



2024 EU-wide Transparency Exercise

Bank Name	Caixa Geral de Depósitos, S.A.
LEI Code	TO82200VT80V06K0FH57
Country Code	PT

2024 EU-wide Transparency Exercise

Key Metrics

Caixa Geral de Depósitos, 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
Available capital (amounts)						
Common Equity Tier 1 (CET1) capital - transitional period	8,552	8,915	8,989	9,213	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	8,552	8,915	8,989	9,213	C 01.00 (r0020,c0010) - C 05.01 (r0440,c0010)	Article 50 of CRR
Tier 1 capital - transitional period	8,557	8,920	8,995	9,219	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	8,557	8,920	8,995	9,219	C 01.00 (r0015,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020)	Article 25 of CRR
Total capital - transitional period	8,676	9,032	9,111	9,330	C 01.00 (r0010,c0010)	Articles 4(118) and 72 of CRR
Total capital - transitional period - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	8,676	9,032	9,111	9,330	C 01.00 (r0010,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020) - C 05.01 (r0440,c0030)	Articles 4(118) and 72 of CRR
Risk exposure amounts						
Total risk exposure amount	43,814	43,814	45,064	45,248	C 02.00 (r0010,c0010)	Articles 92(3), 95, 96 and 98 of CRR
Total risk exposure amount as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	43,814	43,814	45,064	45,248	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	19.52%	20.35%	19.95%	20.36%	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	19.52%	20.35%	19.95%	20.36%	(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	19.53%	20.36%	19.96%	20.37%	CA3 (3)	-
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	19.53%	20.36%	19.96%	20.37%	(C 01.00 (r0015,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020)) / (C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040))	-
Total capital (as a percentage of risk exposure amount) - transitional definition	19.80%	20.61%	20.22%	20.62%	CA3 (5)	-
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	19.80%	20.61%	20.22%	20.62%	(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	101,618	102,831	105,156	107,613	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	8.42%	8.67%	8.55%	8.57%	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

Caixa Geral de Depósitos, 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	8,557	8,920	8,995	9,219	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	8,557	8,920	8,995	9,219	C 47.00 (r0310,c0010)	
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	101,618	102,831	105,156	107,613	C 47.00 (r0300,c0010)	
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	101,618	102,831	105,156	107,613	C 47.00 (r0290,c0010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	8.42%	8.67%	8.55%	8.57%	[A.1]/[B.1]	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	8.42%	8.67%	8.55%	8.57%	[A.2]/[B.2]	

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Overview of Risk exposure amounts

Caixa Geral de Depósitos, 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) ¹	37,965	37,285	38,581	38,847	C 02.00 (r0040, c0010) - (C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001) + C 07.00 (r0130, c0220, s001) + C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001) + C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0060, c0260, s002) + C 02.00 (r0470, c0010) + C 02.00 (r0490, c0010)
Of which the standardised approach	37,965	37,285	38,581	38,847	C 02.00 (r0060, c0010) - (C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001) + C 07.00 (r0130, c0220, s001)
Of which the foundation IRB (FIRB) approach	0	0	0	0	C 02.00 (r0250, c0010) - (C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0060, c0260, s002))
Of which the advanced IRB (AIRB) approach	0	0	0	0	C 02.00 (r0310, c0010) - (C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001))
Of which equity IRB	0	0	0	0	C 02.00 (r0420, c0010)
Counterparty credit risk (CCR, excluding CVA) ²	513	489	378	337	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	17	20	14	8	C 02.00 (r0640, c0010)
Settlement risk	0	0	0	0	C 02.00 (r0480, c0010)
Securitisation exposures in the banking book (after the cap)	1	1	1	1	C 02.00 (r0470, c0010)
Position, foreign exchange and commodities risks (Market risk)	1,723	1,751	1,821	1,787	C 02.00 (r0520, c0010)
Of which the standardised approach	1,723	1,751	1,821	1,787	C 02.00 (r0530, c0010)
Of which IMA	0	0	0	0	C 02.00 (r0580, c0010)
Of which securitisations and resecuritisations in the trading book	0	0	0	0	C 19.00 (r0010, 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	3,595	4,269	4,269	4,269	C 02.00 (r0590, c0010)
Of which basic indicator approach	0	0	0	0	C 02.00 (r0600, c0010)
Of which standardised approach	3,595	4,269	4,269	4,269	C 02.00 (r0610, c0010)
Of which advanced measurement approach	0	0	0	0	C 02.00 (r0620, c0010)
Other risk exposure amounts	0	0	0	0	C 02.00 (r0630, c0010) + C 02.00 (r0690, c0010)
Total	43,814	43,814	45,064	45,248	

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.

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Caixa Geral de Depósitos, 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	2,614	3,663	1,113	2,248
Of which debt securities income	347	472	135	295
Of which loans and advances income	1,656	2,316	654	1,304
Interest expenses	495	757	387	802
(Of which deposits expenses)	268	450	244	520
(Of which debt securities issued expenses)	55	69	14	27
(Expenses on share capital repayable on demand)	0	0	0	0
Dividend income	1	1	0	0
Net Fee and commission income	436	579	144	293
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	98	81	17	17
Gains or (-) losses on financial assets and liabilities held for trading, net	12	-5	23	31
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	6	-2	6	17
Gains or (-) losses from hedge accounting, net	8	11	4	8
Exchange differences [gain or (-) loss], net	62	109	-2	11
Net other operating income /(expenses)	160	218	27	29
TOTAL OPERATING INCOME, NET	2,901	3,897	945	1,852
(Administrative expenses)	711	912	271	475
(Cash contributions to resolution funds and deposit guarantee schemes)	27	183	9	9
(Depreciation)	96	130	34	72
Modification gains or (-) losses, net	0	0	0	0
(Provisions or (-) reversal of provisions)	338	452	16	55
(Payment commitments to resolution funds and deposit guarantee schemes)	0	0	0	0
(Commitments and guarantees given)	11	61	-2	-6
(Other provisions)	327	390	18	61
Of which pending legal issues and tax litigation ¹	0	32	0	0
Of which restructuring ¹	0	0	0	0
(Increases or (-) decreases of the fund for general banking risks, net) ²	0	0	0	0
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	222	275	-14	-68
(Financial assets at fair value through other comprehensive income)	0	0	0	0
(Financial assets at amortised cost)	222	274	-14	-68
(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates and on non-financial assets)	9	32	10	15
(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	27	37	9	24
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	26	32	7	12
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	1,551	1,984	636	1,331
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	1,043	1,362	410	916
Profit or (-) loss after tax from discontinued operations	0	0	0	0
PROFIT OR (-) LOSS FOR THE YEAR	1,043	1,362	410	916
Of which attributable to owners of the parent	988	1,286	392	881

¹ Information available only as of end of the year

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

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Total Assets: fair value and impairment distribution

