

2023 EU-wide Stress Test

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



2023 EU-wide Stress Test: Summary

CaixaBank, S.A.

	Actual		Baseline Scenario			Adverse Scenario	
(mln EUR, %)	31/12/2022	31/12/2023	31/12/2024	31/12/2025	31/12/2023	31/12/2024	31/12/2025
Net interest income	6,497	9,419	10,585	10,744	6,474	6,445	6,411
Gains or losses on financial assets and liabilities held for trading and trading financial assets and trading financial liabilities	476	216	216	216	-306	32	40
Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss	-883	115	-1,290	-1,241	-2,794	-3,063	-2,913
Profit or (-) loss for the year	3,148	5,452	5,245	5,227	-624	-98	-85
Coverage ratio: non-performing exposure (%)	46.71%	42.50%	39.47%	37.48%	46.18%	42.62%	40.47%
Common Equity Tier 1 capital	27,494	29,382	31,620	33,261	24,322	23,151	21,294
Total Risk exposure amount (all transitional adjustments included)	215,103	216,866	217,606	218,260	217,794	221,416	227,767
Common Equity Tier 1 ratio, %	12.78%	13.55%	14.53%	15.24%	11.17%	10.46%	9.35%
Fully loaded Common Equity Tier 1 ratio, %	12.48%	13.55%	14.52%	15.24%	10.96%	10.33%	9.35%
Tier 1 capital	31,732	33,620	35,858	37,499	28,560	27,389	25,532
Total leverage ratio exposures	563,692	563,692	563,692	563,692	563,692	563,692	563,692
Leverage ratio, %	5.63%	5.96%	6.36%	6.65%	5.07%	4.86%	4.53%
Fully loaded leverage ratio, %	5.53%	5.96%	6.36%	6.65%	5.00%	4.81%	4.53%
Memorandum item related to the application of IFRS-17 for banks with insurance subsidiaries or participations: Fully loaded Common Equity Tier 1 ratio - With application of IFRS-17. %	12.28%						

IFRS 9 transitional arrangements?

Yes (static and dynamic)

2023 EU-wide Stress Test: Credit risk IRB

CaixaBank, S.A.

									Actual							
									31/12/2022*							
			Exposu	re values			Risk expos	ure amounts								
		A-	IRB	F-B	8	A-1	RB	F-	IRB	Stage 1	Stage 2	Stage 3	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ra Stage 3
	(min EUR, 9	Non-defaulted	Defaulted	Non-defaulted		Non-defaulted		Non-defaulted	Defaulted	exposure	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure
	Central banks	0	0	0	0	0	0	0	0	0	0	٥		0	() -
	Central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	() -
	Institutions	0	0	0	0	0	0	0	0	0	0	0		0	(-
	Corporates	93,413	2,726		0	53,668	537	0	0	86,069	5,854	2,722	373	311	1,590	
	Corporates - Of Which: Specialised Lending	2,140		0	0	1,689	0	0	0	1,922	218	182	1	37	84	4
	Corporates - Of Which: SME	17,030	1,237	0	0	7,925	261	0	0	14,240	2,631	1,236	104	160	563	
	Retail	188,646		0	0	38,492	1,569	0	0	172,848	15,772	6,762	784	809	2,713	
	Retail - Secured on real estate property	153,731		0	0	24,976	1,349	0	0	141,214	12,517	5,408	505	483		
CaixaBank, S.A.	Retail - Secured on real estate property - Of Which: SME	10,795		0	0	2,481	114	0	0	9,303	1,492	905	40	59	273	
CdixdDdiik, S.A.	Retail - Secured on real estate property - Of Which: non-SME	142,936		0	0	22,496	1,236	0	0	131,911	11,025	4,503	465	423	1,480	
	Retail - Qualifying Revolving	12,281			0	3,339	2	0	0	11,798	482	200			120	
	Retail - Other Retail	22,634			0	10,177	217	0	0	19,836	2,773	1,155	202			
	Retail - Other Retail - Of Which: SME	11,315		0	0	4,054	192	0	0	9,877	1,414	747	124		556	
	Retail - Other Retail - Of Which: non-SME	11,318	408	0	0	6,122	25	0	0	9,959	1,358	408	75	155	283	6
	Equity	0	0			0	0			0	0	0	0	0	(-
	Securitisation															
	Other non-credit obligation assets	0	0			0	0			0	0	0	0	0	(-
	IRB TOTAL	282.059	9,488	0	0	92.160	2.105	0	0	258,917	21.626	9,484	1.157	1.120	4,305	45

									Actual							
									31/12/2022*							
			Exposur	e values			Risk expos	ure amounts								
		A-I	RB	FI	RB	A-	IRB	F	IRB	Stage 1	Stage 2	Stage 3	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio -
	(min EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted		Non-defaulted	Defaulted	exposure	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure
	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Corporates	74,254	2,682	0	0	44,288	534	0	0	67,771	5,680	2,678	336	305	1,579	58.97%
	Corporates - Of Which: Specialised Lending	1.743	157	0	0	1.355	0	0	0	1.568	176		2	35	83	52.72%
	Corporates - Of Which: SME	17.030	1.237	0	0	7.925	261	0	0	14.240	2.631		104			45.71%
	Retail	172,413	6,477	0	0	35,261	1,383	0	0	157,727	14,661		748			40.38%
	Retail - Secured on real estate property	137,595	5,127	0	0	21,782	1,164	0	0	126,178	11,418		473	458		32.39%
SPAIN	Retail - Secured on real estate property - Of Which: SME	10,752	901	0	0	2,475	113	0	0	9,268	1,484		39	59	272	30.22%
SPAIN	Retail - Secured on real estate property - Of Which: non-SME	126,843	4,226	0	0	19,307	1,051	0	0	116,910	9,934		434	399	1,389	32.86%
	Retail - Qualifying Revolving	12,200	196	0	0	3,315	2	0	0	11,722	478		72	42	116	59.06%
	Retail - Other Retail	22,618	1,154	0	0	10,164	217	0	0	19,827	2,766		202	201	838	72.68%
	Retail - Other Retail - Of Which: SME	11,313	747	0	0	4,053	192	0	0	9,875	1,414		124	129	556	74.48%
	Retail - Other Retail - Of Which: non-SME	11,305	407	0	0	6,111	25	0	0	9,952	1,353	407	78	155	282	69.37%
	Equity	0	0			0	0			0	0	0	0	0	0	-
	Securitisation															
	Other non-credit obligation assets	0	0			0	0			0	0	0	0	0	0	-
	IRB TOTAL	246,667	9,160	0	0	79,549	1,917	0	0	225,498	20,342	9,155	1,084	1,088	4,195	45.82%

									Actual							
									31/12/2022*							
			Exposu	re values			Risk expos	ure amounts								
		A-	IRB	F.	IRB	A	IRB	F	IRB	Stage 1	Stage 2	Stage 3	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio - Stage 3
	(min EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted		Non-defaulted	Defaulted	exposure	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure
	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	() -
	Central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	() -
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0	0	() -
	Corporates	0	0	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	0	0	-
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	() -
	Retail	14,179	162	0	0	2,791	142	0	0	13,351	828	162	27	19	67	41.23%
	Retail - Secured on real estate property	14,179	162	0	0	2,791	142	0	0	13,351	828	162	27	19	67	41.23%
PORTUGAL	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	() -
PORTUGAL	Retail - Secured on real estate property - Of Which: non-SME	14,179	162	0	0	2,791	142	0	0	13,351	828	162	27	19	67	41.23%
	Retail - Qualifying Revolving	0	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	0	() -
	Retail - Other Retail - Of Which: SME	0	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	0	() -
	Equity	0	0			0	0			0	0	0	0	0	() -
	Securitisation															
	Other non-credit obligation assets	0	0			0	0			0	0	0	0	0	(-
	TRR TOTAL	14.179	162	0	0	2,791	142	0	0	13,351	828	162	27	19	67	41.23%

