

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



Capital CaixaBank, S.A

			As of 31/12/2017	As of 30/06/2018	COREP CODE	REGULATION
	A	(min EUR, %) OWN FUNDS	24,047	23,587	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	18,966	17,202	C 01.00 (r020,c010)	Article 50 of CRR
	A.1.1	transitional adjustments) Capital instruments eligible as CET1 Capital (including share premium and net own capital	17,971	17,970	C 01.00 (r030,c010)	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
	A.1.1	instruments)	5.961	6,525	C 01.00 (r130.c010)	
		Retained earnings				Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (I) of CRR
	A.1.3	Accumulated other comprehensive income	71	-760	C 01.00 (r180,c010)	Articles 4(100), 26(1) point (d) and 36 (1) point (l) of CRR
	A.1.4	Other Reserves	-248	-584	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	C 01.00 (r210,c010)	Articles 4(112), 26(1) point (f) and 36 (1) point (l) of CRR
	A.1.6	Minority interest given recognition in CET1 capital	318	161	C 01.00 (r230,c010)	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	-128	-28	C 01.00 (r250,c010)	Articles 32 to 35 of and 36 (1) point (I) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	-4,206	-4,228	C 01.00 (r300,c010) + C 01.00 (r340,c010)	Articles 4(113), 36(1) point (b) and 37 of CRR. Articles 4(115), 36(1) point (b) and 37 point (a) of CCR $$
	A.1.9	 (-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs 	-1,876	-1,956	C 01.00 (r370,c010)	Articles 36(1) point (c) and 38 of CRR
	A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses	-498	-73	C 01.00 (r380,c010)	Articles 36(1) point (d), 40 and 159 of CRR
	A.1.11	(-) Defined benefit pension fund assets	0	-75	C 01.00 (r390,c010)	Articles 4(109), 36(1) point (e) and 41 of CRR
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	C 01.00 (r430,c010)	Articles 4(122), 36(1) point (g) and 44 of CRR
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	0	0	C 01.00 (r440,c010)	Article 36(1) point (j) of CRR
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	-41	-41	C 01.00 (r450,c010) + C 01.00 (r460,c010) + C 01.00 (r470,c010) + C 01.00 (r471,c010)+ C 01.00 (r472,c010)	Articles 4(36), 36(1) point (k) (i) and 89 to 91 of CRs; Articles 36(1) point (k) (ii), 243(1) point (ii), 244(4) point (ii) and 238 of CRs; Articles 36(1) point k) (iii) and 339(3) of CRs; Articles 36(1) point k) (iv) and 153(8) of CRs.
	A.1.14.1	Of which: from securitisation positions (-)	-41	-41	C 01.00 (r460,c010)	Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR $% \left(\left(\frac{1}{2}\right) \right) =0$
	A.1.15	 Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment 	0	0	C 01.00 (r480,c010)	Articles 4(27), 36(1) point (h); 43 to 46, 49 (2) and (3) and 79 of CRR $$
	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	0	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	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	A.1.18	(-) Amount exceding the 17.65% threshold	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	C 01.00 (r524,c010)	Article 3 CRR
	A.1.20	CET1 capital elements or deductions - other	0	-86	C 01.00 (r529,c010)	-
	A.1.21	Transitional adjustments	1,644	379	CA1 {1.1.1.6 + 1.1.1.8 + 1.1.1.26}	-
	A.1.21.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	C 01.00 (r220,c010)	Articles 483(1) to (3), and 484 to 487 of CRR
	A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	-40	-10	C 01.00 (r240,c010)	Articles 479 and 480 of CRR
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	1,684	388	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)	108	2,232	C 01.00 (r530,c010)	Article 61 of CRR
	A.2.1	Additional Tier 1 Capital instruments	999	2,232	C 01.00 (r540,c010) + C 01.00 (r670,c010)	
	A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	C 01.00 (r720,c010)	
	A.2.3	Other Additional Tier 1 Capital components and deductions	0	0	C 01.00 (r690,c010) + C 01.00 (r700,c010) + C 01.00 (r710,c010) + C 01.00 (r740,c010) + C 01.00 (r744,c010) + C 01.00 (r746,c010)	
	A.2.4	Additional Tier 1 transitional adjustments	-891	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)	19,074	19,434	C 01.00 (r015,c010)	Article 25 of CRR
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	4,973	4,153	C 01.00 (r750,c010)	Article 71 of CRR
	A.4.1	Tier 2 Capital instruments	4,572	3,883	C 01.00 (r760,c010) + C 01.00 (r890,c010)	
	A.4.2	Other Tier 2 Capital components and disductions	451	269	$\begin{array}{l} C \; 01.00 \; (910, c010) + C \; 01.00 \; (920, c010) \\ + \; C \; 01.00 \; (930, c010) + C \; 01.00 \\ (940, c010) + \; C \; 01.00 \; (950, c010) + C \\ 01.00 \; (970, c010) + C \; 01.00 \; (974, c010) \\ + \; C \; 01.00 \; (9778, c010) \end{array}$	
	A.4.3	Tier 2 transitional adjustments	-50	0	C 01.00 (r880,c010) + C 01.00 (r900,c010) + C 01.00 (r960,c010)	
OWN FUNDS REQUIREMENTS	В	TOTAL RISK EXPOSURE AMOUNT	148,940	147,844	C 02.00 (r010,c010)	Articles 92(3), 95, 96 and 98 of CRR
	B.1	Of which: Transitional adjustments included	246	143	C 05.01 (r010;c040)	
	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	12.73%	11.64%	CA3 {1}	-
CAPITAL RATIOS (%) Transitional period	C.2	TIER 1 CAPITAL RATIO (transitional period)	12.81%	13.15%	CA3 (3)	-
	C.3	TOTAL CAPITAL RATIO (transitional period)	16.15%	15.95%	CA3 (5)	-
CET1 Capital Fully loaded	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	17,323	16,823	[A.1-A.1.13-A.1.21+MIN(A.2+A.1.13- A.2.2-A.2.4+MIN(A.4+A.2.2- A.4.3,0),0)]	-
CET1 RATIO (%) Fully loaded ¹	E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	11.65%	11.39%	[D.1]/[B-B.1]	-
	F	Adjustments to CET1 due to IFRS 9 transitional arrangements		0	C 05.01 (r440,c010)	
Manuella	F	Adjustments to AT1 due to IFRS 9 transitional arrangements		0	C 05.01 (r440,c020)	
Memo items	F	Adjustments to T2 due to IFRS 9 transitional arrangements		0	C 05.01 (r440,c030)	
	F	Adjustments included in RWAs due to IFRS 9 transitional arrangements		0	C 05.01 (r440,c040)	
		ated based on bank's supervisory reporting. Therefore, any capital instruments that are not eligible from a regu			ı I	

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



Leverage ratio

CaixaBank, S.A

	(min EUR, %)	As of 31/12/2017	As of 30/06/2018	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	19,074	19,434	C 47.00 (r320,c010)	
A.2	Tier 1 capital - fully phased-in definition	18,322	19,056	C 47.00 (r310,c010)	
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	344,281	353,504	C 47.00 (r300,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending
В.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	343,484	353,116	C 47.00 (r290,c010)	CRR
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	5.5%	5.5%	C 47.00 (r340,c010)	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	5.3%	5.4%	C 47.00 (r330,c010)	



Risk exposure amounts

CaixaBank, S.A

	As of 31/12/2017	as of 30/06/2018
(mln EUR) Risk exposure amounts for credit risk	133,010	131,786
Risk exposure amount for securitisation and re-securitisations in the banking book	197	184
Risk exposure amount for contributions to the default fund of a CCP	2	1
Risk exposure amount Other credit risk	132,811	131,601
Risk exposure amount for position, foreign exchange and commodities (Market risk)	2,278	2,058
of which: Risk exposure amount for securitisation and re-securitisations in the trading book ¹	0	0
Risk exposure amount for Credit Valuation Adjustment	669	1,016
Risk exposure amount for operational risk	12,983	12,983
Other risk exposure amounts	0	0
Total Risk Exposure Amount	148,940	147,844

