

Bank Name	Caixa Geral de Depósitos, S.A.
LEI Code	TO822O0VT80V06K0FH57
Country Code	PT



Key Metrics

(mln EUR, %)	As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	COREP CODE	REGULATION
Available capital (amounts)						
Common Equity Tier 1 (CET1) capital - transitional period	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



Leverage ratio

	(mln EUR, %)	As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	8,557	8,920	8,995	9,219	C 47.00 (r0320,c0010)	
A.2	Tier 1 capital - fully phased-in definition	8,557	8,920	8,995	9,219	C 47.00 (r0310,c0010)	Article 429 of the CRR; Delegated Regulation (EU)
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	101,618	102,831	105,156	107,613	C 47.00 (r0300,c0010)	2015/62 of 10 October 2014 amending CRR
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	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]	



			As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	COREP CODE	REGULATION
	A	(min EUR., %) OWN FUNDS	8,676	9,032	9,111	9,330	C 01.00 (r0010,c0010)	Articles 4(118) and 72 of CFPR
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	8,552	8,915	8,989	9,213	C 01.00 (40020,c0010)	Article 50 of CFR
	A1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital	4,526	4,526	4,526	4,526	C 01.00 (r9030,c0010)	Articles 26(1) points (s) and (b), 27 to 29, 36(1) point (f) and 42 of CSR
	A1.2	instruments) Retained earnings	4,221	4,432	4,504	4,715	C 01.00 (r0110,c0010)	Articles 26(1) point (c), 26(2) and 35 (1) points (a) and (i) of CRR
	A1.3	Accumulated other comprehensive income	17	10	2	9	C 01.00 (r0180,c0010)	Addicine 4(100), 26(1) point (d) and 36 (1) point (I) of CRR
	_						C 01.00 (0200,c0010)	Addiction 4(117) and 20(1) point (e) of CFR
	A1.4	Other Reserves	0	0	0	0		
	A.1.5	Funds for general banking risk	0	0	0	0	C 01.00 (40210,c0010)	Articles 4(112), 26(1) point (f) and 36 (1) point (i) of CRR
	A.1.6	Minority interest given recognition in CET1 capital	97	90	111	111	C 01.00 (r0230,c0010)	Article B4 of CFR
	A1.7	Adjustments to CET1 due to prudential filters	-4	-4	-4	-5	C 01.00 (r0250,c0010)	Articles 32 to 35 of and 36 (1) point (i) of CRR
	A1.8	(-) Intangible assets (including Goodwill) (-) DTAs that rely on future profitability and do not arise from temporary differences net of associated	-110	-117	-124	-116	C 01.00 (r0300,c0010) + C 01.00 (r0340,c0010)	Articles 4(113), 36(1) point (b) and 37 of CRR. Articles 4(115), 36(1) point (b) and 37 point (a) of CCR
	A1.9	DTLs	0	0	0	0	C 01.00 (r0370,c0010)	Articles 36(1) point (c) and 38 of CRR
	A-1-10	(-) IRB shortfall of credit risk adjustments to expected losses	0	0	0	0	C 01.00 (r0380,c0010)	Articles 26(1) point (d), 40 and 159 of CRR
	A1.11	(-) Defined benefit pension fund assets	0	0	0	0	C 01.00 (r0390,c0010)	Articles 4(109), 35(1) point (e) and 41 of CRR
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	0	0	C 01.00 (r0430,c0010)	Articles 4(122), 35(1) point (g) and 44 of CRR
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	0	0	0	0	C 01.00 (r0440,c0010) C 01.00 (r0450,c0010) + C 01.00 (r0450,c0010) +	Article 35(1) point (j) of CRR Article 4(36), 35(1) point (k) (i) and 80 to 91 of CRR; Article 35(1) point (k) (ii), 243(1) point (b), 244(1)
	A1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	0	0	0	0	C 01.00 (0470,c0010) + C 01.00 (0471,c0010)+ C 01.00 (0472,c0010)	point (b) and 258 of CRR, Articles 26(1) point (c) (iii) and 250(4) of CRR. Articles 26(1) point (c) (iii) and 251(4) of CRR and Articles 26(1) point (c) (iii) and 251(4) of CRR. Articles 26(1) point (c) (iii) and 251(4) of CRR.
	A.1.14.1	Of which: from securitisation positions (-)	0	0	0	0	C 01.00 (r0460,c0010)	Articles 35(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 256 of CRR
	A.1.15	 (-) Holidings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment 	0	0	0	0	C 01.00 (+0480,c0010)	Articles 4(27), 36(1) point (h); 43 to 46, 49 (2) and (3) and 79 of CRR
	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	0	0	0	C 01.00 (r0490,c0010)	Articles 36(1) point (c) and 38; Articles 48(1) point (a) and 48(2) of CFR
OWN FUNDS	A.1.17	(-) Holidings of CET1 capital instruments of financial sector entities where the institution has a significant investment	0	0	0	0	C 01.00 (±0500,c0010)	Articles 4(27); 36(1) point (I; 43, 45; 47; 48(1) point (b); 49(1) to (3) and 79 of CRR.
Transitional period	A1.18	(-) Amount exceding the 17.65% threshold	0	0	0	0	C 01.00 (r0510,c0010)	Article 48 of CFIR.
	A.1.18A	(-) Insufficient coverage for non-performing exposures	-8	-1	-3	-3	C 01.00 (+0513,c0010)	Article 36(1), point (m) and Article 47c CRR
	A.1.18B		0	0	0	0	C 01.00 (r0514,c0010)	Article 36(1), point (n) and Article 132c(2) CRR
	A.1.18C		0	0	0	0	C 01.00 (r0515,c0010)	Article 35(1), point (i) CRR
	A.1.19		0	0	0	0	C 01.00 (r0524,c0010)	Article 3 CRR
	A1.20		-187	-22	-22	-23	C 01.00 (r0529,c0010)	
	A1.21		0	0	0	0	CA1 (1.1.6 * 1.1.8 * 1.1.26)	
	A.1.21.1		0	0	0	0	C 01.00 (r0220,c0010)	Articles 463(1) to (3), and 464 to 467 of CRR
	A.1.21.2		0	0	0	0	C 01.00 (+9240,c0010)	Articles 479 and 480 of CRR
	A.1.21.3		0	0	0	0	C 01.00 (r0520,c0010)	Addicion 460 to 472, 478 and 481 of CRR
	A.2		5	5	6.	5	C 01.00 (+0530,c0010)	Article 61 of CFR
	A2.1		5	5	6	5	C 01.00 (r0540,c0010) + C 01.00 (r0670,c0010)	
	A2.2	(-) Excess deduction from T2 items over T2 capital	0	0	0	0	C 01.00 (49720,c0010)	
	A.2.3	Other Additional Tier 1 Capital components and deductions	0	0	0	0	C 01.00 (r0650,c0010) + C 01.00 (r0700,c0010) + C 01.00 (r0710,c0010) + C 01.00 (r0740,c0010) + C 01.00 (r0744,c0010) + C 01.00 (r0748,c0010)	
	A2.4	Additional Tier 1 transitional adjustments	0	0	0	0	C 01.00 [r0600,c0010] + C 01.00 (r0600,c0010) + C 01.00 [r0720,c0010]	
	A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	8,557	8,920	8,995	9,219	C 01.00 (r0015,c0010)	Article 25 of CFR
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	119	113	116	111	C 01.00 (r0750,c0010)	Atticle 71 of CERI
	A4.1	Tier 2 Capital instruments	119	113	37	38	C 01.00 (r0760,c0010) + C 01.00 (r0890,c0010)	
							C 01.00 (r0910,c0010) + C 01.00 (r0920,c0010) + C 01.00 (r0900,c0010) + C 01.00 (r0940,c0010) +	
	A.4.2		0	0	0	0	C 01.00 (1955,c0010) + C 01.00 (1955,c0010) + C 01.00 (19570,c0010) + C 01.00 (19574,c0010) + C 01.00 (19570,c0010)	
	A.4.3	Tier 2 transitional adjustments	0	0	78	73	C 01.00 (r0880,c0010) + C 01.00 (r0900,c0010) + C 01.00 (r0900,c0010)	
OWN FUNDS REQUIREMENTS	В	TOTAL RISK EXPOSURE AMOUNT	43,814	43,814	45,064	45,248	C 02.00 (r0010,c0010)	Articles 92(3), 95, 95 and 98 of CRR
San Tomos negomenents	B.1		0	0	0	0	C 05.01 (r0010,c0040)	
	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	19.52%	20.35%	19.95%	20.36%	GA3(1)	-
CAPITAL RATIOS (%) Transitional period	C.2	TIER 1 CAPITAL RATIO (transitional period)	19.53%	20.36%	19.96%	20.37%	CA3 (3)	
	C.3	TOTAL CAPITAL RATIO (transitional period)	19.80%	20.61%	20.22%	20.62%	CA3 (5)	-
CET1 Capital Fully loaded	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	8,552	8,915	8,989	9,213	[A1-A113-A121+MN[A2+A113-A22- A24+MN[A4+A22-A43,0],0]]	
CET1 RATIO (%) Fully loaded ¹	E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	19.52%	20.35%	19.95%	20.36%	[0.1](8-8.1]	
	F	Adjustments to CET1 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r0440,c0010)	
	F	Adjustments to AT1 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r9440,c0020)	
Memo items	F	Adjustments to 12 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r9440,c0030)	
	F	Adjustments included in RWAs due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r0440,c0040)	
		ed on bank's supervisory reporting. Therefore, any capital instruments that are not eligible from a regulatory point of view a		l		l .	l .	