									Actual							
									31/12/2022*							
			Exposu	re values			Risk expos	ure amounts								
		A-	IRB	FI	RB	A-	IRB	F-	IRB	Stage 1	Stage 2	Stage 3	Stock of provisions for	Stock of provisions for		Coverage Ratio - Stage 3
	(min ELR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted		Non-defaulted	Defaulted	exposure	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure
	Central banks	0	0	0	0	0	0	0	0	0	0	(0	0	0	-
	Central governments	0	0	0	ő	0	ő	0	0	0	0		0	0	0	-
	Institutions	0	0	0	0	0	0	0	0	0	0	(0	0	0	-
	Corporates	5,633	0	0	0	2,381	0	0	0	5,527	24	(6	1	0	-
	Corporates - Of Which: Specialised Lending	15	0	0	0	37	0	0	0	15	0	(0	0	0	-
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	(0	0	0	-
	Retail	200	3	0	0	36	0	0	0	183	17		1	0	1	25.01%
	Retail - Secured on real estate property	191	2	0	0	33	0	0	0	174	17	2	1	0	1	23.30%
GERMANY	Retail - Secured on real estate property - Of Which: SME	3	0	0	0	0	0	0	0	3	0	(0	0	0	26.77%
GERMANT	Retail - Secured on real estate property - Of Which: non-SME	187	2	0	0	33	0	0	0	171	17	2	1	0	1	23.03%
	Retail - Oualifying Revolving	8	0	0	0	3	0	0	0	8	0	(0	0	0	65.88%
	Retail - Other Retail	1	0	0	0	1	0	0	0	0	0	(0	0	0	75.83%
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	(0	0	0	99.95%
	Retail - Other Retail - Of Which: non-SME	1	0	0	0	1	0	0	0	0	0		0	0	0	70.33%
	Equity	0	0			0	0			0	0	(0	0	0	-
	Securitisation															
	Other non-credit obligation assets	0	0			0	0			0	0	(0	0	0	-
	IRB TOTAL	5,833	3	0	0	2,417	0	0	0	5,710	41	3	7	1	1	25.01%

EBA EUROPEAN BANKING AUTHORITY

2023 EU-wide Stress Test: Credit risk IRB

CaixaBank, S.A.

Actual

									Actual							
									31/12/2022*							
			Exposu	re values			Risk expos	ure amounts								
		A-	IRB	F	IRB	A	IRB	F	IRB	Stage 1	Stage 2	Stage 3	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio
	(min EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted		Non-defaulted	Defaulted	exposure	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure
	Central banks	0	0	0	0	0	0	0	0	0	(0	0	0	C	-
	Central governments	0	0	0	0	0	0	0	0	0	(0	0	0	0	
	Institutions	0	0	0	0	0	0	0	0	0		0	0	0	0	
	Corporates	1.785	14	0	0	928	2	0	0	1.653	2	14	3	0	11	82.569
	Corporates - Of Which: Specialised Lending	0	0	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	0	
	Retail	759	36	0	0	162	5	0	0	659	100	36	3	3	10	28.53
	Retail - Secured on real estate property	737	36	0	0	154	5	0	0	638	95	36	3	2	10	28.179
UNITED KINGDOM	Retail - Secured on real estate property - Of Which: SME	13	1	0	0	2	0	0	0	10	3	1	0	0	0	31.869
	Retail - Secured on real estate property - Of Which: non-SME	724	35	0	0	152	5	0	0	628	96	35	3	2	10	28.08
	Retail - Qualifying Revolving	20	0	0	0	6	0	0	0	19	1	0	0 0	0	0	61.239
	Retail - Other Retail	2	0	0	0	2	0	0	0	1	1	0	0	0	0	51.619
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0		0	0 0	0	0	42.459
	Retail - Other Retail - Of Which: non-SME	2	0	0	0	2	0	0	0	1	1	0	0 0	0	0	64.369
	Equity	0	0			0	0			0	(0	0 0	0	0	
	Securitisation															
	Other non-credit obligation assets	0	0			0	0			0		0	0	0	0	-
	IRB TOTAL	2,545	50	0	0	1,090	7	0	0	2,312	107	50	6	3	22	43.499

									31/12/2022*							
			Exposu	re values			Risk expos	ure amounts								
		A-	IRB	Fi	RB	A-I	IRB	F-	IRB	Stage 1	Stage 2	Stage 3	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio -
	(min EUR, %)	Non-defaulted		Non-defaulted		Non-defaulted		Non-defaulted		exposure	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure
	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Corporates	2,796	0	0	0	1,591	0	0	0	2,696	1	0	3	0	0	-
	Corporates - Of Which: Specialised Lending	28	0	0	0	25	0	0	0	28	0	0	0	0	0	-
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail	96	2	0	0	23	0	0	0	84	13	2	0	0	1	26.58%
	Retail - Secured on real estate property	87	2	0	0	20	0	0	0	74	12	2	0	0	1	23.75% 40.52%
FRANCE	Retail - Secured on real estate property - Of Which: SME	1	0	0	0	0	0	0	0	1	0	0	0	0	0	40.52%
TRAINCL	Retail - Secured on real estate property - Of Which: non-SME	85	2	0	0	19	0	0	0	73	12	2	0	0	0	23.61%
	Retail - Qualifying Revolving	9	0	0	0	2	0	0	0	8	0	0	0	0	0	58.63% 56.61%
	Retail - Other Retail	1	0	0	0	1	0	0	0	1	0	0	0	0	0	
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	10.73%
	Retail - Other Retail - Of Which: non-SME	1	0	0	0	1	0	0	0	1	0	0	0	0	0	58.41%
	Equity	0	0			0	0			0	0	0	0	0	0	
	Securitisation															
	Other non-credit obligation assets	0	0			0	0			0	0	0	0	0	0	
	IRB TOTAL	2,892	2	0	0	1,614	0	0	0	2,780	14	2	3	0	1	26.58%

									31/12/2022*							
			Exposu	re values			Risk expos	ure amounts								
		A-	IRB	FI	RB	A-	IRB	F.	IRB	Stage 1	Stage 2	Stage 3	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ra
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	exposure	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage exposu
	(min EUR, %)															
	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0	0	0	- 1
	Corporates	1.378	0	0	0	771	0	0	0	1.376	0	0	6	0	0	- 1
	Corporates - Of Which: Specialised Lending	0	0	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	0	0	-
	Retail	54	2	0	0	11	0	0	0	47	7	2	0	0	1	
	Retail - Secured on real estate property	50	2	0	0	9	0	0	0	43	7	2	0	0	0)
ITALY	Retail - Secured on real estate property - Of Which: SME	1	0	0	0	0	0	0	0	1	0	0	0	0	0)
TTALT	Retail - Secured on real estate property - Of Which: non-SME	49	2	0	0	9	0	0	0	42	7	2	0	0	0)
	Retail - Qualifying Revolving	3	0	0	0	1	0	0	0	3	0	0	0	0	0	
	Retail - Other Retail	1	0	0	0	1	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	0	0	-
	Retail - Other Retail - Of Which: non-SME	1	0	0	0	1	0	0	0	0	0	0	0	0	0) !
	Equity	0	0			0	0			0	0	0	0	0	0	-
	Securitisation															
	Other non-credit obligation assets	0	0			0	0			0	0	0	0	0	0	-
	TRR TOTAL	1.431	2	0	0	782	0	0	0	1.422	7	2	6	0	1	26

									Actual							
									31/12/2022*							
			Exposu	re values			Risk expos	ure amounts								
		A	-IRB	F-	IRB	k	IRB	F-	IRB	Stage 1	Stage 2	Stage 3	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio -
	(min EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	exposure	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure
	Central banks	(0	0	0	0	0	0	0	0	0	0	0	0	(Ĵ -
	Central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	(- i
	Institutions	(0	0	0	0	0	0	0	0	0	0	0	0	(- i
	Corporates	456	0	0	0	252	0	0	0	296	7	0	1	0	(- i
	Corporates - Of Which: Specialised Lending	7	0	0	0	17	0	0	0	0	7	0	0	0	(- i
	Corporates - Of Which: SME	(0	0	0	0	0	0	0	0	0	0	0	0	(- i
	Retail	125	2	0	0	26	1	0	0	117	12	2	1	0	(15.51%
	Retail - Secured on real estate property	125	1	0	0	24	1	0	0	113	12	1	0	0	(13.19%
UNITED STATES	Retail - Secured on real estate property - Of Which: SME	é	0	0	0	1	0	0	0	5	1	0	0	0	(19.93%
UNITED STATES	Retail - Secured on real estate property - Of Which: non-SME	115	1	0	0	24	1	0	0	108	11	1	0	0	(13.08%
	Retail - Qualifying Revolving	4	0	0	0	1	0	0	0	4	0	0	0	0	(62.41%
	Retail - Other Retail	1	0	0	0	0	0	0	0	0	0	0	0	0	(70.08%
	Retail - Other Retail - Of Which: SME	6	0	0	0	0	0	0	0	0	0	0	0	0	0	70.79%
	Retail - Other Retail - Of Which: non-SME	(0	0	0	0	0	0	0	0	0	0	0	0	(51.13%
	Equity	0	0			0	0			0	0	0	0	0	(- 1
	Securitisation															
	Other non-credit obligation assets	(0			0	0			0	0	0	0	0	(- i
	IRB TOTAL	585	2	0	0	278	1	0	0	413	19	2	2	1		15.51%



EBA BANKING AUTHORITY

2023 EU-wide Stress Test: Credit risk IRB

CaixaBank, S.A.