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



P&L

CaixaBank, S.A

interest concer5,529		As of 31/12/2017	As of 30/06/2018
Of high bdfs scalings income9999000000000000000000000000000000000000	(min EUR)		
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Exchange differences (gain or () loss), net 76 1 Net other operating income ((expenses) -491 -284 TOTAL OPERATING INCOME, NET 6,747 3,823 (Administrative expenses) 4,051 2,060 (begreciation) 381 0,843 Oddincation gaits or () losses, net n.a. 0 (Commitment said guarantees given) 0 -211 (Other provisions) 755 2622 (Other provisions) 715 2833 Of which pending legal issues and tax litigation ¹ 200 -211 (Other provisions) 715 2833 -211 (Increases or (-) decreases of the fund for general banking risks, net) ¹ 200 -211 (Increases or (-) decreases of the fund for general banking risks, net) ² 0 0 (Increases or (-) decreases of the fund for general banking risks, net) ² 0 0 0 (Increases or (-) decreases of the fund for general banking risks, net) ² 0 0 0 (Increases or (-) decreases of the fund for general banking risks, net) ² 0 0 0 0 (Increases ta fair value through profit or loss 10		0	74
Net other operating income /(expenses)-491-284TOTAL OPERATING INCOME, NET6,7473,823TOTAL OPERATING INCOME, NET6,7473,823(Administrative expenses)6,4512,060(Depresation)381184Modification gains or (-) losses, netn.a.0(Provisions or (-) reversal of provisions)7652622(Commitments and guarantees given)50-211(Other provisions)715283of which pending legal issues and tax litigation ¹ 2000of which restructuring ¹ 2000(Increases of (-) exercal of impairment on financial assets not measured at fair value through profit or loss)948267(Inpairment or (-) reversal of inpairment of finasciments in subaidaries, joint ventures and associates and on non-financial assets)165666(of which Godwill)0000(Inpairment or (-) reversal of inpairment of investments in subaidaries, joint ventures and associates and on non-financial assets)165666(of which Godwill)0000(brain met or (-) reversal of inpairment of investments in subaidaries, joint ventures and associates and on non-financial assets)165666(of which Godwill)0000(Point or (-) loss of investments in subaidaries, joint ventures and associates and on non-financial assets)165666(of which Godwill)0000(Point or (-) loss of investments in subaidaries, joint ventures and associates1,023 <td>Gains or (-) losses from hedge accounting, net</td> <td>-9</td> <td>36</td>	Gains or (-) losses from hedge accounting, net	-9	36
TOTAL OPERATING INCOME, NET6,7473,823(Administrative expenses)4,0512,060(Depreciation)3811184Wodfication pains or (-) losses, netn.a.0(Provisions or (-) losses, netn.a.0(Commitments and guarantees given)50-262(Commitments and guarantees given)50-211(Other provisions)755283Of which restructuring ¹ 2000(Inpramet or (-) reversal of provisions)00(Inpramet or (-) reversal of provisions)00(Inpramet or (-) reversal of invastments in subsidiaries, joint ventures and associates and on non-financial assets)00(Inpramet or (-) reversal of investments in subsidiaries, joint ventures and associates and on non-financial assets)00(Inpramet or (-) reversal of investments in subsidiaries, joint ventures and associates and on non-financial assets)00(Inpramet or (-) reversal of investments in subsidiaries, joint ventures and associates and on non-financial assets)00(Inpramet or (-) loss of investments in subsidiaries, joint ventures and associates and on non-financial assets)00(Sost from non-current asset and disposal groups dassified as held for sale not qualifying as discontinued operations2-477(Point or (-) loss of from strems of subsidiaries, joint ventures and associates1,023715Profit or (-) loss of from strems of asset and disposal groups dassified as held for sale not qualifying as discontinued operations2-477Profit or (-) loss of from s	Exchange differences [gain or (-) loss], net	76	-1
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Modification gains or (-) losses, netn.a.0(Provisions)765262(Commitments and guarantees given)50-21(Other provisions)715283Of which pending legal issues and tax litigation ¹ 2020Of which pending legal issues of the fund for general banking risks, net) ² 00(Increases or (-) decreases of the fund for general banking risks, net) ² 00(Increases or (-) decreases of the fund for general banking risks, net) ² 00(Increases or (-) decreases of the fund for general banking risks, net) ² 00(Increases or (-) decreases of the fund for general banking risks, net) ² 00(Increases or (-) decreases of the fund for general banking risks, net) ² 00(Increases or (-) decreases of the fund for general banking risks, net) ² 00(Increases or (-) decreases of the fund for general banking risks, net) ² 00(Increases or (-) decreases of the fund for general banking risks, net) ² 00(Increases or (-) decreases of the fund for general banking risks, net) ² 00(Intracial assets at amortised cost)n.a.267(Intracial assets at amortised cost)n.a.267(Intracial assets, at amortised cost)00(International decodes)000Negative godwill recognised in profit or loss1050Share of the profit or (-) loss of investments in subsidaries, joint ventures and associates1,023715Profit or (-) loss BEFORE	(Administrative expenses)	4,051	2,060
(Provisions or (-) reversal of provisions)765262(Commitments and guarantees given)50-21(Other provisions)715283Of which pending legal issues and tax litigation ¹ 200200Of which restructuring ¹ 2000(Increases of the fund for general banking risks, net? ² 00(Increases of c) accreases of the fund for general banking risks, net? ² 00(Increases of c) accreases of the fund for general banking risks, net? ² 00(Increases of c) accreases of the fund for general banking risks, net? ² 00(Inpairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)9482677(Inpairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets)1.650(Inpairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets)00(Inpairment or (-) loss of investments in subsidaries, joint ventures and associates and on non-financial assets)1.650Share of the profit or (-) loss of investments in subsidaries, joint ventures and associates1.023715Profit Or (-) loss SEFORE TAX FROM CONTINUING OPERATIONS1.9041.652PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS00PROFIT OR (-) LOSS FOR THE YEAR000PROFIT OR (-) LOSS FOR THE YEAR01.341PROFIT OR (-) LOSS FOR THE YEAR00	(Depreciation)	381	184
(Provisions or (-) reversal of provisions)765262(Commitments and guarantees given)50-21(Other provisions)715283Of which pending legal issues and tax litigation ¹ 200200Of which restructuring ¹ 20000(Increases or (-) decreases of the fund for general banking risks, net) ² 00(Increases or (-) decreases of the fund for general banking risks, net) ² 00(Increases or (-) decreases of the fund for general banking risks, net) ² 00(Increases or (-) decreases of the fund for general banking risks, net) ² 00(Inarical assets at fair value through other comprehensive income)00(Inarical assets at anortised cost)n.a.00(Inpairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets)16500(Inpairment or (-) reversal of inpairment of investments in subsidaries, joint ventures and associates and on non-financial assets)000Negative goodwill recognised in profit or loss0000Share of the profit or (-) loss of investments in subsidaries, joint ventures and associates2477715PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS000PROFIT OR (-) LOSS FOR THE YEAR01,2171,341PROFIT OR (-) LOSS FOR THE YEAR000	Modification gains or (-) losses, net	n.a.	0
(Other provisions)715283Of which pending legal issues and tax litigation1230230Of which pending legal issues and tax litigation123020Of which restructuring1000(Increases or of of cortexes of the fund for general banking risks, net)20.00(Inpairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)948267(Financial assets at fair value through other comprehensive income)n.a.00(Financial assets at fair value through other comprehensive income)n.a.267(Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets)165666(of which Goodwill)000Negatve goodwill recognised in profit or loss944200Share of the profit or (-) loss form non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations2477PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS1,9041,652PROFIT OR (-) LOSS FOR THE YEAR000PROFIT OR (-) LOSS FOR THE YEAR000	(Provisions or (-) reversal of provisions)	765	262
Of which pending legal issues and tax litigation1230Of which restructuring1200(Increases of c) decreases of the fund for general banking risks, net)20(Impairment or c) reversal of impairment on financial assets not measured at fair value through profit or loss)948(Financial assets at amortised cost)0(Impairment or c) reversal of impairment of investments in subsidaries, joint ventures and associates and non-financial assets)0(Impairment or c) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets)0(Impairment or c) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets)0(Impairment or c) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets)0(Impairment or c) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets)0(Impairment or c) reversal of impairment of investments in subsidaries, joint ventures and associates0(Impairment or c) reversal of impairment of investments in subsidaries, joint ventures and associates0(Impairment or c) reversal of investments in subsidaries, joint ventures and associates0(Impairment or c) reversal of investments in subsidaries, joint ventures and associates0(Impairment or c) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations2PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS1,9041,652PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATION	(Commitments and guarantees given)	50	-21
Of which pending legal issues and tax litigation1230Of which restructuring120(Increases of c) decreases of the fund for general baking risks, net)20(Inpairment or c) reversal of impairment on financial assets not measured at fair value through profit or loss)948(Financial assets at fair value through other comprehensive income)0(Financial assets at amortised cost)0(Impairment or c) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets)0(Much Godwill)0Negative goodwill recognised in profit or loss0Share of the profit or (-) loss of investments in subsidaries, joint ventures and associates0Share of the profit or (-) loss sfler tax FROM CONTINUING OPERATIONS0PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS0PROFIT OR (-) LOSS FOR THE YEAR0PROFIT OR (-) LOSS FOR THE YEAR0	(Other provisions)	715	283
Of which restructuring120(Increases or (-) decreases of the fund for general banking risks, net)20(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)948267(Financial assets at fair value through other comprehensive income)00(Financial assets at fair value through other comprehensive income)00(Financial assets at anortised cost)00(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates and on non-financial assets)00(Impairment or (-) reversal of inpairment of investments in subsidiaries, joint ventures and associates and on non-financial assets)00(Impairment or (-) reversal of inpairment of investments in subsidiaries, joint ventures and associates and on non-financial assets)00Negative goodwill0000Negative goodwill recognised in profit or loss1,0237115715Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations247PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS1,9041,6521,904PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS1,3410PROFIT OR (-) LOSS FOR THE YEAR1,7171,341	Of which pending legal issues and tax litigation ¹	230	
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)948267(Financial assets at fair value through other comprehensive income)00(Financial assets at amortised cost)n.a.267(Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets)16566(of which Goodwill)000Negative goodwill recognised in profit or loss000Share of the profit or (-) loss of investments in subsidaries, joint ventures and associates1,023715Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations247PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS1,0211,3411,341Profit or (-) loss of ror (-) loss of the x from discontinued operations000PROFIT OR (-) LOSS FOR THE YEAR0000		20	
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)948267(Financial assets at fair value through other comprehensive income)00(Financial assets at amortised cost)n.a.267(Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets)165267(Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets)00(of which Goodwill)000Negative goodwill recognised in profit or loss000Share of the profit or (-) loss of investments in subsidaries, joint ventures and associates1,023715Profit or (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS24747PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS000PROFIT or (-) loss after tax from discontinued operations000PROFIT OR (-) LOSS FOR THE YEAR0000PROFIT OR (-) LOSS FOR THE YEAR0000	(Increases or (-) decreases of the fund for general banking risks, net) ²	0	0
(Financial assets at amortised cost)n.a.267(Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets)16566(of which Goodwill)000Negative goodwill recognised in profit or loss44200Share of the profit or (-) loss of investments in subsidaries, joint ventures and associates1,023715Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations2-47PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS1,9041,652PROFIT OR (-) LOSS AFTER TAX fROM CONTINUING OPERATIONS00PROFIT OR (-) LOSS FOR THE YEAR00		948	267
(Financial assets at amortised cost)n.a.267(Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets)16566(of which Goodwill)000Negative goodwill recognised in profit or loss44200Share of the profit or (-) loss of investments in subsidaries, joint ventures and associates1,023715Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations2-47PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS1,9041,652PROFIT OR (-) LOSS AFTER TAX fROM CONTINUING OPERATIONS00PROFIT OR (-) LOSS FOR THE YEAR00	(Financial assets at fair value through other comprehensive income)	n.a.	0
(of which Goodwill)0Negative goodwill recognised in profit or loss0Share of the profit or (-) loss of investments in subsidaries, joint ventures and associates1,023Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations2PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS1,904PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS1,717Profit or (-) loss after tax from discontinued operations0PROFIT OR (-) LOSS FOR THE YEAR0	(Financial assets at amortised cost)	n.a.	267
Negative goodwill recognised in profit or loss 442 0 Share of the profit or (-) loss of investments in subsidaries, joint ventures and associates 1,023 715 Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations 2 47 PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS 1,904 1,652 PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS 1,717 1,341 Profit or (-) loss from the year 0 0 PROFIT OR (-) LOSS FOR THE YEAR 1,717 1,341	(Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets)	165	66
Share of the profit or (-) loss of investments in subsidaries, joint ventures and associates 1,023 715 Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations 2 47 PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS 1,904 1,652 PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS 1,717 1,341 Profit or (-) loss after tax from discontinued operations 0 0 PROFIT OR (-) LOSS FOR THE YEAR 1,717 1,341	(of which Goodwill)	0	0
Share of the profit or (-) loss of investments in subsidaries, joint ventures and associates1,023715Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations247PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS1,9041,652PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS1,7171,341Profit or (-) loss after tax from discontinued operations00PROFIT OR (-) LOSS FOR THE YEAR1,7171,341	Negative goodwill recognised in profit or loss	442	0
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations 2 -47 PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS 1,904 1,652 PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS 1,717 1,341 Profit or (-) loss after tax from discontinued operations 0 0 PROFIT OR (-) LOSS FOR THE YEAR 1,717 1,341		1,023	715
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS 1,904 1,652 PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS 1,717 1,341 Profit or (-) loss after tax from discontinued operations 0 0 PROFIT OR (-) LOSS FOR THE YEAR 1,717 1,341			-47
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS 1,717 1,341 Profit or (-) loss after tax from discontinued operations 0 0 PROFIT OR (-) LOSS FOR THE YEAR 1,717 1,341		1,904	1,652
Profit or (-) loss after tax from discontinued operations 0 PROFIT OR (-) LOSS FOR THE YEAR 1,717		· · ·	1.341
PROFIT OR (-) LOSS FOR THE YEAR 1,717 1,341			
		1.717	1.341
	Of which attributable to owners of the parent	1,684	1,298