Caixa Geral de Depósitos, 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	20,659				24,069				23,695				24,283				IAS 1.54 (f)	
Financial assets held for trading	433	156	275	0	364	140	223	1	469	268	199	2	721	511	209	1	IFRS 7.8(a)(i); IFRS 9. Appendix A	
Non-trading financial assets mandatorily at fair value through profit or loss	939	5	0	934	776	4	0	773	756	0	0	756	736	0	0	736	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	2,042	1,812	42	188	1,812	1,584	60	167	2,472	2,200	34	238	2,985	2,729	23	233	IFRS 7.8(b); IFRS 9.4.1.2A	
Financial assets at amortised cost	69,354				67,771				69,282				70,642				IFRS 7.8(c); IFRS 9.4.1.2	
Derivatives – Hedge accounting	58	0	58	0	119	0	119	0	59	0	59	0	52	0	52	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	-4				32				3				0				IAS 39.89A(a); IFRS 9.6.5.8	
Other assets ¹	4,327				4,253				4,380				4,372					
TOTAL ASSETS	97,809				89,176				101,316				103,790				IAS 1.8(a), 10.6	

¹ Portfolios, which are vGAAP 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 ¹		Gross carrying amount ⁽²⁾			Accumulated impairment ⁽²⁾			Gross carrying amount ⁽²⁾			Accumulated impairment ⁽²⁾			Gross carrying amount ⁽²⁾			Accumulated impairment ⁽²⁾			Gross carrying amount ⁽²⁾			Accumulated impairment ⁽²⁾						
		Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets							
Financial assets at fair value through other comprehensive income	Debt securities	1,863	1	0	-1	0	0	1,681	3	0	0	0	0	0	0	2,337	2	0	0	0	0	0	2,853	2	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	18,031	198	1	-48	-34	-1	18,276	191	5	-48	-10	-4	19,889	165	3	-50	-8	-2	20,999	137	1	-51	-7	-1	20,999	137	1	Annex V Part 1.31.44(b)
	Loans and advances	46,844	4,041	1,367	-337	-716	-1,033	45,008	5,201	1,143	-372	-821	-843	45,033	5,070	1,163	-387	-783	-856	45,533	4,757	1,199	-364	-729	-676	45,533	4,757	1,199	Annex V Part 1.31.44(a)

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

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

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Breakdown of liabilities

Caixa Geral de Depósitos, 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	163	164	113	115	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	83,496	84,624	85,923	88,379	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	5	6	21	30	IFRS 9.6.2.1; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	0	0	0	0	IAS 39.89A(b), IFRS 9.6.5.8
Provisions	1,311	1,442	1,503	1,508	IAS 37.10; IAS 1.54(l)
Tax liabilities	333	572	798	878	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	2,836	2,584	2,746	2,690	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	88,144	89,393	91,104	93,600	IAS 1.9(b); IG 6
TOTAL EQUITY	9,665	9,783	10,212	10,190	IAS 1.9(c), IG 6
TOTAL EQUITY AND TOTAL LIABILITIES	97,809	99,176	101,316	103,790	IAS 1.IG6

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

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Breakdown of liabilities

Caixa Geral de Depósitos, 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		168	170	134	145	IFRS 9.BA.7(a); CRR Annex II
Short positions	Equity instruments	0	0	0	0	IAS 32.11; ECB/2013/33 Annex 2.Part 2.4-5
	Debt securities	0	0	0	0	Annex V.Part 1.31
Deposits	Central banks	8	14	11	11	Annex V.Part 1.42(a), 44(c)
	of which: Current accounts / overnight deposits	7	13	8	9	ECB/2013/33 Annex 2.Part 2.9.1
	General governments	3,552	3,044	3,116	3,511	Annex V.Part 1.42(b), 44(c)
	of which: Current accounts / overnight deposits	2,882	2,393	2,461	2,580	ECB/2013/33 Annex 2.Part 2.9.1
	Credit institutions	295	355	1,069	790	Annex V.Part 1.42(c), 44(c)
	of which: Current accounts / overnight deposits	108	110	194	443	ECB/2013/33 Annex 2.Part 2.9.1
	Other financial corporations	910	1,211	1,002	1,161	Annex V.Part 1.42(d), 44(c)
	of which: Current accounts / overnight deposits	659	625	497	614	ECB/2013/33 Annex 2.Part 2.9.1
	Non-financial corporations	13,442	12,904	12,691	13,372	Annex V.Part 1.42(e), 44(c)
	of which: Current accounts / overnight deposits	9,009	8,777	8,317	8,925	ECB/2013/33 Annex 2.Part 2.9.1
	Households	62,708	64,541	65,481	66,960	Annex V.Part 1.42(f), 44(c)
	of which: Current accounts / overnight deposits	26,429	25,242	25,087	26,794	Annex V.Part 1.42(f), 44(c)
Debt securities issued		1,990	2,007	1,995	1,985	Annex V.Part 1.37, Part 2.98
Of which: Subordinated Debt securities issued		606	606	602	605	Annex V.Part 1.37
Other financial liabilities		590	548	558	589	Annex V.Part 1.38-41
TOTAL FINANCIAL LIABILITIES		83,664	84,794	86,057	88,524	

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Market Risk

Caixa Geral de Depósitos, 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 (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE		MULTIPLICATION FACTOR (m) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE		
(min EUR)																							
	As of 30/09/2023	As of 31/12/2023	As of 30/09/2023											As of 31/12/2023									
Traded Debt Instruments	186	174	0	0	0	0						0	0	0	0								
Of which: General risk	123	107	0	0	0	0						0	0	0	0								
Of which: Specific risk	63	68	0	0	0	0						0	0	0	0								
Equities	2	2	0	0	0	0						0	0	0	0								
Of which: General risk	1	1	0	0	0	0						0	0	0	0								
Of which: Specific risk	1	1	0	0	0	0						0	0	0	0								
Foreign exchange risk	1,536	1,574	0	0	0	0						0	0	0	0								
Commodities risk	0	0	0	0	0	0						0	0	0	0								
Total	1,723	1,751	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	As of 31/03/2024	As of 30/06/2024	As of 31/03/2024											As of 30/06/2024									
Traded Debt Instruments	196	201	0	0	0	0						0	0	0	0								
Of which: General risk	117	128	0	0	0	0						0	0	0	0								
Of which: Specific risk	79	73	0	0	0	0						0	0	0	0								
Equities	2	2	0	0	0	0						0	0	0	0								
Of which: General risk	1	1	0	0	0	0						0	0	0	0								
Of which: Specific risk	1	1	0	0	0	0						0	0	0	0								
Foreign exchange risk	1,622	1,584	0	0	0	0						0	0	0	0								
Commodities risk	0	0	0	0	0	0						0	0	0	0								
Total	1,823	1,787	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

Market risk template does not include CUI positions under the particular approach for position risk in CUIs (Articles 348(1), 350 (3) (c) and 364 (2) (a) CRD), which instead are included in the RWA OI1 template.