⁽¹⁾The fully loaded CETs rade is an estimate calculated based on bank's supervisory reporting. Therefore, any capital instruments that are not eligible from a negalatory point of view at the reporting data are not taken into account in this calculation.
Fully loaded CETs capital radio estimation is based on the formulae stated in column "COREP CODE"—please note that this might had to differences to fully loaded CETs capital radio spublished by the participating basis e.g. in their Pillar 3 disclosure



Overview of Risk exposure amounts

		RWAs			
(min EUR, %)	As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	COREP CODE
Credit risk (excluding CCR and Securitisations) ¹	37,965	37,285	38,581	38,847	C02.00 (n0440, c0010) (-C 07.00 (n0690, c0220, s601) + C 07.00 (n1110, c0220, s601) + C 07.00 (n0130, c0220, s601) + C 08.00 (n0130, c0220, s601) + C 08.00 (n0140, c0220, s601) + C 08.00
Of which the standardised approach	37,965	37,285	38,581	38,847	C02.00 (r0000, c0010)-{C07.00 (r0090, c0220, s001) + C07.00 (r0110, c0220, s001)+ C07.00 (r0130, c0220, s001)]
Of which the foundation IRB (FIRB) approach	0	0	0	0	C 02.00 (r0250, c0010) - [C 08.01 (r0040, c0280, s002) + C 08.01 (r0050, c0280, s002) + C 08.01 (r0060, c0280, 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 (0420, c0010)
Counterparty credit risk (CCR, excluding CVA) ²	513	489	378	337	C 07.00 (p0990, c0220, s001) + C 07.00 (p0110, c0220, s001) + C 07.00 (p0130, c0220, s001) + C 08.01 (p0040, c0280, s001) + C 08.01 (p0050, c0280, s001) + C 08.01 (p0060, c0280, s001) + C 08.01 (p0060, c0280, s001) + C 08.01 (p0060, c0280, s002) +
Credit valuation adjustment - CVA	17	20	14	8	C 02.00 (r0640, c0010)
Settlement risk	0	0	0	0	C 02.00 (r0490, c0010)
Securitisation exposures in the banking book (after the cap)	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, c0601)*12.5+C 20.00 (r0010,c0450)*12.5+MAX(C 24.00(r0010,c0090),C 24.00(r0010,c0100),C 24.00(r0010,c0100)*12.5
Large exposures in the trading book	0	0	0	0	C 02.00 (x0680, 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 (r0000, 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)

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.



(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 subsidaries, 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 subsidaries, 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."



Total Assets: fair value and impairment distribution

(min EUR)		As of 30/09/2023	3			As of 31	/12/2023			As of 31/0	33/2024			As of 30/0	6/2024		
		1	Fair value hierarci	hy			Fair value hierarch	,		,	Fair value hierarch	у		,	air value hierarch	y	
ASSETS:	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	References
Cash, cash balances at central banks and other demand deposits	20,659				24,069				23,695				24,283				IAS 1.54 (I)
Financial assets held for trading	433	158	275	0	364	140	223	1	469	268	199	2	721	511	209	1	IFRS 7.8(a)(ii);IFRS 9.AppendixA
Non-trading financial assets mandatorily at fair value through profit or loss	939	5	0	934	776	4 0 7		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)(i); 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(h); IFRS 9.4.1.2A
Financial assets at amortised cost	69,354				67,771				69,282				70,642				IFRS 7.8(f); 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				12				3				0				IAS 39.89A(a); IFRS 9.6.5.8
Other assets ¹	4,327				4,253				4,580				4,372				-
TOTAL ASSETS	97,809				99,176				101,316				103,790				IAS 1.9(a), IG 6

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

(min	EUR)			As of 30/09/20	23				As of 31/12/2023				As of 31/03/2024						As of 30/06/2024							
		Gross carry	ring amount ⁽²⁾		Acı	umulated impairmen	1t ⁽²⁾	Gr	oss carrying amour		Accu	ımulated impairme	nt ⁽²⁾	Gro	ss carrying amount		Acci	ımulated impairme	nt ⁽²⁾	Gros	s carrying amount		Accu	mulated impairme	nt ⁽²⁾	
Breakdown of financial assets by instrument and by counterparty sector ⁵		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	initial recognition	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	risk since initial	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in credit risk since initial	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	risk since initial recognition but	Stage 3 Credit-impaired assets		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 3 Credit-impaired assets	References
Financial assets at fair value through other	Debt securities	1,903	1	0	-1	0	0	1,681	3	0	0	0	0	2,337	2	0	0	0	0	2,853	2	0	0	0	0	Annex V.Part 1.31, 44(b)
comprehensive income		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	Annex V.Part 1.32, 44(a)
Financial assets at		19,031	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	Annex V.Part 1.31, 44(b)
amortised cost	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	-876	Annex V.Part 1.32, 44(a)

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

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



Breakdown of liabilities

Caixa Geral de Depósitos, S.A.

(mln EUR)

		Carrying	amount		
LIABILITIES:	As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	References
inancial liabilities held for trading	163	164	113	115	IFRS 7.8 (e) (ii); IFRS 9.BA.6
rading financial liabilities ¹	0	0	0	0	Accounting Directive art 8(1)(a),(3),(6)
inancial liabilities designated at fair value through profit or loss	0	0	0	0	IFRS 7.8 (e)(i); IFRS 9.4.2.2
inancial liabilities measured at amortised cost	83,496	84,624	85,923	88,379	IFRS 7.8(g); IFRS 9.4.2.1
ion-trading non-derivative financial liabilities measured at a cost-based method ¹	0	0	0	0	Accounting Directive art 8(3)
erivatives - Hedge accounting	5	6	21	30	IFRS 9.6.2.1; Annex V.Part 1.26
air 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
rovisions	1,311	1,442	1,503	1,508	IAS 37.10; IAS 1.54(I)
ax liabilities	333	572	798	878	IAS 1.54(n-o)
hare capital repayable on demand	0	0	0	0	IAS 32 IE 33; IFRIC 2; Annex V.Part 2.12
ther liabilities	2,836	2,584	2,746	2,690	Annex V.Part 2.13
iabilities 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
laircuts for trading liabilities at fair value ¹	0	0	0	0	Annex V Part 1.29
OTAL LIABILITIES	88,144	89,393	91,104	93,600	IAS 1.9(b);IG 6
DTAL EQUITY	9,665	9,783	10,212	10,190	IAS 1.9(c), IG 6
OTAL 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



Breakdown of liabilities

Caixa Geral de Depósitos, S.A.

(mln EUR)

			1			
Breakdown of financial liabilities	by instrument and by counterparty sector	As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	References
Derivatives		168	170	134	145	IFRS 9.BA.7(a); CRR Annex II
Observations	Equity instruments	0	0	0	0	IAS 32.11; ECB/2013/33 Annex 2.Part 2.4-5
Short positions	Debt securities	0	0	0	0	Annex V.Part 1.31
	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)
Deposits	of which: Current accounts / overnight deposits	108	110	194	443	ECB/2013/33 Annex 2.Part 2.9.1
Беролка	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: Subordin	ated 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	



Market Risk

Caixa Geral de Depósitos, S.A.

	SA					ı	М									IM						
			VaR (Memorano	dum item)	STRESSED Var ((Memorandum item)	INCREMEN MIGRATION R	ITAL DEFAULT AND ISK CAPITAL CHARGE	ALL PRICE RIS	KS CAPITAL CHI	ARGE FOR CTP		VaR (Memor	andum item)	STRESSED VaR (M	femorandum item)			ALL PRICE RIS	KS CAPITAL CH	ARGE FOR CTP	
(min EUR)	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVARAVE)	LATEST AVAILABLE (SVaRt- 1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	TOTAL RISK EXPOSURE AMOUNT	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (V∂Rt- 1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	TOTAL RISK EXPOSURE AMOUNT
	As of 30/09/2023	As of 31/12/2023				As of 30	/09/2023									As of 31/1	2/2023					
Traded Debt Instruments	186	174	0	0	0	0							0	0	0	0						
Of which: General risk Of which: Specific risk	123 63	107	0	0	0	0							0	0	0	0						
Of which: Specific risk Equities	63	68	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	î	1	ő	0	0	0							o o	ő	0	0						
Foreign exchange risk	1,535	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
	As of 31/03/2024	As of 30/06/2024				As of 31/	/03/2024									As of 30/0	6/2024					
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						
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	1,821	1,787	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 CIU positions under the particular approach for position risk in CIUs (Articles 348(1), 350 (3) c) and 364 (2) a) CRR), which instead are included in the RWA OV1 template.

European Banking 2024 EU-wide Transparency Exercise Credit Risk - Standardised Approach

		Standardised Approach												
			As of 30/09/2	023			As of 31/	12/2023						
	(min EUR, No	Original Esposure ^s	Esposure Value ⁴	Risk exposure amount	Value adjustments and provisions ⁴	Original Exposure ¹	Exposure Value ⁴	Risk exposure amount	Value adjustments and provisions					
	Central governments or central banks	39,238	40.075	5,498		41.913	42,739	5.465						
	Regional governments or local authorities	2,106	1,376	309		2,078	1,325	299						
	Public sector entities	1,410	1,835	646		1,376	1,721	405						
	Multilateral Development Banks	0	1,174	0		0	1,149	0						
	International Organisations	658	658	0		620	620	0						
	Institutions	3,106	2,915	838		2,250	2,224	671						
	Corporates	21,572	12,684	11,921		21,750	13,043	12,326						
	of which: SME	8,031	5,622	4,902		8,211	5,880	5,154						
	Retail	11,022	5,116	3,357		11,000	5,003	3,287						
Consolidated data	of which: SME	5,584	2,693	1,540		5,548	2,604	1,688						
Consolidated data	Secured by mortalistes on immovable property	28,642	27,981	9,843		28,949	27,971	9,841						
	of which: SME	2,229	1,975	620		2,500	2,197	783						
	Exposures in default	1,866	384 1.167	405 1.751	1,285	1,602 1,882	347 1.060	372 1.591	1,1					
	Items associated with particularly high risk	2,029	1,167	1,751		1,882	1,060	1,591						
	Covered bonds	17	17	2		94	94	9						
	Claims on institutions and corporates with a ST credit assessment	1.231	1.059	1,112		1.127	207	877						
	Collective investments undertakings (CRII)	1,231	1,009	1,112		721	721	1.378						
	Equity	2.312	2.014	1,536		2.337	2.025	1,376						
	Other exposures Standardised Total 2	125,010	99,256	38,474	3,000	117.718	200.051	37.771	3.00					
	Standardised lotal	⁽⁴⁾ Original exposure, unlike Exposure value, is n					200,951	3/,//1	3,0					

