



# 2021 EU-wide Stress Test

<b>Bank Name</b>	Caixa Geral de Depósitos, SA
<b>LEI Code</b>	TO82200VT80V06K0FH57
<b>Country Code</b>	PT

## 2021 EU-wide Stress Test: Summary

Caixa Geral de Depósitos, SA

Row Num	(mln EUR, %)	1	2	3	4	5	6	7
		Actual	Baseline Scenario			Adverse Scenario		
		31/12/2020	31/12/2021	31/12/2022	31/12/2023	31/12/2021	31/12/2022	31/12/2023
1	Net interest income	1,056	951	935	966	855	876	868
2	Gains or losses on financial assets and liabilities held for trading and trading financial assets and trading financial liabilities	-35	-1	-1	-1	-67	-1	-1
3	Impairment (-) or reversal of impairment (+) on financial assets not measured at fair value through profit or loss	-304	-41	-118	-106	-645	-357	-268
4	<b>Profit or (-) loss for the year</b>	<b>518</b>	<b>499</b>	<b>433</b>	<b>463</b>	<b>-410</b>	<b>144</b>	<b>202</b>
5	Coverage ratio: non-performing exposure (%)	63.95%	60.39%	56.06%	52.46%	62.20%	56.27%	52.50%
6	Common Equity Tier 1 capital	7,620	7,831	7,974	8,128	6,366	6,378	6,417
7	Total Risk exposure amount (all transitional adjustments included)	41,819	41,895	41,935	42,002	41,822	41,824	41,824
8	<b>Common Equity Tier 1 ratio, %</b>	<b>18.22%</b>	<b>18.69%</b>	<b>19.02%</b>	<b>19.35%</b>	<b>15.22%</b>	<b>15.25%</b>	<b>15.34%</b>
9	<b>Fully loaded Common Equity Tier 1 ratio, %</b>	<b>18.22%</b>	<b>18.69%</b>	<b>19.02%</b>	<b>19.35%</b>	<b>15.22%</b>	<b>15.25%</b>	<b>15.34%</b>
10	Tier 1 capital	8,124	8,335	8,479	8,632	6,870	6,882	6,921
11	Total leverage ratio exposures	93,254	93,254	93,254	93,254	93,254	93,254	93,254
12	<b>Leverage ratio, %</b>	<b>8.71%</b>	<b>8.94%</b>	<b>9.09%</b>	<b>9.26%</b>	<b>7.37%</b>	<b>7.38%</b>	<b>7.42%</b>
13	<b>Fully loaded leverage ratio, %</b>	<b>8.71%</b>	<b>8.94%</b>	<b>9.09%</b>	<b>9.26%</b>	<b>7.37%</b>	<b>7.38%</b>	<b>7.42%</b>
<b>Memorandum items</b>								
14	Total amount of instruments with mandatory conversion into ordinary shares upon a fixed date in the 2021-2023 period (cumulative conversions) <sup>1</sup>		0	0	0	0	0	0
15	Total Additional Tier 1 and Tier 2 instruments eligible as regulatory capital under the CRR provisions that convert into Common Equity Tier 1 or are written down upon a trigger event <sup>2</sup>		0	0	0	0	0	0
16	Of which: eligible instruments whose trigger is above CET1 capital ratio in the adverse scenario <sup>2</sup>		0	0	0	0	0	0

<sup>1</sup> Conversions not considered for CET1 computation

<sup>2</sup> Excluding instruments with mandatory conversion into ordinary shares upon a fixed date in the 2021-2023 period

17	<b>IFRS 9 transitional arrangements?</b>	No
18	<b>New definition of default?</b>	Yes

















2021 EU-wide Stress Test: Credit risk IRB
Caixa Geral de Depósitos, SA

Table for Spain showing IRB metrics for 31/12/2021 and 31/12/2023. Rows include Central banks, Central governments, Institutions, Corporates, and Retail. Columns include Stage 1 exposure, Stage 2 exposure, Stage 3 exposure, Stock of provisions, and Coverage Ratio.

Table for Italy showing IRB metrics for 31/12/2021 and 31/12/2023. Rows include Central banks, Central governments, Institutions, Corporates, and Retail. Columns include Stage 1 exposure, Stage 2 exposure, Stage 3 exposure, Stock of provisions, and Coverage Ratio.

Table for Mozambique showing IRB metrics for 31/12/2021 and 31/12/2023. Rows include Central banks, Central governments, Institutions, Corporates, and Retail. Columns include Stage 1 exposure, Stage 2 exposure, Stage 3 exposure, Stock of provisions, and Coverage Ratio.

Table for Cape Verde showing IRB metrics for 31/12/2021 and 31/12/2023. Rows include Central banks, Central governments, Institutions, Corporates, and Retail. Columns include Stage 1 exposure, Stage 2 exposure, Stage 3 exposure, Stock of provisions, and Coverage Ratio.







2021 EU-wide Stress Test: Credit risk STA  
Caixa Geral de Depósitos, SA

RowN um	(min EUR, %)	Actual 31/12/2020										
		Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
		Non-defaulted	Defaulted	Non-defaulted	Defaulted							
169	Central banks	0	0	0	0	0	0	0	0	0	0	0.00%
170	Central governments	58	0	0	0	0	0	0	0	0	0	0.00%
171	Regional governments or local authorities	0	0	0	0	0	0	0	0	0	0	0.00%
172	Public sector entities	0	0	0	0	0	0	0	0	0	0	0.00%
173	Multilateral Development Banks	0	0	0	0	0	0	0	0	0	0	0.00%
174	International Organisations	0	0	0	0	0	0	0	0	0	0	0.00%
175	Institutions	752	0	158	0	713	0	2	0	0	0	0.00%
176	Corporates	110	1	92	1	92	0	2	1	0	1	58.49%
177	of which: SME	79	1	69	1	62	0	2	0	0	1	58.49%
178	Retail	2	0	1	0	2	0	0	0	0	0	93.32%
179	of which: SME	0	0	0	0	0	0	0	0	0	0	2.19%
180	Secured by mortgages on immovable property	39	0	14	0	38	2	0	0	0	0	26.74%
181	of which: SME	0	0	0	0	0	0	0	0	0	0	0.00%
182	Items associated with particularly high risk	1	0	1	0	1	0	0	0	0	0	0.00%
183	Covered bonds	0	0	0	0	0	0	0	0	0	0	0.00%
184	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	0	0.00%
185	Collective investments undertakings (CIU)	1	0	1	0	0	0	0	0	0	0	0.00%
186	Equity	46	0	46	0	0	0	0	0	0	0	0.00%
187	Securitisation	0	0	0	0	0	0	0	0	0	0	0.00%
188	Other exposures	0	0	0	0	0	0	0	0	0	0	0.00%
189	Standardised Total	1,009	1	313	1	845	2	3	1	0	1	53.84%

