

Bank Name	CaixaBank, S.A.
LEI Code	7CUNS533WID6K7DGFI87
Country Code	ES



Key Metrics

(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
Available capital (amounts)						
Common Equity Tier 1 (CET1) capital - transitional period	17,285	17,217	17,255	17,019	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	17,285	17,217	17,255	17,019	C 01.00 (r020,c010) - C 05.01 (r440,c010)	Article 50 of CRR
Tier 1 capital - transitional period	19,517	19,451	19,489	19,253	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	19,517	19,451	19,489	19,253	C 01.00 (r015,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020)	Article 25 of CRR
Total capital - transitional period	22,830	22,746	22,777	22,531	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	22,830	22,746	22,777	22,531	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	149,139	146,155	148,892	147,331	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	149,139	146,155	148,892	147,331	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	11.59%	11.78%	11.59%	11.55%	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	11.59%	11.78%	11.59%	11.55%	(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	13.09%	13.31%	13.09%	13.07%	CA3 {3}	-
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied $$	13.09%	13.31%	13.09%	13.07%	(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	15.31%	15.56%	15.30%	15.29%	CA3 {5}	-
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	15.31%	15.56%	15.30%	15.29%	(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	345,225	344,902	355,174	348,928	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	5.65%	5.64%	5.49%	5.52%	C 47.00 (r340,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR



Leverage ratio

	(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
A.1	Tier 1 capital - transitional definition	19,517	19,451	19,489	19,253	C 47.00 (r320,c010)	
A.2	Tier 1 capital - fully phased-in definition	19,169	19,033	19,489	19,253	C 47.00 (r310,c010)	
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	345,225	344,902	355,174	348,928	C 47.00 (r300,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	344,869	344,485	355,174	348,928	C 47.00 (r290,c010)	CRR
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	5.7%	5.6%	5.5%	5.5%	C 47.00 (r340,c010)	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	5.6%	5.5%	5.5%	5.5%	C 47.00 (r330,c010)	



2019 EU-wide Transparency Exercise Capital

			As of 30/09/2018	As of 31/12/2018	As of 31/03/2019	As of 30/06/2019	COREP CODE	REGULATION
	А	(min EUR, %) OWN FUNDS	22,830	22,746	22,777	22,531	C 01.00 (r010,c010)	Articles 4(118) and 72 of CRR
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying	17.285	17,217	17,255	17.019	C 01.00 (r020,r010)	Article 50 of CRR
	A.1.1	transitional adjustments) Capital instruments eligible as CET1 Capital (including share premium and net own capital	17,265	17,217	17,255	17,977	C 01.00 (r030.c010)	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
	A.1.2	instruments) Retained earnings	7,235	7,350	8,096	7,567	C 01.00 (r130,c010)	Prices 26(1) points (a) and (b), 27 to 29, 39(1) point (r) and 42 or 190. Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (l) of CRR
	A.1.2	Accumulated other comprehensive income	-939	7,350 -807	-1,112	-1,262	C 01.00 (r130,c010) C 01.00 (r180,c010)	Articles 26(1) point (c), 26(2) aind 36 (1) points (a) aind (i) of CRR Articles 4(100), 26(1) point (d) aind 36 (1) point (f) of CRR
	A.1.4			-1,135	-1,112	-745		
		Other Reserves	-1,102				C 01.00 (r200,c010)	Articles 4(117) and 26(1) point (e) of CRR
	A.1.5	Funds for general banking risk	0	0	0	0	C 01.00 (r210,c010)	Articles 4(112), 26(1) point (f) and 36 (1) point (f) of CRR
	A.1.6	Minority interest given recognition in CET1 capital	151	0	0	0	C 01.00 (r230,c010)	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	-95	-158	-138	-134	C 01.00 (r250,c010)	Articles 32 to 35 of and 36 (1) point (0) of CRR Articles 4(113), 36(1) point (b) and 37 of CRR. Articles 4(115), 36(1) point (b) and 37 point (a) of CCR.
	A.1.8	(-) Intangible assets (including Goodwill) (-) DTAs that rely on future profitability and do not arise from temporary differences net of	-4,230	-4,250	-4,253	-4,223	C 01.00 (r300,c010) + C 01.00 (r340,c010)	
	A.1.9	associated DTLs	-1,798	-1,977	-1,923	-1,949	C 01.00 (r370,c010)	Articles 36(1) point (c) and 38 of CRR
	A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses	-74	-70	-68	-71	C 01.00 (r380,c010)	Articles 36(1) point (d), 40 and 159 of CRR
	A.1.11	(-) Defined benefit pension fund assets	-72	0	0	0	C 01.00 (r390,c010)	Articles 4(109), 36(1) point (e) and 41 of CRR
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	0	0	C 01.00 (+430,c010)	Articles 4(122), 36(1) point (g) and 44 of CRR
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	0	0	0	0	C 01.00 (r440,c010)	Article 36(1) point (j) of CRR
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	-23	-20	-22	-12	C 01.00 (r450,c010) + C 01.00 (r450,c010) + C 01.00 (r470,c010) + C 01.00 (r471,c010) + C 01.00 (r472,c010)	Articles 4(36), 36(1) point (k) (i) and 89 to 91 of CRR; Articles 36(1) point (k) (i), X43(1) point (b), X44(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(8) of CRR and Articles 36(1) point k) (iv) and 153(4) of CRR.
	A.1.14.1	Of which: from securitisation positions (-)	-23	-20	-22	-12	C 01.00 (+460,c010)	Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR
	A.1.15	 (-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment. 	0	0	0	0	C 01.00 (r480,c010)	Articles 4(27), 36(1) point (h); 43 to 46, 49 (2) and (3) and 79 of CRR
	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	0	0	0	C 01.00 (r490,c010)	Articles 36(1) point (c) and 38; Articles 48(1) point (a) and 48(2) of CRR
	A.1.17	 (-) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment 	0	0	0	0	C 01.00 (r500,c010)	Articles 4(27); 36(1) point (i); 43, 45; 47; 48(1) point (b); 49(1) to (3) and 79 of CRR
OWN FUNDS Transitional period	A.1.18	(-) Amount exceding the 17.65% threshold	0	-25	0	0	C 01.00 (r510,c010)	Article 48 of CRR
Transitional period	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	0	0	0	0	C 01.00 (r524,c010)	Article 3 CRR
	A.1.20	CET1 capital elements or deductions - other	-86	-86	-95	-128	C 01.00 (rS29,c010)	
	A.1.21	Transitional adjustments	348	418	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 (r220,r010)	Articles 483(1) to (3), and 484 to 487 of CRR
	A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	-9	0	0	0	C 01.00 (r240,c010)	Articles 479 and 480 of CRR
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	357	418	0	0	C 01.00 (r520,c010)	Articles 469 to 472, 478 and 481 of CRR
	A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	2,233	2,233	2,234	2,235	C 01.00 (r530,c010)	Article 61 of CRR
	A.2.1	Additional Tier 1 Capital instruments	2,233	2,233	2,234	2,235	C 01.00 (r540,c010) + C 01.00 (r670,c010)	
	A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	0	0	C 01.00 (r720,c010)	
	A.2.3		0	0	0	0	C 01.00 (+600,c010) + C 01.00 (7700,c010) + C 01.00 (+710,c010) + C 01.00 (+740,c010) + C 01.00 (+744,c010) + C 01.00 (+748,c010)	
	A.2.4	Additional Tier 1 transitional adjustments	0	0	0	0	C 01.00 (r660,c010) + C 01.00 (r680,c010) + C 01.00 (r730,c010)	
	A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	19,517	19,451	19,489	19,253	C 01.00 (r015,c010)	Article 25 of CRR
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	3,312	3,295	3,288	3,278	C 01.00 (r750,c010)	Article 71 of CRR
	A.4.1	Tier 2 Capital instruments	3,146	3,147	3,148	3,148	C 01.00 (r760,c010) + C 01.00 (r890,c010)	
	A.4.2		167	148	140	129	C 01.00 (r910,090) + C 01.00 (r920,030)	
	A.4.3	Tier 2 transitional adjustments	0	0	0	0	C 01.00 (r880,c010) + C 01.00 (r900,c010) + C 01.00 (r960,c010)	
OWN FUNDS REQUIREMENTS	В	TOTAL RISK EXPOSURE AMOUNT	149,139	146,155	148,892	147,331	C 02.00 (r010,c010)	Articles 92(3), 95, 96 and 98 of CRR
	B.1	Of which: Transitional adjustments included	143	213	0	0	C 05.01 (r010;c040)	
CAPITAL RATIOS (%)	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	11.59%	11.78%	11.59%	11.55%	CA3 (1)	*
Transitional period	C.2	TIER 1 CAPITAL RATIO (transitional period)	13.09%	13.31%	13.09%	13.07%	CA3 (3)	*
	C.3	TOTAL CAPITAL RATIO (transitional period)	15.31%	15.56%	15.30%	15.29%	CA3 (5)	
CET1 Capital Fully loaded	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	16,936	16,800	17,255	17,019	[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.4.3.01.01)	
CET1 RATIO (%) Fully loaded ¹	E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	11.37%	11.51%	11.59%	11.55%	[D.1]/[B-B.1]	
	F	Adjustments to CET1 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (+440,c010)	
Memo items	F	Adjustments to AT1 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r440,c020)	
	F	Adjustments to T2 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (+440,c030)	
	F	Adjustments included in RWAs due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r440,c040)	
		sted based on bank's supervisory reporting. Therefore, any capital instruments that are not eligible from a re						

⁽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 other are not basen into account in this calculation. Fully loaded CET1 rapible 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



Overview of Risk exposure amounts

		R	WAs		
(min EUR, %)	As of 30/09/2018	As of 31/12/2018	As of 31/03/2019	As of 30/06/2019	COREP CODE
Credit risk (excluding CCR and Securitisations)	130,959	127,918	130,352	128,287	C 02.00 (r040, c010) -[C 07.00 (r090, c220, s001) + C 07.00 (r110, c220, s001) + C 07.00 (r120, c220, s001) + C 08.01 (r040, c260, s01) + C 08.01 (r040, c260, s01) + C 08.01 (r040, c260, s010) + C 08.01 (r040, c260, s01
Of which the standardised approach	62,159	58,046	59,388	58,286	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	49,861	50,525	52,236	51,527	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	18,939	19,347	18,729	18,474	C 02.00 (R420, c010)
Counterparty credit risk (CCR, excluding CVA)	2,016	2,072	2,148	2,409	C 07.00 (1980, 2220, 3001) + C 07.00 (1110, 2220, 5001) + C 07.00 (1120, 220, 5001) + C 08.01 (1040, 2260, 5001) + C 08.01 (1050, 2260, 5001) + C 08.01 (1050, 2260, 5001) + C 08.01 (1050, 2260, 5002) + C 08.01 (1050, 22
Credit valuation adjustment - CVA	860	866	843	758	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)	339	267	424	386	C 02.00 (R770, c010) + C 02.00 (R220, c010) + C 02.00 (R430, c010)
Position, foreign exchange and commodities risks (Market risk)	1,983	1,922	2,016	2,383	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	1,159	1,183	1,264	1,247	C 02.00 (R530, c010)
Of which IMA	824	739	753	1,136	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 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_990,C 24.00_010_100,C
Large exposures in the trading book	0	0	0	0	C 02.00 (R680, c010)
Operational risk	12,983	13,109	13,109	13,109	C 02.00 (R590, c010)
Of which basic indicator approach	0	0	0	0	C 02.00 (R600, c010)
Of which standardised approach	12,983	13,109	13,109	13,109	C 02.00 (R610, c010)
Of which advanced measurement approach	0	0	0	0	C 02.00 (R620, c010)
Other risk exposure amounts	0	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 (R770, c010) - C 02.00 (R910, c010)
Total	149,139	146,155	148,892	147,331	