					Standardised Ap	proach			
			As of 30/09/2	023			As of 31/	12/2023	
	(mteEJR, No	Original Exposure ¹	Exposure Value ¹	fisk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	Central governments or central banks	24,969	26,874	1,823		27,993	29,885	1,774	
	Regional governments or local authorities	2,062	1,334	267		2,032	1,282	256	
	Public sector entities	921	1,424	550		897	1,306	317	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	27	27	0		27	27	0	
	Institutions	319	244	102		397	410	125	
	Corporates	25,861	9,201	8,562		17,295	9,755	9,120	
	of which: SME	5,316	3,274	2,639		5,488	3,650	3,021	
	Retail	8,099	3,056	1,992		8,102	2,970	1,938	
PORTUGAL	of which: SME	4,347	1,687	965		4,331	1,621	927	
1 011100112	Secured by mortgages on immovable property	23,786 1,935	23,167 1,688	8,124 581		24,163 2.128	23,277 1,833	8,167	
	of which: SME	1,935 1,435	1,685	581 226	1.026	2,128 1,225	1,833	633 208	896
	Exposures in default	1,435	845	1.267	1,026	1,225	759	1.139	630
	Items associated with particularly high risk	1,071	843	1,207		1,549	/59	1,139	
	Covered bonds Claims on institutions and corporates with a ST credit assessment			1		41	41	4	
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)	1.231	1.059	1.112		959	785	759	
	Collective investments undertakings (ClU) Equity	726	725	1,112		654	654	1311	
	Other exposures	1345	1.295	997		1634	1,360	1.039	
	Standardised Total ²	1,000	1,230	***	2.616	2,024	1,200	2,022	2,541

					Standardised Ap	proach					
			As of 30/09/2	023				12/2023			
		Original Exposure ^s	Exposure Velue ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²		
	(minSUR, %) Central dovernments or central banks	260	548			397	681				
	Central governments or central banks Regional governments or local authorities	200	240			397	001				
	Public sector entities					ů,					
	Multilateral Development Banks			0			0				
	International Organisations			0			0				
	Institutions	453	173	35		343	58	13			
	Corporates	78	62	37		31	10	9			
	of which: SME	2	2	2		20	5	4			
	Retail	7	3	2		7	3	2			
GERMANY	of which: SME	1	1	1		2	1	1			
GERMANT	Secured by mortstation on immovable property	76	77	27		81	79	28			
	of which: SME	1	1	0		1	1				
	Exposures in default				0		0				
	Items associated with particularly high risk										
	Covered bands										
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)										
	Councies investments undertainings (Cito) Equity			0			0				
	Other exposures					ů					
	Other exposures Standardized Total ²	, and the second			- 1			·	,		

		у розы чашня водилятеля ило proussions per с соитву от с всигия разгу высывяя товым гот высигия вого недовителя выго посывать по посывать по посывать по посывать по посывать по посывать посывать по посывать посывать по по по посывать по посывать по посывать по посывать по по посывать по посывать по посывать по посыв									
					Standardised Ap	proach					
			As of 30/09/2	023		As of 31/12/2023					
		Original Exposure ¹	Original Exposure ¹	Exposure Value	Risk exposure amount	Value adjustments an provisions ²					
	(minEUR, %)	2.127	2.127			1941	1941				
	Central governments or central banks	2,127	2,127			1,941	1,941				
	Regional governments or local authorities Public sector entities	,									
	Public sector entities Multilateral Development Banks						0				
	International Organisations	, a									
	Institutions	106	104	22		124	124	28			
	Corporates	1.629	920	906		1,100	622	614			
	of which: SME	668	406	443		571	274	205			
	Retail	445	155	113		482	163	116			
MACAO	of which: SME	38	19	11		85	33	19			
MACAU	Secured by mortalisies on immovable property	2,056	2,052	752		1,943	1,940	707			
	of which: SME	130	128	54		201	200	91			
	Exposures in default	46	10	10	36	40	5	5			
	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 (CIUI)			0			0				
	Equity	10 272	10 272	10		12 254	12 264	12			
	Other exposures	272	272	39			264	40			

		(2) Total value adjustments and provisions per o	ountry of counterparty excludes th	ose for securitisation exposures but	includes general creditrisk adjust	ments.			
					Standardised Ap	proach			
			As of 30/09/2	023			As of 31.	12/2023	
	(min EUR, N)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Original Exposure ⁴	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	
	Central sovernments or central banks	1.060	1.060	4		855	855		
	Regional governments or local authorities	.,	0				0		
	Public sector entities	346	346	0		352	352		
	Multilateral Development Banks						0		
	International Organisations			0			0		
	Institutions	351	608	163		287	563	163	
	Corporates	544	478	376		525	468	361	
	of which: SME	563	442	346		500	453	354	
	Retail	1.254	895	539		1,279	901	541	
	of which: SME	852	745	425		865	758	433	
FRANCE	Secured by morbiasies on immovable property	1,191	1,178	411		1.197	1.179	411	
	of which: SME	70	70	23		71	60	23	
	Exposures in default	98	44	48	51	91	38	42	49
	Items associated with particularly high risk	294	262	393		268	240	360	
	Covered bonds	0	0	0		0	0		
i	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
i	Collective investments undertakings (CIU)	0	0	0		0	0	0	
i	Equity	0	0	0		0	0	0	
i	Other exposures	77	77	37		63	60	28	
i	Standardised Total ³				82				82

European Banking 2024 EU-wide Transparency Exercise Credit Risk - Standardised Approach

	Caixa Geral de Depositos, S.A.								
					Standardised Ap	proach			
			As of 30/09/2	023			As of 31/	12/2023	
		Original Exposure ¹	Exposure Velue ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(minEUR, %)	2.118		2.577		2.060	1.657		
	Central governments or central banks	2,118	1,722	2,577		2,060	1,657	2,468	
	Resional sovernments or local authorities Public sector entities	15	13	19		126	16	20	
	Multilateral Development Banks			-					
	International Organisations								
	Institutions	8	8	4		3	3	1	
	Corporates	497	325	486		525	343	514	
	of which: SME	325	280	418		275	247	368	
	Retail	676	582	420		588	539	398	
MOZAMBIQUE	of which: SME	156	94	54		63	37	21	
110EH IBIQUE	Secured by mortalisies on immovable property	62	67	22		57	54	18	
	of which: SME	35 102	33	10		28	27	8 28	44
	Exposures in defautt	102	38	30	63	83	20	20	30
	Items associated with particularly high risk Covered bonds								
	Covered bonds Claims on institutions and corporates with a ST credit assessment	i i	o o			ů.		·	
	Collective investments undertakings (CIU)								
	Equity	4	4	4		3	3	3	
	Other exposures	276	240	95		242	203	77	
	Standardised Total ²				155				139
		(4) Original exposure, unlike Exposure value, is n	eported before taking into account	any effect due to credit conversion t	actors or credit risk mitigation tech	niques (e.g. substitution effects).			

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

					Standardised Ap	proach					
			As of 30/09/2	023				12/2023			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²		
	(minEUR, %)										
	Central sovernments or central banks	3,556	3,556			3,346	3,346				
	Regional governments or local authorities	2		0		7	6				
	Public sector entities	9		0			0				
	Multilateral Development Banks										
	International Organisations Institutions	217	217	68		65	68	35			
	Corporates	249	210	202		245	199	192			
	of which: SME	10	65	58		75	63	56			
	Retail	30	25	18		26	19	13			
	of which: SME	7		3		5	4	2			
SPAIN	Secured by mortifalies on immovable property	31	31	11		32	31	11			
	of which: SME	1	1	0		1	1	0			
	Exposures in default	25	11	11	15	25	2	2	26		
	Items associated with particularly high risk	2	1	1		2	1	1			
	Covered bonds	0	0	0		2	2	0			
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0			
	Collective investments undertakings (CIUI)	0	0	0		0	0	0			
	Equity	2	2	2		1	1	1			
	Other exposures	0									
	Standardised Total ³				23				38		

					Standardised Ap	oroach			
			As of 30/09/2	023			As of 31/	12/2023	
		Original Exposure ^s	Exposure Wilse ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(minSLR, %) Central sovernments or central banks	972	604	604		1.050	626	625	
	Regional governments or local authorities			0.00		2,030			
	Public sector entities	2	2	,			0		
	Multilateral Development Banks			0		0	0		
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	313	295	292		267	244	240	
	of which: SME	282	265	262		237	216	211	
	Retail	104	80	51		106	83	53	
GOLA	of which: SME	62	51	29		71	54	31	
OULA	Secured by mortifalies on immovable property	76	77	27		81	77	27	
	of which: SME				16	٥			
	Exposures in default	39	23	29	16	32	20	27	,
	Items associated with particularly high risk						0		
	Covered bonds					°	0		
	Claims on institutions and corporates with a ST credit assessment					°	0		
	Collective investments undertakings (CIU)						0		
	Equity Other exposures	32	30	20		26	24	17	
			32	20	30		24	1/	21
	Standardised Total ²				30				- 2

