



## 2024 EU-wide Transparency Exercise

<b>Bank Name</b>	CaixaBank, S.A.
<b>LEI Code</b>	7CUNS533WID6K7DGF187
<b>Country Code</b>	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.

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Key Metrics

CaixaBank, S.A.

(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
<b>Available capital (amounts)</b>						
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
<b>Risk exposure amounts</b>						
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
<b>Capital ratios</b>						
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))	-
<b>Leverage ratios</b>						
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

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### Leverage ratio

CaixaBank, S.A.

		(min 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)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
A.2	Tier 1 capital - fully phased-in definition	31,576	32,762	33,092	32,825	C 47.00 (r0310,c0010)	
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)	
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]	

		(mm EUR, %)						
		As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	COREP CODE	REGULATION	
OWN FUNDS	A	OWN FUNDS	38,056	39,109	38,348	38,064	C01.00 (0000,0000)	Articles 41 (1) and 72 of CRR
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	27,277	28,313	28,463	28,262	C01.00 (0000,0000)	Article 36 of CRR
	A.1.1	Capital Instruments eligible as CET1 Capital (including share premium and net own capital instruments)	20,419	20,417	19,912	19,921	C01.00 (0000,0000)	Articles 36(1) (a) and (b), 27 to 29, 36(1) (f) and (g) of CRR
	A.1.2	Retained earnings	15,814	16,278	16,257	16,153	C01.00 (0000,0000)	Articles 36(1) (c), 26(2) and 36(1) (e) and (f) of CRR
	A.1.3	Accumulated other comprehensive income	-2,250	-1,899	-1,549	-803	C01.00 (0000,0000)	Articles 41(10), 26(1) (e) and 36(1) (g) of CRR
	A.1.4	Other Reserves	-1,366	-1,460	-1,401	-1,475	C01.00 (0000,0000)	Articles 41(17) and 26(1) (h) of CRR
	A.1.5	Funds for general banking risk	0	0	0	0	C01.00 (0000,0000)	Articles 41(21), 26(1) (f) and 36(1) (i) of CRR
	A.1.6	Minority interest given recognition in CET1 capital	0	0	0	0	C01.00 (0000,0000)	Article 64 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	438	236	436	356	C01.00 (0000,0000)	Articles 32 to 35 and 36(1) (j) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	-3,484	-3,489	-3,495	-3,485	C01.00 (0000,0000) + C01.00 (0000,0000)	Articles 41(23), 36(1) (b) and 37 of CRR; Articles 41(23), 36(1) (b) and 37 (a) of CRR
	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	C01.00 (0000,0000)	Articles 36(1) (c) and 39 of CRR
	A.1.10	(-) RIB shortfall of credit risk adjustments to expected losses	0	0	0	0	C01.00 (0000,0000)	Articles 36(1) (e), 40 and 130 of CRR
	A.1.11	(-) Defined benefit pension fund assets	-159	42	-76	-88	C01.00 (0000,0000)	Articles 41(10), 36(1) (e) and 41 of CRR
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	0	0	C01.00 (0000,0000)	Articles 41(22), 36(1) (g) and 44 of CRR
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	0	0	0	0	C01.00 (0000,0000)	Articles 36(1) (j) of CRR
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	0	0	0	-9	C01.00 (0000,0000) + C01.00 (0000,0000) + C01.00 (0000,0000) + C01.00 (0000,0000)	Articles 42(6), 36(1) (i) and 80 to 91 of CRR; Articles 36(1) (i), 34(2) (b), 24(4) (b) and 29 of CRR; Articles 36(1) (i), 34(2) (b) of CRR; Articles 36(1) (i) and 25(4) of CRR
	A.1.14.1	Of which: from securitisation positions (-)	0	0	0	-9	C01.00 (0000,0000)	Articles 36(1) (i), 24(2) (b), 24(4) (b) and 25(4) of CRR
	A.1.15	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment	0	0	0	0	C01.00 (0000,0000)	Articles 42(7), 36(1) (i), 43 to 46, 49 (2) and 79 of CRR
	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	0	0	0	C01.00 (0000,0000)	Articles 36(1) (c) and 39 of CRR; Article 40(1) (a) and 40(2) of CRR
	A.1.17	(-) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment	0	0	0	0	C01.00 (0000,0000)	Articles 42(7), 36(1) (i), 45, 46, 47, 49(1) (b), 49(2) (b) and 79 of CRR
	A.1.18	(-) Amount exceeding the 17.65% threshold	0	0	0	0	C01.00 (0000,0000)	Article 48 of CRR
	A.1.18A	(-) Insufficient coverage for non-performing exposures	-18	-3	-8	-4	C01.00 (0000,0000)	Articles 36(1) (i) and Article 67 of CRR
	A.1.18B	(-) Minimum value commitment shortfalls	0	0	0	0	C01.00 (0000,0000)	Articles 36(1) (i) and Article 130(2) of CRR
	A.1.18C	(-) Other foreseeable tax charges	0	0	0	0	C01.00 (0000,0000)	Articles 36(1) (i) of CRR
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CSR	0	0	0	-500	C01.00 (0000,0000)	Article 3 of CRR
	A.1.20	CET1 Capital elements or deductions - other	-241	-200	-205	-208	C01.00 (0000,0000)	-
	A.1.21	Transitional adjustments	188	38	0	0	NAI (1.1.6 + 1.1.8 + 1.1.9)	-
	A.1.21.1	Transitional adjustments due to grandfathered CET1 capital instruments (+/-)	0	0	0	0	C01.00 (0000,0000)	Articles 48(3) to (5), and 48A to 48F of CRR
	A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	0	0	0	0	C01.00 (0000,0000)	Articles 47A and 48F of CRR
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	188	38	0	0	C01.00 (0000,0000)	Articles 48A to 47F, 47A and 48F of CRR
	A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	4,487	4,488	4,630	4,263	C01.00 (0000,0000)	Article 41 of CRR
	A.2.1	Additional Tier 1 Capital instruments	4,487	4,488	4,630	4,263	C01.00 (0000,0000) + C01.00 (0000,0000)	-
A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	0	0	C01.00 (0000,0000)	-	
A.2.3	Other Additional Tier 1 Capital components and deductions	0	0	0	0	C01.00 (0000,0000) + C01.00 (0000,0000) + C01.00 (0000,0000) + C01.00 (0000,0000) + C01.00 (0000,0000)	-	
A.2.4	Additional Tier 1 transitional adjustments	0	0	0	0	C01.00 (0000,0000) + C01.00 (0000,0000) + C01.00 (0000,0000)	-	
A.3	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	31,764	32,800	33,992	33,855	C01.00 (0000,0000)	Articles 71 of CRR	
A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	6,292	6,309	5,356	5,239	C01.00 (0000,0000)	Articles 71 of CRR	
A.4.1	Tier 2 Capital instruments	5,481	5,479	4,490	4,418	C01.00 (0000,0000) + C01.00 (0000,0000)	-	
A.4.2	Other Tier 2 Capital components and deductions	811	830	766	822	C01.00 (0000,0000) + C01.00 (0000,0000) + C01.00 (0000,0000) + C01.00 (0000,0000) + C01.00 (0000,0000)	-	
A.4.3	Tier 2 transitional adjustments	0	0	0	0	C01.00 (0000,0000) + C01.00 (0000,0000) + C01.00 (0000,0000)	-	
OWN FUNDS REQUIREMENTS	B	TOTAL RISK EXPOSURE AMOUNT	222,423	228,428	232,301	233,736	C01.00 (0000,0000)	Articles 92(3), 95, 96 and 98 of CRR
	B.1	Of which: Transitional adjustments included	-202	-41	0	0	C01.00 (0000,0000)	-
CAPITAL RATIOS (%)	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	12.26%	12.39%	12.25%	12.22%	SA1 (1)	-
	C.2	TIER 1 CAPITAL RATIO (transitional period)	14.28%	14.38%	14.25%	14.04%	SA1 (2)	-
	C.3	TOTAL CAPITAL RATIO (transitional period)	17.11%	17.12%	16.51%	16.29%	SA1 (3)	-
CET1 Capital Fully loaded	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	27,088	28,275	28,463	28,262	A.1 + A.2 + A.3 + A.4 + A.5 + A.6 + A.7 + A.8 + A.9 + A.10 + A.11 + A.12 + A.13 + A.14 + A.15 + A.16 + A.17 + A.18 + A.19 + A.20 + A.21 + A.22 + A.23 + A.24 + A.25 + A.26 + A.27 + A.28 + A.29 + A.30 + A.31 + A.32 + A.33 + A.34 + A.35 + A.36 + A.37 + A.38 + A.39 + A.40 + A.41 + A.42 + A.43 + A.44 + A.45 + A.46 + A.47 + A.48 + A.49 + A.50 + A.51 + A.52 + A.53 + A.54 + A.55 + A.56 + A.57 + A.58 + A.59 + A.60 + A.61 + A.62 + A.63 + A.64 + A.65 + A.66 + A.67 + A.68 + A.69 + A.70 + A.71 + A.72 + A.73 + A.74 + A.75 + A.76 + A.77 + A.78 + A.79 + A.80 + A.81 + A.82 + A.83 + A.84 + A.85 + A.86 + A.87 + A.88 + A.89 + A.90 + A.91 + A.92 + A.93 + A.94 + A.95 + A.96 + A.97 + A.98 + A.99 + A.100	-
	E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	12.17%	12.38%	12.25%	12.22%	SA1 (5) (1)	-
Memo Items	F	Adjustments to CET1 due to IFRS 9 transitional arrangements	188	38	0	0	C01.00 (0000,0000)	-
	F	Adjustments to AT1s due to IFRS 9 transitional arrangements	0	0	0	0	C01.00 (0000,0000)	-
	F	Adjustments to T2 due to IFRS 9 transitional arrangements	0	0	0	0	C01.00 (0000,0000)	-
	F	Adjustments included in RWAs due to IFRS 9 transitional arrangements	-202	-41	0	0	C01.00 (0000,0000)	-

