

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

EBA EUROPEAN BANKING AUTHORITY

2022 EU-wide Transparency Exercise

Key Metrics

Caixa Geral de Depósitos, SA

(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	7,469	7,775	7,745	7,770	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	7,469	7,775	7,745	7,770	C 01.00 (r0020,c0010) - C 05.01 (r0440,c0010)	Article 50 of CRR
Tier 1 capital - transitional period	7,974	7,781	7,751	7,777	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	7,974	7,781	7,751	7,777	C 01.00 (r0015,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020)	Article 25 of CRR
Total capital - transitional period	8,602	8,409	8,381	8,405	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	8,602	8,409	8,381	8,405	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	43,368	42,636	43,341	43,628	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	43,368	42,636	43,341	43,628	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	17.22%	18.24%	17.87%	17.81%	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	17.22%	18.24%	17.87%	17.81%	(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	18.39%	18.25%	17.88%	17.83%	CA3 {3}	-
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	18.39%	18.25%	17.88%	17.83%	(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	19.83%	19.72%	19.34%	19.27%	CA3 {5}	-
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	19.83%	19.72%	19.34%	19.27%	(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	106,348	106,522	106,564	109,448	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	7.50%	7.30%	7.27%	7.11%	C 47.00 (r0340,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR



Leverage ratio

Caixa Geral de Depósitos, SA

	(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
A.1	Tier 1 capital - transitional definition	7,974	7,781	7,751	7,777	C 47.00 (r0320,c0010)	
A.2	Tier 1 capital - fully phased-in definition	7,974	7,781	7,751	7,777	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	106,348	106,522	106,564	109,448	C 47.00 (r0300,c0010)	CRR
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	106,348	106,522	106,564	109,448	C 47.00 (r0290,c0010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	7.50%	7.30%	7.27%	7.11%	[A.1]/[B.1]	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	7.50%	7.30%	7.27%	7.11%	[A.2]/[B.2]	

2022 EU-wide Transparencv Exercise Capital

Capital Caixa Geral de Depósitos, SA

			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	8,602	8,409	8,381	8,405	C 05.00 (r0010,c0010)	Articles 4(118) and 72 of CBR
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying	7,469	7,775	7,745	7,770	C 01.00 (r0020.c0010)	Article 50 of CRR
	A.1.1	transitional adjustments) Capital instruments eligible as CET1 Capital (including share premium and net own capital		3,844				
	A.1.1	instruments)	3,844	4,841	3,844	3,844	C 01.00 (r0030,c0010)	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
		Retained earnings				4,756	C 01.00 (r0130,c0010)	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (i) of OBR
	A.1.3	Accumulated other comprehensive income	-446	-409	-454	-8	C 01.00 (r0180,c0010)	Articles 4(100), 26(1) point (d) and 36 (1) point (l) of CRR
	A.1.4	Other Reserves	0	0	0	0	C 05.00 (r0200,c0010)	Articles 4(117) and 26(1) point (e) of CRR
	A.1.5	Funds for general banking risk	0	0	0	0	C 01.00 (r0210,c0010)	Articles 4(112), 26(1) point (f) and 36 (1) point (j) of CBR
	A.1.6	Minority interest given recognition in CET1 capital	62	67	69	76	C 01.00 (r0230,c0010)	Article 84 of CBR
	A.1.7	Adjustments to CET1 due to prudential filters	-9	-8	-7	-7	C 01.00 (r0250,c0010)	Articles 32 to 35 of and 36 (1) point (i) of CRR
	A.1.8	(-) Intangible assets (including Goodwil) (-) DTAs that rely on future profitability and do not arise from temporary differences net of	-146	-178	-179	-192	C 01.00 (r0300,c0010) + C 01.00 (r0340,c0010)	Articles 4(113), 36(1) point (b) and 37 of CIRL Articles 4(115), 36(1) point (b) and 37 point (a) of COR
	A.1.9	associated DTLs	-9	-14	-14	-14	C 01.00 (r0370,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	C 01.00 (r0380,c0010)	Articles 36(1) point (d), 40 and 159 of CRR
	A.1.11	(-) Defined benefit pension fund assets	-149	-188	-188	-504	C 01.00 (r0390,c0010)	Articles 4(109), 36(1) point (e) and 41 of CBR
	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	0	0	0	0	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)	$\label{eq:constraints} \begin{array}{l} \label{eq:constraints} \label{eq:constraints} Articles 4(56), 35(1) point (b) (b), 24(1) point (b), (b), 24(1) point (b), and 258 of CBR; Articles 35(1) point b) (b), and 279(3) of CBR; Articles 35(1) point b) (b), and 155(8) of CBR and Articles 35(1) point b) (b) and 155(8) of CBR. \\ \end{array}$
	A.1.14.1	Of which: from securitisation positions (-)	0	0	0	0	C 01.00 (r0460,c0010)	Articles $36(1)$ point (k) (i), 243(1) point (b), 244(1) point (b) and 258 of GRR $% \left(1,2,3,3,3,3,3,3,3,3,3,3,3,3,3,3,3,3,3,3,$
	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 01.00 (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)	Articles 4(27); 36(1) point (i); 43, 45; 47; 48(1) point (b); 49(1) to (3) and 79 of CRR
	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	-1	-1	-1	-1	C 01.00 (r0513,c0010)	Article 36(1), point (m) and Article 47c CBR
OWN FUNDS Transitional period	A.1.18B		0	0	0	0	C 01.00 (r0514,c0010)	Article 36(1), point (n) and Article 132c(2) CRR
	A.1.18C		0	0	0	0	C 01.00 (r0515,c0010)	Article 36(1), point (I) CRR
	A.1.19		0	0	0	0	C 01.00 (r0524,c0010)	Article 3 CRR
	A.1.20		-178	-178	-178	-182	C 01.00 (r0529,c0010)	
	A.1.21		0	0	0	0	CA1 {1.1.1.6 + 1.1.1.8 + 1.1.1.26}	
	A.1.21.1		0	0	0	0	C 01.00 (r0220,c0010)	Articles 483(1) to (3), and 484 to 487 of CRR
	A.1.21.2		0	0	0	0	C 01.00 (r0240,c0010)	Articles 479 and 480 of CRR
	A.1.21.3		0	0	0	0	C 01.00 (r0520,c0010)	Articles 469 to 472, 478 and 481 of CRR
	A.2		505	5	6	7	C 01.00 (r0530,c0010)	Article 61 of CBR
	A.2.1	Additional Tier 1 Capital instruments	505	5	6	7	C 01.00 (r0540,c0010) + C 01.00 (r0670,c0010)	
	A.2.2		0	0	0	0	C 01.00 (r0720,c0010)	
	A2.3		0	0	0	0	$\begin{array}{l} C \; 05.00 \; (r0690, c0010) \; + \; C \; 01.00 \\ (r0700, c0010) \; + \; C \; 01.00 \; (r0700, c0010) \; + \; C \\ 01.00 \; (r0700, c0010) \; + \; C \; 01.00 \; (r0704, c0010) \\ + \; C \; 01.00 \; (r0704, c0010) \end{array}$	
	A.2.4	Additional Ter 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)	7,974	7,781	7,751	7,777	C 05.00 (r0015,c0010)	Article 25 of CRR
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	627	629	630	628	C 01.00 (r0750,c0010) C 01.00 (r0760,c0010) + C 01.00	Article 71 of CRR
	A.4.1	The 2 Capital Instruments	0	629	630	628	(n8894,c020) C 05.00 (n9910,c0010) + C 01.00 (n9002,c020) + C 01.00 (n908,c010) + C 1 00 (n940,c020) + C 01.00 (n908,c010) + C 1 0 0 (n940,c020) + C 01.00 (n908,c010) + C 01.00 (n978,c020) + C 01.00 (n978,c020) + C 01.00 (n978,c020)	
	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 FUNDS REQUIREMENTS	в	TOTAL RISK EXPOSURE AMOUNT	43,368	42,636	43,341	43,628	C 02.00 (r0010,c0010)	Articles 92(3), 95, 96 and 98 of CRR
REQUIREMENTS	B.1	Of which: Transitional adjustments included	0	0	0	0	C 05.01 (r0010,c0040)	
	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	17.22%	18.24%	17.87%	17.81%	CA3 (1)	
CAPITAL RATIOS (%) Transitional period	C.2	TIER 1 CAPITAL RATIO (transitional period)	18.39%	18.25%	17.88%	17.83%	CA3 (3)	
	C.3	TOTAL CAPITAL RATIO (transitional period)	19.83%	19.72%	19.34%	19.27%	CA3 (5)	
CET1 Capital Fully loaded	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	7,469	7,775	7,745	7,770	[A1-A.1.13-A1.21+MIN(A2+A1.13- A.2.2-A.2.4+MIN(A.4+A.2.2- A.4.3.0).0]]	
CET1 RATIO (%) Fully loaded ¹	E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	17.22%	18.24%	17.87%	17.81%	[D.1]/[B-B.1]	
	F	Adjustments to CET1 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r0440,c0010)	
Memo items	F	Adjustments to AT1 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r0440,c0020)	
	F	Adjustments to T2 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r0440,c0030)	
	E.	Adjustments included in RWAs due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r0440,c0040)	