	Standardised Approach							
	As of 30/09/2023				As of 31/12/2023			
	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)								
Central governments or central banks	20,220	40,771	5,680		41,923	42,729	5,465	
Regional governments or local authorities	2,188	1,794	360		2,078	1,701	286	
Public sector entities	1,420	1,835	646		1,376	1,721	406	
Multilateral Development Banks	0	1,134	0		0	1,140	0	
International Organisations	658	658	0		620	620	0	
Institutions	2,186	2,038	888		2,288	2,228	872	
Corporates	21,572	18,084	11,921		21,790	18,043	12,206	
of which: SME	6,021	5,622	4,062		6,211	5,888	5,204	
Retail	11,027	11,121	3,327		11,008	10,955	3,287	
Secured by mortgages on immovable property	5,584	2,891	1,549		5,549	2,894	1,489	
of which: SME	28,662	27,861	9,461		28,849	27,911	9,461	
of which: SME	2,229	1,975	890		2,590	2,397	783	
Exposures in default	1,865	766	492	1,203	1,692	347	272	1,113
Items associated with particular high risk	2,029	1,167	1,751		1,882	1,060	1,581	
Covered bonds	17	17	0		17	17	0	
Claims on institutions and corporates with a ST credit assessment	4	4	0		4	4	0	
Collective investments undertakings (CIU)	12	12	0		12	12	0	
Equity	821	801	1,338		721	721	1,378	
Other exposures	3,212	2,614	2,277		3,217	2,625	1,281	
Standardised Total ⁴	118,050	99,250	38,474	3,681	117,781	100,951	37,771	3,681

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 Exposure Value does not include the securitisation portion unless in the results prior to the 2012 exercise.
³ Only the most relevant exposures are disclosed. These have been selected using the following rule: Creditors of counterparties covering up to 5% of total exposures or Top 10 counterparties ranked by original exposure, calculated as of last quarter.
⁴ Starting from the 2022 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 ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)								
Central governments or central banks	24,900	28,711	1,821		27,963	29,853	1,774	
Regional governments or local authorities	2,060	1,818	367		2,052	1,861	286	
Public sector entities	951	1,424	558		897	1,338	317	
Multilateral Development Banks	0	0	0		0	0	0	
International Organisations	27	27	0		27	27	0	
Institutions	339	244	192		397	430	125	
Corporates	38,851	32,051	8,362		37,916	31,255	8,320	
of which: SME	13,136	12,714	2,639		14,488	14,050	3,021	
Retail	8,088	7,888	1,882		8,182	7,928	1,888	
Secured by mortgages on immovable property	4,347	1,687	965		4,331	1,623	927	
of which: SME	23,789	23,687	8,134		24,653	23,777	8,361	
of which: SME	1,826	1,826	581		1,826	1,826	621	
Exposures in default	1,425	211	229	1,023	1,225	198	208	892
of which: SME	1,871	845	1,248		1,848	729	1,128	
Items 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 (CIU)	1,231	1,039	939		939	788	739	
Equity	78	78	0		78	78	0	
Other exposures	1,541	1,256	971		1,624	1,368	1,023	
Standardised Total ⁴	118,050	99,250	38,474	3,681	117,781	100,951	37,771	3,681

¹ Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
² Total value adjustments and provisions per country of 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 ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)								
Central governments or central banks	269	549	0		397	681	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	458	179	25		348	148	13	
Corporates	78	63	37		31	30	19	
of which: SME	7	7	0		7	7	0	
Retail	2	2	0		2	2	0	
Secured by mortgages on immovable property	1	1	0		1	1	0	
of which: SME	78	27	0		81	28	28	
of which: SME	1	1	0		1	1	0	
Exposures in default	0	0	0		0	0	0	
Items 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 (CIU)	0	0	0		0	0	0	
Equity	0	0	0		0	0	0	
Other exposures	0	0	0		0	0	0	
Standardised Total ⁴	118,050	99,250	38,474	3,681	117,781	100,951	37,771	3,681

¹ Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
² Total value adjustments and provisions per country of 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 ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)								
Central governments or central banks	2,127	2,127	0		1,941	1,941	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	104	104	22		124	124	28	
Corporates	1,029	900	995		1,190	827	834	
of which: SME	668	498	441		571	274	268	
Retail	445	355	111		482	361	119	
Secured by mortgages on immovable property	26	26	11		26	26	12	
of which: SME	126	126	54		126	126	54	
of which: SME	48	18	18	33	48	18	18	33
Exposures in default	0	0	0		0	0	0	
Items 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 (CIU)	0	0	0		0	0	0	
Equity	30	30	30		32	32	32	
Other exposures	272	272	27		292	292	42	
Standardised Total ⁴	118,050	99,250	38,474	3,681	117,781	100,951	37,771	3,681

¹ Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
² Total value adjustments and provisions per country of 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 ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)								
Central governments or central banks	1,060	1,060	0		850	850	0	
Regional governments or local authorities	348	348	0		352	352	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	351	606	553		387	563	553	
Corporates	1,464	478	278		1,261	468	261	
of which: SME	503	462	346		508	453	354	
Retail	1,264	856	129		1,279	952	141	
Secured by mortgages on immovable property	852	745	695		895	798	433	
of which: SME	1,188	1,178	411		1,187	1,178	411	
of which: SME	70	70	23		71	69	23	
Exposures in default	98	41	48	51	91	38	40	43
Items 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 (CIU)	0	0	0		0	0	0	
Equity	0	0	0		0	0	0	
Other exposures	27	27	27		27	27	27	
Standardised Total ⁴	118,050	99,250	38,474	3,681	117,781	100,951	37,771	3,681

¹ Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
² Total value adjustments and provisions per country of 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 ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)								
MOZAMBIQUE	Central governments or central banks	2,138	1,720	2,137	2,058	1,657	2,048	
	Regional governments or local authorities	151	151	151	151	141	20	
	Public sector entities	1461	601	941	1186	601	891	
	Multinational Development Banks	0	0	0	0	0	0	
	International Organisations	0	0	0	0	0	0	
	Institutions	18	18	18	18	18	18	
	Corporates	487	238	486	138	243	244	
	of which: SME	315	288	418	273	247	308	
	Retail	678	582	420	588	538	388	
	of which: SME	128	94	54	63	57	21	
	Secured by mortgages on immovable security	89	87	27	57	54	19	
	of which: SME	28	28	10	28	27	8	
	Exposures in default	101	38	38	61	28	28	57
	Items associated with particularly high risk	0	0	0	0	0	0	
	Covered bonds	0	0	0	0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0		
Collective investments undertakings (CIU)	0	0	0	0	0	0		
Equity	0	0	0	0	0	0		
Other exposures	278	24	34	232	251	251	77	
Standardised total ⁴				101				138

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

² Total value adjustments and provisions per country of counterparty 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 ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)								
SPAIN	Central governments or central banks	3,530	3,530	0	3,530	3,530	0	
	Regional governments or local authorities	17	16	17	17	16	17	
	Public sector entities	0	0	0	0	0	0	
	Multinational Development Banks	0	0	0	0	0	0	
	International Organisations	0	0	0	0	0	0	
	Institutions	213	213	68	68	68	38	
	Corporates	248	218	202	248	198	192	
	of which: SME	88	85	58	88	83	51	
	Retail	298	258	181	298	211	151	
	of which: SME	28	18	13	28	18	13	
	Secured by mortgages on immovable security	1	1	1	1	1	1	
	of which: SME	1	1	1	1	1	1	
	Exposures in default	1	1	1	13	1	1	23
	Items associated with particularly high risk	1	1	1	1	1	1	
	Covered bonds	0	0	0	0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0		
Collective investments undertakings (CIU)	0	0	0	0	0	0		
Equity	0	0	0	0	0	0		
Other exposures	0	0	0	0	0	0		
Standardised total ⁴				23				24