									Actual							
									31/12/2022*							
			Exposu	re values			Risk expos	ure amounts								
		A	IRB	F-IRB		A-1	RB	F-	IRB	Stage 1	Stage 2	Stage 3	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio Stage 3
	(min EUR, %)	Non-defaulted	Defaulted	Non-defaulted Defa		Non-defaulted		Non-defaulted	Defaulted	exposure	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure
	Central banks	0	0	0	0	0	0	0	0	0	(0	0 0		0	1 -
	Central governments	0	0	0	0	0	0	0	0	0		0	0 0		0	1 -
	Institutions	0	0	0	0	0	0	0	0	0		0	0 0		0	1 -
	Corporates	2	0	0	0	1	0	0	0	2		0	0 0		0	1 -
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0		0	0 0		0	1 -
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0		0	0 0		0	1 -
	Retail	46	1	0	0	10	0	0	0	43	4	1			0	26.45%
	Retail - Secured on real estate property	42	1	0	0	9	0	0	0	39	3	1			0	23.28%
BELGIUM	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0) (0	1 -
DELGION	Retail - Secured on real estate property - Of Which: non-SME	42	1	0	0	9	0	0	0	38	3	1			0	23.28%
	Retail - Qualifying Revolving	4	0	0	0	1	0	0	0	4		0	0 0		0	62.68%
	Retail - Other Retail	1	0	0	0	0	0	0	0	0		0	0 0		0	73.18%
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0		0	0 0		0	1 -
	Retail - Other Retail - Of Which: non-SME	1	0	0	0	0	0	0	0	0		0	0 0		0	73.18%
	Equity	0	0			0	0			0		0	0 0		0	1 -
	Securitisation															4
	Other non-credit obligation assets	0	0			0	0			0	0	0	0 0	0	0	- 1
	IRB TOTAL	48	1	0	0	11	0	0	0	45	4	1			0	26,45%

* State 1. 2. and 3 exposures as well as related provisions already reflect the restated distribution across IFRS 9 states as of 1 January 2023 as per Methodological Note.

Equity Securitisa Other non

2023 EU-wide Stress Test: Credit risk IRB CaixaBank, S.A.

CaixaBank, S.A.

24 870/

					31/12/2023							31/12/2024							31/12/2025			
		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central banks Central dovernments Institutions Compared overnments	0 0 80,925 1,893 14,105	240 2,419	188	0 0 0 127 0 28	81	0 0 0 0 7 1,892 8 96 1 656	- - - - - - - - - - - - - - - - - - -	0 0 77,199 1,857 13,900	0 0 12,668 272 2,366	0 0 4,777 192 1,842	12	0 0 0 0 0 7 195 0 3 8 72	97 722	- - - 44.81% 50.29% 39.21%	0 0 74,984 1,836 13,692	0 0 13,851 288 2,336		0 0 124 0 27	0 0 203 3 65	98 786	- - - - - - - - - - - - - - - - - - -
CaixaBank, S.A.	Retail Secured on real estate property memory (Orlive): SHE Retail Secured on real observations (Secured on real observation): SHE Retail: Qualitying Recovering Retail: Other Retail: Of Horizon (SHE Retail: Other Retail: Of Horizon (SHE	168,419 137,625 9,241 128,383 11,627 19,167 9,592 9,574	14,826 1,379 13,448 352 2,683 1,405	6,688 1,080 5,608 501 1,914 1,041	206 59 8 51 50 97 33 65		7 1,962 4 305 3 1,657 7 286	37.23% 29.34% 29.55% 57.11% 57.11% 59.61% 62.12% 56.62%	164,914 134,927 9,144 125,783 11,447 18,540 9,348 9,192	16,123	11,425 8,089 1,227 6,862 753 2,583 1,278 1,305	21: 6/ 5: 5/ 10/ 3: 6/	0 304 8 45 2 254 2 70	2,186	35.16% 27.03% 26.99% 27.04% 56.31% 56.31% 55.17% 52.77%	162,117 132,911 9,041 123,870 11,259 17,947 9,131 8,816	19,438 16,619 1,291 15,328 242 2,577 1,405 1,172	9,610 1,369 8,241 979 3,239 1,902	207 59 8 51 51 97 33 64	586 299 45 254 60 227 52 52 174	2,429 357 2,072 548	33.63% 25.28% 26.05% 25.15% 55.93% 51.69% 52.41% 51.06%
	Eaulty Eaulty Eaulthouse Other non-credit obligation assets 188 TOTAL	0 0 249,343	0	0	0	((821	0 0 0 0 1 5,281	- 40.90%	0 0 242,113	0 31,712	0	340	0 0	0	- - 38.00%	0 0 237,101	0 33,289	0 19,637	0	0	0 0 7,067	- - 35.99%
		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	31/12/2023 Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio - Stage 3	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Baseline Scenari 31/12/2024 Stock of provisions for Stage 1	o Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio - Stage 3	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	31/12/2025 Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio - Stage 3 exposure
	(min EUR, %) Central banks Central governments Institutions	0	0	0	exposure 0 0	exposure	exposure 0 0 0 0 0 0	exposure	0		0 0 0	exposure	exposure	exposure 0 0	exposure - -	0	0		exposure 0 0	exposure 0 0 0	exposure 0 0	exposure -
SPAIN	Corporates Corporates Of What's Specialized Lending Corporates Of What's Specialized Lending Real Real Real Real Real Real Real Real	63,948 1,542 14,105 154,249 123,541 9,205 114,335 11,551	197 2,419 15,914 12,886 1,372 11,514 350	162 1,584 8,702 6,296 1,076 5,220 495	118 0 28 201 55 8 47 47 49	81	1,857 2 87 4 656 7 3,275 4 3,045 4 3,044 7 1,551 5 280	49.86% 53.64% 41.41% 37.64% 29.47% 28.44% 29.72% 56.63%	61,088 1,511 13,900 151,443 121,541 9,107 112,433 11,372	16,589 13,673 1,324 12,349 279	4,642 165 1,842 10,834 7,509 1,223 6,286 745	111 220 200 50 11 40 55	9 185 0 2 8 72 8 576 5 246 8 45 8 45 8 49 9 199 2 70	88 722 3,885 2,062 330 1,732 417	45.08% 52.99% 33.21% 35.86% 27.47% 27.07% 27.56% 55.99%	59,318 1,494 13,692 149,142 120,019 9,004 111,014 11,186	16,725 13,909 1,286 12,623 240	169 2,080 12,999 8,795 1,363 7,431 970	116 0 27 203 55 8 8 47 51	192 2 65 525 238 45 193 60	89 786 4,495 2,284 355 1,928 540	41.90% 52.35% 37.77% 34.58% 25.96% 26.06% 25.95% 55.68%
	Real: - Ober Real: - Of Which: SME Real: - Oper Real: - Of Which: - Nor-SME Real: - Oper Real: - Of Which: - Nor-SME Real: - SME Real: - S	19,157 9,591 9,567 0 0 218,197	1,404 1,274 0	1,041 870 0	65	215	0 0	59.63% 62.12% 56.64% - - 41.30%	18,530 9,346 9,184 0 0 212,531	1,225 0 0	2,579 1,277 1,302 0 0 15,475	10 3: 6		687	54.46% 56.17% 52.78% - - 38.62%	17,938 9,129 8,808 0 0 208,460	2,575 1,405 1,170 0 27,921	1,733	97 33 64 0 0 318	227 52 174 0 0 716	885	51.69% 52.41% 51.07% - - - 36.79%
					31/12/2023 Stock of	Stock of	Stock of					Baseline Scenari 31/12/2024 Stock of	o Stock of	Stock of					31/12/2025 Stock of	Stock of	Stock of	
	(min EUR, %) Central banks	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central dispersioned Comparises Corporates - Of Which: Specialized Lending Corporates - Of Which: SHE Retail	0 0 0 0 0 0 12,387		0				- - - 29.78%	0 0 0 0 0 0 11,691	0 0 0 0 2,230					- - - -	0 0 0 0	0 0 0 0 0 0 2,501		0	000000000000000000000000000000000000000	0	- - - - 17.23%
PORTUGAL	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SHE Retail - Secured on real estate property - Of Which: non-SHE Retail - Other Retail Retail - Other Retail - Of Which: SHE	12,387 12,387 0 12,387 0 0 0 0 0	1,703		4		2 75 2 75 2 75 2 75 0 0 2 75 0 0 0 0 0 0	29.78% 29.78% - - -	11,691 11,691 0 11,691 0 0 0 0	2,230 2,230 0 2,230 0 0 0 0	419 419 0 419 0 419 0 0 0 0		1 S1 1 S1	90 90 90 90 90 0 0 0	21.46% 21.46% - 21.46% -	11,205 11,205 0 11,205 0 0 0 0	2,501 2,501 0 2,501 0 0 0	633 635 635 635 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	4 4 0 4 0 0	57 57 57 57 0 0 0 0 0	109 109 0 109 0 0	17.23% 17.23% - - - - -
	Retal - Other Retail - Of Which: non-SME Fearity Securitization Other non-credit Obligation assets TRB TOTAL	0 0 12,387	0 0 0 1,703	0 0 251	0 0 0 4		0 0 0 0 0 0 2 75	- - - 29.78%	0 0 11,691	0 0 2,230	0 0 0 419			0 0 0 90	- - - 21.46%	0 0 11,205	0 0 2,501	0 0 635	0 0 0 4	0 0 0 57	0	- - - 17.23%
					31/12/2023 Stock of	Stock of	Stock of	Courses Both				Baseline Scenari 31/12/2024 Stock of	Stock of	Stock of	Courses Boble				31/12/2025 Stock of	Stock of	Stock of	Courses Bable
	(min EUR, %) Central banks	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central governments Institutions Corporates - Of Vihich: Specialised Lending Corporates - Of Vihich: Stee Corporates - Of Vihich: Stee Retail Retail - Societs on real stable property	0 0 5,124 14 0 179 171	1 0 19	0 0 10 0 0 4 4	000000000000000000000000000000000000000		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	26.85% 26.88% 20.78% 18.11%	0 0 4,859 14 0 177 168	0 0 671 1 0 19 19	0 0 21 0 0 0 6				- - 26.32% 26.34% - - 18.93% 15.80%	0 0 4,724 13 0 175 166	0 0 794 1 0 19 19	0 0 33 0 0 0 8 2 7	0 0 2 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 2 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		- - - - 26.59% - - - - - - - - - - - - - - - - - - -
GERMANY	Retail - Secured on real elisitie property - Of Which: SHE Retail - Social of neal estate property - Of Which: non-SHE Retail - Opalithion Revolving Retail - Other Retail - Of Which: SHE Retail - Other Retail - Of Which: SHE Retail - Other Retail - Of Which: SHE	3 168 8 0 0 0 0	0 18 0 0 0 0 0 0	0 4 0 0 0 0	000000000000000000000000000000000000000		0 0 1 1 0 0 0 0 0 0 0 0	18.11% 24.79% 17.76% 58.40% 56.13% 56.07% 56.15%	3 165 8 0 0 0 0	0 19 0 0 0 0	0 5 0 0 0 0 0				23.19% 15.48% 56.86% 52.17% 51.36% 52.43%	3 164 8 0 0 0	0 19 0 0 0 0	2 2 1 0 0 0			0	21.91% 14.21% 56.24% 50.58% 49.66% 50.84%

