

2021 EU-wide Stress Test

Bank Name	Caixa Geral de Depósitos, SA
LEI Code	TO822O0VT80V06K0FH57
Country Code	PT



2021 EU-wide Stress Test: Summary

Caixa	Geral	de	Depósitos, SA	

		1	2	3	4	5	6	7
_		Actual		Baseline Scenario			Adverse Scenario	
Rov Nur	(mln EUR, %)	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	Profit or (-) loss for the year	518	499	433	463	-410	144	202
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	Common Equity Tier 1 ratio, %	18.22%	18.69%	19.02%	19.35%	15.22%	15.25%	15.34%
9	Fully loaded Common Equity Tier 1 ratio, %	18.22%	18.69%	19.02%	19.35%	15.22%	15.25%	15.34%
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	Leverage ratio, %	8.71%	8.94%	9.09%	9.26%	7.37%	7.38%	7.42%
13	Fully loaded leverage ratio, %	8.71%	8.94%	9.09%	9.26%	7.37%	7.38%	7.42%
			Memoran	lum items				
14	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
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 ²		0	0	0	0	0	0
16	Of which: eligible instruments whose trigger is above CET1 capital ratio in the adverse scenario ²		0	0	0	0	0	0

¹ Conversions not considered for CET1 computation

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

17	IFRS 9 transitional arrangements?	No
18	New definition of default?	Yes



11111	WIIII/A	Caixa Geral de Depósitos, SA																
				1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
											Actual							
											31/12/2020							
					Exposu	re values			Risk expos	ure amounts								
				A-IRE	В	F-IRB		A-I	RB	F-	IRB		G	St 2	Stock of	Stock of	Stock of	Coverage Ratio -
Row	N											Stage I exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure		_
un			(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted							
1		Central banks		0	(0	C	0	() (0 0		0 0	0	0	0	/-
2		Central governments		0	(0	C	0	() ()	0 ()	0 0	0	0	0	/-
3		Institutions		0	(0	C	0	() ()	0 (0 0	0	0	0'	<i>,</i> –
4		Corporates		0	(0	C	0	() ()	0 0		0	0	0	0'	-
5		Corporates - Of Which: Specialised Lending		0	(0	C	0	(0)	0		0	0	0	0'	-
6		Corporates - Of Which: SME		0	(0	C	0	(0)	0		0	0	0	0'	-
7		Retail		0	(0	C	0	(0)	0		0	0	0	0'	-
8		Retail - Secured on real estate property		0	(0	C	0	(0)	0		0	0	0	0'	, –
9	Caixa Geral de Depósitos, SA	Retail - Secured on real estate property - Of Which: SME		0	(0	C	0	())	0		0	0	0	0'	/ -
10	Caixa Octal de Depositos, SA			0	(0	C	0	(()	0 (0	0	0	0'	/
11		Retail - Qualifying Revolving		0	(0	С	0	(()	0 0)	0	0	0	0'	-
12		Retail - Other Retail		0	(0	С	0	(0)	0 0)	0	0	0	0'	/-
13		Retail - Other Retail - Of Which: SME		0	(0	C	0	(0)	0		0	0	0	0'	-
14		Retail - Other Retail - Of Which: non-SME		0	(0	C	0	((0 (0	0	0	0'	-
15		Equity		0	(0	((0	0	0	0'	/ -
16		Securitisation																
17		Other non-credit obligation assets		0	(0	((0	0	0	0'	-
18		IRB TOTAL		0		0	0	0	0			0		0	0	0	0	<u> </u>

											Actual						
											31/12/2020						
					Exposu	re values			Risk expos	ure amounts							
				A-IR	kB	F-I	RB	A-IF	₹В	F-II	RB			Stock of	Stock of	Stock of	Coverage Ratio -
RowN um			(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure Stage 2 exposure	e Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Coverage Ratio - Stage 3 exposure
19		Central banks		0	(0		0 0	(0		0 0	0 0	0	0	0	-
20		Central governments		0	(0		0 0	(0		0 0	0 0	0	0	0) -
21		Institutions		0	(0		0	(0		0	0 0	0	0	0) -
22		Corporates		0	(0		0	(0		0 0	0 0	0	0	0) -
23		Corporates - Of Which: Specialised Lending		0	(0		0 0	(0		0 0	0 0	0	0	0) -
24		Corporates - Of Which: SME		0	(0		0	(0		0	0 0	0	0	0) -
25		Retail		0	(0		0 0	(0		0 0	0 0	0	0	0) -
26		Retail - Secured on real estate property		0	(0		0 0	(0		0 0	0 0	0	0	0) -
27	Dortugal	Retail - Secured on real estate property - Of Which: SME		0	(0		0 0	(0		0 0	0 0	0	0	0) -
28	Portugal	Retail - Secured on real estate property - Of Which: non-SME		0	(0		0 0	(0		0 0	0 0	0	0	0) -
29		Retail - Qualifying Revolving		0	(0		0 0	(0		0 0	0 0	0	0	0) -
30		Retail - Other Retail		0	(0		0 0	(0		0 0	0 0	0	0	0) -
31		Retail - Other Retail - Of Which: SME		0	(0		0 0	(0		0 0	0 0	0	0	0) -
32		Retail - Other Retail - Of Which: non-SME		0	(0		0 0	(0		0 0	0 0	0	0	0) -
33		Equity		0	()		0	()		0	0 0	0	0	0) -
34		Securitisation															
35		Other non-credit obligation assets		0	()		0	()		0	0 0	0	0	0) -
36		IRB TOTAL		0	0	0		0	0	0		0 0	0 0	0	0	0	-

										Actual						
				Exposi	ıre values		1	Risk expos	sure amounts	31/12/2020				<u> </u>	T	т —
			A-II		F-1	RB	A-1	IRB		IRB			Stock of	Stock of	Stock of	Coverage Ratio -
RowN um		(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure Stage 2 exp	osure Stage 3 exposure	provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	provisions for Stage 3 exposure	Stage 3 exposure
37	Central banks		0		0 0		0 0		0 0		0 0	0 ()) (0 -
38	Central governments		0		0 0		0 0		0 0)	0 0	0 (() ()	0 -
39	Institutions		0		0 0		0 0		0 0)	0 0	0 ()) ()	0 -
40	Corporates		0		0 0		0 0		0 0)	0 0	0 ()) (0 -
41	Corporates - Of Which: Specialised Lending		0		0 0		0 0		0 0)	0 0	0 ()) (0 -
42	Corporates - Of Which: SME		0		0 0		0 0		0 0)	0 0	0 ()) (0 -
43	Retail		0		0 0		0 0	(0 0)	0 0	0 ()) (0 -
44	Retail - Secured on real estate property		0		0 0		0 0	(0 0)	0 0	0 ()) (0 -
45	Division I also a constitution of the constitu		0		0 0		0 0		0 0		0 0	0 ()			0 -
45 Maca	Retail - Secured on real estate property - Of Which: non-SME		0		0 0		0 0	(0 0)	0 0	0 ()) (0 -
47	Retail - Qualifying Revolving		0		0 0		0 0	(0 0)	0 0	0 ()			0 -
48	Retail - Other Retail		0		0 0		0 0	(0 0)	0 0	0 ()) (0 -
49	Retail - Other Retail - Of Which: SME		0		0 0		0 0	(0 0)	0 0	0 ()			0 -
50	Retail - Other Retail - Of Which: non-SME		0		0 0		0 0		0 0)	0 0	0 ()			0 -
51	Equity		0		0		0		0		0	0 (0 -
52	Securitisation															
53	Other non-credit obligation assets		0		0		0		0		0	0 (0 -
54	IRB TOTAL		0		0		0 0		0 0		0 0	0 0				0 -

											Actual							
											31/12/2020							
					Exposu	re values			Risk expos	ure amounts								
				A-IRB		F	-IRB	A-:	IRB	F-	IRB				Stock of	Stock of	Stock of	Coverage Ratio -
RowN um		(Non-defa	ulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	provisions for Stage 3 exposure	Stage 3 exposure
55		Central banks		0	(0	0 0	(0		0	0	0	0	(0 (J -
56		Central governments		0	()	0	0 0		0		0	0	0	0	(0 () -
57		Institutions		0	()	0	0 0	(0)	0	0	0	0	(0 () -
58		Corporates		0	()	0	0 0	(0		0	0	0	0	(0 () -
59		Corporates - Of Which: Specialised Lending		0	()	0	0 0	(0		0	0	0	0	(0 () -
60		Corporates - Of Which: SME		0	()	0	0 0		0		0	0	0	0	(0 () -
61		Retail		0	()	0	0 0		0		0	0	0	0	(0 () -
62		Retail - Secured on real estate property		0	()	0	0 0	(0		0	0	0	0	(0 (ر -
63	Franco	Retail - Secured on real estate property - Of Which: SME		0	()	0	0 0	(0)	0	0	0	0	(0 () -
64	France	Retail - Secured on real estate property - Of Which: non-SME		0	()	0	0 0	(0)	0	0	0	0	(0 (ر -
65		Retail - Qualifying Revolving		0	()	0	0 0	(0		0	0	0	0	(0 () -
66		Retail - Other Retail		0	()	0	0 0	(0		0	0	0	0	(0 (ر -
67		Retail - Other Retail - Of Which: SME		0	()	0	0 0	(0)	0	0	0	0	(0 (ر -
68		Retail - Other Retail - Of Which: non-SME		0	()	0	0 0		0		0	0	0	0	(0 () <u>-</u>
69		Equity		0	()		0	(O			0	0	0	(0 () -
70		Securitisation																
71		Other non-credit obligation assets		0	()		0		O			0	0	0	(0 () -
72		IRB TOTAL		0	(0 0		0		0	0	0	0	(J -



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

	Caixa Geral de Depósitos, SA																
			1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
										Actual							
										31/12/2020							
				Exposu	re values			Risk expos	ure amounts								
			A-IRE		F-IRB		A-I			IRB				Stock of	Stock of	Stock of	Coverna Batia
RowN um		(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
73	Central banks		0	0	0	0	0	(0		0 0	(0	0	(0	-
74	Central governments		0	0	0	0	0	(0		0 0	(0 0	0	(0	-
75	Institutions		0	0	0	0	0	(0		0	(0	0	(0	-
76	Corporates		0	0	0	0	0	(0		0	(0	0		0	-
77	Corporates - Of Which: Specialised Lending		0	0	0	0	0	(0		0	(0	0		0	-
78	Corporates - Of Which: SME		0	0	0	0	0	(0		0	(0	0		0	-
79	Retail Retail		0	0	0	0	0	(0)	0	(0	0	(0	-
80	Retail - Secured on real estate property		0	0	0	0	0	(0)	0	(0	0	(0	-
⁸¹ Spa	Retail - Secured on real estate property - Of Which: SME		0	0	0	0	0	(0		0	(0	0		0	-
			0	0	0	0	0	(0		0	(0	0		0	-
83	Retail - Qualifying Revolving		0	0	0	0	0	(0)	0 0	(0	0	(0	-
84	Retail - Other Retail		0	0	0	0	0	(0)	0 0	(0 0	0	(0	-
85	Retail - Other Retail - Of Which: SME		0	0	0	0	0	(0)	0 0	(0 0	0	(0	-
86	Retail - Other Retail - Of Which: non-SME		0	0	0	0	0	(0		0 0	(0 0	0	(0	-
87	Equity		0	0			0	(0		C	(0 0	0	(0	-
88	Securitisation																
89	Other non-credit obligation assets		0	0			0	(C	(0 0	0	(0	-
90	IRB TOTAL		0	0	0	0	0	C	0		0	l C	0	0	(0	-

											Actual							
											31/12/2020							
					Exposu	re values			Risk expos	ure amounts		4						
				A -1	RB	[F-1	IRB	A-	·IRB	F-3	IRB				Stock of	Stock of	Stock of provisions for Stage 3 exposure	Coverage Patio -
												Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for	provisions for	provisions for	Coverage Ratio - Stage 3 exposure
Row	VN		() = ()	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted				Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	
dill			(mln EUR, %)															
91	1	Central banks		0	(0	(0 0)	0	(0	0	0	0	0	0'	-
92	2	Central governments		0	(0	(0)	0	(0	0	0	0	0	0'	-
93	3	Institutions		0	(0	(0)	0	(0	0	0	0	0	0'	-
94	4	Corporates		0	(0	(0 0)	0	(0	0	0	0	0	0'	-
95	5	Corporates - Of Which: Specialised Lending		0	(0	(0 0)	0	(0	0	0	0	0	0'	-
96	6	Corporates - Of Which: SME		0	(0	(0 0)	0	(0	0	0	0	0	0'	-
97	7	Retail		0	(0	(0 0		0	(0	0	0	0	0	0'	-
98	8	Retail - Secured on real estate property		0	(0	(0)	0	(0	0	0	0	0	0'	-
99	9 Ttaly	Retail - Secured on real estate property - Of Which: SME		0	(0	(0)	0	(0	0	0	0	0	0'	-
100	Italy	Retail - Secured on real estate property - Of Which: non-SME		0	(0		0		0	(0	0	0	0	0	0'	-
101	1	Retail - Qualifying Revolving		0	(0		0		0	(0	0	0	0	0	0'	-
102	2	Retail - Other Retail		0	O	0		0		0		0	0	0	0	0	0'	-
103	3	Retail - Other Retail - Of Which: SME		0	(0		0		0		0	0	0	0	0	0'	-
104	4	Retail - Other Retail - Of Which: non-SME		0	Ó	0	(0		0	(0	0	0	0	0	0'	-
105	5	Equity		0	(C				0	0	0	0	0	0'	-
106	16	Securitisation																
107	7	Other non-credit obligation assets		0	(C				0	0	0	0	0	0') -
108	8	IRB TOTAL		0	0	0		0		0		0	0	0	0	0	0'	-

											Actual						
											31/12/2020						
					Exposi	ıre values			Risk expos	ure amounts							
				A-IR	RB	F-I	RB	A-I	RB	F-I	RB			Stock of	Stock of	Stock of	Coverage Ratio -
RowN um			(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure Stage 2 expo	sure Stage 3 exposure	provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	provisions for Stage 3 exposure	Stage 3 exposure
109		Central banks		0		0		0 0	C	0		0 0	0 0	0	0	() -
110		Central governments		0		0 0		0 0	C	0		0 0	0 0	0	0	() -
111		Institutions		0		0		0 0	C	0		0 0	0 0	0	0	(0 -
112		Corporates		0		0		0	C	0		0 0	0 0	0	0	(0 -
113		Corporates - Of Which: Specialised Lending		0		0		0	C	0		0 0	0 0	0	0	(0 -
114		Corporates - Of Which: SME		0		0		0	C	0		0 0	0 0	0	0	(0 -
115		Retail		0		0		0	C	0		0 0	0 0	0	0	(0 -
116		Retail - Secured on real estate property		0		0		0 0	C	0		0 0	0 0	0	0	(0 -
117	Mozambiquo	Retail - Secured on real estate property - Of Which: SME		0		0 0		0 0	C	0		0 0	0 0	0	0	() -
118	Mozambique	Retail - Secured on real estate property - Of Which: non-SME		0		0		0 0	C	0		0 0	0 0	0	0	(0 -
119		Retail - Qualifying Revolving		0		0		0 0	C	0		0 0	0 0	0	0	() -
120		Retail - Other Retail		0		0		0 0	C	0		0 0	0 0	0	0	(0 -
121		Retail - Other Retail - Of Which: SME		0		0		0 0	C	0		0 0	0 0	0	0	(0 -
122		Retail - Other Retail - Of Which: non-SME		0		0 0		0 0	C	0		0 0	0 0	0	0	() -
123		Equity		0		0		0	C			0	0 0	0	0	(0 -
124		Securitisation															
125		Other non-credit obligation assets		0		0		0	C)		0	0 0	0	0	() -
126		IRB TOTAL		0		0		0	0	0		0 0	0 0	0	0	C) -

											Actual							
											31/12/2020							
			- 1		Exposu	re values			Risk expos	ure amounts								
				A-IRI	3	F-IR	В	A-I	RB	F-1	IRB				Stock of	Stock of	Stock of	Coverage Batis
RowN um			(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	e provisions for Stage 1 exposure	provisions for	provisions for	Coverage Ratio - Stage 3 exposure
127		Central banks		0	(0	C	0	C	0		0 0			0 0	(0	<i>i</i> –
128		Central governments		0	(0	C	0	C	0		0 0	(0	0 0	(0	, -
129		Institutions		0	(0	C	0	C	0		0	(0	0	(0	, –
130		Corporates		0	(0	C	0	C	0		0	(0	0	(0	, –
131		Corporates - Of Which: Specialised Lending		0	(0	C	0	C	0		0	0	0	0	(0	, –
132		Corporates - Of Which: SME		0	(0	C	0	C	0		0 0)	0	0	(0	-
133		Retail		0	(0	C	0	C	0		0		0	0	(0	, -
134		Retail - Secured on real estate property		0	(0	C	0	C	0		0 0		0	0	(0	<i>,</i> –
135	Cano Vordo	Retail - Secured on real estate property - Of Which: SME		0	(0	C	0	C	0		0 0		0	0	(0	<i>,</i> –
136	Cape Verde	Retail - Secured on real estate property - Of Which: non-SME		0	(0	C	0	C	0		0 0		0	0	(0	<i>,</i> –
137		Retail - Qualifying Revolving		0	(0	C	0	C	0		0 0	(0	0 0	(0	, –
138		Retail - Other Retail		0	(0	C	0	C	0		0 0		0	0	(0	/ -
139		Retail - Other Retail - Of Which: SME		0	(0	C	0	C	0		0 0		0	0	(0	<i>,</i> –
140		Retail - Other Retail - Of Which: non-SME		0	(0	C	0		0		0 0	(0	0 0	(0	, –
141		Equity		0	(0	C			0		0	0	(0	<i>,</i> –
142		Securitisation																
143		Other non-credit obligation assets		0	(0	C			0	(0	0 0	(0	<i>,</i> –
144		IRB TOTAL		0		0	0	0	0	0		0 0	0		0	C	0	-



		Caixa Geral de Depósitos, SA																
				1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
			1								Actual							
											31/12/2020							
					Exposu	re values			Risk expos	ure amounts								
				A-IR	В	F-IR	RB	A-I	RB	F-II	RB				Stock of	Stock of	Stock of provisions for	Coverage Ratio -
RowN um			(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Chara 2 avenagement
145		Central banks		0	C	0	C	0	(0		0 0	(0	0	C	0	-
146		Central governments		0	C	0	(0	(0		0 0	(0	0	C	0	-
147		Institutions		0	C	0	(0	(0		0	(0	0	C	0	<u>[-</u>
148		Corporates		0	C	0	(0	(0		0	(0	0	C	0	<u>-</u>
149		Corporates - Of Which: Specialised Lending		0	C	0	C	0	(0		0	(0	0	C	0	1-
150		Corporates - Of Which: SME		0	C	0	(0	(0		0	(0	0	C	0	1-
151		Retail		0	C	0	(0	(0		0 0	(0	0	C	0	<u> -</u>
152		Retail - Secured on real estate property		0	C	0	(0	(0		0	(0	0	C	0	1-
153	United States	Retail - Secured on real estate property - Of Which: SME		0	C	0	(0	(0		0 0	(0	0	C	0	<u> </u>
154	Officed States	Retail - Secured on real estate property - Of Which: non-SME		0	C	0	(0	(0		0	(0	0	C	0	<u> -</u>
155		Retail - Qualifying Revolving		0	C	0	(0	(0		0	(0	0	C	0	<u> -</u>
156		Retail - Other Retail		0		0	(0	(0		0	(0	0		0	<u> </u>
157		Retail - Other Retail - Of Which: SME		0		0		0	(0		0	(0	0	C	0	<u> </u>
158		Retail - Other Retail - Of Which: non-SME		0		0		0	(0		0 0	(0	0	C	0	<u> </u>
159		Equity		0				0	(0	(0	0	C	0	1-
160		Securitisation																
161		Other non-credit obligation assets		0	<u> </u>			0	(0	(0	<u>C</u>	0	<u> </u>
162		IRB TOTAL		0	0	0	0	0	<u> </u>	0		0) 0	0	0	0	<u> -</u>

											Actual						
											31/12/2020						
					Exposi	ıre values			Risk expos	ure amounts							
				A-IR	В	F-I	RB	A-I	RB	F-1	IRB			Stock of	Stock of	Stock of provisions for	Coverage Ratio -
RowN um			(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure Stage 2 exp	osure Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
163		Central banks		0		0		0 0	C	0		0 0	0 (0	0	0) -
164		Central governments		0		0		0 0	C	0		0 0	0 (0	0	0) -
165		Institutions		0		0		0 0	C	0		0 0	0 (0	0	0) -
166		Corporates		0		0		0 0	C	0		0 0	0 (0	0	0) -
167		Corporates - Of Which: Specialised Lending		0		0		0 0	C	0		0 0	0 (0	0	0) -
168		Corporates - Of Which: SME		0		0		0 0	C	0		0 0	0 (0	0	0) -
169		Retail		0		0		0 0	C	0		0 0	0 (0	0	0) -
170		Retail - Secured on real estate property		0		0		0 0	C	0		0 0	0 (0	0	0) -
171	Luvombourg	Retail - Secured on real estate property - Of Which: SME		0		0		0 0	C	0		0 0	0 (0	0	0) -
172	Luxembourg	Retail - Secured on real estate property - Of Which: non-SME		0		0		0 0	C	0		0 0	0 (0	0	0) -
173		Retail - Qualifying Revolving		0		0		0 0	C	0		0 0	0 (0	0	0) -
174		Retail - Other Retail		0		0		0 0	C	0		0 0	0 (0	0	0) -
175		Retail - Other Retail - Of Which: SME		0		0		0 0	C	0		0 0	0 (0	0	0) -
176		Retail - Other Retail - Of Which: non-SME		0		0		0 0	C	0		0 0	0 (0	0	0) -
177		Equity		0		0		0	C)		0	0 (0	0	0) -
178		Securitisation															
179		Other non-credit obligation assets		0		D .		0	C)		0	0 (0	0	0) -
180		IRB TOTAL		0		0		0	0	0		0	0 0	0	0	0	-

											Actual						
											31/12/2020						
					Exposu	re values			Risk expos	ure amounts							
				A-	IRB	F-1	RB	A-:	IRB	F-I	RB			Stock of	Stock of	Stock of provisions for	Coverage Ratio
RowN um			(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure Stage 2 exposure	Stage 3 exposure	Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
181		Central banks		0	C	0		0	(0		0 0		0	0	(0 -
182		Central governments		0	C	0		0		0		0 0			0	(0 -
183		Institutions		0	C	0		0 0	(0		0 0) () (0	(0 -
184		Corporates		0	C	0		0 0	(0		0 0) () (0	(0 -
185		Corporates - Of Which: Specialised Lending		0	C	0		0 0	(0		0 0) () (0	(0 -
186		Corporates - Of Which: SME		0	C	0		0 0	(0		0 0) () (0	(0 -
187		Retail		0	C	0		0 0	(0		0 0) () (0	(0 -
188		Retail - Secured on real estate property		0	C	0		0 0	(0		0 0) () (0	(0 -
189	Angola	Retail - Secured on real estate property - Of Which: SME		0	C	0		0 0	(0		0 0) () (0	(0 -
190	Angola	Retail - Secured on real estate property - Of Which: non-SME		0	C	0		0 0	(0		0 0) () (0	(0 -
191		Retail - Qualifying Revolving		0	C	0		0 0	(0		0 0) () (0	(0 -
192		Retail - Other Retail		0	C	0		0 0	(0		0 0) () (0	(0 -
193		Retail - Other Retail - Of Which: SME		0	C	0		0 0	(0		0 0) () (0	(0 -
194		Retail - Other Retail - Of Which: non-SME		0	C	0		0 0	(0		0 0) () (0	(0 -
195		Equity		0	C			0	()		0)	0	(0 -
196		Securitisation															
197		Other non-credit obligation assets		0	C			0	()		0			0	(0 -
198		IRB TOTAL		0	0	0		0	(0		0 0			0	C	0 -



	Caixa Geral de Depósitos, SA																						
			16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36
													Baseline Scenari	0									
						31/12/2021							31/12/2022							31/12/2023			
RowN um		(mln EUR, %)		e 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 e provisions for Stage 1 exposure	Stock of provisions for e Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposur	e Stage 2 exposui	re 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		(0 0	(0		0 (-	(0	0	0	0 (0	0 -		0	0	0 0	C	0	-
2	Central governments		(0 0	(0		0 (-	(0	0	0	0 (0	0 -		0	0	0 0	C	0	-
3	Institutions		(0 0	(0		0 (-	(0	0	0	0 (0	0 -		0	0	0 0	0	0	 -
4	Corporates		(0 0	(0		0	-	(0	0	0	0	0	0 -		0	0	0 0	0	0) -
5	Corporates - Of Which: Specialised Lending			0 0		0		0 (-		0	0	0		0	0		0	0	0 0	0	0) -
	Corporates - Of Which: SME Retail			0 0		0		0 (0	0	0		0	0		0	0	0 0	0	0) -
				0 0		0		0 (<u> </u>		0	0	0		0	0		0	0	0 0	0	0) -
	Retail - Secured on real estate property			0 0	(0		0 (-		0	0	0		0	0		0	0	0 0	0	0	-
⁹ Caixa Geral de Depósitos, SA	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME			0 0					- 			0	0	0	0	0 -		0	0	0 0		0	- N-
11	Retail - Qualifying Revolving			0 0					_			0	0		0	0 -		0	0	0 0	0	0) <u>-</u>
12	Retail - Other Retail			0 0		0		0 (0	n e	0	0 (0	0 -		0	0	0 0	0	0) -
13	Retail - Other Retail - Of Which: SME			0 0)		0 (<u> </u>		0	n	0		0	0 -		0	0	0 0	0	0) -
14	Retail - Other Retail - Of Which: non-SME			0 0	· ·)		0 (-		0	0	0	0 (0	0 -		0	0	0 0	0	0) -
15	Equity		· ·	0 0	ì			0 (-		0	0	0	0 (0	0 -		0	0	0 0	0	0) -
16	Securitisation																						
17	Other non-credit obligation assets		(0 0		0		0	-	(0	0	0	0	0	0 -		0	0	0 0	0	0	-
	IRB TOTAL			0 0	C	0		0 0	-	d		0	0	0 (0	0 -		0	0	0 0	0	0	-

												Baseline Scenario										
					31/12/	2021		_				31/12/2022			_				31/12/2023			
		(mln EUR, %	Stage 1 exposure Stage 2	exposure Stage 3 ex	Stock posure provisio Stage 1 e	c of Sons for prov exposure Stage	Stock of Stock of provisions for 2 exposure Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposu	re 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	Cove Stage
	Central banks		0	0	0	0	0 0) -	0		0 (0 (0	C) -	(0	0 () (C		0 -
	Central governments		0	0	0	0	0 0	-	0		0 (0 (0	() -		0	0 ()	0		0 -
	Institutions		0	0	0	0	0 0	-	0		0 (0 (0	C) -		0	0 ((0		0 -
	Corporates		0	0	0	0	0 0	-	0		0 (0 (0	C) -		0	0 ((0		0 -
	Corporates - Of Which: Specialised Lending		0	0	0	0	0 0	-	0		0 (0 (0	C) -		0	0 ((0		0 -
	Corporates - Of Which: SME		0	0	0	0	0 0	-	0		0 (0 (0	C) -		0	0 ((0		0 -
	Retail		0	0	0	0	0 0	-	0		0 (0 (0	C) -		0	0 ((0		0 -
	Retail - Secured on real estate property		0	0	0	0	0 0	-	0		0 (0 (0	() -		0	0 ()	0		0 -
Dortugal	Retail - Secured on real estate property - Of Which: SME		0	0	0	0	0 0	-	0		0	0 (0	C	-		0	0	0	0		0 -
Portugal	Retail - Secured on real estate property - Of Which: non-SME		0	0	0	0	0 0	-	0		0	0 (0	(-		0	0)	0		0 -
	Retail - Qualifying Revolving		0	0	0	0	0 0	-	0		0	0 (0	(-		0	0	0	0		0 -
	Retail - Other Retail		0	0	0	0	0 0	-	0		0	0 (0	(-		0	0)	0		0 -
	Retail - Other Retail - Of Which: SME		0	0	0	0	0 0	-	0		0	0 (0	(-		0	0)	0		0 -
	Retail - Other Retail - Of Which: non-SME		0	0	0	0	0 0	-	0		0 (0 (0	() -		0	0 () (0		0 -
	Equity		0	0	0	0	0 0) -	0		0	0 (0	() -		0	0 (0	0		0 -
	Securitisation																					
	Other non-credit obligation assets		0	0	0	0	0 0) -	0		0 (0 (0	() -		0	0 ()	0		0 -
	IRB TOTAL		0	0	0	n	0 0	1_	0		0 (0	0	1-		0 () (0	0		Λ.

				Ī											Baseline Scenario										
								31/12/2021							31/12/2022							31/12/2023			
Rov	wN n			(mln EUR, %)	Stage 1 exposure Sta	ge 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
3	7		Central banks		0	0	0		0 (C	-	C	0	(0		0	-	0	0	0	0) (0	-
3	8		Central governments		0	0	0		0 (0	-	C	0	(0) (0	-	0	0	0	0) (0	-
3	9		Institutions		0	0	0		0 (0	-	C	0	(0	0	0	-	0	0	0	0) (0	-
4	0		Corporates		0	0	0		0 (0	-	C	0	(0	0	0	-	0	0	0	0) (0	-
4	1		Corporates - Of Which: Specialised Lending		0	0	0		0 (0	-	C	0	(0	0	0	-	0	0	0	0) (0	-
4	2		Corporates - Of Which: SME		0	0	0		0 0	0	-	C	0	(0		0	-	0	0	0	0) (0	-
4	3		Retail		0	0	0		0	0	-	C	0	(0		0	-	0	0	0	0		0	-
4	4		Retail - Secured on real estate property		0	0	0		0	0	-	C	0		0		0	-	0	0	0	0		0	-
4	5	Macao	Retail - Secured on real estate property - Of Which: SME		0	0	0		0	0	-	C	0	(0		0	-	0	0	0	0		0	-
4	6	Macao	Retail - Secured on real estate property - Of Which: non-SME		0	0	0		0 0	0	-	C	0	(0		0	-	0	0	0	0)	0	-
4	7		Retail - Qualifying Revolving		0	0	0		0	0	-	C	0	(0	0	0	-	0	0	0	0) (0	-
4	8		Retail - Other Retail		0	0	0		0	0	-	C	0	(0	0	0	-	0	0	0	0) (0	-
4	9		Retail - Other Retail - Of Which: SME		0	0	0		0	0	-	C	0	(0	0	0	-	0	0	0	0) (0	-
5	0		Retail - Other Retail - Of Which: non-SME		0	0	0		0 (0	-	C	0	(0	0	0	-	0	0	0	0) (0	-
5	1		Equity		0	0	0		0 0	0	-	C	0	(0		0	-	0	0	0	0	(0	-
5	2		Securitisation																						
5	3		Other non-credit obligation assets		0	0	0		0 0	0	-	C	0	(0		0	-	0	0	0	0	(0	-
5	4		IRB TOTAL		0	0	0			0	-	0	0	C	0		0	-	0	0	0	0		0	-

											Baseline Scenario										
				31/12/2021							31/12/2022							31/12/2023			
		(mln EUR, %	Stage 1 exposure Stage 2 exposure Stage 3 exposure 6)	Stock of provisions for Stage 1 exposure	Stock of provisions for e Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	e Stage 2 ex	oposure 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	e Stage 2 exposur	e Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposu	Stock of provisions f re Stage 3 expo	Coverage Ra Stage 3 expo
	Central banks		0 0	0	0 (0 (0 -		0	0 0	0	0	0) -	C	0	0	0 0	J	0	0 -
	Central governments		0 0	0	0 (0 (0 -		0	0 0	0	0	0) -	C	0	0	0 0	آر	0	0 -
	Institutions		0 0	0	0 (0 (0 -		0	0 0	0	0	0	-	C	0	0	0 0	ار	0	0 -
	Corporates		0 0	0	0 (0 (0 -		0	0 0	0	0	0	-	C	0	0	0 0	ار	0	0 -
	Corporates - Of Which: Specialised Lending		0 0	0	0 (0 (0 -		0	0 0	0	0	0	-	C	0	0	0 0	ار	0	0 -
	Corporates - Of Which: SME		0 0	0	0 (0 (0 -		0	0 0	0	0	0	-	C	0	0	0 0	ر	0	0 -
	Retail		0 0	0	0 (0 (0 -		0	0 0	0	0	0	-	C	0	0	0	ر	0	0 -
	Retail - Secured on real estate property		0 0	0	0 (0 (0 -		0	0 0	0	0	0	-	C	0	0	0	ر	0	0 -
France	Retail - Secured on real estate property - Of Which: SME		0 0	0	0 (0	0 -		0	0 0	0	0	0	-	C	0	0	0	ار	0	0 -
riance	Retail - Secured on real estate property - Of Which: non-SME		0 0	0	0	0	0 -		0	0 0	0	0	0	-	C	0	0	0 0	ار	0	0 -
	Retail - Qualifying Revolving		0 0	0	0	0	0 -		0	0	0	0	0	-	C	0	0	0	<u>ر</u>	0	0 -
	Retail - Other Retail		0 0	0	0	0	0 -		0	0 0	0	0	0) -	C	0	0	0 0	ار	0	0 -
	Retail - Other Retail - Of Which: SME		0 0	0	0	0	0 -		0	0	0	0	0	-	C	0	0	0	<u>)</u>	0	0 -
	Retail - Other Retail - Of Which: non-SME		0 0	0	0 (0	0 -		0	0 0	0	0	0	-	C	0	0	0 0	<u> </u>	0	0 -
	Equity		0 0	0	0 (0	0 -		0	0 0	0	0	0) -	C	0	0	0 0	J	0	0 -
	Securitisation																				
	Other non-credit obligation assets		0 0	0	0 (0	0 -		0	0 0	0	0	0	-	C	0	0	0 0	<u>/</u>	0	0 -
	IRB TOTAL		0 0		0		01-		0	0	0	0	0	-		Ol	0	ol o	<u> </u>	0	OI-



	Caixa Geral de Depósitos, SA																					
			16	17 18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36
												Baseline Scenario	0									
					31/12/2021		_				_	31/12/2022		_			_		31/12/2023			
		(mln EUR, %)		e Stage 2 exposure Stage 3 expos	Stock of ure provisions fo Stage 1 exposi	Stock of r provisions for ure Stage 2 exposu	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure		Stage 2 exposure	e Stage 3 exposui	Stock of re 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 exposu	re Stage 3 exposure		Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ration Stage 3 exposu
	Central banks		(0 0	0	0	0	0 -	0		0	0	0 (() -	(0 0	0	0	0) -
	Central governments			0 0	0	0	0	0 -	0		0	0	0 () -	(D	0 0	0	0	0) -
	Institutions			0 0	0	0	0	0 -	0		0	0	0 ()) -	(0	0 0	0	0	0	-
	Corporates			0 0	0	0	0	0 -	0		0	0	0 ()) -	(0	0 0	0	0	0) -
	Corporates - Of Which: Specialised Lending			0 0	0	0	0	0 -	0		0	0	0 () -	(0	0 0	0	0	0	-
	Corporates - Of Which: SME			0 0	0	0	0	0 -	0		0	0	0 () -	(0 0	0	0	0	-
	Retail			0 0	0	0	0	0 -	0		0	0	0) -	(O	0	0	0	0	-
	Retail - Secured on real estate property			0 0	0	0	0	0 -	0		0	0	0 () -	()	0 0	0	0	0) –
Spain	Retail - Secured on real estate property - Of Which: SME			0 0	0	0	0	0 -	0		0	0	0 () -	()	0 0	0	0	0) -
Spaili	Retail - Secured on real estate property - Of Which: non-SME			0 0	0	0	0	0 -	0		0	0	0 () -	()	0 0	0	0	0) -
	Retail - Qualifying Revolving			0 0	0	0	0	0 -	0		0	0	0 () -	()	0 0	0	0	0	-
	Retail - Other Retail			0 0	0	0	0	0 -	0		0	0	0 () -	()	0 0	0	0	0	-
	Retail - Other Retail - Of Which: SME			0 0	0	0	0	0 -	0		0	0	0 () -	()	0 0	0	0	0) –
	Retail - Other Retail - Of Which: non-SME			0 0	0	0	0	0 -	0		0	0	0 () -	()	0 0	0	0	0) –
	Equity			0 0	0	0	0	0 -	0		0	0	0 (() -	()	0 0	0	0	0	-
	Securitisation																					
	Other non-credit obligation assets			0 0	0	0	0	0 -	0		0	0	0 () -	()	0 0	0	0	0) -
	IRB TOTAL			0 0	Ol	01	0	OI-	l O		O l	01	מ מ)I-	1		0 0	n	l Ol	Ω	I-

				ſ										Baseline Scenario										
							31/12/2021							31/12/2022							31/12/2023			
Re	owN Im			(mln EUR, %)	Stage 1 exposure Stage 2 exposu	re 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	e 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
	91		Central banks		0	0 (0	0	0	-		0 0	(0	C	0	-	0	C	0	0	0	(-
	92		Central governments		0	0 (0	0	0	-		0 0	(0	0	0	-	0	C	0	<u>C</u>	0	() -
	93		Institutions		0	0 (0	0	0	-		0 0	(0	0	0	-	0	C	0	0	0	(-
	94		Corporates		0	0 (0	0	0	-		0 0	(0	-	0	C	0	0	0	() -
	95		Corporates - Of Which: Specialised Lending		0	0 (0	0	-		0					-	0	C	0	0	0) -
	96		Corporates - Of Which: SME		0	0 (0	0	-		0					-	0	C	0	0	0) -
	9/		Retail		0	0 (0	0	-		0 0					-	0	C	0	0	0	() -
	98		Retail - Secured on real estate property		0	0 0			0	-		0 0			0		-	0	C	0	0	0) -
	00	Italy	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME		0	0 0			0	_		0 0						0	C	0	0	0	() <mark>-</mark>
	01		Retail - Secured on real estate property - Or Which: non-SME Retail - Qualifying Revolving		0	0 0			0	-) 0		0		0		0) <u>-</u>
	02		Retail - Qualifying Revolving Retail - Other Retail		0	0 0			0	_							_	0		0	0	0		1 _
	03		Retail - Other Retail - Of Which: SME		0	0 (0	-		0 0) 0) 0	-	0	0	0		0) _
	04		Retail - Other Retail - Of Which: non-SME		0	0 (0	-		0 0					-	0	0	0	0	0) -
	05		Equity		0	0 (0 0	0	-		0 0					-	0	0	0	0	0	() -
	06		Securitisation																	, and the second				
	07		Other non-credit obligation assets		0	0 (O	0	0	-		0 0	(0	C	0	-	0	C	0	0	0	() -
	08		IRB TOTAL		0	0 0		0	0	-		0 0	0	0	0	0	-	0	0	0	0	0	0	-

			ſ											Baseline Scenario										
							31/12/2021							31/12/2022							31/12/2023			
Down				Stage 1 exposure Stage 2	exposure Stage	e 3 exposure	Stock of provisions for		Stock of provisions for	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio - Stage 3 exposure
um			(mln EUR, %)			ì	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure					Stage 1 exposure	Stage 2 exposure	e Stage 3 exposure					Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	
109		Central banks		0	0	0	(0	0) -	C	0	0	0	0	0 () -	0	(0	0	0	, C	ა -
110		Central governments		0	0	0	(0	0	-	C	0	0	0	0	0 0) -	0		0	0	0	0	J -
111		Institutions		0	0	0	(0	0	-	C	0	0	0	0	0 0) -	0		0	0	0	0'	ა -
112		Corporates		0	0	0	(0	0	-	C	0	0	0	0	0 0) -	0		0	0	0	0	J -
113		Corporates - Of Which: Specialised Lending		0	0	0	C	0	0	-	C	0	0	0	0	0 0	-	0		0	0	0	0'	ა -
114		Corporates - Of Which: SME		0	0	0	C	0	0	-	C	0	0	0	0	0 0	-	0		0	0	O	0	ა -
115		Retail		0	0	0	C	0	0	-	C	0	0	0	0	0 0) -	0	(0	0	C	0′	ა -
116		Retail - Secured on real estate property		0	0	0	(0	0) -	C	0	0	0	0	0 0) -	0	(0	0	0	0′	<u></u> ე -
117	Mozambique	Retail - Secured on real estate property - Of Which: SME		0	0	0	(0	0	-	C	0	0	0	0	0 0) -	0	(0	0	0	0′	<u>)</u> -
118	Mozambique	Retail - Secured on real estate property - Of Which: non-SME		0	0	0	(0	0	_	C	0	0	0	0	0 0) -	0	(0	0	0	0′	J -
119		Retail - Qualifying Revolving		0	0	0		0	0	_	C	0	0	0	0	0 0) -	0	(0	0	0	0′	J -
120		Retail - Other Retail		0	0	0		0	0	-	C	0	0	0	0	0 0) -	0	(0	0	0	0′	J -
121		Retail - Other Retail - Of Which: SME		0	0	0		0	0	-	C	0	0	0	0	0 0) -	0	(0	0	C	0′	J -
122		Retail - Other Retail - Of Which: non-SME		0	0	0		0	0	-	C	0	0	0	0	0 0) -	0	(0	0	0	0′	J -
123		Equity		0	0	0		0	0	-	C	0	0	0	0	0 0) -	0	(0	0	C	0′	J -
124		Securitisation																						
125		Other non-credit obligation assets		0	0	0	(0	0) <u>-</u>	C	0	0	0 (0	0 0) -	0		0	0	0	0') -
126		IRB TOTAL		U	U	0	0	0	0	-	0	0	0	ין י) (0	<u>' -</u>	0		0	0	0		<i>/</i> -

										Baseline Scenari										
				31/12/2021						31/12/2022							31/12/2023			
		(mln EUR, %	Stage 1 exposure Stage 2 exposure Stage 3 exposu	Stock of re 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 expos	Stock of sure provisions for Stage 1 exposur	Stock of provisions for e Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	e Stage 3 exposure	Stock of e provisions for Stage 1 exposure	Stock of provisions fo Stage 2 expos	Stock of r provisions t ure Stage 3 expo	
	Central banks		0 0	0	0 0)	-	0	0	0	0 0	0	0 -	(0	0	0)	0	0 -
	Central governments		0 0	0	0 0)	-	0	0	0	0 0	0 () -	(0	0	0 ()	0	0 -
	Institutions		0 0	0	0 0)	-	0	0	0	0 0	0 (0 -	(0	0	0	ס	0	0 -
	Corporates		0 0	0	0 0) (-	0	0	0	0 0	0 () -	(0	0	0 (0	0	0 -
	Corporates - Of Which: Specialised Lending		0 0	0	0 0		-	0	0	0	0	0	0 -	(0	0	0	D	0	0 -
	Corporates - Of Which: SME		0 0	0	0 0	(-	0	0	0	0	0	0 -	(0	0	0	O	0	0 -
	Retail		0 0	0	0 0	(-	0	0	0	0 0	0	0 -	(0	0	0	D	0	0 -
	Retail - Secured on real estate property		0 0	0	0 0)	-	0	0	0	0	0	0 -	(0	0	0	ס	0	0 -
Cape Verde	Retail - Secured on real estate property - Of Which: SME		0 0	0	0 0	(-	0	0	0	0 0	0	0 -	(0	0	0	D	0	0 -
Cape verde	Retail - Secured on real estate property - Of Which: non-SME		0 0	0	0 0)	-	0	0	0	0 0	0	0 -	(0	0	0	ס	0	0 -
	Retail - Qualifying Revolving		0 0	0	0 0)	-	0	0	0	0 0	0	0 -	(0	0	0	ס	0	0 -
	Retail - Other Retail		0 0	0	0 0)	-	0	0	0	0 0	0) -	(0	0	0	0	0	0 -
	Retail - Other Retail - Of Which: SME		0 0	0	0 0)	-	0	0	0	0 0	0) -	(0	0	0	D	0	0 -
	Retail - Other Retail - Of Which: non-SME		0 0	0	0 0) (-	0	0	0	0 0	0) -	(0	0	0	0	0	0 -
	Equity		0 0	0	0 0) (-	0	0	0	0 0	0 () -	(0	0	0 (0	0	0 -
	Securitisation																			
	Other non-credit obligation assets		0 0	0	0 0) (-	0	0	0	0 0	0 (0 -	(0	0	0 (0	0	0 -
	IRB TOTAL		0 0	0	0) 0	-	0	0	0	0 0) (<u>) -</u>	1 0)	0	0 ()	0	0 -



	Caixa Geral de Depósitos, SA	_																				
			16	17 18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36
											Bas	seline Scenario										
					31/12/2021						3	31/12/2022							31/12/2023			
RowN um		(mln EUR, %)	Stage 1 exposure St	tage 2 exposure Stage 3 exposu	Stock of re 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	ge 2 exposure Stage	3 exposure p Sta	Stock of provisions for age 1 exposure	Stock of provisions for Stage 2 exposure		Coverage Ratio - Stage 3 exposure	Stage 1 exposure Stag	e 2 exposure Stage	3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	provisions for	Coverage Ratio Stage 3 exposu
145	Central banks	, ,	0	0	0 0		0	0 -	0	0	0	0	0	(-	0	0	0	0	0	C) -
146	Central governments		0	0	0 0)	0 (0 -	0	0	0	0	0	C) -	0	0	0	0	0	C) -
147	Institutions		0	0	0 0)	0 (0 -	0	0	0	0	0	() -	0	0	0	0	0	С) -
148	Corporates		0	0	0 0)	0 (0 -	0	0	0	0	0	() -	0	0	0	0	0	C) -
149	Corporates - Of Which: Specialised Lending		0	0	0 0)	0 (0 -	0	0	0	0	0	() -	0	0	0	0	0	C) -
150	Corporates - Of Which: SME		0	0	0 0)	0 (0 -	0	0	0	0	0	() <u> </u>	0	0	0	0	0	C) -
151	Retail		0	0	0 0)	0 (0 -	0	0	0	0	0	() -	0	0	0	0	0	C) -
152	Retail - Secured on real estate property		0	0	0 0)	0 (0 -	0	0	0	0	0	() <u> </u>	0	0	0	0	0	C) -
United States	Retail - Secured on real estate property - Of Which: SME		0	0	0 0)	0 (0 -	0	0	0	0	0	(-	0	0	0	0	0	C) -
154 Utilieu States	Retail - Secured on real estate property - Of Which: non-SME		0	0	0 0		0 (0 -	0	0	0	0	0	(-	0	0	0	0	0	C.) -
155	Retail - Qualifying Revolving		0	0	0 0		0	0 -	0	0	0	0	0	(-	0	0	0	0	0	0) -
156	Retail - Other Retail		0	0	0 0		0	0 -	0	0	0	0	0	(-	0	0	0	0	0	0) -
157	Retail - Other Retail - Of Which: SME		0	0	0 0		0	0 -	0	0	0	0	0	C) -	0	0	0	0	0	0	-
158	Retail - Other Retail - Of Which: non-SME		0	0	0 0		0	0 -	0	0	0	0	0	() -	0	0	0	0	0	0	-
159	Equity		0	0	0 0		0	0 -	0	0	0	0	0	() -	0	0	0	0	0	0) -
160	Securitisation																					
161	Other non-credit obligation assets		0	0	0 0		0	0 -	0	0	0	0	0	(-	0	0	0	0	0	0) -
163	TDD TOTAL		01	01	01 0	1	nı () I -	I 0	01	ΛI	Ω	0	0	\[_	0	01	O'	Λ.	ο'	. · · · · · · · · · · · · · · · · · · ·) I _

					<u></u>									Baseline Scenario										
							31/12/2021							31/12/2022							31/12/2023			
RowN um			(mln EUR, %)	Stage 1 exposure Stag	ge 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for e 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
163		Central banks		0	0	0		0	0	0 -	(0)	0)	0	-	0	C	0	0	C	<u>, </u>	J -
164		Central governments		0	0	0		0	0	0 -	(0)	0	(0	-	0	C	0	0	C	<u>, c</u>) -
165		Institutions		0	0	0		0	0	0 -	(0		0	(0	-	0	C	0	0	C	<u>, </u>) -
166		Corporates		0	0	0		0	0	0 -	(0)	0	(0	-	0	C	0	0	C	\ C) -
167		Corporates - Of Which: Specialised Lending		0	0	0		0	0	0 -	(0		0)	0	-	0	C	0	0	C	\ C) -
168		Corporates - Of Which: SME		0	0	0		0	0	0 -	(0		0)	0	-	0	C	0	0	C	<u>, </u>) -
169		Retail		0	0	0		0	0	0 -	(0) (0) (0	-	0	C	0	0	C	<u>, </u>	J –
170		Retail - Secured on real estate property		0	0	0		0	0	0 -	(0) (0) (0	-	0	C	0	0	C	<u>, </u>	J –
171	Luxembourg	Retail - Secured on real estate property - Of Which: SME		0	0	0		0	0	0 -	(0) (0) (0	-	0	C	0	0	C	<u>, </u>) -
172	Luxembourg	Retail - Secured on real estate property - Of Which: non-SME		0	0	0	1	0	0	0 -	(0)	0 () (0	-	0	C	0	0	C	<u>, </u>	J -
173		Retail - Qualifying Revolving		0	0	0		0	0	0 -	(0)	0)	0	-	0	C	0	0	C	<u>, </u>	J -
174		Retail - Other Retail		0	0	0	1	0	0	0 -	(0)	0 ()	0	-	0	C	0	0	C	<u>, </u>	J -
175		Retail - Other Retail - Of Which: SME		0	0	0		0	0	0 -	(0)	0 () (0	-	0	C	0	0	C	<u>, </u>	J -
176		Retail - Other Retail - Of Which: non-SME		0	0	0		0	0	0 -	(0) (0 () (0	-	0	C	0	0	C	<u>/</u>	J -
177		Equity		0	0	0		0	0	0 -	(0		0 () (0	-	0	C	0	0	C	<u>/</u>	J -
178		Securitisation																						
179		Other non-credit obligation assets		0	0	0		0	0	0 -	(0) (0 () (0	-	0	C	0	0	C	<u>/</u>	J -
180		TRB TOTAL		0	0	I 0		01 () ()I-	1 0)) (DI O) ()I 0	 -	1 0	1 0) I O	I 0	1 0	.) اد	ا - اد

													Baseline Scenario										
						31/12/2021							31/12/2022							31/12/2023			
/N		(mln EUR, %		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	e 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	e Stage 2 exposur	e Stage 3 exposur	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
	Central banks		(0	0	0	(0	-	C		0	0	0	() -	(0	0	0		0	0 -
2	Central governments			0	0	0	(0	-	C		0	0	0	() -	(0	0	0		0	0 -
3	Institutions			0	0	0	(0	-	C		0	0	0	() -	(0	0	0		0	0 -
1	Corporates			0	0	0	(0	-	C		0	0	0	() -	(0	0	0		0	0 -
5	Corporates - Of Which: Specialised Lending			0	0	0	(0	-	C		0	0	0	() -	(0	0	0		0	0 -
5	Corporates - Of Which: SME		(0	0	0)	0	-	C		0	0	0) () -	(0	0	0		0	0 -
7	Retail			0	0	0)	0	-	C		0	0	0)) -	(0	0	0		0	0 -
3	Retail - Secured on real estate property			0	0	0	(0	-	C		0	0	0	() -	(0	0	0		0	0 -
Angola	Retail - Secured on real estate property - Of Which: SME			0	0	0	(0	-	C		0	0	0	() -	(0	0	0		0	0 -
Aligoid	Retail - Secured on real estate property - Of Which: non-SME			0	0	0	(0	-	C		0	0	0	() -	(0	0	0		0	0 -
	Retail - Qualifying Revolving			0	0	0	(0	-	C		0	0	0	() -	(0	0	0		0	0 -
2	Retail - Other Retail			0	0	0)	0	-	C		0	0	0)) -	(0	0	0		0	0 -
3	Retail - Other Retail - Of Which: SME			0	0	0	(0	-	C		0	0	0)) -	(0	0	0		0	0 -
1	Retail - Other Retail - Of Which: non-SME			0	0	0		0	-	C		0	0	0	() -	(0	0	0 0		0	0 -
5	Equity			0	0	0		0	-	C		0	0	0) -	(0	0	0		0	0 -
5	Securitisation																						
7	Other non-credit obligation assets			0	0	0		0	-	C		0	0	0	() -	(0	0	0		0	0 -
3	IRB TOTAL		C	0	0	0		0	-	0		0	0	0) -			0	0		0	S - '



	Caixa Geral de Depósitos, SA																						
			37	38	39	40	41	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57
													Adverse Scenario	,									
						31/12/2021							31/12/2022							31/12/2023			
RowN um		(mln EUR, %)		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 exposur	e Stage 2 exposur	re 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		C	0	(C		0 (-	(0)	0	0 0	0	0 -		0	0	0 0	0	0	-
2	Central governments		C	0	(C	(0 (_	(C)	0	0 0	0	0 -		0	0	0	0	0'	-
3	Institutions		C	0	(C	(0 (-	(0)	0	0 0	0	0 -		0	0	0 0	0	0'	-
4	Corporates		C	0	(C		0 (-	(0)	0	0 0	0	0 -		0	0	0 0	0	0'	-
5	Corporates - Of Which: Specialised Lending		C	0	(C		0 (-	(0)	0	0 0	0	0 -		0	0	0 0	0	0'	-
6	Corporates - Of Which: SME		C	0	(C		0 (-	(0)	0	0 0	0	0 -		0	0	0 0	0	0'	-
7	Retail		C	0	(C		0 (-	(0)	0	0 0	0	0 -		0	0	0 0	0	0'	-
8	Retail - Secured on real estate property		C	0	(C		0 (-	(0)	0	0 0	0	0 -		0	0	0 0	0	0'	-
⁹ Caixa Geral de Depósitos, SA	Retail - Secured on real estate property - Of Which: SME		C	0	(C		0	-	(0)	0	0 0	0	0 -		0	0	0 0	0	0'	-
10 Calka Geral de Depositos, si	restant Section on real estate property Stratement non Stra		C	0	(C		0	-	(0)	0	0 0	0	0 -		0	0	0 0	0	0'	-
11	Retail - Qualifying Revolving		C	0	(C		0	-	(0)	0	0 0	0	0 -		0	0	0 0	0	0'	-
12	Retail - Other Retail		C	0	(C		0	-	(0)	0	0 0	0	0 -		0	0	0 0	0	0'	-
13	Retail - Other Retail - Of Which: SME		C	0	(C	(0) -	(0)	0	0 0	0	0 -		0	0	0 0	0	0'	-
14	Retail - Other Retail - Of Which: non-SME		C	0	(C		0) -	(0)	0	0 0	0	0 -		0	0	0	0	0'	-
15	Equity Securitisation		C	0	(0		0 (-	(0)	0	0 0	0	0 -		0	0	0 0	0	0′	-
16	Securitisation																						
17	Other non-credit obligation assets		C	0	(0		0	-		0		0	0	ס	0 -		0	0	0 0	0	0′	-
18	IRB TOTAL		0	0		0			-		0		0	0		0 -		0	0	0	0	0'	-

														Adverse Scenario										
							31/12/2021							31/12/2022							31/12/2023			
Ro	wN m			(mln EUR, %)	Stage 1 exposure Stage 2	exposure Stage 3 exposi	Stock of re provisions for Stage 1 exposu	Stock of provisions for re 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
	.9		Central banks		0	0	0	0 (0 (0 -		0 0	(0 (0 (0 () -	0		0	(0	, (<i>)</i> -
7	20		Central governments		0	0	0	0 (0	0 -		0 0	(0	0	0) -	0	(0	(0	<u>, </u>	<i>j</i> -
7	21		Institutions		0	0	0	0 (0	0 -		0 0	(0	0	0) -	0	(0	(0	<u>, </u>	<i>i</i> -
	22		Corporates		0	0	0	0 (0	0 -		0	(0	0	0) -	0	(0	(0	<u>, </u>	η-
2	23		Corporates - Of Which: Specialised Lending		0	0	0	0 (0	0 -		0	(0	0	0	-	0	(0	(0	<u>, </u>	<i>)</i> -
	24		Corporates - Of Which: SME		0	0	0	0	0	0 -		0	(0	0	0	-	0		0	(0	<u>, </u>	<i>)</i> -
	25		Retail		0	0	0	0	0	0 -		0	(0	0	0	-	0		0		0	ν <u> </u>	<i>j</i> -
	26		Retail - Secured on real estate property		0	0	0	0	0	0 -		0	(0	0	0) -	0		0		0	ν <u> </u>	<i>j</i> -
	27	rtugal	Retail - Secured on real estate property - Of Which: SME		0	0	0	0	0	0 -		0	(0	0	0 () -	0		0	(0	\ \	j -
	28	ortugal	Retail - Secured on real estate property - Of Which: non-SME		0	0	0	0	0	0 -		0	(0	0	0) -	0		0		0	\	<i>J</i> -
	29		Retail - Qualifying Revolving		0	0	0	0	0	0 -		0	(0	0	0) -	0		0		0	, C	j -
3	80		Retail - Other Retail		0	0	0	0	0	0 -		0 0	(0	0	0) -	0		0	(0	, (<i>J</i> -
3	31		Retail - Other Retail - Of Which: SME		0	0	0	0	0	0 -		0 0	(0	0	0) -	0		0	(0	, (<i>J</i> -
3	32		Retail - Other Retail - Of Which: non-SME		0	0	0	0	0	0 -		0	(0	0	0 () -	0		0	(0	, (<i>J</i> -
3	33		Equity		0	0	0	0 (0 (0 -		0 0	(0 (0 (0 () -	0		0	(0	, (<i>y</i> -
3	34		Securitisation																					
3	35		Other non-credit obligation assets		0	0	0	0 (0 (0 -		0 0	(0 (0 (0 () -	0	(0	(0	, (<i>γ</i> -
	36		IRB TOTAL		0	0	0	0 () -		0	0		0		-	0		0	C	0	ſ	/ [-