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

² Total value adjustments and provisions per country of counterparty 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 ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)								
ANGOLA	Central governments or central banks	972	601	601	1,200	600	600	
	Regional governments or local authorities	0	0	0	0	0	0	
	Public sector entities	0	0	0	0	0	0	
	Multinational Development Banks	0	0	0	0	0	0	
	International Organisations	0	0	0	0	0	0	
	Institutions	0	0	0	0	0	0	
	Corporates	312	296	292	267	246	240	
	of which: SME	288	268	262	217	211	211	
	Retail	198	81	51	198	81	51	
	of which: SME	98	28	20	98	28	20	
	Secured by mortgages on immovable security	78	77	27	81	77	27	
	of which: SME	38	23	29	38	28	27	
	Exposures in default	0	0	0	11	0	0	12
	Items associated with particularly high risk	0	0	0	0	0	0	
	Covered bonds	0	0	0	0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0		
Collective investments undertakings (CIU)	0	0	0	0	0	0		
Equity	0	0	0	0	0	0		
Other exposures	0	0	0	0	0	0		
Standardised total ⁴				24				24

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

² Total value adjustments and provisions per country of counterparty 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 ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)								
NETHERLANDS	Central governments or central banks	338	338	0	308	308	0	
	Regional governments or local authorities	0	0	0	0	0	0	
	Public sector entities	0	0	0	0	0	0	
	Multinational Development Banks	0	0	0	0	0	0	
	International Organisations	0	0	0	0	0	0	
	Institutions	389	359	29	67	67	29	
	Corporates	348	311	418	428	388	388	
	of which: SME	452	379	379	374	372	338	
	Retail	1	1	1	1	1	1	
	of which: SME	0	0	0	0	0	0	
	Secured by mortgages on immovable security	29	29	12	29	28	12	
	of which: SME	28	28	12	28	28	12	
	Exposures in default	1	1	1	1	1	1	1
	Items associated with particularly high risk	0	0	0	0	0	0	
	Covered bonds	0	0	0	0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0		
Collective investments undertakings (CIU)	0	0	0	0	0	0		
Equity	0	0	0	0	0	0		
Other exposures	0	0	0	0	0	0		
Standardised total ⁴				1				1

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

² Total value adjustments and provisions per country of counterparty 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 ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)								
BELGIUM	Central governments or central banks	442	442	0	502	502	0	
	Regional governments or local authorities	0	0	0	0	0	0	
	Public sector entities	0	0	0	0	0	0	
	Multinational Development Banks	0	0	0	0	0	0	
	International Organisations	449	449	0	411	411	0	
	Institutions	0	0	0	0	0	0	
	Corporates	18	18	18	17	17	17	
	of which: SME	17	17	17	17	17	17	
	Retail	1	1	1	1	1	1	
	of which: SME	0	0	0	0	0	0	
	Secured by mortgages on immovable security	54	53	18	53	50	17	
	of which: SME	1	1	1	1	1	1	
	Exposures in default	28	28	28	1	28	28	1
	Items associated with particularly high risk	0	0	0	0	0	0	
	Covered bonds	0	0	0	0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0		
Collective investments undertakings (CIU)	0	0	0	0	0	0		
Equity	0	0	0	0	0	0		
Other exposures	0	0	0	0	0	0		
Standardised total ⁴				1				1

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

² Total value adjustments and provisions per country of counterparty 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 ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)								
CAPE VERDE	Central governments or central banks	207	453	453	231	452	452	
	Regional governments or local authorities	24	24	24	24	23	23	
	Public sector entities	0	0	0	0	0	0	
	Multinational Development Banks	0	0	0	0	0	0	
	International Organisations	0	0	0	0	0	0	
	Institutions	0	0	0	0	0	0	
	Corporates	118	88	79	108	88	79	
	of which: SME	69	54	42	62	51	41	
	Retail	211	247	247	269	268	268	
	of which: SME	191	217	217	218	217	217	
	Secured by mortgages on immovable security	88	81	29	81	80	29	
	of which: SME	28	23	8	28	27	8	
	Exposures in default	32	13	13	17	18	17	11
	Items associated with particularly high risk	0	0	0	0	0	0	
	Covered bonds	0	0	0	0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0		
Collective investments undertakings (CIU)	0	0	0	0	0	0		
Equity	0	0	0	0	0	0		
Other exposures	0	0	0	0	0	0		
Standardised total ⁴				21				21

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

² Total value adjustments and provisions per country of counterparty includes those for securitisation exposures but includes general credit risk adjustments.

	Standardised Approach							
	As of 31/03/2024				As of 30/06/2024			
	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions
(H0010 - %)								
Central governments or central banks	42,965	42,020	5,320		42,464	42,344	5,302	
Regional governments or local authorities	2,120	2,120	702		2,222	2,261	711	
Public sector entities	2,046	2,204	429		2,723	2,959	376	
Multilateral Development Banks	0	2,244	0		0	2,048	0	
International Organisations	729	729	0		1,320	1,320	0	
Institutions	2,046	2,748	888		2,272	2,812	882	
Corporates	22,454	12,454	12,721		23,540	14,392	13,381	
of which: SME	2,542	6,380	5,442		2,847	6,361	5,303	
Retail	10,960	5,060	5,100		11,120	5,101	5,112	
of which: SME	5,489	2,029	2,030		5,588	2,795	2,846	
Secured by mortgages on immovable property	20,996	20,020	9,886		20,180	20,207	9,946	
of which: SME	2,512	2,228	797		2,583	2,244	795	
Exposures in default	1,623	313	326	1,117	1,675	324	354	1,120
Items associated with particular high risk	1,923	1,941	1,561		1,950	1,791	1,564	
Claims on institutions and corporates with a ST credit assessment	383	383	383		378	378	378	
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)	772	772	1,489		1,879	792	1,388	
Equity	0	0	0		0	0	0	
Other securities	2,047	2,028	3,271		2,035	2,029	3,199	
Standardised Total ²	124,642	108,023	34,907	3,448	123,460	108,451	34,910	2,999

(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) Disallowed Total does not include the securitisation portfolio unless the results pertain to the ST portfolio.

(3) Only the most relevant countries are disclosed. These have been selected according to the following table: Countries of counterparties covering at least 95% of total original exposure or Top 10 countries ranked by original exposure, calculated as of last quarter.

	Standardised Approach							
	As of 31/03/2024				As of 30/06/2024			
	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(H0010 - %)								
Central governments or central banks	20,254	20,275	1,628		6,422	6,361	1,748	
Regional governments or local authorities	2,098	2,121	268		2,218	2,268	278	
Public sector entities	901	1,211	311		842	1,124	260	
Multilateral Development Banks	0	0	0		0	0	0	
International Organisations	271	271	0		311	311	0	
Institutions	454	484	323		477	529	333	
Corporates	17,645	10,023	10,343		18,778	10,701	10,678	
of which: SME	5,720	3,885	3,220		6,063	4,087	3,399	
Retail	2,000	1,000	1,000		2,000	1,000	1,000	
of which: SME	4,224	1,855	946		4,267	1,768	976	
Secured by mortgages on immovable property	24,117	23,209	6,561		24,238	23,422	6,220	
of which: SME	2,170	1,950	859		2,222	2,020	861	
Exposures in default	1,291	396	396	900	1,323	396	396	923
Items associated with particular high risk	1,423	1,423	1,346		1,346	1,346	1,346	
Covered bonds	45	45	4		45	45	4	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	908	748	702		897	728	688	
Equity	0	0	0		0	0	0	
Other securities	1,837	1,370	1,022		1,648	1,365	1,102	
Standardised Total ²	108,442	108,023	34,907	2,541	108,451	108,451	34,910	2,471

