

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

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



Key Metrics

(mln EUR, %)	As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	COREP CODE	REGULATION
Available capital (amounts)						
Common Equity Tier 1 (CET1) capital - transitional period	27,277	28,313	28,463	28,562	C 01.00 (r0020,c0010)	Article 50 of CRR
Common Equity Tier 1 (CET1) capital - transitional period - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	27,088	28,275	28,463	28,562	C 01.00 (r0020,c0010) - C 05.01 (r0440,c0010)	Article 50 of CRR
Tier 1 capital - transitional period	31,764	32,800	33,092	32,825	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	31,576	32,762	33,092	32,825	C 01.00 (r0015,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020)	Article 25 of CRR
Total capital - transitional period	38,056	39,109	38,348	38,064	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	37,868	39,071	38,348	38,064	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	222,423	228,428	232,301	233,736	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	222,625	228,469	232,301	233,736	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	12.26%	12.39%	12.25%	12.22%	CA3 {1}	-
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	12.17%	12.38%	12.25%	12.22%	(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	14.28%	14.36%	14.25%	14.04%	CA3 {3}	-
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	14.18%	14.34%	14.25%	14.04%	(C 01.00 (r0015,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020))/(C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040))	·
Total capital (as a percentage of risk exposure amount) - transitional definition	17.11%	17.12%	16.51%	16.29%	CA3 {5}	•
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	17.01%	17.10%	16.51%	16.29%	(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	570,483	563,578	571,428	588,118	C 47.00 (r0300,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
Leverage ratio - using a transitional definition of Tier 1 capital	5.57%	5.82%	5.79%	5.58%	C 47.00 (r0340,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR



Leverage ratio

	(mln EUR, %)	As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	31,764	32,800	33,092	32,825	C 47.00 (r0320,c0010)	
A.2	Tier 1 capital - fully phased-in definition	31,576	32,762	33,092	32,825	C 47.00 (r0310,c0010)	Article 429 of the CRR; Delegated Regulation (EU)
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	570,483	563,578	571,428	588,118	C 47.00 (r0300,c0010)	2015/62 of 10 October 2014 amending CRR
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	570,483	563,578	571,428	588,118	C 47.00 (r0290,c0010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	5.57%	5.82%	5.79%	5.58%	[A.1]/[B.1]	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	5.53%	5.81%	5.79%	5.58%	[A.2]/[B.2]	

| European | Gunking | Capital | Cap

		gmin EUR, %)	As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	COREP CODE	REGULATION
	A	OWN FUNDS	38,056	39,109	38,348	38,064	C 01.00 (r0010,c0010)	Articles 4(118) and 72 of CFR
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	27,277	28,313	28,463	28,562	C 01.00 (r0020,c0010)	Article 50 of CFFI.
	A1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	20,419	20,417	19,912	19,921	C 01.00 (40030,c0010)	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CSR
	A.1.2		15,814	16,278	16,257	16,153	C 01.00 (*0130,c0010)	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (i) of CRR
	A.1.3		-2,250	-1,899	-1,549	-803	C 01.00 (r0180,c0010)	Articles 4(100), 26(1) point (d) and 35 (1) point (l) of CFR
	A1.4		-1,386	-1,460	-1,401	-1,475	C 01.00 (r0200,c0010)	Articles 4(117) and 26(1) point (e) of CPR
	A1.5	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 (i) of CRR
	A.1.6	Minority interest given recognition in CET1 capital	0	0	0	0	C 01.00 (r0230,c0010)	Article B4 of CFR
	A1.7	Adjustments to CET1 due to prudential filters	438	236	436	356	C 01.00 (r0250,c0010)	Articles 32 to 35 of and 36 (1) point (i) of CRR
	A1.8	(-) Intangible assets (including Goodwill)	-3,484	-3,489	-3,495	-3,485	C 01.00 (r0300,c0010) + C 01.00 (r0360,c0010)	Articles 4(113), 36(1) point (b) and 37 of CRR. Articles 4(115), 36(1) point (b) and 37 point (a) of CCR
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs	-2,043	-1,544	-1,408	-1,298	C 01.00 (r0370,c0010)	Articles 36(1) point (c) and 38 of CRR
	A1.10	(-) 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 150 of CRR
	A1.11	(-) Defined benefit pension fund assets	-159	-62	-76	-88	C 01.00 (r0390,c0010)	Articles 4[109], 36(1) point (e) and 41 of CRR
	A1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	0	0	C 01.00 (r0430,c0010)	Addiction 4(122), 36(1) point (g) and 44 of CRR
	A1.13		0	0	0	0	C 01.00 (r0440,c0010)	Article 36(1) point (() of CRR
	A1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	0	0	0	-9	C 01.00 (r0450,c0010) + C 01.00 (r0450,c0010) + C 01.00 (r0470,c0010) + C 01.00 (r0471,c0010)+	Articles 4(36), 36(1) point (k) (i) and 80 to 91 of CRP; Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRP; Articles 36(1) point (k) (iii) and 379(2) of CRP; Articles 36(1) point (k) (iv) and
	A.1.14.1	Of which: from securitisation positions (-)	0	0	0	-9	C 01.00 (03472,c0010) C 01.00 (03460,c0010)	153(8) of CRR and Articles 36(1) point k) (v) and 155(4) of CRR. Asticles 36(1) point (k) (ii), 243(1) point (ib), 244(1) point (ib) and 256 of CRR.
	A1.15	(-) Holdings of CEF1 capital instruments of financial sector entities where the institution does not have	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
	A1.16	a significant investment (-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	0	0	Ö	C 01.00 (r0490,c0010)	Articles 36(1) point (c) and 36; Articles 46(1) point (a) and 48(2) of CFR
	A1.17	(-) Holdings of CET1 capital instruments of financial sector entities where the institution has a	0	0	0	0	C 01.00 (45500,c0010)	Articles 4(27); 36(1) point (6; 43, 45; 47; 48(1) point (b); 69(1) to (3) and 79 of CFRR
OWN FUNDS Transitional period	A1.18	significant investment (-) 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	-18	-3	-8	-4	C 01.00 (r0513,c0010)	Article 20(1), point (m) and Article 47c CRR
	A1.188		0	0	0	0	C 01.00 (r0514,c0010)	Article 36/11, point (et) and Article 132c/27 CRR
	A.1.18C	(-) Other foreseeable tax charges	0	0	0	0	C 01.00 (r0515,c0010)	Addicks 36(1), point (I) CERR
	A1.19	(-) Order to resonators can china ges (-) Additional deductions of CET1 Capital due to Article 3 CRR	0	0	0	-500	C 01.00 (r0524,c0010)	Addicin I CRR
	A1.20	(-) Automorate decorposits or CE11 Capital rate to Autore a CAA CET1 capital elements or deductions - other	-241	-200	-205	-208	C 01.00 (r0529,c0010)	PRINCE ALL LIGHT
	A1.21	Ce 11 Capital comments on Desperitions - union Transitional adjustments	188	38	-205	-208	CA1(1.1.6 + 1.1.8 + 1.1.26)	-
	A.1.21.1	nationiuma augustiniems Transitional adjustments due to grandfathered CETL Capital instruments (+/-)	0	0	0	0	C01.00 (0220.c0010)	Articles 483(1) to (3), and 484 to 487 of CRR
							C 01.00 (0220,c0010)	Articles 460(1) to (3), and 464 to 467 of CBR Articles 479 and 460 of CBR
	A.1.21.2		0	0	0	0	C 01.00 (40520,c0010)	Anticina 4/9 and end or Link Anticina 460 to 472, 476 and 481 of CRR
	A.1.21.3		188	38	0	0	C 01.00 (05530,c0010)	Actions 600 to 472, 478 and 401 or Link Action 51 of CFR
	A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	4,487	4,488	4,630	4,263	C 01.00 (0530,00010) C 01.00 (0540,00010) + C 01.00 (10670,00010)	ATECHS 0 2 OF LINK
	A2.1		4,487	4,488	4,630	4,263		
	A2.2		0	0	0	0	C 01.00 (r0720,c0010) C 01.00 (r0690,c0010) + C 01.00 (r0700,c0010) +	
	A2.3		0	0	0	0	C 01.00 (x0710,c0010) + C 01.00 (x0740,c0010) + C 01.00 (x0744,c0010) + C 01.00 (x0748,c0010)	
	A2.4	Additional Tier 1 transitional adjustments	0	0	0	0	C 01.00 (+0550,c0010) + C 01.00 (+0580,c0010) + C 01.00 (+0730,c0010)	
	A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	31,764	32,800	33,092	32,825	C 01.00 (r0015,c0010)	Atticle 25 of CPR
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	6,292	6,309	5,256	5,239	C 01.00 (x9750,c0010)	Article 71 of CPR
	A4.1		5,481	5,479	4,490	4,418	C 01.00 (r0760,c0010) + C 01.00 (r0890,c0010) C 01.00 (r0810,c0010) + C 01.00 (r0820,c0010) + C 01.00 (r0810,c0010) + C 01.00 (r0840,c0010) +	
	A.4.2		811	830	766	822	C 01.00 (r0950,c0010) + C 01.00 (r0955,c0010)+ C 01.00 (r0970,c0010) + C 01.00 (r0974,c0010) +	
	A.4.3		0	0	0	0	C 01.00 (19978,c0010) C 01.00 (19880,c0010) + C 01.00 (19900,c0010) + C 01.00 (19960,c0010)	
	В	TOTAL RISK EXPOSURE AMOUNT	222,423	228,428	232,301	233,736	C 02.00 (r0010,c0010)	Articles 92(3), 95, 95 and 96 of CRR
OWN FUNDS REQUIREMENTS	B.1		-202	-41	0	0	C 05.01 (r0010,c0040)	
	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	12.26%	12.39%	12.25%	12.22%	CA3 (1)	-
CAPITAL RATIOS (%) Transitional period	C.2	TIER 1 CAPITAL RATIO (transitional period)	14.28%	14.36%	14.25%	14.04%	CA3 (3)	-
nerotosta: period	C.3	TOTAL CAPITAL RATIO (transitional period)	17.11%	17.12%	16.51%	16.29%	CA3 (5)	-
CET1 Capital Fully loaded	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	27,088	28,275	28,463	28,562	[A1-A.1.13-A.1.21+MN[A.2+A.1.13-A.2.2- A.2.4+MN[A4+A.2.2-A.4.3,0],0]]	-
CET1 RATIO (%)	E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	12.17%	12.38%	12.25%	12.22%	[orbie-eri	-
Fully loaded ¹	F	Adjustments to CET1 due to IFRS 9 transitional arrangements	188	38	0	0	C 05.01 (r0440,c0010)	
	F	Adjustments to AT1 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r0440,c0020)	
Memo items	E	Adjustments to T2 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r0440,c0030)	
	F	Adjustments included in RWAs due to IFRS9 transitional arrangements	-202	-41	0	0	C 05.01 (10440,c0040)	
		sed on bank's supervisory reporting. Therefore, any capital instruments that are not eligible from a regulatory point of view				l		



Overview of Risk exposure amounts

					•
		RWAs			
(min EUR, %)	As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	COREP CODE
Credit risk (excluding CCR and Securitisations) ¹	199,664	204,782	208,533	209,037	C 02.09 (n044, c0019) (C 07.00 (n0690, c0220, s001) + C 07.00 (n0110, c0220, s001) + C 07.00 (n0110, c0220, s001) + C 07.00 (n0110, c0220, s001) + C 08.01 (n0040, c0200, s001) + C 08.01 (n0040, c0200, s001) + C 08.01 (n0040, c0200, s002) + C 08.01 (n0040, c0200, s002) + C 08.01 (n0040, c0200, s002) + C 08.00 (n0470, c02010) + C 02.00 (n0470, c02010)
Of which the standardised approach	62,973	64,909	64,551	64,049	C02.00 (r0060, c0010)-{C07.00 (r0090, c0220, s001) + C07.00 (r0110, c0220, s001)+ C07.00 (r0130, c0220, s001)]
Of which the foundation IRB (FIRB) approach	15,339	15,231	15,833	16,182	C 02.20 (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	103,291	105,806	109,909	111,698	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	18,060	18,837	18,241	17,108	C 02.90 (40420, c0010)
Counterparty credit risk (CCR, excluding CVA) ²	1,504	1,718	1,708	1,715	C 07.00 (r0090, ct220, s001) + C 07.00 (r0110, ct220, s001) + C 07.00 (r0130, ct220, s001) + C 08.01 (r0040, ct280, s002) + C 08.01 (r0050, ct280, s002) +
Credit valuation adjustment - CVA	572	600	576	644	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)	177	372	413	641	C 02.00 (r0470, c0010)
Position, foreign exchange and commodities risks (Market risk)	1,695	943	1,099	1,725	C 02.00 (r0520, c0010)
Of which the standardised approach	216	209	231	231	C 02.00 (r0530, c0010)
Of which IMA	1,479	734	867	1,494	C 02.00 (r0580, c0010)
Of which securitisations and resecuritisations in the trading book	0	0	0	0	C 19.00 (0010, c0601)*12.5+C 20.00 (0010,c0450)*12.5+MAX(C 24.00(0010,c0090),C 24.00(0010,c0100),C 24.00(0010,c010)*12.5
Large exposures in the trading book	0	0	0	0	C 02.00 (n0680, c0010)
Operational risk	18,810	19,973	19,973	19,973	C 02.00 (r0590, c0010)
Of which basic indicator approach	0	0	0	0	C 02.00 (n0000, c0010)
Of which standardised approach	18,810	19,973	19,973	19,973	C 02.00 (r0610, c0010)
Of which advanced measurement approach	0	0	0	0	C 02.00 (r0620, c0010)
Other risk exposure amounts	0	40	0	0	C 02.00 (r0630, c0010) + C 02.00 (r0690, c0010)
Total	222,423	228,428	232,301	233,736	

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

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



P&L CaixaBank, S.A.