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						31/12/2021							31/12/2022							31/12/2023			
RowN um			(mln EUR, %)	Stage 1 exposure Stage 2 ex	osure Stage 3 exposui	Stock of e provisions for Stage 1 exposur	Stock of provisions for e Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	e 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
37		Central banks		0	0	0	0 () () -		0 0	(0 (0 (0	-	0	(0	C	(() -
38		Central governments		0	0	0	0 () (-		0 0	(0	0	0	-	0	(0	C)	() -
39		Institutions		0	0	0	0 ()	-		0 0	(0	0	0	-	0		0	C)	() -
40		Corporates		0	0	0	0 ()	-		0	(0	0	0	-	0	(0	C)	() -
41		Corporates - Of Which: Specialised Lending		0	0	0	0 ()	-		0	(0	0	0	-	0	(0	C)	() -
42		Corporates - Of Which: SME		0	0	0	0 0)	-		0	(0		0	-	0	(0	C)	() -
43		Retail		0	0	0	0 0) (-		0	(0	0	0	-	0	(0	C)	() -
44		Retail - Secured on real estate property		0	0	0	0 0)	-		0	(0	0	0	-	0	(0	C)	() -
45	Macao	Retail - Secured on real estate property - Of Which: SME		0	0	0	0	(-		0	(0		0	-	0		0	C	((-
46	Macao	Retail - Secured on real estate property - Of Which: non-SME		0	0	0	0	(-		0	(0		0	-	0		0	C	((-
47		Retail - Qualifying Revolving		0	0	0	0 0)	-		0	(0		0	-	0	(0	C	((-
48		Retail - Other Retail		0	0	0	0	(-		0	(0		0	-	0		0	C	((-
49		Retail - Other Retail - Of Which: SME		0	0	0	0 0	(-		0 0	(0		0	-	0		0	C	(() -
50		Retail - Other Retail - Of Which: non-SME		0	0	0	0 () (-		0 0		0 (0	-	0		0	0		() -
51		Equity		0	0	0	0	(-		0	(0 (0	-	0		0	C	(() -
52		Securitisation																					
53		Other non-credit obligation assets		0	0	0	0 0		-		0 0		0 (0	-	0		0	C		() -
54		IRB TOTAL		0	0	Ol	0 0	<u> </u>	-		0	C			0	-	0		0	0		C	01-

												Adverse Scenario									
					31/12/2021							31/12/2022						31/12/2023			
towN um		(mln EUR, %		oosure Stage 3 exposur	Stock of re provisions for Stage 1 exposur	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposur	e Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure S	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	ıre Stage 2 exposur	e 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
55	Central banks		0	0	0	0 0	0) -	0		0 (0	0	0	-	0	0 0	(0	J -
56	Central governments		0	0	0	0 0	0 () -	0)	0 (0 0	0	0	-	0	0 0	() (0	/-
57	Institutions		0	0	0	0 0	0 () -	0)	0 (0 0	0	0	-	0	O C	(0	0	/-
58	Corporates		0	0	0	0 0	0 (-	0)	0 (0	0	0	-	0	0 0	(0	/
59	Corporates - Of Which: Specialised Lending		0	0	0	0 0	0	-	0)	0	0	0	0	-	0	0 0	(0	<u>/</u>
60	Corporates - Of Which: SME		0	0	0	0 0	0	-	0)	0	0	0	0	-	0	0	(0	<u>/</u>
61	Retail		0	0	0	0 0	0	-	0)	0 (0	0	0	-	0	0 0	(0	<u>/- </u>
62	Retail - Secured on real estate property		0	0	0	0 0	0) -	0)	0 (0	0	0	-	0	0 0	(0	0	<u>/</u>
Fran	Retail - Secured on real estate property - Of Which: SME		0	0	0	0 0	0 () -	0)	0 (0	0	0	-	0	0 0	(0	<u>/- </u>
64	Recail Secured on real estate property of Whieli Hell Still		0	0	0	0 0	0) -	0)	0 (0	0	0	-	0	0 0	(0	0	<u>/- </u>
65	Retail - Qualifying Revolving		0	0	0	0 0	0 () -	0)	0 (0	0	0	-	0	0 0	(0	0	<u> </u>
66	Retail - Other Retail		0	0	0	0 0	0 () -	0)	0 (0	0	0	-	0	0 0	(0	0	<u> </u>
67	Retail - Other Retail - Of Which: SME		0	0	0	0 0	0 () -	0)	0 (0	0	0	-	0	0 0	(0	0	<u> </u>
68	Retail - Other Retail - Of Which: non-SME		0	0	0	0 0	0 () -	0		0 (0 0	0	0	-	0	0 0	(0	<u> </u>
69	Equity		0	0	0	0 0	0 () -	0		0 (0 0	0	0	-	0	0 0	(0	<u>+</u>
70	Securitisation													_						_	
71	Other non-credit obligation assets		0	0	0	0 0	0 () -	0		0 (0 0	0	0	-	0	0 0	(0	0	<u>-</u>
72	IRB TOTAL		0	0	0	0 0	0) -	0		0	0) 0	0	-	0	0 0	1 0	0) 0	√1-



		Caixa Geral de Depósitos, SA																					
				37	38 39	40	41	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57
													Adverse Scenario										
						31/12/2021							31/12/2022							31/12/2023			
RowN um			(mln EUR, %)		Stage 2 exposure Stage 3 exposure	Stock of e provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposur	Stock of provisions for e Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure Stag	e 2 exposure Stag	je 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for e Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposi	re 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
73		Central banks	(11111 2014 70)	(0	0	0	0 0	-	0	0	0	0	0	0	0 -	0		0			C	-
74		Central governments		(0	0	0	0 0	-	0	0	0	0	0	0	0 -	0		0			J C	-
75		Institutions		(0	0	0	0 0	-	0	0	0	0	0	0	0 -	0		0) (0 0	7	-
76		Corporates		(0	0	0	0 0	-	0	0	0	0	0	0	0 -	0		0)	0 (0	-
77		Corporates - Of Which: Specialised Lending		(0	0	0	0 0	-	0	0	0	0	0	0	0 -	0		0)	0	0	-
78		Corporates - Of Which: SME		(0	0	0	0 (-	0	0	0	0	0	0	0 -	0		0) (0	0	-
79		Retail		(0	0	0	0 (-	0	0	0	0	0	0	0 -	0		0) (0	0' ر	-
80		Retail - Secured on real estate property		(0	0	0	0 0	-	0	0	0	0	0	0	0 -	0		0		0	0′ ر	-
81	nain	Retail - Secured on real estate property - Of Which: SME		(0	0	0	0	-	0	0	0	0	0	0	0 -	0		0		0	<u>)</u> 0'	-
82	pain	Retail - Secured on real estate property - Of Which: non-SME		(0	0	0	0 (-	0	0	0	0	0	0	0 -	0		0)	0	<i>)</i> 0'	-
83		Retail - Qualifying Revolving		(0	0	0	0 (-	0	0	0	0	0	0	0 -	0		0)	0	<u>/</u> 0'	-
84		Retail - Other Retail		(0	0	0	0 (-	0	0	0	0	0	0	0 -	0		0)	0	<u>/</u> 0'	-
85		Retail - Other Retail - Of Which: SME		(0	0	0	0 (-	0	0	0	0	0	0	0 -	0		0)	0	<u>/</u> 0'	-
86		Retail - Other Retail - Of Which: non-SME		(0	0	0	0 (-	0	0	0	0	0	0	0 -	0		0)	0	<u>)</u> 0'	-
87		Equity		(0	0	0	0 (-	0	0	0	0	0	0	0 -	0		0)	0	<u>)</u> 0'	-
88		Securitisation																					
89		Other non-credit obligation assets		(0	0	0	0 0	-	0	0	0	0	0	0	0 -	0		0)	0	0'	-
90		IRB TOTAL		C	0	0	0	0	-	0	0	0		0	0	0 -	0		0		0	<i>i</i> 0'	-

												Adverse Scenario										
					31/12	/2021						31/12/2022							31/12/2023			
RowN um		(mln EUR, %)	Stage 1 exposure Stage 2	exposure Stage 3 exp			of Stock of s for provisions for osure Stage 3 exposure	Coverage Ratio - Stage 3 exposure	- e Stage 1 exposure	e Stage 2 exposu	re 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	Stock of provisions for Stage 2 exposure	Stock of provisions for e Stage 3 exposure	Coverage Ratio Stage 3 exposur
91	Central banks		0	0	0	0	0	0 -		0	0 (0	0	() -		0 (0	0	<u>, </u>	<u>)</u> (<i>)</i> -
92	Central governments		0	0	0	0	0	0 -		0	0 (0	0	() -	(0	0	0	<u>, </u>	<u>) (</u>	<i>)</i> -
93	Institutions		0	0	0	0	0	0 -		0	0 (0	0	() -	(0	0	0	<u>, </u>	<u>) (</u>	<i>)</i> -
94	Corporates		0	0	0	0	0	0 -		0	0 0	0	0	() -	(0	0	0	<u>, </u>	<u>) (</u>	<i>)</i> -
95	Corporates - Of Which: Specialised Lending		0	0	0	0	0	0 -		0	0 0	0	0	() -	(0	0	0	<u>, </u>	<u>) (</u>	<i>)</i> -
96	Corporates - Of Which: SME		0	0	0	0	0	0 -		0	0 0	0	0	() -		0	0	0	<u>/</u>	<u>) (</u>	<i>)</i> -
97	Retail		0	0	0	0	0	0 -		0	0 (0	0) -		0	0	0	<u>, </u>	<u>)</u> (<i>)</i> -
98	Retail - Secured on real estate property		0	0	0	0	0	0 -		0	0 (0	0	() -	(0	0	0	<u>, </u>	<u>) (</u>	<i>)</i> -
100 Italy	Retail - Secured on real estate property - Of Which: SME		0	0	0	0	0	0 -		0	0 0	0	0	() -		0	0	0	<u>, </u>	<u>)</u> (<i>)</i> -
100 Italy	Retail - Secured on real estate property - Of Which: non-SME		0	0	0	0	0	0 -		0	0	0	0) -		0	0	0	<u>, </u>	<u>) (</u>	<i>)</i> -
101	Retail - Qualifying Revolving		0	0	0	0	0	0 -		0	0 0	0	0	() -		0	0	0	<u>۱</u>	<u>)</u> (<i>)</i> -
102	Retail - Other Retail		0	0	0	0	0	0 -		0	0 0	0	0	() -		0	0	0	١ ر	<u>)</u> (J -
103	Retail - Other Retail - Of Which: SME		0	0	0	0	0	0 -		0	0 0	0	0	() -		0	0	0	ر ر	<u>) (</u>	<i>)</i> -
104	Retail - Other Retail - Of Which: non-SME		0	0	0	0	0	0 -		0	0 (0 0	0) -		0 (0	0	, (J () -
105	Equity Securitisation		0	0	0	0	0	0 -		0	0 0	0 0	0) -		0 (0	0	\	J C) -
106	Securitisation																					
107	Other non-credit obligation assets		0	0	0	0	0	0 -		0	0 0	0 0	0) -		0 (0	0	\	<u>)</u> () -
108	IRB TOTAL		0	0	0	0	0	0 -		0	0 0	0	0	() -		0	0	0	, <u> </u>	<u> </u>	/ -

														Adverse Scenario										
						31/ :	12/2021							31/12/2022							31/12/2023			
RowN				Stage 1 exposure Stage 2	exposure Stage 3	xposure provi	cock of isions for	Stock of provisions for Stage 2 exposure	Stock of provisions for	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for	Stock of provisions for	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	Stock of provisions for	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
um			(mln EUR, %)			Stage .	1 exposure	Stage 2 exposure	Stage 3 exposure					Stage 1 exposure	Stage 2 exposure	Stage 5 exposure					Stage I exposure	Stage 2 exposure	Stage 5 exposure	
109		Central banks		0	0	0	0	0	() -	(0	(0) (0	-	0	(0	0	C	0) -
110		Central governments		0	0	0	0	0	() -	(0	(0) (0	-	0	(0	0	0	0) -
111		Institutions		0	0	0	0	0	() -	(0	(0) (0	-	0	(0	0	C	0) -
112		Corporates		0	0	0	0	0	() -	(0	(0) (0	-	0	(0	0	C	0) -
113		Corporates - Of Which: Specialised Lending		0	0	0	0	0	() -	0	0)	0) (0	-	0	(0	0	O	0) -
114		Corporates - Of Which: SME		0	0	0	0	0	() -	C	0)	0)	0	-	0	(0	0	C	0) -
115		Retail		0	0	0	0	0	() -	C	0	(O	(0	-	0	(0	0	C	0) -
116		Retail - Secured on real estate property		0	0	0	0	0	() -	(0	(0)	0	-	0	(0	0	0	0) –
117	Mozambique	Retail - Secured on real estate property - Of Which: SME		0	0	0	0	0	() -	(0	(0) (0	-	0	(0	0	0	0) –
118	Mozambique	Retail - Secured on real estate property - Of Which: non-SME		0	0	0	0	0	() -	(0	(0) (0	-	0	(0	0	0	0) -
119		Retail - Qualifying Revolving		0	0	0	0	0	() -	(0	(0) (0	-	0	(0	0	0	0) -
120		Retail - Other Retail		0	0	0	0	0	() -	C	0	(0) (0	-	0	(0	0	C	0	-
121		Retail - Other Retail - Of Which: SME		0	0	0	0	0	(0 -	C	0	(0) (0	-	0	(0	0	C	0) -
122		Retail - Other Retail - Of Which: non-SME		0	0	0	0	0	(0 -	C	0	(0) (0	-	0	(0	0	C	0) -
123		Equity		0	0	0	0	0	(0 -	C	0	(0) (0	-	0	(0	0	0	0) -
124		Securitisation																						
125		Other non-credit obligation assets		0	0	0	0	0	(0 -	(0	0				-	0	(0	0	0	0) -
126		IRB TOTAL		O	0	0	0	0	() - -	0	0	0	0		0	-	0	0	0	0	0	0	-

												Adverse Scenario									
					31/12/2021							31/12/2022						31/12/2023			
RowN um		(mln EUR, %)	Stage 1 exposure Stage 2 expos	sure Stage 3 exposur	Stock of re provisions for Stage 1 exposu	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	e Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposur	Stock of provisions for e Stage 3 exposure	Coverage Ratio - Stage 3 exposure	ire Stage 2 exposur	e 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
127	Central banks		0	0	0	0	0 (-	0		0 0	(0	0) -	0	0 0	0	0	0	-
128	Central governments		0	0	0	0	0	-	0		0 0)	0	0) -	0	0 0	0	0	0	-
129	Institutions		0	0	0	0	0	-	0		0 0)	0	0) -	0	0 0	0	0	0	-
130	Corporates		0	0	0	0	0	-	0		0 0)	0	0) -	0	0 0	0	0	0	-
131	Corporates - Of Which: Specialised Lending		0	0	0	0	0	-	0		0 0)	0	0) -	0	0 0	0	0	0	-
132	Corporates - Of Which: SME		0	0	0	0	0	-	0		0 0	0	0	0	-	0	0 0	0	0	0	-
133	Retail		0	0	0	0	0 (-	0		0 0	0	0	0	-	0	0 0	0	0	0	-
134	Retail - Secured on real estate property		0	0	0	0	0 (-	0		0 0	0	0	0	-	0	0 0	0	0	0	-
Cape Verde	Retail - Secured on real estate property - Of Which: SME		0	0	0	0	0 (-	0		0 0		0	0) -	0	0 0	0	0	0	-
136	Retail - Secured on real estate property - Of Which: non-SME		0	0	0	0	0 (-	0		0 0		0	0) -	0	0 0	0	0	0	-
137	Retail - Qualifying Revolving		0	0	0	0	0	-	0		0 0		0	0) -	0	0 0	0	0	0	-
138	Retail - Other Retail		0	0	0	0	0	-	0		0 0		0	0) -	0	0 0	0	0	0	-
139	Retail - Other Retail - Of Which: SME		0	0	0	0	0	-	0		0 0		0	0) -	0	0 0	0	0	0	-
140	Retail - Other Retail - Of Which: non-SME		0	0	0	0	0 (-	0		0 0		0	0	¹ -	0	0	0	0	0	-
141	Securitisation		U	U	U	U	U] (-	0		U C		U	U) - -	U	0	0	0	0	
142					0		0												^		
143	Other non-credit obligation assets IRB TOTAL			0	0	0		- -	0		0 0))	0	/ - -	0		0	0	0	-
199	IRB TUTAL		<u> </u>	<u> </u>	<u> </u>	<u> </u>	<u> </u>				0	,	<u>'</u>	<u> </u>		<u> </u>	<u> </u>	U	U	U	



	TOMAT I	Caixa Geral de Depósitos, SA																						
				37	38	39	40	41	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57
														Adverse Scenari	0									
							31/12/2021							31/12/2022							31/12/2023			
RowN um			(mln EUR, %)		Stage 2 exposure St	age 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 Sta	ge 2 exposure	Stage 3 exposure	Stock of e provisions for Stage 1 exposur	Stock of provisions for e Stage 2 exposure	Stock of provisions for e Stage 3 exposur	Coverage Ratio - Stage 3 exposure		Stage 2 exposi	ure Stage 3 exposure	Stock of e provisions for Stage 1 exposure	Stock of provisions for e Stage 2 exposure	Stock of provisions for e Stage 3 exposure	Coverage Ratio - Stage 3 exposure
145		Central banks		0	0	0	0		0 (0 -	0	0		0	0	0	0 -	0		0	0	0	0 /	0 -
146		Central governments		0	0	0	0		0 (0 -	0	0		0	0	0	0 -	0		0	0	0 '	0 (0 -
147		Institutions		0	0	0	0		0 (0 -	0	0		0	0	0	0 -	0		0	0	0 '	0 (0 -
148		Corporates		0	0	0	0		0 (0 -	0	0		0	0	0	0 -	0		0	0	0 ′	0 (0 -
149		Corporates - Of Which: Specialised Lending		0	0	0	0		0 (0 -	0	0		0	0	0	0 -	0	·	0	0	0 '	0 (0 -
150		Corporates - Of Which: SME		0	0	0	0		0 (0 -	0	0		0	0	0	0 -	0		0	0	0 '	0 (0 -
151		Retail		0	0	0	0		0 (0 -	0	0		0	0	0	0 -	0	,	0	0	0 '	0 (0 -
152		Retail - Secured on real estate property		0	0	0	0		0 (0 -	0	0		0	0	0	0 -	0	,	0	0	0 '	0 (0 -
153	nited States	Retail - Secured on real estate property - Of Which: SME		0	0	0	0		0 (0 -	0	0		0	0	0	0 -	0	,	0	0	0 ′	0 (0 -
154	Tilled States	Retail - Secured on real estate property - Of Which: non-SME		0	0	0	0		0 (0 -	0	0		0	0	0	0 -	0		0	0	0 '	0 (0 -
155		Retail - Qualifying Revolving		0	0	0	0		0 (0 -	0	0		0	0	0	0 -	0		0	0	0 ′	0 (0 -
156		Retail - Other Retail		0	0	0	0		0 (0 -	0	0		0	0	0	0 -	0		0	0	0 '	0 (0 -
157		Retail - Other Retail - Of Which: SME		0	0	0	0		0 (0 -	0	0		0	0	0	0 -	0		0	0	0 ′	0 (0 -
158		Retail - Other Retail - Of Which: non-SME		0	0	0	0		0 (0 -	0	0		0	0	0	0 -	0		0	0	0 '	0 (0 -
159		Equity		0	0	0	0		0 (0 -	0	0		0	0	0	0 -	0		0	0	0 '	0 (0 -
160		Securitisation																						
161		Other non-credit obligation assets		0	0	0	0		0 (0 -	0	0		0	0	0	0 -	0		0	0	0 ′	0 (0 -
162		TPR TOTAL		4 0	0	0	0		0 (01-	0	0		01	0	0	01-	0		0	ol /	0 /	<u>ه </u>)I-

												Adverse Scenario										
					31/12/2021							31/12/2022							31/12/2023			
Roy	vN		Stage 1 exposure Stage 2 expo	sure Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for	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	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
u	n	(mln	:UR, %)		Stage I exposure	o otage i exposure	otage o exposure					Stage I exposure	otage 2 exposare	Stage 5 exposure					otage I exposure	Stuge L exposure	Starge D CAPOSTAIC	
16	3	Central banks	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0'	(-
16	4	Central governments	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
16	5	Institutions	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
16	66	Corporates	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
16	77	Corporates - Of Which: Specialised Lending	0	0	0	0 0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0'	-
16	8	Corporates - Of Which: SME	0	0	0	0 0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	1-
16	9	Retail	0	0	0	0 0	0	-	0	0	0	0	0	0	-	0	0	0	0	0		1-
17	0	Retail - Secured on real estate property	0	0	0	0 0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0'	
17	Luxembourg	Retail - Secured on real estate property - Of Which: SME	0	0	0	0 0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0'	
17	Laxemboarg	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0 0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	
17	73	Retail - Qualifying Revolving	0	0	0	0 0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
17	4	Retail - Other Retail	0	0	0	0 0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0,	1
17	75	Retail - Other Retail - Of Which: SME	0	0	0	0 0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	07	.[-
17		Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	-	0	0	0		0	0	-	0	0	0	0	0	07	<u>, f</u>
17		Equity	0	0	U	0	0	-	0	0	0	C	0	0	-	0	0	0	0	0	0	
1.	8	Securitisation			0					_						_	_		^	_		,
1.	9	Other non-credit obligation assets	U	U	U	0	0	-	0	0	0		0	0	-	0	0	0	0	0		4-

													Adverse Scenario										
						31/12/2021							31/12/2022							31/12/2023			
N		(mln EUR, %		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	e 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	e 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
	Central banks		(0	C	((0	-	C		0 (0	0 (0 (-	C)	0	0		0	0 -
	Central governments			0	C	0)	0	-	C		0 (0	0	0 (-	C		0	0		0	<u>ა</u> -
	Institutions		(0	C	0)	0	-	C		0 (0	0	0 (-	C		0	0		0	<u>ა</u> -
	Corporates			0	C	0)	0	-	C		0	0	0	0	-	C		0	0		0	ა -
	Corporates - Of Which: Specialised Lending			0	C	0	(0	-	C		0 (0	0	0 (-	C		0	0		0	ა -
	Corporates - Of Which: SME		(0	C	0)	0	-	C		0 (0	0	0 (-	C		0	0		0	ა -
	Retail			0	C	0)	0	-	C		0	0	0	0	-	C		0	0		0	ა -
	Retail - Secured on real estate property			0	C	0)	0	-	C		0	0	0	0 (-	C		0	0		0	ე -
Angola	Retail - Secured on real estate property - Of Which: SME			0	O	0	(0	-	C		0	0	0	0	-	C		0	0		0	ა -
Arigola	Retail - Secured on real estate property - Of Which: non-SME			0	C	0	(0	-	C		0	0	0	0 (-	C		0	0		0	ე -
	Retail - Qualifying Revolving		(0	C	0)	0	-	C		0 (0	0	0 (-	C		0	0		0	ა -
	Retail - Other Retail			0	C	0)	0	-	C		0 (0	0	0	-	C		0	0		0	ა -
	Retail - Other Retail - Of Which: SME			0	C	0	(0	-	C		0	0	0	0	-	C		0	0		0	ა -
	Retail - Other Retail - Of Which: non-SME			0	0	0	(0	-	C		0 (0	0	0 (-	C		0	0 0		0	ა -
	Equity			0	0	0	(0	-	C		0 (0	0	0 (-	C		0	0 0		0	ა -
	Securitisation																						
	Other non-credit obligation assets			0	C	0	(0	-	C		0 (0	0	0 (-	C		0	0 0		0	ა -
	IRB TOTAL			0	0	0		0	-	0		0		0		-	0		0	0		0 (<u> </u>



Caixa Geral de Depósitos, SA

		Caixa delai de Depositos, SA											
			1	2	3	4	5	6	7	8	9	10	11
								Actual					
								31/12/2020)				
			Exposure	values	Risk exposu	re amounts							
RowN um		(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure		Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
1		Central banks	10,851	0	1,390	0	10,800	0	C	0	0	C	0.00%
2		Central governments	21,618	0	3,295	0	14,061			21	0	1 0	17.78%
3		Regional governments or local authorities	1,257	5	292	7	1,221		10	3	0	1 0	4.53%
4		Public sector entities	2,019	0	354	0	1,407		9	1	10	2	22.51%
5		Multilateral Development Banks	368	0	0	0	271		2	. 0	0	0	1.48%
6		International Organisations	184	0	0	0	184	0	C	0	0	0	0.00%
7		Institutions	3,863	0	1,015	0	2,809		C	4	0	0	18.70%
8		Corporates	11,996	258		318	10,684		1,106	212			
9		of which: SME	4,977	162		184	4,184		667	47	169		
10		Retail	4,912	154		171	4,288		480				67.88%
11	Caixa Geral de Depósitos, SA	of which: SME	2,774	117		130	2,233		363				
12		Secured by mortgages on immovable property	26,785	418	9,425	418	25,202						34.77%
13		of which: SME	2,261	198		198	1,742		329		21		
14		Items associated with particularly high risk	1,676	113	2,514	170	822	186	349	14	16	234	
15		Covered bonds	44	0	/	0	0	0	0	0	0)	0'	0.00%
16		Claims on institutions and corporates with a ST credit assessment	427	0	427	0	0	0	C	0	0	0'	0.00%
1/		Collective investments undertakings (CIU)	427 785	0	427 1,483	0	1	0		0	0		0.00% 0.00%
18		Equity Securitisation	/85	U	1,483	U	ΙΙ	0	<u> </u>	U	0	0	0.00%
19			1,478	0	868	0	0	0		^		C	0.000/
20		Other exposures Standardised Total	88,264	949		1,084	71,751	4,571	2,691	481	393	1,669	0.00% 62.04%
ZI		Standardised Total	00,204	3 4 3	33,700	1,004	71,731	7,3/1	2,091	401	393	1,009	02.0470

								Actual					
								31/12/202	0				
	_		Exposure	values	Risk exposu	re amounts							
RowN um		(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure		Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
22		Central banks	9,230	C	0	0	9,223	0	C	0	0	0	0.00%
23		Central governments	9,712	C	2,249	0	5,673	0	C	0	0	0	100.00%
24		Regional governments or local authorities	1,205	5	241	7	1,167	10	g	1	0	0	4.70%
25		Public sector entities	1,720	C	344	0	1,107	276	g	1	10	2	22.51%
26		Multilateral Development Banks	0	C	0	0	C	0	(0	0	0'	0.00%
27		International Organisations	0	C	0	0	C	0	(0	0	0'	0.00%
28		Institutions	711	C	155	0	476	0	C) 4	0	0'	23.08%
29		Corporates	8,764		•	191	,			187	191	718	
30		of which: SME	2,978		/-	81	2,435		506	37	_		
31		Retail	3,025		,	116	,		371	46	88		
32	Portugal	of which: SME	1,793		,	92	_/			31			
33	9	Secured by mortgages on immovable property	22,790		· · ·	352	•	-	627	149			
34		of which: SME	1,765			171	1,287	495	280) 4	20		
35		Items associated with particularly high risk	1,056	105	1,583	158	467	158	334	9	13	228	
36		Covered bonds	35	C	6	0	C	0	C	0	0	0'	0.00%
37		Claims on institutions and corporates with a ST credit assessment	0	C	0	0	C	0	C	0	0	0'	0.00%
38		Collective investments undertakings (CIU)	410		410	0	1	. 0	C	0	0	0'	0.00%
39		Equity	714	C	1,413	0	C	0	C	0	0	0	0.00%
40		Securitisation											
41		Other exposures	834		556	0	C	0	C	0	0	0'	0.00%
42		Standardised Total	60,207	720	25,177	824	49,683	3,917	2,214	397	340	1,442	65.12%

								Actual					
								31/12/202	0				
			Exposure	values	Risk exposur	e amounts							
RowN			Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure		Stock of provisions for	Stock of provisions for	Coverage Ratio - Stage 3 exposure
um		(mln EUR, %)								Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	
43		Central banks	665		0	(665		0	0	0	0	0.00%
44		Central governments	1,071	0	0	(1,070	0	0	0	0	0	0.00%
45		Regional governments or local authorities	0	0	0	(0	0	0	0	0	0	0.00%
46		Public sector entities	0	0	0	(0	0	0	0	0	0	0.00%
47		Multilateral Development Banks	0	0	0	(0	0	0	0	0	0	0.00%
48		International Organisations	0	0	0	(0	0	0	0	0	0	0.00%
49		Institutions	72	0	21	(72	0	0	0	0	0	0.00%
50		Corporates	824		824	14	843		19	8	1	7	7 37.82%
51		of which: SME	616		616	12	632		14	0	0	4	32.08%
52		Retail	300	3	220	3	296		10	0	1	7	7 67.84%
53	Macao	of which: SME	27	2	15	2	25		4	0	0	2	48.36%
54		Secured by mortgages on immovable property	1,756		664	14	1,737		18	0	1	4	1 21.70%
55		of which: SME	296	3	145	3	293	4	3	0	0	0	5.49%
56		Items associated with particularly high risk	0	0	0	(0	0	0	0	0	0	0.00%
57		Covered bonds	0	0	0	(0	0	0	0	0	0	0.00%
58		Claims on institutions and corporates with a ST credit assessment	0	0	0	(0	0	0	0	0	0	0.00%
59		Collective investments undertakings (CIU)	0	0	0	(0	0	0	0	0	0	0.00%
60		Equity	2	0	2	(0	0	0	0	0	0	0.00%
61		Securitisation											
62		Other exposures	220		42	(0	0	0	0	0	0	0.00%
63		Standardised Total	4,910	28	1,774	31	4,684	36	47	9	2	18	37.86%

								Actual					
								31/12/202	0				
			Exposure	values	Risk exposu	re amounts							
RowN um		(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure		Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
64		Central banks	21	0	0	(21	0	(0	(0	0.00%
65		Central governments	784	0	1	(779	4	(0	(0	0.00%
66		Regional governments or local authorities	0	0	0	(0	0	(0	(0	0.00%
67		Public sector entities	293	0	0	(293	0	(0	(0	0.00%
68		Multilateral Development Banks	0	0	0	(0	0	(0	(0	0.00%
69		International Organisations	0	0	0	(0	0	(0	(0	0.00%
70		Institutions	458	0	123	(202	0	(0	(0	0.63%
71		Corporates	565	18	12/	24	541	39	22	2	,	5 4	18.08%
72		of which: SME	485	18	379	24	460		22	2	Ī	5 4	18.08%
73		Retail	1,056	19	660	23	1,002	82	41	. 8	10	21	51.45%
74	France	of which: SME	741	15	727	18	691	72	34	1	1	18	53.99%
75		Secured by mortgages on immovable property	936	11	326	1:	1 904	37	14	1	2	2 3	19.04%
76		of which: SME	57	2	17	2	2 51	6	2	2	(0	16.25%
77		Items associated with particularly high risk	342	2	513	3	326	26		3		3	25.90%
78		Covered bonds	0	0	0	(0	0	(0	(0	0.00%
79		Claims on institutions and corporates with a ST credit assessment	0	0	0	(0	0	(0	(0	0.00%
80		Collective investments undertakings (CIU)	0	0	0	(0	0	(0	(0	0.00%
81		Equity	0	0	0	(0	0		0	(0	0.00%
82		Securitisation											
83		Other exposures	83	0	63	(0	0	(0	(0	0.00%
84		Standardised Total	4,537	50	2,113	61	4,067	187	80	16	19	28	35.67%



Caixa Geral de Depósitos, SA

		caixa derai de Depositos, si t											
			1	2	3	4	5	6	7	8	9	10	11
								Actual					
								31/12/202	0				
			Exposure	values	Risk exposu	re amounts							
RowN um		(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	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
85		Central banks	0	(0	(0	0	C	0	C	C	0.00%
86		Central governments	4,430	(0 0	(2,931		C	0	0	С	0.00%
87		Regional governments or local authorities	9	(0	(9	0	C	0	0	С	0.00%
88		Public sector entities	0	(0	(0	0	C	0	0	C	0.00%
89		Multilateral Development Banks	0	(0	(0	0	C	0	0	C	0.00%
90		International Organisations	0	(0	(0	0	C	0	0	C	0.00%
91		Institutions	441	(104	(351		C	0	0	0	0.00%
92		Corporates	126		120	10	79	30	28	3	9	18	65.29%
93		of which: SME	85	10	79	10	41	. 50	28	0	9	18	65.29%
94		Retail	14	(8	(10	6	1	. 0	1	1	84.90%
95	Spain	of which: SME	13	(7	(9	6	C	0	1	0	73.37%
96	'	Secured by mortgages on immovable property	56	4	1 20		31	. 21	12	2 0	0	3	25.73%
97		of which: SME	6		2 2	2	. 3	4	4	0	0	2	51.10%
98		Items associated with particularly high risk	0	(0	(0	0	C	0	0	0	0.00%
99		Covered bonds	0	(0	(0	0	C	0	0	0	0.00%
100		Claims on institutions and corporates with a ST credit assessment	0	(0	(0	0	C	0	0	0	0.00% 0.00%
101		Collective investments undertakings (CIU)	0	(0	C	0	0	C	0	0	0	0.00%
102		Equity	0	(0		0	0	C	0	0	0	0.00%
103		Securitisation											
104		Other exposures	0	(0	(0	0	<u>C</u>	0	0	0	0.00%
105		Standardised Total	5,076	14	252	14	3,411	77	40	1	10	22	54.18%

								Actual					
								31/12/202	0				
	_		Exposure	values	Risk exposu	ire amounts							
Rowling um		(min EUD 04)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure		Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
100		(mln EUR, %)	0		0		0		0		0	C	0.000/
106		Central banks	3,586	(0 0		0 1,882	0		0	0	<u> </u>	0.00%
107		Central governments	3,380	(0 0		0 1,882	0		0	0	<u> </u>	0.00%
108		Regional governments or local authorities	0	(0 0		0 0	0		0	0	<u> </u>	0.00%
110		Public sector entities Multilateral Development Banks	0		0 0		0	0		0	0		0.00%
110		International Organisations	0		0 0		0 0	0		0	0	<u> </u>	0.00%
111 112		Institutions	21		0 0		0	0		0	0		0.00%
113		Corporates	21		0 9		0 -	0			0		0.00%
113		of which: SME	8		0 8		0 0	0			0		0.00%
115		Retail	1	(0 0		0 1	0		0	0		86.14%
116	Italy	of which: SME	1		0 0		0 1	0		0	0	<u> </u>	42.63%
117	Italy	Secured by mortgages on immovable property	4		0 0		0 4	. 0) 0	0	<u> </u>	28.27%
118		of which: SME	0		0 0		0 0) 0) 0	0	<u></u>	0.00%
119		Items associated with particularly high risk	0		0 0		0 0	0			0	C	0.00%
120		Covered bonds	0		0 0		0 0	0		0	0	0	0.00%
121		Claims on institutions and corporates with a ST credit assessment	0		0 0		0 0	0		0	0	C	0.00%
122		Collective investments undertakings (CIU)	0		0 0		0 0	0		0	0	C	0.00%
123		Equity	0	(0 0		0 0	0		0	0	0	0.00%
124		Securitisation	J										5.0070
125		Other exposures	0	(0 0		0 0	0		0	0	C	0.00%
126		Standardised Total	3,620		0 19		0 1.892	0	0	0	0	0	34.86%

								Actual					
								31/12/202	0				
			Exposure	values	Risk exposu	re amounts							
Row um	N	(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure		Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
127		Central banks	810	0	1,215	C	766	0	(0	0	0	0.00%
128		Central governments	236	0	216	C	214	0	() 2	0	0	0.00%
129		Regional governments or local authorities	15	0	22	C	16	0	() 1	0	0	0.00%
130		Public sector entities	7	0	10	С	7	0	(0	0	0	1.18%
131		Multilateral Development Banks	0	0	0	C	0	0	(0	0	0	0.00%
132		International Organisations	0	0	0	C	0	0	(0	0	0	0.00%
133		Institutions	2	0	1	C	2	. 0	(0	0	0	0.00%
134		Corporates	268	22	400	25	195	99	55	5	13	31	56.01%
135		of which: SME	240	22	359	25	167	99	55	5 1	13	31	56.01%
136		Retail	260	10	183	12	265	26	2.5	19	4	14	54.78%
137	Mozambique	of which: SME	64	7	37	g	61	. 9	14	1	0	6	44.16%
138		Secured by mortgages on immovable property	93	17	36	17	66	21	34	1 0	1	9	28.00%
139		of which: SME	54	15	22	15	31	. 17	3:	0	0	8	25.85%
140		Items associated with particularly high risk	0	0	0	C	0	0	(0	0	0	0.00%
141		Covered bonds	0	0	0	С	0	0	(0	0	0	0.00%
142		Claims on institutions and corporates with a ST credit assessment	0	0	0	C	0	0	(0	0	0	0.00%
143		Collective investments undertakings (CIU)	0	0	0	C	0	0	(0	0	0	0.00%
144		Equity	2	0	2	C	0	0		0	0	0	0.00%
145		Securitisation											
146		Other exposures	215		107	C	0	0	(0	0	0	0.00%
147		Standardised Total	1,908	49	2,194	54	1,532	146	114	24	17	54	47.42%

								Actual					
								31/12/202	0				
			Exposure	values	Risk exposu	ire amounts							
RowN um		(mln EUR, %	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure		Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	
148		Central banks	19	C	19		19		0	0	() (0.00%
149		Central governments	431	C	431		0 432		0	1) (0.00%
150 151		Regional governments or local authorities	29	0	29		29	(0	0	()	0.00%
151		Public sector entities	0	C	0		0		0	0)	0.00%
152 153		Multilateral Development Banks	0	0	0		0	(0	0	()	0.00%
153		International Organisations	0	0	0		0	(0	0	()	0.00%
154 155 156 157 158 159 160		Institutions	0	C	0		0	(0	0	()	0.00%
155		Corporates	83	5	94		5 64			1	. 1		39.30%
156		of which: SME	49	•	59		5 34	17	9	0)		39.30%
157		Retail	137	8	88		9 125	17	7 16	5		9	52.65%
158	Cape Verde	of which: SME	85	6	49	•	7 72	10	13	1	. (7	53.39%
159		Secured by mortgages on immovable property	153		53		9 148		15	0)	40.01%
160		of which: SME	27	4	. 8		4 25	;	8	0))	47.10%
161 162		Items associated with particularly high risk	22	4	34		5 20		8	0	()	50.36%
162		Covered bonds	0	C	0		0		0	0	()	0.00%
163		Claims on institutions and corporates with a ST credit assessment	0	C	0		0		0	0)	0.00%
164		Collective investments undertakings (CIU)	0	C	0		0	(0	0)) (0.00%
165		Equity	5	C	5) 1	(0	0))	0.00%
166		Securitisation											
165 166 167		Other exposures	68	C	55		0		0	0) (0.00%
168		Standardised Total	948	26	807	29	838	48	49	4	. 2	. 22	



Caixa Geral de Depósitos, SA

		,	1	2	3	4	5	6	7	8	9	10	11
								Actual					
								31/12/202)				
	_		Exposure	values	Risk exposu	re amounts							
RowN um		(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	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	C	0	(0	0	O	0	0	0	0.00%
170		Central governments	58	C	0	(0	0	C	0	0	0	0.00%
171		Regional governments or local authorities	0	C	0	(0	0	0	0	0	0	0.00%
172		Public sector entities	0	C	0	(0	0	0	0	0	0	0.00%
173		Multilateral Development Banks	0	C	0	(0	0	0	0	0	0	0.00%
174		International Organisations	0	C	0	(0	0	0	0	0	0	0.00%
175		Institutions	752	C	158	(713	0	0	0	0	0	0.00%
176		Corporates	110	1	1 92	1	. 92	. 0	2	. 1	0	1	58.49%
177		of which: SME	79	1	1 69	1	. 62	. 0	2	. 0	0	1	58.49%
178		Retail	2	C	1	(2	. 0	0	0	0	0	93.32%
179	United States	of which: SME	0	C	0	(0	0	0	0	0	0	2.19%
180		Secured by mortgages on immovable property	39	C	14	(38	2	0	0	0	0	26.74%
181		of which: SME	0	C	0	(0	0	0	0	0	0	0.00%
182		Items associated with particularly high risk	1	C	1	(1	0	0	0	0	0	0.00%
183		Covered bonds	0	C	0	(0	0	0	0	0	0	0.00%
184		Claims on institutions and corporates with a ST credit assessment	0	C	0	C	0	0	0	0	0	0	0.00%
185		Collective investments undertakings (CIU)	1	C	1	(0	0	0	0	0	0	0.00%
186		Equity	46	C	9 46	(0	0	0	0	0	0	0.00%
187		Securitisation											
188		Other exposures	0	C	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%

								Actual					
								31/12/202	0				
	_		Exposure	values	Risk exposu	ire amounts							
RowN um		(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	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	0	0.00%
191		Central governments	0	(0		0	0	(0	0	0	0.00%
192		Regional governments or local authorities	0	(0		0	0	(0	0	0	0.00%
193		Public sector entities	0	(0		0	0	(0	0	0	0.00%
194		Multilateral Development Banks	368	(0		271	55	2	. 0	0	0	1.48%
195		International Organisations	184	(0		184	0	(0	0	0	0.00%
196		Institutions	154	(67		154	0	(0	0	0	0.00%
197		Corporates	51	(50		0 46	0	1	. 0	0	1	88.15%
198		of which: SME	5	(5		1	0	(0	0	0	0.00%
199		Retail	7	3	5	:	7	0	6	0	0	3	48.45%
200	Luxembourg	of which: SME	1	(0	(1	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		1	0	(0	0	0	0.00%
203		Items associated with particularly high risk	247	(371	(0	0	(0	0	0	0.00%
204		Covered bonds	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	0.00%
206		Collective investments undertakings (CIU)	1	(1		0	0	(0	0	0	0.00%
207		Equity	6	(6		0	0	(0	0	0	0.00%
208		Securitisation						-				_	
209		Other exposures	0	(0	_	0	0	(0	0	0	0.00%
210		Standardised Total	1,076	5	520	Į.	716	59	11	. 0	0	4	39.94%

								Actual					
								31/12/2020					
			Exposure v	alues	Risk exposu	re amounts							
Row		(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	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	1	Central banks	101	0	151	(101	0	C	0	C	0	0.00%
212		Central governments	272	0	395	(281	0	C	18	C	0	0.00%
213	3	Regional governments or local authorities	0	0	0	1	. 0	0	C	0	C	0	0.79%
214	4	Public sector entities	0	0	0	(0	0	C	0	C	0	0.00%
215	5	Multilateral Development Banks	0	0	0	(0	0	C	0	C	0	0.00%
216	6	International Organisations	0	0	0	(0	0	C	0	C	0	0.00%
217	7	Institutions	0	0	0	(0	0	C	0	C	0	0.00%
218	8	Corporates	170	19	236	26	146	37	27	2	C	8	30.44%
219		of which: SME	160	19	226	26	146	21	27	2	C	8	30.44%
220		Retail	45	3	28	3	3 42	8	6	0	1	. 3	53.19%
221	1 Angola	of which: SME	33	2	19	2	30	6	3	0	C	1	41.90%
222		Secured by mortgages on immovable property	49	1	17	1	L 46	3	1	. 0	C	0	9.08%
223		of which: SME	0	0	0	(0	0	C	0	C	0	10.37%
224		Items associated with particularly high risk	0	0	0	(0	0	C	0	C	0	0.00%
225		Covered bonds	0	0	0	(0	0	C	0	C	0	0.00%
226	6	Claims on institutions and corporates with a ST credit assessment	0	0	0	(0	0	C	0	C	0	0.00%
227		Collective investments undertakings (CIU)	0	0	0	(0	0	C	0	C	0	0.00%
228	8	Equity	0	0	0	(0	0	C	0	C	0	0.00%
229		Securitisation											
230	0	Other exposures	40	0	33	(0	0	C	0	C	0	0.00%
231	1	Standardised Total	678	22	860	30	617	48	34	21	1	11	33.39%

Coverage Ratio - Stage 3 exposure 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 58.49% 58.49%			
93.32% 2.19% 26.74% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 50.00%			
Coverage Ratio - Stage 3 exposure 0.00% 0.00% 0.00% 0.00% 1.48% 0.00% 0.00%			
0.00% 0.00% 88.15% 0.00% 48.45% 54.17% 10.46% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 39.94%			
Coverage Ratio - Stage 3 exposure 0.00% 0.00% 0.79% 0.00% 0.00% 0.00% 0.00%			
30.44% 30.44% 53.19% 41.90% 9.08% 10.37% 0.00% 0.00% 0.00% 0.00% 33.39%			

		Caixa Geral de Depósitos, SA																					
				12 13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32
													Baseline Scenario										
						31/12/2021							31/12/2022							31/12/2023			
RowN um			(mln EUR, %)	Stage 1 exposure Stage 2 exposu	ure Stage 3 expos	Stock of ure provisions for Stage 1 exposur	Stock of provisions for e Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposur	re Stage 2 exposure S	itage 3 exposur	Stock of re 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%	- / -	0 0		0 0		0 (0.00%	· ' '		0	0 0	0		0.00%
2		Central governments		13,865	97	104	34 8	4	40.00%	13,7	17 150	19	98 28	1	2 79	40.00%	13,603	17	9 28	3 24	14	11	.3 40.00%
3		Regional governments or local authorities		1,212	14	15	2	1	40.00%	1,20	04 17		20 2		1 8	40.00%	1,197	1	8 2	5 2	. 1	. 1′	.0 40.00%
4		Public sector entities		1,402	278	12	0	1	39.70%	1,40	00 278	:	14 0		0	39.51%	1,399	27	7 1	5	0	<u> </u>	6 39.35%
5		Multilateral Development Banks		230	95	3	0	0	1 25.88%	19	92 131		4 0		0 1	18.91%	163	16	0	5	0		1 15.88%
6		International Organisations		184	0	0	0	0	40.00%	18	33 0		0		0	40.00%	183		1	0	0		0 40.00%
7		Institutions		2,786	20	12	4	1	40.00%	2,76	55 29		23 4		1 9	40.00%	2,744 9,844 3,921	. 3	9 3	5 4	1	. 1	.4 40.00%
8		Corporates		10,335 1,	732 1	162	9 142	2 94	81.39%	10,07	72 1,943	1,2:	14 9	16	1 964	79.40%	9,844	2,11	9 1,26	7	174	98'	32 77.54%
9		of which: SME		4,068	999	716	7 112	2 54.	76.23%	3,98	39 1,034	70	60 7	11	2 560	73.79%	3,921	1,05	8 80	4 7	110	57	76 71.61%
10		Retail		4,166	874	576	7 43	36	1 62.72%	4,08	862	60	66 7	3	8 389	58.38%		01	6 75	4 7	30	41	.6 55.15%
11 C	aixa Geral de Depósitos, SA	of which: SME		2,097	746	436	5 39	9 27	63.31%	2,02	22 751	50	06 5	3	3 298	58.91%			3 57	7 4	26	32	21 55.59%
12	,	Secured by mortgages on immovable property		24,465 2,	315	901	4 20	0 29	32.83%	23,93	37 2,673	1,0	71 4	2	2 310	28.97%	23,451	2,96	7 1,26	3 4	23	32	.7 25.88%
13		of which: SME		1,767	456	379	1 6	5 13	36.81%	1,79	95 392	4:	14 1		4 142	34.33%	1,797	35	9 44	6 1	. 4	. 14	5 32.42%
14		Items associated with particularly high risk		776	226	355	0 2	2 23	66.29%	7:	55 240	30	62 0		2 236	65.39%	741	24	8 36	8 0) 1	. 23	7 64.50%
15		Covered bonds		0	0	0	0 (0	0.00%		0 0		0 0		0 (0.00%	0		0	0 0	0	1	0.00%
16		Claims on institutions and corporates with a ST credit assessmen	nt	0	0	0	0 (0	0.00%		0 0		0 0		0 (0.00%	0		0	0 0	0	7	0.00%
17		Collective investments undertakings (CIU)		1	0	0	0 (0	4.50%		1 0		0 0		0 (4.50%	1		0	0	0	1	0 4.50%
18		Equity		1	0	0	0 (0	4.50%		1 0		0 0		0 (4.50%	1		0	0	0	,	0 4.50%
19		Securitisation																					
20		Other exposures		0	0	0	0 (o l	0.00%		0 0		0 0		0 0	0.00%			0	0 0)	/	0.009
21		Standardised Total		70,221 5,6	552 3,	L40 6	1 217	1,890	60.39%	69,11	.8 6,323	3,57	72 54	23	5 2,002	56.06%	68,144	6,854	4 4,014	4 50	245	2,106	0 0.00% 6 52.46%

												Baseline S	Scenario										
						31/12/2021						31/12/	2022							31/12/2023			
RowN um		(mln EUR, %	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for postage 2 exposure Stage	Stock of provisions for age 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure Stage 3 exp	Stock osure provision Stage 1 e	of Stock ns for provision xposure Stage 2 e	k of ons for exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposu	Stage 1 exposure Stage	2 exposure S	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for e Stage 3 exposure	Coverage Ratio - Stage 3 exposure
22		Central banks	9,223	C	0	(0	0	0.00%	9,223	0	0	0	0	0	0.00	9,223	0	0	(0 (0.00%
23		Central governments	5,662	2	9	2	1 0	4	40.04%	5,651	3	19	4	0	8	40.02	2% 5,640	5	28	4	1	0 1:	1 40.01%
24		Regional governments or local authorities	1,165	10	11	. 1	1 0	4	40.00%	1,162	11	13	1	0	5	40.00	0% 1,160	11	15	1	1	0	6 40.00%
25		Public sector entities	1,107	276	9	(0	4	39.68%	1,107	276	10	0	0	4	39.43	1,106	276	10	(0	4 39.19%
26		Multilateral Development Banks	0	C	0	(0	0	0.00%	0	0	0	0	0	0	0.00	0	0	0	(0	0.00%
27		International Organisations	0	C	0	(0	0	0.00%	0	0	0	0	0	0	0.00	0%	0	0	(0	0.00%
28		Institutions	476	C	0	(0	0	40.00%	476	0	0	0	0	0	40.00	0% 475	1	1	(0	0 40.00%
29		Corporates	7,418	1,458	904		132	798	88.22%	7,178	1,660	943	6	151	812	86.16	6,970	1,829	982	ϵ	16	827	7 84.21%
30		of which: SME	2,348	759	540	5	5 102	463	85.69%	2,288	788	571	4	101	474	82.99	9% 2,235	808	603	4	9	9 486	6 80.53%
31		Retail	2,413	690	440	2	4 35	289	65.57%	2,375	666	503	4	30	309	61.41	2,334	645	565	4	1 2	329	9 58.28%
32	Portugal	of which: SME	1,234	608	353	4	4 34	233	66.13%	1,186	601	409	4	29	253	61.86	1,145	588	463	4	1 2	272	2 58.67%
33		Secured by mortgages on immovable property	20,616	2,191	773	4	19	254	32.90%	20,092	2,563	925	4	21	268	28.92	2% 19,613	2,865	1,102	4	1 2	283	3 25.71%
34		of which: SME	1,313	429	320	1	1 5	118	36.87%	1,346	368	347	1	4	120	34.59	9% 1,352	337	373	1	1	3 122	2 32.78%
35		Items associated with particularly high risk	437	183	340	(2	229	67.28%	420	194	345	0	2	229	66.45	5% 408	199	351	(1 230	0 65.63%
36		Covered bonds	0	C	0	(0	0	0.00%	0	0	0	0	0	0	0.00	0	0	0	(O	0 (0.00%
37		Claims on institutions and corporates with a ST credit assessment	0	C	0	(0	0	0.00%	0	0	0	0	0	0	0.00	0	0	0	()	0 (0.00%
38		Collective investments undertakings (CIU)	1	C	0	(0	0	4.50%	1	0	0	0	0	0	4.50	0% 1	0	0	()	0 (0 4.50%
39		Equity	0	C	0		0	0	0.00%	0	0	0	0	0	0	0.00	0%	0	0			0 (0.00%
40		Securitisation																					
41		Other exposures	0	C	0	(0	0	0.00%	0	0	0	0	0	0	0.00	0%	0	0	(0 (0.00%
42		Standardised Total	48,518	4,810	2,487	19	188	1,581	63.58%	47,684	5,372	2,758	19	204	1,635	59.27	% 46,930	5,831	3,053	18	21:	1 1,691	0 0.00% 1 55.38%

												Baseline Scenario									
						31/12/2021						31/12/2022						31/12/2023			
RowN um		(mln El	Stage 1 exposu	re Stage 2 exposui	re Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of Stoc provisions for provision Stage 2 exposure Stage 3 e	ck of ions for exposure	overage Ratio - age 3 exposure	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 Rations Stage 3 exposu	- Stage 1 exposure Stage 2 exposure	re Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for e Stage 3 exposure	Coverage Ratio - Stage 3 exposure
43		Central banks	6	565	0 0	0	0	0	0.00%	665	0 0	0	(0.00	% 665	0	0)	0	0.00%
44		Central governments	1,0	070	0 1	0	0	0	40.00%	1,069	1 1	. 0	(0 40.00	% 1,068	1			0	1 40.00%
45		Regional governments or local authorities		0	0 0	0	0	0	0.00%	0	0 0	0	(0.00	% 0	0	0		0	ე 0.00%
46		Public sector entities		0	0 0	0	0	0	0.00%	0	0 0	0	(0.00	% 0	0 (0		0	0.00%
47		Multilateral Development Banks		0	0 0	0	0	0	0.00%	0	0 0	0	(0.00	% 0	0 (0		0	0.00%
48		International Organisations		0	0 0	0	0	0	0.00%	0	0 0	0	(0.00	% 0	0 (0		0	0.00%
49		Institutions		72	0 0	0	0	0	40.00%	72	0 0	0	(0 40.00	% 72	0 (0)	0	0 40.00%
50		Corporates	8	346	3 19	0	0	8	39.21%	846	2 20	0	(8 38.21	% 846	3 2:	. ()	0	37.26%
51		of which: SME	6	531	1 14	0	0	5	34.61%	630	1 14	0	()	33.71	% 629	2 1:)	0	5 32.87%
52	N. 4	Retail	2	293	10 11	0		7	64.13%	290	12 12	0			7 61.24		13 13)	1 8	8 58.98%
53	Macao	of which: SME		24	3 4	0	0	2	48.20%	23	4 4	0	()	2 48.06	% 22	5 4)	0	2 47.93%
54		Secured by mortgages on immovable property	1,/	735	19 22	0	0	/	32.61%	1,/33	18 25	0	()	7 29.12	% 1,/31	1/ 28)	0	26.6/%
55		of which: SME	4	294	3 3	0	0	1	33.89%	295	2 2	0	()	32.36	% 295	2			0	30.99%
56		Items associated with particularly high risk		0	0 0	0	0	0	0.00%	0	0 0	0	(0.00	% 0	0				0.00%
5/		Covered bonds		0	0 0	0	0	0	0.00%	0	0 0	0			0.00	% U					0.00%
58		Claims on institutions and corporates with a ST credit assessment		0	0 0	0	0	0	0.00%	0	0 0	0	(0.00	% 0	0)	0	0.00%
59		Collective investments undertakings (CIU)		0	0 0	0	0	0	0.00%	0	0 0	0	(0.00	% 0	0)	0	0.00%
60		Equity Securitisation		U	0	0	0	U	0.00%	0	U	0)	0.00	% U	U)	U (0.00%
61					0 0				0.000/						0 00	0					0.000/
62		Other exposures		0	0 0	0	0	0	0.00%	0	0 0	0	()	0.00	% U	0 ()	0 (0 0.00% 24 37.17%
63		Standardised Total	4,6	81 3	53 53	0) 1	22	41.67%	4,676	33 58	0	1	. 23	39.12	4,670	63	0		1 24	4 37.17%