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

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

	Standardised Approach							
	As of 31/03/2024				As of 30/06/2024			
	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(H0010 - %)								
Central governments or central banks	982	982	0		22,124	22,124	0	
Regional governments or local authorities	0	0	0		0	0	0	
Public sector entities	829	829	0		1,383	1,383	0	
Multilateral Development Banks	0	0	0		0	0	0	
International Organisations	0	0	0		0	0	0	
Institutions	118	118	28		118	118	24	
Corporates	28	0	0		23	7	7	
of which: SME	8	2	1		3	2	2	
Retail	4	4	1		7	1	1	
of which: SME	2	2	1		1	0	0	
Secured by mortgages on immovable property	81	80	80		80	80	80	
of which: SME	1	1	1		1	1	1	
Exposures in default	0	0	0	0	0	0	0	1
Items 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 (CIU)	0	0	0		0	0	0	
Equity	0	0	0		0	0	0	
Other securities	0	0	0		0	0	0	
Standardised Total ²	1,811	1,811	28	0	23,515	23,515	24	1

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

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

	Standardised Approach							
	As of 31/03/2024				As of 30/06/2024			
	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(H0010 - %)								
Central governments or central banks	2,000	2,000	0		2,081	2,081	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	117	117	28		89	89	28	
Corporates	1,399	863	829		1,299	706	680	
of which: SME	564	282	274		567	282	274	
Retail	817	391	391		832	325	325	
of which: SME	42	22	22		44	22	22	
Secured by mortgages on immovable property	2,020	2,008	728		2,054	2,048	740	
of which: SME	303	303	303		303	303	303	
Exposures in default	47	5	5	43	44	9	9	35
Items 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 (CIU)	0	0	0		0	0	0	
Equity	14	14	14		13	13	13	
Other securities	272	272	41		254	254	51	
Standardised Total ²	3,408	3,408	828	43	3,638	3,638	828	44

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

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

	Standardised Approach							
	As of 31/03/2024				As of 30/06/2024			
	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(H0010 - %)								
Central governments or central banks	297	297	0		1,098	1,098	1	
Regional governments or local authorities	0	0	0		0	0	0	
Public sector entities	367	367	0		373	373	0	
Multilateral Development Banks	0	0	0		0	0	0	
International Organisations	0	0	0		0	0	0	
Institutions	295	306	107		298	304	105	
Corporates	371	353	396		353	358	408	
of which: SME	325	482	373		343	495	380	
Retail	1,263	868	828		1,273	862	828	
of which: SME	847	748	428		860	764	438	
Secured by mortgages on immovable property	1,288	1,287	488		1,284	1,288	488	
of which: SME	53	52	35		37	35	35	
Exposures in default	46	42	46	42	46	46	46	42
Items associated with particular high risk	245	228	228		217	202	202	
Covered bonds	21	21	2		21	21	2	
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 securities	54	54	23		67	67	28	
Standardised Total ²	1,046	1,046	544	85	1,046	1,046	544	81

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

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

		Standardised Approach							
		As of 31/03/2024				As of 30/06/2024			
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾
MOZAMBIQUE		2,364	1,877	2,358		2,270	1,883	2,809	
Central governments or central banks		12	11	17		12	11	16	
Regional governments or local authorities		146	76	114		146	76	114	
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		22	22	5		3	3	1	
Corporates		864	428	428		863	261	588	
of which: SME		321	202	427		299	274	408	
Retail		598	551	406		679	628	465	
of which: SME		51	41	22		65	46	25	
Secured by mortgages on immovable property		50	49	17		65	65	23	
of which: SME		28	17	2		22	20	11	
Exposures in default		84	31	31	53	85	31	32	54
Items associated with particularly high risk		0	0	0		0	0	0	
Covered bonds		0	0	0		0	0	0	
Claims on institutions and corporates with a ST credit assessment		0	0	0		0	0	0	
Collective investments undertakings (CIU)		0	0	0		0	0	0	
Equity		0	0	0		0	0	0	
Other exposures		245	202	0		243	209	0	
Standardised Total ⁽⁴⁾					44				48

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

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

		Standardised Approach							
		As of 31/03/2024				As of 30/06/2024			
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾
SPAIN		3,372	3,372	0		3,066	3,066	0	
Central governments or central banks		0	0	0		0	0	0	
Regional governments or local authorities		0	0	0		0	0	0	
Public sector entities		0	0	0		0	0	0	
Multilateral Development Banks		0	0	0		0	0	0	
International Organisations		0	0	0		0	0	0	
Institutions		233	233	117		267	267	165	
Corporates		217	307	302		233	312	305	
of which: SME		49	48	43		55	54	51	
Retail		20	21	10		20	20	14	
Secured by mortgages on immovable property		9	9	9		9	9	9	
of which: SME		31	31	11		32	31	11	
Exposures in default		1	1	0	29	0	0	0	29
Items associated with particularly high risk		2	1	1		2	1	1	
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		1	1	1		1	1	1	
Other exposures		0	0	0		0	0	0	
Standardised Total ⁽⁴⁾					29				29

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

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

		Standardised Approach							
		As of 31/03/2024				As of 30/06/2024			
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾
ANGOLA		1,713	763	763		1,653	724	724	
Central governments or central banks		0	0	0		0	0	0	
Regional governments or local authorities		0	0	0		0	0	0	
Public sector entities		0	0	0		0	0	0	
Multilateral Development Banks		0	0	0		0	0	0	
International Organisations		0	0	0		0	0	0	
Institutions		1	0	0		10	9	9	
Corporates		267	267	243		229	218	213	
of which: SME		228	228	206		201	194	190	
Retail		89	89	56		103	103	63	
of which: SME		73	73	22		76	74	26	
Secured by mortgages on immovable property		82	80	28		81	79	28	
of which: SME		0	0	0		0	0	0	
Exposures in default		33	20	20	13	35	21	29	13
Items associated with particularly high risk		0	0	0		0	0	0	
Covered bonds		0	0	0		0	0	0	
Claims on institutions and corporates with a ST credit assessment		0	0	0		0	0	0	
Collective investments undertakings (CIU)		0	0	0		0	0	0	
Equity		0	0	0		0	0	0	
Other exposures		22	22	12		22	21	12	
Standardised Total ⁽⁴⁾					29				29

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

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

		Standardised Approach							
		As of 31/03/2024				As of 30/06/2024			
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾
NETHERLANDS		829	829	0		1,200	1,200	0	
Central governments or central banks		0	0	0		0	0	0	
Regional governments or local authorities		0	0	0		0	0	0	
Public sector entities		0	0	0		0	0	0	
Multilateral Development Banks		0	0	0		0	0	0	
International Organisations		0	0	0		0	0	0	
Institutions		82	82	38		82	82	38	
Corporates		404	422	398		517	492	497	
of which: SME		401	397	325		411	395	333	
Retail		1	1	1		1	1	1	
of which: SME		81	78	65		85	85	65	
Secured by mortgages on immovable property		29	28	12		30	29	12	
of which: SME		0	0	0		0	0	0	
Exposures in default		0	0	0	0	0	0	0	0
Items associated with particularly high risk		27	27	2		27	27	3	
Covered bonds		0	0	0		0	0	0	
Claims on institutions and corporates with a ST credit assessment		0	0	0		0	0	0	
Collective investments undertakings (CIU)		0	0	0		0	0	0	
Equity		0	0	0		0	0	0	
Other exposures		0	0	0		0	0	0	
Standardised Total ⁽⁴⁾					0				0