As of 30/09/2023 As of 31/12/2023 As of 31/03/2024 As of 30/06/2024 (mln EUR) nterest income 11,775 16 546 4 731 9 569 858 1,233 266 696 Of which debt securities income 9,686 13,525 3,955 7,929 Of which loans and advances income 4,515 6,595 2,009 4,122 nterest expenses (Of which deposits expenses) 2,429 3,556 1,075 2,297 736 1,074 341 692 (Of which debt securities issued expenses) (Expenses on share capital repayable on demand) 0 0 0 0 145 163 98 Dividend income 3,003 3,989 996 2,046 Net Fee and commission income 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 101 108 13 26 Gains or (-) losses on financial assets and liabilities held for trading, net -35 -42 45 70 Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net 15 19 0 -1 -43 -15 11 Gains or (-) losses from hedge accounting, net 129 Exchange differences [gain or (-) loss], net 130 16 -644 -708 -603 -670 Net other operating income /(expenses) 9,959 13,565 3,187 7,043 TOTAL OPERATING INCOME, NET (Administrative expenses) 4,040 5,369 1,401 2,815 170 627 (Cash contributions to resolution funds and deposit guarantee schemes) 0 5 572 768 194 388 -1 -1 Modification gains or (-) losses, net 227 115 47 152 (Provisions or (-) reversal of provisions) 0 0 0 0 (Commitments and guarantees given) 68 -94 -47 -53 160 209 94 206 Of which pending legal issues and tax litigation 1 0 -45 0 0 Of which restructuring¹ 0 -30 0 0 0 0 0 0 (Increases or (-) decreases of the fund for general banking risks, net)² (Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss) 705 1,226 313 528 1 0 0 (Financial assets at fair value through other comprehensive income) 1 (Financial assets at amortised cost) 704 1,225 313 529 Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets) 68 124 -6 29 0 0 Λ Ο (of which Goodwill) 0 Ω Ω Ω Negative goodwill recognised in profit or loss 890 1,223 307 630 Share of the profit or (-) loss of investments in subsidaries, joint ventures and associates Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations -29 -28 -30 -26 PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS 5,038 6,529 1,514 3,728 3 660 4,817 1 006 2,677 PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS Profit or (-) loss after tax from discontinued operations 0 0 0 0 PROFIT OR (-) LOSS FOR THE YEAR 3,660 4,817 1,006 2,677 3,659 4,816 2,675 Of which attributable to owners of the parent 1,005

⁽¹⁾ Information available only as of end of the yea

⁽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

(min EUR)		As of 30/09/2023	3			As of 31	/12/2023			As of 31/0	33/2024			As of 30/0	6/2024		
			Fair value hierarch	ıy			Fair value hierarchy			1	Fair value hierarch	у		,	air value hierarch	y	
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	41,542				37,059				43,243				52,182				IAS 1.54 (I)
Financial assets held for trading	14,273	866	13,348	59	13,748	679	13,029	40	13,353	997	12,321	36	13,572	1,604	11,938	31	IFRS 7.8(a)(ii);IFRS 9.AppendixA
Non-trading financial assets mandatorily at fair value through profit or loss	134	47	6	81	129	49	6	74	128	49	7	72	125	50	6	70	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	10,323	9,689	58	577	9,378	8,753	0	625	8,362	7,668	40	653	7,297	6,717	0	580	IFRS 7.8(h); IFRS 9.4.1.2A
Financial assets at amortised cost	436,500				433,540				434,025				442,874				IFRS 7.8(1); IFRS 9.4.1.2
Derivatives – Hedge accounting	232	0	232	0	526	0	526	0	265	0	265	0	252	0	252	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	-756				-236				-281				-331				IAS 39.89A(a); IFRS 9.6.5.8
Other assets ¹	40,051				39,691				38,681				38,513				
TOTAL ASSETS	542,300				533,835				537,777				554,484				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	EUR)			As of 30/09/20:	23					As of 31/1	2/2023					As of 31/0	03/2024					As of 30/1	16/2024			
		Gross carry	ring amount ⁽²⁾		Aci	umulated impairmen	nt ⁽²⁾	Gri	oss carrying amour	ıt ⁽²⁾	Accu	mulated impairme	nt ⁽²⁾	Gro	ss carrying amount		Acc	umulated impairme	nt ⁽²⁾	Gros	s carrying amount		Accı	mulated impairme	ent ⁽²⁾	
Breakdown of financial assets by instrument and by counterparty sector ³		Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit- impaired		in cradit riek einca	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 3 Credit-impaired assets	increase in credi	incompany in provide	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition		Credit-impaired	Stage 1 Assets without significant increase in credit risk since initial recognition		Stage 3 Credit-impaired assets	References
Financial assets at fair value through other	Debt securities	9,505	6	0	0	0	0	8,344	7	0	0	0	0	7,442	6	0	0	0	0	7,074	6	0	0	0	0	Annex V.Part 1.31, 44(b)
comprehensive income		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		79,204	63	12	-7	-6	-11	77,282	65	11	-7	-6	-11	76,817	68	11	-8	-7	-11	76,739	56	10	-8	-2	-10	Annex V.Part 1.31, 44(b)
amortised cost	Loans and advances	325,382	29,396	9,316	-1,153	-1,295	-4,586	324,617	28,857	9,779	-668	-1,177	-5,251	325,918	28,258	10,098	-654	-1,144	-5,347	338,695	24,432	9,757	-687	-955	-5,172	Annex V.Part 1.32, 44(a)

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

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



Breakdown of liabilities

CaixaBank, S.A.

(mln EUR)

(min EOn)					•
		Carrying	gamount		
LIABILITIES:	As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	References
Financial liabilities held for trading	10,560	9,009	8,668	8,777	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	491,177	480,819	487,385	503,010	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	1,489	1,278	1,394	1,473	IFRS 9.6.2.1; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	-5,248	-2,907	-3,209	-3,223	IAS 39.89A(b), IFRS 9.6.5.8
Provisions	4,691	4,473	4,279	4,156	IAS 37.10; IAS 1.54(I)
Tax liabilities	1,564	1,647	1,916	2,188	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	2,745	3,186	3,073	2,618	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	506,978	497,505	503,506	518,999	IAS 1.9(b);IG 6
TOTAL EQUITY	35,322	36,330	34,271	35,486	IAS 1.9(c), IG 6
TOTAL EQUITY AND TOTAL LIABILITIES	542,300	533,835	537,777	554,484	IAS 1.IG6

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



Breakdown of liabilities

CaixaBank, S.A.

(mln EUR)

			Carrying	amount		
Breakdown of financial liabilities	by instrument and by counterparty sector	As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	References
Derivatives		11,864	10,223	9,922	9,617	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
SHOLL POSITIONS	Debt securities	185	64	140	632	Annex V.Part 1.31
	Central banks	9,386	548	93	610	Annex V.Part 1.42(a), 44(c)
	of which: Current accounts / overnight deposits	0	0	0	0	ECB/2013/33 Annex 2.Part 2.9.1
	General governments	21,739	17,481	28,465	30,506	Annex V.Part 1.42(b), 44(c)
	of which: Current accounts / overnight deposits	19,011	16,102	15,652	20,826	ECB/2013/33 Annex 2.Part 2.9.1
	Credit institutions	26,950	18,867	18,369	18,403	Annex V.Part 1.42(c),44(c)
Danasita	of which: Current accounts / overnight deposits	521	451	557	1,178	ECB/2013/33 Annex 2.Part 2.9.1
Deposits	Other financial corporations	14,797	19,915	15,465	17,185	Annex V.Part 1.42(d),44(c)
	of which: Current accounts / overnight deposits	5,839	6,585	7,008	7,497	ECB/2013/33 Annex 2.Part 2.9.1
	Non-financial corporations	82,819	83,575	83,533	88,520	Annex V.Part 1.42(e), 44(c)
	of which: Current accounts / overnight deposits	69,792	68,173	67,944	72,113	ECB/2013/33 Annex 2.Part 2.9.1
	Households	271,903	276,873	275,138	286,503	Annex V.Part 1.42(f), 44(c)
	of which: Current accounts / overnight deposits	243,465	240,478	235,272	241,832	Annex V.Part 1.42(f), 44(c)
Debt securities issued		57,264	57,120	56,572	54,821	Annex V.Part 1.37, Part 2.98
Of which: Subordin	ated Debt securities issued	10,079	10,110	9,236	8,779	Annex V.Part 1.37
Other financial liabilities		6,319	6,441	9,750	6,461	Annex V.Part 1.38-41
TOTAL FINANCIAL LIABILITIES		503,226	491,106	497,447	513,259	



Market Risk CaixaBank, S.A.

									Calxaballi	, 0.7 1.												
	SA					I	М									IM	l					
			VaR (Memorano	dum item)	STRESSED Var ((Memorandum item)	INCREMEN MIGRATION RI	TAL DEFAULT AND SK CAPITAL CHARGE	ALL PRICE RIS	KS CAPITAL CHA	ARGE FOR CTP		VaR (Memor	andum item)	STRESSED Var (M	femorandum item)			ALL PRICE RIS	KS CAPITAL CHA	RGE FOR CTP	
(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 (SVARAVE)	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 AVERAGI OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVARAVE)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	TOTAL RISK EXPOSURE AMOUNT
	As of 30/09/2023	As of 31/12/2023				As of 30	09/2023									As of 31/1	2/2023					
Traded Debt Instruments	216	209	38	7	63	9							16	5	28	9						
Of which: General risk Of which: Specific risk	11 205	11 198	38	7	63	9							16	5	28	9						
Of which: Specific risk Equities	205	198	6	0	10	2							0	0	0	1						
Of which: General risk	0	o o	6	2	10	2							4	0	8	1						
Of which: Specific risk	0	0	0	0	0	0							0	0	0	0						
Foreign exchange risk	0	0	6	1	10	2							4	1	7	3						
Commodities risk	0	0	0	0	0	0							0	0	0	0						
Total	216	209	35	5	59	6	25	18	0	0	0	1,479	17	5	28	9	14	10	0	0	0	734
	As of 31/03/2024	As of 30/06/2024				As of 31/	03/2024									As of 30/0	6/2024					
Traded Debt Instruments	231	231	20	7	31	9							21	7	36	10						
Of which: General risk	9	10	20	7	31	9							21	7	36	10						
Of which: Specific risk	222	221	0	0	0	0							0	0	0	0						
Equities	0	0	1	0	3	1							1	1	3	2						
Of which: General risk	0	0	1	0	3	1							1	1	3	2						
Of which: Specific risk	0	0	0	0	0	0							0	0	0	0						
Foreign exchange risk	0	0	3	1	8	1							4	1	10	3						
Commodities risk Total	0 231	0 231	0 21	0	30	0	15	40				867	0 21	0	0 36	0	62	20			_	1.494
Total	231	231	21	7	30	8	15	19	0	0	0	867	21	7	36	10	62	20	0	0	0	1,494

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

eba European Banking 2024 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

					Standardised Ap	proach			
			As of 30/09/2	023			As of 31/	12/2023	
		Original Exposure ^s	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ⁴	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions
	(minSUR, %) Central governments or central banks	108.972	139.180	16.928		101.730	129,711	17.165	
	Central sovernments or central banks Resional sovernments or local authorities	19,991	16,129	212		101,730	14,835	214	
	Public sector entities	25,672	7,854	1.112		25,235	7,867	965	
	Multilateral Development Banks	1,809	4557	0		1,809	4,612	0	
	International Organisations	6.281	6,281			6,295	6,295		
	Institutions	12.487	9.421	3.003		12.670	9,797	3.188	
	Corporates	33,437	23,665	21,454		34,279	24,710	22,421	
	of which: SME	5,213	3,904	3,339		5,447	4,154	3,528	
	Retail	20,802	15,053	7,888		20,942	15,267	7,951	
onsolidated data	of which: SME	5,767	3,509	2,011		5,901	3,643	2,085	
UIISUUUALEU UALA	Secured by mortstates on immovable property	4,346	3,445	1,531		5,150	4,203	2,430	
	of which: SME	1,575	1,251	511		1,655	1,305	534	
	Exposures in default	1,119	321	375	619	1,130	261	289	
	Items associated with particularly high risk	567	284	427		732	352	527	
	Covered bonds		0	0			0	0	
	Claims on institutions and corporates with a ST credit assessment			0			0		
	Collective investments undertakings (CIU)			0			0		
	Equity	15.021	15.017	11.016		14.656	14.651	10.710	
	Other exposures Standardised Total 2	251,504	241.207	63,945	1.357	244.137	232,561	65,861	

					Standardised Ap	proach			
			As of 30/09/2	023			As of 31/	12/2023	
	(minESP, W)	Original Exposure ¹	Esposure 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 sovernments or central banks	92,343	120,487	16,384		85,785	112,375	16,639	
	Regional governments or local authorities	18,246	15,073	0		16,750	13,769	0	
	Public sector entities	23,683	4,909	617		23,336	5,118	558	
	Multilateral Development Banks	0	511	0		0	583	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	2,307	2,098	571		2,073	1,984	546	
	Corporates	11,784	8,652	8,049		11,797	8,845	8,237	
	of which: SME	2,597	1,963	1,700		2,614	1,952	1,669	
	Retail	15,129	11,502	5,560		15,265	11,696	5,620	
SPAIN	of which: SME	2,580	1,627	934		2,651	1,703	977	
31 All V	Secured by mortgages on immovable property	3,151	2,509	1,099		3,932	3,288	2,008	
	of which: SME	1,010	800	344		1,020	800	340	
	Exposures in default	569	174	225	314	553	147	173	345
	Items associated with particularly high risk	185	109	163		329	171	256	
	Covered bonds	0					0		
	Claims on institutions and corporates with a ST credit assessment	0					0		
	Collective investments undertakings (CRII)	0					0		
	Equity						0		
	Other exposures	14,083	14,083	10,715		13,557	13,557	10,378	

					Standardised Ap	proach					
			As of 30/09/2	023				12/2023			
	(minSUR, N)	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	4.016	4.645	347		2.888	3,511	307			
	Regional governments or local authorities	1,690	1,052	210		1,704	1,062	212			
	Public sector entities	735	934	459		743	890	375			
	Multilateral Development Banks	0	0	0		0	0	0			
	International Organisations	0	0	0		0	0	0			
	Institutions	552	254	108		467	157	72			
	Corporates	11,660	7,735	7,420		12,108	8,115	7,795			
	of which: SME	1,616	1,117	820		1,703	1,200	959			
	Retail	5,350	3,320	2,185		5,307	3,311	2,174			
PORTUGAL	of which: SME	2,980	1,707	975		2,992	1,733	990			
FORTOGAL	Secured by mortsiales on immovable property	1,124	871	411		1,160	864	405			
	of which: SME	535 432	422 100	159		606	477	186			
	Exposures in default	432 382	100 176	103 263	269	413 403	73 181	74	286		
	Items associated with particularly high risk	382	176	263		403	181	271			
	Covered bonds			0							
	Claims on institutions and corporates with a ST credit assessment			0							
	Collective investments undertakings (CRII)			0							
	Equity Other exposures	195	590	229		672	668	330			
	Other exposures Standardised Intel ²	390	590	200	450		900	330	440		