					Standardised Ap	proach						
			As of 30/09/2	023			As of 31/12/2023					
		Original Exposure ¹	Exposure Value	Flisk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value	Risk exposure amount	Value adjustments and provisions ²			
	(minESP, %) Central governments or central banks	336	336			506	506					
	Resional sovernments or central darks Resional sovernments or local authorities	333		0								
	Public sector entities	0		0			0	0				
	Multilateral Development Banks			0								
	International Organisations	0		0			0					
	Institutions	109	109	39		67	67	26				
	Corporates	540	517	435		450	438	365				
	of which: SME	452	445	379		376	372	316				
	Retail	5	3	2		5	3	2				
NETHERLANDS	of which: SME	0	0	0		0	0	0				
NETHERDANDS	Secured by mortstases on immovable property	77	76	29		80	75	28				
	of which: SME	29	29	12		29	28	12				
	Exposures in default	1	0	0		0	0	0				
	Items associated with particularly high risk	22	22	33		22	22	33				
	Covered bonds	0				10	10	1				
	Claims on institutions and corporates with a ST credit assessment	0					0					
	Collective investments undertakings (CIU)	0					0					
	Equity	0										
	Other enposures											
	Standardised Total ²				8							

		[2] rota taux augustiania ana provinciani pri	y con times appeared to an approximation of the Control point of the Con									
					Standardised Ap	proach						
			As of 30/09/2	As of 31.	s of 31/12/2023							
		Original Exposure ¹	Exposure Wilse ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²			
	(minSSR, %) Central dovernments or central banks	406	495	n		505	505					
	Central sovernments or central banks Resional sovernments or local authorities	430		0			0					
	Public sector entities	0		0			0					
	Multilateral Development Banks			0			0					
	International Organisations	449	449	0		411	411	0				
	Institutions		8	4		7	7	4				
	Corporates	18	18	18		17	17	17				
	of which: SME	17	17	17		17	17	17				
	Retail	5	3	2		5	3	2				
BELGIUM	of which: SME	1	0	0		1	1	0				
DEEGIGITI	Secured by mortalisies on immovable property	54	52	18		53	50	17				
	of which: SME	1	1	0		1	0	0				
	Exposures in defautt	1		0		1	0	0				
	Items associated with particularly high risk			0								
	Covered bonds	0				20	10	1				
	Claims on institutions and corporates with a ST credit assessment											
	Collective investments undertakings (CIU)											
	Equity Other exposures			1		1	1	1				
	Standardised Total ²											

					Standardised Ap	proach					
			As of 30/09/2	023			As of 31/12/2023				
	(minSUR, No	Original Esposure ^a	Exposure Value ¹	fisk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²		
	Central governments or central banks	807	455	455		835	462	462			
	Regional governments or local authorities	24	24	24		25	23	23			
	Public sector entities	0	0	0		0	0	0			
	Multilateral Development Banks	0	0	0		0	0	0			
	International Ordanisations	0	0	0		0	0	0			
	Institutions	0		0		1	1	1			
	Corporates	111	89 54	79 44		103	86 51	75 41			
	of which: SME	277	242	167		292	250	173			
	Retail of which: SME	101	77	44		110	82	47			
CAPE VERDE	Secured by mortgages on immovable property	75	83	29		83	80	28			
	of which: SME	23	21	7		29	17	6			
	Exposures in default	32	15	16	16	31	16	17	14		
	Items associated with particularly high risk	35	32	48		36	33	49			
	Covered bands	0	0	0		0	0	0			
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0			
	Collective investments undertakings (CRII)	0	0	0		0	0	0			
	Equity	7	7	7		7	7	7			
	Other exposures	89	80	59		89	80	58			
	Standardised Total ²				36				35		
	⁽¹⁾ Original exposure, unilsis Exposure value, in reported before taking into account any effect due to credit conversion factors or creditinis' entigation techniques (e.g., substitution effects).										

2024 EU-wide Transparency Exercise Credit Risk - Standardised Approach

					Standardise	ed Approach				
				03/2024			As of 30	0/06/2024		
	(min DUF, No.)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Expessure ¹	Exposure Value ⁶	Risk exposure amount	Value adjustments and provisions	
	Central governments or central banks	42,965	43.020	5,925		43.464	43.544	5,802		
	Regional governments or local authorities	2.132	1.353	302		2,223	1.391	311		
	Public sector entities	2.048	2,334	425		2.733	2.958	376		
	Multilateral Development Banks		1,204	0		0	1,049	0		
	International Organisations	739	739	0		1,130	1,130	0		
	Institutions	2,506	2,749	869		2,571	2,812	862		
	Corporates	22,416	13,454	12,731		23,540	14,192	13,381		
	of which: SME	8,543	6,380	5,442		8,847	6,361	5,563		
	Retail	10,900	5,006	3,285		11,126	5,191	3,410		
Consolidated data	of which: SME	5,489	2,629	1,502		5,558	2,705	1,546		
Consolidated data	Secured by mortalistics on immovable property	28,990	28,035	2,886		29,180	28,267	9,946		
	of which: SME	2,513	2,238	797		2,553	2,244	791		
	Exposures in default	1,632	313	330	1,117	1,675	334	354	1,139	
	Items associated with particularly high risk	1,923	1,041	1,561		1,605	776	1,164		
	Covered bonds	183	183	18		174	174	17		
	Claims on institutions and corporates with a ST credit assessment									
	Collective investments undertakings (CIU)	1,009	882 772	833 1,489		1,079 726	860 726	819 1.388		
	Equity	772 2,347	772 2.028	1,489		726	726 2.038	1,388		
	Other exposures	2,347 120,642	2,028	1,321	3.040	2,355 123,580	2,038	1,350	2,990	
	Standardised Total 2	120,642	103,013	38,957	3,040	123,580	105,443	39,181	2,990	

					Standardise	ed Approach			
			As of 31/	03/2024			As of 30	706/2024	
	(title DUR, No	Original Exposure ¹	Exposure Value ¹	Rhik exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ⁶	Risk exposure amount	Value adjustments and provisions ²
	Central appearaments or central banks	26.764	28,701	1.828		6.422	8.361	1,744	
	Regional governments or local authorities	2,090	1,313	263		2,185	1.358	272	
	Public sector entities	901	1.251	311		842	1.124	260	
	Multilateral Development Banks	0		0		0	1	0	
	International Organisations	27	27	0		31	31	0	
	Institutions	434	494	133		477	528	131	
	Corporates	17,645	10,020	9,361		18,779	10,781	10,070	
	of which: SME	5,730	3,865	3,210		6,063	4,087	3,399	
	Retail	8,056	3,003	1,957		8,125	3,072	1,999	
DODTIJON	of which: SME	4,324	1,655	946		4,367	1,708	976	
PORTUGAL	Secured by mortgages on immovable property	24,117	23,259	8,163		24,258	23,423	8,220	
	of which: SME	2,173	1,905	659		2,232	1,929	661	
	Exposures in default	1,291	291	196	905	1,323	205	212	923
	Items associated with particularly high risk	1,619	763	1,145		1,346	535	803	
	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 undertakinss (CIU)	908	748	702		897	726	688	
	Equity	695	695	1,413		658	658	1,320	
	Other exposures	1,637	1,376	1,092		1,548	1,389	1,102	
	Standardicad Total ²				2.514				2.47

					Standardise	ed Approach			
				03/2024			As of 30	/06/2024	
	(mbsDJR, No	Original Exposure ²	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ⁶	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	Central governments or central banks	983	963	0		22,134	22,134	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	639	639	0		1,383	1,383	0	
	Multilateral Development Banks			0					
	International Organisations Institutions	115	115			114	114	24	
	Institutions Corporates	115	115	4		23	114	26	
	of which: SME		2	1		3	3	3	
	Retail.		4	3		7	2	1	
	of which: SME	3	2	1		1	0	0	
GERMANY	Secured by mortgages on immovable property	83	80	28		88	85	30	
	of which: SME	1	1	0		1	1	0	
	Exposures in default	0	0	0		1	0	0	1
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	13	13	1		13	13	1	
1	Claims on institutions and corporates with a ST credit assessment								
1	Collective investments undertakings (CIU)								
	Equity Other exposures					0			
	Standardized Total ²				,				

					Standardis	ed Approach			
			As of 31/	63/2024			As of 30	106/2024	
	(mis DJR, N)	Original Exposure ^b	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ⁴	Risk exposure amount	Value adjustments and provisions ²
	Central governments or central banks	2,100	2,100	0		2,061	2,061	0	
	Regional governments or local authorities		0	0		0		0	
	Public sector entities Multiluteral Development Banks		0					0	
	International Organisations							0	
	Institutions	137	137	28		89	89	2	
	Corporates	1,199	643	635		1,290	705	690	
	of which: SME	584	282	274		687	345	330	
	Retail	417	127	21		453	135	26	
MACAO	of which: SME	42	22	13		44	22	13	
PIACAC	Secured by mortalistics on immovable property	2,020	2,016	735		2,054	2,049	745	
	of which: SME	193	292	82		180	179	82	
	Exposures in default	47	5		41	44		9	35
	Hems associated with particularly high risk Covered bonds		0	0					
	Covered bonds Claims on institutions and corporates with a ST credit assessment		0					0	
	Collective investments undertakings (CIU)							0	
	Equity	14	14	14		13	13	13	
	Other exposures	270	270	41		256	256	51	
	Standardised Total ²					44			

		(2) Total value adjustments and pro	visions per country of counterparty	excludes those for securification e	eposures but includes general cred	Strisk adjustments.			
					Standardis	ed Approach			
			As of 31/	03/2024			As of 30	06/2024	
	(min D.R. N)	Original Exposure ¹	Exposure Value ⁴	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	Central governments or central banks	957	957	6		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	۰	0	0		0	0	0	
	International Organisations	۰	0	0		0	0	0	
	Institutions	265	556	167		258	554	165	
	Corporates	571	513	390		585	536	406	
	of which: SME	535	482	373		543	495	385	
	Retail	1,253 847	880 748	526		1,273	892 764	533 436	
FRANCE	of which: \$94E	1,185	748	428 406		860 1,164		436	
	Secured by mortgages on immovable property of which: SME	1,185	1,107	16		1,154	1,149	10	
	of which: SME Exposures in default	94	42	10	,,	37	30 42	10	m
	Hems associated with particularly high risk	240	218	326	***	217	200	299	-
	Covered bonds	21	21	2		217	21	220	
	Claims on institutions and corporates with a ST credit assessment	- "							
	Collective investments undertakinds (CIU)		0	0				0	
	Equity	ė.						0	
	Other exposures	54	54	23		67	67	30	
	Standardised Total ²				53				81