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

2024 EU-wide Transparency Exercise

Overview of Risk exposure amounts

CaixaBank, S.A.

(min EUR, %)	RWAs				COREP CODE
	As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	
Credit risk (excluding CCR and Securitisations) <sup>1</sup>	199,664	204,782	208,533	209,037	C 02.00 (r0040, c0010) - (C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001) + C 07.00 (r0130, c0220, s001) + C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001) + C 08.01 (r0060, c0260, s002) + C 08.01 (r0060, c0260, s002) + C 02.00 (r0470, c0010) + C 02.00 (r0490, c0010)
Of which the standardised approach	62,973	64,909	64,551	64,049	C 02.00 (r0060, c0010) - (C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001) + C 07.00 (r0130, c0220, s001)
Of which the foundation IRB (FIRB) approach	15,339	15,231	15,833	16,182	C 02.00 (r0250, c0010) - (C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0060, c0260, s002))
Of which the advanced IRB (AIRB) approach	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 02.00 (r0420, c0010)
Counterparty credit risk (CCR, excluding CVA) <sup>2</sup>	1,504	1,718	1,708	1,715	C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001) + C 07.00 (r0130, c0220, s001) + C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001) + C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0060, c0260, s002) + C 02.00 (r0490, c0010)
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 (r0010, c0001)*12.5 + C 20.00 (r0010, c0450)*12.5 + MAX(C 24.00 (r0010, c0090), C 24.00 (r0010, c0100), C 24.00 (r0010, c0110))*12.5
Large exposures in the trading book	0	0	0	0	C 02.00 (r0680, c0010)
Operational risk	18,810	19,973	19,973	19,973	C 02.00 (r0590, c0010)
Of which basic indicator approach	0	0	0	0	C 02.00 (r0600, 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	

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

<sup>2</sup> 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.

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P&L  
CaixaBank, S.A.

(min EUR)	As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024
Interest income	11,775	16,546	4,731	9,569
Of which debt securities income	858	1,233	266	696
Of which loans and advances income	9,686	13,525	3,955	7,929
Interest expenses	4,515	6,595	2,009	4,122
(Of which deposits expenses)	2,429	3,556	1,075	2,297
(Of which debt securities issued expenses)	736	1,074	341	692
(Expenses on share capital repayable on demand)	0	0	0	0
Dividend income	145	163	5	98
Net Fee and commission income	3,003	3,989	996	2,046
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
Gains or (-) losses from hedge accounting, net	-15	-43	8	11
Exchange differences [gain or (-) loss], net	130	129	1	16
Net other operating income /(expenses)	-644	-708	-603	-670
<b>TOTAL OPERATING INCOME, NET</b>	<b>9,959</b>	<b>13,565</b>	<b>3,187</b>	<b>7,043</b>
(Administrative expenses)	4,040	5,369	1,401	2,815
(Cash contributions to resolution funds and deposit guarantee schemes)	170	627	0	5
(Depreciation)	572	768	194	388
Modification gains or (-) losses, net	-1	-1	0	0
(Provisions or (-) reversal of provisions)	227	115	47	152
(Payment commitments to resolution funds and deposit guarantee schemes)	0	0	0	0
(Commitments and guarantees given)	68	-94	-47	-53
(Other provisions)	160	209	94	206
Of which pending legal issues and tax litigation <sup>1</sup>	0	-45	0	0
Of which restructuring <sup>1</sup>	0	-30	0	0
(Increases or (-) decreases of the fund for general banking risks, net) <sup>2</sup>	0	0	0	0
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	705	1,226	313	528
(Financial assets at fair value through other comprehensive income)	1	1	0	0
(Financial assets at amortised cost)	704	1,225	313	529
(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates and on non-financial assets)	68	124	-6	29
(of which Goodwill)	0	0	0	0
Negative goodwill recognised in profit or loss	0	0	0	0
Share of the profit or (-) loss of investments in subsidiaries, joint ventures and associates	890	1,223	307	630
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	-29	-28	-30	-26
<b>PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS</b>	<b>5,038</b>	<b>6,529</b>	<b>1,514</b>	<b>3,728</b>
<b>PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS</b>	<b>3,660</b>	<b>4,817</b>	<b>1,006</b>	<b>2,677</b>
Profit or (-) loss after tax from discontinued operations	0	0	0	0
<b>PROFIT OR (-) LOSS FOR THE YEAR</b>	<b>3,660</b>	<b>4,817</b>	<b>1,006</b>	<b>2,677</b>
Of which attributable to owners of the parent	3,659	4,816	1,005	2,675

<sup>(1)</sup> Information available only as of end of the year

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

2024 EU-wide Transparency Exercise

Total Assets: fair value and impairment distribution

CaixaBank, S.A.

(mm EUR)		As of 30/09/2023				As of 31/12/2023				As of 31/03/2024				As of 30/06/2024				References
ASSETS:	Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy				
		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		
Cash, cash balances at central banks and other demand deposits	41,542				37,059				43,243				52,182				IAS 1.54 (i)	
Financial assets held for trading	14,273	856	13,348	59	13,748	679	13,029	40	13,353	597	12,321	36	13,572	1,604	11,958	31	IFRS 7.8(a)(i); IFRS 9. Appendix A	
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)(iii); 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	560	IFRS 7.8(b); IFRS 9.4.1.2A	
Financial assets at amortised cost	436,500				433,540				434,025				442,874				IFRS 7.8(c); 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 <sup>1)</sup>	40,051				39,691				38,681				38,513					
<b>TOTAL ASSETS</b>	<b>542,300</b>				<b>533,835</b>				<b>537,777</b>				<b>554,484</b>				IAS 1.8(a), K1.6	

<sup>1)</sup> Portfolios, which are not AAP specific, i.e. which are not applicable for IFRS reporting banks, are considered in the position "Other assets".