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

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

		Standardised Approach							
		As of 31/03/2024				As of 30/06/2024			
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾
BELGIUM		573	573	0		717	717	0	
Central governments or central banks		0	0	0		0	0	0	
Regional governments or local authorities		0	0	0		0	0	0	
Public sector entities		0	0	0		0	0	0	
Multilateral Development Banks		0	0	0		0	0	0	
International Organisations		331	331	0		927	927	0	
Institutions		36	36	4		7	7	4	
Corporates		36	36	36		19	19	19	
of which: SME		1	1	1		1	1	1	
Retail		5	3	2		4	3	2	
of which: SME		1	1	1		1	1	1	
Secured by mortgages on immovable property		55	52	18		53	51	18	
of which: SME		0	0	0		0	0	0	
Exposures in default		1	1	0	0	1	1	0	0
Items associated with particularly high risk		0	0	0		0	0	0	
Covered bonds		11	11	2		11	11	2	
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		1	1	1		1	1	1	
Other exposures		0	0	0		0	0	0	
Standardised Total ⁽⁴⁾					0				0

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

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

		Standardised Approach							
		As of 31/03/2024				As of 30/06/2024			
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾
CAPE VERDE		324	479	479		319	482	482	
Central governments or central banks		24	24	22		23	23	23	
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		4	4	1		1	1	1	
Corporates		88	44	37		88	44	37	
of which: SME		209	207	196		209	206	196	
Retail		54	45	27		59	46	27	
of which: SME		82	80	38		82	79	37	
Secured by mortgages on immovable property		22	22	17		22	22	17	
of which: SME		32	32	17	14	32	32	17	13
Exposures in default		0	0	0		0	0	0	
Items associated with particularly high risk		0	0	0		0	0	0	
Covered bonds		0	0	0		0	0	0	
Claims on institutions and corporates with a ST credit assessment		0	0	0		0	0	0	
Collective investments undertakings (CIU)		0	0	0		0	0	0	
Equity		0	0	0		0	0	0	
Other exposures		0	0	0		0	0	0	
Standardised Total ⁽⁴⁾					14				13

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

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

2024 EU-wide Transparency Exercise

Credit Risk - IRB Approach

Caixa Geral de Depósitos, S.A.

		IRB Approach									
		As of 30/09/2023					As of 31/12/2023				
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions		
(min EUR, %)		Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	
Consolidated data	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	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets										
IRB Total ²			0					0			

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

⁽²⁾ IRB Total does not include the Securitisation position unlike in the results prior to the 2019 exercise.

2024 EU-wide Transparency Exercise

Credit Risk - IRB Approach

Caixa Geral de Depósitos, S.A.

		IRB Approach									
		As of 31/03/2024					As of 30/06/2024				
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions		
(min EUR, %)		Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	
Consolidated data	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	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets										
IRB Total ²			0					0			

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

⁽²⁾ IRB Total does not include the Securitisation position unlike in the results prior to the 2019 exercise.

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

Caixa Geral de Depósitos, 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]	Other Central and eastern Europe countries non EEA																
[3M - 1Y]																	
[1Y - 2Y]																	
[2Y - 3Y]																	
[3Y - 5Y]																	
[5Y - 10Y]																	
[10Y - more]																	
Total																	
[0 - 3M]	Middle East																
[3M - 1Y]																	
[1Y - 2Y]																	
[2Y - 3Y]																	
[3Y - 5Y]																	
[5Y - 10Y]																	
[10Y - more]																	
Total																	
[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]		9	9	0	0	0	9	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		33	33	0	0	0	33	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		7	7	0	0	0	7	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		6	6	0	0	0	6	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
Total	55	55	0	0	0	55	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M]	Africa	254	294	0	0	20	268	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		419	419	0	0	37	382	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		154	154	0	0	32	122	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		275	275	0	0	27	248	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		432	432	0	0	86	347	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]	412	412	0	0	59	354	0	0	0	0	0	0	0	0	0	0	
[10Y - more]	966	966	0	0	0	966	0	0	0	0	0	0	0	0	0	0	
Total	2,952	2,952	0	0	276	2,676	0	0	0	0	0	0	0	0	35	0	1,741
[0 - 3M]	Others	500	500	0	0	0	500	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		90	90	0	0	0	90	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]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total	590	590	0	0	0	590	0	0	0	0	0	0	0	0	0	0	0

Notes and definitions

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

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

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

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

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

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

Regions

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

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

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

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

Africa: Algeria, Egypt, Morocco, South Africa, Angola, Benin, Botswana, Burkina Faso, Burundi, Cameroon, Cape Verde, Central African Republic, Chad, Comoros, Congo, 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 "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 eGAAP

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

Caixa Geral de Depósitos, 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				Off balance sheet exposures							
		Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		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] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Other Central and eastern Europe countries non EEA																
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Middle East																
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Latin America and the Caribbean	9	9	0	0	9	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	Africa	276	276	0	0	26	249	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	Others	665	665	0	0	665	0	0	0	0	0	0	0	0	0	0	1,999

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 e4.

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

	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 ¹⁾					Collaterals and financial guarantees received on non-performing exposures	Gross carrying amount/ Nominal amount					Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions ¹⁾				
	Of which performing but past due >30 days and <=90 days		Of which non-performing ²⁾			On performing exposures ³⁾		On non-performing exposures ³⁾				Of which performing but past due >30 days and <=90 days		Of which non-performing ²⁾			On performing exposures ³⁾		On non-performing exposures ³⁾		
			Of which: defaulted	Of which Stage 3 ⁴⁾			Of which Stage 3 ⁴⁾						Of which: defaulted	Of which Stage 3 ⁴⁾			Of which Stage 3 ⁴⁾				
mil EUR																					
Cash balances at central banks and other demand deposits	19,956	0	0	0	0	0	0	0	0	0	23,373	0	0	0	0	0	0	0	0	0	
Debt securities (including at amortised cost and fair value)	21,158	0	25	25	83	14	1	25	83	28,189	0	29	29	5	58	17	4	4	0	0	
Central banks	27	0	0	0	0	0	0	0	0	31	0	0	0	0	0	0	0	0	0	0	
General governments	16,001	0	0	0	11	0	0	11	15,439	0	0	0	0	0	11	0	0	0	0	0	
Credit institutions	874	0	0	0	0	0	0	0	712	0	0	0	0	0	0	0	0	0	0	0	
Other financial corporations	105	0	0	0	1	0	0	1	69	0	0	0	0	1	0	0	0	0	0	0	
Non-financial corporations	4,151	0	25	25	71	14	1	71	3,929	0	29	29	5	47	17	4	4	0	0	0	
Loans and advances (including at amortised cost and fair value)	52,486	264	1,514	1,465	1,367	1,065	1,169	1,033	239	51,544	331	1,233	1,193	1,143	1,223	900	842	259	0	0	
Central banks	1,243	0	0	0	0	0	0	0	0	1,083	0	0	0	0	0	0	0	0	0	0	
General governments	3,389	4	4	4	4	3	3	3	1	3,362	4	4	4	4	3	4	4	1	1	1	
Credit institutions	1,743	0	0	0	0	1	0	0	0	1,053	0	0	0	0	1	0	0	0	0	0	
Other financial corporations	559	0	4	4	4	1	1	1	2	397	0	7	7	7	2	5	5	2	2	2	
Non-financial corporations	15,354	130	1,038	991	896	687	865	732	115	15,381	185	827	790	741	904	601	547	164	0	0	
of which: small and medium-sized enterprises	9,903	89	715	690	676	414	620	581	51	9,677	102	579	568	563	324	459	445	145	71	71	
of which: Loans collateralized by commercial immovable property	4,397	21	234	234	221	111	181	168	48	4,241	61	192	192	189	98	133	138	53	53	53	
Households	30,194	129	469	466	464	371	301	296	121	30,266	145	393	390	389	713	291	288	95	95	95	
of which: Loans collateralized by residential immovable property	27,337	101	296	296	295	326	196	195	99	27,419	121	282	282	281	639	208	207	74	74	74	
of which: Credit for consumption	1,886	20	73	74	75	27	55	54	19	1,900	17	68	68	67	35	50	48	18	18	18	
DEBT INSTRUMENTS other than HFT	53,602	264	1,539	1,489	1,388	1,148	1,183	1,034	239	52,697	331	1,262	1,222	1,148	1,282	917	847	259	0	0	
OFF-BALANCE SHEET EXPOSURES	16,231		434	434	402	48	203	177	0	16,066		411	412	383	51	247	218	0	0	0	

