

Bank Name	CaixaBank, S.A.
LEI Code	7CUNS533WID6K7DGFI87
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.

EBA EUROPEAN BANKING AUTHORITY

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



Leverage ratio

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	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	33,685	33,322	33,692	31,054	C 47.00 (r0320,c0010)	
A.2	Tier 1 capital - fully phased-in definition	32,980	32,686	33,228	30,574	C 47.00 (r0310,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending
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)	CRR
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]	

2022 EU-wide Transparency Exercise Capital CaixaBank, S.A.

			As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	COREP CODE	REGULATION
	A	(min EUR, %) OWN FUNDS	39,405	38,514	38,369	35,748	C 01.00 (r0010,c0010)	Articles 4(118) and 72 of CRR.
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying	28,702	28.337	28,707	26.818	C 01.00 (r0020,c0010)	Article 50 of CBR
	A.1.1	transitional adjustments) Capital instruments eligible as CET1 Capital (including share premium and net own capital	23,268	23,260	23,268	21,468	C 05.00 (r0030,c0010)	Articles 26(1) points (a) and (b), 27 to 20, 36(1) point (f) and 42 of CRR
	A.1.2	instruments) Retained earnings	12,829	13,340	14,210	13,416	C 01.00 (10130,c0010)	Articles 26(1) points (or jance (or jance (or jance)) and (or jance) (or any and (or jance)) and (or jance) (o
	A.1.3	Accumulated other comprehensive income	-1.613	-1.619	-1.757	-1.796	C 01.00 (r0180,c0010)	Articles 4(10), 26(1) point (d) and 36 (1) point (l) of CRR
	A1.4	Other Reserves	-478	-1,019	-1,513	-1,750	C 01.00 (r0200,c0010)	Articles 4(117) and 25(1) point (e) of GRR
	A.1.4		-4/8	-855	-1,513	-452		
		Funds for general banking risk					C 05.00 (r0210,c0010)	Articles 4(112), 26(1) point (f) and 36 (1) point (i) of CRR
	A.1.6	Minority interest given recognition in CET1 capital	0	0	0	0	C 01.00 (r0230,c0010)	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	42	-18	276	200	C 01.00 (r0250,c0010)	Articles 32 to 35 of and 36 (1) point (i) of CRR Articles 4(113), 36(1) point (b) and 37 of CRR. Articles 4(115), 36(1) point (b) and 37 point (a) of CDR
	A.1.8	(-) Intangible assets (including Goodwil) (-) DTAs that rely on future profitability and do not arise from temporary differences net of	-3,488	-3,856	-3,437	-3,466	C 01.00 (r0300,c0010) + C 01.00 (r0340,c0010)	
	A.1.9	associated DTLs	-2,199	-2,074	-2,149	-2,173	C 01.00 (+0370,c0010) C 01.00 (+0390,c0010)	Articles 36(1) point (c) and 38 of CRR
	A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses	0	0	0	0		Articles 36(1) point (d), 40 and 159 of CRR
	A.1.11	(-) Defined benefit pension fund assets	-168	-302	-459	-643	C 05.00 (r0390,c0010)	Articles 4(109), 36(1) point (e) and 41 of CRR
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	0	0	C 01.00 (r0430,c0010)	Articles 4(122), 36(1) point (g) and 44 of CBR
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	0	0	0	0	C 01.00 (r0440,c0010)	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	$\begin{array}{l} C \; 01.00 \; (r0450, c0010) + C \; 01.00 \\ (r0460, c0010) + C \; 01.00 \; (r0470, c0010) \; + C \\ 01.00 \; (r0471, c0010) + C \; 01.00 \; (r0472, c0010) \\ \end{array}$	$\label{eq:action} \begin{array}{l} Articles 4(36), 38(1) point (b) (i) and 89 to 51 of CRI; Articles 36(1) point (b) (i), 240(1) point (b), 244(1) point (b) and 258 of CRI; Articles 36(1) point b) (ii) and 279(3) of CRI; Articles 36(1) point b) (ii) and 155(8) of CRI: and Articles 38(1) point b) (iv) and 155(8) of CRI: and Articles 38(1) point b) (iv) and 155(4) of CRI: and Articles $
	A.1.14.1	Of which: from securitisation positions (-)	-2	0	0	0	C 01.00 (r0460,c0010)	Articles 36(1) point (k) (ii), 243(1) point (b), 244(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 (r0480,c0010)	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 05.00 (r0490,c0010)	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 (r0500,c0010)	eq:Articles 4(27); 36(1) point (i); 43, 45; 47; 48(1) point (b); 49(1) to (3) and 79 of CBR
	A.1.18	(-) Amount exceding the 17.65% threshold	0	0	0	0	C 01.00 (r0510,c0010)	Article 48 of CRR
	A.1.18A	(-) Insufficient coverage for non-performing exposures	-4	0	-13	-10	C 01.00 (r0513,c0010)	Article 36(1), point (m) and Article 47c CBR
OWN FUNDS Transitional period	A.1.18B	(-) Minimum value commitment shortfalls	0	0	0	0	C 01.00 (r0514,c0010)	Article 36(1), point (n) and Article 132c(2) CRR
	A.1.18C	(-) Other foreseeable tax charges	0	0	0	0	C 01.00 (r0515,c0010)	Article 36(1), point (I) CRR
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	0	0	0	0	C 01.00 (r0524,c0010)	Article 3 CRR
	A.1.20	CET1 capital elements or deductions - other	-192	-175	-183	-206	C 01.00 (r0529,c0010)	
	A.1.21	Transitional adjustments	706	636	464	480	CA1 (1.1.1.6 + 1.1.1.8 + 1.1.1.26)	
	A.1.21.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	0	0	C 01.00 (r0220,c0010)	Articles 483(1) to (3), and 484 to 487 of CRR
	A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	0	0	0	0	C 01.00 (r0240,c0010)	Articles 479 and 480 of CRR
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	706	636	464	480	C 01.00 (r0520,c0010)	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 (r0530,c0010)	Article 65 of CBR
	A.2.1	Additional Tier 1 Capital instruments	4,984	4,984	4,985	4,236	C 01.00 (r0540,c0010) + C 01.00 (r0670,c0010)	
	A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	0	0	C 01.00 (r0720,c0010)	
	A.2.3	Other Additional Tier 1 Capital components and deductions	0	0	0	0	$\begin{array}{l} C \; 05.00 \; (r0690, c0010) \; + \; C \; 01.00 \\ (r0700, c0030) \; + \; C \; 01.00 \; (r070, c0010) \; + \; C \\ 01.10 \; (r0700, c0010) \; + \; C \; 05.00 \; (r0704, c0010) \\ + \; C \; 01.00 \; (r0704, c0010) \end{array}$	
	A.2.4	Additional Tier 1 transitional adjustments	0	0	0	0	C 01.00 (r0660,c0010) + C 01.00 (r0680,c0010) + C 01.00 (r0730,c0010)	
	A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	33,685	33,322	33,692	31,054	C 01.00 (r0015,c0010)	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 05.00 (r0750,c0010)	Article 71 of CRR
	A.4.1	Tier 2 Capital instruments	5,167	4,658	4,156	4,157	C 01.00 (r0760,c0010) + C 01.00 (r0890,c0010)	
	A.4.2		553	535	521	537	$\begin{array}{l} C 05.00 (r0910,c0010) + C 01.00 \\ (r0920,c0010) + C 01.00 (r0930,c0010) + C \\ 0.100 (r0940,c0010) + C 01.00 (r0950,c0010) \\ + C 01.00 (r0952,c0010) + C 01.00 (r0974,c0010) + C \\ 01.00 (r0974,c0010) \\ \end{array}$	
	A.4.3	Tier 2 transitional adjustments	0	0	0	0	C 01.00 (r0880,c0010) + C 01.00 (r0900,c0010) + C 01.00 (r0960,c0010)	
OWN EUNDS	в	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
OWN FUNDS REQUIREMENTS	B.1	Of which: Transitional adjustments included	-479	-498	-415	-432	C 05.01 (r0010,c0040)	
	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	13.03%	13.14%	13.40%	12.44%	CA3 (1)	
CAPITAL RATIOS (%) Transitional period	C.2	TIER 1 CAPITAL RATIO (transitional period)	15.30%	15.45%	15.73%	14.41%	CA3 (3)	
	с.з	TOTAL CAPITAL RATIO (transitional period)	17.90%	17.86%	17.91%	16.59%	CA3 (5)	
CET1 Capital Fully loaded	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	27,996	27,701	28,242	26,338	[A1-A.1.13-A.1.21+MIN(A.2+A.1.13- A.2.2-A.2.4+MIN(A.4+A.2.2- A.4.3.0)]	
CET1 RATIO (%) Fully loaded ¹	Е	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	12.69%	12.82%	13.16%	12.20%	A.4.3.0).0)] [D.1]/[B-B.1]	
	F	Adjustments to CET1 due to IFRS 9 transitional arrangements	706	636	464	480	C 05.01 (r0440,c0010)	
	F	Adjustments to AT1 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r0440,c0020)	
Memo items	F	Adjustments to T2 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r0440,c0030)	
	F	Adjustments included in RWAs due to IFRS 9 transitional arrangements	-479	-498	-415	-432	C 05.01 (r0440,c0040)	
		ted based on bank's supervisory reporting. Therefore, any capital instruments that are not eligible from a re-		porting date are not taken into a			ı	

(1)The fully loaded CET1 cable is an estimate calculated based on basic's apportancy reporting. Therefore, any capital instruments that are not eligible from a regulatory point of view at the reporting date are not biase into account in this calculation. Fully loaded CET1 cable ratio estimation is based on the formulae stated in column "COREP CODE" – elease note that this minih load to differences to fully loaded CET1 cable ratio estimation is based on the formulae stated in column "COREP CODE" – elease note that this minih load to differences to fully loaded CET1 cable ratios acclering to the carticolation basics e.e. in their PIIar 3 declosure

Overview of Risk exposure amounts

CaixaBank, S.A.

		RW	/As		
(min EUR, %)	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	COREP CODE
Credit risk (excluding CCR and Securitisations) ¹	194,887	191,439	190,532	192,454	C 02.00 (r0049, c0010) -(C 07.00 (r0050, c1220, s001) + C 07.00 (r0110, c1220, s001) + C 07.00 (r0130, c1220, s001) + C 07.00 (r0130, c1220, s001) + C 08.01 (r0050, c1260, s001) + C 08.01 (r0060, c1260, s002) + C 08.0
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 (r00 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, d220, s001) + C 07.00 (r0110, d220, s001) + C 07.00 (r0130, d220, s001) + C 08.01 (r0040, d266, s001) + C 08.01 (r0050, d266, s001) + C 08.01 (r0040, d266, s002) + C 08.01 (r0050, d260, s002) + C 08.01 (r0040, d266, s002) + C 08.01 (r0050, d260, s002) + C 08.01 (r0050, d260) (r0040, d260) (r0040, d260) (r0040) + C 08.01 (r0050, d260) (r0040) + C 08.01 (r0050, d260) + C 08.01 (r0050) + C 08
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, d6601)*12.5+C 20.00 (r0010,cMs0)*12.5+MAX(C 24.00(r0010, c0090),C 24.00(r0010,c3100),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	

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.





P&L 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
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 ¹	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 subsidaries, 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 subsidaries, 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

⁽²⁾ 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."

Total Assets: fair value and impairment distribution

CaixaBank, S.A.

(min EUR)	٨	s of 30/09/202	21			As of 31	12/2021			As of 31,	/03/2022			As of 30,	/06/2022		
		Fa	ir value hieraro	:hy		Fa	ir value hieraro	hy		Fa	ir value hieraro	:hy		Fa	iir value hieran	chy	
ASSETS:	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1 Level :	Level 2	Level 3	References
Cash, cash balances at central banks and other demand deposits	116,767				103,514				109,800				123,194				IAS 1.54 (i)
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)(ii);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), IG 6

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

(min E	EUR)		A	s of 30/09/20	021					As of 31	/12/2021					As of 31/	03/2022					As of 30	/06/2022			
		Gross carry	ing amount ⁽²⁾		Accun	ulated impair	ment ⁽²⁾	Gross	s carrying amou	unt ⁽²⁾	Accum	nulated impain	ment ⁽²⁾	Gros	s carrying amou	int ⁽²⁾	Accun	ulated impairn	1ent ⁽²⁾	Gross	carrying amo	unt ⁽²⁾	Accun	nulated impairn	ient ⁽²⁾	
Breakdown of financial assets by instrument and by counterparty sector ¹		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 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	increase in credit risk since	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 1 Assets without significant increase in credit risk since initial recognition	increase in credit risk since	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in	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	References
Financial assets at fair value through other	Debt securities	15,453	0	7	0	0	0	14,748	0	8	0	0	0	15,119	0	7	0	0	0	15,432	0	7	0	0	0	Annex V.Part 1.31, 44(b)
comprehensive income	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	Annex V.Part 1.32, 44(a)
Financial assets at		61,494	88	12	-5	-4	-4	68,100	109	12	-5	-6	-4	75,479	110	12	-3	-6	-9	76,130	78	12	-3	-4	-10	Annex V.Part 1.31, 44(b)
amortised cost	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	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.