(mm EUR)		As of 30/09/2023						As of 31/12/2023						As of 31/03/2024						As of 30/06/2024						References			
Breakdown of financial assets by instrument and by counterparty sector <sup>1)</sup>		Gross carrying amount <sup>(2)</sup>			Accumulated impairment <sup>(2)</sup>			Gross carrying amount <sup>(2)</sup>			Accumulated impairment <sup>(2)</sup>			Gross carrying amount <sup>(2)</sup>			Accumulated impairment <sup>(2)</sup>			Gross carrying amount <sup>(2)</sup>			Accumulated impairment <sup>(2)</sup>						
		Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets							
Financial assets at fair value through other comprehensive income	Debt securities	9,505	6	0	0	0	0	8,344	7	0	0	0	0	0	0	7,442	6	0	0	0	0	0	7,074	6	0	0	0	0	Annex V Part 1.31.44(b)
	Loans and advances	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	Annex V Part 1.31.44(a)
Financial assets at amortised cost	Debt securities	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)			
	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	326,695	24,432	9,757	-687	-955	-5,172	Annex V Part 1.31.44(a)			

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

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

## 2024 EU-wide Transparency Exercise

### Breakdown of liabilities

CaixaBank, S.A.

(min EUR)

LIABILITIES:	Carrying amount				References
	As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	
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 <sup>1</sup>	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 <sup>1</sup>	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(l)
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 <sup>1</sup>	0	0	0	0	Annex V.Part 1.29
<b>TOTAL LIABILITIES</b>	<b>506,978</b>	<b>497,505</b>	<b>503,506</b>	<b>518,999</b>	IAS 1.9(b); IG 6
<b>TOTAL EQUITY</b>	<b>35,322</b>	<b>36,330</b>	<b>34,271</b>	<b>35,486</b>	IAS 1.9(c), IG 6
<b>TOTAL EQUITY AND TOTAL LIABILITIES</b>	<b>542,300</b>	<b>533,835</b>	<b>537,777</b>	<b>554,484</b>	IAS 1.IG6

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



## 2024 EU-wide Transparency Exercise

### Breakdown of liabilities

CaixaBank, S.A.

(mln EUR)

Breakdown of financial liabilities by instrument and by counterparty sector		Carrying amount				References
		As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	
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
	Debt securities	185	64	140	632	Annex V.Part 1.31
Deposits	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)
	of which: Current accounts / overnight deposits	521	451	557	1,178	ECB/2013/33 Annex 2.Part 2.9.1
	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: Subordinated Debt securities issued		10,079	10,110	9,296	8,779	Annex V.Part 1.37
Other financial liabilities		6,319	6,441	9,750	6,461	Annex V.Part 1.38-41
<b>TOTAL FINANCIAL LIABILITIES</b>		<b>503,226</b>	<b>491,106</b>	<b>497,447</b>	<b>513,259</b>	

2024 EU-wide Transparency Exercise  
Market Risk  
CaixaBank, S.A.

	SA		IM										IM										
	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	VaR (Memorandum Item)		STRESSED VaR (Memorandum Item)		INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP			TOTAL RISK EXPOSURE AMOUNT	VaR (Memorandum Item)		STRESSED VaR (Memorandum Item)		INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP			TOTAL RISK EXPOSURE AMOUNT	
			MULTIPLICATION FACTOR (m) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (m) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE		MULTIPLICATION FACTOR (m) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (m) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE		
(min EUR)																							
	As of 30/09/2023	As of 31/12/2023	As of 30/09/2023										As of 31/12/2023										
Traded Debt Instruments	216	209	38	7	63	9							16	5	28	9							
Of which: General risk	11	11	38	7	63	9							16	5	28	9							
Of which: Specific risk	205	198	0	0	0	0							0	0	0	0							
Equities	0	0	6	2	10	2							4	0	8	1							
Of which: General risk	0	0	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							
<b>Total</b>	<b>216</b>	<b>209</b>	<b>35</b>	<b>5</b>	<b>59</b>	<b>6</b>	<b>25</b>	<b>18</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>1,479</b>	<b>17</b>	<b>5</b>	<b>28</b>	<b>9</b>	<b>14</b>	<b>10</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>734</b>
	As of 31/03/2024	As of 30/06/2024	As of 31/03/2024										As of 30/06/2024										
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	0	0	0	0	0	0							0	0	0	0							
<b>Total</b>	<b>231</b>	<b>231</b>	<b>21</b>	<b>7</b>	<b>39</b>	<b>8</b>	<b>15</b>	<b>19</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>867</b>	<b>21</b>	<b>7</b>	<b>36</b>	<b>10</b>	<b>62</b>	<b>20</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>1,494</b>

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

	Standardised Approach							
	As of 30/09/2023				As of 31/12/2023			
	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
(in EUR, %)								
Central governments or central banks	109,077	109,100	10,000		101,720	109,711	17,393	
Regional governments or local authorities	30,961	31,299	722		30,508	34,826	734	
Public sector entities	26,573	26,574	1,112		26,236	26,807	966	
Multilateral Development Banks	1,000	4,507	0		1,000	4,502	0	
International Organisations	6,231	6,231	0		6,236	6,236	0	
Institutions	12,487	9,423	3,083		12,976	9,787	3,188	
Corporates	35,427	21,668	21,464		34,279	24,730	22,421	
of which: SME	5,213	3,004	3,339		5,447	4,124	3,529	
Retail	28,052	15,002	7,888		26,967	15,507	7,551	
Secured by mortgages on immovable property	9,767	3,559	2,051		9,961	3,643	2,086	
of which: SME	4,346	3,445	3,251		4,158	4,250	4,250	
of which: SME	1,575	1,251	511		1,655	1,305	534	
Reserves in default	1,130	221	275	673	1,130	255	288	673
Reserve associated with particular high risk	567	284	427		732	352	527	
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 (CIS)	0	0	0		0	0	0	
Equity	0	0	0		0	0	0	
Other exposures	15,071	15,071	13,025		14,609	14,611	13,712	
Standardised total <sup>2</sup>	202,984	242,297	82,462	1,297	244,227	232,581	85,461	1,297

<sup>1</sup> Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).  
<sup>2</sup> Standardised Total does not include the securitisation portfolio unless in the results prior to 2012 exercise.  
<sup>3</sup> Only the most relevant categories are disclosed. These have been subject to the following risk: Credit risk counterparty covering up to 5% of total original exposure or Top 10 countries ranked by original exposure, calculated as of last quarter.  
<sup>4</sup> Starting from the 2023 exercise, value adjustments and provisions for the consolidated data include general credit risk adjustments, for the consistency with the data per country of country.