2019 EU-wide Transparency Exercise P&L CaixaBank, S.A.

	As of 30/09/2018	As of 31/12/2018	As of 31/03/2019	As of 30/06/2019
(min EUR)				
Interest income	4,014	5,368	1,346	2,706
Of which debt securities income	251	335	94	208
Of which loans and advances income	3,609	4,824	1,209	2,424
Interest expenses	576	760	188	390
(Of which deposits expenses)	363	484	120	241
(Of which debt securities issued expenses)	528	686	158	323
(Expenses on share capital repayable on demand)	0	0	0	0
Dividend income	122	146	10	161
Net Fee and commission income	2,035	2,698	639	1,299
Gains or (-) losses on derecognition of financial assets and liabilities not measured at fair value through profit or loss, and of non financi assets, net	-181	-345	4	176
Gains or (-) losses on financial assets and liabilities held for trading, net	56	40	50	94
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	71	61	-28	-33
Gains or (-) losses from hedge accounting, net	31	39	52	49
Exchange differences [gain or (-) loss], net	16	12	-27	-62
Net other operating income /(expenses)	-321	-608	-50	-206
TOTAL OPERATING INCOME, NET	5,266	6,651	1,808	3,793
(Administrative expenses)	3,102	4,156	1,054	3,082
(Depreciation)	277	371	120	246
Modification gains or (-) losses, net	0	0	0	0
(Provisions or (-) reversal of provisions)	295	447	4	45
(Commitments and guarantees given)	-33	-12	-47	-46
(Other provisions)	328	459	52	91
Of which pending legal issues and tax litigation ¹		82		
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)	82	126	166	250
(Financial assets at fair value through other comprehensive income)	1	2	2	-1
(Financial assets at amortised cost)	81	124	164	251
(Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets)	68	110	1	8
(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 subsidaries, joint ventures and associates	1,057	1,323	226	494
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	-69	-149	-18	-48
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	2,430	2,616	670	608
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	1,850	2,094	534	623
Profit or (-) loss after tax from discontinued operations	-31	-55	0	0
PROFIT OR (-) LOSS FOR THE YEAR	1,819	2,039	534	623
Of which attributable to owners of the parent	1,768	1,985	533	622

⁽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."



Total Assets: fair value and impairment distribution

(min EUR)		As of 30/09/20	18			As of 31	/12/2018			As of 31	/03/2019			As of 30	/06/2019		
		Fa	ir value hierard	:hy		Fa	ir value hieran	chy		F	air value hierard	:hy		Fa	ir value hierarc	hy	
ASSETS:	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	References
Cash, cash balances at central banks and other demand deposits	19,715				19,122				23,851				17,058				IAS 1.54 (i)
Financial assets held for trading	15,990	1,107	14,853	31	17,264	1,119	16,128	17	18,254	1,278	16,953	23	21,482	1,959	19,486	36	IFRS 7.8(a)(ii);IFRS 9.Appendix A
Non-trading financial assets mandatorily at fair value through profit or loss	749	410	0	339	714	57	0	657	648	380	0	268	583	64	0	519	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	1	1	0	0	IFRS 7.8(a)(i); IFRS 9.4.1.5
Financial assets at fair value through other comprehensive income	20,686	20,088	283	315	21,888	20,954	141	794	26,145	25,260	63	823	20,359	19,223	257	880	IFRS 7.8(h); IFRS 9.4.1.2A
Financial assets at amortised cost	241,535				243,420				245,964				251,909				IFRS 7.8(f); IFRS 9.4.1.2
Derivatives – Hedge accounting	1,993	0	1,993	0	2,056	0	2,056	0	2,025	0	2,025	0	2,034	0	2,034	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	47				232				554				875				IAS 39.89A(a); IFRS 9.6.5.8
Other assets ¹	35,306				30,955				32,066				32,495				
TOTAL ASSETS	336,022				335,652				349,506				346,797				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 30/09/20	18					As of 31,	/12/2018					As of 31/0	03/2019					As of 30	/06/2019			
		Gross carr	ying amount		Accu	mulated impair	ment	Gro	ss carrying amo	ount	Accu	mulated impair	ment	Gro	oss carrying am	ount	Accun	nulated impair	ment	Gro	ss carrying am	ount	Accu	mulated impair	ment	
Breakdown of financial assets by instrument and by counterparty sector [‡]		Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in credit risk since	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not creditimpaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in credit risk since	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in credit risk	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	References
Financial assets at fair value through other	Debt securities	17,261	-)	0	0	0	18,323	0	0	0	0	0	22,809	0	0	0	0	0	17,608	0	0	0	0	0	Annex V.Part 1.31, 44(b)
comprehensive income	Loans and advances	0)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	Annex V.Part 1.32, 44(a)
Financial assets at	Debt securities	16,922	10	1	-1	0	-4	17,035	16	13	-1	0	-4	17,083	20	13	-1	0	-4	16,976	16	13	0	0	-4	Annex V.Part 1.31, 44(b)
amortised cost	Loans and advances	203,275	15,88	11,71	-1,102	-667	-4,510	205,014	16,258	10,801	-807	-673	-4,233	208,234	15,690	10,577	-724	-717	-4,206	215,085	15,176	10,004	-735	-672	-3,950	Annex V.Part 1.32, 44(a)

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

EBA MANGELLAN

2019 EU-wide Transparency Exercise Market Risk CaixaBank, S.A.

									Caixabank	., S.A.												
	SA					I	М									IM						
			VaR (Memorai	ndum item)	STRESSED VaR (Memorandum item)	AND MIG	ENTAL DEFAULT GRATION RISK TAL CHARGE	ALL PRICE F	RISKS CAPIT FOR CTP	TAL CHARGE		VaR (Memora	andum item)	STRESSED VaR (A	demorandum item)	MIGRAT		ALL PRICE	RISKS CAPITA FOR CTP	AL CHARGE	
(min EUR)	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVARAVG)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE		TOTAL RISK EXPOSURE AMOUNT	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt	12 WEEKS AVERAGE MEASURE	MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	TOTAL RISK EXPOSURE AMOUNT
	As of 30/09/2018	As of 31/12/2018				As of 30/	09/2018									As of 31/1	2/2018					
Traded Debt Instruments	384	385	7	2	26	6							6	2	18	5						
Of which: General risk Of which: Specific risk	4 380	4	7	2	26	6							6	2	18	5						
Of which: Specific risk Equities	380	381	0	0	12	0							0 0	0	14	0						
Of which: General risk	2	6	3	1	13	4							5	2	14	5						
Of which: Specific risk	2	5	0	0	0	0							0	0	0	0						
Foreign exchange risk	771	787	2	1	9	3							4	1	11	2						
Commodities risk	0	0	0	0	0	0							0	0	0	0						
Total	1,159	1,183	9	3	34	9	14	23	0	0	0	824	10	3	29	10	20	17	0	0	0	739
	As of 31/03/2019	As of 30/06/2019				As of 31/	03/2019									As of 30/0	6/2019					
Traded Debt Instruments	456	472	5	2	21	9							8	4	41	21						
Of which: General risk	4	27	5	2	21	9							8	4	41	21						
Of which: Specific risk	452	445	0	0	0	0							0	0	0	0						
Equities	5	4	6	2	26	8							3	1	17	7						
Of which: General risk	2	2	6	2	26	8							l 3	1	17	7						
Of which: Specific risk	2 803	771	0	0	0	0							0	0	0	0						
Foreign exchange risk Commodities risk	803	//1	3 0	1	12	4							3 0	1	14	5						
Total	1.264	1.247	9	3	39	13	9	12	0	0	0	753	10	5	52	26	17	28	0	0	0	1,136

Total 1,264

Market risk template does not include CIU positions, which instead are included in the RWA OV1 template.



Credit Risk - Standardised Approach

CaixaBank, S.A.

					Standardise	ed 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
	(min EUR, %) Central governments or central banks	54,953	56,562	9,478		54,478	56.018	9.401	
	Regional governments or local authorities	12,984	10,790	9,476		12.595	10.809	409	
	Public sector entities	4.872	3,706	3,449		5.074	4,538	2.113	
	Multilateral Development Banks	61	160	3,719		61	164	0	
	International Organisations	61	100	0		0.	104	0	
	Institutions	6.228	5.457	1,608		6.253	5.254	1.403	
	Corporates	36.648	25.311	23,405		37.880	27.466	25.273	
	of which: SMF	5,995	4,394	4,070		5,509	4.201	3.878	
	Retail	11,890	8.726	4.775		13.598	9.812	5.590	
	of which: SME	4.148	2,924	1,683		4.254	2.838	1.632	
Consolidated data	Secured by mortgages on immovable property	15,136	14.161	5.395		15,303	14.228	5.471	
	of which: SME	1,994	1,624	674		2.013	1.637	673	
	Exposures in default	2,762	1.437	1.620	1.190	2.686	1.380	1.586	1.185
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	18	18	4		8	8	2	
	Claims on institutions and corporates with a ST credit assessment	0	0	o l		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Other exposures	16,640	16.626	13.678		11.991	11.972	8,480	
	Standardised Total ²	162,192	142,954	63,826	2,232	159,928	141.649	59,728	2,102

					Standardise	ed 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
	(min EUR, %)								
	Central governments or central banks	49,171	50,566	9,469		48,126	49,422	9,393	
	Regional governments or local authorities	11.451	9.727	0		11.123	9.761	0	
	Public sector entities	3,871	3,070	2,813		3,742	3,328	1,557	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	1,070	1,083	284		1,214	1,199	315	
	Corporates	19.051	11.495	10.263		19.665	13.055	11.580	
	of which: SME	3,142	2,184	1,924		2,883	2,173	1,920	
	Retail	7.012	5.485	2.681		9.306	6.820	3.654	
SPAIN	of which: SME	1,443	1,040	606		1,534	1,115	648	
0171211	Secured by mortgages on immovable property	3.799	3.085	1.431		3.927	3.124	1.498	
	of which: SME	1,511	1,239	525		1,512	1,244	528	
	Exposures in default	1.256	616	757	15	1.250	662	831	17
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	18	18	4		8	8	2	
	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	16,225	16,225	13,533		11,496	11,496	8,324	
	Standardised Total ²			a taking into account any effect	1,493				1,329

⁽ii) Chignal 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).
(ii) Total value adjustments and provisions per country of counterparty excludes those for securistication exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the concerned to the finisher assess of country of substitutions and concerned to the concerned to the

		exposures, but includes gener	ral credit risk adjustments.						
					Standardise	d 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
	(min EUR, %)								
	Central governments or central banks	2.853	3.292	0		3.404	3.861	0	
	Regional governments or local authorities	1,104	812	162		1,063	798	160	
	Public sector entities	136	119	118		363	588	241	
	Multilateral Development Banks	0	2	0		0	2	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	479	444	248		374	252	151	
	Corporates	9.436	6.846	6.791		9.366	6.772	6.717	
	of which: SME	2,133	1,589	1,534		1,945	1,441	1,387	
	Retail	4,632	3,100	2,003		4,081	2,835	1,837	
PORTUGAL	of which: SME	2.604	1.803	1.030		2.600	1.623	927	
PORTUGAL	Secured by mortgages on immovable property	11,259	11,011	3,936		11,292	11,033	3,944	
	of which: SME	437	346	134		454	354	130	
	Exposures in default	1,190	628	661	476	1,133	579	607	467
	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	415	401	145		495	476	156	
	Standardised Total ²				589				577

10 Original exposure, unlike Exposure value, is reported before balling into account any effect due to credit consumers and additional valuations and consistence or country of countercards recludes those for securistication encounter, additional valuations attributions (AVA) and other own funds reductions related to the

		exposures, but includes general credit risk adjustments.										
					Standardise	d Approach						
			As of 30	/09/2018			As of 31	/12/2018				
	(min EUR. %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²			
	Central governments or central banks											
	Regional governments or local authorities	0	0	0		0	U	0				
	Public sector entities	0	0	0		0	0	0				
	Multilateral Development Banks	0	0	0		0		0				
	International Organisations	0	0	0		0		0				
	Institutions	1,587	1,546	307		1,602	1,580	295				
	Corporates	1,622	1,500	964		2.048	1,740	1.164				
	of which: SME	39	36	36		32	32	31				
	Retail	11	8	5		14	12	7				
LINITED KINCDOM	of which: SME	7	5	3		10	9	5				
UNITED KINGDOM	Secured by mortgages on immovable property	8	6	2		17	15	5				
	of which: SME	4	3	1		4	4	1				
	Exposures in default	1	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)	0	0	0		0	0	0				
	Equity	0	0	0		0	0	0				
	Other exposures	0	0	0		0	0	0				
	Standardised Total ²			a talian into assessat any effort	5				6			

To Trigand execuses, unlike Exposure value, to reported before taking into account any effect due to credit convenien factors are credit risk initiation beforeas (e.g., substitution effects).

