



Spring 2020 EU-wide Transparency Exercise

Bank Name	CaixaBank, S.A.
LEI Code	7CUNS533WID6K7DGF187
Country Code	ES

Spring 2020 EU-wide Transparency Exercise

Key Metrics

CaixaBank, S.A.

(mln EUR, %)	As of 30/09/2019	As of 31/12/2019	COREP CODE	REGULATION
Available capital (amounts)				
Common Equity Tier 1 (CET1) capital - transitional period	17,409	17,787	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	17,409	17,787	C 01.00 (r020,c010) - C 05.01 (r440,c010)	Article 50 of CRR
Tier 1 capital - transitional period	19,645	20,023	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	19,645	20,023	C 01.00 (r015,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020)	Article 25 of CRR
Total capital - transitional period	22,815	23,247	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	22,815	23,247	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	149,332	147,880	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	149,332	147,880	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	11.66%	12.03%	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	11.66%	12.03%	(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	13.15%	13.54%	CA3 {3}	-
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	13.15%	13.54%	(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	15.28%	15.72%	CA3 {5}	-
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	15.28%	15.72%	(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	351,745	341,681	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	5.58%	5.86%	C 47.00 (r340,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR



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Leverage ratio

CaixaBank, S.A.

		As of 30/09/2019	As of 31/12/2019	COREP CODE	REGULATION
	(mln EUR, %)				
A.1	Tier 1 capital - transitional definition	19,645	20,023	C 47.00 (r320,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
A.2	Tier 1 capital - fully phased-in definition	19,645	20,023	C 47.00 (r310,c010)	
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	351,745	341,681	C 47.00 (r300,c010)	
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	351,745	341,681	C 47.00 (r290,c010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	5.6%	5.9%	C 47.00 (r340,c010)	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	5.6%	5.9%	C 47.00 (r330,c010)	

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Capital

CaixaBank, S.A.