2024 EU-wide Transparency Exercise Credit Risk - Standardised Approach

	Caixa Geral de Depósitos, S.A.														
					Standardise	ed Approach									
			As of 31	63/2024			As of 30	106/2024							
	(min CUR, No.)	Original Exposure ⁶	Exposure Value ⁴	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ⁶	Risk exposure amount	Value adjustments and provisions ²						
	Central governments or central banks	2,264	1,877	2,798		2,270	1,881	2,809							
	Regional governments or local authorities	12	11	17		12	11	16							
	Public sector entities	140 76 114 234 76 225 0 0 0 0 0 0													
	Multilateral Development Banks	0	0			0		0							
	International Organisations		0 22	0		0		0							
	Institutions	22 604	1 585												
	Corporates of which: \$160	321	406												
	of which: SME Retail	522	292 551	437 406		299 679	274 628	463							
	Retail of which: SME	61	41	406		679	626	463							
MOZAMBIQUE	Secured by mortriages on immovable property	52	49	17		55	63	23							
	of which: SME	19	17			32	30	11							
	Exposures in default	84	31	31	53	80	31	32	54						
	Items associated with particularly high risk	0	0	0		0	0	0							
	Covered bonds	0	0	0		0		0							
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0							
	Collective investments undertakings (CIU)	0	0	0		0	0	0							
	Equity	5	5	5		3	3	3							
	Other exposures	243	202	82		243	120	80							
	Standardised Total ²			144 149											

		Standardised Approach														
					Standardise	ed Approach										
				63/2024			As of 30	106/2024								
		Original Exposure ⁵	Exposure Value ¹	Rhik exposure amount	Value adjustments and provisions ²	Original Exposure ⁴	Exposure Value ¹	Rbk exposure amount	Value adjustments and provisions ²							
	(min EUR, 65) Central abvernments or central banks	3371	3.371	0		3,006	1.005	0								
	Regional governments or contrat banks	7	6	0		0	0,000	0								
	Public sector entities	ė ė														
	Multilateral Development Banks															
	International Organisations	0	0	0		0	0	0								
	Institutions	235	235	157		267	267	162								
	Corporates	217	207	102		233	112	105								
	of which: SME	49	48	43		55	54	47								
	Retail	26	21	15		26	20	14								
SPAIN	of which: SME	6	5	3		6	5	3								
SPAIN	Secured by mortsialies on immovable property	32	31	11		32	31	11								
	of which: SME	1	1	0		0	0	0								
	Exposures in default	25	1	1	25	27	2	2	25							
	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 undertakinsis (CIUI															
	Equity	1	1	1		1	1	1								
	Other exposures		0	0			0	0								
	Standardised Total ²				35				33							

					Standardise	ad Approach			
			As of 31/	03/2024			As of 30	06/2024	
	jedn KLEE, No.)	Original Exposure ²	Exposure Value ⁴	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Esposure Value ⁶	Risk exposure amount	Value adjustments and provisions ²
	Central sovernments or central banks Resional sovernments or local authorities	1,712	763 0	763 0		1,863	724 0	724 0	
	Public sector entities Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations Institutions		0	0		0 10	9	5	
	Corporates of which: SME	267 228 113	247 211	243 206		229 194	218 185 100	213 180	
ANGOLA	Retail of which: 514E	113 75	89 56	95 32 28		131 90	100 64	26 62	
	Secured by mortaines on immovable property of which: SME Exposures in default	0	0	0	,,	0	0	0 29	12
	Exposures in defaul? Items seried with particularly high risk Covered bonds	0	0	0	2		0	0	
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Easity Other exposures	0 28	0 25	0 17		0 28	0 25	0 18	
	Standardised Total ²				29				29

		(2) local value adjustments and pr	versions per country or counterparty	excludes trace for secure sation (sposures out includes general cred	strikaquimens.			
					Standardise	ed Approach			
			As of 31/	03/2024			As of 30	106/2024	
	(minU.S. No	Original Exposure ^b	Exposure Value	Risk exposure amount	Value adjustments and provisions ²	Original Expenses ²	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
NETHERLANDS	Control of	9239 0 0 0 811 484 491 2 2 2 2 2 2 2 2 2 2 2 2 2 0 0 0 0 0 0	939 0 0 0 0 81 472 337 3 7 6 2 2 2 2 2 2 2 2 2 2 2 2 3 0 0 0 0 0 0 0	0 0 0 3 300 325 2 2 2 2 2 2 3 3 3 3 3 0 0 0 0 3 2 5 2 5 2 5 2 6 3 2 6 7 2 7 2 7 2 7 2 7 2 7 2 7 2 7 2 7 2	·	1,300 0 0 0 82 517 411 0 0 0 0 2 2 2 2 2 2 2 2 2 2 2 3 3 0 0 0 0	1,100 0 0 0 22 23 3 3 3 3 2 2 2 2 2 2 2 2 2	0 0 0 0 407 23 2 0 0 12 2 1 2 2 3 3 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	
	Other exposures Standardised Total ²	۰			2	0			15

		(2) local value adjustments and pro	versions per country or counterparty	excludes those for secure sustain.	exposures out includes general cred	strisk adjustments.			
					Standardis	ed Approach			
			As of 31	03/2024			As of 30	106/2024	
	(min DUR. %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Expessure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
BELGIUM	Control control or with all and the control of the	5/5) 0 0 0 531 7 7 36 36 3 1 1 50 0 0 0 0	275 0 0 0 0 231 33 1 1 22 1 0 0 0 0 0 0	0 0 0 4 39 30 10 0 0 0 0	۰	712 0 0 227 227 19 19 4 1 1 1 1 1 1 0 0 0	72.7 0 0 0 27.7 12 13 1 1 1 1 1 0 0 0 0 0 1 1 1 0 1 1 1 1	0 0 0 4 19 19 2 0 0 0 0 0 0	
1	Standardised Total ²				2				2

Aud 5118572024			 (2) тога назы ворителен вистренция рег сенту от святенувту высыме тога не технологировательного короличения стемен доминент. 											
Original Exposures						Standardise	ed Approach							
CAPE VERDE				As of 31/	03/2024			As of 30	106/2024					
Commission and Commission C		INSTITUTE NA	Original Exposure ¹	Exposure Value ⁴	Risk exposure amount		Original Exposure ¹	Exposure Value ⁶	Risk exposure amount					
Standardsed Total ²	CAPE VERDE	Control description of control stacks Facilities of comments of control stacks Facilities of comments of their Residence of control stacks Residence of contr	24 0 0 4 98 54 299 115 82	22 0 0 4 4 237 35 80 20 16 0 0 0 0	22 22 20 0 0 0 0 4 4 7 7 2 1 7 7 7 1 7 1 7 1 8 1 8 1 8 1 8 1 8 1 8	24	25 1 0 0 1 29 59 306	23 1 0 1 777 46 200 85	23 1 0 0 1 1 68 37 186 45 27 27	2				



Credit Risk - IRB Approach

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

⁽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.



Credit Risk - IRB Approach

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

⁽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.



General governments exposures by country of the counterparty

							Caixa Geral de Depósitos,	S.A.						
							As of 31/12/2023							
						Dire	ct exposures							
	(mln EUR)			On balance sh	neet				Derivat	ives		Off balan	ce sheet	
												Off-balance sh	eet exposures	
					Non-derivative financial a	ssets by accounting portfolio		Derivatives with pos	sitive fair value	Derivatives with	n negative fair value			Risk weighted exposure
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non- derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	National amount	Carrying amount	Notional amount	Nominal	Provisions	amount
[0 - 3M[Austria	22	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0		
10 - 3Mf 3M - 1Y 1 1 2 2 2 2 2 2 2 2	Belgium	3 20 20 2 60 5	0 0 0 0 0 0 0 0 1 1 201 1 2 2 3 2 3 2 3 4 6 6 5 8 6 9 16 6	0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 30 201 19 437 58	6	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0
[0 - 3M[Bulgaria													
[3M - 1Y [17 - 2Y [17 -	Cyprus													
10 3M	Czech Republic													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Denmark													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Estonia													



General governments exposures by country of the counterparty

				Caixa Geral de Depósitos, S.A. As of 31/12/2023										
							As of 31/12/2023							
						Dire	ct exposures							
	(mln EUR)			On balance sh	neet				Derivat	tives		Off balan	ce sheet	
												Off-balance sh	eet exposures	
					Non-derivative financial a	sets by accounting portfolio		Derivatives with pos	sitive fair value	Derivatives with	n negative fair value			Risk weighted exposure
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non- derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair yalue through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	amount
[0 - 3M[Finland													
[0 - 3M [] 3M - 1Y [] 17 - 2Y [] 2Y - 3Y [] 3Y - 5Y [] 15Y - 10Y [] 10Y - more Total	France	(11	0 0 19 19 0 1 1 1 1 1 1 1 1 1 1 1 1 1 1	000000000000000000000000000000000000000		0 19 0 0 0 0 0	0 0 311 286 188 374 1,160		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	Germany	2 199 100 7-7	0 0 20 5 196 7 107 4 74 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 20 0 24 0 0 1 1	0 0 196 33 74 4 0 0 333		0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	9
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Croatia													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Greece													
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Hungary													
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Ireland	55 133 833 3.02	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 48 0 48	0 0 5 5 138 792 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0
[0 - 3M[Italy	177 422 177 177 9 9 10 87	5 175 5 425 4 174 0 0 90 1 11	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 19 0 0 0 0	175 400 174 0 90 11 0 856		0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	000000000000000000000000000000000000000	