Breakdown of liabilities

CaixaBank, S.A.

(min EUR)

		Carrying	amount		
LIABILITIES:	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	References
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(I)
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



Breakdown of liabilities

CaixaBank, S.A.

(mln EUR)

Breakdown of financial liabilities	by instrument and by counterparty sector	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	References
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
	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)
Deposits	of which: Current accounts / overnight deposits	1,290	1,352	1,339	1,293	ECB/2013/33 Annex 2.Part 2.9.1
Depusits	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: Subordin	nated 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	

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2022 EU-wide Transparency Exercise Market Risk

Market Risk CaixaBank, S.A.

[SA					I	м									IM						
			VaR <i>(Memoran</i>	dum item)	STRESSED VaR (Memorandum item)	AND MIG	INTAL DEFAULT GRATION RISK AL CHARGE	ALL PRICE	RISKS CAPIT FOR CTP	TAL CHARGE		VaR (Memor	andum item)	STRESSED VaR (/	Aemorandum item)	DEFAL MIGRAT	MENTAL LT AND ION RISK . CHARGE	ALL PRICE	RISKS CAPITA FOR CTP	AL CHARGE	
(min EUR)	TOTAL RISK EXPOSURE AMOUNT	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	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		FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	TOTAL RISK EXPOSURE AMOUNT
	As of 30/09/2021	As of 31/12/2021				As of 30/	09/2021									As of 31/1	2/2021					
Traded Debt Instruments Of which: General risk Of which: Specific risk Equities Of which: General risk Of which: Specific risk	568 13 555 0 0 0	568 13 555 0 0	17 17 0 4 4 0	5 0 0 0	53 53 0 12 12 0	12 12 0 1 1 0							18 18 0 2 2 2 0	4 4 0 0 0 0	50 50 7 7 0	40 40 0 3 3 0						
Foreign exchange risk Commodities risk Total	0 0 568	0 0 568	3 0 18	1 0 5	11 0 58	2 0 12	14	18	0	0	0	1.182	3 0 19	1 0 4	9 0 51	7 0 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 30/0	6/2022		•			
Traded Debt Instruments Of which: General risk Of which: Specific risk Equities Of which: General risk Of which: Specific risk Foreign exchange risk Commodities risk	439 11 428 0 0 0 0 0 0 0	255 13 242 0 0 0 0 0 0 0	18 18 0 1 1 0 7 0	5 0 0 0 2 0	66 66 5 5 0 24 0	21 21 0 1 1 0 6 0							30 30 1 1 5 0	9 9 0 0 0 0 1	59 59 0 2 2 0 10 0	14 14 0 0 0 0 2 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.



EBA were 2022 EU-wide Transparency Exercise Credit Risk - Standardised Approach Caladiani, SA.

					Standardis	d Approach			
			As of 30,	09/2021			As of 31,	12/2021	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions
	(min EUR, %)	101.420	220.022	10.202		170.411	200.004	18.472	
	Central governments or central banks Regional governments or local authorities	181,438 46.523	220,873 23,771	18,297 730		45.671	206,644 21,941	18,472 295	
	Public sector entities	7,739	6.089	2,107		45,671 6,848	6.308	1.870	
	Multilateral Development Banks	844	2,065	1,107		1,484	2.942	1,000	
	International Organisations		-,	0		.,		0	
	Institutions	8,111	6,350	1,794		9,418	6,450	1.861	
	Corporates	44,553	32,644	28.995		44,671	32.522	29.052	
	of which: SME	5.220	3.764	3,174		5,737	4.111	3,439	
	Retail	18,545	13,089	7,721		23,839	16,097	8,981	
Consolidated data	of which: SME	5,983	3,606	2,090		6,133	3,506	2,027	
Consolidated data	Secured by mortgages on immovable property	18,771	17,518	6,814		19,171	17,980	6,985	
	of which: SME	2,217	1,933	796		1,852	1,520	679	
	Exposures in default	2,015	1,117	1,337	748	2,266	1,131	1,415	766
	Items associated with particularly high risk	601	395	592		498	330	495	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and commentes with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Eaulty	0	0	0		0	0	0	
	Other exposures	17,281	16,547	12,797		17,117	17,111	13,110	
	Standardised Total ²	346,423	340,458	81,184	2,482	341,394	329,457	82,537	1,772

¹⁰ Obgrad approx, visite Deparar visit, a support label rating its accurate any effect due to activity concerness indexes exceed in indexes in before accurate in indexes in before accurate any effect of the second exceedence of the second ex

					Standardise	d Approach			
			As of 30,	09/2021			As of 31/	12/2021	
	(min EUR, %)	Original Exposure ¹	Exposure Value ³	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	Central governments or central banks	169,239	208,161	17,961		157,121	191,892	18,162	
	Regional governments or local authorities	44,021	21,850	9		43,280	20,415	0	
	Public sector entities	5,975	4,001	1,219		5,122	4,697	1,292	
	Multilateral Development Banks	0	183	0		0	130	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	1,582	1,416	377		1,718	1,524	371	
	Corporates	18,207	12,454	10,300		16,462	12,659	10,644	
	of which: SME	1,861	1,248	1,053		2,438	1,664	1,390	
	Retail	12,684	9,514	5,376		17,823	12,436	6,584	
SPAIN	of which: SME	2,649	1,722	1,014		2,689	1,556	912	
017414	Secured by mortgages on immovable property	5,026	4,178	1,999		5,181	4,376	2,102	
	of which: SME	1,644	1,446 685	591 852	439	1,266	1,018	473 887	4
	Exposures in default	1,1/4	685	852	439	1,1/1 266	193	887	4.
	Items associated with particularly high risk	300	259	300		200	193	290	
	Covered bonds Claims on institutions and corporates with a ST credit assessment		0	u 0			0		
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)	0	0			0	0		
	Collective investments undertakings (CLU) Equity	0	0			0	0		
	Eduity Other exposures	16,687	15,958	12,473		16,448	16,448	12,783	
	Standardised Total ²				1.822				1.07

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			As of 30/	09/2021			As of 31,	12/2021		
	(min \$10, %)	Original Exposure ³		Risk exposure amount	Value adjustments and provisions ²	Original Exposure*		Risk exposure amount	Value adjustments and provisions ²	
	Central governments or central banks	8,659	9,246	323		8,429	9,015	306		
	Regional governments or local authorities	1,508	984	197		1,427	935	187		
	Public sector entities	523	1,189	336		643	1,219	362		
	Multilateral Development Banks	0	0	0		0	0	0		
	International Organisations	0	0	0		0	0	0		
	Institutions	448	188	97		388	141	110		
	Corporates	10,826	7,421	7,027		11,046	7,221	6,804		
	of which: SME	2,168	1,483	1,184		2,238	1,522	1,216		
	Retail	5,540	3,372	2,218		5,658	3,418	2,248		
PORTUGAL	of which: SME	3,136 13,534	1,737	993 4.722		3,217 13,744	1,766	1,009		
	Secured by mortgages on immovable property	13,534	13,142 397	4,722		13,744 473	13,371 396	4,776		
	of which: SME	4//	397 324	16/	287	4/3 742	335	160	316	
	Exposures in default	236	136	204	28/	232	137	205	210	
	Items associated with particularly high risk Covered bonds	230	130	204		232	13/	205		
	Covered bonds Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)	0	0	0		0	0	0		
	Collective investments undertakings (CLU) Equity	0	0			0	0	0		
	Contro Other evolutions	593	589	325		669	664	307		
	Standardised Total ²		-24		542		1001		555	

 Copy agone, while Generative and an another billing the same are spritted and to the common field and the com Standardised Approach

			As of 30/	09/2021			As of 31,	/12/2021	
	(nin 208, %)	Original Exposure ¹		Risk exposure amount	Value adjustments and provisions ²	Original Exposure		kisk exposure amount	Value adjustments and previsions ²
	Central governments or central banks	153	153	0		152	152	0	
	Regional governments or local authorities Public sector entities	1	1	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	ů	
	International Organisations	0	0	0		0	0	0	
	Institutions	791	914	228		826	945	238	
	Corporates	1,793	1,400	1,289		2,098	1,591	1,473	
	of which: SME	150	115	109		78	59	53 26	
	Retail of which: SME	9/	60	36		60	42	2b	
FRANCE	Secured by mortpages on immovable property	25	23	13		25	24	13	
	of which: SME	17	16	7		17	16	7	
	Exposures in default	1	0	0	1	1	1	1	1
	Items associated with particularly high risk	0	0	0		0	0	0	
1	Covered bonds	0	0	0		0	0		
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)	0	0	0		0	0		
1	Eouity	ő	ő	0		0	0	ő	
	Other exposures	0	0	0		0	0	0	
	Standardised Total ²				7				5

Compared access unlike bookers while, its exceeds any effect due to outdoor owners in factors schedulers effects.
 Compared accesses, unlike bookers while, its exceeds any effect due to outdoor owners in factors and exceeds any effect due to outdoor owners.
 Compared accesses and accesses and

		Standardised Approach								
			As of 30,	/09/2021			As of 31,	/12/2021		
	(min 200, %)	Original Exposure ³	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ³	
UNITED KINGDOM	of which: 95€ cond by montpasses on immovable property of which: 95€ popures in default mm associated with particularly high risk weed boods imm on institutions and corporates with a 5T credit assessment linefore institutions undertakling SI(UI)	0 0 382 1,200 1,300 31 31 13 13 13 14 13 0 9 4 13 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 575 1,292 1,465 20 12 12 12 12 12 12 12 12 12 12 12 12 12	0 0 3 1214 16 8 8 3 1 7 7 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	6	0 10 382 1,101 2,201 32 20 20 20 20 20 20 20 20 20 20 20 20 20	0 0 575 0 1,315 1,467 25 2 1 4 4 4 1 1 1 0 0 0 0 0 0 0 0 0 0 0 0 0	0 10 0 13 1269 5 5 5 1 1 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	
			d provisions per country of cou		t due to credit conversion factor curitisation exposures, addition					



EBA were 2022 EU-wide Transparency Exercise Credit Risk - Standardised Approach Caladiani, SA.

		Standardised Approach								
		As of 3	/09/2021			As of 31,	12/2021			
(min EUR, %)	Original Exposure	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²		
Genital accessmentation ar cantural having hadinary accessmentation and an antihinding highling accessment flands highling of lowerspeed flands carpanets carpanets and accessmentations and accessmentations and accessmentations and accessmentation and accessmentation flands tool and accessmentation flands tool and accessmentation flands tool flands tool		20 22 20 22 20 22 20 22 22 20 20 20 20 2		0	255 0 0 0 1573 283 52 27 21 11 1 1 1 0 0 0 0	1,025 0 0 530 530 532 49 20 21 20 10 9 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 104 351 43 12 11 5 4 0 0 0 0	0		
Claims on institutions and consorates with a ST credit assessmer Collective investments undertakinos (CIU) Eouity Other exooures Standardised Total ²	t	0		3	0 0 0	0 0 0	0			

on conversion factors or credit risk mitication technicues (e.o. substitution effects). exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the) Total value adjustments and provisions per country of counterparty excludes those for securitisation posures, but includes general credit risk adjustments.