(*) Total value adjustments and provisions per country of counterparty excludes those for securistation opposures, additional valuation adjustments (AVA4) and other own funds reductions related to the opposures, but includes power limited the disputments.



Credit Risk - Standardised Approach

CaixaBank, S.A.

		Conditioning Solit								
					Standardis	ed 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	
	(min EUR, %) Central governments or central banks	863	863	0		881	881	0		
	Regional governments or local authorities	003	003	0		001	001	0		
	Public sector entities	136	98	98		137	103	21		
	Multilateral Development Banks	0	0	0		137	0	0		
	International Organisations	0	0	0		0	0	0		
	Institutions	313	307	65		210	205	49		
	Corporates	591	555	554		565	534	532		
	of which: SME	70	69	69		81	80	79		
	Retail	13	7	4		13	9	6		
UNITED STATES	of which: SME	8	6	3		11	8	5		
UNITED STATES	Secured by mortgages on immovable property	10	9	4		10	9	4		
	of which: SME	3	2	1		3	2	1		
	Exposures in default	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			
	Standardised Total ²			a talina into assessat any effort	2				2	

(i) Original exposure, unifice Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
(ii) Total value, a distinction and conscisions are counted of consistency as exposured in the conversion factors or credit risk mitigation techniques (e.g. substitution effects).

(2) Total value adjustments and provisions per country of counterparty excludes those for securistication exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the

					Standardise	ed Approach			
			As of 30,	/09/2018			As of 31	12/2018	
	(min EUR. %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	Central governments or central banks	1.825	1.825	0		1.843	1.843	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	40	40	40		64	64	64	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	15	9	5		50	43	11	
	Corporates	29	22	22		101	64	62	
	of which: SME	24	18	17		31	25	23	
	Retail	15	12	7		16	15	8	
ITALY	of which: SME	14	12	7		16	14	8	
IIALI	Secured by mortgages on immovable property	1	0	0		1	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	1	1	1	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				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 securistisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the

		exposures, our monues gene			Standardise	d 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	
	(min EUR, %)									
	Central governments or central banks Regional governments or local authorities	Ü	0	0		0	U.	0		
	Public sector entities	0	U	U		0	U	0		
	Public sector entities Multilateral Development Banks	0	0	0		0	0	0		
	International Organisations	0	0	0		0	U	0		
	International Organisations Institutions	0	0	0		0	0	0		
	Corporates	0	0	0		0	0	0		
	of which: SME	0	0			0	0			
	Retail	0	0	0		0	0	0		
Country of	of which: SME	0	0	0		0	0	0		
Counterpart 6	Secured by mortgages on immovable property	ů ů	0	0		0	n n	0		
Counterpart o	of which: SME	0	0	0		0	0	0		
	Exposures in default	ı ö	0	0	0	ő	ő	0	0	
	Items associated with particularly high risk	0	0	0	·	0	0	0		
	Covered bonds	0	0	0		0	ō	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									
	Standardised Total ²				0				0	

O

Circinal ecosure, unlike Exosure value, is recorted before takino into account any effect due to credit coversion factors or credit risk mitioation techniques (e.o., substitution effects).

Total value adjustments and provisions per country of counterparity excludes those for accordatation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the

		exposures, but includes general credit risk adjustments.										
					Standardise	d Approach						
			As of 30,	09/2018			As of 31,	12/2018				
	(min EUR. %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²			
	Central governments or central banks	0	0	0		0	0	0				
	Regional governments or local authorities	ı ö	0	o l		0	ő	o o				
	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	0	0	0		0	0	0				
	of which: SME	0	0	0		0	0	0				
C	Retail	0	0	0		0	0	0				
Country of	of which: SME	0	0	0		0	0	0				
Counterpart 7	Secured by mortgages on immovable property	0	0	0		0	0	0				
	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 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	U	0		0		0				
	Equity	0	0	0		0		0				
	Other exposures	0	0	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 securistisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the



Credit Risk - Standardised Approach

CaixaBank, S.A.

					Standardise	ed 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
	(min EUR, %)								
	Central governments or central banks	0	0	0		0	0	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	0	0	0		0	0	0	
	Corporates	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
Country of	Retail	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
Counterpart 8	Secured by mortgages on immovable property of which: SME	0	0	0		0	0	0	
	OT WRICH: SME Exposures in default	0	0	0	0	0	0	0	0
		0	0	0	0	0	0	0	0
	Items associated with particularly high risk Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	U	0	
		0	0	0		0	0	0	
	Collective investments undertakings (CIU) Equity	0	0	0		0	U	0	
	Other exposures	0	0	0		0	0	0	
	Other exposures Standardised Total ²	U	0	0	0	0	0	0	0

(ii) 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 securistisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the

					Standardise	ed 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	
	(min EUR, %)									
	Central governments or central banks	0	0	0		0	0	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 Institutions	0	0	0		0	0	0		
	Corporates	0	0	0		0	U	0		
	of which: SME	0	0	0		0	U	0		
	Retail	0	0	0		0	0	0		
Country of	of which: SME	Ü	U	0		0	u o	0		
	Secured by mortgages on immovable property	0	0	0		0	0	0		
Counterpart 9	of which: SME	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	ō	0		
	Collective investments undertakings (CIU)	0	0	0		0	0	0		
	Equity	0	ō	0		0	ō	0		
	Other exposures	0	0	0		0	o o	0		
	Standardised Total ²				0				0	

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

(iii) Total value adjustments and provisions per country of counterparty excludes those for securistication exposures, additional valuation adjustments (AWAs) and other own funds reductions related to the

		exposures, but includes gener	ossures, but includes general credit risk adjustments.									
					Standardise	ed Approach						
			As of 30,	/09/2018			As of 31,	12/2018				
	(min EUR. %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²			
	Central governments or central banks	0	0	0		0	0	0				
	Regional governments or local authorities	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	0	0	0		0	0	0				
	Corporates	0	0	0		0	0	0				
	of which: SME	0	0	0		0	0	0				
Country of	Retail	0	0	0		0	0	0				
Country of	of which: SME	0	0	0		0	0	0				
Counterpart 10	Secured by mortgages on immovable property	0	0	0		0	0	0				
•	of which: SME	0	0	0		0	0	0				
	Exposures in default Items associated with particularly high risk	0	0	0	0	0	0	0	0			
	Covered bonds	0	U	0		0	U	0				
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0				
	Collective investments undertakings (CIU)	0	0	0		0		0				
	Equity	o o	0	0		0	o o	o o				
	Other exposures	0	0	0		0	ō	0				
	Standardised Total ²				0				0			

Third encounts wisk Encours value, is recorted before taken is account any effect due to credit conversion factors or credit risk inclusion behaviors (e.g., substitution effects).

Total value adjustments and positionis per country of contemporty excludes those for securitation exposures, additional valuation adjustments (AVIAs) and other own funds reductions related to the exposures, but include person credit risk adjustments.



Credit Risk - Standardised Approach

CaixaBank, S.A.

					Standardise	ed Approach					
			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		
	(min EUR, %)										
	Central governments or central banks	62,082	63,623	9,081		50,153	51,694	9,443			
	Regional governments or local authorities	13,771	11,947	420		14,366	12,719	369			
	Public sector entities	5,185	4,631	2,147		5,239	4,586	2,177			
	Multilateral Development Banks	62	964	0		61	911	0			
	International Organisations	0	0	0		0	0	0			
	Institutions	6,426	4,755	1,343		6,301	4,529	1,233			
	Corporates of which: SME	36,455	26,758	24,758		35,218	25,123	23,071			
		4,938	3,709	3,503		4,918	3,600	3,391			
	Retail of which: SME	13,806	10,064	5,816		16,723	12,348	6,190			
Consolidated data		3,964	2,533	1,471 5.161		4,048 14.592	2,619 13.858	1,521 5.311			
	Secured by mortgages on immovable property of which: SMF	14,175 1.064	13,445 938	402		14,592	1.038	450			
	Exposures in default	1,064 2,608	938 1.237	402 1.401	1.235	1,169 2.461	1,038		1.164		
	Items associated with particularly high risk	2,608	1,237 720	1,401	1,230	2,461 1.102	1,178 778	1,333	1,104		
	Covered honds	985	720	1,000		1,102	7/6	1,10/			
	Claims on institutions and corporates with a ST credit assessment	8	8	2		0	0	2			
	Collective investments undertakings (CIU)	0		0		0	0	0			
	Equity	0	0	0		0	0	0			
	Other exposures	12.587	12.568	9.955		13.818	13.800	9 997			
	Standardised Total ²	168,150	150,719	61,163	2.030	160,042	141,532	60,289	1.918		

168,150 150,719 6.1,163 2,030 160,042 141,532 (1) Original exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects). (3) Sandadraded Total does not include the Secutarisation position unlike in the previous Transparency exercised results.

			Standardised Approach									
			As of 31	/03/2019			As of 30	/06/2019				
	(min EUR. %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²			
	Central governments or central banks	55,834	57,131	9,074		44,270	45,568	9,435				
	Regional governments or local authorities	12,197	10.867	0		12,774	11,614	3,133				
	Public sector entities	3,835	3,393	1,599		3,608	3.258	1,578				
	Multilateral Development Banks	0	155	0		0	136	0				
	International Organisations	0	0	0		0	0	0				
	Institutions	1,110	1,107	280		1,235	1.207	289				
	Corporates	17,161	11,510	10,100		17,361	11,550	10,137				
	of which: SME	2,252	1,636	1,496		2,315	1,664	1,523				
	Retail	9,008	6,972	3,796		11,839	9,165	4,108				
SPAIN	of which: SME	1,315	856	512		1,377	909	544				
SPAIN	Secured by mortgages on immovable property	2,838	2,356	1,171		3,220	2,715	1,298				
	of which: SME	677	615	268		742	665	291				
	Exposures in default	1,202	532	660	12	1,079	485	602	12			
	Items associated with particularly high risk	746	551	827		903	647	970				
	Covered bonds	8	8	2		8	8	2				
	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	12,055	12,055	9,695		13,263	13,263	9,737				
	Standardised Total ²				1,266				1,184			

1,266

1,0 Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit crisic necession factors or credit risk mitigation techniques (e.g., substitution effects).

