



2022 EU-wide Transparency Exercise

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

The information on Collateral valuation - loans and advances applies only to banks meeting at least one of the criteria for significance and having a ratio of non-performing loans and advances divided by total loans and advances (excluding loans and advances classified as held for sale, cash balances at central banks and other demand deposits) of 5% or above, therefore this bank is not required to report it to the EBA.

2022 EU-wide Transparency Exercise

Key Metrics

CaixaBank, S.A.

(min EUR, %)	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	COREP CODE	REGULATION
Available capital (amounts)						
Common Equity Tier 1 (CET1) capital - transitional period	28,702	28,337	28,707	26,818	C 01.00 (r0020,c0010)	Article 50 of CRR
Common Equity Tier 1 (CET1) capital - transitional period - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	27,996	27,701	28,242	26,338	C 01.00 (r0020,c0010) - C 05.01 (r0440,c0010)	Article 50 of CRR
Tier 1 capital - transitional period	33,685	33,322	33,692	31,054	C 01.00 (r0015,c0010)	Article 25 of CRR
Tier 1 capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied - transitional definition	32,980	32,686	33,228	30,574	C 01.00 (r0015,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020)	Article 25 of CRR
Total capital - transitional period	39,405	38,514	38,369	35,748	C 01.00 (r0010,c0010)	Articles 4(118) and 72 of CRR
Total capital - transitional period - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	38,699	37,878	37,905	35,268	C 01.00 (r0010,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020) - C 05.01 (r0440,c0030)	Articles 4(118) and 72 of CRR
Risk exposure amounts						
Total risk exposure amount	220,201	215,651	214,249	215,515	C 02.00 (r0010,c0010)	Articles 92(3), 95, 96 and 98 of CRR
Total risk exposure amount as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	220,680	216,149	214,664	215,947	C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040)	Articles 92(3), 95, 96 and 98 of CRR
Capital ratios						
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition	13.03%	13.14%	13.40%	12.44%	CA3 {1}	-
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	12.69%	12.82%	13.16%	12.20%	(C 01.00 (r0020,c0010) - C 05.01 (r0440,c0010)) / (C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040))	-
Tier 1 (as a percentage of risk exposure amount) - transitional definition	15.30%	15.45%	15.73%	14.41%	CA3 {3}	-
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	14.94%	15.12%	15.48%	14.16%	(C 01.00 (r0015,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020)) / (C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040))	-
Total capital (as a percentage of risk exposure amount) - transitional definition	17.90%	17.86%	17.91%	16.59%	CA3 {5}	-
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	17.54%	17.52%	17.66%	16.33%	(C 01.00 (r0010,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020) - C 05.01 (r0440,c0030)) / (C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040))	-
Leverage ratios						
Leverage ratio total exposure measure - using a transitional definition of Tier 1 capital	647,948	631,351	646,685	670,347	C 47.00 (r0300,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
Leverage ratio - using a transitional definition of Tier 1 capital	5.20%	5.28%	5.21%	4.63%	C 47.00 (r0340,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR



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Leverage ratio

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(mln EUR, %)		As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	33,685	33,322	33,692	31,054	C 47.00 (r0320,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
A.2	Tier 1 capital - fully phased-in definition	32,980	32,686	33,228	30,574	C 47.00 (r0310,c0010)	
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	647,948	631,351	646,685	670,347	C 47.00 (r0300,c0010)	
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	647,948	631,351	646,685	670,347	C 47.00 (r0290,c0010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	5.20%	5.28%	5.21%	4.63%	[A.1]/[B.1]	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	5.09%	5.18%	5.14%	4.56%	[A.2]/[B.2]	

		(in EUR, %)						
		As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	COREP CODE	REGULATION	
OWN FUNDS Transitional period	A	OWN FUNDS	39,405	38,514	38,369	35,748	C 01.00 (0050,0050)	Articles 4(18) and 72 of CRR
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	28,792	28,337	28,707	26,818	C 01.00 (0020,0050)	Article 50 of CRR
	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	23,268	23,260	23,268	21,468	C 01.00 (0030,0050)	Articles 36(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
	A.1.2	Retained earnings	12,829	13,340	14,210	13,416	C 01.00 (0130,0050)	Articles 36(1) points (c), 36(2) and 36(1) points (a) and (f) of CRR
	A.1.3	Accumulated other comprehensive income	-1,613	-1,619	-1,757	-1,796	C 01.00 (0180,0050)	Articles 4(50), 36(1) point (e) and 36(1) point (f) of CRR
	A.1.4	Other Reserves	-478	-855	-1,513	-452	C 01.00 (0200,0050)	Articles 4(117) and 36(1) point (a) of CRR
	A.1.5	Funds for general banking risk	0	0	0	0	C 01.00 (0210,0050)	Articles 4(112), 36(1) point (f) and 36(1) point (f) of CRR
	A.1.6	Minority interest given recognition in CET1 capital	0	0	0	0	C 01.00 (0230,0050)	Article 81 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	42	-18	276	200	C 01.00 (0250,0050)	Articles 52 to 55 and 56, 36(1) point (f) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	-3,488	-3,856	-3,437	-3,466	C 01.00 (0280,0050) + C 01.00 (0290,0050)	Articles 4(113), 36(1) point (b) and 37 of CRR, Articles 4(115), 36(1) point (b) and 37 point (a) of CRR
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences not of associated DTAs	-2,199	-2,074	-2,149	-2,173	C 01.00 (0370,0050)	Articles 36(1) point (c) and 38 of CRR
	A.1.10	(-) IBB shortfall of credit risk adjustments to expected losses	0	0	0	0	C 01.00 (0380,0050)	Articles 36(1) point (e), 40 and 159 of CRR
	A.1.11	(-) Defined benefit pension fund assets	-168	-302	-459	-643	C 01.00 (0390,0050)	Articles 4(20), 36(1) point (a) and 41 of CRR
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	0	0	C 01.00 (0400,0050)	Articles 4(122), 36(1) point (g) and 44 of CRR
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	0	0	0	0	C 01.00 (0440,0050)	Article 36(1) point (j) of CRR
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	-2	0	0	0	C 01.00 (0460,0050) + C 01.00 (0460,0050) + C 01.00 (0470,0050) + C 01.00 (0470,0050) + C 01.00 (0471,0050) + C 01.00 (0472,0050)	Articles 4(36), 36(1) point (k) (i) and (ii) and 99 to 101 of CRR, Articles 36(1) point (k) (i), 24(3) point (b), 24(1) point (b) and 258 of CRR, Article 36(1) point (k) (ii) and 270(3) of CRR, Article 36(1) point (k) (iv) and 153(8) of CRR and Article 36(1) point (k) (v) and 155(4) of CRR
	A.1.14.1	Of which: from securitisation positions (-)	-2	0	0	0	C 01.00 (0460,0050)	Articles 36(1) point (k) (i), 24(3) point (b), 24(1) point (b) and 258 of CRR
	A.1.15	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment	0	0	0	0	C 01.00 (0480,0050)	Articles 4(27), 36(1) point (h), 43 to 46, 49 (2) and (3) and 79 of CRR
	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	0	0	0	C 01.00 (0490,0050)	Articles 36(1) point (c) and 38, Articles 48(1) point (a) and 48(2) of CRR
	A.1.17	(-) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment	0	0	0	0	C 01.00 (0500,0050)	Articles 4(27), 36(1) point (h), 43, 45, 47, 48(1) point (b), 4(1) (3) and 74 of CRR
	A.1.18	(-) Amount exceeding the 17.65% threshold	0	0	0	0	C 01.00 (0510,0050)	Article 48 of CRR
	A.1.18A	(-) Insufficient coverage for non-performing exposures	-4	0	-13	-10	C 01.00 (0510,0050)	Articles 36(1) point (m) and Article 470 of CRR
	A.1.18B	(-) Minimum value commitment shortfalls	0	0	0	0	C 01.00 (0514,0050)	Articles 36(1) point (n) and Article 133(2) of CRR
	A.1.18C	(-) Other foreseeable tax charges	0	0	0	0	C 01.00 (0520,0050)	Article 36(1) point (l) of CRR
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	0	0	0	0	C 01.00 (0524,0050)	Article 3 CRR
	A.1.20	CET1 capital elements or deductions - other	-192	-175	-183	-206	C 01.00 (0520,0050)	-
	A.1.21	Transitional adjustments	706	636	464	480	GA1 (1.1.1.6 + 1.1.1.8 + 1.1.1.20)	-
	A.1.21.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	0	0	C 01.00 (0520,0050)	Articles 48(3) to (5), and 481 and 487 of CRR
	A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	0	0	0	0	C 01.00 (0520,0050)	Articles 479 and 480 of CRR
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	706	636	464	480	C 01.00 (0520,0050)	Articles 469 to 472, 478 and 481 of CRR
	A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	4,984	4,984	4,985	4,236	C 01.00 (0530,0050)	Article 41 of CRR
	A.2.1	Additional Tier 1 Capital instruments	4,984	4,984	4,985	4,236	C 01.00 (0540,0050) + C 01.00 (0570,0050)	-
	A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	0	0	C 01.00 (0570,0050)	-
A.2.3	Other Additional Tier 1 Capital components and deductions	0	0	0	0	C 01.00 (0600,0050) + C 01.00 (0670,0050) + C 01.00 (0670,0050) + C 01.00 (0670,0050) + C 01.00 (0670,0050) + C 01.00 (0670,0050) + C 01.00 (0670,0050)	-	
A.2.4	Additional Tier 1 transitional adjustments	0	0	0	0	C 01.00 (0660,0050) + C 01.00 (0660,0050) + C 01.00 (0670,0050)	-	
A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	33,685	33,322	33,692	31,054	C 01.00 (0510,0050)	Article 25 of CRR	
A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	5,720	5,193	4,677	4,694	C 01.00 (0570,0050)	Article 71 of CRR	
A.4.1	Tier 2 Capital instruments	5,167	4,658	4,156	4,157	C 01.00 (0570,0050) + C 01.00 (0690,0050)	-	
A.4.2	Other Tier 2 Capital components and deductions	553	535	521	537	C 01.00 (0590,0050) + C 01.00 (0600,0050) + C 01.00 (0600,0050) + C 01.00 (0600,0050) + C 01.00 (0600,0050) + C 01.00 (0600,0050) + C 01.00 (0600,0050) + C 01.00 (0600,0050) + C 01.00 (0600,0050) + C 01.00 (0600,0050)	-	
A.4.3	Tier 2 transitional adjustments	0	0	0	0	C 01.00 (0680,0050) + C 01.00 (0690,0050) + C 01.00 (0690,0050)	-	
OWN FUNDS REQUIREMENTS	B	TOTAL RISK EXPOSURE AMOUNT	220,201	215,651	214,249	215,515	C 02.00 (0010,0050)	Articles 92(1), 95, 96 and 98 of CRR
	B.1	Of which: Transitional adjustments included	-479	-498	-415	-432	C 05.01 (0010,0040)	-
	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	13.03%	13.14%	13.40%	12.44%	CA1 (1)	-
C.2	TIER 1 CAPITAL RATIO (transitional period)	15.30%	15.45%	15.73%	14.41%	CA1 (2)	-	
C.3	TOTAL CAPITAL RATIO (transitional period)	17.90%	17.86%	17.91%	16.59%	CA2 (3)	-	
D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	27,996	27,701	28,242	26,338	GA1-A.1.13-A.1.21-MINA.2-A.1.13-A.1.21-A.1.13-MINA.4-A.1.13-A.1.13-A.1.13	-	
E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	12.69%	12.82%	13.16%	12.20%	(B-1)/(E-1)	-	
Memo Items	F	Adjustments to CET1 due to IFRS 9 transitional arrangements	706	636	464	480	C 05.01 (0040,0030)	-
	F	Adjustments to AT1 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (0040,0030)	-
	F	Adjustments to T2 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (0040,0030)	-
	F	Adjustments included in RWAs due to IFRS 9 transitional arrangements	-479	-498	-415	-432	C 05.01 (0040,0040)	-

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



2022 EU-wide Transparency Exercise

Overview of Risk exposure amounts

CaixaBank, S.A.

