



## 2019 EU-wide Transparency Exercise

<b>Bank Name</b>	CaixaBank, S.A.
<b>LEI Code</b>	7CUNS533WID6K7DGF187
<b>Country Code</b>	ES

## 2019 EU-wide Transparency Exercise

### Key Metrics

CaixaBank, S.A.

(mln EUR, %)	As of 30/09/2018	As of 31/12/2018	As of 31/03/2019	As of 30/06/2019	CORE CODE	REGULATION
<b>Available capital (amounts)</b>						
Common Equity Tier 1 (CET1) capital - transitional period	17,285	17,217	17,255	17,019	C 01.00 (r020,c010)	Article 50 of CRR
Common Equity Tier 1 (CET1) capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	17,285	17,217	17,255	17,019	C 01.00 (r020,c010) - C 05.01 (r440,c010)	Article 50 of CRR
Tier 1 capital - transitional period	19,517	19,451	19,489	19,253	C 01.00 (r015,c010)	Article 25 of CRR
Tier 1 capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied - transitional definition	19,517	19,451	19,489	19,253	C 01.00 (r015,c010) - C 05.01 (r440,c020)	Article 25 of CRR
Total capital - transitional period	22,830	22,746	22,777	22,531	C 01.00 (r010,c010)	Articles 4(118) and 72 of CRR
Total capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	22,830	22,746	22,777	22,531	C 01.00 (r010,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020) - C 05.01 (r440,c030)	Articles 4(118) and 72 of CRR
<b>Risk-weighted assets (amounts)</b>						
Total risk-weighted assets	149,139	146,155	148,892	147,331	C 02.00 (r010,c010)	Articles 92(3), 95, 96 and 98 of CRR
Total risk-weighted assets as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	149,139	146,155	148,892	147,331	C 02.00 (r010,c010) - C 05.01 (r440,c040)	Articles 92(3), 95, 96 and 98 of CRR
<b>Capital ratios</b>						
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition	11.59%	11.78%	11.59%	11.55%	CA3 {1}	-
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	11.59%	11.78%	11.59%	11.55%	(C 01.00 (r020,c010) - C 05.01 (r440,c010) ) / (C 02.00 (r010,c010) - C 05.01 (r440,c040) )	-
Tier 1 (as a percentage of risk exposure amount) - transitional definition	13.09%	13.31%	13.09%	13.07%	CA3 {3}	-
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	13.09%	13.31%	13.09%	13.07%	(C 01.00 (r015,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020) ) / (C 02.00 (r010,c010) - C 05.01 (r440,c040) )	-
Total capital (as a percentage of risk exposure amount) - transitional definition	15.31%	15.56%	15.30%	15.29%	CA3 {5}	-
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	15.31%	15.56%	15.30%	15.29%	(C 01.00 (r010,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020) - C 05.01 (r440,c030) / (C 02.00 (r010,c010) - C 05.01 (r440,c040) )	-
<b>Leverage ratio</b>						
Leverage ratio total exposure measure - using a transitional definition of Tier 1 capital	345,225	344,902	355,174	348,928	C 47.00 (r300,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
Leverage ratio - using a transitional definition of Tier 1 capital	5.65%	5.64%	5.49%	5.52%	C 47.00 (r340,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR

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### Leverage ratio

CaixaBank, S.A.

(min EUR, %)		As of 30/09/2018	As of 31/12/2018	As of 31/03/2019	As of 30/06/2019	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	19,517	19,451	19,489	19,253	C 47.00 (r320,c010)	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	19,169	19,033	19,489	19,253	C 47.00 (r310,c010)	
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	345,225	344,902	355,174	348,928	C 47.00 (r300,c010)	
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	344,869	344,485	355,174	348,928	C 47.00 (r290,c010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	5.7%	5.6%	5.5%	5.5%	C 47.00 (r340,c010)	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	5.6%	5.5%	5.5%	5.5%	C 47.00 (r330,c010)	

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**Capital**  
 CaixaBank, S.A.