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

Overview of Risk exposure amounts

Caixa Geral de Depósitos, SA

		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	37,238	36,847	37,205	37,481	$ \begin{array}{l} C \ 0.2.00 \ (r0040,\ cl0010) \\ - [C \ 0.7.00 \ (r0090,\ cl220,\ sl001) + C \ 0.7.00 \ (r0110,\ cl220,\ sl011) + C \ 0.7.00 \ (r0130,\ cl220,\ sl011) + C \ 0.8.01 \ (r0060,\ cl2260,\ sl021) \\ - C \ 0.8.01 \ (r0060,\ cl2260,\ sl021) + C \ 0.8.01 \ (r0060,\ cl2260,\ sl022) \\ + C \ 0.2.00 \ (r0470,\ cl010) + C \ 0.2.00 \ (r0460,\ cl2001) \\ \end{array}$
Of which the standardised approach	37,238	36,847	37,205	37,481	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	0	0	0	0	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	0	0	0	0	C 02.00 (r0310, c0010) - [C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060 c0260, s001)]
Of which equity IRB	0	0	0	0	C 02.00 (r0420, c0010)
Counterparty credit risk (CCR, excluding CVA) ²	1,009	776	908	845	C 07.00 (r0090, cl220, s001) + C 07.00 (r0110, cl220, s001)+ C 07.00 (r0130, cl220, s001)+ C 08.01 (r0040, cl260, s001) + C 08.01 (r0050, cl226), s001) + C 08.01 (r0040, cl260, s001) + C 08.01 (r0050, cl260, s002) + C 08.01 (r0040, cl260, s002) + C 08.01 (r0050, cl260, s002) + C 08.01 (r0460, cl260) + C 08.01 (r0460, cl
Credit valuation adjustment - CVA	66	72	76	62	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)	3	3	2	2	C 02.00 (r0470, c0010)
Position, foreign exchange and commodities risks (Market risk)	1,553	1,580	1,792	1,881	C 02.00 (r0520, c0010)
Of which the standardised approach	1,553	1,580	1,792	1,881	C 02.00 (r0530, c0010)
Of which IMA	0	0	0	0	C 02.00 (r0580, c0010)
Of which securitisations and resecuritisations in the trading book	0	0	0	0	C 19.00 (r0010, c8601)*12.5+C 20.00 (r0010,c9450)*12.5+MAX(C 24.00(r0010, c0090),C 24.00(r0010,c0100),C 24.00(r0010, c0110))*12.5
Large exposures in the trading book	0	0	0	0	C 02.00 (r0680, c0010)
Operational risk	3,498	3,357	3,357	3,357	C 02.00 (r0590, c0010)
Of which basic indicator approach	0	0	0	0	C 02.00 (r0600, c0010)
Of which standardised approach	3,498	3,357	3,357	3,357	C 02.00 (r0610, c0010)
Of which advanced measurement approach	0	0	0	0	C 02.00 (r0620, c0010)
Other risk exposure amounts	0	0	0	0	C 02.00 (r0630, c0010) + C 02.00 (r0690, c0010)
Total	43,368	42,636	43,341	43,628	

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.

EBA EUROPEAN BANKING AUTHORITY



Caixa Geral de Depósitos, SA

(min EUR)	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022
Interest income	1,090	1,467	462	855
Of which debt securities income	186	259	82	177
Of which loans and advances income	732	988	259	530
Interest expenses	341	458	187	262
(Of which deposits expenses)	144	203	62	134
(Of which debt securities issued expenses)	39	53	11	23
(Expenses on share capital repayable on demand)	0	0	0	0
Dividend income	1	1	0	1
Net Fee and commission income	421	572	150	311
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	7	12	1	30
Gains or (-) losses on financial assets and liabilities held for trading, net	81	64	21	79
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	93	105	4	10
Gains or (-) losses from hedge accounting, net	-2	-4	-3	1
Exchange differences [gain or (-) loss], net	-38	-11	8	-5
Net other operating income /(expenses)	148	171	25	51
TOTAL OPERATING INCOME, NET	1,459	1,921	482	1,070
(Administrative expenses)	452	673	252	438
(Cash contributions to resolution funds and deposit guarantee schemes)	30	30	34	37
(Depreciation)	76	109	28	65
Modification gains or (-) losses, net	0	0	0	0
(Provisions or (-) reversal of provisions)	95	92	-72	-75
(Payment commitments to resolution funds and deposit guarantee schemes)	0	0	0	0
(Commitments and guarantees given)	-3	-19	-10	-18
(Other provisions)	98	111	-62	-57
Of which pending legal issues and tax litigation ¹	0	4	0	0
Of which restructuring ¹	0	0	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)	184	195	27	-103
(Financial assets at fair value through other comprehensive income)	1	0	0	0
(Financial assets at amortised cost)	183	196	27	-103
(Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets)	18	18	-35	-42
(of which Goodwill)	0	0	0	0
Negative goodwill recognised in profit or loss	0	0	0	0
Share of the profit or (-) loss of investments in subsidaries, joint ventures and associates	43	57	11	23
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	12	25	5	9
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	659	886	263	781
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	454	619	165	530
Profit or (-) loss after tax from discontinued operations	0	0	0	0
PROFIT OR (-) LOSS FOR THE YEAR	454	619	165	530
Of which attributable to owners of the parent	421	570	147	488

⁽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

Caixa Geral de Depósitos, SA

(min EUR)	٨	ls of 30/09/20	21			As of 31,	12/2021			As of 31,	03/2022			As of 30	06/2022		
		Fa	ir value hieraro	:hy		Fa	ir value hierar	chy		Fa	ir value hierar	chy		Fa	ir value hieraro	:hy	
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 2	Level 3	References
Cash, cash balances at central banks and other demand deposits	23,109				23,678				22,994				24,942				IAS 1.54 (i)
Financial assets held for trading	1,493	966	499	27	821	387	433	0	1,111	774	337	0	1,432	1,095	337	0	IFRS 7.8(a)(ii);IFRS 9.Appendix A
Non-trading financial assets mandatorily at fair value through profit or loss	1,107	112	0	994	1,066	112	0	955	1,058	113	0	946	1,039	111	0	928	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	6,390	6,064	111	215	6,088	5,766	111	211	4,243	3,921	113	210	3,623	3,317	87	219	IFRS 7.8(h); IFRS 9.4.1.2A
Financial assets at amortised cost	66,113				67,144				69,337				69,826				IFRS 7.8(f); IFRS 9.4.1.2
Derivatives – Hedge accounting	6	0	6	0	6	0	6	0	6	0	6	0	24	0	24	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	0				0				0				0				IAS 39.89A(a); IFRS 9.6.5.8
Other assets ¹	5,202				5,109				5,203				5,594				
TOTAL ASSETS	103,419				103,912				103,953				106,479				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	21					As of 31	/12/2021					As of 31/	03/2022					As of 30	/06/2022			
		Gross carry	ing amount ⁽²⁾		Accun	nulated impair	nent ⁽²⁾	Gross	s carrying amou	int ⁽²⁾	Accum	ulated impain	ment ⁽²⁾	Gros	s carrying amou	int ⁽²⁾	Accum	ulated impairm	ent ⁽²⁾	Gros	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	credit risk since	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		6,221	6	0	-1	0	0	5,920	5	0	-1	0	0	4,073	5	0	-1	0	0	3,463	5	0	-1	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		16,859	35	1	-43	-4	-1	17,413	32	1	-18	-2	-1	19,042	32	1	-25	-2	-1	18,522	162	1	-21	-10	-1	Annex V.Part 1.31, 44(b)
amortised cost	Loans and advances	45,200	4,232	1,933	-153	-750	-1,315	45,656	4,153	1,974	-155	-755	-1,285	46,401	4,025	1,936	-156	-785	-1,258	47,325	3,941	1,834	-153	-737	-1,174	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

Caixa Geral de Depósitos, SA

(mln 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	448	391	281	222	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	89,832	90,790	91,268	93,461	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	40	36	6	3	IFRS 9.6.2.1; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	0	0	0	0	IAS 39.89A(b), IFRS 9.6.5.8
Provisions	1,025	1,024	991	909	IAS 37.10; IAS 1.54(I)
Tax liabilities	139	133	153	111	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	2,599	2,283	2,358	2,405	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	94,084	94,657	95,057	97,112	IAS 1.9(b);IG 6
TOTAL EQUITY	9,335	9,255	8,897	9,367	IAS 1.9(c), IG 6
TOTAL EQUITY AND TOTAL LIABILITIES	103,419	103,912	103,953	106,479	IAS 1.IG6

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



Breakdown of liabilities

Caixa Geral de Depósitos, SA

(mln EUR)

			Carrying) amount		
Breakdown of financial liabilities l	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		488	427	286	225	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	0	0	0	0	Annex V.Part 1.31
	Central banks	5,942	5,816	5,844	5,804	Annex V.Part 1.42(a), 44(c)
	of which: Current accounts / overnight deposits	152	33	19	12	ECB/2013/33 Annex 2.Part 2.9.1
	General governments	3,586	3,190	3,243	3,747	Annex V.Part 1.42(b), 44(c)
	of which: Current accounts / overnight deposits	2,749	2,491	2,647	3,073	ECB/2013/33 Annex 2.Part 2.9.1
	Credit institutions	1,267	927	748	782	Annex V.Part 1.42(c),44(c)
Deposits	of which: Current accounts / overnight deposits	473	320	140	194	ECB/2013/33 Annex 2.Part 2.9.1
Deposits	Other financial corporations	1,658	1,536	1,294	1,071	Annex V.Part 1.42(d),44(c)
	of which: Current accounts / overnight deposits	1,343	1,306	1,161	951	ECB/2013/33 Annex 2.Part 2.9.1
	Non-financial corporations	12,826	13,294	13,801	13,999	Annex V.Part 1.42(e), 44(c)
	of which: Current accounts / overnight deposits	10,671	10,967	11,272	11,441	ECB/2013/33 Annex 2.Part 2.9.1
	Households	60,625	61,925	62,944	64,704	Annex V.Part 1.42(f), 44(c)
	of which: Current accounts / overnight deposits	29,231	30,310	27,673	28,669	Annex V.Part 1.42(f), 44(c)
Debt securities issued		2,900	2,908	1,901	1,932	Annex V.Part 1.37, Part 2.98
Of which: Subordin	ated Debt securities issued	1,114	1,118	1,122	1,104	Annex V.Part 1.37
Other financial liabilities		1,027	1,194	1,493	1,423	Annex V.Part 1.38-41
TOTAL FINANCIAL LIABILITIES		90,320	91,217	91,555	93,686	