(2) Total value adjustments and provisions per country of counterparty excludes those for accustistication exposures, additional valuation adjustments (AVIxc) and other own funds reductions related to the

		exposures, but includes general credit risk adjustments.								
					Standardise	ed 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	
	(min EUR, %)									
	Central governments or central banks	3,421	3,872	0		3,097	3,547	0		
	Regional governments or local authorities	1,130	825	165		1,220	918	184		
	Public sector entities	350	568	231		373	582	253		
	Multilateral Development Banks	0	2	0		0	1	0		
	International Organisations	0	0	0		0	0	0		
	Institutions	458	337	204		434	309	189		
	Corporates	9,153	6,695	6,639		9,362	6,755	6,696		
	of which: SME	1,964	1,457	1,400		1,923	1,409	1,351		
	Retail	4,544	2,934	1,918		4,621	3,021	1,979		
PORTUGAL	of which: SME	2,532	1,581	904		2,543	1,609	920		
FORTUGAL	Secured by mortgages on immovable property	11,239	11,002	3,953		11,276	11,055	3,975		
	of which: SME	324	267	109		363	312	132		
	Exposures in default	1,102	568	597	452	1,087	558	589	442	
	Items associated with particularly high risk	238	169	253		198	131	196		
	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	532	513	259		555	537	255		
	Standardised Total ²				569				556	

		(2) Total value adjustments ar exposures, but includes gene	d provisions per country of cor al credit risk adjustments.	unterparty excludes those for sec	curistisation exposures, addition	al valuation adjustments (AVAs) and other own funds reducti	ons related to the	
					Standardise	d 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
	(min EUR, %) Central governments or central banks								
	Regional governments or local authorities	0	U	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	, ,		0	0	0	
	International Organisations	0				0	0	0	
	Institutions	1,418	1.397	284		1,359	1.348	281	
	Corporates	1,924	1,622	1,177		1,607	1,273	780	
	of which: SME	37	36	35		41	39	38	
	Retail	16	12	8		17	14	9	
LINITED KINGDOM	of which: SME	10	9	5		12	10	6	
UNITED KINGDOM	Secured by mortgages on immovable property	14	13	5		11	10	4	
	of which: SME	4	4	1		4	3	1	
	Exposures in default	2	1	1	0	1	0	0	. 1
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
I	Collective investments undertakings (CIU)	0	0	0		0	0	0	
I	Equity	0	0	0		0	0	0	
	Other exposures	0		0		0	0	0	
	Standardised Total ²				6				. 5

(1) Original exposure, while Exposure value, is reported before basing into account any effect due to credit comments between a credit risk indigation between (e.g. authorities of effect).
(2) Total value adjustments and provisions per country of counterparty excludes those for sociational on opposures, and adjustments (WNA) and other own funds reductions related to the exposures, but includes general credit risk adjustments.



Credit Risk - Standardised Approach

CaixaBank, S.A.

					Standardise	d 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
	(min EUR, %)								
	Central governments or central banks	914	914	0		912	912	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	140	106	21		138	75	15	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	.0		0	. 0	0	
	Institutions	263	251	64		322	318	76	
	Corporates of which: SME	646 84	625 83	624 82		735 106	682 80	680 80	
	or which: SME Retail	84	83	82		106	80	80	
	of which: SME	9	4	3		9	6	4	
JNITED STATES	or which: SME Secured by mortgages on immovable property	5	3	2		5	5	3	
	of which: SME	9	9	4		9	9	4	
	or which: SME Exposures in default	2	2	1	0	2	2	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	
	Collective investments undertakings (CIU)	0	0			0	0	0	
	Equity	0				0	0	0	
	Other exposures	0	0			0	0	0	
	Standardised Total ²	U		0		U		U	

(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 securistication exposures, additional valuation adjustments (AWe) and other own funds reductions related to the exposures. but includes ensert order its disattements.

					Standardise	ed 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
	(min EUR, %)								
	Central governments or central banks	1,667	1,667	0		1,634	1,634	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	64	64	64		24	24	24	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	104	68	16		35	15	5	
	Corporates	103	68	66		95	38	38	
	of which: SME Retail	24	21	20		21	20	19	
		14	12	7		13	12	7	
ITALY	of which: SME	13	11	7		13	12	7	
11711	Secured by mortgages on immovable property	1	0	0		1	0	0	
	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				1				1

(1) Original exposure, unitie Exposure value, is reported before taking into account any effect due to credit convenion factors or credit risk ineligation techniques (e.g., abutilitizin effects).
(2) Total value adjustments and provisions per country of country of

					Standardise	d 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
	(min EUR, %)								
	Central governments or central banks	0	0	0		0	0	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	0	0	0		0	0	0	
	Corporates	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
C	Retail	0	0	0		0	0	0	
Country of	of which: SME	0	0	0		0	0	0	
Counterpart 6	Secured by mortgages on immovable property	0	0	0		0	0	0	
	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 securistisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the

		exposures, but includes gene	al credit risk adjustments.						
					Standardise	d 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
	(min EUR, %)								
	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks International Organisations	0	U			0	U		
	International Organisations Institutions	0	U	0		0	0	0	
	Corporates	0	0	0		0	0	0	
	of which: SME	0	0	, ,		0	0	0	
	Retail	0				0	0	ı ,	
Country of	of which: SME	0				0	0	ı ,	
Counterpart 7	Secured by mortgages on immovable property	0	0	ů		0	0	0	
Counterpart /	of which: SME	0	0	ı ,		0	0	0	
	Exposures in default	0	0	ň	0	0	0	n n	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	o l		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, unite Exposure value, is reported before taking into account any effect due to credit convenion factors or credit risk insignation techniques (e.g., substitutor effects).
(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, and include present credit risk indigatements.



Credit Risk - Standardised Approach

CaixaBank, S.A.

					Standardise	d 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
	(min EUR, %) Central governments or central banks								
	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	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	n n	0		0	0	n n	
	Corporates	0	ō	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
Country of	of which: SME	0	0	0		0	0	0	
Counterpart 8	Secured by mortgages on immovable property	0	0	0		0	0	0	
counterpart o	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 Other exposures	0	0	0		0	0	0	
				0		0	0	0	•
	Standardised Total ²				0				0

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).
 Total value adjustments and provisions per country of counterparty excludes those for securistisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to t

			,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,		Standardise	d Approach			
			As of 31,	/03/2019			As of 30	06/2019	
	(min EUR, %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	Central governments or central banks	0	0	0		0	0	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	0	0	0		0	0	0	
	Corporates	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
Country of	Retail	0	0	0		0	0	0	
Country of	of which: SME	0	0	0		0	0	0	
Counterpart 9	Secured by mortgages on immovable property	0	0	0		0	0	0	
	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	
I	Claims on institutions and corporates with a ST credit assessment	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) Total value adjustments and provisions per country of counterparty excludes those for securistisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the

		exposures, but includes gener	al credit risk adjustments.	interparty excludes those for sei	cunstisation exposures, addition	iai valuation adjustments (AVA	s) and other own runds reducti	ons related to the	
					Standardise	ed 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
	(min EUR, %)								
	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities Multilateral Development Banks	0	0	0		0	0	0	
		0	0	0		0	0	0	
	International Organisations Institutions	0	0	0		0	0	0	
	Corporates	0	0	0		0	0	0	
	of which: SME	0		0		0	0	0	
	Retail	0		0		0	0	0	
Country of	of which: SME	0		0		0		0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
Counterpart 10	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	n n	o o	0	n n	l o	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	_
	Covered bonds	0	0	o o		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	o o		0	0	0	
	Other exposures	0	0	0		0	0	0	
	Chandra de Maria de Maria de Cara de C								

(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 securistisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the

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							IRB Ap	proach					
				As of 30	/09/2018					As of 31	/12/2018		
		Original	Exposure ¹	Exposure Value ¹	Risk expos	ure amount	Value adjustments and	Original	Exposure ¹	Exposure Value ¹	Risk expo	sure amount	Value adjustment and
	(min EUR, %)		Of which: defaulted	Value*		Of which: defaulted	provisions		Of which: defaulted	Value*		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	61.883	3.437	47.364	27.226	312	1.896	63.755	2.845	49.805	28.556	248	1.491
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	17 185	1 580		0	100	777	17 362	1 284		0	101	585
	Corporates - Or Wnich: SME Retail	17.185 157.564	6.499	14.249 124.050	5.529 22.983	2.994	2.725	17.362 156.153	6.167	14.811 122.369	6.334 22.357	2.859	2 685
	Retail - Secured on real estate property	128.136	5.736	102.997	15.027	2.994	1 946	127.069	5.466	101.839	14.901	2.859	1.953
	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which:	11.927	1.083	9.800	2.184	2.954	286	11.662	989	9.611	2,398	2.820	267
Consolidated data	Retail - Secured on real estate property - Of Which:	116.209	4.653	93.197	12.843	2.657	1.659	115.407	4.477	92.228	12.503	2.539	1.686
	Retail - Qualifying Revolving	11.834	72	5 766	1.562	1,037	103	12.141	71	6.020	1.599	0	117
	Retail - Other Retail	17.594	690	15.286	6.394	41	677	16.943	631	14.509	5.857	38	615
	Retail - Other Retail - Of Which: SME	8 740	342	7 535	2,540	31	272	8.892	319	7 704	2,742	29	260
	Retail - Other Retail - Of Which: non-SME	8.853	348	7.752	3.854	10	404	8.051	312	6.805	3.115	9	356
	Equity	8.412	7	8.412	18.939	46		8.991	4	8.991	19.347	23	
	Other non credit-obligation assets				0						0		
	IRB Total ²				69.148						70.260		

							IRB Ap	proach					
				As of 30	/09/2018					As of 31	/12/2018		
		Original	Exposure ¹	Exposure Value ¹	Risk expo	sure amount	Value adjustments and	ments Original Exposure*		Exposure Value ¹	Risk expo	sure amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	value*		Of which: defaulted	provisions		Of which: defaulted	value*		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	56,677	3,405	43,285	24,388	312	0	57,086	2,819	44,464	24,827	247	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	17.185	1.580	14.249	5.529	100	0	17.362	1.284	14.811	6.334	101	0
	Retail	155.853	6.451	122.583	22.644	2.969	0	154.456	6.120	120.917	22.022	2.833	0
	Retail - Secured on real estate property	126.548	5.690	101.601	14.714	2.928	0	125.491	5.419	100.455	14.589	2.794	0
SPAIN	Retail - Secured on real estate property - Of Which:	11,888	1,078	9,768	2,178	293	0	11,622	983	9,578	2,390	278	0
JI ALIV	Retail - Secured on real estate property - Of Which:	114,659	4,612	91,833	12,536	2,635	0	113,869	4,436	90,877	12,198	2,516	0
	Retail - Qualifying Revolving	11.744	72	5.727	1.549	0	0	12.052	70	5.982	1.587	0	0
	Retail - Other Retail	17.561	689	15.255	6.381	41	0	16.913	631	14.481	5.845	38	0
	Retail - Other Retail - Of Which: SME	8.736	342	7.531	2.539	31	0	8.888	319	7.701	2.740	29	0
	Retail - Other Retail - Of Which: non-SME	8.825	347	7.725	3.842	10	0	8.025	311	6.780	3.105	9	0
	Equity	8.412	7	8.412	18.939	46		8.991	4	8.991	19.347	23	0
	Other non credit-obligation assets												
	IRB Total												