		(2) local value adjustments and provisions per c	(z) one visua supprimenta and provisions per country or country party executions from not recurrent poor exposures to includes general creatment adjustment.									
					Standardised Ap	proach						
			As of 30/09/2	023			As of 31.	12/2023				
	(minESP, W)	Original Exposure ²	Original Exposure * Exposure Yukus* State exposure amount Value adjustments and provisions*					Risk exposure amount	Value adjustments and provisions ²			
	Central governments or central banks	1.993	1.993			1,936	1,998					
	Regional governments or local authorities	.,	0	0			0					
	Public sector entities	76	78	0		78	76					
	Multilateral Development Banks	0	0	0		0	0	0				
	International Organisations	0	0	0		0	0	0				
	Institutions	777	921	270		657	804	244				
	Corporates	1,001	577	367		1,076	682	420				
	of which: SME	91	58	47		60	64	53				
	Retait	54	40	24		54	40	24				
FRANCE	of which: SME	32	30	17		33	31	18				
11011102	Secured by mortalisies on immovable property	2	1	0		1	1	0				
	of which: SME	1	1	0		1	1					
	Exposures in default	2	1	1	1	1						
	Items associated with particularly high risk					ů						
	Covered bands Claims on institutions and corporates with a ST credit assessment											
	Claims on institutions and consonates with a ST credit assessment Collective investments undertakings (CIU)						0					
	Counces investments undertakings (Cloi) Equify			0		ů	0					
	Other exposures	19	19			29	19	i i				
	Oliei elipolisies											

			Total value adjustments and provisions per country of country and year idea those for securification exposures but includes general credit risk adjustments.									
					Standardised Ap	proach						
			As of 30/09/2	023			As of 31/	12/2023				
		Original Exposure ³	Exposure Value ¹	Risk exposure amount	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²				
	(minSUR, %)											
	Central assertments or central hashes Resisted communities or local authorities Public sector entities Public sector entities International Organizations International Organization	326 3 1,736 0 0 1,202 625 91 24 18	305 3 1,736 0 0 1,031 706 51 19	0 0 0 0 178 553 44 11		179 3 1,672 0 0 695 560 31 27 22	215 3 1,672 0 0 722 797 30 23 21	0 0 0 0 141 555 27 13				
GERMANY	Scored by purchaging an immercially properly of which 200 for which 200 for which 200 for some and the sound of the sound	21 17 0 0 0 0 0	20 17 0 0 0 0	6 4 0 0 0 0 0	0	20 27 0 0 0 0 0	12 17 0 0 0 0	5 4 0 0 0				

UNITED STATES

Credit Risk - Standardised Approach

CaivaBank S A

	CatxaBank, S.A.								
					Standardised Ap	proach			
			As of 30/09/2	023			As of 31/	12/2023	
		Original Exposure ¹	Original Exposure * Exposure Yulus * Sisk exposure amount Value adjustments and provisions *					Risk exposure amount	Value adjustments and provisions ²
	(minEUR, %)								
	Central governments or central banks	0		0			0		
	Resional dovernments or local authorities Public sector entities			0			0		
	Public sector entities Multilateral Development Banks	507	502			500	502		
	International Organisations	200							
	Institutions	1,621	1,536	353		1.707	1,634	418	
	Corporates	1.140	1.016	1.013		1.053	200	294	
	of which: SME	32	26	24		38	31	27	
	Retail	19	15	9		35	12	8	
UNITED KINGDOM	of which: SME	12	11	6		9	8	5	
DIVITED KINGDOM	Secured by mortstates on immovable property	20	18	6		11	9	3	
	of which: SME	2	2	1		2	1	0	
	Exposures in default	1		0	0	1	0		1
	Items associated with particularly high risk	0		0		0	0		
	Covered bonds						0		
	Claims on institutions and corporates with a ST credit assessment	0		0			0		
	Collective investments undertakings (CIU)			0			0		
	Equity		10	0		70	70		
	Other exposures		30				70		
	Standardised Total ²	⁽⁴⁾ Original exposure, unlike Exposure value, is n							

(** 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 eff

					Standardised Ap	proach			
			As of 30/09/2	023			As of 31.	12/2023	
		Original Exposure ^s	Exposure Velue ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(minEUR, %)	4.750	4.750			4817	4.817		
	Central dovernments or central banks Regional governments or local authorities	4,750	4,759			4,617	4,017		
	Regional governments or local authorities Public sector entities	ő	·			ů.	0	·	
	Multilateral Development Banks	0		0			0		
	International Organisations	0	0	0		0	0	0	
	Institutions	182	120			336	254	20	
	Corporates	1,263	1,249	843		1,569	1,424	979	
	of which: SME	43	41	33		45	43	35	
	Retail	29	27	16		45	43	24	
ITALY	of which: SME	26	26	15		43	42	24	
	Secured by morbiales on immovable property of which: SME	1							
	Exposures in default	, a				ů,			
	Items associated with particularly high risk	, i	·			ů.	0	· ·	
	Covered bands	0		0			0		
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Other exposures	0		0			0		
	Standardised Total ²				2				

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

				Standardised Ap	proach			
		As of 30/09/2	123			As of 31/	12/2023	
	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
(minEUR, %)								
ts or central banks ets or local authorities	2,687	2,712	0		2,676	2,692		
nts or local authorities is	102	101	20		25	96	10	
n oment Banks	702				702	702		
isations								
	238	198	53		180	142	39	
	865	431	422		991	551	536	
	129	125	118		170	166	151	
	12	9	5		29	15	9	
		7	4		15	15	8	
les on immovable property	9		3		9	9	3	
	3	3	1		3	3	1	
t Th marticularly high risk	0		0			0		
n parocuany nyo nac			0			0		
ns and corporates with a ST credit assessment	l .	i i			, and a		o o	
nts undertakings (CIU)		· ·						
	0	0	0		0	0	0	
	213	213	0		202	202		
				2				

Cityletal responser, unlike Exposure value, in reported before taking into account any effectidue to credit conversion factors or credit risk mitgalise techniques (e.g., substitution effects).

(2) Total value adjustments and provisions per country of counterparty sectades those for securitation exposures but includes general credit risk adjustments.

					Standardised Ap	proach						
			As of 30/09/2	023			As of 31.	/12/2023				
		Original Exposure ³	Exposure Value	Risk exposure amount	Value adjustments and provisions ²	Original Exposure	Exposure Value	Risk exposure amount	Value adjustments and provisions ²			
	(minEUR, %)											
	Central dovernments or central banks Regional governments or local authorities	0		0								
	Resional sovernments or local authorities Public sector entities											
	Public sector entities Multilateral Development Banks	0		0								
	International Organisations	5.345	5.345	0		5.352	5.352					
	Institutions	52	50	10		55		11				
	Corporates	21	16	16		27	22	20				
	of which: SME	16	13	12		20	18	16				
	Retail	6	5	3		33	10	6				
DEL OU IM	of which: SME	3	3	2		31	9	5				
BELGIUM	Secured by mortisales on immovable property	0	0	0		0	0	0				
	of which: SME	0	0	0		0	0	0				
	Exposures in default	0	0	0	0	0	0	0				
	Items associated with particularly high risk	0	0	0		0	0	0				
	Covered bands	0	0	0		0	0	0				
	Claims on institutions and corporates with a ST credit assessment	0		0		0	0					
	Collective investments undertakings (CRII)	0		0		0	0					
	Equity	0		0			0					
	Other exposures	0		0		4	4					
	Planetization of Tabul ²								I			

Original exposure, unlike Deposure value, in reported before taking into account any effectious tocords convention factors or creditinisk mitigation techniques (e.g. sub-IT batal value adultments and creditions are countred counterparty excludes those for securification exposures but includes entered credit risks adjustments.

					Standardised Ap	amach			
					Januarda	pioscii			
			As of 30/09/2	1023			As of 31	12/2023	
		Original Exposure ^s	Exposure Value ¹	Fisk exposure amount	Value adjustments and provisions ²	Original Exposure ²	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(minEUR, %)								
	Central sovernments or central banks Resignal sovernments or local authorities			0			0		
	Public sector entities			0					
	Multilateral Development Banks								
	International Organisations	0	0	0		0	0	0	
	Institutions	158	137	33		163	142	37	
	Corporates	104	87	83		141	123	108	
	of which: SME	27	26	22		20	83	69	
	Retail	13	9	6		12	8	5	
NETHERLANDS	of which: SME	11	8	4		30	7	4	
	Secured by mortifales on immovable property	3	2	1		1	1		
	of which: SME Exposures in default	1	1	0		1	1		
	Exposures in default Items associated with particularly high risk			0	0				
	Covered bands			0			0		
I	Claims on institutions and corporates with a ST credit assessment					ů	0		
I	Collective investments undertakings (CIU)								
	Equity	0	0	0		0	0	0	
I	Other exposures		0	0		0	0	0	
	Phone described Table ²								

⁽⁴⁾ Original exposure, unlike Exposure value, in reported before taking into account any effect due to credit conversion factors or credit nick mitigation fecchiques (e.g., substitution (2) Total value adductments and provisions ser country of countercards excludes those for securification exposures but includes eigened credit risk adductments.

					Standardised Ap	proach	Standardised Approach									
			As of 30/09/2	023				12/2023								
	Intel SUR, No.	Original Exposure ¹	Exposure Value ¹	fisk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²							
	Central sovernments or central banks	120	120	0		208	208	0								
	Resional sovernments or local authorities	0	0	0		0	0	0								
	Public sector entities	0	0	0		0	0	0								
	Multilateral Development Banks	200	200	0		200	200	0								
	International Organisations	936	935			943	943									
	Institutions	244 1.323	244 709	119 709		432 1,336	432 753	120 751								
	Corporates of which: SME	1,323	709	709		1,320	/53	/51								
	of which: SME Betail	š	3	2		11		3								
	of which: SME	,	,	0		7	1	1								
LUXEMBOURG	Secured by mortilisies on immovable property	2	2	1		2	2	1								
	of which: SME	2	2	1		2	2	1								
	Exposures in default	0	0	0	0	0	0	0	0							
	Items associated with particularly high risk	0	0	0		0	0	0								
	Covered bands	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									
	Other exposures	2	2	2		2	2	2								
	Standardised Total ²	(1) Original exposure, unlike Exposure value, is n			4				3							

2024 EU-wide Transparency Exercise Credit Risk - Standardised Approach

					Standardise	ed Approach					
			As of 31/	03/2024			As of 30	/06/2024			
	(min DUR, No.)	Original Exposure ¹	Exposure Value ⁴	Risk exposure amount	Value adjustments and provisions	Original Exposure ⁴	Exposure Value ⁶	Risk exposure amount	Value adjustments and provisions		
	Central dovernments or central banks	112.982	136,054	17.153		122.916	141.147	16,770			
	Regional governments or local authorities	19.181	14,976	209		18.602	15.277	213			
	Public sector entities	25,747	7,095	959		25,920	7,231	926			
	Multilateral Development Banks	1,608	4,586	0		1,808	4,380	0			
	International Organisations	6,321	6,321	0		6,359	6,359	0			
	Institutions	14,115	11,224	3,663		14,753	12,195	3,812			
	Corporates	36,831	25,785	23,014		35,863	26,316	23,807			
	of which: SME	5,092	3,869	3,429		5,181	3,926	3,449			
	Retail	21,239	25,224	7,961		22,123	17,132	6,640			
Consolidated data	of which: SME	5,653	3,503	2,068		5,513	3,557	2,089			
Consolidated data	Secured by mortslasies on immovable property	3,657	3,060	1,460		4,015	3,379	1,687			
	of which: SME	1,631	1,266	556		1,832	1,462	637			
	Exposures in default	1,178 695	281	332	712	1,202 712	294	352	740		
	Items associated with particularly high risk	695	338	508		712	347	520			
	Covered bands	°.	0								
	Claims on institutions and corporates with a ST credit assessment	°.	0								
	Collective investments undertakinsis (CIU)		0								
	Equity Other emocrates	13.942	13.938	10.359		14,345	14.342	10.419			
	Other exposures Standardised Total ²	257,695	238,851	65,618	1301	268,618	240,302	65,147	1.33		
		257,895						95,147	1,33		

					Standardise	ed Approach					
			As of 31	03/2024			As of 30	As of 30/06/2024			
	(min DUR, No.)	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 abvernments or central banks	96,500	118,160	16,578		105,717	122,242	16,196			
	Regional governments or local authorities	17,090	13,936	0		16,494	14,214	0			
	Public sector entities	22,876	4,444	569		23,073	4,648	535			
	Multilateral Development Banks	0	579	0		0	588	0			
	International Organisations	0	0	0		0	0	0			
	Institutions	2,090	2,015	558		2,479	2,395	598			
	Corporates	11,101	8,298	7,503		11,517	8,602	8,071			
	of which: SME	2,430	1,820	1,628		2,585	1,924	1,695			
	Retail	15,768	11,730	5,671		16,664	13,637	4,336			
SPAIN	of which: SME	2,552	1,623	986		2,382	1,614	948			
OF All V	Secured by mortgages on immovable property	2,382	2,078	1,008		2,604	2,257	1,169			
	of which: SME	917	722	336		980	775	350			
1	Exposures in default	582	189	236	335	662	200	254	412		
	Items associated with particularly high risk	209	158	236		295	192	289			
	Covered bonds					0					
1	Claims on institutions and corporates with a ST credit assessment										
1	Collective investments undertakings (CIUI										
	Equity	12.910	12.910	10.003		13.339	13.339	10.083			
	Other exposures	12,910	12,910	10,003		13,339	975,61	10,063	802		
	Standardised Total ²				802						

					Standardise	ed Approach			
			As of 31	03/2024			As of 30	106/2024	
	(min ELPL, No.)	Original Exposure ^L	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	3,125	3,742	303		4,429	5,055	302	
	Regional governments or local authorities	1,664	1,036	207		1,682	1,059	212	
	Public sector entities	729	826	364		722	705	358	
	Multilateral Development Banks		0	0		0	0	0	
	International Organisations		0	0		0	0	0	
	Institutions	530	206	87		581	249	102	
	Corporates	12,109	8,225	7,911		12,265	8,281	7,957	
	of which: SME	1,722	1,229	202		1,628	1,154	923	
	Retail	5,162	3,246	2,131		5,156	3,209	2,140	
PORTUGAL	of which: SME	2,902	1,710	979		2,923	1,763	1,010	
PURTUGAL	Secured by mortgages on immovable property	1,235	943	438		1,378	1,091	506	
	of which: SME	687	517	210		822	658	277	
	Exposures in default	422	77	80	220	364	77	79	25
	Items associated with particularly high risk	405	181	271		416	154	231	
	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	637	633	355		647	644	335	
	Standardined Total ²				452				41

	•				Standardise	ed Approach			
			As of 31/	03/2024			As of 30	/06/2024	
	(min DJR, No	Original Exposure ²	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
FRANCE Same Control Co	which generates are careful basis for controlled and careful basis	2,004 0 0 79 6 13.1 1,083 68 29 1 1 1 1 0 0 0 0 0 0	2,064 0 79 0 0 341 66 61 35 25 1 1 0 0 0 0 0 0 0 1 1 1 1 1 1 1 1 1 1	0 0 0 0 277 413 57 28 0 0 0 0 0	۰	2,005 0 77 7 0 0 055 1,114 655 33 1 1 1 0 0 0 0 0	2,006 0 77 0 805 720 81 32 28 1 1 0 0 0 0 0	0 0 0 265 257 25 23 0 0 0 0 0 0	0