		Standardised Approach								
			As of 30	09/2021			As of 31/	/12/2021		
	(min 202. %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	
	Central governments or central banks	429	429	0		438	438	0		
	Regional governments or local authorities	0	0	0		0	0	0		
	Public sector entities	120	98	20		119	116	23		
	Multilateral Development Banks	0	0	0		650	650	0		
	International Organisations	0	0	0		0	0	0		
	Institutions	179	162	5		245		7		
	Corporates	2,482	1,859	1,689		2,920		1,842		
	of which: SME	350	307	285		240	217	201		
	Retail	11	8	5		20	16	9		
UNITED STATES	of which: SME	8	7	4		16	15	8		
UNTILD STATES	Secured by mortgages on immovable property	10	9	4		10	10	4		
	of which: SME	2	2	1		2	1	0		
	Exposures in default	43	43	64	0	43	43	64		
	Items associated with particularly high risk	0	0	0		0	0	0		
	Covered bonds	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		
	Eouitv	0	0	0		0	0	0		
	Other exposures	0	0	0		0	0	0		
	Shandard Tobal				14					

⁴⁰ Original exposure, unlike Deposure value, is reported before taking into account any effect due to credit convention factors or credit risk mitigation techniques (e.g. substitution effects). 2) Total value adjustments and provisions per country of counterparty encludes these for secondance and accounts. (2014) and other own funds reductions related to the secondance and accounts of counterparty encludes these for secondance accounts, additional valuation adjustments (2014) and other own funds reductions related to the secondance accounts of the secondance accounts of the secondance accounts and the secondance accounts accounts and the secondance accounts accou

		Standardised Approach								
			As of 30,	09/2021			As of 31,	/12/2021		
	(min EUR, %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	
	Central governments or central banks	2.778	2.778	0		4,119	4,119	0		
	Regional governments or local authorities	. 0		0		0	0	0		
	Public sector entities	326	203	203		450	150	150		
	Multilateral Development Banks	0	0	0		0	0	0		
	International Organisations	0	0	0		0	0	0		
	Institutions	156	121	29		135	97	27		
	Corporates	337	329	325		454	394	389		
	of which: SME	35	30	26		47	41	36		
	Retail	14	12	7		31	29	17		
ITALY	of which: SME	13	12	7		30	29	16		
TIALI	Secured by mortgages on immovable property	1	0	0		1	1	0		
	of which: SME	0	0	0		0	0	0		
	Exposures in default	0	0	0	0	1	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 undertakinos (CIU)	0	0	0		0	0	0		
	Equity	0	0	0		0	0	0		
	Other exposures	0	0	0		0	0	0		

					Standardisi	a Approach			
			As of 30,	/09/2021			As of 31	/12/2021	
	(min EUR, %)	Original Exposure ¹	Exposure Value ³	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
Country of Counterpart 8	Central deversaments or central stabels Central conversaments for the local submittee Sector Sector and Sector Sector Sector Sector Sector Sector Relational Conversament Renks International Conversaments Relational Sector Sector Sector Sector Sector Sector Comparison of sector Sector Finances Sector Se				0				0
	Converse aboves Chains on institutions and coreorates with a ST credit assessment Collective investments undertakings (CIU) Eauity Other exposures Execution for and		000000000000000000000000000000000000000	0 0 0 0		0 0 0 0	0 0 0	000000000000000000000000000000000000000	

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 Control we adjustments (Section 2014) and adjustments.

		Standard Approach							
			As of 30,	/09/2021			As of 31	/12/2021	
	(min 200, %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	Central enversments or central banks Resilonal oversments or local suborities Public succe antificies Multificatus Devolument Banks International Oceasications International Oceasications Corporates of which: SVE	000000000000000000000000000000000000000	000000000000000000000000000000000000000			0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0	
Country of	Retail of which: SME	0	0	0		0	0	0	
Counterpart 9	Secured by mortoaoes on immovable property of which: SME Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)	000000000000000000000000000000000000000	0	0 0 0		0		0	
	Equity Other excosures Chardwellend Tabal ²	0	0	0	0	0	a a	0	

⁽¹⁾ Objinal exposure, unlike Exposure value, is reported before taking into account any effect due to ordit conversion factors or outil raik mitigation techniques (e.g. substitution effects).
(2) Total value adjustments and provinces per country of constraintymity endudes those for securitization exposures, additional valuation adjustments (VIVA) and other own fanda moductions related to the exposures for the exposure of the adjustments.

					Standardise	d Approach					
			As of 30	/09/2021			As of 31	/12/2021			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²		
	(min EUR. %) Central governments or central banks	0		0		0		0			
	Regional governments or local authorities	0		0		0	0	0			
	Public sector entities	0		0		0	0	0			
	Multilateral Develooment Banks International Organisations	0		0		0		0			
	Institutions	0		0		0		ő			
	Corporates	0		0		0	0	0			
	of which: SME	0	0	0		0	0	0			
Country of	Retail of which: SME	0		0		0	0	0			
Counterpart 10	or which: SME Secured by mortgages on immovable property	0		0		0					
Counterpart 10	of which: SME	0		0		0	č	0			
	Exposures in default	0	0	0	0	0	0	0	0		
	Items associated with particularly high risk	0		0		0	0	0			
	Covered bonds Claims on institutions and corporates with a ST credit assessment	0		0		0					
	Collective investments undertakings (CIU)	0	i i i	0		0	c c	0			
	Eauity	0		0		0	(0			
	Other exposures	0		0		0	(0			
	Standardised Total ²				0				0		
		⁽²⁾ Original enzosure. unlike Enzosure value, is recorded before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).									

- common devices uniter becaure view in incomfor low in the common end offer due to confit common feature or could risk inflation induction effect.
 (2) Total view algorithms and providing to end of a contrast end of the contrast end of a contrast end of a



EBA www. 2022 EU-wide Transparency Exercise Cretit Rik - Standardied Approach Caladami, SA.

					Standardise	d Approach						
			As of 31,	03/2022			As of 30/	06/2022				
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions			
	(min EUR, %)											
	Central governments or central banks	183,729	220,034	18,569		200,777	238,034	18,167				
	Regional governments or local authorities	45,800 6,786	23,085 6,065	268 1,977		45,285 3.666	22,827 3.684	258 621				
	Public sector entities Multilateral Development Banks	1,810	3,351	1,9/7		1,811	3,654	621				
	Multilateral Development Banks International Organisations	1,010	3,351	0		1,011	3,034	0				
	Institutions	11,870	8,242	2,221		11.412	8,677	2,379				
	Cornorates	45,106	33,920	30.166		50.030	35.617	32,029				
	of which: SHE	5,737	4,247	3.530		5,880	4.321	3.629				
	Retail	23,159	16,290	9,111		25,187	18.975	8,737				
	of which: SHE	5,877	3.369	1.946		5.854	3.387	1.943				
Consolidated data	Secured by mortnages on immovable property	18,885	17.718	6,834		18,830	17.666	6.716				
	of which: SHE	1,739	1,406	633		1.730	1,389	601				
	Exposures in default	2,113	915	1,150	925	2,260	1,027	1,329	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 cornorates with a ST credit assessment	0	0	0		0	0	0				
	Collective investments undertakings (CIU)	0	0	0		0	0	0				
	Eaulty	0	0	0		0	0	0				
	Other exposures	16,405	16,400	12,639		16,667	16,662	12,567				
	Standardised Total ²	357,148	346,334	83,406	1,781	376,437	367,375	83,269	1,631			
		(1) Driginal exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit nik mitigation techniques (e.g. substitution effects).										

(1) Organ process, wate Epseuw wate, in separate barlow taking the secure of any field is alto a barlow difficulty to accurate any effect of accurate any eff

					Standardise	d Approach			
			As of 31/	03/2022			As of 30,	06/2022	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(min EUR, %)								
	Central oovernments or central banks	167,777	202,122	18,237		178,665	213,027	17,779	
	Regional governments or local authorities	42,969	21,157	0		43,515	21,741	0	
	Public sector entities	4,929	4,264	1,143		2,392	2,259	157	
	Multilateral Development Banks	0	121	0		0	132	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	2,284 17,079	2,011	449 11,474		2,048	1,784	439 11,869	
	Corporates	2,439	13,415	11,4/4		2,505	13,621	11,869	
	of which: SME Rotal	17.197	1,764	6,721		19,180	1,778	6.309	
	of which: SME	2,485	1.457	6,721		2,440	1.441	6,309	
SPAIN	Secured by mortgages on immovable property	4,480	3,732	1.815		4,142	3,416	1.618	
	of which: SHE	1,158	920	434		1,132	900	405	
	Exposures in default	1,153	523	715	513	1,151	590	820	417
	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	15,820	15,820	12,319		16,027	16,027	12,261	
	Standardised Total ²				1,072				900

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					Standardise	ed Approach			
			As of 31/	03/2022			As of 30,	06/2022	
	(m) PB %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	Central governments or central banks	8,511	9.089	309		8,655	9,239	324	
	Regional governments or local authorities	1,574	1,014	203		1,546	972	194	
	Public sector entities	642	1,191	402		758	1.203	418	
	Multilateral Development Banks	0	0	0		0	0		
	International Organisations	0	0	0		0	0	0	
	Institutions	480	181	150		524	271	181	
	Corporates	11,132	7,418	7,023		11,337	7,503	7,115	
	of which: SME	2,193	1,511	1,208		2,148	1,473	1,176	
	Retail	5,645	3,421	2,253		5,687	3,470	2,285	
PORTUGAL	of which: SME	3,200	1,751	1,001		3,220	1,777	1,015	
TORTOGRE	Secured by mortgages on immovable property	14,206	13,799	4,932		14,486	14,058	5,010	
	of which: SME	510 743	421 288	172 295	364	539 761	432 279	174	391
	Exposures in default Items associated with particularly high risk	743	288	295	364	/61 262	131	285	391
	Items associated with particularly high risk Covered bonds	244	134	202		202	131	190	
	Covered bonds Claims on institutions and corporates with a ST credit assessment	0	0			0	0	0	
	Collective investments undertakings (CIU)	0	0			ő	0	0	
	Fruity	0	0	0		0	0	0	
	Other emosures	585	579	320		640	636	306	
	Standardised Total ²				581				583

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						a Approach			
			As of 31,	03/2022			As of 30,	06/2022	
	(min EUR, %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	Central oovernments or central banks	153	153	0		2,450	2,450	0	
	Regional governments or local authorities Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	ő		ő	0	ő	
	International Organisations	0	0	0		0	0	0	
	Institutions	855	946	243		848	822	211	
	Corporates	2,472	1,926	1,532		2,457	1,980	1,598	
	of which: SME	95	76	70 23		98	80	68	
	Retail of which: SME	56	38	23		54	38	24	
FRANCE	or which: SME Secured by mortgages on immovable property	18	17	10		18	17	10	
	of which: SME	17	16	7		17	17	7	
	Exposures in default	2	2	2	1	2	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 undertakinos (CIU) Equity	0	0	0		0	0	0	
	Other exposures	0	0			0	0		
	Standardised Total ²				6				

Comparison of the process where a memory of the process of th

					Standardise	d Approach			
			As of 31,	/03/2022			As of 30	06/2022	
	(min ELR, %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
UNITED KINGDOM	Can's al secondaria tanàn' Randa denamenan'ara tao tanàn tening Nalaka amin'na taona tao tao tao tao tao tao tao tao tao ta	0 0 7027 2,141 29 17 10 11 1 3 1 1 1 3 0 0 0 0 0 0 0 0 0 0 0	0 0 701 1,871 1,434 23 23 23 12 3 1 3 1 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0			0 2 0 707 2,923 2,472 71 15 8 8 2,2 3 1 1 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	822 2 0 2,653 1,859 65 11 7 1 1 3 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 2 0 427 1,619 55 7 4 4 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	
	Standardised Total ²				9				8
			d provisions per country of co		t due to credit conversion factor curitisation exposures, additiona				



2022 EU-wide Transparency Exercise Credit Risk - Standardised Approach

CaixaBank, S.A.

					Standardise	d Approach							
			As of 31/	03/2022			As of 30,	06/2022					
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²				
	(min EUR, %)												
	Central oovernments or central banks Regional governments or local authorities												
	Regional governments or local authorities Public sector entities	0	0	0			0	0					
	Multilateral Development Banks	ů o	0	ő		ŏ	0	ő					
	International Organisations	0	0	0		0	0	0					
	Institutions												
	Corporates	260	540	352		444	597	415					
	of which: SME	49	46	41		114	98	84					
	Retail	25	20	12		24	20	12					
GERMANY	of which: SME	20	19	11		19	18	10					
GERTURAT	Secured by mortpages on immovable property of which: SNE	1	3	1		12	11	3					
	or writin: SHE Exposures in default	1	10	10		10	10	3					
	Items associated with particularly high risk		10		0	â							
	Covered bonds	0	0	ő		ő	0	ő					
	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					
	Eaulty	0	0	0		0	0	0					
	Other exposures	0	0	0		0	0	0					
	Standardised Total ²				2				3				
		(1) Original exposure, unlike Ex	posure value, is reported befor	e taking into account any effect	t due to credit conversion factor	s or credit risk mitigation techniq	ues (e.g. substitution effects)						
		(2) Total value adjustments and	d provisions per country of cou	nterparty excludes those for se	curitisation exposures, additiona	valuation adjustments (AVAs) a	nd other own funds reduction	is related to the					
		exposures, but includes general											

Standardised Approach As of 30/06/2022 As of 31/03/2022 Frmo ilue adju provi e adjustmen 0 134 850 0 155 2,003 205 14 13 0 165 851 0 345 2,039 218 12 11 0 183 851 0 367 3,616 261 15 12 5 166 850 17 1,805 191 18 1,830 UNITED STATES