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

							IRB Ap	proach					
				As of 30	09/2018					As of 31	12/2018		
		Original	Exposure ¹	Exposure Value ¹	Risk expor	sure amount	Value adjustments and	Original	Exposure ¹	Exposure Value ¹	Risk expo	sure amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	1.054	0	575	189	0	0	631	0	353	132	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	8	0	6	1	0	0	8	0	6	1	0	0
	Retail - Secured on real estate property	6	0	5	1	0	0	6	0	5	1	0	0
PORTUGAL	Retail - Secured on real estate property - Of Which:	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which:	6	0	5	1	0		6	0	5	1	0	0
	Retail - Qualifying Revolving Retail - Other Retail	1		1	U	0		1		1		0	
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which; sone Retail - Other Retail - Of Which; non-SME	0	0	0	0	0	0		0	0	0	0	0
	Equity	0	0	0	0	0	0		0	0	0	0	0
	Other non credit-obligation assets		0		- 0			, and		,	0		
	IRB Total			I			I						1
	IND IOIGI	(I) Original con-	and the France	and the second	od hadean believe i		ffect due to credit		are assembly sinds as the	antina tankainina	(a.a. archaellachtan	officials)	

								IRB Ap	proach					
					As of 30	09/2018					As of 31	12/2018		
			Original	Exposure ¹	Exposure	Exposure Value ¹ Risk exposure a		Value adjustments	Original I	Exposure ¹	Exposure	Risk expo	sure amount	Value adjustments and
	(min EUR, %)			Of which: defaulted	Value*		Of which: defaulted	provisions		Of which: defaulted	Value ¹		Of which: defaulted	provisions
	Central banks and central governments		0	0	0	0	0	0	0	0	0	0	0	0
	Institutions		0	0	0	0	0	0	0	0	0	0	0	0
	Corporates		239	6	171	175	0	0	412	14	307	212	2	0
	Corporates - Of Which: Specialised Lending		0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME		0	0	0	0	0	0	0	0	0	0	0	0
	Retail		657	20	589	119	11	0	640	21	573	118	12	0
	Retail - Secured on real estate propert		635	20	577	115	11	0	619	21	561	114	12	0
UNITED KINGDOM	Retail - Secured on real estate		8	1	8	1	0	0	8	1	8	2	0	0
ONLIED MINODON	Retail - Secured on real estate	oroperty - Of Which:	626	20	569	114	11	0	610	20	553	113	11	0
	Retail - Qualifying Revolving Retail - Other Retail		16	0	6	2	0	0	15	0	6	2	0	0
	Retail - Other Retail Retail - Other Retail - Of Which		7	0	6	2	0	0	6	0	5	2	0	0
	Retail - Other Retail - Of Which Retail - Other Retail - Of Which		1	0	1	0	0	0	1	0	1	0	0	0
	Retail - Other Retail - Of Which Equity	: non-sme	5	0	5	2	0	0	5	0	4	2	0	0
	Other non credit-obligation assets			U	U	U		U	U	U	U	- 0		- 0
														_
	IRB Total		(1) Oxfolest const											

							IRB Ap	proach					
				As of 30/	09/2018					As of 31	12/2018		
		Original	Exposure ¹	Exposure Value ¹	Risk expos	ure amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk expo	sure amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value*		Of which: defaulted	provisions		Of which: defaulted	Value*		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	251	0	135	67	0	0	354	0	240	201	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	80	1	66	12	1	0	83	1	68	12	1	0
	Retail - Secured on real estate property	75	1	63	11	1	0	77	1	65	11	1	0
UNITED STATES	Retail - Secured on real estate property - Of Which:	1	0	1	0	0	0	1	0	1	.0	0	0
	Retail - Secured on real estate property - Of Which:	74	1	62	11	1	0	76	1	64	11	1	0
	Retail - Qualifying Revolving Retail - Other Retail			- 2				7	0	- 2			0
	Retail - Other Retail - Of Which: SME	1	0	1	0	0	0	1	0	1	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	1	0	1	0		0	1	0	1	0	0	0
	Other non credit-obligation assets			U			0		0	0	0		_
	IRB Total												

Credit Risk - IRB Approach CaixaBank, S.A.

		Original		As of 30	09/2018								
		Orderinal								As of 31/	12/2018		
		Original	Exposure ¹	Exposure Value ¹	Risk expos	sure amount	Value adjustments and	Original I	Exposure ¹	Exposure Value ¹	Risk expos	sure amount	Value adjustment
	(min EUR. %)		Of which: defaulted	value*		Of which: defaulted	provisions		Of which: defaulted	value*		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	282	0	138	108	0	0	584	0	309	177	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	37	0	32	6	0	0	38	0	32	6	0	0
	Retail - Secured on real estate property	34	0	30	5	0	0	35	0	31	5	0	0
ITALY	Retail - Secured on real estate property - Of Which:	1	0	1	0	0	0	1	0	1	0	0	0
TIALT	Retail - Secured on real estate property - Of Which:	33	0	29	5	0	0	34	0	29	5	0	0
	Retail - Qualifying Revolving	3	0	1	0	0	0	3	0	1	0	0	0
	Retail - Other Retail	1	0	1	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	1	0	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	. 0		0	0	0	0	0
	Other non credit-obligation assets												
	IRB Total						Yest due to credit o						

							IRB Ap	proach					
				As of 30/	09/2018					As of 31/	12/2018		
		Original	Exposure ¹	Exposure Value ¹	Risk expos	ure amount	Value adjustments and	Original I	Exposure ¹	Exposure Value ¹	Risk expos	ure amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	0	0	0	0	0		0	0	0	0	0	0
	Corporates - Or Which: SME Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0		0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which:	0	0	0	0	0	0	0	0	0	0	0	0
Country of Counterpart 6	Retail - Secured on real estate property - Of Which:	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	o o	0	0	0	o o	0	o o	0	0	0	0	0
	Retail - Other Retail	ō	ō	ō	0	ō	ō	ō	ō	ō	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
1	Other non credit-obligation assets												
	IRB Total												

							IRB Ap	proach					
				As of 30/	09/2018					As of 31/	12/2018		
		Original	Exposure ¹	Exposure	Risk expos	ure amount	Value adjustments	Original I	Exposure ¹	Exposure	Risk expos	ure amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value ¹		Of which: defaulted	and provisions		Of which: defaulted	Value ¹		Of which: defaulted	and provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions Corporates	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō
	Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
Country of Counterpart 7	Retail - Secured on real estate property - Of Which:		0	0	0	0	0	0	0	0	0	0	0
Country of Counterpart 7	Retail - Secured on real estate property - Of Which:	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME	0	0		0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME Equity	0	0		0				0	0	0	0	0
	Other non credit-obligation assets		, and	, and	,	,	ů	,	,	,			, ,
	IRB Total												

As of 30/19/2018								IRB Ap	proach					
Country of Counterpart 8 Country of Counterpart 8 Country of Counterpart 8 Country of Counterpart 8 Country of Country of Counterpart 8 Country of Countr					As of 30	09/2018					As of 31	12/2018		
Country of Counterpart 8 Country of Coun			Original	Exposure ¹		Risk expos	sure amount	adjustments	Original I	Exposure ¹		Risk expos	ure amount	adjustments
Second Country of Counterpart 8		(min EUR, %)			Value						Value			
	Country of Counterpart 8	Testitution Corporates Of Whith Secolated Lending Corporates Of Whith Secolated Lending Corporates Of Whith Secolated Lending Retail - Secorated on real estate property Secolated Corporates on the Secolate Secolated Corporates on the Secolate Secolated Corporates on the Secolate Secolated Corporates on the Secolates Of Whith Secolates	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
		Other non credit-obligation assets IRB Total												

							IRB Ap	proach					
				As of 30/	09/2018					As of 31	12/2018		
		Original	Exposure ¹	Exposure Value ¹	Risk expo	sure amount	Value adjustments and	Original	Exposure ¹	Exposure Value ¹	Risk expo	sure amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	value.		Of which: defaulted	provisions		Of which: defaulted	Value*		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which:			U								U	
Country of Counterpart 9	Retail - Secured on real estate property - Of Which: Retail - Secured on real estate property - Of Which:	0	0	0	0	0	0	0	0	0	0	0	0
,	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SMF	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	ő	0	0	0	o o	0	0
	Other non credit-obligation assets						_	_					
	IRB Total												

								IRB Ap	proach					
					As of 30	09/2018					As of 31	12/2018		
			Original	Exposure ¹	Exposure Value ¹	Risk expos	sure amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk expo	sure amount	Value adjustments and
		(min EUR, %)		Of which: defaulted	value*		Of which: defaulted	and provisions		Of which: defaulted	Value*		Of which: defaulted	provisions
		iks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	•	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates		0	0	0	0	0	0	0	0	0	0	0	0
		Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
			0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
Country of Counterpart 10		Retail - Secured on real estate property - Of Which: Retail - Secured on real estate property - Of Which:	0	0	0	0	0	0	0	0	0	0	0	0
, ,		Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Other Retail	0	0	0	0	0	0	0		0	0	0	0
		Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	The same of Final Line Sele	0	0	0	0	0	0	0	0	0	0	0	0
		credit-obligation assets		ľ		, i		ĺ			ľ	, i		
	IRB Total													
			(1) Original expor	sure. unlike Exposi.	re value, is report	ed before taking i	nto account any el	Yect due to credit	conversion factors	or credit risk miti	aation techniques	(e.a. substitution	effects).	

Credit Risk - IRB Approach CaixaBank, S.A.

							IRB A	proach					
				As of 31,	03/2019					As of 30,	/06/2019		
		Original	Exposure ¹	Exposure Value ¹	Risk expos	ure amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk expo	sure amount	Value adjustme
	(min EUR, %)		Of which: defaulted	Value*		Of which: defaulted	provisions		Of which: defaulted	Value*		Of which: defaulted	provisio
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	66,641	2,680	50,530	29,689	191	1,399	70,420	2,351	51,704	30,258	227	1,231
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	18,104	1,222	15,121	7,272	80	541	18,063	1,064	15,003	7,131	72	486
	Retail	155,629	6,121	121,127	22,918	2,776	2,718	155,686	6,014	120,800	21,674	2,742	2,663
	Retail - Secured on real estate property	126,166	5,378	100,828	15,230	2,738	1,959	125,352	5,253	99,922	14,056	2,703	1,882
Consolidated data	Retail - Secured on real estate property - Of Which:	11,405	966	9,343	2,400	272	260	11,204	923	9,142	2,278	263	243
Corisonautca data	Retail - Secured on real estate property - Of Which:	114,760	4,412	91,485	12,830	2,466	1,700	114,148	4,330	90,781	11,777	2,440	1,640
	Retail - Oualifying Revolving	12,672	86	6,229	1,815	0	133	13,216	92	6,544	1,795	0	142
	Retail - Other Retail	16,791	657	14,070	5,873	38	626	17,118	669	14,334	5,823	39	638
	Retail - Other Retail - Of Which: SME	8,732	333	7,322	2,690	29	266	8,956	345	7,505	2,752	30	280
	Retail - Other Retail - Of Which: non-SME	8,059	324	6,748	3,183	9	360	8,162	325	6,829	3,071	9	359
	Equity	8,740	4	8,740	18,729	26		8,263	5	8,262	18,474	32	
	Other non credit-obligation assets				0						0		
	IRB Total ²				71.336						70,406		