⁽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."

2018 EU-wide Transparency Exercise

Market Risk CaixaBank, S.A

	SA					IM										IM						
	As of 31/12/2017	As of 30/06/2018		As of 31/12/2017										As of 30/06/	2018							
	VaR (Memorandum item)		STRESSED VaR	aR (Memorandum item) INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE CHARGE FOR CTP				VaR (Memorandum item)		STRESSED VaR (Memorandum item)		INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP		TP						
(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	LAST MEASURE	TOTAL RISK EXPOSURE AMOUNT		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
Traded Debt Instruments	417	429	7	3	29	13							8	3	28	9						
Of which: General risk	6	7	7	3	29	13							8	3	28	9						
Of which: Specific risk	412	422	0	0	0	0							0	0	0	0						1
Equities	4	6	3	1	12	4							4	1	14	3						1
Of which: General risk Of which: Specific risk	2	3	3	1	12	4							4	1	14	3						
Of which: Specific risk Foreign exchange risk	2 806	2 774	0	0	0 7	0							0	0	0	0						1
Commodities risk	0	0	2	0	ó	0							2 0	0	ő	0						
Total	1,228	1,209	9	4	37	15	31	38	0	0	0	1.051	10	4	35	10	21	23	0	0	0	849



Credit Risk - Standardised Approach S.A

CaixaBank,	S.