	RWAs				COREP CODE
	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	
(min EUR, %)					
Credit risk (excluding CCR and Securitisations) ¹	194,887	191,439	190,532	192,454	C 02.00 (r0040, c0010) - [C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001) + C 07.00 (r0130, c0220, s001) + C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001) + C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0060, c0260, s002) + C 02.00 (r0470, c0010) + C 02.00 (r0460, c0010)]
Of which the standardised approach	78,515	80,253	81,596	81,698	C 02.00 (r0060, c0010) - [C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001) + C 07.00 (r0130, c0220, s001)]
Of which the foundation IRB (FIRB) approach	3,296	2,222	2,101	1,849	C 02.00 (r0250, c0010) - [C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0060, c0260, s002)]
Of which the advanced IRB (AIRB) approach	88,162	86,235	84,292	87,032	C 02.00 (r0310, c0010) - [C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001)]
Of which equity IRB	24,914	22,729	22,543	21,875	C 02.00 (r0420, c0010)
Counterparty credit risk (CCR, excluding CVA) ²	3,376	2,952	2,342	2,184	C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001) + C 07.00 (r0130, c0220, s001) + C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001) + C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0060, c0260, s002) + C 02.00 (r0460, c0010)]
Credit valuation adjustment - CVA	911	710	668	650	C 02.00 (r0640, c0010)
Settlement risk	0	0	0	0	C 02.00 (r0490, c0010)
Securitisation exposures in the banking book (after the cap)	530	423	377	457	C 02.00 (r0470, c0010)
Position, foreign exchange and commodities risks (Market risk)	1,751	1,637	1,833	1,275	C 02.00 (r0520, c0010)
Of which the standardised approach	568	568	439	255	C 02.00 (r0530, c0010)
Of which IMA	1,182	1,069	1,394	1,020	C 02.00 (r0580, c0010)
Of which securitisations and resecuritisations in the trading book	0	0	0	0	C 19.00 (r0010, c0601)*12.5 + C 20.00 (r0010, c0450)*12.5 + MAX(C 24.00 (r0010, c0090), C 24.00 (r0010, c0100), C 24.00 (r0010, c0110))*12.5
Large exposures in the trading book	0	0	0	0	C 02.00 (r0680, c0010)
Operational risk	18,640	18,371	18,371	18,371	C 02.00 (r0590, c0010)
Of which basic indicator approach	0	0	0	0	C 02.00 (r0600, c0010)
Of which standardised approach	18,640	18,371	18,371	18,371	C 02.00 (r0610, c0010)
Of which advanced measurement approach	0	0	0	0	C 02.00 (r0620, c0010)
Other risk exposure amounts	107	118	125	124	C 02.00 (r0630, c0010) + C 02.00 (r0690, c0010)
Total	220,201	215,651	214,249	215,515	

¹ The positions "of which" are for information and do not need to sum up to Credit risk (excluding CCR and Securitisations)

² On-balance sheet exposures related to Free Deliveries [according to Article 379(1)] have not been included in 'Counterparty Credit Risk (CCR, excluding CVA)'. They are instead reported in the 'Credit Risk (excluding CCR and Securitisations)' section.

2022 EU-wide Transparency Exercise
P&L
 CaixaBank, S.A.

(m€ EUR)	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022
Interest income	4,677	6,322	1,659	3,392
Of which debt securities income	233	342	133	417
Of which loans and advances income	3,952	5,329	1,322	2,734
Interest expenses	513	685	211	437
(Of which deposits expenses)	156	188	47	121
(Of which debt securities issued expenses)	403	509	122	252
(Expenses on share capital repayable on demand)	0	0	0	0
Dividend income	152	192	1	131
Net Fee and commission income	2,637	3,721	1,000	2,058
Gains or (-) losses on derecognition of financial assets and liabilities not measured at fair value through profit or loss, and of non financial assets, net	18	324	19	-5
Gains or (-) losses on financial assets and liabilities held for trading, net	73	97	27	12
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	3	-3	-1	-3
Gains or (-) losses from hedge accounting, net	1	9	58	127
Exchange differences (gain or (-) loss), net	20	39	84	232
Net other operating income /(expenses)	-285	-374	-154	-269
TOTAL OPERATING INCOME, NET	6,784	9,642	2,482	5,239
(Administrative expenses)	5,789	7,240	1,294	2,555
(Cash contributions to resolution funds and deposit guarantee schemes)	182	577	1	159
(Depreciation)	467	651	183	369
Modification gains or (-) losses, net	-4	-5	0	0
(Provisions or (-) reversal of provisions)	341	418	56	91
(Payment commitments to resolution funds and deposit guarantee schemes)	0	0	0	0
(Commitments and guarantees given)	-16	-47	12	-15
(Other provisions)	357	465	43	106
Of which pending legal issues and tax litigation ¹⁾	0	608	0	0
Of which restructuring ²⁾	0	83	0	0
(Increases or (-) decreases of the fund for general banking risks, net) ²⁾	0	0	0	0
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	503	889	217	374
(Financial assets at fair value through other comprehensive income)	2	0	0	-1
(Financial assets at amortised cost)	502	888	217	375
(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates and on non-financial assets)	12	187	37	66
(of which Goodwill)	0	0	0	0
Negative goodwill recognised in profit or loss	4,300	4,300	0	0
Share of the profit or (-) loss of investments in subsidiaries, joint ventures and associates	813	1,077	190	379
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	-30	-14	21	11
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	4,568	5,040	905	2,014
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	4,802	5,228	708	1,575
Profit or (-) loss after tax from discontinued operations	0	0	0	0
PROFIT OR (-) LOSS FOR THE YEAR	4,802	5,228	708	1,575
Of which attributable to owners of the parent	4,801	5,226	707	1,573

¹⁾ Information available only as of end of the year

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

2022 EU-wide Transparency Exercise
Total Assets: fair value and impairment distribution

CaixaBank, S.A.

(mín EUR)	As of 30/09/2021				As of 31/12/2021				As of 31/03/2022				As of 30/06/2022				References
	Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			
		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3	
Cash, cash balances at central banks and other demand deposits	116,767				103,514				109,800				123,194				IAS 1.54 (f)
Financial assets held for trading	18,359	731	17,601	28	18,021	637	17,355	29	16,490	1,056	15,413	21	14,990	1,027	13,923	40	IFRS 7.8(a)(i); IFRS 9. Appendix A
Non-trading financial assets mandatorily at fair value through profit or loss	249	46	5	197	242	47	4	190	214	46	5	163	197	42	4	151	IFRS 7.8(a)(ii); IFRS 9.4.1.4
Financial assets designated at fair value through profit or loss	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	IFRS 7.8(a)(i); IFRS 9.4.1.5
Financial assets at fair value through other comprehensive income	17,135	16,366	146	623	16,403	15,629	130	644	16,977	16,239	28	710	17,359	16,622	81	657	IFRS 7.8(h); IFRS 9.4.1.2A
Financial assets at amortised cost	418,120				420,884				431,757				440,988				IFRS 7.8(f); IFRS 9.4.1.2
Derivatives – Hedge accounting	1,089	0	1,089	0	1,038	0	1,038	0	620	0	620	0	488	0	488	0	IFRS 9.6.2.1; Annex V.Part 1.22; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	1,068				951				332				-233				IAS 39.89A(a); IFRS 9.6.5.8
Other assets ¹	46,861				46,207				45,160				45,034				
TOTAL ASSETS	619,650				607,260				621,351				642,017				IAS 1.9(a), I.G 6

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

(mín EUR)	As of 30/09/2021						As of 31/12/2021						As of 31/03/2022						As of 30/06/2022						References			
	Gross carrying amount ⁽²⁾			Accumulated impairment ⁽²⁾			Gross carrying amount ⁽²⁾			Accumulated impairment ⁽²⁾			Gross carrying amount ⁽²⁾			Accumulated impairment ⁽²⁾			Gross carrying amount ⁽²⁾			Accumulated impairment ⁽²⁾						
	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets				
Financial assets at fair value through other comprehensive income	Debt securities	15,453	0	7	0	0	0	14,748	0	8	0	0	0	0	15,119	0	7	0	0	0	0	15,432	0	7	0	0	0	Annex V.Part 1.31, 44(b)
	Loans and advances	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	Annex V.Part 1.32, 44(a)	
Financial assets at amortised cost	Debt securities	61,494	88	12	-5	-4	-4	68,100	109	12	-5	-6	-4	75,479	110	12	-3	-6	-9	-9	76,130	78	12	-3	-4	-10	Annex V.Part 1.31, 44(b)	
	Loans and advances	317,543	34,230	12,574	-1,132	-1,854	-5,474	316,523	31,418	12,293	-901	-1,641	-5,621	321,519	30,199	12,042	-952	-1,540	-5,581	-5,581	331,383	29,378	11,120	-1,316	-1,234	-4,968	Annex V.Part 1.32, 44(a)	

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

⁽²⁾ From June 2021, the gross carrying amount of assets and accumulated impairments that are purchased or originated as credit-impaired at initial recognition are not included in the impairment stages, as it was the case in previous periods.

2022 EU-wide Transparency Exercise

Breakdown of liabilities

CaixaBank, S.A.

(mln EUR)

LIABILITIES:	Carrying amount				References
	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	
Financial liabilities held for trading	12,012	12,206	11,699	10,774	IFRS 7.8 (e) (ii); IFRS 9.BA.6
Trading financial liabilities ¹	0	0	0	0	Accounting Directive art 8(1)(a),(3),(6)
Financial liabilities designated at fair value through profit or loss	0	0	0	0	IFRS 7.8 (e)(i); IFRS 9.4.2.2
Financial liabilities measured at amortised cost	559,843	547,989	563,135	588,227	IFRS 7.8(g); IFRS 9.4.2.1
Non-trading non-derivative financial liabilities measured at a cost-based method ¹	0	0	0	0	Accounting Directive art 8(3)
Derivatives – Hedge accounting	599	960	1,304	1,545	IFRS 9.6.2.1; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	1,005	670	-1,517	-3,359	IAS 39.89A(b); IFRS 9.6.5.8
Provisions	6,849	6,533	6,213	5,725	IAS 37.10; IAS 1.54(l)
Tax liabilities	1,501	1,429	1,382	1,350	IAS 1.54(n-o)
Share capital repayable on demand	0	0	0	0	IAS 32 IE 33; IFRIC 2; Annex V.Part 2.12
Other liabilities	2,724	2,055	3,226	2,920	Annex V.Part 2.13
Liabilities included in disposal groups classified as held for sale	0	0	0	0	IAS 1.54 (p); IFRS 5.38, Annex V.Part 2.14
Haircuts for trading liabilities at fair value ¹	0	0	0	0	Annex V Part 1.29
TOTAL LIABILITIES	584,532	571,843	585,442	607,183	IAS 1.9(b);IG 6
TOTAL EQUITY	35,117	35,417	35,908	34,834	IAS 1.9(c), IG 6
TOTAL EQUITY AND TOTAL LIABILITIES	619,650	607,260	621,351	642,017	IAS 1.IG6

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

2022 EU-wide Transparency Exercise

Breakdown of liabilities

CaixaBank, S.A.