RowN um	(min EUR, %)	Actual 31/12/2020										
		Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
		Non-defaulted	Defaulted	Non-defaulted	Defaulted							
190	Central banks	0	0	0	0	0	0	0	0	0	0	0.00%
191	Central governments	0	0	0	0	0	0	0	0	0	0	0.00%
192	Regional governments or local authorities	0	0	0	0	0	0	0	0	0	0	0.00%
193	Public sector entities	0	0	0	0	0	0	0	0	0	0	0.00%
194	Multilateral Development Banks	368	0	0	0	271	55	2	0	0	0	1.48%
195	International Organisations	194	0	0	0	194	0	0	0	0	0	0.00%
196	Institutions	154	0	67	0	154	0	0	0	0	0	0.00%
197	Corporates	51	0	50	0	46	0	1	0	0	1	88.15%
198	of which: SME	5	0	5	0	1	0	0	0	0	0	0.00%
199	Retail	7	3	5	3	7	0	6	0	0	3	48.45%
200	of which: SME	1	0	0	0	1	0	0	0	0	0	54.17%
201	Secured by mortgages on immovable property	59	1	20	1	55	4	2	0	0	0	10.46%
202	of which: SME	1	0	0	0	1	0	0	0	0	0	0.00%
203	Items associated with particularly high risk	247	0	371	0	0	0	0	0	0	0	0.00%
204	Covered bonds	0	0	0	0	0	0	0	0	0	0	0.00%
205	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	0	0.00%
206	Collective investments undertakings (CIU)	1	0	1	0	0	0	0	0	0	0	0.00%
207	Equity	6	0	6	0	0	0	0	0	0	0	0.00%
208	Securitisation	0	0	0	0	0	0	0	0	0	0	0.00%
209	Other exposures	0	0	0	0	0	0	0	0	0	0	0.00%
210	Standardised Total	1,076	5	520	5	716	59	11	0	0	4	39.94%

RowN um	(min EUR, %)	Actual 31/12/2020										
		Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
		Non-defaulted	Defaulted	Non-defaulted	Defaulted							
211	Central banks	0	0	151	0	101	0	0	0	0	0	0.00%
212	Central governments	272	0	395	0	281	0	0	18	0	0	0.00%
213	Regional governments or local authorities	0	0	0	1	0	0	0	0	0	0	0.79%
214	Public sector entities	0	0	0	0	0	0	0	0	0	0	0.00%
215	Multilateral Development Banks	0	0	0	0	0	0	0	0	0	0	0.00%
216	International Organisations	0	0	0	0	0	0	0	0	0	0	0.00%
217	Institutions	0	0	0	0	0	0	0	0	0	0	0.00%
218	Corporates	170	19	236	28	146	37	27	2	0	8	30.44%
219	of which: SME	160	19	226	28	146	21	27	0	0	8	30.44%
220	Retail	45	3	28	3	42	8	6	0	1	3	53.19%
221	of which: SME	33	2	19	2	30	6	3	0	0	1	41.90%
222	Secured by mortgages on immovable property	49	1	17	1	46	3	1	0	0	0	9.08%
223	of which: SME	0	0	0	0	0	0	0	0	0	0	10.37%
224	Items associated with particularly high risk	0	0	0	0	0	0	0	0	0	0	0.00%
225	Covered bonds	0	0	0	0	0	0	0	0	0	0	0.00%
226	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	0	0.00%
227	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0.00%
228	Equity	0	0	0	0	0	0	0	0	0	0	0.00%
229	Securitisation	0	0	0	0	0	0	0	0	0	0	0.00%
230	Other exposures	40	0	33	0	0	0	0	0	0	0	0.00%
231	Standardised Total	678	22	860	30	617	48	34	21	1	11	33.39%











**2021 EU-wide Stress Test: Credit risk STA**  
Caixa Geral de Depósitos, SA

RowN um	(mn EUR, %)	Adverse Scenario																				
		31/12/2021				31/12/2022				31/12/2023												
		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
1	Central banks	10,800	0	0	0	0	0.00%	10,800	0	0	0	0.00%	10,800	0	0	0	0.00%	10,800	0	0	0	0.00%
2	Central governments	13,849	97	119	41	8	48	40.00%	13,685	150	231	36	12	92	40.00%	13,551	179	335	30	14	134	40.00%
3	Regional governments or local authorities	1,210	14	17	3	1	7	40.00%	1,200	17	25	3	1	10	40.00%	1,191	18	32	2	1	13	40.00%
4	Public sector entities	1,400	279	13	1	1	7	50.15%	1,397	279	16	1	0	8	49.19%	1,395	278	18	0	0	5	48.72%
5	Multilateral Development Banks	219	105	4	0	0	0	9.52%	179	143	0	0	0	1	9.39%	146	174	0	0	0	1	9.33%
6	International Organisations	184	0	0	0	0	0	40.00%	183	0	0	0	0	0	40.00%	183	0	0	0	0	0	40.00%
7	Institutions	2,768	24	25	14	2	12	46.00%	2,723	39	56	15	2	26	46.00%	2,673	53	91	13	2	42	46.00%
8	Corporates	9,930	2,155	1,263	35	267	1,045	82.75%	9,258	2,574	1,397	24	338	1,121	80.21%	8,931	2,793	1,505	20	371	1,174	78.33%
9	of which: SME	3,827	1,161	794	28	184	622	78.37%	3,604	1,276	903	19	202	682	75.60%	3,492	1,301	990	17	204	729	73.63%
10	Retail	3,871	1,058	687	26	142	462	67.25%	3,658	1,067	891	19	110	565	63.70%	3,570	989	1,057	16	78	646	61.15%
11	Secured by mortgages on immovable property	1,848	900	532	19	127	367	69.03%	1,673	910	696	11	97	454	65.31%	1,618	840	821	10	68	520	63.30%
12	of which: SME	23,920	2,708	1,053	24	92	381	38.19%	22,777	3,410	1,494	19	96	460	30.77%	22,007	3,756	1,918	15	89	537	27.98%
13	of which: SME	1,589	558	455	10	42	195	42.98%	1,402	578	621	7	35	223	35.88%	1,303	537	761	5	25	246	32.30%
14	Items associated with particularly high risk	707	283	367	1	8	246	67.07%	653	319	386	0	7	251	65.23%	649	308	399	0	5	256	63.98%
15	Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
16	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
17	Collective investments undertakings (CIU)	1	0	0	0	0	0	9.86%	1	0	0	0	0	0	9.86%	1	0	0	0	0	0	9.87%
18	Equity	1	0	0	0	0	0	9.00%	1	0	0	0	0	0	9.00%	1	0	0	0	0	0	9.00%
19	Securitisation	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
20	Other exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
21	Standardised Total	68,739	6,723	3,550	144	520	2,208	62.20%	66,515	7,997	4,501	116	567	2,533	56.27%	65,099	8,550	5,363	98	561	2,816	52.50%