		(min EUR, %)	As of 30/09/2019	As of 31/12/2019	COREP CODE	REGULATION
OWN FUNDS Transitional period	A	OWN FUNDS	22,815	23,247	C 01.00 (r010,r10)	Articles 4(118) and 72 of CRR
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	17,409	17,787	C 01.00 (r020,r10)	Article 36 of CRR
	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	17,980	17,983	C 01.00 (r030,r10)	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
	A.1.2	Retained earnings	7,826	8,166	C 01.00 (r130,r10)	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (f) of CRR
	A.1.3	Accumulated other comprehensive income	-1,161	-1,125	C 01.00 (r180,r10)	Articles 4(100), 26(1) point (d) and 36 (1) point (f) of CRR
	A.1.4	Other Reserves	-780	-844	C 01.00 (r200,r10)	Articles 4(117) and 26(1) point (e) of CRR
	A.1.5	Funds for general banking risk	0	0	C 01.00 (r210,r10)	Articles 4(112), 36(1) point (f) and 36 (1) point (f) of CRR
	A.1.6	Minority interest given recognition in CET1 capital	0	0	C 01.00 (r230,r10)	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	-195	-96	C 01.00 (r250,r10)	Articles 32 to 35 of and 36 (1) point (f) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	-4,181	-4,232	C 01.00 (r300,r10) + C 01.00 (r340,r10)	Articles 4(113), 36(1) point (b) and 37 of CRR, Articles 4(115), 36(1) point (b) and 37 point (a) of CRR
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs	-1,873	-1,875	C 01.00 (r370,r10)	Articles 36(1) point (c) and 38 of CRR
	A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses	-80	-76	C 01.00 (r380,r10)	Articles 36(1) point (d), 40 and 159 of CRR
	A.1.11	(-) Defined benefit pension fund assets	0	0	C 01.00 (r390,r10)	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,r10)	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,r10)	Article 36(1) point (i) of CRR
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	-9	-5	C 01.00 (r450,r10) + C 01.00 (r460,r10) + C 01.00 (r470,r10) + C 01.00 (r471,r10) + C 01.00 (r472,r10)	Articles 4(36), 36(1) point (k) (i) and 89 to 91 of CRR, Articles 36(1) point (k) (i), 243(1) point (b), 244(1) point (b) and 258 of CRR, Articles 36(1) point (k) (ii) and 379(3) of CRR, Articles 36(1) point (k) (iv) and 153(8) of CRR and Articles 36(1) point (k) (v) and 155(4) of CRR.
	A.1.14.1	Of which: from securitisation positions (-)	-9	-5	C 01.00 (r460,r10)	Articles 36(1) point (k) (i), 243(1) point (b), 244(1) point (b) and 258 of CRR
	A.1.15	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment	0	0	C 01.00 (r480,r10)	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,r10)	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,r10)	Articles 4(27), 36(1) point (j); 43, 45, 47, 48(1) point (b); 49(2) to (3) and 79 of CRR
	A.1.18	(-) Amount exceeding the 17.65% threshold	0	0	C 01.00 (r510,r10)	Article 48 of CRR
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	0	0	C 01.00 (r524,r10)	Article 3 CRR
	A.1.20	CET1 capital elements or deductions - other	-119	-109	C 01.00 (r529,r10)	-
	A.1.21	Transitional adjustments	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	C 01.00 (r220,r10)	Articles 48(1) to (3), and 484 to 487 of CRR
	A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	0	0	C 01.00 (r240,r10)	Articles 479 and 480 of CRR
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	0	0	C 01.00 (r520,r10)	Articles 469 to 472, 478 and 481 of CRR
A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	2,235	2,236	C 01.00 (r530,r10)	Article 61 of CRR	
A.2.1	Additional Tier 1 Capital instruments	2,235	2,236	C 01.00 (r540,r10) + C 01.00 (r670,r10)	-	
A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	C 01.00 (r720,r10)	-	
A.2.3	Other Additional Tier 1 Capital components and deductions	0	0	C 01.00 (r690,r10) + C 01.00 (r700,r10) + C 01.00 (r710,r10) + C 01.00 (r740,r10) + C 01.00 (r744,r10) + C 01.00 (r748,r10)	-	
A.2.4	Additional Tier 1 transitional adjustments	0	0	C 01.00 (r660,r10) + C 01.00 (r680,r10) + C 01.00 (r730,r10)	-	
A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	19,645	20,023	C 01.00 (r015,r10)	Article 32 of CRR	
A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	3,170	3,224	C 01.00 (r750,r10)	Article 71 of CRR	
A.4.1	Tier 2 Capital instruments	3,149	3,150	C 01.00 (r760,r10) + C 01.00 (r890,r10)	-	
A.4.2	Other Tier 2 Capital components and deductions	21	74	C 01.00 (r910,r10) + C 01.00 (r920,r10) + C 01.00 (r930,r10) + C 01.00 (r940,r10) + C 01.00 (r950,r10) + C 01.00 (r970,r10) + C 01.00 (r974,r10) + C 01.00 (r978,r10)	-	
A.4.3	Tier 2 transitional adjustments	0	0	C 01.00 (r880,r10) + C 01.00 (r900,r10) + C 01.00 (r960,r10)	-	
B	TOTAL RISK EXPOSURE AMOUNT	149,332	147,880	C 02.00 (r010,r10)	Articles 92(3), 95, 96 and 98 of CRR	
B.1	Of which: Transitional adjustments included	0	0	C 05.01 (r010,r40)	-	
CAPITAL RATIOS (%) Transitional period	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	11.66%	12.03%	CA3 (1)	-
	C.2	TIER 1 CAPITAL RATIO (transitional period)	13.15%	13.54%	CA3 (3)	-
	C.3	TOTAL CAPITAL RATIO (transitional period)	15.28%	15.72%	CA3 (5)	-
D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	17,409	17,787	A 1-A.1.13-A.1.21+MNA.2+A.1.13-A.2.2-A.2.4+MNA.4+A.2.2-A.3.0,0)	-	
E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	11.66%	12.03%	D3/(B-1)	-	
Memo items	F	Adjustments to CET1 due to IFRS 9 transitional arrangements	0	0	C 05.01 (r440,r10)	-
	F	Adjustments to AT1 due to IFRS 9 transitional arrangements	0	0	C 05.01 (r440,r20)	-
	F	Adjustments to T2 due to IFRS 9 transitional arrangements	0	0	C 05.01 (r440,r30)	-
	F	Adjustments included in RWAs due to IFRS 9 transitional arrangements	0	0	C 05.01 (r440,r40)	-

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

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Overview of Risk exposure amounts

CaixaBank, S.A.

(mln EUR, %)	RWAs		COREP CODE
	As of 30/09/2019	As of 31/12/2019	
Credit risk (excluding CCR and Securitisations)	129,861	128,702	C 02.00 (r040, c010) - [C 07.00 (r090, c220, s001) + C 07.00 (r110, c220, s001) + C 07.00 (r130, c220, s001) + C 08.01 (r040, c260, s001) + C 08.01 (r050, c260, s001) + C 08.01 (r060, c260, s001) + C 08.01 (r040, c260, s002) + C 08.01 (r050, c260, s002) + C 08.01 (r060, c260, s002)] - [C 02.00 (R220, c010) + C 02.00 (R430, c010)] - C 02.00 (R460, c010)]
Of which the standardised approach	58,836	58,838	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	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	51,651	51,554	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	19,374	18,310	C 02.00 (R420, c010)
Counterparty credit risk (CCR, excluding CVA)	2,580	2,084	C 07.00 (r090, c220, s001) + C 07.00 (r110, c220, s001) + C 07.00 (r130, c220, s001) + C 08.01 (r040, c260, s001) + C 08.01 (r050, c260, s001) + C 08.01 (r060, c260, s001) + C 08.01 (r040, c260, s002) + C 08.01 (r050, c260, s002) + C 08.01 (r060, c260, s002) + C 02.00 (R460, c010)]
Credit valuation adjustment - CVA	742	783	C 02.00 (R640, c010)
Settlement risk	0	0	C 02.00 (R490, c010)
Securitisation exposures in the banking book (after the cap)	441	687	C 02.00 (R770, c010) + C 02.00 (R220, c010) + C 02.00 (R430, c010)
Position, foreign exchange and commodities risks (Market risk)	2,600	2,224	C 02.00 (R520, c010) + C 02.00 (R910, c010)
Of which the standardised approach	1,405	1,232	C 02.00 (R530, c010)
Of which IMA	1,194	992	C 02.00 (R580, c010)
Of which securitisations and resecuritisations in the trading book	0	0	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+C 02.00_910_010
Large exposures in the trading book	0	0	C 02.00 (R680, c010)
Operational risk	13,109	13,400	C 02.00 (R590, c010)
Of which basic indicator approach	0	0	C 02.00 (R600, c010)
Of which standardised approach	13,109	13,400	C 02.00 (R610, c010)
Of which advanced measurement approach	0	0	C 02.00 (R620, c010)
Other risk exposure amounts	0	0	C 02.00 (R630, c010) + C 02.00 (R690, c010) - C 02.00 (R770, c010) - C 02.00 (R910, c010)
Total	149,332	147,880	