		(2) Total value adjustments and pro	visions per country of counterparts	excludes those for securitisation e	aposures but includes general cre	Strisk adjustments.			
					Standardis	ed Approach			
			As of 31	03/2024			As of 30	/06/2024	
	(relo DJR, %)	Original Exposure ⁶	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
GERMANY	Control of	180 3 1,672 0 1,482 205 205 20 20 20 0 0 0	218 3 1,672 0 0 1,672 0 0 1,460 0 1 0 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	0 1 0 0 200 564 31 14 14 7 7 7 8 8	·	25 4 1,600 0 0 1,530 256 21 12 12 12 12 0 0 0	63 4 1,000 0 1,000 223 223 229 229 239 249 0 0 0	0 1 0 0 2206 627 23 13 14 7 7 7 7 7 0 0	o
	Other exposures Standardised Total ²	10	10		2		-	0	2

	CaixaBank, S.A.								
					Standardisc	ed Approach			
				03/2024				06/2024	
	crain DJR, No.	Original Exposure ⁶	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ⁶	Risk exposure amount	Value adjustments and provisions ²
UNITED KINGDOM	Control assessment or control tasks in c	0 0 507 6 1,782 35 17 20 5 4 4 6 6	0 0 0 502 1,730 27 1,079 6 6 1 1 0 0 0	0 0 0 454 1.579 27 2 6 2 0 1 1 0 0	,	0 0 508 1783 1502 15 2 1 1 1 1 1 0 0 0	0 0 0 1,755 1,755 34 2 2 3 1 1 1 0 0	0 0 0 485 2,311 34 6 0 0 4 1 1	

					Standardis	ed Approach			
			As of 31	03/2024			As of 30	/06/2024	
		Original Exposure ¹	Exposure Value ¹	Rhik exposure amount	Value adjustments and provisions ²	Original Exposure ⁴	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
ITALY	General Control Contro	4,783 0 0 0 2,70 1,443 34 0 0 0 0	4,783 0 0 0 1,428 33 32 2 0 0 0 0	0 0 0 0 84 827 237 24 24 0 0 0	۰	4,819 0 0 0 0 323 1,820 6 22 31 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	A,R19 0 0 0 0 244 1,R45 30 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 2 1.379 5 22 2 2 2 0 0 0 0	0
	Standardised Total ²				2				,

					Standardise	ed Approach			
			As of 31	03/2024			As of 30	06/2024	
	(minU.S. N.)	Original Exposure ^b	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Rhk exposure amount	Value adjustments and provisions ²
	Central governments or central banks	2,701	2,759	0		2,594	2,612	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	61	60	12		23	23	5	
	Multiluteral Development Bunks	701	701	0		702	702	0	
	International Organisations	243	0 202			0		0.75	
	Institutions	243	202	64		335 871	295 434	75	
	Corporates	142	140	139		136	129	432	
	of which: SME	142	13	139		130	17	120	
	Retail of which: SME	17	12			17	17	12	
UNITED STATES	of which: SME Secured by mortalistics on immovable property			2			4	2	
	of which: SME	1	1			1	1	0	
	Exposures in default	0	0	0		4	2	2	2
	Items associated with particularly high risk		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	
	Easity	0	0	0		0	0	0	
	Other exposures	134	134	0		185	185		
	Standardised Total ²				5				4

					Standardis	ed Approach			
			As of 31	03/2024			As of 30	/06/2024	
		Original Exposure ⁶	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 1929, %) Central abvernments or central banks Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations Institutions	5,380 76 22	5,380 74	0 16		5,413 99	5,413 97 17	0 20	
	Corporates of which: SME Retail	17	14	13		16	13	13	
BELGIUM	of which: SME Secured by mortalizes on immovable property	3 0	2 0	2 0		3 0	3	2 0	
	of which: SME Exposures in default	0	0	0	۰	0	0	0	
	Hems associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment		0	0		0	0	0	
	Collective investments undertakinss (CIU) Equity	0	0	0		0	0	0	
	Other exposures Standardised Total ²	10	10	0				0	

		(2) local value adjustments and pr	nesions per country or counterparty	excludes those for secures ation (spoures our includes general cred	strik aquistients.			
					Standardise	ed Approach			
			As of 31	03/2024			As of 30:	106/2024	
		Original Exposure ¹	Exposure Value ³	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value*	Risk exposure amount	Value adjustments and provisions ²
	(min EUR, %) Central sovernments or central banks	٥	0	0		0		0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities		0	0		0	0	0	
	Multiluteral Development Banks			0					
	International Organisations	178	0 257	0		167	165		
	Institutions Consonates	176	237	30		107	203	91	
	of which: SME	55	42			55	54	12	
	OF WHICH: SPIC	13				13	10	7	
	of which: SME	11	,			11		6	
NETHERLANDS	Secured by mortglages on immovable property	1	1					0	
	of which: SME	1	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk		0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
1	Collective investments undertakinsis (CIUI	0	0	0		0	0	0	
1	Equity		0	0		0			
	Other exposures						۰		
	Standardised Total ²								

		(2) local value adjustments and pro-	within his committee of committee of	to and superior or are an accordance	Appearance of the second	annica quarrent.			
					Standardise	ed Approach			
			As of 31/	03/2024			As of 30	106/2024	
	(min DUR, No.)	Original Exposure ^b	Exposure Value ⁴	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ⁴	Exposure Value ⁶	Risk exposure amount	Value adjustments and provisions ²
LUXEMBOURG	Control assessment or created space. Parks control assessment or created space. Parks control assessment or control assessment of control assessment or	230 0 0 200 941 450 1,003 6 4 0 2 2 0 0 0 0 0 0	220 0 0 0 200 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 128 754 4 2 0 1 1 1 0 0 0	٥	227 0 0 200 200 449 1.378 9 4 0 0 0 0 0	227 6 6 7 7 7 8 7 8 7 8 7 8 7 8 7 8 7 8 7	0 0 0 0 0 1286 7244 4 2 0 0 0 0 0 0 0 0	,

Credit Risk - IRB Approach

CaixaBank, S.A.

pin tisk, by initial basis and central governments. Influence proposition Officials Specialment switing	Original 6 0 0 188,580 28,848	Of which: defaulted 0 0 3,604	As of Exposure Value 0 0 123,104	Risk exposure 0 0 79,277	amount Of which: defaulted 0	Value adjustments and provisions	Original E	Of which:	As of S Exposure Value ²	31/12/2023 Risk exposure	Of which:	Value adjustments and provisions
rthial banks and central governments stitutions urporates Corporates - Of Which: Specialised Lending	0 0 166,580	Of which: defaulted 0 0 3,604	Value ¹	0	Of which:	adjustments		Of which: defaulted		Risk exposure	Ofwhich:	adjustments
rthial banks and central governments stitutions urporates Corporates - Of Which: Specialised Lending		detautted 0 0 3,604	0	0		and provisions		defaulted	0			and provisions
rthial banks and central governments stitutions urporates Corporates - Of Which: Specialised Lending		0 0 3,604	0 0 123,164	0	0	0	0		0		0	0
attrations rporates Corporates - Of Which: Specialised Lending			0 123.164	0	0	0						
Corporates - Of Which: Specialised Lending			123.164							0	0	0
					1,154	2,431	169,399	3,805	125,355	80,215	1,266	2,186
		576	22,127	15,486	0	402	28,928	556	22,268	15,535	0	334
	22,777	1,322	17,193	11,090	359	776	22,324	1,353	17,201	11,051	361	746
talt.	243,919	7,349	190,309	39,841	1,591	4,292	241,357	7,182	188,153	41,540	1,583	4,475
Retail - Secured on real estate property	179,234	5,456	153,180	26,470	1,296	2,709	176,692	5,247	150,885	28,336	1,277	2,837
Retail - Secured on real estate property - Of Which: SME	13,862	865	11,563	3,156	177	356	13,141	777	10,985	3,049	163	379
					1,118						1,115	2,457
					1						1	214
												1,425
												812
						566						612
uty	5,714	18	5,714	18,060	44		5,902	19	5,902	18,837	47	1
	_			0							_	
•	Retail - Counting Revening Retail - Counting Revening Retail - Counting Revening Retail - Counting Revening Retail - Cotter Retail - Retail - Cotter Retail - Cotter Retail - Cott Which: 59KE Retail - COT Which: non-59KE	Retail: Qualifying Neroling 21,556	Retail - Coultrying Revolving 21,556 118 Retail - Other Retail 119	Retail-Qualifying benoting 28,59 116 12,809 Retail-Owe Pretail-Owe Pretail-Own Pretail-O	Rossi-Qualifying Nervine 24,565 155 12,609 13,333 Rossi-Qualifying Nervine 13,629 13,775 24,646 13,651 13,6	Raia-Qualifying Neoning 28,556 156 12,809 13,533 1 Raia-Chair R	Resist Qualifying Revining 26,556 136 12,689 3,353 1 19 Resist Cross Feath 7,778 24,440 3,000 2,000	Rista: Qualifieq Reviewing 25,556 118 12,695 3,353 1 79 24,842 12,605 12,	Result Qualifying Revening 24,556 116 12,660 33,55 1 179 28,542 129 Result Charles 170 28,542 129	Rouse-Qualifying Newmine 24,566 196 12,489 3,535 1 179 24,862 139 12,865 181 12,865 1	Risti-Qual-Play Revining 25:56 136 12:689 3:53 1 19 21:862 139 12:885 3:561 Risti-Come Play Come Play	Rista: Qualifying Neurology

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

(2) like licetal does not recurse that Securioration position in the relative point of the August Securior (2) like licetal does not recurse that Securioration position process in the Research Securior (2) like the Securior (3) like the Secur

							IRB Ap	proach					
					30/09/2023								
		Originati	ixposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original I	ixposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Valle		Of which: defaulted	and provisions		Of which: defaulted	Value		Of which: defaulted	and provisions
	Central banks and central governments institutions Corporaliss	0 0 114.497	0 0 3.355	0 0 84.606	0 0 58.172	0 0 1.152	0 0 2,242	0 0 114.846	0 0 3,596	0 0 84.877	0 0 58.477	0 0 1.263	0 0 2,052
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	11,467 22,777	336 1,322	9,956 17,193	7,097 11,090	0 359	267 776	11,084 22,324	351 1,353	9,719 17,201	6,800 11,051	0 361	242 746
	Retail: - Secured on real estate property Retail: - Secured on real estate property - Of Which: SME	226,864 162,438 13,815	7,073 5,191 861	173,584 136,552 11,522	35,735 22,398 3,150	1,404 1,109 176	4,142 2,567 355	224,319 159,913 13,097	6,894 4,972 773	171,443 134,272 10.947	37,427 24,256 3,042	1,385 1,079 162	4,311 2,681 378
SPAIN	Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving	148,623 28,329	4,330 107	125,030 12,611	19,248 3,333	932 1	2,212 174	146,816 28,714	4,199 110	123,325 12,789	21,213 3,341	917 1	2,303 209
	Retail - Other Retail Retail - Other Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME	36,016 22,046 14,052	1,774 1,293 482	24,421 12,882 11,539	10,004 4,186 5,818	294 274 20	1,401 838 563	35,692 21,763 13,929	1,812 1,307 506	24,383 13,286 11,097	9,830 4,318 5,512	305 284 21	1,421 812 609
	Equity Other non-credit-obligation assets	4,934	18	4,934	15,962	44	0	5,047	19	5,047	16,551	47	0
	IRB Tenal												

								IRB Ap	proach					
					As of	30/09/2023					As of	31/12/2023		
			Originati	isposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original E	pposure ¹	Exposure Value ²	Riskexposure	amount	Value adjustments
		(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	and provisions		Of which: defaulted	Value		Of which: defaulted	and provisions
		s and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions		0	0	0	0	0	0	0	0	0	0	0	0
	Corporates		1,972	0	1,424	887	0	33	2,159	0	1,544	927		14
		Corporates - Of Which: Specialised Lending	694	0	629	572	0	32	696	0	633	554		13
	Retail		14.717	0 154	0 14.713	0 3.631	155	101	14.708	0 161	14.704	3,589	166	112
	Retait													
		Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME	14,713	154	14,711	3,630	155	100	14,704	161	14,702	3,588	166	112
PORTUGAL		Retail - Secured on real estate property - Of Which: non-SME	14.712	154	14,710	3.630	155	100	14.703	161	14.701	3.588	166	112
		Retail - Qualifying Revolving	14,712	154	14,710	3,030	100	100	14,703	161	14,701	3,300	100	112
		Retail - Qualifying Revolving Retail - Other Retail	4		1	0	0	0	4	0	2			
		Retail - Other Retail - Of Which: SME			0				1	0				
		Retail - Other Retail - Of Which: non-SME	0		0	0	0	0		0	0			
	Equity	result - Other result - Of Which; non-SME	223		223	647	0	0	240	0	240	685		1 0
		adit abligation access	223		223	U47		0	240	J	240	002	_	

							IRB Ap	proach					
				As of	30/09/2023					Aso	f 31/12/2023		
		Original	Exposure ¹	Exposure	Risk exposure	imount	Value adjustments	Original	Exposure ¹	Exposure	Risk exposure	amount	Value adjustments
	(min EUR, No		Of which: defaulted	Value ¹		Of which: defaulted	and provisions		Of which: defaulted	Value ¹		Of which: defaulted	and provisions
FRANCE	Control Saches or Coming previousments Institutions Compress Control Section (Section Section	0 0 7,876 2,731 0 124 100 2 98 23 1 0	0 0 0 0 3 3 0 0 0 0 0	0 0 5,852 2,022 0 98 89 1 87 8 1 0	0 0 3,177 1,460 0 23 20 0 20 2 2 0 0	0 0 0 0 0 0 0 0 0	0 0 7 4 0 2 1 0 0 0 0 0 0 0	0 8,679 3,627 0 124 99 1 98 23 1 0	0 0 0 0 2 2 0 0 0	0 6,348 2,270 0 97 88 1 87 8	0 0 3,595 1,799 0 27 24 0 24 2 1 0 0	0 0 0 0 0 1 1 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 7 2 0 2 1 0 0 0 0 0 0
Í	IRB Total												

							IRB Ap	proach					
				As o	30/09/2023					As o	f 31/12/2023		
		Original	Exposure ¹	Exposure	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure	Risk exposure	amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value ¹		Of which: defaulted	and provisions		Of which: defaulted	Value ⁵		Of which: defaulted	and provisions
GERMANY	Gaint Jacks of coloning generoments Indicates Corporate, Orthorito Septiment uniting Corporate, Orthorito Self Forum Restal, Scoreties and explaining supports Restal, Scoreties and extent property Restal, Scoreties and extent property Restal, Scoreties and extent property, Orthorito Self Restal, Scoreties and extent property, Orthorito Self Restal, Scoreties and Extent property, Orthorito Self Restal, Coloning Restal, Scoreties and Self Restal, Coloning Restal, Self Restal,	0 8,419 546 0 229 203 4 199 24	0 0 0 2 2 2 0	0 7,684 266 0 196 187 3 184 8	0 0,042 232 0 40 37 0 36 2	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 9 1 0 2 1 0	0 8,302 537 0 225 199 4 195 24	0 0 0 2 2 2 0	0 7,470 267 0 193 184 3 181 8	0 3,750 242 0 44 41 0 41 2	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 6 1 0 1 1 0
	Rotal: - Other Rotal: - Of Which; SME Equity Other non-cedit-obligation assets IIB Total Page Page Page Page Page	0 2 0	0	0 1 0	0 1 0	0 0	0 0	0 2 0	0	0 2 0	0 1 0	0 0	0