RowN um	(mn EUR, %)	Adverse Scenario																				
		31/12/2021				31/12/2022				31/12/2023												
		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
22	Central banks	9,223	0	0	0	0	0.00%	9,223	0	0	0	0.00%	9,223	0	0	0	0.00%	9,223	0	0	0	0.00%
23	Central governments	5,652	2	20	8	0	0	40.02%	5,630	3	40	0	0	16	40.01%	5,610	5	99	7	7	23	40.01%
24	Regional governments or local authorities	1,162	10	13	2	0	5	40.00%	1,158	11	17	2	0	7	40.00%	1,154	11	21	1	0	9	40.00%
25	Public sector entities	1,105	276	11	0	0	6	52.41%	1,104	277	11	0	0	6	52.49%	1,103	277	12	0	0	6	52.23%
26	Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
27	International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
28	Institutions	475	0	1	0	0	0	46.00%	474	0	1	0	0	1	46.00%	473	0	1	0	0	1	46.00%
29	Corporates	6,930	1,854	995	24	243	884	88.84%	6,455	2,230	1,095	15	311	945	86.35%	6,168	2,441	1,172	13	346	993	84.71%
30	of which: SME	2,142	895	610	17	160	528	86.68%	1,987	973	687	11	176	575	83.70%	1,905	996	746	10	179	610	81.81%
31	Retail	2,160	848	536	15	117	374	69.84%	2,050	817	676	11	87	451	66.73%	2,015	745	784	9	60	510	65.07%
32	Secured by mortgages on immovable property	1,016	740	439	13	111	314	71.61%	919	715	501	9	82	385	68.24%	890	653	653	7	56	429	67.29%
33	of which: SME	20,105	2,561	914	21	87	325	35.57%	19,008	3,257	1,315	16	92	398	30.25%	18,280	3,603	1,697	13	85	464	27.61%
34	of which: SME	1,142	528	392	9	39	166	42.47%	967	551	544	6	34	192	35.26%	880	513	669	5	24	212	31.74%
35	Items associated with particularly high risk	381	228	351	1	8	239	68.03%	346	247	366	0	7	244	66.59%	335	247	377	0	5	247	65.54%
36	Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
37	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
38	Collective investments undertakings (CIU)	1	0	0	0	0	0	9.86%	1	0	0	0	0	0	9.86%	1	0	0	0	0	0	9.87%
39	Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
40	Securitisation	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
41	Other exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
42	Standardised Total	47,195	5,779	2,840	72	454	1,841	64.83%	45,450	6,843	3,522	52	497	2,067	58.70%	44,361	7,329	4,125	44	496	2,258	54.75%

RowN um	(mn EUR, %)	Adverse Scenario																				
		31/12/2021				31/12/2022				31/12/2023												
		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
43	Central banks	665	0	0	0	0	0.00%	665	0	0	0	0.00%	665	0	0	0	0.00%	665	0	0	0	0.00%
44	Central governments	1,062	0	1	0	0	0	40.00%	1,068	1	2	0	0	0	40.00%	1,066	1	3	0	0	0	40.00%
45	Regional governments or local authorities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
46	Public sector entities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
47	Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
48	International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
49	Institutions	72	0	0	0	0	0	46.00%	72	0	0	0	0	0	46.00%	72	0	0	0	0	0	46.00%
50	Corporates	845	4	20	0	0	8	38.66%	844	3	21	0	0	8	36.56%	841	4	23	0	0	8	34.34%
51	of which: SME	631	11	14	0	0	5	24.16%	629	2	16	0	0	5	22.22%	627	2	17	0	0	5	20.40%
52	Retail	292	11	11	0	2	7	64.14%	287	13	8	0	2	8	60.54%	282	15	16	0	0	11	57.33%
53	of which: SME	24	3	4	0	0	2	48.13%	22	2	4	0	0	2	47.85%	21	6	6	0	0	2	47.53%
54	Secured by mortgages on immovable property	1,732	21	24	1	1	9	40.17%	1,723	22	31	1	1	11	33.78%	1,712	23	41	1	1	12	28.96%
55	of which: SME	292	3	4	0	0	2	43.19%	293	3	5	0	2	2	36.25%	291	3	7	0	0	2	





**2021 EU-wide Stress Test: Credit risk STA**  
Caixa Geral de Depósitos, SA

RowNum	(mn EUR, %)	Adverse Scenario																				
		31/12/2021				31/12/2022				31/12/2023												
		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
169	Central banks	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
170	Central governments	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
171	Regional governments or local authorities	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
172	Public sector entities	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
173	Multilateral Development Banks	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
174	International Organisations	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
175	Institutions	712	0	1	0	0	46.00%	711	1	2	11	2	46.00%	709	1	3	0	0	0	0	11	46.00%
176	Corporates	89	0	5	0	0	33.74%	86	0	8	8	0	22.33%	60	0	12	0	0	0	2	18.28%	
177	of which: SME	59	0	5	0	0	31.25%	56	0	8	0	0	22.49%	53	0	11	0	0	0	2	18.41%	
178	Retail	2	0	0	0	0	87.34%	2	0	0	0	0	81.31%	2	0	0	0	0	0	0	0	74.86%
179	of which: SME	0	0	0	0	0	9.00%	0	0	0	0	0	9.00%	0	0	0	0	0	0	0	0	9.00%
180	Secured by mortgages on immovable property	37	2	1	0	0	33.74%	37	2	1	0	0	29.55%	36	3	1	0	0	0	0	2	25.83%
181	of which: SME	0	0	0	0	0	13.78%	0	0	0	0	0	13.71%	0	0	0	0	0	0	0	0	13.63%
182	Items associated with particularly high risk	1	0	0	0	0	9.00%	1	0	0	0	0	9.00%	1	0	0	0	0	0	0	0	9.00%
183	Covered bonds	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
184	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
185	Collective investments undertakings (CIU)	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
186	Equity	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
187	Securitisation	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
188	Other exposures	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
189	Standardised Total	841	3	6	1	0	33.44%	836	4	10	1	0	26.75%	830	5	15	1	0	0	4	24.09%	