										Baseline Scenario							
				31/12/2021						31/12/2022					31/12/2023		
RowN um	(mln EUR, %	Stage 1 exposure	Stage 2 exposure Stage 3 exposure	Stock of provisions for Stage 1 exposure Sta	Stock of provisions for ptage 2 exposure St	Stock of provisions for age 3 exposure	Coverage Ratio - Stage 3 exposure	age 1 exposure	Stage 2 exposure Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of Stock of provisions for Stage 2 exposure Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure Stage 2 exposure	re Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of Stock of provisions for provision Stage 2 exposure Stage 3 exp	of s for Stage 3 exposure
64	Central banks	21	1 0 0	0	0	0	0.00%	21	0 0	C	0	0.00%	21	0 0	(0	0 0.00%
65	Central governments	779	5 0	0	0	0	40.00%	778	5 1	C	0 0	0 40.00%	778	5 1	(0	0 40.00%
66	Regional governments or local authorities	(0	0	0	0.00%	0	0 0	(0	0.00%	0	0 0	(0	0 0.00%
67	Public sector entities	292	2 0 0	0	0	0	30.00%	292	0 0	(0	0 30.00%	292	0 0	(0	0 30.00%
68	Multilateral Development Banks	(0	0	0	0.00%	0	0 0	(0	0.00%	0	0 0	(0	0 0.00%
69	International Organisations	200		0	0	0	0.00%	201	0 0	(0	0.00%	0	0 0	(0	0 0.00%
70	Institutions	202	2 0 0	0	0	0	40.00%	201	0 0	C	0	0 40.00%	201	0 0		0	0 40.00%
71	Corporates	530	7 47 24	1	3	5	20.28%	524	51 2/		1 3	6 22.09%	520	53 29		3	7 23.63%
72	of which: SME	445	9 4/ 24	1	3	5	20.31% 50.84%	443	51 26]	1 3	6 22.17%	440	53 29		. 3	/ 23./4%
/3	Retail	986	89 49	1	3	25		9/5	91 58		1 3 2	7 47.26%	966	91 6/		. 3	30 44.55%
74 France	of which: SME	6/6	5 80 41		3	22	54.18%	666	83 48]	3 2	4 50.26%	658	83 56		3	26 47.35%
75	Secured by mortgages on immovable property	905	5 33 1/	0	0	4	26.58%	907	29 19	(0	5 24.09%	906	28 21	(0	5 22.22%
76	of which: SME	53	5 5 3	0	0	1	53.73%	53	4 3		J U	1 49.90%	55	30 4	(0	1 40.5/%
7/	Items associated with particularly high risk	313	3 38 3	0	0	1	24.15%	311	39 4	(0	21.68%	311	39 4	(0	0 0.00%
78	Covered bonds			0	0	0	0.00%	0	0 0	(0	0.00%	U	0 0	(0	0.0070
79	Claims on institutions and corporates with a ST credit assessment			0	0	0	0.00%	0	0 0	(0	0.00%	0	0 0	(0	0 0.00%
80	Collective investments undertakings (CIU)			0	0	0	0.00%	0	0 0	(0	0.00%	0	0	(0	0 0.00%
81	Equity		0 0	0	0	0	0.00%		0 0	C	0	0.00%	0	0) U	0.00%
82	Securitisation						0.000					0.000					
83	Other exposures	(0 0	0	0	0	0.00%	0	0 0	(0	0.00%	0	0 0	(0	0 0.00%
84	Standardised Total	4,027	7 213 94	2	6	35	37.64%	4,010	216 108	2	2 6 39	9 36.03%	3,995	16 122	2	2 6	43 34.80%



AUTHORITY	Caixa Geral de Depósitos, SA																					
	• ,	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32
												Baseline Scenario										
					31/12/2021							31/12/2022							31/12/2023			
	(mlı	Stage 1 expos	sure Stage 2 exposu	re Stage 3 exposure	Stock of e 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	e Stage 2 expos	ure 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	e 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
	Central banks		0	0	0 0	(0	0.00%		0	0	0 0	0		0.00%		0 (0	(0	0.00%
	Central governments	2	,928	1	2 1	(0	1 40.00%	2,92	25	2	4 1	0		2 40.00%	2,92	2	3 6	1	(3	40.00%
	Regional governments or local authorities		9	0	0 0	(0	0 40.00%		9	0	0 0	0)	0 40.00%		9 (0	((0	40.00%
	Public sector entities		0	0	0 0	(0	0.00%		0	0	0 0	0)	0.00%		0 (0	((0'	0.00%
	Multilateral Development Banks		0	0	0 0	(0	0.00%		0	0	0	0		0.00%		0 (0	((ν 0'	0.00%
	International Organisations		0	0	0 0	(0	0.00%		0	0	0	0		0.00%		0	0	((ν 0'	0.00%
	Institutions		351	0	0 0	(0	0 40.00%		51	0	0 0	0		0 40.00%	35	1 (0	((<i>γ</i> 0'	40.00%
	Corporates		71	58 2	28 0	ī	5 2	1 75.09%		55	64 2	8 0	5	2	1 74.87%	60	0 69	9 28	((21	74.66%
	of which: SME		34	58 2	28 0	ī	5 2	1 75.15%		27	64 2	8 0	5	2	1 75.00%	2:	2 69	9 28	((21	. 74.85%
	Retail		9	6	1 0	(0	1 78.87%		9	6	1 0	0		1 75.95%		9 6	5 1	((ı 1'	. 74.06%
Spain	of which: SME		8	6	0 0	(0	0 70.86%		8	6	0	0		0 68.54%	1	8 6	5 0	((<i>ν</i> 0'	66.39%
Spa	Secured by mortgages on immovable property		39	12 1	.2 0	(0	5 45.78%	4	13	9 1	2 0	0		5 45.27%	4.	5	7 12	((<u>/</u> 5'	44.77%
	of which: SME		6	0	4 0	(0	2 51.02%		6	0	5 0	0		2 50.97%		6 (5	((<u>/</u> 2'	50.91%
	Items associated with particularly high risk		0	0	0	(0	0 4.50%		0	0	0	0		0 4.50%		0	0	((<i>γ</i> 0'	4.50%
	Covered bonds		0	0	0 0	(0	0.00%		0	0	0	0		0.00%		0 (0	((<i>ν</i> 0'	0.00%
	Claims on institutions and corporates with a ST credit assessment		0	0	0 0	(0	0.00%		0	0	0	0		0.00%		0	0	(0′	0.00%
	Collective investments undertakings (CIU)		0	0	0 0	(0	0.00%		0	0	0	0)	0.00%		0 (0	((0	0.00%
	Equity		0	0	0 0	(0	0.00%		0	0	0	0		0.00%		0 (0	((<i>ν</i> 0'	0.00%
	Securitisation																					

									Baseline Scenario					
					31/12/2021				31/12/2022			31/12/2023		
RowN um		(mln EUR, ^G	Stage 1 exposure Stage 2 e	xposure Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of Stock of provisions for Stage 2 exposure Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 2 exposure Stage 3 exposure	Stock of Stock of provisions for Stage 1 exposure Stage 2 exposure	Stock of Coverage Ratio Stage 3 exposure	Stage 1 exposure Stage 2 exposure Stage 3 expo	Stock of sure provisions fo Stage 1 exposu	Stock of Stock of provisions for ure Stage 2 exposure Stage 3 exposure	Coverage Ratio - Stage 3 exposure
106		Central banks	0	0	0	0 (0.00%	0	0 0	0 0.00	0 0	0	0 0	0.00%
107		Central governments	1,879	1	3	1 0 1	40.00%	6 1	5 1	0 2 40.00	0% 1,873 2	7	1 0	3 40.00%
108		Regional governments or local authorities	0	0	0 (0 0	0.00%	0	0 0	0 0.00	0% 0	0	0 0	0.00%
109		Public sector entities	0	0	0 (0 0	0.00%	0	0 0	0 0.00	0% 0	0	0 0	0.00%
110		Multilateral Development Banks	0	0	0	0 0	0.00%	0	0 0	0 0.00	0% 0	0	0 0	0.00%
111		International Organisations	0	0	0	0 (0.00%	0	0 0	0 0.00	0% 0	0	0 0	0.00%
112		Institutions	4	0	0	0 (40.00%	4 0	0	0 0 40.00	0% 4 0	0	0 0	0 40.00%
113		Corporates	0	0	0	0 (0.00%	0	0 0	0 0.00	0 0	0	0 0	0.00%
114		of which: SME	0	0	0 (0 (0.00%	0	0	0 0.00	0 0	0	0 0	0.00%
115		Retail Retail	1	0	0 (0 (85.29%	1 0	0 0	0 0 81.77	7% 1 0	0	0 0	0 78.54%
116	Italy	of which: SME	1	0	0 (0 (39.75%	1 0	0 0	0 0 34.53	3% 1 0	0	0 0	0 30.66%
117	•	Secured by mortgages on immovable property	4	0	0 (0 (34.61%	4 0	0 0	0 0 34.20	0% 4 0	0	0 0	0 33.80%
118		of which: SME	0	0	0 (0 0	6.00%	0 0	0 0	0 0 6.00	0 0	0	0 0	0 6.00%
119		Items associated with particularly high risk	0	0	0 (0 0	4.50%	0 0	0 0	0 0 4.50	0 0	0	0 0	0 4.50%
120		Covered bonds	0	0	0 (0 0	0.00%	0 0	0 0	0 0.00	0 0	0	0 0	0.00%
121		Claims on institutions and corporates with a ST credit assessment	0	0	0 (0 (0.00%	0	0 0	0 0.00	0 0	0	0 0	0.00%
122		Collective investments undertakings (CIU)	0	0	0 (0 (0.00%	0	0 0	0 0.00	0 0	0	0 0	0.00%
123		Equity Securitisation	0	0	0 (0 0	0.00%	0	0 0	0 0.00	0 0	0	0 0	0.00%
124														
125		Other exposures	0	0	0 (0 (0.00%	0	0	0 0.00	0 0	0	0 0	0.00%
126		Standardised Total	1,888	1	3	L 0 1	40.04% 1,88	5 1	5 1	0 2 39.99	% 1,882 2	8	1 0	3 39.97%

											Baseline Scenario							
					31/12/2021						31/12/2022					31/12/2023		
Rowl um		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for tage 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 e provisions for Stage 1 exposure	Stock of Stock of provisions for Stage 2 exposure Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure Stage 2 exposu	re Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of Stock provisions for provisions Stage 2 exposure Stage 3 e	c of ns for cposure Coverage Ratio - Stage 3 exposure
127		Central banks	766	0 0	0	0		0.00%	766	0	0 (0	0.00%	766	0 (0	0 0	0 0.00%
128		Central governments	158	28 28	8	4	1	1 40.00%	120	9 42 5	3	6 6	21 40.00%	93	4/ /	4	5 6	30 40.00%
129		Regional governments or local authorities	12	2 2	1	0		1 40.00%	9	3	4 (0	2 40.00%	/	4	6	0 0	2 40.00%
130		Public sector entities	2	2 2	0	1		1 40.00%	1	. 1	4 (0	2 40.00%		1	5	0 0	2 40.00%
131		Multilateral Development Banks	0	0 0	0	0		0.00%		0	0 (0	0.00%	0	0	0	0 0	0 0.00%
132		International Organisations	0	0 0	0	0		0.00%		0	0 (0	0.00%	0	0	0	0 0	0 0.00%
133		Institutions	1	1 1	0	0	,	40.00%	1	. 1	1 (0 0	1 40.00%	0	0 .	2	0 0	1 40.00%
134		Corporates	203	82 65	2	3	34	52.61%	208	69 /	73	2 2	50.2/%	209	59 8	1	2 1	39 48.46%
135		of which: SME	1/5	82 65	2	3	34	52.62%	180	68 /	73	2 2	50.30%	182	59 8	1	2 1	39 48.50%
136	NA constitution of	Retail	246	33 3/	2	3	2	1 56.56%	234	34 4	18	1 3 2	24 50.22%	224	34 50	8	1 2	27 46.50%
137	Mozambique	of which: SME	56	10 1/	0	0	,	48.42%	53	11 2	20 (0	9 41.87%	50	11 24	4	0 0	9 37.25%
138		Secured by mortgages on immovable property	59	18 43	0	1	14	33.78%	55	16 5	00 (0 1	29.85%	51	14 5.	5	0 0	15 27.37%
139		of which: SME	24	14 39	0	1	1.	32.19%	20	12 4	6 (0 0	.3 28.35%	17	10 57	2	0 0	13 25.95%
140		Items associated with particularly high risk	0	0 0	0	0		0.00%	C	0	0 (0	0.00%	0	0	0	0 0	0 0.00%
141		Covered bonds	0	0 0	0	0		0.00%	C	0	0 (0	0.00%	0	0	0	0 0	0 0.00%
142		Claims on institutions and corporates with a ST credit assessment	0	0 0	0	0	(0.00%	C	0	0 (0	0.00%	0	0	0	0 0	0 0.00%
143		Collective investments undertakings (CIU)	0	0 0	0	0		0.00%		0	0 (0	0.00%	0	0	0	0 0	0.00%
144		Equity	0	0 0	0	0		0.00%		0	0 (0	0.00%	0	0	0	0 0	0.00%
145		Securitisation																
146		Other exposures	0	0 0	0	0		0.00%	C	0	0 (0	0.00%	0	0	0	0 0	0.00%
147		Standardised Total	1,447	167 178	13	11	83	46.52%	1,393	s 166 23	3 10	O 11 10	1 43.16%	1,352	58 282	2	9 11	116 41.30%

											Baseline Scenari	io					
					31/12/2021						31/12/2022				31/12/2023		
	(mlr	Si In EUR, %)	Stage 1 exposure Stag	e 2 exposure Stage 3 exposur	Stock of e 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 exposur	Stock of e provisions for Stage 1 exposur	Stock of Stock of provisions for Stage 2 exposure Stage 3 expo	Coverage Ratio - Stage 3 exposure Stage 1 exposure	re Stage 2 exposure Stage 3 exposure	Stock of provisions for Stage 1 exposur	Stock of Stock of provisions for Stage 2 exposure Stage 3 exposure	Coverage Ration Stage 3 exposi
	Central banks		19	0	0 (0)	0.00%	19	0	0	0 0	0.00%	19 0	0	0 0	0.0
	Central governments		388	22 2	22 8	3	2	40.00%	349	40	13	7 3	17 40.00%	315 54 6	3	6 4 2	25 40.00°
	Regional governments or local authorities		26	2	1	1)	1 40.00%	23	3	3	0 0	1 40.00%	21 4	4	0 1	2 40.00°
	Public sector entities		0	0	0	0)	0.00%	(0	0	0 0	0.00%	0 0	0	0 0	0.00
	Multilateral Development Banks		0	0	0	0)	0.00%	(0	0	0 0	0.00%	0 0	0	0 0	0.00
	International Organisations		0	0	0	0	(0.00%	(0	0	0	0.00%	0 0	0	0 0	0.00°
	Institutions		0	0	0	0)	40.00%	(0	0	0 0	0 40.00%	0 0	0	0 0	0 40.00°
	Corporates		50	35	9	0	!	53.79%	41	45	9	0 0	5 53.47%	34 51	9	0 0	5 53.16°
	of which: SME		22	28	9 (0	!	53.94%	15	36	9	0 0	5 53.76%	10 40	9	0 0	5 53.57°
	Retail		110	28 2	20	0	. 10	46.60%	101	32 2	25	0 1	10 40.92%	95 33 3	0	0 1 1	.1 36.85°
Cape Verde	of which: SME		58	27 1	.6)		46.99%	49	31 2	21	0 1	8 40.87%	44 32 2	5	0 1	9 36.53°
	Secured by mortgages on immovable property		146	7 1	.7	0)	7 40.14%	145	7 1	18	0 0	7 37.99%	143 7 1	9	0 0	7 36.20°
	of which: SME		23	4	8	0)	46.29%	22	5	9	0 0	4 44.46%	21 6	9	0 0	4 42.57°
	Items associated with particularly high risk		17	5	8	0)	50.85%	15	7	8	0 0	4 49.55%	14 8	9	0 0	4 48.33°
	Covered bonds		0	0	0 (0)	0.00%	(0	0	0 0	0 0.00%	0 0	0	0 0	0 0.00°
	Claims on institutions and corporates with a ST credit assessment		0	0	0 (0)	0.00%	(0	0	0 0	0.00%	0 0	0	0 0	0 0.00°
	Collective investments undertakings (CIU)		0	0	0 (0)	0.00%	(0	0	0 0	0.00%	0 0	0	0 0	0.00°
	Equity		1	0	0 (0)	4.50%	1	. 0	0	0 0	0 4.50%	1 0	0	0 0	0 4.50°
	Securitisation																
	Other exposures		0	0	0 (0)	0.00%	(0	0	0 0	0.00%	0 0	0	0 0	0.00
	Standardised Total		758	99 7	8	9 3	35	44.48%	694	133 10	7	8 5	45 41.78% 6	i42 157 13	5	7 6 5	40.18%



	Caixa Geral de Depósitos, SA																				
			12 13	14	15	16	17	18	19	20 21	22	23	24	25	26	27	28	29	30	31	32
											Baseline Scenario										
					31/12/2021						31/12/2022							31/12/2023			
owN um	(n	Stage 1 nln EUR, %)	exposure Stage 2 exposur	re Stage 3 exposure	Stock of re 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 exposur	Stock of re 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 exposu	re 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	0.00%	(0	0	0	0	i	0.009
170	Central governments		0	0	0	0	0	0.00%		0	0 0		0	0.00%	(0	0	0	0	j.	0.009
171	Regional governments or local authorities		0	0	0	0	0	0.00%		0	0 0		0	0.00%	(0	0	0	0	1	0.009
172	Public sector entities		0	0	0	0	0	0.00%		0	0 0		0	0.00%	(0	0	0	0	1	0.009
173	Multilateral Development Banks		0	0	0	0	0	0.00%		0	0 0		0	0.00%	(0	0	0	0	1	0.009
174	International Organisations		0	0	0	0	0	0.00%		0	0 0		0	0.00%	(0	0	0	0	<u>/</u>	0.009
175	Institutions		713	0	0	0	0	0 40.00%	713	0	0		0	40.00%	712	2	1	1 0	0	ı e	0 40.009
176	Corporates		90	0	4	0	0	1 33.30%	88	0	6 0		0 1	. 25.01%	86	6	0	7 0	0	j.	1 20.529
177	of which: SME		60	0	4	0	0	1 33.47%	59	0	6 0		0 1	. 25.17%	57	7	0	7 0	0	1	1 20.669
178	Retail		2	0	0	0	0	0 89.15%		0	0 0		0	86.33%	2	2	0	0	0	1	0 84.059
United States	of which: SME		0	0	0	0	0	0 4.61%		0	0 0		0	4.56%	(0	0	0	0	1	0 4.549
180	Secured by mortgages on immovable property		37	2	1	0	0	0 27.05%	3:	7 2	1 0		0	24.52%	37	7	2	1 0	0	1	0 22.709
181	of which: SME		0	0	0	0	0	0 6.00%		0	0 0		0	6.00%	(0	0	0	0	1	0 6.009
182	Items associated with particularly high risk		1	0	0	0	0	0 4.50%		0	0 0		0	4.50%	1	1	0	0	0	1	0 4.509
183	Covered bonds		0	0	0	0	0	0.00%		0	0 0		0	0.00%	(0	0	0 0	0	1	0.009
184	Claims on institutions and corporates with a ST credit assessment		0	0	0	0	0	0.00%		0	0 0		0	0.00%	(0	0	0	0	<i>i</i>	0.009
185	Collective investments undertakings (CIU)		0	0	0	0	0	0.00%		0	0 0		0	0.00%	(0	0	0	0	1	0.009
186	Equity		0	0	0	0	0	0.00%		0	0 0		0	0.00%	(0	0	0	0	1	0.009
187	Securitisation																				
188	Other exposures		0	0	0	0 (0	0.00%		0	0 0		0	0.00%	(0	0	0 0	0	/	0.009
				_			-				_		_			_	_	_			

											Baseline Scenario	0							
				31/12/2021							31/12/2022					31/12/2023			
RowN um	(mln EUR, %)	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 Stock of provisions for Stage 2 exposure Stage 3 expo	Coverage Rationsure Stage 3 exposu	Stage 1 exposure Stage 2 exposure	re Stage 3 exposur	Stock of re 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 (0.00%	0		0 0	0	0 0	0.00	0	0	0	0	0	0.00%
191	Central governments	(0 0	0	(0 (0.00%	0		0 0	0	0 0	0.00	0	0	0	0	0	0.00%
192	Regional governments or local authorities	(0 0	0	(0	0.00%	0		0 0	0	0 0	0.00	0	0	0	0	0	0.00%
193	Public sector entities	(0 0	0	(0	0.00%	0		0 0	0	0 0	0.00	0	0	0	0	0	0.00%
194	Multilateral Development Banks	230	95 3	0	(0	25.88%	192	13	1 4	1 (0 0	1 18.91	.% 163	60	5	0) :	15.88%
195	International Organisations	184	0 0	0	(0	40.00%	183		0 0	0	0 0	0 40.00	183	1	0	0	0	40.00%
196	Institutions	153	0 0	0	(0	40.00%	153		0 0	0	0 0	0 40.00	70 199	0	0	0	0	40.00%
197	Corporates	46	5 0 1	0	(0	85.86%	46		0 1	1	0 0	1 83.16	46	0	1	0) :	81.13%
198	of which: SME		0 0	0	(0	4.50%	1		0 0	0	0 0	0 4.50	1	0	0	0)	4.50%
199	Retail		7 0 7	0	(0	48.30%	7		0 7	7	0 0	3 48.14		0	7	0	0	47.98%
Luxembourg	of which: SME		0 0	0	(0	52.47%	1		0 0	0	0	0 50.51	.% 1	0	0	0) (49.07%
201	Secured by mortgages on immovable property	56	5 3 2	0	(0	13.28%	56		2	2	0 0	0 12.99	56	2	2	0		12.73%
202	of which: SME		0 0	0		0	6.00%	1		0	0	0 0	0 6.00	1	0	0	0		6.00%
203	Items associated with particularly high risk		0 0	0	(0	4.50%	0		0 0	0	0	0 4.50	0	0	0	0		4.50%
204	Covered bonds		0 0	0		0	0.00%	0		0	0	0 0	0.00	0	0	0	0		0.00%
205	Claims on institutions and corporates with a ST credit assessment		0 0	0	(0	0.00%	0		0 0	0	0 0	0.00	0	0	0	0		0.00%
206	Collective investments undertakings (CIU)		0 0	0		0 (0.00%	0		0 0	0	0 0	0.00	% 0	0	0	0) (0.00%
207	Equity Securitisation		0 0	0	(0 (0.00%	0		0 0	0	0 0	0.00	0	0	0	0		0.00%
208	Securitisation																		
209	Other exposures		0 0	0	(0 (0.00%	0		0 0	0	0 0	0.00		0	0	0) (0.00%
210	Standardised Total	675	99 12	0		5	41.99%	638	13!	5 13	3 0	0 0	5 38.10	% 608 1	63 1	.4	0	5	0.00% 35.46%

												Baseline Scenario										
						31/12/2021						31/12/2022							31/12/2023			
RowN um			s (mln EUR, %)	itage 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 exposur	Stock of e 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 Stag	ge 2 exposur	e Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure St	Stock of provisions for age 3 exposure	Coverage Ratio - Stage 3 exposure
211		Central banks		101	0 0	0	0)	0.00%	101	0	0 (0		0.00%	101		0 0		0 0	0	J 0.00%
212		Central governments		207	37 37	11	2	! 1	5 40.00%	157	55 7	70	3	2	40.00%	123	6	98		6 3	39	<i>غ</i> 40.00%
213		Regional governments or local authorities		0	0 0	0	0		0 40.00%	0	0	0	0		40.00%	0		0 0		0 0	0	J 40.00%
214		Public sector entities		0	0 0	0	0		0.00%	0	0	0	0		0.00%	0		0 0		0 0	0	J 0.00%
215		Multilateral Development Banks		0	0 0	0	0)	0.00%	0	0	0	0		0.00%	0		0 0		0 0	0	J 0.00%
216		International Organisations		0	0 0	0	0)	0.00%	0	0	0	0		0.00%	0		0 0		0 0	0	J 0.00%
217		Institutions		0	0 0	0	0)	0.00%	0	0	0	0		0.00%	0		0 0		0	0	ე 0.00%
218		Corporates		143	40 27	0	0)	8 30.29%	142	41 2	27	0		30.18%	141	4	28		0	8	30.06%
219		of which: SME		143	24 27	0	0)	8 30.31%	142	26 2	27	0	1	30.20%	141	2	.6 28		0	8	30.09%
220		Retail		41	9 6	0	0)	3 58.40%	40	10	6	0	•	58.57%	39	1	.1 6		0 0	4	4 58.71%
221	Angola	of which: SME		28	8 3	0	0)	1 52.40%	27	9	3	0		52.50%	25	1	.0 3		0 0	1	1 52.60%
222	3	Secured by mortgages on immovable property		46	3 1	0	0)	0 7.95%	45	3	2	0		7.44%	45		3 2		0	0	J 7.16%
223		of which: SME		0	0 0	0	0)	0 10.37%	0	0	0	0		10.37%	0		0 0		0	0	J 10.37%
224		Items associated with particularly high risk		0	0 0	0	0)	0 4.50%	0	0	0	0		4.50%	0		0 0		0	0	J 4.50%
225		Covered bonds		0	0 0	0	0)	0.00%	0	0	0	0		0.00%	0		0 0		0	0	J 0.00%
226		Claims on institutions and corporates with a ST credit assessment		0	0 0	0	0)	0.00%	0	0	0	0	(0.00%	0		0 0		0	0	ე 0.00%
227		Collective investments undertakings (CIU)		0	0 0	0	0		0.00%	0	0	0	0		0.00%	0		0		0 0	0	J 0.00%
228		Equity		0	0 0	0	0		0.00%	0	0	0 (0		0.00%	0		0 0		0 0	0	J 0.00%
229		Securitisation																				
230		Other exposures		0	0 0	0	0		0.00%	0	0	0	0		0.00%	0		0 0		0 0	0	J 0.00%
231		Standardised Total		538	89 72	11	2	27	7 37.30%	485	109 10	5	3	40	38.01%	448	11	7 134		7 3	51	1 38.34%

	Caixa Geral de Depósitos, SA																	
	, and a second of the second o	33 34	35 36	37	38	39	40	41 42	43	44	45	46	47	48 49	50	51	52	53
									Adverse Scen	ario								
			31/12/202	1					31/12/202	2					31/12/2023			
RowN um	(mln E	Stage 1 exposure Stage 2 exposure	Stock of provisions Stage 1 expo	Stock of provisions for sure Stage 2 expos	Stock of provisions for Stage 3 exposur	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure Stage 3 exp	Stock of provisions for Stage 1 expos	Stock of provisions for sure Stage 2 exposu	Stock of provisions for re Stage 3 exposure	Coverage Ratio - Stage 3 exposure		Stage 2 exposure Stage 3 expo	Stock of osure provisions for Stage 1 exposu	Stock of provisions for ure Stage 2 exposure	Stock of provisions for re Stage 3 exposure	Coverage Ratio - Stage 3 exposure
1	Central banks	10,800	0 0	0	0	0.00%	10,80	0	0	0	0 (0.00%	10,800	0	0	0	0 0	0.00%
2	Central governments	13,849	97 119	41	8	40.00%	13,68	150	231	36	12 92	40.00%	13,551	179	335	30 1	134	40.00%
3	Regional governments or local authorities	1,210	14 17	3	1	7 40.00%	1,20	17	25	3	1 10	40.00%	1,191	18	32	2	1 13	40.00%
4	Public sector entities	1,400	79 13	1	1	7 50.15%	1,39	279	16	1	0	49.19%	1,395	278	18	0	0 9	48.72%
5	Multilateral Development Banks	219 1	05 4	0	0	0 9.52%	179	143	6	0	0	9.39%	146	174	8	0	0 1	. 9.33%
6	International Organisations	184	0 0	0	0	0 40.00%	183	0	0	0	0 (40.00%		1	0	0	0 0'	40.00%
7	Institutions	2,768	24 25	14	2 1	12 46.00%	2,72	39	56	15	2 26	46.00%	2,673		91	13	2 42	46.00%
8	Corporates	9,810 2,1	55 1,263	35	267 1,04	15 82.75%	9,25	2,574	1,397	24 3	1,12	1 80.21%	8,931	_,	1,505	20 37	/1 1,179	78.33%
9	of which: SME	3,827 1,1	61 794	28	184 62	22 78.37%	3,60	1,276	903	19 2	.02 682	75.60%	3,492	1,301	990	17 2C	J4 729	73.63%
10	Retail	3,871 1,0	58 687	26	142 46	67.25%	3,65	1,067	891	19 1	.10 565	63.39%	3,570	989	1,057	16 7	/8 646	61.15%
Caixa Geral de Depósitos, SA	of which: SME	1,848 9	00 532	19	127 36	69.03%	1,67	910	696	11	97 454	65.31%	1,618	840	821	10 <i>ϵ</i>	ر ₈ 520	63.30%
12	Secured by mortgages on immovable property	23,920 2,7	08 1,053	24	92 38	36.19%	22,77	3,410	1,494	19	96 460	30.77%	22,007	3,756	1,918	15 ε	39 537	27.98%
13	of which: SME	1,589 5	58 455	10	42 19	95 42.98%	1,40	578	621	7	35 223	35.88%	1,303	537	761	5 2	<u>√</u> 5 246	32.30%
14	Items associated with particularly high risk	707 2	83 367	1	8 24	67.07%	65.	319	386	0	7 25:	1 65.23%	649	308	399	0	5 256	63.98%
15	Covered bonds	0	0 0	0	0	0.00%		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	0.00%		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%		0	0	0	0 (9.86%	1	0	0	0	0 0	9.87%
18	Equity	1	0 0	0	0	0 9.00%		0	0	0	0 (9.00%	1	0	0	0	0 0	9.00%
19	Securitisation																	
20	Other exposures	0	0 0	0	0	0.00%		0	0	0	0 (0.00%	0	0	0	0	0 0	0.00% 5 52.50%
21	Standardised Total	68,739 6,77	3,550	144	520 2,20	8 62.20%	66,51	7,997	4,501	116 50	67 2.533	56.27%	65,099	8,550	5,363	98 56	2,816	52.50%

													Adverse Scenario										
						31/12/2021							31/12/2022							31/12/2023			
RowN um		(mln EUR, %	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	e 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for tage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Rations Stage 3 exposu	Stage 1 exposure	Stage 2 exposu	re 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	C	0	C	0	0	0.00%	9,223	0	0	0	(0	0.0	9,223	3	0	O .	0	0 0	0.00%
23		Central governments	5,652	2	. 20	8	0	8	40.02%	5,630	3	40	8	() 1	6 40.0	1% 5,610		5 5	Э	7	0 23	40.01%
24		Regional governments or local authorities	1,162	10	13	2	0	5	40.00%	1,158	11	17	7 2	(0	7 40.00	0% 1,154		11 2	1	1	0 9	40.00%
25		Public sector entities	1,105	276	11	C	0	6	52.41%	1,104	277	11	1 0	(0	6 52.29	9% 1,103	2	77 1	2	0	0 6	52.23%
26		Multilateral Development Banks	0	C	0	C	0	0	0.00%	0	0	0	0	(0	0.0	0%		0)	0	0	0.00%
27		International Organisations	0	C	0	C	0	0	0.00%	0	0	0	0	C	0	0.0	0%		0	0	0	0	0.00%
28		Institutions	475	C	1	C	0	1	46.00%	474	1	2	0	C	0	1 46.0	0% 473		1	3	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	1 94	5 86.3	5% 6,168	2,4	41 1,17	2 1	34	6 993	84.71%
30		of which: SME	2,142	895	610	17	160	528	86.68%	1,987	973	687	7 11	176	57	5 83.7	0% 1,905	9	96 74	5 1	0 179	9 610	81.81%
31		Retail	2,160	848	536	15	117	374	69.84%	2,050	817	676	5 11	87	7 45	1 66.73	3% 2,015	7	745 78	1	9 60	510	65.07%
32	Portugal	of which: SME	1,016	740	439	13	111	314	71.61%	919	715	561	1 9	82	2 38	5 68.7	4% 890	6	53 65	3	7 50	6 439	67.29%
33		Secured by mortgages on immovable property	20,106	2,561	914	21	. 87	325	35.57%	19,008	3,257	1,315	16	92	2 39	8 30.2	5% 18,280	3,6	03 1,69	7 1	8	5 469	27.61%
34		of which: SME	1,142	528	392	9	39	166	42.47%	967	551	544	4 6	34	4 19	2 35.20	5% 880	5	66	Э	5 24	4 212	31.74%
35		Items associated with particularly high risk	381	228	351	1	. 8	239	68.03%	346	247	366	5 0	7	7 24	4 66.59	9% 335	2	47 37	7	0	5 247	65.54%
36		Covered bonds	0	C	0	C	0	0	0.00%	0	0	0	0	(0	0.0)% (0	O	0	0 0	0.00%
37		Claims on institutions and corporates with a ST credit assessment	0	C	0	C	0	0	0.00%	0	0	0	0	(O	0.0	0%		0	O	0	0	0.00%
38		Collective investments undertakings (CIU)	1	C	0	C	0	0	9.86%	1	0	0	0	(9.80	5%		0	0	0	0 0	9.87%
39		Equity	0	C	0	C	0	0	0.00%	0	0	0	0	()	0.0)%		0)	0	0 0	0.00%
40		Securitisation																					
41		Other exposures	0	C	0	C	0	0	0.00%	0	0	0	0	(ס	0.0	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	7 2,06	7 58.70	% 44,361	7,3	29 4,12	4	490	5 2,258	0.00% 54.75%

											Adverse Scenario									
				31/12/2021							31/12/2022						31/12/2023			
owN um	(mln EUR, ⁻⁰		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 S	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 exposur	e Stage 3 exposure	Stock of e provisions for Stage 1 exposure	Stock of provisions for e Stage 2 exposur	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
43	Central banks	66.	5 0 0	C	0		0.00%	665		0	0	0	0	0.00%	665	0	0	0	0	0.00%
44	Central governments	1,06	9 0 1	C	0	0	40.00%	1,068		. 2	0	0	1	40.00%	1,066	1	3	0	0 1	40.00%
45	Regional governments or local authorities		0 0	C	0		0.00%	0		0	0	0	0	0.00%	6 0	0	0	0	0	0.00%
46	Public sector entities		0 0	C	0) (0.00%	0		0	0	0	0	0.00%	6 0	0	0	0	0	0.00%
47	Multilateral Development Banks		0 0	C	0		0.00%	0		0	0	0	0	0.00%	6 0	0	0	0	0	0.00%
48	International Organisations		0 0	C	0		0.00%	0		0	0	0	0	0.00%	6 0	0	0	0	0	0.00%
49	Institutions	7:	2 0 0	C	0) (46.00%	72		0	0	0	0	46.00%		0	0	0	0	46.00%
50	Corporates	84.	5 4 20	C	0)	38.66%	844	:	21	0	0	8	36.56%	6 841	4 2	23	0	0 8	34.34%
51	of which: SME	63	1 1 14	C	0	י כ	34.16%	629		2 16	0	0	5	32.32%		2 1	17	0	0 5	30.40%
52	Retail	293	2 11 11	C	0	2	64.14%	287	13	13	0	2	8	60.54%		15 1	L6	0	2 9	57.33%
Macao Macao	of which: SME	24	4 3 4	C	0) 2	48.13%	22		4	0	0	2	47.85%	6 21	6	4	0	0 2	47.53%
54	Secured by mortgages on immovable property	1,73	2 21 24	1	1 1	1	40.17%	1,723	2:	2 31	1	1	11	33.78%	6 1,712 2	23 4	11	1	1 12	28.96%
55	of which: SME	293	3 4	C	0)	43.19%	293	:	5	0	0	2	36.25%	6 291	3	7	0	0 2	30.04%
56	Items associated with particularly high risk		0 0	C	0		0.00%	0		0	0	0	0	0.00%	6 0	0	0	0	0	0.00%
57	Covered bonds		0 0	C	0		0.00%	0		0	0	0	0	0.00%	6 0	0	0	0	0	0.00%
58	Claims on institutions and corporates with a ST credit assessment		0 0	C	0		0.00%	0		0	0	0	0	0.00%	6	0	0	0	0 0	0.00%
59	Collective investments undertakings (CIU)		0 0	C	0		0.00%	0		0	0	0	0	0.00%	6 0	0	0	0	0	0.00%
60	Equity		0 0	C	0 (0.00%	0		0	0	0	0	0.00%	6 0	0	0	0	0 0	0.00%
61	Securitisation																			
62	Other exposures		0 0	C	0 (0.00%			0	0	0	0	0.00%		0	0	0	0 0	0.00%
63	Standardised Total	4,67	35 56	2	2 2	25	44.50%	4,659	39	69	2	2 2	27	40.13%	4,639 4	3 8	4	2	2 31	36.36%

										Adverse Scenario							
					31/12/2021					31/12/2022					31/12/2023		
RowN um		(mln EUF	Stage 1 exposure	Stage 2 exposure Stage 3 exposure	Stock of 5 provisions for pro Stage 1 exposure Stage	Stock of Stock of provisions to Stage 3 expo	for Stage 3 exposure	Stage 1 exposur	e Stage 2 exposure Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of Stock of provisions for Stage 2 exposure Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure Stage 2 expos	sure Stage 3 exposure	Stock of provisions for Stage 1 exposur	Stock of Stock of provisions for Stage 2 exposure Stage 3 expo	Coverage Ratio - Stage 3 exposure
64		Central banks	2	1 0 0	0	0	0 0.00%	2	21 0	0	0 0	0.00%	<u> </u>	0 0		0 0	0 0.00%
65		Central governments	77	5 0	0	0	0 40.00%	77	78 5	1	0 0	0 40.00%	***	5 1		0 0	1 40.00%
66		Regional governments or local authorities	20		0	0	0 0.00%	20	0 0	0	0 0	0.00%	6 0	0 0		0 0	0 0.00%
67		Public sector entities	29	2 0 0	0	0	0 49.17%	29	0	1	0 0	49.179	6 291	0 1		0 0	0 49.17%
68		Multilateral Development Banks		0 0	0	0	0.00%		0 0	0	0 0	0.00%	6 0	0 0		0 0	0 0.00%
69		International Organisations	20	0 0	0	0	0 0.00%	-	0 0	0	0 0	0.00%	6 0	0 0		0 0	0 0.00%
70		Institutions	20	1 0 0	0	0	0 46.00%	20	0 0	1	0 0	46.00%		0 1		0 0	0 46.00%
/1		Corporates	51.	3 60 28	6	8	9 31.75%	48	83 3	8	3 10 1	6 40.86%	102	78 43		2 10	19 43.45%
72		of which: SME	43	3 60 28	6	8	9 31.88%	40	01 82 3	8	3 10 1	5 41.30%	401	120 111		2 10	19 43.98%
/3	E	Retail	95	58	5	14	35 59.32%	90	133 9		3 12 4	54.749	6 894	120 111		2 9	59 53.01%
74	France	of which: SME	64	9 99 48	5	13	31 63.57%	59	98 122 /		2 11 4	57.87%	6 593	109 94		2 9	53 56.18%
/5		Secured by mortgages on immovable property	88	6 48 20	1	1	6 30.82%	86	58 2	9		3 25.64%	6 859	58 38			9 23.04%
76		of which: SME	5	1 6 3	0	0	2 60.45%	5	6	4	0 0	49.89%	/o 49	5 5		0 0	2 43.67%
7/		Items associated with particularly high risk	30	1 49 4	0	0	29.69%	28	55 63	7	0 0	21.33%	/o 295	51 8		0 0	2 19.36%
78		Covered bonds			0	0	0.00%		0 0	0	0 0	0.00%	/o U	0 0		0 0	0 0.00%
/9		Claims on institutions and corporates with a ST credit assessment		0 0	0	0	0.00%		0 0	0	0 0	0.00%	6 0	0 0		0 0	0 0.00%
80		Collective investments undertakings (CIU)		0 0	0	0	0 0.00%		0 0	0	0 0	0.00%	6 0	0 0)	0 0	0 0.00%
81		Equity		0 0 0	Ü	U U	0.00%		0	U	0	0.00%	∕₀ U	0		0 0	0.00%
82		Securitisation					2 222										
83		Other exposures		0 0	0	0	0 0.00%		0	0	0	0.00%		0 0		0 0	0 0.00%
84		Standardised Total	3,949	9 273 112	13	22	51 46.05%	3,82	6 342 163	7	5 23 7	44.88%	6 3,818	313 203		5 20	89 43.84%



Standardised Total

AUTHORITY	Caixa Geral de Depósitos, SA																				
			33	34 35	36	37	38	39	40 41	42	43	44	45	46	47	48	49	50	51	52	53
											Adverse Scenario										
					31/12/2021						31/12/2022							31/12/2023			
łowN um		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure Stage 3 exposure	Stock of re provisions for Stage 1 exposur	Stock of provisions for e Stage 2 exposure	Stock of provisions for e Stage 3 exposur	Coverage Ratio - Stage 3 exposure	Stage 1 exposure Stage 2 exposur	re Stage 3 exposur	Stock of re 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	e 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
85	Central banks		0	0	0	0	0	0 0.00%	6 0	0	0	0	0	0.00%	(0 0	(O	5	5	0.00%
86 87 88 89 90 91 92 93 94 95 96 97 98 99 100 101 102 103 104	Central governments		2,926	1	4	2	0	2 40.00%	2,920	2	9	2	0	4 40.00%	2,914	4 3	14	4	2 (J F	6 40.00%
87	Regional governments or local authorities		9	0	0	0	0	0 40.00%	6 9	0	0	0	0	0 40.00%	9	9 0	(0	<u>) </u>	<u>) </u>	0 40.00%
88	Public sector entities		0	0	0	0	0	0.00%	6 0	0	0	0	0	0.00%	(0		0	<u>)</u> (<u>) </u>	0.00%
89	Multilateral Development Banks		0	0	0	0	0	0.00%	6 0	0	0	0	0	0.00%	(0		0	<u>) </u>	<u>) </u>	0.00%
90	International Organisations		0	0	0	0	0	0.00%	6 0	0	0	0	0	0.00%	(0		0	<u>) </u>	<u>) </u>	0.00%
91	Institutions		350	0	1	0	0	0 46.00%	6 349	0	1	0	0	1 46.00%	349	9 1		1	7 (<u>ر</u>	1 46.00%
02	Corporates		62	66	28	0 1	10	23 81.87%	50	77	30	0 1	1 2	3 79.07%	44	4 82	31	1	<u>J</u> 17	<u>/</u> 24	4 77.06%
93	of which: SME		25	66	28	0 1	10	23 82.37%	6 13	77 2	29	0 1	1 2	3 80.34%		8 82	<u>3</u> (0	<u>J</u> 17	<u> </u>	3 78.85%
94	Retail		9	7	1	0	0	1 78.71%	6 8	8	1	0	0	1 69.63%	7	7 8		1	<u>) </u>	<u>) </u>	1 64.65%
95 Spair	of which: SME		8	6	0	0	0	0 67.62%	6	7	0	0	0	0 53.76%	(6 8		1	<u>) </u>	۲ ر	0 47.71%
96	Secured by mortgages on immovable property		37	14	12	0	0	6 50.62%	6 39	12	12	0	0	6 49.21%	4(0 11	1?	3	7	<u>) </u>	6 48.16%
97	of which: SME		6	0	5	0	0	2 50.85%	6	0	5	0	0	2 50.63%	(6 0	5	5	7	<u>J 7</u>	2 50.49%
98	Items associated with particularly high risk		0	0	0	0	0	0 10.12%	0	0	0	0	0	0 10.13%	(0 0		0	7	<u> </u>	0 10.13%
99	Covered bonds		0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	(0		0	7	<u> </u>	0.00%
100	Claims on institutions and corporates with a ST credit assessment		0	0	0	0	0	0.00%	6 0	0	0	0	0	0.00%	(0		O	<u>) </u>	<u>) </u>	0.00%
101	Collective investments undertakings (CIU)		0	0	0	0	0	0.00%	6 0	0	0	0	0	0.00%	(0	(O	7 (٢ د	0.00%
102	Equity		0	0	0	0	0	0.00%	6 0	0	0	0	0	0.00%	(0		O	<u>) (</u>	٢ د	0.00%
103	Securitisation																				
104	Other exposures		0	0	0	0	0	0.00%	6	0	0	0	0	0.00%	. . (0 0	۲	O	<u>ار</u>	ر ا	0.00%

										Adverse	Scenario								
				31/12/2021						31/12	2/2022					31/12/2023			
RowN um	(m	Stage 1 exposui	e 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	Stoce Stage 3 exposure provision Stage 1 e	ck of ions for exposure S	Stock of Stock of provisions for Stage 2 exposure Stage 3 exposure	Coverage Ratio · Stage 3 exposure	Stage 1 exposure Stage 2 exposure	e Stage 3 exposure	Stock of e provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
106	Central banks		0 0	C	0 0	(0.00%	0		0 0	0	0 0	0.00%		0	0)	0	0.00%
107	Central governments	1,8	77 1 4	. 2	2 0)	40.00%	1,871		1 10	3	0 4	40.00%	6 1,863	2 1	.7	3	7	40.00%
108	Regional governments or local authorities		0 0	C	0 0)	0.00%	0		0 0	0	0 0	0.00%	6 0	0	0)	0	0.00%
109	Public sector entities		0 0 0	C	0 0	(0.00%	0		0 0	0	0 0	0.00%	6 0	0	0)	0	0.00%
110	Multilateral Development Banks		0 0	C	0 0)	0.00%	0		0 0	0	0 0	0.00%	6 0	0	0)	0	0.00%
111	International Organisations		0 0 0	C	0)	0.00%	0		0	0	0 0	0.00%	6 0	0	0		0	0.00%
112	Institutions		4 0 0	C	0	(46.00%	4		0 0	0	0 0	46.00%	6 4	0	0)	0	46.00%
113	Corporates		0 0	C	0	(0.00%	0		0 0	0	0 0	0.00%	6 0	0	0)	0	0.00%
114	of which: SME		0 0	C	0	(0.00%	0		0 0	0	0 0	0.00%	6 0	0	0)	0	0.00%
115	Retail		1 0 0	C	0	(82.40%	1		0 0	0	0 0	71.31%	6 1	0	0		0	62.33%
116 Italy	of which: SME		1 0 0	C	0	(35.45%	1		0 0	0	0 0	25.47%	6 1	0	0		0	20.83%
117	Secured by mortgages on immovable property		4 0 0	C	0	(38.09%	4		0 0	0	0 0	37.23%	6 4	0	0		0	36.23%
118	of which: SME		0 0	C	0 0	(9.96%	0		0 0	0	0 0	9.96%	6 0	0	0)	0	9.96%
119	Items associated with particularly high risk		0 0	C	0	(10.14%	0		0 0	0	0 0	10.14%		0	0)	0	10.15%
120	Covered bonds		0 0	C	0	(0.00%	0		0 0	0	0 0	0.00%	6 0	0	0)	0	0.00%
121	Claims on institutions and corporates with a ST credit assessment		0 0	C	0		0.00%	0		0 0	0	0 0	0.00%	6 0	0	0		0	0.00%
122	Collective investments undertakings (CIU)		0 0 0	(0 0) (0.00%	0		0 0	0	0 0	0.00%	6 0	0	0 ()	0	0.00%
123			0 0 0	C	0 0) (0.00%	0		0 0	0	0 0	0.00%	6 0	0	0 ()	0	0.00%
124	Equity Securitisation																		
125	Other exposures		0 0 0	C	0 0) (0.00%	0		0 0	0	0 0	0.00%		0	0 (0	0.00%
126	Standardised Total	1,88	5 1 5	2	2 0	2	40.19%	1,881		1 10	3	0 4	40.05%	1,873	2 1	7 3	3	7	40.01%

											Adverse Scenario	0						
					31/12/2021						31/12/2022					31/12/2023		
Roy	rN I	(mln EUR, %	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 re provisions for Stage 1 exposure	Stock of Stock of provisions for Stage 2 exposure Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure Stage 2 exposu	re Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of Stock of provisions for Stage 2 exposure Stage 3 expo	f Coverage Ratio - for Stage 3 exposure
12	7	Central banks	766	0 0	0	0		0.00%	766	0	0	0 0	0.00%	766	0 (0	0 0	0 0.00%
12	3	Central governments	158	3 28 28	8	4	1	1 40.00%	120	0 42	53	6 6 2	1 40.00%	93	47 74	4	5 6	30 40.00%
12		Regional governments or local authorities	12	2 2 2	1	0)	1 40.00%	<u> </u>	3	4	0 0	2 40.00%	7	4 (5	0 0	2 40.00%
13		Public sector entities	2	2 2 2	. 0	1		1 40.00%		1	4	0 0	2 40.00%		1 :	5	0 0	2 40.00%
13		Multilateral Development Banks	C	0 0	0	0		0.00%	(0	0	0 0	0.00%	0	0 (0	0 0	0 0.00%
13	2	International Organisations	C	0 0	0	0		0.00%	(0	0	0 0	0.00%	0	0 (0	0 0	0 0.00%
13	3	Institutions	C		. 0	0)	1 46.00%	(0	2	0 0	1 46.00%	0	0 2	2	0 0	1 46.00%
13	1	Corporates	197	84 69	4	7	3	8 56.01%	192	73	84	5 5 4	5 53.50%	183	66 10:	1	4 3	52 51.65%
13	5	of which: SME	169	84 69	4	7	3	8 56.04%	164	73	84	5 5 4	5 53.55%	155	65 10:	1	4 3	52 51.72%
13		Retail Retail	240	35 41	. 4	6	5 2	4 60.03%	217	7 39	60	4 6 3	2 53.33%	194	39 82	2	3 5	41 49.86%
13	Mozambique	of which: SME	55	11 19	0	0)	9 48.77%	48	12	24	0 0 1	0 39.76%	42	12 3:	1	0 0	10 33.93%
13	'	Secured by mortgages on immovable property	55	5 19 46	0	2	2	0 44.20%	47	7 15	58	0 1 2	2 38.28%	40	12 67	7	0 1	24 34.96%
13		of which: SME	21	15 42	. 0	2	. 1	8 42.75%	14	11	54	0 1 2	0 36.99%	8	7 63	3	0 1	21 33.85%
14		Items associated with particularly high risk	C	0 0	0	0)	0.00%	(0	0	0 0	0.00%	0	0	0	0 0	0.00%
14		Covered bonds	C	0 0	0	0)	0.00%	(0	0	0 0	0.00%	0	0	0	0 0	0 0.00%
14	2	Claims on institutions and corporates with a ST credit assessment	C	0 0	0	0)	0.00%	(0	0	0 0	0.00%	0	0	0	0 0	0.00%
14	3	Collective investments undertakings (CIU)	C	0 0	0	0		0.00%	(0	0	0 0	0.00%	0	0	0	0 0	0.00%
14	1	Equity	C	0 0	0	0		0.00%	(0	0	0 0	0.00%	0	0	0	0 0	0.00%
14		Securitisation																
14		Other exposures	C	0 0	0	0		0.00%	(0	0	0 0	0.00%	0	0 (0	0 0	0.00%
14	7	Standardised Total	1,431	172 189	18	20	9:	7 51.17%	1,353	174 20	55 1	7 19 12	47.00%	1,285	58 338	3 1	3 16	152 44.92%

											Adverse Scenar	io					
					31/12/2021						31/12/2022				31/12/2023		
	(m	smln EUR, %)	Stage 1 exposure Stag	e 2 exposure Stage 3 exposur	Stock of e 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 re provisions for Stage 1 exposu	Stock of Stock provisions for provision Stage 2 exposure Stage 3 ex	Coverage Ratio - Stage 3 exposure Stage 3 exposure	ure Stage 2 exposure Stage 3 exposur	Stock of provisions for Stage 1 exposure	Stock of Stock of provisions for Stage 2 exposure Stage 3 exposure	Coverage Rations Stage 3 exposu
	Central banks		19	0	0	0	0	0.00%	19	0	0	0 0	0.00%	19 0	0	0 0	0.00
	Central governments		388	22	22	8	2	40.00%	349	40	43	7 3	17 40.00%	315 54 6	3	6 4 2	25 40.00°
	Regional governments or local authorities		26	2	1	1	0	40.00%	23	3	3	0 0	1 40.00%	21 4	4	0 1	2 40.00′
	Public sector entities		0	0	0	0	0	0.00%	C	0	0	0 0	0.00%	0 0	0	0 0	0.00
	Multilateral Development Banks		0	0	0	0	0	0.00%	C	0	0	0 0	0.00%	0 0	0	0 0	0.00
	International Organisations		0	0	0	0	0	0.00%	C	0	0	0 0	0.00%	0 0	0	0 0	0.00
	Institutions		0	0	0	0	0	46.00%	C	0	0	0 0	0 46.00%	0 0	0	0 0	0 46.00°
	Corporates		49	37	9	0	0	56.67%	38	48	9	0 0	5 55.83%	30 55	9	0 0	5 54.829
	of which: SME		21	29	9	0	0	56.93%	13	37	9	0 0	5 56.42%	8 42	9	0 0	5 55.80
	Retail		108	30	22	0	1	49.19%	95	34	30	0 3	13 41.74%	84 34 4	0	0 2 1	15 36.94'
Cape Verde	of which: SME		55	28 1	18	0	3	48.74%	44	32	25	0 3	10 41.06%	35 32 3	4	0 2 1	12 36.30'
33.p3 13.3.3	Secured by mortgages on immovable property		145	7 1	17	0	0	50.53%	141	. 8	20	0 1	9 45.62%	137 9 2	3	0 0 1	10 40.85
	of which: SME		22	5	8	0	0	59.19%	20	6	10	0 0	5 53.54%	17 7	1	0 0	5 47.23
	Items associated with particularly high risk		17	5	8	0	0	53.32%	14	7	9	0 0	4 50.75%	12 9	9	0 0	5 48.13
	Covered bonds		0	0	0	0	0	0.00%	C	0	0	0 0	0.00%	0 0	0	0 0	0 0.00°
	Claims on institutions and corporates with a ST credit assessment		0	0	0	0	0	0.00%	C	0	0	0 0	0.00%	0 0	0	0 0	0.00′
	Collective investments undertakings (CIU)		0	0	0	0	0	0.00%	C	0	0	0 0	0 0.00%	0 0	0	0 0	0.00′
	Equity		1	0	0	0	0	9.00%	1	. 0	0	0 0	0 9.00%	1 0	0	0 0	0 9.00′
	Securitisation																
	Other exposures		0	0	0	0	0	0.00%	C	0	0	0 0	0.00%	0 0	0	0 0	0.00
	Standardised Total		752	102 8	90	9	39	48.02%	680	140 11	15	8 7	50 43.54%	620 165 15	0	8 8 6	61 40.75%



Standardised Total

Caixa Geral de Depósitos, SA 33 34 35 36 37 38 39 40 41 42 43 44	45 46	47 48 49	50 51 52 53
RowN um log Central banks Stage 1 exposure (mln EUR, %) Stage 1 exposure (mln EUR, %) Stage 2 exposure (mln EUR, %) Stage 2 exposure (mln EUR, %) Stage 3 exposure (mln EUR, %) Stag			
RowN um Stage 1 exposure			
(mln EUR, %) Central banks Central banks 0 0 0 0 0 0 0 0 0 0			31/12/2023
	Stock of provisions for Stage 3 exposure	otio - osure Stage 1 exposure Stage 2 exposure Stage 3 exposure	Stock of provisions for Stage 1 exposure Stage 2 exposure Stock of provisions for Stage 3 exposure Stage 3 exposure Stage 3 exposure
	0 0.00%	0.00% 0 0 0	0 0 0 0.00%
170 Central governments 0 0 0 0 0 0 0 0 0 0	0 0.00%	00% 0 0	0 0 0 0.00%
Regional governments or local authorities 0 0 0 0 0 0 0 0 0 0	0 0.00%	00% 0 0	0 0 0 0.00%
172 Public sector entities 0 0 0 0 0 0 0 0 0 0	0 0.00%	0 0 0	0 0 0 0.00%
173 Multilateral Development Banks 0 0 0 0 0 0 0 0 0 0	0 0.00%	0.00% 0 0	0 0 0 0.00%
174 International Organisations 0 0 0 0 0 0 0 0 0 0	0 0.00%	0.00% 0 0	0 0 0 0.00%
175 Institutions 712 0 1 0 0 46.00% 711 1 2 1	0 1 46.00%	.00% 709 1 3	0 0 1 46.00%
176 Corporates 89 0 5 0 0 2 31.10% 86 0 8	0 2 22.33%	33% 82 0 12	2 0 0 2 18.28%
177 of which: SME 59 0 5 0 2 31.28% 56 0 8	0 2 22.49%	49% 53 0 11	0 0 2 18.41%
178 Retail 2 0 0 0 0 87.34% 2 0 0	0 81.31%	31% 2 0 0	0 0 0 74.86%
179 United States of which: SME 0 0 0 0 0 9.00% 0 0 0	0 9.00%	0 0 0	0 0 9.00%
Secured by mortgages on immovable property 37 2 1 0 0 33.74% 37 2 1 0	0 0 29.25%	.25% 36 3 1	0 0 25.83%
181 of which: SME 0 0 0 0 13.78% 0 0 0	0 0 13.71%	71% 0 0 0	0 0 13.63%
Items associated with particularly high risk 1 0 0 0 9.00% 1 0 0	0 9.00%	.00% 1 0 0	0 0 9.00%
183 Covered bonds 0 0 0 0 0 0 0 0 0	0 0.00%	0 0 0	0 0 0 0.00%
Claims on institutions and corporates with a ST credit assessment 0 0 0 0 0 0 0 0 0 0 0	0 0 00%	0.00% 0 0	0 0 0.00%
Collective investments undertakings (CIU) 0 0 0 0 0 0 0 0 0 0 0	0.007		0 0 000/
186 Equity 0 0 0 0 0 0 0 0	0 0 0.00%	\.00% 0 0 0 0	
Securitisation Securitisation	0 0 0.00% 0 0 0.00%	0.00% 0 0 0 .00% 0 0 0	0 0 0 0.00%
188 Other exposures 0 0 0 0 0 0 0 0 0 0 0	0 0 0.00% 0 0 0.00%	0.00% 0 0 0	0 0 0 0.00%