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P&L
CaixaBank, S.A.

(mln EUR)	As of 30/09/2019	As of 31/12/2019
Interest income	4,054	5,356
Of which debt securities income	270	329
Of which loans and advances income	3,675	4,911
Interest expenses	576	725
(Of which deposits expenses)	362	476
(Of which debt securities issued expenses)	470	615
(Expenses on share capital repayable on demand)	0	0
Dividend income	161	163
Net Fee and commission income	1,981	2,679
Gains or (-) losses on derecognition of financial assets and liabilities not measured at fair value through profit or loss, and of non financial assets, net	201	232
Gains or (-) losses on financial assets and liabilities held for trading, net	88	138
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	-41	-74
Gains or (-) losses from hedge accounting, net	47	45
Exchange differences [gain or (-) loss], net	-49	-52
Net other operating income /(expenses)	-253	-509
TOTAL OPERATING INCOME, NET	5,612	7,253
(Administrative expenses)	4,103	5,112
(Depreciation)	382	514
Modification gains or (-) losses, net	0	0
(Provisions or (-) reversal of provisions)	125	183
(Commitments and guarantees given)	-25	-53
(Other provisions)	150	236
Of which pending legal issues and tax litigation ¹		144
Of which restructuring ¹		0
(Increases or (-) decreases of the fund for general banking risks, net) ²	0	0
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	314	424
(Financial assets at fair value through other comprehensive income)	-1	0
(Financial assets at amortised cost)	316	424
(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates and on non-financial assets)	38	75
(of which Goodwill)	0	0
Negative goodwill recognised in profit or loss	0	0
Share of the profit or (-) loss of investments in subsidiaries, joint ventures and associates	762	1,031
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	-71	-116
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	1,341	1,858
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	1,267	1,707
Profit or (-) loss after tax from discontinued operations	0	0
PROFIT OR (-) LOSS FOR THE YEAR	1,267	1,707
Of which attributable to owners of the parent	1,266	1,705

⁽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."

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Total Assets: fair value and impairment distribution

CaixaBank, S.A.

(mln EUR)		As of 30/09/2019				As of 31/12/2019				References
ASSETS:	Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy				
		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		
Cash, cash balances at central banks and other demand deposits	19,956				15,100				IAS 1.54 (i)	
Financial assets held for trading	23,637	1,209	22,383	46	14,427	1,189	13,199	39	IFRS 7.8(a)(ii); IFRS 9.Appendix A	
Non-trading financial assets mandatorily at fair value through profit or loss	558	56	0	503	437	55	58	325	IFRS 7.8(a)(ii); IFRS 9.4.1.4	
Financial assets designated at fair value through profit or loss	1	1	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	20,276	19,223	194	859	18,371	17,486	242	644	IFRS 7.8(h); IFRS 9.4.1.2A	
Financial assets at amortised cost	250,506				245,326				IFRS 7.8(f); IFRS 9.4.1.2	
Derivatives – Hedge accounting	2,546	0	2,546	0	2,133	0	2,133	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	1,213				106				IAS 39.89A(a); IFRS 9.6.5.8	
Other assets ¹	33,642				32,455					
TOTAL ASSETS	352,335				328,357				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"

(mln EUR)		As of 30/09/2019						As of 31/12/2019						References
Breakdown of financial assets by instrument and by counterparty sector ¹		Gross carrying amount			Accumulated impairment			Gross carrying amount			Accumulated impairment			
		Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	
Financial assets at fair value through other comprehensive income	Debt securities	17,595	0	0	0	0	0	15,964	0	0	0	0	0	Annex V.Part 1.31, 44(b)
	Loans and advances	0	0	0	0	0	0	0	0	0	0	0	0	Annex V.Part 1.32, 44(a)
Financial assets at amortised cost	Debt securities	17,203	15	14	-1	0	-4	17,376	6	14	-2	0	-5	Annex V.Part 1.31, 44(b)
	Loans and advances	213,957	14,853	9,522	-716	-650	-3,687	208,689	15,474	8,473	-664	-651	-3,384	Annex V.Part 1.32, 44(a)

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

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Breakdown of liabilities

CaixaBank, S.A.