General governments exposures by country of the counterparty

			Caixa Geral de Depósitos, S.A. As of 31/12/2023										_	
							As of 31/12/2023							
						Dire	ct exposures							
	(mln EUR)			On balance sh	neet				Derivat	ives		Off balan	ce sheet	
					Non-derivative financial as	isets by accounting portfolio		Derivatives with pos	itive fair value	Derivatives with	n negative fair value	Off-balance sh	et exposures	
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non- derivative financial assets (net of short positions)									Nominal	Provisions	Risk weighted exposure amount
				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	Latvia													
[0 - 3M[Lithuania													
[0 - 3Mf [3M - 1Yf] [1Y - 2Yf] [2Y - 3Yf] [3Y - 5Yf] [5Y - 10Yf] [10Y - more	Luxembourg	132 55	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 132 50 0	6	0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	Malta		200				200.			·		,	·	J
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	Netherlands	(((((((((((((((((((0 0 0 0 0 0 2 2 72 314 93 3 98 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	000000000000000000000000000000000000000	0 0 96 0 28 0 124	0 0 72 218 93 0 0 383	() () () () () () () () () ()	0 0 0 0	0 0 0 0 0	0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	
[0-3M[[3M-1Y] f1Y-2Y f2Y-3Y [3Y-5Y] [SY-10Y] [10Y-more	Poland	300	300			120	363				0	Ü		
Total [0-3M[[3M-11] [17-2Y[[2Y-3Y] [3Y-5Y] [5Y-10Y[[100'-more Total	Portugal	77 6: 38.8 288 1,53: 4,011 1,800	280 1 1,531 0 4,010	0 40 0 0 8 7 7	000000000000000000000000000000000000000	0 0 19 123 169 722 371 1,405	70 23 362 157 1,362 3,281 1,430 6,685	2	0	0 0 4 4 0 0	0 0 130 0 0	56 27 3 1 4 25 524 640	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	45.7
[0-3M] [3M-1Y] [13Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Romania	U,144	O) and	-		2,000	W, Code				200	570		



General governments exposures by country of the counterparty

				Caixa Geral de Depósitos, S.A. As of 31/12/2023										
							As of 31/12/2023							
						Dire	ct exposures							
	(mln EUR)			On balance sh	neet				Derivat	tives		Off balan	ce sheet	
												Off-balance sh	eet exposures	
					Non-derivative financial a	ssets by accounting portfolio		Derivatives with pos	itive fair value	Derivatives with	negative fair value			Risk weighted exposure
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non- derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	amount
[0 - 3M[Stovakia													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Slovenia													
10 - 3M 3M - 1Y 11Y - 2Y 12Y - 2Y 12Y - 3Y	Spain	15- 38: 266 11: 59: 1,848 (4:	111 591 1,846 0	0		0 26 15 50 0 39 0	154 366 251 61 591 1,807 0	0	0 0 0 0 0	0 0 0 0	0	0 0 0 0 0	0 0 0 0	
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [13Y - 5Y] [5Y - 10Y] [10Y - more Total	Sweden													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	United Kingdom		0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0	
[0 - 3M [Iceland													
[0.3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [100'-more Total	Liechtenstein													
[0-3M[13M-1Y 11-2Y 27-3Y [37-5Y [5Y-10Y [10Y-more	Norway		0 1 0 0 0	0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 1 0 0 0	0 0 0 0	0 0 0 0 0	0 0 0 0	0 0 0 0	0 0 0 0 0	0 0 0 0 0	
Total	1	1	1		1	1	1		0		I 0	0	0	0



General governments exposures by country of the counterparty

				Caixa Geral de Depósitos, S.A. As of 31/12/2023										
							As of 31/12/2023							
						Dire	ct exposures							
	(mln EUR)			On balance sh	neet				Derivat	ives		Off balan	ce sheet	
												Off-balance sh	eet exposures	
					Non-derivative financial as	sets by accounting portfolio		Derivatives with pos	itive fair value	Derivatives with	n negative fair value			Risk weighted exposure
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non- derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	amount
[0 - 3M[Australia													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [3Y - 5Y] [1Y - 10Y] [10Y - more Total	Canada													
[0 - 3M[] [3M - 1Y] [11 - 2Y[] [2Y - 3Y[] [3Y - 5Y[] [5Y - 10Y[] [100' - more]] [100' - more]	Hong Kong													
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Japan													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	u.s.	1 88 41	1 89 7 7 47 0 0 0 0 0 0 0 0 0 137 137 137	6		1 0 0 0 0 0	0 89 45 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0		0
[0 - 3M[China		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	((((((((((((((((((((0 0 0 0 0	0 3 3 0 0 0	0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0		
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Switzerland													
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Other advanced economies non EEA													



General governments exposures by country of the counterparty

Caixa Geral de Denósitos S.A.

			Caixa Geral de Depósitos, S.A. As of 31/12/2023 Direct exposures											
							As of 31/12/2023							
						Dire	ct exposures							
	(mln EUR)			On balance sh	eet				Derivat	ives		Off balar	ice sheet	
												Off-balance st	neet exposures	
					Non-derivative financial as	ssets by accounting portfolio		Derivatives with pos	itive tair value	Denvatives with	negative fair value			Risk weighted exposure
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non- derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	amount
[0 - 3M[Other Central and eastern Europe countries non EEA													
[0 - 3M [Middle East													
10-3Mf 10-3Mf 13M-1Yf [1Y-2Yf [2Y-3Yf [3Y-5Yf [5Y-10Yf [10Y-more Total	Latin America and the Caribbean	9 33 7 6 0	0 9 33 7 6 0 0	0 0 0 0 0	(0 9 9 3 3 3 3 5 5 5 5 5 5 5 5 5 6 6 6 6 6 6 6	0	() () () () () () () () () ()	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	000000000000000000000000000000000000000	
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Africa	294 419 1194 277 433 412 966	294 419 154 275 433 412 966	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		26 37 32 32 5 6 86 59	268 382 122 238 347 354 966		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	1 9 0 0 0 14	0 0 0 0	
Total 10 - 3Mf [3M - 11f [1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y [10Y - more Total	Others	2,952 5000 0 0 0 0 0	500 90 0 0 0	0 0 0 0		276 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	2,676 5000 0 0 0 0 0 0 0 0 5500 5500 5500		0 0 0 0 0 0	0 0 0 0 0 0	000000000000000000000000000000000000000	31 0 0 0 0 0 0 0	0 0 0 0	1,741

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

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

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

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

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

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

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

List America: Agentina, Belias, Boliva, Estat, Chile, Colombia, Costa Rica, Deminica, Costa Rica, Deminica, Perus And Barbudo, Anaba, Bahamas, Barbados, Cayman Islands, Caba, French Guisna, Guadeloope, Martinique, Puerto Rica, Saint Barthélemy, Turls And Clicos Islands, Vilgo Islands (Bittas), Vilgo Islands (Bittas),

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

(6) The columns Total carrying amount of non-derivative financial assets (net of short positions) provide information on a net basis, whilst the related 'of which' positions present information on a gross basis.

(7) The values for the 'Other' bucket is calculated subtracting from the reported Total the breakdown of the listed countries. As a result of precision and rounding in the calculation we accept an approximation in the order of e04.

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



General governments exposures by country of the counterparty

				Caixa Geral de Depósitos, S.A. AS of 30/06/2024										
							As of 30/06/2024							
						Dire	ct exposures							
	(mln EUR)			On balance sh	neet				Derivat	tives		Off balan	ce sheet	
												Off-balance sh	eet exposures	
					Non-derivative financial a	ssets by accounting portfolio		Derivatives with pos	sitive fair value	Derivatives with	n negative fair value			Risk weighted exposure
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non- derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	amount
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Austria	3	0 0 0 0 0 0 0 0 0 0	0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0 0		
10-3M 3M-1Y 1Y-2Y 2Y-3Y 3Y-5Y 5Y-10Y 10Y-more Total	Belgium	144 1111 115 158 588 611 611	0	0		0 30 0 0 146 0 0 0 71 0 0 23 0 0 172 0 0 411	0	6	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		
[0.3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Bulgaria	-												
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - mone	Сургиз													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Czech Republic													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Denmark													
[0.3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Estonia													



General governments exposures by country of the counterparty

				Caixa Geral de Depósitos, S.A. As of 30/06/2024										
							As of 30/06/2024							
						Dire	ct exposures							
	(mln EUR)			On balance sh	neet				Derivat	tives		Off balar	ice sheet	
												Off-balance sh	eet exposures	
					Non-derivative financial a	ssets by accounting portfolio		Derivatives with pos	itive fair value	Derivatives with	negative fair value			Risk weighted exposure
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non- derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	amount
[0 - 3M[Finland													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	France	25 23 23 20 20 21 3.7 1.44	5 155 6 206 1 211 3 373	0		0 264 0 0 0 0 0 0	0 0 238 155 206 211 373 1,181	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	
[0 - 3M[Germany	21 411 25 600	0 20 0 0 410 4 254 0 600 0 0	0		20 0 0 24 102 0 0	0 0 410 230 498 0 0	0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Croatia													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Greece													
[0 - 3M [Hungary													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Ireland	5 37, 599,	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0		0 0 0 46 0 0	0 0 0 0 325 596 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0	0 0 0 0 0	
[0-3M[13M-1Y 11-2Y 27-3Y [37-5Y [5Y-10Y [10Y-more	Italy	44 43 44 55 11	40 40 5 436 5 436 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 264 0 0 0 0 0	40 172 0 40 50 11	0 0 0 0	0 0 0	0 0 0 0	0 0 0 0	0 0 0 0	0 0 0 0 0	
Total	1	570	578		1	264	314				I 0	0	0	0