	Standardised Approach							
	As of 30/09/2023				As of 31/12/2023			
	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
(in EUR, %)								
Central governments or central banks	62,143	120,467	15,341		63,743	122,373	16,633	
Regional governments or local authorities	21,348	12,671	0		21,769	12,769	0	
Public sector entities	21,653	4,059	617		21,338	4,138	558	
Multilateral Development Banks	0	511	0		0	583	0	
International Organisations	0	0	0		0	0	0	
Institutions	1,307	2,098	571		2,073	1,884	548	
Corporates	12,784	8,052	8,060		12,702	8,465	8,221	
of which: SME	2,037	1,603	1,700		2,614	1,602	1,609	
Retail	10,747	11,008	5,860		10,088	11,868	5,628	
Secured by mortgages on immovable property	3,588	1,627	934		3,651	1,703	977	
of which: SME	3,511	2,009	1,099		3,052	2,388	2,098	
Reserves in default	1,020	804	344	311	1,020	948	348	311
Reserve associated with particular high risk	589	174	225		553	147	171	
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 (CIS)	0	0	0		0	0	0	
Equity	0	0	0		0	0	0	
Other exposures	14,681	14,681	10,773		14,559	14,559	10,378	
Standardised total <sup>2</sup>	102,863	242,297	82,462	622	103,287	232,581	85,461	792

<sup>1</sup> Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).  
<sup>2</sup> Total value adjustments and provisions per country of country includes those for securitisation exposures but includes general credit risk adjustments.

	Standardised Approach							
	As of 30/09/2023				As of 31/12/2023			
	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
(in EUR, %)								
Central governments or central banks	4,521	4,641	347		2,889	3,511	307	
Regional governments or local authorities	1,480	1,051	721		1,764	1,062	721	
Public sector entities	726	934	459		743	890	375	
Multilateral Development Banks	0	0	0		0	0	0	
International Organisations	0	0	0		0	0	0	
Institutions	382	234	188		489	159	132	
Corporates	11,899	7,738	7,420		11,108	6,118	7,596	
of which: SME	1,626	1,117	890		1,703	1,209	959	
Retail	10,273	6,621	6,530		9,405	4,909	6,637	
Secured by mortgages on immovable property	2,880	1,707	975		2,992	1,753	990	
of which: SME	1,124	871	411		1,180	864	404	
of which: SME	536	423	159		606	477	189	
Reserves in default	100	100	100	203	100	100	100	203
Reserve associated with particular high risk	382	176	263		403	181	271	
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 (CIS)	0	0	0		0	0	0	
Equity	0	0	0		0	0	0	
Other exposures	931	931	220		637	650	333	
Standardised total <sup>2</sup>	19,112	242,297	82,462	461	19,107	232,581	85,461	442

<sup>1</sup> Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).  
<sup>2</sup> Total value adjustments and provisions per country of country includes those for securitisation exposures but includes general credit risk adjustments.

	Standardised Approach							
	As of 30/09/2023				As of 31/12/2023			
	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
(in EUR, %)								
Central governments or central banks	1,560	1,560	0		1,560	1,560	0	
Regional governments or local authorities	0	0	0		0	0	0	
Public sector entities	0	0	0		0	0	0	
Multilateral Development Banks	0	0	0		0	0	0	
International Organisations	0	0	0		0	0	0	
Institutions	777	921	276		637	804	244	
Corporates	1,001	577	367		1,076	662	420	
of which: SME	91	58	47		69	64	51	
Retail	54	46	24		54	46	24	
Secured by mortgages on immovable property	2	2	1		2	2	1	
of which: SME	2	1	0		1	1	0	
Reserves in default	2	1	1	1	1	1	0	0
Reserve associated with particular high risk	0	0	0		0	0	0	
Covered bonds	0	0	0		0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIS)	0	0	0		0	0	0	
Equity	0	0	0		0	0	0	
Other exposures	26	26	0		26	26	0	
Standardised total <sup>2</sup>	1,560	242,297	82,462	1	1,560	232,581	85,461	1

<sup>1</sup> Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).  
<sup>2</sup> Total value adjustments and provisions per country of country includes those for securitisation exposures but includes general credit risk adjustments.

	Standardised Approach							
	As of 30/09/2023				As of 31/12/2023			
	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
(in EUR, %)								
Central governments or central banks	59	59	0		179	230	0	
Regional governments or local authorities	0	0	0		0	0	0	
Public sector entities	1,738	1,738	0		1,673	1,673	0	
Multilateral Development Banks	0	0	0		0	0	0	
International Organisations	0	0	0		0	0	0	
Institutions	1,202	1,021	178		695	727	141	
Corporates	626	786	501		568	797	501	
of which: SME	91	51	44		31	30	27	
Retail	246	120	101		217	110	121	
Secured by mortgages on immovable property	18	17	10		20	21	12	
of which: SME	17	17	8		17	17	8	
Reserves in default	0	0	0	0	0	0	0	0
Reserve associated with particular high risk	0	0	0		0	0	0	
Covered bonds	0	0	0		0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIS)	0	0	0		0	0	0	
Equity	0	0	0		0	0	0	
Other exposures	1	1	0		1	1	0	
Standardised total <sup>2</sup>	3,525	242,297	82,462	1	3,525	232,581	85,461	1

<sup>1</sup> Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).  
<sup>2</sup> Total value adjustments and provisions per country of country includes those for securitisation exposures but includes general credit risk adjustments.













		IRB Approach															
		As of 31/03/2024						As of 30/06/2024									
		Original Exposure <sup>1</sup>		Exposure Value <sup>2</sup>		Risk exposure amount		Value adjustments and provisions		Original Exposure <sup>1</sup>		Exposure Value <sup>2</sup>		Risk exposure amount		Value adjustments and provisions	
		Of which: subordinated		Of which: subordinated		Of which: subordinated		Of which: subordinated		Of which: subordinated		Of which: subordinated		Of which: subordinated		Of which: subordinated	
Consolidated data		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Institutions		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Corporates		176,185	3,529	127,794	82,365	1,059	2,090	173,961	3,223	128,591	82,287	935	2,049	173,223	3,502	127,342	82,009
Retail		22,461	1,339	17,446	11,249	348	747	22,056	1,257	18,123	11,889	336	655	22,041	1,339	17,446	11,249
Equity		240,613	7,336	187,088	44,715	2,383	4,885	243,518	8,796	195,553	46,178	2,495	4,240	245,264	8,796	195,553	46,178
Other non credit-obligation assets		176,632	3,370	156,495	31,205	1,878	2,803	176,467	6,851	156,320	30,284	1,836	2,607	176,632	3,370	156,495	31,205
IRB Total <sup>3</sup>		369,881	8,704	282,423	106,535	5,118	10,525	369,881	8,704	282,423	106,535	5,118	10,525	369,881	8,704	282,423	106,535

(1) Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).  
 (2) IRB Total does not include the Securitisation position unlike in the table prior to the 2013 exercise.  
 (3) Only the most relevant countries are disclosed. These have been selected under the following rule: Countries of country risk covering up to 2% of total original exposure in Top 10 countries ranked by original exposure, calculated as of last quarter.

		IRB Approach															
		As of 31/03/2024						As of 30/06/2024									
		Original Exposure <sup>1</sup>		Exposure Value <sup>2</sup>		Risk exposure amount		Value adjustments and provisions		Original Exposure <sup>1</sup>		Exposure Value <sup>2</sup>		Risk exposure amount		Value adjustments and provisions	
		Of which: subordinated		Of which: subordinated		Of which: subordinated		Of which: subordinated		Of which: subordinated		Of which: subordinated		Of which: subordinated		Of which: subordinated	
SPAIN		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Institutions		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Corporates		113,510	3,402	85,440	59,372	1,067	1,967	112,961	3,095	84,815	58,741	935	1,954	113,510	3,402	85,440	59,372
Retail		13,376	288	9,949	7,115	0	222	13,353	276	9,533	6,761	0	205	13,376	288	9,949	7,115
Equity		223,734	7,039	176,399	39,334	1,969	4,317	226,277	8,424	174,633	45,467	2,241	4,091	223,734	7,039	176,399	39,334
Other non credit-obligation assets		180,669	5,088	133,843	28,359	1,069	2,444	180,669	4,688	133,221	25,589	1,578	2,469	180,669	5,088	133,843	28,359
IRB Total <sup>3</sup>		369,881	8,704	282,423	106,535	5,118	10,525	369,881	8,704	282,423	106,535	5,118	10,525	369,881	8,704	282,423	106,535