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2022 EU-wide Transparency Exercise

Caixa Geral de Depósitos, SA

Г	SA					I	м									IM						
			VaR <i>(Memorar</i>	ndum item)	STRESSED VaR (/	Aemorandum item)	AND MIG	ENTAL DEFAULT GRATION RISK FAL CHARGE	FOR CTP			VaR (Memor	andum item)	STRESSED VaR (Memorandum item)		INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE				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	LAST	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	275	250	0	0	0	0							0	0	0	0						
Of which: General risk Of which: Specific risk	212	207	0	0	0	0							0	0	0	0						1 /
Equities	29	45	0	0	0	0							0	0	0	0						1 /
Of which: General risk	11	12	ŏ	ŏ	ŏ	ŏ							ŏ	ŏ	ő	ő						1 1
Of which: Specific risk	17	18	0	0	0	0							0	0	0	0						1 /
Foreign exchange risk	1,249	1,300	0	0	0	0							0	0	0	0						1 /
Commodities risk	1.553	0 1.580	0	0	0	0							0	0	0	0						
Total	1,553	1,580	0	0		0	0	0	0	0	0	0	U	0		0	0	0	0	0	0	
	As of 31/03/2022	As of 30/06/2022				As of 31/	03/2022									As of 30/0	6/2022					
Traded Debt Instruments	277	302	0	0	0	0							0	0	0	0						
Of which: General risk	238	262	0	0	0	0							0	0	0	0						1 /
Of which: Specific risk	39	41	0	0	0	0							0	0	0	0						1 /
Equities	5	5	0	0	0	0							0	0	0	0						1 /
Of which: General risk	2	2	ő	ő	0	ŏ							0	ő	ő	ŏ						
Of which: Specific risk	2	2	0	0	0	0							0	0	0	0						
Foreign exchange risk	1,510	1,574	0	0	0	0							0	0	0	0						
Commodities risk Total	1.792	1.881	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	1,792		U	U	U	-	U	U	1 0	J	v	U	U U	U		U U		J	U U	J	U	<u> </u>

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.



Caixa Geral de Depósitos, SA

					Standardise	ed 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	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions
	Central governments or central banks	44,331	44,823	5,123		45.172	45.683	5.084	
	Regional governments or local authorities	1.831	1.283	300		1.746	1.240	289	
	Public sector entities	1,171	2,128	464		1,265	2,171	537	
	Multilateral Development Banks	0	679	0		0	804	0	
	International Organisations	183	183	0		261	261	0	
	Institutions	4,371	4,221	1,257		4,027	3,875	1,165	
	Corporates	20,058	12,782	12,215		19,591	12,207	11,678	
	of which: SME	7,623	5,337	4,880		7,627	5,260	4,845	
	Retail	10,884	5,078	3,308		11,040	5,097	3,315	
Consolidated data	of which: SME	5,473	2,817	1,610		5,776	2,859	1,636	
consolidated data	Secured by mortoages on immovable property	28,111	27,604	9,689		28,399	27,863	9,778	
	of which: SME	2,127	1,964	673		2,128	1,942	662	
	Exposures in default	2,344	700 961	787 1.441	1,465	2,417 1,853	720	799	1,499
	Items associated with particularly high risk	1,//2	961	1,941		1,853	1,008	1,512	
	Covered bonds Claims on institutions and comprates with a ST credit assessment	44	44	/ 0		44	44	6	
	Collective investments undertakings (CIU)	1,510	1,204	1,355		1,457	1,166	1,200	
	Equity	806	805	1,519		816	816	1,546	
	Other exposures	1.807	1.395	778		1.691	1.338	712	
	Standardised Total ²	119.224	103.891	38.243	3.351		104.293	37.622	3,262

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	29,595	31,203	2,157		30,247	31,878	2,151		
	Regional governments or local authorities	1,776	1,230	246		1,691	1,188	238		
	Public sector entities	789	1,743	437		877	1,784	510		
	Multilateral Development Banks	0	0	0		0	0	0		
	International Organisations	0	0	0		0	0	0		
	Institutions	946	888	306		587	556	255		
	Corporates	15,456	9,105	8,582		14,972	8,710	8,204		
	of which: SME	5,314	3,303	2,781		5,121	3,168	2,663		
	Retail	8,209	3,133	2,028		8,314	3,110	2,013		
PORTUGAL	of which: SME	4,185	1,820	1,040		4,413	1,804	1,033		
	Secured by mortoases on immovable property of which: SME	23,834	23,361	8,170		23,979	23,479	8,205		
	or which: SME Exposures in default	1,814 1,845	1,660	555	1.222	1,803 1,929	1,630 502	539 547	1.23	
	Exposures in default Items associated with particularly high risk	1,843	432	950	1,222	1,929	502	1.033	1,230	
	Items associated with particularly high risk Covered bonds	1,410	633	930		1,497	24	1,035		
	Claims on institutions and corporates with a ST credit assessment	35		0						
	Collective investments undertakings (CIU)	1,031	869	1,008		990	837	862		
	Finity	711	711	1.424		722	721	1.451		
	Other exposures	1.122	740			994	680	415		
	Charles Field Tetal				2 796				2 202	

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					Standardise	d Approach			
			As of 30/	09/2021			As of 31/	12/2021	
	(min 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 and provisions ²
	Central governments or central banks	1,859	1,859	0		1,932	1,932	0	
	Resional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0 219	54		0 197	0 197	49	
	Institutions	219 1.544	219	916		19/	197	49 784	
	Corporates of which: SME	1,544 482	929	916		1,56/	798 397	784	
	or which: SME Retail	462 597	289	212		535	220	363	
	of which: SME	44	23	13		44	23	13	
MACAO	Secured by mortgages on immovable property	1.795	1.792	655		1,871	1,869	687	
	of which: SME	99	99	43		111	111	50	
	Exposures in default	45	20	20	24	41	17	17	22
	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	9	9	9		9	9	9	
	Other evonsures	230	230	41		236	236	41	
	Standardised Total ²				29				29

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			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 governments or central banks	882	882	1		943	943	1	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	296	377	16		299	380	16	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	409	404	138		384	377	122	
	Institutions Corporates	403	545	411		578	522	395	
	of which: SME	522	465	364		496	443	305	
	Retail	1.226	1.015	627		1,210	1,013	625	
	of which: SME	924	750	428		916	752	430	
FRANCE	Secured by mortgages on immovable property	1.042	1.026	357		1.065	1.049	365	
	of which: SME	60	59	18		61	60	18	
	Exposures in default	93	55	66	36	97	47	52	45
	Items associated with particularly high risk	322	292	439		320	287	431	
	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	
1	Equity	0	0	0		0	0	0	
	Other exposures	82	82	64		83	83	60	

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		Standardised 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 ³	
	Central governments or central banks	4,037	4,037	0		4,126	4,126	0		
	Regional governments or local authorities	9	9	2		9	9	0		
	Public sector entities Multilateral Development Banks	0		0		0				
	International Organisations	0	ō	0		0		0		
	Institutions	385	385	110		175	174			
	Corporates of which: SME	144	123	116		143	126	121		
	or which: SME Retail	24	11	79		15	11	/5		
SPAIN	of which: SME	11	10	5		12	10	5		
SPAIN	Secured by mortgages on immovable property	56	56	20		54	54	19		
	of which: SME Exposures in default	7	7	2	20	6	6	2	1	
	Exposures in default Items associated with particularly high risk	34	15	13	20	30	13	15	13	
	Covered bonds	0	ō	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 Other exposures	2	2	2		2	2	2		
	Standardised Total ²				28		,		18	
			d provisions per country of cou		t due to credit conversion factor curitisation exposures, additions					



EBA REFERENCE 2022 EU-wide Transparency Exercise Credit Risk - Standardised Approach

Caixa Geral de Depósitos, SA

					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 ³		
	(min EUR, %)										
	Central governments or central banks	1,603	1,202	1,789		1,514	1,107	1,656			
	Regional governments or local authorities Public sector entities	18	1/	25		18	16	24			
Public sector initials bb / 10 99 / 10 Multifatral Devidement Banks 0											
	International Organisations	ő		0		0	0				
	Institutions	100	100	24		211	210	55			
	Corporates	499	346	517		456	303	452			
	of which: SME	364	310	464		288	257	383			
	Retail	421	345	246		495	412	290			
	of which: SME	109	71	40		164	107	61			
MOZAMBIQUE	Secured by mortgages on immovable property	116	111	42		125	116	44			
	of which: SME	77	73	28		85	76	30			
	Exposures in default	151	74	92	74	147	58	74	8		
	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			
	Eaulty	4	4	4		3	3	3			
	Other exposures	236	217	122		227	201	98			
	Standardised Total ²				148				16		
		(1) Original exposure, unlike Exp	osure value, is reported before	taking into account any effect	due to credit conversion factors	or credit risk mitigation technics.	es (e.o. substitution effects).				
(W) Table advantages in an exercision one exercision one exercision are exercised with the first exercision exercision with the first exercision with the second state of the second state											

ichniques (e.o. substitution effects). WAs) and other own funds reductions related to the value adjustments and provisions per country of counterparty excludes those for sec s, but includes general credit risk adjustments. ures, additional valuation adjus

			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 a provisions ²				
	Central governments or central banks	647	463	695		698	533	799					
	Regional governments or local authorities	0	0	0		0	0	0					
	Public sector entities	0	0	0		0	0	0					
	Multilateral Development Banks	0	0	0		0	0	0					
	International Organisations	0	0	0		0	0	0					
	Institutions	3	3	1		0	0	0					
	Corporates	265	238	333		327	303	437					
	of which: SME	222	199	283		311	288	419					
	Retail	100	65	41		120	77	49					
ANGOLA	of which: SME	68	41	23		84	50	29					
ANGOLA	Secured by mortgages on immovable property	53	53	19		55	55	19					
	of which: SME	0	0	0		0	0	0					
	Exposures in default	42	29	39	13	49	29	39					
	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					
	Eouitv	0	0	0		0	0	0					
	Other exposures	29	27	16		34	31	18					
	Charles Card Table?				41								

