Name</b>	Criteria Caixa S.A.U.
<b>LEI Code</b>	959800DQQUAMV0K08004
<b>Country Code</b>	ES

## 2016 EU-wide Transparency Exercise

### Capital

Criteria Caixa S.A.U.

		(mín EUR, %)	As of 31/12/2015	As of 30/06/2016	COREP CODE	REGULATION
<b>OWN FUNDS Transitional period</b>	<b>A</b>	<b>OWN FUNDS</b>	<b>24,034</b>	<b>22,041</b>	C 01.00 (r010,d10)	Articles 4(118) and 72 of CRR
	<b>A.1</b>	<b>COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)</b>	<b>20,362</b>	<b>19,252</b>	C 01.00 (r020,d10)	Article 50 of CRR
	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	4,143	4,142	C 01.00 (r030,d10)	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
	A.1.2	Retained earnings	859	573	C 01.00 (r130,d10)	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (f) of CRR
	A.1.3	Accumulated other comprehensive income	1,351	206	C 01.00 (r180,d10)	Articles 4(100), 36(1) point (d) and 36 (1) point (f) of CRR
	A.1.4	Other Reserves	12,179	12,567	C 01.00 (r200,d10)	Articles 4(117) and 24(1) point (e) of CRR
	A.1.5	Funds for general banking risk	0	0	C 01.00 (r210,d10)	Articles 4(112), 26(1) point (f) and 36 (1) point (f) of CRR
	A.1.6	Minority interest given recognition in CET1 capital	8,897	9,148	C 01.00 (r230,d10)	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	-54	-146	C 01.00 (r250,d10)	Articles 32 to 35 of and 36 (1) point (f) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	-6,121	-6,104	C 01.00 (r300,d10) + C 01.00 (r340,d10)	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	-2,746	-2,580	C 01.00 (r370,d10)	Articles 36(1) point (c) and 38 of CRR
	A.1.10	(-) IIRB shortfall of credit risk adjustments to expected losses	0	0	C 01.00 (r380,d10)	Articles 36(1) point (d), 40 and 159 of CRR
	A.1.11	(-) Defined benefit pension fund assets	0	0	C 01.00 (r390,d10)	Articles 4(109), 36(1) point (e) and 41 of CRR
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	C 01.00 (r430,d10)	Articles 4(122), 36(1) point (g) and 44 of CRR
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	-3,702	-2,511	C 01.00 (r440,d10)	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	-144	-159	C 01.00 (r450,d10) + C 01.00 (r460,d10) + C 01.00 (r470,d10) + C 01.00 (r471,d10) + C 01.00 (r472,d10)	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 379(3) of CRR; Articles 36(1) point (k) (iv) and 153(B) of CRR and Articles 36(1) point (k) (v) and 155(c) of CRR.
	A.1.14.1	Of which: from securitisation positions (-)	-9	-50	C 01.00 (r460,d10)	Articles 36(1) point (k) (i), 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	-10	-126	C 01.00 (r480,d10)	Articles 4(27), 36(1) point (h); 43 to 46, 49 (2) and (3) and 79 of CRR
	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	0	C 01.00 (r490,d10)	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	-802	-925	C 01.00 (r500,d10)	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	-139	-281	C 01.00 (r510,d10)	Article 48 of CRR