EBA BANKING AUTHORITY

2023 EU-wide Stress Test: Credit risk IRB CaixaBank, S.A.

												Baseline Scenario	•									
					31/12/2023							31/12/2024							31/12/2025		1	
	(min EJR, %	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure
	Central banks	((0	0	0) -	0	0	0	0	0 0	0	+	0	0	C	((ç	-
	Central governments) (0	0		-	0	0	0	0 0	0 0	0		0	0	0	0	(0	
	Institutions) (0	0		-	0	0	0	0 0	0 0	0		0	0	0	0	(0	
	Corporates	1.511	145	18	3 1	1	1	69.43%	1.417	231	25	1	2	14	57.03%	1.367	272	34	1	1	17	48.83
	Corporates - Of Which: Specialised Lending	(((0 0	0) -	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	((0	
	Retail	662	85	4	0	2	1	25.55%	660	83	53	0	2	12	23.72%	656		60	(1	13	22.35
	Retail - Secured on real estate property	641	85	4	0	2	1	24.86%	640	82	51	0	1 1	12	22.78%	636	.78	58	(1	12	21.24
UNITED KINGDOM	Retail - Secured on real estate property - Of Which: SME	11	1		0	0		28.60%	11	2	1	0	0 0	0	26.68%	11	2	1	((0	. 25.29
	Retail - Secured on real estate property - Of Which: non-SME	631	86	4	0	1	1	24.77%	629	80	50	0 0	1 1	11	22.69%	625		57		1	12	. 21.14
	Retail - Qualifying Revolving	15	1		0	0		57.52%	19	0	1	0	0 0	1	56.46%	18	0	1	((1	25.29 21.14 55.99 1 46.75
	Retail - Other Retail	2			0 0	0		47.89%	2	0	1	0	0 0	0		2	0	1	((0	46.75
	Retail - Other Retail - Of Which: SME	(((0 0	0		41.81%	0	0	0	0 0	0 0	0	41.40%	0	0	0	((0	41.17
	Retail - Other Retail - Of Which: non-SME	1	1	(0 0	0		50.09%	1	0	0	0	0 0	0	48.44%	1	0	1	((0	47.96
	Equity	(-	0 0	0		-	0	0	0	0	0 0	0	-	0	0	0	((0	-
	Securitisation																				t	
	Other non-credit obligation assets		(0	0		-	0	0	0	0	0	0		0	0	0			0	-
	IRB TOTAL	2.173	233					38.16%	2.077	314					34.49%	2.023	351					31.98%

												Baseline Scenario	2								()	
					31/12/2023							31/12/2024							31/12/2025			
	(min EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure
	Central banks	0	0	0	0	0	C		0	0	0	0	(0	•	0		0) (1 0	-
	Central governments	0	0	0	0	0	0		0	0	0	0	0	0		0		0 0) ()	, e) -
	Institutions	0	0	0	0	0	0		0	0	0	0	0	0		0		0 0) ()	, e) -
	Corporates	2,512	179	6	1	1	2	26.83%	2,396	288	14	1	1	4	26.29%	2,337	331	22		1	. 6	26.579
	Corporates - Of Which: Specialised Lending	27	1	0	0	0	0	26.88%	26	1	0	0	0	0	26.08%	26		0) ()	, e	26.399
	Corporates - Of Which: SME	0	0	0	0	0	0	-	0	0	0	0	0	0		0		0 0) ()	, e) -
	Retail	84	11	4	0	0	1	23.63%	84	10	5	0	0	1	22.43%	83	10	6) ()	1 2	21.65
	Retail - Secured on real estate property	75	11	3	0	0	1	19.48%	75	10	4	0	0	1	17.48%	75	4	5) (1 1	16.229
FRANCE	Retail - Secured on real estate property - Of Which: SME	1	0	0	0	0	C	30.44%	1	0	0	0	0	0	25.41%	1		0) (/ C	22.51
TRANCL	Retail - Secured on real estate property - Of Which: non-SME	74	11	3	0	0	1	19.38%	74	10	4	0	0	1	17.40%	73	4	5) (1 1	16.155
	Retail - Oualifving Revolving	8	0	0	0	0	0	56.67%	8	0	0	0	0	0	55.99%	8		1) ()	(C	55.659
	Retail - Other Retail	1	0	0	0	0	0	50.40%	1	0	0	0	0	0	48.50%	1		0) ((C	47.789
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	35.89%	0	0	0	0	0	0	35.40%	0		0) ()	(C	35.229
	Retail - Other Retail - Of Which: non-SME	1	0	0	0	0	0	51.63%	1	0	0	0	0	0	49.59%	1		0) (/ C	48.765
	Equity	0	0	0	0	0	0		0	0	0	0	0	0		0	-	0) ((-
	Securitisation																					
	Other non-credit obligation assets	0	0	0	0	0	0		0	0	0	0	0	0		0	-	0) ((-
	IRB TOTAL	2,596	190	10	1	1	3	25.69%	2,480	298	18	1	2	5	25.31%	2,421	347	28	1		7	25.57%