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

		IRB Approach															
		As of 31/03/2024						As of 30/06/2024									
		Original Exposure <sup>1</sup>		Exposure Value <sup>2</sup>		Risk exposure amount		Value adjustments and provisions		Original Exposure <sup>1</sup>		Exposure Value <sup>2</sup>		Risk exposure amount		Value adjustments and provisions	
		Of which: subordinated		Of which: subordinated		Of which: subordinated		Of which: subordinated		Of which: subordinated		Of which: subordinated		Of which: subordinated		Of which: subordinated	
PORTUGAL		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Institutions		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Corporates		2,864	0	1,568	895	0	11	2,833	0	1,427	827	0	0	2,864	0	1,568	895
Retail		682	0	619	537	0	11	686	0	623	556	0	7	682	0	619	537
Equity		14,736	175	14,711	4,091	384	116	14,806	189	14,801	3,819	213	103	14,736	175	14,711	4,091
Other non credit-obligation assets		14,732	175	14,709	4,091	384	116	14,801	189	14,799	3,818	213	103	14,732	175	14,709	4,091
IRB Total <sup>3</sup>		369,881	8,704	282,423	106,535	5,118	10,525	369,881	8,704	282,423	106,535	5,118	10,525	369,881	8,704	282,423	106,535

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

		IRB Approach															
		As of 31/03/2024						As of 30/06/2024									
		Original Exposure <sup>1</sup>		Exposure Value <sup>2</sup>		Risk exposure amount		Value adjustments and provisions		Original Exposure <sup>1</sup>		Exposure Value <sup>2</sup>		Risk exposure amount		Value adjustments and provisions	
		Of which: subordinated		Of which: subordinated		Of which: subordinated		Of which: subordinated		Of which: subordinated		Of which: subordinated		Of which: subordinated		Of which: subordinated	
FRANCE		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Institutions		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Corporates		8,860	0	6,457	3,499	0	5	8,860	0	6,289	3,445	0	5	8,860	0	6,457	3,499
Retail		2,963	0	2,246	1,686	0	0	3,124	0	2,401	1,782	0	0	2,963	0	2,246	1,686
Equity		31,294	0	0	3,197	0	214	31,799	195	34,256	2,815	214	186	31,294	0	0	3,197
Other non credit-obligation assets		125	2	98	35	1	2	130	2	104	36	1	1	125	2	98	35
IRB Total <sup>3</sup>		369,881	8,704	282,423	106,535	5,118	10,525	369,881	8,704	282,423	106,535	5,118	10,525	369,881	8,704	282,423	106,535

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

		IRB Approach															
		As of 31/03/2024						As of 30/06/2024									
		Original Exposure <sup>1</sup>		Exposure Value <sup>2</sup>		Risk exposure amount		Value adjustments and provisions		Original Exposure <sup>1</sup>		Exposure Value <sup>2</sup>		Risk exposure amount		Value adjustments and provisions	
		Of which: subordinated		Of which: subordinated		Of which: subordinated		Of which: subordinated		Of which: subordinated		Of which: subordinated		Of which: subordinated		Of which: subordinated	
GERMANY		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Institutions		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Corporates		8,034	0	7,294	3,502	0	5	8,353	0	7,475	3,688	0	4	8,034	0	7,294	3,502
Retail		157	0	127	264	0	1	159	0	127	264	0	1	157	0	127	264
Equity		204	1	188	60	0	1	209	1	195	76	0	1	204	1	188	60
Other non credit-obligation assets		1	0	1	0	0	0	1	0	1	0	0	0	1	0	1	0
IRB Total <sup>3</sup>		369,881	8,704	282,423	106,535	5,118	10,525	369,881	8,704	282,423	106,535	5,118	10,525	369,881	8,704	282,423	106,535

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





2024 EU-wide Transparency Exercise  
General governments exposures by country of the counterparty

CaixaBank, S.A.

As of 31/12/2023

(min EUR)		Direct exposures												Risk weighted exposure amount
Residual Maturity	Country / Region	On balance sheet				Derivatives				Off balance sheet				
		Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures				
		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]	Finland													
[ 3M - 1Y]														
[ 1Y - 2Y]														
[ 2Y - 3Y]														
[ 3Y - 5Y]														
[ 5Y - 10Y]														
[ 10Y - more]														
Total														
[ 0 - 3M]	France	1	1	0	0	0	1	0	0	0	0	0	0	0
[ 3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0
[ 1Y - 2Y]		52	52	0	0	0	52	0	0	0	0	0	0	0
[ 2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0
[ 3Y - 5Y]		678	678	0	0	0	678	0	0	0	0	0	0	0
[ 5Y - 10Y]		1,346	1,346	0	0	0	1,346	0	0	0	0	0	0	0
[ 10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total	2,077	2,077	0	0	0	2,077	0	0	0	0	0	0	0	
[ 0 - 3M]	Germany	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 3M - 1Y]		155	155	0	0	154	1	0	0	0	0	0	0	0
[ 1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0
[ 2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0
[ 3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0
[ 5Y - 10Y]		41	41	0	0	0	41	0	0	0	0	0	0	0
[ 10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total	196	196	0	0	154	43	0	0	0	0	0	0	0	
[ 0 - 3M]	Croatia													
[ 3M - 1Y]														
[ 1Y - 2Y]														
[ 2Y - 3Y]														
[ 3Y - 5Y]														
[ 5Y - 10Y]														
[ 10Y - more]														
Total														
[ 0 - 3M]	Greece													
[ 3M - 1Y]														
[ 1Y - 2Y]														
[ 2Y - 3Y]														
[ 3Y - 5Y]														
[ 5Y - 10Y]														
[ 10Y - more]														
Total														
[ 0 - 3M]	Hungary													
[ 3M - 1Y]														
[ 1Y - 2Y]														
[ 2Y - 3Y]														
[ 3Y - 5Y]														
[ 5Y - 10Y]														
[ 10Y - more]														
Total														
[ 0 - 3M]	Ireland	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0
[ 1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0
[ 2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0
[ 3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0
[ 5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0
[ 10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total	0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 0 - 3M]	Italy	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 3M - 1Y]		351	293	0	0	293	0	0	0	0	0	0	0	0
[ 1Y - 2Y]		415	415	0	0	0	415	0	0	0	0	0	0	0
[ 2Y - 3Y]		252	252	0	0	0	252	0	0	0	0	0	0	0
[ 3Y - 5Y]		1,064	1,064	9	9	0	1,055	0	0	0	0	0	0	0
[ 5Y - 10Y]		3,075	3,075	12	0	575	2,488	0	0	0	0	0	0	0
[ 10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total	5,099	5,099	21	9	868	4,210	0	0	0	0	0	0	0	

2024 EU-wide Transparency Exercise  
General governments exposures by country of the counterparty

CaixaBank, S.A.