							IRB Ap	proach					
				As of 31	03/2019					As of 30	/06/2019		
		Original	Exposure ¹	Exposure Value ¹	Risk expos	sure amount	Value adjustments	Original I	Exposure ¹	Exposure Value ¹	Risk expos	sure amount	Value adjustments
	(min EUR, %)		Of which: defaulted	value*		Of which: defaulted	and provisions		Of which: defaulted	value.		Of which: defaulted	and provisions
	Central banks and central governments Institutions	0	0	0	0	0	0 0	0	0	0	0	0	0
	Corporates	58.923	2.668	44.240	25,474	191	0	60.120	2.349	43.631	25.383	226	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	18,104	1,222	15,121	7,272	80	0	18,063	1,064	15,003	7,131	72	0
	Retail	153,936	6,071	119,683	22,574	2,749	0	154,004	5,965	119,370	21,347	2,717	0
	Retail - Secured on real estate property	124,594	5,329	99,451	14,910	2,711	0	123,798	5,205	98,563	13,753	2,677	0
SPAIN	Retail - Secured on real estate property - Of Which:	11,366	960	9,309	2,392	269	0	11,165	916	9,109	2,271	260	0
SPAIN	Retail - Secured on real estate property - Of Which:	113,229	4,370	90,141	12,518	2,442	0	112,633	4,289	89,454	11,483	2,417	0
	Retail - Qualifying Revolving	12,578	85	6,188	1,802	0	0	13,117	91	6,500	1,781	0	0
	Retail - Other Retail	16,763	657	14,044	5,863	38	0	17,089	669	14,307	5,813	39	0
	Retail - Other Retail - Of Which: SME	8,729	333	7,318	2,689	29	0	8,951	345	7,500	2,751	30	0
	Retail - Other Retail - Of Which: non-SME	8,035	324	6,726	3,174	9	0	8,139	324	6,806	3,062	9	0
	Equity	8,740	4	8,740	18,729	26		8,263	5	8,262	18,474	32	0
	Other non credit-obligation assets									.			.

							IRB Ap	proach					
				As of 31/	03/2019					As of 30/	06/2019		
		Original	Exposure ¹	Exposure Value ¹	Risk expos	ure amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk expos	ure amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	Value*		Of which: defaulted	provisions		Of which: defaulted	Value*		Of which: defaulted	provisions
PORTUGAL	Central banks and central governments Institutions Corporates Corporates - Of Which. Specialed Lending Corporates - Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property Retail - Retail - Corporate on real estate property Of Which: Retail - Secured on real estate property - Of Which: Retail - Secured on real estate property - Of Which:	0 0 587 0 0 10 8 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 311 0 0 7 6 0	0 0 107 0 0 2 1	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 744 0 0 11 9	0 0 0 0 0 0 0	0 0 287 0 0 8 7	0 90 0 0 2 1	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
	Retail - Other Revolving Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non SME Soulty Other non credit - obligation assets TRB Total	0 0 0 0	0 0 0 0 0 0	1 0 0 0 0	0 0 0 0	0 0 0 0	0 0 0 0 0	0 0 0 0	0 0 0 0	1 0 0 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).

							IRB Ap	proach					
				As of 31/	03/2019					As of 30/	06/2019		
		Original	Exposure ¹	Exposure	Risk expos	ure amount	Value adjustments	Original I	Exposure ¹	Exposure	Risk expos	ure amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value ¹		Of which: defaulted	provisions		Of which: defaulted	Value ¹		Of which: defaulted	and provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	708	0	553	296	0	0	1,266	0	982	514	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	632	23	563	120	13	0	626	23	557	115	12	0
	Retail - Secured on real estate property	610	23	552	116	13	0	604	23	545	112	12	0
UNITED KINGDOM	Retail - Secured on real estate property - Of Which:	9	1	9	2	0	0	8	1	8	2	1	0
ONLIED KINGDOM	Retail - Secured on real estate property - Of Which:	601	22	543	114	12	0	596	21	538	110	11	0
	Retail - Qualifying Revolving	16	0	6	2	0	0	17	0	7	2	0	0
	Retail - Other Retail	6	0	5	2	0	0	5	0	5	2	0	0
	Retail - Other Retail - Of Which: SME	1	0	1	0	0	0	1	0	1	0	0	0
	Retail - Other Retail - Of Which: non-SME	4	0	4	1	0	0	4	0	4	1	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets												
	IRB Total												

							IRB Ap	proach					
				As of 31/	03/2019					As of 30	06/2019		
		Original	Exposure ¹	Exposure Value ¹	Risk expor	ure amount	Value adjustments	Original I	Exposure ¹	Exposure Value ¹	Risk expos	ure amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	861	0	745	641	0	0	896	0	711	542	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	85	1	70	12	0	0	86	1	71	13	0	0
	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which:	79	1	67	11	0	0	80	1	68	13	0	0
UNITED STATES	Retail - Secured on real estate property - Of Which: Retail - Secured on real estate property - Of Which:	78	0	66	11	0	0	79	0	67	12	0	0
	Retail - Oualifying Revolving	/8	1	66	11	0	0	/9	1	67	12	0	0
	Retail - Qualifying Revolving Retail - Other Retail	5	0		0		0		0	2	0	0	0
	Retail - Other Retail - Of Which: SME	1	0	0	0	0	0	1	0	1	0	0	0
	Retail - Other Retail - Of Which: non-SME	1	0	1	0	0	0	1	0	0	0	0	0
	Equity	0	0	1 0	,	ů	l ő	0	0	1 0	0	0	0
	Other non credit-obligation assets	Ů	Ü	ĺ		ŭ			, i	, i	- i	ŭ	Ů
	IRB Total												
		(1) Original expo	sure, unlike Expos	ura valua, ir ranor	and harform taking	into account anu o	Mart due to credit	conversion factor	r or credit rick mit	tigation techniques	(a.a. nubrtibution	offects)	

Credit Risk - IRB Approach CaixaBank, S.A.

							IRB Ap	proach					
				As of 31/	03/2019					As of 30/	06/2019		
		Original	Exposure ¹	Exposure Value ¹	Risk expos	sure amount	Value adjustments and	Original I	Exposure ¹	Exposure Value ¹	Risk expos	sure amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	value-		Of which: defaulted	provisions		Of which: defaulted	value*		Of which: defaulted	provisions
	Central banks and central governments Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	637	0	365	196	0	0	739	2	249	148	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	38	0	32	7	0	0	38	0	32	6	0	0
	Retail - Secured on real estate property	35	0	30	6	0	0	34	0	30	5	0	0
ITALY	Retail - Secured on real estate property - Of Which:	1	0	1	0	0	0	1	0	1	0	0	0
117121	Retail - Secured on real estate property - Of Which: Retail - Qualifying Revolving	34	0	30	6	0	0	33	0	29	5	0	0
	Retail - Qualifying Revolving Retail - Other Retail	3	0	1	0	0	0	3	0	2	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0		0	0	0	0	0	0	0
1	Retail - Other Retail - Of Which: non-SME	0	0		0		0	0	0	0	0		0
1	Equity	0	0	1 0	0			0	0	0	0	0	,
1	Other non credit-obligation assets	,	ů	, i		ů	Ů	,	, and	,	,	ů	
	IRB Total												

 Original exposure, unlike Exposure value, 	is reported before taking into account a	ny effect due to credit conversion factor	rs or credit risk mitigation techniques (e.g. sub	stitution effects).

							IRB Ap	proach					
				As of 31/	03/2019					As of 30	06/2019		
		Original	Exposure ¹	Exposure Value ¹	Risk expos	ure amount	Value adjustments	Original I	Exposure ¹	Exposure Value ¹	Risk expos	sure amount	Value adjustments and
	(min EUR. %)		Of which: defaulted	value-		Of which: defaulted	provisions		Of which: defaulted	value.		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
Country of Counterpart 6	Retail - Secured on real estate property - Of Which:	0	0	0	0	0	0	0	0	0	0	0	0
Country of Counterpart 6	Retail - Secured on real estate property - Of Which:	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	. 0	0	. 0		0	0	0	0		. 0	0	. 0
	Other non credit-obligation assets												
	IRB Total												

							IRB Ap	proach					
				As of 31/	03/2019					As of 30/	06/2019		
		Original	Exposure ¹	Exposure	Risk expos	ure amount	Value adjustments	Original E	xposure ¹	Exposure	Risk expos	sure amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value ¹		Of which: defaulted	and provisions		Of which: defaulted	Value ¹		Of which: defaulted	and provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
Country of Counterpart 7	Retail - Secured on real estate property - Of Which:	0	0	0	0	0	0	0	0	0	0	0	0
country of counterpart 7	Retail - Secured on real estate property - Of Which:	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets												
	IRB Total												

							IRB Ap	proach					
				As of 31/	03/2019					As of 30/	06/2019		
		Original	Exposure ¹	Exposure Value ¹	Risk expos	ure amount	Value adjustments and	Original I	Exposure ¹	Exposure Value ¹	Risk expos	ure amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central banks and central governments Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	o o	o o	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
Country of Country of O	Retail - Secured on real estate property - Of Which:	ō	ō	ō	ō	ō	ō	0	ō	ō	ō	ō	0
Country of Counterpart 8	Retail - Secured on real estate property - Of Which:	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
1	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	. 0	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets												
	IRB Total												

							IRB Ap	proach					
				As of 31/	03/2019					As of 30)	06/2019		
		Original	Exposure ¹	Exposure Value ¹	Risk expos	ure amount	Value adjustments and	Original I	Exposure ¹	Exposure Value ¹	Risk expos	ure amount	Value adjustments and
	(min EUR. %)		Of which: defaulted	value-		Of which: defaulted	provisions		Of which: defaulted	value.		Of which: defaulted	provisions
(min BLF, %) Central banks and central governments Institutions Corporates Corporates - Of Which-Specialted Lending Corporates - Of Which-SHE Retail - Secured on real estate property of Retail - Country of Counterpart 9 Retail - Country of		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
	Other non credit-obligation assets IRB Total												

							IRB Ap	proach					
				As of 31/	03/2019					As of 30,	/06/2019		
		Original	Exposure ¹	Exposure Value ¹	Risk expos	sure amount	Value adjustments and	Original	Exposure ¹	Exposure Value ¹	Risk expos	sure amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central banks and central governments Institutions	0	0	0	0	0	0	0	0	0	0	0	0
		0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0		0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	ő	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which:	0	0	0	0	0	0	0	0	0	0	0	0
Country of Counterpart 10	Retail - Secured on real estate property - Of Which:	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets												
	IRB Total						effect due to credit						



General governments exposures by country of the counterparty

CaixaBank S A

							CaixaBank, S.A.							
							As of 31/12/2018							
						Dire	ct exposures							
	(min EUR)			On balance s	heet				Deriva	tives		Off balaı	nce sheet	
												Off-balance si	neet exposures	
								Derivatives with po	citivo fair valvo	Daviustivas with	negative fair value	On balance si	rect exposures	
								Derivatives with po	sitive fall value	Derivatives with	negative fall value			
														Risk weighted
			Total carrying amount of											exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	assets (net of short											
			positions)		of which: Financial assets	of which: Financial assets at						Nominal	Provisions	
				of which: Financial assets held for trading	designated at fair value through profit or loss	fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount			
					a nough profit of 1033	comprehensive meanic								
] ME - 0]														
[3M - 1Y] [1Y - 2Y]														
[2Y - 3Y [Austria													
[3Y - 5Y [[5Y - 10Y [
[10Y - more Total														
[0 - 3M [
[3Y - 5Y [Belgium													
[10Y - more Total 0 - 3M 3M - 1Y 1Y - 2Y														
[2Y - 3Y	Bulgaria													
[0 - 3M [
[1Y - 2Y [Cyprus													
	=													
1 0 - 3M I														
[1Y - 2Y [Czech Republic													
[10Y - more														
Total 「0 - 3M 「 「3M - 1Y 「 「1Y - 2Y 「														
	Denmark													
[3Y - 5Y 5Y - 10Y 10Y - more Total														
Total [0 - 3M [
[3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y]	Estonia													
[5V - 10V [Estolila													
f 10Y - more Total	1													