											Adverse Scenario								
				31/12/2021							31/12/2022					31/12/2023			
ZN I	(mln EUR, %		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	e Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of Stock of provisions for Stage 2 exposure Stage 3 expo	Coverage Rationsure Stage 3 exposu	Stage 1 exposure Stage 2 expos	ure Stage 3 exposu	Stock of re provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for e Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central banks		0 0	0	(0	0.00%	0		0 0	0	0	0.00	0	0	0	0	<u>)</u>	0.00%
	Central governments		0 0	0	(0	0.00%	0		0 0	0	0	0.00	0	0	0	0	<u>)</u>	0.00%
2	Regional governments or local authorities		0 0	0	(0	0.00%	0		0 0	0	0 0	0.00	0	0	0	0	<u>)</u>	0.00%
3	Public sector entities		0 0	0	(0	0.00%	0		0 0	0	0	0.00	0	0	0	0	<u>)</u>	0.00%
H	Multilateral Development Banks	219	9 105 4	0		0	9.52%	179	14	13 6	6 0	0 0	1 9.39	146	174	8	0	<u>)</u>	1 9.33%
5	International Organisations	184	1 0 0	0	(0	0 40.00%	183		0 0	0	0 0	0 40.00	183	1	0	0	<u>)</u>	0 40.00%
	Institutions	153	0 0	0	(0	0 46.00%	153		0 0	0	0 0	0 46.00		0	0	0	<u>)</u>	0 46.00%
7	Corporates	46	5 0 1	0	(0	1 82.78%	46		0 1	1 0	0 0	1 79.04		0	1	0	<u>)</u>	1 75.70%
3	of which: SME		0 0	0	(0	9.00%	1		0 0	0	0 0	0 9.00		0	0	0	<u>)</u>	0 9.00%
	Retail		7 0 7	0	(0	3 48.31%	7		0 7	7 0	0 0	3 48.16	6	0	7	0	<u>)</u>	3 47.99%
Luxembourg	of which: SME		0 0	0	(0	0 50.78%	1		0 0	0	0	0 48.52	2% 1	0	0	0	<u>)</u>	0 46.57%
ll –	Secured by mortgages on immovable property	56	5 3 2	0	(0	0 21.73%	56		3 2	2 0	0	0 21.44	56	2	2	0	<u>)</u>	0 21.19%
	of which: SME		0 0	0	(0	0 21.14%	1		0 0	0	0	0 21.19	9% 1	0	0	0	<u>)</u>	0 21.22%
3	Items associated with particularly high risk		0 0	0)	0	9.00%	0		0 0	0	0	0 9.00	0	0	0	0	<u>)</u>	0 9.00%
1	Covered bonds		0 0	0	(0	0.00%	0		0 0	0	0	0.00	0	0	0	0	<u>)</u>	0.00%
5	Claims on institutions and corporates with a ST credit assessment		0 0	0		0	0.00%	0		0	0	0	0.00	0%	0	0	O	<u>)</u> /	0.00%
j	Collective investments undertakings (CIU)		0 0	0		0	0.00%	0		0 0	0	0	0.00	0	0	0	0	<u>)</u>	0.00%
7	Equity		0 0	0	(0	0.00%	0		0 0	0	0	0.00	0%	0	0	0	<u>)</u>	0.00%
3	Securitisation																		
	Other exposures		0 0	0		0	0.00%			0 0	0	0	0.00		0	0	0	<u>)</u>	0 0.00% 5 30.49%
	Standardised Total	664	109 13	0	0	0 .	36.64%	623	14	7 16	5 0	0	5 33.11	% 590	177	18		<u>ر</u>	5 30.49%

												Adverse Scenario										
						31/12/2021						31/12/2022							31/12/2023			
RowN um			(mln EUR, %)	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 exposur	e Stage 3 exposure	Stock of provisions for Stage 1 exposur	Stock of provisions for provisions for Stage 2 exposure	Stock of provisions for age 3 exposure	Coverage Ratio - Stage 3 exposure
211		Central banks		101	0 0	0	0	0	0.00%	101	. 0	0 (0 0		0.00%	101		0)	0 0	0	0.00%
212		Central governments		207	37 37	11	2	2 1	5 40.00%	157	7 55 70	0	8 3	2	8 40.00%	123	(1 98	3	6 3	39	40.00%
213		Regional governments or local authorities		0	0 0	0	0	0	0 40.00%	C	0 (0 (0 0		0 40.00%	0		0)	0 0	0	40.00%
214		Public sector entities		0	0 0	0	0	0	0.00%	C	0 (0 (0 0		0.00%	0		0)	0 0	0	0.00%
215		Multilateral Development Banks		0	0 0	0	0	0	0.00%	C	0 (0	0 0		0.00%	0		0)	0 0	0	0.00%
216		International Organisations		0	0 0	0	0	0	0.00%	C	0 (0 (0 0		0.00%	0		0)	0 0	0	0.00%
217		Institutions		0	0 0	0	0	0	0.00%	C	0 (0	0 0		0.00%	0		0)	0 0	0	0.00%
218		Corporates		141	42 27	0	0	0	8 30.24%	136	5 46 28	8	0 0	1	8 29.97%	132	Ţ	0 28	3	0 0	8	29.65%
219		of which: SME		141	26 27	0	0	0	8 30.26%	136	5 31 28	8	0 0	1	8 30.01%	132	3	5 28	3	0 0	8	, 29.71%
220		Retail		41	9 6	0	0	0	4 62.36%	39) 11 (6	0 0	•	4 63.70%	37		3	7	0 0	4	65.12%
221	Angola	of which: SME		28	8 3	0	0	0	2 55.95%	26	5 10	3	0 0		2 56.67%	24	:	2	3	0 0	2	_ 57.51%
222		Secured by mortgages on immovable property		45	3 1	0	0	0	0 13.38%	44	4	2	0 0		0 13.91%	43		4	3	0 0	0	14.19%
223		of which: SME		0	0 0	0	0	0	0 10.37%	C	0 (0	0 0		0 10.37%	0		0)	0 0	0	10.37%
224		Items associated with particularly high risk		0	0 0	0	0	0	0 9.00%	C	0 (0	0 0		0 9.00%	0		0)	0 0	0	9.00%
225		Covered bonds		0	0 0	0	0	0	0.00%	C	0 (0	0 0		0.00%	0		0)	0 0	0	0.00%
226		Claims on institutions and corporates with a ST credit assessment		0	0 0	0	0	0	0.00%	C	0	0	0		0.00%	0		0)	0	0	0.00%
227		Collective investments undertakings (CIU)		0	0 0	0	0	0	0.00%	C	0	0	0 0		0.00%	0		0)	0	0	0.00%
228		Equity		0	0 0	0	0	0	0.00%	C	0	0 (0 0		0.00%	0		0)	0 0	0	0.00%
229		Securitisation																				
230		Other exposures		0	0 0	0	0	0	0.00%	C	0	0 (0 0		0.00%	0		0)	0 0	0	0.00%
231		Standardised Total		535	92 72	11	2	2 2	7 37.65%	477	116 106	5	9 3	4:	1 38.27%	435	12	136	3	7 3	52	2 38.52%

ELP A EUROPEAN BANKING

EBA	EUROPEAN BANKING AUTHORITY			1	2	3	4	2021 EU	J-wide S	Caixa G	ria - Actual		COVID	19 IRI	12	13	14
w m		Central banks Central governments	(mln EUR,%)	Exposur A-IRB	re values F-IRB	Risk expos	ure amounts F-IRB	Stage 1 exposure	Stage 1 exposure, of which expired moratoria		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 Stage exposi
		Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME		0)	0 0	C) (0		0 0	() (0	C	0 -
	aixa Geral de epósitos, SA	Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME		0	0	0 0		0 (0		0 0	(0 0	C	0 -
2 2 3	epositos, sa	Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME															
5		Equity Securitisation Other non-credit obligation assets IRB TOTAL		C		0 (0 (0		0 0	(0	0	0 -
-		INDIVIAL				-1				Morato	ria - Actual				•	_	
_				Exposu	ıre values	Risk expos	ure amounts	Stage 1	Stage 1 exposure, of	31/1 Stage 2	Stage 2 exposure, of	Stage 3	Stage 3 exposure, of	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage I
w m Э		Central banks	(mln EUR, %)	A-IRB	F-IRB	A-IRB	F-IRB	exposure	which expired moratoria	exposure	which expired moratoria	exposure	which expired moratoria	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3
		Central governments Institutions Corporates Corporates - Of Which: Specialised Lending		0)	0 (, (0 (0		0 0	() (0	C	0 -
		Corporates - Of Which: SME Retail Retail - Secured on real estate property		0)	0 (() (0		0 0	(((0	C	0 -
	Portugal	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail		0)	0 0	() (0		0 0	((0	C	0 -
		Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity															
		Securitisation Other non-credit obligation assets IRB TOTAL		0		0 (D (0		0 0	(0	0	0 -
											ria - Actual						
-				Exposu	ire values	Risk expos	ure amounts	Stage 1	Stage 1 exposure, of	Stage 2	Stage 2 exposure, of	Stage 3	Stage 3 exposure, of	Stock of provisions for	Stock of provisions for Stage 2	Stock of provisions for	Coverage F Stage
		Central banks Central governments	(mln EUR, %)	A-IRB	F-IRB	A-IRB	F-IRB	exposure	which expired moratoria	exposure	which expired moratoria	exposure	which expired moratoria	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposur
		Institutions Corporates Corporates - Of Which: Specialised Lending		0)	0 () (0 (0		0 0	() () (0	C	0 -
		Corporates - Of Which: SME Retail Retail - Secured on real estate property		0)	0 (() (0		0 0	() () (0	C	0 -
	Macao	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail		0)	0 0	() (0		0 0	(((0	C	5 -
		Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity															
		Securitisation Other non-credit obligation assets IRB TOTAL		0)	0 (() (0		0 0	(0	0	D -
											ria - Actual .2/2020						
					ire values		ure amounts	Stage 1 exposure	Stage 1 exposure, of which expired	Stage 2 exposure	Stage 2 exposure, of which expired	Stage 3 exposure	Stage 3 exposure, of which expired	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Stage 3
		Central banks Central governments	(mln EUR, %)	A-IRB	F-IRB	A-IRB	F-IRB		moratoria		moratoria	. ,	moratoria	exposure	exposure	exposure	exposur
		Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME		0)	0 0	() (0		0 0	(0	C	5 -
	France	Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME		0	0	0 0		0	0		0 0				0	C	0 -
		Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME									0						
		Retail - Other Retail - Of Which: non-SME Equity Securitisation Other non-credit obligation assets															
		IRB TOTAL		0	1	0 0	0	0	0		0				0	O) -
				Evnocu	ıre values	Dick ovnog	ure amounts		Stage 1		.2/2020 Stage 2		Stage 3	Stock of	Stock of	Stock of	
			(mln EUR,%)	A TDD	F-IRB	A-IRB	F-IRB	Stage 1 exposure	exposure, of which expired moratoria	Stage 2 exposure	exposure, of which expired moratoria	Stage 3 exposure	exposure, of which expired moratoria	provisions for Stage 1 exposure		provisions for Stage 3 exposure	Coverage R Stage 3 exposur
		Central banks Central governments Institutions Corporates		C	0	0 () (0 (0		0 0	(0 0	C	0 -
		Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail		С	0	0 () (0 (0		0 0	(0	C	0 -
	Spain	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving		0)	0 () (0 (0		0 0	(0	C	0 -
		Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity															
		Securitisation Other non-credit obligation assets IRB TOTAL		0)	0 (0 0	0		0 0	() (0	0	0 -
											ria - Actual						
				Exposu	ıre values	Risk expos	ure amounts	Stage 1	Stage 1 exposure, of	31/1 Stage 2	Stage 2 exposure, of	Stage 3	Stage 3 exposure, of	Stock of provisions for		Stock of provisions for	Coverage R Stage 3
		Central banks	(mln EUR, %)	A-IRB	F-IRB	A-IRB	F-IRB	exposure	which expired moratoria	exposure	which expired moratoria	exposure	which expired moratoria	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposui
		Central governments Institutions Corporates Corporates - Of Which: Specialised Lending		C)	0 () (0 (0		0 0	(0	C	0 -
		Corporates - Of Which: SME Retail Retail - Secured on real estate property		0)	0 0	() (0		0 0	(0	C	0 -
	Italy	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail		0)	0 0	() (0		0 0	() (0	C) -
		Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity															
		Securitisation															

Other non-credit obligation assets IRB TOTAL

			1	2	3	4	5	6	Caixa Ge 7 Moratori	8 a - Actual	9	10	11	12	13
			Exposu	re values	Risk expos	ure amounts	Stage 1	Stage 1 exposure, of		2/2020 Stage 2 exposure, of	Stage 3	Stage 3 exposure, of	Stock of provisions for		
	Control boules	(mln EUR, %)	A-IRB	F-IRB	A-IRB	F-IRB	exposure	which expired moratoria	exposure	which expired moratoria	exposure	which expired moratoria	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure
	Central banks Central governments Institutions														
	Corporates Corporates - Of Which: Specialised Lending		C		0 0) (0	C	0	C	0	0		0
	Corporates - Of Which: SME Retail Retail - Secured on real estate property		C		0 0	() (0	C	0	C	0	0	(0
Mozambique	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving		С		0 0	() (0	С	0	C	0 0	0) (0
	Retail - Other Retail Retail - Other Retail - Of Which: SME														
	Retail - Other Retail - Of Which: non-SME Equity Securitisation														
	Other non-credit obligation assets IRB TOTAL		0	(0 0	(0 0	0	0	0	0	0	0	,	D
		[Morator	a - Actual					
			Exposu	re values	Risk exposi	ure amounts	Store 4	Stage 1		2/2020 Stage 2	Glava D	Stage 3	Stock of	Stock of	Stock of
		(mln EUR,%)	A-IRB	F-IRB	A-IRB	F-IRB	Stage 1 exposure	exposure, of which expired moratoria	Stage 2 exposure	exposure, of which expired moratoria	Stage 3 exposure	exposure, of which expired moratoria	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions fo Stage 3 exposure
	Central banks Central governments Institutions														
	Corporates Corporates - Of Which: Specialised Lending		C		0 0	() (0	C	0	C	0	0		0
	Corporates - Of Which: SME Retail Retail - Secured on real estate property		C) (0 0	() (0 0	C	0	C	0 0	0	(0
Cape Verde	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME		C		0 0	(0 (0	C	0	C	0	0) (0
	Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME														
	Retail - Other Retail - Of Which: non-SME Equity Securitisation														
	Other non-credit obligation assets IRB TOTAL		0		0 0	(0 0	0	0	0	0	0	0	,	D
	Central banks Central governments	(mln EUR, %)	A-IRB	F-IRB	A-IRB	F-IRB	Stage 1 exposure	exposure, of which expired moratoria	Stage 2 exposure	exposure, of which expired moratoria	Stage 3 exposure	exposure, of which expired moratoria	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions fo Stage 3 exposure
	Institutions Corporates Corporates - Of Which: Specialised Lending		C		0 0	() (0	C	0	(0 0	0	1	0
	Corporates - Of Which: SME Retail Retail - Secured on real estate property		C		0 0	() (0	C	0	(0 0	0) (0
United States	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME		С		0 0	(0 (0	C	0	(0	0		0
	Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME														
	Retail - Other Retail - Of Which: non-SME Equity														
	Securitisation Other non-credit obligation assets IRB TOTAL		0		0 0		0	0	0	0	0	0	0) (0
		ı							Morator	a - Actual					
									31/12	2/2020 Stage 2		Stage 3	Stock of	Stock of	Stock of
			Exposu	re values	Risk exposi	ure amounts		Stage 1		Jun 90 _					
		(mln EUR, %)	Exposu A-IRB	re values F-IRB	Risk exposi	ure amounts F-IRB	Stage 1 exposure	exposure, of which expired moratoria	Stage 2 exposure	exposure, of which expired moratoria	Stage 3 exposure	exposure, of which expired moratoria	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions fo Stage 3 exposure
	Central banks Central governments	(mln EUR, %)						exposure, of which expired		exposure, of which expired	Stage 3 exposure	exposure, of which expired	Stage 1	Stage 2	Stage 3
		(mln EUR, %)						exposure, of which expired		exposure, of which expired	Stage 3 exposure	exposure, of which expired	Stage 1	Stage 2	Stage 3
	Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail	(mln EUR, %)						exposure, of which expired		exposure, of which expired	Stage 3 exposure	exposure, of which expired	Stage 1	Stage 2	Stage 3
Luxembourg	Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	(mln EUR, %)						exposure, of which expired		exposure, of which expired	Stage 3 exposure	exposure, of which expired	Stage 1	Stage 2	Stage 3
Luxembourg	Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail	(mln EUR, %)						exposure, of which expired		exposure, of which expired	Stage 3 exposure	exposure, of which expired	Stage 1	Stage 2	Stage 3
Luxembourg	Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME	(mln EUR, %)						exposure, of which expired		exposure, of which expired	Stage 3 exposure	exposure, of which expired	Stage 1	Stage 2	Stage 3
Luxembourg	Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity Securitisation Other non-credit obligation assets	(mln EUR, %)						exposure, of which expired		exposure, of which expired	Stage 3 exposure	exposure, of which expired	Stage 1	Stage 2	Stage 3
Luxembourg	Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME	(mln EUR, %)						exposure, of which expired	exposure	exposure, of which expired moratoria 0 0 0 0 0	Stage 3 exposure	exposure, of which expired	Stage 1	Stage 2	Stage 3
Luxembourg	Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity Securitisation Other non-credit obligation assets	(mln EUR, %)	A-IRB CO	F-IRB	A-IRB 0 0 0 0 0 0 0 0 0 0 0 0	F-IRB		exposure, of which expired moratoria 0 0 0 0 0 0 0 0 0	exposure	exposure, of which expired moratoria 0 0 0 0 0 1 0 0 1 0 0 1 0 0 1 0 0 1	Stage 3 exposure	exposure, of which expired moratoria 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure
Luxembourg	Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity Securitisation Other non-credit obligation assets		A-IRB CO		A-IRB 0 0 0 0 0 0 0 0 0 0 0 0			exposure, of which expired	Morator	exposure, of which expired moratoria 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure	exposure, of which expired	Stage 1	Stage 2 exposure	Stage 3 exposure
Luxembourg	Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity Securitisation Other non-credit obligation assets IRB TOTAL Central banks Central governments	(mln EUR, %)	A-IRB CO	F-IRB	A-IRB 0 0 0 0 0 0 0 0 0 Risk exposi	F-IRB	Stage 1	exposure, of which expired moratoria 0 0 0 Stage 1 exposure, of which expired	Moratori 31/12	exposure, of which expired moratoria 0 0 0 0 0 1 0 0 1 0 1 0 1 0 1 0 1 0 1	exposure () () () () () () () () () () () () ()	exposure, of which expired moratoria O O O O O O O O O O O O O O O O O O O	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure
Luxembourg	Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity Securitisation Other non-credit obligation assets IRB TOTAL Central banks Central governments Institutions Corporates		A-IRB CO	F-IRB	A-IRB 0 0 0 0 0 0 0 0 0 Risk exposi	F-IRB	Stage 1	exposure, of which expired moratoria 0 0 0 Stage 1 exposure, of which expired	Moratori 31/12	exposure, of which expired moratoria 0 0 0 0 0 1 0 0 1 0 1 0 1 0 1 0 1 0 1	exposure () () () () () () () () () () () () ()	exposure, of which expired moratoria O O O O O O O O O O O O O O O O O O O	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure
Luxembourg	Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity Securitisation Other non-credit obligation assets IRB TOTAL Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail		A-IRB CO	F-IRB	A-IRB 0 0 0 0 0 0 0 0 0 Risk exposi	F-IRB	Stage 1	exposure, of which expired moratoria 0 0 0 Stage 1 exposure, of which expired	Moratori 31/12	exposure, of which expired moratoria 0 0 0 0 0 1 0 0 1 0 1 0 1 0 1 0 1 0 1	exposure () () () () () () () () () () () () ()	exposure, of which expired moratoria O O O O O O O O O O O O O O O O O O O	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure
Luxembourg	Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity Securitisation Other non-credit obligation assets IRB TOTAL Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME		A-IRB CO	F-IRB	A-IRB 0 0 0 0 0 0 0 0 0 Risk exposi	F-IRB	Stage 1	exposure, of which expired moratoria 0 0 0 Stage 1 exposure, of which expired	Moratori 31/12	exposure, of which expired moratoria 0 0 0 0 0 1 0 0 1 0 1 0 1 0 1 0 1 0 1	exposure () () () () () () () () () () () () ()	exposure, of which expired moratoria O O O O O O O O O O O O O O O O O O O	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure
	Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity Securitisation Other non-credit obligation assets IRB TOTAL Central banks Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property		A-IRB CO	F-IRB	A-IRB 0 0 0 0 0 0 0 0 0 Risk exposi	F-IRB	Stage 1	exposure, of which expired moratoria 0 0 0 Stage 1 exposure, of which expired	Moratori 31/12	exposure, of which expired moratoria 0 0 0 0 0 1 0 0 1 0 1 0 1 0 1 0 1 0 1	exposure () () () () () () () () () () () () ()	exposure, of which expired moratoria O O O O O O O O O O O O O O O O O O O	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure

	EUROPEAN BANKING AUTHORITY		15	16					Test: Cr eral de Dep	edit risk pósitos, SA				26	27	20
			15	16	17	18	19	20		antees - Actual	23	24	25	20	27	20
Row Num		(mln EUR,	Λ_TDR	sure values F-IRB	Risk expos	sure amounts 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	Coverage Ration Stage 3 exposure
1 2 3		Central banks Central governments Institutions														
4 5 6		Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME		0 0 0	0 0	0 0 0	0 0	0 (0 (0 (0 (0 (0 (0 (0 (0 (0 (0 (0 (0 (0	0 0 0	0 0 0 0 0 0))	0 (0 (0 (0 (0 (0 (0 (0 (0 (0 (0 (0 (0 (0)) ()	0 (0	0	0 - 0 - 0 -
7 8 9	Caixa Geral de	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME		0 0 0	0 0	0 0 0	0 0	0 (0 (0 (0 (0 (0 (0 (0 (0 (0 (0 (0 (0 (0	0 0 0	0 0 0 0 0 0)))	0 (0	0	0 (0)) () (0 (0 - 0 - 0 -
10 11 12	Depósitos, SA	Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME		0 0	0 0	0 0 0	0	0 (0	0 0 0	0 0)	0 0			0	0 - 0 - 0 -
14 15 16		Retail - Other Retail - Of Which: non-SME Equity Securitisation		0	0	0	0	0 (0	0 0		0 (0		0 -
17 18		Other non-credit obligation assets IRB TOTAL		0	0	0	0	0 0	0	0 0		0 0) (0 -
										antees - Actual						
			Ехро	sure values	Risk expos	sure amounts	Stage 1	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of which	Stage 3	Stage 3 exposure, of which	Stock of provisions for			Coverage Ratio
Row Num		(mln EUR,	%) A-IRB	F-IRB	A-IRB	F-IRB	exposure	guaranteed amount	exposure	guaranteed amount	exposure	guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure
20 21 22		Central governments Institutions Corporates		0	0	0	0	0 (0	0 0		0 (0	0	0 -
23 24 25		Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail		0	0	0	0	0 (0	0 0		0 (0	0	0 -
26 27 28	Portugal	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME		0	0	0	0	0 (0	0 0		0 (0	0	0 -
29 30 31		Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME														
32 33 34		Retail - Other Retail - Of Which: non-SME Equity Securitisation														
35 36		Other non-credit obligation assets IRB TOTAL		0	0	0	0 (0 0	0	0 0		0 () (0 -
										antees - Actual						
			Ехро	sure values	Risk expos	sure amounts	Stage 1	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of which	Stage 3	Stage 3 exposure, of which	_			Coverage Ratio
Row Num		(min EUR,	%) A-IRB	F-IRB	A-IRB	F-IRB	exposure	guaranteed amount	exposure	guaranteed amount	exposure	guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure
38 39 40		Central governments Institutions Corporates		0	0	0	0	0 (0	0 0		0 (0	0	0 -
41 42 43		Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail		0	0	0	0	0 (0	0 0		0 ()	0	0	0 -
44 45 46	Macao	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME		0	0	0	0	0 (0	0 0		0 ())	0	0 -
47 48 49		Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME														
50 51 52		Retail - Other Retail - Of Which: non-SME Equity Securitisation														
53 54		Other non-credit obligation assets IRB TOTAL		0	0	0	0	0 (0	0 0		0 (0) (0 -
										antees - Actual						
Pow				sure values		sure amounts	Stage 1 exposure	Stage 1 exposure, of which	Stage 2 exposure	Stage 2 exposure, of which	Stage 3 exposure	Stage 3 exposure, of which	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Stage 3
Num 55 56		Central banks Central governments	%) A-IRB	F-IRB	A-IRB	F-IRB		guaranteed amount		guaranteed amount		guaranteed amount	exposure	exposure	exposure	exposure
57 58 59		Institutions Corporates Corporates - Of Which: Specialised Lending		0	0	0	0	0 (0	0 0		0 (0 (0	0 -
60 61 62		Corporates - Of Which: SME Retail Retail - Secured on real estate property Of Which: CME		0	0	0	0	0 (0	0 0		0 (0 () (0 -
64 65 66	France	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail		0	0	0	0	0 (0	0 0		0 (0 () (0 -
67 68 69		Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity														
70 71 72		Securitisation Other non-credit obligation assets IRB TOTAL		0	0 (0	0 (0 (0	0 0		0 (0 (0 -
										antees - Actual						
			Expo	sure values	Risk expos	sure amounts	Stage 1	Stage 1 exposure, of	31/: Stage 2	Stage 2 exposure, of	Stage 3	Stage 3 exposure, of	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio
Row Num		(min EUR,	%) A-IRB	F-IRB	A-IRB	F-IRB	exposure	which guaranteed amount	exposure	which guaranteed amount	exposure	which guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure
74 75 76		Central governments Institutions Corporates		0	0	0	0	0 (0	0 0		0 (0	0	0	0 -
77 78 79		Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail		0	0	0	0	0 (0	0 0		0 ()	0	0	0 -
80 81 82 83	Spain	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving		0	0	0	0	0 (0	0 0		0 (0 (0	0 -
84 85 86		Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME														
87 88 89		Equity Securitisation Other non-credit obligation assets IRB TOTAL		0	0	0	0	0	0	0		0			0	0 -
90		IRB IOTAL		- VI	0	<u> </u>	<u> </u>	<u> </u>	Public quar	antees - Actual		0	7 1	,	<u>'</u>	<u>υ -</u>
								Stage 1		12/2020 Stage 2		Stage 3	Stock of	Stock of	Stock of	
Row		(mln EUR,	Λ TDR	sure values F-IRB	A-IRB	sure amounts F-IRB	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3 exposure	exposure, of which guaranteed	provisions for Stage 1 exposure		provisions for Stage 3 exposure	Coverage Ration Stage 3 exposure
91 92 93		Central banks Central governments Institutions	70)					amount		amount		amount	, courc	, courte		
94 95 96		Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME		0	0	0	0	0 (0	0 0		0 (0) (0 -
97 98 99	Italy	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME		0	0	0	0	0	0	0 0		0 (0 -
100 101 102 103	Teary	Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME		U	U	U .	0	U (U	0		U (, (U -
104 105 106		Retail - Other Retail - Of Which: non-SME Equity Securitisation														
107 108		Other non-credit obligation assets IRB TOTAL		0	0	0	0	0 0	0	0 0		0 () (0 -

2021 FIL-wide Stress Test: Credit risk COVID-19 IRR

		-						Caixa Ge	eral de Dep						
			15	16	17	18	19	20	21 Public guar	22 rantees - Actual	23	24	25	26	27
								Stage 1	31/1	12/2020 Stage 2		Stage 3	Stock of	Stock of	Stock of
			Exposi A-IRB	re values F-IRB	Risk expos	ure amounts F-IRB	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3 exposure	exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions Stage 3
	Central banks Central governments	(mln EUR, %)		T IND				amount		amount		amount	exposure	exposure	exposure
	Institutions Corporates			0	0	D	0	0 0		0 (0	0	0	0
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME														
	Retail - Secured on real estate property			0	0)	0	0 0		0 0		0		0	0
Mozambique	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving			0	0)	0	0 0		0 0)	0)	0	0
	Retail - Other Retail Retail - Other Retail - Of Which: SME														
	Retail - Other Retail - Of Which: non-SME Equity														
	Securitisation Other non-credit obligation assets IRB TOTAL			0	0		0			0 0		0			
	IRB TOTAL			<u> </u>	<u> </u>	/	<u> </u>	<u> </u>		<u> </u>		<u> </u>	1		<u> </u>
										antees - Actual					
			Exposi	ıre values	Risk expos	ure amounts	Stage 1	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of which	Stage 3	Stage 3 exposure, of which	Stock of provisions for		
		(mln EUR, %)	A-IRB	F-IRB	A-IRB	F-IRB	exposure	guaranteed amount	exposure	guaranteed amount	exposure	guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposur
	Central banks Central governments Institutions														
	Corporates Corporates - Of Which: Specialised Lending			0	0)	0	0 0		0 0)	0)	0	0
	Corporates - Of Which: SME Retail			0	0		0	0 0		0 (0		0	0
Cape Verde	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME														
cape verde	Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving			0	0)	0	0 0		0 0)	0		0	0
	Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME														
	Equity Securitisation														
	Other non-credit obligation assets IRB TOTAL			0	0 (0	0 0		0 0		0 (D (0
									Public guar	antees - Actual					
								Stage 1	31/1	12/2020 Stage 2		Stage 3	Stock of	Stock of	Shock o
				ıre values		ure amounts	Stage 1 exposure	exposure, of which	Stage 2 exposure	exposure, of which	Stage 3 exposure	exposure, of which	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock o provisions Stage 3
	Central banks	(mln EUR, %)	A-IRB	F-IRB	A-IRB	F-IRB		guaranteed amount		guaranteed amount		guaranteed amount	exposure	exposure	exposur
	Central governments Institutions														
	Corporates Corporates - Of Which: Specialised Lending			0	0)	0	0 0		0 (0	0	0	0
	Corporates - Of Which: SME Retail Retail - Secured on real estate property			0	0)	0	0 0		0 0)	0)	0	0
United States	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME			0	0		0	0 0		0 0		0		0	0
	Retail - Qualifying Revolving Retail - Other Retail														
	Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME														
	Equity Securitisation Other non-credit obligation assets														
	IRB TOTAL			0	0		0	0		0		0			D
										antees - Actual					
			Exposi	ıre values	Risk expos	ure amounts	Stage 1	Stage 1 exposure, of	Stage 2	Stage 2 exposure, of	Stage 3	Stage 3 exposure, of	Stock of provisions for	Stock of provisions for	Stock o
	((mln EUR, %)	A-IRB	F-IRB	A-IRB	F-IRB	exposure	which guaranteed amount	exposure	which guaranteed amount	exposure	which guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposur
	Central banks Central governments							amount		amount		amount			
	Institutions Corporates			0	0)	0	0 0)	0 ()	0)	0	0
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail			0	0		0	0 0		0		0			2
1	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME							0							
Luxembourg	Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving			0	0		0	0 0		0 (0		0	0
	Retail - Other Retail Retail - Other Retail - Of Which: SME														
	Retail - Other Retail - Of Which: non-SME Equity Securitisation														
	Other non-credit obligation assets IRB TOTAL			0	0 (0	0 0		0 0		0 (D
									Dublic guar	antees - Actual					
										12/2020					
			Exposi	ıre values	Risk expos	ure amounts	Stage 1	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of which	Stage 3	Stage 3 exposure, of which	Stock of provisions for		
	Central banks	(mln EUR, %)	A-IRB	F-IRB	A-IRB	F-IRB	exposure	guaranteed amount	exposure	guaranteed amount	exposure	guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposur
	Central banks Central governments Institutions														
	Corporates Corporates - Of Which: Specialised Lending			0	0		0	0 0		0 0		0		0	0
	Corporates - Of Which: SME Retail			0	0		0	0 0		0 0		0		0	0
Angola	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME														
Angola	Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving			0	0)	0	0 0		0 0		0		0	0
	Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: pop-SME														
	Retail - Other Retail - Of Which: non-SME Equity Securitisation														
	Signification														

EBA EUROPEAN BANKING AUTHORITY

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

BANKING										2021 EU	-wide s		ral de Depo		COVID	/-19 IKD							
			29	30	31	32	33	34	35	36	37	38	39 oria - Baseline Sc	40	41	42	43	44	45	46	47	48	49
						31/12/2021						riorae	31/12/2022							31/12/2023			
Row			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	Stock of provisions for Stage 2	PIOVISIONS IOI	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	Stock of provisions for Stage 2	provisions for	Coverage Ratio - Stage 3
Num 1	Central banks	(mln EUR, %)	·			exposure	exposure	exposure	exposure	·			exposure	exposure	Stage 3 exposure	exposure				exposure	exposure	Stage 3 exposure	exposure
2 3 4	Central governments Institutions Corporates		0	0	0	0	0	0)) -	0	0	0	0	0	0	-	0	0	0	0	0	01-	
5 6	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME				0									0						0	0		
Caixa Geral de	recail Secured of real estate property of which she		U	0	U	U	0	C	J -	U	U	U	0	U	U	-	U	U	U	U	U	0 -	
Depósitos, SA	Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail		0	0	0	0	0	C) -	0	0	0	0	0	0	-	0	0	0	0	0	0 -	-
13 14	Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME																						
15 16 17	Equity Securitisation 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	<u>0</u> -	-
						21/12/2021						Morat	oria - Baseline Sc	enario						21/12/2022			
			Store 1	Store 2	Stage 2	31/12/2021 Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio	Store 1	Store 2	Store 2	31/12/2022 Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio -	Short 1	Store 3	Store 2	31/12/2023 Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio -
Row Num		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure
19 20	Central banks Central governments																						
21 22 23	Institutions Corporates Corporates - Of Which: Specialised Lending		0	0	0	0	0	C) -	0	0	0	0	0	0	-	0	0	0	0	0	0 -	
24 25	Corporates - Of Which: SME Retail		0	0	0	0	0	0) -	0	0	0	0	0	0	-	0	0	0	0	0	0 -	-
Portugal	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME		0	0	0	0		0)) -	0	0	0	0	0	0	-	0	0	0	0	0	0 -	
29 30	Retail - Qualifying Revolving Retail - Other Retail				, and the second																3		
31 32 33	Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity																						
34 35	Securitisation 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	0 -	
						31/12/2021						Morat	oria - Baseline Sc 31/12/2022	enario						31/12/2023			
			Stage 1	Stage 2	Stage 3	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio	Stage 1	Stage 2	Stage 3	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio -	Stage 1	Stage 2	Stage 3	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio -
Row Num		(mln EUR, %)	exposure	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure	exposure	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure	exposure	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure
37 38	Central banks Central governments																						
39 40 41	Institutions Corporates Corporates - Of Which: Specialised Lending		0	0	0	0	0	C) -	0	0	0	0	0	0	-	0	0	0	0	0	0 -	-
42 43	Corporates - Of Which: SME Retail		0	0	0	0	0	0) -	0	0	0	0	0	0	-	0	0	0	0	0	0 -	-
44 45 46 Macao	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME		0	0	0	0	0) -	0	0	0	0	0	0	-	0	0	0	0	0	01-	
47 48	Retail - Qualifying Revolving Retail - Other Retail		Ü		U	0				U	Ü	0	0	J	0		0	0		· ·	0	0	
49 50	Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME																						
51	Equity																						
51 52 53	Equity Securitisation Other non-credit obligation assets				0																		
51 52 53 54	Securitisation		0	0	0	0	0	0) -	0	0	0	0	0	0	-	0	0	0	0	0	0	-
51 52 53 54	Securitisation Other non-credit obligation assets		0	0	0	31/12/2021	0	0	-	0	0	0 Morat	0 oria - Baseline Sc 31/12/2022	o enario	0	-	0	0	0	31/12/2023	0	0 -	
51 52 53 54	Securitisation Other non-credit obligation assets		0 Stage 1	Stage 2	O Stage 3	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio -	Stage 1	0 Stage 2	Stage 3	31/12/2022 Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio -	0 Stage 1	O Stage 2	Stage 3	Stock of provisions for	Stock of provisions for	provisions for	Coverage Ratio -
51 52 53 54 Row Num	Securitisation Other non-credit obligation assets IRB TOTAL	(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of	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		31/12/2022 Stock of		Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of		Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
80w Num 55 56 56 57 50 50 50 50 50 50 50 50 50 50 50 50 50	Securitisation Other non-credit obligation assets IRB TOTAL Central banks Central governments Institutions	(mln EUR, %)	=	Stage 2 exposure		Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3	Stage 1	Stage 2 exposure	Stage 3	31/12/2022 Stock of provisions for Stage 1	Stock of provisions for Stage 2	provisions for Stage 3	Stage 3	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	provisions for Stage 2	Stage 3	Stage 3
51 52 53 54 8 8 8 9 60	Securitisation Other non-credit obligation assets IRB TOTAL Central banks Central governments	(mln EUR, %)	=	Stage 2 exposure		Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3	Stage 1	Stage 2 exposure	Stage 3	31/12/2022 Stock of provisions for Stage 1	Stock of provisions for Stage 2	provisions for Stage 3	Stage 3	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	provisions for Stage 2	Stage 3	Stage 3
S1	Central banks Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property	(mln EUR, %)	=	Stage 2 exposure		Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3	Stage 1	Stage 2 exposure	Stage 3	31/12/2022 Stock of provisions for Stage 1	Stock of provisions for Stage 2	provisions for Stage 3	Stage 3	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	provisions for Stage 2	Stage 3	Stage 3
Row Num 55 56 57 58 59 60 61 62 63 64 65 65	Central banks Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving	(min EUR, %)	=	Stage 2 exposure		Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3	Stage 1	Stage 2 exposure	Stage 3	31/12/2022 Stock of provisions for Stage 1	Stock of provisions for Stage 2	provisions for Stage 3	Stage 3	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	provisions for Stage 2	Stage 3	Stage 3
S1 52 53 54	Central banks Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: SME	(mln EUR, %)	=	Stage 2 exposure 0 0 0		Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3	Stage 1	Stage 2 exposure 0	Stage 3	31/12/2022 Stock of provisions for Stage 1	Stock of provisions for Stage 2	provisions for Stage 3	Stage 3	Stage 1 exposure	Stage 2 exposure 0 0 0	Stage 3 exposure	Stock of provisions for Stage 1	provisions for Stage 2	Stage 3	Stage 3
France 65 66 67 68 69 70 71	Securitisation Other non-credit obligation assets IRB TOTAL Central banks Central governments Institutions Corporates Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Retail - Other Retail - Of Which: non-SME Retail - Other Retail - Of Which: non-SME	(mln EUR, %)	=	Stage 2 exposure		Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3	Stage 1	Stage 2 exposure	Stage 3	31/12/2022 Stock of provisions for Stage 1	Stock of provisions for Stage 2	provisions for Stage 3	Stage 3	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	provisions for Stage 2	Stage 3	Stage 3
Row Num 55 56 57 58 59 60 61 62 63 64 65 66 67 68 69 70 71 72	Central banks Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Other Retail - Of Which: SME	(mln EUR, %)	=	Stage 2 exposure 0 0 0 0		Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3	Stage 1	Stage 2 exposure 0 0 0	Stage 3	31/12/2022 Stock of provisions for Stage 1	Stock of provisions for Stage 2	provisions for Stage 3	Stage 3	Stage 1 exposure	Stage 2 exposure 0 0 0 0	Stage 3 exposure	Stock of provisions for Stage 1	provisions for Stage 2	Stage 3	Stage 3
80w Num 55 56 57 58 59 60 61 62 63 64 65 66 67 68 69 70 71 72	Securitisation Other non-credit obligation assets IRB TOTAL Central banks Central governments Institutions Corporates Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Retail - Other Retail - Of Which: non-SME Retail - Other Retail - Of Which: non-SME	(mln EUR, %)	=	Stage 2 exposure		Stock of provisions for Stage 1 exposure	provisions for Stage 2	provisions for Stage 3	Stage 3	Stage 1	Stage 2 exposure	Stage 3 exposure 0 0	Stock of provisions for Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 2 exposure	provisions for Stage 3	Stage 3	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	provisions for Stage 2	Stage 3	Stage 3
Row Num 55 56 57 58 59 60 61 62 63 64 65 66 67 68 69 70 71 72	Securitisation Other non-credit obligation assets IRB TOTAL Central banks Central governments Institutions Corporates Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Retail - Other Retail - Of Which: non-SME Retail - Other Retail - Of Which: non-SME	(min EUR, %)	0 0 0	exposure 0 0 0 0 0 0	0 0 0	Stock of provisions for Stage 1 exposure 0 0 31/12/2021 Stock of	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Stage 3 exposure	exposure 0 0 0 0	0	Stage 3 exposure 0 0 Morat	Stock of provisions for Stage 1 exposure 0 0 0 0 0 0 0 0 0 1 0 0 0 1 0 0 1 0 1	Stock of provisions for Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 3 exposure 0 0 0 Stock of	Stage 3 exposure	0 0	0 0 0	0	Stock of provisions for Stage 1 exposure 0 0 0 31/12/2023 Stock of	provisions for Stage 2 exposure 0 0 0 0	Stage 3 exposure 0 -	Stage 3 exposure
Row Num 55 56 57 58 59 60 61 62 63 64 65 66 67 68 69 70 71 72	Central banks Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: sME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: Inon-SME	(mln EUR, %)	=	Stage 2 exposure 0 0 0 0 0 0 0 0 Stage 2 exposure		Stock of provisions for Stage 1 exposure 0 0 0 31/12/2021	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Stage 3 exposure	exposure 0 0 0 0	Stage 2 exposure 0 0 0 0 Stage 2 exposure	Stage 3 exposure 0 0	Stock of provisions for Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 1 0 0 0 0 1 0 0 0 1 0 0 1 0 0 1 0 0 1 0 1 0 0 1 0 0 1 0 0 1 0 0 1 0 0 1 0 0 1 0 0 1 0 0 0 0 1 0	Stock of provisions for Stage 2 exposure	provisions for Stage 3 exposure 0 0 0	Stage 3 exposure	0 0	Stage 2 exposure 0 0 0 0 0 0 0 0 Stage 2 exposure	Stage 3 exposure O O O Stage 3 exposure	Stock of provisions for Stage 1 exposure 0 0 0 0 31/12/2023	provisions for Stage 2 exposure 0 0 0 0	Stage 3 exposure 0 -	Stage 3 exposure
65 66 67 68 69 70 71 72	Central banks Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail - Of Which: non-SME		exposure 0 0 0 0 Stage 1	exposure 0 0 0 0 0 Stage 2	0 0 0 0 Stage 3	Stock of provisions for Stage 1 exposure 0 0 31/12/2021 Stock of provisions for Stage 1	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3	Stage 3 exposure	exposure 0 0 0 0 0 Stage 1	0 0 0	Stage 3 exposure 0 0 Morat	Stock of provisions for Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 2 exposure 0 0 0 0 0 0 cenario Stock of provisions for Stage 2	Stock of provisions for Stage 3	Stage 3 exposure	0 0 Stage 1	0 0 0 0	0 0 0 0 0 Stage 3	Stock of provisions for Stage 1 exposure 0 0 0 31/12/2023 Stock of provisions for Stage 1	Stock of provisions for Stage 2 exposure	Stage 3 exposure 0 - 0 - Stock of provisions for Stage 3	Stage 3 exposure
65 66 67 68 69 70 71 72	Central banks Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Other Retail Retail - Other Retail Retail - Other Retail Retail - Other Retail - Of Which: non-SME		exposure 0 0 0 0 Stage 1	exposure 0 0 0 0 0 Stage 2	0 0 0 0 Stage 3	Stock of provisions for Stage 1 exposure 0 0 31/12/2021 Stock of provisions for Stage 1	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3	Stage 3 exposure	exposure 0 0 0 0 0 Stage 1	0 0 0	Stage 3 exposure 0 0 Morat	Stock of provisions for Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 2 exposure 0 0 0 0 0 0 cenario Stock of provisions for Stage 2	Stock of provisions for Stage 3	Stage 3 exposure	0 0 Stage 1	0 0 0 0	0 0 0 0 0 Stage 3	Stock of provisions for Stage 1 exposure 0 0 0 31/12/2023 Stock of provisions for Stage 1	Stock of provisions for Stage 2 exposure	Stage 3 exposure 0 - 0 - Stock of provisions for Stage 3	Stage 3 exposure Coverage Ratio - Stage 3
65 66 67 68 69 70 71 72	Securitisation Other non-credit obligation assets IRB TOTAL Central banks Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: non-SME		exposure 0 0 0 0 Stage 1	exposure 0 0 0 0 0 Stage 2	0 0 0 0 Stage 3	Stock of provisions for Stage 1 exposure 0 0 31/12/2021 Stock of provisions for Stage 1	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3	Stage 3 exposure	exposure 0 0 0 0 0 Stage 1	0 0 0	Stage 3 exposure 0 0 Morat	Stock of provisions for Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 2 exposure 0 0 0 0 0 0 cenario Stock of provisions for Stage 2	Stock of provisions for Stage 3	Stage 3 exposure	0 0 Stage 1	0 0 0 0	0 0 0 0 0 Stage 3	Stock of provisions for Stage 1 exposure 0 0 0 31/12/2023 Stock of provisions for Stage 1	Stock of provisions for Stage 2 exposure	Stage 3 exposure 0 - 0 - Stock of provisions for Stage 3	Stage 3 exposure
65 66 67 68 69 70 71 72	Central banks Central governments Institutions Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property - Of Which: non-SME Retail - Other Retail Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Retail - Secured on real estate property Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME		exposure 0 0 0 0 Stage 1	exposure 0 0 0 0 0 Stage 2	0 0 0 0 Stage 3	Stock of provisions for Stage 1 exposure 0 0 31/12/2021 Stock of provisions for Stage 1	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3	Stage 3 exposure	exposure 0 0 0 0 0 Stage 1	0 0 0	Stage 3 exposure 0 0 Morat	Stock of provisions for Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 2 exposure 0 0 0 0 0 0 cenario Stock of provisions for Stage 2	Stock of provisions for Stage 3	Stage 3 exposure	0 0 Stage 1	0 0 0 0	0 0 0 0 0 Stage 3	Stock of provisions for Stage 1 exposure 0 0 0 31/12/2023 Stock of provisions for Stage 1	Stock of provisions for Stage 2 exposure	Stage 3 exposure 0 - 0 - Stock of provisions for Stage 3	Stage 3 exposure
Row Num 73 74 75 76 77 78 79 80	Securitisation Other non-credit obligation assets IRB TOTAL Central banks Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Retail - Secured on real estate property - Of Which: non-SME Retail - Secured on real estate property - Of Which: non-SME Retail - Secured on real estate property - Of Which: non-SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail - Of Which: SME		exposure 0 0 0 0 Stage 1	exposure 0 0 0 0 0 Stage 2	0 0 0 0 Stage 3	Stock of provisions for Stage 1 exposure 0 0 31/12/2021 Stock of provisions for Stage 1	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3	Stage 3 exposure	exposure 0 0 0 0 0 Stage 1	0 0 0	Stage 3 exposure 0 0 Morat	Stock of provisions for Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 2 exposure 0 0 0 0 0 0 cenario Stock of provisions for Stage 2	Stock of provisions for Stage 3	Stage 3 exposure	0 0 Stage 1	0 0 0 0	0 0 0 0 0 Stage 3	Stock of provisions for Stage 1 exposure 0 0 0 31/12/2023 Stock of provisions for Stage 1	Stock of provisions for Stage 2 exposure	Stage 3 exposure 0 - 0 - Stock of provisions for Stage 3	Stage 3 exposure
Row Num 73 74 75 76 77 78 79 80	Central banks Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Other Retail - Of Which: non-SME Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Qualifying Revolving Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Retail - Other Retail - Of Which: non-SME Retail - Other Retail - Of Which: non-SME		exposure 0 0 0 0 Stage 1	exposure 0 0 0 0 0 Stage 2	0 0 0 0 Stage 3	Stock of provisions for Stage 1 exposure 0 0 31/12/2021 Stock of provisions for Stage 1	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3	Stage 3 exposure	exposure 0 0 0 0 0 Stage 1	0 0 0	Stage 3 exposure 0 0 Morat	Stock of provisions for Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 2 exposure 0 0 0 0 0 0 cenario Stock of provisions for Stage 2	Stock of provisions for Stage 3	Stage 3 exposure	0 0 Stage 1	0 0 0 0	0 0 0 0 0 Stage 3	Stock of provisions for Stage 1 exposure 0 0 0 31/12/2023 Stock of provisions for Stage 1	Stock of provisions for Stage 2 exposure	Stage 3 exposure 0 - 0 - Stock of provisions for Stage 3	Stage 3 exposure
Row Num 73 74 75 76 77 78 79 80	Securitisation Other non-credit obligation assets IRB TOTAL Central banks Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Other Retail - Of Which: securitisation Other non-credit obligation assets IRB TOTAL Central banks Central governments Institutions Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: smE Retail - Qualifying Revolving Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail Retail - Other Retail Retail - Other Retail - Of Which: smE Retail - Other Retail - Of Which: non-SME Retail - Other Retail - Of Which: non-SME		exposure 0 0 0 0 Stage 1	exposure 0 0 0 0 0 Stage 2	0 0 0 0 Stage 3	Stock of provisions for Stage 1 exposure 0 0 31/12/2021 Stock of provisions for Stage 1	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3	Stage 3 exposure	exposure 0 0 0 0 0 Stage 1	0 0 0	Stage 3 exposure 0 0 Morat	Stock of provisions for Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 2 exposure 0 0 0 0 0 0 cenario Stock of provisions for Stage 2	Stock of provisions for Stage 3	Stage 3 exposure	0 0 Stage 1	0 0 0 0	0 0 0 0 0 Stage 3	Stock of provisions for Stage 1 exposure 0 0 0 31/12/2023 Stock of provisions for Stage 1	Stock of provisions for Stage 2 exposure	Stage 3 exposure 0 - 0 - Stock of provisions for Stage 3	Stage 3 exposure
Row Num 73 74 75 76 77 78 79 80	Central banks Central governments Institutions Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Other Retail - Of Which: of the work of t		exposure 0 0 0 0 Stage 1	exposure 0 0 0 0 0 Stage 2	0 0 0 0 Stage 3	Stock of provisions for Stage 1 exposure 0 0 31/12/2021 Stock of provisions for Stage 1	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3	Stage 3 exposure	exposure 0 0 0 0 0 Stage 1	0 0 0	Stage 3 exposure O Morat Stage 3 exposure O O O	Stock of provisions for Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 2 exposure O O enario Stock of provisions for Stage 2 exposure O O O O O O O O O O O O O	Stock of provisions for Stage 3	Stage 3 exposure	0 0 Stage 1	0 0 0 0	0 0 0 0 0 Stage 3	Stock of provisions for Stage 1 exposure 0 0 0 31/12/2023 Stock of provisions for Stage 1	Stock of provisions for Stage 2 exposure	Stage 3 exposure 0 - 0 - Stock of provisions for Stage 3	Stage 3 exposure
Row Num 73 74 75 76 77 78 79 80	Central banks Central governments Institutions Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Other Retail - Of Which: of the work of t		exposure 0 0 0 0 Stage 1	exposure 0 0 0 0 0 Stage 2	0 0 0 0 Stage 3	Stock of provisions for Stage 1 exposure 0 31/12/2021 Stock of provisions for Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 2 exposure O Stock of provisions for Stage 2 exposure O O O O O O O O O O O O O	Stage 3 exposure Stock of provisions for Stage 3 exposure O O O O O O O O O O O O O	Stage 3 exposure Coverage Ratio Stage 3 exposure	Stage 1 exposure O O O Stage 1 exposure O O O O O O O O O O O O O	0 0 0	Stage 3 exposure O Morat Stage 3 exposure O O O	Stock of provisions for Stage 1 exposure Output Outp	Stock of provisions for Stage 2 exposure O O O O O O O O O O O O O	Stage 3 exposure O Stock of provisions for Stage 3 exposure O O O	Stage 3 exposure	0 0 Stage 1	0 0 0 0	0 0 0 0 0 Stage 3	Stock of provisions for Stage 1 exposure O O 31/12/2023 Stock of provisions for Stage 1 exposure O O O O O O O O O O O O O	Stage 2 exposure 0 0 0 Stock of provisions for Stage 2 exposure 0 0 0 0	Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure Coverage Ratio - Stage 3 exposure
Row Num 73 74 75 76 77 78 79 80	Central banks Central governments Institutions Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Other Retail - Of Which: of the work of t	(mln EUR, %)	exposure 0 0 0 0 Stage 1	exposure 0 0 0 0 0 Stage 2	0 0 0 0 Stage 3	Stock of provisions for Stage 1 exposure 0 0 31/12/2021 Stock of provisions for Stage 1 exposure 0 0 31/12/2021 Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure Stock of provisions for Stage 2 exposure O Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure Stock of provisions for Stage 3 exposure O Stock of provisions for Stage 3 exposure	Stage 3 exposure Coverage Ratio Stage 3 exposure Coverage Ratio Graph	Stage 1 exposure O O O Stage 1 exposure O O O O O O O O O O O O O	0 0 0	Stage 3 exposure O Morat Stage 3 exposure O O O	Stock of provisions for Stage 1 exposure Output Outp	Stock of provisions for Stage 2 exposure O O O O O O O O O O O O O O O O O O	Stock of provisions for Stage 3 exposure Stock of provisions for Stage 3 exposure O O O O O O O O O O O O O	Stage 3 exposure	0 0 Stage 1	0 0 0 0	0 0 0 0 0 Stage 3	Stock of provisions for Stage 1 exposure O O 31/12/2023 Stock of provisions for Stage 1 exposure O O O O O O O O O O O O O	Stock of provisions for Stage 2 exposure Stock of provisions for Stage 2 exposure O Stock of provisions for Stage 2 exposure	Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure Coverage Ratio - Stage 3 exposure Coverage Ratio - Stage 3 exposure
Row Num 73 74 75 76 77 78 79 80 81 82 83 84 85 86 87 88 89 90	Central banks Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: non-SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity Securitisation Other non-credit obligation assets IRB TOTAL Corporates Corporates - Of Which: SME Retail Retail - Secured on real estate property - Of Which: non-SME Retail - Secured on real estate property - Of Which: non-SME Retail - Secured on real estate property - Of Which: non-SME Retail - Secured on real estate property - Of Which: non-SME Retail - Other Retail - Of Which: SME Retail - Other Netail - Of Which: SME Retail - Other Retail - Of Which: SME Retail - Other Netail - Of Which: SME		exposure O O Stage 1 exposure O O O O O O O O O O O O O	exposure 0 0 0 0 0 Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure O Stage 3 exposure O O O O	Stock of provisions for Stage 1 exposure 0 0 31/12/2021 Stock of provisions for Stage 1 exposure 0 0 31/12/2021 Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure Stock of provisions for Stage 2 exposure O Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure Stock of provisions for Stage 3 exposure	Stage 3 exposure Coverage Ratio Stage 3 exposure Coverage Patio	Stage 1 exposure O Stage 1 exposure O Stage 1 exposure O O O O O O O O O O O O O	0 0 0 0 Stage 2 exposure	Stage 3 exposure O Morat Stage 3 exposure O Morat Stage 3 exposure	Stock of provisions for Stage 1 exposure Output Outp	Stock of provisions for Stage 2 exposure O O O O O O O O O O O O O O O O O O	Stock of provisions for Stage 3 exposure Stock of provisions for Stage 3 exposure O O O O O O O O O O O O O	Stage 3 exposure	exposure 0 0 Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure O O O 31/12/2023 Stock of provisions for Stage 1 exposure O O O O O O O O O O O O O	Stock of provisions for Stage 2 exposure Stock of provisions for Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure Coverage Ratio - Stage 3 exposure Coverage Ratio - Stage 3 exposure
Row Num 73 74 75 76 77 78 79 80 81 82 83 84 85 86 87 88 89 90	Central banks Central governments Institutions Corporates - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME Retail - Secured on real estate property Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail - Of Which: SME Retail - Secured on real estate property - Of Which: Institutions Corporates Corporates Contral banks Central banks	(mln EUR, %)	exposure O O Stage 1 exposure O O O O O O O O O O O O O	exposure 0 0 0 0 0 Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure O Stage 3 exposure O O O O	Stock of provisions for Stage 1 exposure 0 0 31/12/2021 Stock of provisions for Stage 1 exposure 0 0 31/12/2021 Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure Stock of provisions for Stage 2 exposure O Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure Stock of provisions for Stage 3 exposure O Stock of provisions for Stage 3 exposure	Stage 3 exposure Coverage Ratio Stage 3 exposure Coverage Ratio Graph	Stage 1 exposure O Stage 1 exposure O Stage 1 exposure O O O O O O O O O O O O O	0 0 0 0 Stage 2 exposure	Stage 3 exposure O Morat Stage 3 exposure O Morat Stage 3 exposure	Stock of provisions for Stage 1 exposure Output Outp	Stock of provisions for Stage 2 exposure O O O O O O O O O O O O O O O O O O	Stock of provisions for Stage 3 exposure Stock of provisions for Stage 3 exposure O O O O O O O O O O O O O	Stage 3 exposure	exposure 0 0 Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure O O 31/12/2023 Stock of provisions for Stage 1 exposure O O O O O O O O O O O O O	Stock of provisions for Stage 2 exposure Stock of provisions for Stage 2 exposure O Stock of provisions for Stage 2 exposure	Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure Coverage Ratio - Stage 3 exposure Coverage Ratio - Stage 3 exposure
Row Num 73 74 75 76 77 78 79 80 81 82 83 84 85 86 87 88 89 90	Central banks Central comments Institutions Corporates - Of Which: Specialised Lending Corporates Corporates - Of Which: She Retail - Secured on real estate property - Of Which: non-SME Retail - Secured on real estate property - Of Which: non-SME Retail - Secured on real estate property - Of Which: non-SME Retail - Other Retail - Of Which: sME Retail - Other Retail - Of Which: non-SME Retail - Other Retail - Of Which: non-SME Retail - Other Retail Retail - Other Retail - Of Which: non-SME Retail - Other Retail - Of Which: non-SME Retail - Other Retail - Of Which: non-SME Retail - Secured on real estate property - Of Which: non-SME Retail - Other Retail - Of Which: SME Retail - Secured on real estate property Retail - Secured on real estate property Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME Retail - Secured on real estate property Retail - Secured on real estate property Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Other Retail - Of Which: SME	(mln EUR, %)	exposure O O Stage 1 exposure O O O O O O O O O O O O O	exposure 0 0 0 0 0 Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure O Stage 3 exposure O O O O	Stock of provisions for Stage 1 exposure 0 0 31/12/2021 Stock of provisions for Stage 1 exposure 0 0 31/12/2021 Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure Stock of provisions for Stage 2 exposure O Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure Stock of provisions for Stage 3 exposure O Stock of provisions for Stage 3 exposure	Stage 3 exposure Coverage Ratio Stage 3 exposure Coverage Ratio Graph	Stage 1 exposure O Stage 1 exposure O Stage 1 exposure O O O O O O O O O O O O O	0 0 0 0 Stage 2 exposure	Stage 3 exposure O Morat Stage 3 exposure O Morat Stage 3 exposure	Stock of provisions for Stage 1 exposure Output Outp	Stock of provisions for Stage 2 exposure O O O O O O O O O O O O O O O O O O	Stock of provisions for Stage 3 exposure Stock of provisions for Stage 3 exposure O O O O O O O O O O O O O	Stage 3 exposure	exposure 0 0 Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure O O 31/12/2023 Stock of provisions for Stage 1 exposure O O O O O O O O O O O O O	Stock of provisions for Stage 2 exposure Stock of provisions for Stage 2 exposure O Stock of provisions for Stage 2 exposure	Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure Coverage Ratio - Stage 3 exposure Coverage Ratio - Stage 3 exposure
Row Num 73 74 75 76 77 78 79 80 81 82 83 84 85 86 87 88 89 90 Row Num 91 92 93 94 95 96 97 98	Central banks Central comments Institutions Corporates - Of Which: Specialised Lending Corporates Corporates - Of Which: Specialised Lending Retail - Secured on real estate property - Of Which: NME Retail - Secured on real estate property - Of Which: non-SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: sme Retail - Other Retail - Of Which: non-SME Retail - Other Retail - Of Which: non-SME Retail - Other Retail - Of Which: Sme Retail - Secured on real estate property Securitisation Other non-credit obligation assets IRB TOTAL Corporates - Of Which: Sme Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: non-SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME Retail - Other Retail Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME	(mln EUR, %)	exposure O O Stage 1 exposure O O O O O O O O O O O O O	exposure 0 0 0 0 0 Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure O Stage 3 exposure O O O O	Stock of provisions for Stage 1 exposure 0 0 31/12/2021 Stock of provisions for Stage 1 exposure 0 0 31/12/2021 Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure Stock of provisions for Stage 2 exposure O Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure Stock of provisions for Stage 3 exposure O Stock of provisions for Stage 3 exposure	Stage 3 exposure Coverage Ratio Stage 3 exposure Coverage Ratio Graph	Stage 1 exposure O Stage 1 exposure O Stage 1 exposure O O O O O O O O O O O O O	0 0 0 0 Stage 2 exposure	Stage 3 exposure O Morat Stage 3 exposure O Morat Stage 3 exposure	Stock of provisions for Stage 1 exposure Output Outp	Stock of provisions for Stage 2 exposure O O O O O O O O O O O O O O O O O O	Stock of provisions for Stage 3 exposure Stock of provisions for Stage 3 exposure O O O O O O O O O O O O O	Stage 3 exposure	exposure 0 0 Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure O O 31/12/2023 Stock of provisions for Stage 1 exposure O O O O O O O O O O O O O	Stock of provisions for Stage 2 exposure Stock of provisions for Stage 2 exposure O Stock of provisions for Stage 2 exposure	Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure Coverage Ratio - Stage 3 exposure Coverage Ratio - Stage 3 exposure
Row Num 73 74 75 76 77 78 79 80 81 82 83 84 85 86 87 88 89 90	Central banks Central governments Institutions Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: non-SME Retail - Secured on real estate property - Of Which: non-SME Retail - Such Retail - Of Which: SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: Non-SME Retail - Other Retail - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property Retail - Secured on real estate property Retail - Other Retail - Of Which: SME Retail - Secured on real estate property Securitisation Other non-credit obligation assets IRB TOTAL Central governments Institutions Corporates - Of Which: Specialised Lending Corporates - Of Which: Sme Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: SME	(mln EUR, %)	exposure O O Stage 1 exposure O O O O O O O O O O O O O	exposure 0 0 0 0 0 Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure O Stage 3 exposure O O O O	Stock of provisions for Stage 1 exposure 0 0 31/12/2021 Stock of provisions for Stage 1 exposure 0 0 31/12/2021 Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure Stock of provisions for Stage 2 exposure O Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure Stock of provisions for Stage 3 exposure O Stock of provisions for Stage 3 exposure	Stage 3 exposure Coverage Ratio Stage 3 exposure Coverage Ratio Graph	Stage 1 exposure O Stage 1 exposure O Stage 1 exposure O O O O O O O O O O O O O	0 0 0 0 Stage 2 exposure	Stage 3 exposure O Morat Stage 3 exposure O Morat Stage 3 exposure	Stock of provisions for Stage 1 exposure Output Outp	Stock of provisions for Stage 2 exposure O O O O O O O O O O O O O O O O O O	Stock of provisions for Stage 3 exposure Stock of provisions for Stage 3 exposure O O O O O O O O O O O O O	Stage 3 exposure	exposure 0 0 Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure O O 31/12/2023 Stock of provisions for Stage 1 exposure O O O O O O O O O O O O O	Stock of provisions for Stage 2 exposure Stock of provisions for Stage 2 exposure O Stock of provisions for Stage 2 exposure	Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure Coverage Ratio - Stage 3 exposure Coverage Ratio - Stage 3 exposure
Row Num 73 74 75 76 77 78 79 80 81 82 83 84 85 86 87 88 89 90 Row Num 91 92 93 94 95 96 97 98	Securitisation Other non-credit obligation assets IRB TOTAL Central banks Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: Specialised Lending Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity Securitisation Other non-credit obligation assets IRB TOTAL Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Other Retail - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Other Retail - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Secured on real estate property - Of Which: non-SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME	(mln EUR, %)	exposure O O Stage 1 exposure O O O O O O O O O O O O O	exposure 0 0 0 0 0 Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure O Stage 3 exposure O O O O	Stock of provisions for Stage 1 exposure 0 0 31/12/2021 Stock of provisions for Stage 1 exposure 0 0 31/12/2021 Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure Stock of provisions for Stage 2 exposure O Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure Stock of provisions for Stage 3 exposure O Stock of provisions for Stage 3 exposure	Stage 3 exposure Coverage Ratio Stage 3 exposure Coverage Ratio Graph	Stage 1 exposure O Stage 1 exposure O Stage 1 exposure O O O O O O O O O O O O O	0 0 0 0 Stage 2 exposure	Stage 3 exposure O Morat Stage 3 exposure O Morat Stage 3 exposure	Stock of provisions for Stage 1 exposure Output Outp	Stock of provisions for Stage 2 exposure O O O O O O O O O O O O O O O O O O	Stock of provisions for Stage 3 exposure Stock of provisions for Stage 3 exposure O O O O O O O O O O O O O	Stage 3 exposure	exposure 0 0 Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure O O 31/12/2023 Stock of provisions for Stage 1 exposure O O O O O O O O O O O O O	Stock of provisions for Stage 2 exposure Stock of provisions for Stage 2 exposure O Stock of provisions for Stage 2 exposure	Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure Coverage Ratio - Stage 3 exposure Coverage Ratio - Stage 3 exposure
Row Num 73 74 75 76 77 78 79 80 81 82 83 84 85 86 87 88 89 90 Row Num 91 92 93 94 95 96 97 98	Securitisation Other non-credit obligation assets IRB TOTAL Central banks Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property - Of Which: non-SME Retail - Secured on real estate property - Of Which: non-SME Retail - Secured on real estate property - Of Which: non-SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Retail - Other Retail - Of Which: SME	(mln EUR, %)	exposure O O Stage 1 exposure O O O O O O O O O O O O O	exposure 0 0 0 0 0 Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure O Stage 3 exposure O O O O	Stock of provisions for Stage 1 exposure 0 0 31/12/2021 Stock of provisions for Stage 1 exposure 0 0 31/12/2021 Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure Stock of provisions for Stage 2 exposure O Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure Stock of provisions for Stage 3 exposure O Stock of provisions for Stage 3 exposure	Stage 3 exposure Coverage Ratio Stage 3 exposure Coverage Ratio Graph	Stage 1 exposure O Stage 1 exposure O Stage 1 exposure O O O O O O O O O O O O O	0 0 0 0 Stage 2 exposure	Stage 3 exposure O Morat Stage 3 exposure O Morat Stage 3 exposure	Stock of provisions for Stage 1 exposure Output Outp	Stock of provisions for Stage 2 exposure O O O O O O O O O O O O O O O O O O	Stock of provisions for Stage 3 exposure Stock of provisions for Stage 3 exposure O O O O O O O O O O O O O	Stage 3 exposure	exposure 0 0 Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure O O 31/12/2023 Stock of provisions for Stage 1 exposure O O O O O O O O O O O O O	Stock of provisions for Stage 2 exposure Stock of provisions for Stage 2 exposure O Stock of provisions for Stage 2 exposure	Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure Coverage Ratio - Stage 3 exposure Coverage Ratio - Stage 3 exposure