					Standardise	ed Approach			
			As of 31,	03/2022			As of 30/	06/2022	
	(min Fill No.)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ³	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	Central governments or central banks	4,614	4,614	0		4,655	4,655	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	550	358	358		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	35	
	Corporates	404	392	387		718	697	690	
	of which: SME	40	35	31		44	42	35	
	Retail	23	11	12		2/	26	15	
ITALY	of which: SME	22	21	12		26	25	14	
	Secured by mortoaces on immovable property of which: SME	1	0	0		1	u 0	0	
	or which: SME Exposures in default	0	0	0	0	0	0	0	
	Items associated with particularly high risk	1		ő		ő	0		
	Covered bonds	0	0			ő	0	0	
	Covered bonds Claims on institutions and corporates with a ST credit assessment	0	0			ő	0		
	Collective investments undertakings (CIU)	0	0			0	0	0	
	Equity	0	0			0	0	0	
	Other exposures	0	0	0		0	0	0	
	Standardised Total ²				2				3

(1) Origina (2) Total v exposurer

Or and other and othe

					Standardise	d Approach			
			As of 31	/03/2022			As of 30	06/2022	
	(mh 208, %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ³	Risk exposure amount	Value adjustments and provisions ²
Country of Counterpart 8	Calify a service of a calify a basis Bendral accommon for local arbitrations and accommon formation Relational contents Relation of the service of the service of the distribution of the service of the distribution of the service of the service of the service of the distribution of the service of the service of the service of the distribution of the service of the service of the service of the distribution of the service of the service of the service of the service of the distribution of the service of				0				•

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					Standardise	ed Approach			
			As of 31	/03/2022			As of 30,	06/2022	
	(mh 208, %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments ar provisions ²
	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0			0	0	0	
	Public sector entities	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	
Country of	of which: SME	0	0	0		0	0	0	
Counterpart 9	Secured by mortoages 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	
	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	
	Standardicad Total ²								4

(1) Objinal exposes, unlike Exposes value, is reported before taking into account any efficit due to ordit conversion factors or costst risk entragation tachnapae (e.g. aubstration effects).
(2) Tool value ad patientes and provinces per constry of exuterparty endudes those for searchistori exposures, aubstration dynamics (2014) and other one finds eductions related to the exposures. Tool radia genes control relation taking the tactors are related to the exposures. Tool radia genes control relation adjustments (2014) and other one finds eductions related to the exposures. Tool radia genes control relation adjustments (2014) and other one finds eductions related to the exposure. Tool radia genes control relation adjustments (2014) and other one finds eductions related to the exposure. To other other tactors related to the exposure. To other other other tactors related to the exposure. To other other tactors related to the exposure. The exposure related to the exposure related to the exposure related to the exposure. To other tactors related to the exposure relat

					Standardise	d Approach			
			As of 31	/03/2022			As of 30,	06/2022	
	(mh 208, %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ³	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
Country of Counterpart 10	Contra generation and a contra table Regional permeters to be adverted Regional permeters and regional permeters Regional permeters the permeters of the adverted Regional permeters and research with a 17 contin assessment Control and Regional Regional Permeters Regional Permeters and Regional Permeters Regional Permeters and Regional Permeters Regional Permeters and Regional Permeters Regional Perme				0				0
			nd provisions per country of co		t due to credit conversion factor curitisation exposures, additiona				

CaixaBank, S.A.

							IRB Ap	proach					
				As of :	30/09/2021					As of :	31/12/2021		
		Original E	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and	Original I	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	- and a		Of which: defaulted	provisions		Of which: defaulted	• and a		Of which: defaulted	provisions
	Central banks and central governments Institutions	763 1.601	0	0 1.301	0	0	0	0	0	0	0 25	0	0
	Corporates	141.576	5.504	88.735	52.801	683	2.724	130.084	6.182	85.847	51.135	615	2.281
	Corporates Corporates - Of Which: Specialised Lending	4.835	5,504	4 456	3,109	0	2,724	3.437	405	3.189	2.222	0 015	195
	Corporates - Of Which: SME	38.913	2.530	23.668	11.278	363	1.269	27,678	1.879	19.468	9.289	243	918
	Retail	232,405	10.160	186.521	38.822	2.120	5.374	232.493	10.365	182,100		2.079	4.966
	Retail - Secured on real estate property	177,408	8,284	151,490	26,259	1,976	3,717	175,112	8,131	148,984	25,314	1,830	3,185
Consolidated data	Retail - Secured on real estate property - Of Which: SME	11,330	1,058	9,204	2,314	185	368	15,667	1,385	13,445	3,106	179	416
CONSOIIDALED DALA	Retail - Secured on real estate property - Of Which: non-S		7,226	142,286	23,945	1,790	3,349	159,445	6,745	135,540	22,208	1,652	2,769
	Retail - Qualifying Revolving	21,643	183	13,387	3,178	2	250	21,847	164	10,638	2,975	3	219
	Retail - Other Retail	33,353	1,693	21,644	9,386	142	1,407	35,534	2,071	22,478	9,640	246	1,562
	Retail - Other Retail - Of Which: SME	21,296	1,104	10,798	3,728	104	755	23,682	1,495	11,939	4,315	204	924
	Retail - Other Retail - Of Which: non-SME	12,058	588	10,846	5,658	38	652	11,852	575	10,538	5,325	42	638
	Equity	9,000	0	9,000	24,914	0		7,558	0	7,558	22,729	0	
	Other non credit-obligation assets				U						U		
	IRB Total ²				117,061						111,818		

(1) Order process, which features used is supported by the standard and particle and and partis and particle and particle and particle and particle and partic

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							IRB Ap	proach					
				As of :	10/09/2021					As of :	31/12/2021		
		Original E	xposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and	Original I	Exposure ¹	Exposure Value ¹	Risk exposur	e amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central banks and central governments	763 0											0
	Institutions	1,229 123.269	5.361	950 75.429	425	3 663	82 2.646	100	6.096	26 71.103	43.401	612	2,205
	Corporates Corporates - Of Which: Specialised Lending	4.226	5,361 387	75,929	45,719	663	2,6%	2.853	6,056	2.645	43,401	612	2,206
	Corporates - Of Which: Specialised bending Corporates - Of Which: SME	38.320	2,482	23.091	2,675	353	1.255	2,655	1.879	19.468	9,289	243	918
	Retail	229.659	10.009	184.043	38.126	2.091	5,293	229.847	10.204	179,738		2.051	4.910
	Retail - Secured on real estate property	174.851	8,146	149,120	25 598	1,948	3,644	172.653		146,708		1,803	3,134
	Retail - Secured on real estate property - Of Which: SME	11.301	1.056	9,179	2.307	183	367	15,591	1,368	13.374	3.096	177	409
SPAIN	Retail - Secured on real estate property - Of Which: non-SM	163,550	7,090	139,941	23,291	1,764	3,277	157,062	6,613	133,334	21,719	1,625	2,725
	Retail - Qualifying Revolving	21,487	174	13,307	3,155	2	245	21,684	154	10,572	2,954	3	214
	Retail - Other Retail	33,322	1,689	21,616	9,373	142	1,405	35,511	2,069	22,459	9,631	245	1,561
	Retail - Other Retail - Of Which: SME	21,284	1,102	10,787	3,722	103	754	23,679	1,495	11,937	4,314	204	924
	Retail - Other Retail - Of Which: non-SME	12,039	587	10,829	5,651	38	651	11,832	574	10,522	5,317	42	637
	Equity	7,587	0	7,587	23,401	0	0	6,630	0	6,630	20,166	0	0
	Other non credit-obligation assets												-
	IRB Total												

				As of	30/09/2021					As of	31/12/2021		
		Original I	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and	Original I	Exposure ¹	Exposure Value ¹	Risk exposur	e amount	Value adjustments and
	(min EUR, %)		Of which: defaulted			Of which: defaulted	provisions		Of which: defaulted			Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	1	0	0	0	0	0	1	0	0	0	0	0
	Corporates	1,348	46	769	462	0	16	1,446	45	725	418	0	19
	Corporates - Of Which: Specialised Lending	425	45	403	285	0	15	403	45	366	248	0	19
	Corporates - Of Which: SME	34	0	29	15	0	0	0	0	0	0	0	0
	Retail	25	1	20	5	0	1	23	1	18	3	0	0
	Retail - Secured on real estate property	20	1	17	3	0	0	19	1	17	3	0	0
PORTUGAI	Retail - Secured on real estate property - Of Which: SME	2	0	2	0	0	0	1	0	1	0	0	0
PURTUGAL	Retail - Secured on real estate property - Of Which: non-SM	18	1	15	3	0	0	18	1	15	2	0	0
	Retail - Qualifying Revolving	3	0	1	0	0	0	3	0	1	0	0	0
	Retail - Other Retail	2	0	1	1	0	0	1	0	1	0	0	0
	Retail - Other Retail - Of Which: SME	1	0	1	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	1	0	1	0	0	0	1	0	0	0	0	0
	Equity	79	0	79	198	0	0	354	0	354	1.043	0	0
	Other non credit-obligation assets												
	IRB Total												
-		(1) Original expos	ure, unlike Exposu	re value, is reporte	d before taking into accou	nt any effect due t	o credit conversion	factors or credit ri	isk mitigation techn	niques (e.g. substi	tution effects).		

							IRB Ap	proach					
				As of	30/09/2021					As of :	31/12/2021		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	amount Value adjustments and		Exposure ¹	Exposure Value ¹	Risk exposure	e amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	38	0	27	22	0	0	33	0	1	0	0	0
	Corporates	2,399	1	1,370	916	0	3	3,256	0	1,797	1,135	0	2
	Corporates - Of Which: Specialised Lending	29	0	29	26	0	0	28	0	28	26	0	0
	Corporates - Of Which: SME Retail	125	1	107	30	0	0	120	0	100	22	0	0
	Retail - Secured on real estate property	108		97	26	1	3	103	3	92	20		2
	Retail - Secured on real estate property - Of Which: SME	100		37	20		2	105	3	22	20		0
FRANCE	Retail - Secured on real estate property - Of Which: she	107	4	95	26	1	2	100	2	90	20	1	1
-	Retail - Qualifying Revolving	16		8	20	0	0	160	0	7	20		
	Retail - Other Retail	2	ō	2	1	ō	ō	1	ō	i	1	ō	ō
	Retail - Other Retail - Of Which: SME	1	0	1	1	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	1	0	1	1	0	0	1	0	1	1	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets												
	IRB Total												

							IRB Ap	proach					
				As of :	30/09/2021					As of :	31/12/2021		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	e amount	Value adjustments and	Original I	Exposure ¹	Exposure Value ¹	Risk exposure	e amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	value-		Of which: defaulted	provisions		Of which: defaulted	Value*		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	16	0	16	3	0	0	0	0	0	0	0	0
	Corporates	2,318	0	1,538	880	0	2	2,581	15	1,711	1,068	2	9
	Corporates - Of Which: Specialised Lending	4	0	4	3	0	0	4	0	4	3	0	0
	Corporates - Of Which: SME Retail	1	0	963	0 257	0	33	0	0 65	0 929	0	0	0 23
	Retail Retail - Secured on real estate property	1,035	56	963	25/	9	33	1,005 966	65	929	195	9	23
			56	943	250	9	32	31	14	30	189	9	 6
UNITED KINGDOM	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-		1 55	937	3 248	1	32	31 935	19	3U 882	3 185	1	6 17
	Retail - Qualifying Revolving	33	33	937	2%0	°	32	35	31	14	100	°	0
	Retail - Other Retail	33		2	2	0	0	33	0	2	1	0	0
	Retail - Other Retail - Of Which: SME		ő	1		0	0	1	0			ő	0
	Retail - Other Retail - Of Which: non-SME	;	ő	2	1	0	0		0	2	1	ő	0
	Equity	i i	ő	ő		0	0	0	0	ő	â	ő	0
	Other non credit-obligation assets	-		-	-				-		-		
	IRB Total												

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CaixaBank, S.A.