As of 31/12/2023

(min EUR)		Direct exposures													Risk weighted exposure amount		
Residual Maturity	Country / Region	On balance sheet				Derivatives				Off balance sheet							
		Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures					
				of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions				
[ 0 - 3M] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more ] Total	Latvia																
[ 0 - 3M] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more ] Total	Lithuania																
[ 0 - 3M] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more ] Total	Luxembourg	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 0 - 3M] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more ] Total	Malta																23
[ 0 - 3M] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more ] Total	Netherlands																
[ 0 - 3M] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more ] Total	Poland	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 0 - 3M] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more ] Total	Portugal	8	8	0	0	0	0	0	0	0	0	0	0	0	0	-479	0
[ 0 - 3M] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more ] Total	Romania	29	29	0	0	0	0	0	0	0	0	0	0	0	0	4	0
[ 0 - 3M] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more ] Total		475	475	0	0	0	0	0	0	0	0	0	0	0	0	24	0
[ 0 - 3M] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more ] Total		282	282	0	0	0	0	0	0	0	19	0	0	0	11	0	0
[ 0 - 3M] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more ] Total		856	856	0	0	0	0	0	0	0	22	0	0	0	14	0	0
[ 0 - 3M] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more ] Total		538	538	0	0	0	0	0	0	0	0	0	0	0	26	0	0
[ 0 - 3M] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more ] Total		793	793	0	0	0	0	0	0	0	0	0	0	0	121	0	0
[ 0 - 3M] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more ] Total		2,979	2,979	0	0	0	0	0	0	0	32	0	0	0	681	0	563





2024 EU-wide Transparency Exercise  
General governments exposures by country of the counterparty

CaixaBank, S.A.

As of 31/12/2023

(min EUR)		Direct exposures												Risk weighted exposure amount			
Residual Maturity	Country / Region	On balance sheet				Derivatives				Off balance sheet							
		Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures							
		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
[ 0 - 3M ]	Other Central and eastern Europe countries non EEA	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 3M - 1Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 1Y - 2Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 2Y - 3Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 3Y - 5Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 5Y - 10Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 10Y - more ]	63	63	0	0	0	0	0	0	63	0	0	0	0	0	0	0	0
<b>Total</b>	<b>63</b>	<b>63</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>63</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>63</b>
[ 0 - 3M ]	Middle East	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 3M - 1Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 1Y - 2Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 2Y - 3Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 3Y - 5Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 5Y - 10Y ]		433	433	0	0	0	0	0	0	433	0	0	0	0	0	0	0
[ 10Y - more ]	224	223	0	0	0	0	0	223	0	0	0	0	0	0	0	0	
<b>Total</b>	<b>657</b>	<b>657</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>657</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>68</b>
[ 0 - 3M ]	Latin America and the Caribbean	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 3M - 1Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 1Y - 2Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 2Y - 3Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 3Y - 5Y ]		7	7	0	0	0	0	0	7	0	0	0	0	0	0	0	0
[ 5Y - 10Y ]		236	236	0	0	0	0	0	236	0	0	0	0	0	0	0	0
[ 10Y - more ]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
<b>Total</b>	<b>243</b>	<b>243</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>243</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>86</b>
[ 0 - 3M ]	Africa	3	4	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 3M - 1Y ]		76	76	0	0	0	0	0	76	0	0	0	0	0	0	0	0
[ 1Y - 2Y ]		44	44	0	0	0	0	0	44	0	0	0	0	0	0	0	0
[ 2Y - 3Y ]		38	38	0	0	0	0	0	38	0	0	0	0	0	0	0	0
[ 3Y - 5Y ]		32	32	0	0	0	0	0	32	0	0	0	0	0	0	0	0
[ 5Y - 10Y ]		12	12	0	0	0	0	0	12	0	0	0	0	0	0	0	0
[ 10Y - more ]	226	226	0	0	0	0	0	226	0	0	0	0	0	0	0	0	
<b>Total</b>	<b>492</b>	<b>492</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>492</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>96</b>
[ 0 - 3M ]	Others	19	19	0	0	0	0	19	0	0	0	0	0	0	19	0	0
[ 3M - 1Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 1Y - 2Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 2Y - 3Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 3Y - 5Y ]		645	645	0	0	0	0	272	372	0	0	0	0	0	0	0	0
[ 5Y - 10Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 10Y - more ]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
<b>Total</b>	<b>663</b>	<b>663</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>272</b>	<b>391</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>19</b>	<b>0</b>	<b>0</b>	<b>0</b>

**Notes and definitions**

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

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

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

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

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

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

**Regions**

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

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

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

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

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

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







2024 EU-wide Transparency Exercise  
General governments exposures by country of the counterparty

CaixaBank, S.A.

As of 30/06/2024

(min EUR)		Direct exposures													Risk weighted exposure amount		
Residual Maturity	Country / Region	On balance sheet				Derivatives				Off balance sheet							
		Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures					
				of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions				
[ 0 - 3M] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more ] Total	Latvia																
[ 0 - 3M] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more ] Total	Lithuania																
[ 0 - 3M] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more ] Total	Luxembourg	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 0 - 3M] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more ] Total	Malta																
[ 0 - 3M] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more ] Total	Netherlands																
[ 0 - 3M] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more ] Total	Poland	15	15	0	0	0	0	15	0	0	0	0	0	0	0	0	0
[ 0 - 3M] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more ] Total	Portugal	60	60	55	0	5	0	-5	0	0	0	0	0	-445	39	0	0
[ 0 - 3M] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more ] Total	Romania	3,051	3,050	88	0	76	0	2,904	0	31	0	0	0	691	0	0	562





2024 EU-wide Transparency Exercise  
General governments exposures by country of the counterparty

CaixaBank, S.A.

As of 30/06/2024

(min EUR)		Direct exposures												Off balance sheet		Risk weighted exposure amount	
Residual Maturity	Country / Region	On balance sheet				Derivatives with positive fair value				Derivatives with negative fair value				Off-balance sheet exposures			
		Non-derivative financial assets by accounting portfolio				Carrying amount		Notional amount		Carrying amount		Notional amount		Nominal	Provisions		
		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						
[ 0 - 3M]	Other Central and eastern Europe countries non EEA	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 5Y - 10Y]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
<b>Total</b>	<b>63</b>	<b>63</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>63</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>63</b>
[ 0 - 3M]	Middle East	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 1Y - 2Y]		6	6	0	0	0	0	6	0	0	0	0	0	0	0	0	0
[ 2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 5Y - 10Y]	421	421	0	0	0	0	421	0	0	0	0	0	0	0	0	0	
[ 10Y - more]	429	429	0	0	0	0	429	0	0	0	0	0	0	0	0	0	
<b>Total</b>	<b>456</b>	<b>456</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>856</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>129</b>
[ 0 - 3M]	Latin America and the Caribbean	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 3Y - 5Y]		6	6	0	0	0	0	6	0	0	0	0	0	0	0	0	0
[ 5Y - 10Y]	226	226	0	0	0	0	226	0	0	0	0	0	0	0	0	0	
[ 10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
<b>Total</b>	<b>231</b>	<b>231</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>231</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>82</b>
[ 0 - 3M]	Africa	2	2	0	0	0	0	2	0	0	0	0	0	0	0	0	0
[ 3M - 1Y]		97	97	0	0	0	0	97	0	0	0	0	0	0	0	0	0
[ 1Y - 2Y]		6	6	0	0	0	0	6	0	0	0	0	0	0	0	0	0
[ 2Y - 3Y]		26	26	0	0	0	0	26	0	0	0	0	0	0	0	0	0
[ 3Y - 5Y]		18	18	0	0	0	0	18	0	0	0	0	0	0	0	0	0
[ 5Y - 10Y]	29	29	0	0	0	0	29	0	0	0	0	0	0	0	0	0	
[ 10Y - more]	207	207	0	0	0	0	207	0	0	0	0	0	0	0	0	0	
<b>Total</b>	<b>379</b>	<b>379</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>379</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>82</b>
[ 0 - 3M]	Others	19	19	0	0	0	0	19	0	0	0	0	0	0	0	0	0
[ 3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 3Y - 5Y]		648	648	0	0	0	271	377	0	0	0	0	0	0	0	0	0
[ 5Y - 10Y]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
<b>Total</b>	<b>667</b>	<b>667</b>	<b>0</b>	<b>0</b>	<b>271</b>	<b>386</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>19</b>	<b>0</b>	<b>0</b>	

Notes and definitions

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

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(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