RowNum	(mn EUR, %)	Adverse Scenario																				
		31/12/2021				31/12/2022				31/12/2023												
		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
190	Central banks	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
191	Central governments	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
192	Regional governments or local authorities	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
193	Public sector entities	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
194	Multilateral Development Banks	219	105	4	0	0	9.52%	179	143	6	0	0	9.39%	146	174	8	0	0	0	1	5.33%	
195	International Organisations	184	0	0	0	0	40.00%	183	0	0	0	0	40.00%	183	1	0	0	0	0	0	0	40.00%
196	Institutions	153	0	0	0	0	46.00%	153	0	0	0	0	46.00%	153	0	0	0	0	0	0	0	46.00%
197	Corporates	46	0	1	0	0	82.78%	46	1	1	0	1	79.04%	46	0	1	0	0	0	1	75.70%	
198	of which: SME	1	0	0	0	0	9.00%	1	0	0	0	0	9.00%	1	0	0	0	0	0	0	0	9.00%
199	Retail	1	0	0	0	0	48.31%	1	0	0	0	0	48.16%	1	0	0	0	0	0	0	0	47.99%
200	of which: SME	1	0	0	0	0	50.78%	1	0	0	0	0	48.52%	1	0	0	0	0	0	0	0	46.57%
201	Secured by mortgages on immovable property	56	3	2	0	0	21.73%	56	3	2	0	0	21.44%	56	2	2	0	0	0	0	2	21.19%
202	of which: SME	1	0	0	0	0	21.14%	1	0	0	0	0	21.19%	1	0	0	0	0	0	0	0	21.22%
203	Items associated with particularly high risk	0	0	0	0	0	9.00%	0	0	0	0	0	9.00%	0	0	0	0	0	0	0	0	9.00%
204	Covered bonds	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
205	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
206	Collective investments undertakings (CIU)	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
207	Equity	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
208	Securitisation	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
209	Other exposures	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
210	Standardised Total	664	109	13	0	0	36.64%	623	147	16	0	0	33.11%	590	177	18	0	0	0	5	30.49%	

RowNum	(mn EUR, %)	Adverse Scenario																				
		31/12/2021				31/12/2022				31/12/2023												
		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
211	Central banks	101	0	0	0	0	0.00%	101	0	0	0	0	0.00%	101	0	0	0	0	0	0	0	0.00%
212	Central governments	207	37	37	11	2	40.00%	157	55	70	8	3	40.00%	123	61	98	6	3	39	39	40.00%	
213	Regional governments or local authorities	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
214	Public sector entities	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
215	Multilateral Development Banks	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
216	International Organisations	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
217	Institutions	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
218	Corporates	141	42	27	0	0	30.24%	136	46	28	0	0	29.97%	132	50	28	0	0	0	0	0	29.65%
219	of which: SME	141	26	27	0	0	30.26%	136	31	28	0	0	30.01%	132	35	28	0	0	0	0	0	29.71%
220	Retail	41	9	6	0	0	62.36%	39	11	6	0	4	63.70%	37	13	7	0	0	0	0	4	65.12%
221	of which: SME	28	8	3	0	2	55.95%	26	10	3	0	2	56.67%	24	12	3	0	0	0	2	57.51%	
222	Secured by mortgages on immovable property	45	3	1	0	0	13.38%	44	4	2	0	0	13.91%	43	4	3	0	0	0	0	0	14.19%
223	of which: SME	0	0	0	0	0	10.37%	0	0	0	0	0	10.37%	0	0	0	0	0	0	0	0	10.37%
224	Items associated with particularly high risk	0	0	0	0	0	9.00%	0	0	0	0	0	9.00%	0	0	0	0	0	0	0	0	9.00%
225	Covered bonds	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
226	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
227	Collective investments undertakings (CIU)	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
228	Equity	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0							

2021 EU-wide Stress Test: Credit risk COVID-19 IRB

Caixa Geral de Depósitos, SA

Row Num	(min EUR, %)	Moratoria - Actual													
		31/12/2020		31/12/2020		Stage 1 exposure	Stage 1 exposure, of which expired moratoria	Stage 2 exposure	Stage 2 exposure, of which expired moratoria	Stage 3 exposure	Stage 3 exposure, of which expired moratoria	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure
		A-IRB	F-IRB	A-IRB	F-IRB										
2		Central banks													
3		Central governments													
4		Institutions													
5		Corporates													
6		Corporates - Of Which: Specialised Lending													
7		Corporates - Of Which: SME													
8		Retail													
9		Retail - Secured on real estate property													
10		Retail - Secured on real estate property - Of Which: SME													
11		Retail - Secured on real estate property - Of Which: non-SME													
12		Retail - Qualifying Revolving													
13		Retail - Other Retail													
14		Retail - Other Retail - Of Which: SME													
15		Retail - Other Retail - Of Which: non-SME													
16		Equity													
17		Securitisation													
18		Other non-credit obligation assets													
19		IRB TOTAL													

Row Num	(min EUR, %)	Moratoria - Actual													
		31/12/2020		31/12/2020		Stage 1 exposure	Stage 1 exposure, of which expired moratoria	Stage 2 exposure	Stage 2 exposure, of which expired moratoria	Stage 3 exposure	Stage 3 exposure, of which expired moratoria	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure
		A-IRB	F-IRB	A-IRB	F-IRB										
20		Central banks													
21		Central governments													
22		Institutions													
23		Corporates													
24		Corporates - Of Which: Specialised Lending													
25		Corporates - Of Which: SME													
26		Retail													
27		Retail - Secured on real estate property													
28		Retail - Secured on real estate property - Of Which: SME													
29		Retail - Secured on real estate property - Of Which: non-SME													
30		Retail - Qualifying Revolving													
31		Retail - Other Retail													
32		Retail - Other Retail - Of Which: SME													
33		Retail - Other Retail - Of Which: non-SME													
34		Equity													
35		Securitisation													
36		Other non-credit obligation assets													
37		IRB TOTAL													