					31/12/2023							31/12/2024							31/12/2025			
	(min ELR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure
	Central banks	() (0	0	(0		0	0		0 0	0	0 0	-	(0	(0	0	c	-
	Central governments	() ()	0 0	(0		0	0		0 0	0	0 0		(0	(0	0	C	-
	Institutions	() ()	0 0	(0		0	0		0 0	0	0 0		(0	(0	0	C	-
	Corporates	1,275	9 91		0	(1	26.88%	1,219	152		5 0	1	1 1	26.34%	1,185	179	8	0	1	2	26.609
	Corporates - Of Which: Specialised Lending	0	0 0	0	0 0	(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 0	•	0	0	(0	0	0	-
	Retail	47	r 6		0		1	25.09%	47	6		3 0	0	0 1	23.62%	46	5		0	0	1	22.519
	Retail - Secured on real estate property	43	8 6		0		0	21.43%	43	6		3 0	0	0 1	19.46%	43	5		0	0	1	18.109
ITALY	Retail - Secured on real estate property - Of Which: SME	1) (0 0		0	23.20%	1	0		0 0	0	0 0	20.57%	1	0	(0	0	0	18.709
TIALI	Retail - Secured on real estate property - Of Which: non-SME	43	8 6		0	(0	21.41%	42	5		3 0	0	0 1	19.45%	42	5		0	0	1	18.099
	Retail - Qualifying Revolving	3	3 (0 0	(0	57.63%	3	0		0 0	0	0 0	56.94%	1	0	(0	0	0	0 56.569 0 43.089
	Retail - Other Retail) (0 0	(0	43.33%	0	0		0 0	0	0 0	42.80%	(0	(0	0	0	43.089
	Retail - Other Retail - Of Which: SME) (0 0	(0	29.38%	0	0		0 0	0	0 0	29.43%	(0	(0	0	0	29.689
	Retail - Other Retail - Of Which: non-SME) (0 0	(0	48.81%	0	0		0 0	0	0 0	47.39%	(0	(0	0	0	46.999
	Equity	0	0 0		0	(0	-	0	0		0 0	0	0 0	-	(0	(0	0	0	-
	Securitisation																					
	Other non-credit obligation assets) (0 0	(0	-	0	0		0 0	0	0 0	-	(0	(0	0	0	-
	TRR TOTAL	1.326	100	5			1	25.93%	1.266	158		8 0	1	L 2	25.25%	1.236	184	11	0	1	3	25.25%

												Baseline Scenario										
					31/12/2023							31/12/2024							31/12/2025			
	(min EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central banks	0	0 0	0	^c	0	0	-	0	0		0 0		0 (-	0	0	0	0		0	-
	Central governments	0	0 0	0 0		0	0	-	0	0		0 0	0	0 0	-	0	0	(0		(- ·
	Institutions	0	0 0	0 0		0	0	-	0	0		0 0	0	0 0	-	0	0	(0		(- ·
	Corporates	277	7 24	1		0	0	26.54%	261	40		2 0	0) 1	26.09%	250	49		0			26.43%
	Corporates - Of Which: Specialised Lending	4	1 3	0		0	0	25.65%	5	2		0 0	0	0 0	24.44%	5	2	(0		(23.85%
	Corporates - Of Which: SME	0	0 0	0 0		0	0	-	0	0		0 0	0	0 0	-	0	0	(0		(- ·
	Retail	116	5 13	3		0	1	20.36%	114	13		4 0	0) 1	18.38%	113	13		0			1 17.21%
	Retail - Secured on real estate property	111	1 12	3		0	0	17.68%	110	13		4 0	0) 1	15.45%	109	13		0			14.21%
UNITED STATES	Retail - Secured on real estate property - Of Which: SME	5	5 1	0		0	0	16.12%	5	1		0 0	0	0 0	14.62%	5	1	(0		(13.83%
	Retail - Secured on real estate property - Of Which: non-SME	105	5 12	2	(0	C	17.74%	105	12		4 0	0) 1	15.49%	104	12		0	(1 14.23%
	Retail - Qualifying Revolving	4	1 0	0	(0	0	58.13%	4	0		0 0	(0 0	56.96%	4	0	(0	((56.41%
	Retail - Other Retail	0	0 0	0	(0	0	48.94%	0	0		0 0	(0 0	46.75%	0	0	(0	((46.06%
	Retail - Other Retail - Of Which: SME	0	0 0	0 0		0	0	53.98%	0	0		0 0	0	0 0	49.20%	0	0	(0		(46.94%
	Retail - Other Retail - Of Which: non-SME	0	0 0	0 0		0	0	45.78%	0	0		0 0	0	0 0	45.52%	0	0	(0		(45.66%
	Equity	0	0 0	0 0	(0	0	-	0	0		0 0	0	0 0	-	0	0	(0		() -
	Securitisation																					
	Other non-credit obligation assets	0	0 0	0 0		0	0		0	0		0 0	0	0 0	-	0	0	(0		(-
	TRR TOTAL	393	37	4		0	1 1	22.11%	375	52		6 0	0	1 1	21.28%	363	62	9	0	1	2	2 21.18%

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2023 EU-wide Stress Test: Credit risk IRB

CaixaBank, S.A.	
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											C	CaixaBank, S	.A.									
					31/12/2023				ļ			Baseline Scenarie 31/12/2024	•			ļ			31/12/2025			
	(min EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage R Stage : exposu
	Central banks		0 0	0	0 0	0	c	-		c		0 0	0	(-		0		0 0			0 -
	Central governments	(0 0	0) (0	0	-	(0		0	0	(-	(0		0 0	1		0 -
	Institutions	(0 0	0) ()	0	0	-	(0		0 0	0	(-	0	0		0 0			0 -
	Corporates	2	2 0	0) ()	0	0	26.88%		0		0 0	0	(26.48%		0		0 0			0
	Corporates - Of Which: Specialised Lending	(0 0	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 0			0 -
	Retall	42	2 4	1		0	0	24.10%	41	4		2 0	0	(22.81%	43	4		2 0			0
	Retail - Secured on real estate property	36	3 4	1		0	0	19.50%	37	4		2 0	0	(17.33%	33	4		2 0			0
BELGIUM	Retail - Secured on real estate property - Of Which: SME	(0 0	0	0	0	0	11.18%	(0		0 0	0	(11.28%	(0		0 0			0
DELGION	Retail - Secured on real estate property - Of Which: non-SME	35	3 4	1		0	0	19.53%	33	4		2 0	0	(17.36%	33	4		2 0	-		0
	Retail - Qualifying Revolving	1	3 0	0) (0	0	58.75%	1	0		0 0	0	(57.31%		0		0 0			0
	Retail - Other Retail	0	0 0	0	0	0	0	51.81%	(0		0 0	0	0	49.12%		0		0 0			0
	Retail - Other Retail - Of Which: SME	(0 0	0) ()	0	0	38.50%	(0		0 0	0	(38.39%	0	0		0 0			0
	Retail - Other Retail - Of Which: non-SME	(0 0	0) ()	0	0	52.32%	(0		0 0	0	(49.49%	0	0		0 0			0
	Equity	(0 0	0) ()	0	0	-	(0		0 0	0	(-	0	0		0 0			0 -
	Securitisation																					/
	Other non-credit obligation assets	(0 0	0) ()	0	0	-	(0		0 0	0	(-	0	0		0 0			0 -
	IRB TOTAL	44	4	1		0	0	24.11%	43	5	:	0	0	0	22.83%	43	5		2 0	(1 21

* State 1. 2. and 3 exposures as well as related provisions already reflect the restated distribution across IFRS 9 states as of 1 January 2023 as per Meth

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Securitisation Other non-credit obligation assets