(mln EUR)

Breakdown of financial liabilities by instrument and by counterparty sector		Carrying amount				References
		As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	
Derivatives		12,454	12,886	12,351	12,036	IFRS 9.BA.7(a); CRR Annex II
Short positions	Equity instruments	0	0	0	0	IAS 32.11; ECB/2013/33 Annex 2.Part 2.4-5
	Debt securities	157	280	652	283	Annex V.Part 1.31
Deposits	Central banks	81,462	80,447	80,227	80,865	Annex V.Part 1.42(a), 44(c)
	of which: Current accounts / overnight deposits	0	0	0	0	ECB/2013/33 Annex 2.Part 2.9.1
	General governments	19,700	19,863	18,681	24,276	Annex V.Part 1.42(b), 44(c)
	of which: Current accounts / overnight deposits	19,436	19,653	18,520	24,186	ECB/2013/33 Annex 2.Part 2.9.1
	Credit institutions	19,346	13,603	19,959	17,264	Annex V.Part 1.42(c),44(c)
	of which: Current accounts / overnight deposits	1,290	1,352	1,339	1,293	ECB/2013/33 Annex 2.Part 2.9.1
	Other financial corporations	30,224	18,244	27,107	41,842	Annex V.Part 1.42(d),44(c)
	of which: Current accounts / overnight deposits	11,212	8,730	10,616	11,039	ECB/2013/33 Annex 2.Part 2.9.1
	Non-financial corporations	80,136	83,837	81,562	82,551	Annex V.Part 1.42(e), 44(c)
	of which: Current accounts / overnight deposits	77,658	82,396	80,143	81,116	ECB/2013/33 Annex 2.Part 2.9.1
	Households	266,146	271,433	274,684	280,500	Annex V.Part 1.42(f), 44(c)
of which: Current accounts / overnight deposits	234,634	242,094	247,802	255,446	Annex V.Part 1.42(f), 44(c)	
Debt securities issued		54,298	54,016	52,286	52,329	Annex V.Part 1.37, Part 2.98
Of which: Subordinated Debt securities issued		10,539	10,236	9,293	9,268	Annex V.Part 1.37
Other financial liabilities		8,533	6,547	8,630	8,601	Annex V.Part 1.38-41
TOTAL FINANCIAL LIABILITIES		572,454	561,156	576,139	600,546	

2022 EU-wide Transparency Exercise
Market Risk
 CaixaBank, S.A.

	SA		IM										IM										
	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	VaR (Memorandum item)		STRESSED VaR (Memorandum item)		INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP			TOTAL RISK EXPOSURE AMOUNT	VaR (Memorandum item)		STRESSED VaR (Memorandum item)		INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP			TOTAL RISK EXPOSURE AMOUNT	
			MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE		MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE		
(min EUR)																							
	As of 30/09/2021	As of 31/12/2021	As of 30/09/2021										As of 31/12/2021										
Traded Debt Instruments	568	568	17	5	53	12						18	4	50	40								
Of which: General risk	13	13	17	5	53	12						18	4	50	40								
Of which: Specific risk	555	555	0	0	0	0						0	0	0	0								
Equities	0	0	4	0	12	1						2	0	7	3								
Of which: General risk	0	0	4	0	12	1						2	0	7	3								
Of which: Specific risk	0	0	0	0	0	0						0	0	0	0								
Foreign exchange risk	0	0	3	1	11	2						3	1	9	7								
Commodities risk	0	0	0	0	0	0						0	0	0	0								
Total	568	568	18	5	58	12	14	18	0	0	0	1,182	19	4	51	37	16	7	0	0	0	1,069	
	As of 31/03/2022	As of 30/06/2022	As of 31/03/2022										As of 30/06/2022										
Traded Debt Instruments	439	255	18	5	66	21						30	9	59	14								
Of which: General risk	11	13	18	5	66	21						30	9	59	14								
Of which: Specific risk	428	242	0	0	0	0						0	0	0	0								
Equities	0	0	1	0	5	1						1	0	2	0								
Of which: General risk	0	0	1	0	5	1						1	0	2	0								
Of which: Specific risk	0	0	0	0	0	0						0	0	0	0								
Foreign exchange risk	0	0	7	2	24	6						5	1	10	2								
Commodities risk	0	0	0	0	0	0						0	0	0	0								
Total	439	255	18	5	64	20	15	30	0	0	0	1,394	23	7	45	10	13	13	0	0	0	1,020	

Market risk template does not include CIU positions under the particular approach for position risk in CIUs (Articles 348(1), 350 (3) c) and 364 (2) a) CRR), which instead are included in the RWA OV1 template.

		Standardised Approach							
		As of 30/09/2021				As of 31/12/2021			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
Consolidated data	Central governments or central banks	18,438	230,873	18,297		170,411	206,644	18,472	
	Regional governments or local authorities	46,523	23,771	730		43,260	20,941	206	
	Public sector entities	7,739	6,089	2,107		6,948	6,308	1,870	
	Multilateral Development Banks	844	2,883	0		1,484	2,842	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	8,111	6,350	1,794		9,618	6,450	1,861	
	Corporates	44,533	32,644	28,995		44,871	32,522	29,622	
	of which: SME	5,220	3,364	3,174		5,377	4,111	3,429	
	Retail	18,545	13,889	7,721		23,839	16,097	8,981	
	Secured by mortgages on immovable property	5,983	3,606	2,090		6,133	3,566	2,027	
	of which: SME	18,771	17,518	6,814		19,171	17,980	6,982	
	Exposures in default	2,217	1,933	796		1,852	1,520	679	
	of which: SME	2,215	1,117	1,237	748	2,266	1,131	1,415	766
	Items associated with particularly high risk	601	395	592		498	330	496	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective Investments Undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other exposures	17,383	18,542	17,372		17,312	17,311	13,110		
Standardised Total ²	346,432	346,658	313,841	2,482	341,384	329,457	82,337	1,772	

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

² Standardised Total does not include the securitisation portfolio unless in the results prior to the 2022 exercise.

³ Only the most relevant countries are disclosed. These have been selected under the following rule: Countries of counterpart covering up to 9% of total original exposure or Top 10 countries ranked by original exposure, calculated as of last quarter.

		Standardised Approach							
		As of 30/09/2021				As of 31/12/2021			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
SPAIN	Central governments or central banks	189,239	208,351	17,961		157,212	195,892	18,312	
	Regional governments or local authorities	44,511	21,850	0		43,260	20,941	0	
	Public sector entities	5,975	4,001	1,219		5,122	4,697	1,292	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	1,242	1,484	271		1,218	1,224	271	
	Corporates	18,207	12,454	10,300		16,462	12,029	10,644	
	of which: SME	1,861	1,248	1,053		2,438	1,664	1,390	
	Retail	12,684	9,514	5,376		12,827	12,438	6,384	
	Secured by mortgages on immovable property	3,649	1,722	1,014		2,689	1,356	912	
	of which: SME	5,526	4,128	1,969		6,181	4,376	2,107	
	Exposures in default	1,644	1,446	591	433	1,246	1,018	473	403
	of which: SME	1,274	1,146	521		1,171	856	367	
	Items associated with particularly high risk	366	259	388		266	193	290	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective Investments Undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other exposures	18,037	15,938	12,473		18,448	18,448	12,783		
Standardised Total ²	346,432	346,658	313,841	1,811	341,384	329,457	82,337	1,076	

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

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

		Standardised Approach							
		As of 30/09/2021				As of 31/12/2021			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
PORTUGAL	Central governments or central banks	8,420	9,424	223		8,420	9,013	208	
	Regional governments or local authorities	1,568	984	187		1,427	855	187	
	Public sector entities	523	1,889	386		643	1,219	362	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	448	488	97		388	441	110	
	Corporates	10,826	7,621	7,027		11,246	7,221	6,804	
	of which: SME	2,148	1,483	1,184		2,338	1,522	1,216	
	Retail	5,540	3,372	2,218		5,658	3,418	2,248	
	Secured by mortgages on immovable property	3,136	1,737	893		3,217	1,766	1,009	
	of which: SME	13,234	13,142	4,722		13,744	13,371	4,776	
	Exposures in default	477	297	167	207	473	286	160	316
	of which: SME	448	388	97		388	317	87	
	Items associated with particularly high risk	1	0	204		232	137	205	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective Investments Undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other exposures	63	60	63		60	61	63		
Standardised Total ²	346,432	346,658	313,841	842	341,384	329,457	82,337	555	

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

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

		Standardised Approach							
		As of 30/09/2021				As of 31/12/2021			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
FRANCE	Central governments or central banks	153	153	0		152	152	0	
	Regional governments or local authorities	1	1	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	791	914	228		826	945	238	
	Corporates	5,753	1,400	1,296		2,906	1,251	1,473	
	of which: SME	150	115	109		78	59	53	
	Retail	97	60	36		60	42	26	
	Secured by mortgages on immovable property	74	50	29		36	32	19	
	of which: SME	25	23	13		25	24	13	
	Exposures in default	17	17	16		17	16	17	
	of which: SME	1	0	0	1	1	1	1	1
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective Investments Undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised Total ²	346,432	346,658	313,841	7	341,384	329,457	82,337	5	

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

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

		Standardised Approach							
		As of 30/09/2021				As of 31/12/2021			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
UNITED KINGDOM	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	52	35	0		52	35	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	1,279	1,261	31		1,183	1,131	31	
	Corporates	1,886	1,485	1,214		2,201	1,497	1,269	
	of which: SME	23	20	18		22	20	21	
	Retail	17	12	8		9	14	14	
	Secured by mortgages on immovable property	10	8	5		12	10	6	
	of which: SME	9	7	5		14	12	14	
	Exposures in default	4	4	1	6	4	1	1	0
	of which: SME	0	0	0		0	0	0	
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective Investments Undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised Total ²	346,432	346,658	313,841	17	341,384	329,457	82,337	12	

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

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

		Standardised Approach							
		As of 30/09/2021				As of 31/12/2021			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
GERMANY	(in EUR, %)								
	Central governments or central banks	20	20	0	0	25	1,025	0	0
	Regional governments or local authorities	0	0	0	0	0	0	0	0
	Public sector entities	21	21	0	0	0	0	0	0
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	494	471	96	0	1,273	530	104	0
	Corporates	338	550	334	0	283	524	351	0
	of which: SME	73	71	61	0	52	49	43	0
	Retail	22	17	10	0	27	21	12	0
	of which: SME	16	15	9	0	21	20	11	0
	Secured by mortgages on immovable property	18	9	4	0	11	10	9	0
	of which: SME	9	9	9	0	9	9	9	0
	Exposures in default	0	0	0	0	1	0	0	0
	Items associated with particularly high risk	0	0	0	0	0	0	0	0
	Covered bonds	0	0	0	0	0	0	0	0
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0
Collective Investments undertakings (CIU)	0	0	0	0	0	0	0	0	
Equity	0	0	0	0	0	0	0	0	
Other exposures	0	0	0	0	0	0	0	0	
Standardised Total²									

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

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

		Standardised Approach							
		As of 30/09/2021				As of 31/12/2021			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
UNITED STATES	(in EUR, %)								
	Central governments or central banks	429	429	0	0	438	438	0	0
	Regional governments or local authorities	0	0	0	0	0	0	0	0
	Public sector entities	130	98	20	0	119	116	23	0
	Multilateral Development Banks	0	0	0	0	650	650	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	179	163	0	0	244	221	7	0
	Corporates	2,462	1,899	1,689	0	2,202	2,207	1,842	0
	of which: SME	380	307	285	0	240	217	201	0
	Retail	11	8	2	0	11	16	9	0
	of which: SME	8	7	4	0	8	15	8	0
	Secured by mortgages on immovable property	0	9	4	0	0	10	10	0
	of which: SME	2	2	1	0	2	1	0	0
	Exposures in default	43	43	0	0	43	43	0	0
	Items associated with particularly high risk	0	0	0	0	0	0	0	0
	Covered bonds	0	0	0	0	0	0	0	0
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0
Collective Investments undertakings (CIU)	0	0	0	0	0	0	0	0	
Equity	0	0	0	0	0	0	0	0	
Other exposures	0	0	0	0	0	0	0	0	
Standardised Total²									

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

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

		Standardised Approach							
		As of 30/09/2021				As of 31/12/2021			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
ITALY	(in EUR, %)								
	Central governments or central banks	2,776	2,776	0	0	4,119	4,119	0	0
	Regional governments or local authorities	0	0	0	0	0	0	0	0
	Public sector entities	326	301	303	0	450	450	150	0
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	156	121	29	0	135	87	27	0
	Corporates	337	320	322	0	464	394	389	0
	of which: SME	14	20	20	0	47	31	41	0
	Retail	14	12	7	0	29	29	16	0
	of which: SME	1	0	0	0	1	1	0	0
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0	0	0	0	0	0
	Covered bonds	0	0	0	0	0	0	0	0
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0
Collective Investments undertakings (CIU)	0	0	0	0	0	0	0	0	
Equity	0	0	0	0	0	0	0	0	
Other exposures	0	0	0	0	0	0	0	0	
Standardised Total²									

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

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

		Standardised Approach							
		As of 30/09/2021				As of 31/12/2021			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
Country of Counterpart 8	(in EUR, %)								
	Central governments or central banks	0	0	0	0	0	0	0	0
	Regional governments or local authorities	0	0	0	0	0	0	0	0
	Public sector entities	0	0	0	0	0	0	0	0
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0	0	0	0	0	0
	Covered bonds	0	0	0	0	0	0	0	0
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0
Collective Investments undertakings (CIU)	0	0	0	0	0	0	0	0	
Equity	0	0	0	0	0	0	0	0	
Other exposures	0	0	0	0	0	0	0	0	
Standardised Total²									

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

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

		Standardised Approach							
		As of 30/09/2021				As of 31/12/2021			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
Country of Counterpart 9	(in EUR, %)								
	Central governments or central banks	0	0	0	0	0	0	0	0
	Regional governments or local authorities	0	0	0	0	0	0	0	0
	Public sector entities	0	0	0	0	0	0	0	0
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0	0	0	0	0	0
	Covered bonds	0	0	0	0	0	0	0	0
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0
Collective Investments undertakings (CIU)	0	0	0	0	0	0	0	0	
Equity	0	0	0	0	0	0	0	0	
Other exposures	0	0	0	0	0	0	0	0	
Standardised Total²									