Row Num	(min EUR, %)	Moratoria - Actual													
		31/12/2020		31/12/2020		Stage 1 exposure	Stage 1 exposure, of which expired moratoria	Stage 2 exposure	Stage 2 exposure, of which expired moratoria	Stage 3 exposure	Stage 3 exposure, of which expired moratoria	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure
		A-IRB	F-IRB	A-IRB	F-IRB										
38		Central banks													
39		Central governments													
40		Institutions													
41		Corporates													
42		Corporates - Of Which: Specialised Lending													
43		Corporates - Of Which: SME													
44		Retail													
45		Retail - Secured on real estate property													
46		Retail - Secured on real estate property - Of Which: SME													
47		Retail - Secured on real estate property - Of Which: non-SME													
48		Retail - Qualifying Revolving													
49		Retail - Other Retail													
50		Retail - Other Retail - Of Which: SME													
51		Retail - Other Retail - Of Which: non-SME													
52		Equity													
53		Securitisation													
54		Other non-credit obligation assets													
55		IRB TOTAL													

Row Num	(min EUR, %)	Moratoria - Actual													
		31/12/2020		31/12/2020		Stage 1 exposure	Stage 1 exposure, of which expired moratoria	Stage 2 exposure	Stage 2 exposure, of which expired moratoria	Stage 3 exposure	Stage 3 exposure, of which expired moratoria	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure
		A-IRB	F-IRB	A-IRB	F-IRB										
56		Central banks													
57		Central governments													
58		Institutions													
59		Corporates													
60		Corporates - Of Which: Specialised Lending													
61		Corporates - Of Which: SME													
62		Retail													
63		Retail - Secured on real estate property													
64		Retail - Secured on real estate property - Of Which: SME													
65		Retail - Secured on real estate property - Of Which: non-SME													
66		Retail - Qualifying Revolving													
67		Retail - Other Retail													
68		Retail - Other Retail - Of Which: SME													
69		Retail - Other Retail - Of Which: non-SME													
70		Equity													
71		Securitisation													
72		Other non-credit obligation assets													
73		IRB TOTAL													

Row Num	(min EUR, %)	Moratoria - Actual													
		31/12/2020		31/12/2020		Stage 1 exposure	Stage 1 exposure, of which expired moratoria	Stage 2 exposure	Stage 2 exposure, of which expired moratoria	Stage 3 exposure	Stage 3 exposure, of which expired moratoria	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure
		A-IRB	F-IRB	A-IRB	F-IRB										
74		Central banks													
75		Central governments													
76		Institutions													
77		Corporates													
78		Corporates - Of Which: Specialised Lending													
79		Corporates - Of Which: SME													
80		Retail													
81		Retail - Secured on real estate property													
82		Retail - Secured on real estate property - Of Which: SME													
83		Retail - Secured on real estate property - Of Which: non-SME													
84		Retail - Qualifying Revolving													
85		Retail - Other Retail													
86		Retail - Other Retail - Of Which: SME													
87		Retail - Other Retail - Of Which: non-SME													
88		Equity													
89		Securitisation													
90		Other non-credit obligation assets													
91		IRB TOTAL													

Row Num	(min EUR, %)	Moratoria - Actual													
		31/12/2020		31/12/2020		Stage 1 exposure	Stage 1 exposure, of which expired moratoria	Stage 2 exposure	Stage 2 exposure, of which expired moratoria	Stage 3 exposure	Stage 3 exposure, of which expired moratoria	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure
		A-IRB	F-IRB	A-IRB	F-IRB										
92		Central banks													
93		Central governments													
94		Institutions													
95		Corporates													
96		Corporates - Of Which: Specialised Lending													
97		Corporates - Of Which: SME													
98		Retail													
99		Retail - Secured on real estate property													
100		Retail - Secured on real estate property - Of Which: SME													
101		Retail - Secured on real estate property - Of Which: non-SME													
102		Retail - Qualifying Revolving													
103		Retail - Other Retail													
104		Retail - Other Retail - Of Which: SME													
105		Retail - Other Retail - Of Which: non-SME													
106		Equity													
107		Securitisation													
108		Other non-credit obligation assets													
109		IRB TOTAL													



2021 EU-wide Stress Test: Credit risk COVID-19 IRB  
Caixa Geral de Depósitos, SA

Row Num		Public guarantees - Actual																
		Exposure values		Risk exposure amounts		31/12/2020								Coverage Ratio Stage 3 exposure				
		A-IRB	F-IRB	A-IRB	F-IRB	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure		Stock of provisions for Stage 3 exposure			
(min EUR, %)																		
1	Central banks																	
2	Central governments																	
3	Institutions																	
4	Corporates																	
5	Corporates - Of Which: Specialised Lending																	
6	Corporates - Of Which: SME																	
7	Retail																	
8	Retail - Secured on real estate property																	
9	Retail - Secured on real estate property - Of Which: SME																	
10	Retail - Secured on real estate property - Of Which: non-SME																	
11	Retail - Qualifying Revolving																	
12	Retail - Other Retail																	
13	Retail - Other Retail - Of Which: SME																	
14	Retail - Other Retail - Of Which: non-SME																	
15	Equity																	
16	Securitisation																	
17	Other non-credit obligation assets																	
18	IRB TOTAL	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

Row Num		Public guarantees - Actual																
		Exposure values		Risk exposure amounts		31/12/2020								Coverage Ratio Stage 3 exposure				
		A-IRB	F-IRB	A-IRB	F-IRB	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure		Stock of provisions for Stage 3 exposure			
(min EUR, %)																		
19	Central banks																	
20	Central governments																	
21	Institutions																	
22	Corporates																	
23	Corporates - Of Which: Specialised Lending																	
24	Corporates - Of Which: SME																	
25	Retail																	
26	Retail - Secured on real estate property																	
27	Retail - Secured on real estate property - Of Which: SME																	
28	Retail - Secured on real estate property - Of Which: non-SME																	
29	Retail - Qualifying Revolving																	
30	Retail - Other Retail																	
31	Retail - Other Retail - Of Which: SME																	
32	Retail - Other Retail - Of Which: non-SME																	
33	Equity																	
34	Securitisation																	
35	Other non-credit obligation assets																	
36	IRB TOTAL	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