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	0	0	C 01.00 (r524,d10)	Article 3 CRR
	A.1.20	CET1 capital elements or deductions - other	0	0	C 01.00 (r529,d10)	-
	A.1.21	Transitional adjustments	6,650	5,448	CA1 (1.1.1.6 + 1.1.1.8 + 1.1.1.26)	-
	A.1.21.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	C 01.00 (r220,d10)	Articles 483(1) to (3), and 484 to 487 of CRR
	A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	474	189	C 01.00 (r240,d10)	Articles 479 and 480 of CRR
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	6,176	5,259	C 01.00 (r520,d10)	Articles 469 to 472, 478 and 481 of CRR
<b>A.2</b>	<b>ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)</b>	<b>0</b>	<b>0</b>	C 01.00 (r530,d10)	Article 61 of CRR	
A.2.1	Additional Tier 1 Capital instruments	0	0	C 01.00 (r540,d10) + C 01.00 (r670,d10)		
A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	C 01.00 (r720,d10)		
A.2.3	Other Additional Tier 1 Capital components and deductions	3,702	2,511	C 01.00 (r690,d10) + C 01.00 (r700,d10) + C 01.00 (r710,d10) + C 01.00 (r740,d10) + C 01.00 (r744,d10) + C 01.00 (r748,d10)		
A.2.4	Additional Tier 1 transitional adjustments	-3,702	-2,511	C 01.00 (r660,d10) + C 01.00 (r680,d10) + C 01.00 (r730,d10)		
<b>A.3</b>	<b>TIER 1 CAPITAL (net of deductions and after transitional adjustments)</b>	<b>20,362</b>	<b>19,252</b>	C 01.00 (r015,d10)	Article 25 of CRR	
<b>A.4</b>	<b>TIER 2 CAPITAL (net of deductions and after transitional adjustments)</b>	<b>3,671</b>	<b>2,789</b>	C 01.00 (r750,d10)	Article 71 of CRR	
A.4.1	Tier 2 Capital instruments	4,473	4,255	C 01.00 (r760,d10) + C 01.00 (r890,d10)		
A.4.2	Other Tier 2 Capital components and deductions	-1,299	-1,444	C 01.00 (r910,d10) + C 01.00 (r920,d10) + C 01.00 (r930,d10) + C 01.00 (r940,d10) + C 01.00 (r950,d10) + C 01.00 (r970,d10) + C 01.00 (r974,d10) + C 01.00 (r978,d10)		
A.4.3	Tier 2 transitional adjustments	498	-21	C 01.00 (r880,d10) + C 01.00 (r900,d10) + C 01.00 (r960,d10)		
<b>OWN FUNDS REQUIREMENTS</b>	<b>B</b>	<b>TOTAL RISK EXPOSURE AMOUNT</b>	<b>173,934</b>	<b>174,679</b>	C 02.00 (r010,d10)	Articles 92(3), 95, 96 and 98 of CRR
	B.1	Of which: Transitional adjustments included	-6,461	-1,662	C 05.01 (r010,d40)	
<b>CAPITAL RATIOS (%) Transitional period</b>	<b>C.1</b>	<b>COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)</b>	<b>11.71%</b>	<b>11.02%</b>	CA3 (1)	-
	<b>C.2</b>	<b>TIER 1 CAPITAL RATIO (transitional period)</b>	<b>11.71%</b>	<b>11.02%</b>	CA3 (3)	-
	<b>C.3</b>	<b>TOTAL CAPITAL RATIO (transitional period)</b>	<b>13.82%</b>	<b>12.62%</b>	CA3 (5)	-
<b>CET1 Capital Fully loaded</b>	<b>D</b>	<b>COMMON EQUITY TIER 1 CAPITAL (fully loaded)</b>	<b>17,414</b>	<b>16,315</b>	[A.1-A.1.13-A.1.21+MIN(A.2+A.1.13-A.2.2-A.2.4+MIN(A.4+A.2.2-A.4.3,0))] ]	-
<b>CET1 RATIO (%) Fully loaded<sup>1</sup></b>	<b>E</b>	<b>COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)</b>	<b>9.65%</b>	<b>9.25%</b>	[B.1]/[B-B.1]	-