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

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

		Standardised Approach							
		As of 30/09/2021				As of 31/12/2021			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
Country of Counterpart 10	(in EUR, %)								
	Central governments or central banks	0	0	0	0	0	0	0	0
	Regional governments or local authorities	0	0	0	0	0	0	0	0
	Public sector entities	0	0	0	0	0	0	0	0
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0	0	0	0	0	0
	Covered bonds	0	0	0	0	0	0	0	0
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0
Collective Investments undertakings (CIU)	0	0	0	0	0	0	0	0	
Equity	0	0	0	0	0	0	0	0	
Other exposures	0	0	0	0	0	0	0	0	
Standardised Total²									

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

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

	Standardised Approach							
	As of 31/03/2022				As of 30/06/2022			
	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)								
Consolidated data								
Central governments or central banks	181,729	220,034	18,969		200,777	238,034	18,167	
Regional governments or local authorities	46,960	21,095	369		46,249	21,827	358	
Public sector entities	6,786	6,065	1,077		3,665	3,894	621	
Multilateral Development Banks	1,810	3,351	0		1,811	3,894	0	
International Organisations	0	0	0		0	0	0	
Institutions	11,870	8,242	2,213		11,412	8,677	2,379	
Corporates	46,106	33,303	30,166		50,039	36,617	32,029	
of which: SME	5,713	4,243	3,028		5,988	4,211	3,028	
Retail	23,159	16,200	9,111		25,187	18,975	9,737	
Secured by mortgages on immovable property	5,877	3,369	1,946		3,854	3,387	1,943	
of which: SME	18,885	12,731	6,834		18,833	15,668	6,744	
of which: SME	1,739	1,406	633		1,730	1,389	603	
Exposures in default	2,111	915	1,150	923	2,260	1,027	1,320	854
Items associated with particularly high risk	485	314	471		513	311	467	
Covered bonds	0	0	0		0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	0	0	0		0	0	0	
Equity	0	0	0		0	0	0	
Other exposures	0	0	0		0	0	0	
Standardised Total⁴	351,446	346,334	83,406	1,781	376,437	362,073	83,268	1,631

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

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

(3) Only the most relevant countries are disclosed. These have been selected under the following risk. Courtesy of counterparties covering up to 95% of total original exposure or Top 10 countries listed by original exposure, calculated as of last quarter.

	Standardised Approach							
	As of 31/03/2022				As of 30/06/2022			
	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)								
SPAIN								
Central governments or central banks	187,777	202,122	18,217		179,445	211,027	17,779	
Regional governments or local authorities	43,961	21,071	369		43,515	21,741	369	
Public sector entities	4,929	4,264	1,143		2,392	2,259	157	
Multilateral Development Banks	0	121	0		0	121	0	
International Organisations	0	0	0		0	0	0	
Institutions	2,284	2,011	446		2,246	1,794	439	
Corporates	17,079	14,411	14,474		18,249	13,621	14,495	
of which: SME	2,439	1,794	1,458		2,305	1,778	1,495	
Retail	13,197	12,648	6,721		13,180	12,273	6,309	
Secured by mortgages on immovable property	2,485	1,457	851		2,440	1,441	831	
of which: SME	4,480	3,028	1,813		4,142	2,845	1,618	
of which: SME	1,158	920	434		1,122	900	405	
Exposures in default	2,121	923	715	512	2,151	990	820	412
Items associated with particularly high risk	241	179	269		251	180	270	
Covered bonds	0	0	0		0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	0	0	0		0	0	0	
Equity	0	0	0		0	0	0	
Other exposures	0	0	0		0	0	0	
Standardised Total⁴	15,820	15,820	12,310	1,022	15,027	15,027	12,361	900

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

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

	Standardised Approach							
	As of 31/03/2022				As of 30/06/2022			
	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)								
PORTUGAL								
Central governments or central banks	5,511	5,000	200		6,652	6,270	234	
Regional governments or local authorities	1,574	1,054	203		1,546	972	194	
Public sector entities	642	1,191	402		758	1,201	418	
Multilateral Development Banks	0	0	0		0	0	0	
International Organisations	0	0	0		0	0	0	
Institutions	489	181	150		524	271	181	
Corporates	11,132	7,418	7,023		11,337	7,503	7,115	
of which: SME	2,193	1,208	1,061		2,148	1,176	1,071	
Retail	5,645	3,421	2,353		5,687	3,470	2,385	
Secured by mortgages on immovable property	2,208	1,751	1,061		2,228	1,777	1,052	
of which: SME	14,206	13,799	4,932		14,488	14,058	5,010	
of which: SME	510	421	172		539	452	174	
Exposures in default	743	323	295	364	751	279	285	391
Items associated with particularly high risk	244	134	202		282	131	196	
Covered bonds	0	0	0		0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	0	0	0		0	0	0	
Equity	0	0	0		0	0	0	
Other exposures	0	0	0		0	0	0	
Standardised Total⁴	581	571	370	581	641	630	360	581

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

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

	Standardised Approach							
	As of 31/03/2022				As of 30/06/2022			
	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)								
FRANCE								
Central governments or central banks	151	151	0		2,450	2,450	0	
Regional governments or local authorities	0	0	0		0	0	0	
Public sector entities	0	0	0		0	0	0	
Multilateral Development Banks	0	0	0		0	0	0	
International Organisations	0	0	0		0	0	0	
Institutions	855	946	243		848	822	211	
Corporates	2,472	1,526	1,523		2,457	1,580	1,580	
of which: SME	95	78	70		98	80	68	
Retail	32	29	18		31	29	18	
Secured by mortgages on immovable property	18	17	7		18	17	7	
of which: SME	142	141	7		127	127	7	
Exposures in default	2	2	2	1	2	1	1	1
Items associated with particularly high risk	0	0	0		0	0	0	
Covered bonds	0	0	0		0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	0	0	0		0	0	0	
Equity	0	0	0		0	0	0	
Other exposures	0	0	0		0	0	0	
Standardised Total⁴	6	6	6	6	6	6	6	6

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

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

	Standardised Approach							
	As of 31/03/2022				As of 30/06/2022			
	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)								
UNITED KINGDOM								
Central governments or central banks	0	0	0		0	82	0	
Regional governments or local authorities	0	0	0		2	2	0	
Public sector entities	0	0	0		0	0	0	
Multilateral Development Banks	202	202	0		202	202	0	
International Organisations	0	0	0		0	0	0	
Institutions	1,710	1,871	468		1,923	2,053	422	
Corporates	2,141	1,434	1,199		2,472	1,859	1,619	
of which: SME	29	23	19		71	65	56	
Retail	17	12	4		15	11	4	
Secured by mortgages on immovable property	10	8	5		8	7	4	
of which: SME	11	9	4		11	9	4	
of which: SME	3	3	1	0	3	3	1	0
Exposures in default	0	0	0		0	0	0	
Items associated with particularly high risk	0	0	0		0	0	0	
Covered bonds	0	0	0		0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	0	0	0		0	0	0	
Equity	0	0	0		0	0	0	
Other exposures	0	0	0		0	0	0	
Standardised Total⁴	0	0	0	0	0	0	0	0

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

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

		Standardised Approach							
		As of 31/03/2022				As of 30/06/2022			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²
GERMANY	(in EUR, %)								
	Central governments or central banks	25	1,627	0		1,627	1,632	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	2,602	956	150		999	958	114	
	Corporates	260	540	302		444	507	413	
	of which: SME	49	46	14		114	98	84	
	Retail	25	26	12		24	26	12	
	of which: SME	20	19	11		19	18	10	
	Secured by mortgages on immovable property	4	3	0		3	3	3	
	of which: SME	1	1	0		1	1	1	
	Exposures in default	11	10	10	0	1	1	1	0
	Items associated with particularly high risk	0	0	0		0	0	0	
Covered bonds	0	0	0		0	0	0		
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective Investments Undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised Total²					2			3	

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

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

		Standardised Approach							
		As of 31/03/2022				As of 30/06/2022			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²
UNITED STATES	(in EUR, %)								
	Central governments or central banks	2,339	2,339	0		2,902	2,943	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	166	134	27		183	165	33	
	Multilateral Development Banks	802	802	0		823	823	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	271	152	12		363	345	44	
	Corporates	2,952	2,003	1,805		3,614	2,039	1,830	
	of which: SME	228	209	191		261	218	204	
	Retail	12	14	8		15	12	7	
	of which: SME	13	13	7		12	11	6	
	Secured by mortgages on immovable property	4	3	3		3	3	3	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0	0	0	0	0	0
Covered bonds	0	0	0		0	0	0		
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective Investments Undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised Total²					9			12	

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

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

		Standardised Approach							
		As of 31/03/2022				As of 30/06/2022			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²
ITALY	(in EUR, %)								
	Central governments or central banks	4,654	4,654	0		4,652	4,652	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	550	398	393		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	114	72	21		178	126	33	
	Corporates	404	392	381		718	697	690	
	of which: SME	60	55	44		101	92	81	
	Retail	23	21	21		27	26	15	
	of which: SME	22	21	12		26	24	14	
	Secured by mortgages on immovable property	1	0	0		1	0	0	
	of which: SME	1	0	0		1	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0	0	0	0	0	0
Covered bonds	0	0	0		0	0	0		
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective Investments Undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised Total²					2			3	

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

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

		Standardised Approach							
		As of 31/03/2022				As of 30/06/2022			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²
Country of Counterpart 8	(in EUR, %)								
	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0	0	0	0	0	0
Covered bonds	0	0	0		0	0	0		
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective Investments Undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised Total²					0			0	

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

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

		Standardised Approach							
		As of 31/03/2022				As of 30/06/2022			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²
Country of Counterpart 9	(in EUR, %)								
	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0	0	0	0	0	0
Covered bonds	0	0	0		0	0	0		
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective Investments Undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised Total²					0			0	

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

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

		Standardised Approach							
		As of 31/03/2022				As of 30/06/2022			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²
Country of Counterpart 10	(in EUR, %)								
	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0	0	0	0	0	0
Covered bonds	0	0	0		0	0	0		
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective Investments Undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised Total²					0			0	

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

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

		IRB Approach									
		As of 30/09/2021					As of 31/12/2021				
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Of which: defaulted	
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted			
(in EUR, %)											
Consolidated data	Central banks and central governments	763	0	0	0	0	0	0	0	0	0
	Institutions	1,801	124	1,301	523	187	0	62	0	0	0
	Corporates	141,376	5,504	88,735	52,801	683	2,724	130,284	6,182	86,847	51,135
	Corporates - Of Which: Specialised Lending	4,655	463	4,656	2,109	0	236	2,437	465	2,189	2,222
	Corporates - Of Which: SME	38,913	2,530	23,668	11,278	363	1,269	27,678	1,879	19,468	9,289
	Retail	232,405	10,380	186,531	38,822	2,120	5,374	232,493	10,365	182,305	27,529
	Retail - Secured on real estate property	179,498	8,284	151,462	26,229	1,976	3,737	175,121	8,131	148,984	25,314
	Retail - Secured on real estate property - Of Which: SME	11,330	1,058	9,204	2,314	186	368	11,667	1,386	13,445	1,106
	Retail - Secured on real estate property - Of Which: non-SME	168,078	7,226	142,258	23,915	1,790	3,369	163,454	6,745	135,540	24,208
	Retail - Qualifying Revolving	21,643	183	13,387	3,178	2	265	21,847	164	10,638	2,975
	Retail - Other Retail	33,353	1,693	21,644	9,386	142	1,607	35,534	2,071	22,478	9,646
	Retail - Other Retail - Of Which: SME	21,296	1,194	10,798	3,728	104	755	23,082	1,495	13,928	4,315
	Retail - Other Retail - Of Which: non-SME	12,058	588	10,846	5,658	38	852	11,852	576	10,338	5,330
Equity	9,000	0	9,000	24,914	0	0	0	0	0	0	
Other non credit-obligation assets											
IRB Total ³			117,061								111,818

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
(2) IRB Total does not include the Securitisation position unlike in the results prior to the 2015 exercise.
(3) Only the most relevant countries are disclosed. These have been selected under the following rule: Countries of counterpart covering up to 95% of total original exposure or Top 10 countries ranked by original exposure, calculated as of last quarter.