Row Num		Public guarantees - Actual																
		Exposure values		Risk exposure amounts		31/12/2020								Coverage Ratio Stage 3 exposure				
		A-IRB	F-IRB	A-IRB	F-IRB	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure		Stock of provisions for Stage 3 exposure			
(min EUR, %)																		
37	Central banks																	
38	Central governments																	
39	Institutions																	
40	Corporates																	
41	Corporates - Of Which: Specialised Lending																	
42	Corporates - Of Which: SME																	
43	Retail																	
44	Retail - Secured on real estate property																	
45	Retail - Secured on real estate property - Of Which: SME																	
46	Retail - Secured on real estate property - Of Which: non-SME																	
47	Retail - Qualifying Revolving																	
48	Retail - Other Retail																	
49	Retail - Other Retail - Of Which: SME																	
50	Retail - Other Retail - Of Which: non-SME																	
51	Equity																	
52	Securitisation																	
53	Other non-credit obligation assets																	
54	IRB TOTAL	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

Row Num		Public guarantees - Actual																
		Exposure values		Risk exposure amounts		31/12/2020								Coverage Ratio Stage 3 exposure				
		A-IRB	F-IRB	A-IRB	F-IRB	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure		Stock of provisions for Stage 3 exposure			
(min EUR, %)																		
55	Central banks																	
56	Central governments																	
57	Institutions																	
58	Corporates																	
59	Corporates - Of Which: Specialised Lending																	
60	Corporates - Of Which: SME																	
61	Retail																	
62	Retail - Secured on real estate property																	
63	Retail - Secured on real estate property - Of Which: SME																	
64	Retail - Secured on real estate property - Of Which: non-SME																	
65	Retail - Qualifying Revolving																	
66	Retail - Other Retail																	
67	Retail - Other Retail - Of Which: SME																	
68	Retail - Other Retail - Of Which: non-SME																	
69	Equity																	
70	Securitisation																	
71	Other non-credit obligation assets																	
72	IRB TOTAL	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

Row Num		Public guarantees - Actual																
		Exposure values		Risk exposure amounts		31/12/2020								Coverage Ratio Stage 3 exposure				
		A-IRB	F-IRB	A-IRB	F-IRB	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure		Stock of provisions for Stage 3 exposure			
(min EUR, %)																		
73	Central banks																	
74	Central governments																	
75	Institutions																	
76	Corporates																	
77	Corporates - Of Which: Specialised Lending																	
78	Corporates - Of Which: SME																	
79	Retail																	
80	Retail - Secured on real estate property																	
81	Retail - Secured on real estate property - Of Which: SME																	
82	Retail - Secured on real estate property - Of Which: non-SME																	
83	Retail - Qualifying Revolving																	
84	Retail - Other Retail																	
85	Retail - Other Retail - Of Which: SME																	
86	Retail - Other Retail - Of Which: non-SME																	
87	Equity																	
88	Securitisation																	
89	Other non-credit obligation assets																	
90	IRB TOTAL	0	0	0	0	0												



































2021 EU-wide Stress Test: Credit risk COVID-19 STA

Caixa Geral de Depósitos, SA

Row Num	(min EUR, %)	Moratoria - Adverse Scenario																					
		31/12/2021						31/12/2022						31/12/2023									
		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	
1	Central banks																						
2	Central governments																						
3	Regional governments or local authorities																						
4	Public sector entities																						
5	Multilateral Development Banks																						
6	International Organisations																						
7	Institutions																						
8	Corporates	1,653	646	253	1	14	204	88.42%	1,054	624	274	1	9	210	76.77%	1,058	603	251	0	6	223	76.75%	
9	of which: SME																						
10	Retail	677	550	156	6	70	96	68.84%	614	538	233	4	50	137	58.77%	609	488	288	0	33	159	55.04%	
11	of which: SME																						
12	Secured by mortgages on immovable property	2,250	423	189	5	17	58	30.71%	2,210	419	273	4	15	71	28.03%	2,166	393	344	0	12	82	23.75%	
13	of which: non-SME																						
14	Items associated with particularly high risk																						
15	Covered bonds																						
16	Claims on institutions and corporates with a ST credit assessment																						
17	Collective investments undertakings (CIU)																						
18	Equity																						
19	Securitisation																						
20	Other exposures																						
21	Standardised Total	4,551	2,127	883	19	140	493	55.85%	4,292	2,086	1,183	13	105	537	48.77%	4,192	1,948	1,420	0	73	640	45.11%	

Row Num	(min EUR, %)	Moratoria - Adverse Scenario																					
		31/12/2021						31/12/2022						31/12/2023									
		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	
22	Central banks																						
23	Central governments																						
24	Regional governments or local authorities																						
25	Public sector entities																						
26	Multilateral Development Banks																						
27	International Organisations																						
28	Institutions																						
29	Corporates	717	540	226	1	13	102	84.59%	719	527	243	1	9	158	81.40%	724	504	255	0	6	210	82.42%	
30	of which: SME																						
31	Retail	349	442	144	5	65	91	62.95%	317	408	210	3	46	128	60.74%	308	368	259	0	31	147	56.76%	
32	of which: SME																						
33	Secured by mortgages on immovable property	2,154	406	173	5	17	55	30.98%	2,076	403	259	4	15	68	28.08%	2,034	376	328	0	12	78	23.74%	
34	of which: non-SME																						
35	Items associated with particularly high risk																						
36	Covered bonds																						
37	Claims on institutions and corporates with a ST credit assessment																						
38	Collective investments undertakings (CIU)																						
39	Equity																						
40	Securitisation																						
41	Other exposures																						
42	Standardised Total	3,715	1,881	795	17	134	459	57.40%	3,495	1,823	1,078	12	100	537	49.79%	3,400	1,697	1,298	0	70	597	45.98%	

Row Num	(min EUR, %)	Moratoria - Adverse Scenario																					
		31/12/2021						31/12/2022						31/12/2023									
		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	
43	Central banks																						
44	Central governments																						
45	Regional governments or local authorities																						
46	Public sector entities																						
47	Multilateral Development Banks																						
48	International Organisations																						
49	Institutions																						
50	Corporates	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
51	of which: SME																						
52	Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
53	of which: SME																						
54	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
55	of which: non-SME																						
56	Items associated with particularly high risk																						
57	Covered bonds																						
58	Claims on institutions and corporates with a ST credit assessment																						
59	Collective investments undertakings (CIU)																						
60	Equity																						
61	Securitisation																						
62	Other exposures																						
63	Standardised Total	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	