EBA EUROPEAN BANKING AUTHORIT

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

AOTHORITY											Caixa G	eral de Depć	sitos, SA									
		29	30	31	32	33	34	35	36	37	38 Mor a	39 otoria - Baseline Sco	40 enario	41	42	43	44	45	46	47	48	49
					31/12/2021 Stock of	Stock of	Stock of					31/12/2022	Stock of	Stock of					31/12/2023 Stock of	Stock of	Stock of	
		Stage 1 exposure	Stage 2 exposure	Stage 3 pi exposure	orovisions for provisions for provisions for providing provides for providing providing providing providing provisions for pro	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1	provisions for Stage 2	Stage 3	Coverage I Stage exposu
	Central banks Central governments	6)			exposure	exposure	exposure					exposure	exposure	exposure					exposure	exposure	exposure	
	Institutions Corporates		0 (0 0	0	0	0	-	0	0		0 0	0	0	-	(0	0	0	0	0 0	0 -
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail		0	0 0	0	0	0	-	0	0		0	0	0	-		0	0	0	0	0 0	0 -
Mozambiqua	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME				U U	U	, 0			0			O	U								
Mozambique	Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving		0	0 0	0	0	0	-	0	0		0 0	0	0	-		0	0	0	0	0 0) -
	Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME																					
	Equity Securitisation																					
	Other non-credit obligation assets IRB TOTAL		0	0 0	0	0	0	-	0	0		0 0	0	0	-		D	0	0	0	0 0) -
											Mora	toria - Baseline Sco	enario									
					31/12/2021 Stock of	Stock of	Stock of					31/12/2022 Stock of	Stock of	Stock of					31/12/2023 Stock of	Stock of	Stock of	
		Stage 1 exposure	Stage 2 exposure	Stage 3 pi		provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Coverage Stage exposu
	Central banks	6)			exposure	exposure	exposure	ехрозите				exposure	exposure	exposure	ехрозите				exposure	exposure	exposure	ехрози
	Central governments Institutions Corporates		0	0 0	0	0	0	-	0	0		0	0	0	-		0	0	0	0	0 0	0 -
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME																					
	Retail Retail - Secured on real estate property Detail - Secured on real estate property - Of Which SME		0	0 0	0	0	0	-	0	0		0 0	0	0	-		0	0	0	0	0 0	1-
Cape Verde	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving		0 (0 0	0	0	0	-	0	0		0 0	0	0	-	(0	0	0	0	0 0) -
	Retail - Other Retail Retail - Other Retail - Of Which: SME																					
	Retail - Other Retail - Of Which: non-SME Equity Securitisation																					
	Other non-credit obligation assets IRB TOTAL		0 (0 0	0	0	0	-	0	0		0 0	0	0	-	(D	0	0	0	0 0) -
											Mana	itoria - Baseline Sco	onavia									
				3	31/12/2021						MOI	31/12/2022	enano						31/12/2023			
		Stage 1	Stage 2	Stage 3 pi		Stock of provisions for	provisions for	Coverage Ratio - Stage 3	Stage 1	Stage 2	Stage 3	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio - Stage 3	Stage 1	Stage 2	Stage 3	Stock of provisions for			Coverage R Stage 3
	(mln EUR, %	exposure	exposure		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure	exposure	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure	exposure	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposur
	Central governments Institutions																					
	Corporates Corporates - Of Which: Specialised Lending		0 (0 0	0	0	0	-	0	0		0 0	0	0	-		0	0	0	0	0 0) -
	Corporates - Of Which: SME Retail Retail - Secured on real estate property		0 (0 0	0	0	0	-	0	0		0 0	0	0	-	(0	0	0	0	0 0) -
United States	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME		0 (0 0	0	0	0	-	0	0		0 0	0	0	-		0	0	0	0	0 0	0 -
	Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME																					
	Retail - Other Retail - Of Which: non-SME Equity																					
	Securitisation Other non-credit obligation assets IRB TOTAL		0	0	0		0	-	0	0		0	0	0	-			0	0	0	0 0	0 -
	IRD IOIAL		<u> </u>	<u> </u>	5						1									<u>~</u> 1		
				3	31/12/2021						Mora	ntoria - Baseline Sco 31/12/2022	enario						31/12/2023			
		Stage 1	Stage 2	Stage 3 pi		Stock of provisions for	Stock of provisions for	Coverage Ratio -	Stage 1	Stage 2 exposure	Stage 3	Stock of provisions for		Stock of provisions for	Coverage Ratio -	Stage 1	Stage 2 exposure	Stage 3	Stock of provisions for		Stock of provisions for	Coverage R Stage 3
	(mln EUR, %	exposure	exposure		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure	exposure	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure	exposure	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposur
	Central banks Central governments Institutions																					
	Corporates Corporates - Of Which: Specialised Lending		0	0 0	0	0	0	-	0	0		0 0	0	0	-		0	0	0	0	0 0) -
	Corporates - Of Which: SME Retail		0 (0 0	0	0	0	-	0	0		0 0	0	0	-		0	0	0	0	0 0	<u> </u>
Luxembourg	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME		0	0 0	0	0	0	-	0	0		0 0	0	0	-		0	0	0	0	0 0	0 -
	Retail - Qualifying Revolving Retail - Other Retail																					
	Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity																					
	Securitisation Other non-credit obligation assets																					
	IRB TOTAL		0	0	0	0	0	-	0	0		0	0	0	-		0	0	0	0	0	1-
				2	31/12/2021						Mora	ntoria - Baseline Sco 31/12/2022	enario						31/12/2023			
		Stage 1	Stage 2		Stock of	Stock of	Stock of provisions for	Coverage Ratio -	Stage 1	Stage 2	Stage 2	Stock of provisions for	Stock of	Stock of	Coverage Ratio -	Stage 1	Stage 2	Stage 2	Stock of	Stock of	Stock of	Coverage R
	(mln EUR, %	Stage 1 exposure	Stage 2 exposure	exposure	orovisions for property property property provides provides for providing provides p	provisions for Stage 2 exposure	Stage 3 exposure	Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Stage 3 exposur
	Central banks Central governments																					
	Institutions Corporates		0 (0 0	0	0	0	-	0	0		0 0	0	0	-		0	0	0	0	0 0) -
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail		0	0 0	n	0		-	0	0		0	0	0	-		0	0	0	0	0 "	0 -
Angola	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME			- 0	U U	U	U		0	0		0	U U									
Angola	Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving		0 (0 0	0	0	0	-	0	0		0 0	0	0	-		0	0	0	0	0 () -
	Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME																					
	Equity Securitisation																					
	Other non-credit obligation assets IRB TOTAL		0 (0 0	0	0	0	-	0	0		0	0	0	-		0	0	0	0	0 0	S -

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

AUTHORITY												.UZI EU		Caixa Geral de	Depósitos, S	Α											
	50	51	52	53	31/12/2021		56	57 58	59	60	61	62	63 Pul	64 olic guarantees - Baselii 31/12/2022		67	68 69	70	71	72	73		75 2/2023	76	77	78	79
	Stage 1	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of which	St	tage 3	visions for provis	ock of Stock of provisions fo	Coverage Ratio - Stage 3	Stage 1	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of which	Stage 3	ge 3 Stock ure, of provision	of Stock of provisions for	Stock of provisions for Stage 3	Stage 1	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of which	Stage 3	Stage 3 exposure, of which	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio - Stage 3 exposure
Num (min EUR, 9)	exposure %)	guaranteed amount	exposure	guaranteed amount	exposure gua an	exp		age 2 Stage 3 exposure	exposure	exposure	guaranteed amount	exposure	guaranteed amount	exposure guar	nteed expos	re exposure	Stage 3 exposure	exposure	guaranteed amount	exposure	guaranteed amount	exposure	guaranteed amount	exposure	Stage 2 exposure	Stage 3 exposure	exposure
Central governments Institutions Corporates Corporates Corporates - Of Which: Specialised Lending	(0 0	0	0 0	0 0	0	0	0	0 -	0	0	0	0	0	0	0	0 0-		0 0	0	0 (0 0	0	0 0	C	0	-
Corporates - Of Which: SME Retail	(0 0	0	0 0	0 0	0	0	0	0 -	0	0	0	0	0	0	0	0 0-		0 0	0	0 (0 0	0	0 0	C	0 0	-
Caixa Geral de Depósitos, SA Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving																											
12 Retail - Other Retail 13 Retail - Other Retail - Of Which: SME 14 Retail - Other Retail - Of Which: non-SME 15 Fauity																											
Equity Securitisation Other non-credit obligation assets IRB TOTAL	0	0 0	0	0 0	0 0	0	0	0	0 -	0	0	0	0	0	0	0	0 0 -		0 0	0	0	0 0	0	0 0	0	0	-
													Pul	olic guarantees - Baselii													
	Stage 1	Stage 1 exposure, of	Stage 2	Stage 2 exposure, of	Stage 3 expo	tage 3 osure, of provis	tock of Storisions for provisi	ock of Stock of Stons for provisions fo	Coverage Ratio -	Stage 1	Stage 1 exposure, of	Stage 2	Stage 2 exposure, of	31/12/2022 Stage 3	ge 3 Stock ure, of provision	of Stock of s for provisions for	Stock of Coverage Ratio	o - Stage 1	Stage 1 exposure, of	Stage 2	Stage 2 exposure, of	31/12 Stage 3	2/2023 Stage 3 exposure, of	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio
Row Num (mln EUR, 9) Central banks	exposure %)	guaranteed amount	exposure	guaranteed amount	exposure gua	oranteed exp		age 2 Stage 3 exposure	Stage 3 exposure	exposure	which guaranteed amount	exposure	which guaranteed amount	exposure guar	nteed Stage	1 Stage 2 re exposure	Stage 3 exposure Stage 3 exposure	exposure	which guaranteed amount	exposure	which guaranteed amount	exposure	which guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure
Central governments Institutions Corporates		0 0	0	0 0	0 0	0	0	0	0 -	0	0	0	0	0	0	0	0 0 -		0 0	0		0 0		0 0	C	0	-
Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail	C	0 0	0	0 0	0 0	0	0	0	0 -	0	0	0	0	0	0	0	0 0-		0 0	0) (0 0	0	0 0	C	0	-
Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving	C	0 0	0	0 0	0 0	0	0	0	0 -	0	0	0	0	0	0	0	0 0-		0 0	0	0 (0 0	0	0 0	C	0 0	-
Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME																											
Equity Securitisation Other non-credit obligation assets																											
IRB TOTAL	0	0 0	0	0 0	0 0	0	0	0	0 -	0	0	0	0	0	0	0	0 -		0 0	0	0	0 0	0	0 0	0	0	_
		Stage 1		Stage 2	31/12/2021 St	tage 3	tock of Sto	ock of Stock of			Stage 1		Pul Stage 2	olic guarantees - Baselii 31/12/2022 Sta		of Stock of	Stock of Cavarage Paris		Stage 1		Stage 2	31/12	2/2023 Stage 3	Stock of	Stock of	Stock of	
Row Num	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3 expo exposure gua	osure, of provision of the provision of	visions for provis	sions for provisions for provisions for Stage 3 Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3 exposure guar	ure, of provision ich Stage exposi	s for provisions for Stage 2 re exposure	provisions for Stage 3 exposure Stock of Coverage Ration Stage 3 exposure	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3 exposure	exposure, of which guaranteed	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Central banks Central governments Institutions	70)	amount		amount	ar	mount					amount		amount	am	bunt				amount		amount		amount				
Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	(0 0	0	0 0	0 0	0	0	0	0 -	0	0	0	0	0	0	0	0 0-		0 0	0	0 (0 0		0 0	C	0	-
Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: pop-SME	C	0 0	0	0 0	0 0	0	0	0	0 -	0	0	0	0	0	0	0	0 0 -		0 0	0	0 (0 0	0	0 0	C	0	
Retail - Qualifying Revolving Retail - Other Retail	C	0 0	0	0 0	0 0	0	0	0	0 -	0	0	0	0	0	0	0	0 0-		0 0	0	0 (0 0	0	0 0	C	0	-
Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity Securitisation																											
Securitisation																											
Other non-credit obligation assets IRB TOTAL	0	0 0	0	0 0	0 0	0	0	0	0 -	0	0	0	0	0	0	0	0 0 -		0 0	0	0	0 0	D	0 0	0	0	-
Other non-credit obligation assets		0 0	0	0 0	31/12/2021		0	0	0 -	0	0	0		0 Dlic guarantees - Baselin 31/12/2022		0	0 0 -		0 0	0		31/12	2/2023	0 0	0	0	
Other non-credit obligation assets IRB TOTAL Row	Stage 1 exposure	Stage 1 exposure, of which quaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	tage 3 osure, of which provis	visions for provisi Stage 1 Sta	ock of Stock of provisions for age 2 Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which quaranteed	Stage 2 exposure	Stage 2 exposure, of which	31/12/2022 Stage 3 exposure	ge 3 ure, of provision stage	s for provisions fo	Stock of provisions for Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which quaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	31/12 Stage 3 exposure	Stage 3 exposure, of which	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio - Stage 3 exposure
Sow Num Central banks Central governments Other non-credit obligation assets IRB TOTAL (mln EUR, 9) Central governments	Stage 1 exposure	exposure, of	Stage 2 exposure	exposure, of	Stage 3 expo exposure gua	tage 3 osure, of which provis	risions for provisions for Stage 1	sions for provisions fo	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	exposure, of	Stage 2 exposure	Stage 2 exposure, of	31/12/2022 Stage 3 exposure guar	ge 3 ure, of provision	s for provisions for Stage 2	Stock of provisions for Stage 3 exposure	Stage 1 exposure	exposure, of	Stage 2 exposure	exposure, of	Stage 3	Stage 3 exposure, of	provisions for	provisions for	provisions for	Coverage Ratio - Stage 3 exposure
Other non-credit obligation assets IRB TOTAL Row Num (mln EUR, 9) 55 Central banks	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3 expo exposure gua	tage 3 osure, of which ranteed	risions for provisitage 1 Sta	sions for provisions for provisions for Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	31/12/2022 Stage 3 exposure guar	ge 3 ure, of ich Stage nteed	s for provisions fo	provisions for Coverage Ratio	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Coverage Ratio - Stage 3 exposure
Row Num Central banks Central governments Institutions Corporates Corporates Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3 expo exposure gua	tage 3 osure, of which ranteed	risions for provisitage 1 Sta	sions for provisions for provisions for Stage 3	Coverage Ratio - Stage 3 exposure 0 -	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	31/12/2022 Stage 3 exposure guar	ge 3 ure, of ich Stage nteed	s for provisions fo	provisions for Coverage Ratio	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Coverage Ratio - Stage 3 exposure
Row Num	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3 expo exposure gua	tage 3 osure, of which ranteed	risions for provisitage 1 Sta	sions for provisions for provisions for Stage 3	Coverage Ratio - Stage 3 exposure 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure 0 0 0	Stage 2 exposure, of which guaranteed	31/12/2022 Stage 3 exposure guar	ge 3 ure, of ich Stage nteed	s for provisions fo	provisions for Coverage Ratio	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Coverage Ratio - Stage 3 exposure
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Row Num Central banks Central governments Institutions Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Qualifying Revolving Retail - Other Retail - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Other Retail Retai	Stage 1 exposure	exposure, of which guaranteed amount 0 0 0 0 0 0 Stage 1 exposure, of which guaranteed	Stage 2 exposure O Stage 2 exposure	exposure, of which guaranteed amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure O O O O O O O O O O O O O O O O O O	tage 3 osure, of which stranteed mount 0 0 0 0 0 tage 3 osure, of which stranteed expensive and the stranteed provise and the stranteed expensive and the stranteed	tock of visions for stage 1 tock of visions for stage 1 Stage 1 O O O Stock of visions for stage 1 Stage 1 Stock of provisions for stage 1 Stage 1	sions for provisions for provisions for Stage 3	Coverage Ratio - Stage 3 exposure 0	exposure 0 0 0 0	exposure, of which guaranteed amount 0 0 0 Stage 1 exposure, of which guaranteed	Stage 2 exposure O Stage 2 exposure	Stage 2 exposure, of which guaranteed amount 0 0 Pul Stage 2 exposure, of which guaranteed	Stage 3 exposure O O O O O Stage 3 exposure O O Stage 3 exposure Stage 3 exposure	ge 3 ure, of ich nteed exposition 0 0 0 0 0 0 Stage exposition 1 Stage exposition 1 Stage exposition Stage exposit	s for provisions for Stage 2 exposure 0 0 0 0 Stock of provisions for Stage 2	provisions for Coverage Ratio	Stage 1 exposure Stage 1 exposure	exposure, of which guaranteed amount 0 0 0 0 0 0 Stage 1 exposure, of which guaranteed	Stage 2 exposure O O O Stage 2 exposure	exposure, of which guaranteed amount	Stage 3 exposure 0 0 0 0 0 0 0 0 0	Stage 3 exposure, of which guaranteed amount 2/2023 Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Coverage Ratio - Stage 3 exposure Coverage Ratio - Stage 3 exposure
Row Num (min EUR, 9 S5 S6 Central banks Central governments Institutions Corporates - Of Which: Specialised Lending Corporates - Of Which: SNE Retail Corporates - Of Which: SNE Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: non-SME Retail - Other Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Retail - Other Retail - Of Which: sme Retail - Other Retail - Of Which: sme Retail - Other Retail - Of Which: non-SME Retail - Other Retail - Of Which: sme	Stage 1 exposure	exposure, of which guaranteed amount 0 0 0 0 0 0 Stage 1 exposure, of which	0 0 0 0	exposure, of which guaranteed amount 0	Stage 3 exposure O O O O O O O O O O O O O O O O O O	tage 3 osure, of which stranteed mount	tock of visions for stage 1 Stage 1 O O Stock of visions for stage 1 Stock of stage 1 Stock of stage 1 Stock of provisions for stage 1 Stage 1	sions for age 2 Stage 3 exposure 0 0 0 0 0 Stock of sions for age 2 Stage 3 Stock of provisions for Stage 3	0 - 0 - 0 - 0 - 0 - Coverage Ratio - Stage 3	exposure 0 0 0 0 0 Stage 1	exposure, of which guaranteed amount 0 0 0 Stage 1 exposure, of which	0 0 0	Stage 2 exposure, of which guaranteed amount 0 0 Pul Stage 2 exposure, of which	Stage 3 exposure O O O O O Stage 3 exposure O O Stage 3 exposure Stage 3 exposure	Stock provision Stage exposition of the stage of the stag	s for provisions for Stage 2 exposure 0 0 0 0 Stock of provisions for Stage 2	provisions for Stage 3 exposure O O O O O O O O O O O O O O O O O O O		exposure, of which guaranteed amount 0 0 0 0 0 0 Stage 1 exposure, of which	exposure 0 0 0 0 Stage 2	exposure, of which guaranteed amount	Stage 3 exposure 0	Stage 3 exposure, of which guaranteed amount	provisions for Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3 exposure	
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2021 EU-wide Stress Test: Credit risk COVID-19 IRB Caixa Geral de Depósitos, SA

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		30	31	JL	33	31	30	37	37	00	01	02	Public guar	antees - Baseline Scen	ario	00	70	7 ±	, 2	, 3		73 70		70 73
			Chara I		Charles 3	31/12/2021					Glassa 4			31/12/2022				Character of		Chara a	31/12/202			
		Stage 1	Stage 1 exposure, of	Stage 2	Stage 2 exposure, of	Stage 3 exposure, of	Stock of provisions for	Stock of Stock provisions for provision	ns for Coverage Ratio -	Stage 1	Stage 1 exposure, of	Stage 2	Stage 2 exposure, of which	Stage 3 exposure, of	Stock of Stock of provisions for provisions	for provisions for Coverage Ratio	Stage 1	Stage 1 exposure, of	Stage 2	Stage 2 exposure, of		Stage 3 stock of provisions for	Stock of provisions for pr	Stock of Coverage Ratio
Row Num	(mln EUR, %	exposure	which guaranteed amount	exposure	which guaranteed amount	exposure which guaranteed	Stage 1 exposure	Stage 2 Stage exposure exposure		exposure		exposure (which expos guaranteed amount		Stage 1 Stage 2 exposure exposure	Stage 3 exposure	exposure	which guaranteed amount	exposure	which guaranteed amount	exposure gi	which Stage 1 uaranteed exposure	Stage 2 exposure	Coverage Ratio Stage 3 exposure Coverage Ratio Stage 3 exposure
109	Central banks Central governments		amount		amount	amount					amount		amount	amount				amount		amount		amount		
111	Institutions Corporates		0 0	0	0	0	0	0	0	0	0	0	0	0	0	0 0	0		0	0	0	0		0
113	Corporates - Of Which: Specialised Lending		0 0	0	U	U	U U	0	0-	U	O .	U	0	O .	0	0 0-	0	0	U	U	U	0 (0 -
114	Corporates - Of Which: SME Retail		0 0	0	0	0	0 0	0	0 -	0	0	0	0	0	0 0	0 0-	0	0	0	0	0	0 (0	0 -
116 117 Mozambiguo	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME																							
Mozambique	Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving		0 0	0	0	0	0 0	0	0 -	0	0	0	0	0	0 0	0 0-	0	0	0	0	0	0 (0	0 -
120	Retail - Other Retail Retail - Other Retail - Of Which: SME																							
122	Retail - Other Retail - Of Which: non-SME																							
124	Securitisation																							
125 126	Other non-credit obligation assets IRB TOTAL		0 0	0	0	0	0 0	0	0 -	0	0	0	0	0	0 0	0 0-	0	0	0	0	0	0 (0	0 -
						31/12/2021								rantees - Baseline Scen 31/12/2022	ario						31/12/202			
			Stage 1		Stage 2	Stage 3	Stock of	Stock of Stock	of a s		Stage 1		Stage 2	Stage 3	Stock of Stock of	Stock of Coverage Bati		Stage 1		Stage 2		Stage 3 Stock of	Stock of	Stock of Coverage Patie
Pow		Stage 1 exposure	exposure, of which	Stage 2 exposure	exposure, of which	Stage 3 exposure, of which	provisions for Stage 1	provisions for provision Stage 2 Stage	ns for Stage 3	Stage 1 exposure	wnicn	Stage 2 exposure	exposure, of Stage which expos	Which	provisions for provisions Stage 1 Stage 2	for provisions for Stage 3	Stage 1 exposure	exposure, of which	Stage 2 exposure	exposure, of which	Stage 3 ex exposure	which provisions for Stage 1	provisions for pr	Coverage Ratio Stage 3 exposure
Num	(mln EUR, %	(b)	guaranteed amount		guaranteed amount	guaranteed amount	exposure	exposure expos		,	guaranteed amount		guaranteed amount	guaranteed amount	exposure exposur	exilosine		guaranteed amount		guaranteed amount	gı gı	uaranteed exposure	exposure	exposure exposure
127	Central governments																							
129 130	Institutions Corporates		0 0	0	0	0	0 0	0	0 -	0	0	0	0	0	0 0	0 0-	0	0	0	0	0	0 (0 0	0 -
131 132	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME																							
133 134	Retail Retail - Secured on real estate property		0 0	0	0	0	0 0	0	0 -	0	0	0	0	0	0 0	0 -	0	0	0	0	0	0 0	0	0 -
Cape Verde	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME		0 0	0	n	0	0 0	0	0 -	n	0	0	0	0	0 0	0 0-	n) 0	U	0	0	0 (0	0 -
137 138	Retail - Qualifying Revolving Retail - Other Retail					-				0	Ÿ										Ŭ,			
139	Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME																							
141	Equity																							
142 143	Securitisation Other non-credit obligation assets																							
144	IRB TOTAL		0 0	0	0	0	0 0	0	0 -	0	0	0	0	0	0 0	0 0 -	0	0	0	0	0	0 (0 0	0 -
													Public quar	antees - Baseline Scen	ario									
						31/12/2021								31/12/2022	-						31/12/202	23		
		a :	Stage 1 exposure, of	a	Stage 2 exposure, of	Stage 3 exposure, of	Stock of	Stock of Stock	of Coverage Ratio -	a	Stage 1 exposure, of		Stage 2 exposure, of	Stage 3 exposure, of	Stock of Stock of	COVERAGE RATIO) ·	Stage 1 exposure, of	ai a	Stage 2 exposure, of	ev	Stage 3 Stock of	Stock of	Stock of Coverage Ratio
Row		Stage 1 exposure	which	Stage 2 exposure	which guaranteed	Stage 3 which guaranteed	provisions for Stage 1	Stage 2 Stage	exposure	Stage 1 exposure	which	Stage 2 exposure	which expos guaranteed	e 3 which	Stage 1 Stage 2	for provisions for Stage 3 Stage 3 exposure	Stage 1 exposure	which guaranteed	Stage 2 exposure	which guaranteed	Stage 3 exposure	which stage 1	Stage 2	Stage 3
Num 145	Central banks (mln EUR, %	(b)	amount		amount	amount	exposure	exposure expos	ure SAPOON'S		amount		amount	amount	exposure exposur	e exposure		amount		amount	9.	amount exposure	exposure	exposure
146 147	Central governments Institutions																							
148	Corporates Corporates - Of Which: Specialised Lending		0 0	0	0	0	0 0	0	0 -	0	0	0	0	0	0 0	0 0-	0	0	0	0	0	0 (0	0 -
150	Corporates - Of Which: SME																							
151	Retail - Secured on real estate property		0 0	0	0	U	0	0	0 -	0	U	0	U	U	0 0	0 0-	0	0	0	0	U	U (J O	0 -
United States	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME		0 0	0	0	0	0 0	0	0 -	0	0	0	0	0	0 0	0 0-	0	0	0	0	0	0 (0 0	0 -
155 156	Retail - Qualifying Revolving Retail - Other Retail																							
157 158	Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME																							
159 160	Equity Securitisation																							
161 162	Other non-credit obligation assets IRB TOTAL		0 0	0	0	0	0 0	0	0 -	0	0	0	0	0	0 0	0 0-	0	0	0	0	0	0 0	0	0 -
															•					•	•	•		
													Public guar	antees - Baseline Scen	ario									
			Stage 1		Stage 2	31/12/2021 Stage 3					Stage 1		Stage 2	31/12/2022 Stage 3				Stage 1		Stage 2	31/12/202	Stage 3		
		Stage 1	exposure, of which	Stage 2	exposure, of which	Stage 3 exposure, of which	Stock of provisions for	Stock of Stock provisions for provision	ns for Coverage Ratio -	Stage 1	exposure, of	Stage 2	exposure, of Stag	e 3 exposure, of	Stock of Stock of provisions	for provisions for Coverage Ratio	Stage 1 exposure	exposure, of which	Stage 2	exposure, of	Stage 3 ex	kposure, of provisions for	provisions for pr	Stock of coverage Ratio Stage 3 exposure
Row Num	(mln EUR, %	exposure (a)	guaranteed	exposure	guaranteed	exposure guaranteed	Stage 1 exposure	Stage 2 Stag exposure expos	OVECUEO	exposure	guaranteed e	exposure	guaranteed expos	guaranteed	Stage 1 Stage 2 exposure exposure	Stage 3 exposure exposure	exposure	guaranteed	exposure	guaranteed		uaranteed exposure	Stage 2 exposure	Stage 3 exposure
163 164	Central banks Central governments													3111011111										
165 166	Institutions Corporates		0		0	n	0	n	0 -	0	0	0	0	0	0 0	0 0-	0		0	0	0	0		0 -
167	Corporates - Of Which: Specialised Lending		0		U		- 0		,	U	U	J	J		- 0	5	0	U	U	U	U		U	
169	Corporates - Of Which: SME Retail Retail - Secured on real estate preparty		0 0	0	0	0	0 0	0	0 -	0	0	0	0	0	0 0	0 0-	0	0	0	0	0	0 (0 0	0 -
Luxembourg	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME						0																	
173	Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving		0	0	0	0	0	0	U -	0	0	0	0	U	0	U 0 -	0	0	0	0	0	U (J 0	0 -
174 175	Retail - Other Retail Retail - Other Retail - Of Which: SME																							
176 177	Retail - Other Retail - Of Which: non-SME Equity																							
178 179	Securitisation Other non-credit obligation assets																							
180	IRB TOTAL		0 0	0	0	0	0 0	0	0 -	0	0	0	0	0	0 0	0 0-	0	0	0	0	0	0	0	0 -
													Dublic que	antees - Baseline Scen	ario									
						31/12/2021								31/12/2022							31/12/202	23		
			Stage 1 exposure, of		Stage 2 exposure, of	Stage 3	Stock of	Stock of Stock	of Coverage Ratio		Stage 1 exposure, of		Stage 2	Stage 3	Stock of Stock of	Stock of Coverage Ratio).	Stage 1 exposure, of		Stage 2 exposure, of	av	Stage 3 Stock of	Stock of	Stock of Coverage Ratio
Row		Stage 1 exposure	which	Stage 2 exposure	which guaranteed	Stage 3 which	provisions for Stage 1	provisions for provision Stage 2 Stage	ns for Stage 3 = 3 exposure	Stage 1 exposure	which	Stage 2 exposure	which expos guaranteed	sure Which	provisions for provisions Stage 1 Stage 2 exposure exposure	for provisions for Stage 3 Stage 3 exposure	Stage 1 exposure	which guaranteed	Stage 2 exposure	which guaranteed	Stage 3 exposure	which stage 1	provisions for pr Stage 2 exposure	Coverage Ratio Stage 3 exposure Coverage Ratio Stage 3 exposure
Num 181	Central banks (mln EUR, %	0)	guaranteed amount		amount	guaranteed amount	exposure	exposure expos	ure skposure		guaranteed amount		amount	guaranteed amount	exposure exposur	exposure		amount		amount	g	amount exposure	exposure	exposure
182	Central governments Institutions																							
184	Corporates		0 0	0	0	0	0 0	0	0 -	0	0	0	0	0	0 0	0 0-	0	0	0	0	0	0 (0	0 -
186	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME		0				0																	
188	Retail - Secured on real estate property		0	0	0	U	0	0	U -	0	0	0	0	U	0	0 -	0	0	0	0	0	U (J 0	U -
¹⁸⁹ Angola	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME		0 0	0	0	0	0 0	0	0 -	0	0	0	0	0	0 0	0 0-	0	0	0	0	0	0 (0	0 -
191 192	Retail - Qualifying Revolving Retail - Other Retail																							
193 194	Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME																							
195	Equity Securitisation																							
197	Other non-credit obligation assets IRB TOTAL		0		0	0	0	0	0 -	0	0	0	0	0	0	0 0-	0			0	0	0 '		0 -
190	IND TOTAL		<u>-</u> , 0		<u>.</u> U	<u>, </u>	- <u>1</u>	<u>. </u>	<u> </u>	U	U	U	<u> </u>	<u> </u>	<u>-1 </u>		<u>, </u>	·, U	<u> </u>	U	U	<u> </u>	. <u>U</u>	<u> </u>

EBA EUROPEAN BANKING AUTHORITY

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

BANKING AUTHORITY									ZOZI LO	-wide s		est: Cre eral de Depó			TO TIVE							
		80	81	82	83	84	85	86	87	88	89	90	91	92	93	94	95	96	97	98	99	100
					31/12/2021						Morat	toria - Adverse Sce 31/12/2022	enario						31/12/2023			
		Stage 1	Stage 2	Stage 3	Stock of provisions for	Stock of provisions for	Stock of provisions for Stage 3	Coverage Ratio - Stage 3	Stage 1 exposure	Stage 2 exposure	Stage 3	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio - Stage 3	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for	Stock of provisions for	provisions roi	Coverage Ratio - Stage 3
Row Num	(mln EUR)	exposure , %)	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure	exposure	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure	exposure	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure
2 3	Central banks Central governments Institutions																					
4 5	Corporates Corporates - Of Which: Specialised Lending		0	0 0	0		0 0) -	0	0	0	0	0	0	-	0	C)	0 0	0	0 -	-
7 8 Caiva Caral do	Corporates - Of Which: SME Retail Retail - Secured on real estate property		0	0 0	0		0 0) -	0	0	0	0	0	0	-	0	C		0 0	0	0 -	-
Caixa Geral de Depósitos, SA	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving		0	0 0	0		0 0) -	0	0	0	0	0	0	-	0	C)	0 0	0	0 -	-
12 13	Retail - Other Retail Retail - Other Retail - Of Which: SME																					
14 15 16	Retail - Other Retail - Of Which: non-SME Equity Securitisation																					
17 18	Other non-credit obligation assets IRB TOTAL		0 (0 0	0	(0 0) -	0	0	0	0	0	0	-	0	0		0	0	0	-
											Morat	toria - Adverse Sce	enario									
					31/12/2021							31/12/2022							31/12/2023			
		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	Stock of provisions for Stage 2	provisions for	Coverage Ratio - Stage 3
Num	Central banks (mln EUR)		exposure	ехрозите	exposure	exposure	Stage 3 exposure	exposure	exposure	exposure	exposure	exposure	exposure	exposure	exposure	exposure	exposure	ехрозите	exposure	exposure	Stage 3 exposure	exposure
20 21	Central governments Institutions																					
22 23	Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME		0	0 0	0		0 0) -	0	0	0	0	0	0	-	0	C		0 0	0	0 -	-
25 26	Retail Retail - Secured on real estate property		0	0 0	0		0 0) -	0	0	0	0	0	0	-	0	C		0 0	0	0 -	-
Portugal	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME		0	0 0	0		0 0) -	0	0	0	0	0	0	-	0	C)	0 0	0	0 -	-
30 31	Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME																					
32 33	Retail - Other Retail - Of Which: non-SME Equity																					
34 35	Securitisation Other non-credit obligation assets																					
36	IRB TOTAL		0	0 0	<u> </u>		0 0	<u> </u>	O	0	0	<u> </u>	O	0	<u>-</u>	0		'	<u>)</u>	0	<u> </u>	-
					31/12/2021						Morat	toria - Adverse Sce 31/12/2022	enario						31/12/2023			
		Stage 1	Store	Stone 2	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio -	Stage 1	Stage 3	Stage 3	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio -	Stage	Stage 2	Stage 3	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio -
Row Num	(mln EUR,	exposure	Stage 2 exposure	Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure	Stage 1 exposure	exposure	Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure
37 38	Central banks Central governments																					
39 40	Institutions Corporates		0	0 0	0		0 0) -	0	0	0	0	0	0	-	0	C		0 0	0	0 -	-
41 42 43	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail		0	0 0	0		0 0) -	0	0	0	0	0	0	-	0			0 0	0	0 -	-
44 45 46 Macao	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME																					
46 47	Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail		0	0 0	0		0 0) -	0	0	0	0	0	0	-	0	C		0 0	0	0 -	-
49 50	Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME																					
51	Equity																					
52	Securitisation																					
52 53 54	Securitisation Other non-credit obligation assets IRB TOTAL		0 (0 0	0		0 0) -	0	0	0	0	0	0	-	0	0		0	0	0	-
52 53 54	Other non-credit obligation assets		0	0 0	0		0 0) -	0	0	0 Morat	0 toria - Adverse Sce	0 enario	0	-	0	0		0	0	0	-
52 53 54	Other non-credit obligation assets		0	0 0	31/12/2021 Stock of	Stock of	Stock of	-	0	0	0 Morat	31/12/2022		0 Stock of	-	0	0		31/12/2023 Stock of	Stock of	0 -	-
52 53 54	Other non-credit obligation assets IRB TOTAL	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Morat Stage 3 exposure	31/12/2022 Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stage 3	Coverage Ratio - Stage 3 exposure
52 53 54 Row Num 55 56	Other non-credit obligation assets IRB TOTAL (mln EUR,	exposure			Stock of provisions for	provisions for	Stock of provisions for Stage 3 exposure		Stage 1 exposure	Stage 2 exposure	Stage 3	31/12/2022 Stock of provisions for	Stock of provisions for	provisions for	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for	provisions for	Stock of provisions for Stage 3 exposure	Stage 3
52 53 54 Row Num 55 56 57 58	Other non-credit obligation assets IRB TOTAL (mln EUR) Central banks Central governments Institutions Corporates	exposure			Stock of provisions for Stage 1	provisions for Stage 2	Stage 3	Stage 3	Stage 1 exposure	Stage 2 exposure	Stage 3	31/12/2022 Stock of provisions for Stage 1	Stock of provisions for Stage 2	provisions for Stage 3	Stage 3	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	provisions for Stage 2	Stage 3	Stage 3
52 53 54 Row Num 55 56 57 58 59 60 61	Other non-credit obligation assets IRB TOTAL (mln EUR) Central banks Central governments Institutions	exposure			Stock of provisions for Stage 1	provisions for Stage 2	Stage 3	Stage 3	Stage 1 exposure	Stage 2 exposure	Stage 3	31/12/2022 Stock of provisions for Stage 1	Stock of provisions for Stage 2	provisions for Stage 3	Stage 3	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	provisions for Stage 2	Stage 3	Stage 3
France For a second se	Other non-credit obligation assets IRB TOTAL (mln EUR) Central banks Central governments Institutions Corporates Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME	exposure			Stock of provisions for Stage 1	provisions for Stage 2	Stage 3	Stage 3	Stage 1 exposure	Stage 2 exposure	Stage 3	31/12/2022 Stock of provisions for Stage 1	Stock of provisions for Stage 2	provisions for Stage 3	Stage 3	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	provisions for Stage 2	Stage 3	Stage 3
Fow Num 55 56 57 58 59 60 61 62 63 64 65 66 France	Other non-credit obligation assets IRB TOTAL (mln EUR) Central banks Central governments Institutions Corporates Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail	exposure			Stock of provisions for Stage 1	provisions for Stage 2	Stage 3	Stage 3	Stage 1 exposure	Stage 2 exposure	Stage 3	31/12/2022 Stock of provisions for Stage 1	Stock of provisions for Stage 2	provisions for Stage 3	Stage 3	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	provisions for Stage 2	Stage 3	Stage 3
Row Num 55 56 57 58 59 60 61 62 63 64 65 66 67 68 69	Other non-credit obligation assets IRB TOTAL (mln EUR Central banks Central governments Institutions Corporates Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Qualifying Revolving Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME	exposure			Stock of provisions for Stage 1	provisions for Stage 2	Stage 3	Stage 3	Stage 1 exposure	Stage 2 exposure	Stage 3	31/12/2022 Stock of provisions for Stage 1	Stock of provisions for Stage 2	provisions for Stage 3	Stage 3	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	provisions for Stage 2	Stage 3	Stage 3
France 65 66 67 68 69 70 71	Other non-credit obligation assets IRB TOTAL Central banks Central governments Institutions Corporates Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME	exposure			Stock of provisions for Stage 1	provisions for Stage 2	Stage 3	Stage 3	Stage 1 exposure	Stage 2 exposure	Stage 3	31/12/2022 Stock of provisions for Stage 1	Stock of provisions for Stage 2	provisions for Stage 3	Stage 3	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	provisions for Stage 2	Stage 3	Stage 3
France 65 66 67 68 69 70 71 72	Other non-credit obligation assets IRB TOTAL (mln EUR, Central banks Central governments Institutions Corporates Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME	exposure			Stock of provisions for Stage 1	provisions for Stage 2	Stage 3	Stage 3	Stage 1 exposure	Stage 2 exposure	Stage 3	31/12/2022 Stock of provisions for Stage 1	Stock of provisions for Stage 2	provisions for Stage 3	Stage 3	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	provisions for Stage 2	Stage 3	Stage 3
France France 65 66 67 68 69 70 71 72	Other non-credit obligation assets IRB TOTAL Central banks Central governments Institutions Corporates Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME	exposure			Stock of provisions for Stage 1 exposure	provisions for Stage 2	Stage 3	Stage 3	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure 0	Stock of provisions for Stage 1 exposure 0 0 0 0 toria - Adverse Scott	Stock of provisions for Stage 2 exposure 0 0 0	provisions for Stage 3	Stage 3	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	provisions for Stage 2	Stage 3	Stage 3
France France France 66 67 68 69 70 71 72	Other non-credit obligation assets IRB TOTAL Central banks Central governments Institutions Corporates Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME	exposure exposure	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 1 exposure 0 0 0 31/12/2021 Stock of	provisions for Stage 2 exposure	Stage 3 exposure	Stage 3 exposure	0 0 0	0	Stage 3 exposure 0 0 Morat	Stock of provisions for Stage 1 exposure 0 0 0 toria - Adverse Scott	Stock of provisions for Stage 2 exposure 0 0 0 0 cenario	provisions for Stage 3 exposure 0 0 Stock of	Stage 3	0 0 0			Stock of provisions for Stage 1 exposure	provisions for Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure 0 -	Stage 3
Row Num 55 56 57 58 59 60 61 62 63 64 65 66 67 68 69 70 71 72 72	Other non-credit obligation assets IRB TOTAL Central banks Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Retail - Other Retail - Of Which: non-SME Retail - Other Retail - Of Which: non-SME IRB TOTAL	exposure Stage 1 exposure			Stock of provisions for Stage 1 exposure 0 0 0 0 31/12/2021	provisions for Stage 2 exposure	Stage 3 exposure 0	Stage 3 exposure	Stage 1 exposure 0 0 0 0 0 0 Stage 1 exposure	Stage 2 exposure O Stage 2 exposure	Stage 3 exposure 0	Stock of provisions for Stage 1 exposure 0 0 0 toria - Adverse Scenario Stage 1	Stock of provisions for Stage 2 exposure 0 0 0 0	provisions for Stage 3 exposure 0 0 0	Stage 3 exposure	Stage 1 exposure 0 0 0 0 1 Stage 1 exposure	Stage 2 exposure	Stage 3 exposure Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stage 3 exposure 0 - 0 - Stock of provisions for Stage 3	Stage 3 exposure
Row Num 55 56 57 58 59 60 61 62 63 64 65 66 67 68 69 70 71 72 Row Num 73 74	Other non-credit obligation assets IRB TOTAL (min EUR Central banks Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity Securitisation Other non-credit obligation assets IRB TOTAL (min EUR Central banks Central governments	exposure Stage 1 exposure	exposure 0 0 0 0 Stage 2	exposure 0 0 0 0 0 0 0 0 0 Stage 3	Stock of provisions for Stage 1 exposure 0 0 0 31/12/2021 Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stage 3 exposure	Stage 3 exposure	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0	Stage 3 exposure 0 0 Morat	Stock of provisions for Stage 1 exposure 0 0 0 0 toria - Adverse Scenario Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure 0 0 0 0 stock of provisions for Stage 2	Stock of provisions for Stage 3	Stage 3 exposure	0 0 0 Stage 1	Stage 2	Stage 3	Stock of provisions for Stage 1 exposure	provisions for Stage 2 exposure 0 0 0 0 Stock of provisions for	Stage 3 exposure 0 -	Stage 3 exposure
Row Num	Central banks Central governments Institutions Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: Inno-SME	exposure Stage 1 exposure	exposure 0 0 0 0 Stage 2	exposure 0 0 0 0 0 0 0 0 0 Stage 3	Stock of provisions for Stage 1 exposure 0 0 0 31/12/2021 Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stage 3 exposure	Stage 3 exposure	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0	Stage 3 exposure 0 0 Morat	Stock of provisions for Stage 1 exposure 0 0 0 toria - Adverse Scenario Stage 1	Stock of provisions for Stage 2 exposure 0 0 0 0 stock of provisions for Stage 2	Stock of provisions for Stage 3	Stage 3 exposure	0 0 0 Stage 1	Stage 2	Stage 3	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stage 3 exposure 0 - 0 - Stock of provisions for Stage 3	Stage 3 exposure
Row Num 55 56 57 58 59 60 61 62 63 64 65 66 67 68 69 70 71 71 72	Other non-credit obligation assets IRB TOTAL Central banks Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME IRB TOTAL Central banks Central governments Institutions Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail	exposure Stage 1 exposure	exposure 0 0 0 0 Stage 2	exposure 0 0 0 0 0 0 0 0 0 Stage 3	Stock of provisions for Stage 1 exposure 0 0 0 31/12/2021 Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stage 3 exposure	Stage 3 exposure	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0	Stage 3 exposure 0 0 Morat	Stock of provisions for Stage 1 exposure 0 0 0 toria - Adverse Scenario Stage 1	Stock of provisions for Stage 2 exposure 0 0 0 0 stock of provisions for Stage 2	Stock of provisions for Stage 3	Stage 3 exposure	0 0 0 Stage 1	Stage 2	Stage 3	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stage 3 exposure 0 - 0 - Stock of provisions for Stage 3	Stage 3 exposure
65 66 67 68 69 70 71 72 Row Num 73 74 75 76 77 78 79 80	Other non-credit obligation assets IRB TOTAL Central banks Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity Securitisation Other non-credit obligation assets IRB TOTAL (min EUR Central banks Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail - Secured on real estate property	exposure Stage 1 exposure	exposure 0 0 0 0 Stage 2	exposure 0 0 0 0 0 0 0 0 0 Stage 3	Stock of provisions for Stage 1 exposure 0 0 0 31/12/2021 Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stage 3 exposure	Stage 3 exposure	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0	Stage 3 exposure 0 0 Morat	Stock of provisions for Stage 1 exposure 0 0 0 toria - Adverse Scenario Stage 1	Stock of provisions for Stage 2 exposure 0 0 0 0 stock of provisions for Stage 2	Stock of provisions for Stage 3	Stage 3 exposure	0 0 0 Stage 1	Stage 2	Stage 3	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stage 3 exposure 0 - 0 - Stock of provisions for Stage 3	Stage 3 exposure
Row Num 55 56 57 58 59 60 61 62 63 64 65 66 67 68 69 70 71 72 Row Num Spain Spain Spain Spain	Other non-credit obligation assets IRB TOTAL Central banks Central governments Institutions Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Retail - Secured on real estate property Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: non-SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail	exposure Stage 1 exposure	exposure 0 0 0 0 Stage 2	exposure 0 0 0 0 0 0 0 0 0 Stage 3	Stock of provisions for Stage 1 exposure 0 0 0 31/12/2021 Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stage 3 exposure	Stage 3 exposure	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0	Stage 3 exposure 0 0 Morat	Stock of provisions for Stage 1 exposure 0 0 0 toria - Adverse Scenario Stage 1	Stock of provisions for Stage 2 exposure 0 0 0 0 stock of provisions for Stage 2	Stock of provisions for Stage 3	Stage 3 exposure	0 0 0 Stage 1	Stage 2	Stage 3	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stage 3 exposure 0 - 0 - Stock of provisions for Stage 3	Stage 3 exposure
65 66 67 68 69 70 71 72 Row Num 73 74 75 76 77 78 79 80	Other non-credit obligation assets IRB TOTAL Central banks Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Secured on real estate property - Of Which: non-SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Retail - Secured on real estate property Securitisation Other non-credit obligation assets IRB TOTAL Central banks Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail - Secured on real estate property Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail - Of Which: SME	exposure Stage 1 exposure	exposure 0 0 0 0 Stage 2	exposure 0 0 0 0 0 0 0 0 0 Stage 3	Stock of provisions for Stage 1 exposure 0 0 0 31/12/2021 Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stage 3 exposure	Stage 3 exposure	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0	Stage 3 exposure 0 0 Morat	Stock of provisions for Stage 1 exposure 0 0 0 toria - Adverse Scenario Stage 1	Stock of provisions for Stage 2 exposure 0 0 0 0 stock of provisions for Stage 2	Stock of provisions for Stage 3	Stage 3 exposure	0 0 0 Stage 1	Stage 2	Stage 3	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure O Stock of provisions for Stage 2	Stage 3 exposure 0 - 0 - Stock of provisions for Stage 3	Stage 3 exposure
65 66 67 68 69 70 71 72 Row Num 73 74 75 76 77 78 79 80	Other non-credit obligation assets IRB TOTAL Central banks Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Retail - Other Retail - Of Which: sme Retail - Secured on real estate property - Of Which: sme Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Qualifying Revolving Retail - Other Retail - Of Which: SME Retail - Qualifying Revolving Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME	exposure Stage 1 exposure	exposure 0 0 0 0 Stage 2	exposure 0 0 0 0 0 0 0 0 0 Stage 3	Stock of provisions for Stage 1 exposure 0 0 0 31/12/2021 Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stage 3 exposure	Stage 3 exposure	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0	Stage 3 exposure 0 0 Morat	Stock of provisions for Stage 1 exposure 0 0 0 toria - Adverse Scenario Stage 1	Stock of provisions for Stage 2 exposure 0 0 0 0 stock of provisions for Stage 2	Stock of provisions for Stage 3	Stage 3 exposure	0 0 0 Stage 1	Stage 2	Stage 3	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure O Stock of provisions for Stage 2	Stage 3 exposure 0 - 0 - Stock of provisions for Stage 3	Stage 3 exposure
65 66 67 68 69 70 71 72 Row Num 73 74 75 76 77 78 79 80	Central banks Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Secured on real estate property - Of Which: non-SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Retail - Other Retail - Of Which: non-SME Retail - Other Retail - Of Which: non-SME	exposure Stage 1 exposure	exposure 0 0 0 0 Stage 2	exposure 0 0 0 0 0 0 0 0 0 Stage 3	Stock of provisions for Stage 1 exposure 0 0 0 31/12/2021 Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stage 3 exposure	Stage 3 exposure	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0	Stage 3 exposure O Morat Stage 3 exposure 0 0	Stock of provisions for Stage 1 exposure O toria - Adverse Scettary 1 exposure Stock of provisions for Stage 1 exposure O O O O O O O O O O O O O	Stock of provisions for Stage 2 exposure O O O Penario Stock of provisions for Stage 2 exposure O O O O O O O O O O O O O	Stock of provisions for Stage 3	Stage 3 exposure	0 0 0 Stage 1	Stage 2	Stage 3	Stock of provisions for Stage 1 exposure O	Stock of provisions for Stage 2 exposure O Stock of provisions for Stage 2	Stage 3 exposure 0 - 0 - Stock of provisions for Stage 3	Stage 3 exposure
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65 66 67 68 69 70 71 72 Row Num 73 74 75 76 77 78 79 80	Central banks Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Secured on real estate property - Of Which: non-SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Retail - Other Retail - Of Which: non-SME Retail - Other Retail - Of Which: non-SME	Stage 1 exposure	exposure O Stage 2 exposure O O O O O O O O O O O O O	exposure	Stock of provisions for Stage 1 exposure 0 0 31/12/2021 Stock of provisions for Stage 1 exposure 0 0 31/12/2021 Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2	Stage 3 exposure O	Stage 3 exposure Coverage Ratio - Stage 3 exposure Coverage Ratio - Stage 3 exposure - Coverage Ratio -	exposure 0 0 0 0 0 Stage 1 exposure 0 0	0 0 0 0 0 Stage 2 exposure	Stage 3 exposure O Morat Stage 3 exposure O Morat	Stock of provisions for Stage 1 exposure O toria - Adverse Scott 31/12/2022 Stock of provisions for Stage 1 exposure O O Storia - Adverse Scott 31/12/2022 Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure O O O Enario Stock of provisions for Stage 2 exposure O O O O	Stock of provisions for Stage 3 exposure Stock of provisions for Stage 3 exposure 0 0 0 0 0 0	Stage 3 exposure	exposure 0 0 0 Stage 1 exposure 0 0	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure 31/12/2023 Stock of provisions for Stage 1 exposure 31/12/2023 Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure Stock of provisions for Stage 2 exposure O Stock of O O O O O O O O O O O O O	Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure
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65 66 67 68 69 70 71 72 Row Num 73 74 75 76 77 78 79 80	Other non-credit obligation assets IRB TOTAL Central banks Central governments Institutions Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity Securitisation Other non-credit obligation assets IRB TOTAL Central governments Institutions Corporates - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity Securitisation Other non-credit obligation assets IRB TOTAL Central banks Central governments Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Other Retail - Of Which: SME Equity Securitisation Other non-credit obligation assets IRB TOTAL	Stage 1 exposure Stage 1 exposure	exposure O Stage 2 exposure O Stage 2 exposure	exposure 0	Stock of provisions for Stage 1 exposure 0 0 0 1 0 0 31/12/2021 Stock of provisions for Stage 1 exposure 0 0 0 1 0 0 0 1 0 0 0 1 0 0 0 1 0 0 0 1 0 0 0 1 0	Stock of provisions for Stage 2 exposure Stock of provisions for Stage 2 exposure Stock of provisions for Stage 2 exposure	Stage 3 exposure 0	Stage 3 exposure Coverage Ratio - Stage 3 exposure Coverage Ratio - Stage 3 exposure - Coverage Ratio -	exposure 0 0 0 Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 Stage 2 exposure	Stage 3 exposure O Morat Stage 3 exposure O Morat Stage 3 exposure	Stock of provisions for Stage 1 exposure O toria - Adverse Scettary 1 exposure Stock of provisions for Stage 1 exposure O O Storia - Adverse Scettary 2 exposure O Storia - Adverse Scettary 3 12/2022 Stock of provisions for Stage 1 exposure O Storia - Adverse Scettary 2 exposure O O O O O O O O O O O O O	Stock of provisions for Stage 2 exposure O O Penario Stock of provisions for Stage 2 exposure O O O O O O O O O O O O O	Stock of provisions for Stage 3 exposure Stock of provisions for Stage 3 exposure O Stock of provisions for Stage 3 exposure	Stage 3 exposure	exposure 0 0 0 Stage 1 exposure 0 0	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure 31/12/2023 Stock of provisions for Stage 1 exposure 31/12/2023 Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure Stock of provisions for Stage 2 exposure O Stock of provisions for Stage 2 exposure	Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure
65 66 67 68 69 70 71 72 Row Num 73 74 75 76 77 78 79 80	Other non-credit obligation assets IRB TOTAL Central banks Central governments Institutions Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Retail - Secured on real estate property Retail - Other Retail - Of Which: SME Retail - Qualifying Revolving Retail - Other Retail - Of Which: non-SME	Stage 1 exposure Stage 1 exposure	exposure O Stage 2 exposure O Stage 2 exposure	exposure 0	Stock of provisions for Stage 1 exposure 0 0 0 1 0 0 31/12/2021 Stock of provisions for Stage 1 exposure 0 0 0 1 0 0 0 1 0 0 0 1 0 0 0 1 0 0 0 1 0 0 0 1 0	Stock of provisions for Stage 2 exposure Stock of provisions for Stage 2 exposure Stock of provisions for Stage 2 exposure	Stage 3 exposure 0	Stage 3 exposure Coverage Ratio - Stage 3 exposure Coverage Ratio - Stage 3 exposure - Coverage Ratio -	exposure 0 0 0 Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 Stage 2 exposure	Stage 3 exposure O Morat Stage 3 exposure O Morat Stage 3 exposure	Stock of provisions for Stage 1 exposure O toria - Adverse Scettary 1 exposure Stock of provisions for Stage 1 exposure O O Storia - Adverse Scettary 2 exposure O Storia - Adverse Scettary 3 12/2022 Stock of provisions for Stage 1 exposure O Storia - Adverse Scettary 2 exposure O O O O O O O O O O O O O	Stock of provisions for Stage 2 exposure O O Penario Stock of provisions for Stage 2 exposure O O O O O O O O O O O O O	Stock of provisions for Stage 3 exposure Stock of provisions for Stage 3 exposure O Stock of provisions for Stage 3 exposure	Stage 3 exposure	exposure 0 0 0 Stage 1 exposure 0 0	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure 31/12/2023 Stock of provisions for Stage 1 exposure 31/12/2023 Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure Stock of provisions for Stage 2 exposure O Stock of provisions for Stage 2 exposure	Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure
65 66 67 68 69 70 71 72 Row Num 73 74 75 76 77 78 79 80	Other non-credit obligation assets IRB TOTAL Central banks Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail - Of Which: SME Retail - Secured on - SME Retail - Secured on - SME Retail - Secured on - SME Retail - Other Retail - Of Which: SME Retail - SME R	Stage 1 exposure Stage 1 exposure	exposure O Stage 2 exposure O Stage 2 exposure	exposure 0	Stock of provisions for Stage 1 exposure 0 0 0 1 0 0 31/12/2021 Stock of provisions for Stage 1 exposure 0 0 0 1 0 0 0 1 0 0 0 1 0 0 0 1 0 0 0 1 0 0 0 1 0	Stock of provisions for Stage 2 exposure Stock of provisions for Stage 2 exposure Stock of provisions for Stage 2 exposure	Stage 3 exposure 0	Stage 3 exposure Coverage Ratio - Stage 3 exposure Coverage Ratio - Stage 3 exposure - Coverage Ratio -	exposure 0 0 0 Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 Stage 2 exposure	Stage 3 exposure O Morat Stage 3 exposure O Morat Stage 3 exposure	Stock of provisions for Stage 1 exposure O toria - Adverse Scettary 1 exposure Stock of provisions for Stage 1 exposure O O Storia - Adverse Scettary 2 exposure O Storia - Adverse Scettary 3 12/2022 Stock of provisions for Stage 1 exposure O Storia - Adverse Scettary 2 exposure O O O O O O O O O O O O O	Stock of provisions for Stage 2 exposure O O Penario Stock of provisions for Stage 2 exposure O O O O O O O O O O O O O	Stock of provisions for Stage 3 exposure Stock of provisions for Stage 3 exposure O Stock of provisions for Stage 3 exposure	Stage 3 exposure	exposure 0 0 0 Stage 1 exposure 0 0	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure 31/12/2023 Stock of provisions for Stage 1 exposure 31/12/2023 Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure Stock of provisions for Stage 2 exposure O Stock of provisions for Stage 2 exposure	Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure
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Row Num 73 74 75 76 77 78 79 80 81 82 Spain 83 84 85 86 87 88 89 90 90	Other non-credit obligation assets IRB TOTAL Central banks Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: Specialised Lending Corporates - Of Which: Specialised Lending Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: non-SME Retail - Socured nor real estate property - Of Which: non-SME Retail - Other Retail - Of Which: SME Retail - Other Ret	Stage 1 exposure Stage 1 exposure	exposure O Stage 2 exposure O Stage 2 exposure	exposure 0	Stock of provisions for Stage 1 exposure 0 0 0 1 0 0 31/12/2021 Stock of provisions for Stage 1 exposure 0 0 0 1 0 0 0 1 0 0 0 1 0 0 0 1 0 0 0 1 0 0 0 1 0	Stock of provisions for Stage 2 exposure Stock of provisions for Stage 2 exposure Stock of provisions for Stage 2 exposure	Stage 3 exposure 0	Stage 3 exposure Coverage Ratio - Stage 3 exposure Coverage Ratio - Stage 3 exposure - Coverage Ratio -	exposure 0 0 0 Stage 1 exposure 0 0 0 0 0	0 0 0 0 0 Stage 2 exposure	Stage 3 exposure O Morat Stage 3 exposure O Morat Stage 3 exposure	Stock of provisions for Stage 1 exposure O toria - Adverse Scettary 1 exposure Stock of provisions for Stage 1 exposure O O Storia - Adverse Scettary 2 exposure O Storia - Adverse Scettary 3 12/2022 Stock of provisions for Stage 1 exposure O Storia - Adverse Scettary 2 exposure O O O O O O O O O O O O O	Stock of provisions for Stage 2 exposure O O Penario Stock of provisions for Stage 2 exposure O O O O O O O O O O O O O	Stock of provisions for Stage 3 exposure Stock of provisions for Stage 3 exposure O Stock of provisions for Stage 3 exposure	Stage 3 exposure	exposure 0 0 0 Stage 1 exposure 0 0	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure 31/12/2023 Stock of provisions for Stage 1 exposure 31/12/2023 Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure Stock of provisions for Stage 2 exposure O Stock of provisions for Stage 2 exposure	Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure
Row Num 73 74 75 76 77 78 79 80 81 82 Spain 83 84 85 86 87 88 89 90 90	Central banks Central components Institutions Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: non-SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Retail - Secured on real estate property - Of Which: non-SME Retail - Secured on real estate property - Of Which: non-SME Retail - Secured on real estate property - Of Which: non-SME Retail - Other Retail - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME	Stage 1 exposure Stage 1 exposure	exposure O Stage 2 exposure O Stage 2 exposure	exposure 0	Stock of provisions for Stage 1 exposure 0 0 0 1 0 0 31/12/2021 Stock of provisions for Stage 1 exposure 0 0 0 1 0 0 0 1 0 0 0 1 0 0 0 1 0 0 0 1 0 0 0 1 0	Stock of provisions for Stage 2 exposure Stock of provisions for Stage 2 exposure Stock of provisions for Stage 2 exposure	Stage 3 exposure 0	Stage 3 exposure Coverage Ratio - Stage 3 exposure Coverage Ratio - Stage 3 exposure - Coverage Ratio -	exposure 0 0 0 Stage 1 exposure 0 0 0 0 0	0 0 0 0 0 Stage 2 exposure	Stage 3 exposure O Morat Stage 3 exposure O Morat Stage 3 exposure	Stock of provisions for Stage 1 exposure O toria - Adverse Scettary 1 exposure Stock of provisions for Stage 1 exposure O O Storia - Adverse Scettary 2 exposure O Storia - Adverse Scettary 3 12/2022 Stock of provisions for Stage 1 exposure O Storia - Adverse Scettary 2 exposure O O O O O O O O O O O O O	Stock of provisions for Stage 2 exposure O O Penario Stock of provisions for Stage 2 exposure O O O O O O O O O O O O O	Stock of provisions for Stage 3 exposure Stock of provisions for Stage 3 exposure O Stock of provisions for Stage 3 exposure	Stage 3 exposure	exposure 0 0 0 Stage 1 exposure 0 0	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure 31/12/2023 Stock of provisions for Stage 1 exposure 31/12/2023 Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure Stock of provisions for Stage 2 exposure O Stock of provisions for Stage 2 exposure	Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure
Row Num 73 74 75 76 77 78 79 80 81 82 Spain 83 84 85 86 87 88 89 90 90	Central banks Central components Institutions Corporates - Of Which: Specialised Lending Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: Non-SME Retail - Other Retail - Of Which: SME Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Other Retail - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME	Stage 1 exposure Stage 1 exposure	exposure O Stage 2 exposure O Stage 2 exposure	exposure 0	Stock of provisions for Stage 1 exposure 0 0 0 1 0 0 31/12/2021 Stock of provisions for Stage 1 exposure 0 0 0 1 0 0 0 1 0 0 0 1 0 0 0 1 0 0 0 1 0 0 0 1 0	Stock of provisions for Stage 2 exposure Stock of provisions for Stage 2 exposure Stock of provisions for Stage 2 exposure	Stage 3 exposure 0	Stage 3 exposure Coverage Ratio - Stage 3 exposure Coverage Ratio - Stage 3 exposure - Coverage Ratio -	exposure 0 0 0 Stage 1 exposure 0 0 0 0 0	0 0 0 0 0 Stage 2 exposure	Stage 3 exposure O Morat Stage 3 exposure O Morat Stage 3 exposure	Stock of provisions for Stage 1 exposure O toria - Adverse Scettary 1 exposure Stock of provisions for Stage 1 exposure O O Storia - Adverse Scettary 2 exposure O Storia - Adverse Scettary 3 12/2022 Stock of provisions for Stage 1 exposure O Storia - Adverse Scettary 2 exposure O O O O O O O O O O O O O	Stock of provisions for Stage 2 exposure O O Penario Stock of provisions for Stage 2 exposure O O O O O O O O O O O O O	Stock of provisions for Stage 3 exposure Stock of provisions for Stage 3 exposure O Stock of provisions for Stage 3 exposure	Stage 3 exposure	exposure 0 0 0 Stage 1 exposure 0 0	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure 31/12/2023 Stock of provisions for Stage 1 exposure 31/12/2023 Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure Stock of provisions for Stage 2 exposure O Stock of provisions for Stage 2 exposure	Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure

EBA EUROPEAN BANKING AUTHORITY

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

BANKING AUTHORITY									2021 E	U-wide		Test: Cre		COVID)-19 IRB							
		80	81	82	83	84	85	86	87	88	89	eral de Depá	91	92	93	94	95	96	97	98	99	
					31/12/2021						Mora	atoria - Adverse Sce 31/12/2022	enario						31/12/2023			
		Stage 1	Stage 2	Stage 3	Stock of provisions for	Stock of		Coverage Ratio	Stage 1	Stage 2	Stage 3	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio -	Stage 1	Stage 2	Stage 3	Stock of provisions for	Stock of	Stock of provisions for	Co
	(mln EUR, ^o	exposure	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure	exposure	Stage 2 exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Coverage Ratio - Stage 3 exposure	exposure	Stage 2 exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	
	Central banks Central governments																					
	Institutions Corporates Corporates - Of Which: Specialised Lending		0	0	0 (0	0) -		0 (0 0	0	C) -	(0	0	0	0 (0 -
	Corporates - Of Which: SME Retail		0	0	0 (0	0) -		0 (0 0	0	C	-	(0	0	0	0	0 -
Mozambigua	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME																					
Mozambique	Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving		0	0	0 (0	0) -	(0 ()	0 0	0	C	-	()	0	J	0	0 0	0 -
	Retail - Other Retail Retail - Other Retail - Of Which: SME																					#
	Retail - Other Retail - Of Which: non-SME Equity Securitisation																					#
	Other non-credit obligation assets IRB TOTAL		0	0	0 0	0	0) -		0 0		0 0	0	0	-	0		0	0	0	0 (0 -
					31/12/2021						Mora	atoria - Adverse Sce 31/12/2022	enario						31/12/2023			
		Stage 1	Stage 2	Stage 3	Stock of provisions for	_	Stock of provisions for	Coverage Ratio	Stage 1	Stage 2	Stage 3	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio -	Stage 1	Stage 2	Stage 3	Stock of provisions for			r Co
	(mln EUR, ^o	exposure %)	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure	exposure	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure	exposure	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	
	Central banks Central governments																					#
	Institutions Corporates Corporates - Of Which: Specialised Lending		0	0	0 (0	0) -		0 ()	0 0	0	C) -	()	0	0	0	0 0	0 -
	Corporates - Of Which: SME Retail		0	0	0 (0	0) -		0 ()	0 0	0	C) -	()	0	0	0	0 (0 -
Cape Verde	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME																					
cape verde	Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail		0	0	0 (0	0) -		0 0)	0 0	0	С	-	()	0)	0	0 0	0 -
	Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME																					
	Equity Securitisation																					Ŧ
	Other non-credit obligation assets IRB TOTAL		0	0	0 (0	0) -		0 (0	0	O	-	C		0	0	0	0 0	0 -
											Mor	atoria - Adverse Sce	onario									
					31/12/2021						Piore	31/12/2022	cilario						31/12/2023			
		Stage 1	Stage 2	Stage 3	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio Stage 3	Stage 1	Stage 2	Stage 3	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio - Stage 3	Stage 1	Stage 2	Stage 3	Stock of provisions for	Stock of r provisions for	Stock of provisions for	r Co
	(mln EUR, ^c	exposure %)	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure	exposure	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure	exposure	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	
	Central banks Central governments Institutions																					
	Corporates Corporates - Of Which: Specialised Lending		0	0	0 (0	0) -	(0 ()	0 0	0	C	-	()	0	0	0	0 <u>C</u>	0 -
	Corporates - Of Which: SME Retail		0	0	0 (0	0) -	(0 ()	0 0	0	C) -	()	0	0	0	0 (0 -
United States	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME												0					0				
	Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail		0				U V	J -			J	0	U		-		J	0				0 -
	Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME																					Ŧ
	Equity Securitisation																					
	Other non-credit obligation assets IRB TOTAL		0	0	0	0	0) -		0		0	0	0	-	O		0	5	0	0 0	0 -
											Mora	atoria - Adverse Sce	enario									
					31/12/2021 Stock of	Stock of	Stock of	_				31/12/2022 Stock of	Stock of	Stock of					31/12/2023 Stock of	Stock of	Stock of	_
		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1	provisions for Stage 2	Stage 3	Coverage Ratio Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1	r provisions for Stage 2	r provisions for Stage 3	r Co
	Central banks (mln EUR, c	%)			exposure	exposure	exposure	Схроваго				exposure	exposure	exposure	СХРОВИТС				exposure	exposure	exposure	
	Central governments Institutions Corporates		0	0	0	0	0			0		0	0					0		0		
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME							,,-				0	O		, -							0 -
	Retail - Secured on real estate property		0	0	0 (0	0) -	(0 ()	0 0	0	C) -	()	0	0	0	0 C	0 -
Luxembourg	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME		0	0	0 (0	0) -	(0 ()	0 0	0	C) -	()	0	0	0	0 (0 -
	Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME																					#
	Retail - Other Retail - Of Which: non-SME Equity																					#
	Securitisation Other non-credit obligation assets																					
	IRB TOTAL		0	0	0 (<u> </u>	0 (<u>/ -</u>		0 ()	0	0	0	<u> - </u>)	0	<u>) </u>	0	<u>0</u>	<u>0 -</u>
					31/12/2021						Mora	atoria - Adverse Sco	enario						31/12/2023			
					Stock of	Stock of	Stock of	Coverage Ratio			<u> </u>	31/12/2022 Stock of	Stock of	Stock of	Coverage Ratio -	a: .			Stock of	Stock of	Stock of	, Co
	(mln FLID	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	r provisions for Stage 2 exposure	r provisions for Stage 3 exposure	
	(mln EUR, Central banks Central governments	, o j			SAPOSUIC	SAPOSUIC	эдрозите					Прозите	- CAPOSUIC						- sapasule	скрозите	- жрозите	
	Institutions Corporates		0	0	0 (0	0) -		0 (0 0	0	ſ) -	(0	0	0	0	0 -
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME																					
	Retail - Secured on real estate property		0	0	0 (0	0) -		0 (0 0	0	C	-	(0)	0	0 0	0 -
Angola	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving		0	0	0 (0	0) -	(0 (0 0	0	C) -	(0	0	0	0 (0 -
	Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME																					
	Retail - Other Retail - Of Which: non-SME Equity																					
	Securitisation Other non-credit obligation assets																					
	IRB TOTAL		U	U	UJ (<u></u>	U	- <u></u>		U C	- <u></u>	ul 0	0		11-		<u> </u>	U	ال	U	<u>u</u> 0	U -

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

														Caixa Geral	de Depósitos, S	A											
		101	102	103	104	105 106	107	108	109	110	111 112	113	114	115	116 117		119	120	121	122	123	124	125	126	127	128 129	130
						31/12/2021							Pul	ıblic guarantees - Adv									31/12/	/2023			
		Stage 1	Stage 1 exposure, of	Stage 2	Stage 2 exposure, of	Stage 3 exposure, o	Stock of provisions for	Stock of	Stock of	Coverage Ratio -	Stage 1 exposure,	of Stage 2	Stage 2 exposure, of	exp	stage 3 Stock	of Stock of		Coverage Ratio -		Stage 1 posure, of	Stage 2	Stage 2 exposure, of which	Stage 3	Stage 3 exposure, of	Stock of	Stock of Stock	ns for Coverage Ratio -
Row Num	(mln EUR, %)	exposure	which guaranteed amount	exposure	which guaranteed amount	exposure which guaranteed	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure	Stage 1 exposure, xposure guarantee amount	Stage 2 exposure	exposure, of which guaranteed amount	Stage 3 exposure gu	which provision Stage aranteed exposu	L Stage 2 re exposure	for provisions for Stage 3 e exposure	Stage 3 exposure	Stage 1 exposure gu	posure, of which paranteed	Stage 2 exposure	which guaranteed amount	exposure	which guaranteed amount	Stage 1 exposure	Stage 2 Stage exposure expos	EXDOSITE
1 Central ba			amount		amount	amount					amount		amount	Ž	mount					amount		amount		amount			
3 Institution Corporate	ions	0	0	0	0 0	0	0	0 0	0	-	0	0 0	0	0	0	0	0 (0 -	0	0	0	0	0	0	0	0	0 -
6 Corpora	orates - Of Which: Specialised Lending orates - Of Which: SME																										
7 8 9 Caixa Geral de Retail -	il - Secured on real estate property	0	0	0	0 0	0	0	0 0	0	-	0	0 0	0	0	0	0	0 (0 -	0	0	0	0	0	0	0	0	0 -
10 Denósitos SA Reta	etail - Secured on real estate property - Of Which: SME etail - Secured on real estate property - Of Which: non-SME																										
12 Retail - 13 Retail -	il - Qualifying Revolving il - Other Retail etail - Other Retail - Of Which: SME																										
15 Equity	etail - Other Retail - Of Which: non-SME																										
16 17 Other non 18 IRB TOTA	on-credit obligation assets	0	0	0	0 0	0	0	0 0	0	-	0	0 0	0	0	0	0	0 0	0) -	0	0	0	0	0	0	0	0	0 -
IND TOTAL				.1	-		×1	3]	·	l	9	-	<u> </u>	*1	-1	5	-1		51	31	51	<u> </u>	51	-1	5	31	
						24 /42 /2024							Pu	ıblic guarantees - Adv									24/42/	/2022			
			Stage 1		Stage 2	31/12/2021 Stage 3	Stock of	Stock of	Stock of	Coverage Patie	Stage 1	- f	Stage 2		Stage 3 Stock	of Stock of	Stock of	Coverage Patie		Stage 1		Stage 2	31/12/	Stage 3	Stock of	Stock of Stock	of Coverage Paties
Row		Stage 1 exposure	which guaranteed	Stage 2 exposure	which quaranteed	Stage 3 which quaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3		Stage 1 exposure, which guarantee	Stage 2 exposure	exposure, of which guaranteed	Staye 5	which provision Stage	s for provisions L Stage 2 re exposure	for provisions for Stage 3 exposure	Stage 3 exposure	Stage 1 exposure	which aranteed	Stage 2 exposure	which quaranteed	Stage 3 exposure	which guaranteed	provisions for p Stage 1	rovisions for provision Stage 2 Stage	ns for Stage 3 exposure
Num 19 Central ba		0)	amount		amount	amount	exposure	exposure	exposure		amount		amount		mount exposi	re exposure	e exposure			amount		amount		amount	exposure	exposure expos	ure ·
21 Institution																											
· ·	orates - Of Which: Specialised Lending	0	0	0	0 0	0	0	0 0	0	-	0	0 0	0	0	0	0	0 (0 -	0	0	0	0	0	0	0	0	0 -
Retail	orates - Of Which: SME il - Secured on real estate property	0	0	0	0 0	0	0	0 0	0	-	0	0 0	0	0	0	0	0 () -	0	0	0	0	0	0	0	0	0 -
Portugal Reta	etail - Secured on real estate property - Of Which: SME etail - Secured on real estate property - Of Which: non-SME	0	0		0 0	0	0	0 0	0	-	0	0 0	0	0	0	0	0 () -	0	0	0	0	0	0	0	0	0 -
Retail - Retail - Retail -	il - Qualifying Revolving il - Other Retail		3																				3	,			
Reta	etail - Other Retail - Of Which: SME etail - Other Retail - Of Which: non-SME																										
33 34 Securitisa																											
35 Other non IRB TOTA	on-credit obligation assets FAL	0	0	0	0 0	0	0	0 0	0	-	0	0 0	0	0	0	0	0 () -	0	0	0	0	0	0	0	0	0 -
														thlic guerral	orea Cassesian												
						31/12/2021							Pu	ıblic guarantees - Adv									31/12/	/2023			
		Stage 1	Stage 1 exposure, of	Stage 2	Stage 2 exposure, of	Stage 3 exposure, o	Stock of	Stock of	Stock of	Coverage Ratio -	Stage 1 exposure,	of Stage 3	Stage 2 exposure, of		Stage 3 Stock	of Stock of	Stock of	Coverage Ratio -	Stage 1 ex	Stage 1 posure, of	Stage 2	Stage 2 exposure, of		Stage 3 exposure, of	Stock of	Stock of Stock	of Coverage Ratio -
Row Num	(mln EUR, %)	exposure	which guaranteed	exposure	which guaranteed	exposure guaranteed	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure	Stage 1 exposure, which guarantee	Stage 2 exposure	exposure, of which guaranteed	exposure gu	which Stage		for provisions for Stage 3 e exposure	Stage 3 exposure	Stage 1 exposure gu	which paranteed	Stage 2 exposure	which guaranteed	Stage 3 exposure	which guaranteed	Stage 1 exposure	Stage 2 Stage exposure expos	e 3 ure Stage 3 exposure
37 Central ba		0)	amount		amount	amount	SAPOSHI C				amount		amount	ž	mount					amount		amount		amount			
39 Institution Corporate	ions	0	0		0 0		0	0	0	-	0	0 0	0	0	0	0	0 () -	0	0	0	0	0	0	0	0	0 -
41 Corpora	orates - Of Which: Specialised Lending orates - Of Which: SME		0						0		o l	0		U U	0				0			0	0	O O			0
Retail	il - Secured on real estate property	0	0	0	0 0	0	0	0 0	0	-	0	0 0	0	0	0	0	0 () -	0	0	0	0	0	0	0	0	0 -
Macao Reta	etail - Secured on real estate property - Of Which: SME etail - Secured on real estate property - Of Which: non-SME	0	0	0 0	0 0	0	0	0 0	0	-	0	0 0	0	0	0	0	0 () -	0	0	0	0	0	0	0	0	0 -
47	il - Qualifying Revolving il - Other Retail																										
	etail - Other Retail - Of Which: SME etail - Other Retail - Of Which: non-SME																										
51 Equity 52 Securitisa																											
54 Other Hon IRB TOTA	on-credit obligation assets FAL	0	0	0	0 0	0	0	0 0	0	-	0	0 0	0	0	0	0	0 0) -	0	0	0	0	0	0	0	0	0 -
													Pu	ıblic guarantees - Adv	erse Scenario												
			Store 1		State 3	31/12/2021					Store 1			ıblic guarantees - Advo	2					Shara		Store	31/12/				
		Stage 1	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of which	Stage 3 exposure, o	provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio -	Stage 1 Estage 1 Estage 1 Estage 1	of Stage 2	Stage 2	31/12/202	2 Stage 3	for provisions	for provisions for	Coverage Ratio - Stage 3		Stage 1 posure, of which	Stage 2	Stage 2 exposure, of which		Stage 3 exposure, of	Stock of provisions for p	Stock of Stock	ns for Coverage Ratio -
Row Num	(mln EUR,%)	exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3	provisions for	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure, which guarantee	of Stage 2 exposure		31/12/202	Stage 3 Stock	for provisions	for provisions for	Coverage Ratio - Stage 3 exposure	Stage 1 exposure		Stage 2 exposure	CYTE COLUMN OF	31/12/ Stage 3 exposure		Stock of provisions for p Stage 1 exposure	Stock of Stock rovisions for provision Stage 2 Stage exposure expos	ns for Coverage Ratio -
Row Num 55 Central backets 56 Central go	banks governments	exposure	exposure, of which guaranteed		exposure, of which guaranteed	Stage 3 Stage 3 exposure, of the stage 3 which	provisions for	provisions for	provisions for	Coverage Ratio - Stage 3 exposure	Stage 1 exposure, xposure guarantee amount	of Stage 2 exposure	Stage 2	31/12/202	2 Stage 3	for provisions	for provisions for	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	posure, of which paranteed	Stage 2 exposure	exposure, of which guaranteed		Stage 3 exposure, of	Stock of provisions for p Stage 1 exposure	rovisions for provision	ns for Coverage Ratio -
56 Central go 57 Institution 58 Corporate	banks governments ions ates	exposure	exposure, of which guaranteed		exposure, of which guaranteed	Stage 3 Stage 3 exposure, of the stage 3 which	provisions for	provisions for	provisions for	Coverage Ratio - Stage 3 exposure	Stage 1 exposure, which guarantee amount	of Stage 2 exposure	Stage 2	31/12/202	2 Stage 3	for provisions	for provisions for	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	posure, of which paranteed	Stage 2 exposure	exposure, of which guaranteed		Stage 3 exposure, of	Stock of provisions for Stage 1 exposure	rovisions for provision	ns for Coverage Ratio -
56 57 58 Corporate 59 60 Corporate Corporate Corporate Retail	banks governments ions ates prates - Of Which: Specialised Lending prates - Of Which: SME	exposure	exposure, of which guaranteed		exposure, of which guaranteed	Stage 3 Stage 3 exposure, of the stage 3 which	provisions for	provisions for	provisions for	Coverage Ratio - Stage 3 exposure	Stage 1 exposure, which guarantee amount	of Stage 2 exposure 0 0 0	Stage 2	31/12/202	2 Stage 3	for provisions	for provisions for	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	posure, of which paranteed	Stage 2 exposure 0	exposure, of which guaranteed		Stage 3 exposure, of	Stock of provisions for Stage 1 exposure	rovisions for provision	ns for Coverage Ratio -
56 57 58 Corporate 59 Corporate 60 Corporate 61 Retail 62 63 Retail Retail	banks governments ions ntes orates - Of Which: Specialised Lending orates - Of Which: SME il - Secured on real estate property etail - Secured on real estate property - Of Which: SME	exposure	exposure, of which guaranteed		exposure, of which guaranteed	Stage 3 Stage 3 exposure, of the stage 3 which	provisions for	provisions for	provisions for	Coverage Ratio - Stage 3 exposure	Stage 1 exposure, which guarantee amount	of Stage 2 exposure 0 0 0	Stage 2	31/12/202	2 Stage 3	for provisions	for provisions for	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	posure, of which paranteed	Stage 2 exposure 0 0	exposure, of which guaranteed		Stage 3 exposure, of	Stock of provisions for Stage 1 exposure	rovisions for provision	ns for Coverage Ratio -
56 57 58 59 60 61 62 63 64 France 65 Central go Institution Corporate Corporate Retail Retail Retail Retail Retail Retail	banks governments ions ntes orates - Of Which: Specialised Lending orates - Of Which: SME iil - Secured on real estate property	exposure	exposure, of which guaranteed		exposure, of which guaranteed	Stage 3 Stage 3 exposure, of the stage 3 which	provisions for	provisions for	provisions for	Coverage Ratio - Stage 3 exposure	Stage 1 exposure, which guarantee amount	of Stage 2 exposure 0 0 0 0 0	Stage 2	31/12/202	2 Stage 3	for provisions	for provisions for	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	posure, of which paranteed	Stage 2 exposure 0 0 0	exposure, of which guaranteed		Stage 3 exposure, of	Stock of provisions for Stage 1 exposure	rovisions for provision	ns for Coverage Ratio -
56 Central go 57 Institution 58 Corporate 59 Corporate 60 Corporate Corporate Corporate Retail Retail - 63 Retail - 64 Retail - 65 Retail - 66 Retail - 67 Retail -	banks governments ions ates prates - Of Which: Specialised Lending prates - Of Which: SME ii - Secured on real estate property etail - Secured on real estate property - Of Which: SME etail - Secured on real estate property - Of Which: non-SME ii - Qualifying Revolving	exposure	exposure, of which guaranteed		exposure, of which guaranteed	Stage 3 Stage 3 exposure, of the stage 3 which	provisions for	provisions for	provisions for	Coverage Ratio - Stage 3 exposure	Stage 1 exposure, which guarantee amount	of Stage 2 exposure 0 0 0 0 0	Stage 2	31/12/202	2 Stage 3	for provisions	for provisions for	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	posure, of which paranteed	Stage 2 exposure 0 0	exposure, of which guaranteed		Stage 3 exposure, of	Stock of provisions for Stage 1 exposure	rovisions for provision	ns for Coverage Ratio -
Central go Institution Corporate	banks governments ions ites orates - Of Which: Specialised Lending orates - Of Which: SME ii - Secured on real estate property etail - Secured on real estate property - Of Which: SME etail - Secured on real estate property - Of Which: non-SME ii - Qualifying Revolving ii - Other Retail etail - Other Retail - Of Which: SME etail - Other Retail - Of Which: non-SME	exposure	exposure, of which guaranteed		exposure, of which guaranteed	Stage 3 Stage 3 exposure, of the stage 3 which	provisions for	provisions for	provisions for	Coverage Ratio - Stage 3 exposure	Stage 1 exposure, which guarantee amount	of Stage 2 exposure 0 0 0 0 0	Stage 2	31/12/202	2 Stage 3	for provisions	for provisions for	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	posure, of which paranteed	Stage 2 exposure 0 0 0	exposure, of which guaranteed		Stage 3 exposure, of	Stock of provisions for Stage 1 exposure	rovisions for provision	ns for Coverage Ratio -
Central go Institution Corporate	banks governments ions ites orates - Of Which: Specialised Lending orates - Of Which: SME ii - Secured on real estate property etail - Secured on real estate property - Of Which: SME etail - Secured on real estate property - Of Which: non-SME ii - Qualifying Revolving ii - Other Retail etail - Other Retail - Of Which: SME etail - Other Retail - Of Which: non-SME etail - Other Retail - Of Which: non-SME	exposure	exposure, of which guaranteed		exposure, of which guaranteed	Stage 3 Stage 3 exposure, of the stage 3 which	provisions for	provisions for	provisions for	Coverage Ratio - Stage 3 exposure	Stage 1 exposure, which guarantee amount 0 0	O Stage 2 exposure 0 0 0 0 0 0 0 0 0	Stage 2	31/12/202	2 Stage 3	for provisions	for provisions for	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	posure, of which paranteed	Stage 2 exposure 0 0 0 0 0	exposure, of which guaranteed		Stage 3 exposure, of	Stock of provisions for Stage 1 exposure 0 0 0 0 0	rovisions for provision	ns for Coverage Ratio -
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Central go Institution Corporate C	banks governments ions ites orates - Of Which: Specialised Lending orates - Of Which: SME ii - Secured on real estate property etail - Secured on real estate property - Of Which: SME etail - Secured on real estate property - Of Which: non-SME ii - Qualifying Revolving ii - Other Retail etail - Other Retail - Of Which: SME etail - Other Retail - Of Which: non-SME etail - Other Retail - Of Which: non-SME	exposure	exposure, of which guaranteed amount 0 0 0		exposure, of which guaranteed amount 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure Stage 3 exposure, o which guaranteed amount 0 0 0 0 0 0 1 0 1 0 1 1 1 1 1 1 1 1 1	provisions for Stage 1 exposure 0 0 0 0 0 0	provisions for Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 3 exposure 0 0 0	Coverage Ratio - Stage 3 exposure	Stage 1 xposure exposure, which guarantee amount 0 0 0 0	Of Stage 2 exposure 0 0 0 0 0 0 0 0 0	Stage 2 exposure, of which guaranteed amount 0 0 Pu	31/12/2022 Stage 3 exposure gu 0 0 ublic guarantees - Adv 31/12/2022	Stage 3 osure, of which aranteed exposured on the stage of the stage o	o provisions Stage 2 exposure	for provisions for Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Coverage Ratio - Stage 3 exposure	Stage 1 exposure gu 0 0 0 0	osure, of which paranteed amount 0 0 0	Stage 2 exposure 0 0 0 0	exposure, of which guaranteed amount 0 0 0		Stage 3 exposure, of which guaranteed amount 0 0 0 /2023	0	o provision stage 2 exposure exposure o o o o o o o o o o o o o o o o o o o	Coverage Ratio - Stage 3 exposure 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0
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Central be	banks governments ions ites varietes - Of Which: Specialised Lending varietes - Of Which: SME ii - Secured on real estate property tail - Secured on real estate property - Of Which: SME tail - Secured on real estate property - Of Which: non-SME ii - Qualifying Revolving ii - Other Retail - Of Which: SME tail - Other Retail - Of Which: non-SME sation on-credit obligation assets iAL (min EUR, %) banks governments ions tetes varietes - Of Which: Specialised Lending varietes - Of Which: SME tail - Secured on real estate property - Of Which: non-SME ii - Qualifying Revolving ii - Other Retail - Of Which: non-SME sation on-credit obligation assets fAL (min EUR, %) banks governments ions tetes varietes - Of Which: SME tail - Secured on real estate property tail - Secured on real estate property - Of Which: non-SME ii - Qualifying Revolving ii - Other Retail - Of Which: non-SME sation on-credit obligation assets fAL (min EUR, %) banks governments ions varietes - Of Which: Specialised Lending varietes - Of Which: SME tail - Secured on real estate property - Of Which: SME tail - Secured on real estate property - Of Which: SME tail - Secured on real estate property - Of Which: SME tail - Secured on real estate property - Of Which: SME tail - Secured on real estate property - Of Which: SME tail - Secured on real estate property - Of Which: SME tail - Secured on real estate property - Of Which: SME tail - Secured on real estate property - Of Which: SME tail - Secured on real estate property - Of Which: SME tail - Secured on real estate property - Of Which: SME tail - Secured on real estate property - Of Which: SME tail - Secured on real estate property - Of Which: SME	exposure O O Stage 1 exposure O O O O O O O O O O O O O	exposure, of which guaranteed amount O Stage 1 exposure, of which guaranteed amount O Stage 1 exposure, of which guaranteed amount	Stage 2 exposure Stage 2 Stage 2 Stage 2	exposure, of which guaranteed amount Stage 2 exposure, of which guaranteed amount Stage 2 exposure, of which guaranteed amount Stage 2 exposure, of which guaranteed amount	Stage 3 exposure Stage 3 exposure, o which guaranteed amount 31/12/2021 Stage 3 exposure Stage 3 exposure Stage 3 exposure Stage 3 exposure, o which guaranteed amount 31/12/2021 Stage 3 exposure, o which guaranteed amount Stage 3 exposure, o which guaranteed amount Stage 3 exposure, o which guaranteed amount Guaranteed amount Stage 3 exposure, o which guaranteed guaranteed guaranteed guaranteed	provisions for Stage 1 exposure Stock of provisions for Stage 1 exposure O Stock of provisions for Stage 1 exposure O O O O O O O O O O O O O	provisions for Stage 2 exposure Stock of provisions for Stage 2 exposure O O O O Stock of provisions for Stage 2 exposure O O O O Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure O Stock of provisions for Stage 3 exposure O O O O O O O O O O O O O	Coverage Ratio - Stage 3 exposure	Stage 1 Stage 1 O O Stage 1 Stage 1 Exposure O Stage 1 Exposure O O Stage 1 Exposure Which guarantee amount O O Stage 1 Exposure Which guarantee amount O O Stage 1 Exposure Which guarantee amount O O O O O O O O O O O O O	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 2 exposure, of which guaranteed amount O O Pu Stage 2 exposure, of which guaranteed amount O O Pu Stage 2 exposure, of which guaranteed amount O O Pu Stage 2 exposure, of which guaranteed amount	31/12/202: Stage 3	Stage 3 Fosure, of which aranteed amount O O O O O O O O O O O O O	of Stock of provisions Stage 2 exposure O O O O O O O O O O O O O	for provisions for Stage 3 exposure O	Stage 3 exposure Coverage Ratio - Stage 3 exposure Coverage Ratio - Stage 3 exposure Coverage Ratio - Stage 3 exposure	Stage 1 exposure O O Stage 1 exposure O Stage 1 exposure O O O O O O O O O O O O O	osure, of which laranteed amount Stage 1 posure, of which laranteed amount 0 Stage 1 posure, of which laranteed amount 0 0 0 0 1 1 1 1 1 1 1 1 1	Stage 2 exposure O O O O O O O O O O O O O	exposure, of which guaranteed amount Stage 2 exposure, of which guaranteed amount O Stage 2 exposure, of which guaranteed amount O O O O O O O O O O O O O	Stage 3 exposure 0 0 0 31/12/ Stage 3 exposure 0 0 0 0	Stage 3 exposure, of which guaranteed amount /2023 Stage 3 exposure, of which guaranteed amount 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 1 exposure	Stock of rovisions for Stage 2 exposure Stock of rovisions for Stage 2 exposure O Stock of rovisions for Stock provisions for Stage 2 exposure O O Stock of rovisions for Stock provisions for Stage 2 exposure	Stage 3 exposure O - O - O - O - O - O - O - O - O - O
Central by Central b	banks governments ions tes varies - Of Which: Specialised Lending varies - Of Which: SME ii - Secured on real estate property tatil - Secured on real estate property - Of Which: SME tatil - Secured on real estate property - Of Which: non-SME ii - Other Retail - Of Which: SME tatil - Secured on real estate property tatil - Secured on real estate property - Of Which: SME tatil - Other Retail - Of Which: SME sation on-credit obligation assets (min EUR, %) banks governments ions tes sation on-credit obligation assets (min EUR, %) banks governments ions tes vartes - Of Which: Specialised Lending vartes - Of Which: Specialised Lending vartes - Of Which: Specialised Lending vartes - Of Which: SME tatil - Secured on real estate property - Of Which: SME tatil - Other Retail - Of Which: SME	exposure O O Stage 1 exposure O O O O O O O O O O O O O	exposure, of which guaranteed amount O Stage 1 exposure, of which guaranteed amount O Stage 1 exposure, of which guaranteed amount	Stage 2 exposure Stage 2 Stage 2 Stage 2	exposure, of which guaranteed amount Stage 2 exposure, of which guaranteed amount Stage 2 exposure, of which guaranteed amount Stage 2 exposure, of which guaranteed amount	Stage 3 exposure Stage 3 exposure, o which guaranteed amount 31/12/2021 Stage 3 exposure Stage 3 exposure Stage 3 exposure Stage 3 exposure, o which guaranteed amount 31/12/2021 Stage 3 exposure, o which guaranteed amount Stage 3 exposure, o which guaranteed amount Stage 3 exposure, o which guaranteed amount Guaranteed amount Stage 3 exposure, o which guaranteed guaranteed guaranteed guaranteed	provisions for Stage 1 exposure Stock of provisions for Stage 1 exposure O Stock of provisions for Stage 1 exposure O O O O O O O O O O O O O	provisions for Stage 2 exposure Stock of provisions for Stage 2 exposure O O O O Stock of provisions for Stage 2 exposure O O O O Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure O Stock of provisions for Stage 3 exposure O O O O O O O O O O O O O	Coverage Ratio - Stage 3 exposure	Stage 1 Stage 1 O O Stage 1 Stage 1 Exposure O Stage 1 Exposure O O Stage 1 Exposure Which guarantee amount O O Stage 1 Exposure Which guarantee amount O O Stage 1 Exposure Which guarantee amount O O O O O O O O O O O O O	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 2 exposure, of which guaranteed amount O O Pu Stage 2 exposure, of which guaranteed amount O O Pu Stage 2 exposure, of which guaranteed amount O O Pu Stage 2 exposure, of which guaranteed amount	31/12/202: Stage 3	Stage 3 Fosure, of which aranteed amount O O O O O O O O O O O O O	of Stock of provisions Stage 2 exposure O O O O O O O O O O O O O	for provisions for Stage 3 exposure O	Stage 3 exposure Coverage Ratio - Stage 3 exposure Coverage Ratio - Stage 3 exposure Coverage Ratio - Stage 3 exposure	Stage 1 exposure O O Stage 1 exposure O Stage 1 exposure O O O O O O O O O O O O O	osure, of which laranteed amount Stage 1 posure, of which laranteed amount 0 Stage 1 posure, of which laranteed amount 0 0 0 0 1 1 1 1 1 1 1 1 1	Stage 2 exposure O O O O O O O O O O O O O	exposure, of which guaranteed amount Stage 2 exposure, of which guaranteed amount O Stage 2 exposure, of which guaranteed amount O O O O O O O O O O O O O	Stage 3 exposure 0 0 0 31/12/ Stage 3 exposure 0 0 0 0	Stage 3 exposure, of which guaranteed amount /2023 Stage 3 exposure, of which guaranteed amount 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 1 exposure	Stock of rovisions for Stage 2 exposure Stock of rovisions for Stage 2 exposure O Stock of rovisions for Stock provisions for Stage 2 exposure O O Stock of rovisions for Stock provisions for Stage 2 exposure	Stage 3 exposure O - O - O - O - O - O - O - O - O - O
Central by Central b	banks governments ions rates - Of Which: Specialised Lending vartes - Of Which: SME ii - Secured on real estate property tatial - Secured on real estate property - Of Which: SME tatial - Secured on real estate property - Of Which: non-SME tatial - Secured on real estate property - Of Which: non-SME tatial - Other Retail - Of Which: SME tatial - Other Retail - Of Which: non-SME sation on-credit obligation assets rat. banks governments ions tes vartes - Of Which: SME ii - Secured on real estate property - Of Which: sME tatial - Secured on real estate property - Of Which: SME tatial - Secured on real estate property - Of Which: SME tatial - Secured on real estate property - Of Which: sME tatial - Secured on real estate property - Of Which: sME tatial - Secured on real estate property - Of Which: non-SME sation on-credit obligation assets rat. (min EUR, %) banks governments ions tatial - Other Retail - Of Which: SME tatial - Secured on real estate property - Of Which: SME tatial - Other Retail - Of Which: SME	exposure O O Stage 1 exposure O O O O O O O O O O O O O	exposure, of which guaranteed amount O Stage 1 exposure, of which guaranteed amount O Stage 1 exposure, of which guaranteed amount	Stage 2 exposure Stage 2 Stage 2 Stage 2	exposure, of which guaranteed amount Stage 2 exposure, of which guaranteed amount Stage 2 exposure, of which guaranteed amount Stage 2 exposure, of which guaranteed amount	Stage 3 exposure Stage 3 exposure, o which guaranteed amount 31/12/2021 Stage 3 exposure Stage 3 exposure Stage 3 exposure Stage 3 exposure, o which guaranteed amount 31/12/2021 Stage 3 exposure, o which guaranteed amount Stage 3 exposure, o which guaranteed amount Stage 3 exposure, o which guaranteed amount Guaranteed amount Stage 3 exposure, o which guaranteed guaranteed guaranteed guaranteed	provisions for Stage 1 exposure Stock of provisions for Stage 1 exposure O Stock of provisions for Stage 1 exposure O O O O O O O O O O O O O	provisions for Stage 2 exposure Stock of provisions for Stage 2 exposure O O O O Stock of provisions for Stage 2 exposure O O O O Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure O Stock of provisions for Stage 3 exposure O O O O O O O O O O O O O	Coverage Ratio - Stage 3 exposure	Stage 1 Stage 1 O O Stage 1 Stage 1 Exposure O Stage 1 Exposure O O Stage 1 Exposure Which guarantee amount O O Stage 1 Exposure Which guarantee amount O O Stage 1 Exposure Which guarantee amount O O O O O O O O O O O O O	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 2 exposure, of which guaranteed amount O O Pu Stage 2 exposure, of which guaranteed amount O O Pu Stage 2 exposure, of which guaranteed amount O O Pu Stage 2 exposure, of which guaranteed amount	31/12/202: Stage 3	Stage 3 Fosure, of which aranteed amount O O O O O O O O O O O O O	of Stock of provisions Stage 2 exposure O O O O O O O O O O O O O	for provisions for Stage 3 exposure O	Stage 3 exposure Coverage Ratio - Stage 3 exposure Coverage Ratio - Stage 3 exposure Coverage Ratio - Stage 3 exposure	Stage 1 exposure O O Stage 1 exposure O Stage 1 exposure O O O O O O O O O O O O O	osure, of which laranteed amount Stage 1 posure, of which laranteed amount 0 Stage 1 posure, of which laranteed amount 0 0 0 0 1 1 1 1 1 1 1 1 1	Stage 2 exposure O O O O O O O O O O O O O	exposure, of which guaranteed amount Stage 2 exposure, of which guaranteed amount O Stage 2 exposure, of which guaranteed amount O O O O O O O O O O O O O	Stage 3 exposure 0 0 0 31/12/ Stage 3 exposure 0 0 0 0	Stage 3 exposure, of which guaranteed amount /2023 Stage 3 exposure, of which guaranteed amount 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 1 exposure	Stock of rovisions for Stage 2 exposure Stock of rovisions for Stage 2 exposure O Stock of rovisions for Stock provisions for Stage 2 exposure O O Stock of rovisions for Stock provisions for Stage 2 exposure	Stage 3 exposure O - O - O - O - O - O - O - O - O - O

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

EBA	BANKING AUTHORITY													2	2021 EU	-wide S		est: Cre ral de Depó		COVID-	-19 IRB											
			101	102	103	104	105	106	107	108	109	110	111	112	113		115		117	118	119	120	121	122	123	124	125	126	127	128	129	130
				Stage 1		Stage 2	31/12	2/2021 Stage 3						Stage 1		Stage 2		/2022 Stage 3	<i>'</i>					Stage 1		Stage 2	31/12	/2023 Stage 3				
Row			Stage 1 exposure	exposure, of which	Stage 2 exposure	exposure, of which	Stage 3 exposure	exposure, of which	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio - Stage 3	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3 exposure	exposure, of which guaranteed	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3 exposure	exposure, of which	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Num 109		Central banks Central governments (mln EUR, %))	amount		amount		amount	exposure	exposure	exposure	exposure		amount		amount		amount	exposure	exposure	exposure	Схрозагс		amount		amount		guaranteed amount	exposure	exposure	exposure	Схрозаге
110 111 112 113 114		Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME		0 0	0	0 0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0 -		0	0	0	0	0	0	0	0	0 -	-
115 116 117	Manaphia	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME		0 0	0	0 0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0 -		0	0	0	0	0	0	0	0	0 -	-
118 119	Mozambique	Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail		0 0	0	0 0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0 -		0	0	0	0	0	0	0	0	0 -	-
121 122		Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME																														
123 124 125		Equity Securitisation Other non-credit obligation assets																														
126		IRB TOTAL		0 0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0 -		0	0	0	0	0	0	0	0	0 -	-
							31/12	2/2021								Р		- Adverse Scenario /2022									31/12	/2023				
			Stage 1	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of which	Stage 3	Stage 3 exposure, of which	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio - Stage 3	Stage 1	Stage 1 exposure, of which	Stage 2 exposure	Stage 2 exposure, of which	Stage 3	Stage 3 exposure, of which	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio - Stage 3	Stage 1 exposure	Stage 1 exposure, of which	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	Stage 3 exposure, of which	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio - Stage 3 exposure
Num 127		(min EUR, %) Central banks	exposure)	guaranteed amount	exposure	guaranteed amount	exposure	guaranteed amount	exposure	Stage 2 exposure	Stage 3 exposure	exposure	exposure	guaranteed amount	exposure	guaranteed amount	exposure	guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure	exposure	guaranteed amount	exposure	guaranteed amount	exposure	guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure
128 129 130		Central governments Institutions Corporates		0 0	0	0 0		0	0	0	0	-	0	0	0	0	0	0	0	0	0 -		0	0	0	0	0	0	0	0	0	_
131 132		Corporates - Of Which: Specialised Lending Corporates - Of Which: SME			0								0		0	0	0	0	0		3		0	0		0	0	0	0	0	0	
133 134 135	Cape Verde	Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME		0 0	0	0 0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0 -		0	0	0	0	0	0	0	0	0 -	-
136 137 138	Cape verue	Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail		0 0	0	0 0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0 -		0	0	0	0	0	0	0	0	0 -	-
139 140		Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME																														
141 142 143		Securitisation Other non-credit obligation assets											0			0							0				0	0		0	0	
144		IRB TOTAL		0 0	<u> </u>	5, 0	,	<u>, </u>	0	0		I- I	O O	0	U U	O O	<u> </u>	U _I	O O	, J	<u> </u>	I	0	0	0	U ₁	<u> </u>	<u> </u>	<u> </u>	0,	<u> </u>	
							31/12	2/2021										- Adverse Scenario /2022)								31/12	/2023				
Pow			Stage 1	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of which	Stage 3	Stage 3 exposure, of which	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio - Stage 3	Stage 1	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of which	Stage 3	Stage 3 exposure, of which	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio - Stage 3	Stage 1	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of which	Stage 3	Stage 3 exposure, of which	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
Num 145		(mln EUR, %) Central banks)	guaranteed amount	ехрозите	guaranteed amount	ехрозите	guaranteed amount	exposure	exposure	exposure	exposure	Схрозиге	guaranteed amount	ехрозите	guaranteed amount	exposure	guaranteed amount	exposure	exposure	exposure	exposure	САРОЗИІС	guaranteed amount	exposure	guaranteed amount	exposure	guaranteed amount	exposure	exposure	exposure	exposure
146 147 148		Central governments Institutions Corporates		0 0	0	0 0	0 0	0	0	0	0	-	0	0	0	0	0	0	0	0	0 -		0	0	0	0	0	0	0	0	0 -	-
149 150 151		Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail		0 0	0	0 0	0 0	0	0	0	0	-	0	0	0	0	0	0	0	0	0 -		0	0	0	0	0	0	0	0	0 -	-
152 153 154	Jnited States	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME		0 0	0	0 0		0	0	0	0	_	0	0	0	0	0	0	0	0	0 -		0	0	0	0	0	0	0	0	0	_
155 156		Retail - Qualifying Revolving Retail - Other Retail		0	0	0		0	0	0	0		0		0	0	0		0		0 -		0	0	0	Ü	0	O .	0	U U	0	
157 158 159		Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity																														
160 161 162		Securitisation Other non-credit obligation assets IRB TOTAL		0 0	0	0 0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0 -		0	0	0	0	0	0	0	0	0 -	-
																P	Public guarantees	- Adverse Scenario														
				Stage 1		Stage 2	31/12	2/2021 Stage 3	Stock of	Stock of	Stock of			Stage 1		Stage 2		/2022 Stage 3	Stock of	Stock of	Stock of			Stage 1		Stage 2	31/12	/2023 Stage 3	Stock of	Stock of	Stock of	
Row		Code FUD 100	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3 exposure	exposure, of which guaranteed	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3 exposure	exposure, of which guaranteed amount	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3 exposure	exposure, of which guaranteed amount	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
163 164		Central banks Central governments		amount		amount		amount	exposure	Схрозите	Схрозите			amount		amount		amount	Схрозите	exposure	exposure			amount		amount		amount	exposure	exposure	Схрозитс	
165 166 167		Institutions Corporates Corporates - Of Which: Specialised Lending		0 0	0	0 0	0 0	0	0	0	0	-	0	0	0	0	0	0	0	0	0 -		0	0	0	0	0	0	0	0	0 -	-
168 169 170		Corporates - Of Which: SME Retail Retail - Secured on real estate property		0 0	0	0 0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0 -		0	0	0	0	0	0	0	0	0 -	-
171 172	Luxembourg	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME		0 0	0	0 0	0 0	0	0	0	0	-	0	0	0	0	0	0	0	0	0 -		0	0	0	0	0	0	0	0	0 -	-
173 174 175		Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME																														
176 177 178		Retail - Other Retail - Of Which: non-SME Equity Securitisation																														
179 180		Other non-credit obligation assets IRB TOTAL		0 0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0 -		0	0	0	0	0	0	0	0	0	-
							2.112									P		- Adverse Scenario)								2442	10000				
			Stage 1	Stage 1 exposure, of	Stage 2	Stage 2 exposure, of		2/2021 Stage 3 exposure, of	Stock of	Stock of	Stock of	Coverage Ratio -	Stage 1	Stage 1 exposure, of	Stage 2	Stage 2 exposure, of		/2022 Stage 3 exposure, of	Stock of	Stock of	Stock of	Coverage Ratio -	Stage 1	Stage 1 exposure, of	Stage 2	Stage 2 exposure, of	31/12 Stage 3	Stage 3	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio -
Row Num		(mln EUR, %	exposure)	which guaranteed amount	Stage 2 exposure	which guaranteed amount	Stage 3 exposure	which guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure	Stage 1 exposure	exposure, of which guaranteed amount	Stage 2 exposure	which guaranteed amount	Stage 3 exposure	which guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure	Stage 1 exposure	exposure, of which guaranteed amount	Stage 2 exposure	exposure, of which guaranteed amount	Stage 3 exposure	exposure, of which guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Coverage Ratio - Stage 3 exposure
181 182 183		Central banks Central governments Institutions																														
184 185 186		Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME		0 0	0	0 0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0 -		0	0	0	0	0	0	0	0	0 -	-
187 188		Retail Retail - Secured on real estate property		0 0	0	0 0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0 -		0	0	0	0	0	0	0	0	0 -	-
190 191	Angola	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving		0 0	0	0 0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0 -		0	0	0	0	0	0	0	0	0 -	-
192 193 194		Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME																														
405																																
195 196 197		Equity Securitisation Other non-credit obligation assets																														