⁽²⁾ Objinal approxim, unlike Depositer value, in reported before taking into account any effect due to exist conversion factors or coeff risk mitigation techniques (e.g. substitution effects).
(2) Total value adjustments and provisions per country of contrapienty encludes those for securitization exposures, additional valuation adjustments (AVA) and other own funds reductions related to the

					Scandardisi	a 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 ²
	Central governments or central banks	843	472	472		848	462	462	
	Regional governments or local authorities	28	28	28		28	27	27	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		1	1	0	
	Corporates	91	79	71		94	81	72	
	of which: SME	53	48	40		59	53	44	
	Retail	185	147	95		215	177	116	
CAPE VERDE	of which: SME	115	90	52		125	99	57	
CAPE VERDE	Secured by mortgages on immovable property	167	163	57		144	140	50	
	of which: SME	17	14	4		8	5	2	
	Exposures in default	33	17	17	15	31	15	15	15
	Items associated with particularly high risk	30	26	38		32	27	40	
	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	5	5	5		6	6	6	
	Other exposures	80	73	61		90	82	63	

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					Standardisi	d 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 Regional governments or local authorities	3,450	3,450	0		3,133	3,133	0	
	Public sector entities	0	ő	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations Institutions	0 54	0 54	0		0	0	17	
	Corporates	8	8	8		8	8	7	
	of which: SME	8	8	8		8	8	7	
	Retail of which: SME	2	1	1		4	1	1	
ITALY	Secured by mortgages on immovable property	4	4	2		5	5	2	
	of which: SME	0	0	0		0	0	0	
	Exposures in default Items associated with particularly high risk	0	0	0	0	0	0	0	0
	Items associated with particularly from risk 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	
	Equity Other exposures	0	0	0		0		0	
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		Stalitaruiseu Approacii								
			As of 30,	09/2021			As of 31,	/12/2021		
	(min 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 and provisions ²	
LUXEMBOURG	Calified averagements of a calified tasks Resilved averagements Resilved averagements Resilved averagements Extended of the calified tasks Extended of the calified tasks Extended tasks	0 0 1833 75 93 4 10 0 62 0 11 1 0 0 0 0 0 1 1 1 0 0 0 0 0 0 0 0	0 0 679 183 755 93 3 4 8 0 61 0 8 0 0 0 0 0 239 10 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 39 68 4 6 0 21 0 8 0 0 21 0 0 37 7 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	5	0 0 2611 644 4 11 1 6 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 804 64 4 8 8 1 1 64 8 8 8 8 0 0 8 8 0 0 2 2 4 1 0 0 0 2 24 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 13 62 4 6 0 22 0 8 0 0 22 0 0 23 8 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	5	
	Standardised Total ²				149				143	

¹⁰ Oxignal exposure, unlike Exposure value, a reported before taking ete account any effect due to codit convince factors or codit mix intigation tachinguas (cp. substitution effects). (2) Total value substitutes and provinces per construct of counterparty enables those for executivation exposure, additional valuation adjustments (AVAA) and other own funds induction indicate to the exposure, but includes perior durits in adjustments.

Configural Expensive Expensive Value Display Expensive Display Expensive Display Expensive Relation and controls and contrel and controls and controls and co						Standardise	d Approach			
Configural Expensive Expensive Value Display Expensive Display Expensive Display Expensive Relation and controls and contrel and controls and controls and co				As of 30	09/2021			As of 31,	/12/2021	
Control generation of a control hasian 9% 9% 9% 1.15			Original Exposure ⁵	Exposure Value ³	Risk exposure amount		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	IRELAND	Central generations of a central basis Register a generation be local a sharbottes Register a generation be local a sharbottes Register a generation be local Register a sharbottes Register a sharbottes Composite Composite of a sharbotte for a sharbotte Execute is in default Executes is in default Deven a generation in disclosular basis risk Register a sharbottes Executes is in default Chine in institutions and conclusions with a sharbotte Chine in institutions and conclusions (CD) Chine in institutions and conclusions (CD) Chine in institutions and conclusions (CD) Chine in institutions and conclusions (CD)	974 0 0 12 12 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	974 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0	1,106 0 0 4 4 0 1 1 1 2 2 0 0 0 0 0 0 0 0 0 0 0 0 0 0	1,165 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0

- control essenais unitse Dessena value, is recorder balans into account any effect due to coeff convention factors or coeff nais miniators balansaux (s.a. substitutor effects).
 (2) Taid value adjustments all provinces per country of counterparty encludes Bose for executivation exposure, balantization adjustments (Allek) and other own fund executions existent as the exposure, balantization and executive effects).



EBA Lever 2022 EU-wide Transparency Exercise Credit Risk - Standardised Approach

Caixa Geral de Depósitos, 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 ELR, %)									
	Central governments or central banks	43,838	44,411	5,260		45,160	45,604	5,387		
	Regional governments or local authorities	1,843 1.188	1,256 2,073	291 524		1,945	1,357	311 553		
	Public sector entities Multilateral Development Banks	1,188	2,0/3	524		1,280	2,089	553		
	Multilateral Development Banks International Organisations	426	948 426	0		546	1,065	0		
	Institutions	3.832	3,689	1.101		4.039	3.894	1.131		
	Corporates	20.037	12,615	11.953		20.349	12.410	1,131		
	of which: SME	7,585	5,233	4,688		7,794	5,423	4,856		
	Retail	11,239	5,197	3,387		11.305	5.302	3.468		
	of which: SMF	5.833	2,881	1.649		5,804	2.851	1.630		
Consolidated data	Secured by mortgages on immovable property	28,643	28,083	9,855		29,015	28,422	9,980		
	of which: SME	2,064	1,882	641		2,059	1,878	641		
	Exposures in default	2,408	717	812	1,498	2,318	716	796	1,392	
	Items associated with particularly high risk	1,836	1,019	1,529		1,885	1,084	1,627		
	Covered bonds	43	43	7		22	22	3		
	Claims on institutions and cornorates with a ST credit assessment	0	0	0		0	0	0		
	Collective investments undertakinos (CIU)	1,396	1,129	1,194		1,383	1,113	1,157		
	Eauitv	815	814 1.334	1,515		771	770	1,425		
	Other exposures	1,668							3.052	
Standardized Tetal ² 1192/24 100,753 33,112 3,216 121,728 105,790 38,324 (1) Optiol Sciences, wile Sciences, wi										

					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 governments or central banks	29,534 1,789	31,219	2,359		31,031 1,892	32,826	1,992 261	
	Regional governments or local authorities	1,/89	1,204	241 498		1,892 882	1,306	261	
	Public sector entities Multilateral Development Banks	/93	1,000	495		002	1,093	320	
	Multilateral Development Banks International Organisations	0	0	0		0	0	0	
	International organisations	592	570	242		525	501	192	
	Corporates	15.584	9,037	8,536		15.728	8.837	8,314	
	of which: SME	5,168	3,169	2,671		5,245	3.291	2,770	
	Retail	8,400	3,113	2,014		8,431	3.155	2,048	
ROBTING	of which: SMF	4,456	1,810	1,037		4,475	1.790	1,025	
PORTUGAL	Secured by mortgages on immovable property	24,161	23,635	8,259		24,345	23,789	8,316	
	of which: SME	1,766	1,594	527		1,765	1,594	529	
	Exposures in default	1,885	478	531	1,221	1,794	486	525	1,106
	Items associated with particularly high risk	1,465	688	1,031		1,539	772	1,158	
	Covered bonds	34	34	6		13	13	2	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakinos (CIU)	931	803	860		910	786	821	
	Eaulty	711 936	710	1,411		680	679	1,334	
	Other exposures	936	646	390		995	729	462	
	Standardised Total ²				2,632				2,451

control and the second se

					Standardise	ed Approach			
			As of 31/	03/2022			As of 30,	06/2022	
	(m) 5.8. %)	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	1,919	1,919	0		2,070	2,070	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	170	170	44 877		271 1,539	271 894	64 879	
	Corporates of which: SME	659	435	420		743	507	491	
	or which: SHE Retail	601	433	200		607	266	195	
	of which: SME	48	24	100		46	23	13	
MACAO	Secured by mortgages on immovable property	1,921	1,919	706		2,061	2,057	758	
	of which SMF	118	117	52		119	119	53	
	Exposures in default	42	18	18	23	24	6	6	18
	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	
	Eauitv	9	9	9		9	9	9	
	Other exnessives	269	269	40		239	239	40	
	Standardised Total ²				33				39

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					Standardise	sa Approacn			
			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 ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	Central oovernments or central banks	955	955	1		947	947	1	
	Regional governments or local authorities	0 306	0	0		0 309	0 387	0	
	Public sector entities Multilateral Development Banks	306	38/	16		309	38/	16	
	Multilateral Development Banks International Organisations	0	0	0		0	0	0	
	International organisations	358	351	116		412	406	122	
	Corporates	562	508	407		556	505	401	
	of which: SME	487	436	343		477	431	339	
	Retail	1,207	1,019	630		1,212	1,029	639	
FRANCE	of which: SME	901	750	428		888	745		
FRANCE	Secured by mortgages on immovable property	1,059	1,042	363		1,048	1,032	359	
	of which: SME	58	57	17		56	55	17	
	Exposures in default	109 311	58	70 416	46	110 284	56 254	69 381	45
	Items associated with earticularly high risk Covered bonds	311	2//	416		284	254	381	
	Covered bonds Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	ő		ő	0	0	
	Eaulty	0	0	0		0	0	0	
	Other exposures	84	84	56		68	68	39	
	Standardised Total ²				70				69