							IRB Ap	proach					
				As of :	30/09/2021					As of :	31/12/2021		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and	Original	Exposure ¹	Exposure Value ¹	Risk exposur	e amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions Corporates	1 2.842	0	1 2.575	0	0	0	0 3.321	0	0 3.005	0	0	0
	Corporates Corporates - Of Which: Specialised Lending	2,842	0	2,5/5	1,215	0	0	3,321	0	3,005	1,995	0	, 0
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	23	0	25	21	0	0	10	0	10	19	0	0
	Retail	227	3	203	50	1	2	218	3	193	32	0	2
	Retail - Secured on real estate property	212	3	194	46	1	2	203		186	29	0	2
	Retail - Secured on real estate property - Of Which: SME	3	ō	2	1	ō	ō	5	ō	4	1	ō	ō
GERMANY	Retail - Secured on real estate property - Of Which: non-SH	209	3	192	46	0	2	198	3	181	29	0	2
	Retail - Qualifying Revolving	14	0	7	2	0	0	15	0	6	2	0	0
	Retail - Other Retail	2	0	1	1	0	0	1	0	1	0	0	0
	Retail - Other Retail - Of Which: SME	1	0	1	1	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	1	0	0	0	0	0	1	0	0	0	0	0
	Equity Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	- 0
	IRB Total												
					d before taking into accou								

							IRB Ap	proach					
				As of	30/09/2021					As of	31/12/2021		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and	Original	Exposure ¹	Exposure Value ³	Risk exposur	e amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	value.		Of which: defaulted	provisions		Of which: defaulted	Value*		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	237	0	233	42	0	0	6	0	2	0	0	0
	Corporates	655	0	403	270	0	3	686	0	333	160	0	2
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	8	0	8	19	0	2
	Corporates - Of Which: SME	11	0	10	3	0	2	0	0	0	0	0	0
	Retail	144	3	127	29	1	2	141	2	123	24	1	1
	Retail - Secured on real estate property	134	2	121	27	1	1	132	2	119	23	1	1
UNITED STATES	Retail - Secured on real estate property - Of Which: SME		0	2	0	0	0	6	0	6	1	0	0
ONTILD STATES	Retail - Secured on real estate property - Of Which: non-SP	132	2	119	26	1	1	125	2	112	22	1	1
	Retail - Qualifying Revolving	8	0	4	1	0	0	8	0	3	1	0	0
	Retail - Other Retail	2	1	2	1	0	1	1	0	1	0	0	0
	Retail - Other Retail - Of Which: SME	2	1	1	1	0	1	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	1	0	1		0	0	1	0	1 63	0	0	0
	Equity Other non credit-obligation assets	0	0	0	0	0	0	63	0	63	232	0	0
	Other non-credit-obligation assets IRB Total												-
					d before taking into accou								

							IRB Ap	proach					
				As of	30/09/2021					As of	31/12/2021		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and	Original	Exposure ¹	Exposure Value ¹	Risk exposure	e amount	Value adjustments and
	(min EUR, %)		Of which: defaulted			Of which: defaulted	provisions		Of which: defaulted			Of which: defaulted	provisions
	Central banks and central governments Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	737	3	394	209	1	3	1,381	0	1,064	400	0	3
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME Retail	3	0	3	1	0	0	0	0	0 44	0	0	0
	Retail - Secured on real estate property	53 47	3	4b 42	11 10	0	1	52 45	3	49	9	0	1
	Retail - Secured on real estate property - Of Which: SME	0	ô	0	0	0	ò	1	0	1	0	ő	0
ITALY	Retail - Secured on real estate property - Of Which: non-Sh	46	2	42	10	0	1	44	2	40	8	0	1
	Retail - Qualifying Revolving	5	0	3	1	0	0	6	0	3	1	0	0
	Retail - Other Retail	1	0	1	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	1	0	1	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity Other non credit-obligation assets	0	0	U	0	0	0	0	0	0	0	0	0
	IRB Total												

ure, unlike Exposure value, is reported before taking into account any effect due to orealt 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 ¹	Risk exposure	2 amount	Value adjustments and	Original	Exposure ¹	Exposure Value ³	Risk exposur	e amount	Value adjustment: and
	(min EUR, %)		Of which: defaulted			Of which: defaulted	provisions		Of which: defaulted			Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
Country of Counterport 9	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
Country of Counterpart 8	Retail - Secured on real estate property - Of Which: non-S	3 O	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets												1
	IRB Total												
		⁽¹⁾ Original expo	sure, unlike Exposu	re value, is reporte	d before taking into accou	nt any effect due t	o credit conversion	factors or credit r	isk mitigation tech	niques (e.g. substi	tution effects).		

								IRB Ap	proach					
					As of	30/09/2021					As of	31/12/2021		
			Original	Exposure ¹	Exposure Value ¹	Risk exposure	e amount	Value adjustments and	Original	Exposure ¹	Exposure Value ¹	Risk exposur	e amount	Value adjustments
		(min EUR. %)		Of which: defaulted	value.		Of which: defaulted	provisions		Of which: defaulted	value*		Of which: defaulted	provisions
		is and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions		0	0	0	0	0	0	0	0	0	0	0	0
	Corporates		0	0	0	0	0	0	0	0	0	0	0	0
		Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
		Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail		0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
Country of Counterpart 9		Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
country of counterpart 9		Retail - Secured on real estate property - Of Which: non-SP	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity		0	0	0	0	0	0	0	0	0	0	0	0
		edit-obligation assets												
	IRB Total													

							IRB Ap	proach					
				As of	30/09/2021					As of	31/12/2021		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and	Original	Exposure ¹	Exposure Value ¹	Risk exposure	e amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	value.		Of which: defaulted	provisions		Of which: defaulted	Value.		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME Retail	0	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
	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
Country of Counterpart 10	Retail - Secured on real estate property - Of Which: non-S	ň	0	0	0	0	0	0	0	0	0	ő	0
	Retail - Qualifying Revolving		0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets												1
	IRB Total												1
		(1) Original expos	are, unlike Exposu	e value, is reporte	d before taking into account	nt any effect due t	o credit conversion	factors or credit	isk mitigation techn	riques (e.g. substi	tution effects).		·





CalxaBank, S.A.

							IRB Ap	proach					
				As of :	31/03/2022					As of	30/06/2022		
		Original I	Exposure ¹	Exposure Value ¹	Risk exposure	e amount	Value adjustments and	Original E	xposure ¹	Exposure Value ¹	Risk exposur	e amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	value-		Of which: defaulted	provisions		Of which: defaulted	Value*		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	129,411	5,934	85,652	49,985	513	2,344	138,088	4,836	90,654	52,752	544	2,299
	Corporates - Of Which: Specialised Lending	3,147	353	2,956	2,101	0	216	2,923	335	2,767	1,849	0	190
	Corporates - Of Which: SME	27,851	1,841	19,618	9,252	224	905	27,572	1,904	19,054	8,929	245	832
	Retail	232,267	10,014	181,033	36,916	1,972	4,881	233,528	9,127	181,389	36,719	1,731	4,444
	Retail - Secured on real estate property	173,140	7,885	147,120	24,097	1,730	3,191	172,013	6,977	146,042	23,092	1,495	2,849
Consolidated data	Retail - Secured on real estate property - Of Which: SME	15,243	1,344	13,060	2,991	168	434	14,723	1,199	12,589	2,911	142	398
Consolidated data	Retail - Secured on real estate property - Of Which: non-SI	157,897	6,541	134,060	21,105	1,562	2,757	157,289	5,778	133,453	20,181	1,353	2,451
	Retail - Qualifying Revolving	23,644	157	11,393	3,212	2	201	25,511	176	12,311	3,360	3	215
	Retail - Other Retail	35,483	1,973	22,521	9,606	240	1,490	36,005	1,974	23,036	10,266	232	1,380
	Retail - Other Retail - Of Which: SME	23,651	1,434	12,063	4,338	203	905	23,220	1,449	11,985	4,343	198	835
	Retail - Other Retail - Of Which: non-SME	11,832	538	10,457	5,268	36	585	12,784	525	11,051	5,923	34	545
	Equity	7,455	15	7,455	22,543	38		7,271	18	7,271	21,875	44	
	Other non credit-obligation assets				0						0		
	IRB Total ²				109,444						111,346		
		(2) IRB Total do	es not include ti relevent countries	e Securitisation	eported before taking is position unlike in the ro se have been selected un	sults prior to th	e 2019 exercise.						posure, calculated

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							IRB Ap	oproach					
				As of :	31/03/2022					As of 3	30/06/2022		
		Original E	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and	Original E	xposure ¹	Exposure Value ¹	Risk exposur	e amount	Value adjustme
	(min EUR, %)		Of which: defaulted	Value*		Of which: defaulted	provisions		Of which: defaulted	Value*		Of which: defaulted	provisio
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	106,748	5,859	69,080 2,420	41,847	510	2,272	111,758	4,769	73,591	44,301	541	2,
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	2,571 27.851	301	2,420	1,680	224	905	2,415 27.572	290 1.904	2,295	1,489	245	17
	Corporates - Ut Which: SME Retail	27,851 229,646	9,851	19,618 178,703	9,252 36.411	1.946	905 4,824	27,572 230,943	1,904	19,054	8,929 36.237	245	4.
	Retail - Secured on real estate property	170,720	7,732	144.881	23.624	1,946	3.139	169.646	6,790	143.857	22.646	1,675	2
	Retail - Secured on real estate property - Of Which: SME	15,166	1.327	12,990	2 982	167	428	14.651	1.182	12,524	2.903	141	
SPAIN	Retail - Secured on real estate property - Of Which: on-SF	155,554		131,891	20.643	1.537	2.711	154.995	5,608	131.332	19,743	1,299	2
	Retail - Qualifying Revolving	23.465	148	11.319	3.189	2	196	25.314	165	12.228	3.334	3	20
	Retail - Other Retail	35.461	1.972	22,502	9.598	239	1.489	35.983	1.973	23.019	10.257	232	1.2
	Retail - Other Retail - Of Which: SME	23,649	1,434	12,061	4,337	203	904	23,217	1,448	11,982	4,342	198	83
	Retail - Other Retail - Of Which: non-SME	11,812	538	10,442	5,261	36	584	12,766	524	11,037	5,915	34	54
	Equity	6,450	15	6,450	19,784	38	0	6,345	18	6,345	19,328	44	0
	Other non credit-obligation assets												
	IRB Total												

				As of	31/03/2022					As of	30/06/2022		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and	Original I	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	· inde		Of which: defaulted	provisions		Of which: defaulted			Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	1,357	46	723	424	0	18	1,212	45	769	473	0	16
	Corporates - Of Which: Specialised Lending	401	45	364	262	0	18	368	44	335	232	0	15
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	22	1	18	3	0	0	27	1	20	4	0	0
	Retail - Secured on real estate property	19	1	16	3	0	0	23	1	18	3		0
PORTUGAI	Retail - Secured on real estate property - Of Which: SME	1	0	1	0	0	0	1	0	1	0	0	0
	Retail - Secured on real estate property - Of Which: non-St Retail - Qualifying Revolving	17	1	15	2	0	0	22	0	1/	3	0	0
	Retail - Other Retail	3	0	:	0	0	0	3		1	0	0	0
	Retail - Other Retail Retail - Other Retail - Of Which: SME	1	0	1	0	0	0	1	0	1	0	0	0
	Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME		0	0	0	0	0	1	0	0	0	0	0
	Recail - Other Recail - Of Which: non-SME Equity	352	0	352	1.037	0	0	301		301	902	0	0
	Other non credit-obligation assets	332	0	332	1057	0	0	301	0	301	~~~		
	IRB Total												
		(1) Original exp	osure, unlike Exp	oosure value, is i	reported before taking is	nto account any	effect due to crea	lit conversion fa	ctors or credit ri	sk mitigation tech	hniques (e.g. substitutio	in effects).	

							IRB Ap	proach					
				As of	31/03/2022					As of	30/06/2022		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	e amount	Value adjustments and	Original I	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	3,142	0	1,778	1,099	0	2	3,723	0	2,097	1,233	0	3
	Corporates - Of Which: Specialised Lending	29	0	29	26		0	29	0	29	26	0	0
	Corporates - Of Which: SME Retail	0 120	0	100	23	0	0	119	0	97	22	0	0
	Retail - Secured on real estate property	120		92	20	0	2	98	3	97 88	19		1
	Retail - Secured on real estate property - Of Which: SME	2	0	2	0	ő	â	2	0	2	0	0	ô
FRANCE	Retail - Secured on real estate property - Of Which: non-St	100	3	89	20	0	1	96	3	86	19	0	1
	Retail - Qualifying Revolving	18	0	8	2	0	0	20	0	8	3	0	0
	Retail - Other Retail	1	0	1	1	0	0	1	0	1	1	0	0
	Retail - Other Retail - Of Which: SME	0	0	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	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets												
	IRB Total												
		(1) Original exp	oosure, unlike Ex	posure value, is r	eported before taking i	nto account any	effect due to crea	lit conversion fa	ctors or credit ris	k mitigation tech	nniques (e.g. substitutio	in effects).	