2024 EU-wide Transparency Exercise  
Performing and non-performing exposures  
CaixaBank, S.A.

	As of 30/09/2023										As of 31/12/2023										
	Gross carrying amount/ Nominal amount					Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions <sup>1)</sup>					Collaterals and financial guarantees received on non-performing exposures	Gross carrying amount/ Nominal amount					Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions <sup>1)</sup>				
	Of which performing but past due >30 days and <=90 days	Of which non-performing <sup>2)</sup>				On performing exposures <sup>3)</sup>	On non-performing exposures <sup>3)</sup>					Of which performing but past due >30 days and <=90 days	Of which non-performing <sup>2)</sup>				On performing exposures <sup>3)</sup>	On non-performing exposures <sup>3)</sup>			
		Of which: defaulted	Of which Stage 3 <sup>4)</sup>				Of which Stage 3 <sup>4)</sup>	Of which Stage 3 <sup>4)</sup>	Of which Stage 3 <sup>4)</sup>	Of which Stage 3 <sup>4)</sup>			Of which Stage 3 <sup>4)</sup>	Of which Stage 3 <sup>4)</sup>	Of which Stage 3 <sup>4)</sup>	Of which Stage 3 <sup>4)</sup>		Of which Stage 3 <sup>4)</sup>			
mil EUR																					
Cash balances at central banks and other demand deposits	39,296	1	0	0	0	0	0	0	0	0	0	34,641	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	88,797	0	12	12	12	14	11	11	11	0	85,799	0	11	11	11	13	11	11	11	11	0
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
General governments	79,939	0	0	0	0	0	0	0	0	0	76,290	0	0	0	0	0	0	0	0	0	0
Credit institutions	4,062	0	0	0	0	0	0	0	0	0	4,008	0	0	0	0	0	0	0	0	0	0
Other financial corporations	1,330	0	0	0	0	0	0	0	0	0	1,753	0	0	0	0	1	0	0	0	0	0
Non-financial corporations	3,466	0	12	12	12	13	11	11	11	0	3,660	0	11	11	11	12	11	11	11	11	0
Loans and advances (including at amortised cost and fair value)	364,481	869	10,718	10,502	9,319	2,321	4,909	4,588	5,139	363,543	1,187	10,832	10,578	9,779	1,692	5,641	5,251	4,787	4,787	4,787	
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
General governments	19,029	11	26	28	11	2	1	0	11	17,868	260	14	9	10	2	5	2	2	2	7	7
Credit institutions	11,074	0	27	27	9	5	5	5	19	11,728	2	26	25	9	6	5	5	5	5	16	16
Other financial corporations	11,902	1	50	50	49	18	13	13	33	13,085	21	109	105	105	22	12	12	12	12	83	83
Non-financial corporations	143,792	413	4,902	4,829	3,988	1,065	2,399	2,220	2,102	142,828	397	5,028	4,945	4,295	696	2,675	2,460	2,460	2,460	2,131	2,131
of which: small and medium-sized enterprises	53,924	172	3,128	3,067	2,575	482	1,462	1,374	1,541	50,388	156	3,088	3,029	2,667	384	1,608	1,509	1,509	1,463	1,463	1,463
of which: Loans collateralized by commercial immovable property	19,093	52	1,319	1,300	1,111	344	546	491	763	18,680	14	1,281	1,263	1,127	117	560	508	508	508	712	712
Households	178,629	445	5,711	5,569	5,269	1,232	2,491	2,347	2,974	178,038	507	5,659	5,494	5,360	1,096	2,945	2,772	2,772	2,772	2,548	2,548
of which: Loans collateralized by residential immovable property	144,285	347	4,500	4,386	4,110	594	1,688	1,567	2,788	143,299	374	4,411	4,280	4,151	429	2,030	1,883	1,883	1,883	2,307	2,307
of which: Credit for consumption	20,848	64	650	638	635	407	410	404	112	21,469	96	698	668	677	419	505	505	505	505	95	95
DEBT INSTRUMENTS other than MPT	482,543	870	10,730	10,514	9,339	2,335	4,920	4,597	5,139	483,893	1,187	10,843	10,590	9,790	1,705	5,662	5,262	4,787	4,787	4,787	4,787
OFF-BALANCE SHEET EXPOSURES	157,422		1,256	1,238	902	163	445	399	451	159,447		1,263	1,235	879	137	309	289	289	289	611	611

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

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

<sup>3)</sup> Institutions report here the cumulative amount of expected credit losses since initial recognition for financial instruments subject to impairment, the accumulated negative changes in fair value due to credit risk for financial instruments measured at fair value through profit or loss other than MPT and provisions for off-balance sheet exposures.

<sup>4)</sup> For the on-balance sheet items, accumulated impairment and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are denouncing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FREDP framework (temporal F 18.00 / F 18.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451 - ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item (Accumulated impairment, accumulated changes in fair value due to credit risk and provisions) is disclosed consistently with the FREDP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

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

2024 EU-wide Transparency Exercise

Performing and non-performing exposures

CaixaBank, S.A.

	As of 31/03/2024										As of 30/06/2024											
	Gross carrying amount/ Nominal amount					Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions <sup>(1)</sup>					Gross carrying amount/ Nominal amount					Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions <sup>(1)</sup>						
	Of which performing but past due >30 days and <90 days	Of which non-performing <sup>(2)</sup>				On performing exposures <sup>(3)</sup>	On non-performing exposures <sup>(3)</sup>				Collateral and financial guarantees received on non-performing exposures	Of which performing but past due >30 days and <90 days	Of which non-performing <sup>(2)</sup>				On performing exposures <sup>(3)</sup>	On non-performing exposures <sup>(3)</sup>				Collateral and financial guarantees received on non-performing exposures
		Of which defaulted	Of which Stage <sup>(4)</sup>				Of which defaulted	Of which Stage <sup>(4)</sup>					Of which defaulted	Of which Stage <sup>(4)</sup>								
(in € bn)																						
Cash balances at central banks and other demand deposits	40,898	0	0	0	0	0	0	0	0	0	56,187	0	0	0	0	0	0	0	0	0	0	
Debt securities (including at amortised cost and fair value)	84,344	0	11	11	11	14	11	11	11	0	83,886	0	10	10	10	10	10	10	10	10	10	
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
General governments	74,838	0	0	0	0	0	0	0	0	0	74,302	0	0	0	0	0	0	0	0	0	0	
Credit institutions	3,946	0	0	0	0	0	0	0	0	0	3,946	0	0	0	0	0	0	0	0	0	0	
Other financial corporations	1,831	0	0	0	0	2	0	0	0	0	1,751	0	0	0	0	2	0	0	0	0	0	
Non-financial corporations	3,726	0	11	11	11	13	11	11	11	0	3,885	0	10	10	10	8	10	10	10	10	0	
Loans and advances (including at amortised cost and fair value)	364,537	1,056	10,762	10,563	10,098	1,733	5,444	5,347	4,833	0	373,110	734	10,104	9,754	9,767	1,612	5,403	5,172	4,445	4,445	0	
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
General governments	17,706	78	21	14	17	1	4	2	7	0	18,611	38	41	37	22	1	4	3	4	4	0	
Credit institutions	12,154	0	23	23	9	8	6	5	15	0	14,021	0	27	26	9	0	5	5	5	5	19	
Other financial corporations	15,075	49	104	104	21	12	12	12	82	0	15,619	41	108	108	107	10	18	18	18	18	83	
Non-financial corporations	142,887	416	4,835	4,752	4,429	685	2,631	2,510	2,074	0	143,940	308	4,597	4,413	4,488	700	2,654	2,579	1,890	1,890	0	
of which: small and medium-sized enterprises	49,574	167	3,018	2,965	2,666	389	1,586	1,507	1,406	0	50,251	133	2,907	2,807	2,817	469	1,603	1,613	1,209	1,209	0	
of which: Loans collateralised by commercial immovable property	19,127	20	1,263	1,243	1,128	124	538	503	702	0	19,228	8	1,123	1,070	1,068	111	538	497	578	578	0	
Households	176,917	514	5,799	5,680	5,539	1,016	2,091	2,007	2,655	0	180,021	347	5,331	5,171	5,133	896	2,721	2,667	2,446	2,446	0	
of which: Loans collateralised by residential immovable property	142,202	360	4,539	4,432	4,307	431	2,041	1,896	2,484	0	142,039	252	4,225	4,088	4,049	369	1,900	1,778	2,302	2,302	0	
of which: Credit for consumption	21,301	114	710	695	705	422	532	528	93	0	21,896	71	614	599	611	392	444	443	78	78	0	
DEBT INSTRUMENTS other than HFT	489,877	1,056	10,793	10,584	10,110	1,748	5,455	5,358	4,833	0	507,181	734	10,114	9,764	9,767	1,623	5,413	5,182	4,445	4,445	0	
OFF-BALANCE SHEET EXPOSURES	159,996		1,138	1,108	879	138	262	225	947	0	159,679		1,080	1,046	914	148	247	238	527	527	0	