Credit Risk - IRB Approach

							IRB Ap	proach					
				As o	30/09/2023					Aso	f31/12/2023		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value		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	
	Institutions Corporates	0 6.122	0	4.695	0 2.525	0	0	6,773	0	5.320	0 2.754	0	
	Corporates Corporates - Of Which: Specialised Lending	6,122 2,193		1,882	2,525 1,229	0	9	2,134	0	1.867	2,754 1,254	0	7
	Corporates - Of Which: SME	2,193		1,002	1,229			2,134		1,007	1,254	0	3
	Corposates - Or Willen: SMC	802	34	716	155		17	790	30	705	182	4	17
	Retail - Secured on real estate property	743	34	695	148	4	16	731	30	685	176	4	16
	Retail - Secured on real estate property - Of Which: SME	12	1	11	2	0	0	12	1	11	2	0	0
UNITED KINGDOM	Retail - Secured on real estate property - Of Which: non-SME	730	33	684	147	4	16	719	29	674	174	4	16
	Retail - Qualifying Revolving	56	0	18	5	0	0	55	0	18	4	0	
	Retail - Other Retail	3	0	2	2	0	0	4	0	2	2	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	3	0	2	2	0	0	4	0	2	2	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	
	Other non credit-obligation assets												
	IRB Yetal												

(2) Original exposure	e, unlike Exposure vi	ilue, is reported befo	ore taking into account any ef	lect due to credit con	rversion factors or co	edit risk mitigation to	chniques (e.g. subs	stitution effects)

							IRB Ap	proach					
				As o	30/09/2023					Aso	31/12/2023		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value*		Of which: defaulted	and provisions		Of which: defaulted	Value*		Of which: defaulted	and provisions
ITALY	Copyrate State and calculate of copyrates Copy	0 0 3,471 128 0 62 52 1 51 8 2 0	0 0 0 0 2 2 2 0 0 0 0 0 0 0	0 0 2.524 69 0 52 48 1 47 3 1 0	0 0 1,522 49 0 10 8 0 8	000000000000000000000000000000000000000	0 0 0 1 1 0 0 0 0 0	0 0 3,792 191 0 63 53 1 52 8 2 0	0 0 0 0 2 2 2 0 0 0 0 0 0 0 0 0 0	0 0 2,815 128 0 53 49 1 48 3 1 0	0 0 1,739 103 0 11 9 0 8 1 1 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 2 0 0 1 1 0 0 0 0 0 0
	Other non credit-obligation assets IRB Total												

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution)	n effects)
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							IRB Ap	proach					
				As o	30/09/2023						31/12/2023		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments
	(min EUR, %s)		Of which: defaulted	Value*		Of which: defaulted	and provisions		Of which: defaulted	Value*		Of which: defaulted	and provisions
	Central banks and central governments Institutions	0	0	0	0	0	0		0	0	0	0	0
	Institutions Corporates	4,749		2.639	1.504		10	4.805	0	2 792	1.469		
	Corporates - Of Which: Specialised Lending	3,232		1,475	998		10	3,324	0	1,553	1,469		3
	Corporates - Of Which: Speciative Lengting Corporates - Of Which: SME	0		0	0	0	0	3,324	0	1,553	0	0	
	Retail	156	1	135	32	0	1	163	1	142	36	0	1
	Retail - Secured on real estate property	144	1	130	31	0	1	151	1	137	35	0	1
UNITED STATES	Retail - Secured on real estate property - Of Which: SME	5	0	5	1	0	0	5	0	5	1	0	0
UNITED STATES	Retail - Secured on real estate property - Of Which: non-SME	139	1	125	30	0	1	146	1	132	34	0	1
	Retail - Qualifying Revolving	11	0	4	1	0	0	12	0	4	1	0	0
	Retail - Other Retail	1	0	1	0	0	0	1	0	1	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	1		0	0	0	0	1	0	0	0	0	
	Equity	41		41	153	0	0	43	0	43	161	0	
	Other non credit-obligation assets												
	IRB Total												

								IRBAp	proach					
					As o	30/09/2023					As o	31/12/2023		
			Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments
		(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	and provisions		Of which: defaulted	Value		Of which: defaulted	and provisions
		is and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions		0	0	0	0	0	0	0	0	0	0	0	0
	Corporates		290		239	108	0	0	327	0	276	131	0	0
		Corporates - Of Which: Specialised Lending	105		84	51	0		108		88	53		
			0		0		0				0			
	Retail	Retail - Secured on real estate property	56 45	1	45 41	9	0	1	56 45	1	45 41	10		1 0
		Retail - Secured on real estate property - Of Which: SME	45	1	41				40	1	41			
BELGIUM		Retail - Secured on real estate property - Of Which: non-SME	45		41		0	1	45	1	40		0	
		Retail - Qualifying Revolving	10			1			10		2	,		
		Retail - Other Retail	1		1				10		,			
		Retail - Other Retail - Of Which: SME	0		1 0	0	0	0		0	1 0	, i	0	
		Retail - Other Retail - Of Which: non-SME	1		1 1	0	0	0	1	0	1 1		0	
	Equity	Manual Colonia Research Which, Bert-SME	3		l ŝ	11	0	0	3		1 3	11	0	
		edit-obligation assets								-				

							IRB Aş	proach					
				As o	30/09/2023					Aso	131/12/2023		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments		Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value		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	
	Institutions	0		0	0	0	0	0	0	0	0	0	
	Corporates	3,679		3,071	1,145	0	5	3,576 174	0	2,957	1,008		3
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	173		144	113	0	1	174	0	141	111		
	Corporates - Of Which: SME Retail	98		86	22	0	0	101	0	89	25		
		98	2	88	22	0	1	91	2	89	25 24		1
	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME	88	2	83	21	0	1	91	1	86	24		1
NETHERLANDS	Retail - Secured on real estate property - Of Which: non-SME	87		81	21			89		84	23		
	Retail - Qualifying Revolving	9		3	1	0	0	9	0	3	1	0	
	Retail - Other Retail	1		0	0	0	0	1	0	1		0	
	Retail - Other Retail - Of Which: SME	0		0	0	0	0		0	0	0	0	
	Retail - Other Retail - Of Which: non-SME	0		0	0	0	0	1	0	1	o o	0	
	Equity	0		0	0	0	0	0	0	0	0	0	
	Other non credit-obligation assets												
	IRB Total												

							IRB Ap	proach					
				As o	30/09/2023					Aso	131/12/2023		
		Originati	Exposure ¹	Exposure	Risk exposure	imount	Value adjustments	Original	Exposure ¹	Exposure	Risk exposure	amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value ¹		Of which: defaulted	and provisions		Of which: defaulted	Value ⁵		Of which: defaulted	and provisions
	Central banks and central governments	0		0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	1,087		1,001	648		2	1,258	0	1,173	685	0	1
	Corporates - Of Which: Specialised Lending	138		137	113	0	1	138	0	138	110	0	0
	Corporates - Of Which: SME	0		0	0	0	0		0	10		0	0
	Retail	11		9	1	0	0	12	0	10	2	0	
	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME	9		8	1	0	0	10	0	9	2	0	0
LUXEMBOURG		9				0		10					
	Retail - Secured on real estate property - Of Which: non-SME	9		8	1	0	0	10	0	9	2	0	
	Retail - Qualifying Revolving Betail - Other Betail	1		0	0		0	1	0	0		0	0
	Retail - Other Retail - OTher Retail - Of Which: SME												
	Retail - Other Retail - Of Which: non-SME	0			0		0			0		0	0
	Equity	44		44	117			45		45	119		
	Other non credit-obligation assets	- 44			***		,	43		45	***	,	,
	Other non-creat-doughton assets IRB Total												
	IND TOGE				an indication in the comment con all								

Credit Risk - IRB Approach

CaivaBank S A

								IRB Ap	proach					
						31/03/2024						30/06/2024		
			Original I	ixposure ¹	Exposure Value ²	Risk exposure	amount	Value adjustments	Original E	Exposure ¹	Exposure Value ²	Risk exposure	amount	Value adjustment
				Of which:	Value		Of which:	and provisions		Of which:	Value		Of which:	and provision
		(min EUR, %)		defaulted			defaulted			defaulted			defaulted	
	Central bar	iks and central governments		0	0		0	0	0	0		0		0
	Corporates		170.185	3.529	127.794	82.165	1.059	2.090	173.061	3.223	128.501	82.287	935	2.049
	Corporates	Corporates - Of Which: Specialised Lending	170,185 29,323	3,529	22,742	82,165	1,059		31.414	3,223	128,501 23,445	16.427	935	
		Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	29,323 22,461	1 339	22,742 17,446	16,089	348	311 747	31,414 23,008	1257	23,445 18.123	16,427	336	291 815
	Retail	Corporates - Or Writer: SMC	240.815	7,339	187,686	44.175	2.188	4.485	243.516	6.756	191.553	46,178	2.495	4.240
		Retail - Secured on real estate property	176.832	5,377	150.495	31,205	1.878	2.803	176,067	4,931	150.020	30,264	1,830	2.607
		Retail - Secured on real estate property - Of Which: SME	9.968	675	8.010	2.641	132	329	9.614	611	7.707	2.490	123	313
Consolidated data		Retail - Secured on real estate property - Of Which: non-SME	166.864	4.702	142.485	28.565	1.746	2.474	166.453	4.320	142.313	27.774	1.707	2.294
		Retail - Qualifying Revolving	31.491	125	13.314	3.214	1	218	31.973	115	14.354	2.834	35	192
		Retail - Other Retail	32,492	1.836	23.876	9.756	309	1.464	35.476	1.710	27,179	13.080	630	1.441
		Retail - Other Retail - Of Which: SME	20,113	1,235	12,748	4,189	288	793	20,410	1,213	13,386	4,526	316	826
		Retail - Other Retail - Of Which: non-SME	12,378	601	11,128	5,567	21	671	15,066	497	13,793	8,553	315	614
	Equity		5,655	19	5,655	18,241	48		5,008	18	5,008	17,108	45	
	Other non o	redit-obligation assets				0						0		
	IRB Total ²					144,580						145,573		

(3) Only the most relevant countries are disclosed. These have been selected under the following rule: Countries of counterparty covering up to 95% of total original exposure or Top 10 countries ranked by original exposure, calculated as of last quar

								IRB Ap	proach					
					As o	31/03/2024					As of	30/06/2024		
			Original I	ixposure ¹	Exposure Value ⁵	Risk exposure	amount	Value adjustments	Original I	Exposure ¹	Exposure Value ²	Risk exposure	amount	Value adjustments
		(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	and provisions		Of which: defaulted	Villue		Of which: defaulted	and provisions
		and central governments	0	0	0	0	0		0	0	0	0		0
	Institutions Corporates		113.510	3.402	85.440	59.372	1.057	1 987	112.961	3.095	0 84.851	0 58.741	0 035	1.934
	Corporates	Corporates - Of Which: Specialised Lending	11.178	268	9.949	7.115	1,007	222	10,553	270	9,533	6.761	935	205
		Corporates - Of Which: SME	22.461	1.339	17.446	11.249	348	747	23.006	1.257	18.123	11.889	336	815
	Retail		223.734	7.039	170.939	39,334	1.959	4.317	226.277	6,458	174.633	41.467	2.241	4.091
		Retail - Secured on real estate property	160,009	5,092	133,842	26,395	1,650	2,644	159,104	4,646	133,221	25,589	1,578	2,465
SPAIN		Retail - Secured on real estate property - Of Which: SME	9,954	674	8,000	2,639	132	328	9,600	610	7,698	2,488	122	313
SPAIN			150,055	4,417	125,842	23,756	1,518	2,316	149,504	4,036	125,523	23,101	1,456	2,152
		Retail - Qualifying Revolving	31,264	116	13,240	3,197	1	214	31,739	105	14,256	2,815	34	188
		Retail - Other Retail Retail - Other Retail - Of Whirth SMF	32,462 20.113	1,832	23,857 12,747	9,742 4.189	309 288	1,460 793	35,434 20,407	1,707	27,156 13,385	13,063 4,526	628 315	1,438 826
			20,113 12,349	1,234	12,747	4,189 5,554	288	793 667	15.027	1,213	13,385	4,526 8.537	315	612
	Equity	Retail - Other Retail - Of Which: non-SME	4.785	19	4.785	15.915	48	667	4.197	18	4.197	14.935	45	612
		dit-obligation assets	4,705	19	4,703	13,815	40		4,197	10	4,197	44,833	43	•
	IRS Total												1	
			(1) Original evenes	ura untike Evrosu	revalue is renorte	before taking into accoun	c any effect due to	credit conversion f	actors or credit risk	mitigation technic	nues le e substituti	on effects)		

								IRB Ap	proach					
					Aso	31/03/2024					Aso	130/06/2024		
			Original	ixposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original I	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments
		(min EUR, %)		Of which: defaulted	Value*		Of which: defaulted	and provisions		Of which: defaulted	Value*		Of which: defaulted	and provisions
		ks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions Corporates		2.064	0	1.508	895	0	0 11	1,933	0	1,427	0 827		0
	Corporates	Corporates - Of Which: Specialised Lending	682	0	619	537	0	11	696	0	623	516		7
		Corporates - Of Which: SME	0	0	0	0	0		0	0	0	0		0
	Retail		14,716	175	14,711	4,091	184	116	14,806	189	14,801	3,819	213	103
		Retail - Secured on real estate property	14,712	175	14,709	4,091	184	116	14,801	189	14,799	3,818	213	103
PORTUGAL		Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0		0
1 OILIOONE			14,712	175	14,709	4,091	184	116	14,801	189	14,798	3,818	213	103
		Retail - Qualifying Revolving Retail - Other Retail		0	1				4	0	2	0		0
		Retail - Other Retail - Of Which: SME		0	0		0		0	0	1 6			0
		Retail - Other Retail - Of Which: non-SME	1	0	1	0	0		1	0	1	1		
	Equity		229	0	229	655	0	0	234	0	234	666		0
	Other non c	redit-obligation assets												
	IRS Total													