(mln EUR)

LIABILITIES:	Carrying amount		References
	As of 30/09/2019	As of 31/12/2019	
Financial liabilities held for trading	23,413	9,382	IFRS 7.8 (e) (ii); IFRS 9.BA.6
Trading financial liabilities ¹	0	0	Accounting Directive art 8(1)(a),(3),(6)
Financial liabilities designated at fair value through profit or loss	1	1	IFRS 7.8 (e)(i); IFRS 9.4.2.2
Financial liabilities measured at amortised cost	292,415	285,704	IFRS 7.8(g); IFRS 9.4.2.1
Non-trading non-derivative financial liabilities measured at a cost-based method ¹	0	0	Accounting Directive art 8(3)
Derivatives – Hedge accounting	1,524	515	IFRS 9.6.2.1; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	2,026	1,474	IAS 39.89A(b); IFRS 9.6.5.8
Provisions	5,515	3,625	IAS 37.10; IAS 1.54(l)
Tax liabilities	858	872	IAS 1.54(n-o)
Share capital repayable on demand	0	0	IAS 32 IE 33; IFRIC 2; Annex V.Part 2.12
Other liabilities	1,891	1,640	Annex V.Part 2.13
Liabilities included in disposal groups classified as held for sale	2	1	IAS 1.54 (p); IFRS 5.38, Annex V.Part 2.14
Haircuts for trading liabilities at fair value ¹	0	0	Annex V Part 1.29
TOTAL LIABILITIES	327,645	303,213	IAS 1.9(b); IAS 6

(1) Portfolios which are nGAAP specific, i.e. which are not applicable for IFRS reporting banks

(mln EUR)

Breakdown of financial liabilities by instrument and by counterparty sector		Carrying amount		References
		As of 30/09/2019	As of 31/12/2019	
Derivatives		24,406	9,426	IFRS 9.BA.7(a); CRR Annex II
Short positions	Equity instruments	0	0	IAS 32.11; ECB/2013/33 Annex 2.Part 2.4-5
	Debt securities	530	471	Annex V.Part 1.31
Deposits	Central banks	16,555	14,418	Annex V.Part 1.42(a), 44(c)
	of which: Current accounts / overnight deposits	0	0	ECB/2013/33 Annex 2.Part 2.9.1
	General governments	10,799	11,137	Annex V.Part 1.42(b), 44(c)
	of which: Current accounts / overnight deposits	10,530	10,855	ECB/2013/33 Annex 2.Part 2.9.1
	Credit institutions	10,842	6,230	Annex V.Part 1.42(c),44(c)
	of which: Current accounts / overnight deposits	1,111	1,074	ECB/2013/33 Annex 2.Part 2.9.1
	Other financial corporations	10,969	9,208	Annex V.Part 1.42(d),44(c)
	of which: Current accounts / overnight deposits	5,143	4,053	ECB/2013/33 Annex 2.Part 2.9.1
	Non-financial corporations	55,301	53,448	Annex V.Part 1.42(e), 44(c)
	of which: Current accounts / overnight deposits	52,406	50,881	ECB/2013/33 Annex 2.Part 2.9.1
Households		146,195	149,059	Annex V.Part 1.42(f), 44(c)
	of which: Current accounts / overnight deposits	122,214	125,800	Annex V.Part 1.42(f), 44(c)
Debt securities issued		33,892	33,786	Annex V.Part 1.37, Part 2.98
Of which: Subordinated Debt securities issued		5,418	5,442	Annex V.Part 1.37
Other financial liabilities		7,864	8,419	Annex V.Part 1.38-41
TOTAL FINANCIAL LIABILITIES		317,353	295,601	

Spring 2020 EU-wide Transparency Exercise
Market Risk
CaixaBank, S.A.

	SA		IM										IM											
	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	VaR (Memorandum Item)		STRESSED VaR (Memorandum Item)		INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP			TOTAL RISK EXPOSURE AMOUNT	VaR (Memorandum Item)		STRESSED VaR (Memorandum Item)		INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP			TOTAL RISK EXPOSURE AMOUNT		
			MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE		MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE			
As of 30/09/2019	As of 31/12/2019	As of 30/09/2019										As of 31/12/2019												
Traded Debt Instruments	652	540	8	3	44	13							8	3	28	11								
Of which: General risk	26	24	8	3	44	13							8	3	28	11								
Of which: Specific risk	627	516	0	0	0	0							0	0	0	0								
Equities	5	7	7	3	35	15							9	2	31	8								
Of which: General risk	3	0	7	3	35	15							9	2	31	8								
Of which: Specific risk	2	0	0	0	0	0							0	0	0	0								
Foreign exchange risk	748	692	3	1	14	4							3	0	9	2								
Commodities risk	0	0	0	0	0	0							0	0	0	0								
Total	1,405	1,232	12	4	65	18	18	15	0	0	0	1,194	15	4	50	16	15	13	0	0	0	0	0	992

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

Spring 2020 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

CaixaBank, S.A.