		(mln EUR, %)						
		As of 30/09/2018	As of 31/12/2018	As of 31/03/2019	As of 30/06/2019	COREP CODE	REGULATION	
<b>OWN FUNDS</b>	<b>A</b>	<b>OWN FUNDS</b>	<b>22,830</b>	<b>22,746</b>	<b>22,777</b>	<b>22,531</b>	C 01.00 (010,010)	Articles 4(1)(b) and 72 of CRR
	<b>A.1</b>	<b>COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)</b>	<b>17,285</b>	<b>17,217</b>	<b>17,255</b>	<b>17,019</b>	C 01.00 (010,010)	Article 50 of CRR
	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	17,970	17,978	17,972	17,977	C 01.00 (010,010)	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
	A.1.2	Retained earnings	7,235	7,350	8,096	7,567	C 01.00 (130,010)	Articles 26(1) points (a), 26(2) and 36(1) points (a) and (c) of CRR
	A.1.3	Accumulated other comprehensive income	-899	-807	-1,112	-1,262	C 01.00 (140,010)	Articles 4(1)(b), 36(1) point (g) and 36(1) point (i) of CRR
	A.1.4	Other Reserves	-1,102	-1,135	-1,202	-745	C 01.00 (200,010)	Articles 4(1)(b) and 26(1) point (a) of CRR
	A.1.5	Funds for general banking risk	0	0	0	0	C 01.00 (210,010)	Articles 4(1)(b), 26(1) point (f) and 36(1) point (f) of CRR
	A.1.6	Minority interest given recognition in CET1 capital	151	0	0	0	C 01.00 (230,010)	Article 49 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	-95	-158	-138	-134	C 01.00 (250,010)	Articles 36(1) point (c) and 44 of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	-4,230	-4,250	-4,253	-4,223	C 01.00 (300,010) + C 01.00 (340,010)	Articles 4(1)(b), 36(1) point (b) and 37 of CRR, Articles 4(1)(b), 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 DTAs	-1,798	-1,977	-1,923	-1,949	C 01.00 (370,010)	Articles 36(1) point (c) and 38 of CRR
	A.1.10	(-) DIB shortfall of credit risk adjustments to expected losses	-74	-70	-68	-71	C 01.00 (380,010)	Articles 36(1) points (c), 40 and 159 of CRR
	A.1.11	(-) Defined benefit pension fund assets	-72	0	0	0	C 01.00 (390,010)	Articles 4(1)(b), 36(1) point (a) and 41 of CRR
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	0	0	C 01.00 (400,010)	Articles 4(1)(b), 36(1) point (g) and 44 of CRR
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	0	0	0	0	C 01.00 (440,010)	Article 36(1) point (j) of CRR
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	-23	-20	-22	-12	C 01.00 (460,010) + C 01.00 (460,010) + C 01.00 (470,010) + C 01.00 (470,010) + C 01.00 (472,010)	Articles 4(3), 36(1) point (a) (i) and 89 to 91 of CRR, Articles 36(1) point (a) (i), 24(3) point (b), 24(3) point (b) and 28 of CRR, Articles 36(1) point (a) (i), and 37(2) of CRR, Articles 36(1) point (a) (iv) and 153(b) of CRR and Articles 36(1) point (a) (i) and 150(4) of CRR
	A.1.14.1	Of which: from securitisation positions (-)	-23	-20	-22	-12	C 01.00 (460,010)	Articles 36(1) point (a) (i), 24(3) point (b), 24(3) point (b) and 28 of CRR
	A.1.15	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment	0	0	0	0	C 01.00 (480,010)	Articles 4(2), 36(1) point (b), 43 to 46, 49 (2) and (3) and 79 of CRR
	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	0	0	0	C 01.00 (490,010)	Articles 36(1) point (c) and 38; Articles 40(1) point (a) and 48(2) of CRR
	A.1.17	(-) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment	0	0	0	0	C 01.00 (500,010)	Articles 4(2), 36(1) point (b), 43, 45, 47, 48(1) point (b), 49(1) to (3) and 79 of CRR
	A.1.18	(-) Amount exceeding the 17.65% threshold	0	-25	0	0	C 01.00 (510,010)	Article 48 of CRR
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	0	0	0	0	C 01.00 (520,010)	Article 3 CRR
	A.1.20	CET1 capital elements or deductions - other	-86	-86	-95	-128	C 01.00 (520,010)	-
	A.1.21	Transitional adjustments	348	418	0	0	0A (1.1.1.6 + 1.1.1.8 + 1.1.1.20)	-
	A.1.21.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	0	0	C 01.00 (220,010)	Articles 48(1) to (3), and 484 to 487 of CRR
	A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	-9	0	0	0	C 01.00 (240,010)	Articles 478 and 480 of CRR
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	357	418	0	0	C 01.00 (520,010)	Articles 469 to 472, 478 and 481 of CRR
<b>A.2</b>	<b>ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)</b>	<b>2,233</b>	<b>2,233</b>	<b>2,234</b>	<b>2,235</b>	C 01.00 (530,010)	Article 61 of CRR	
A.2.1	Additional Tier 1 Capital instruments	2,233	2,233	2,234	2,235	C 01.00 (540,010) + C 01.00 (600,010)	-	
A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	0	0	C 01.00 (570,010)	-	
A.2.3	Other Additional Tier 1 Capital components and deductions	0	0	0	0	C 01.00 (600,010) + C 01.00 (700,010) + C 01.00 (710,010) + C 01.00 (740,010) + C 01.00 (740,010)	-	
A.2.4	Additional Tier 1 transitional adjustments	0	0	0	0	C 01.00 (660,010) + C 01.00 (660,010) + C 01.00 (730,010)	-	
<b>A.3</b>	<b>TIER 2 CAPITAL (net of deductions and after transitional adjustments)</b>	<b>19,517</b>	<b>19,451</b>	<b>19,489</b>	<b>19,253</b>	C 01.00 (610,010)	Article 25 of CRR	
<b>A.4</b>	<b>TIER 2 CAPITAL (net of deductions and after transitional adjustments)</b>	<b>3,212</b>	<b>3,295</b>	<b>3,288</b>	<b>3,278</b>	C 01.00 (700,010)	Article 71 of CRR	
A.4.1	Tier 2 Capital instruments	3,146	3,147	3,148	3,148	C 01.00 (700,010) + C 01.00 (690,010)	-	
A.4.2	Other Tier 2 Capital components and deductions	167	148	140	129	C 01.00 (690,010) + C 01.00 (690,010) + C 01.00 (690,010) + C 01.00 (690,010) + C 01.00 (690,010) + C 01.00 (690,010)	-	
A.4.3	Tier 2 transitional adjustments	0	0	0	0	C 01.00 (680,010) + C 01.00 (690,010) + C 01.00 (690,010)	Articles 52(3), 76, 96 and 98 of CRR	
<b>OWN FUNDS REQUIREMENTS</b>	<b>B</b>	<b>TOTAL RISK EXPOSURE AMOUNT</b>	<b>149,139</b>	<b>146,155</b>	<b>148,892</b>	<b>147,311</b>	C 01.00 (610,010)	-
B.1	Of which: Transitional adjustments included	143	213	0	0	C 01.00 (610,040)	-	
<b>CAPITAL RATIOS (%) Transitional period</b>	<b>C.1</b>	<b>COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)</b>	<b>11.59%</b>	<b>11.78%</b>	<b>11.59%</b>	<b>11.55%</b>	CA3 (1)	-
	<b>C.2</b>	<b>TIER 1 CAPITAL RATIO (transitional period)</b>	<b>13.09%</b>	<b>13.31%</b>	<b>13.09%</b>	<b>13.07%</b>	CA3 (3)	-
	<b>C.3</b>	<b>TOTAL CAPITAL RATIO (transitional period)</b>	<b>15.31%</b>	<b>15.56%</b>	<b>15.30%</b>	<b>15.29%</b>	CA3 (5)	-
<b>CET1 Capital Fully loaded</b>	<b>D</b>	<b>COMMON EQUITY TIER 1 CAPITAL (fully loaded)</b>	<b>16,936</b>	<b>16,800</b>	<b>17,255</b>	<b>17,019</b>	[A.1 + A.1.13 - A.1.21 + MIN(A.2 + A.1.13 - A.2.2, 0) + MIN(A.4 + A.2.3 - A.2.4, 0)]	-
<b>CET1 RATIO (%) Fully loaded<sup>(1)</sup></b>	<b>E</b>	<b>COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)</b>	<b>11.37%</b>	<b>11.51%</b>	<b>11.59%</b>	<b>11.55%</b>	[D-1]/[B-1]	-
<b>Memo Items</b>	<b>F</b>	Adjustments to CET1 due to IFRS 9 transitional arrangements	0	0	0	0	C 01.00 (440,010)	-
	<b>F</b>	Adjustments to AT1 due to IFRS 9 transitional arrangements	0	0	0	0	C 01.00 (440,010)	-
	<b>F</b>	Adjustments to T2 due to IFRS 9 transitional arrangements	0	0	0	0	C 01.00 (440,010)	-
	<b>F</b>	Adjustments included in RWAs due to IFRS 9 transitional arrangements	0	0	0	0	C 01.00 (440,040)	-