Row Num	(min EUR, %)	Moratoria - Adverse Scenario																					
		31/12/2021						31/12/2022						31/12/2023									
		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	
64	Central banks																						
65	Central governments																						
66	Regional governments or local authorities																						
67	Public sector entities																						
68	Multilateral Development Banks																						
69	International Organisations																						
70	Institutions	273	35	3	0	0	1	40.52%	271	37	3	0	0	1	40.47%	270	38	3	0	0	1	40.44%	
71	Corporates																						
72	of which: SME																						
73	Retail	313	83	3	1	3	2	64.81%	286	104	7	0	3	4	67.15%	292	96	5	0	2	6	68.95%	
74	of which: SME																						
75	Secured by mortgages on immovable property	64	4	2	0	0	0	15.94%	62	4	4	0	0	1	14.51%	61	4	5	0	0	1	14.00%	
76	of which: non-SME																						
77	Items associated with particularly high risk																						
78	Covered bonds																						
79	Claims on institutions and corporates with a ST credit assessment																						
80	Collective investments undertakings (CIU)																						
81	Equity																						
82	Securitisation																						
83	Other exposures																						
84	Standardised Total	667	128	7	1	4	3	42.05%	637	152													









# 2021 EU-wide Stress Test: Securitisations

Caixa Geral de Depósitos, SA

Row Num		(mln EUR)	1	2	3	4	5	6	7
			Actual	Baseline Scenario			Adverse Scenario		
			31/12/2020	31/12/2021	31/12/2022	31/12/2023	31/12/2021	31/12/2022	31/12/2023
1	Exposure values	SEC-IRBA	0						
2		SEC-SA	0						
3		SEC-ERBA	9						
4		SEC-IAA	0						
5		<b>Total</b>	<b>9</b>						
6	REA	SEC-IRBA	0	0	0	0	0	0	0
7		SEC-SA	0	0	0	0	0	0	0
8		SEC-ERBA	4	5	4	4	6	8	8
9		SEC-IAA	0	0	0	0	0	0	0
10		Additional risk exposure amounts	0	0	0	0	0	0	0
11	<b>Total</b>	<b>4</b>	<b>5</b>	<b>4</b>	<b>4</b>	<b>6</b>	<b>8</b>	<b>8</b>	
12	Impairments	Total banking book others than assessed at fair value		0	0	0	0	0	0

# 2021 EU-wide Stress Test: Risk exposure amounts

Caixa Geral de Depósitos, SA

Row Number	(mln EUR)	1	2	3	4	5	6	7
		Actual	Baseline scenario			Adverse scenario		
		31/12/2020	31/12/2021	31/12/2022	31/12/2023	31/12/2021	31/12/2022	31/12/2023
1	Risk exposure amount for credit risk	36,877	36,952	36,992	37,059	36,879	36,881	36,881
2	Risk exposure amount for securitisations and re-securitisations	4	5	4	4	6	8	8
3	Risk exposure amount other credit risk	36,873	36,947	36,988	37,055	36,873	36,873	36,873
4	Risk exposure amount for market risk	1,445	1,445	1,445	1,445	1,445	1,445	1,445
5	Risk exposure amount for operational risk	3,498	3,498	3,498	3,498	3,498	3,498	3,498
6	Other risk exposure amounts	0	0	0	0	0	0	0
7	<b>Total risk exposure amount</b>	<b>41,819</b>	<b>41,895</b>	<b>41,935</b>	<b>42,002</b>	<b>41,822</b>	<b>41,824</b>	<b>41,824</b>
8	<b>Total Risk exposure amount (transitional)</b>	<b>41,819</b>	<b>41,895</b>	<b>41,935</b>	<b>42,002</b>	<b>41,822</b>	<b>41,824</b>	<b>41,824</b>
9	<b>Total Risk exposure amount (fully loaded)</b>	<b>41,819</b>	<b>41,895</b>	<b>41,935</b>	<b>42,002</b>	<b>41,822</b>	<b>41,824</b>	<b>41,824</b>