<sup>(1)</sup> Fully loaded CET1 capital ratio estimation based on the formulae stated in column "COREP CODE"

## 2016 EU-wide Transparency Exercise

### Risk exposure amounts

Criteria Caixa S.A.U.

(mln EUR)	as of 31/12/2015	as of 30/06/2016
Risk exposure amounts for credit risk	151,288	152,524
Risk exposure amount for securitisation and re-securitisations in the banking book	63	185
Risk exposure amount for contributions to the default fund of a CCP	0	0
Risk exposure amount Other credit risk	151,225	152,339
Risk exposure amount for position, foreign exchange and commodities (Market risk)	4,629	3,976
of which: Risk exposure amount for securitisation and re-securitisations in the trading book <sup>1</sup>	0	0
Risk exposure amount for Credit Valuation Adjustment	1,052	1,083
Risk exposure amount for operational risk	11,117	11,117
Other risk exposure amounts	5,846	5,979
<b>Total Risk Exposure Amount</b>	<b>173,934</b>	<b>174,679</b>

<sup>(1)</sup> May include hedges, which are not securitisation positions, as per Article 338.3 of CRR

## 2016 EU-wide Transparency Exercise

### P&L

Criteria Caixa S.A.U.

(mln EUR)	As of 31/12/2015	As of 30/06/2016
Interest income	6,072	2,552
Of which debt securities income	910	260
Of which loans and advances income	5,069	2,263
Interest expenses	2,272	793
(Of which deposits expenses)	1,641	521
(Of which debt securities issued expenses)	1,410	542
(Expenses on share capital repayable on demand)	0	0
Dividend income	226	133
Net Fee and commission income	2,089	1,059
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	993	405
Gains or (-) losses on financial assets and liabilities held for trading, net	56	-180
Gains or (-) losses on financial assets and liabilities designated at fair value through profit or loss, net	0	0
Gains or (-) losses from hedge accounting, net	227	15
Exchange differences [gain or (-) loss], net	124	117
Net other operating income /(expenses)	-364	-176
<b>TOTAL OPERATING INCOME, NET</b>	<b>7,150</b>	<b>3,131</b>
(Administrative expenses)	4,192	1,790
(Depreciation)	341	167
(Provisions or (-) reversal of provisions)	419	283
(Commitments and guarantees given)	-61	-34
(Other provisions)	480	316
Of which pending legal issues and tax litigation <sup>1</sup>	103	
Of which restructuring <sup>1</sup>	0	
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	2,096	650
(Loans and receivables)	1,656	538
(Held to maturity investments, AFS assets and financial assets measured at cost)	439	112
(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates and on non-financial assets)	371	47
(of which Goodwill)	2	0
Negative goodwill recognised in profit or loss	602	67
Share of the profit or (-) loss of investments in subsidiaries, joint ventures and associates	1,557	859
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	-564	-142
<b>PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS</b>	<b>1,327</b>	<b>979</b>
<b>PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS</b>	<b>1,626</b>	<b>890</b>
Profit or (-) loss after tax from discontinued operations	0	0
<b>PROFIT OR (-) LOSS FOR THE YEAR</b>	<b>1,626</b>	<b>890</b>
Of which attributable to owners of the parent	1,179	573

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

## 2016 EU-wide Transparency Exercise

### Market Risk

Criteria Caixa S.A.U.

	SA		IM										IM										
	As of 31/12/2015	As of 30/06/2016	As of 31/12/2015										As of 30/06/2016										
	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		
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			
(mln EUR)																							
Traded Debt Instruments	0	0	19	5	54	20							19	7	51	10							
Of which: General risk	0	0	19	5	54	20							19	7	51	10							
Of which: Specific risk	0	0	0	0	0	0							0	0	0	0							
Equities	1	1	17	2	49	6							16	15	43	21							
Of which: General risk	1	1	17	2	49	6							16	15	43	21							
Of which: Specific risk	0	0	0	0	0	0							0	0	0	0							
Foreign exchange risk	2,210	2,013	1	0	3	1							2	0	5	0							
Commodities risk	0	0	0	0	0	0							0	0	0	0							
<b>Total</b>	<b>2,212</b>	<b>2,014</b>	<b>36</b>	<b>7</b>	<b>100</b>	<b>25</b>	<b>58</b>	<b>50</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>2,418</b>	<b>33</b>	<b>22</b>	<b>88</b>	<b>31</b>	<b>37</b>	<b>26</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>1,962</b>	

## 2016 EU-wide Transparency Exercise

### Credit Risk - Standardised Approach

Criteria Caixa S.A.U.