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

		1	2	3	4	5		7 a - Actual	8	9	10	11	12
	(min	Exposure values n EUR, %)	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which expired moratoria	Stage 2 exposure	Stage 2 exposure, of which expired moratoria	2/2020 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 Ra Stage 3 exposure
	Central banks Central governments Regional governments or local authorities	TLUK, 70)			Illoracoria		Inoracoria		Inoracoria	ехрозите	exposure	exposure	
	Public sector entities Multilateral Development Banks												
	International Organisations Institutions Corporates	1,590	1,468	1,060	394	670	0 48	226	16	20	85	169	9 74
Caixa Geral de	of which: SME Retail of which: SME	1,184	716	823	398	497	7 40	64	5	11	. 49	33	3 5
Depósitos, SA	Secured by mortgages on immovable property of which: non-SME	2,865	1,039	2,386	449	410	0 35	107	7	4	10	23	3 2
	Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment												
	Collective investments undertakings (CIU) Equity												
	Securitisation Other exposures Standardised Total	6,857	3,925	4,963	1,320	2,104	4 161	578	40	40) 174	297	7 !
								a - Actual					
		Exposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which expired	Stage 2 exposure	Stage 2 exposure, of which expired	2/2020 Stage 3 exposure	Stage 3 exposure, of which expired	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage I
	Central banks Central governments	n EUR, %)			moratoria		moratoria		moratoria	exposure	exposure	exposure	exposu
	Regional governments or local authorities Public sector entities Multilateral Development Banks												
	Institutions Institutions												
	Corporates of which: SME Retail	1,153 751	1,041	722 462		559				17	7 70		7
Portugal	of which: SME Secured by mortgages on immovable property										72	30	
	of which: non-SME Items associated with particularly high risk Covered bonds	2,703	980	2,245	372	396	5 31	97	6	4	9	2:	
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)												
	Equity Securitisation Other exposures												
	Standardised Total	5,728	3,119	4,063	585	1,818		514 a - Actual	15	34	151	278	3
					Stage 1			2/2020	Stage 3	Stock of	Stock of	Stock of	Coverage I
	(mln	Exposure values n EUR, %)	Risk exposure amounts	Stage 1 exposure	exposure, of which expired moratoria	Stage 2 exposure	exposure, of which expired moratoria	Stage 3 exposure	exposure, of which expired moratoria	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Stage exposi
	Central banks Central governments												
	Regional governments or local authorities Public sector entities Multilateral Development Banks												
	International Organisations Institutions Corporates	0	0	0	0	(0 0		0		0)]-
Maria	of which: SME Retail	0	0	0	0	(0 0	C	0	C	0) -
Macao	of which: SME Secured by mortgages on immovable property of which: non-SME	0	0	0	0	(0 0	C	0	C	0 0) -
	Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment												
	Collective investments undertakings (CIU) Equity												
	Securitisation Other exposures Standardised Total	0	0	0	0	(0 0	C	0	C	0) -
							Moratori	a - Actual 2/2020					
		Exposure values	Risk exposure	Stage 1	Stage 1 exposure, of	Stage 2	Stage 2 exposure, of	Stage 3	Stage 3 exposure, of	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage F Stage
	Central banks	n EUR, %)	amounts	exposure	which expired moratoria	exposure	which expired moratoria	exposure	which expired moratoria	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposi
	Central governments Regional governments or local authorities Public sector entities												
	Multilateral Development Banks International Organisations												
	Institutions Corporates of which: SME	301	236	279		32	2 7	3	3	2	2 4		1 4
France	Retail of which: SME Secured by mortgages on immovable property	384	223	335	322	61	1 15	1	1	2	6		
	of which: non-SME Items associated with particularly high risk	69	24	65	49	3	3 2	1	0	C	0	(2
	Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)												
	Equity Securitisation Other exposures												
	Standardised Total	777	492	699	655	102		a - Actual	3	4	11		2 3
					Stage 1		31/12 Stage 2	2/2020	Stage 3	Stock of	Stock of	Stock of	Covers
		Exposure values n EUR, %)	Risk exposure amounts	Stage 1 exposure	exposure, of which expired moratoria	Stage 2 exposure	exposure, of which expired moratoria	Stage 3 exposure	exposure, of which expired moratoria	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Coverage R Stage exposu
	Central banks Central governments Regional governments or local authorities												
	Public sector entities Multilateral Development Banks International Organisations												
	Institutions Corporates	0	0	0	0	(0 0	C	0	C	0) -
Spain	of which: SME Retail of which: SME	0	0	0	0	(0 0	C	0	C	0	() 2
opan i	Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk	6	2	1	0	(0 0	5	0	C	0	()
	Covered bonds Claims on institutions and corporates with a ST credit assessment												
	Collective investments undertakings (CIU) Equity Securitisation												
	Other exposures Standardised Total	7	2	2									

13	14	15	16	17		19 ntees - Actual 2/ 2020	20	21	22	23	24
Exposure values	Risk exposure amounts	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	Coverage Ratio Stage 3 exposure
74		322	257		45	4					1 20.00
71 64 71 71 0	52 41	289 387	231 322 322 0	59 57 78 78 0	44 62 62 0	1 1 0	0 0	2 2 4 4 0 0			20.00 1 20.00 0 38.46 0 -
144	103	715	Stage 1	141	Public guarar 31/12 Stage 2	ntees - Actual 2/2020	Stage 3	Stock of	Stock of	Stock of	23.4.
Exposure values	Risk exposure amounts	Stage 1 exposure	exposure, of which guaranteed amount	Stage 2 exposure	exposure, of which guaranteed amount	Stage 3 exposure	exposure, of which guaranteed amount	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Coverage Ration Stage 3 exposure
69 62				56 54				2 2	5	+	1 20.0 1 20.0
65 65 0 0			270	76 76 0 0	60	0	0 0	3 3 0 0	C) (8.7 0 8.7 0 -
137	98	633	510	136	107	5	4	5	11		1 19.1
	Dick ovnocure	Stage 1	Stage 1 exposure, of	Stage 2	Public guarar 31/12 Stage 2 exposure, of	ntees - Actual 2/2020 Stage 3	Stage 3 exposure, of	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Rati
Exposure values	amounts	exposure	which guaranteed amount	exposure	which guaranteed amount	exposure	which guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure
0 0	0 0	0 0	0	0 0	0	000000000000000000000000000000000000000	0 0	000000000000000000000000000000000000000	0		0 -
0 0	0 0	0 0	0	0 0	0	0 0	0	0 0	C) -) -) -
0	0	0	0	0	· ·	ntees - Actual	0	0	C		0 -
Exposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure		2/2020 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	Coverage Rati Stage 3 exposure
2 2 6 6	2 2 3 3 0	23 23 58 58 0	21 52 52	2 2 3 3 0		0 0 1 1 0	0 0	0 0 1 1 0	C C C C		55.2 0 - 55.2 0 - 55.2
0				0							
8	5	82		5	31/12	1 ntees - Actual 2/2020	· [1	C		55.2
Exposure values	Risk exposure amounts	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	Coverage Rati Stage 3 exposure
0	0	0	0	0	0	0	0	0	C		0 -
0 0	0 0	0 0	0 0 0	0 0 0	0 0 0	0 0	0 0	0 0 0	0) -) -) -

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

							Caixa Gera	l de Depósit	os, SA					
			1	2	3	4	5	6 Moratoria	7 a - Actual	8	9	10	11	12
						Stage 1		31/12 Stage 2	/2020	Stage 3	Stock of	Stock of	Stock of	
Row Num			Exposure values	Risk exposure amounts	Stage 1 exposure	exposure, of which expired	Stage 2 exposure	exposure, of which expired	Stage 3 exposure	exposure, of which expired	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Coverage Ratio Stage 3 exposure
106		Central banks	IR, %)			moratoria		moratoria		moratoria	exposure	exposure	exposure	CAPOSATO
107 108 109		Central governments Regional governments or local authorities Public sector entities												
110 111		Multilateral Development Banks International Organisations												
112 113		Institutions Corporates of which: SME	(0) () 0	C	0 0		0 0	C	(0	-
114 115 116	Italy	Retail of which: SME	(0) () 0	C	0 0	(0	C	(0	97.51
117 118	reary	Secured by mortgages on immovable property of which: non-SME	() 0) () 0	(0 0		0	C	(0	-
119 120		Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST gradit assessment												
121 122 123		Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity												
124 125		Securitisation Other exposures												
126		Standardised Total	(0	<u>1</u>	1 0	0	5 0		0 0	0		0	97.51
								Moratoria 31/12						
Row			Exposure values	Risk exposure	Stage 1	Stage 1 exposure, of	Stage 2	Stage 2 exposure, of	Stage 3	Stage 3 exposure, of	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio
Num		(mln EU		amounts	exposure	which expired moratoria	exposure	which expired moratoria	exposure	which expired moratoria	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure
127 128 129		Central banks Central governments Regional governments or local authorities												
130 131		Public sector entities Multilateral Development Banks												
132 133		International Organisations Institutions												
134 135 136		Corporates of which: SME Retail	89	130	35	5 20	55	5 1	19	8	1	10	10	51.73 24.72
137 138	Mozambique	of which: SME Secured by mortgages on immovable property	12	10		7		7		2				27.72
139 140		of which: non-SME Items associated with particularly high risk		1 2	. 1	. 1	2	2 0		1 1	C		1	50.46
141 142 143		Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)												
143 144 145		Equity Securitisation												
146 147		Other exposures Standardised Total	149) 167	7 55	5 33	74	4 9	48	3 20	1	11	15	31.80
								Moratoria	a - Actual					
				<u> </u>		Stage 1		31/12 Stage 2	/2020	Stage 3	Stock of	Stock of	Stock of	
Row Num			Exposure values	Risk exposure amounts	Stage 1 exposure	exposure, of which expired	Stage 2 exposure	exposure, of which expired	Stage 3 exposure	exposure, of which expired	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Coverage Ratio Stage 3 exposure
148		Central banks (mln EU	IR, %)			moratoria		moratoria		moratoria	exposure	exposure	exposure	ехрозите
149 150 151		Central governments Regional governments or local authorities Public sector entities												
152 153		Multilateral Development Banks International Organisations												
154 155		Institutions Corporates	30	36	5 15	5 5	5 14	4 0		1 0	C	(0	29.76
156 157 158	Cape Verde	of which: SME Retail of which: SME	26	5 16	j 15	3 1	13	3 0	:	1 0	C	(0	31.07
159 160	Cape verue	Secured by mortgages on immovable property of which: non-SME	S	9 4	1 .	9 1	. (0 0		0 0	C	(0	26.54
161 162		Items associated with particularly high risk Covered bonds												
163 164 165		Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity												
166 167		Securitisation Other exposures												
168		Standardised Total	91	l 81	1 59) 7	31			3 0	C	(1	29.09
								Moratoria 31/12						
Row			Exposure values	Risk exposure	Stage 1	Stage 1 exposure, of	Stage 2	Stage 2 exposure, of	Stage 3	Stage 3 exposure, of	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio Stage 3
Num		(mln EU		amounts	exposure	which expired moratoria	exposure	which expired moratoria	exposure	which expired moratoria	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure
169 170 171		Central banks Central governments Regional governments or local authorities												
172 173		Public sector entities Multilateral Development Banks												
174 175		International Organisations Institutions												
176 177 178		Corporates of which: SME Retail		0		0		0 0		0	C		0	-
179 180	United States	of which: SME Secured by mortgages on immovable property												
181 182		of which: non-SME Items associated with particularly high risk		1 1	3	3 1	0	0	(0	C	(0	40.05
183 184		Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIII)												
185 186 187		Collective investments undertakings (CIU) Equity Securitisation												
188 189		Other exposures Standardised Total	4	1 1		1 1		0 0		0 0	C	(0	40.05
_								Moratoria						
						Stage 1		31/12 Stage 2	/2020	Stage 3	Stock of	Stock of	Stock of	
Row Num			Exposure values	Risk exposure amounts	Stage 1 exposure	exposure, of which expired	Stage 2 exposure	exposure, of which expired	Stage 3 exposure	exposure, of which expired	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Coverage Ratio Stage 3 exposure
190		Central banks	K, %)			moratoria		moratoria		moratoria	exposure	exposure	exposure	- Onposure:
191 192 193		Central governments Regional governments or local authorities Public sector entities												
194 195		Multilateral Development Banks International Organisations												
196 197		Institutions Corporates	(0) () 0		0 0		0 0	C	(0	-
198 199 200	Luvembourg	of which: SME Retail of which: SME	(0) () 0	C	0 0		0 0	C	(0	-
201 202	Luxembourg	Secured by mortgages on immovable property of which: non-SME		1 1		3 1		1 0		0 0	C	(0	-
203 204		Items associated with particularly high risk Covered bonds												
205 206 207		Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity												
208 209		Securitisation Other exposures												
210		Standardised Total	4	1 1	.]3	3 1	1	1 0		0			0	-
								Moratoria 31/12						
Row			-	Risk exposure	Stage 1	Stage 1 exposure, of	Stage 2	Stage 2 exposure, of	Stage 3	Stage 3 exposure, of	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio
Num		(mln EU	Exposure values IR, %)	amounts	exposure	which expired moratoria	exposure	which expired moratoria	exposure	which expired moratoria	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure
211 212		Central banks Central governments												
213 214		Regional governments or local authorities Public sector entities												
215 216 217		Multilateral Development Banks International Organisations Institutions												
218 219		Corporates of which: SME	18	3 24	;	3 8	3 10	0 10		0	C	(0	-
220 221	Angola	Retail of which: SME		3	3	3	2	2 2		1 1	C		0	38.04
222 223 224		Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk		1 1		3 1		1 0		0 0	C	(0	9.38
225		Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment												
226		Ciallis of histitutions and corporates with a St. Credit Assessment			1		1							
227 228		Collective investments undertakings (CIU) Equity												
227		Collective investments undertakings (CIU)	27	7 29	9 15	5 13	3 12	2 12		1	-		_	33.91

13	14	15	16	17	18	19	20	21	22	23	24
Exposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	31/12 Stage 2 exposure, of which guaranteed	Stage 3 exposure	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Rat Stage 3 exposure
			amount		amount		amount				
0 0 0	0 0 0	0 0 0 0	0 0	0	0 0 0 0	0 0	0 0	0 0 0 0	0	0 0 0	- - -
0	0	0	· ·	•	0			0			
0	0	0	0	0	0 Public guara	ntees - Actual	0	0	0	0	-
Exposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	31/12 Stage 2 exposure, of which guaranteed amount	2/2020 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	Coverage Ra Stage 3 exposure
0 0 0 0	0 0 0 0	0 0 0 0 0	0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0	0 0 0	0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	- - -
U											
0	0	0	0	0		ntees - Actual	0	0	0	0	-
Exposure values	Risk exposure amounts	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	Coverage Ra Stage 3 exposure
0	0	0	0	0	0	0	0	0	0	0	
0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0	0 0 0 0 0	0 0 0 0 0	0	0 0 0	000000000000000000000000000000000000000	000000000000000000000000000000000000000	0 0 0 0 0 0	- - -
0	0	0	Stage 1	0	31/12 Stage 2	0 ntees - Actual 2/2020	Stage 3	Stock of	Stock of	Stock of	
Exposure values	Risk exposure amounts	Stage 1 exposure	exposure, of which guaranteed amount	Stage 2 exposure	exposure, of which guaranteed amount	Stage 3 exposure	exposure, of which guaranteed amount	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Coverage Ra Stage 3 exposure
0	0	0	0	0	0	0 0		0			
0 0 0	0 0 0 0	0 0 0	0	0 0 0	0 0 0	0	0 0	0 0 0	0	0 0	-
0	0	0	0	0	0	0	0	0	0	0	-
Exposure values	Risk exposure	Stage 1	Stage 1 exposure, of which	Stage 2		ntees - Actual 2/2020 Stage 3	Stage 3 exposure, of which	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ra Stage 3
exposure values	amounts	exposure	guaranteed amount	exposure	guaranteed amount	exposure	guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure
0 0	0 0	0 0	0	0 0	0 0	0	0	000000000000000000000000000000000000000	0	0	-
0	0 0	0 0	0	0 0 0	0 0	0	0	0 0	0	0 0	-
0	0	0	0	0	0	0	0	0	0) 0	-
Exposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which	Stage 2 exposure	31/12 Stage 2 exposure, of which	2/2020 Stage 3 exposure	Stage 3 exposure, of which	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ra Stage 3
			guaranteed amount		guaranteed amount		guaranteed amount	exposure	exposure	exposure	exposure
0 0 0	0 0	0 0	0	0 0 0	0 0	0		0 0	0	0	-
0	0 0	0 0	0 0	0 0	0 0	0 0		0 0	_		

BA EUROPEAN BANKING AUTHORITY		25	26	27	70	20)21 EU-		Caixa G	eral de Depo	ósitos, SA				20	40	41	42	//3	44	ΛE
	(mln EUR,	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	31/12/2021 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 2 exposure		Stock of provisions for Stage 1 exposure		Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	31/12/2023 Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Stage exposi
	Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks																					
Caixa Geral de	International Organisations Institutions Corporates of which: SME Retail of which: SME	78	76 640 84 495	5 100	6	2 24	18	36 78.76% 33 49.92%	·	4 61:	9 14:	5 0 3 2	19	9 65	76.46% 45.24%	1,109 745	589	2 17	5 (2 14	192 74	
Depósitos, SA	Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)	2,36	59 373	3 160	0	1	5 3	22.74%	2,354	4 34.	2 20!	5 1		5 39	19.09%	2,320	333	3 25	0 1	L 4	42	
	Equity Securitisation Other exposures Standardised Total	4,88	80 1,956	5 726	6	4 40) 37	76 51.75%	4,862	2 1,85	3 841 Mora	7 4 storia - Baseline Sco	enario 32	2 395	46.62%	4,814	1,785	5 96	2	1 25	413	
		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	31/12/2021 Stock of provisions for Stage 1	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	31/12/2022 Stock of provisions for Stage 1	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	31/12/2023 Stock of provisions for Stage 1	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverag Stag
	Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations	%)			exposure	exposure	exposure					exposure	exposure	exposure					exposure	exposure	exposure	
Portugal	Institutions Corporates of which: SME Retail of which: SME	73	38 535 38 402	2 94	1 4	1 23	17 3 4	74 82.73% 19 52.05%		3 51:	3 218	3 0 3 1	18	3 176 3 60	80.72% 47.10%	766 410	366	3 22 5 15	5 (9 1	1 13	180	
	Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation	2,23	31 357	7 149	9	1 5	5 3	22.68%	2,216	6 328	8 193	3 1		36	18.86%	2,182	318	3 23	7	4	39	
	Other exposures Standardised Total	4,02	20 1,728	3 648	31/12/2021	4 38	3 34	53.61%	4,008	8 1,629		4 storia - Baseline Sco 31/12/2022	enario 31	365	48.17%	3,967	1,564	1 86	31/12/2023	3 24	382	
	(mln EUR, Central banks Central governments	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	Covera Si ex
	Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME		0 0		0	0 (0 -	C	0 (0 (0		0 0	-	0		0	0 (0 0	0	-
Macao	Retail of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment		0 0		0	0 0		0 -	(0 (0 (0 0		0 0	-	0			0 (0 0	0	-
	Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total		0 0		0	0 (0		0 -	C	0	0	0		0	-	0			0 (0	0	-
		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	31/12/2021 Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Stage 3	Stage 1 exposure	Stage 2 exposure	Mora Stage 3 exposure	31/12/2022 Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio - Stage 3	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	31/12/2023 Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Cover
	Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks	%)			exposure	exposure	exposure	exposure				exposure	exposure	exposure	exposure				exposure	Stage 2 exposure	exposure	ex
France	International Organisations Institutions Corporates of which: SME Retail of which: SME	32	73 35 28 68	3	3	0 0		1 48.78%		2 3:	7 3	2 0			40.49%	271 323	38	3	3 (0 0	1	
	Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity	6	56 2		1	0 (0 14.50%	66	6	2	2 0		0	12.12%	65		2	2 (0	0	
	Equity Securitisation Other exposures Standardised Total	68	87 110		6	0 1		2 36.29%	682	2 114	<u> </u>	7 0 toria - Baseline Sco	enario	1 2	34.97%	679	115	5	8 (3	
	(mln EUR,	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	31/12/2021 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	31/12/2022 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	31/12/2023 Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Covera Si ex
	Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions																					
Spain	Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk		0 0		0	0 (0 29.53% 0 6.00%				0 0		0 0	29.44%			1	0 (0 0	0	
	Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total		1 4		5	0		0 6.27%		1	1				6.27%	4			5			

EBA EUROPEAN BANKING

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

EBA BANKING AUTHORITY							20	121 EU-	wide 5		eral de Depá		SK COVI	ID-19 S	OIA							
		25	26	27	28	29	30	31	32	33		ntoria - Baseline S		37	38	39	40	41		43	44	45
Row		Stage 1	Stage 2	Stage 3	31/12/2021 Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio -	Stage 1	Stage 2	Stage 3	31/12/2022 Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio -	Stage 1	Stage 2	Stage 3	31/12/2023 Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio - Stage 3
Num 106	Central banks	exposure	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Stage 3 exposure
107 108	Central governments Regional governments or local authorities Public sector entities																					
110 111	Multilateral Development Banks International Organisations																					
112 113 114	Institutions Corporates of which: SME		0	0	0 0	0		0 -	C) (0	0 0		-	() (0	0 (0	0 (-
115 116 117 Italy	Retail of which: SME Secured by mortgages on immovable property		0	0	0 0	0		0 -	C) () (0	0 0) (_	(0	0 (0	0 (-
118 119 120	of which: non-SME Items associated with particularly high risk Covered bonds		0	0	0 0	0		0 -	C) ((0	0 0) (-	(0	0 (0	0 (-
120 121 122	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)																					
123 124 125	Equity Securitisation Other exposures																					
126	Standardised Total		0	0	0 0	0		0 -	C		Mora	ntoria - Baseline S	O (-			0	0		0	-
					31/12/2021	St. J. S	61.1.6				MOTA	31/12/2022		0.1.6					31/12/2023	6. 1.6	6.1.6	
Row Num		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
127 128	Central banks Central governments	%)			exposure	exposure	exposure					exposure	exposure	exposure					exposure	exposure	exposure	
129 130 131	Regional governments or local authorities Public sector entities Multilateral Development Banks																					
132 133	International Organisations Institutions		AE A	4 2	11		11	0 47.06%	E2	25	25		0	10	43.39%	F/4	20	9			2	40.17%
134 135 136	Corporates of which: SME Retail	7	4	5	7 0) 0		2 23.61%	32	3 5	5 8	3	0 0) 2	20.48%	3	3 4	4	9 (0	0 2	18.48%
Mozambique	of which: SME Secured by mortgages on immovable property of which: non-SME		1	3	1 0	0 0		1 57.31%	C) 3	3 1	1	0 0) 1	55.82%	, ()	3	1 (0	0 :	54.77%
140 141 142	Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment																					
143 144	Collective investments undertakings (CIU) Equity Securitisation																					
145 146 147	Other exposures Standardised Total	6	60 5	7 5	9 0) 1	. 2	3 38.40%	64	1 46	5 66	5	0 0) 23	34.90%	66	5 38	8 7	2 (0	0 23	32.52%
					31/12/2021						Mora	ntoria - Baseline S 31/12/2022	cenario						31/12/2023			
Row		Stage 1	Stage 2	Stage 3	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio - Stage 3	Stage 1	Stage 2	Stage 3	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio - Stage 3	Stage 1	Stage 2	Stage 3	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio -
Num	Central banks	exposure	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure	exposure	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure	exposure	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure
149 150	Central governments Regional governments or local authorities																					
151 152 153	Public sector entities Multilateral Development Banks International Organisations																					
154 155 156	Institutions Corporates of which: SME	1	12 1	7	1 0	0		1 40.00%	10) 19) 1	1	0 0) 1	40.00%	8	3 2:	1	1 () (0 :	40.00%
157 158 159 Cape Verde	Retail of which: SME Secured by mortgages on immovable property		9 1	7	2 0	0		1 38.98%	7	17	3	3	0 0	1	29.81%	6	5 17	7	4 (0	0	25.37%
160 161	of which: non-SME Items associated with particularly high risk Covered bonds		9	0	0 0	0		0 24.50%	g) (0	0 (22.81%	9) (0	0 (0	0 (21.76%
162 163 164	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)																					
165 166 167	Equity Securitisation Other exposures																					
168	Standardised Total	3	37 3	9	4 0	0		1 34.96%	31	42	2 Mora	atoria - Baseline S	0 (Cenario	2	28.81%	28	3 44	4	7 (0	0 2	25.21%
					31/12/2021 Stock of	Stock of	Stock of			1	1012	31/12/2022		Stock of					31/12/2023	Stock of	Stock of	ı
Row Num	(l. FUD	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio - Stage 3 exposure
169 170	Central banks Central governments	76)			exposure	exposure	exposure					exposure	exposure	exposure					exposure	exposure	exposure	
171 172 173	Regional governments or local authorities Public sector entities Multilateral Development Banks																					
174 175	International Organisations Institutions Corporates		0	0	0 0) 0		0 -					0 (-			0	0			-
170 177 178	of which: SME Retail		0	0	0 0	0 0		0 -	C			0	0 0		-			0	0 (0	0 (-
United States 180 181	of which: SME Secured by mortgages on immovable property of which: non-SME		3	0	0 0) 0		0 34.44%	3	3 () (0	0 0) (30.67%	3	3 (0	0 (0 (0 (28.04%
182 183 184	Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment																					
185 186 187	Collective investments undertakings (CIU) Equity Securitisation																					
188 189	Other exposures Standardised Total		4	0	0 0	0		0 34.44%	4	1 () (0	0 0) (30.67%	, 4	1 (0	0 (0	0 (28.04%
					31/12/2021						Mora	ntoria - Baseline So 31/12/2022							31/12/2023			
Row		Stage 1	Stage 2	Stage 3	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio - Stage 3	Stage 1	Stage 2	Stage 3	Stock of provisions for	Stock of provisions for	Stock of provisions for Stage 3	Coverage Ratio - Stage 3		Stage 2 exposure	Stage 3	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio - Stage 3
190	(mln EUR, Central banks	exposure	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure	exposure	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure	exposure	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure
191 192 193	Central governments Regional governments or local authorities Public sector entities																					
194 195	Multilateral Development Banks International Organisations																					
197 198	Institutions Corporates of which: SME		0	0	0 0	0		0 -	C) (0	0 (-	() (0	0 (0	0 (-
Luxembourg	Retail of which: SME Secured by mortgages on immovable property		0	0	0 0	0		0 -	C				0 0		-			0	0 0		0 (-
202 203 204	of which: non-SME Items associated with particularly high risk Covered bonds		3	0	0 0	0		0 -	3	3		0	0 0		-	3	3	0	0 (0 (-
205 206 207	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)																					
208 209	Equity Securitisation Other exposures		3	0	0			0					0				1	0	0			
210	Standardised Total		٥١	υĮ	<u>vj</u> 0	0 ابر		v -	<u> </u>	t (y (o ntoria - Baseline S	cenario) (- -		†	υ	vj (J	υ (-
					31/12/2021 Stock of	Stock of	Stock of				Tioru	31/12/2022 Stock of		Stock of					31/12/2023 Stock of	Stock of	Stock of	
Row Num	(mln EUR,	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	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	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	provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
211 212	Central banks Central governments				CAPOSUTE	CAPOSUITE	CAPOSure					exposure	exposure	CAPOSUIE					exposure	- Exposure	exposure	
213 214 215	Regional governments or local authorities Public sector entities Multilateral Development Banks																					
216 217 218	International Organisations Institutions Corporates		8	9	0 ^			0 -	C	3)		0		-		3	9	0		0	-
219 220	of which: SME Retail		2	2	1 0	0		0 49.05%	2	2 3	3 1	1	0 0		52.37%	1	1	3	1 (0	0	53.97%
221 Angola 222 223	of which: SME Secured by mortgages on immovable property of which: non-SME		3	1	0 0	0		0 8.97%	3	3 1		0	0 0) (8.60%		3	1	0 (0	0 0	8.26%
224 225 226	Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment																					
227 228 229	Collective investments undertakings (CIU) Equity Securitisation																					
230	Other exposures Standardised Total							45.240														

AUTHORITY													al de Depósitos, SA												
		46 4	47 48	49	50 5	51 52	53	54 55	56	57	58		60 61 blic guarantees - Baseline Scer		63	64	65 66	67	68	69	70	71	72	73 74	75
		Sta	age 1	Stage 2	31/12/2021	7 3 and 3				Stage 1			31/12/2022					Stage 1		Stage 2	31/12/2				
Row		Stage 1 expos	age 1 sure, of thich	Stage 2 exposure, of which	Stage 3 expos	sure, of provisions	for provisions for	Stock of Coverage R	Stane 1	Stage 1 exposure, of which	Stage 2 exposure	Stage 2 exposure, of which	Stage 3 exposure, of the stage 3 exposure, of the stage 3 exposure of the stage 3 exposure of the stage 3	provisions for	Stock of provisions for pr	Stock of Cove	rage Ratio - Stage 1 Stage 1 exposure	Stage 1 exposure, of which	Stage 2 exposure	Stage 2 exposure, of which	Stage 3 exposure	Stage 3 exposure, of which		ock of Stock of provisions for Stage 2 Stage 3 exposure	Coverage Ratio - Stage 3
Num	(mln EUR, %	guara	ranteed exposure	guaranteed amount	AVBOCUEA	Stage 1 ount exposur	Stage 2 exposure	Stage 3 exposure exposu	re exposure	which guaranteed amount	exposure	guaranteed amount	exposure guaranteed amount	Stage 1 exposure	Stage 2 exposure	rovisions for Stage 3 exposure	Stage 3 exposure	which guaranteed amount	exposure	which guaranteed amount	exposure	guaranteed amount	Stage 1 S exposure ex	age 2 Stage 3 exposure	Stage 3 exposure
1 2	Central banks Central governments																								
3 4	Regional governments or local authorities Public sector entities																								
5 6	Multilateral Development Banks International Organisations																								
7 8	Institutions Corporates	326	257	54 45	5	3	0 9	9 2 4	8.33%	30 256	50	45	5	3 (0 8	2	47.09% 3	32 25	56 47	7 45	5	4	0	7	2 46.07%
Caixa Geral d	of which: SME Retail	375	322	89 62	3	0	0 7	7 1 3	6.07%	69 322	93	62	4	0 (0 8	1	32.55% 3	54 32	22 96	62	6	1	0	9	2 30.90%
Depósitos, S	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	0	0	0	0	0	0 -
13 14	of which: non-SME Items associated with particularly high risk																								
15 16	Covered bonds Claims on institutions and corporates with a ST credit assessment																								
17 18	Collective investments undertakings (CIU) Equity																								
19 20	Securitisation Other exposures Standardised Total		502									444													
21	Standardised Total	U	583	0 111	0	4	0 (0 -		0 583	5 U	111	0	4	0 0	<u>υ</u> -		0 58	33 0) 111	U	4	0	0	0 -
					31/12/2021							Put	olic guarantees - Baseline Scer 31/12/2022	nario							31/12/2	2023			
Row		avnos	age 1 sure, of	Stage 2 exposure, of	Sta	ge 3 Stock o	Stock of provisions for	Stock of Coverage R		Stage 1 exposure, of	Stage 2	Stage 2 exposure, of	Stage 3 exposure, o	f Stock of	Stock of provisions for pr	Stock of Cove	rage Ratio - Stage 1	Stage 1 exposure, of	Stage 2	Stage 2 exposure, of		Stage 3	Stock of Si provisions for prov	ock of Stock of isions for provisions f	Coverage Ratio -
Num	(mln EUR, %	guara	which ranteed Stage 2	guaranteeu	Stage 3 wh exposure guara	nich Stage : anteed exposui		Stage 3 exposure	Stage 1 exposure	which guaranteed	Stage 2 exposure	which guaranteed	Stage 3 which guaranteed amount	provisions for Stage 1 exposure	Stage 2 exposure	rovisions for Stage 3 exposure	Stage 3 exposure Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	which guaranteed	Stage 3 exposure	exposure, of which guaranteed amount	Stage 1 S exposure ex	ock of Stock of provisions for Stage 2 Stage 3 exposure	Stage 3 exposure
22	Central banks	amo	nount	amount	amo	ount	CXPOSUIC	exposure		amount		amount	amount	Схрозите	Схрозите	Схрозигс		amount		amount		amount	exposure ex	розаге	
24	Central governments Regional governments or local authorities																								
26	Public sector entities Multilateral Development Banks																								
27 28	International Organisations Institutions																								
29 30	Corporates of which: SME	302	236	52 43	5	3	0 8	8 2 4	8.36%	236	47	43	5	3	0 8	2	47.13% 3	09 23	35 44	43	5	4	0	7	2 46.12%
Portugal	Retail of which: SME	318	270	85 60	2	0	0 7	7 1 3	0.25%	270	88	60	4	0	0 8	1	28.77% 3	09 27	70 91	60	5	0	0	9	1 28.13%
33 34	Secured by mortgages on immovable property of which: non-SME	0	0	0 0	0	0	0 (0 -		0 0	0	0	0	0	0 0	0 -		0	0 0	0	0	0	0	0	0 -
35 36	Items associated with particularly high risk Covered bonds																								
37 38	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)																								
39 40	Equity Securitisation																								
41 42	Other exposures Standardised Total	0	510	0 107	0	4	0 (0 0 -		0 510	0	107	0	4	0 0	0 -		0 51	10 0	107	0	4	0	0	0 -
												Pub	olic guarantees - Baseline Scer	nario											
		Ct-n	2021	Stage 3	31/12/2021	an 2				Stage 1			31/12/2022					Stage 1		Stage 2	31/12/2				
Row		Stage 1 exposure	osure, of Stage 2	Stage 2 exposure, of which	Stage 5 wh	ge 3 Stock of provisions	for provisions for	Stock of Coverage R	Stage 1 Stage 1 exposure	exposure, of which	Stage 2 exposure	exposure, of	Stage 3 Stage 3 exposure which	provisions for	Stock of provisions for pr	O A I SI O I SI O I	rage Ratio - Stage 3	exposure, of	Stage 2	Stage 2 exposure, of which	otage 5	Stage 3 exposure, of which	Stock of Si provisions for prov	ock of Stock of isions for provisions f	Coverage Ratio -
Num	(mln EUR, %	yuara	ranteed exposure	guaranteed	guara	Incii Stage : anteed exposui	Stage 2 e exposure	Stage 3 exposure exposure	re exposure	guaranteed amount	exposure	guaranteed amount	exposure guaranteed	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure	which guaranteed amount	exposure	which guaranteed amount	exposure	which guaranteed amount	Stage 1 S exposure ex	age 2 Stage 3 posure exposure	Stage 3 exposure
43 44	Central banks Central governments																								
45 46	Regional governments or local authorities Public sector entities																								
47 48	Multilateral Development Banks International Organisations																								
49 50	Institutions Corporates	0	0	0 0	0	0	0 (0 0 -		0 0	0	0	0	0	0 0	0 -		0	0 0	0 0	0	0	0	0	0 -
51 52	of which: SME Retail	0	0	0 0	0	0	0 (0 0-		0 0	0	0	0	0 (0 0	0 -		0	0 0	0	0	0	0	0	0 -
Macao Macao	of which: SME 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	0	0	0	0	0	0 -
56 57	of which: non-SME Items associated with particularly high risk Covered bonds																								
58	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)																								
60	Equity Securitisation																								
62 63	Other exposures Standardised Total	0	0	0 0	0	0	0 0	0 0 -		0 0	0	0	0	0	0 0	0 -		0	0 0	0 0	0	0	0	0	0 -
			<u>'</u>	<u>'</u>	<u> </u>			<u> </u>	,			Pub	olic guarantees - Baseline Scer	nario		,	•						,		
					31/12/2021								31/12/2022								31/12/2				
Row		Stage 1 expos	age 1 sure, of hich	Stage 2 exposure, of which	Stage 3 expos	ge 3 Stock of provisions	for provisions for	Stock of provisions for		Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which	Stage 3 exposure, of the stage 3 exposure, of the stage 3 exposure approximation of the stage 3	provisions for	provisions for pr	rovisions for	rage Ratio - Stage 3 Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which	Stage 3 exposure	Stage 3 exposure, of which	provisions for prov	ock of Stock of isions for provisions f	for Change Ratio -
Num	(mln EUR, %	yuara	ranteed exposure	guaranteed amount	exposure guara	nich Stage 1 anteed exposur	Stage 2 exposure	Stage 3 exposure	re exposure	guaranteed	exposure	guaranteed	exposure guaranteed	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure	guaranteed	exposure	guaranteed	exposure	guaranteed	Stage 1 S exposure ex	rage 2 Stage 3 posure exposure	exposure
64 65	Central banks Central governments Regional governments or local authorities																								
66 67	Public sector entities																								
68 69	Multilateral Development Banks International Organisations																								
70 71	Institutions Corporates of which: SME	23	21	2 2	0	0	0 (0 0 3	8.69%	23 21	. 2	2	0	0 (0 0	0	39.33%	23 2	21 2	2 2	0	0	0	0	0 39.55%
72 73	Retail	57	52	4 2	1	0	0 (0 0 5	3.19%	56 52	2 5	2	1	0 (0 0	0	51.17%	55 5	52 5	5 2	1	0	0	0	0 49.29%
74 France	of which: SME 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	0	0	0	0	0	0 -
76 77	of which: non-SME Items associated with particularly high risk																								
78 79	Covered bonds Claims on institutions and corporates with a ST credit assessment																								
80 81	Collective investments undertakings (CIU) Equity Securitisation																								
83 84	Other exposures Standardised Total	0	73	0 4	0	0	0	0 0 -		0 73	3 0	4	0	0	0	0 -		0 7	73 0) 4	0	0	0	0	0 -
01	Standardisca i otal					· ·	<u> </u>	31	.			Duk	olic guarantees - Baseline Scer	azrio						·I	9	ŸI.			• 1
					31/12/2021								31/12/2022								31/12/2				
Row		Stage 1 expos	age 1 sure, of Stage 2	Stage 2 exposure, of which	OVIDOG	ge 3 Stock of provisions		Stock of provisions for		Stage 1 exposure, of which guaranteed	Stage 2	Stage 2 exposure, of which	Stage 3 Stage 3	provisions for	provisions for pr	rovisions for	rage Ratio - Stage 1	Stage 1 exposure, of which guaranteed	Stage 2	Stage 2 exposure, of	Stage 3	Stage 3 exposure, of which	provisions for prov	ock of Stock of isions for provisions f	Coverage Ratio -
Num	(mln EUR, %	guara	which exposure	guaranteed amount	Stage 3 wh exposure guara	nich Stage : anteed exposur	Stage 2 e exposure	Stage 3 Stage exposu	Stage 1 exposure	wnich guaranteed amount	Stage 2 exposure	wnich guaranteed amount	Stage 3 exposure, of which guaranteed amount		Stage 2 exposure	Stage 3 exposure	Stage 3 exposure Stage 1 exposure	guaranteed amount	Stage 2 exposure	exposure, of which guaranteed amount	Stage 3 exposure	wnich guaranteed amount	Stage 1 S exposure ex	isions for provisions f age 2 Stage 3 posure exposure	Coverage Ratio - Stage 3 exposure
85 86	Central banks Central governments	amo	NGGITE NGGITE	amount	amo	Out.				amount		2111(01)111	amount					amount		2111(01111)(2111(01111)			
87 88	Regional governments or local authorities Public sector entities																								
89 90	Multilateral Development Banks International Organisations																								
91 92	Institutions	0	0	0 0	0	0	0 (0 0 -		0 0) 0	0	0	0	0 0	01-		0	0 0) 0	0	0	0	0	0 -
93 94	Corporates of which: SME Retail	0	0	0 0	0	0	0 (0 0 -		0 0	0	0	0	0	0 0	0 -		0	0 0		0	0	0	0	0 -
Spain Spain	of which: SME	0	0	0 0	0	0	0	0 0-		0 0		0	0	0	0 0	0 -		0	0 0	0 0	0	0	0	0	0 -
97 98	Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk											-													
99 100	Covered bonds Claims on institutions and corporates with a ST credit assessment																								
101 102	Collective investments undertakings (CIU)																								
103 104	Equity Securitisation Other exposures																								
105	Standardised Total	0	0	0 0	0	0	0 (0 -		0 0	0	0	0	0	0 0	0 -		0	0 0	0	0	0	0	0	0 -

	46 47	48 49	50	51 52	52 53	54	55 56	57	58 59	60 Public guarantees - Baseli	61 62	63	64 65	66	67	68	69	70 71	72	73	74	75
Row Num (mln EUR, 9	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure exposure exposure guaranteed amount	exposure	Stage 3 exposure, of provision	ck of Stock of joins for provisions for ge 1 Stage 2 exposure	for provisions for	rage Ratio - Stage 3 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 Stage 2 exposure, of which guaranteed amount	31/12/2022 Si Stage 3		r provisions for p	Stock of provisions for Stage 3 exposure	Chago 1	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	31/12/2023 Stage 3 exposure exposure guarant	re, of provisions fo	Stock of provisions for Stage 2 exposure	provisions for	erage Ratio - Stage 3 exposure
Central governments Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates Corporates	0 0	0	0 0	0	0	0 0 -		0 0	0	0 0	0	0 0	0 -		0 0	0	0	0	0	0 0	0 -	
of which: SME Retail of which: SME Italy of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds	0 0	0	0 0	0	0	0 0 -		0 0	0	0 0	0	0 0	0 -		0 0	0	0	0	0	0 0	0 -	
Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total	0 0	0	0 0	0	0	0 0-		0 0	0	0 0	0	0 0	0 -		0 0	0	0	0	0	0 0	0 -	
Row Num (mln EUR,	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure exposure exposure guaranteed	exposure	Stage 3 Stock	ions for provisions fo	for provisions for	rage Ratio - Stage 3 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 Stage 2 exposure, of which guaranteed amount	Stage 3 expo		Stock of provisions for p Stage 2 exposure	Stock of Coverage Stage 3 exposure		Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	31/12/2023 Stage Stage 3 exposure guarant	re, of provisions fo	or provisions for	Stage 3	erage Ratio - Stage 3 exposure
Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions																						
Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk	0 0	0	0 0	0	0	0 0 -		0 0 0	0	0 0 0 0 0	0	0 0	0 -		0 0	0	0	0	0	0 0	0 -	
Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total	0 0	0	0 0	0	0	0 0 -		0 0	0	0 0	0	0 0	0 -		0 0	0	0	0	0	0 0	0 -	
Row Num	Stage 1 exposure, of which guaranteed	Stage 2 exposure exposure guaranteed	31/12/ of Stage 3 exposure	Stage 3 exposure, of which stage synonymetric stage 3 exposure of provision stage synonymetric stage 3 exposure of provision stage 3 exposure of provisi	ck of Stock of ions for provisions for ge 1 Stage 2	for provisions for Stage 3	rage Ratio - Stage 3 exposure	guaranteeu	Stage 2 Stage 2 exposure, of which guaranteed	Stage 3 exposure gua	tage 3 osure, of provisions for Stage 1 ranteed	Stage 2	Stock of Coverage Stage 3 exposure		Stage 1 exposure, of which guaranteed	Stage 2 exposure	guaranteeu	31/12/2023 Stage Stage 3 exposure guarant	re, of provisions for Stage 1	Stock of provisions for Stage 2	Stage 3	erage Ratio - Stage 3 exposure
Central banks Central governments Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions	amount	amount		amount	CAPOSUIC CAPOSUIC			amount	amount	a	mount	CAPOSUIC			amount		amount	amou	unt Exposite	exposure	CXPOSUIC	
Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk	0 0	0	0 0	0	0	0 0 -		0 0 0 0	0	0 0 0	0	0 0	0 - 0 -		0 0 0	0	0	0	0	0 0 0 0 0	0 - 0 -	
Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation																						
167 Other exposures 168 Standardised Total	0 0	0	0 0	0	0	0 0-		0 0	0	0 0	0	0 0	0 -		0 0	0	0	0	0	0 0	0 -	
Row Num	Stage 1 exposure exposure guaranteed	Stage 2 exposure Stage 2 exposure, or which guaranteed	0 0 31/12/ of Stage 3 exposure	Stage 3	ck of Stock of provisions for ge 1 Stage 2		rage Ratio - Stage 3 exposure	Stage 1 exposure, of which guaranteed	Stage 2	Public guarantees - Baseli 31/12/2022 Stage 3 exposure gua	tage 3	r provisions for p	Stock of Coverage Stage 3 expos		Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	31/12/2023 Stage 3 exposure which guarant	e 3 Ire, of ch stage 1	Stock of provisions for Stage 2	provisions for	erage Ratio - Stage 3 exposure
Row Num (mln EUR, 9 169 170 171 171 172 172 173 174 174 175 176 177 177 178 178 179 179 179 179 179 179 179 179 179 179	Stage 1 exposure, of which exposure	Stage 2 exposure, o		Stage 3 Stock	ions for provisions fo	for provisions for	rage Ratio - Stage 1 exposure	OVERGOURG OF	Stage 2	31/12/2022 Si	tage 3 Stock of	r provisions for p	Stock of coverage Stage 3 exposure		Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	exposure, of	Stage Stage 3	e 3 lire, of chenteed unt Stock of provisions for Stage 1 exposure	or provisions for	provisions for	Stage 3
Row Num 169 170 171 172 173 174 175 176 177 178 179 180 181 Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME	Stage 1 exposure, of which guaranteed	Stage 2 exposure, or which guaranteed		Stage 3	ions for provisions fo		rage Ratio - Stage 1 exposure Stage 1	exposure, of which guaranteed	Stage 2 Stage 2 exposure, of which guaranteed	31/12/2022 Si	tage 3	r provisions for p	provisions for		exposure, of which guaranteed	Stage 2 exposure 0 0 0 0	exposure, of which guaranteed	Stage	e 3 ire, of chenteed unt 0 0 0 0 0	or provisions for	provisions for Cover	Stage 3
Row Num 169 170 171 172 173 174 175 176 177 178 179 180 181 182 183 184 185 186 187 188 Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures	Stage 1 exposure, of which guaranteed	Stage 2 exposure, or which guaranteed		Stage 3	ions for provisions fo		rage Ratio - Stage 1 exposure	exposure, of which guaranteed	Stage 2 Stage 2 exposure, of which guaranteed	31/12/2022 Si	tage 3	r provisions for p	provisions for		exposure, of which guaranteed	Stage 2 exposure 0 0 0 0 0 0	exposure, of which guaranteed	Stage	e 3 lire, of chenteed unt 0 0 0 0 0 0 0	or provisions for	provisions for Cover	Stage 3
Row Num 169 170 171 171 172 173 174 175 176 177 178 189 190 180 181 182 United States Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation	Stage 1 exposure, of which guaranteed amount 0 0 0 0 0 0 0 0 0 Stage 1	Stage 2 exposure which guaranteed amount 0 0 0 Stage 2 Stage 2	Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 31/12/	Stage 3 exposure, of which guaranteed amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 Stage 3 exposure, of provision Stage exposure, of sta	osure provisions for Stage 2 exposure 0 0 0 0 0 0	o o o o o o o o o o o o o o o o o o o	Stage 3 exposure	exposure, of which guaranteed amount 0 0 0 0 0 0 0 0 0 Stage 1	Stage 2 exposure Stage 2 exposure, of which guaranteed amount 0 0 0 0 Stage 2 exposure, of which guaranteed amount	31/12/2022 Stage 3 exposure gua al 0 0 0 0 0 0 0 0 Public guarantees - Baseli 31/12/2022	Stock of provisions for Stage 1 exposure 0 0 0 0 ine Scenario	provisions for Stage 2 exposure 0 0 0 0 0 0 0 0 0 Stock of provisions for pro	Stock of or	Ratio - Stage 1	exposure, of which guaranteed amount 0 0 0 0 0 0 0 0 0 Stage 1	0	exposure, of which guaranteed amount 0 0 0 0 0 Stage 2	Stage 3 exposure O O 31/12/2023 Stage 3 Stage exposur which guarant amou Stage exposur which guarant amou Stage exposur which guarant amou O O O O O O O O O O O O O	ore, of charteed unt O O O O O O O O O O O O O	provisions for Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 3 Stock of provisions for Stage 3 Stock of Stage 3	Stage 3 exposure erage Ratio - Stage 3
Row Num 169 170 171 172 172 173 174 175 175 176 177 177 178 179 179 180 180 181 181 182 183 183 184 185 185 186 187 187 188 188 188 189 Row Num Row Row Num Row Row Num Row Row Num Row Row Row Row Row Row Row Row Row Ro	Stage 1 exposure Stage 1 exposure O O O O O O Stage 1 exposure, of which guaranteed amount Stage 1 exposure, of which guaranteed Co O O O O O O O O O O O O O	Stage 2 exposure exposure, or which guaranteed amount 0 0 0 0 0 0	Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 31/12/	Stage 3 exposure, of which guaranteed amount 0 0 0 1 1 1 1 1 1 1 1 1 1	osure provisions for Stage 2 exposure 0 0 0 0 0 Stock of provisions for provisio	o o o o o o o o o o o o o o o o o o o	rage Ratio - Stage 1 exposure rage Ratio - Stage 1 exposure Stage 3 exposure	exposure, of which guaranteed amount 0 0 0 0 0 0 0 0 0 Stage 1	Stage 2 exposure Stage 2 exposure, of which guaranteed amount 0 0 0 0 0 0	31/12/2022 Stage 3 exposure gua al 0 0 0 0 0 0 0 0 Public guarantees - Baseli 31/12/2022	Stock of provisions for Stage 1 exposure 0 0 0 ine Scenario	provisions for Stage 2 exposure 0 0 0 0 0 0 Stock of provisions for provisions	Orovisions for Stage 3 exposure O - O - O - O - O -	Ratio - Stage 1	exposure, of which guaranteed amount 0 0 0 0 0 0 0 0 0 0 0	Stage 2 exposure 0 0 0 0 0 0 Stage 2 exposure	exposure, of which guaranteed amount 0 0 0 0 Stage 2	Stage 3 exposure O O O 31/12/2023 Stage	ore, of charteed unt O O O O O O O O O O O O O	provisions for Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 3 Stock of provisions for Stage 3 Stock of Stage 3	Stage 3 exposure
Row Num Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Institutions Institutions Institutions Institutions of which: SME Retail International Organisations Institutions on solution of which: SME International Organisations Institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total Row Num Row Num Row Num Row Num Central banks Central danks Central danks Central governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates Of which: SME Retail Of which: SME Retail Of which: SME Secured by mortgages on immovable property Of which: SME Secured by mortgages on immovable property Of which: SME Secured by mortgages on immovable property Of which: SME Secured by mortgages on immovable property Of which: SME	Stage 1 exposure Stage 1 exposure O O O O O O O O Stage 1 exposure, of which guaranteed amount Stage 1 exposure Stage 1 exposure O Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 31/12/	Stage 3 exposure, of which guaranteed amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 Stage 3 exposure, of provision Stage exposure, of sta	osure provisions for Stage 2 exposure 0 0 0 0 0 0	o o o o o o o o o o o o o o o o o o o	Stage 3 exposure	exposure, of which guaranteed amount 0 0 0 0 0 0 0 0 0 Stage 1 exposure, of which guaranteed	Stage 2 exposure Stage 2 exposure, of which guaranteed amount 0 0 0 Stage 2 exposure, of which guaranteed amount Stage 2 exposure Stage 2 exposure, of which guaranteed guaranteed	31/12/2022 Stage 3 exposure gua al 0 0 0 0 0 0 0 0 Public guarantees - Baseli 31/12/2022	Stock of provisions for Stage 1 exposure 0 0 0 0 ine Scenario	provisions for Stage 2 exposure 0 0 0 0 0 0 0 0 0 Stock of provisions for pro	Stock of or	Ratio - Stage 1	exposure, of which guaranteed amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	exposure, of which guaranteed amount 0 0 0 0 Stage 2 exposure, of which guaranteed	Stage 3 exposure O O 31/12/2023 Stage 3 Stage exposur which guarant amou Stage exposur which guarant amou Stage exposur which guarant amou O O O O O O O O O O O O O	ore, of charteed unt O O O O O O O O O O O O O	provisions for Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 3 exposure O - O - Cover Stage 3 exposure Cover Stage 3 Cover Stage 3	Stage 3 exposure erage Ratio - Stage 3
Row Num Central banks Central banks Central banks Central governments Regional governments Regional governments Regional governments Public sector entities Public sector entitie	Stage 1 exposure Stage 1 exposure O O O O O O O O Stage 1 exposure, of which guaranteed amount Stage 1 exposure Stage 1 exposure O Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 31/12/	Stage 3 exposure, of which guaranteed amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 Stage 3 exposure, of provision Stage exposure, of sta	osure provisions for Stage 2 exposure 0 0 0 0 0 0	o o o o o o o o o o o o o o o o o o o	Stage 3 exposure	exposure, of which guaranteed amount 0 0 0 0 0 0 0 0 0 Stage 1 exposure, of which guaranteed	Stage 2 exposure Stage 2 exposure, of which guaranteed amount 0 0 0 Stage 2 exposure, of which guaranteed amount Stage 2 exposure Stage 2 exposure, of which guaranteed guaranteed	31/12/2022 Stage 3 exposure gua al 0 0 0 0 0 0 0 0 Public guarantees - Baseli 31/12/2022	Stock of provisions for Stage 1 exposure 0 0 0 0 ine Scenario	provisions for Stage 2 exposure 0 0 0 0 0 0 0 0 0 Stock of provisions for pro	Stock of or	Ratio - Stage 1	exposure, of which guaranteed amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	exposure, of which guaranteed amount 0 0 0 0 Stage 2 exposure, of which guaranteed	Stage 3 exposure O O 31/12/2023 Stage 3 Stage exposur which guarant amou Stage exposur which guarant amou Stage exposur which guarant amou O O O O O O O O O O O O O	ore, of charteed unt O O O O O O O O O O O O O	provisions for Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 3 exposure O - O - Cover Stage 3 exposure Cover Stage 3 Cover Stage 3	Stage 3 exposure erage Ratio - Stage 3
Row Num Central banks Central governments Regional governments or local authorities Public sector entities Multifaceral Development Banks International Organisations Institutions Corporates Of which: SME Retail Political States United States Corporates Of which: SME Secured by mortopages on immovable property Of which: non-SME Secured by nortopages on immovable property Of which: non-SME Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitation Other exposures Standardised Total Regional governments Regional governments or local authorities Public sector entities Multifaceral Development Banks International Organisations Institutions Corporates Of which: SME Retail Of	Stage 1 exposure, of which guaranteed amount 0 0 0 0 0 0 0 0 0 Stage 1 exposure, of which guaranteed amount Stage 1 exposure, of which guaranteed amount 0 0 0 Stage 1 exposure, of which guaranteed amount Stage 1 exposure, of of which guaranteed amount Stage 1 exposure, of which guaranteed amount	Stage 2 exposure on which guaranteed amount of the stage 2 exposure on which guaranteed amount of the stage 2 exposure on which guaranteed amount of the stage 2 exposure of the stage 3 exposure of t	Stage 3 exposure 0	Stage 3 exposure, of which guaranteed amount Stage 3 exposure of which guaranteed amount Stage 3 exposure, of which guaranteed amount O O O O O O O O O O O O	ck of stage 2 exposure O O O O O O O O O O O O O	for provisions for Stage 3 exposure Stock of provisions for Stage 3 exposure Stock of	rage Ratio - Stage 1 exposure Stage 1 exposure Stage 1 exposure	exposure, of which guaranteed amount Stage 1 exposure, of which guaranteed amount Stage 1 exposure, of which guaranteed amount Stage 1 O O O O O O O O O O O O O O O O O O	Stage 2 exposure, of which guaranteed amount 0 0 0 Stage 2 exposure, of which guaranteed amount 0 Stage 2 exposure, of which guaranteed amount	Stage 3	tage 3 osure, of which ranteed mount 0 0 0 0 ine Scenario tage 3 osure, of which ranteed mount 0 0 0 ine Scenario Stock of provisions for Stage 1 exposure 0 one Stage 3 osure, of which ranteed mount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 2 exposure Stock of provisions for Stage 2 exposure O O O O Stock of provisions for Stage 2 exposure O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O	Stock of orovisions for Stage 3 exposure Stock of orovisions for Stage 3 exposure Stock of orovisions for Stage 3 exposure O - O - O - Coverage Stage axposure Coverage Stage axposure	Ratio - Stage 1 exposure Stage 1 exposure	exposure, of which guaranteed amount Stage 1 exposure, of which guaranteed amount Stage 1 o o O O O O O O O Stage 1 o o O O O O O O O O O O O O O O O O O O O O O O O O O O O O	Stage 2 exposure	exposure, of which guaranteed amount Stage 2 exposure, of which guaranteed amount	Stage 3 exposure Stage 3 exposure O O O O 31/12/2023 Stage 3 exposure Stage 3 exposure O O O O Stage 2 exposur Which guarant amou	e 3 Ire, of chateed unt 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 2 exposure O	Stock of provisions for Stage 3 exposure Stock of provisions for Stage 3 exposure Cover Stage 3 exposure Stock of provisions for Stage 3 exposure Cover Stage 3 exposure Cover Stage 3 exposure Cover Stage 3 exposure Cover Stage 3 exposure	Stage 3 exposure erage Ratio - Stage 3
Central banks	Stage 1 exposure which guaranteed amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 2 exposure o o o stage 2 exposure, o which guaranteed amount o stage 2 exposure, o which guaranteed amount o o o o o o o o o o o o o	Stage 3 exposure 0	Stage 3 exposure, of which guaranteed amount Stage 3 exposure, of which guaranteed amount Stage 3 exposure, of which guaranteed amount O O O O O O O O O O O O	ck of stage 2 exposure O O O O O O O O O O O O O	for provisions for Stage 3 exposure 0 0 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0	rage Ratio - Stage 1 exposure Stage 3 exposure Stage 1 exposure	exposure, of which guaranteed amount Stage 1 exposure, of which guaranteed amount Stage 1 exposure, of which guaranteed amount Stage 1 O O O O O O O O O O O O O O O O O O	Stage 2 exposure which guaranteed amount 0 0 Stage 2 exposure, of which guaranteed amount 0 Stage 2 exposure, of which guaranteed amount 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3	tage 3 osure, of which ranteed mount 0 0 0 10 10 10 10 10 10 10 10 10 10 10	Stock of provisions for Stage 2 exposure Stock of provisions for Stage 2 exposure O O O O Stock of provisions for Stage 2 exposure O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O	Stock of or Stage 3 exposure Stock of orovisions for Stage 3 exposure Stock of orovisions for Stage 3 exposure O - O - O - O - O - O - O - O	Ratio - Stage 1 exposure Stage 1 exposure	exposure, of which guaranteed amount Stage 1 exposure, of which guaranteed amount 0 0 0 0 0 0 0 0 0 0	0	Stage 2 exposure, of which guaranteed amount Stage 2 exposure, of which guaranteed amount	Stage 3 exposure O O O 31/12/2023 Stage 3 exposure Stage 3 exposure O O 31/12/2023 Stage 3 exposure O O O O O Stage exposur O O Stage exposur Which Guarant amou O O O Stage exposur Which Guarant amou Stage Exposur Stage Stage	e 3 Ire, of chateed unt 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 2 exposure O	Stock of provisions for Stage 3 exposure Stock of provisions for Stage 3 exposure Cover Stage 3 exposure Stock of provisions for Stage 3 exposure Cover Stage 3 exposure Cover Stage 3 exposure	erage Ratio - Stage 3 exposure
Row Num Central banks Central governments or local authorities Polysion of programments Po	Stage 1 exposure which guaranteed amount O	Stage 2 exposure output outp	Stage 3 exposure 0	Stage 3 exposure, of which guaranteed amount Stage 3 exposure of which guaranteed amount Stage 3 exposure, of which guaranteed amount O O O O O O O O O O O O	ck of stage 2 exposure O O O O O O O O O O O O O	for provisions for Stage 3 exposure Stock of provisions for Stage 3 exposure Stock of	rage Ratio - Stage 1 exposure Stage 1 exposure Stage 1 exposure	exposure, of which guaranteed amount Stage 1 exposure, of which guaranteed amount Stage 1 exposure, of which guaranteed amount Stage 1 exposure, of which guaranteed amount	Stage 2 exposure Stage 2 exposure, of which guaranteed amount 0 0 0 Stage 2 exposure, of which guaranteed amount Stage 2 exposure 0 0 Stage 2 exposure, of which guaranteed amount Stage 2 exposure, of which guaranteed amount 0 Stage 2 exposure, of which guaranteed which guaranteed amount 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3	tage 3 osure, of which ranteed mount 0 0 0 0 ine Scenario tage 3 osure, of which ranteed mount 0 0 0 ine Scenario Stock of provisions for Stage 1 exposure 0 one Stage 3 osure, of which ranteed mount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 2 exposure Stock of provisions for Stage 2 exposure O O O O Stock of provisions for Stage 2 exposure O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O	Stock of orovisions for Stage 3 exposure Stock of orovisions for Stage 3 exposure Stock of orovisions for Stage 3 exposure O - O - O - Coverage Stage axposure Coverage Stage axposure	Ratio - Stage 1 exposure Stage 1 exposure	exposure, of which guaranteed amount Stage 1 exposure, of which guaranteed amount Stage 1 exposure, of which guaranteed amount Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount Stage 2 exposure, of which guaranteed amount	Stage 3 exposure Stage 3 exposure O O O O 31/12/2023 Stage 3 exposure Stage 3 exposure O O O O Stage 2 exposur Which guarant amou	e 3 Ire, of chateed unt 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 2 exposure O	Stock of provisions for Stage 3 exposure Stock of provisions for Stage 3 exposure Cover Stock of provisions for Stage 3 exposure Stock of provisions for Stage 3 exposure Cover Stage 3 exposure Cover Stage 3 exposure	erage Ratio - Stage 3 exposure
Row Num Central banks Central povernments Regional governments or local authorities Multilateral Development Banks International Organisations Institutions Corporates of which: SNE Redicates United States United	Stage 1 exposure which guaranteed amount O	Stage 2 exposure output outp	Stage 3 exposure 0	Stage 3 exposure, of which guaranteed amount Stage 3 exposure of which guaranteed amount Stage 3 exposure, of which guaranteed amount O O O O O O O O O O O O	ck of stage 2 exposure O O O O O O O O O O O O O	for provisions for Stage 3 exposure Stock of provisions for Stage 3 exposure Stock of	rage Ratio - Stage 1 exposure Stage 1 exposure Stage 1 exposure	exposure, of which guaranteed amount Stage 1 exposure, of which guaranteed amount Stage 1 exposure, of which guaranteed amount Stage 1 exposure, of which guaranteed amount	Stage 2 exposure Stage 2 exposure, of which guaranteed amount 0 0 0 Stage 2 exposure, of which guaranteed amount Stage 2 exposure 0 0 Stage 2 exposure, of which guaranteed amount Stage 2 exposure, of which guaranteed amount 0 Stage 2 exposure, of which guaranteed which guaranteed amount 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3	tage 3 osure, of which ranteed mount 0 0 0 0 ine Scenario tage 3 osure, of which ranteed mount 0 0 0 ine Scenario Stock of provisions for Stage 1 exposure 0 one Stage 3 osure, of which ranteed mount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 2 exposure Stock of provisions for Stage 2 exposure O O O O Stock of provisions for Stage 2 exposure O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O	Stock of orovisions for Stage 3 exposure Stock of orovisions for Stage 3 exposure Stock of orovisions for Stage 3 exposure O - O - O - Coverage Stage axposure Coverage Stage axposure	Ratio - Stage 1 exposure Stage 1 exposure	exposure, of which guaranteed amount Stage 1 exposure, of which guaranteed amount Stage 1 exposure, of which guaranteed amount Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount Stage 2 exposure, of which guaranteed amount	Stage 3 exposure Stage 3 exposure O O O O 31/12/2023 Stage 3 exposure Stage 3 exposure O O O O Stage 2 exposur Which guarant amou	e 3 Ire, of chateed unt 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 2 exposure O	Stock of provisions for Stage 3 exposure Stock of provisions for Stage 3 exposure Cover Stock of provisions for Stage 3 exposure Stock of provisions for Stage 3 exposure Cover Stage 3 exposure Cover Stage 3 exposure	erage Ratio - Stage 3 exposure