							IRB Ap	proach					
				As of	31/03/2022					As of	30/06/2022		
		Original	Exposure ¹	Exposure	Risk exposure	e amount	Value adjustments and	Original	Exposure ¹	Exposure	Risk exposure	e amount	Value adjustments and
	(min ELR, %)		Of which: defaulted	Value ¹		Of which: defaulted	provisions		Of which: defaulted	Value ¹		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	2,721	15	1,834	1,080	2	15	2,979	14	1,929	1,035	2	15
	Corporates - Of Which: Specialised Lending	- 4	0	4	9	0	0	3	0	3	4	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	979	64	901	181	8	25	942	61	862	169	6	27
	Retail - Secured on real estate property	934	64	881	175	8	24	891	61	839	161	6	26
UNITED KINGDOM	Retail - Secured on real estate property - Of Which: SME	31	13	30	3	0	6	29	13	28	2	0	8
	Retail - Secured on real estate property - Of Which: non-S		51	851	171	7	18	862	47	811	158	6	19
	Retail - Qualifying Revolving Retail - Other Retail	41	0	17	6	0	0	48	0	20	7	0	0
	Retail - Other Retail - Of Which: SME	1	0	3	1	0	0	3	0	2	1	0	0
		0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME Equity	3	0	3	1	0	0	3	0	2	1	0	0
	Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	0
	IRB Total												
	and rotes	(1) Original exp	osure, unlike Ex	posure value, is i	eported before taking i	nto account any	effect due to crea	dit conversion fa	ctors or credit ris	sk mitigation tec	niques (e.g. substitutio	on effects).	

CaixaBank, S.A.

							IRB Ap	proach					
				As of :	31/03/2022					As of	30/06/2022		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustmen
	(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	and provisions		Of which: defaulted	Value*		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	4,156	0	3,805	1,888	0	2	5,625	0	4,978	2,007	0	7
	Corporates - Of Which: Specialised Lending	17	0	17	19	0	0	16	0	16	18	0	0
	Corporates - Of Which: SME	0	0	0			0	0	3	200	0	0	0
	Retail	216	3	190	30	0	2	228	3		32	0	2
	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME	199	3	182	27	0	2	207	3	191	29	0	2
GERMANY	Retail - Secured on real estate property - Of Which: sine Retail - Secured on real estate property - Of Which: non-SP	194	0	178	26	0	0	203		187	29		0
	Retail - Qualifying Revolving	17	3	7	20	0	2	203	0	10/	20	0	2
	Retail - Other Retail	1	0			0	0	1	0	1	1		0
	Retail - Other Retail - Of Which: SMF		0				0		0				0
	Retail - Other Retail - Of Which: son:	1	0	ĩ	0	ő	0	1	0	ĩ	0	0	0
	Equity		0	0	0		0	0	0	0	0	0	0
	Other non credit-obligation assets		-	-	-		-	-	-			-	
	IRB Total												

							IRB Ap	proach					
				As of	31/03/2022					As of	30/06/2022		ĺ
		Original	Exposure ¹	Exposure Value ³	Risk exposure	e amount	Value adjustments and	Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and
	(min ELR, %)		Of which: defaulted	value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	652	0	356	167	0	2	627	0	311	160	0	1
	Corporates - Of Which: Specialised Lending	7	0	7	18	0	2	7	0	7	18	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	147	3	129	27	1	1	150	2	131	28	1	1
	Retail - Secured on real estate property	138	3	125	26	1	1	140	2	127	26	1	1
UNITED CTATES	Retail - Secured on real estate property - Of Which: SME	6	0	6	1	0	0	6	0	6	1	0	0
UNITED STATES	Retail - Secured on real estate property - Of Which: non-S	132	2	119	25	1	1	134	2	121	25	1	1
	Retail - Qualifying Revolving	9	0	3	1	0	0	9	0	4	1	0	0
	Retail - Other Retail	1	0	1	0	0	0	1	0	1	1	0	0
	Retail - Other Retail - Of Which: SME	0	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	0	0	0	0
	Equity	65	0	65	240	0	0	62	0	62	228	0	0
	Other non credit-obligation assets												
	TRP 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 effe

							IRB Ap	oproach					
				As of :	31/03/2022					As of	30/06/2022		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	e amount	Value adjustments and	Original	Exposure ¹	Exposure Value ¹	Risk exposure	e amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions Corporates	0	0	856	347	0	0	1.558	0	913	538	0	0
	Corporates Corporates - Of Which: Specialised Lending	1,155	0	856	34/	0	4	1,558	0	913	538	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	52		45	8	0	1	61	3	53	10	0	1
	Retail - Secured on real estate property	45	2	41	7	ō	i	54	3	50	8	ō	i
TTALY	Retail - Secured on real estate property - Of Which: SME	1	0	1	0	0	0	1	0	1	0	0	0
ITALY	Retail - Secured on real estate property - Of Which: non-SI	44	2	40	7	0	1	52	3	49	8	0	1
	Retail - Qualifying Revolving	6	0	3	1	0	0	7	0	3	1	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity Other non credit-obligation assets	0	0	0	U	0	0	0	0	0	U	- °	0
	TRR 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).

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					As of	31/03/2022					As of	30/06/2022		
			Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and	Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and
		(min EUR, %)		Of which: defaulted	value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
		nks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institution		0	0	0	0	0	0	0	0	0	0	0	0
	Corporates		0	0	0	0	0	0	0	0	0	0	0	0
		Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
		Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail		0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
Country of Counterpart 8		Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
country of counterpart of		Retail - Secured on real estate property - Of Which: non-SP	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity		0	0	0	0	0	0	0	0	0	0	0	0
		credit-obligation assets												
	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

				As of :	31/03/2022					As of :	30/06/2022		
		Original	Exposure ¹	Exposure	Risk exposure	amount	Value adjustments and	Original	Exposure ¹	Exposure	Risk exposure	amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	Value ¹		Of which: defaulted	and provisions		Of which: defaulted	Value ¹		Of which: defaulted	provisions
	itral banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	titutions	0	0	0	0	0	0	0	0	0	0	0	0
Corp	porates	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
Reta	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
Reta	all Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0		0
Country of Counterpart 9	Retail - Secured on real estate property - Of Which: She Retail - Secured on real estate property - Of Which: non-SP	0	0	0	0	0	0	0	0	0	0		0
	Retail - Qualifying Revolving		0	0	0		0	0	0	0	0		0
	Retail - Other Retail	ő	ő	ő	ő	ő	ő	ő	ő	ő	ő	ő	ő
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
Equi		0	0	0	0	0	0	0	0	0	0	0	0
Othe	er non credit-obligation assets												
IRB	Total												

while, is reported burdle taking into account any effect day to crea

							IRB Ap	proach					
				As of	31/03/2022					As of	30/06/2022		
		Original	Exposure ¹	Exposure	Risk exposure	e amount	Value adjustments and	Original	Exposure ¹	Exposure	Risk exposure	amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	Value ¹		Of which: defaulted	provisions		Of which: defaulted	Value ¹		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME Retail	0	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
Country of Counterpart 10	Retail - Secured on real estate property - Of Which: sine Retail - Secured on real estate property - Of Which: non-St	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	ő	0	0		ő		0		0	0	ő	0
	Retail - Other Retail	ő	0	0	0	0	ő	0	0	ő	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	o	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	o	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets												
	IRB Total												
		(1) Original exp	oosure, unlike Exp	oosure value, is i	eported before taking is	nto account any	effect due to crea	lit conversion fa	ctors or credit ris	sk mitigation tecl	nniques (e.g. substitutio	n effects).	





							CaixaBank, S.A.							
							As of 31/12/2021							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off bala	nce sheet	
												Off-balance s	heet exposures	
					Non-derivative financial as	sets by accounting portfolic	,	Derivatives with po	sitive fair value	Derivatives with	negative fair value			Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0 - 3M [[3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Austria		0 0 0 0 0 0 0 0 0				0 0 0 0 0 0 0 0 0			0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0		
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Belgium	166 () () () () () () () () () ()	166 0 0 0 0 0 0 0 0 166				166 0 0 0 0 0 0 0 0 0							
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Bulgaria													
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Cyprus													
[0 - 3M [[3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Czech Republic													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Denmark													
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Estonia													



							CaixaBank, S.A.							
							As of 31/12/2021							
						Dire	ct exposures							
	(mln EUR)		1	On balance s	heet				Derivat	tives		Off balar	ice sheet	
												Off-balance st	neet exposures	
					Non-derivative financial as	sets by accounting portfolio	,	Derivatives with pos	itive fair value	Derivatives with	negative fair value			Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Finland													
[0 - 3M [[3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	France	3 0 99 0 33 30 0 0 155	3 0 99 0 53 0 0 155				3 0 99 0 53 0 0 155		0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0
[0 - 3M [[3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Germany	0 0 0 99 0 0 99	0 0 99 0 0 9 9				0 0 99 0 0 9 9		0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	38
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Croatia													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Greece													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Hungary													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Ireland									0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0
[0 - 3M [[3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Italy	0 7 327 718 2.559 627 4,238	0 0 7 327 718 2,559 627 4,238	0 0 7 51 40 13 7 7 119		0 277 595 65 933	677	0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Latvia													



							CaixaBank, S.A.							
							As of 31/12/2021							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Derivat	tives		Off balar	ice sheet	
												Off-balance st	eet exposures	
					Non-derivative financial as	sets by accounting portfolic	,	Derivatives with pos	itive fair value	Derivatives with	negative fair value			Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Lithuania													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Luxembourg		0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Malta													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Netherlands													
[0 - 3M [[3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Poland						0 0 0 0 0 0		0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0	0
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Portugal	21 475 578 39 1,016 1,237 654 4,019	21 475 578 39 1.016 1,237 653 4,019	0		0 128 0 310 0 0 4 39	578 39 706 1,237 653		0 0 0 2 2 0 2	0 0 0 0 0 0	0 0 0 0 0 0	387 7 1 3 2 26 104 529	0 0 0 0 0 0 0 0 0	559
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Romania	77												
[0 - 3M [[3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Slovakia													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Slovenia							0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0



							CaixaBank, S.A.							
							As of 31/12/2021							
						Dire	t exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balan	ce sheet	
												Off-balance sh	eet exposures	
					Non-derivative financial as	sets by accounting portfolic		Derivatives with pos	sitive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region		Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Spain	5, 1615 8, 252 27, 1620 6, 400 17, 167 20, 173 8, 6, 095 86, 095	5,162 8,229 27,161 6,409 17,167 20,171 1,778 86,077	0 4 12 4 11 56 41 128		1.308 3.549 2.110 195 1,126 0 11,816		8 70 27 0 33 24 92 253	881 1,904 781 1 224 110 279 4,180	0 1 0 0 0 0 26 27	1 4 0 1 3 242 252	1,537 3,054 5 3 9 18 875 5,501		225
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Sweden						0 0 0 0 0 0 0 0 0 0			0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0		0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	United Kingdom						0 10 0 0 0 0 0 0			0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0		10
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Iceland													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Liechtenstein													
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Norway						0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0		0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Australia	0 0 0 123 123	0 0 0 0 123 0 0 123				0 0 0 0 123 0 123	0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0		35
[0 - 3M [[3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Canada													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Hong Kong													



							CaixaBank, S.A.							
							As of 31/12/2021							
						Dire	ct exposures					-		
	(mln EUR)		1	On balance s	heet				Deriva	tives		Off bala	nce sheet	
												Off-balance s	neet exposures	
					Non-derivative financial as	ssets by accounting portfolio		Derivatives with pos	sitive fair value	Derivatives with	negative fair value			Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Japan	265 55 133 14 6 6 6 6 6 7 445					261 54 131 0 0 0 0 0 0 445		0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0		0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	U.S.	() () () () () () () () () () () () () (0				0 0 132 306 0 0 438	0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0		0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	China													0
10 - 3M f f 3M - 1Y f f 3Y - 2Y f f 2Y - 3Y f f 3Y - 5Y f f 5Y - 10Y f f 10Y - more Total	Switzerland									0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0		
10-3M [[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Other advanced economies non EEA													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Other Central and eastern Europe countries non EEA								0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0		0
[0-3M] [3M-1Y] [3Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Middle East	23 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6	230 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0				230 0 0 0 0 0 0 0 0 0 0 230		000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0		26
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Latin America and the Caribbean	74 ((22 (11) 108	74 0 0 23 0 0 0 11 0 0 0				74 0 23 0 11 0							37



General governments exposures by country of the counterparty

								CaixaBank, S.A.							
								As of 31/12/2021							
							Dire	ct exposures							
		(mln EUR)			On balance s	heet				Deriva	tives		Off bala	nce sheet	
													Off-balance s	heet exposures	
						Non-derivative financial as	ssets by accounting portfoli	•	Derivatives with po	sitive fair value	Derivatives with	h negative fair value			
Residual M	Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[0-3] [3M-1 [1Y-2 [2Y-3] [3Y-5] [5Y-10 [10Y-n Tota]	3Y [5Y [.0Y [more al	Africa	58 42 77 56 16 188 363	57 42 7 17 65 16 158 362				57 42 7 17 65 16 158 362				0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	() () () () () () () () () () () () () (0 0 0 0 0 0 0 0 0 0 0 0 0 0
[0 - 3) [3M - 1 [1Y - 2 [2Y - 3 [3Y - 5 [5Y - 10 [10Y - m Tota	1Y [2Y [3Y [5Y [.0Y]	Others			0 0 0 0 0 0 0 0 0 0							0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0			
Tota	al		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 counterparts 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 counterparts (other than sovereign) on sovereign credit risk (i.e. CDS, financial guarantees) booked in all the accounting portfolio (on-off balance sheet). Inspective 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 counterparts (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.