		Standardised Approach							
		As of 31/12/2015				As of 30/06/2016			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions
(mln EUR, %)									
Consolidated data	Central governments or central banks	24,638	25,898	0		23,600	24,737	0	
	Regional governments or local authorities	17,388	14,089	83		16,238	13,026	104	
	Public sector entities	3,215	2,476	2,070		4,616	3,509	3,099	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	31	67	0		31	226	0	
	Institutions	4,445	4,208	975		3,574	3,445	895	
	Corporates	32,251	15,984	14,418		21,555	15,881	13,877	
	of which: SME	2,884	2,224	1,996		3,034	2,284	2,030	
	Retail	6,540	4,475	2,022		7,965	6,302	2,284	
	of which: SME	1,445	981	561		1,460	917	536	
	Secured by mortgages on immovable property	2,446	2,049	802		2,573	2,159	905	
	of which: SME	590	552	193		581	537	187	
	Exposures in default	2,507	951	1,113	1,461	2,351	1,009	1,247	1,206
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	674	674	103		753	753	115	
	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		
Securitisation	16	8	2		16	8	1		
Other exposures	20,293	20,293	17,799		19,356	19,356	17,727		
<b>Standardised Total</b>	<b>114,445</b>	<b>91,171</b>	<b>39,388</b>	<b>2,104</b>	<b>102,626</b>	<b>90,410</b>	<b>40,253</b>	<b>1,666</b>	

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

## 2016 EU-wide Transparency Exercise

### Credit Risk - IRB Approach

Criteria Caixa S.A.U.

		IRB Approach												
		As of 31/12/2015					As of 30/06/2016							
		Original Exposure <sup>1</sup>		Exposure Value <sup>1</sup>	Risk exposure amount		Value adjustments and provisions		Original Exposure <sup>1</sup>		Exposure Value <sup>1</sup>	Risk exposure amount		Value adjustments and provisions
		Of which: defaulted		Of which: defaulted			Of which: defaulted		Of which: defaulted		Of which: defaulted			
(min EUR, %)														
Consolidated data	Central banks and central governments	0		0	0	0		0	0	0	0	0	0	0
	Institutions	0		0	0	0		0	0	0	0	0	0	0
	Corporates	60,068		47,518	28,355	4,462		59,839	47,223	28,169	3,824			
	Corporates - Of Which: Specialised Lending	0		0	0	0		0	0	0	0			
	Corporates - Of Which: SME	17,713		15,636	5,994	2,116		16,539	14,409	5,712	1,673			
	Retail	160,334		131,661	24,423	3,160		161,342	131,225	23,489	3,199			
	Retail - Secured on real estate property	139,938		116,549	19,203	2,814		138,745	115,043	17,826	2,826			
	Retail - Secured on real estate property - Of Which: SME	15,408		13,281	3,151	654		15,138	12,972	2,927	658			
	Retail - Secured on real estate property - Of Which: non-SME	124,530		103,268	16,052	2,160		123,606	102,071	14,899	2,168			
	Retail - Qualifying Revolving	8,059		4,038	989	14		9,145	4,453	1,020	18			
	Retail - Other Retail	12,337		11,073	4,231	332		13,452	11,729	4,643	356			
	Retail - Other Retail - Of Which: SME	8,088		6,915	2,544	249		7,545	6,382	2,301	247			
	Retail - Other Retail - Of Which: non-SME	4,249		4,158	1,687	83		5,907	5,346	2,342	109			
	Equity				59,062					60,429				
	Securitisation	240		240	61	0		2,127	2,127	184	0			
	Other non credit-obligation assets				0					0				
<b>IRB Total</b>				<b>111,901</b>					<b>112,271</b>					

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

## 2016 EU-wide Transparency Exercise

### Sovereign Exposure

Criteria Caixa S.A.U.