General governments exposures by country of the counterparty

							CaixaBank, S.A.							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	nce sheet	
								Derivatives with pos	sitive fair value	Derivatives with	negative fair value	Off-balance sl	neet exposures	
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short											Risk weighted exposure amount
			positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
[0 - 3M [Finland													
[0 - 3M [France													
[0 - 3M [Germany													
[0 - 3M [Croatia													
[0 - 3M [Greece													
[0 - 3M [Hungary													
[0 - 3M [Ireland													
[0 - 3M [Italy													
[0 - 3M [Latvia													



General governments exposures by country of the counterparty

							CaixaBank, S.A.							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	nce sheet	
								Derivatives with po	sitive fair value	Derivatives with	negative fair value	Off-balance sl	neet exposures	
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets	of which: Financial assets	of which: Financial assets at	of which: Financial assets at					Nominal	Provisions	Risk weighted exposure amount
				held for trading	designated at fair value through profit or loss	fair value through other comprehensive income	amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount			
[0 - 3M [Lithuania													
[0 - 3M [Luxembourg													
[0 - 3M [Malta													
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [15Y - 10Y	Netherlands													
[0 - 3M [Poland													
[0 - 3M [Portugal													
[0 - 3M [Romania													
[0 - 3M [Slovakia													
[0 - 3M [Slovenia													



General governments exposures by country of the counterparty

							CaixaBank, S.A.							
							As of 31/12/2018							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	nce sheet	
								Derivatives with po	sitive fair value	Derivatives with	negative fair value	Off-balance sl	neet exposures	
								Derivatives with po-	stive fall value	Delivatives with	negative fall value			Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0 - 3M [Spain	879 7.358 3.253 8.200 9.768 5.523 1,959 36,940	879 7,358 3,253 8,200 9,768 5,523 1,959 36,940	23 264 50 59 77 76 57	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	29 4,142 266 3,035 4,857 1,858 8	828 2,952 2,936 5,107 4,833 3,588 1,894 22,139	0 0 0 2 5 10 105	0 14 15 93 340 158 354	0 0 2 1 5 33 7	0 8 215 16 328 125 242 935	572 1.388 107 11 17 115 168 2,378	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	163
Total	Sweden	30,240	30)740	333	J	14,230	25/200		,,,	,,		2,370	,	703
Total Tota	United Kingdom													
[0 - 3M [Iceland													
[0 - 3M [Liechtenstein													
[0 - 3M [Norway													
[0 - 3M [Australia													
[0 - 3M [Canada													
[0 - 3M [Hong Kong													



General governments exposures by country of the counterparty

							As of 31/12/2018							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off bala	nce sheet	
												Off-balance sl	neet exposures	
								Derivatives with pos	sitive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0 - 3M [Japan													
[0 - 3M [U.S.													
[0 - 3M [China													
[0 - 3M [Switzerland													
[0 - 3M [Other advanced economies non EEA													
130' - more	Other Central and eastern Europe countries non EEA													
[0 - 3M [Middle East													
Total	Latin America and the Caribbean													



General governments exposures by country of the counterparty

							CaixaBank, S.A.							
							As of 31/12/2018							
						Dire	ct exposures							
	(min EUR)			On balance sl	heet				Deriva	tives		Off balar	nce sheet	
								Derivatives with po	citiva fair valua	Dorivativos with	n negative fair value	Off-balance si	heet exposures	
								Derivatives with po.	Stive Idii Value	Delivatives with	Theyauve fail value			Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Kisk Weighted exposure amount
1 0 - 3M I														
[0 - 3M [Africa													
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [Others	404 854 464 1,218 1,467	404 854 464 1,218 1,467	1 3 1 2 9	0 0 0 0	229 741 0 502 1,290	173 110 463 714 167	0 0 0 0	0 0 0 0	0 0 0 0	0 0 0 0	356 22 26 21 170	0 0 0 0	
[5Y - 10Y [[10Y - more Total		928 619 5,953	928 619 5,953	1 3 21	0	250 0 3,013	676 616 2,920	0 0	0 0	0 0 0	0 0	31 71 697	0 0	708

Notes and definitions
Information displaced in this boundaries are seen as a few or seen as ion 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 accounter accorded coner only encounters to control, recisional and focal overvments on immediate borower basis, and do not lockde accounter to other counternants with full or cartial oovernment ouarnaties.

 (3) The basis dischole the accounters for the "Financial assert here" in "Financial assert here" in "Financial assert here" in "Financial assert here".

 (4) The accounter recorder include the coolitons towards countercants (other than sovereion) on sovereion credit risk (i.e., CDS, financial ouarnaties) booked in all the accountment outside to the destination of the demonstration of the colorations towards and account the accountment outside to the destination of the accountment outside towards and account the accountment outside towards and ac

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

(s) Residual countries not reported separately in the Transparency services

Regions:

Other advanced non EEx Israel, Korea, New Zealand, Teasis, San Marino, Singapore and Talwan.

Other CEE non EEX Albania, Bonsia and Herzegovina, PRR Macedonia, Montenegro, Sertia and Turkey.

Middle East: Balranii, Djibout, Iran, Iran, Jordan, Kiwaet, Lebanori, Libba, Omania, Quanti, Saudi Arabia, Sudian, Syria, United Arab Emirates and Yemen.

Latin America: Agent, Seeparties, Beltze, Boliko, Paral, Direct, Comminac, Dominican Republic, Ecuador, El Salvador, Gereada, Gustemala, Guyana, Hait, Honduras, Jamaica, Mexico, Nicaragua, Panama, Paraguay, Peru, St. Kitts and Nexis, St. Lucia, St. Vincent and the Gereadines, Suriname, Trinidad and Tobago, Uruguay, Venezuela, Artigua And Barbuda, Aruba, Bahamas, Barbados, Cayman

Islands, Cuba, French Guiana, Guadetoupe, Martinique, Puerto Rico, Saint Barthéemy, Turk And Caicos Islands, Virgin Islands USL;

Africa: Algeria, Egypt, Morrocco, South Africa, Angola, Bernit, Bostowana, Lucina responsability, Chad, Commons, Congo, Congo, The Democratic Republic Of The, Côte D'Ivoire, Equatorial Guinea, Eritea, Ethiopia, Gabon, Gambia, Ghana, Guinea, Guinea-Bissau, Kerya, Lesotho, Liberia, Madagaszar, Malawi, Mauritius, Mauritais, Macambique, Namibia,

Martin Agrandia, Bonardia, Chara, Angola, Bernit, Bostowana, Lucina responsability, Chad, Commons, Congo, Congo, The Democratic Republic Of The, Côte D'Ivoire, Equatorial Guinea, Eritea, Ethiopia, Gabon, Gambia, Ghana, Guinea, Guinea-Bissau, Kerya, Lesotho, Liberia, Madagaszar, Malawi, Mauritius, Mauritius, Macambique, Namibia,

Martin Agrandia Cartin Africa: Agrandia, Bonardia

Martin Agrandia Cartin Africa: Agrandia Cartin Africa: Agrandia, Bonardia

Martin Agrandia Cartin Africa: Agrandia Cartin Africa: Agrandia, Bonardia

Martin Agrandia Cartin Africa: Agrandia Cartin Africa: Agrandia Carti

Niger, Nigeria, Rwanda, Sao Tome And Principe, Senegal, Seychelles, Sierra Leone, South Sudan, Swaziland, Tanzania, United Republic Of, Togo, Uganda, Zambia, Zimbabwe and Tunisia.



General governments exposures by country of the counterparty

CaixaBank S A

							CaixaBank, S.A.							
							As of 30/06/2019							
						Dire	ct exposures							
	(min EUR)			On balance s	heet				Deriva	tives		Off balaı	nce sheet	
												Off-balance si	heet exposures	
								Derivatives with po	citivo fair valvo	Doniustivos with	negative fair value	On balance si	neet exposules	
								Derivatives with po	sitive fall value	Derivatives with	negative fall value			
														Risk weighted
		Total gross carrying amount of non-	Total carrying amount of non-derivative financial											exposure amount
Residual Maturity	Country / Region	derivative financial assets	assets (net of short											
			positions)		of which: Financial assets	of which: Financial assets at						Nominal	Provisions	
				of which: Financial assets held for trading	designated at fair value through profit or loss	fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount			
					a nough pront of 1033	comprehensive meane								
] ME - 0]														
[3M - 1Y] [1Y - 2Y]														
[2Y - 3Y [Austria													
[3Y - 5Y [[5Y - 10Y [
[10Y - more Total														
[0 - 3M [
[3Y - 5Y [Belgium													
[10Y - more Total 0 - 3M 3M - 1Y 1Y - 2Y														
[2Y - 3Y	Bulgaria													
[0 - 3M [
[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [Cyprus													
[3Y - 5Y 5Y - 10Y 10Y - more Total														
1 0 - 3M I														
[1Y - 2Y [Czech Republic													
[10Y - more														
Total 「0 - 3M 「 「3M - 1Y 「 「1Y - 2Y 「														
	Denmark													
[3Y - 5Y [5Y - 10Y [10Y - more														
[10Y - more Total [0 - 3M [
[0 - 3M [Estonia													
[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [Estonia													
f 10Y - more Total														



General governments exposures by country of the counterparty

							CaixaBank, S.A.							
							As of 30/06/2019)						
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	nce sheet	
								Derivatives with po	sitive fair value	Derivatives with	negative fair value	Off-balance sl	neet exposures	
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)		of which: Financial assets	of which: Financial assets at						Nominal	Provisions	Risk weighted exposure amount
				of which: Financial assets held for trading	designated at fair value through profit or loss	fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount			
[0 - 3M [Finland													
Total	France													
[0 - 3M [3M - 1Y	Germany													
Total f 0 - 3M f f 3M - 1Y f f 1Y - 2Y f f 2Y - 3Y f f 3Y - 5Y f f 5Y - 10Y f f 10Y - more Total	Croatia													
[0 - 3M] [3M - 1Y[11Y - 2Y[12Y - 3Y[3Y - 5Y[15Y - 10Y[110Y - more Total	Greece													
[0 - 3M [Hungary													
[0 - 3M [Ireland													
[0 - 3M [Italy													
[0 - 3M [Latvia													



General governments exposures by country of the counterparty

							CaixaBank, S.A.							
							As of 30/06/2019)						
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	nce sheet	
								Derivatives with po	sitive fair value	Derivatives with	negative fair value	Off-balance si	neet exposures	
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[0 - 3M [Lithuania													
[0 - 3M [Luxembourg													
[0 - 3M [Maita													
[0 - 3M [Netherlands													
[0 - 3M [Poland													
[0 - 3M [Portugal													
[0 - 3M [Romania													
[0 - 3M [Slovakia													
[0 - 3M [Slovenia													