0 5,294

0

2023 EU-wide Stress Test: Credit risk IRB CaixaBank, S.A.

					31/12/2023							Adverse Scenark 31/12/2024							31/12/2025			
		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	(min EUR, %) Central banks Central powerments Institutions Corporates Corporates Corporates - Of Web:: Specialized Lending	0 0 0 79,451 1.879	0 0 0 0 1 0 1 11,391	0 0 0 3,803	0 0 0 0 3 0 3 303	0 0 0 454	0 0 0 2,138	- - - 56.20%	0 0 74,005 1.821	0 0 14,910 206	0 0 0 5,730 205	000000000000000000000000000000000000000	000000000000000000000000000000000000000	0 0 0 2,829	- - - - - - - - - - - - - - - - - - -	0 0 69,963 1 777	0 0 16,594	0 0 0 8,088	263	0 0 0 0 1 0 8 629	0 0 3,627	- - - - - - - - - - - - - - - - - - -
CaixaBank, S.A.	Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME	13,459 165,873 135,582 9,128 126,454	14,990	1,704 9,794 7,128 1,134 5,995	4 87 4 449 8 171 4 21 5 150	190 1,390 874 109 765	828 3,936 2,276 439 1,837	48.57% 40.19% 31.94% 38.75% 30.65%	12,512 158,396 129,875 8,906 120,969	296 3,331 23,014 19,367 1,406 17,961	2,264 13,973 9,897 1,388 8,509	79 445 197 17 180	177 1,515 997 91 906	2,924	46.96% 38.02% 29.55% 36.48% 28.42%	11,805 153,043 126,137 8,691 117,446	3,531 23,636 19,721 1,403 18,318	13,282 1,606 11,676	65 387 165 15	5 166 7 1,416 9 903 5 78 4 825	1,292 6,911 3,797 563 3,234	46.60% 36.95% 28.59% 35.06% 27.70%
	Retai = Qualifying Revolving Retai = Other Retai = Of Which: 598 Retai = Other Retai = Of Which: 598 Retai = Other Retai = Of Which: non-598 Securitization	11,533 18,757 9,318 9,440 0	1,575	520 2,145 1,145 1,001 0	0 79 5 199 5 81 1 119 0 0	122 395 121 274 0		60.83% 62.63% 64.32% 60.69%	11,177 17,345 8,469 8,876 0	464 3,182 1,941 1,241 0	839 3,236 1,628 1,608 0	97 150 68 82 0	143 375 144 230 0	946	63.27% 57.37% 58.12% 56.61%	10,826 16,090 7,666 8,414 0	457 3,457 2,241 1,217 0	2,131	86 131 56 75		789 2,324 1,179 1,145 0	65.92% 55.01% 55.34% 54.67%
	Other non-credit obligation assets IRB TOTAL	0 245,324	0 1 31,107	13,597		0 1,844	0 6,074	- 44.67%	0 232,401	0 37,924	0 19,703	0 756 Adverse Scenario	0 2,114	0 8,141	41.32%	0 223,006	0 40,229	0 26,792	650	0 2,045	0 10,538	39.33%
	(min ELR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	31/12/2023 Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	31/12/2024 Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	31/12/2025 Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central banks Central provements Institutions Corporates Corporate	0 0 62,510 1,530	205	0 0 3,699 165	5 1	6	0 0 2,096 91	- - - 56.39% 54.99%	0 0 58,191 1,481	0 0 12,430 243	0 0 5,508 176	0 0 293	0 0 0 570 6	0 0 2,738 94 1,063	- - 49.71% 53.60%	0 0 54,869 1,445	0 0 13,524 269	186	0 0 0 245	L 5	0 0 3,497 97	- - - - - - - - - - - - - - - - - - -
SPAIN	Retail Re	13,459 151,991 121,786 9,093 112,693 114,588 18,748	1 17,521 5 14,240 8 1,432 8 12,808 8 425	6,697 1,129 5,568 514	7 155	190 1,279 764 108 656 121 394	438 1,697 310	48.57% 40.49% 31.88% 38.77% 30.48% 60.39% 62.64%	12,512 145,662 117,224 8,870 108,354 11,103 17,335	3,331 20,007 16,365 1,400 14,965 462 3,179	2,264 13,196 9,133 1,383 7,750 831 3,232	433 187 17 169 96	1,383 866 91 7755 143	5,103 2,724 505 2,220 524	46.96% 38.67% 29.83% 36.49% 28.64% 63.02% 57.37%	11,805 140,755 113,930 8,656 105,274 10,754 16,071	3,531 20,524 16,613 1,398 15,216 455 3,455	17,587 12,179 1,600 10,579 1,188	83 377 160 145 86	5 78 5 704 5 145	1,292 6,641 3,538 561 2,977 781 2 322	46.60% 37.76% 29.05% 35.08% 28.14% 65.77%
	Retal = Offen Retal = Of Which: SNE Retal = Offen Retal = Of Which: non-SNE Equity Securitization Other non-credit obligation assets	9,316 9,432 0	5 1,575 2 1,281 0 0	1,144 998 0	4 81 8 118 0 0	121 273 0	736 606 0 0	64.32% 60.71% -	8,467 8,869 0	1,941 1,238 0	1,628 1,604 0	68 82 0	144 230 0	946 908 0	58.12% 56.61%	7,665 8,406 0	2,240 1,215 0	2,130 2,090 0	56	5 167 5 200 0 0	1,179 1,143 0	55.01% 55.34% 54.68%
	IRB TOTAL	214,501	27,441	13,052	31/12/2023	1,712	5,873	45.00%	203,853	32,437	18,704	727 Adverse Scenark		7,841	41.92%	195,624	34,047	25,323	625	1,893	10,138	40.03%
					31/12/2023							31/12/2024			1				31/12/2025			
	(min ELR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	31/12/2024 Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	31/12/2025 Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central banks Central governments Institutions Corporates - Of Which: Specialized Lending Corporates - Of Which: Specialized Lending	Stage 1 exposure 0 0 0 0 0 0	Stage 2 exposure	Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure 0 0 0 0 0	Stage 2 exposure 0 0 0 0 0 0 0	Stage 3 exposure 0 0 0 0 0	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Coverage Ratio - Stage 3 exposure - - -	Stage 1 exposure 0 0 0 0 0 0	Stage 2 exposure 0 0 0 0 0 0	Stage 3 exposure 0 0 0 0 0 0	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Coverage Ratio - Stage 3 exposure - - - -
PORTUGAL	Central Service Central Servicements International Comparison of Mitchin Specchard Lending Comparison of Mitchin Spec Herital Herital Scienced on rad elabol property India Service on red elabol pr	Stage 1 exposure 0 0 0 0 0 0 0 12,118 12,118 12,118 12,118 0 12,118 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3 exposure 0 0 0 0 0 0 0 95	Coverage Ratio - Stage 3 exposure - - - - - - - - - - - - - - - - - - -	Stage 1 exposure 0	Stage 2 exposure 0 0 0 0 0 0 0 0 2,765 2,765 0 0 2,765 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3 exposure 0 0 0 0 0 0 0 149	Coverage Ratio - Stage 3 exposure - - - - - - - - - - - - - - - - - - -	Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 887 887 887 887 887 887	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3 exposure 0 0 0 0 0 0 0 204	Coverage Ratio - Stage 3 exposure - - - - - - - - - - - - - - - - - - -
PORTUGAL	Central Service Central Service Comparison Corporates - Of Which: Service Lendres Corporates - Of Which: Service Lendres Corporates - Of Which: Service Retail - Second on real eacher property Retail - Second on real eacher property Retail - Space and a real eacher property Retail - Other Retail Retail - Other Retail - Of Which: res94. Second Lendres Second Lendres Retail - Space Annuel Second Secon	exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 1,939 1,939 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 1	provisions for Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 5 5 9 5 0 0 0 0 0 0	Stage 3 exposure - - - - - - - - - - - - - - - - - - -	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 2,765 2,765 0 0 2,765 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 583	Stock of provisions for Stage 1	provisions for Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 2 24 0 0 0 2 24 0 0 0 0	provisions for Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 149 0 0 149 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure 	exposure 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 887 887 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 1	provisions for Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 3 exposure 0 0 0 0 0 0 0 204	- - - - - - - - - - - - - - - - - - -
PORTUGAL	Central Javaica Central Javaica Cantral Javaica Comparate - Of Which: Specialized Landro Corporate - Of Which: Specialized Landro Corporate - Of Which: Specialized Landro Retail - Secured on nel estate property Retail - Society on nel estate property Retail - Specialized Landro - Of Which: SPE Retail - Specialized Landro - Of Which: SPE Retail - Other Retail - Of Which: SPE Retail	exposure 0 0 0 0 0 0 0 0 0 0 12,118 12,118 0 0	0 0 0 0 0 0 0 0 0 0 1,939 1,939 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 1	provisions for Stage 2 exposure 0 0 0 0 0 0 0 0 0 101	provisions for Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 5 5 9 5 0 0 0 0 0 0	Stage 3 exposure - - - - - - - - - - - - - - - - - - -	0 0 0 0 0 0 10,993 10,993 0	0 0 0 0 0 2,765 2,765 0	0 0 0 0 0 0 0 0 0 583	Stock of provisions for Stage 1	provisions for Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 149 0 0 149 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure 	exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure 0 0 0 0 0 0 0 2,878 2,878 0 0	0 0 0 0 0 0 0 887 887 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 1	provisions for Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 3 exposure 0 0 0 0 0 0 0 204	- - - - - - - - - - - - - - - - - - -
PORTUGAL	Central Service Central Service Comparison Corporates - Of Which: Service Lendres Corporates - Of Which: Service Lendres Corporates - Of Which: Service Retail - Second on real eacher property Retail - Second on real eacher property Retail - Space and a real eacher property Retail - Other Retail Retail - Other Retail - Of Which: res94. Second Lendres Second Lendres Retail - Space Annuel Second Secon	exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 1,939 1,939 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 1 exposure 0 0 0 0 0 0 0 0 15 15 15 15 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 15 15 16 15 17 18 18 15 19 0 10 0 10 0	provisions for Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 5 5 9 5 0 0 0 0 0 0	Stage 3 exposure - - - - - - - - - - - - - - - - - - -	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 2,765 2,765 0 0 2,765 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 583	Stock of provisions for Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 2 24 0 0 0 2 24 0 0 0 0	provisions for Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 149 0 0 149 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure 	exposure 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 887 887 0 0 0 0 0 0 0 0 0	Stock of provisions for stage 1 c c c c c c c c c c c c c c c c c c c	provisions for Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 3 exposure 0 0 0 0 0 0 0 204	- - - - - - - - - - - - - - - - - - -
PORTUGAL	Central Januaria Central Januaria Composition = Of Which's Specialized Lendris Corporate = Of Which's Specialized Lendris Corporate = Of Which's Specialized Lendris Corporate = Of Which's Specialized Lendris Retail = Secured on and enable property. Retail = Secured on and enable property. Retail = Opathy and and enables property. Retail = Opathy and and enables property. Retail = Opathy and Retail = Of Which's core-SPE Retail = Opathy Retail = Of Retail = Opathy Retail = Of Which's core-SPE Retail = Opathy Retail = Of Which's core-SPE Retail = Opathy Retail = Of Retail = Opathy Retail = Of Retail = Opathy Retail =	exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for any stock of provide the stock of provide the stock of provide the stock of the	specializations for Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 3 expetiure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 stage 3 sta	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 2,765 2,765 0 0 0 0 0 0 0 0 0 0 0 0 0 2,765	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for stage 1 exposure 0 C C C C C C C C C C C C C C C C C C	provisions for Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0	providents for Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stap 3 exposure 2	exposure 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 87 0 87 0 0 0 0 0 0 0 0 0	Stock of provident for stage 1 exposure C C C C C C C C C C C C C C C C C C C C C C C C C C C C C C Stock of Stock of	provisions for Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	
PORTUGAL GERMANY	Central generations Central generations Comparing and Central Sector Central Se	exposure 0 0 0 0 0 0 0 0 0 12,118 0 12,118 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 2 sport stage 3 stage 4 stage 3 stage 3 stage 4 stage 3 stage 4 stage 3 stage 4 stage 3	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for any stock of provide the stock of provide the stock of provide the stock of provide the stock of provide the stock of provide the stock of the stock o	specializations for Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 3 expetiure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure 	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 2,765 2,765 0 0 0 0 0 0 0 0 0 0 0 0 0 2,765	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for stage 1 exposure 0 C C C C C C C C C C C C C C C C C C	provisions for Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0	Providents for Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stap 3 exposure - exposure 	expósure 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 87 0 87 0 0 0 0 0 0 0 0 0	Stock of provident for stage 1 exposure C C C C C C C C C C C C C C C C C C C C C C C C C C C C C C Stock of Stock of	provisions for Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	