Coupled regimes, valide Ensure values a market law value gas to some of the soft and the soft and the value of the soft and the value of the va

					Standardise	d 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
SPAIN	Cardial and anonemaski or cardial banks Realized comments of scal and another Public scale methods Public scale methods Institution Instit	4,021 9 0 0 3366 1157 766 111 9 49 9 2 2 355 2 2 0 0 0 0 0 0 0 2 2 0 0 0 0 0 0 0 2 2 0	4,022 9 0 0 3055 1265 7 44 2 2 0 0 2 2 0 0 2 2 0 0 2 2 0 0 2 2 0 0 2 2 0 0 2 2 0 0 2 2 0 0 2 2 0 2 2 0 2 2 0 2 2 2 2 0 2		15	3,690 9 0 0 253 146 71 1 1 8 9 9 2 2 9 4 0 0 0 0 0 0 2 2 2 9 9 0 0 0 0 2 2 9 2 9	3,600 9 0 252 1211 70 8 7 49 2 15 3 3 0 0 2 2 5 5 2 2 2 5 5 2 2 2 2 5 2 2 2 2	0 0 0 888 1166 666 5 4 4 177 0 15 5 0 0 0 2 0 0 0 0 0 2 0 0 0 0 0 0 0 0	.14
	Standardised Total ²				17				15
		 Original exposure, unlike E Total value adjustments ar exposures, but includes gener 	d provisions per country of co		t due to credit conversion factor curitisation exposures, additiona				



2022 EU-wide Transparency Exercise Credit Risk - Standardised Approach

Caixa Geral de Depósitos, 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 ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments an provisions ²
	(min EUR, %)								
	Central ovvernments or central banks	1,649	1,239	1,855		1,771	1,362	2,038	
	Regional governments or local authorities Public sector entities	1/	16	24		18	16	24	
	Multilateral Development Banks	09	0	10		00	0	9	
	International Organisations	0	0	0		0		0	
	Institutions	234	232	59		309	307	83	
	Corporates	463	309	462		553	333	497	
	of which: SME	299	262	391		379	285	426	
	Retail	524	431	302		507	453	322	
MOZAMBIQUE	of which: SME	176	111	62		122	96	54	
MOZAMBIQUE	Secured by mortgages on immovable property	120	114	43		117	111	41	
	of which: SME	79	73	28		77	71	27	
	Exposures in default	148	57	70	90	160	64	80	
	Items associated with particularly high risk	0	U	0		0	u	0	
	Covered bonds Claims on institutions and corporates with a ST credit assessment	0	U			0	u	0	
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Collective investments undertakings (CEU) Equity	2	2	2		3	3	3	
	Other exposures	220	192	97		238	208	104	
	Standardised Total ²				170				1
		(1) Original exposure, unlike Ex	mosure value, is remoted hefe	re taking into account any offer	t due to credit conversion factor	s or coaft risk mitigation technic	une (e.n. substitution efforts'		
						l valuation adjustments (AVAs) a			

					Standardise	ed Approach			
			As of 31,	/03/2022			As of 30/	06/2022	
	(mb EJR, %)	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	914	758	758		1,258	852	852	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		3	3	3	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	7	7	7		4	4	2	
	Corporates	315	286	279		299	278	272	
	of which: SME	275	247	240		271	250	244	
	Retail	138	91	58		172	119	75	
ANGOLA	of which: SME	96	58	33		124	80	46	
ANGOLA	Secured by mortgages on immovable property	56	56	20		61	61	21	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	65	38	51	27	66	40	51	26
	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	49	45	2/		54	50	su.	
	Standardized Total ²				43				42

(1) Original exposure, unlike Deposure value, is reported before taking into account any effect due to evait convenion factors or creat nik mitigation techniques (u.g. substitution effects).
(2) Total value adjustments and provincing per country of comprogrammy addeds those for securitisation exposure, additional valuation adjustments (XXIA) and other own funds inductors related to the economics for inductors.

					Standardise	d Approach			
			As of 31,	03/2022			As of 30,	06/2022	
	(mb 268, %)	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	665	279	279		859	484	484	
	Regional governments or local authorities	27	26	26		26	26	26	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	1	1	1		1	1	1	
	Corporates	96	84	75		104	85	76	
	of which: SME	61	56	46		68	56	47	
	Retail	221	186	123		218	191	126	
CAPE VERDE	of which: SME	128	106	63		112	95 138	54	
	Secured by mortgages on immovable property	142	138	49		142	138	49	
	of which: SME Exposures in default	20	4	2	10	6		1	10
	Exposures in default Items associated with particularly high risk	30	15	15	15	32	14	14	10
	Items associated with particularly mon risk Covered bonds	33	20	42		34	29	44	
	Covered bonds Claims on institutions and corporates with a ST credit assessment	0	0			0	0		
	Collective investments undertakings (CIU)	0	0	ő			0	0	
	Equity	6	6	6		6	6	6	
	Other exposures	87	78	62		89	81	63	
	Standardised Total ²				39				38

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 (1) 50 prior intervent, with prior intervent and prior inte

					Standardise	ed Approach			
			As of 31,	/03/2022			As of 30,	06/2022	
	(min EUR, %i)	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 oovernments or central banks Regional governments or local authorities Public sector entities	1,926	1,926	0		1,238	1,238	0	
	Multilateral Development Banks International Organisations	0	0	0		0	0	0	
	Institutions Corporates of which: SME	45 7 7	45 7 7	7		7	7	7	
ITALY	Retail of which: SME Secured by mortoages on immovable property	4 3 5	2 2 5	1 1 2		4 3 5	3 2 5	2 1 2	
	of which: SNE Exposures in default Items associated with particularly high risk	0	0	0	0	0	0	0	
	Covered bonds Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakinos (CEU) Eouitv Other exposures	0	0	0		0	0 0	0	

Compared expression while, in reported balane balane plane and the first expression factors or could not antipation tachnices (by a substantion effects).
 Control and a displanets and provides para county of antipative students are structure sequences, difference in students and planets (brack) and diver sen fixed in the distance interaction sequences. Balance in the distance are structure sequences and the distance in the distance interaction sequences and the origination of the control and distance interaction sequences. Balance interactions are structure sequences and the distance interaction sequences and the distance interactions are an and the distance interaction sequences and the distance interactions are an an and the distance interactions are an and the distance interactinteractions are an an and the distance interactions are an an an

					Standardise	ed Approach			
			As of 31/	03/2022			As of 30/	06/2022	
	(mb 268, %)	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 an provisions ²
	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	948	0		0	1,065	0	
	International Organisations	426	426	0		546	546	0	
	Institutions	90	90	18		55	55	11	
	Corporates	69	59	61		67	67	60	
	of which: SME	4	4	4		3	3	3	
	Retail	11	8	6		10	8	6	
LUXEMBOURG	of which: SME	1	1	0		0	0	0	
LONETIDOONO	Secured by mortgages on immovable property	67	66	23		67	66	23	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	12	7	7	5	12	7	7	
	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	462	322	326		469	325	328	
	Collective investments undertakings (CIU) Equity	402	322	320		402	323	328	
	Equity Other exposures	0	0	0		0	0	0	
	Standardised Total ²				145				15

(1) Organi appear, unite Exposer value, is reporter before taking into account any effect die to reads cannersion factors or cent risk mitigation tachingues (c.g. substitution effects).
(2) Told value a dynamical and providers per constry of exampling tradeois from excititation equivaries, additional valuation adjustments (RVAk) and other one finds indications related to the exposers, for indication effects).

					Standardise	d Approach			
			As of 31/	03/2022			As of 30,	06/2022	
	(mb E.R. %)	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
IRELAND	Canital agreements or canital backs Registed generation for found attribution Preditational Development Registed agreement of the statistic Landscale of the statistic Landscale of the statistic of which SHE Security Foundations Security Fou	1,215 0 0 4 1 1 1 1 1 1 1 0 0 0 0 0 0 0 0 0 0	1,215 0 0 4 1 1 1 1 1 1 1 1 0 0 0 0 0 0 0 0 0			1,1955 0 0 0 3 1 1 0 1 5 1 1 1 0 0 0 0 0 0 0 0 0 0 0 0	1,195 0 0 0 0 0 0 1 1 0 0 0 0 15 1 1 0 0 0 0		0
	Standardised Total ²				0				0
			d provisions per country of cou		t due to credit conversion factor curitisation exposures, additiona				

Credit Risk - IRB Approach

Caixa Geral de Depósitos, SA

							IRB Ap	proach					
				As of 30/	09/2021					As of 31/	12/2021		
		Original	Exposure ¹	Exposure	Risk expos	ure amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk expos	sure amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value ¹		Of which: defaulted	and provisions		Of which: defaulted	Value ⁻		Of which: defaulted	and 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
Consolidated data	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
Consolidated data	Retail - Secured on real estate property - Of Which: non-SME	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	
	Other non credit-obligation assets				0						0		
	IRB Total ²				0						0		

Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
 (2) IRB Total does not include the Securitisation position unlike in the results prior to the 2019 exercise.



Credit Risk - IRB Approach

Caixa Geral de Depósitos, SA

							IRB Ap	proach					
				As of 31/	03/2022					As of 30/	06/2022		
		Original	Exposure ¹	Exposure	Risk expos	ure amount	Value adjustments	Original	Exposure ¹	Exposure	Risk expos	sure amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value ¹		Of which: defaulted	and provisions		Of which: defaulted	Value ¹		Of which: defaulted	and 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
Consolidated data	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
Consolidated data	Retail - Secured on real estate property - Of Which: non-SME	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	
	Other non credit-obligation assets				0						0		
	IRB Total ²				0						0		

Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
 (2) IRB Total does not include the Securitisation position unlike in the results prior to the 2019 exercise.