		Standardised Approach									
		As of 31/12/2017 As of 30/06/2018									
	(min EUR, %)	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		
	Central governments or central banks	53,088	54,437	9,216		59,263	60,877	9,407			
	Regional governments or local authorities	12.461	10.614	371		13.379	11.729	413			
	Public sector entities	4,581	3,575	3,227		4,888	3,704	3,441			
	Multilateral Development Banks	41	144	0		61	156	0			
	International Organisations	0	0	0		0	0	0			
	Institutions	4.649	4.412	1.344		6.408	5.760	1.679			
	Corporates	33,057	24,960	22,660		35,864	24,787	22,785			
	of which: SME	6.331	4.682	4.235		6.419	4.729	4.282			
	Retail	11.984	8.925	4.958		13.529	10.354	4.845			
	of which: SME	4,246	2,976	1,712		4,239	2,987	1,721			
Consolidated data	Secured by mortgages on immovable property	13.361	12.727	4.674		13.488	12.793	4.661			
	of which: SME	854	768	273		866	749	265			
	Exposures in default	3.323	1.672	1.963	1.469	2.866	1.311	1.390	1.420		
	Items associated with particularly high risk	0	0	0		0	0	0			
	Covered bonds	19	19	4		18	18	4			
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0			
	Collective investments undertakings (CIU)	0	0	0		0	0	0			
	Equity	0	0	0		0	0	0			
	Securitisation	69	61	34		64	57	28			
	Other exposures	17,405	17,389	15,049		16,644	16,629	14,280			
	Standardised Total	154.038	138,933	63,500	1.990	166.471	148.176	62.933	2.487		

			Standardised Approach									
			As of 31/12/2017 As of 30/06/2018									
		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	47,116	48,499	9,209		52,014	53,413	9,397				
	Regional governments or local authorities	11.162	9.632	0		11.819	10.696	0				
	Public sector entities	3,791	3,062	2,715		3,950	3,136	2,873				
	Multilateral Development Banks	0	0	0		0	0	0				
	International Organisations	0	0	0		0	0	0				
	Institutions	1.133	1.183	282		926	955	254				
	Corporates	17,585	13,288	11,534		19,371	11,926	10,573				
	of which: SME	3.662	2.669	2.285		3.751	2.717	2.339				
	Retail	7,388	5,931	3,028		8,726	7,173	2,789				
	of which: SME	1.672	1.216	706		1.579	1.139	665				
SPAIN	Secured by mortgages on immovable property	2,494	2,032	829		2,271	1,817	732				
	of which: SME	525	490	162		455	421	139				
	Exposures in default	1,586	588	660	18	1,322	478	538	17			
	Items associated with particularly high risk	0	0	0		0	0	0				
	Covered bonds	19	19	4		18	18	4				
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0				
	Collective investments undertakings (CIU)	0	0	0		0	0	0				
	Equity	0	0	0		0	0	0				
	Securitisation											
	Other exposures	16,944	16,944	14,898		16,254	16,254	14,134				
	Standardised Total ²				1.286				1,719			

Chignal exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit rink mitigation techniques (e.g. substitution effects).
 Chignal exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit rink mitigation techniques (e.g. substitution effects).
 Chignal exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit rink mitigation techniques (e.g. substitution effects).
 Chignal exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit rink and participate (EVA) and other own funds reductions related to the oposures, but includes general credit rink adjustments (Web) and other own funds reductions related to the oposures, but includes general credit rink adjustments (Web) and other own funds reductions related to the oposures, but includes general credit rink adjustments (Web) and other own funds reductions related to the oposures, but includes general credit rink adjustments (Web) and other own funds reductions related to the oposures, but includes general credit rink adjustments (Web) and other own funds reductions related to the oposures, but includes general credit rink adjustments (Web) and other own funds reductions related to the oposures, but includes general credit rink adjustments (Web) and other own funds reductions related to the oposures, but includes general credit rink adjustments (Web) and other own funds reductions related to the oposures, but includes general credit rink adjustments (Web) and other own funds reductions related to the oposures, but includes general credit rink adjustments (Web) and other own funds reductions related to the oposures, but includes general credit rink adjustments (Web) and other own funds reductions related to the oposures).

					Standardis	ed Approach								
			As of 31/12	2/2017			As of 30/06/							
	(min EUR. %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹		Value adjustme and provision					
	Central governments or central banks	4,293	4,517	0		4,277	4,736	0						
	Regional governments or local authorities	909	763	153		1.085	775	155						
	Public sector entities	122	120	119		121	119	118						
	Multilateral Development Banks	0	2	0		0	2	0						
	International Organisations	0	0	0		0	0	0						
	Institutions	471	599	433		421	433	268						
	Corporates	8,911	6,337	6,284		9,215	6,705	6,648						
	of which: SME	1.998	1.445	1.392		2.076								
	Retail	4,338	2,839	1,829		4,537	3,021	1,951						
	of which: SME	2.478	1.681	960		2.558	1.765	1.008						
ORTUGAL	Secured by mortgages on immovable property	10,797	10,633	3,818		11,126	10,894	3,896						
	of which: SME	311	263	106		379	298	118						
	Exposures in default	1,405	812	905	486	1,230	645	663	49					
	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						
	Securitisation													
	Other exposures	461	444	150		391	375	146						
	Standardised Total ²				631				613					

		Standardised Approach									
			As of 31/12	2/2017		As of 30/06/2018					
		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, %)		0	0		-		0			
	Central governments or central banks Regional governments or local authorities	0	0	0		0	0	0			
	Public sector entities	0	U	U		U	0	0			
	Multilateral Development Banks	0	0	0		U	0	0			
	International Organisations	0	U	0		U	0	0			
	Institutional Organisations	857	824	170		1.592	1.560	306			
	Corporates	1,391	1.301	818		1.592	1.368	846			
	of which: SME	1,391	1,501	35		1,462	1,308	28			
	Retail	37	00	35		13	29	28			
	of which: SME	11	7	4		15	7	4			
INITED KINCDOM	Secured by mortgages on immovable property	8		7		12	10	-			
	of which: SME	8	4	2		12	10	1			
	Exposures in default	1		1	0	4	1	1	0		
	Items associated with particularly high risk	2		0	0	1	0	1			
	Covered bonds	0	0	0		ő	0	0			
	Claims on institutions and corporates with a ST credit assessment	0	0	0		ő	0	0			
	Collective investments undertakings (CIU)	0	0	0		0	0	0			
	Equity	0	0	0		0	0	0			
	Securitisation			-			-				
	Other exposures	0	0	0		0	0	0			
	Standardised Total ²				2				4		

Control exposure, unlike Exposure who, is reported before this print on account any effect due to credit conversion factors or order risk indipation techniques (e.g. substitution effects).
 Control exposure, unlike Exposure who, is reported before this print concurs additional valuation adjustments (AVA) and other own funds reductions related to the executes. But includes essent order risk adjustments.



⁽¹⁾ Original expo ⁽²⁾ Total value ar

2018 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

CaixaBank, S.A

		Standardised Approach									
			As of 31/12/2017 As of 30/06/2018								
	(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	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			
	Retail	0	0	0		0	0	0			
Country of	of which: SME	0	0	0		0	0	0			
	Secured by mortgages on immovable property	0	0	0		0	0	0			
Counterpart 4	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			
	Securitisation										
	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 mit ⁽²⁾ Total value adjustments and provisions per country of counterparty excludes those for securistisation exposures, additional valuation adjust ation techniques (e.g. substitution effects). ents (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

r.

					Standardis	ed Approach			
			As of 31/12	2/2017			As of 30/06/	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	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	
	Retail	0	0	0		0	0	0	
Country of	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
Counterpart 5	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	
	Securitisation Other exposures	0	0	0		0	0	0	
		0	0	0		0	0	0	
	Standardised Total ²								

mitigation techniques (e.g. substitution effects). justments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

					Standardis	ed Approach			
			As of 31/12	/2017			As of 30/06/	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	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	
	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	
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	0	0	0		0	0	0	
	Securitisation								
	Other exposures	0	0	0		0	0	0	
	Standardised Total ²				0				0

U U O mitigation techniques (e.g. substitution effects). isustments (AVAs) and other own funds reductions related to the exosures, but includes general credit Standardised Total² ⁽¹⁾ Original exposure, unlike Exposure ⁽²⁾ Total value adjustments and re-⁽²⁾ into account any effect due to credit conversion factors or credit risk eral credit risk adi

					Standardis	ed Approach			
			As of 31/12	/2017			As of 30/06	/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 International Organisations	0	0	0		0	0	0	
	Institutions	U	U	U		0	0	U	
	Corporates	0	0	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	
Country of	Secured by mortgages on immovable property	0	0	0		0	0	0	
Counterpart 7	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	
	Securitisation								
	Other exposures	0	0	0		0	0	0	
	Standardised Total ²				0				0

⁽⁴⁾ Onland excosure, unlike Excosure value, is reported before takino into account any effect due to credit conversion factors or credit risk mitioation techniques (e.g. substitution effects).
⁽²⁾ Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVIAc) and other own funds reductions related to the exposures, but includes general credit risk adjustments.