							IRBAp	proach					
				As o	31/03/2024					As o	f 30/06/2024		
		Original	Exposure ¹	Exposure	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure	Risk exposure	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
	Institutions	0	0	0	3.499	0	0	0	0	6.289	0 3 445	0	0
	Corporates	8,866		6,457		0	5	8,669	0				5
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	2,963	0	2,246	1,686	0	2	3,124	0	2,404	1,782		2
	Retail	125		98	35		2	130	2	104	36		
	Retail - Secured on real estate property	101	2	90	33		1 1	104	2	93	33		1
	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME	101	2	90	33			104	2	93	22		
FRANCE	Retail - Secured on real estate property - Of Which: non-SME	100		89	33	,	,	104	2	92	33		1
	Retail - Qualifying Revolving	23	ô	8	2	ō	i	24	0	10	2	i	o i
	Retail - Other Retail	1	0	1	1	0		2	0	1	1		
	Retail - Other Retail - Of Which: SME		0	0	0	0		0	0		0		
	Retail - Other Retail - Of Which: non-SME	1	0	1	1	0	0	2	0	1	1	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets												
	IRB Yotal												

							IRB Ap	proach					
				As o	31/03/2024					Aso	f 30/06/2024		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original I	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments
	(min EUR, NJ		Of which: defaulted	Vatue*		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	8,034	0	7,204	3,592	0	5	8,353	0	7,475	3,686	0	4
	Corporates - Of Which: Specialised Lending	537	0	273	254	0	1	530	0	272	249	0	1
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	230	2	197	62	0	1	237	1	207	79	0	1
	Retail - Secured on real estate property	204	1	188	60	0	1	209	1	195	76	0	1
GERMANY	Retail - Secured on real estate property - Of Which: SME	1	0	1	0	0	0	1	0	1	0	0	0
OLIVIANI	Retail - Secured on real estate property - Of Which: non-SME	202	1	187	59	0	1	208	1	193	76	0	1
	Retail - Qualifying Revolving	25	0	8	2	0	0	25	0	11	2	0	0
	Retail - Other Retail	2	0	2	1	0	0	3	0	2	1	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
1	Retail - Other Retail - Of Which: non-SME	2	0	2	1	0	0	3	0	2	1	0	0
	Equity Other non credit-obligation assets		0	0	0	0	۰	0	0		0	۰	0
	IRS Total												

Credit Risk - IRB Approach

CaivaBank S A

							IRB Ap	proach					
				As o	131/03/2024					Aso	f 30/06/2024		
		Original	Exposure ¹	Exposure Value ²	Risk exposure	amount	Vatue adjustments		Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments
	(min EUR, %)		Of which: defaulted	*****		Of which: defaulted	and provisions		Of which: defaulted			Of which: defaulted	and provisions
	Central banks and central governments	٥	0	0	0	0	0	0	0	0	0	0	0
	Institutions Corporates	6.983	0	0 5,483	2.906	0		7.116	0	5,575	0 2.883		0
	Corporates - Of Which: Specialised Lending	2.108	0	1,819	1,202	0	ů	2,328	0	2.007	1,340		
	Corporates - Of Which: SME	0	0	0	0	0		0	0	0	0		0
	Retail	786	30	699	248	9	17	773	25	694	256		15
	Retail - Secured on real estate property	728	30	680	243	9	16	712	25	667	250	7	14
	Retail - Secured on real estate property - Of Which: SME	3	0	2	0	0	0	2	0	2	0		0
UNITED KINGDOM	Retail - Secured on real estate property - Of Which: non-SM	725	30	678	242	9	16	710	25	685	249	7	14
	Retail - Qualifying Revolving	55	0	17	4	0	0	56	0	24	4	0	0
	Retail - Other Retail	4	0	2	2	0	0	5	0	3	2	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	1	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	4	0	2	2	0	0	4	0	3	2	0	0
	Equity		0	0	0	0	٥	0	0		0	0	0
	Other non credit-obligation assets	_											
	IRB Total												

							IRB Ap	proach					
				As of	31/03/2024					Aso	30/06/2024		
		Original I	ixposure ¹	Exposure Value ²	Risk exposure	amount	Value adjustments	Original I	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments
	(min EUR, No)		Of which: defaulted	Value*		Of which: defaulted	and provisions		Of which: defaulted	Value*		Of which: defaulted	and provisions
HALY Retail - Qualifying Revel Retail - Other Retail Retail - Other Retail Retail - Other Retail	oocialised Lending HE ustake property excured on natioassa property - Of Which: SME excured on natioassa property - Of Which: non-SME	0 0 4,181 167 0 70 60 0 60 8 2 0	0 0 0 2 2 0 0 0 0 0	0 0 3,388 126 0 59 55 0 55 3 1	0 0 1,898 89 0 21 19 0 19 1 1 0	0 0 0 0 0 0 0 0	0 0 1 1 0 0 0 0	0 0 4,279 294 0 73 63 0 62 8 2	0 0 0 0 2 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 3,298 193 0 62 58 0 57 4 1 0	0 0 1,881 147 0 25 24 0 24 1 1 0	0 0 0 0 1 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 2 0 0 1 1 0 0 0 0 0 0 0 0 0 0 0 0 0
Equity Other non credit-obligation assets BP Total		-		0			۰		0		U	·	0

							IRB Ap	proach					
				Aso	31/03/2024					Aso	130/06/2024		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value*		Of which: defaulted	and provisions		Of which: defaulted	Value*		Of which: defaulted	and provisions
	Central banks and central governments institutions Corporates	0 0 5.350	0	0 0 3.119	0 0 1887	0	0 0 4	0 0 5.864	0	0 0 3.491	0 0 2 191	0 0 0	0
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	3,500 0	0	1,695 0	1,102 0	0	3 0	3,651 0	0	1,974 0	1,259 0	0	2 0
	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME	174 161	1 1 0	153 148 1	51 50 0	0	1 1 0	195 181 1	1 1 0	174 168 1	77 75 0	0	1 1 0
UNITED STATES	Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving	160 12	1 0	146 4	50 1	0	1 0	179 13	1 0	166 5	75 1	0	1 0
	Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME	0 1	0	0 1	0	0	0	2 0 2	0	0 1	0	0	0
	Equity Other non credit-obligation assets	42	0	49	180	0	۰	47	0	47	174	0	0
	IRB Total												

							IRBAp	proach					
				As o	31/03/2024					Aso	f 30/06/2024		
		Original	Exposure ¹	Exposure	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure	Risk exposure	amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value ³		Of which: defaulted	and provisions		Of which: defaulted	Value ¹		Of which: defaulted	and provisions
BELGIUM	Control Justice and Control generations in the Indiana Companies C	0 408 107 0 58 45 0 45 10	0 0 0 0 0 1 1 1 0 0 0 0 0 0 0 0 0 0 0 0	0 316 88 0 44 40 0 40 3 1	0 0 162 54 0 13 11 0 11 1 1 1 1	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 580 201 0 58 47 0 47 10 1	0 0 0 0 1 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 455 148 0 48 43 0 43 5 1 0	0 0 258 95 0 17 18 0 18 1	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
	Other non credit-obligation assets												

				As o	31/03/2024								
										As of	f 30/06/2024		
		Ongmat	Exposure ¹	Exposure Value ²	Risk exposure	amount	Value adjustments	Original I	Exposure ¹	Exposure Value ²	Risk exposure a	amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	and provisions		Of which: defaulted	Vidue		Of which: defaulted	and provisions
	Central banks and central governments		0	0		0	0	0	0	0	0		0
	Institutions Corporates	4.582	0	3,962	0 1.453	0		0 4.598	0	3,934	1.384		0
	Corporates Corporates - Of Which: Specialised Lending	4,582 173	0	3,962 141	1,453	0	0 0	4,598		139	1,384		2
	Corporates - Of Which: SME	1/3		141	20	0		1/2	0	139	20		0
	Retail	105	2	94	35	0	1	116	2	104	39	1 1	1
	Retail - Secured on real estate property	96	2	90	34	0	1	105	2	22	38	1	1
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0		0
NETHERLANDS	Retail - Secured on real estate property - Of Which: non-SME	96	2	90	34	0	1	105	2	99	38	1	1
	Retail - Qualifying Revolving	9	0	3	1	0	0	10	0	4	1		0
	Retail - Other Retail	1	0	0	0	0	0	1	0	1	1		0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0		0		0
	Retail - Other Retail - Of Which: non-SME	1	0	0		0		1	0	1	1		0
	Equity Other non credit-obligation assets					0						-	
	Other non-creat-congueron assets												_

							IRBAp	proach					
				Aso	31/03/2024					Aso	f 30/06/2024		
		Original	l Exposure ¹	Exposure	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure	Risk exposure	amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value ³		Of which: defaulted	and provisions		Of which: defaulted	Value ¹		Of which: defaulted	and provisions
	Central banks and central governments	۰	0	0	0	0		0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	1,148	0	1,061	641	0	1	1,364		1,184	818		1
	Corporates - Of Which: Specialised Lending	138	0	138	110	0		235	0	218	169		1
	Corporates - Of Which: SME		0	10		0		0	0		0		0
	Retail	12	0		3			12	0	10	3		0
	Retail - Secured on real estate property	11	0	10	3	0		11	0	9	3		0
LUXEMBOURG	Retail - Secured on real estate property - Of Which: SME	e 11	0	10				0	0		0		
	Retail - Secured on real estate property - Of Which: non-S	% 11	0	10	3			11	0		3		
	Retail - Qualifying Revolving Retail - Other Retail	1	0					1	0	1	0		0
	Retail - Other Retail - Other Retail - Of Which SMF												
	Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME			0		0			0		0		
	Netail - Other Netail - Of Which: non-SME Equity	46		46	121			46		46	122		
	Other non credit-obligation assets	40	0	40	121	0		40	0	40	122		
	Other non-cream-edugation assets	_											
	IND TOTAL												



General governments exposures by country of the counterparty

							CaixaBank, S.A.							
							As of 31/12/2023							
						Dire	ct exposures							
	(min EUR)			On balance sh	neet				Derivat	tives		Off balar	ice sheet	
												Off-balance sh	eet exposures	
					Non-derivative financial a	ssets by accounting portfolio		Derivatives with po	sitive fair value	Derivatives with	n negative fair value			Risk weighted exposure
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	amount
[0 - 3M [Austria	299 229	0 0 0 0 0 0 291 0	0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 291 0			0 0 0 0	0	0 0		
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Belgium	222 (69, 2,711 1,577 1,44	221 2 2 0 6 3 693 5 2,7154	0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	221 2 0 693 2,715 1,574		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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	Bulgaria		0 0 0	000000000000000000000000000000000000000		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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	Cyprus													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Czech Republic													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Denmark		0 0 0	0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 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	Estonia									·	U			



General governments exposures by country of the counterparty

							CaixaBank, S.A.							
							As of 31/12/2023							
						Dire	ct exposures							
	(mln EUR)			On balance sh	neet				Derivat	tives		Off balar	ice sheet	
												Off-balance sh	eet exposures	
					Non-derivative financial a	ssets by accounting portfolio		Derivatives with pos	itive fair value	Derivatives with	negative fair value			Risk weighted exposure
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	amount
[0 - 3M[Finland													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	France	5 67 1,34	5 1,346 0 0	0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	1 0 52 0 678 1,346 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0		0
10 - 3M1 13M - 1Y1 [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	Germany	15	0 0 0 0 155 155 155 150 150 150 150 150	0		0 0 154 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 1 0 0 0 41 0	6	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	000000000000000000000000000000000000000	0 0 0 0 0		38
[0 - 3M[Croatia													
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Greece													
[0 - 3M[Hungary													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Ireland		0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	6	0 0 0 0 0	0 0 0 0 0	0 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
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Italy	28 41 25 1,06 3,07	5 415 2 252 4 1,064 5 3,075	0 0 0 0 9 12		0 0 283 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	415 252 1,055 2,488		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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

							CaixaBank, S.A.							
							As of 31/12/2023							
						Dire	ct exposures							
	(mln EUR)			On balance sh	eet				Derivat	ives		Off balar	ice sheet	
												Off-balance sh	neet exposures	
					Non-derivative financial as	sets by accounting portfolio		Derivatives with pos	itive fair value	Derivatives with	n negative fair value			Risk weighted exposure
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carryling 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	amount
[13M - 14Y	Latvia													
[0.3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Lithuania													
10 - 3M1 13M - 1Y1 [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	Luxembourg	0 40 0 0	6 40 6 6	0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 40 0 0	0 0 0 0	0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 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	Maltra		***				70	v		·				43
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Netherlands													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Poland	9	6 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	9 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 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	Portugal	8 22 4778 282 856 539 790 2.2797	789	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 76 0 0 0 0	8 29 399 282 856 539 789	0 0 0 0 0	0 0 10 22 0 0	0 0 0 0 0	0 0 0 0 0	479 4 24 111 14 28 121 681		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
[0-3M] 13M-1Y1 11Y-2Y1 [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Romania													



General governments exposures by country of the counterparty

							CaixaBank, S.A.							
							As of 31/12/2023							
						Dire	ct exposures							
	(mln EUR)			On balance sh	neet				Derivat	ives		Off balan	ce sheet	
												Off-balance sh	et exposures	
					Non-derivative financial a	ssets by accounting portfolio		Derivatives with pos	itive fair value	Derivatives with	negative fair value			Risk weighted exposure
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	amount
[0 - 3M[Slovakia													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Slovenia			0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	() () () () () () () () () ()	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	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	Spain	5,44 5,66 21,72 7,52 12,28 17,34 2,47 72,55	7 5,43 5,660 0 21,720 8 7,528 5 12,255 6 17,346 2 2,471 7 72,522	1 34 0 0 76 20 0		722 1,302 187 0 1,047 19 0 3,276	7,628 11,132 17,307 2,471	2 0 6 1 23	0 0 5 194 0 73 210	0 0 0 0 0 5 41	0 0 0 0 4 198 271	1,188 2,394 107 74 60 30 1,196	0 0 0 0 0 0	592
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y more	Sweden		0 0 0	0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	6	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y more Total	United Kingdom			0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	6	0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	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[Iceland													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	Liechtenstein													
[0.3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Norway			0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0	6	0 0 0 0	0 0 0 0 0	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	



General governments exposures by country of the counterparty

							CaixaBank, S.A.							
							As of 31/12/2023							
						Dire	ct exposures							
	(mln EUR)			On balance sh	ieet				Derivat	ives		Off balar	ice sheet	
												Off-balance sh	eet exposures	
					Non-derivative financial a	ssets 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	amount
[0 - 3M [Australia	100	0 0 0 0 0 5 105 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 106 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		56
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Canada													
[0 - 3M[Hong Kong													
[0 - 3M [Japan	54)	0 0 0 0 0 547 0 0 0	0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 547	6	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	u.s.	2-4/ 13/ 13/ 18/ 2.4/ 2.4/ 2.4/ 2.4/ 2.4/	13 5 136 135 1 125 1 181 0 0 2,407	0		0 0 0 0 0 0 2.407	136 136 138 181 0		0 0 0 0	0 0 0 0	0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		
Total Tota	China	2,271	2,8/1 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0		2,407 0 0 0 0 0 0 0 0	494 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0	0 0 0 0 0	0 0 0		3
Total [0-3M[[3M-11] [13Y-21] [17-22] [27-37] [37-57] [57-107] [107-more Total	Switzerland		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0		0 0 0 0 0 0 0	0 0 0 0 0 0		0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 50 0 0 0 0		0
Total [0 - 3M[1 3M - 11] 1 3M - 12] 1 12 - 22] 1 12 - 32] 1 13 - 52] 1 15 - 102] 1 100 - more Total	Other advanced economies non EEA		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0		0 0 0 0 0	0 0 0 0 0	0	52 0 0 0 0 0		0