							Caixa Geral de Depósitos	, SA						
							As of 31/12/2021							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off bala	nce sheet	
												Off-balance sl	neet exposures	
					Non-derivative financial as	sets by accounting portfolio	, 	Derivatives with po	ositive 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 0 0 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	0 0 0 9 255 0 256	0 0 0 0 9 9 255 0 0 264			0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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	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													



				Caixa Geral de Depósitos, SA										
							As of 31/12/2021							•
						Direc	t exposures							
	(mln EUR)		1	On balance s	heet				Deriva	tives		Off balar	nce sheet	
												Off-balance st	neet 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	0 0 105 119 536 299 1,060	536			0 0 0 0 59 0 5 9 5 9	0 0 106 119 477 299 1,001	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 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													
[0-3M] [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] [J0Y-more Total	Hungary													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-107] [10Y-more Total	Ireland	0 0 55 51 859 140 1,104	0 0 55 51 859 140 1,104			0 0 0 0 179 0 1 79	0 0 55 51 680 140 925		0 0 0 0 0 0 0 0 0	0 0 0 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	61 1,581 943 154 102 0 3,435	631 1,981 0 0 0 543 178 102	0 301 0 0 0 0 0 0 0		631 1,179 0 0 0 0 0 0 1,809	0 501 0 543 178 102		0 0 0 0 0 0 0 0 0 0	0 0 0 0 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													



						(Caixa Geral de Depósitos,	SA						
							As of 31/12/2021							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	ice sheet	
												Off-balance sh	eet exposures	
					Non-derivative financial as	ssets by accounting portfolio		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	Lithuania													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Luxembourg	0 0 0 0 183 0 183	0 0 0 0 0 0 0 0 183 0 183 0 183				0 0 0 183 0 183		0 0 0 0 0 0 0	0 0 0 0 0 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	Maita													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Netherlands						0 0 0 0 0 0 0		0 0 0 0 0 0	0 0 0 0 0 0				
Total [0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[3Y - 5Y [[5Y - 10Y] Total	Poland	¥									•			
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Portugal	47 446 117 333 1,224 5,550 1,207 8,945	353 1,224 5,550	0 0 3 2 3 3 3 1 1		2 0 0 3 31 0 0 0 0 609 0 1,400 0 1200 0 2,053		0 0 2 0 0 0 2 2 2	0 0 30 0 30 30 30 30 30	0 0 0 14 0 14 14	0 6 0 100 0 0 0 100	7 22 1 1 2 66 338 438		788
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Romania													
[0 - 3M [[3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Slovakia													
[3M - 1Y] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Slovenia													



						(Caixa Geral de Depósitos,	SA						
							As of 31/12/2021							
						Dire	t exposures							
	(mln EUR)		1	On balance s	heet				Derivat	tives		Off bala	nce sheet	
												Off-balance sl	heet 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	0 160 144 491 669 2,549 151 4,135	0 160 114 491 669 2,549 151 4,135	0 0 0 0 0 0 0 0 0 0		0 0 0 199 282 0 4 81	2,267	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0		2
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Sweden													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	United Kingdom						0 0 0 0 0 0 0 0 0		0 0 0 0 0 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	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													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Australia													
[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													



							Caixa Geral de Depósitos,	, SA						
							As of 31/12/2021							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	ice sheet	
												Off-balance st	eet exposures	
					Non-derivative financial as	ssets by accounting portfolio	,	Derivatives with po	itive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
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	Japan													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	U.S.	(44 43 43 43 43 43 43 43 44 44 44 44 44	0 0 44 0 43 0 43 0 87 87				0 0 44 0 43 0 0 87		0 0 0 0 0 0 0 0 0	0 0 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 2 0 0 0 0 0 2 2						0 0 0 0 0 0 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	Switzerland													
[0-3M] [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													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Middle East													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Latin America and the Caribbean	33 22 6 6 7 5 5	5 2 33 20 0 0 0 0 5 9	0 0 1 1 3 0 0 0 0 0 1 4		2 2 33 7 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0			0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0		0



General governments exposures by country of the counterparty

								Caixa Geral de Depósitos	, SA						
								As of 31/12/2021	L						
							Dire	ct exposures							
		(min EUR)			On balance s	heet				Deriva	tives		Off bala	nce sheet	
													Off-balance s	heet exposures	
						Non-derivative financial as	sets by accounting portfolio	3	Derivatives with po	sitive fair value	Derivatives with	n 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	2Y [3Y [5Y [LOY [Africa	155 64 56 300 300 202 96 6 	0 150 641 3 668 3 108 3 0 300 229 94 984 2 ,481	0		15 44 1 4 4 1 1 0 0 2 7	131 596 88 103 299 229 984 2 , 410				0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 21 22		0 0 0 0 0 0 0 0 0 0 0 1,792
[0 - 31 [3M - 1 [1Y - 2 [2Y - 3] 3Y - 5 [5Y - 10 [10Y - n Tota	1Y [2Y [3Y [5Y [LOY [more	Others										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, Elandos, Venezuela, Antigua, Peneto Ros, Nato Barbados, Elandos, 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 And Barbados, Antigua Antitationae Antigua Antigua Antitationae Antigu

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



				Caixa Geral de Depósitos, SA										
							As of 30/06/2022	1						
						Dire	t exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off bala	nce sheet	
												Off-balance sl	heet exposures	
					Non-derivative financial as	sets by accounting portfolio	,	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	25 25 25 25 25 25 25 25 25 25 25 25 25 2	0 0 0 0 29 0 29 29 29 29			2 2 2 2 2 2 2 2 2 2 2 2	0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 1 1 1 1	0
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Belgium	0 0 10 40 40 50 522	0 0 15 40 407 59 521			0 0 15 0 116 0 133	59					000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	
10431 [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													



						(Caixa Geral de Depósitos,	SA						
							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	0 0 104 0 2000 447 331 1,082	0 0 104 0 200 447 331 1,082			0 0 0 0 0 51 0 51 0 51	0 0 104 200 397 331 1,031		0 0 0 0 0 0 0 0	0 0 0 0 0 0	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													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [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 33 3 0 50 832 260 1,195				0 0 0 0 158 0 158	0 0 53 50 50 674 260 1,037		0 0 0 0 0 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	200 431 542 237 40 62 0 1,513	200 431 542 237 40 62	0 275 0 0 0 0 0 0		50 157 0 9 0 0 0 0 0 226	150 0 542 218 40 62		0 0 0 0 0 0 0 0 0	0 0 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										-			



						(Caixa Geral de Depósitos,	SA						
							As of 30/06/2022							•
						Direc	t exposures							
	(mln EUR)		1	On balance s	heet				Deriva	tives		Off balar	ice sheet	-
												Off-balance st	eet exposures	
					Non-derivative financial as	ssets 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 0 225 293 293 283 283 284 544	0 0 0 0 0 0 5 226 3 223 3 223 3 233 5 546			0 0 0 0 76 59 8 8 143	0 0 0 150 233 20 404	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 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	Maita													
[0 - 3M [[3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Netherlands					0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0		000000000000000000000000000000000000000					
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Poland							·						
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Portugal	144 973 177 300 1,733 4,929 1,252 9,517	7 177 5 305 8 1,733 4 299	83 622 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		9 11 0 0 811 631 0 1,462	1 240	0 1 2 3 6 0 0 0 1 2	0 0 0 0 0 0 0 0 0	0 0 0 5 0 0 5 5	0 0 130 0 130	13 40 1 2 2 50 427 534		675
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Romania													
[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													



							Caixa Geral de Depósitos,	SA						
							As of 30/06/2022							
						Dire	t exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off bala	nce sheet	
												Off-balance sl	heet 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	0 107 375 433 2,266 152 3,698	0 107 375 359 439 439 2,288 152 3,698	0			0 107 375 372 2,112 152 3,477	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0		2
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Sweden													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	United Kingdom						0 0 0 0 0 0 0		0 0 0 0 0 0 0 0	0 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	Iceland													
[0 - 3M [[3M - 1Y [[1Y - 2Y [[3Y - 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													
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Australia													
[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													



							Caixa Geral de Depósitos,	, SA						
							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	itive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
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	Japan													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	U.S.	(19 99 10 55 11 20 20 20	0 19 96 0 56 11 202 202			0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 19 96 0 47 0 0 0 0 162	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 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		2 0 0 0 0 0 0 0 0 2 2						0 0 0 0 0 0 0 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	Switzerland													
[0-3M] [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													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Middle East													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Latin America and the Caribbean	2 23 32 21 22 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	2 22 30 21 0 0 0 0 75	0 1 23 0 0 0 0 0 0 24		22 22 22 22 22 22 22 20 20 21 21 21 21 21 21 21 21 21 21 21 21 21		0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0		0



General governments exposures by country of the counterparty

							(Caixa Geral de Depósitos	, SA						
								As of 30/06/2022	1						
							Dire	ct exposures							
		(min EUR)			On balance s	heet				Deriva	itives		Off bala	nce sheet	
													Off-balance sl	heet exposures	
						Non-derivative financial as	sets by accounting portfolio		Derivatives with pos	sitive fair value	Derivatives with	h negative fair value			
Resid	ual 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
r 13 [5	10 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y [.0Y - more Total	Africa	623 488 122 133 131 135 135 135 135 135 2,990	629 489 126 113 352 319 962 2,990			51 36 2 4 4 2 0 0 0 9 9 9 9	577 454 124 110 350 319 961 2,896	0				1 0 0 0 0 115 21 137		0 0 0 0 0 0 0 0 0 216
[[[[[1]	0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y [0Y - more Total	Others			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, Elandos, Venezuela, Antigua, Peneto Ros, Nato Barbados, Elandos, 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 And Barbados, Antigua Antitationae Antigua Antigua Antitationae Antigu

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 Caixa Geral de Depósitos, SA