Credit Risk - Standardised Approach

CaixaBank, S.A

					Standardis	ed Approach			
			As of 31/12	2/2017			As of 30/06,	/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	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	
	Retail	0	0	0		0	0	0	
Country of	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
Counterpart 8	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	
	Securitisation		0	0				0	
	Other exposures	0	0	0		0	0	0	
	Standardised Total ² revalue, is reported before taking into account any effect due to credit conversion factors or credit risi				0				0

¹⁰ Original exposure, utilite Exposure state, is reported before tabling tablicational any effect dae to credit conversion factors or credit nit magatation technologies (ca. substitution effects).
¹⁰ Original exposure, substitution effects),
¹⁰ Original exposure, substitution effects, ¹⁰ Original exposure, ¹⁰ Or

					Standardis	ed Approach			
			As of 31/1	2/2017			As of 30/06,	/2018	
	(mh EUR. %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	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	
	Retail	0	0	0		0	0	0	
Country of	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
Counterpart 9	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	
	Securitisation					0		0	
	Other exposures	0	0	0		0	0	0	
	Standardised Total ²				0				0

O
 Standardised Total
 O
 Organi exposum, unlik program tables totaling tota account any effect due to credit conversion factors or credit risk mitigation technopuse (e.g. substitution effects).
 O
 Total value adjustments and provisions excountry of counterparty excludes those for securitization exposures, additional valuatments (AVe) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

					Standardis	ed Approach			
			As of 31/12	2/2017			As of 30/06/	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	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	
	Retail	0	0	0		0	0	0	
Country of	of which: SME	0	0	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	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 Securitisation	0	0	0		0	0	0	
		0	0	0		0			
	Other exposures	0	0	0		0	0	0	
	Standardised Total ²				0				0

Characterization of the second s



Credit Risk - IRB Approach CaixaBank, S.A

							IRB Appro	ach							
				As of 31/12,	2017					As of 30/	06/2018		1		
		Original Ex	oosure ¹	Exposure	Risk exposure am		Risk exposure amount a		Value adjustments and	Original	Exposure ¹	Exposure	Risk expos	sure amount	Value adjustmen and
	(min EUR, %)		Of which: defaulted ⁽²⁾	Value*		Of which: defaulted	and 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	61.094	4.681	47.592	25.561	382	2.409	62.044	3.527	47.642	26.843	239	1.992		
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0		
	Corporates - Of Which: SME	16.563	1.999	13.993	5.612	173	783	17.658	1.576	14.652	6.093	103	748		
	Retail	159,654	6,999	126,537	20,923	198	2,565	159,565	6,935	126,092	20,938	186	2,975		
	Retail - Secured on real estate property	131.433	6.355	106.471	13.481	158	1.927	129.639	6.222	104.551	12.552	147	2.192		
	Retail - Secured on real estate property - Of Which: SME	13,055	1,388	10,856	2,345	47	295	12,648	1,308	10,454	2,124	42	387		
Consolidated data	Retail - Secured on real estate property - Of Which: non-	118,378	4,967	95,615	11,136	111	1,632	116,991	4,913	94,097	10,428	105	1,806		
	Retail - Qualifying Revolving	11,110	55	5,311	1,253	0	74	11,697	64	5,562	1,495	0	91		
	Retail - Other Retail Retail - Other Retail - Of Which: SME	17.111	589	14.755	6.189	40	564	18.230	649	15.979	6.891	39	692		
		8,339	308	7,174	2,456	31	245	9,223	329	8,006	2,822	30	299		
	Retail - Other Retail - Of Which: non-SME	8.772	281	7.580	3.732	9	319	9.006	320	7.973	4.070	9	393		
	Equity Securitisation	10,575	20	10,575	22,860	138		10,007	11	10,007	20,916	66			
	Securitisation Other non credit-obligation assets	2.035		2.035	163		0	2.026		2.026	156		0		
					0						0				
	IRB Total ed before taking into account any effect due to credit conversion factors or credit risk mitigation te				69,508						68,852				

		IRB Approach											
				As of 31/12,	2017					As of 30,	06/2018		
		Original Exp	osure ¹	Exposure Value ¹	Risk expos	ure amount	Value adjustments and	Original	Exposure ¹	Exposure Value ¹	Risk expo	aure 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	55,806	4,491	43,602	23,177	368	0	56,788	3,495	43,651	24,425	238	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	16.563	1.999	13.993	5.612	173	0	17.658	1.576	14.652	6.093	103	0
	Retail	157,902	6,916	125,023	20,596	196	0	157,828	6,857	124,599	20,626	185	0
	Retail - Secured on real estate property	129.794	6.273	105.020	13.176	156	0	128.024	6.145	103.126	12.265	146	0
	Retail - Secured on real estate property - Of Which: SME	13,014	1,382	10,820	2,340	47	0	12,607	1,302	10,418	2,118	42	0
SPAIN	Retail - Secured on real estate property - Of Which: non-	116,781	4,891	94,199	10,836	110	0	115,417	4,843	92,708	10,146	104	0
	Retail - Qualifying Revolving	11,025	54	5,276	1,243	0	0	11,607	64	5,524	1,483	0	0
	Retail - Other Retail	17.083	588	14.727	6.177	40	0	18.198	649	15.949	6.878	39	0
	Retail - Other Retail - Of Which: SME	8,335	308	7,171	2,455	31	0	9,219	329	8,002	2,820	30	0
	Retail - Other Retail - Of Which: non-SME	8.747	280	7.557	3.722	9	0	8.979	320	7.947	4.058	9	0
	Equity	10,575	20	10,575	22,860	138	0	10,007	11	10,007	20,916	66	0
	Securitisation												1
	Other non credit-obligation assets												
	IRB Total												

							IRB Approa	ach					
				As of 31/12	2017					As of 30/	06/2018		
		Original Exp	osure1	Exposure	Risk expo	sure amount	Value adjustments	Original	Exposure ¹	Exposure	Risk expo	sure amount	Value adjustment
	(min EUR, %)		Of which: defaulted			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	1.211	0	757	240	0	0	1.056	0	584	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	8	1	6	1	0	0	9	1	7	1	0	0
	Retail - Secured on real estate property	7	1	6	1	0	0	7	1	6	1	0	0
BOBTILON	Retail - Secured on real estate property - Of Which: SME	1	0	1	0	0	0	0	0	0	0	0	0
PORTUGAL	Retail - Secured on real estate property - Of Which: non-	6	1	5	1	0	0	7	1	5	1	0	0
	Retail - Qualifying Revolving	1	0	1	0	0	0	1	0	1	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: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	U	0	0	U	0	0
	Securitisation	U	0	0	0	U	U	0	0	U	0	0	
	Other non credit-obligation assets												1
	IRB Total												

							IRB Approa	ach					
				As of 31/12/	2017					As of 30/	06/2018		
		Original Exp	osure ¹	Exposure Value ¹	Risk expo	sure amount	Value adjustments and	Original	Exposure ¹	Exposure Value ¹	Risk expos	sure amount	Value adjustment and
	(min EUR, %)		Of which: defaulted 0 0			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	231	9	151	140	1	0	164	6	98	85	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	703	42	637	116	1	0	682	40	616	109	0	0
	Retail - Secured on real estate property	683	42	627	113	1	0	660	39	603	105	0	0
	Retail - Secured on real estate property - Of Which: SME	9	1	9	1	0	0	9	1	9	1	0	0
UNITED KINGDOM	Retail - Secured on real estate property - Of Which: non-	674	41	618	112	1	0	650	38	594	104	0	0
	Retail - Qualifying Revolving	14	0	5	1	0	0	16	0	6	2	0	0
	Retail - Other Retail	5	0	5	2	0	0	7	0	6	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	2	0	0	5	0	5	2	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Securitisation												1
	Other non credit-obligation assets												1
	IRB Total												