(1) The fully loaded CET1 ratio is an estimate calculated based on bank's supervisory reports. Therefore, any capital instruments that are not eligible from a regulatory point of view at the reporting date are not taken into account in the calculation. Fully loaded CET1 capital ratio estimation is based on the formula 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

## 2019 EU-wide Transparency Exercise

### Overview of Risk exposure amounts

CaixaBank, S.A.

	RWAs				COREP CODE
	As of 30/09/2018	As of 31/12/2018	As of 31/03/2019	As of 30/06/2019	
(mln EUR, %)					
Credit risk (excluding CCR and Securitisations)	130,959	127,918	130,352	128,287	C 02.00 (r040, c010) - [C 07.00 (r090, c220, s001) + C 07.00 (r110, c220, s001) + C 07.00 (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	62,159	58,046	59,388	58,286	C 02.00 (r060, c010) - [C 07.00 (r090, c220, s001) + C 07.00 (r110, c220, s001) + C 07.00 (r130, c220, s001)]
Of which the foundation IRB (FIRB) approach	0	0	0	0	C 02.00 (R250, c010) - [C 08.01 (r040, c260, s002) + C 08.01 (r050, c260, s002) + C 08.01 (r060, c260, s002)]
Of which the advanced IRB (AIRB) approach	49,861	50,525	52,236	51,527	C 02.00 (R310, c010) - [C 08.01 (r040, c260, s001) + C 08.01 (r050, c260, s001) + C 08.01 (r060, c260, s001)]
Of which equity IRB	18,939	19,347	18,729	18,474	C 02.00 (R420, c010)
Counterparty credit risk (CCR, excluding CVA)	2,016	2,072	2,148	2,409	C 07.00 (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	860	866	843	758	C 02.00 (R640, c010)
Settlement risk	0	0	0	0	C 02.00 (R490, c010)
Securitisation exposures in the banking book (after the cap)	339	267	424	386	C 02.00 (R770, c010) + C 02.00 (R220, c010) + C 02.00 (R430, c010)
Position, foreign exchange and commodities risks (Market risk)	1,983	1,922	2,016	2,383	Q3 2018: C 02.00 (R520, c010) from Q4 2018: C 02.00 (R520, c010) + C 02.00 (R910, c010)
Of which the standardised approach	1,159	1,183	1,264	1,247	C 02.00 (R530, c010)
Of which IMA	824	739	753	1,136	C 02.00 (R580, c010)
Of which securitisations and resecuritisations in the trading book	0	0	0	0	Q3 2018: C 19.00_010_610*12.5+C 20.00_010_450*12.5+MAX(C 24.00_010_090,C 24.00_010_100,C 24.00_010_110)*12.5 from Q4 2018: C 19.00_010_610*12.5+C 20.00_010_450*12.5+MAX(C 24.00_010_090,C 24.00_010_100,C 24.00_010_110)*12.5
Large exposures in the trading book	0	0	0	0	C 02.00 (R680, c010)
Operational risk	12,983	13,109	13,109	13,109	C 02.00 (R590, c010)
Of which basic indicator approach	0	0	0	0	C 02.00 (R600, c010)
Of which standardised approach	12,983	13,109	13,109	13,109	C 02.00 (R610, c010)
Of which advanced measurement approach	0	0	0	0	C 02.00 (R620, c010)
Other risk exposure amounts	0	0	0	0	Q3 2018: C 02.00 (R630, c010) + C 02.00 (R690, c010) - C 02.00 (R770, c010) from Q4 2018: Q3 2018: C 02.00 (R630, c010) + C 02.00 (R690, c010) - C 02.00 (R770, c010) - C 02.00 (R910, c010)
Total	149,139	146,155	148,892	147,331	

## 2019 EU-wide Transparency Exercise

P&L  
CaixaBank, S.A.

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

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

<sup>2)</sup> For IFRS compliance banks "zero" in cell "Increases or (-) decreases of the fund for general banking risks, net" must be read as "n.a."

## 2019 EU-wide Transparency Exercise

### Total Assets: fair value and impairment distribution

CaixaBank, S.A.

ASSETS:	As of 30/09/2018				As of 31/12/2018				As of 31/03/2019				As of 30/06/2019				References
	Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			
		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3	
Cash, cash balances at central banks and other demand deposits	19,715				19,122				23,851				17,058				IAS 1.54 (i)
Financial assets held for trading	15,990	1,107	14,853	31	17,264	1,119	16,128	17	18,254	1,278	16,953	23	21,482	1,959	19,486	36	IFRS 7.8(a)(i); IFRS 9.Appendix A
Non-trading financial assets mandatorily at fair value through profit or loss	749	410	0	339	714	57	0	657	648	380	0	268	583	64	0	519	IFRS 7.8(a)(i); IFRS 9.4.1.4
Financial assets designated at fair value through profit or loss	0	0	0	0	0	0	0	0	0	0	0	0	1	1	0	0	IFRS 7.8(a)(i); IFRS 9.4.1.5
Financial assets at fair value through other comprehensive income	20,686	20,088	283	315	21,888	20,954	141	794	26,145	25,260	63	823	20,359	19,223	257	880	IFRS 7.8(h); IFRS 9.4.1.2A
Financial assets at amortised cost	241,535				243,420				245,964				251,909				IFRS 7.8(f); IFRS 9.4.1.2
Derivatives – Hedge accounting	1,993	0	1,993	0	2,056	0	2,056	0	2,025	0	2,025	0	2,034	0	2,034	0	IFRS 9.6.2.1; Annex V.Part 1.22; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	47				232				554				875				IAS 39.89A(a); IFRS 9.6.5.8
Other assets <sup>1)</sup>	35,306				30,955				32,066				32,495				
<b>TOTAL ASSETS</b>	<b>336,022</b>				<b>335,652</b>				<b>349,506</b>				<b>346,797</b>				IAS 1.9(a), IAS 6