					As of 30/09/2021									As of 31/12/2021				
		Gross ca	errying amount/ Nominal a	mount		Accumulated imp value due to cred	airment, accumulated ne it risk and provisions ^{4,8}	egative changes in fair	Collaterals and		Gross ca	rrying amount/ Nominal	amount		Accumulated imp value due to crea	airment, accumulated n lit risk and provisions ^{4,3}	egative changes in fair	Collaterals and
		Of which performing but past due >30 days	or	which non-performing	•	On performing exposures ³	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 ¹		On performing exposures ²	On non-perfor	ming exposures ³	financial guarantees received on non- performing exposures
(min FUR)		and <=90 days		Of which: defaulted	Of which Stage 3			Of which Stage 3			and <=90 days		Of which: defaulted	Of which Stage 3			Of which Stage 3	
Cash balances at central banks and other demand deposits	22,554	0	0	0	0	0	0	0	0	23,080	0	0	0	0	0	a		0
Debt securities (including at amortised cost and fair value)	23,228	0	108	108	1	49	56	1	0	23,479	0	109	109	1	22	59	1	
Central banks	26	0	0		0	0	0		0	24	o	0	0	0	0			
General governments	18,245	0	0	0	0	25	0		0	18,539	0	0	0	0	9			
Credit institutions	884	0	0	0	0	0	0		0	963	0	0	0	0	0	6		
Other financial corporations	181	0	0	0	0	1	0		0	176	0	0	0	0	0			
Non-financial corporations	3,893	0	108	108	1	23	56	1	0	3,778	0	109	109	1	12	55		. 0
Leans and advances(including at amortised cost and fair value)	51,610	184	2,063	2,018	1,933	907	1,400	1,315	524	52,056	222	2,137	2,090	1,974	913	1,391	1,285	572
Central banks	1,105	0	0	0	0	0	0		0	1,052	0	0	0	0	0			, o
General governments	2,578	18	5	5	5	5	0		5	2,570	9	5	5	5	3			
Credit institutions	2,572	0	0	0	0	2	0		0	2,791	0	٥	0	0	2			
Other financial corporations	277	2	3	3	3	15	2	2	0	271	3	6	6	6	14			، د
Non-financial corporations	15,507	92	1,387	1,345	1,261	662	949	867	339	15,514	125	1,474	1,431	1,315	669	974	87:	. 370
of which: small and medium-sized enterprises	10,241	74	868	866	845	485	609	593	191	10,117	98	944	942	898	498	645	61	204
of which: Loans collateralised by commercial immovable property	4,097	9	367	354	351	124	234	225	128	4,124	9	351	336	336	126	215	21:	125
Hauseholds	29,570	71	668	665	664	222	448	445	180	29,858	85	652	649	648	225	413	41	. 197
of which: Loans collateralised by residential immovable property	27,035	48	345	344	344	177	190	190	152	27,288	62	330	329	329	180	156	15	17
of which: Credit for consumption	1,442	16	54	54	52	23	33	32	15	1,482	13	55	55	53	22	34	3	s 1
DEBT INSTRUMENTS other than HFT	97,392	184	2,171	2,126	1,934	956	1,456	1,316	524	98,615	222	2,246	2,199	1,975	935	1,450	1,286	573
OFF-BALANCE SHEET EXPOSURES	13,993		390	390	354	56	179	161	1	14,416		384	384	356	48	172	158	1
	(1) For the definition of non-per	forming exposures please refer !	to Article 47a(3) of Repulation (EL	0 No 575/2013 (CBP)														

¹⁰ The factors of an adverse mean state and a basis to be 160 (CV) (I transmit 10 to 172) (III). ¹⁰ (Initiation of a state factors of a state factor of a state facto

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2022 EU-wide Transparency Exercise

Performing and non-performing exposures Caixa Geral de Depósitos, SA

Image: state											 As of 30/06/2022											
<table-container>In the set of the set of equation in the set of the</table-container>						As of 31/03/2022				_	ACC 30/06/2022											
Image: state			Gross ca	rrying amount/ Nominal	amount		Accumulated impai value due to credit	irment, accumulated ne risk and provisions ^{6,8}	igative changes in fair	Collaterals and		Gross ca	arrying amount/ Nomina	al amount		Accumulated imp value due to cred	sgative changes in fair					
<table-container>InfWeikeW</table-container>			but past due > 30 days		Of which non-performing ¹		On performing	On non-perform	As any surface law second			but past due >30 days		Of which non-performing ³		On performing	On non-performing exposures ³		financial guarantees			
Char Jone Partial Partina Parti Parti Partial Parti Partial Partial Partial Partial Par			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				
And And <th></th> <th></th> <th></th> <th></th> <th>-</th> <th></th> <th></th> <th></th> <th></th> <th></th> <th></th> <th></th> <th></th> <th>-</th> <th></th> <th>-</th> <th></th> <th></th> <th>-</th>					-									-		-			-			
Main				0	0	0	0	0				0		, °			0					
Main Mark		23,246	• •	93	93	1	29	45	1	. 0	22,246	•	93	93	1	32	48	1				
Addition Addition <th< th=""><th></th><th>2</th><th>s 0</th><th>0</th><th>0</th><th>0</th><th>0</th><th>0</th><th>0</th><th>0 0</th><th>23</th><th>0</th><th>0</th><th>0 0</th><th>0</th><th>0 0</th><th>0</th><th></th><th>o c</th></th<>		2	s 0	0	0	0	0	0	0	0 0	23	0	0	0 0	0	0 0	0		o c			
Mach and any and the set of the			з O	0	0	0	11	0	٥	a a		0	٥	0	٥	12	0		o c			
Mache dependence Main Mai			8 0	0	0	0	0	0	0	0 O		0	0	0	0	0	0		o c			
NAMEN			1 O	0	0	0	0	0	a	o 0		0	a	•	a	0	0					
And a				93	93	1	17	45	1	1 O		0	93	93	1	20	48		د د			
Answer	Loans and advances(including at amortised cost and fair value)	52,636	323	2,101	2,041	1,936	946	1,365	1,258	565	53,374	199	2,005	1,940	1,834	894	1,273	1,174	529			
Markanes Markanes <t< th=""><th>Central banks</th><th>1,011</th><th>3 O</th><th>0</th><th>0</th><th>o</th><th>0</th><th>0</th><th>٥</th><th>o 0</th><th>1,216</th><th>. 0</th><th>٥</th><th>o o</th><th>٥</th><th>0</th><th>0</th><th></th><th></th></t<>	Central banks	1,011	3 O	0	0	o	0	0	٥	o 0	1,216	. 0	٥	o o	٥	0	0					
Non-	General governments	2,58	9	5	5	5	3	0	a	4	2,708	4	11	1 11	11	3	1					
Mathematication Mathematication <th< th=""><th>Credit institutions</th><th>2,97</th><th>3 O</th><th>0</th><th>0</th><th>a</th><th>2</th><th>0</th><th>0</th><th>. a</th><th>3,010</th><th>0</th><th>0</th><th>0 0</th><th>0</th><th>2</th><th>0</th><th></th><th></th></th<>	Credit institutions	2,97	3 O	0	0	a	2	0	0	. a	3,010	0	0	0 0	0	2	0					
d d d d d d d d d d d d d d d d d d d	Other financial corporations	22	B 0	7	7	7	13	5	5	5 a	273	. 0	6	5 6	6	12	3	:	3 :			
$ \begin{array}{c c c c c c c c c c c c c c c c c c c $	Non-financial corporations	15,73	5 235	1,488	1,433	1,328	664	963	858	3 398	15,679	115	1,396	5 1,337	1,229	625	881	78	5 36:			
Number Num Num Num	of which: small and medium-sized enterprises	10,34	185	969	967	922	496	633	593	3 248	10,080	69	933	3 919	883	451	612	58	209			
d vide. Large childranded yr solder framework 27,0 28,0	of which: Loans collateralised by commercial immovable property	4,04	1 15	395	375	380	113	215	208	8 178	4,390	14	346	5 344	331	115	188	18	3 15			
d which Credit for consumption 1,50 39 39 50 55 55 50 51 51 51 56	Households	30,09	78	600	596	596	264	398	395	5 163	30,492	81	592	2 587	587	252	388	38	5 16			
Dest JUST/DURD/D15 dobr (bas HFT 98,276 2.214 2.148 1.959 975 1.411 1.259 565 99,565 199 2,693 2,693 1,855 98,263 1,855 98,276 1,155 97,575 1,155 97,575 1,155	of which: Loans collateralised by residential immovable property	27,48	2 52	278	276	277	215	138	137	7 137	27,801	61	268	3 266	267	206	128	12	7 13			
	of which: Credit for consumption	1,53	7 19	59	57	57	25	37	36	5 15	1,619	13	60	57	58	23	38	э	5 1			
OF ALALY SHET SPORGHES 14.3 0 14.0 15.0 15.0 15.0 15.0 15.0 15.0 15.0 15	DEBT INSTRUMENTS other than HFT	98,276	323	2,194	2,134	1,937	975	1,411	1,259	565	99,965	199	2,098	2,033	1,835	926	1,321	1,175	5 525			
	OFF-BALANCE SHEET EXPOSURES	14,311		363	363	334	45	166	151	1	15,239		373	373	342	42	161	14	5 1			

The the definition of on-performing assume space where the their to V(z) is a D(z) assume (2) is a D(

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

Forborne exposures

Caixa Geral de Depósitos, SA

			As of 30/	09/2021			As of 31/12/2021								
		ving amount of with forbearance	Accumulated in accumulated c value due to co provisions for forbearance m	hanges in fair edit risk and exposures with	Collateral and fin received on e forbearanc			ring amount of with forbearance	Accumulated in accumulated cl value due to cr provisions for forbearance m	hanges in fair edit risk and exposures with	Collateral and fina received on ex forbearance	posures 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)	0	o	0	0	0	o	0	0	0	0	0	o			
Central banks	0	o	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	0	0	0	0	0		0	0	0	0	0				
Loans and advances (including at amortised cost and fair value)	3,924	1,201	1,265	895	2,289	239	3,949	1,240	1,231	865	2,360	301			
Central banks	0	0	0	0	0	0	0	0	0	0	0	0			
General governments	515	1	0	0	502	0	506	1	0	0	495	0			
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0			
Other financial corporations	5	1	1	0	5	0	9	1	1	0	0	0			
Non-financial corporations	1,744	787	878	587	598	159	1,763	827	840	574	673	208			
of which: small and medium-sized enterprises	1,089	508	581	390	357		1,142	552	577	404	418				
Households	1,660	414	387	307	1,185	80	1,672	412	390	291	1,191	92			
DEBT INSTRUMENTS other than HFT	3,924	1,201	1,265	895	2,289		3,949	1,240	1,231	865	2,360				
Loan commitments given	44	3	0	0	0	0	50	3	0	0	0	0			
QUALITY OF FORBEARANCE ²															
Loans and advances that have been forborne more than twice 3	107						137								
Non-performing forborne loans and advances that failed to meet the non- performing exit criteria ³	4						4								

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

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

(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.