Credit Risk - IRB Approach CaixaBank, S.A

							IRB Appro	ach					
				As of 31/12/	2017					As of 30/	06/2018		
		Original Exp	osure1	Exposure	Risk expos	ure amount	Value adjustments	Original	Exposure ¹	Exposure	Risk expos	sure amount	Value adjustment
	(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
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
Country of Counterpart 4	Retail - Secured on real estate property - Of Which: non-	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
	Securitisation												
	Other non credit-obligation assets											<u> </u>	4
	IRB Total												

								IRB Approa	ach					
					As of 31/12	2017					As of 30/	06/2018		
			Original Exp	osure1	Exposure Value ¹	Risk expos	ure 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
		banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Instituti		0	0	0	0	0	0	0	0	0	0	0	0
	Corporal		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
		Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
Country of Counterpart 5		Retail - Secured on real estate property - Of Which: non-	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Qualifying Revolving Retail - Other Retail	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	0
	Equity	Retail - Other Retail - Of Which: hon-sme	0	0	0	0	0	0	0	0	0	0	0	0
	Securitie	ntion	U	0	0	0	0	0	0	0	0	0	0	0
		on credit-obligation assets												
	IRB Tota													

								IRB Approa	ach					
					As of 31/12/	2017					As of 30/	06/2018		
			Original Expo	sure1	Exposure	Risk expos	ure amount	Value adjustments	Original	Exposure ¹	Exposure	Risk expos	ure amount	Value adjustment
	(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
	Retail - Secured on real estate property - Of		0	0	0	0	0	0	0	0	0	0	0	0
Country of Counterpart 6	Retail - Secured on real estate property - Of	Which: non-	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	0
			0	0	0	0	0	0	0	0	0	0	0	0
	Equity Securitisation		0	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets													
	IRB Total													

							IRB Approa	ach					
				As of 31/12/	2017					As of 30/	06/2018		
		Original Exp	osure ¹	Exposure Value ¹	Risk expos	ure 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	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 - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
Country of Counterpart 7	Retail - Secured on real estate property - Of Which: non-	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
	Securitisation												
	Other non credit-obligation assets												
	IRB Total before taking into account any effect due to credit conversion factors or credit risk mitigation tech												



Credit Risk - IRB Approach

CaixaBank,	S.A

								IRB Appro	ach					
		Ī			As of 31/12	2017					As of 30/	06/2018		
			Original Exp	osure 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
		banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Instituti		0	0	0	0	0	0	0	0	0	0	0	0
	Corpora		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
		Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
Country of Counterpart 8		Retail - Secured on real estate property - Of Which: non-	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
	Securitie													
		on credit-obligation assets												(
	IRB Tot	al into account any effect due to credit conversion factors or credit risk mitigation tech												1

							IRB Appro	ach					
				As of 31/12	2017					As of 30/	06/2018		
		Original Exp	osure1	Exposure Value ¹	Risk expos	ure 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	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 - Of Which: SM		0	0	0	0	0	0	0	0	0	0	0
Country of Counterpart 9	Retail - Secured on real estate property - Of Which: no	1- 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
	Securitisation Other non credit-obligation assets												
	IRB Total												1

							IRB Appro	ach					
				As of 31/12	2017					As of 30,	06/2018		
		Original Exp	osure1	Exposure	Risk expo	sure amount	Value adjustments and	Original	Exposure ¹	Exposure	Risk expo	sure amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value ¹		Of which: defaulted	and provisions		Of which: defaulted	Value ¹		Of which: defaulted	and provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
Country of Counterpart 10	Retail - Secured on real estate property - Of Which: non-	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving Retail - Other Retail	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	0
	Equity	0	0	0	0	0	0	0	0	0	U	0	0
	Securitisation	0	U	0	0	0	0	U	0	0	0	U	
	Other non credit-obligation assets												
	IRB Total												1

Sovereign Exposure

CaixaBank, S.A

(min EUR)									As of 31/	/12/2017								
				Memo: brea	kdown by acco	ounting portfo	olio											
Country / Region	Financial as	ssets: Carrying		Held for trading ¹			Designated at fair value			Available-for-			Loans and			Held-to- maturity		
		of which: loans and advances	of which: debt securities	traung	of which: Loans and advances	of which: Debt securities	through profit or loss ²	of which: Loans and advances	of which: Debt securities	sale ³	of which: Loans and advances	of which: Debt securities	Receivables ⁴	of which: Loans and advances	of which: Debt securities	investments	of which: Loans and advances	of which: Debt securities
TOTAL - ALL COUNTRIES	39,919.4	12,069.3	27,850.1	922.6	0.0	922.6	0.0	0.0	0.0	17,090.0	0.0	17,090.0	12,209.9	12,069.3	140.5	9,696.9	0.0	9,696.9
Austria	0.0	0.0	0.0															
Belgium	4.6	4.6	0.0															
Bulgaria	0.0	0.0	0.0															
Croatia	0.0	0.0	0.0															
Cyprus	0.0	0.0	0.0															
Czech Republic	0.0	0.0	0.0															
Denmark	0.0	0.0	0.0															
Estonia	0.0	0.0	0.0															
Finland	0.0	0.0	0.0															
France	0.3	0.3	0.0															
Germany	0.0	0.0	0.0															
Greece	0.0	0.0	0.0															
Hungary	0.0	0.0	0.0															
Ireland Italy	0.0	0.0	0.0															
Italy Latvia	1,521.1	0.0	0.0															
Lithuania	0.0	0.0	0.0															
Luxembourg	0.0	0.0	0.0															
Malta	0.0	0.0	0.0															
Netherlands	0.0	0.0	0.0															
Poland	0.0	0.0	0.0															
Portugal	4,467.0	922.3	3,544,7															
Romania	0.0	0.0	0.0															
Slovakia	0.0	0.0	0.0															
Slovenia	0.0	0.0	0.0															
Spain	33,613.3	10,829.8	22,783.5															
Sweden	0.0	0.0	0.0															
United Kingdom	0.7	0.0	0.7															
Iceland	0.0	0.0	0.0															
Liechtenstein	0.0	0.0	0.0															
Norway	0.0	0.0	0.0															
Switzerland	0.0	0.0	0.0															
Australia	0.0	0.0	0.0															
Canada	0.0	0.0	0.0															
China	0.0	0.0	0.0															
Hong Kong	0.0	0.0	0.0															
Japan U.S.	0.0	0.0	0.0															
U.S. Other advanced economies non EEA	0.0	0.0	0.0															
Other advanced economies non EEA Other Central and eastern Europe countries non EEA	0.0	0.0	0.0															
Middle East	0.0	0.0	0.0															
Latin America and the Caribbean	17.4	17.4	0.0															
Africa	294.9	294.9	0.0															
Others	0.0	0.0	0.0															
Note:																		

Note: Information disclosed in this template is sourced from FINREP templates F 20 and F 04. The information reported covers all exposures to "General governments" as defined in paragraph 41 (b) of Annex V of ITS on Supervisory reporting: "central governments, state or regional governments, and local governments, including administrative bodies and non-commercial undertakings, but excluding public companies and private companies held by these administrations that have a commercial activity (which shall be reported under "non-financial corporations"); social security funds; and international governments, such as the European Community, the International Monetary Fund and the Bank for International Settlements.