Other exposures
Standardised Total

	BA EUROPEAN BANKING AUTHORITY								20	21 EU-	wide S		est: Creeral de Depó		k COV	D-19 S	STA						
			76	77	78	79 31/12/2021	80	81	82	83	84	85 Mora	86 atoria - Adverse Sc 31/12/2022	87 enario	88	89	90	91	92	93 31/12/2023	94	95	96
Row			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio - Stage 3	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio - Stage 3	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio - Stage 3
1 2		Central banks Central governments		Схрозиї С	Схроош С	exposure	exposure	exposure	exposure	exposure C	Схрозиге	Схрозиге	exposure	exposure	exposure	exposure	Схрозиге	Схрозигс	Сировано	exposure	exposure	exposure	exposure
3 4 5		Regional governments or local authorities Public sector entities Multilateral Development Banks																					
6 7 8		International Organisations Institutions Corporates	1,05	53 646	5 253	3 1	14	1 204	80.42%	1,054	624	274	1 1	9	210	76.77%	1,058	603	3 29	1 () 6	223	76.75%
10 11	Caixa Geral de Depósitos, SA	of which: SME Retail of which: SME Secured by mortgages on immovable property	67	77 550	158	8 6	70	96	60.84%	614	538	233	3 4	50	137	58.77%	609	488	3 288	3 (33	159	55.04%
13 14 15	Depositos, si t	of which: non-SME Items associated with particularly high risk Covered bonds	2,29	90 423	3 189	9 5	17	7 58	30.71%	2,210	419	273	3 4	15	71	26.03%	2,166	393	344	4 (12	82	23.75%
16 17 18		Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity																					
19 20 21		Securitisation Other exposures Standardised Total	4,55	51 2,127	7 883	3 19	140) 493	3 55.85%	4,292	2,086	1,183	3 13	105	577	48.77%	4,192	1,949	1,420	0)) 73	640	45.11%
						31/12/2021						Mora	atoria - Adverse So 31/12/2022	enario						31/12/2023			
Row Num			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	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	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	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
22 23		Central banks Central governments)			exposure	exposure	exposure					exposure	exposure	exposure					exposure	exposure	exposure	
24 25 26		Regional governments or local authorities Public sector entities Multilateral Development Banks																					
27 28 29		International Organisations Institutions Corporates of which: SME	71	17 540) 226	6 1	13	3 192	2 84.59%	719	522	243	3 1	9	198	81.40%	724	504	1 25	5 () 6	210	82.42%
31 32 33	Portugal	Retail of which: SME Secured by mortgages on immovable property	34	442	2 144	4 5	65	91	62.95%	317	408	210	3	46	128	60.74%	308	368	3 259	(31	147	56.76%
34 35 36		of which: non-SME Items associated with particularly high risk Covered bonds	2,15	54 406	5 177	7 5	17	55	30.98%	2,076	403	259	9 4	15	68	26.08%	2,034	375	328	3 (12	78	23.74%
37 38 39		Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity																					
40 41 42		Securitisation Other exposures Standardised Total	3,71	1,88	1 799	9 17	134	459	9 57.40%	3,495	1,823	1,078	3 12	100	537	49.79%	3,400	1,697	7 1,29	3 (70	597	45.98%
						31/12/2021						Mora	atoria - Adverse Sc 31/12/2022	enario						31/12/2023			
Row Num			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio - Stage 3 exposure
43		Central banks Central governments				exposure	exposure	exposure					exposure	exposure	exposure					exposure	exposure	exposure	
45 46 47 48		Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations																					
49 50 51		Institutions Corporates of which: SME		0 () (0 0	0	() -	0	0	0	0 0	0	(-	C	C		(0	0	-
52 53 54	Macao	Retail of which: SME Secured by mortgages on immovable property of which: non-SME		0 (0 0	0) -	0	0	0	0	0		-	0	C			0	0	-
56 57 58		Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment				0	U			0	0	0	5 0	0							, 0	0	
59 60 61		Collective investments undertakings (CIU) Equity Securitisation																					
62 63		Other exposures Standardised Total		0 (0 0	0) () -	0	0	0		. 0	(-	C	C) (0	0	-
						31/12/2021 Stock of	Stock of	Stock of	C			Mora	atoria - Adverse So 31/12/2022 Stock of		Stock of	C				31/12/2023 Stock of	Stock of	Stock of	C
Row Num		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	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	provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
64 65 66		Central banks Central governments Regional governments or local authorities																					
68 69 70		Public sector entities Multilateral Development Banks International Organisations Institutions																					
71 72 73		Corporates of which: SME Retail	31	73 3!	3	3 0	3	3 2	40.50% 2 64.81%	271	37 104	7	7 0	3	1	67.19%	270	38 96	5	9 (0 2	6	40.44% 68.95%
74 75 76	France	of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk	6	54 4	4 2	2 0	0)) (15.94%	62	4	4	4 0	0	1	14.51%	61	4	ļ .	5 (0	1	14.00%
77 78 79 80		Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)																					
81 82 83		Equity Securitisation Other exposures																					
84		Standardised Total	66	57 128	3	7 1	4	1 3	42.05%	637	152		3 1 atoria - Adverse So	enario 3		46.88%	641	144	1	7 () 2	8	47.67%
Row			Stage 1	Stage 2	Stage 3	31/12/2021 Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio -	Stage 1	Stage 2	Stage 3	31/12/2022 Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio -	Stage 1	Stage 2	Stage 3	31/12/2023 Stock of provisions for	Stock of provisions for	Stock of provisions for Stage 3	Coverage Ratio -
Num 85		(mln EUR, %) Central banks	exposure	Stage 2 exposure	exposure	Stage 1 exposure	Stage 2 exposure	provisions for Stage 3 exposure	Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Coverage Ratio - Stage 3 exposure
86 87 88		Central governments Regional governments or local authorities Public sector entities																					
89 90 91		Multilateral Development Banks International Organisations Institutions Corporates		0 (0 0	0			0	0	0		0								0	-
93 94 95	Spain	Corporates of which: SME Retail of which: SME		0 (0 0	0) 29.47%	0	0	0	0 0	0	(29.27%	0	C) (0	0	29.08%
96 97 98	Spairi	Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk		1	1 !	5 0	0) 1	11.48%	1	1	5	5 0	0	1	11.48%	1	1		5 (0	1	11.48%
99 100 101		Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)																					
103		Equity Securitisation Other exposures																					

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The control banks Central banks Central banks Central governments or local authorities Central govern		94 95 96
Stage 1 Stage 2 exposure expos	21/12/2022	
Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations	Stock of provisions for stage 1	Stock of provisions for Stage 2 Stage 3 exposure Coverage Coverage Stage 3 exposure
Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations	xposure Stage 1 exposure	Stage 2 Stage 3 exposure exposure
Multilateral Development Banks International Organisations		
Corporates 0	0 0	0 0-
Italy Retail 0 0 0 0 0 0 0 Of which: SME Secured by mortgages on immovable property	0 0	0 0-
of which: non-SME 0	0 0	0 0-
Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity		
Securitisation Other exposures Other many many many many many many many many		
Standardised Total 0	0 0	0 0 -
31/12/2022 Stock of	31/12/2023 Stock of	Stock of Stock of
Stage 1 Stage 2 Stage 3 Exposure Exposure Exposure Stage 1 (mln EUR, %) Stage 1 Stage 2 Stage 3 Exposure Expos	Stage 3 provisions for xposure Stage 1 exposure	Stock of provisions for Stage 2 Stage 3 exposure Coverage Coverage Stage 3 exposure
Central banks Central governments Regional governments or local authorities		
Public sector entities Multilateral Development Banks Multilat		
International Organisations Institutions Institutions <t< td=""><td>31 0</td><td>0 11</td></t<>	31 0	0 11
Mozambique of which: SME Mozambique 0 0 0 <td>11 0</td> <td>0 2</td>	11 0	0 2
Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk	1 0	0 1
Covered bonds Claims on institutions and corporates with a ST credit assessment Covered bonds Claims on institutions and corporates with a ST credit assessment Covered bonds Claims on institutions and corporates with a ST credit assessment Covered bonds Claims on institutions and corporates with a ST credit assessment Covered bonds Claims on institutions and corporates with a ST credit assessment Covered bonds Claims on institutions and corporates with a ST credit assessment Covered bonds Claims on institutions and corporates with a ST credit assessment Covered bonds Claims on institutions and corporates with a ST credit assessment Covered bonds Covere		
Collective investments undertakings (CIU) Equity Securitisation Collective investments undertakings (CIU) Equity Securitisation		
Other exposures 57 58 62 0 2 27 43.44% 55 48 73 0 1 28 38.74% 53 41	82 0	1 29
Moratoria - Adverse Scenario 31/12/2021 31/12/2022	31/12/2023	
Stage 1 Stage 2 Stage 3 Provisions for exposure exposure exposure Stage 1 Stage 2 Stage 3 Provisions for exposure exposu	Stock of provisions for	Stock of Stock of provisions for Stage 3 Stage 3
exposure exp	xposure Stage 1 exposure	Stage 2 Stage 3 exposure exposure
Central governments Regional governments or local authorities Public sector entities Central governments Description of the control of the		
Multilateral Development Banks International Organisations Institutions Multilateral Development Banks Institutions		
Corporates 12 17 2 0 0 1 40.00% 8 21 of which: SME 10 0 <t< td=""><td>2 0</td><td>0 1</td></t<>	2 0	0 1
Cape Verde Retail 8 17 2 0 1 1 38.19% 6 17 4 0 1 1 28.69% 5 16 of which: SME Secured by mortgages on immovable property	6 0	1 2
of which: non-SME 9 0 0 0 0 0 0 20.59% 9 0 Items associated with particularly high risk Covered bonds 0 <td< td=""><td>1 0</td><td>0 0</td></td<>	1 0	0 0
Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity		
Securitisation Other exposures Other of the securitisation of the securities of the secu	11	1 2
Standardised Total 36 39 5 0 1 2 34.84% 29 42 8 0 1 2 28.36% 25 43	11 0	
Moratoria - Adverse Scenario		1 3
31/12/2022	31/12/2023 Stock of	Stock of Stock of Coverage
31/12/2022	T T	Stock of provisions for Stage 2 Stage 3 exposure exposure
Stage 1 exposure expo	Stock of provisions for stage 1	Stage 2 Stage 3
Stage 1 stage 2 exposure expos	Stock of provisions for stage 1	Stage 2 Stage 3
Stage 1 cxposure exposure expo	Stock of provisions for stage 1	Stage 2 Stage 3
Stage 1 Stage 2 Stage 3 Stag	Stock of provisions for stage 1	Stage 2 Stage 3
Stage 1 Stage 2 Stage 2 Stage 3 Stage 1 Exposure Exp	Stock of provisions for stage 1	Stage 2 Stage 3
Stage 1 Stage 2 Stage 3 Stock of provisions for Stage 1 Stage 2 Stage 3 Stock of provisions for Stage 1 Stage 2 Stage 3 Stock of provisions for Stage 1 Stage 2 Stage 3 Stock of provisions for Stage 1 Stage 2 Stage 3 Stock of provisions for Stage 1 Stage 2 Stage 3 Stock of provisions for Stage 1 Stage 2 Stage 3 Stage 1 Stage 1 Stage 2 Stage 3 Stage 3 Stage 1 Stage 2 Stage 3 Stage 3 Stage 1 Stage 1 Stage 2 Stage 3 Stage 3	Stock of provisions for stage 1	Stage 2 exposure exposure O O O O O O
Stage 1 Stage 2 Stage 3 Stag	Stock of provisions for stage 1	Stage 2 exposure exposure O O O O O O
Stage 1 Stage 2 Stage 3 Stage 2 Stage 3 Stock of syposium Stage 1 Stage 3 Stock of stage 3 Stage	Stock of provisions for stage 1	Stage 2 exposure exposure O O O O O O
Stage Stag	Stock of provisions for stage 1	Stage 2 exposure Stage 3 exposure O O- O O- O O O O O O O O O O
Single S	Stage 3 xposure Stage 1 exposure 0 0 0 0 0 0 0 31/12/2023 Stage 3 Stock of provisions for Stage 3 Stock of provisions for Stage 1	Stage 2 exposure Stage 3 exposure exposure 0 0 0 - 0 0 - 0 0 - Stock of provisions for Stock of provisions for Coverage
Stage Stag	Stage 3 stage 1 exposure 0 0 0 0 0 0 0 31/12/2023 Stage 3 Stock of provisions for Stage 3 Stock of provisions for Stage 1 exposure	Stage 2 exposure exposure exposure O O O O O O O O O O O O O O O O O O O
Control losins	Stage 3 xposure Stage 1 exposure 0 0 0 0 0 0 0 0 0 31/12/2023 Stage 3 xposure Stage 1	Stage 2 exposure Stage 3 exposure exposure 0 0 0 - 0 0 - 0 0 - Stock of provisions for Stock of provisions for Coverage
Central banks	Stage 3 xposure Stage 1 exposure 0 0 0 0 0 0 0 0 0 31/12/2023 Stage 3 xposure Stage 1	Stage 2 exposure Stage 3 exposure exposure 0 0 0 - 0 0 - 0 0 - Stock of provisions for Stock of provisions for Coverage
Part	Stage 3 xposure Stage 1 exposure 0 0 0 0 0 0 0 0 0 31/12/2023 Stage 3 xposure Stage 1	Stage 2 exposure Stage 3 exposure exposure 0 0 0 - 0 0 - 0 0 - Stock of provisions for Stock of provisions for Coverage
Part	Stage 3 xposure Stage 1 exposure 0 0 0 0 0 0 0 0 0 31/12/2023 Stage 3 xposure Stage 1	Stage 2 exposure Stage 3 exposure exposure 0 0 0 - 0 0 - 0 0 - Stock of provisions for Stock of provisions for Coverage
Part	Stage 3 xposure Stage 1 exposure 0 0 0 0 0 0 0 0 0 31/12/2023 Stage 3 xposure Stage 1	Stage 2 exposure Stage 3 exposure exposure 0 0 0 - 0 0 - 0 0 - Stock of provisions for Stock of provisions for Coverage
Part	Stage 3 xposure Stage 1 exposure 0 0 0 0 0 0 0 0 0 31/12/2023 Stage 3 xposure Stage 1	Stage 2 exposure Stage 3 exposure exposure 0 0 0 - 0 0 - 0 0 - Stock of provisions for Stock of provisions for Coverage
Control Cont	Stage 3 xposure Stage 1 exposure 0 0 0 0 0 0 0 0 0 31/12/2023 Stage 3 xposure Stage 1	Stage 2 exposure Stage 3 exposure exposure 0 0 0 - 0 0 - 0 0 - Stock of provisions for Stock of provisions for Coverage
State Stat	Stage 3 xposure Stage 1 exposure 0 0 0 0 0 0 0 0 0 31/12/2023 Stage 3 xposure Stage 1	Stage 2 exposure Stage 3 exposure exposure 0 0 0 - 0 0 - 0 0 - Stock of provisions for Stock of provisions for Coverage
Part	Stage 3 Stock of provisions for Stage 1 exposure	Stage 2 exposure exposure exposure O O O O O O O O O O O O O O O O O O O
Mary	Stage 3	Stage 2 exposure Stage 3 exposure exposure 0 0 0 - 0 0 - 0 0 - Stock of provisions for Stock of provisions for Coverage
Property of the Property of	Stage 3 xposure Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 2 exposure exposure exposure 0 0 0 - 0 0 0 - 0 0 0 0 - 0 0 0 0 0 0
Part	Stage 3 xposure Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 2 exposure exposure exposure 0 0 0 - 0 0 0 - 0 0 0 0 - 0 0 0 0 0 0
Part	Stage 3 xposure Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 2 exposure exposure exposure 0 0 0 - 0 0 0 - 0 0 0 0 - 0 0 0 0 0 0
This state Thi	Stage 3 xposure Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 2 exposure exposure exposure 0 0 0 - 0 0 0 - 0 0 0 0 - 0 0 0 0 0 0
Part	Stage 3 xposure Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 2 exposure exposure O O O O O O O O O O O O O O O O O O O
Part	Stage 3 xposure Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 2 exposure exposure O O O O O O O O O O O O O O O O O O O

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

	BANKING												20	/ZI LO	wide 5		ral de Depós		COVI	D IJ J	17											
			97	98	99	100	101	102	103	104	105	106	107	108	109	110		112		114	115	116	117	118	119	120	121	122	123	124	125 126	
1 2 3 4 5 5 6	w m	Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks	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	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	31/12/ 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 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	31/12/2 Stage 3 exposure	2023 Stage 3 exposure, of which guaranteed amount	provisions for pro Stage 1	visions for pr Stage 2	Stock of covisions for Stage 3 exposure exposure	
6 7 8 9 10 11 12 13 14 15 16 17	Caixa Gera Depósitos,	of which: SMF	309	256 322 0	5 70 2 111 0 0	63	5	1	0	10	3	58.58%	33	7 256 5 321 0 0	70 123 0	63	7 9 0	1 0	0	11 13 0	5	57.60%	311	256 321 0	0	63	7 12 0	1 0	0	11 14 0	4 57.02% 6 48.72% 0 -	
19 20 21		Securitisation Other exposures Standardised Total	0	582	2 0	111	0	4	0	0	0	-		0 581	0	112	0	5	0	0	0 -	-	0	581	0	112	0	5	0	0	0 -	4
							31/12	./2021								P	Public guarantees - 31/12/										31/12/2	2023				A
Rov Nur 22 23	w m 2 3	Central banks Central governments	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	Coverage Ratio - Stage 3 exposure	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	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount		Stage 3 exposure, of which guaranteed amount	provisions for pro	visions for pr	Stock of coverage Ratio - Stage 3 exposure	
24 25 26 27 28 29	1 5 7 3	Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates	286	235	5 67	43	6	4	0	10) 3	58.54%	28	5 235	67	43	7	4	0	11	4	57.49%	289	235	62	43	7	4	0	11	4 56.89%	_ _ _ _ %
30 31 32 33 34 35	Portuga	Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk	294	270	0 106	0	0	0	0	0	0 0	49.77%	28	2 270 0 0	0	0	0	0	0	0	0 -	48.52%	0	269	0	0	0	0	0	0	5 47.84% 0 -	
36 37 38 39 40 41	5 7 8 9 1	Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total	0	509	9 0	107	0	4	0	0		-		0 509	0	107	0	5	0	0	01-		0	508	0	107	0	5	0	0	0 -	
12		Standardised rotal	0	303	51 0	107	21/12	12024	<u> </u>	0	<u> </u>			0 303		P	Public guarantees -		0	0	<u> </u>		0	300	٥	107	01/12/	31	U U	0	VI	
Roy Nur	w m	(mln EUR, %	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	31/12 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 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	31/12/ 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 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	31/12/2 Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of Stock of provisions for prostage 1 exposure	visions for pr	Stock of coverage Ratio - Stage 3 exposure	
44 45 46 47 48 49	1 5 7 3 9	Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates					0		0	0				0 0	0	0	0	0	0	0	0		0	0	0	0	0	0	0	0		
51 52 53 54 55 56	Macao	of which: SME Retail	0	0	0 0	0	0	0	0	0	0 0	-		0 0	0	0	0	0	0	0	0 -	-	0	0	0	0	0	0	0	0	0 -	1
58 59 60 61 62 63	3 9 1 1 2 3	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total	0	0	0 0	0	0	0	0	0	0 0	-		0 0	0	0	0	0	0	0	0 -	-	0	0	0	0	0	0	0	0	0 -	
							31/12										Public guarantees - 31/12/	/2022									31/12/2					
Rov Nur 64 65	w m	Central banks Central governments Regional governments or local authorities	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	Coverage Ratio - Stage 3 exposure	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	Coverage Ratio - Stage 3 exposure	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	provisions for pro Stage 1	visions for pr Stage 2	Stock of coverage Ratio - Stage 3 exposure	
67 68 69 70 71 72	7 3 3 9 1 1 2 3	Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail	23	21	1 3	2	0	0	0	0	0 0	63.27%	2	2 21	4	2	0	0	0	0	0	63.18%	22	21	4	2	0	0	0	0	0 63.02% 1 57.29%	6
74 75 76 77 78 79	France	of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)	0	C	0 0	0	0	0	0	0	0	-		0 0	0	0	0	0	0	0	0 -	-	0	0	0	0	0	0	0	0	0 -	
81 82 83 84	1 2 3	Equity Securitisation Other exposures Standardised Total	0	73	3 0	4	0	0	0	0	0 0	-		0 73	0	5	0	0	0	0	0 -	-	0	73	0	5	0	0	0	0	0 -	
2-01							31/12	2/2021	5								Public guarantees - 31/12/		v)		°I						31/12/2	2023		-		
Rov Nur 85 86	w m	Central banks Central governments	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	Coverage Ratio - Stage 3 exposure	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	Coverage Ratio - Stage 3 exposure	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	provisions for pro	visions for pr Stage 2	Stock of coverage Ratio - Stage 3 exposure	
87 88 89 90 91 92	7 3 3 9 1 1 2 3	Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME	0	0	0 0	0	0	0	0	0	0	-		0 0	0	0	0	0	0	0	0 -	-	0	0	0	0	0	0	0	0	0 -	
94 95 96 97 98	Spain	Retail of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds	0	0	0 0	0	0	0	0	0	0 0	-		0 0	0	0	0	0	0	0	0 -	-	0	0	0	0	0	0	0	0	0 -	
100 101 102 103 104 105	1 2 3 4 5	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total	0	0	0 0	0	0	0	0	0	0	-		0 0	0	0	0	0	0	0	0 -		0	0	0	0	0	0	0	0	0 -	

	97 98	99 100 101	102 103	104 105 106	5 107 108			3 114 115	116 117	118 119	120 121 122	123 124	125 126
Row Num (mln EUR,		ge 2 exposure, of stage 3 osure guaranteed amount	31/12/2021 Stage 3 exposure, of which guaranteed amount Stock of provisions for Stage 1 exposure	Stock of Stock of provisions for Stage 2 Stage 3 exposure exposure		Stage 2 Stage 2 exposure, of which guaranteed amount	Public guarantees - Adverse Scenario 31/12/2022 Stage 3 exposure, of which guaranteed exposure amount Stage 3 exposure exposure	ns for provisions for provisions for	Coverage Ratio - Stage 3 exposure Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure, of which guaranteed amount Stage 3 exposure Stage 3 exposure, of which guaranteed amount	Stock of Stock of provisions for Stage 1 Stage 2 exposure exposure	Stock of provisions for Stage 3 exposure
Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates Corporates	0 0	0 0	0 0	0 0 0-	0			0 0 0	- 0	0 0	0 0 0	0 0	0 -
of which: SME Retail of which: SME Italy of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds	0 0	0 0	0 0	0 0 0 -	0	0 0		0 0 0	- 0 - 0	0 0	0 0 0	0 0	0 -
Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total	0 0	0 0	0 0	0 0 0 -	0	0 0	0 0	0 0 0	- 0	0 0	0 0 0	0 0	0 -
Row Num (mln EUR,	exposure exp	ge 2 ge 2 exposure, of which guaranteed amount	31/12/2021 Stage 3 exposure, of which guaranteed amount Stock of provisions for Stage 1 exposure	Stock of Stock of provisions for Stage 2 Stage 3 exposure exposure	Ratio - Stage 1 exposure, of which guaranteed amount	Stage 2 Stage 2 exposure, of which guaranteed amount	Public guarantees - Adverse Scenario 31/12/2022 Stage 3 exposure, of which guaranteed expo	ns for provisions for provisions for	Coverage Ratio - Stage 3 exposure Stage 1 exposure	Stage 1 exposure, of which exposure amount	Stage 2 exposure, of which guaranteed amount Stage 3 exposure Stage 3 exposure, of which guaranteed amount	Stock of Stock of provisions for Stage 1 Stage 2 exposure exposure	Stock of provisions for Stage 3 exposure
127 128 129 130 131 132 132 133 Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions													
Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME Covered bonds	0 0	0 0 0	0 0 0	0 0 0 -	0			0 0 0	- 0 - 0 - 0	0 0	0 0 0	0 0	0 -
Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total	0 0	0 0	0 0	0 0 0 -	0	0 0	0 0	0 0 0	- 0	0 0	0 0 0	0 0	0 -
Row Num		Stage 2 ge 2 exposure, of which guaranteed amount	guaranteeu exposure	Stock of Stock of provisions for Stage 2 Stage 3 exposure exposure	Ratio - Stage 1 exposure exposure guaranteed amount	Stage 2 Stage 2 exposure, of which guaranteed amount	Stage 3 exposure, of provision which Stage guaranteed exposure	s of Stock of Stock of provisions for 2 Stage 3 sure exposure exposure	Coverage Ratio - Stage 3 Exposure Stage 1 Exposure	Stage 1 exposure, of Stage 2 which exposure amount	Stage 2 exposure, of which guaranteed amount Stage 3 exposure exposure, of which guaranteed amount	Stock of Stock of provisions for Stage 1 Stage 2 exposure exposure	Stock of provisions for Stage 3 exposure
Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions													
Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk	0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 - 0 0 - 0 0 -	0			0 0 0	- 0 - 0 - 0	0 0	0 0 0	0 0	0 -
Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total	0 0	0 0	0 0	0 0 0 -	0	0 0	0 0	0 0 0	- 0	0 0	0 0 0	0 0	0 -
Row Num	exposure guaranteed exp	ge 2 exposure, of Stage 3 osure guaranteed exposure	31/12/2021 Stage 3 exposure, of which guaranteed guaranteed Stage 1 exposure	Stock of Stock of provisions for Stage 2 Stage 3 exposure exposure	e 3 exposure guaranteed	Stage 2 Stage 2 exposure, of which guaranteed	Public guarantees - Adverse Scenario 31/12/2022 Stage 3 exposure Stage 3 exposure, of which guaranteed expo	s of Stock of Stock of provisions for provisions for Stage 3 sure exposure exposure	Coverage Ratio - Stage 3 exposure Stage 1 exposure	Stage 1 exposure, of which guaranteed exposure	Stage 2 exposure, of which guaranteed Stage 3 exposure Stage 3 exposure, of which guaranteed	Stock of Stock of provisions for Stage 1 Stage 2 exposure exposure	Stock of provisions for Stage 3 exposure
Row Num (min EUR, 169 170 Central banks Central governments Regional governments or local authorities Public sector entities Public sector entities Multilateral Development Banks International Organisations Institutions	Stage 1 exposure, of which exposure exp	Stage 2	Stage 3 Stock of	coverage	Ratio - Stage 1 exposure Stage 1 exposure, of which guaranteed amount	Stage 2	31/12/2022 Stage 3 Stoc	ns for provisions for provisions for		Stage 1 exposure, of which guaranteed amount Stage 2 exposure	Stage 2 Stage 3	Stock of provisions for Stage 1 exposure exposure	provisions for Stage 3
Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk	Stage 1 exposure, of which exposure guaranteed	ge 2 exposure, of Stage 3 osure guaranteed exposure	Stage 3 Stock of		Ratio - Stage 1 exposure, of which guaranteed	Stage 2 Stage 2 exposure, of which guaranteed	31/12/2022 Stage 3	ns for provisions for provisions for		exposure, of which guaranteed Stage 2 exposure	Stage 2 Stage 3	provisions for provisions for	provisions for
Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME	Stage 1 exposure, of which exposure guaranteed	ge 2 exposure, of Stage 3 osure guaranteed exposure	Stage 3 Stock of		Ratio - Stage 1 exposure, of which guaranteed	Stage 2 Stage 2 exposure, of which guaranteed	31/12/2022 Stage 3	ns for provisions for provisions for		exposure, of which guaranteed Stage 2 exposure	Stage 2 Stage 3	provisions for provisions for	provisions for
Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total	Stage 1 exposure which guaranteed amount 0 0 0 0 0 0 0 Stage 1 exposure, of which guaranteed amount Stage 1 exposure, of which guaranteed exp	Stage 2 exposure, of which guaranteed amount O O O O O O O O O O O O O O O O O O O	Stage 3 exposure, of which guaranteed amount 0 0 0 0 0 0 0 0 0 31/12/2021 Stage 3 Stock of provisions for Stage 1 exposure	provisions for Stage 2 exposure Stage 3 exposure 0 0 0 0 0 - 0 0 0 0 - 0 0 0 -	Ratio - stage 1 exposure	Stage 2 exposure Stage 2 exposure, of which guaranteed amount 0	Stage 3 exposure Stage 3 exposure, of which guaranteed amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	ns for Stage 2 exposure exposure exposure exposure exposure exposure exposure exposure exposure		Stage 1 exposure, of which guaranteed amount Stage 1 exposure, of which guaranteed Stage 2 exposure	Stage 2 exposure, of which guaranteed amount Stage 3 exposure which guaranteed amount O	provisions for Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 3 exposure Coverage Ratio - Stage 3 exposure Coverage Ratio - Stage 3 exposure Coverage Ratio - Stage 3 exposure
Central banks Central governments	Stage 1 exposure which guaranteed amount 0 0 0 0 0 0 0 0 0 0 0 Stage 1 exposure, of which guaranteed amount Stage 1 exposure, of which guaranteed amount Stage 1 exposure, of which guaranteed amount Stage 1 exposure, of which guaranteed exp	Stage 2 exposure, of which guaranteed amount 0 0 0 0 0 0 0 0 0 Stage 3 exposure 0 0 0 0 0 0 Stage 3 exposure 0 0 0 0 0 0 Stage 3 exposure 0 0 0 0 0 0 0 0 0 Stage 3 exposure	Stage 3 exposure, of which guaranteed amount 0 0 0 0 0 0 0 31/12/2021 Stage 3 Stock of provisions for Stage 1 exposure	provisions for Stage 2 exposure Description of Stage 3 exposure S	Ratio - 2 3 which guaranteed amount O O Stage 1 O O Stage 1	Stage 2 exposure, of which guaranteed amount 0 0 0 0 0 0 0 0 0 0 1 0 0 1 0 0 2 0 0 3 0 0 4 0 0 5 0 0 6 0 0 7 0 0 8 0 0 9 0	Stage 3 exposure Stage 3 exposure, of which guaranteed amount 0	ns for Stage 2 exposure exposure exposure exposure exposure exposure exposure exposure exposure	Stage 3 exposure - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 -	exposure, of which guaranteed amount O O O O O O O O O O O O	Stage 2 exposure, of which guaranteed amount Stage 3 exposure which guaranteed amount 0 0 0 0 0 0 0 0 0 10 0 0 0 10 0 0 0 10 0 0 0 11 12/2023 Stage 2 Stage 3 exposure, of which guaranteed amount	provisions for Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 3 exposure Coverage Ratio - Stage 3 exposure O - O - O - O - O - O - O - O - O - O
Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: non-SME Items associated with particularly high risk Covered bonds Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total Row Num Row Num Central banks Central governments Institutions Institutions Corporates of which: sME Secured by mortsquees on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: son-SME Retail of which: SME Retail of which: SME Secured by mortgages on immovable property of which: son-SME	Stage 1 exposure which guaranteed amount 0 0 0 0 0 0 0 Stage 1 exposure, of which guaranteed amount Stage 1 exposure, of which guaranteed exp	Stage 2 exposure, of which guaranteed amount O O O O O O O O O O O O O O O O O O O	Stage 3 exposure, of which guaranteed amount 0 0 0 0 0 0 0 0 0 31/12/2021 Stage 3 Stock of provisions for Stage 1 exposure	provisions for Stage 2 exposure Stage 3 exposure 0 0 0 0 0 - 0 0 0 0 - 0 0 0 -	Ratio - stage 1 exposure	Stage 2 exposure Stage 2 exposure, of which guaranteed amount 0	Stage 3 exposure Stage 3 exposure, of which guaranteed amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	ns for Stage 2 exposure exposure exposure exposure exposure exposure exposure exposure exposure	Stage 3 exposure - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 -	Stage 1 exposure, of which guaranteed amount Stage 1 exposure, of which guaranteed Stage 2 exposure	Stage 2 exposure, of which guaranteed amount Stage 3 exposure which guaranteed amount O	provisions for Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 3 exposure Coverage Ratio - Stage 3 exposure Coverage Ratio - Stage 3 exposure Coverage Ratio - Stage 3 exposure
Central banks Central governments Regional Granisations Institutions Corporates of which: SME Retail of which: SME Retail of which: SME Recured by mortgages on immovable property of which: non-SME Regional governments R	Stage 1 exposure which guaranteed amount 0 0 0 0 0 0 0 Stage 1 exposure, of which guaranteed amount Stage 1 exposure, of which guaranteed exp	Stage 2 exposure, of which guaranteed amount O O O O O O O O O O O O O O O O O O O	Stage 3 exposure, of which guaranteed amount 0 0 0 0 0 0 0 0 0 31/12/2021 Stage 3 Stock of provisions for Stage 1 exposure	provisions for Stage 2 exposure Stage 3 exposure 0 0 0 0 0 - 0 0 0 0 - 0 0 0 -	Ratio - stage 1 exposure	Stage 2 exposure Stage 2 exposure, of which guaranteed amount 0	Stage 3 exposure Stage 3 exposure, of which guaranteed amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	ns for Stage 2 exposure exposure exposure exposure exposure exposure exposure exposure exposure	Stage 3 exposure - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 -	Stage 1 exposure, of which guaranteed amount Stage 1 exposure, of which guaranteed Stage 2 exposure	Stage 2 exposure, of which guaranteed amount Stage 3 exposure which guaranteed amount O	provisions for Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 3 exposure Coverage Ratio - Stage 3 exposure Coverage Ratio - Stage 3 exposure Coverage Ratio - Stage 3 exposure
Central banks	Stage 1 exposure stage 1 exposure, of which guaranteed amount Stage 1 exposure stage 1 exposure, of which guaranteed amount Stage 1 exposure, of which guaranteed guaranteed exposure exposure	ge 2 exposure, of which guaranteed amount 0 0 0 0 0 0 0 0 0 0 0 0 Stage 2 exposure, of which guaranteed amount Stage 2 exposure, of which guaranteed amount 0 0 0 Stage 2 exposure, of which guaranteed amount Stage 2 exposure, of of one of the stage exposure of the stage exposur	Stage 3 exposure, of which guaranteed amount 0	r provisions for Stage 2 exposure expos	Ratio - stage 1 exposure which guaranteed amount O Stage 1 exposure Stage 1 exposure, of which guaranteed amount O Stage 1 exposure, of which guaranteed amount	Stage 2 exposure Stage 2 exposure, of which guaranteed amount O	Stage 3 exposure which guaranteed amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	ns for provisions for Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure Stage 1 exposure -	Stage 1 exposure, of which guaranteed amount Stage 1 exposure, of which guaranteed amount Stage 2 exposure	Stage 2 exposure, of which guaranteed amount Stage 3 exposure which guaranteed amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 1 exposure exposure exposure exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 3 exposure Stock of provisions for Stage 3 exposure Coverage Ratio - Stage 3 exposure
Central powerments	Stage 1 exposure stage 1 exposure, of which guaranteed amount Stage 1 exposure stage 1 exposure, of which guaranteed amount Stage 1 exposure, of which guaranteed guaranteed exposure exposure	ge 2 exposure, of which guaranteed amount 0 0 0 0 0 0 0 0 0 0 0 0 0 Stage 2 exposure, of of one of the series of which guaranteed amount Stage 2 exposure, of which guaranteed amount 0 0 0 0 Stage 2 exposure, of which guaranteed amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure, of which guaranteed amount 0 0 0 0 0 0 0 0 0 0 0 31/12/2021 Stage 3 exposure, of which guaranteed amount Stage 1 exposure Stage 3 exposure, of which guaranteed amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	r provisions for Stage 2 exposure expos	Ratio - Stage 1 exposure which guaranteed amount O Stage 1 exposure which guaranteed amount Stage 1 exposure, of which guaranteed amount O Stage 1 exposure, of which guaranteed amount O O Stage 1 exposure, of which guaranteed amount O O O O O O O O O O O O O	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure which guaranteed amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	ns for provisions for Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure Stage 1 exposure -	Stage 1 exposure, of which guaranteed amount Stage 1 exposure, of which guaranteed amount Stage 2 exposure	Stage 2 exposure, of which guaranteed amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 1 exposure O O O O O O O O O O O O O O O O O O O	Stock of provisions for Stage 3 exposure Stock of provisions for Stage 3 exposure Coverage Ratio - Stage 3 exposure
Central banks	Stage 1 exposure which guaranteed amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 2 exposure, of which guaranteed amount Stage 2 exposure, of which guaranteed amount Stage 2 exposure O O O O O O O Stage 2 exposure, of which guaranteed amount Stage 2 exposure, of which guaranteed amount Stage 2 exposure, of which guaranteed exposure O O O O O Stage 2 exposure, of which guaranteed exposure Stage 2 exposure Stage 2 exposure exposure Stage 2 exposure exposure Stage 2 exposure exposure Stage 2 exposure exposure exposure Stage 2 exposure exposure Stage 2 exposure exposure exposure Stage 2 exposure exposure exposure exposure exposure	Stage 3 exposure, of which guaranteed amount 0	r provisions for Stage 2 exposure expos	Ratio - stage 1 exposure, of which guaranteed amount O Stage 1 exposure O Stage 1 exposure O Stage 1 exposure, of which guaranteed amount O Ratio - stage 1 exposure, of which guaranteed amount O Stage 1 exposure O O Stage 1 exposure, of which guaranteed amount O Stage 1 exposure, of which guaranteed amount O O O O O O O O O O O O O	Stage 2 exposure of which guaranteed amount Stage 2 exposure, of which guaranteed amount Stage 2 exposure Stage 2 exposure, of which guaranteed amount Stage 2 exposure, of which guaranteed amount Stage 2 exposure, of which guaranteed amount Stage 2 exposure, of which guaranteed guaranteed guaranteed guaranteed guaranteed	Stage 3 exposure which guaranteed amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	ns for provisions for Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure Stage 1 exposure -	Stage 1 exposure, of which guaranteed amount Stage 1 exposure, of which guaranteed amount Stage 2 exposure O O O O O O O Stage 1 exposure, of which guaranteed amount Stage 2 exposure O O O O O O O O O O O Stage 2 exposure	Stage 2 exposure, of which guaranteed amount Stage 3 exposure which guaranteed amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 1 exposure exposure exposure exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 3 exposure Stock of provisions for Stage 3 exposure Coverage Ratio - Stage 3 exposure



2021 EU-wide Stress Test: Securitisations

			1	2	3	4	5	6	7
			Actual		Baseline Scenario			Adverse Scenario	
Row Num		(mln EUR)	31/12/2020	31/12/2021	31/12/2022	31/12/2023	31/12/2021	31/12/2022	31/12/2023
1		SEC-IRBA	0						
2		SEC-SA	0						
3	Exposure values	SEC-ERBA	9						
4		SEC-IAA	0						
5		Total	9						
6		SEC-IRBA	0	0	0	0	0	0	0
7		SEC-SA	0	0	0	0	0	0	0
8	REA	SEC-ERBA	4	5	4	4	6	8	8
9	KEA	SEC-IAA	0	0	0	0	0	0	0
10		Additional risk exposure amounts	0	0	0	0	0	0	0
11		Total	4	5	4	4	6	8	8
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

		1	2	3	4	5	6	7
	_	Actual	:	Baseline scenari	0	ı	Adverse scenario	
RowN um	(mln EUR)	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	Total risk exposure amount	41,819	41,895	41,935	42,002	41,822	41,824	41,824
8	Total Risk exposure amount (transitional)	41,819	41,895	41,935	42,002	41,822	41,824	41,824
9	Total Risk exposure amount (fully loaded)	41,819	41,895	41,935	42,002	41,822	41,824	41,824



2021 EU-wide Stress Test: Capital

				1	2	3	4	5	6	7	8
				IFRS 9 first implementation	Actual		Baseline Scenario		Ac	lverse Scenario	
RowN			(515.00)	01/01/2018	31/12/2020	2021	2022	2023	2021	2022	2023
um 1		Α	OWN FUNDS (mln EUR,%)		8,748	8,959	9,103	9,256	7,494	7,507	7,545
2		A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)		7,620		-			6,378	6,417
3		A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)		3,844		3,844		3,844	3,844	3,844
4		A.1.1.1	Of which: CET1 instruments subscribed by Government		0,011	0,011	0,011	0,011	0	0	
5		A.1.2	Retained earnings		4,788	5,037	5,254	5,485	4,378	4,450	4,551
6		A.1.3	Accumulated other comprehensive income		-739				<u> </u>	-1,178	-1,178
7		A.1.3.1			267				·	-1,170	-1,170
,		A.1.3.1	Arising from full revaluation, cash flow hedge and liquidity reserves							1 102	1 102
8			OCI Impact of defined benefit pension plans [gain or (-) loss]		-1,006	-1,006	-1,006	-1,006	-1,193	-1,193	-1,193
9		A.1.3.3	Other OCI contributions		0	20	76	0	20	70	
10		A.1.4	Other Reserves		0	-38	-76	-114	-38	-76	-114
11		A.1.5	Funds for general banking risk		0	0	0		0	0	
12		A.1.6	Minority interest given recognition in CET1 capital		50	50	50	50	50	50	50
13		A.1.7	Adjustments to CET1 due to prudential filters		-12	-12	-12		-12	-12	-12
14		A.1.7.1	(-) Value adjustments due to the requirements for prudent valuation (AVA)		-12	-12	-12	-12	-12	-12	-12
15		A.1.7.2	Cash flow hedge reserve		0	0	0	0	0	0	0
16		A.1.7.3	Other adjustments		0	0	0	0	0	0	0
17		A.1.8	(-) Intangible assets (including Goodwill)		-127	-127	-127	-127	-127	-127	-127
18		A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs		-9	-9	-9	-9	-9	-9	-9
19		A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses		0	0	0	0	0	0	0
20		A.1.11	(-) Deduction due to the application of Regulation (EU) No 2019/630 amending Regulation (EU) No 575/2013 as regards minimum loss coverage for non-performing exposures ("NPL calendar")		0	-1	-35	-76	0	-28	-64
21		A.1.12	(-) Defined benefit pension fund assets		0	0	0	0	0	0	0
22		A.1.13	(-) Reciprocal cross holdings in CET1 Capital		0	0	0	0	0	0	0
23		A.1.14	(-) Excess deduction from AT1 items over AT1 Capital		0	0	0	0	0	0	0
24		A.1.15	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight		0	0	0	0	0	0	0
25		A.1.15.1	Of which: from securitisation positions (-)		0	0	0	0	0	0	0
26			(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a								
26		A.1.16	significant investment		0	0	0	0	0	0	0
27		A.1.17	(-) Deductible DTAs that rely on future profitability and arise from temporary differences		0	0	0	0	-192	-188	-182
28		A.1.18	(-) CET1 instruments of financial sector entities where the institution has a significant investment		0	0	0	0	0	0	0
29		A.1.19	(-) Amount exceeding the 17.65% threshold		0	0	0	0	-174	-172	-167
30	OWN FUNDS	A.1.20	(-) Additional deductions of CET1 Capital due to Article 3 CRR		0	0	0	0	0	0	0
31		A.1.21	CET1 capital elements or deductions - other		-175	-175	-175	-175	-175	-175	-175
32		A.1.22	Amount subject to IFRS 9 transitional arrangements		0	0	0	0	0	0	0
33		A.1.22.1	Increase in IFRS 9 ECL provisions net of EL as of 01/01/2018 compared to related IAS 39 figures as at 31/12/17 ("static part")	0	0	0	0	0	0	0	0
34		A.1.22.2	Increase in non-credit-impaired IFRS 9 ECL provisions net of EL compared to related IFRS 9 figures as at between 01/01/2018 and 31/12/2019 ("old dynamic part")		0	0	0	0	0	0	0
35		A.1.22.3	Increase of CET1 capital due to the tax deductibility of the amounts above ("static part + old dynamic part")		0	0	0	0	0	0	0
36		A.1.22.4	Increase in non-credit-impaired IFRS 9 ECL provisions net of EL compared to related IFRS 9 figures as at 01/01/2020 ("new dynamic part")		0	0	0	0	0	0	0
37		A.1.22.4.1	Increase of CET1 capital due to the tax deductibility of the amounts above ("new dynamic part")		0	0	0	0	0	0	0
38		A.1.23	Transitional adjustments		0	0	0	0	0	0	0
39		A.1.23.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)		0	0	0	0	0	0	0
40		A.1.23.2	Transitional adjustments due to additional minority interests (+/-)		0	0	0	0	0	0	0
41		A.1.23.3	Adjustments due to IFRS 9 transitional arrangements		0	0	0	0	0	0	0
42		A.1.23.3.1	From the increased IFRS 9 ECL provisions net of EL		0	0	0	0	0	0	0
43		A.1.23.3.2	From the amount of DTAs that is deducted from CET1 capital		0	0	0	0	0	0	0
44		A.1.23.4	Other transitional adjustments to CET1 Capital		0	0	0	0	0	0	0
45		A.1.23.4.1	Of which: due to DTAs that rely on future profitability and do not arise from temporary differences		0	0	0	0	0	0	0
46		A.1.23.4.2	Of which: due to DTAs that rely on future profitability and arise from temporary differences and CET1 instruments of financial sector entities where the institution has a significant investment		0	0	0	0	0	0	0
47		A.1.23.4.3	Of which: due to unrealised gains and losses measured at fair value through other comprehensive income in view of COVID-19 pandemic		0	0	0	0	0	0	0
48		A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)		504	504	504	504	504	504	504
49		A.2.1	Additional Tier 1 Capital instruments		504	504	504	504	504	504	504
50		A.2.2	(-) Excess deduction from T2 items over T2 capital		0	0	0	0	0	0	0
51		A.2.3	Other Additional Tier 1 Capital components and deductions		0	0	0	0	0	0	0
52		A.2.4	Additional Tier 1 transitional adjustments		0	0	0	0	0	0	0
53		A.2.4.1	Of which: adjustments due to IFRS 9 transitional arrangements		0	0	0	0	0	0	0
54		A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)		8,124	8,335	8,479	8,632	6,870	6,882	6,921
55		A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)		624	624	624	624	624	624	624
56		A.4.1	Tier 2 Capital instruments		624	624	624	624	624	624	624
57		A.4.2	Other Tier 2 Capital components and deductions		0	0	0	0	0	0	0
58		A.4.3	Tier 2 transitional adjustments		0	0	0	0	0	0	0
59		A.4.3.1	Of which: adjustments due to IFRS 9 transitional arrangements		0	0	0	0	0	0	0
60		A.5	Grandfathered Additional Tier 1 Capital instruments eligible as Tier 2		0	0	0	0	0	0	0



2021 EU-wide Stress Test: Capital

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



2021 EU-wide Stress Test: P&L

		1	2	3	4	5	6	7
	<u>_</u>	Actual		Baseline scenario			Adverse scenario	
Row um	(mln EUR)	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	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	Dividend income	1	1	1	1	0	0	0
5	Net fee and commission income	511	511	511	511	444	430	428
6	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
7	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					-404		
8	Other operating income not listed above, net	222	108	108	108	110	108	108
9	Total operating income, net	1,755	1,571	1,554	1,585	938	1,415	1,405
10	Impairment (-) or reversal of impairment (+) on financial assets not measured at fair value through profit or loss	-304	-41	-118	-106	-645	-357	-268
11	Other income and expenses not listed above, net	-764	-820	-818	-818	-878	-852	-848
12	Profit or (-) loss before tax from continuing operations	688	710	618	662	-586	205	289
13 14	Tax expenses or (-) income related to profit or loss from continuing operations Profit or (-) loss after tax from discontinued operations	-169 0	-211	-186	-199	176	-62	-87
15	Profit or (-) loss for the year	518	499	433	463	-410	144	202
16	Amount of dividends paid and minority interests after MDA-related adjustments	114	250	216	232	0	72	101
17	Attributable to owners of the parent net of estimated dividends	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

	(mln EUR)	1
Row um	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

um	Net issuance of Additional Her 1 and Her 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

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