		IRB Approach									
		As of 30/09/2021					As of 31/12/2021				
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Of which: defaulted	
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted			
(in EUR, %)											
SPAIN	Central banks and central governments	763	0	0	0	0	0	0	0	0	0
	Institutions	1,234	124	950	438	83	0	0	0	0	0
	Corporates	123,269	5,361	75,429	45,719	663	2,646	108,112	6,096	71,323	43,401
	Corporates - Of Which: Specialised Lending	4,226	387	3,872	2,875	0	207	2,853	399	2,645	1,821
	Corporates - Of Which: SME	38,130	2,482	23,091	10,948	333	1,255	27,878	1,879	19,468	9,289
	Retail	229,699	10,209	184,043	38,126	2,091	5,293	229,847	10,204	179,738	27,401
	Retail - Secured on real estate property	174,853	8,146	149,240	25,998	1,968	3,644	170,653	7,981	146,768	24,815
	Retail - Secured on real estate property - Of Which: SME	11,301	1,056	9,179	2,307	183	367	15,991	1,368	13,374	3,096
	Retail - Secured on real estate property - Of Which: non-SME	163,552	7,090	139,961	23,291	1,784	3,277	157,262	6,613	133,394	21,719
	Retail - Qualifying Revolving	21,487	174	13,307	3,155	2	245	21,694	164	10,372	2,954
	Retail - Other Retail	33,322	1,689	21,644	9,373	142	1,405	35,511	2,069	22,459	9,631
	Retail - Other Retail - Of Which: SME	21,294	1,102	10,791	3,723	103	751	23,079	1,495	13,919	4,314
	Retail - Other Retail - Of Which: non-SME	12,029	587	10,820	5,651	38	651	11,832	574	10,522	5,317
Equity	9,000	0	9,000	24,914	0	0	0	0	0	0	
Other non credit-obligation assets											
IRB Total ³			117,061								111,818

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

		IRB Approach									
		As of 30/09/2021					As of 31/12/2021				
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Of which: defaulted	
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted			
(in EUR, %)											
PORTUGAL	Central banks and central governments	0	0	0	0	0	0	0	0	0	0
	Institutions	1	0	0	0	0	0	0	0	0	0
	Corporates	1,348	46	789	462	0	16	1,446	45	725	418
	Corporates - Of Which: Specialised Lending	425	45	403	285	0	15	403	45	366	288
	Corporates - Of Which: SME	34	0	15	0	0	0	0	0	0	0
	Retail	25	1	20	5	0	1	23	1	18	3
	Retail - Secured on real estate property	2	0	1	0	0	0	1	0	1	0
	Retail - Secured on real estate property - Of Which: SME	18	1	15	3	0	0	18	1	15	2
	Retail - Secured on real estate property - Of Which: non-SME	2	0	1	0	0	0	1	0	1	0
	Retail - Qualifying Revolving	2	0	1	1	0	0	1	0	1	0
	Retail - Other Retail	1	0	1	1	0	0	1	0	1	0
	Retail - Other Retail - Of Which: SME	1	0	1	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	1	0	1	1	0	0	1	0	1	0
Equity	79	0	79	198	0	0	354	0	354	1,043	
Other non credit-obligation assets											
IRB Total ³			79								1,043

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

		IRB Approach									
		As of 30/09/2021					As of 31/12/2021				
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Of which: defaulted	
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted			
(in EUR, %)											
FRANCE	Central banks and central governments	0	0	0	0	0	0	0	0	0	0
	Institutions	38	0	27	22	0	0	33	0	1	0
	Corporates	2,999	1	1,370	916	0	3	3,256	0	1,797	1,135
	Corporates - Of Which: Specialised Lending	29	0	29	26	0	0	28	0	28	0
	Corporates - Of Which: SME	1	1	0	0	0	0	0	0	0	0
	Retail	125	4	107	30	1	3	120	3	100	22
	Retail - Secured on real estate property	108	4	97	26	1	2	103	3	81	20
	Retail - Secured on real estate property - Of Which: SME	1	0	1	0	0	0	2	0	2	0
	Retail - Secured on real estate property - Of Which: non-SME	107	4	96	26	1	2	101	3	80	20
	Retail - Qualifying Revolving	16	0	8	2	0	0	16	0	7	2
	Retail - Other Retail	2	0	2	1	0	0	1	0	1	0
	Retail - Other Retail - Of Which: SME	1	0	1	0	0	0	1	0	1	0
	Retail - Other Retail - Of Which: non-SME	1	0	1	1	0	0	0	0	0	0
Equity	0	0	0	0	0	0	0	0	0	0	
Other non credit-obligation assets											
IRB Total ³			0								0

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

		IRB Approach									
		As of 30/09/2021					As of 31/12/2021				
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Of which: defaulted	
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted			
(in EUR, %)											
UNITED KINGDOM	Central banks and central governments	0	0	0	0	0	0	0	0	0	0
	Institutions	16	0	16	3	0	0	0	0	0	0
	Corporates	2,218	0	1,538	880	0	2	2,281	15	1,711	1,068
	Corporates - Of Which: Specialised Lending	4	0	4	3	0	0	4	0	4	0
	Corporates - Of Which: SME	1	0	1	0	0	0	0	0	0	0
	Retail	1,035	56	963	237	9	33	1,025	65	929	195
	Retail - Secured on real estate property	998	56	943	250	9	32	966	65	912	189
	Retail - Secured on real estate property - Of Which: SME	6	1	6	3	1	0	33	14	30	3
	Retail - Secured on real estate property - Of Which: non-SME	992	55	937	248	8	32	933	51	882	186
	Retail - Qualifying Revolving	33	0	17	5	0	0	35	0	14	5
	Retail - Other Retail	4	0	2	2	0	0	4	0	3	1
	Retail - Other Retail - Of Which: SME	1	0	1	0	0	0	1	0	0	0
	Retail - Other Retail - Of Which: non-SME	3	0	1	2	0	0	3	0	3	1
Equity	0	0	0	0	0	0	0	0	0	0	
Other non credit-obligation assets											
IRB Total ³			0								0

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

CaixaBank, S.A.

		IRB Approach							
		As of 30/09/2021				As of 31/12/2021			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions
		Of which: subordinated		Of which: subordinated		Of which: subordinated		Of which: subordinated	
(in EUR, %)									
GERMANY	Central banks and central governments	0	0	0	0	0	0	0	0
	Institutions	1	0	1	0	0	0	0	0
	Corporates	2,842	0	2,875	1,215	0	5	3,331	3,005
	Corporates - Of Which: Specialised Lending	23	0	23	21	0	0	16	0
	Corporates - Of Which: SME	2	0	2	0	0	0	0	0
	Retail	227	3	203	50	1	2	218	193
	Retail - Secured on real estate property	212	3	194	46	1	2	203	186
	Retail - Secured on real estate property - Of Which: SME	3	0	2	1	0	0	4	1
	Retail - Secured on real estate property - Of Which: non-SME	209	3	192	46	0	2	198	181
	Retail - Qualifying Revolving	14	0	7	2	0	0	15	0
	Retail - Other Retail	2	0	1	1	0	0	1	0
	Retail - Other Retail - Of Which: SME	1	0	1	1	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	1	0	0	0	0	0	1	0
Equity	0	0	0	0	0	0	0	0	
Other non credit-obligation assets	0	0	0	0	0	0	0	0	
IRB Total									

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

		IRB Approach							
		As of 30/09/2021				As of 31/12/2021			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions
		Of which: subordinated		Of which: subordinated		Of which: subordinated		Of which: subordinated	
(in EUR, %)									
UNITED STATES	Central banks and central governments	0	0	0	0	0	0	0	0
	Institutions	237	0	233	0	0	0	0	0
	Corporates	655	0	403	270	0	3	686	333
	Corporates - Of Which: Specialised Lending	13	0	10	1	0	2	0	0
	Corporates - Of Which: SME	146	3	127	29	1	2	141	24
	Retail	124	2	121	37	1	1	122	119
	Retail - Secured on real estate property	2	0	2	0	0	0	6	1
	Retail - Secured on real estate property - Of Which: SME	332	2	119	26	0	1	325	2
	Retail - Secured on real estate property - Of Which: non-SME	8	0	4	1	0	0	8	0
	Retail - Qualifying Revolving	2	1	2	1	0	1	0	0
	Retail - Other Retail	2	1	1	1	0	1	0	0
	Retail - Other Retail - Of Which: SME	1	0	1	0	0	1	0	0
	Retail - Other Retail - Of Which: non-SME	1	0	0	0	0	0	0	0
Equity	0	0	0	0	0	0	0	0	
Other non credit-obligation assets	0	0	0	0	0	63	0	63	
IRB Total									

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

		IRB Approach							
		As of 30/09/2021				As of 31/12/2021			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions
		Of which: subordinated		Of which: subordinated		Of which: subordinated		Of which: subordinated	
(in EUR, %)									
ITALY	Central banks and central governments	0	0	0	0	0	0	0	0
	Institutions	1	0	1	0	0	0	0	0
	Corporates	727	3	394	209	1	3	1,281	1,064
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	3	0	3	1	0	0	0	0
	Retail	53	3	46	11	0	1	53	44
	Retail - Secured on real estate property	47	2	42	10	0	1	45	3
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	1	0
	Retail - Secured on real estate property - Of Which: non-SME	46	2	42	10	0	1	44	3
	Retail - Qualifying Revolving	5	0	3	1	0	0	6	3
	Retail - Other Retail	1	0	1	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	1	0	1	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0
Equity	0	0	0	0	0	0	0	0	
Other non credit-obligation assets	0	0	0	0	0	0	0	0	
IRB Total									

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

		IRB Approach							
		As of 30/09/2021				As of 31/12/2021			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions
		Of which: subordinated		Of which: subordinated		Of which: subordinated		Of which: subordinated	
(in EUR, %)									
Country of Counterpart 8	Central banks and central governments	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0
Equity	0	0	0	0	0	0	0	0	
Other non credit-obligation assets	0	0	0	0	0	0	0	0	
IRB Total									

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

		IRB Approach							
		As of 30/09/2021				As of 31/12/2021			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions
		Of which: subordinated		Of which: subordinated		Of which: subordinated		Of which: subordinated	
(in EUR, %)									
Country of Counterpart 9	Central banks and central governments	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0
Equity	0	0	0	0	0	0	0	0	
Other non credit-obligation assets	0	0	0	0	0	0	0	0	
IRB Total									

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

		IRB Approach							
		As of 30/09/2021				As of 31/12/2021			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions
		Of which: subordinated		Of which: subordinated		Of which: subordinated		Of which: subordinated	
(in EUR, %)									
Country of Counterpart 10	Central banks and central governments	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0
Equity	0	0	0	0	0	0	0	0	
Other non credit-obligation assets	0	0	0	0	0	0	0	0	
IRB Total									

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

	(in EUR, %)	IRB Approach									
		As of 31/03/2022					As of 30/06/2022				
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions		
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted			
Central banks and central governments	0	0	0	0	0	0	0	0	0	0	
Institutions	0	0	0	0	0	0	0	0	0	0	
Corporates	129,411	5,934	85,652	49,985	513	2,344	138,088	4,836	90,654	53,752	
Corporates - Of Which: Specialised Lending	2,447	353	2,096	2,101	216	2,023	235	2,787	1,849	0	
Corporates - Of Which: SME	27,851	1,841	19,618	9,232	224	905	27,572	1,804	19,664	8,929	
Retail	232,267	10,014	181,033	36,016	1,972	4,681	233,528	9,127	181,389	36,719	
Retail - Secured on real estate property	173,340	7,865	147,130	24,097	1,720	3,191	172,611	6,977	146,042	23,002	
Retail - Secured on real estate property - Of Which: SME	15,243	1,344	13,060	2,991	168	434	14,723	1,199	12,389	2,911	
Retail - Secured on real estate property - Of Which: non-SME	157,897	6,521	124,969	21,106	1,552	2,757	157,889	5,778	133,653	20,091	
Retail - Qualifying Revolving	23,644	1,977	11,393	3,212	2	201	25,511	1,76	12,311	3,360	
Retail - Other Retail	36,463	1,977	22,512	9,606	240	1,490	36,005	1,974	23,636	10,266	
Retail - Other Retail - Of Which: SME	23,651	1,424	12,663	4,238	202	865	23,220	1,469	11,986	4,242	
Retail - Other Retail - Of Which: non-SME	11,812	538	10,457	5,268	36	585	12,784	525	11,651	5,923	
Equity	7,423	15	7,425	22,542	38	0	7,371	18	7,371	21,875	
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	
IRB Total				109,444					111,346		

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
 (2) IRB Total does not include the Securitisation position unlike in the results prior to the 2019 exercise.
 (3) Only the most relevant countries are disclosed. These have been selected under the following rule: Countries of counterparty covering up to 95% of total original exposure or Top 10 countries ranked by original exposure, calculated on a full scale.