0

40.050

0 4,949

0

0

0

35.08%

4.728

0

0

0

32.69%

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2023 EU-wide Stress Test: Credit risk IRB

												Adverse Scenario										
					31/12/2023							31/12/2024							31/12/2025			
	(min ELR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central banks	0	0	0	0	0	0	-	0	0	(0 0	0	0		0	0		0	0	C	-
	Central governments	0	0	0	0	0	0	-	0	0	(0 0	0	0	-	0	0	(0	0	0	-
	Institutions	0	0	0	0	0	0	-	0	0	(0 0	0	0	-	0	0	(0	0	0	-
	Corporates	1.508	146	20	2	4	14	70.63%	1.388	248	37	7 2	6	20	52.87%	1.309	307	58	2	6	26	44.67%
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	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	-	0	0	(0	0	0	-
	Retail	655	93	47	1	3	15	31.43%	646	89	60	0 1	3	17	28.20%	635	87	74	0	3	19	26.01%
	Retail - Secured on real estate property	634	92		0	3	14	30.79%	626	88	55	9 0	3	16	27.31%	615	86	73	0	2	18	24.98%
UNITED KINGDOM	Retail - Secured on real estate property - Of Which: SME	10	2	1	0	0	0	33.51%	10	2	1	1 0	0	0	30.81%	10	2		0	0	0	29.06%
	Retail - Secured on real estate property - Of Which: non-SME	624	90	45	0	3	14	30.72%	615	86	57	7 0	3	16	27.23%	605	84	70	0	2	17	24.98% 29.06% 24.89% 59.95% 51.83%
	Retail - Qualifying Revolving	19	1	1	0	0	0	60.05%	19	1	1	1 0	0	1	59.99%	18	0		0	0	1	59.95%
	Retail - Other Retail	2	1	0	0	0	0	53.90%	1	0	1	1 0	0	0	52.61%	1	0		0	0	0	51.83%
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	43.67%	0	0	(0 0	0	0	43.57%	0	0	(0	0	0	43.37%
	Retail - Other Retail - Of Which: non-SME	1	1	0	0	0	0	57.17%	1	0	1	1 0	0	0	54.64%	1	0	1	0	0	c	53.49%
	Equity	0	0	0	0	0	0		0	0	0	0 0	0	0		0	0	(0	0	0	-
	Securitisation																					
	Other non-credit obligation assets	0	0	0	0	0	0		0	0	0	0 0	0	0		0	0	(0	0	0	-
	IRB TOTAL	2,163	239	67	3	8	29	43.04%	2,034	338	97	2 2	9	37	37.60%	1,944	393	132	2	8	45	34.19%

												Adverse Scenario										
					31/12/2023							31/12/2024							31/12/2025			
	(min EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure
	Central banks	0	0	0	0	0	0		0	0	0	0	0	0	-	() ()		0	0 -
	Central governments	0	0	0	0	0	0	-	0	0	0	0	0	0	-	(() (0	0 -
	Institutions	0	0	0	0	0	0	-	0	0	0	0	0	0	-	() (٥	0 -
	Corporates	2,508	180	9	4	3	4	43.56%	2,356	315	27	3	4	10	36.88%	2,260	391	4	3		4 1	16 34.239
	Corporates - Of Which: Specialised Lending	27	1	0	0	0	0	43.64%	26	2	0	0	0	0	34.70%	26	1) (0	0 32.469
	Corporates - Of Which: SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	() (٥	0 -
	Retail	83	12	4	0	0	1	32.29%	82	11	6	0	0	2	28.63%	81	10				0	2 26.569
	Retail - Secured on real estate property	74	11	3	0	0	1	29.03%	73	11	5	0	0	1	24.60%	72	10		6		٥	1 22.189
FRANCE	Retail - Secured on real estate property - Of Which: SME	1	0	0	0	0	0	37.58%	1	0	0	0	0	0	30.96%	1			0 0		ð	0 27.649
FRANCE	Retail - Secured on real estate property - Of Which: non-SME	73	11	3	0	0	1	28.94%	72	10	5	0	0	1	24.53%	71	10		6		0	1 22.129
	Retail - Oualifving Revolving	8	0	0	0	0	0	58.99%	8	0	1	0	0	0	59.32%	5					0	0 59.469
	Retail - Other Retail	1	0	0	0	0	0	55.52%	1	0	0	0	0	0	53.32%	1			0		0	0 52.159
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	45.45%	0	0	0	0	0	0	43.61%				0		0	0 42 559
	Retail - Other Retail - Of Which: non-SME	1	0	0	0	0	0	56.38%	1	0	0	0	0	0	54.11%	1			0		0	0 52.889
	Equity	0	0	0	0	0	0		0	0	0	0	0	0	-	(() (0	0 -
	Securitisation																				1	/
	Other non-credit obligation assets	0	0	0	0	0	0	-	0	0	0	0	0	0	-	(() (0	0 -
	IRB TOTAL	2,592	191	13	4	3	5	40.23%	2,438	326	33	3	4	12	35.47%	2,340	402	5	3		4 1	33.18%

					31/12/2023							31/12/2024							31/12/2025			
	(min EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure
	Central banks	(0 0	(0 0	(-	0	C) (0 0	0	0	-	(0	(0 0	0	C	-
	Central governments	(0 0	(0 0	(_) -	0	C) (0 0	0	0		(0	(0 0	0	0	- (
	Institutions	(0 0	(0 0	(_) -	0	C) (0 0	0	0		(0	(0 0	0	0	- (
	Corporates	1,278	94		3 1	1		43.64%	1,200	167	1	9 1	1	3	37.08%	1,152	208	16	5 1	1	5	34.309
	Corporates - Of Which: Specialised Lending	0	0 0	(0 0	(_) -	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	0	(0 0	0	0	-
	Retail	46	5 6		3 0	0		33.03%	46	6	i i	0	0	1	29.56%	45	6		0	0	1	27.29%
	Retail - Secured on real estate property	43	6		2 0	(30.04%	42	6	5	3 0	0	1	26.05%	42	6	4	0	0	1	23.619
ITALY	Retail - Secured on real estate property - Of Which: SME	1	0		0 0	(34.81%	1	0) (0 0	0	0	28.96%	1	0		0 0	0	0	25.51%
TIALI	Retail - Secured on real estate property - Of Which: non-SME	42	6		2 0	(29.98%	42	6	5	3 0	0	1	26.02%	41	6	4	0	0	1	23.599
	Retail - Qualifying Revolving	3	3 0		0 0	(59.86%	3	0) (0 0	0	0	59.89%	3	0		0 0	0	0) 59.89%) 48.58%
	Retail - Other Retail		0 0		0 0	(50.68%	0	0) (0 0	0	0	49.14%		0		0 0	0	0	48.58%
	Retail - Other Retail - Of Which: SME		0 0		0 0	(39.94%	0	0) (0 0	0	0	38.43%		0		0 0	0	0	38.00%
	Retail - Other Retail - Of Which: non-SME		0 0		0 0	(55.11%	0	0) (0 0	0	0	52.95%		0		0 0	0	0	51.81%
	Equity		0 0		0 0	(-	0	0) (0 0	0	0	-		0		0 0	0	0	-
	Securitisation																					
	Other non-credit obligation assets	0	0 0	(0 0	(-	0	0		0 0	0	0	-	0	0	(0 0	0	0	-
	188 TOTAL	1.324	101		1	1		38,78%	1,246	173	13	1	- 2	4	34.89%	1.197	214	20	1	2	7	32.67%