<sup>1)</sup> Portfolios, which are nGAAP specific, i.e. which are not applicable for IFRS reporting banks, are considered in the position "Other assets"

Breakdown of financial assets by instrument and by counterparty sector <sup>1)</sup>	As of 30/09/2018						As of 31/12/2018						As of 31/03/2019						As of 30/06/2019						References
	Gross carrying amount			Accumulated impairment			Gross carrying amount			Accumulated impairment			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	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	17,261	0	0	0	0	18,323	0	0	0	0	22,809	0	0	0	0	0	17,608	0	0	0	0	0	Annex V.Part 1.31, 44(b)	
	Loans and advances	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	Annex V.Part 1.32, 44(a)	
Financial assets at amortised cost	Debt securities	16,922	16	13	-1	0	-4	17,035	16	13	-1	0	-4	17,083	20	13	-1	0	-4	16,976	16	13	0	-4	Annex V.Part 1.31, 44(b)
	Loans and advances	203,275	15,881	11,712	-1,102	-667	-4,510	205,014	16,258	10,801	-807	-673	-4,233	208,234	15,690	10,577	-724	-717	-4,206	215,085	15,176	10,004	-735	-672	-3,950

<sup>1)</sup> This table covers IFRS 9 specific information and as such only applies for IFRS reporting banks.

2019 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			
(mbl EUR)	As of 30/09/2018	As of 31/12/2018	As of 30/09/2018										As of 31/12/2018											
Traded Debt Instruments	384	385	7	2	26	6							6	2	18	5								
Of which: General risk	4	4	7	2	26	6							6	2	18	5								
Of which: Specific risk	380	381	0	0	0	0							0	0	0	0								
Equities	4	12	3	1	13	4							5	2	14	5								
Of which: General risk	2	6	3	1	13	4							5	2	14	5								
Of which: Specific risk	2	5	0	0	0	0							0	0	0	0								
Foreign exchange risk	771	787	2	1	9	3							4	1	11	2								
Commodities risk	0	0	0	0	0	0							0	0	0	0								
<b>Total</b>	<b>1,159</b>	<b>1,183</b>	<b>9</b>	<b>3</b>	<b>34</b>	<b>9</b>	<b>14</b>	<b>23</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>824</b>	<b>10</b>	<b>3</b>	<b>29</b>	<b>10</b>	<b>20</b>	<b>17</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>739</b>	
	As of 31/03/2019	As of 30/06/2019	As of 31/03/2019										As of 30/06/2019											
Traded Debt Instruments	456	472	5	2	21	9							8	4	41	21								
Of which: General risk	4	27	5	2	21	9							8	4	41	21								
Of which: Specific risk	452	445	0	0	0	0							0	0	0	0								
Equities	5	4	6	2	26	8							3	1	17	7								
Of which: General risk	2	2	6	2	26	8							3	1	17	7								
Of which: Specific risk	2	2	0	0	0	0							0	0	0	0								
Foreign exchange risk	803	771	3	1	12	4							3	1	14	5								
Commodities risk	0	0	0	0	0	0							0	0	0	0								
<b>Total</b>	<b>1,264</b>	<b>1,247</b>	<b>9</b>	<b>3</b>	<b>39</b>	<b>13</b>	<b>9</b>	<b>12</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>753</b>	<b>10</b>	<b>5</b>	<b>52</b>	<b>26</b>	<b>17</b>	<b>28</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>1,136</b>	

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



		Standardised Approach							
		As of 30/09/2018				As of 31/12/2018			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions
Consolidated data	(in EUR, %)								
	Central governments or central banks	54,953	56,562	9,478		54,478	56,018	9,401	
	Regional governments or local authorities	11,994	10,790	413		12,595	10,809	409	
	Public sector entities	4,972	3,706	3,449		5,074	4,538	2,113	
	Multilateral Development Banks	61	160	0		61	164	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	6,228	5,457	1,608		6,253	5,254	1,403	
	Corporates	36,648	25,311	23,405		37,880	27,466	25,273	
	of which: SME	5,995	4,394	4,070		5,509	4,201	3,878	
	Retail	11,890	8,726	4,775		13,598	9,812	5,590	
	of which: SME	4,148	2,924	1,683		4,254	2,838	1,632	
	Secured by mortgages on immovable property	15,136	14,161	5,395		15,303	14,228	5,471	
	of which: SME	1,994	1,624	674		2,013	1,637	673	
	Exposures in default	2,762	1,437	1,620	1,190	2,886	1,380	1,586	1,185
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	18	18	4		8	8	2	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other exposures	16,640	16,626	13,678		11,921	11,972	8,480		
Standardised Total <sup>2</sup>		162,192	142,954	63,826	2,232	159,928	141,649	59,728	2,102

<sup>1</sup> Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).  
<sup>2</sup> 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 30/09/2018				As of 31/12/2018			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
SPAIN	(in EUR, %)								
	Central governments or central banks	40,171	50,566	9,469		48,126	49,422	9,393	
	Regional governments or local authorities	11,451	9,727	0		11,123	9,761	0	
	Public sector entities	3,871	3,070	2,813		3,742	3,328	1,557	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	1,070	1,083	284		1,214	1,199	315	
	Corporates	19,051	11,495	10,263		19,665	13,055	11,580	
	of which: SME	3,142	2,184	1,924		3,283	2,173	1,920	
	Retail	7,012	5,485	2,681		9,306	6,820	3,654	
	of which: SME	1,443	1,040	606		1,534	1,115	648	
	Secured by mortgages on immovable property	3,799	3,085	1,431		3,927	3,124	1,498	
	of which: SME	1,511	1,239	525		1,512	1,244	528	
	Exposures in default	1,256	616	757	15	1,250	662	831	17
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	18	18	4		8	8	2	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other exposures	16,225	16,225	13,533		11,496	11,496	8,324		
Standardised Total <sup>2</sup>					1,493				1,329