General governments exposures by country of the counterparty

							CaixaBank, S.A.							
							As of 30/06/2019							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	nce sheet	
								Derivatives with po	sitive fair value	Derivatives with	negative fair value	Off-balance sl	heet exposures	
								Derivatives with po-	Stive Ian Value	Delivatives with	negative fail value			Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0 - 3M [Spain	2,320 7,097 5,156 10,713 4,200 6,503 1,942 37,930	2,320 7,097 5,156 10,713 4,200 6,503 1,942 37,930	39 203 75 11 94 522 54	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	308 1,979 2,519 2,444 3,372 1,964 0	1,759 4,915 2,562 8,258 734 4,017 1,888 24,134	0 0 1 0 7 13 123	5 16 61 3 401 163 364 1,013	0 1 3 1 6 43 0	2 9 417 14 254 300 242 1,238	369 1.354 23 41 10 93 81 1,972	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	163
[0 - 3M [Sweden								-		3.22			
[0 - 3M [3M - 1Y	United Kingdom													
Total f 0 - 3M f f 3M - 1Y f f 1Y - 2Y f f 2Y - 3Y f f 3Y - 5Y f f 5Y - 10Y f f 10Y - more Total	Iceland													
[0 - 3M [Liechtenstein													
[0 - 3M [Norway													
[0 - 3M [Australia													
[0 - 3M [Canada													
[0 - 3M [Hong Kong													



General governments exposures by country of the counterparty

							As of 30/06/2019							
						Dire	ct exposures							
	(min EUR)			On balance s	heet				Deriva	tives		Off bala	nce sheet	
												Off-balance sl	neet exposures	
								Derivatives with pos	sitive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0 - 3M [Japan													
[0 - 3M [U.S.													
[0 - 3M [China													
[0 - 3M [Switzerland													
[0 - 3M [Other advanced economies non EEA													
130' - more	Other Central and eastern Europe countries non EEA													
Total Tota	Middle East													
Total	Latin America and the Caribbean													



General governments exposures by country of the counterparty

							CaixaBank, S.A.							
							As of 30/06/2019)						
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	ice sheet	
												Off-balance sh	eet exposures	
								Derivatives with po	sitive fair value	Derivatives with	negative fair value			
Residual Matu	rity Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[0 - 3M [Africa													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	Others	415 642 1,142 295 1,179 1,329 1,076	415 642 1,142 295 1,179 1,329 1,076 6.077	0 3 1 1 3 9 128 0	0 0 0 0 0	225 577 0 224 1,049 545 363 2.984	189 62 1,141 68 120 655 713 2,949	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	271 140 31 13 415 42 105	0 0 0 0 1 0	737

Notes and definitions
Information disclosed in this template is sourced from CDREP 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 exocumes recorded cover only exocurses to central, recional and local oovernments on immediate borrower basis, and do not include exocurses to other counternarts with full or certail covernment cuarantees

 (3) The basis disclose the exocurses in the "Financial assets held for braining" contribul after offsetting the cash short oxocitions haven the same maturaties.

 (4) The exocurse recorded include the oxocitions towards counternarts (other than sovereign on severeign not existed in cut exist in a contract include and the exocurring control in con

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

Other advanced non Ext. Issae, yorea, wew zealand, yosa, was yearned, yosa, was zealand, xussay, san Harmon, yangspore and Lawaria.

The property of the prope Niger, Nigeria, Rwanda, Sao Tome And Principe, Senegal, Seychelles, Sierra Leone, South Sudan, Swaziland, Tanzania, United Republic Of, Togo, Uganda, Zambia, Zimbabwe and Tunisia.



Performing and non-performing exposures

				As of 30/09/201	8					ı	As of 31/12/20:	18		
		Gross carry	ing amount		accumulated	l impairment, I changes in fair credit risk and	Collaterals and financial		Gross carryi	ng amount		accumulated	l impairment, I changes in fair credit risk and	Collaterals and financial
		Of which performing but past due >30	Of which nor	n-performing ¹	On performing	On non- performing	guarantees received on non- performing		Of which performing but past due >30	Of which non	n-performing ¹	On performing	On non- performing	guarantees received on non- performing
(min EUR)		days and <=90 days		Of which: defaulted	exposures ²	exposures ³	exposures		past due >30 days and <=90 days		Of which: defaulted	exposures ²	exposures ³	exposures
Debt securities (including at amortised cost and fair value)	34,359	0	13	13	1	4	0	35,533	0	13	13	1	4	0
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0
General governments	30,469	0	0	0	0	0	0	31,155	0	0	0	0	0	0
Credit institutions	130	0	0	0	0	0	0	145	0	0	0	0	0	0
Other financial corporations	1,916	0	0	0	0	0	0	1,958	0	0	0	0	0	0
Non-financial corporations	1,844	0	13	13	1	4	0	2,274	0	13	13	1	4	0
Loans and advances(including at amortised cost and fair value)	248,844	670	11,752	11,712	1,767	4,529	6,327	249,080	570	10,837	10,803	1,460	4,267	5,457
Central banks	16,632	0	0	0	0	0	0	15,789	0	0	0	0	0	0
General governments	11,884	39	76	76	0	23	29	11,704	10	48	48	0	13	16
Credit institutions	8,803	3	0	0	0	0	0	8,408	0	0	0	0	0	0
Other financial corporations	6,461	9	35	35	19	29	1	6,061	11	15	15	15	13	2
Non-financial corporations	74,116	307	4,704	4,675	957	2,629	1,626	76,967	280	4,089	4,063	602	2,064	1,420
of which: small and medium-sized enterprises at amortised cost	36,179	189	2,591	2,588	689	1,441	1,073	36,270	185	2,183	2,175	419	927	882
Households	130,948	312	6,937	6,926	791	1,847	4,672	130,151	269	6,685	6,677	842	2,177	4,019
DEBT INSTRUMENTS other than HFT	283,203	671	11,765	11,725	1,768	4,532	6,327	284,613	571	10,850	10,816	1,461	4,271	5,457
OFF-BALANCE SHEET EXPOSURES	88,287		764	754	73	261	373	89,273		737	725	93	262	193

⁽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

¹⁰ Institutions report here collective allowances for incurrend 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).

⁽⁹⁾ 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)

Grothe 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.



Performing and non-performing exposures

	As of 31/03/2019 Accumulated impairment, accumulated changes in fair Accumulated changes in fair													
		Gross carry	ing amount		accumulated		Collaterals and financial guarantees		Gross carryi	ng amount		accumulated		Collaterals and financial guarantees
		Of which performing but past due >30	Of which non	-performing ¹	On performing exposures ²	On non- performing	received on non- performing		Of which performing but past due >30	Of which non	n-performing ¹	On performing exposures ²	On non- performing	received on non- performing
(min EUR)		days and <=90 days		Of which: defaulted	exposures	exposures ³	exposures		days and <=90 days		Of which: defaulted	exposures	exposures ³	exposures
Debt securities (including at amortised cost and fair value)	40,016	0	13	13	1	4	0	34,706	1	13	13	1	4	0
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0
General governments	34,707	0	0	0	0	0	0	29,526	0	0	0	0	0	0
Credit institutions	212	0	0	0	0	0	0	213	0	0	0	0	0	0
Other financial corporations	1,997	0	0	0	0	0	0	1,752	0	0	0	0	0	0
Non-financial corporations	3,100	0	13	13	1	4	0	3,215	1	13	13	1	4	0
Loans and advances(including at amortised cost and fair value)	256,831	691	10,604	10,577	1,485	4,177	5,521	255,413	652	10,024	10,004	1,406	3,962	5,278
Central banks	21,020	0	0	0	0	0	0	13,923	0	0	0	0	0	0
General governments	12,634	34	58	58	1	7	27	13,547	39	43	43	0	6	27
Credit institutions	9,471	0	0	0	0	0	0	7,574	2	0	0	0	0	0
Other financial corporations	6,445	11	16	16	19	14	2	6,703	1	3	3	15	1	2
Non-financial corporations	76,460	300	3,947	3,923	587	2,069	1,343	83,283	268	3,491	3,474	534	1,907	1,124
of which: small and medium-sized enterprises at amortised cost	35,477	190	2,138	2,132	406	1,000	979	34,880	131	1,950	1,947	414	906	948
Households	130,801	345	6,583	6,580	879	2,087	4,149	130,383	342	6,487	6,483	856	2,048	4,124
DEBT INSTRUMENTS other than HFT	296,847	691	10,617	10,590	1,486	4,180	5,521	290,119	654	10,037	10,017	1,407	3,966	5,278
OFF-BALANCE SHEET EXPOSURES	91,435		691	680	63	245	185	93,639		674	664	66	243	302

⁽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 incurrred 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 lines, accumulated impairments and accumulated regarding to understood of the provisions of



Forborne exposures

		1	As of 30/09/2018	3				As of 31/12/201		
		ing amount of with forbearance	Accumulated i accumulated o value due to c provisions for forbearance m	changes in fair redit risk and exposures with	Collateral and financial guarantees		ing amount of with forbearance	value due to o	changes in fair redit risk and exposures with	Collateral and financial guarantees
(min EUR)		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures	received on exposures with forbearance measures		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures	received on exposures with forbearance measures
Debt securities (including at amortised cost and fair value)	22	13	4	4	0	21	13	4	4	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	22	13	4	4	0	21	13	4	4	0
Loans and advances (including at amortised cost and fair value)	10,631	6,700	2,488	2,293	6,789	10,142	6,211	2,497	2,320	6,275
Central banks	0	0	0	0	0	0	0	0	0	0
General governments	219	22	10	10	47	217	21	10	10	43
Credit institutions	0	0	0	0	0	0	0	0	0	0
Other financial corporations	37	27	27	26	4	20	14	13	13	4
Non-financial corporations	4,350	2,640	1,444	1,318	1,916	3,968	2,395	1,344	1,249	1,802
of which: small and medium-sized enterprises at amortised cost	2,178	1,349	589	514	1,332	1,908	1,145	468	417	1,217
Households	6,025	4,012	1,007	938	4,822	5,936	3,782	1,130	1,048	4,427
DEBT INSTRUMENTS other than HFT	10,652	6,713	2,491	2,296	6,789	10,163	6,224	2,501	2,324	6,275
Loan commitments given	43	12	0	0	17	24	1	0	0	8

⁽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



Forborne exposures

			As of 31/03/2019	•				As of 30/06/201	9	
		ring amount of with forbearance	value due to c	changes in fair redit risk and r exposures with	Collateral and financial guarantees		ring amount of with forbearance	value due to d	changes in fair credit risk and r exposures with	Collateral and financial guarantees
(min EUR)		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures	received on exposures with forbearance measures		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures	received on exposures with forbearance measures
Debt securities (including at amortised cost and fair value)	13	13	4	4	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	13	13	4	4	0	0	0	0	0	0
Loans and advances (including at amortised cost and fair value)	10,098	6,114	2,502	2,314	6,193	9,539	5,707	2,371	2,151	5,852
Central banks	0	0	0	0	0	0	0	0	0	0
General governments	261	20	4	4	44	252	19	4	4	50
Credit institutions	0	0	0	0	0	0	0	0	0	0
Other financial corporations	20	14	13	13	3	7	2	1	1	3
Non-financial corporations	3,961	2,349	1,366	1,265	1,692	3,544	2,006	1,196	1,098	1,448
of which: small and medium-sized enterprises at amortised cost	1,914	1,130	461	406	1,170	1,744	1,023	428	379	1,058
Households	5,856	3,731	1,119	1,032	4,453	5,735	3,680	1,170	1,047	4,350
DEBT INSTRUMENTS other than HFT	10,111	6,127	2,506	2,317	6,193	9,539	5,707	2,371	2,151	5,852
Loan commitments given	75	22	5	5	13	47	22	6	5	14

⁽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