General governments exposures by country of the counterparty

		Caixa Geral de Depositos, S.A. As of 30/06/2024										_		
						Di								_
						Dire	ct exposures							
	(mln EUR)			On balance sh	eet				Derivat	ives		Off balar	ice sheet	
												Off-balance sh	neet exposures	
					Non-derivative financial as	sets by accounting portfolio		Derivatives with pos	itive fair value	Derivatives with	n negative fair value			_
														Risk weighted exposure
			Total carrying amount of non-											amount
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	derivative financial assets (net of short positions)											
			or short positions;		of which: Einancial accets	of which: Financial assets at fair						Nominal	Provisions	
				of which: Financial assets held for trading	designated at fair value through	value through other	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount			
					profit or loss	comprehensive income								
[0-3M[3M-1Y														
[1Y - 2Y [[2Y - 3Y [Latvia													
[3Y - 5Y] [5Y - 10Y] [10Y - more														
Total [0-3M[
[3M-1Y] [1Y-2Y]														
[2Y - 3Y [[3Y - 5Y [Lithuania													
15Y - 10Y I [10Y - more Total	4													
10-3M1 13M-171		0		0	0	0	0	0	0	0	0	0		
[1Y-2Y] [2Y-3Y]	Luxembourg	0 91	91	0	0	0	0 91	0	0	0	0	0		
[3Y - 5Y [[5Y - 10Y [91	91	0	0	0	91	0	0	0	0	0		
[10Y - more Total [0 - 3M [182	182	0	0	0	182	0	0	0	0	0		0
[3M-1Y] [1Y-2Y]														
[2Y - 3Y [13Y - 5Y	Malta													
[5Y - 10Y [[10Y - more Total														
[0-3M[[3M-1Y[0		0	0	0	0	0	0	0	0	0		
[1Y - 2Y [[2Y - 3Y [Netherlands	312 174 537	312	0	0	0 96	312 78 537		0	0	0	0	;	
[3Y - 5Y] [5Y - 10Y]		537 77	537 77	0	0	77	537	0	0	0	0	0		
[10Y - more Total [0 - 3M [1	1,100	1,100	0	0	173	927	0	0	0	0	0		0
[3M - 1Y [[1Y - 2Y [
[2Y - 3Y [[3Y - 5Y [Poland													
[5Y - 10Y [[10Y - more Total	4													
[0-3M[[3M-1Y[82 368	82	56 295	0	0	27 72	0	0	0	0	13 25		
[1Y-2Y[[2Y-3Y[Portugal	368 428 553 2,277	428	0	0	43 118	384 435	2 2	0	0 4	0 130	2		
[3Y - 5Y [[5Y - 10Y [2,277 3,088 1,666 8,441	3.066	0	0	209 567	2 501	0	0	0	0	4 29		
[10Y - more Total [0 - 3M [1,666 8,441	1,666 8,441	351	0	472 1,408	1,194 6,682	5	0	4	130	642 715		1 468
[0-3M] 13M-1Y 11Y-2Y														
[2Y - 3Y [[3Y - 5Y [Romania													
[5Y - 10Y [[10Y - more Total	1													
Iotat														



General governments exposures by country of the counterparty

				Caixa Geral de Depósitos, S.A. As of 30/06/2024										
							As of 30/06/2024							
						Dire	ct exposures							
	(mln EUR)			On balance sh	neet				Derivat	tives		Off balan	ce sheet	
												Off-balance sh	eet exposures	
					Non-derivative financial as	ssets by accounting portfolio		Derivatives with pos	itive fair value	Derivatives with	negative fair value			Risk weighted exposure
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non- derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair yalue through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	amount
[0-3M[13M-1Y 11Y-2Y 12Y-3Y 13Y-5Y 15Y-10Y 10Y-more	Stovakia													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Slovenia													
[0.3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Spain	277 211 211 75- 1.555	4 754 0 1,550 0 0	0		0 20 64 0 0 0 58 0	0 251 154 213 754 1,492 0 2,863		0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0	0	
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Sweden													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	United Kingdom			0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	C C C C C C C C C C C C C C C C C C C	0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0 0	0	
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	lceland													
[0 - 3M [] [3M - 1Y [] [1Y - 2Y [] [2Y - 3Y [] [3Y - 5Y [] [5Y - 10Y [] [10Y - more]] [10Y - more]	Liechtenstein													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Norway		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	(0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 1 0 0 0	6	0 0 0 0	0 0 0 0	0 0 0 0	0 0 0 0 0	0	



General governments exposures by country of the counterparty

				Caixa Geral de Depósitos, S.A. As of 30/06/2024										
							As of 30/06/2024							
						Dire	ct exposures							
	(mln EUR)			On balance sh	ieet				Derivat	tives		Off balan	ce sheet	
												Off-balance sh	eet exposures	
					Non-derivative financial as	ssets by accounting portfolio		Derivatives with pos	itive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non- derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
[0-3M[13M-1Y 11Y-2Y 12Y-3Y 13Y-5Y 15Y-10Y 10Y-more	Australia													
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Canada													
[0.3Mf [3M-1Yf] [1Y-2Yf] [2Y-3Yf] [3Y-5Yf] [5Y-10Yf] [10Y-more	Hong Kong													
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Japan													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	u.s.	22 311 44 6	23 116 46 0 0 2 0	0 0 0 0 2 2	(0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	23 116 45 0 0 0 0	0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	China		0 0 3 0 0	0	(0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	3 3 0 0	0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Switzerland		3				3			·		, and the second		
00 aM	Other advanced economies non EEA	4												



General governments exposures by country of the counterparty

Caixa Geral de Denósitos S.A.

			Caixa Gerat de Depósitos, S.A. As of 30/06/2024 Direct exposures On balance sheet Derivatives Off balance sheet											
							As of 30/06/2024							
						Dire	ct exposures							
	(mln EUR)			On balance sh	eet				Deriva	ives		Off balar	ice sheet	
					No. desirables (in-relative	ssets by accounting portfolio		Derivatives with pos	hi filmb	D. d. od	n negative fair value	Off-balance sh	eet exposures	
					Non-derivative ilitariciat a	ssets by accounting portiono		Denvatives with pos	sitive tali value	Denvalives with	i negative ian value			
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non- derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit of loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Other Central and eastern Europe countries non EEA													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [3Y-5Y] [10Y-more Total	Middle East													
10-3Mf 13M-1Yf 11Y-2Yf 12Y-3Yf 13Y-5Yf 15Y-10Yf 10Y-more	Latin America and the Caribbean	9 14 20 43 7 7	9 14 20 43 7 0 0	0 0 18 0 0 0		9 14 0 20 0 20 0 25 0 7 0 0 0 0	0	() () () () () () () () () ()	0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	
[0 - 3M[Africa	276 6202 247 213 366 428 1.027	276 620 247 213 365 428	0 0 0 0 0		28 0 84 0 21 0 73 0 69 0 53	248 538 225 140 298 378 1,027	0 0 6 0 7 0	0 0 0	0 0 0 0	0 0 0 0	2 8 1 0 0 1 516 527	0	
Totall [0-3M-1Y] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Others	3,178 51151 0 0 0 0 0 0	514 151 0 0 0 0	0 0 0 0 0 0		0 329 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	2,846 514 151 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	527 0 0 0 0 0 0	0 0 0 0 0	2,000

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

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

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

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

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

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

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

List America: Agentina, Belias, Boliva, Estat, Chile, Colombia, Costa Rica, Deminica, Costa Rica, Deminica, Perus And Barbudo, Anaba, Bahamas, Barbados, Cayman Islands, Caba, French Guisna, Guadeloope, Martinique, Puerto Rica, Saint Barthélemy, Turls And Clicos Islands, Vilgo Islands (Bittas), Vilgo Islands (Bittas),

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

(6) The columns 'Total carrying amount of non-derivative financial assets (net of short positions)' provide information on a net basis, whilst the related of which' positions present information on a gross basis.

(?) 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 e94.

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



Performing and non-performing exposures Caixa Geral de Depósitos, S.A.

									Cuixa Cerarae	Depositos, o.re									
					As of 30/09/2023					As of 31/12/2023									
		Gross carrying amount Nominal amount				Accumulated impair credit risk and provis	ment, accumulated negative cha	anges in fair value due to			Gree	ss carrying amount/ Neminal a	mount		Accumulated impairm credit risk and provision	ges in fair value due to			
		Of which performing but past due >30 days and <=90 days		Of which non-performing ¹		On performing exposures	On non-performing exposures ³		Collaterals and financial guarantees received on non- performing exposures		Of which performing but pass due > 30 days and <= 90 days	Of which non-performing ¹		On performing exposures ²	On non-performing exposures ²		Collaterals and financial guarantees received on non- performing exposures		
(min EUR)				Of which: defaulted	Of which Stage 3 ⁸			Of which Stage 3 ⁸					Of which: defaulted	Of which Stage 3 ⁵			Of which Stage 3 ⁸		
Cash balances at central banks and other demand deposits	19,958	0	0	0			0		0	23,37	3 (0	0		0	0		۰	
Debt securities (including at amortised cost and fair value)	21,158	0	25	25	:	. 8	3 14		1 0	20,18		29	29		5 58	17			
Central banks	27	0	0	0			0		0 0	3	1 (0	0		0	0			
General governments	16,001	0	0	0		1	1 0		0 0	15,43	9 (0	0		11	0			
Credit institutions	874	0	0	0			0		0 0	71	2 (0	0		0	0			
Other financial corporations	105	0	0	0			1 0		0 0	61	9 (0	0		1	0			
Non-financial corporations	4,151	0	25	25	:	. 7	1 14	:	1 0	3,925	9 (29	29		47	17	4		
Loans and advances(including at amortised cost and fair value)	52,486	264	1,514	1,465	1,367	1,06	5 1,169	1,03	3 239	51,54	331	1,233	1,193	1,143	1,223	900	843	259	
Central banks	1,245	0	0	0			0		0	1,08	5	0	0		0	0		0	
General governments	3,389	4	4	4	4		3 2	:	2 1	3,36	2	6	6	6	3	4	5	1	
Credit institutions	1,743	0	0	0			1 0		0	1,05	3 (0	0		1	0			
Other financial corporations	559	0	4	4	4		4 1	:	1 2	39		7	7	1	2	5		5 2	
Non-financial corporations	15,354	130	1,038	991	896	68	7 865	73	2 115	15,38	185	827	790	741	504	601	543	164	
of which: small and medium-sized enterprises	9,903	89	715	699	675	41	4 620	58	1 51	9,67	100	579	568	563	324	459	44	75	
of which: Loans collateralised by commercial immovable property	4,397	21	234	234	22:	11	5 181	16	8 49	4,24	6:	1 192	192	189	98	133	130	53	
Households	30,196	129	468	466	464	37	1 301	29	8 121	30,26	145	393	390	389	713	291	288	92	
of which: Loans collateralised by residential immovable property	27,337	101	296	296	299	32	6 196	19	5 99	27,419	121	282	282	281	636	208	207	74	
of which: Credit for consumption	1,886	20	75	74	71	2	7 55	5	4 19	1,90	17	7 69	68	67	35	50	48	16	
DEBT INSTRUMENTS other than HFT	93,602	264	1,539	1,489	1,36	1,14	8 1,183	1,03	4 239	95,09	331	1,262	1,222	1,148	1,282	917	84	259	
OFF-BALANCE SHEET EXPOSURES	16,235		434	434	402	4	8 203	17	7 0	16,06		413	412	383	53	247	219		