(1) For the definition of non-performing exposures please refer to Article 4(7)(c) of Regulation (EU) No 575/2013 (CRD).

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

(3) Institutions report here the cumulative amount of expected credit losses since initial recognition for financial instruments subject to impairment, the accumulated negative changes in fair value due to credit risk for financial instruments measured at fair value through profit or loss other than HFT and provisions for off-balance sheet exposures.

(4) For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing debts. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FTR/REP framework (templates F 18.01 / F 19.02), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1, paragraphs 10 and 11 of Regulation (EU) 2012/1651 - ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item (Accumulated impairment, accumulated changes in fair value due to credit risk and provisions) is disclosed consistently with the FTR/REP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

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



2024 EU-wide Transparency Exercise

Forborne exposures

CaixaBank, S.A.

	As of 30/09/2023						As of 31/12/2023					
	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures <sup>1</sup>		Collateral and financial guarantees received on exposures with forbearance measures		Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures <sup>2</sup>		Collateral and financial guarantees received on exposures with forbearance measures	
		Of which non-performing exposures with forbearance measures		Of which on non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which on non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures
(min EUR)												
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	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 <sup>2</sup>												
Loans and advances that have been forborne more than twice <sup>3</sup>	0						0					
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria <sup>3</sup>	0						0					

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

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

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

2024 EU-wide Transparency Exercise

Forborne exposures

CaixaBank, S.A.

	As of 31/03/2024						As of 30/06/2024						
	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures <sup>2</sup>		Collateral and financial guarantees received on exposures with forbearance measures		Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures <sup>2</sup>		Collateral and financial guarantees received on exposures with forbearance measures		
	Of which non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures		
(mln EUR)													
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	11	11	11	11	0	0	10	10	10	10	0	0	0
Central banks	0	0	0	0	0		0	0	0	0	0		0
General governments	0	0	0	0	0		0	0	0	0	0		0
Credit institutions	0	0	0	0	0		0	0	0	0	0		0
Other financial corporations	0	0	0	0	0		0	0	0	0	0		0
Non-financial corporations	11	11	11	11	0		10	10	10	10	0		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	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	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 <sup>2</sup>													
Loans and advances that have been forborne more than twice <sup>2</sup>	0						0						
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria <sup>3</sup>	0						0						

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

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

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

**2024 EU-wide Transparency Exercise**  
**Breakdown of loans and advances to non-financial corporations other than held for trading**  
 CaixaBank, S.A.

(min EUR)	As of 30/09/2023						As of 31/12/2023						As of 31/03/2024						As of 30/06/2024					
	Gross carrying amount		Of which: non-performing of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment <sup>1</sup>	Accumulated negative changes in fair value due to credit risk on non-performing exposures <sup>2</sup>	Gross carrying amount		Of which: non-performing of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment <sup>1</sup>	Accumulated negative changes in fair value due to credit risk on non-performing exposures <sup>2</sup>	Gross carrying amount		Of which: non-performing of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment <sup>1</sup>	Accumulated negative changes in fair value due to credit risk on non-performing exposures <sup>2</sup>	Gross carrying amount		Of which: non-performing of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment <sup>1</sup>	Accumulated negative changes in fair value due to credit risk on non-performing exposures <sup>2</sup>
A Agriculture, forestry and fishing	3,049	195	193	3,049	134	0	3,084	192	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	555	18	18	555	13	0	523	16	15	523	13	0
C Manufacturing	24,900	827	822	24,900	500	0	23,973	871	866	23,973	536	0	24,133	793	793	24,133	463	0	24,864	800	791	24,864	528	0
D Electricity, gas, steam and air conditioning supply	10,911	196	196	10,911	106	0	10,619	179	179	10,619	109	0	10,592	178	178	10,592	134	0	9,778	187	186	9,778	210	0
E Water supply	1,807	17	17	1,807	18	0	1,799	16	16	1,799	13	0	1,800	12	12	1,800	38	0	1,808	16	16	1,808	17	0
F Construction	10,834	576	553	10,834	446	0	10,779	687	688	10,779	456	0	11,076	665	644	11,076	441	0	10,921	627	608	10,921	461	0
G Wholesale and retail trade	18,700	870	858	18,700	589	0	18,076	891	872	18,076	579	0	18,021	825	800	18,021	597	0	18,438	795	769	18,438	591	0
H Transport and storage	11,947	419	417	11,947	360	0	11,942	451	459	11,942	368	0	12,289	361	360	12,289	263	0	13,149	321	305	13,149	260	0
I Accommodation and food service activities	9,640	402	398	9,640	311	0	8,435	411	404	8,435	198	0	8,333	387	381	8,333	294	0	8,365	397	331	8,365	189	0
J Information and communication	4,280	111	111	4,280	77	0	4,690	111	110	4,690	71	0	4,689	111	110	4,689	71	0	4,634	106	105	4,634	80	0
K Financial and insurance activities	14,563	82	81	14,563	58	0	14,597	86	86	14,597	87	0	15,102	86	87	15,102	86	0	15,342	86	79	15,342	79	0
L Real estate activities	13,138	318	315	13,138	205	0	13,437	303	300	13,437	199	0	13,376	295	292	13,376	297	0	14,063	238	238	14,063	173	0
M Professional, scientific and technical activities	7,047	489	487	7,047	287	0	7,200	424	422	7,200	241	0	7,433	337	335	7,433	250	0	7,456	283	276	7,456	260	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	108	107	5,646	108	0	6,381	192	191	6,381	115	0
O Public administration and defence, compulsory social security	1,236	1	1	1,236	11	0	1,850	0	0	1,850	5	0	1,197	0	0	1,197	5	0	1,146	0	0	1,146	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	1,188	100	108	1,188	66	0	1,221	103	100	1,221	69	0	1,127	89	89	1,127	68	0	1,089	128	128	1,089	84	0
S Other services	3,276	39	41	3,277	187	0	2,356	49	39	2,348	188	0	1,279	69	69	1,271	121	3	1,265	109	95	1,237	108	3
Loans and advances	143,700	4,002	4,029	143,764	3,461	3	142,828	9,028	4,948	142,819	3,328	3	142,687	4,839	4,792	142,679	3,313	3	143,840	4,597	4,413	143,812	3,351	3

<sup>1</sup>The items "accumulated impairment" and "accumulated negative changes in fair value due to credit risk on non-performing exposures" are disclosed with a positive sign if they are decreasing an asset. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (template F.08.01), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451 - ITS on Supervisory reporting.