# 2021 EU-wide Stress Test: Capital

Caixa Geral de Depósitos, SA

Row Number	Description	(min EUR,%)	1	2	3	4	5	6	7	8
			IFRS 9 first implementation	Actual	Baseline Scenario			Adverse Scenario		
			01/01/2018	31/12/2020	2021	2022	2023	2021	2022	2023
61	<b>B</b>	<b>TOTAL RISK EXPOSURE AMOUNT</b>		41,819	41,895	41,935	42,002	41,822	41,824	41,824
62	<b>B.1</b>	Of which: Transitional adjustments included		0	0	0	0	0	0	0
63	<b>B.2</b>	Adjustments due to IFRS 9 transitional arrangements		0	0	0	0	0	0	0
64	<b>C.1</b>	<b>Common Equity Tier 1 Capital ratio</b>		18.22%	18.69%	19.02%	19.35%	15.22%	15.25%	15.34%
65	<b>C.2</b>	<b>Tier 1 Capital ratio</b>		19.43%	19.89%	20.22%	20.55%	16.43%	16.46%	16.55%
66	<b>C.3</b>	<b>Total Capital ratio</b>		20.92%	21.39%	21.71%	22.04%	17.92%	17.95%	18.04%
67	<b>D.1</b>	<b>COMMON EQUITY TIER 1 CAPITAL (fully loaded)</b>		7,620	7,831	7,974	8,128	6,366	6,378	6,417
68	<b>D.2</b>	<b>TIER 1 CAPITAL (fully loaded)</b>		8,124	8,335	8,479	8,632	6,870	6,882	6,921
69	<b>D.3</b>	<b>TOTAL CAPITAL (fully loaded)</b>		8,748	8,959	9,103	9,256	7,494	7,507	7,545
70	<b>E.1</b>	<b>Common Equity Tier 1 Capital ratio</b>		18.22%	18.69%	19.02%	19.35%	15.22%	15.25%	15.34%
71	<b>E.2</b>	<b>Tier 1 Capital ratio</b>		19.43%	19.89%	20.22%	20.55%	16.43%	16.46%	16.55%
72	<b>E.3</b>	<b>Total Capital ratio</b>		20.92%	21.39%	21.71%	22.04%	17.92%	17.95%	18.04%
73	<b>F</b>	Total amount of instruments with mandatory conversion into ordinary shares upon a fixed date in the 2021 - 2023 period (cumulative conversions) (1)		0	0	0	0	0	0	0
74	<b>G</b>	Total Additional Tier 1 and Tier 2 instruments eligible as regulatory capital under the CRR provisions that convert into Common Equity Tier 1 or are written down upon a trigger event (2)		0	0	0	0	0	0	0
75	<b>G.1</b>	Of which: eligible instruments whose trigger is above CET1 capital ratio in the adverse scenario (2)		0	0	0	0	0	0	0
76	<b>H.1</b>	<b>Total leverage ratio exposures (transitional)</b>		93,254	93,254	93,254	93,254	93,254	93,254	93,254
77	<b>H.2</b>	<b>Total leverage ratio exposures (fully loaded)</b>		93,254	93,254	93,254	93,254	93,254	93,254	93,254
78	<b>H.3</b>	<b>Leverage ratio (transitional)</b>		8.71%	8.94%	9.09%	9.26%	7.37%	7.38%	7.42%
79	<b>H.4</b>	<b>Leverage ratio (fully loaded)</b>		8.71%	8.94%	9.09%	9.26%	7.37%	7.38%	7.42%
80	<b>P.1</b>	<b>Capital conservation buffer</b>		2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%
81	<b>P.2</b>	<b>Countercyclical capital buffer</b>		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
82	<b>P.3</b>	<b>O-SII buffer</b>		0.75%	0.75%	1.00%	1.00%	0.75%	1.00%	1.00%
83	<b>P.4</b>	<b>G-SII buffer</b>		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
84	<b>P.5</b>	<b>Systemic risk buffer applied to all exposures according to article 133 (4) of CRD IV</b>		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
85	<b>P.5.1</b>	<b>Systemic risk buffer applied to domestic exposures only according to article 133 (5) of CRD IV</b>		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
86	<b>P.6</b>	<b>Combined buffer</b>		3.25%	3.25%	3.50%	3.50%	3.25%	3.50%	3.50%
87	<b>R.1</b>	<b>Pillar 2 capital requirement</b>		2.25%	2.25%	2.25%	2.25%	2.25%	2.25%	2.25%
88	<b>R.1.1</b>	<b>Of which: CET1</b>		1.27%	1.27%	1.27%	1.27%	1.27%	1.27%	1.27%
89	<b>R.2</b>	<b>Total SREP capital requirement (applicable requirement to be met at all times - including adverse scenario - according to EBA/GL/2018/03)</b>		10.25%	10.25%	10.25%	10.25%	10.25%	10.25%	10.25%
90	<b>R.2.1</b>	<b>Of which: CET1</b>		5.77%	5.77%	5.77%	5.77%	5.77%	5.77%	5.77%
91	<b>R.3</b>	<b>Overall capital requirement (applicable requirement under the baseline scenario according to EBA/GL/2018/03)</b>		13.50%	13.50%	13.75%	13.75%	13.50%	13.75%	13.75%
92	<b>R.3.1</b>	<b>Of which: CET1 (relevant input for maximum distributable amount calculation according to Art 141 CRD)</b>		9.02%	9.02%	9.27%	9.27%	9.02%	9.27%	9.27%

# 2021 EU-wide Stress Test: P&L

Caixa Geral de Depósitos, SA

Row Number		(mln EUR)						
		1	2	3	4	5	6	7
		Actual	Baseline scenario			Adverse scenario		
	31/12/2020	31/12/2021	31/12/2022	31/12/2023	31/12/2021	31/12/2022	31/12/2023	
1	<b>Net interest income</b>	1,056	951	935	966	855	876	868
2	Interest income	1,521	1,222	1,186	1,188	1,247	1,279	1,259
3	Interest expense	-465	-270	-251	-222	-367	-368	-346
4	<b>Dividend income</b>	1	1	1	1	0	0	0
5	<b>Net fee and commission income</b>	511	511	511	511	444	430	428
6	<b>Gains or losses on financial assets and liabilities held for trading and trading financial assets and trading financial liabilities</b>	-35	-1	-1	-1	-67	-1	-1
7	<b>Gains or losses on non-trading financial assets mandatorily at fair value through profit or loss by instrument and Gains or losses on financial assets and liabilities designated at fair value through profit or loss</b>					-404		
8	<b>Other operating income not listed above, net</b>	222	108	108	108	110	108	108
9	<b>Total operating income, net</b>	1,755	1,571	1,554	1,585	938	1,415	1,405
10	<b>Impairment (-) or reversal of impairment (+) on financial assets not measured at fair value through profit or loss</b>	-304	-41	-118	-106	-645	-357	-268
11	<b>Other income and expenses not listed above, net</b>	-764	-820	-818	-818	-878	-852	-848
12	<b>Profit or (-) loss before tax from continuing operations</b>	688	710	618	662	-586	205	289
13	<b>Tax expenses or (-) income related to profit or loss from continuing operations</b>	-169	-211	-186	-199	176	-62	-87
14	<b>Profit or (-) loss after tax from discontinued operations</b>	0						
15	<b>Profit or (-) loss for the year</b>	<b>518</b>	<b>499</b>	<b>433</b>	<b>463</b>	<b>-410</b>	<b>144</b>	<b>202</b>
16	<b>Amount of dividends paid and minority interests after MDA-related adjustments</b>	114	250	216	232	0	72	101
17	<b>Attributable to owners of the parent net of estimated dividends</b>	405	250	216	232	-410	72	101
18	Memo row: Impact of one-off adjustments		0	0	0	0	0	0
19	Total post-tax MDA-related adjustment		0	0	0	0	0	0

## 2021 EU-wide Stress Test

### Major capital measures and realised losses

Caixa Geral de Depósitos, SA

		(mln EUR)	1
Row Number	Issuance of CET 1 Instruments 01 January to 31 March 2021		Impact on Common Equity Tier 1
1	Raising of capital instruments eligible as CET1 capital (+)		0
2	Repayment of CET1 capital, buybacks (-)		0
3	Conversion to CET1 of hybrid instruments (+)		0

Row Number	Net issuance of Additional Tier 1 and Tier 2 Instruments 01 January to 31 March 2021		Impact on Additional Tier 1 and Tier 2
4	Net issuance of Additional Tier 1 and T2 Instruments with a trigger at or above bank's post stress test CET1 ratio in the adverse scenario during the stress test horizon (+/-)		0
5	Net issuance of Additional Tier 1 and T2 Instrument with a trigger below bank's post stress test CET1 ratio in the adverse scenario during the stress test horizon (+/-)		0

Row Number	Realised losses 01 January to 31 March 2021		
6	Realised fines/litigation costs (net of provisions) (-)		0
7	Other material losses and provisions (-)		0