

Pilar III 2014 exposure data detailed by original exposure and EAD by calculation approach

CaixaBank Group Credit Risk Exposure under Standardized approach

(thousands of euros)

Regulatory risk category - standardized approach	Original exposure	% / total	EAD	% / total
Central administrations and central banks	34.343.325	27,8%	33.773.301	34,8%
Regional administrations and local authorities	16.880.179	13,7%	15.095.265	15,6%
Public sector entites and non-profit institutions	3.161.426	2,6%	2.536.704	2,6%
Multilateral development banks	-	-	-	-
International organizations	781.773	0,6%	781.773	0,8%
Institutions	4.178.803	3,4%	3.600.424	3,7%
Corporates	34.879.129	28,2%	15.591.589	16,1%
Retail	5.200.011	4,2%	3.739.837	3,9%
Exposures secured by mortgages on immovable property	2.156.968	1,7%	1.753.328	1,8%
Exposures in default	9.802.894	7,9%	7.949.300	8,2%
Exposures associated with particularly high risk	-	-	-	-
Covered bonds	1.605.453	1,3%	1.605.453	1,7%
Exposures to institutions and corporates with a short-term credit	-	-	-	-
Exposures in the form of units or shares in collective investment	-	-	-	-
Other items	10.512.424	8,5%	10.512.424	10,8%
Total Credit Risk exposure under STD approach (without considering securitisation)	123.502.384	99,9%	96.939.397	99,9%
Securitisation positions	62.102	0,1%	62.102	0,1%
Total Credit Risk exposure under STD approach (considering securitisation)	123.564.486	100,0%	97.001.499	100,0%

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CaixaBank Group Credit Risk Exposure under IRB approach

(thousands of euros)

Regulatory risk category - IRB approach	Original exposure	%/ total	EAD	%/ total
Corporates	62.275.569	29,3%	49.873.462	28,9%
- Large corporates	42.618.181	20,1%	32.537.226	18,8%
- SME	19.657.387	9,2%	17.336.235	10,0%
Retail	150.062.335	70,6%	122.716.314	71,0%
- Covered by property mortgages	131.476.055	61,9%	108.927.792	63,0%
of which SME:	34.409.888	16,2%	28.834.862	16,7%
- Qualifying revolving retail exposures	7.179.415	3,4%	3.668.762	2,1%
- Other retail exposures	11.406.865	5,4%	10.119.761	5,9%
of which SME:	7.728.912	3,6%	6.598.927	3,8%
Total Credit Risk exposure under IRB approach (without considering securitisation)	212.337.904	99,9%	172.589.776	99,9%
Securitisation positions	201.329	0,1%	201.329	0,1%
Total Credit Risk exposure under IRB approach (considering securitisation)	212.539.233	100,0%	172.791.105	100,0%

(thousands of euros)

CaixaBank Group Credit Risk Total Exposure

Calculation method	Original exposure	EAD
Standardized approach	123.564.486	97.001.499
IRB approach	212.539.233	172.791.105
Total	336.103.719	269.792.604