¹⁾ For the definition of non-performing exposures please refer to Article 47a(2) 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 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 (temporarily 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.

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
Performing and non-performing exposures
Caixa Geral de Depósitos, 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 ⁽¹⁾					Collateral and financial guarantees received on non-performing exposures	Gross carrying amount/ Nominal amount					Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions ⁽¹⁾						
	Of which performing but past due >30 days and <90 days		Of which non-performing ⁽²⁾			On performing exposures ⁽³⁾	On non-performing exposures ⁽³⁾		Of which Stage 3 ⁽⁴⁾	Of which performing but past due >30 days and <90 days		Of which non-performing ⁽²⁾			On performing exposures ⁽³⁾	On non-performing exposures ⁽³⁾		Of which Stage 3 ⁽⁴⁾					
			Of which: defaulted	Of which Stage 3 ⁽⁴⁾						Of which Stage 3 ⁽⁴⁾				Of which: defaulted		Of which Stage 3 ⁽⁴⁾							
(in € Bn)																							
Cash balances at central banks and other demand deposits	23,027	0	0	0	0	0	0	0	0	23,845	0	0	0	0	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	22,422	0	29	29	29	29	17	2	0	24,020	0	29	29	1	59	18	1	0	0	0	0	0	0
Central banks	35	0	0	0	0	0	0	0	0	35	0	0	0	0	0	0	0	0	0	0	0	0	
General governments	16,876	0	0	0	0	0	11	0	0	17,342	0	0	0	0	11	0	0	0	0	0	0	0	
Credit institutions	1,312	0	0	0	0	0	0	0	0	2,071	0	0	0	0	0	0	0	0	0	0	0	0	
Other financial corporations	126	0	0	0	0	1	0	0	0	123	0	0	0	1	0	0	0	0	0	0	0	0	
Non-financial corporations	4,077	0	29	29	3	47	17	2	0	4,455	0	29	29	1	47	18	1	0	0	0	0	0	
Loans and advances (including at amortised cost and fair value)	54,439	297	1,209	1,189	1,163	1,199	897	854	238	51,854	354	1,244	1,205	1,199	1,123	915	878	249	0	0	0	0	
Central banks	1,079	0	0	0	0	0	0	0	0	1,079	0	0	0	0	0	0	0	0	0	0	0	0	
General governments	2,819	17	3	3	3	20	2	2	1	2,846	68	3	3	3	30	2	2	1	0	0	0	0	
Credit institutions	1,471	0	0	0	0	1	0	0	0	1,501	0	0	0	0	1	0	0	0	0	0	0	0	
Other financial corporations	363	0	7	7	7	2	5	5	1	335	6	6	6	2	6	5	5	0	0	0	0	0	
Non-financial corporations	15,358	138	804	787	762	449	601	563	139	15,329	157	800	784	762	451	587	562	138	0	0	0	0	
of which: small and medium-sized enterprises	9,714	107	603	591	587	298	476	463	80	9,878	107	606	595	591	283	477	466	107	0	0	0	0	
of which: Loans collateralised by commercial immovable property	4,209	40	191	180	187	100	133	129	52	4,262	38	188	188	188	91	133	130	52	0	0	0	0	
Households	30,390	142	396	392	391	716	298	288	96	30,942	131	431	431	428	640	311	307	111	0	0	0	0	
of which: Loans collateralised by residential immovable property	27,426	121	280	279	279	637	200	200	79	27,588	109	320	319	317	565	224	221	96	0	0	0	0	
of which: Credit for consumption	1,888	16	73	73	72	40	55	54	15	2,042	15	72	72	71	37	56	55	12	0	0	0	0	
DEBT INSTRUMENTS other than HFT	96,887	297	1,238	1,198	1,164	1,258	913	854	238	99,318	354	1,272	1,234	1,206	1,182	931	877	249	0	0	0	0	
OFF-BALANCE SHEET EXPOSURES	17,838		468	468	427	84	246	234	0	17,721		454	454	412	84	246	237	0	0	0	0	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 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 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 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) 2012/1451 - ITD 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.

(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

Caixa Geral de Depósitos, 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 ¹		Collateral and financial guarantees received on exposures with forbearance measures		Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees received on exposures with forbearance measures	
		Of which non-performing exposures with forbearance measures		Of which on non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which on non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures
(min EUR)												
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	0	0	0	0	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	0	0	0	0	0		0	0	0	0	0	
Loans and advances (including at amortised cost and fair value)	1,598	787	765	629	663	108	1,494	616	684	495	621	106
Central banks	0	0	0	0	0	0	0	0	0	0	0	0
General governments	36	0	0	0	34	0	35	0	0	0	31	0
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	1	0	0	0	0	0	1	0	0	0	0	0
Non-financial corporations	915	557	582	486	229	60	806	431	437	350	230	69
of which: small and medium-sized enterprises	581	382	410	357	99		510	315	337	282	100	
Households	646	229	183	143	400	48	651	185	246	145	361	37
DEBT INSTRUMENTS other than HFT	1,598	787	765	629	663		1,494	616	684	495	621	
Loan commitments given	6	2	0	0	0	0	2	1	0	0	0	0
QUALITY OF FORBEARANCE ²												
Loans and advances that have been forborne more than twice ³	58						67					
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria ³	16						14					

⁽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

Forborne exposures

Caixa Geral de Depósitos, 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 ²		Collateral and financial guarantees received on exposures with forbearance measures		Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees received on exposures with forbearance measures	
		Of which non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures
(mln EUR)												
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	0	0	0	0	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	0	0	0	0	0		0	0	0	0	0	
Loans and advances (including at amortised cost and fair value)	1,419	611	641	487	598	108	1,423	629	643	495	599	119
Central banks	0	0	0	0	0	0	0	0	0	0	0	0
General governments	35	0	0	0	30	0	37	0	0	0	30	0
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	1	0	0	0	0	0	1	0	0	0	0	0
Non-financial corporations	793	433	432	349	228	70	778	421	423	343	217	66
of which: small and medium-sized enterprises	494	313	333	280	91		490	307	330	275	91	
Households	591	178	209	137	340	38	608	208	220	152	352	52
DEBT INSTRUMENTS other than HFT	1,419	611	641	487	598		1,423	629	643	495	599	
Loan commitments given	1	1	0	0	0	0	1	1	0	0	0	0
QUALITY OF FORBEARANCE ²												
Loans and advances that have been forborne more than twice ²	46						43					
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria ³	14						17					

(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
 Caixa Geral de Depósitos, S.A.