Lath America: Argentras, Beiles, Bohins, Baral, Oile, Codonés, Coda Réz, Oominica, Dominica, Benaldes, Caudo, Ré Shador, Grenada, Guatemala, Guyan, Hait, Honduras, Jamaica, Henko, Nicaragua, Panu, S. Kitts and Nevis, S.: Lucia, S. Vincent and the Genadanes, Surianae, Trivitada and Tobaga, Unguay, Venezuela, Antigua And Barbuda, Aruba, Bahanas, Barbados, Cuyan, Islando, Cuenada, Guatemala, Guyan, Jean, Bahanas, Barbados, Cuyan, Lating, Arendo, S.: Lucia, S. Vincent and the Genadanes, Surianae, Trivitada and Tobaga, Unguay, Venezuela, Antigua And Barbuda, Aruba, Bahanas, Barbados, Cuyan, Islando, Cuba, French Guiana, Gadebuqe, Mantingae, Peneto Ros, Sant Barbideriou, Turis And Cacios Barbados, Venezuela, Antigua, Panama, Barbados, Cuba, French Guiana, Gadebuqe, Mantingae, Peneto Ros, Sant Barbideriou, Turis And Cacios Barbados, Venezuela, Antigua, Peneto Ros, Nato Barbados, Elandor, Grego Ros, Barbados, Cuba, Res, Orano, Respectiva, Barbados, Cuba, Res, Delandos, Cuba, Res, Mantingae, Peneto Ros, Sant Barbideriou, Turis And Cacios Barbados, Venezuela, Antigua, Peneto Ros, Nato Barbados, Elandos, Venezuela, Antigua, Peneto Ros, Nato Barbados, Elandos, Venezuela, Antigua, Peneto Ros, Nato Barbados, Barbados, Venezuela, Antigua, Peneto Ros, Nato Barbados, Barbados, Cuba, Res, Delandos, Cuba, Peneto Guiana, Gadebuqe, Mathida and Tobaga, Unguay, Venezuela, Antigua, Peneto Ros, Nato Barbados, Barbados, Venezuela, Antigua, Peneto Ros, Nato Barbados, Barbados, Venezuela, Antigua, Peneto Ros, Nato Barbados, Barbados, Cuba, Peneto Guiana, Gadebuge, Mathida and Tobaga, Unguay, Venezuela, Antigua, Peneto Ros, Nato Barbados, Barbados, Venezuela, Antigua, Peneto Ros, Nato Barbados, Barbados, Venezuela, Antigua, Peneto Ros, Nato Barbados, Barbados, Peneto Ros, Nato Barbados, Barbados, Venezuela, Antigua, Peneto Ros, Nato Barbados, Barbados, Peneto Ros, Nato Barbados, Barbados, Restandos, Cuba, Peneto Ros, Nato Barbados, Barbados, Peneto Ros, Nato Barbados, Peneto Ros, Nato Barbados, Peneto Ros, Nato Barbados, Restandos, Ros, Na

Africe Jages, Egypt, Morcco, South Africa, Anges, Bernn, Retswana, Burkets, Faces, Brunnel, Cameron, Cape Veels, Control African Republic, Ond, Commons, Cango, Congo, The Democratic Republic Of The, Offe D'Invice, Equatorial Guines, Estres, Ethopia, Galon, Gambia, Gaines, Gaines-Bissau, Kenya, Lesoth, Liberia, Medagascz, Malawi, Mail, Haurtaus, Maurtania, Mozambique, Namida, Ngor, Nigeria, Rwanda, Sao Tome And Principe, Sengel, Schofter, Senatoria, Guines, Senatore, Santo Marcina, Gaines, Gaines-Bissau, Kenya, Lesoth, Liberia, Medagascz, Malawi, Mail, Haurtaus, Maurtania, Mozambique, Namida, Ngor, Nigeria, Rwanda, Sao Tome And Principe, Sengel, Schofter, Senatoria, Guines, Senatore, Santo Marcina, Matter Barte, Bartena, Gaines, Gain

(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



			CaixaBank, S.A.											
							As of 30/06/2022							
						Dire	ct exposures							
	(mln EUR)			On balance sl	heet				Deriva	tives		Off balar	ice sheet	
												Off-balance st	eet exposures	
					Non-derivative financial as	sets by accounting portfolio	D	Derivatives with po	sitive fair value	Derivatives with	negative fair value			Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0 - 3M [[3M - 1Y [[2Y - 3Y [[3Y - 5Y] [5Y - 10Y [[10Y - more Total	Austria	0 0 0 283 283 283	0 0				0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0			0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0		
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Belgium	192 0 0 0 179 0 7 2 3 72	0 0 0 0 0 0 0 0 0 0 0 179) 192 0 0 0 0 0 0 0 0 0 179 0 372			0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	168 0 0 0 0 0 0 0 168		
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Bulgaria													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Cyprus													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Czech Republic													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Denmark													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Estonia													



							CaixaBank, S.A.							
							As of 30/06/2022							
						Direc	t exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	ice sheet	
												Off-balance st	eet exposures	
					Non-derivative financial as	sets by accounting portfolic		Derivatives with pos	itive fair value	Derivatives with	negative fair value			Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Finland													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	France	3 98 0 0 33 2,169 130 2,453	3 98 0 53 2,169 130 2,453			0 0 0 0 259 130 388	3 98 0 53 1,911 0 2,065		0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0		0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Germany	0 0 0 99 0 0 0	0 0 0 99 0 0 0				0 0 99 0 0 0			0 0 0 0 0 0 0		0 0 0 0 145 0 145		121
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Croatia													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [5Y - 10Y] Total	Greece													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Hungary													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Ireland		0 0 0 0 0 0 0 0 0 0				0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0		0
[0 - 3M [[3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Italy	0 0 7 286 766 3.078 635 4,773	0 0 7 286 3,078 635 4,773	0 7 88 23 0 118		0 0 286 0 512 577 855	678 2,544		0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0		0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Latvia													



							CaixaBank, S.A.							
							As of 30/06/2022							
						Direc	t exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	ice sheet	-
												Off-balance st	eet exposures	
					Non-derivative financial as	sets by accounting portfolic		Derivatives with pos	itive fair value	Derivatives with	negative fair value			Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Lithuania													
[0 - 3M [[3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Luxembourg	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 40 0 0 0 0 0 0 0				0 0 0 40 0 0 0 0		0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0	27
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Malta													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Netherlands													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Poland						10 0 0 0 0 0 0 0		000000000000000000000000000000000000000		000000000000000000000000000000000000000	0 0 0 0 0 0		2
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Portugal	109 462 585 540 955 1,345 630 4,167	462 585 40 995 1,346	93 16 0 0 0 0 0 0 0 109		0 128 0 0 295 0 0 0 423	585 40 699 1,346 529		0 0 0 0 2 2 0 2	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	478 88 2 2 12 26 92 700		618
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Romania						5,655							
[0 - 3M [[3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Slovakia													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Slovenia						0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0		0



							CaixaBank, S.A.							
							As of 30/06/2022							-
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Derivat	tives		Off balan	ice sheet	
												Off-balance sh	eet exposures	
					Non-derivative financial as	sets by accounting portfolio	,	Derivatives with pos	itive fair value	Derivatives with	negative fair value			Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Spain	2,300 27,283 6,855 8,850 15,955 24,615 3,355 89,576	2,305 27,885 8,502 15,958 24,616 3,452 89,571	174 111 6 4 22 62 62 1 386		22 5,165 2,421 1,350 6(1,010 (0,037	4,426 7,148 15,867 23,545 3,451	0 44 0 0 16 12 46 118	0 2,608 0 1 217 101 275 3,202	0 0 1 0 0 85 86	0 69 0 6 2 289 367	1,291 2,095 4 104 62 35 930 4,522		215
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Sweden						0 0 0 0 0 0			0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0		0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	United Kingdom		0 2 0 0 0 0 0 0 2				0 2 0 0 0 0 0 0 2			0 0 0 0 0 0 0 0 0		0 0 0 117 0 13 129		7
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Iceland													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Liechtenstein													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Norway						0 0 0 0 0 0 0		0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0		0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-107] [10Y-more Total	Australia	() () () () () () () () () ()	0 0 0 0 0 140 140		0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 140 140			0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0		43
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Canada													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Hong Kong													



							CaixaBank, S.A.							
							As of 30/06/2022							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	ice sheet	
												Off-balance st	eet exposures	
					Non-derivative financial as	sets by accounting portfolio		Derivatives with pos	sitive fair value	Derivatives with	negative fair value			Rick weinhted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Japan	0 58 20 26 33 342 775 775	0 263 342				0 50 0 263 342 0 775		0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0		0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	u.s.	0 33 144 0 333 2,424 2,424 2,932	0 30 144 0 334 2,424			() () () () () () () () () () () () () (0 30 144 0 334 0		0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0		6
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	China								000000000000000000000000000000000000000					0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Switzerland								000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0		
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Other advanced economies non EEA										-			_
10 - 3M 13M - 1Y 13Y - 2Y 12Y - 3Y 13Y - 5Y 15Y - 10Y 10Y - more Total	Other Central and eastern Europe countries non EEA		0 2 0 0 0 0 0 8 9				0 2 0 0 0 0 8 9		0 0 0 0 0 0 0			0 0 0 0 0 0		9
10 - 3M f f 3M - 1Y f f 3Y - 2Y f f 2Y - 3Y f f 3Y - 5Y f f 5Y - 10Y f f 10Y - more Total	Middle East	233 0 0 0 233 227 25 25 255	27				0 0 0 238 27 0 0 265							
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Latin America and the Caribbean	155 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	159 0 0 0 0 0 100	0 0 0 0 0 0 0 0 0			159 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0					0 0 0 0 0 0	53



General governments exposures by country of the counterparty

							CaixaBank, S.A.							
							As of 30/06/2022	2						
						Dire	ct exposures							
	(mln EUR)			On balance sl	heet				Deriva	tives		Off bala	nce sheet	
												Off-balance s	heet exposures	
					Non-derivative financial as	sets by accounting portfolio	•	Derivatives with po	sitive fair value	Derivatives wit	h negative fair value			
Residual Maturity	Aturity Country / Region Total gross carrying amount of non- derivative financial assets		Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Africa	62 3 3 78 31 0 175 352 352	62 3 78 31 0 0 175 352	0 0 0 0 0 0 0 0 0 0			62 3 78 31 0 0 175 352					(10 11 33 15 (0 80		27
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [Others	0 0 0 0	0 0 0 0	0 0 0 0	0 0 0 0 0				0 0 0 0 1 0 0 0		D 0 D 0 D 0 D 0 D 0			
[5Y - 10Y [[10Y - more Total		0 0 0	0 0 0	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 counterparts 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 counterparts (other than sovereign) on sovereign credit risk (i.e. CDS, financial guarantees) booked in all the accounting portfolio (on-off balance sheet). Inspective 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 counterparts (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.