⁽¹⁾ For the definition of non-performing exposures please refer to Article 47a(3) of Regulation (EU) No 575/2013 (CRR)

Institutions apport here the cumulative amount of expected certal tisses since initial recognition for famicial institutions (expected in the cumulative amount of expected certal tisses since initial recognition for famicial institutions (expected in the cumulative amount of expected certal tisses since initial recognition for famicial institutions (expected in the cumulative amount of expected certain tisses since initial recognition for famicial institutions (expected in the cumulative amount of expected certain tisses since initial recognition for famicial institutions (expected in the cumulative amount of expected certain tisses since initial recognition for famicial institutions (expected in the cumulative amount of expected certain tisses since initial recognition for famicial institutions (expected in the cumulative amount of expected certain tisses since initial recognition for famicial institutions (expected in the cumulative amount of expected certain tisses since initial recognition for famicial institutions (expected in the cumulative amount of expected certain tisses since initial recognition for famicial institutions (expected in the cumulative amount of expected certain tisses since initial recognition for famicial institutions (expected in the cumulative amount of expected certain tisses since initial recognition for famicial institutions (expected in the cumulative amount of expected certain tisses since initial recognition for famicial institutions (expected in the cumulative amount of expected in the certain tisses (expected in the cumulative amount of expected in the cumulative amount of expe

For the ex-balance sheet home, accommistated impairments and accommistated impairments and accommission in a supariment for the accommission in th

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



Performing and non-performing exposures Caixa Geral de Depósitos, S.A.

					As of 31/03/2024					As all 30/06/2024									
	Gross carrying amount! Nominal amount			Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions* Collaterals and financial				Gros	is carrying amount/ Nominal an	ount		Accumulated impairs credit risk and provisi	nent, accumulated negative cha						
		Of which performing but past due >30 days and <=90 days	erforming but past	Of which non-performing ¹		On performing exposures ²	On non-performing exposures ³		guarantees received on non- performing exposures		Of which performing but past due >30 days and <=90 days		Of which non-performing ¹		On performing exposures ²	On non-perform	ing exposures ³	Collaterals and financial guarantees received on non- performing exposures	
(min EUR)		, , , , , , , , , , , , , , , , , , , ,		Of which: defaulted	Of which Stage 3 ⁸			Of which Stage 3 ⁵					Of which: defaulted	Of which Stage 3 ⁸			Of which Stage 3 ⁸		
Cash balances at central banks and other demand deposits	23,027	7 0	0	0	0		0		0	23,64	0	0	0		0 0	0		0	
Debt securities (including at amortised cost and fair value)	22,42	2 0	29	29	3	5	17	:	2 0	24,02		29	29	:	1 59	16	:	1 0	
Central banks	30	0	0	0	0				0	31	0	0	0		0 0	0		0	
General governments	16,876	6 0	0	0	0	1	. 0		0	17,34	0	0	0		0 11	0		0	
Credit institutions	1,310	3 0	0	0	0				0	2,07	. 0	0	0		0 0	0		0	
Other financial corporations	126	0	0	0	0	:	. 0		0	121	0	0	0		0 1	0		0	
Non-Inancial corporations	4,077	7 0	29	29	3	4	17	:	2 0	4,458	0	29	29	:	1 47	16	:	1 0	
Loans and advances(including at amortised cost and fair value)	51,439	9 297	1,209	1,169	1,163	1,19	897	854	236	51,654	354	1,244	1,205	1,19	9 1,123	915	87	249	
Central bariks	1,079	0	0	0	0				0	1,079	0	0	0		0 0	0		0	
General governments	2,818	17	3	3	3	2	2		2 1	2,84	66	3	3		3 30	2		2 1	
Credit institutions	1,47	0	0	0	0				0	1,50	. 0	0	0		0 1	0		0	
Other financial corporations	363	3 0	7	7	7		5		5 1	338	0	6	6		6 2	5		5 1	
Non-financial corporations	15,358	138	804	767	762	44	601	56	139	15,329	157	800	764	76	1 451	597	560	136	
of which: small and medium-sized enterprises	9,714	4 107	603	591	587	29	476	463	2 80	9,871	107	606	595	59	1 283	477	46	81	
of which: Loans collateralised by commercial immovable property	4,200	6 40	191	190	187	10	133	129	52	4,260	30	188	188	18	91	133	13	50	
Households	30,356	142	395	392	391	71	288	28	95	30,560	131	433	431	42	8 640	311	30	7 111	
of which: Loans collateralised by residential immovable property	27,428	121	280	280	279	63	201	20	79	27,58	109	320	319	31	7 565	224	22	96	
of which: Credit for consumption	1,988	16	73	73	72	4	55	5-	15	2,04	15	73	72	7	1 37	56	50	5 12	
DEBT INSTRUMENTS other than HFT	96,88	7 297	1,238	1,198	1,166	1,25	913	85	236	99,31	354	1,272	1,234	1,20	0 1,182	931	87	249	
OFF-BALANCE SHEET EXPOSURES	17,030	0	469	469	437	5	246	21	0	17,72		454	454	41	7 56	240	20	7 0	

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



Forborne exposures

			As of 30/	09/2023			As of 31/12/2023							
	Gross carrying amount of exposures with forbearance measures			exposures with	Collateral and financi	al guarantees received rbearance measures	Gross carryin exposures wi measures	g amount of th forbearance	Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financia on exposures with fo			
		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures		
(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)	1,598	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

^{OP}For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F18.00 / F19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451- ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item ("Accumulated impairment, accumulated changes in fair value due to credit risk and provisions") is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

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



Forborne exposures

Caixa Geral de Depósitos, S.A.

İ			As of 31/0	03/2024			As of 30/06/2024							
	Gross carrying amount of exposures with forbearance measures			exposures with		al guarantees received rbearance measures	Gross carryin exposures wi measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees recei on exposures with forbearance measur			
		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			
Debt securities (including at amortised cost and fair value)	0			0		0	0	9	0	0	0	0		
Central banks	0			0		· ·	0	0	0	0	0	0		
		Ů	-					Ů						
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	o		
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 ³	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 F18.00 F19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/461-115 on Supervisory reporting, However, for the off-balance sheet instruments, he same item ('Accumulated impairment, accumulated ranges in fair value due to credit risk and provisions) is disclosed consistently with the FINREP sign convention. This is because in the size is convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

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



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.

(min EUR)



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

			As of 30/09/2023					As of 31/12/2023					As of 31/03/2024					As of 30/06/2024			
	Loans and advances										Loans and advances					Loans and advances					
	coans and advances			1		Loans and advances					Loans and advances					coans and advances					
		Performing		Non-performing			Performing		Non-performing			Performing		Non-performing			Performing		Non-performing		
(min EUR)			of which past due > 30days <= 90 days		Unlikely to pay that are not past due or past due <= 90 days			of which past due > 30days <= 90 days		Unlikely to pay that are not past due or past due <= 90 days			of which past due > 30days <= 90 days		Unlikely to pay that are not past due or past due <= 90 days			of which past due > 30days <= 90 days		Unlikely to pay that are not past due or past due <= 90 days	
Gross carrying amount	52,486	50,972	264	1,514	804	51,544	50,311	331	1,233	684	51,439	50,229	297	1,209	615	51,654	50,411	354	1,244	624	
Of which secured	41,205	40,036	158	1,169	662	40,783	39,819	209	984	568	40,896	39,967	201	939	516	41,054	40,087	169	967	520	
Of which secured with immovable property	32,836	32,155	128	681	347	32,750	32,186	187	564	289	32,715	32,154	166	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	11,793		120	67	
Of which instruments with LTV higher than 80% and lower or equal to 100%	3,461	3,369		92	35	3,320	3,242		79	32	2,681	2,593		87	38	2,663	2,585		78	32	
Of which instruments with LTV higher than 100%	843	725		118	50	749	657		93	39	572	504		68	18	556	484		73	24	
Accumulated impairment for secured assets Collateral	1,556	684	25	872	490	1,629	946	38	683	405	1,620	940	38	680	384	1,563	868	34	695	379	
Of which value capped at the value of exposure	34,659	34,462	110	197	98	34,414	34,198	108	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	28,262	84	156	78	
Of which value above the cap	77,482	72,126	228	5,357	2,537	74,526	70,069	242	4,457	2,091	74,844	70,451	278	4,392	2,087	74,606	70,149	255	4,457	2,097	
Of which immovable property	32,426	31,481	84	945	583	31,428	30,685	101	743	458	31,587	30,826	121	761	453	31,490	30,722	122	768	457	
	1,106	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	