(mil 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: loans and advances subject to impairment	Accumulated impairment ¹	Accumulated negative changes in fair value due to credit risk on non-performing exposures ²	Gross carrying amount		Of which: non-performing	Of which: loans and advances subject to impairment	Accumulated impairment ¹	Accumulated negative changes in fair value due to credit risk on non-performing exposures ²	Gross carrying amount		Of which: non-performing	Of which: loans and advances subject to impairment	Accumulated impairment ¹	Accumulated negative changes in fair value due to credit risk on non-performing exposures ²	Gross carrying amount		Of which: non-performing	Of which: loans and advances subject to impairment	Accumulated impairment ¹	Accumulated negative changes in fair value due to credit risk on non-performing exposures ²
		Of which: defaulted						Of which: defaulted						Of which: defaulted						Of which: defaulted				
A Agriculture, forestry and fishing	365	43	33	365	41	0	354	36	26	354	27	0	352	44	34	352	34	0	349	46	36	349	36	0
B Mining and quarrying	144	16	16	144	16	0	133	15	15	133	14	0	136	15	15	136	14	0	151	16	16	151	13	0
C Manufacturing	2,331	225	206	2,331	308	0	2,269	189	145	2,269	174	0	2,179	168	144	2,179	166	0	2,191	166	149	2,191	201	0
D Electricity, gas, steam and air conditioning supply	213	0	0	213	22	0	162	0	0	162	11	0	170	0	0	170	11	0	173	0	0	173	10	0
E Water supply	209	3	3	209	18	0	200	2	2	200	18	0	208	3	3	208	17	0	224	3	3	224	14	0
F Construction	1,783	146	146	1,783	161	0	1,679	111	111	1,679	125	0	1,641	113	111	1,641	126	0	1,756	108	108	1,756	123	0
G Wholesale and retail trade	2,204	123	116	2,204	163	0	2,134	95	87	2,134	123	0	2,182	102	96	2,182	130	0	2,220	111	101	2,220	134	0
H Transport and storage	1,291	117	116	1,246	175	36	1,278	113	113	1,244	124	16	1,241	75	75	1,242	85	0	1,276	73	73	1,246	104	0
I Accommodation and food service activities	899	50	50	899	142	0	811	42	42	811	83	0	894	44	44	894	83	0	885	48	48	885	83	0
J Information and communication	204	11	11	204	12	0	214	11	11	214	11	0	194	13	13	194	11	0	207	10	10	207	10	0
K Financial and insurance activities	422	15	15	422	34	0	538	14	14	538	21	0	479	13	13	479	16	0	471	13	13	471	19	0
L Real estate activities	2,071	100	84	2,071	150	0	2,061	79	79	2,061	107	0	2,036	71	70	2,036	106	0	2,440	74	74	2,440	98	0
M Professional, scientific and technical activities	748	86	86	748	107	0	713	84	84	713	62	0	743	85	85	743	64	0	719	85	85	719	98	0
N Administrative and support service activities	353	29	29	353	33	0	368	8	7	368	33	0	393	8	8	393	33	0	387	6	6	387	32	0
O Public administration and defence, compulsory social security	1	0	0	1	0	0	1	0	0	1	0	0	1	0	0	1	0	0	3	0	0	3	0	0
P Education	106	11	11	106	13	0	102	10	10	102	10	0	101	10	10	101	9	0	98	10	10	98	9	0
Q Human health services and social work activities	241	6	6	241	14	0	241	6	6	241	9	0	239	5	5	239	10	0	240	5	5	240	8	0
R Arts, entertainment and recreation	95	9	9	95	14	0	65	8	8	66	12	0	69	9	9	69	9	0	67	3	3	67	5	0
S Other services	1,074	48	46	1,074	67	0	1,408	35	39	1,408	23	0	1,507	31	31	1,507	22	0	1,399	14	14	1,399	22	0
Loans and advances	15,354	1,038	691	15,309	1,515	36	15,381	827	790	15,338	1,089	16	15,358	804	767	15,329	1,051	0	15,329	800	794	15,299	1,047	0

¹The 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 FRRP 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.

2024 EU-wide Transparency Exercise
Collateral valuation - loans and advances
Caixa Geral de Depósitos, S.A.

(mil EUR)	As of 30/09/2023					As of 31/12/2023					As of 31/03/2024					As of 30/06/2024				
	Loans and advances		Performing		Non-performing	Loans and advances		Performing		Non-performing	Loans and advances		Performing		Non-performing	Loans and advances		Performing		Non-performing
			if which past due > 30days <= 90 days		if which past due > 30days <= 90 days				if which past due > 30days <= 90 days		if which past due > 30days <= 90 days			if which past due > 30days <= 90 days		if which past due > 30days <= 90 days			if which past due > 30days <= 90 days	
Gross carrying amount	52,496	50,972	264	1,514	804	51,544	50,911	331	1,233	664	51,459	50,229	297	1,209	615	51,854	50,411	364	1,244	624
Of which secured	41,285	40,036	158	1,189	662	40,783	39,919	209	964	568	40,886	39,367	201	939	536	41,854	40,087	389	967	520
Of which secured with immovable property	32,836	32,155	128	881	347	32,750	32,186	187	564	289	32,715	32,154	168	561	274	32,930	32,343	144	587	290
Of which instruments with LTV higher than 60% and lower or equal to 80%	11,810	11,659		151	94	11,925	11,804		121	62	11,917	11,812		105	53	11,913	11,799		120	67
Of which instruments with LTV higher than 80% and lower or equal to 100%	3,461	3,369		92	35	3,220	3,242		79	32	3,481	3,392		87	38	2,963	2,985		79	32
Of which instruments with LTV higher than 100%	843	725		118	30	740	657		93	30	572	524		68	10	556	464		71	24
Accumulated impairment for secured assets	1,556	884	25	872	495	1,629	946	38	883	465	1,420	840	38	689	584	1,563	868	34	695	379
Collateral																				
Of which value capped at the value of exposure	34,659	34,462	110	197	96	34,434	34,198	198	216	120	34,659	34,465	121	194	91	34,879	34,673	101	207	103
Of which immovable property	28,465	28,303	87	162	75	28,139	28,000	93	139	67	28,180	28,038	95	142	65	28,418	28,292	84	156	78
Of which value above the cap	77,482	72,126	228	5,357	2,337	74,526	70,069	242	4,457	2,091	74,844	70,451	278	4,392	2,087	74,606	70,149	265	4,457	2,097
Of which immovable property	32,428	31,491	84	945	583	31,428	30,865	101	743	458	32,587	30,808	121	701	452	31,496	30,722	122	788	457
Financial guarantees received	1,156	1,063	1	42	32	985	943	1	42	33	917	875	3	43	32	817	775	2	42	29
Accumulated partial write-off	-128	0	0	-128	-15	-127	0	0	-127	0	-127	0	0	-127	0	-73	0	0	-73	0

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.