<sup>1</sup> Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).  
<sup>2</sup> 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 30/09/2018				As of 31/12/2018			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
PORTUGAL	(in EUR, %)								
	Central governments or central banks	2,853	3,292	0		3,404	3,861	0	
	Regional governments or local authorities	1,104	812	162		1,063	798	160	
	Public sector entities	136	119	118		363	588	241	
	Multilateral Development Banks	0	2	0		0	2	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	479	444	248		374	252	151	
	Corporates	9,436	6,846	6,791		9,366	6,772	6,717	
	of which: SME	2,133	1,589	1,534		1,945	1,441	1,387	
	Retail	4,623	3,100	2,803		4,081	2,835	1,637	
	of which: SME	2,604	1,803	1,030		2,600	1,623	927	
	Secured by mortgages on immovable property	11,299	11,011	3,936		11,292	11,033	3,944	
	of which: SME	437	346	134		454	354	130	
	Exposures in default	1,150	628	661	476	1,133	579	607	467
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other exposures	415	401	145		495	476	156		
Standardised Total <sup>2</sup>					589				577

<sup>1</sup> Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).  
<sup>2</sup> 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 30/09/2018				As of 31/12/2018			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
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	1,587	1,546	307		1,602	1,580	295	
	Corporates	1,622	1,500	964		2,048	1,740	1,164	
	of which: SME	39	36	36		32	32	31	
	Retail	11	8	5		14	12	7	
	of which: SME	7	5	3		10	9	5	
	Secured by mortgages on immovable property	8	6	2		17	15	5	
	of which: SME	4	3	1		4	4	1	
	Exposures in default	1	1	1		1	1	1	
	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 <sup>2</sup>					5				6

<sup>1</sup> Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).  
<sup>2</sup> 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 30/09/2018				As of 31/12/2018			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(in EUR, %)									
UNITED STATES	Central governments or central banks	863	863	0		881	881	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	136	98	98		137	103	21	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	313	307	65		210	205	49	
	Corporates	591	555	554		565	534	532	
	of which: SME	70	69	69		81	80	79	
	Retail	13	7	4		13	9	6	
	of which: SME	8	6	3		11	8	5	
	Secured by mortgages on immovable property	10	9	4		10	9	4	
	of which: SME	3	2	1		3	2	1	
	Exposures in default	0	0	0	0	0	0	0	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 <sup>2</sup>			2				2		

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

<sup>2</sup> 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 30/09/2018				As of 31/12/2018			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(in EUR, %)									
ITALY	Central governments or central banks	1,825	1,825	0		1,843	1,843	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	40	40	40		64	64	64	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	15	9	5		50	43	11	
	Corporates	29	22	22		101	64	62	
	of which: SME	24	18	17		31	25	23	
	Retail	15	12	7		16	14	8	
	of which: SME	14	12	7		16	14	8	
	Secured by mortgages on immovable property	1	0	0		1	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	1	1	1	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised Total <sup>2</sup>			1				1		

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

<sup>2</sup> 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 30/09/2018				As of 31/12/2018			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(in EUR, %)									
Country of Counterpart 6	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 <sup>2</sup>			0				0		

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

<sup>2</sup> 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 30/09/2018				As of 31/12/2018			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(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 <sup>2</sup>			0				0		

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

<sup>2</sup> 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 30/09/2018				As of 31/12/2018			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(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 <sup>2</sup>				0				0	

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

<sup>2</sup> 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 30/09/2018				As of 31/12/2018			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(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 <sup>2</sup>				0				0	

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

<sup>2</sup> 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 30/09/2018				As of 31/12/2018			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(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 <sup>2</sup>				0				0	

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

<sup>2</sup> 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 31/03/2019				As of 30/06/2019			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(mB EUR, %)									
Consolidated data	Central governments or central banks	62,082	63,623	9,081		50,153	51,694	9,443	
	Regional governments or local authorities	13,771	11,947	420		14,366	12,719	369	
	Public sector entities	5,185	4,631	2,147		5,239	4,366	2,177	
	Multilateral Development Banks	62	964	0		61	911	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	6,426	4,755	1,343		6,301	4,529	1,233	
	Corporates	36,455	26,758	24,758		35,218	25,123	23,071	
	of which: SME	4,938	3,709	3,503		4,918	3,600	3,391	
	Retail	13,806	10,064	5,816		16,723	12,348	6,190	
	of which: SME	3,964	2,533	1,471		4,048	2,619	1,521	
	Secured by mortgages on immovable property	14,175	13,445	5,161		14,592	13,585	5,311	
	of which: SME	1,064	938	402		1,169	1,038	450	
	Exposures in default	2,688	1,237	401	1,235	2,461	1,178	1,333	1,164
	Items associated with particularly high risk	985	700	1,000		1,102	778	1,167	
	Covered bonds	8	8	2		8	8	2	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other exposures	12,587	12,568	9,955		13,818	13,800	9,992		
Standardised Total <sup>2</sup>	168,156	150,719	61,163	2,030	160,042	141,632	60,289	1,918	

(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 unlike in the previous Transparency exercises' results.