EBA EUROPEAN BANKING AUTHORITY



Forborne exposures

Caixa Geral de Depósitos, SA

			As of 31/	03/2022		As of 30/06/2022								
		ying amount of with forbearance	Accumulated i accumulated c value due to co provisions for forbearance m	hanges in fair redit risk and exposures with	Collateral and fina received on ex forbearanc	xposures with		ring amount of with forbearance	Accumulated in accumulated of value due to of provisions for forbearance m	hanges in fair redit risk and exposures with	Collateral and fina received on ex forbearance	kposures 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)	o	0	0	0	0	0	0	o	0	0	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	0	0	0	0	0		0	0	0	0	0			
Loans and advances (including at amortised cost and fair value)	3,849	1,150	1,201	834	2,230	246	3,941	1,108	1,158	794	2,284	222		
Central banks	0	0	0	0	0	0	0	0	0	0	0	0		
General governments	499	1	0	0	490	0	628	0	0	0	619	0		
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0		
Other financial corporations	9	0	1	0	0	0	9	0	1	0	0	0		
Non-financial corporations	1,705	763	800	551	592	170	1,691	728	769	518	526	146		
of which: small and medium-sized enterprises	1,027	518	535	384	352		1,002	502	520	372	307			
Households	1,636	386	401	283	1,149	76	1,612	379	388	277	1,138	76		
DEBT INSTRUMENTS other than HFT	3,849	1,150	1,201	834	2,230		3,941	1,108	1,158	794	2,284			
Loan commitments given	50	3	1	0	0	0	169	7	1	1	0	0		
QUALITY OF FORBEARANCE ²														
Loans and advances that have been forborne more than twice ${}^{\scriptscriptstyle 3}$	109						102							
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria $^{\rm 3}$	4						5							

(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 constituents are generally reported with a positive sign.

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

2022 EU-wide Transparency Exercise Breakdown of loans and advances to non-financial corporations other than held for trading Caixa Geral de Depósitos, SA

			As of 3	0/09/2021					As of 3	1/12/2021					As of 31	/03/2022			As of 30/06/2022					
	Gross carry	ying amount				Accumulated	Gross carr	ying amount				Accumulated	Gross carr	ying amount				Accumulated	Gross car	rying amount				Accumulated
(min EUR)		Of which: non- performir		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		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 exposures ¹		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		Of which non- performi		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
A Agriculture, forestry and fishing	375	43	31	375	34	0	385	43	29	385	35	0	413	55	36	413	38	0	429	59	39	429	44	0
B Mining and guarrying	100	8	8	100	9	0	97	11	11	97	9	0	124	13	13	124	11	0	120	5	5	120	6	0
C Manufacturing	2,244	197	182	2,244	212	0	2,333	272	256	2,333	225	0	2,405	280	262	2,405	229	0	2,330	277	259	2,330	225	0
D Electricity, gas, steam and air conditioning supply	395	0	0	395	2	0	382	1	1	382	2	0	349	1	1	349	1	0	336	1	1	336	7	0
E Water supply	231	15	15	231	27	0	217	15	15	216	23	0	199	14	14	199	20	0	200	14	14	200	20	0
F Construction	1,910	244	239	1,910	273	0	2,010	223	218	2,010	258	0	1,816	221	215	1,816	192	0	1,880	209	203	1,880	172	0
G Wholesale and retail trade	2.304	156	148	2.304	180	0	2.342	153	145	2.342	184	0	2.325	141	130	2.325	175	0	2.354	143	131	2.354	166	0
H Transport and storage	1.192	158	158	1.150	182	34	1.219	138	138	1.176	177	34	1.376	138	138	1.332	187	35	1.364	143	143	1.317	181	37
I Accommodation and food service activities	929	49	49	929	142	0	942	85	84	942	165	0	963	86	86	963	179	0	920	76	76	920	154	0
J Information and communication	185	11	11	185	11	0	198	12	12	198	12	0	195	14	14	195	12	0	204	14	14	204	13	0
K Financial and insurance activities	404	33	33	404	31	0	420	26	26	420	26	0	384	25	25	384	25	0	413	23	23	413	25	0
L Real estate activities	2.424	139	138	2.419	111	2	2.420	150	150	2.420	124	0	2.515	180	179	2.515	162	0	2.566	158	157	2.566	157	0
M Professional, scientific and technical activities	540	172	172	540	178	0	534	174	174	534	180	0	777	174	174	777	174	0	607	133	133	607	130	0
N Administrative and support service activities	351	31	31	348	38	0	347	35	35	345	45	0	337	32	32	334	43	0	315	33	33	311	28	0
O Public administration and defence, compulsory social security	7	0	0	7	0	0	8	0	0	8	0	0	8	0	0	8	0	0	0	0	0	0	0	0
P Education	114	29	29	114	23	0	116	29	29	116	25	0	113	33	33	113	22	0	108	28	28	108	19	0
Q Human health services and social work activities	247	8	8	247	14	0	256	8	8	256	15	0	252	9	9	252	15	0	246	9	9	246	14	0
R Arts, entertainment and recreation	221	43	43	221	43	0	131	49	49	131	41	0	104	12	12	104	41	0	105	11	11	105	35	0
S Other services	1,335	48	48	1,335	63	0	1,158	51	51	1,158	61	0	1,081	60	59	1,081	66	0	1,177	59	58	1,177	72	0
Loans and advances	15.507	1.387	1.345	15.457	1.576	36	15.514	1.474	1.431	15.468	1.608	34	15.736	1.488	1.433	15.688	1.592	35	15.675	1.396	1.337	15.624	1.468	37

⁽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.



2022 EU-wide Transparency Exercise Collateral valuation - Ioans and advances Caixa Geral de Depósitos, SA

			As of 31/09/2021					As of 31/12/2021					As of 31/03/2022			As of 30/06/2022						
	Loans and advance										Loans and advances											
		Performing		Non-performing			Performing		Non-performing			Performing		Non-performing			Performing					
(min EUR)			of which past due > 30days <= 90 days		Unlikely to pay that are not past due or past due <= 90 days			of which past due > 30days <= 90 days		Unlikely to pay that are not past due or past due <= 90 days			of which past due > 30days <= 90 days		Unlikely to pay that are not past due or past due <= 90 days			of which past due > 30days <= 90 days		Unlikely to pay that are not past due or past due <= 90 days		
Gross carrying amount	51,610	49,546	184	2,063	1,030	52,056	49,919	222	2,137	1,107	52,636	50,535	323	2,101	1,106	53,374	51,370	199	2,005	1,043		
Of which secured	40,783	39,114	84	1,669	869	41,055	39,385	106	1,670	860	41,277	39,642	97	1,635	865	41,968	40,441	99	1,527	797		
Of which secured with immovable property	32,495	31,566	69	929	452	32,771	31,871	86	899	411	32,822	31,966	81	856	443	33,254	32,465	83	789	389		
Of which instruments with LTV higher than 60% and lower or equal to 80%	8,400	8,251		149	85	8,760	8,611		149	60	8,967	8,836		131	67	9,019	8,911		108	54		
Of which instruments with LTV higher than 80% and lower or equal to 100%	3,067	2,941		126	40	3,115	2,992		123	38	3,134	3,012		122	38	3,057	2,962		95	26		
Of which instruments with LTV higher than 100%	686	592		93	39	669	577		91	41	649	569		79	45	571	498		72	24		
Accumulated impairment for secured assets	1,648	553	10	1,094	547	1,648	596	12	1,052	491	1,659	640	11	1,018	488	1,551	604	16	947	436		
Collateral																						
Of which value capped at the value of exposure	34,190	33,727	58	463	244	34,559	34,064	74	495	269	34,896	34,413	68	483	276	35,302	34,861	66	441	255		
Of which immovable property	28,026	27,678	49	348	171	28,371	28,003	62	368	182	28,628	28,275	57	353	186	28,633	28,326	54	307	159		
Of which value above the cap	93,519	84,800	154	8,719	4,532	91,371	81,805	179	9,566	5,192	92,277	83,049	152	9,228	5,118	94,358	85,633	156	8,725	4,503		
Of which immovable property	39,854	38,453	66	1,401	777	37,558	36,154	74	1,404	785	38,709	37,433	64	1,277	817	40,420	39,025	71	1,394	790		
Financial guarantees received	1,716	1,656	1	60	47	1,639	1,562	2	77	68	1,570	1,488	2	82	71	1,536	1,449	1	87	77		
Accumulated partial write-off	-196	-4	-3	-191	-1	-193	-5	-3	-188	-1	-189	-5	-3	-184	-1	-189	-5	-3	-184	-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.

EBA EUROPEAN BANKING AUTHORETY