		Standardised Approach							
		As of 30/09/2019				As of 31/12/2019			
		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
Consolidated data	(in EUR, %)								
	Central governments or central banks	52,851	54,473	9,100		47,237	48,259	8,826	
	Regional governments or local authorities	14,185	11,716	276		15,461	10,657	269	
	Public sector entities	5,450	4,657	2,155		5,307	4,629	2,254	
	Multilateral Development Banks	52	809	0		55	757	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	6,091	5,248	1,469		6,174	4,442	1,274	
	Corporates	35,605	25,426	23,345		35,923	25,877	24,094	
	of which: SME	4,820	3,687	3,526		4,939	3,723	3,571	
	Retail	16,062	11,457	6,735		16,000	11,727	6,900	
	of which: SME	4,586	2,984	1,752		4,645	3,040	1,775	
	Secured by mortgages on immovable property	14,920	14,164	5,439		15,941	14,916	5,808	
	of which: SME	1,206	1,079	466		2,034	1,726	810	
	Exposures in default	2,559	1,223	1,417	1,211	1,911	955	1,091	829
	Items associated with particularly high risk	1,119	785	1,178		431	299	448	
	Covered bonds	8	8	2		7	7	1	
	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	14,028	14,011	9,857		14,580	14,569	9,633		
Standardised Total ²		163,811	143,975	61,011	1,946	157,196	137,124	60,598	1,486

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

² Standardised Total does not include the Securitisation position.

		Standardised Approach							
		As of 30/09/2019				As of 31/12/2019			
		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
SPAIN	(in EUR, %)								
	Central governments or central banks	47,017	48,310	5,093		41,286	41,981	8,820	
	Regional governments or local authorities	12,645	10,773	0		12,045	9,735	0	
	Public sector entities	3,660	3,203	1,549		3,511	3,121	1,543	
	Multilateral Development Banks	0	114	0		0	99	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	1,578	1,575	399		1,261	1,248	297	
	Corporates	16,509	10,679	9,257		16,563	10,360	9,252	
	of which: SME	1,899	1,404	1,305		2,063	1,540	1,452	
	Retail	11,065	8,178	4,585		10,847	8,368	4,697	
	of which: SME	1,856	1,243	757		1,864	1,265	760	
	Secured by mortgages on immovable property	2,285	2,863	1,371		3,930	3,211	1,549	
	of which: SME	749	674	296		1,523	1,271	607	
	Exposures in default	1,189	544	688	12	970	432	504	513
	Items associated with particularly high risk	929	694	981		241	167	250	
	Covered bonds	8	8	2		7	7	1	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other exposures	13,528	13,528	9,632		13,913	13,913	9,335		
Standardised Total ²					1,219				999

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

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

		Standardised Approach							
		As of 30/09/2019				As of 31/12/2019			
		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
PORTUGAL	(in EUR, %)								
	Central governments or central banks	2,321	2,837	0		1,812	2,314	0	
	Regional governments or local authorities	1,229	834	167		1,202	817	163	
	Public sector entities	366	569	248		359	541	241	
	Multilateral Development Banks	0	1	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	512	330	167		389	248	214	
	Corporates	9,360	6,817	6,759		9,585	6,873	6,815	
	of which: SME	2,008	1,472	1,414		1,986	1,445	1,388	
	Retail	4,704	3,186	2,039		4,865	3,173	2,086	
	of which: SME	2,567	1,631	932		2,624	1,648	942	
	Secured by mortgages on immovable property	11,428	11,882	4,025		11,903	11,604	4,216	
	of which: SME	377	328	137		432	379	171	
	Exposures in default	1,073	551	586	434	892	485	532	394
	Items associated with particularly high risk	190	131	197		190	132	198	
	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	500	483	225		666	656	257		
Standardised Total ²					544				428

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

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

		Standardised Approach							
		As of 30/09/2019				As of 31/12/2019			
		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
UNITED KINGDOM	(in 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	904	893	187		773	760	165	
	Corporates	1,761	1,355	832		1,959	1,541	1,011	
	of which: SME	41	40	39		82	41	41	
	Retail	15	12	7		18	13	8	
	of which: SME	10	8	5		13	10	6	
	Secured by mortgages on immovable property	7	6	2		9	7	3	
	of which: SME	3	3	1		3	3	1	
	Exposures in default	1	0	0	1	1	1	2	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					6				4

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

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

Spring 2020 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

CaixaBank, S.A.

		Standardised Approach							
		As of 30/09/2019				As of 31/12/2019			
		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
(in EUR, %)									
ITALY	Central governments or central banks	2,338	2,338	0		3,010	3,010	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	24	24	24		24	24	24	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	117	92	21		76	46	13	
	Corporates	97	41	40		95	42	42	
	of which: SME	23	21	20		20	18	17	
	Retail	15	13	8		19	17	10	
	of which: SME	14	13	8		18	17	10	
	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	
	Items associated with particularly high risk	0	0	0	0	1	1	2	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 securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2019				As of 31/12/2019			
		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
(in EUR, %)									
FRANCE	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	67	14	3		67	14	3	
	Multilateral Development Banks	0	0	0		1	1	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	564	575	129		605	617	136	
	Corporates	499	439	435		911	773	770	
	of which: SME	52	45	44		138	130	128	
	Retail	53	34	21		55	36	22	
	of which: SME	30	25	14		31	26	15	
	Secured by mortgages on immovable property	25	24	12		25	24	12	
	of which: SME	17	16	8		17	17	8	
	Exposures in default	1	1	1	1	6	5	7	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	
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				2				6	