Regions:

Revicas: Other advanced non EEA: Israel, Korea, New Zealand,, Russia, San Marino, Singapore and Taiwan. Other CEE non EEA: Korea, New Zealand, Russia, San Marino, Singapore and Taiwan. Other Advanced non EEA: Israel, Korea, New Zealand, Russia, San Marino, Singapore and Taiwan. Other Advanced non EEA: Korea, New Zealand, Russia, San Marino, Singapore and Taiwan. Other Advanced non EEA: Korea, New Zealand, Russia, San Marino, Singapore and Taiwan. Defined East: Bain, Dibout, Russia, San Marino, Singapore and Taiwan. Latin America: Agentina, Beiter, Beit

⁽¹⁾ Includes "Trading financial assets" portfolio for banks reporting under GAAP

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

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

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

EBA BANKING AUTHORITY

2018 EU-wide Transparency Exercise

		CaixaBank, S.A					As of 30/06/2018							
)						
						Dire	ct exposures					-		
	(min EUR)			On balance sl	heet				Deriva	tives		Off balar	ice sheet	
												Off-balance sł	neet exposures	
						1		Derivatives with pos	itive fair value	Derivatives with	negative fair value			Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Austria													
Total [0-3M] [3M-1Y] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Belgium													
10 - 3M f 1 3M - 1Y f 1 1Y - 2Y f 1 2Y - 3Y f 1 3Y - 5Y f 1 5Y - 10Y f 10Y - more Total	Bulgaria													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y]	Cyprus													
110Y - more Total [0 - 3M [[3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Czech Republic													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Denmark													
10 - 3M f f 3M - 1Y f f 3Y - 2Y f f 2Y - 3Y f f 3Y - 5Y f f 5Y - 10Y f f 10Y - more Total	Estonia													

2018 EU-wide Transparency Exercise

		CaixaBank, S.A					As of 30/06/2018							
						Dire	ct exposures							
	(min EUR)			On balance s	heet				Deriva	tives		Off balar	ice sheet	
												Off-balance sl	eet exposures	
								Derivatives with po	sitive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Finland													
IO - 3M [I 3M - 1Y [I 1Y - 2Y [I 2Y - 3Y [I 3Y - 5Y [I SY - 10Y [I 10Y - more Total	France													
10-3M [[3M-1Y] [1Y-2Y] [2Y-3Y] [5Y-10Y] [5Y-10Y] Total	Germany													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y]	Croatia													
1317 - more Total [0 - 3M [[3M - 1Y] [3M - 1Y] [3Y - 2Y] [3Y - 5Y] [5Y - 10Y] [3V - more Total	Greece													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Hungary													
10-3M [[3M-1Y] [3M-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Ireland													

2018 EU-wide Transparency Exercise

		CaixaBank, S.A					As of 30/06/2018	4						
						Dire	ct exposures	<u>.</u>						
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	ice sheet	
												Off-balance sl	eet exposures	
								Derivatives with pos	sitive fair value	Derivatives with	negative fair value			Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Italy													
[0-3M] [3M-1Y] [3Y-2Y] [3Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Latvia													
[0 - 3M [[3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Lithuania													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y]	Luxembourg													
13Y - 20Y1 10Y - more Total [0 - 3M [13M - 1Y [13Y - 2Y] [3Y - 2Y] [3Y - 5Y] [5Y - 10Y] 10Y - more Total	Malta													
1001 [0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Netherlands													
10031 [0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Poland													

2018 EU-wide Transparency Exercise

		CaixaBank, S.A					As of 30/06/2018							
		-				Diro	ct exposures							1
		-		On balance sl	hoot	Direc	tt exposures		Derivat	tivor		Off balar	co choot	
	(min EUR)		1	On Dalance Si	neet				Deriva	lives		UII Dalai	ice sneet	
												Off-balance sh	eet exposures	
								Derivatives with pos	sitive fair value	Derivatives with	negative fair value			
		Total gross carrying amount of non- derivative financial assets	Total carrying amount of											Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	non-derivative financial assets (net of short											
			positions)									Nominal	Provisions	
				of which: Financial assets	of which: Financial assets designated at fair value	of which: Financial assets at fair value through other	OF WHICH, FINANCIAL ASSELS AL	Carrying amount	Notional amount	Carrying amount	Notional amount			
				held for trading	through profit or loss	comprehensive income	amortised cost							
[0 - 3M [[3M - 1Y [[1Y - 2Y [
[1Y - 2Y [[2Y - 3Y [
[2Y - 3Y [[3Y - 5Y] [5Y - 10Y]	Portugal													
[10Y - more Total														
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [
[2Y - 3Y [[3Y - 5Y [Romania													
121 - 311 137 - 57 1 157 - 107 1 107 - more Total														
[0-3M]														
[1Y - 2Y [[2Y - 3Y] [3Y - 5Y] [5Y - 10Y]	Slovakia													
[5Y - 10Y [[10Y - more														
Total														
[0 - 3M [[3M - 1Y [[1Y - 2Y [
[2Y - 3Y [[3Y - 5Y] [5Y - 10Y]	Slovenia													
Total														
[0 - 3M [[3M - 1Y [[1Y - 2Y [3,301 5,354 4,220 4,233 14,245	3,301 5,354 4,220 4,233 14,245	75 439 91 83	0	361 2,184 2,344	2,558 2,731 1,785 2,630 8,715	0	4 9 32	0	3 2 11	292 1.582 133	0	
[2Y - 3Y [[3Y - 5Y]	Spain	4,220 4,233 14,245	4,233 14,245	83 80 157	0	2,184 2,344 1,520 5,449 1,930	2,630 8,715	2	91 345	2	215 266	23 31	0	
[5Y - 10Y [10Y - more Total		5,076	5,076 1,963 38,392	157 66 992	0	1,930 8 13,797	2,989 1.889	12 111 133	164 358 1,003	39 0 47	195 242 934	44 156 2,259	0	346
Total		38,392	38,392	992	0	13,797	23,295	133	1,003	47	934	2,259	0	346
[1Y-2Y]	Sweden													
[2Y - 3Y [[3Y - 5Y] [5Y - 10Y]	aweuen													
[10Y - more Total [0 - 3M [
[0-3M] [3M-1Y] [1Y-2Y]														
[2Y - 3Y [[3Y - 5Y [United Kingdom													
[5Y - 10Y [[10Y - more Total														
10(8)	1					1					1			

2018 EU-wide Transparency Exercise

		CaixaBank, S.A					As of 30/06/2018							
						Dire	ct exposures							
	(min EUR)			On balance s	heet				Deriva	tives		Off balar	ice sheet	
												Off-balance sl	eet exposures	
								Derivatives with pos	itive fair value	Derivatives with	negative fair value			Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Iceland													
[0-3M] [3M-1Y] [3Y-2Y] [3Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Liechtenstein													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Norway													
Total [0-3Mf [3M-1Yf [17-2Yf [27-3Yf [37-5Yf [57-107f [107-more	Australia													
13Y - 20Y1 10Y - more Total [0 - 3M [13M - 1Y [13Y - 2Y] [3Y - 2Y] [3Y - 2Y] [3Y - 5Y] [5Y - 10Y] 10Y - more Total	Canada													
1001 [0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Hong Kong													
10031 [0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Japan													

2018 EU-wide Transparency Exercise

	CaixaBank, S.A As of 30/06/2018													
						Dire	ct exposures							1
	(min EUR)			Deriva	tives		Off balar	1ce sheet	1					
	(min EOR)			On balance sheet								Off-balance sheet exposures		
Residual Maturity	Country / Region	ntry / Region Total gross carrying amount of non- derivative financial assets				Derivatives with pos	sitive fair value	Derivatives with negative fair value				Risk weighted exposure amount		
			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] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	U.S.													
10 - 3M f 13M - 1Y f 1Y - 2Y f 1Y - 2Y f 13Y - 5Y f 15Y - 10Y f 10Y - more Total	China													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [5Y - 10Y] [10Y - more Total	Switzerland													
10 - 3M f [3M - 1Y f [1Y - 2Y f [2Y - 3Y f [5Y - 10Y f [10Y - more Total	Other advanced economies non EEA													
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Other Central and eastern Europe countries non EEA													
10-3M [[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Middle East													
IO-3M [I O - 3M [I 3M - 1Y [I 1Y - 2Y [[2Y - 3Y [I 3Y - 5Y [I 5Y - 10Y [I 10Y - more Total	Latin America and the Caribbean													

General governments exposures by country of the counterparty

		CaixaBank, S.A												
		As of 30/06/2018												
	Direct exposures													
	On belonge sheet											055 1-1-1	ıce sheet	
	(mln EUR)				Deriva	tives		Off balar	ice sneet					
												Off-balance sheet exposures		
							Derivatives with positive fair value		Derivatives with negative fair value					
													Risk weighted	
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more	Africa													
Total [0 - 3M [577	577	1	0	471	105 231	0	0	0	0	294	0	
[3M - 1Y [[1Y - 2Y [1,514 20	1,514 20	1 6	0	1,282	231 14	0	0	0	0	132 26	0	
[2Y - 3Y [[3Y - 5Y [Others ⁽⁵⁾	1,206 1,913	1,206 1,913	3	0	0 1,773	1,203 138	0	0	0	0	1	0	
[5Y - 10Y [863	863	12	0	252	599	0	0	0	0	219 70	0	
[10Y - more Total		661 6.755	661 6,755	3	0	0 3,778	658 2.947	0	0	0	0	165 906	0	724
Notes and definitions		6,755	0,/33	30	. 0	3,778	2,24/	U					U	/24