	(in EUR, %)	IRB Approach									
		As of 31/03/2022					As of 30/06/2022				
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions		
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted			
Central banks and central governments	0	0	0	0	0	0	0	0	0	0	
Institutions	0	0	0	0	0	0	0	0	0	0	
Corporates	106,748	5,859	69,080	41,847	510	2,272	111,758	4,769	73,991	44,301	
Corporates - Of Which: Specialised Lending	2,971	301	2,420	1,680	0	195	2,415	290	2,295	1,489	
Corporates - Of Which: SME	22,951	1,841	19,618	9,232	224	905	22,572	1,804	19,664	8,929	
Retail	229,846	9,851	176,703	36,411	1,946	4,824	230,943	8,928	179,109	36,237	
Retail - Secured on real estate property	170,220	7,732	144,881	23,024	1,705	3,139	169,646	6,796	143,655	22,646	
Retail - Secured on real estate property - Of Which: SME	15,146	1,327	12,990	2,982	167	428	14,621	1,182	12,524	2,903	
Retail - Secured on real estate property - Of Which: non-SME	135,074	6,405	131,891	20,643	1,537	2,711	134,995	5,608	131,132	19,743	
Retail - Qualifying Revolving	22,465	1,98	11,319	3,189	2	196	25,314	165	12,228	3,324	
Retail - Other Retail	35,461	1,972	22,502	9,598	239	1,489	35,983	1,973	23,619	10,257	
Retail - Other Retail - Of Which: SME	23,649	1,424	12,663	4,237	202	864	23,217	1,468	11,982	4,242	
Retail - Other Retail - Of Which: non-SME	11,812	538	10,442	5,261	36	594	12,766	524	11,637	5,915	
Equity	6,450	15	6,450	19,794	38	0	6,345	18	6,345	19,328	
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	
IRB Total											

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

	(in EUR, %)	IRB Approach									
		As of 31/03/2022					As of 30/06/2022				
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions		
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted			
Central banks and central governments	0	0	0	0	0	0	0	0	0	0	
Institutions	0	0	0	0	0	0	0	0	0	0	
Corporates	1,357	46	723	424	0	18	1,212	45	769	473	
Corporates - Of Which: Specialised Lending	601	45	364	262	0	18	368	44	335	232	
Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	
Retail	22	1	18	3	0	0	27	1	20	4	
Retail - Secured on real estate property	1	0	1	0	0	0	1	0	1	0	
Retail - Secured on real estate property - Of Which: SME	17	1	15	2	0	0	22	0	17	3	
Retail - Secured on real estate property - Of Which: non-SME	3	0	1	0	0	0	1	0	0	0	
Retail - Qualifying Revolving	1	0	1	0	0	0	1	0	1	0	
Retail - Other Retail	0	0	0	0	0	0	1	0	0	0	
Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	1	0	0	0	
Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	
Equity	352	0	352	1,037	0	0	301	0	301	902	
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	
IRB Total											

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

	(in EUR, %)	IRB Approach									
		As of 31/03/2022					As of 30/06/2022				
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions		
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted			
Central banks and central governments	0	0	0	0	0	0	0	0	0	0	
Institutions	0	0	0	0	0	0	0	0	0	0	
Corporates	3,142	15	1,778	1,099	0	2	3,223	0	2,997	1,233	
Corporates - Of Which: Specialised Lending	29	0	29	26	0	0	29	0	29	26	
Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	
Retail	120	4	100	23	0	2	119	3	97	22	
Retail - Secured on real estate property	102	3	92	20	0	1	98	3	88	19	
Retail - Secured on real estate property - Of Which: SME	2	0	2	0	0	0	2	0	2	0	
Retail - Secured on real estate property - Of Which: non-SME	100	3	89	20	0	1	96	3	86	19	
Retail - Qualifying Revolving	18	0	8	2	0	0	20	0	8	3	
Retail - Other Retail	1	0	1	1	0	0	1	0	1	0	
Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	
Retail - Other Retail - Of Which: non-SME	1	0	1	1	0	0	1	0	1	0	
Equity	0	0	0	0	0	0	0	0	0	0	
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	
IRB Total											

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

	(in EUR, %)	IRB Approach									
		As of 31/03/2022					As of 30/06/2022				
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions		
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted			
Central banks and central governments	0	0	0	0	0	0	0	0	0	0	
Institutions	0	0	0	0	0	0	0	0	0	0	
Corporates	2,721	15	1,834	1,080	2	15	2,979	14	1,529	1,025	
Corporates - Of Which: Specialised Lending	4	0	4	9	0	3	0	3	4	4	
Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	
Retail	979	64	901	183	8	25	942	61	862	169	
Retail - Secured on real estate property	934	64	881	175	8	24	891	61	839	161	
Retail - Secured on real estate property - Of Which: SME	31	13	30	3	0	6	29	13	28	2	
Retail - Secured on real estate property - Of Which: non-SME	904	51	851	172	7	18	862	47	811	159	
Retail - Qualifying Revolving	41	0	17	6	0	0	48	0	20	7	
Retail - Other Retail	4	0	3	1	0	2	3	0	2	1	
Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	
Retail - Other Retail - Of Which: non-SME	3	0	3	1	0	2	3	0	2	1	
Equity	0	0	0	0	0	0	0	0	0	0	
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	
IRB Total											

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

		IRB Approach											
		As of 31/03/2022						As of 30/06/2022					
		Original Exposure ^a	Exposure Value ^a	Risk exposure amount	Value adjustments and provisions	Original Exposure ^a	Exposure Value ^a	Risk exposure amount	Value adjustments and provisions				
(min EUR, %)		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted			
GERMANY	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	
	Institutions	0	0	0	0	0	0	0	0	0	0	0	
	Corporates	4,156	0	3,895	1,888	0	0	5,625	0	4,978	2,007	0	
	Corporates - Of Which: Specialised Lending	17	0	17	19	0	0	16	0	16	18	0	
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	
	Retail	216	3	190	30	0	2	228	3	200	32	2	
	Retail - Secured on real estate property	199	3	182	27	0	2	207	3	191	29	0	
	Retail - Secured on real estate property - Of Which: SME	4	0	4	0	0	4	0	4	0	0	0	
	Retail - Secured on real estate property - Of Which: non-SME	194	3	178	27	0	2	203	3	187	29	0	
	Retail - Qualifying Revolving	17	0	7	2	0	0	20	0	9	3	0	
	Retail - Other Retail	1	0	1	0	0	0	1	0	1	1	0	
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail - Of Which: non-SME	1	0	1	0	0	0	1	0	1	1	0	
Equity	0	0	0	0	0	0	0	0	0	0	0		
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0		
IRB Total													

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

		IRB Approach											
		As of 31/03/2022						As of 30/06/2022					
		Original Exposure ^a	Exposure Value ^a	Risk exposure amount	Value adjustments and provisions	Original Exposure ^a	Exposure Value ^a	Risk exposure amount	Value adjustments and provisions				
(min EUR, %)		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted			
UNITED STATES	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	
	Institutions	0	0	0	0	0	0	0	0	0	0	0	
	Corporates	652	0	356	167	0	2	627	0	311	160	1	
	Corporates - Of Which: Specialised Lending	0	0	0	18	0	0	0	0	0	18	0	
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	
	Retail	147	3	129	27	1	1	130	2	131	28	1	
	Retail - Secured on real estate property	138	3	125	26	1	1	140	2	127	26	1	
	Retail - Secured on real estate property - Of Which: SME	6	0	6	1	0	0	6	0	6	1	0	
	Retail - Secured on real estate property - Of Which: non-SME	132	2	119	25	1	0	134	2	121	25	0	
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail	1	0	1	0	0	0	1	0	1	1	0	
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail - Of Which: non-SME	1	0	1	0	0	0	1	0	1	1	0	
Equity	0	0	0	0	0	0	0	0	0	0	0		
Other non credit-obligation assets	65	0	65	240	0	0	62	0	62	228	0		
IRB Total													

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

		IRB Approach											
		As of 31/03/2022						As of 30/06/2022					
		Original Exposure ^a	Exposure Value ^a	Risk exposure amount	Value adjustments and provisions	Original Exposure ^a	Exposure Value ^a	Risk exposure amount	Value adjustments and provisions				
(min EUR, %)		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted			
ITALY	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	
	Institutions	0	0	0	0	0	0	0	0	0	0	0	
	Corporates	1,155	0	856	347	0	4	1,558	0	913	538	5	
	Corporates - Of Which: Specialised Lending	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	
	Retail	52	2	45	8	1	52	3	53	10	5	0	
	Retail - Secured on real estate property	45	2	41	7	0	1	54	3	50	8	1	
	Retail - Secured on real estate property - Of Which: SME	1	0	1	0	0	1	0	1	0	0	0	
	Retail - Secured on real estate property - Of Which: non-SME	44	2	40	7	0	0	53	3	49	8	1	
	Retail - Qualifying Revolving	6	0	3	1	0	0	7	0	3	1	0	
	Retail - Other Retail	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	
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	
Equity	0	0	0	0	0	0	0	0	0	0	0		
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0		
IRB Total													

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

		IRB Approach											
		As of 31/03/2022						As of 30/06/2022					
		Original Exposure ^a	Exposure Value ^a	Risk exposure amount	Value adjustments and provisions	Original Exposure ^a	Exposure Value ^a	Risk exposure amount	Value adjustments and provisions				
(min EUR, %)		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted			
Country of Counterpart 8	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	
	Institutions	0	0	0	0	0	0	0	0	0	0	0	
	Corporates	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	
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	
	Retail	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	
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Secured on real estate property - Of Which: non-SME	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	
	Retail - Other Retail	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	
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	
Equity	0	0	0	0	0	0	0	0	0	0	0		
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0		
IRB Total													

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

		IRB Approach											
		As of 31/03/2022						As of 30/06/2022					
		Original Exposure ^a	Exposure Value ^a	Risk exposure amount	Value adjustments and provisions	Original Exposure ^a	Exposure Value ^a	Risk exposure amount	Value adjustments and provisions				
(min EUR, %)		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted			
Country of Counterpart 9	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	
	Institutions	0	0	0	0	0	0	0	0	0	0	0	
	Corporates	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	
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	
	Retail	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	
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Secured on real estate property - Of Which: non-SME	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	
	Retail - Other Retail	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	
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	
Equity	0	0	0	0	0	0	0	0	0	0	0		
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0		
IRB Total													

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

		IRB Approach											
		As of 31/03/2022						As of 30/06/2022					
		Original Exposure ^a	Exposure Value ^a	Risk exposure amount	Value adjustments and provisions	Original Exposure ^a	Exposure Value ^a	Risk exposure amount	Value adjustments and provisions				
(min EUR, %)		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted			
Country of Counterpart 10	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	
	Institutions	0	0	0	0	0	0	0	0	0	0	0	
	Corporates	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	
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	
	Retail	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	
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Secured on real estate property - Of Which: non-SME	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	
	Retail - Other Retail	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	
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	
Equity	0	0	0	0	0	0	0	0	0	0	0		
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0		
IRB Total													

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

2022 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

CaixaBank, S.A.