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

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

		Standardised Approach							
		As of 30/09/2019				As of 31/12/2019			
		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
(in EUR, %)									
UNITED STATES	Central governments or central banks	956	956	0		923	923	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	144	86	17		140	77	15	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	414	411	100		174	171	60	
	Corporates	304	297	745		795	600	600	
	of which: SME	125	123	123		108	82	81	
	Retail	36	7	4		13	10	6	
	of which: SME	33	6	3		9	9	5	
	Secured by mortgages on immovable property	8	8	4		9	9	4	
	of which: SME	2	2	1		2	2	1	
	Exposures in default	0	0	0	0	2	2	3	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				2				2	

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

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

		Standardised Approach							
		As of 30/09/2019				As of 31/12/2019			
		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
(in EUR, %)									
Country of Counterpart 7	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	
	of which: SME	0	0	0		0	0	0	
	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 securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2019				As of 31/12/2019			
		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
(in EUR, %)									
Country of Counterpart 8	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	
	of which: SME	0	0	0		0	0	0	
	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	0	0
	Covered bonds	0	0	0		0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised Total ²			0				0		

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

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

		Standardised Approach							
		As of 30/09/2019				As of 31/12/2019			
		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
(in EUR, %)									
Country of Counterpart 9	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	
	of which: SME	0	0	0		0	0	0	
	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	0	0
	Covered bonds	0	0	0		0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised Total ²			0				0		

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

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

		Standardised Approach							
		As of 30/09/2019				As of 31/12/2019			
		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
(in EUR, %)									
Country of Counterpart 10	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	
	of which: SME	0	0	0		0	0	0	
	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	0	0
	Covered bonds	0	0	0		0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised Total ²			0				0		

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

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

Credit Risk - IRB Approach
CaixaBank, S.A.

		IRB Approach				IRB Approach				
		As of 30/09/2019				As of 31/12/2019				
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		
Consolidated data	(in EUR, %)									
	Central banks and central governments	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0
	Corporates	48,007	2,191	49,116	29,214	176	1,013	70,425	2,535	50,564
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	13,633	739	11,680	5,708	59	348	13,622	748	11,686
	Retail	198,737	5,989	122,544	22,841	2,907	2,589	157,143	6,107	120,820
	Retail - Secured on real estate property	125,088	4,940	99,304	14,413	2,530	1,673	123,542	5,044	97,702
	Retail - Secured on real estate property - Of Which: SME	121,775	937	9,864	2,447	247	222	11,826	974	9,567
	Retail - Secured on real estate property - Of Which: non-SME	112,313	4,003	89,440	11,966	2,283	1,451	111,716	4,071	88,135
	Retail - Qualifying Revolving	13,396	129	6,633	1,805	0	156	13,700	124	6,840
	Retail - Other Retail	20,252	920	16,607	6,623	56	760	19,900	598	16,279
	Retail - Other Retail - Of Which: SME	11,881	579	9,631	3,412	46	392	11,957	605	9,688
	Retail - Other Retail - Of Which: non-SME	8,371	342	6,988	3,212	9	369	7,943	333	6,590
Equity	8,486	7	8,486	19,374	24	0	8,057	3	8,057	
Other non credit-obligation assets										
IRB Total ²			71,430						70,187	

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

		IRB Approach				IRB Approach				
		As of 30/09/2019				As of 31/12/2019				
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		
SPAIN	(in EUR, %)									
	Central banks and central governments	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0
	Corporates	57,562	2,190	41,264	24,593	175	990	58,659	2,532	42,227
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	13,633	739	11,680	5,708	59	348	13,622	748	11,686
	Retail	157,089	5,988	121,149	22,532	2,565	2,569	155,534	6,038	119,463
	Retail - Secured on real estate property	123,566	4,901	97,978	14,127	2,509	1,655	122,055	4,985	96,408
	Retail - Secured on real estate property - Of Which: SME	121,337	931	9,832	2,440	244	221	11,790	966	9,537
	Retail - Secured on real estate property - Of Which: non-SME	111,430	3,970	88,146	11,688	2,264	1,434	110,266	4,019	86,871
	Retail - Qualifying Revolving	13,294	129	6,588	1,791	0	155	13,603	117	6,789
	Retail - Other Retail	20,227	919	16,583	6,614	56	760	19,876	597	16,256
	Retail - Other Retail - Of Which: SME	11,876	579	9,615	3,410	46	392	11,953	605	9,694
	Retail - Other Retail - Of Which: non-SME	8,351	341	6,968	3,203	9	368	7,924	332	6,572
Equity	8,486	7	8,486	19,374	24	0	8,057	3	8,057	
Other non credit-obligation assets										
IRB Total ²			71,430						70,187	