		Standardised Approach							
		As of 31/03/2019				As of 30/06/2019			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(mB EUR, %)									
SPAIN	Central governments or central banks	55,834	57,131	9,074		44,270	45,568	9,435	
	Regional governments or local authorities	12,197	10,867	0		12,774	11,614	0	
	Public sector entities	3,835	3,393	1,999		3,608	3,258	1,578	
	Multilateral Development Banks	0	135	0		0	136	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	1,110	1,100	280		1,235	1,207	289	
	Corporates	17,161	11,510	10,100		17,361	11,550	10,137	
	of which: SME	2,252	1,636	1,496		2,315	1,664	1,523	
	Retail	9,008	6,972	3,796		11,839	9,165	4,108	
	of which: SME	1,315	856	512		1,377	909	544	
	Secured by mortgages on immovable property	2,638	2,356	1,171		3,220	2,715	1,298	
	of which: SME	677	615	268		742	665	291	
	Exposures in default	1,202	532	660	12	1,079	485	602	12
	Items associated with particularly high risk	746	551	827		903	647	970	
	Covered bonds	8	8	2		8	8	2	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other exposures	12,055	12,055	9,695		13,263	13,263	9,737		
Standardised Total <sup>2</sup>				1,266				1,184	

(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 31/03/2019				As of 30/06/2019			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(mB EUR, %)									
PORTUGAL	Central governments or central banks	3,421	3,872	0		3,097	3,547	0	
	Regional governments or local authorities	1,120	825	165		1,220	918	184	
	Public sector entities	350	568	231		373	582	253	
	Multilateral Development Banks	0	2	0		0	1	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	458	337	204		434	309	189	
	Corporates	9,153	6,695	6,639		9,362	6,755	6,696	
	of which: SME	1,964	1,457	1,400		1,923	1,409	1,351	
	Retail	4,544	2,934	0		4,621	3,021	1,979	
	of which: SME	2,532	1,581	904		2,543	1,609	920	
	Secured by mortgages on immovable property	11,239	11,002	3,953		11,276	11,055	3,975	
	of which: SME	324	267	109		363	312	132	
	Exposures in default	1,102	568	597	452	1,067	558	589	442
	Items associated with particularly high risk	238	169	253		198	131	196	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other exposures	532	513	299		555	537	255		
Standardised Total <sup>2</sup>				560				556	

(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 31/03/2019				As of 30/06/2019			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(mB EUR, %)									
UNITED KINGDOM	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	1,418	1,397	204		1,359	1,348	281	
	Corporates	1,924	1,622	1,177		1,607	1,273	780	
	of which: SME	37	36	35		41	39	38	
	Retail	16	12	8		17	14	9	
	of which: SME	10	9	5		12	10	6	
	Secured by mortgages on immovable property	14	13	5		11	10	4	
	of which: SME	4	4	1		4	3	1	
	Exposures in default	2	1	1	0	1	0	0	
	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 <sup>2</sup>				6				5	

(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 31/03/2019				As of 30/06/2019			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(in EUR, %)									
UNITED STATES	Central governments or central banks	914	914	0		912	912	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	140	106	21		138	75	15	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	253	251	64		322	318	76	
	Corporates	645	625	624		735	682	680	
	of which: SME	84	83	82		106	80	80	
	Retail	9	4	3		9	6	4	
	of which: SME	5	3	2		5	5	3	
	Secured by mortgages on immovable property	9	9	4		9	9	4	
	of which: SME	2	2	1		2	2	1	
	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	0	0
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0
Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	
Equity	0	0	0	0	0	0	0	0	
Other exposures	0	0	0	0	0	0	0	0	
Standardised Total <sup>2</sup>			3				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 31/03/2019				As of 30/06/2019			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(in EUR, %)									
ITALY	Central governments or central banks	1,667	1,667	0		1,634	1,634	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	64	64	64		24	24	24	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	104	68	16		35	15	5	
	Corporates	103	68	66		96	38	38	
	of which: SME	24	21	20		21	20	19	
	Retail	14	12	7		13	12	7	
	of which: SME	13	11	7		13	12	7	
	Secured by mortgages on immovable property	1	0	0		1	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0	0	0	0	0	0
	Covered bonds	0	0	0	0	0	0	0	0
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0
Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	
Equity	0	0	0	0	0	0	0	0	
Other exposures	0	0	0	0	0	0	0	0	
Standardised Total <sup>2</sup>			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 31/03/2019				As of 30/06/2019			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(in EUR, %)									
Country of Counterpart 6	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	0	0
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0
Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	
Equity	0	0	0	0	0	0	0	0	
Other exposures	0	0	0	0	0	0	0	0	
Standardised Total <sup>2</sup>			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 31/03/2019				As of 30/06/2019			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(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	0	0
	Covered bonds	0	0	0	0	0	0	0	0
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0
Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	
Equity	0	0	0	0	0	0	0	0	
Other exposures	0	0	0	0	0	0	0	0	
Standardised Total <sup>2</sup>			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 31/03/2019				As of 30/06/2019			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(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	
	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 <sup>2</sup>				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 31/03/2019				As of 30/06/2019			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(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	
	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 <sup>2</sup>				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 31/03/2019				As of 30/06/2019			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(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	
	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 <sup>2</sup>				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.





















**2019 EU-wide Transparency Exercise**  
**General governments exposures by country of the counterparty**

CaixaBank, S.A.

As of 31/12/2018

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		
	<b>Africa</b>														
	<b>Others</b>														
		<b>5,953</b>	<b>5,953</b>	<b>21</b>	<b>0</b>	<b>3,013</b>	<b>2,920</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>697</b>	<b>0</b>	<b>708</b>

**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 counterparties 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 counterparties (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 counterparties (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

Regions:

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.













**2019 EU-wide Transparency Exercise**  
**General governments exposures by country of the counterparty**

CaixaBank, S.A.

As of 30/06/2019

(min EUR)		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	Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures					
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						
Residual Maturity	Country / Region															
[ 0 - 3M ]	Africa															
[ 3M - 1Y ]																
[ 1Y - 2Y ]																
[ 2Y - 3Y ]																
[ 3Y - 5Y ]																
[ 5Y - 10Y ]																
[ 10Y - more ]																
Total																
[ 0 - 3M ]	Others	415	415	0	0	225	189	0	0	0	0	271	0	0		
[ 3M - 1Y ]		642	642	3	0	377	62	0	0	0	0	140	0	0		
[ 1Y - 2Y ]		1,142	1,142	1	0	0	1,141	0	0	0	0	31	0	0		
[ 2Y - 3Y ]		295	295	3	0	224	68	0	0	0	0	13	0	0		
[ 3Y - 5Y ]		1,179	1,179	9	0	1,049	120	0	0	0	0	415	1	0		
[ 5Y - 10Y ]		1,329	1,329	128	0	545	655	0	0	0	0	42	0	0		
[ 10Y - more ]	1,076	1,076	0	0	363	713	0	0	0	0	105	0	0			
Total		<b>6,077</b>	<b>6,077</b>	<b>145</b>	<b>0</b>	<b>2,984</b>	<b>2,949</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>1,016</b>	<b>1</b>	<b>0</b>	<b>737</b>	

**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 counterparties 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 counterparties (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 counterparties (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

**Regions:**

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.