General governments exposures by country of the counterparty

							CaixaBank, S.A.							
							As of 31/12/2023							
						Dire	ct exposures							
	(mln EUR)			On balance st	neet				Deriva	ives		Off balar	nce sheet	
					Non-derivative financial a	ssets by accounting portfolio		Derivatives with po	sitive fair value	Derivatives with	n negative fair value	Off-balance si	neet exposures	
												-		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	
[0-3M[[3M-1Y[0	0	0		0	0		0	0	0	0		
[1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	Other Central and eastern Europe countries non EEA	0 0 0 0	0 0 0 63				0 0 0 0		0	0 0 0 0	000000000000000000000000000000000000000	0 0 0		
Total [0-3M[63	63 0			0	63		0	0	0	0		63
[3M - 1Y [[1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10V - more	Middle East	0 0 0 433 224	0 0 0 0 4333 223				0 0 0 0 433 223	1	0 0 0	0 0 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		
Total [0-3M]		657	657			0	657		0	0	0	200		88
[3M - 1Y [Latin America and the Caribbean	0 0 7 236	0 0 7 236				0 0 7 7 236 0		0 0 0	0 0 0 0	0	0 0 0 0 0 0 45		
Total [0-3M[1	243 5	243 4	0		0	243 4		0	0	0	45		86
[3M-1Y[[1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y]	Africa	76 44 19 22 12	76 44 19 22 12				76 44 19 22 12		0	0	0	15 21 6 0 0		
[10Y - more Total		226 402	226 402	0	0	0	226 402	(0	0	0	43		96
10 - 3M 3M - 1Y 1Y - 2Y 2Y - 3Y 3Y - 5Y 5Y - 10Y	Others	19 0 0 645	19 0 0 0 645	0		0 0 0 0 0 272	19 0 0 0 372	0	0 0	0 0 0 0	0 0 0	19 0 0 0 0 0		
[10Y - more Total	1	663	0	0		272	0 391		0	0	0	0 19		0

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 zowereign exposures of at least 1% of total "Debt securifies and loans receivables". Country of breatdown is only available for institutions that had non-domestic sovereign exposures of 10% or more compared to btal sovereign exposures. Where the latter threshold is not met, information is disclosed through the aggregate "Others"

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

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.

List America: Agentina, Belias, Boliva, Estat, Chile, Colombia, Costa Rica, Deminica, Costa Rica, Deminica, Perus And Barbudo, Andra, Bahamas, Barbados, Cayman Islands, Cuba, French Guisna, Guadeloope, Montinique, Puerto Rica, Saint Barbdéemy, Turls And Circos Islands, Vilgo Islands (Bittas), Vilgo Islands (Bittas),

Africa: Algoria, Egypt, Morocco, South Africa, Agepta, Egypt, Morocco, South Africa, Agepta, Eenin, Bobawaa, Burkina Faso, Burundi, Cameroon, Cape Verde, Central African Republic Of the Congo, Cide D'Inviere, Equatorial Guinea, Eithea, Gabon, Gambia, Ghana, Guinea, Guin

(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



General governments exposures by country of the counterparty

							CaixaBank, S.A.							
							As of 30/06/2024			_		_	_	
						Dire	ct exposures							
	(mln EUR)			On balance sh	ieet				Deriva	tives		Off balar	ice sheet	
												Off-balance sh	eet exposures	
			Total carrying amount of non-		NOI-GENVALIVE IIIAIICIALA	ssets by accounting portfolio		Derivatives with po	silive Idii Value	Denvatives with	n negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	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	
[0 - 3M[Austria	0 0 0 173 120 283	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0	0 0 0 173 120 0 293			0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		
[0 - 3Mf	Belgium	353 71 0 704 2,755 1,594 138 5,511	3 353 71 71 0 704 3 2,753	132 70 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	221 1 0 704 2,753 1,594		0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0
[0 - 3M[Bulgaria	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 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	Сургиз													
[0-3M] [34-17] [17-27] [17-27] [27-37] [37-57] [57-107] [107-more	Czech Republic													
[0 - 3M [Denmark	000000000000000000000000000000000000000	0 0 0	0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 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] [1Y - 2Y] [2Y - 3Y [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Estonia													



General governments exposures by country of the counterparty

							CaixaBank, S.A.							
							As of 30/06/2024							
						Dire	ct exposures							
	(mln EUR)			On balance st	neet				Derivat	tives		Off balan	ce sheet	
												Off-balance sh	eet exposures	
					Non-derivative financial a	ssets by accounting portfolio		Derivatives with pos	itive fair value	Derivatives with	n negative fair value			Risk weighted exposure
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	Cärrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	amount
[0-3M] 13M-1Y 11Y-2Y 2Y-3Y 3Y-5Y 5Y-10Y 10Y-more	Finland													
[0.3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	France	1 5 3 1.57 42	7 427 0 0	() () () () () () () () () ()		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 51 30 1.575 427 0	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0	0 0 0 0 0		0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Germany	5	3 3 1 1 1 1 1 0 0 0 0 0 0 0 0 0 0 0 0 0	6		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	3 1 0 0 52 2 0 0 55	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	47
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Croatia													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Greece													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Hungary													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-mone Total	Ireland			6		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 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] 13M - 1Y 13Y - 2Y 12Y - 3Y 13Y - 5Y 15Y - 10Y 10Y more	Italy	59 51 14 1,06 3,066 5,44	8 148 8 1,068 8 3,068	228 () () () 14 () () 244		285 0 0 0 0 0 0 0 0 0 0 563 0 848	182 0 514 147 1,054 2,505 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		277



General governments exposures by country of the counterparty

							CaixaBank, S.A.							
							As of 30/06/2024							
						Dire	ct exposures							
	(mln EUR)			On balance sh	ieet				Derivat	ives		Off balan	ce sheet	
												Off-balance sh	eet exposures	
					Non-derivative financial as	ssets 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	
[0 - 3M[Latvia													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Uthuania													
10-3M1 13M-1Y1 [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Luxembourg	46	0 0 40 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	(0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 40 0 0 0	0	0 0 0 0 0	0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	22
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Malita													
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Netherlands													
[0-3M] [3M-1Y] [1Y-2Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Poland	11	15 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	(0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	15 0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		15
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Portugal	14 66 94 1411 304 822 533 826 826 827 828	534	55 15 0 0 0 0		0 0 76 0 0 0 0	19 5 79 336 304 822 534 824 2,994	0	0 0 0 0 9 22 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	443 39 1 11 16 26 115	0	562
0 - 3M 13M - 1Y	Romania	3,000	3,000	63		76	2,504		31			092	0	962



General governments exposures by country of the counterparty

							CaixaBank, S.A.							
							As of 30/06/2024							
						Dire	ct exposures							
	(mln EUR)			On balance sh	ieet				Derivat	ives		Off balan	ce sheet	
												Off-balance she	et exposures	
					Non-derivative financial as	ssets by accounting portfolio		Derivatives with pos	itive fair value	Derivatives with	n negative fair value			Risk weighted exposure
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	Nominat	Provisions	amount
[0 - 3M[Stovakia													
[0 - 3M [[3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Slovenia		0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	(0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	6	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 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	Spain	4.19 22.76 6.10 8.600 11.14 16.500 2.12 7.145	11,145 16,508 2,127	3 2248 199 0 45 22 0		41 1,304 0 0 58 986 19 0 0	5,904 8,544 10,114 16,468 2,127	4	0 4 181 9 0 69 208 471	0 0 0 0 7 53 61	2 2 0 3 0 188 280	1,918 1,215 73 44 6 14 1,112 4,381	0 0 0 0 0	626
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Sweden		0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	((((((((((((((((((((0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 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	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		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 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[Iceland													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Liechtenstein													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Norway		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	6	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	6	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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

							CaixaBank, S.A.							
							As of 30/06/2024							
						Dire	ct exposures							
	(mln EUR)			On balance sh	ieet				Derivat	ives		Off balar	ice sheet	
												Off-balance sh	eet exposures	
					Non-derivative financial a	ssets 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	
[0 - 3M[Australia	11 11 99 6	0 0 0 0 10 10 10 10 10 10 10 10 10 10 10	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 10 91 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		53
[0 - 3M [Canada													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Hong Kong													
[0 - 3M[Japan	21e	0 0 0 5 216 281 0 0 0	0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 216 283 0 0	6	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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] [3Y-5Y] [5Y-10Y] [10Y-more Total	u.s.	2.485	0 0 0 326 0 0 2,489 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 2,489	326 0 326 0		0 0 0	0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0		
Total [0 - 3M[[3M - 1Y[[11 - 2Y] [12 - 3Y] [37 - 5Y[[57 - 10Y] [100 - more Total	China	2,816 (((((((((((((((((((2,815 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0		2,489 0 0 0 0 0 0 0 0	326 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 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[[5Y - 10Y[110Y - more Total	Switzerland		0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0		0 0 0 0 0 0	a 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 301 0 0 2		0
Total [0 - 3M[1 3M - 1Y 1 1 1Y - 2Y 1 1 2Y - 3Y 1 1 3Y - 5Y 1 1 5Y - 10Y 1 1 10Y - more Total	Other advanced economies non EEA	, (c)		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0	303 0 0 0 0 0		0



General governments exposures by country of the counterparty

							CaixaBank, S.A.							
							As of 30/06/2024							
						Dire	ct exposures							
	(mln EUR)			On balance sh	eet				Deriva	ives		Off balar	ice sheet	
					Non doriustiva financial a	ssets by accounting portfolio		Derivatives with pos	ithus fair valus	Dordynthos with	n negative fair value	Off-balance st	neet exposures	
						sectory accounting positions		Seminares marps	and the total	Sentatives into	incoure ion total			Risk weighted exposure
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	amount
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	Other Central and eastern Europe countries non EEA	66	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	(((((((((((((((((((0 0 0 0 0 0 0 0 0 0 0 0 0 0 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] [5Y - 10Y [10Y - more Total	Middle East	65 6 6 6 6 4 422 425 8888	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	65 (6 (421 425 856		0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	
10-3Mf 13M-1Yf 11Y-2Yf 12Y-3Yf 13Y-5Yf 15Y-10Yf 10Y-more	Latin America and the Caribbean	222	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	221 233		0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 47 0	0 0 0 0	
[0 - 3M[Africa	2 93 26 21 11 22 20 20 20	2 2 2 7 97 97 97 6 6 6 6 9 20 8 18 9 29 7 207 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	2 93 6 20 11 28 20		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 28 0 7 0 1	0	
Total [0 - 3M	Others	376 11 0 0 6 545 0 0	9 19 0 0 0 0 0 8 648	0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	375 1 (((377 ((0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	35 19 0 0 0 0 0 0 0 0 0 0	0 0 0 0	<u> </u>

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 zowereign exposures of at least 1% of total "Debt securifies and loans receivables". Country of breatdown is only available for institutions that had non-domestic sovereign exposures of 10% or more compared to btal sovereign exposures. Where the latter threshold is not met, information is disclosed through the aggregate "Others"

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

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.

Lists America: Appetition, Belatin, Bel

Africa: Algoria, Egypt, Morocco, South Africa, Agepta, Egypt, Morocco, South Africa, Agepta, Eenin, Bobawaa, Burkina Faso, Burundi, Cameroon, Cape Verde, Central African Republic Of the Congo, Cide D'Inviere, Equatorial Guinea, Eithea, Gabon, Gambia, Ghana, Guinea, Guin

(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.

(?) 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 eQ4.

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



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

					As of 30/09/2023									As of 31/12/2023				
		Gross	s carrying amount/ Nominal ar	mount		Accumulated impain credit risk and provis	ment, accumulated negative cha	inges in fair value due to			Gro	ss carrying amount/ Nominal a	mount		Accumulated impairm credit risk and provision	ent, accumulated negative chan	ges in fair value due to	
		Of which performing but past due >30 days and <=90 days		Of which non-performing ¹		On performing exposures ²	On non-perform	ing exposures ²	Collaterals and financial guarantees received on non- performing exposures		Of which performing but pas due >30 days and <=90 days		Of which non-performing ¹		On performing exposures ²	On non-performin	ng exposures ²	Collaterals and financial guarantees received on non- performing exposures
(min EUR)		ane 230 days and 4-90 days		Of which: defaulted	Of which Stage 3 ^b			Of which Stage 3 ^b			one 230 days and <=30 days		Of which: defaulted	Of which Stage 3 ⁸			Of which Stage 3 ⁸	
Cash balances at central banks and other demand deposits	39,265	1	0	0				0	0	34,641			0		0	0		0 0
Debt securities (including at amortised cost and fair value)	88,797	0	12	12	12	1	11	11	0	85,709		11	11	1:	1 13	11	1	1 0
Central banks	0	0	0	0			0	0	0	0		0	0		0	0		0
General governments	79,939	0	0	0		1	0	0	0	76,290		0	0		0	0		0 0
Credit institutions	4,062	0	0	0		1	0	0	0	4,006		0	0		0	0		0 0
Other financial corporations	1,330	0	0	0		1	0	0	0	1,753		0	0		0 1	0		0 0
Non-financial corporations	3,466	0	12	12	12	1	11	11	0	3,660		11	11	1:	1 12	11	1	1 0
Loans and advances(including at amortised cost and fair value)	364,481	869	10,718	10,502	9,316	2,32	4,909	4,586	5,139	363,543	1,18	10,832	10,578	9,779	9 1,692	5,641	5,25	1 4,787
Central banks	0	0	0	0	0	1	0	0	0	0		0	0		0	0		0 0
General governments	19,026	11	28	28	11		1	0	11	17,866	26	14	9	11	0 2	5		2 7
Credit institutions	11,074	0	27	27	9		5	5	19	11,728	:	26	25		9 6	5		5 18
Other financial corporations	11,962	1	50	50	49	1:	13	13	33	13,085	2	105	105	101	5 22	12	1	2 83
Non-financial corporations	143,792	413	4,902	4,829	3,988	1,06	2,399	2,220	2,102	142,828	39	5,028	4,945	4,29	656	2,675	2,46	0 2,131
of which: small and medium-sized enterprises	51,924	172	3,128	3,067	2,575	48.	1,462	1,374	1,545	50,388	156	3,088	3,029	2,65	7 384	1,608	1,50	9 1,463
of which: Loans collateralised by commercial immovable property	19,093	52	1,319	1,300	1,112	34	546	491	763	18,680	10	1,281	1,263	1,12	7 117	569	50	8 712
Households	178,628	445	5,711	5,569	5,260	1,23	2,491	2,347	2,974	178,036	501	5,658	5,494	5,361	1,006	2,945	2,77	2,548
of which: Loans collateralised by residential immovable property	144,285	347	4,500	4,386	4,110	59-	1,688	1,567	2,788	143,299	374	4,411	4,280	4,15	1 426	2,030	1,88	3 2,367
of which: Credit for consumption	20,846	64	650	636	635	46	410	404	112	21,469	94	686	668	67	7 419	505	50	1 95
DEBT INSTRUMENTS other than HFT	492,543	870	10,730	10,514	9,328	2,33	4,920	4,597	5,139	483,893	1,18	10,843	10,590	9,791	0 1,705	5,652	5,26	2 4,787
OFF-BALANCE SHEET EXPOSURES	157,422		1,256	1,238	952	16	445	395	653	159,647		1,263	1,210	871	8 137	309	26	5 631