(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 Approach				IRB Approach				
		As of 30/09/2019				As of 31/12/2019				
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		
PORTUGAL	(in EUR, %)									
	Central banks and central governments	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0
	Corporates	793	0	288	89	0	781	1	292	82
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0
	Retail	12	0	9	2	0	10	0	8	1
	Retail - Secured on real estate property	9	0	6	1	0	8	0	7	1
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	9	0	7	1	0	8	0	7	1
	Retail - Qualifying Revolving	2	0	1	0	0	2	0	1	0
	Retail - Other Retail	1	0	1	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	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
Equity	0	0	0	0	0	0	0	0	0	
Other non credit-obligation assets										
IRB Total ²										

(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 Approach				IRB Approach				
		As of 30/09/2019				As of 31/12/2019				
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		
UNITED KINGDOM	(in EUR, %)									
	Central banks and central governments	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0
	Corporates	1,314	0	995	354	0	1,645	0	1,153	571
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0
	Retail	611	18	542	107	10	592	19	524	106
	Retail - Secured on real estate property	588	17	530	103	10	579	19	513	103
	Retail - Secured on real estate property - Of Which: SME	9	0	9	2	0	8	1	7	2
	Retail - Secured on real estate property - Of Which: non-SME	579	17	521	101	9	569	17	506	101
	Retail - Qualifying Revolving	17	0	7	2	0	17	0	7	2
	Retail - Other Retail	5	0	5	2	0	5	0	5	2
	Retail - Other Retail - Of Which: SME	1	0	1	0	0	1	0	1	0
	Retail - Other Retail - Of Which: non-SME	4	0	3	1	0	3	0	3	1
Equity	0	0	0	0	0	0	0	0	0	
Other non credit-obligation assets										
IRB Total ²										

(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 Approach				IRB Approach				
		As of 30/09/2019				As of 31/12/2019				
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		
ITALY	(in EUR, %)									
	Central banks and central governments	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0
	Corporates	667	2	270	131	0	772	0	319	154
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0
	Retail	38	0	22	5	0	37	0	21	5
	Retail - Secured on real estate property	34	0	30	5	0	33	0	29	5
	Retail - Secured on real estate property - Of Which: SME	1	0	1	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	33	0	29	4	0	32	0	28	5
	Retail - Qualifying Revolving	3	0	2	1	0	4	0	2	1
	Retail - Other Retail	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	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
Equity	0	0	0	0	0	0	0	0	0	
Other non credit-obligation assets										
IRB Total ²										

(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).

Spring 2020 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

CaixaBank, S.A.

As of 31/12/2019

Residual Maturity	Country / Region	Direct exposures												Risk weighted exposure amount	
		On balance sheet				Derivatives				Off balance sheet					
		Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures			
Carrying amount	Notional amount							Carrying amount	Notional amount	Nominal	Provisions				
(min EUR)															
	Africa														
	Others														
	Total	6,934	6,934	112	0	4,022	2,800	0	3	0	0	948	1	620	

Notes and definitions

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

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

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

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

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

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

Belgium:

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

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

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

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

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

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

Spring 2020 EU-wide Transparency Exercise

Performing and non-performing exposures

CaixaBank, S.A.

	As of 30/09/2019							As of 31/12/2019						
	Gross carrying amount				Accumulated impairment, accumulated changes in fair value due to credit risk and provisions ⁴		Collaterals and financial guarantees received on non-performing exposures	Gross carrying amount				Accumulated impairment, accumulated changes in fair value due to credit risk and provisions ⁴		Collaterals and financial guarantees received on non-performing exposures
		Of which performing but past due >30 days and <=90 days	Of which non-performing ¹		On performing exposures ²	On non-performing exposures ³				Of which performing but past due >30 days and <=90 days	Of which non-performing ¹		On performing exposures ²	
			Of which: defaulted											
(mln EUR)														
Debt securities (including at amortised cost and fair value)	34,921	0	14	14	1	4	0	33,423	0	14	14	2	5	2
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0
General governments	29,566	0	0	0	0	0	0	28,266	0	0	0	0	0	0
Credit institutions	213	0	0	0	0	0	0	212	0	0	0	0	0	0
Other financial corporations	1,504	0	0	0	0	0	0	1,546	0	0	0	0	0	0
Non-financial corporations	3,638	0	14	14	1	4	0	3,398	0	14	14	1	5	2
Loans and advances (including at amortised cost and fair value)	256,340	745	9,542	9,535	1,389	3,675	4,967	245,221	612	8,499	8,487	1,314	3,393	4,739
Central banks	16,731	0	0	0	0	0	0	11,842	0	0	0	0	0	0
General governments	12,372	61	42	42	0	6	27	11,162	12	40	40	0	6	25
Credit institutions	7,582	3	0	0	0	0	0	5,711	0	0	0	2	0	0
Other financial corporations	7,818	1	2	2	15	1	1	3,794	17	2	2	12	1	1
Non-financial corporations	84,044	328	3,307	3,303	527	1,766	1,027	86,039	246	2,728	2,719	510	1,606	989
of which: small and medium-sized enterprises at amortised cost	34,795	170	1,883	1,881	405	856	835	34,701	148	1,671	1,666	406	802	816
Households	127,792	351	6,190	6,187	847	1,902	3,912	126,673	338	5,728	5,725	791	1,779	3,725
DEBT INSTRUMENTS other than HFT	291,261	745	9,556	9,549	1,390	3,679	4,967	278,643	612	8,513	8,500	1,316	3,398	4,741
OFF-BALANCE SHEET EXPOSURES	97,169		719	670	66	265	301	98,401		615	615	98	122	316

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

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

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

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

Spring 2020 EU-wide Transparency Exercise

Forborne exposures

CaixaBank, S.A.