## 2019 EU-wide Transparency Exercise

### Performing and non-performing exposures

CaixaBank, S.A.

	As of 30/09/2018							As of 31/12/2018						
	Gross carrying amount				Accumulated impairment, accumulated changes in fair value due to credit risk and provisions <sup>4</sup>		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 <sup>4</sup>		Collaterals and financial guarantees received on non-performing exposures
		Of which performing but past due >30 days and <=90 days	Of which non-performing <sup>1</sup>		On performing exposures <sup>2</sup>	On non-performing exposures <sup>3</sup>			Of which performing but past due >30 days and <=90 days	Of which non-performing <sup>1</sup>		On performing exposures <sup>2</sup>	On non-performing exposures <sup>3</sup>	
				Of which: defaulted						Of which: defaulted				
(mln EUR)														
<b>Debt securities (including at amortised cost and fair value)</b>	<b>34,359</b>	<b>0</b>	<b>13</b>	<b>13</b>	<b>1</b>	<b>4</b>	<b>0</b>	<b>35,533</b>	<b>0</b>	<b>13</b>	<b>13</b>	<b>1</b>	<b>4</b>	<b>0</b>
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0
General governments	30,469	0	0	0	0	0	0	31,155	0	0	0	0	0	0
Credit institutions	130	0	0	0	0	0	0	145	0	0	0	0	0	0
Other financial corporations	1,916	0	0	0	0	0	0	1,958	0	0	0	0	0	0
Non-financial corporations	1,844	0	13	13	1	4	0	2,274	0	13	13	1	4	0
<b>Loans and advances (including at amortised cost and fair value)</b>	<b>248,844</b>	<b>670</b>	<b>11,752</b>	<b>11,712</b>	<b>1,767</b>	<b>4,529</b>	<b>6,327</b>	<b>249,080</b>	<b>570</b>	<b>10,837</b>	<b>10,803</b>	<b>1,460</b>	<b>4,267</b>	<b>5,457</b>
Central banks	16,632	0	0	0	0	0	0	15,789	0	0	0	0	0	0
General governments	11,884	39	76	76	0	23	29	11,704	10	48	48	0	13	16
Credit institutions	8,803	3	0	0	0	0	0	8,408	0	0	0	0	0	0
Other financial corporations	6,461	9	35	35	19	29	1	6,061	11	15	15	15	13	2
Non-financial corporations	74,116	307	4,704	4,675	957	2,629	1,626	76,967	280	4,089	4,063	602	2,064	1,420
of which: small and medium-sized enterprises at amortised cost	36,179	189	2,591	2,588	689	1,441	1,073	36,270	185	2,183	2,175	419	927	882
Households	130,948	312	6,937	6,926	791	1,847	4,672	130,151	269	6,685	6,677	842	2,177	4,019
<b>DEBT INSTRUMENTS other than HFT</b>	<b>283,203</b>	<b>671</b>	<b>11,765</b>	<b>11,725</b>	<b>1,768</b>	<b>4,532</b>	<b>6,327</b>	<b>284,613</b>	<b>571</b>	<b>10,850</b>	<b>10,816</b>	<b>1,461</b>	<b>4,271</b>	<b>5,457</b>
<b>OFF-BALANCE SHEET EXPOSURES</b>	<b>88,287</b>		<b>764</b>	<b>754</b>	<b>73</b>	<b>261</b>	<b>373</b>	<b>89,273</b>		<b>737</b>	<b>725</b>	<b>93</b>	<b>262</b>	<b>193</b>

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

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

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

<sup>(4)</sup> 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.

## 2019 EU-wide Transparency Exercise

### Performing and non-performing exposures

CaixaBank, S.A.

(mln EUR)	As of 31/03/2019							As of 30/06/2019						
	Gross carrying amount				Accumulated impairment, accumulated changes in fair value due to credit risk and provisions <sup>4</sup>		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 <sup>4</sup>		Collaterals and financial guarantees received on non-performing exposures
	Of which performing but past due >30 days and <=90 days	Of which non-performing <sup>1</sup>		Of which: defaulted	On performing exposures <sup>2</sup>	On non-performing exposures <sup>3</sup>		Of which performing but past due >30 days and <=90 days	Of which non-performing <sup>1</sup>		Of which: defaulted	On performing exposures <sup>2</sup>	On non-performing exposures <sup>3</sup>	
		Of which performing but past due >30 days and <=90 days	Of which performing but past due >30 days and <=90 days				Of which performing but past due >30 days and <=90 days		Of which performing but past due >30 days and <=90 days	Of which performing but past due >30 days and <=90 days				Of which performing but past due >30 days and <=90 days
<b>Debt securities (including at amortised cost and fair value)</b>	<b>40,016</b>	<b>0</b>	<b>13</b>	<b>13</b>	<b>1</b>	<b>4</b>	<b>0</b>	<b>34,706</b>	<b>1</b>	<b>13</b>	<b>13</b>	<b>1</b>	<b>4</b>	<b>0</b>
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0
General governments	34,707	0	0	0	0	0	0	29,526	0	0	0	0	0	0
Credit institutions	212	0	0	0	0	0	0	213	0	0	0	0	0	0
Other financial corporations	1,997	0	0	0	0	0	0	1,752	0	0	0	0	0	0
Non-financial corporations	3,100	0	13	13	1	4	0	3,215	1	13	13	1	4	0
<b>Loans and advances (including at amortised cost and fair value)</b>	<b>256,831</b>	<b>691</b>	<b>10,604</b>	<b>10,577</b>	<b>1,485</b>	<b>4,177</b>	<b>5,521</b>	<b>255,413</b>	<b>652</b>	<b>10,024</b>	<b>10,004</b>	<b>1,406</b>	<b>3,962</b>	<b>5,278</b>
Central banks	21,020	0	0	0	0	0	0	13,923	0	0	0	0	0	0
General governments	12,634	34	58	58	1	7	27	13,547	39	43	43	0	6	27
Credit institutions	9,471	0	0	0	0	0	0	7,574	2	0	0	0	0	0
Other financial corporations	6,445	11	16	16	19	14	2	6,703	1	3	3	15	1	2
Non-financial corporations	76,460	300	3,947	3,923	587	2,069	1,343	83,283	268	3,491	3,474	534	1,907	1,124
of which: small and medium-sized enterprises at amortised cost	35,477	190	2,138	2,132	406	1,000	979	34,880	131	1,950	1,947	414	906	948
Households	130,801	345	6,583	6,580	879	2,087	4,149	130,383	342	6,487	6,483	856	2,048	4,124
<b>DEBT INSTRUMENTS other than HFT</b>	<b>296,847</b>	<b>691</b>	<b>10,617</b>	<b>10,590</b>	<b>1,486</b>	<b>4,180</b>	<b>5,521</b>	<b>290,119</b>	<b>654</b>	<b>10,037</b>	<b>10,017</b>	<b>1,407</b>	<b>3,966</b>	<b>5,278</b>
<b>OFF-BALANCE SHEET EXPOSURES</b>	<b>91,435</b>		<b>691</b>	<b>680</b>	<b>63</b>	<b>245</b>	<b>185</b>	<b>93,639</b>		<b>674</b>	<b>664</b>	<b>66</b>	<b>243</b>	<b>302</b>