⁽ii) For the definition of non-performing exposures please refer to Article 47a(3) of Resulation (EU) No 575(2013 (CRR))

institutions apport here the cumulative amount of expected credit losses since initial recognition for financial institutions specifies for a excurrentated negative changes in fair-value due to credit risk for financial instruments measured at fair-value though profit or loss other than HFT and provisions for off ablance sheet exposured and approximate the specified of the contraction of th

 $^{^{40}}$ Continuous absentiances, absentianc

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 perior



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

Í					As of 31/03/2024									As of 30/06/2024				
		Gross	carrying amount/ Nominal as	nount		Accumulated impair credit risk and provis	ment, accumulated negative ch	anges in fair value due to			Gros	ss carrying amount/ Nominal ar	nount		Accumulated impairs credit risk and provisi	ment, accumulated negative cha ions ⁴	inges in fair value due to	
		Of which performing but past due >30 days and <=90 days		Of which non-performing ¹		On performing exposures ²	On non-perfore	ning exposures ³	Collaterals and financial guarantees received on non- performing exposures		Of which performing but past due >30 days and <=90 days		Of which non-performing ¹		On performing exposures ²	On non-perform	ing exposures ³	Collaterals and financial guarantees received on non- performing exposures
(min EUR)				Of which: defaulted	Of which Stage 3 ⁸			Of which Stage 3 ⁸					Of which: defaulted	Of which Stage 3 ⁸			Of which Stage 3 ⁸	
Cash balances at central banks and other demand deposits	40,996		0	0	0		0	0	0	50,16	7 0	0	0		0 0	0	-	0
Debt securities (including at amortised cost and fair value)	84,344		11	11	11	1	11	11	0	83,88	5 0	10	10	1	10	10	1	0 0
Central banks		0	0	0	0	1	0	0	0		0	0	0		0 0	0		0 0
General governments	74,839	0	0	0	0	1	0	0	0	74,30	2 0	0	0		0 0	0		0
Credit institutions	3,949	0	0	0	0		0	0	0	3,94	6 0	0	0		0 0	0		0
Other financial corporations	1,831	. 0	0	0	0		2 0	0	0	1,75	1 0	0	0		0 2	0		0 0
Non-financial corporations	3,726	0	11	11	11	1	3 11	11	0	3,88	5 0	10	10	1	10 8	10	1	0 0
Loans and advances (including at amortised cost and fair value)	364,537	1,055	10,782	10,553	10,098	1,73	5,644	5,347	4,833	373,11	0 734	10,104	9,754	9,75	57 1,612	5,403	5,17	2 4,445
Central banks		0	0	0	0			0	0		0	0	0		0 0	0		0 0
General governments	17,705	75	21	14	17		5	2	7	18,61	1 38	43	37	3	22 1	5		3 6
Credit institutions	12,154	0	23	23	9		5	5	15	14,02	1 0	27	26		9 6	5		5 19
Other financial corporations	15,075	49	104	104	104	2	12	12	82	15,61	9 41	108	108	10	10	18	1	8 83
Non-financial corporations	142,687	416	4,835	4,752	4,429	68	2,631	2,510	2,074	143,94	0 308	4,597	4,413	4,48	96 700	2,654	2,57	9 1,890
of which: small and medium-sized enterprises	49,574	167	3,018	2,965	2,666	38	1,586	1,507	1,406	50,25	1 135	2,907	2,807	2,81	17 469	1,663	1,61	5 1,209
of which: Loans collateralised by commercial immovable property	19,127	20	1,263	1,243	1,128	12	558	503	702	19,22	8 8	1,123	1,079	1,06	96 115	5 538	49	7 579
Households	176,917	514	5,799	5,660	5,539	1,01	2,991	2,817	2,655	180,92	1 347	5,331	5,171	5,13	33 896	2,721	2,56	7 2,446
of which: Loans collateralised by residential immovable property	142,252	360	4,539	4,432	4,307	43	2,041	1,896	2,484	142,03	9 252	4,225	4,088	4,04	19 366	1,905	1,77	8 2,302
of which: Credit for consumption	21,301	114	710	695	705	42	532	528	93	21,89	6 71	614	599	61	11 392	444	44	3 78
DEBT INSTRUMENTS other than HFT	489,877	1,055	10,793	10,564	10,110	1,74	5,655	5,358	4,833	507,16	1 734	10,114	9,764	9,76	1,623	5,413	5,18	2 4,445
OFF-BALANCE SHEET EXPOSURES	159,590		1,135	1,108	879	13	262	225	567	159,57	8	1,093	1,046	91	18 146	247	23	8 537

(Fig. Fig. 8 a basines and secretary and sec



Forborne exposures

				09/2023					As of 31/	12/2023		
	Gross carrying exposures wit measures				Collateral and financi	al guarantees received orbearance measures	Gross carrying exposures wit measures	g amount of h forbearance		r exposures with	Collateral and financia on exposures with for	
		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures
(min EUR)												
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	14	12	12	11	0	0	14	11	12	11	0	0
Central banks	0	0	0	0	0		0	0	0	0	0	
General governments	0	0	0	0	0		0	0	0	0	0	
Credit institutions	0	0	0	0	0		0	0	0	0	0	
Other financial corporations	0	0	0	0	0		0	0	0	0	0	
Non-financial corporations	14	12	12	11	0		14	11	12	11	0	
Loans and advances (including at amortised cost and fair value)	9,721	4,738	2,218	2,026	6,102	2,417	9,495	4,907	2,539	2,367	5,621	2,278
Central banks	0	0	0	0	0	0	0	0	0	0	0	0
General governments	127	6	1	1	16	4	141	4	3	3	31	0
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	112	49	13	13	90	32	105	103	11	11	84	82
Non-financial corporations	4,907	2,234	1,127	1,044	2,753	961	4,768	2,471	1,240	1,175	2,553	1,097
of which: small and medium-sized enterprises	2,186	1,285	601	563	1,378		2,166	1,314	672	642	1,341	
Households	4,575	2,449	1,077	968	3,243	1,421	4,481	2,329	1,285	1,178	2,954	1,099
DEBT INSTRUMENTS other than HFT	9,735	4,750	2,229	2,037	6,102		9,508	4,919	2,551	2,379	5,621	
Loan commitments given	222	83	16	14	153	58	156	81	18	17	92	54
QUALITY OF FORBEARANCE ²												
Loans and advances that have been forborne more than twice ³	0						0					
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria ³	0						0					

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

Pror 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) 2021/45-1. TS on Supervisory reporting. However, for the off-balance sheet instruments, the same item ("Accumulated impairment, accumulated changes in fair value due to credit risk and provisions") is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

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



Forborne exposures

CaixaBank, S.A.

			As of 31/	03/2024			As of 30/06/2024								
	Gross carryin, exposures wi measures	g amount of th forbearance		exposures with	Collateral and financia		Gross carrying exposures wit measures	g amount of th forbearance		exposures with	Collateral and financia on exposures with fo				
		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures			
(min EUR) Cash balances at central banks and other demand deposits	0	•	0	0	0	0	0	0	0	0	0	0			
Debt securities (including at amortised cost and fair value)	11	11	11	11		0	10	10	10	10	0	0			
Central banks			11			•	10	10	10	10	0	Ü			
	0	0	U	0	0		U	0	0	U	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	11	11	11	11	0		10	10	10	10	0				
Loans and advances (including at amortised cost and fair value)	9,239	4,930	2,609	2,424	5,402	2,324	8,296	4,572	2,363	2,218	4,957	2,201			
Central banks	0	0	0	0	0	0	0	0	0	0	0	0			
General governments	119	4	3	3	12	0	119	6	3	3	12	0			
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0			
Other financial corporations	104	102	12	12	82	80	105	105	18	18	82	82			
Non-financial corporations	4,659	2,482	1,292	1,229	2,483	1,128	4,116	2,287	1,183	1,125	2,221	1,052			
of which: small and medium-sized enterprises	2,109	1,279	678	645	1,291		1,872	1,209	630	601	1,103				
Households	4,357	2,341	1,303	1,181	2,825	1,115	3,956	2,174	1,159	1,072	2,642	1,067			
DEBT INSTRUMENTS other than HFT	9,250	4,941	2,620	2,436	5,402		8,306	4,581	2,373	2,228	4,957				
Loan commitments given	154	99	0	0	103	70	122	80	20	19	89	64			
QUALITY OF FORBEARANCE ²															
Loans and advances that have been forborne more than twice ³	0						0								
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria ³	0						0								

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

(2) For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F18.00 F19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/461-115 on Supervisory reporting, However, for the off-balance sheet instruments, he same item ('Accumulated impairment, accumulated ranges in fair value due to credit risk and provisions) is disclosed consistently with the FINREP sign convention. This is because in the size is convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

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



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

		As of 30/09/2023 As of 31/12/2023										As of 31/03/2024							As of 30/06/2024						
	As 61 30/09/2023 Gross carrying amount						As of 31/12/2023 Gross carrying amount						Cross com	ing amount	ASOTS	1/03/2024			As of 30/06/2024 Gross carrying amount				_	Accumulated	
Gluss		Gioss carrying amount				Accumulated	Gross carrying amount				Accumulated	Gross carrying amount				Accumulated	Gloss carrying amount			4					
		Of which: non- performing	non- performing		Accumulated impairment ¹			Of which: non- performing		Of which toans and advances subject to	Accumulated impairment ¹	to credit risk on		Of which: non- performing		Of which loans and advances subject to	Accumulated impairment ¹	negative changes in fair value due to credit risk on		Of which: non- performing		Of which loans and advances subject to	Accumulated impairment ¹	negative changes in fair value due to credit risk on	
(min EUR)	of which: impairment defaulted		non-performing exposures ¹			of which: defaulted	impairment		non-performing exposures ¹			of which: defaulted			non-performing exposures ²			of which: defaulted	impairment		non-performing exposures ¹				
A Agriculture, forestry and fishing	3,049	195	193	3,049	134	0	3,084	182	181	3,084	130	0	3,136	209	207	3,136	140	0	3,009	183	179	3,009	128	0	
B Mining and quarrying	532	15	14	532	13	0	539	17	17	539	13	0	515	18	18	515	13	0	523	16	15	523	13	0	
C Manufacturing	24,900	827	822	24,900	520	0	23,973	871	866	23,973	516	0	24,133	793	789	24,133	492	0	24,884	800	761	24,884	529	0	
D Electricity, gas, steam and air conditioning supply	10,811	186	186	10,811	126	0	10,619	175	175	10,619	109	0	10,392	178	178	10,392	134	0	9,278	187	186	9,278	126	0	
E Water supply	1,837	17	17	1,837	19	0	1,760	16	16	1,760	15	0	1,680	12	12	1,680	16	0	1,806	16	16	1,806	17	0	
F Construction	10,834	576	553	10,834	446	0	10,779	687	658	10,779	455	0	11,076	665	644	11,076	441	0	10,921	627	608	10,921	451	0	
G Wholesale and retail trade	18,700	870	858	18,700	589	0	19,076	891	872	19,076	579	0	18,601	825	800	18,601	597	0	18,438	795	769	18,438	591	0	
H Transport and storage	11,947	419	417	11,947	340	0	11,942	431	429	11,942	308	0	12,285	361	360	12,285	283	0	13,149	323	309	13,149	290	0	
I Accommodation and food service activities	8,640	403	398	8,640	211	0	8,435	411	404	8,435	198	0	8,333	387	381	8,333	204	0	8,165	357	331	8,165	199	0	
J Information and communication	4,280	111	111	4,280	77	0	4,690	111	110	4,690	71	0	4,889	111	110	4,889	71	0	4,634	106	105	4,634	80	0	
K Financial and insurance activities	14,563	62	61	14,563	98	0	14,597	96	95	14,597	87	0	15,102	98	97	15,102	86	0	15,342	98	79	15,342	79	0	
L Real estate activities	13,538	318	315	13,538	225	0	13,437	303	300	13,437	199	0	13,576	295	292	13,576	207	0	14,063	252	238	14,063	173	0	
M Professional, scientific and technical activities	7,047	459	457	7,047	257	0	7,200	424	422	7,200	241	0	7,453	337	335	7,453	250	0	7,456	283	276	7,456	250	0	
N Administrative and support service activities	5,149	105	101	5,149	77	0	5,188	111	111	5,188	71	0	5,646	198	197	5,646	108	0	6,381	192	191	6,381	115		
O Public administration and defence, compulsory social security	1,236	1	1	1,236	11	0	1,650	0	0	1,650	5	0	1,197	0	0	1,197	5	0	1,166	0	0	1,166	4	0	
P Education	630	46	46	630	28	0	611	53	53	611	41	0	607	57	57	607	43	0	637	72	72	637	52	0	
Q Human health services and social work activities	1,677	39	39	1,677	36	0	1,670	37	37	1,670	34	0	1,661	55	55	1,661	36	0	1,655	56	56	1,655	45	0	
R Arts, entertainment and recreation	1,198	160	158	1,198	66	0	1,221	163	160	1,221	69	0	1,127	155	152	1,127	68	0	1,089	128	128	1,089	54	0	
S Other services	3,225	93	81	3,217	187	3	2,356	49	39	2,348	188	3	1,279	80	69	1,271	121	3	1,345	105	95	1,337	156	3	
Loans and advances	143,792	4,902	4,829	143,784	3,461	3	142,828	5,028	4,945	142,819	3,328	3	142,687	4,835	4,752	142,679	3,313	3	143,940	4,597	4,413	143,932	3,351	3	

¹¹The items' accumulated impairment' and 'accumulated negative changes in fair value due to credit fisk on non-performing exposures' are disclosed with a posible sign if they are decreasing an asset. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (template F06.01), which follows a sign convention based on a credit/debit convention, as explained in Anner V. Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451-ITS on Supervisory reporting.