EBA EUROPEAN BANKING AUTHORITY

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

(1) Information consoleration as sovereign exposures is only available for institutions that have sovereign exposures of 10% or more compared to total sovereign exposures. Where the latter therehold is not net, information is disclosed through the aggregate "Others". (2) The exposures is not available for institutions that have sovereign exposures of 10% or more compared to total sovereign exposures. Where the latter therehold is not net, information is disclosed through the aggregate "Others". (3) The latest disclose the exposures to the "Finical all acids is determined to an horizon tables (acids the disclosed through the aggregate "Others". (3) The latest disclose the exposures is only available for institutions that have experiments on immediate back of the other than a horizon tables (acids the disclosed through the aggregate "Others". (3) The latest disclose the exposures is only available for institutions that have experiments on immediate back of the disclosed through the aggregate "Others". (3) The latest disclose the exposures is only available for institutions that have expendent to other the disclosed the exposures is only available for institutions that have expendent to other the advantation of the expendent on the expense of the disclosed the exposures is only available for institutions that have expendent to other the expension of accounting comparison of the other than a horizon tables of another than a horizon tables of another than the expense is to be included in the column. This tem dises that have expense to counterparts (other than sovereign) with full or partial government guarantees by certical, exposures to be included in the column. This tem dises not house the counterparts (other than sovereign) with full or partial government guarantees by certical, exposures to be included in the column. This tem dises not house exposures to counterparts (other than sovereign) with full or partial government guarantees by certical, exposures to be included in the column. This tem dises not house

(3) Realian Contrins not reported separately in the interported separately metrics. Begions: Other advanced non EEA: Issuel, Korea. New Zealand, Russia. San Marino. Sinoacore and Taivan. Other CEE non EEA: Abana, Boom, Son Marino. Sinoacore and Taivan. Other CEE non EEA: Abana, Boom, Son Marino. Sinoacore and Taivan. Differ CEE non EEA: Abana, Boom, Son Marino. Sinoacore and Taivan. Differ CEE non EEA: Abana, Boom, Son Marino. Sinoacore and Taivan. Midel East: Bairna. Differ CEE non EeA: Abana, Boom, Son Marino. Sinoacore and Taivan. Differ CEE non EeA: Abana, Boom, Son Marino. Sinoacore and Taivan. Midel East: Bairna. Differ CEE non EeA: Abana, Boom, Son Marino. Sinoacore and Taivan. Differ CEE non EeA: Abana, Boom, Son Marino. Sinoacore and Taivan. Differ CEE non EeA: Abana, Boom, Son Marino. Sinoacore and Taivan. Midel East: Bairna. Differ CEE non EeA: Abana, Boom, Son Marino. Sinoacore and Taivan. Differ CEE non EeA: Abana, Boom, Son Marino. Sinoacore and Taivan. Differ CEE non EeA: Abana, Boom, Son Marino. Sinoacore and Taivan. Differ CEE non EeA: Abana, Boom, Son Marino. Sinoacore and Taivan. Midel East: Bairna. Differ CEE Non EeA: Abana, Bairna Differ CEE



Performing and non-performing exposures

CaixaBank, S.A

	As of 31/12/2017								As of 30/06/2018							
		Gross carrying amount			Accumulated impairment, accumulated changes in fair value due to credit risk and provisions ⁴		Collaterals and financial	Gross carr		rying amount		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions ⁴		Collaterals and financial		
		Of which performing but past due >30	Of which non-performing ¹		On performing — exposures ²	On non- performing exposures ³	guarantees received on non- performing exposures		Of which performing but past due >30			On performing On non exposures ²		guarantees received on non- performing exposures		
(min EUR, %)		days and <=90 days		Of which: defaulted			exposures		days and <=90 days		Of which: defaulted	exposures ²	exposures ³	exposures		
Debt securities (including at amortised cost and fair value)	30,194	0	130	117	7	35	0	34,783	0	13	13	1	4	0		
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
General governments	26,928	0	0	0	1	0	0	31,401	0	0	0	0	0	0		
Credit institutions	85	0	0	0	0	0	0	85	0	0	0	0	0	0		
Other financial corporations	1,806	0	117	117	1	31	0	1,819	0	0	0	0	0	0		
Non-financial corporations	1,375	0	13	0	5	4	0	1,478	0	13	13	1	4	0		
Loans and advances(including at amortised cost and fair value)	248,741	556	14,081	13,991	1,712	5,143	7,334	255,186	559	12,232	12,210	1,817	5,085	6,623		
Central banks	17,097	0	0	0	0	0	0	20,011	0	0	0	0	0	0		
General governments	12,090	5	168	166	0	21	57	12,856	1	86	86	1	24	36		
Credit institutions	7,945	0	0	0	0	0	0	9,648	2	0	0	0	0	0		
Other financial corporations	2,776	0	37	37	15	32	1	5,127	0	37	37	20	29	1		
Non-financial corporations	77,036	261	6,353	6,329	1,166	3,482	2,074	74,887	254	4,898	4,886	983	3,069	1,735		
of which: small and medium-sized enterprises at amortised cost	37,572	150	3,477	3,458	1,010	1,294	1,737	36,076	155	2,820	2,808	701	1,582	1,160		
Households	131,798	290	7,522	7,459	531	1,608	5,202	132,657	302	7,212	7,202	813	1,962	4,851		
DEBT INSTRUMENTS other than HFT	278,935	556	14,211	14,108	1,719	5,178	7,334	289,969	559	12,245	12,223	1,818	5,088	6,623		
OFF-BALANCE SHEET EXPOSURES	86,725		967	952	70	287	237	87,302		865	845	93	253	402		

(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

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

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

(⁴⁾ For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 9 and 10 of Regulation (EU) No 860/2014 - 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 in diversions are generally reported with a positive sign.



Forborne exposures

CaixaBank, S.A

			As of 31/12/2017					As of 30/06/2018		
	Gross carrying amount of ex with forbearance measures		sures provisions for exposures with forbearance measures ²			Gross carrying amo with forbearance n		Accumulated impairme changes in fair value d provisions for exposu measures ²	ue to credit risk and	Collateral and financial
		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures	guarantees received on exposures with forbearance measures		Of which non- performing exposures with forbearance measures	Of which on n performing exposures w forbearanc measures		guarantees received on exposures with forbearance measures
(min EUR, %) Debt securities (including at amortised cost and fair value)	24	13	4	4	0	22	13		4	0
Central banks	24	0	4	4	0	0	13	4	4	0
	-	-	0	-	0		Ŭ		-	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	24	13	4	4	0	22	13	4	4	0
Loans and advances (including at amortised cost and fair value)	12,293	7,820	2,623	2,506	7,647	11,065	6,983	2,636	2,433	6,937
Central banks	0	0	0	0	0	0	0	0	0	0
General governments	258	84	7	7	69	238	25	10	10	58
Credit institutions	0	0	0	0	0	0	0	0	0	0
Other financial corporations	37	27	26	26	4	37	27	26	26	4
Non-financial corporations	5,590	3,423	1,805	1,719	2,214	4,585	2,752	1,517	1,388	1,943
of which: small and medium-sized enterprises at amortised cost	2,721	1,815	673	618	1,665	2,366	1,491	673	600	1,402
Households	6,408	4,286	785	754	5,361	6,206	4,179	1,083	1,009	4,933
DEBT INSTRUMENTS other than HFT	12,317	7,833	2,627	2,510	7,647	11,087	6,996	2,640	2,437	6,937
Loan commitments given	61	23	3	2	23	49	13	0	0	17

(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

¹ The the estimation of tooline subcauses please test or of the optimization multiple state and the optimization is disclosed with a provision of the estimation of tooline subcauses, please test or of the optimization and the optimization