(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.



## 2019 EU-wide Transparency Exercise

### Forborne exposures

CaixaBank, S.A.

	As of 30/09/2018					As of 31/12/2018				
	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 <sup>2</sup>		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 <sup>2</sup>		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)										
<b>Debt securities (including at amortised cost and fair value)</b>	<b>22</b>	<b>13</b>	<b>4</b>	<b>4</b>	<b>0</b>	<b>21</b>	<b>13</b>	<b>4</b>	<b>4</b>	<b>0</b>
Central banks	0	0	0	0	0	0	0	0	0	0
General governments	0	0	0	0	0	0	0	0	0	0
Credit institutions	0	0	0	0	0	0	0	0	0	0
Other financial corporations	0	0	0	0	0	0	0	0	0	0
Non-financial corporations	22	13	4	4	0	21	13	4	4	0
<b>Loans and advances (including at amortised cost and fair value)</b>	<b>10,631</b>	<b>6,700</b>	<b>2,488</b>	<b>2,293</b>	<b>6,789</b>	<b>10,142</b>	<b>6,211</b>	<b>2,497</b>	<b>2,320</b>	<b>6,275</b>
Central banks	0	0	0	0	0	0	0	0	0	0
General governments	219	22	10	10	47	217	21	10	10	43
Credit institutions	0	0	0	0	0	0	0	0	0	0
Other financial corporations	37	27	27	26	4	20	14	13	13	4
Non-financial corporations	4,350	2,640	1,444	1,318	1,916	3,968	2,395	1,344	1,249	1,802
of which: small and medium-sized enterprises at amortised cost	2,178	1,349	589	514	1,332	1,908	1,145	468	417	1,217
Households	6,025	4,012	1,007	938	4,822	5,936	3,782	1,130	1,048	4,427
<b>DEBT INSTRUMENTS other than HFT</b>	<b>10,652</b>	<b>6,713</b>	<b>2,491</b>	<b>2,296</b>	<b>6,789</b>	<b>10,163</b>	<b>6,224</b>	<b>2,501</b>	<b>2,324</b>	<b>6,275</b>
<b>Loan commitments given</b>	<b>43</b>	<b>12</b>	<b>0</b>	<b>0</b>	<b>17</b>	<b>24</b>	<b>1</b>	<b>0</b>	<b>0</b>	<b>8</b>

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

<sup>(2)</sup> 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 for exposures with forbearance measures<sup>2</sup>) is disclosed with a positive sign.

## 2019 EU-wide Transparency Exercise

### Forborne exposures

CaixaBank, S.A.

	As of 31/03/2019					As of 30/06/2019				
	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 <sup>2</sup>		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 <sup>2</sup>		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)										
<b>Debt securities (including at amortised cost and fair value)</b>	<b>13</b>	<b>13</b>	<b>4</b>	<b>4</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
Central banks	0	0	0	0	0	0	0	0	0	0
General governments	0	0	0	0	0	0	0	0	0	0
Credit institutions	0	0	0	0	0	0	0	0	0	0
Other financial corporations	0	0	0	0	0	0	0	0	0	0
Non-financial corporations	13	13	4	4	0	0	0	0	0	0
<b>Loans and advances (including at amortised cost and fair value)</b>	<b>10,098</b>	<b>6,114</b>	<b>2,502</b>	<b>2,314</b>	<b>6,193</b>	<b>9,539</b>	<b>5,707</b>	<b>2,371</b>	<b>2,151</b>	<b>5,852</b>
Central banks	0	0	0	0	0	0	0	0	0	0
General governments	261	20	4	4	44	252	19	4	4	50
Credit institutions	0	0	0	0	0	0	0	0	0	0
Other financial corporations	20	14	13	13	3	7	2	1	1	3
Non-financial corporations	3,961	2,349	1,366	1,265	1,692	3,544	2,006	1,196	1,098	1,448
of which: small and medium-sized enterprises at amortised cost	1,914	1,130	461	406	1,170	1,744	1,023	428	379	1,058
Households	5,856	3,731	1,119	1,032	4,453	5,735	3,680	1,170	1,047	4,350
<b>DEBT INSTRUMENTS other than HFT</b>	<b>10,111</b>	<b>6,127</b>	<b>2,506</b>	<b>2,317</b>	<b>6,193</b>	<b>9,539</b>	<b>5,707</b>	<b>2,371</b>	<b>2,151</b>	<b>5,852</b>
<b>Loan commitments given</b>	<b>75</b>	<b>22</b>	<b>5</b>	<b>5</b>	<b>13</b>	<b>47</b>	<b>22</b>	<b>6</b>	<b>5</b>	<b>14</b>

(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