As of 31/12/2021

(min EUR)		Direct exposures														Risk weighted exposure amount		
Residual Maturity	Country / Region	On balance sheet								Derivatives				Off balance sheet				
		Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures						
				of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortized cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions					
		10 - 3M f	261	261	0	0	0	0	261	0	0	0	0	0	0	0	0	0
		13M - 1Y f	54	54	0	0	0	0	54	0	0	0	0	0	0	0	0	0
		1Y - 2Y f	131	131	0	0	0	0	131	0	0	0	0	0	0	0	0	0
		2Y - 3Y f	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		3Y - 5Y f	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		15Y - 10Y f	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		10Y - more	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		Total	445	445	0	0	0	0	445	0	0	0	0	0	0	0	0	0
		10 - 3M f	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		13M - 1Y f	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		1Y - 2Y f	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		2Y - 3Y f	132	132	0	0	0	0	132	0	0	0	0	0	0	0	0	0
		3Y - 5Y f	306	306	0	0	0	0	306	0	0	0	0	0	0	0	0	0
		15Y - 10Y f	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		10Y - more	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		Total	438	438	0	0	0	0	438	0	0	0	0	0	0	0	0	0
		10 - 3M f	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		13M - 1Y f	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		1Y - 2Y f	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		2Y - 3Y f	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		3Y - 5Y f	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		15Y - 10Y f	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		10Y - more	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		Total	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		10 - 3M f	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		13M - 1Y f	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		1Y - 2Y f	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		2Y - 3Y f	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		3Y - 5Y f	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		15Y - 10Y f	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		10Y - more	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		Total	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		10 - 3M f	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		13M - 1Y f	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		1Y - 2Y f	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		2Y - 3Y f	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		3Y - 5Y f	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		15Y - 10Y f	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		10Y - more	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		Total	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		10 - 3M f	230	230	0	0	0	0	230	0	0	0	0	0	0	0	0	0
		13M - 1Y f	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		1Y - 2Y f	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		2Y - 3Y f	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		3Y - 5Y f	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		15Y - 10Y f	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		10Y - more	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		Total	230	230	0	0	0	0	230	0	0	0	0	0	0	0	0	0
		10 - 3M f	74	74	0	0	0	0	74	0	0	0	0	0	0	0	0	0
		13M - 1Y f	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		1Y - 2Y f	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		2Y - 3Y f	23	23	0	0	0	0	23	0	0	0	0	0	0	0	0	0
		3Y - 5Y f	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		15Y - 10Y f	11	11	0	0	0	0	11	0	0	0	0	0	0	0	0	0
		10Y - more	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		Total	108	108	0	0	0	0	108	0	0	0	0	0	0	0	0	0
		Total	108	108	0	0	0	0	108	0	0	0	0	0	0	0	0	0

2022 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

CaixaBank, S.A.

As of 31/12/2021

(min EUR)		Direct exposures														Risk weighted exposure amount		
Residual Maturity	Country / Region	On balance sheet				Derivatives				Off balance sheet								
		Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures						
				of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortized cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions					
		58	57	0	0	0	0	57	0	0	0	0	0	0	0	0	0	0
f 0 - 3M f		42	42	0	0	0	0	42	0	0	0	0	0	0	0	0	0	0
f 3M - 1Y f		7	7	0	0	0	0	7	0	0	0	0	0	0	0	0	0	0
f 1Y - 2Y f		17	17	0	0	0	0	17	0	0	0	0	0	0	0	0	0	0
f 2Y - 3Y f		65	65	0	0	0	0	65	0	0	0	0	0	0	0	0	0	0
f 3Y - 5Y f		16	16	0	0	0	0	16	0	0	0	0	0	0	0	0	0	0
f 5Y - 10Y f		158	158	0	0	0	0	158	0	0	0	0	0	0	0	0	0	0
f 10Y - more																		
Total		363	362	0	0	0	0	362	0	0	0	0	0	0	39	0	0	60
f 0 - 3M f		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
f 3M - 1Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
f 1Y - 2Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
f 2Y - 3Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
f 3Y - 5Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
f 5Y - 10Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
f 10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

Notes and definitions

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

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

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

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

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

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

Regions:

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

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

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

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

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

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

(7) The values for the "Other" bucket is calculated subtracting from the reported Total the breakdown of the listed countries. As a result of precision and rounding in the calculation we accept an approximation in the order of e04.

(8) Information on Non-derivative financial assets by accounting portfolio is not included for institutions applying nGAAP

2022 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

CaixaBank, S.A.

As of 30/06/2022

(min EUR)		Direct exposures													Risk weighted exposure amount			
Residual Maturity	Country / Region	On balance sheet				Derivatives				Off balance sheet								
		Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures						
				of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortized cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions					
	Lithuania																	
	Luxembourg																	
	Malta																	
	Netherlands																	
	Poland																	
	Portugal																	
	Romania																	
	Slovakia																	
	Slovenia																	
	Total	40	40	0	0	0	0	40	0	0	0	0	0	0	0	0	0	27
	Total	10	10	0	0	0	0	10	0	0	0	0	0	0	0	0	0	2
	Total	109	109	93	0	16	0	16	0	0	0	0	0	478	0	0	0	0
	Total	4,167	4,166	109	0	138	0	219	0	2	0	0	0	790	0	0	0	618

2022 EU-wide Transparency Exercise

General governments exposures by country of the counterparty

CaixaBank, S.A.

As of 30/06/2022

(min EUR)		Direct exposures															Risk weighted exposure amount
Residual Maturity	Country / Region	On balance sheet								Derivatives				Off balance sheet			
		Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures					
				of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortized cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions				
f 0 - 3M f	Africa	62	62	0	0	0	0	62	0	0	0	0	0	0	0	0	27
f 3M - 1Y f		3	3	0	0	0	0	3	0	0	0	0	0	0	0	0	
f 1Y - 2Y f		3	3	0	0	0	0	3	0	0	0	0	0	0	0	0	
f 2Y - 3Y f		78	78	0	0	0	0	78	0	0	0	0	0	0	13	0	
f 3Y - 5Y f		31	31	0	0	0	0	31	0	0	0	0	0	0	39	0	
f 5Y - 10Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	15	0	
f 10Y - more	175	175	0	0	0	0	175	0	0	0	0	0	0	0	0		
Total		352	352	0	0	0	0	352	0	0	0	0	0	80	0	0	
f 0 - 3M f	Others	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
f 3M - 1Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0		
f 1Y - 2Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0		
f 2Y - 3Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0		
f 3Y - 5Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0		
f 5Y - 10Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0		
f 10Y - more	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Total		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	

Notes and definitions

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

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

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

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

(4) The exposures reported include the positions towards counterparties (other than sovereign) on sovereign credit risk (i.e. CDS, financial guarantees) booked in all the accounting portfolio (on-off balance sheet). Irrespective of the denomination and/or accounting classification of the positions

the economic substance over the form must be used as a criteria for the identification of the exposures to be included in this column. This item does not include exposures to counterparties (other than sovereign) with full or partial government guarantees by central, regional and local governments

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

Regions:

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

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

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

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

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

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

(7) The values for the "Other" bucket is calculated subtracting from the reported Total the breakdown of the listed countries. As a result of precision and rounding in the calculation we accept an approximation in the order of e04.

(8) Information on Non-derivative financial assets by accounting portfolio is not included for institutions applying nGAAP

2022 EU-wide Transparency Exercise
Performing and non-performing exposures
CaixaBank, S.A.

	As of 30/09/2021										As of 31/12/2021										
	Gross carrying amount/ Nominal amount					Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions ⁽¹⁾					Collaterals and financial guarantees received on non-performing exposures	Gross carrying amount/ Nominal amount					Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions ⁽¹⁾				
	Of which performing but past due >30 days and <=90 days		Of which non-performing ²			On performing exposures ³	On non-performing exposures ³		On performing exposures ³	Of which performing but past due >30 days and <=90 days		Of which non-performing ²			On performing exposures ³	On non-performing exposures ³		Collaterals and financial guarantees received on non-performing exposures			
			Of which: defaulted	Of which Stage 3			Of which Stage 3						Of which: defaulted	Of which Stage 3			Of which Stage 3				
Cash balances at central banks and other demand deposits	113,895	0	0	0	0	0	0	0	0	100,470	0	0	0	0	0	0	0	0	0		
Debt securities (including at amortised cost and fair value)	77,059	0	20	20	20	10	4	4	0	82,984	0	21	21	21	11	4	4	0	0		
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
General governments	72,305	0	0	0	0	0	0	0	0	76,268	0	0	0	0	0	0	0	0	0		
Credit institutions	1,366	0	0	0	0	1	0	0	0	3,199	0	0	0	0	1	0	0	0	0		
Other financial corporations	438	0	0	0	0	1	0	0	0	498	0	0	0	0	1	0	0	0	0		
Non-financial corporations	2,949	0	20	20	20	8	4	4	0	3,019	0	21	21	21	9	4	4	0	0		
Loans and advances (including at amortised cost and fair value)	365,161	893	15,238	14,997	12,574	2,904	5,636	5,474	8,355	361,003	842	15,415	15,167	12,793	2,431	5,822	5,621	9,076	9,076		
Central banks	31	0	0	0	0	0	0	0	0	63	0	0	0	0	0	0	0	0	0		
General governments	23,233	27	32	63	34	9	7	4	53	20,061	4	217	215	28	3	16	4	16	16		
Credit institutions	7,629	2	11	10	5	4	4	4	1	7,811	1	2	2	2	8	2	2	4	4		
Other financial corporations	6,399	0	24	24	24	17	23	23	1	5,401	12	26	26	26	17	24	24	24	24		
Non-financial corporations	138,242	383	6,234	6,184	4,448	1,261	2,414	2,320	2,974	140,818	298	6,887	6,816	4,680	904	2,644	2,501	3,834	3,834		
of which: small and medium-sized enterprises	59,362	134	3,925	3,876	2,851	846	1,443	1,387	2,105	57,860	151	4,130	4,072	2,969	476	1,560	1,466	2,500	2,500		
of which: Loans collateralised by commercial immovable property	20,837	15	1,781	1,776	1,267	227	483	461	1,238	21,499	29	2,072	2,038	1,452	393	561	521	1,511	1,511		
Households	189,617	471	8,891	8,713	8,066	1,611	3,188	3,122	5,320	186,890	525	8,282	8,108	7,558	1,497	3,137	3,091	5,073	5,073		
of which: Loans collateralised by residential immovable property	155,512	357	7,267	7,122	6,574	216	1,784	1,734	4,894	152,986	382	6,777	6,624	6,159	584	1,874	1,843	4,628	4,628		
of which: Credit for consumption	21,317	83	1,031	1,017	979	500	573	564	248	20,816	107	896	887	862	481	506	498	231	231		
DEBT INSTRUMENTS OTHER THAN MPT	556,165	893	15,237	15,017	12,593	2,914	5,640	5,478	8,355	544,457	842	15,436	15,188	12,314	2,442	5,827	5,626	9,076	9,076		
OFF-BALANCE SHEET EXPOSURES	153,240		1,860	1,860	1,008	131	363	353	572	144,483		2,794	2,780	1,024	137	324	311	848	848		

⁽¹⁾ For the definition of non-performing exposures please refer to Article 47(a)(2) of Regulation (EU) No 575/2013 (CRD).

⁽²⁾ Institutions report here the cumulative amount of assessed credit losses since initial recognition for financial instruments subject to impairment and provisions for off-balance sheet exposures.

⁽³⁾ Institutions report here the cumulative amount of assessed credit losses since initial recognition for financial instruments subject to impairment and provisions for off-balance sheet exposures.

⁽⁴⁾ For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the PFRSP framework (Annexes F 10.00 / F 10.01), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2012/163 - ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item (Accumulated impairment, accumulated changes in fair value due to credit risk and provisions) is disclosed consistently with the PFRSP sign convention. This is because, based on the sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

⁽⁵⁾ From June 2021, the gross carrying amount of assets and accumulated impairments that are purchased or originated as credit-impaired at initial recognition are not included in the impairment stages, as it was the case in previous periods.