(min EUR)

		As of 31/12/2015																
Country / Region	Financial assets: Carrying Amount			Memo: breakdown by accounting portfolio														
	of which: loans and advances	of which: debt securities		Held for trading <sup>1</sup>	of which: Loans and advances	of which: Debt securities	Designated at fair value through profit or loss <sup>2</sup>	of which: Loans and advances	of which: Debt securities	Available-for-sale <sup>3</sup>	of which: Loans and advances	of which: Debt securities	Loans and Receivables <sup>4</sup>	of which: Loans and advances	of which: Debt securities	Held-to-maturity investments	of which: Loans and advances	of which: Debt securities
<b>TOTAL - ALL COUNTRIES</b>	<b>35,876.8</b>	14,704.5	21,172.3	<b>3,051.8</b>	0.0	3,051.8	<b>0.0</b>	0.0	0.0	<b>16,076.8</b>	0.0	16,076.8	<b>14,704.5</b>	14,704.5	0.0	<b>2,043.7</b>	0.0	2,043.7

**Note:**  
The information reported covers all exposures to "General governments" as defined in paragraph 41 (b) of Annex V of ITS on Supervisory reporting: "central governments, state or regional governments, and local governments, including administrative bodies and non-commercial undertakings, but excluding public companies and private companies held by these administrations that have a commercial activity (which shall be reported under "non-financial corporations"); social security funds; and international organisations, such as the European Community, the International Monetary Fund and the Bank for International Settlements.

<sup>1)</sup> Includes "Trading financial assets" portfolio for banks reporting under GAAP

<sup>2)</sup> Includes "Non-trading non-derivative financial assets measured at fair value through profit or loss" portfolio for banks reporting under GAAP

<sup>3)</sup> Includes "Non-trading non-derivative financial assets measured at fair value to equity" portfolio for banks reporting under GAAP

<sup>4)</sup> Includes "Non-trading debt instruments measured at a cost-based method" and "Other non-trading non-derivative financial assets" portfolio for banks reporting under GAAP



## 2016 EU-wide Transparency Exercise

### Sovereign Exposure

Criteria Caixa S.A.U.

(mln EUR)

		As of 30/06/2016																
Country / Region	Financial assets: Carrying Amount			Memo: breakdown by accounting portfolio														
	of which: loans and advances	of which: debt securities	Held for trading <sup>(1)</sup>	Designated at fair value through profit or loss <sup>(2)</sup>			Available-for-sale <sup>(3)</sup>	Loans and Receivables <sup>(4)</sup>			Held-to-maturity investments	of which:						
				of which: Loans and advances	of which: Debt securities	of which: Loans and advances		of which: Debt securities	of which: Loans and advances	of which: Debt securities		of which: Loans and advances	of which: Debt securities					
<b>TOTAL - ALL COUNTRIES</b>	<b>35,578.1</b>	14,570.0	21,008.1	<b>4,043.7</b>	0.0	4,043.7	<b>0.0</b>	0.0	0.0	<b>14,201.1</b>	0.0	14,201.1	<b>14,570.0</b>	14,570.0	0.0	<b>2,763.3</b>	0.0	2,763.3

**Note:**

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<sup>(1)</sup> Includes "Trading financial assets" portfolio for banks reporting under GAAP

<sup>(2)</sup> Includes "Non-trading non-derivative financial assets measured at fair value through profit or loss" portfolio for banks reporting under GAAP

<sup>(3)</sup> Includes "Non-trading non-derivative financial assets measured at fair value to equity" portfolio for banks reporting under GAAP

<sup>(4)</sup> Includes "Non-trading debt instruments measured at a cost-based method" and "Other non-trading non-derivative financial assets" portfolio for banks reporting under GAAP

## 2016 EU-wide Transparency Exercise

### Performing and non-performing exposures

Criteria Caixa S.A.U.