Lath America: Argentras, Beiles, Bohins, Baral, Oile, Codonés, Coda Réz, Oominica, Dominica, Benaldes, Caudo, Ré Shador, Grenada, Guatemala, Guyan, Hait, Honduras, Jamaica, Henko, Nicaragua, Panu, S. Kitts and Nevis, S.: Lucia, S. Vincent and the Genadanes, Surianae, Trivitada and Tobaga, Unguay, Venezuela, Antigua And Barbuda, Aruba, Bahanas, Barbados, Cuyan, Islando, Cuenada, Guatemala, Guyan, Jean, Bahanas, Barbados, Cuyan, Lating, Arendo, S.: Lucia, S. Vincent and the Genadanes, Surianae, Trivitada and Tobaga, Unguay, Venezuela, Antigua And Barbuda, Aruba, Bahanas, Barbados, Cuyan, Islando, Cuba, French Guiana, Gadebuqe, Mantingae, Peneto Ros, Sant Barbideriou, Turis And Cacios Barbados, Venezuela, Antigua, Panama, Barbados, Cuba, French Guiana, Gadebuqe, Mantingae, Peneto Ros, Sant Barbideriou, Turis And Cacios Barbados, Venezuela, Antigua, Peneto Ros, Nato Barbados, Elandor, Grego Ros, Barbados, Cuba, Res, Orano, Respectiva, Barbados, Cuba, Res, Delandos, Cuba, Res, Mantingae, Peneto Ros, Sant Barbideriou, Turis And Cacios Barbados, Venezuela, Antigua, Peneto Ros, Nato Barbados, Elandos, Venezuela, Antigua, Peneto Ros, Nato Barbados, Elandos, Venezuela, Antigua, Peneto Ros, Nato Barbados, Barbados, Venezuela, Antigua, Peneto Ros, Nato Barbados, Barbados, Cuba, Res, Delandos, Cuba, Peneto Guiana, Gadebuqe, Mathida and Tobaga, Unguay, Venezuela, Antigua, Peneto Ros, Nato Barbados, Barbados, Venezuela, Antigua, Peneto Ros, Nato Barbados, Barbados, Venezuela, Antigua, Peneto Ros, Nato Barbados, Barbados, Cuba, Peneto Guiana, Gadebuge, Mathida and Tobaga, Unguay, Venezuela, Antigua, Peneto Ros, Nato Barbados, Barbados, Venezuela, Antigua, Peneto Ros, Nato Barbados, Barbados, Venezuela, Antigua, Peneto Ros, Nato Barbados, Barbados, Peneto Ros, Nato Barbados, Barbados, Venezuela, Antigua, Peneto Ros, Nato Barbados, Barbados, Peneto Ros, Nato Barbados, Barbados, Restandos, Cuba, Peneto Ros, Nato Barbados, Barbados, Peneto Ros, Nato Barbados, Peneto Ros, Nato Barbados, Peneto Ros, Nato Barbados, Restandos, Ros, Na

Africe Jages, Egypt, Morcco, South Africa, Anges, Bernn, Retswana, Burkets, Faces, Brunnel, Cameron, Cape Veels, Control African Republic, Ond, Commons, Cango, Congo, The Democratic Republic Of The, Offe D'Invice, Equatorial Guines, Estres, Ethopia, Galon, Gambia, Gaines, Gaines-Bissau, Kenya, Lesoth, Liberia, Medagascz, Malawi, Mail, Haurtaus, Maurtania, Mozambique, Namida, Ngor, Nigeria, Rwanda, Sao Tome And Principe, Sengel, Schofter, Senatoria, Guines, Senatore, Santo Marcina, Gaines, Gaines-Bissau, Kenya, Lesoth, Liberia, Medagascz, Malawi, Mail, Haurtaus, Maurtania, Mozambique, Namida, Ngor, Nigeria, Rwanda, Sao Tome And Principe, Sengel, Schofter, Senatoria, Guines, Senatore, Santo Marcina, Matter Barte, Bartena, Gaines, Gain

(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 eVH. (8) Information on Non-derheative Inancial assets by accounting portfolio is not included for institutions applying nGMP

Performing and non-performing exposures CaixaBank, S.A.

					As of 30/09/2021									As of 31/12/2021				
		Gross ca	rrying amount/ Nominal	amount		Accumulated imp value due to cred	airment, accumulated ne lit risk and provisions ⁴³	gative changes in fair	Collaterals and		Gross ca	rrying amount/ Nominal	amount		Accumulated imp value due to cree	airment, accumulated n lit risk and provisions ⁴³	egative changes in fair	Collaterals and
		Of which performing but past due >30 days		Of which non-performing ¹		On performing exposures ²	On non-perform	ning exposures ³	financial guarantees received on non- performing exposures		Of which performing but past due >30 days		Of which non-performing		On performing exposures ²	On non-perform	ming exposures ³	financial guarantees received on non- performing exposure
(min FLIP)		and <=90 days		Of which: defaulted	Of which Stage 3	exposites		Of which Stage 3			and <=90 days		Of which: defaulted	Of which Stage 3	coposition		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
Debt securities (including at amortised cost and fair value)	77,059		20	20	20	10	4	4		82,984		21	21	21	11	4		4
Central banks											0	0	0	0	0	0		0
General governments	72,305	0	0	0	0	0	0		0	76,268	0	0	0	0	0	0		0
Credit institutions	1,366	0	0	0	0	1	0			3,199	0	0	0	0	1	0		0
Other financial corporations	438	0	0	0	0	1	0		0	498	0	0	0	0	1	0		0
Non-financial corporations	2,949	0	20	20	20	8	4		0	3,018	0	21	21	21	9	4		4
Loans and advances(including at amortised cost and fair value)	365,151	893	15,238	14,997	12,574	2,904	5,636	5,474	8,355	361,003	842	15,415	15,167	12,293	2,431	5,822	5,62	1 9,07
Central banks	31	0	0	0	0	0	0	0	0	63	0	0	0	0	0	0		o
General governments	23,233	27	72	63	36	9	7	6	53	20,061	6	217	215	28	s	16		4 16
Credit institutions	7,629	2	11	10	5	6	4	4	5	7,811	1	2	2	2	8	2	:	2
Other financial corporations	6,399	0	26	26	24	17	23	23	1	5,401	12	26	26	26	17	24	2	
Non-financial corporations	138,242	393	6,234	6,184	4,448	1,261	2,414	2,320	2,976	140,818	298	6,887	6,816	4,680	904	2,644	2,50	1 3,8
of which: small and medium-sized enterprises	59,392	136	3,925	3,878	2,853	845	1,443	1,387	2,105	57,860	151	4,130	4,072	2,969	476	1,569	1,46	6 2,50
of which: Loans collateralised by commercial immovable property	20,857	15	1,783	1,770	1,267	237	483	461	1,256	21,499	29	2,072	2,036	1,452	393	561	52	1,5:
Households	189,617	471	8,895	8,713	8,060	1,611	3,188	3,122	5,320	186,850	525	8,282	8,108	7,558	1,497	3,137	3,09	1 5,07
of which: Loans collateralised by residential immovable property	155,512	357	7,267	7,122	6,574	216	1,784	1,736	4,896	152,986	382	6,777	6,624	6,159	584	1,874	1,84	3 4,62
of which: Credit for consumption	21,337	83	1,031	1,017	979	500	573	564	248	20,816	107	896	887	862	481	506	49	8 2
DEBT INSTRUMENTS other than HFT	556,105	893	15,257	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	5,62	6 9,07
OFF-BALANCE SHEET EXPOSURES	153,240		1,860	1,803	1,008	131	363	353	572	144,483		2,794	2,780	1,024	137	324	31:	1 84

¹⁰ Pt b faithfor of non-derivine assume share be field (20) if faudition (20) is faudition (20) i

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2022 EU-wide Transparency Exercise

Performing and non-performing exposures CaixaBank, S.A.

					As of 31/03/2022									As of 30/06/2022				
		Gross ca	arrying amount/ Nomina	l amount		Accumulated imp value due to cred	airment, accumulated n it risk and provisions ⁶³	egative changes in fair	Collaterals and		Gross ca	urrying amount/ Nomina	il amount		Accumulated impa value due to credi	irment, accumulated ne t risk and provisions ⁴³	egative changes in fair	Collaterals and
		Of which performing but past due >30 days		Of which non-performing	r	On performing exposures ³	On non-perform	ning exposures ¹	financial guarantees received on non- performing exposures		Of which performing but past due > 30 days		Of which non-performing	,	On performing exposures ²	On non-perform	ning exposures ³	financial guarant received on nor performing exposi
		and <=90 days		Of which: defaulted	Of which Stage 3	exposures		Of which Stage 3			and <=90 days		Of which: defaulted	Of which Stage 3	exposures		Of which Stage 3	
(min EUR) ash balances at central banks and other demand deposits	107,250			0	0					120,595	2							
ebt securities (including at amortised cost and fair value)	90,734									91,665	-							
Central banks	90,734		19	19	19	9		,		91,005		19	19	19	,	10		
General governments	83,168	0		0		0		0		84,222	0				0	0		0
Credit institutions	4.051			0				0		4.022						0		0
Other financial corporations	4,051	0		0		0		0		413	0				0	0		0
Non-financial corporations	3.055		10	10	10					3.008		10	10	10	7	10		0
pans and advances(including at amortised cost and fair value)	364,503	1.036	14,632	14,479	12,042	2,389	5.872	5,581	7,589	372,592	788	13,904	13,754	11,120	2,453	5,295	4,968	s 7
	82	0		0	0	0	0	0	0	80	0	0		0	0	0		0
	21,156	8	48	48	2	6	2	2	36	21,770	4	36	i 36	7	4	2	: :	2
	8,982	٥	6	8	4	7	2	2	4	9,095	0	6	6	2	2	2	:	2
	7,445	1	26	26	26	12	24	24	1	7,968	2	28	28	28	12	25	2	54
	141,842	581	6,553	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	2,55	4
	57,283	168	4,084	4,029	2,971	644	1,658	1,542	1,571	57,870	135	4,074	4,020	2,952	641	1,485	1,37	4 2
	20,819	28	1,987	1,974	1,427	377	584	545	974	20,353	11	1,904	1,894	1,355	517	581	52	5
	184,995	447	7,997	7,899	7,282	1,355	2,956	2,824	4,879	188,255	298	7,182	7,063	6,384	1,399	2,560	2,38	
	151,474	301	6,542	6,459	5,916	552	1,939	1,834	4,495	150,899	198	5,734	5,649	5,026	740	1,723	1,64	8 :
	20,352	109	865	858	837	429	506	490	217	20,754	61	828	821	800	419	468	43	5
EBT INSTRUMENTS other than HFT	562,487	1,036	14,651	14,498	12,062	2,398	5,881	5,589	7,589	584,852	789	13,923	13,773	11,139	2,461	5,305	4,978	8 7
IFF-BALANCE SHEET EXPOSURES	143,947		3,093	3,082	1,016	166	293	276	808	150,617		1,727	1,692	1,017	141	296	283	3

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(1) For the to-balance between terms, according inperments and according to the product and a product according to the pr

EBA EUROPEAN BANKING AUTHORITY

2022 EU-wide Transparency Exercise

Forborne exposures

CaixaBank,	S.A.

			As of 30/	19/2021			·		As of 31	/12/2021		
		ying amount of with forbearance	Accumulated in accumulated cl value due to cr provisions for forbearance m	npairment, nanges in fair edit risk and exposures with	Collateral and fin received on e forbearanc	kposures with		ring amount of with forbearance	Accumulated i accumulated o value due to c	mpairment, changes in fair redit risk and exposures with	Collateral and fina received on ex forbearance	xposures with
(min EUR)		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
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 FORBEARANCE ²												
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 F18.00 / F19.00), 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 constraints are generally reported with a positive sign.

(1) 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.



Forborne exposures

CaixaBank,	S.A.

			As of 31/	03/2022					As of 30/	06/2022		
		ying amount of with forbearance	Accumulated in accumulated c value due to cr	npairment, hanges in fair edit risk and exposures with	Collateral and fin received on e forbearanc	posures with		ring amount of with forbearance	Accumulated in accumulated cl value due to cr	npairment, hanges in fair edit risk and exposures with	received on e	ancial guarantees xposures with re measures
(min EUR)		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
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	o
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 FORBEARANCE ²												
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 F18.00 / F19.00), 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 construction 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.

	As of 30/09/2021							As of 31/12/2021						As of 31/03/2022						As of 30/06/2022					
	Gross carrying amount					Accumulated	Gross carrying amount					Accumulated	Gross carrying amount				Accumulated	Gross carrying amount					Accumulated		
(min EUR)		Of which: Of which loans non- and advances performin subject to of which: Impairment defaulted		Accumulated impairment ¹	negative changes in fair value due to credit risk on non-performing		Of which: non- performin	and adv		es Accumulated	negative changes in fair value due to credit risk on non-performing exposures ¹		Of which: non- performin of which: defaulted		Of which loans and advances subject to impairment	Accumulated impairment ¹	negative changes in fair value due to credit risk on non-performing		Of which non- performin		Of which loans and advances subject to impairment	Accumulated impairment ¹	negative changes in fair value due to credit risk on non-performing exposures ¹		
						exposures ¹						exposures.						exposures*						exposures.	
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 guarrying	1.068	25	24	1.068	17	0	927	14	14	927	11	0	757	14	14	757	8	0	742	13	13	742	8	0	
C Manufacturing	21,347	875	870	21,347	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	826	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	20.057	1.040	1.031	20.057	483	0	20.075	1.068	1.058	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	3.669	130	129	3.669	62	0	3.846	125	124	3.846	71	0	3.970	128	128	3.970	75	0	
K Financial and insurance activities	10,517	75	75	10,517	110	0	12,643	125	124	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	422	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	42	0	697	72	72	697	41	0	
Q Human health services and social work	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	1.470	87	0	1 356	269	269	1 356	94	0	1 277	257	257	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	6,234	6.176	138.229	3.667	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	
	4.00.676	v.434		4.40.667		. 0	A TV.010	. 00/	, J.014	A-10.003	2.310		A 14-0712	9.332	• v.120	A11.022	2.020	. 0	A 16/16/1	0.001	. 0.001	416/711	26/22	<u> </u>	

⁽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 winat is reported according to the FIMEP framework (template F 06.01), which follows a sign convention based on a credit/debt convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation ((0)) 2021/61. To Si opervisively reporting.

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