2022 EU-wide Transparency Exercise
Performing and non-performing exposures
CaixaBank, S.A.

	As of 31/03/2022										As of 30/06/2022										
	Gross carrying amount/ Nominal amount					Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions ⁽¹⁾					Collaterals and financial guarantees received on non-performing exposures	Gross carrying amount/ Nominal amount					Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions ⁽¹⁾				
	Of which performing but past due > 30 days and <=90 days		Of which non-performing ⁽²⁾			On performing exposures ⁽³⁾	On non-performing exposures ⁽³⁾		Collaterals and financial guarantees received on non-performing exposures	Of which performing but past due > 30 days and <=90 days		Of which non-performing ⁽²⁾			On performing exposures ⁽³⁾	On non-performing exposures ⁽³⁾		Collaterals and financial guarantees received on non-performing exposures			
			Of which: defaulted	Of which Stage 3			Of which Stage 3					Of which: defaulted	Of which Stage 3			Of which Stage 3					
Cash balances at central banks and other demand deposits	107,259	0	0	0	0	0	0	0	0	0	120,595	2	0	0	0	0	0	0	0	0	
Debt securities (including at amortised cost and fair value)	90,724	0	19	19	19	9	9	9	0	91,665	0	19	19	19	7	10	10	10	0	0	
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
General governments	83,188	0	0	0	0	0	0	0	0	84,222	0	0	0	0	0	0	0	0	0	0	
Credit institutions	4,061	0	0	0	0	0	0	0	0	4,022	0	0	0	0	0	0	0	0	0	0	
Other financial corporations	496	0	0	0	0	0	0	0	0	413	0	0	0	0	0	0	0	0	0	0	
Non-financial corporations	3,025	0	19	19	19	8	8	8	0	3,008	0	19	19	19	7	10	10	10	0	0	
Loans and advances (including at amortised cost and fair value)	364,903	1,036	14,632	14,479	12,842	2,389	5,872	5,581	7,589	372,992	788	13,904	13,754	11,130	2,453	5,395	4,968	7,128	0	0	
Central banks	82	0	0	0	0	0	0	0	0	80	0	0	0	0	0	0	0	0	0	0	
General governments	21,156	8	48	48	4	4	2	2	36	21,770	4	36	36	4	4	2	2	2	0	0	
Credit institutions	8,982	0	8	8	8	7	2	2	4	9,095	0	4	4	2	2	2	2	2	0	0	
Other financial corporations	7,445	1	26	26	26	12	24	24	1	7,968	2	28	28	28	12	25	24	24	0	0	
Non-financial corporations	141,842	981	6,532	6,498	4,729	1,010	2,888	2,729	2,669	145,424	484	6,651	6,601	4,700	1,036	2,707	2,554	2,803	0	0	
of which: small and medium-sized enterprises	57,283	188	4,084	4,029	2,971	644	1,638	1,542	1,571	57,870	133	4,074	4,020	2,952	644	1,488	1,371	2,117	0	0	
of which: Loans collateralised by commercial immovable property	20,819	28	1,987	1,974	1,427	377	584	545	874	20,353	11	1,904	1,884	1,355	517	581	525	839	0	0	
Households	184,995	447	7,997	7,899	7,282	1,335	2,896	2,824	4,879	188,251	298	7,182	7,083	6,384	1,399	2,566	2,387	4,263	0	0	
of which: Loans collateralised by residential immovable property	151,474	301	6,542	6,491	5,916	552	1,839	1,834	4,495	150,899	198	5,734	5,649	5,026	740	1,723	1,648	3,953	0	0	
of which: Credit for consumption	20,352	109	865	838	837	429	506	490	217	20,754	61	828	821	800	419	468	435	174	0	0	
DEBT INSTRUMENTS other than HFT	562,487	1,036	14,651	14,498	12,862	2,398	5,881	5,589	7,589	584,852	789	13,923	13,773	11,139	2,461	5,395	4,978	7,128	0	0	
OFF-BALANCE SHEET EXPOSURES	143,947		3,893	3,882	1,816	146	293	276	888	150,617		1,727	1,692	1,617	141	296	283	896			

(1) For the definition of non-performing exposure please refer to Article 474(3) of Regulation (EU) No 575/2013 (CRD).
(2) Institutions report here the cumulative amount of expected credit losses since initial recognition for financial instruments subject to impairment, the accumulated negative changes in fair value due to credit risk for financial instruments measured at fair value through profit or loss other than HFT and provisions for off-balance sheet exposures.
(3) Institutions report here the cumulative amount of expected credit losses since initial recognition for financial instruments subject to impairment, the accumulated negative changes in fair value due to credit risk for financial instruments measured at fair value through profit or loss other than HFT and provisions for off-balance sheet exposures.
(4) For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the PFRBP Annexes (Annexes F, 18.02 / F 19.02), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2014/511 - ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same sign (Accumulated impairment, accumulated changes in fair value due to credit risk and provisions) is disclosed consistently with the PFRBP sign convention. This is because, based on the sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.
(5) From June 2021, the gross carrying amount of assets and accumulated impairments that are purchased or originated as credit-impaired at initial recognition are not included in the impairment stages, as it was the case in previous periods.

2022 EU-wide Transparency Exercise

Forborne exposures

CaixaBank, S.A.

	As of 30/09/2021						As of 31/12/2021					
	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees received on exposures with forbearance measures		Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees received on exposures with forbearance measures	
		Of which non-performing exposures with forbearance measures		Of which on non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which on non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures
(min EUR)												
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	46	12	5	3	0	0	45	12	6	4	0	0
Central banks	0	0	0	0	0		0	0	0	0	0	
General governments	0	0	0	0	0		0	0	0	0	0	
Credit institutions	0	0	0	0	0		0	0	0	0	0	
Other financial corporations	0	0	0	0	0		0	0	0	0	0	
Non-financial corporations	46	12	5	3	0		45	12	6	4	0	
Loans and advances (including at amortised cost and fair value)	12,864	7,889	2,629	2,445	8,073	4,743	12,617	7,606	2,696	2,466	8,562	4,910
Central banks	0	0	0	0	0	0	0	0	0	0	0	0
General governments	194	17	5	3	79	5	186	14	6	4	80	7
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	121	24	24	22	94	0	120	23	24	22	94	1
Non-financial corporations	5,674	2,975	1,185	1,077	3,012	1,385	5,774	3,062	1,347	1,234	3,456	1,631
of which: small and medium-sized enterprises	3,136	1,781	626	558	1,992		3,060	1,866	655	595	2,094	
Households	6,875	4,873	1,416	1,343	4,888	3,353	6,537	4,507	1,319	1,206	4,932	3,271
DEBT INSTRUMENTS other than HFT	12,910	7,901	2,634	2,449	8,073		12,661	7,618	2,702	2,470	8,562	
Loan commitments given	306	78	6	5	70	24	287	101	8	7	95	42
QUALITY OF FORBEARANCE²												
Loans and advances that have been forborne more than twice ³	0						0					
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria ³	0						0					

⁽¹⁾ Forborne exposures are debt contracts in respect of which forbearance measures as defined in Article 47b(1) and (2) CRR have been applied

⁽²⁾ For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451- ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item (Accumulated impairment, accumulated changes in fair value due to credit risk and provisions) is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

⁽³⁾ The information applies only to banks meeting at least one of the criteria for significance and having a ratio of non-performing loans and advances divided by total loans and advances (excluding loans and advances classified as held for sale, cash balances at central banks and other demand deposits) of 5% or above.

2022 EU-wide Transparency Exercise

Forborne exposures

CaixaBank, S.A.

	As of 31/03/2022						As of 30/06/2022					
	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees received on exposures with forbearance measures		Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees received on exposures with forbearance measures	
		Of which non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures
(mln EUR)												
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	48	12	10	9	0	0	17	12	10	10	0	0
Central banks	0	0	0	0	0		0	0	0	0	0	
General governments	0	0	0	0	0		0	0	0	0	0	
Credit institutions	0	0	0	0	0		0	0	0	0	0	
Other financial corporations	0	0	0	0	0		0	0	0	0	0	
Non-financial corporations	48	12	10	9	0		17	12	10	10	0	
Loans and advances (including at amortised cost and fair value)	11,923	7,370	2,867	2,655	7,931	4,527	11,436	6,719	2,680	2,460	7,441	3,994
Central banks	0	0	0	0	0	0	0	0	0	0	0	0
General governments	178	11	4	1	78	7	180	10	3	1	80	7
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	121	25	25	23	94	1	121	26	25	24	94	2
Non-financial corporations	5,612	3,054	1,454	1,363	3,246	1,534	5,766	3,006	1,352	1,263	3,384	1,550
of which: small and medium-sized enterprises	2,926	1,845	660	611	1,947		2,962	1,805	622	576	2,039	
Households	6,012	4,281	1,384	1,268	4,513	2,985	5,369	3,677	1,300	1,173	3,883	2,435
DEBT INSTRUMENTS other than HFT	11,971	7,383	2,877	2,664	7,931		11,454	6,731	2,690	2,470	7,441	
Loan commitments given	259	88	10	9	83	37	256	84	13	11	92	45
QUALITY OF FORBEARANCE²												
Loans and advances that have been forborne more than twice ³	0						0					
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria ³	0						0					

(1) Forborne exposures are debt contracts in respect of which forbearance measures as defined in Article 47b(1) and (2) CRR have been applied

(2) For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451- ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item ('Accumulated impairment, accumulated changes in fair value due to credit risk and provisions') is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

(3) The information applies only to banks meeting at least one of the criteria for significance and having a ratio of non-performing loans and advances divided by total loans and advances (excluding loans and advances classified as held for sale, cash balances at central banks and other demand deposits) of 5% or above.

2022 EU-wide Transparency Exercise
Breakdown of loans and advances to non-financial corporations other than held for trading
 CaixaBank, S.A.

(mln EUR)	As of 30/09/2021					As of 31/12/2021					As of 31/03/2022					As of 30/06/2022								
	Gross carrying amount		Of which: non-performin of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment ¹	Accumulated negative changes in fair value due to credit risk on non-performing exposures ²	Gross carrying amount		Of which: non-performin of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment ¹	Accumulated negative changes in fair value due to credit risk on non-performing exposures ²	Gross carrying amount		Of which: non-performin of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment ¹	Accumulated negative changes in fair value due to credit risk on non-performing exposures ²	Gross carrying amount		Of which: non-performin of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment ¹	Accumulated negative changes in fair value due to credit risk on non-performing exposures ²
A Agriculture, forestry and fishing	2,844	162	160	2,844	79	0	2,882	182	179	2,882	68	0	2,926	188	185	2,926	64	0	3,022	188	186	3,022	71	0
B Mining and quarrying	1,068	75	74	1,068	17	0	927	74	74	927	11	0	797	74	73	797	8	0	782	73	73	782	8	0
C Manufacturing	21,947	875	870	21,947	584	0	21,367	960	950	21,367	490	0	22,727	951	947	22,727	479	0	25,763	1,066	1,061	25,763	481	0
D Electricity, gas, steam and air conditioning supply	10,623	292	291	10,623	172	0	10,839	281	280	10,839	131	0	10,968	235	235	10,968	107	0	11,854	214	213	11,854	119	0
E Water supply	1,304	38	38	1,304	19	0	1,586	235	235	1,586	17	0	1,345	34	34	1,345	14	0	1,717	46	46	1,717	16	0
F Construction	12,558	799	791	12,558	479	0	12,196	834	836	12,196	391	0	12,030	803	798	12,030	428	0	11,522	769	769	11,522	419	0
G Wholesale and retail trade	19,774	1,072	1,060	19,774	547	0	20,515	1,106	1,098	20,515	495	0	20,657	1,040	1,031	20,657	483	0	20,075	1,068	1,068	20,075	469	0
H Transport and storage	12,605	465	464	12,605	307	0	12,236	491	487	12,236	266	0	12,073	478	477	12,073	331	0	12,117	621	620	12,117	321	0
I Accommodation and food service activities	9,821	701	695	9,821	262	0	9,440	812	807	9,440	231	0	9,390	818	811	9,390	221	0	9,429	757	751	9,429	205	0
J Information and communication	3,653	145	144	3,653	79	0	3,659	130	129	3,659	62	0	3,846	125	124	3,846	71	0	3,920	128	128	3,920	75	0
K Financial and insurance activities	16,517	75	75	16,517	110	0	12,643	135	134	12,643	63	0	12,846	120	119	12,846	45	0	11,878	124	124	11,878	60	0
L Real estate activities	12,851	443	437	12,851	277	0	13,276	492	418	13,276	175	0	13,953	435	429	13,953	156	0	13,780	441	438	13,780	206	0
M Professional, scientific and technical activities	7,040	390	388	7,040	228	0	6,366	462	461	6,366	233	0	6,523	494	492	6,523	263	0	6,765	469	467	6,765	245	0
N Administrative and support service activities	4,051	163	162	4,051	86	0	4,046	186	184	4,046	75	0	4,030	173	173	4,030	67	0	4,103	164	156	4,103	65	0
O Public administration and defence, compulsory social security	776	0	0	776	5	0	1,395	1	1	1,395	0	0	1,187	2	2	1,187	1	0	1,274	1	1	1,274	4	0
P Education	767	94	94	767	46	0	712	76	76	712	43	0	702	80	80	702	43	0	692	72	72	692	41	0
Q Human health services and social work activities	1,951	77	77	1,951	59	0	1,891	54	53	1,891	27	0	1,851	51	51	1,851	24	0	1,872	49	49	1,872	23	0
R Arts, entertainment and recreation	1,479	254	253	1,479	87	0	1,356	260	260	1,356	84	0	1,277	267	267	1,277	81	0	1,264	231	230	1,264	76	0
S Other services	3,212	163	151	3,199	224	8	3,475	248	223	3,463	679	8	3,353	253	240	3,340	1,006	8	3,577	231	219	3,564	830	8
Loans and advances	138,242	6,224	6,126	138,229	3,662	8	140,818	6,887	6,814	140,805	3,540	8	141,842	6,552	6,498	141,829	3,890	8	145,424	6,651	6,601	145,411	3,735	8

⁽¹⁾ The items 'accumulated impairment' and 'accumulated negative changes in fair value due to credit risk on non-performing exposures' are disclosed with a positive sign if they are decreasing an asset. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (template F 06.01), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451 - ITS on Supervisory reporting.