	As of 31/12/2015							As of 30/06/2016						
	Gross carrying amount				Accumulated impairment, accumulated changes in fair value due to credit risk and provisions		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		Collaterals and financial guarantees received on non-performing exposures
	Of which performing but past due >30 days and <=90 days	Of which non-performing <sup>1</sup>		On performing exposures <sup>2</sup>	On non-performing exposures <sup>3</sup>	Of which performing but past due >30 days and <=90 days		Of which non-performing <sup>1</sup>		On performing exposures <sup>2</sup>	On non-performing exposures <sup>3</sup>			
			Of which: defaulted					Of which: defaulted						
(min EUR, %)														
<b>Debt securities (including at amortised cost and fair value)</b>	<b>22,027</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>20,568</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0
General governments	18,120	0	0	0	0	0	0	16,964	0	0	0	0	0	0
Credit institutions	562	0	0	0	0	0	0	237	0	0	0	0	0	0
Other financial corporations	3,022	0	0	0	0	0	0	2,621	0	0	0	0	0	0
Non-financial corporations	322	0	0	0	0	0	0	746	0	0	0	0	0	0
<b>Loans and advances (including at amortised cost and fair value)</b>	<b>234,029</b>	<b>587</b>	<b>16,621</b>	<b>16,619</b>	<b>1,882</b>	<b>7,347</b>	<b>8,200</b>	<b>229,397</b>	<b>1,071</b>	<b>15,687</b>	<b>15,654</b>	<b>1,857</b>	<b>6,365</b>	<b>8,377</b>
Central banks	3,975	0	0	0	0	0	0	3,676	0	0	0	0	0	0
General governments	14,715	4	71	71	0	11	25	14,572	1	71	70	0	2	37
Credit institutions	7,028	0	0	0	0	0	0	10,830	0	0	0	0	0	0
Other financial corporations	17,928	1	55	55	2	51	0	8,985	2	28	28	2	26	1
Non-financial corporations	66,581	217	10,693	10,691	1,089	5,655	4,102	66,759	704	9,481	9,461	1,003	4,709	4,015
of which: small and medium-sized enterprises at amortised cost	33,413	143	6,481	6,481	855	3,010	3,085	33,929	638	5,595	5,595	795	2,216	2,987
Households	123,801	364	5,802	5,802	792	1,631	4,072	124,575	363	6,108	6,095	852	1,627	4,325
<b>DEBT INSTRUMENTS other than HFT</b>	<b>256,056</b>	<b>587</b>	<b>16,621</b>	<b>16,619</b>	<b>1,882</b>	<b>7,347</b>	<b>8,200</b>	<b>249,965</b>	<b>1,071</b>	<b>15,687</b>	<b>15,654</b>	<b>1,857</b>	<b>6,365</b>	<b>8,377</b>
<b>OFF-BALANCE SHEET EXPOSURES</b>	<b>71,355</b>		<b>1,064</b>	<b>1,063</b>	<b>86</b>	<b>295</b>	<b>382</b>	<b>84,651</b>		<b>771</b>	<b>721</b>	<b>20</b>	<b>260</b>	<b>369</b>

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

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

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

## 2016 EU-wide Transparency Exercise

### Forborne exposures

Criteria Caixa S.A.U.

	As of 31/12/2015					As of 30/06/2016				
	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		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		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			
(min EUR, %)										
<b>Debt securities (including at amortised cost and fair value)</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
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
<b>Loans and advances (including at amortised cost and fair value)</b>	<b>20,153</b>	<b>7,635</b>	<b>3,428</b>	<b>3,086</b>	<b>13,615</b>	<b>20,427</b>	<b>7,633</b>	<b>3,285</b>	<b>2,902</b>	<b>14,782</b>
Central banks	0	0	0	0	0	0	0	0	0	0
General governments	1,116	26	0	0	131	1,242	27	0	0	225
Credit institutions	0	0	0	0	0	2	0	0	0	0
Other financial corporations	37	24	23	23	1	33	24	24	24	5
Non-financial corporations	9,231	4,819	2,630	2,408	4,772	8,719	4,538	2,385	2,183	5,116
of which: small and medium-sized enterprises at amortised cost	4,785	2,537	1,110	1,016	3,269	4,565	2,395	975	886	3,366
Households	9,769	2,766	774	654	8,710	10,431	3,044	876	694	9,435
<b>DEBT INSTRUMENTS other than HFT</b>	<b>20,153</b>	<b>7,635</b>	<b>3,428</b>	<b>3,086</b>	<b>13,615</b>	<b>20,427</b>	<b>7,633</b>	<b>3,285</b>	<b>2,902</b>	<b>14,782</b>
<b>Loan commitments given</b>	<b>708</b>	<b>165</b>	<b>11</b>	<b>11</b>	<b>563</b>	<b>188</b>	<b>23</b>	<b>5</b>	<b>5</b>	<b>77</b>

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