	As of 30/09/2019					As of 31/12/2019				
	Gross carrying amount of exposures with forbearance measures	Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees received on exposures with forbearance measures	Gross carrying amount of exposures with forbearance measures	Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees received on exposures with forbearance measures		
		Of which non-performing exposures with forbearance measures	Of which on non-performing exposures with forbearance measures			Of which non-performing exposures with forbearance measures	Of which on non-performing exposures with forbearance measures			
(mln EUR)										
Debt securities (including at amortised cost and fair value)	14	12	4	4	0	14	12	4	4	2
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	14	12	4	4	0	14	12	4	4	2
Loans and advances (including at amortised cost and fair value)	9,267	5,447	2,212	1,993	5,679	8,506	4,875	1,856	1,689	5,487
Central banks	0	0	0	0	0	0	0	0	0	0
General governments	248	19	4	4	50	247	15	5	5	49
Credit institutions	0	0	0	0	0	0	0	0	0	0
Other financial corporations	6	1	1	1	3	3	1	1	0	2
Non-financial corporations	3,476	1,854	1,107	1,004	1,402	3,127	1,625	967	880	1,406
of which: small and medium-sized enterprises at amortised cost	1,699	1,001	421	374	1,019	1,576	910	377	334	984
Households	5,537	3,573	1,101	984	4,224	5,129	3,233	884	804	4,029
DEBT INSTRUMENTS other than HFT	9,281	5,459	2,216	1,997	5,679	8,520	4,887	1,860	1,693	5,488
Loan commitments given	51	28	7	7	14	49	28	7	7	12

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

⁽²⁾ For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 9 and 10 of Regulation (EU) No 680/2014 - ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item ('Accumulated impairment, accumulated changes in fair value due to credit risk and provisions') is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

Spring 2020 EU-wide Transparency Exercise
Breakdown of loans and advances to non-financial corporations other than held for trading
 CaixaBank, S.A.

(mln EUR)	As of 30/09/2019					As of 30/12/2019				
	Gross carrying amount		Accumulated impairment ⁽¹⁾	Accumulated negative changes in fair value due to credit risk on non-performing exposures ⁽¹⁾	Gross carrying amount		Accumulated impairment ⁽¹⁾	Accumulated negative changes in fair value due to credit risk on non-performing exposures ⁽¹⁾		
	Of which: non-performing	Of which loans and advances subject to impairment			Of which: non-performing	Of which loans and advances subject to impairment				
A Agriculture, forestry and fishing	1,826	110	1,826	42	0	1,859	119	1,859	49	0
B Mining and quarrying	503	6	503	5	0	589	6	589	5	0
C Manufacturing	11,522	297	11,522	230	0	11,799	300	11,799	237	0
D Electricity, gas, steam and air conditioning supply	6,059	88	6,059	111	0	6,846	84	6,846	95	0
E Water supply	1,081	43	1,081	15	0	920	7	920	13	0
F Construction	9,802	617	9,802	163	0	9,429	592	9,429	608	0
G Wholesale and retail trade	11,189	486	11,189	360	0	11,680	508	11,680	399	0
H Transport and storage	7,142	158	7,142	101	0	7,193	148	7,193	104	0
I Accommodation and food service activities	5,113	199	5,113	143	0	5,146	91	5,146	47	0
J Information and communication	1,823	87	1,823	55	0	1,790	84	1,790	56	0
K Financial and insurance activities	155	3	155	4	0	158	5	158	6	0
L Real estate activities	11,089	617	11,089	158	0	10,048	252	10,048	113	0
M Professional, scientific and technical activities	3,731	182	3,731	130	0	3,729	155	3,729	106	0
N Administrative and support service activities	2,900	57	2,892	57	0	2,735	35	2,735	28	0
O Public administration and defence, compulsory social security	605	0	605	0	0	782	0	782	0	0
P Education	364	54	364	46	0	353	53	353	43	0
Q Human health services and social work activities	1,168	35	1,168	16	0	1,223	27	1,223	14	0
R Arts, entertainment and recreation	543	50	543	34	0	524	47	524	33	0
S Other services	7,427	218	7,414	610	11	9,237	214	9,219	151	8
Loans and advances	84,044	3,307	84,022	2,281	11	86,039	2,728	86,021	2,108	8

(1) The items 'accumulated impairment' and 'accumulated negative changes in fair value due to credit risk on non-performing exposures' are disclosed with a positive sign if they are decreasing an asset. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (template F 06.01), 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.