												Adverse Scenario)								/	/
					31/12/2023							31/12/2024							31/12/2025			
	(min EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central banks	0	0		0) -	0	0	(0 0	0	0	-	0	0	0	0	0	0	
	Central governments	0	0) (0) ()) -	0	0	(0 0	0	0		0	0	0	0	0	0	r
	Institutions	0	0) (0) ()) -	0	0	(0 0	0	0		0	0	0	0	0	0	-
	Corporates	276	25		1)	43.31%	255	43	6	5 1	1	2	36.50%	239	54	10	1	1	3	33.99%
	Corporates - Of Which: Specialised Lending	3	3		0) ()	56.56%	4	2	(0 0	0	0	44.40%	5	2	0	0	0	0	40.94%
	Corporates - Of Which: SME	0	0) (0) ()) -	0	0	(0 0	0	0		0	0	0	0	0	0	-
	Retail	114	13		0	1		29.51%		14		5 0	0	1	24.57%	110	14	7	0	0	2	22.16%
	Retail - Secured on real estate property	110	13		0)	27.38%	108	14		5 0	0	1	22.24%	106	14	7	0	0	1	19.86%
UNITED STATES	Retail - Secured on real estate property - Of Which: SME	5	1		0) ()	29.77%	5	1	(0 0	0	0	23.94%	5	1	0	0	0	0	21.60%
011120 011120	Retail - Secured on real estate property - Of Which: non-SME	105	12		0	(27.29%		13		5 0	0	1	22.16%	101	13	7	0	0	1	19.78%
	Retail - Qualifying Revolving	4	0	(0	() ()	60.60%	4	0	(0 0	0	0	60.36%	4	0	0	0	0	0	60.23%
	Retail - Other Retail	0	0) (0	() ()	56.31%	0	0	(0 0	0	0	52.97%	0	0	0	0	0	0	51.44%
	Retail - Other Retail - Of Which: SME	0	0) (0) ()	58.43%	0	0	(0 0	0	0	53.33%	0	0	0	0	0	0	50.83%
	Retail - Other Retail - Of Which: non-SME	0	0) (0) ()	55.10%	0	0	(0 0	0	0	52.80%	0	0	0	0	0	0	51.71%
	Equity	0	0) (0) ()) -	0	0	(0 0	0	0		0	0	0	0	0	0	-
	Securitisation																					
	Other non-credit obligation assets	0	0) (0) ()	-	0	0	(0 0	0	0		0	0	0	0	0	0	-
	TRE TOTAL	390	39	5	1			34.20%	367	57	11	1	1	3	30.75%	348	68	17	1	1	5	28.96%

2023 EU-wide Stress Test: Credit risk IRB

												Adverse Scenario										/
					31/12/2023							31/12/2024							31/12/2025			
	(min ELR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central banks		0 0	0	0		0 0		0	0	(0 0	0		0 -	0	(0	·	0 0	C	-
	Central governments	(0 0	0	0			-	0	0	(0 0	0		0 -	0	(0		0 0	C	-
	Institutions	0	0 0	0	0) (-	0	0		0 0	0		0 -	0	(0) (0	-
	Corporates	2	2 0	0	0) (43.64%	2	0		0 0	0		0 38.53%	1	(0) (0	36.10%
	Corporates - Of Which: Specialised Lending	0	0 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	(0) (0	-
	Retail	42	2 4	1	0			32.82%	40	5	1	2 0	0		1 28.84%	39		3	() (1	26.44%
	Retail - Secured on real estate property	35	3 4	1	0			29.05%	37	4	1	2 0	0		0 24.25%	36		3	() (1	21.59%
BELGIUM	Retail - Secured on real estate property - Of Which: SME	(0 0	0	0		0	23.63%	0	0	(0 0	0		0 19.75%	0		0		0 0	0	18.60%
DELOION	Retail - Secured on real estate property - Of Which: non-SME	37	4	1	0			29.07%	36	4	1	2 0	0		0 24.28%	35		3		0 0	1	21.61%
	Retail - Qualifying Revolving	3	3 0	0	0			60.89%	3	0	(0 0	0		0 60.51%	3	(0	() (0	60.33%
	Retail - Other Retail	(0 0	0	0			58.30%	0	0	(0 0	0		0 54.72%	0	(0	() (0	53.15%
	Retail - Other Retail - Of Which: SME	(0 0	0	0			48.51%	0	0	(0 0	0		0 46.88%	0	(0	() (0	46.21%
	Retail - Other Retail - Of Which: non-SME	0	0 0	0	0		0 0	58.67%	0	0	(0 0	0		0 54.97%	0	0	0		0 0	0	53.35%
	Equity	0	0 0	0	0)	-	0	0	(0	0		0 -	0	(0	0) (C	. · ·
	Securitisation																					() () () () () () () () () ()
	Other non-credit obligation assets	0	0 0	0	0)	-	0	0	(0	0		0 -	0	(0	0) (C	. · ·
	IRB TOTAL	43	4	1	0	(32.88%	42	5	2	0	0		1 28.92%	41	5	3		0	1	26.53%

* State 1. 2. and 3 exposures as well as related provisions already reflect the restated distribution across IFRS 9 states as of 1 January 2023 as per Meth

2023 EU-wide Stress Test: Credit risk STA CaixaBank, S.A.

							Actual					
							31/12/2023	i.				
		Exposure	values	Risk exposu	ire amounts				Stock of	Stock of	Stock of	Coverage Ratio -
	(min EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Stage 3 exposure
	Central banks	16 398	0	0	0	16 398	0	0	0	0	0	0.00%
	Central governments	110.633	8	18.329	11	81.307	4,446	8	0	0	0	0.00%
	Regional governments or local authorities	18.762	9	268	13	18.392	167	10	0	0	1	10.26%
	Public sector entities	6.734	64	941	56	6.268	323	83	14	3	20	23.78%
	Multilateral Development Banks	4.647	6	0	0	4,590	63	11	3	2	5	47,26%
	International Organisations	2.910	0	0	0	2,782	0	0	0	0	0	0.00%
	Institutions	7.832	1	2,227	2	4.352	22	1	8	1	0	3.26%
	Corporates	38.426	157		215	37.647	953	558	242	110	408	73.02%
	of which: SME	4.253	55		63	4.097	249		36		122	69.91%
	Retail	15,794	293		382	15,570	765		263			42.99%
CaixaBank, S.A.	of which: SME	3,502	56		63	3,446	196		37		100	65.35%
	Secured by mortoages on immovable property	4,362	72	2,073	72	4,154	276		22		103	58.37%
	of which: SME	1,402	58		58	1,369	54		10	4	85	59.59%
	Items associated with particularly high risk	290	2	435	3	242	63	4	3	8	2	47.25%
	Covered bonds	0	0	0	0	0	0	0	0	0	0	0.00%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	0	0.00%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0.00%
	Equity	0	0	0	0	0	0	0	0	0	0	0.00%
	Securitisation											
	Other exposures	14,992	0	11,883	0	655	2	0	5	0	0	0.00%
	Standardised Total	241,780	611	79,764	755	192,356	7,078	1,362	560	259	758	55.65%

							Actual					
							31/12/2023	•				
		Exposure	values	Risk exposu	ire amounts				Stock of	Stock of	Stock of	
	(min EUR, %)	Non-defaulted		Non-defaulted		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central banks	14.285	0	0	0	14,286	0	0	0	0	0	0.00%
	Central oovernments	90.991	8	17.819	11	65.979	4.173	8	0	0	0	0.00%
	Regional governments or local authorities	17,705	9	0	13	17,356	146	10	0	0	1	10.26%
	Public sector entities	5.129	42	383	56	4,704	273	54	8	0	11	21.28%
	Multilateral Development Banks	120	0	0	0	91	30	0	0	0	0	0.00%
	International Organisations	0	0	0	0	0	0	0	0	0	0	0.00%
	Institutions	1,703	1	425	1	1,295	8	1	0	0	0	0.55%
	Corporates	14.285	31	12.623	49	14.075	67	259	128	61	236	90.86%
	of which: SME	1.755	28	1.477	34	1.723	54	57	21	5	29	51.28%
	Retail	12,097	228		316	11,928	505	329	234		101	30.68%
SPAIN	of which: SME	1,526	32		39	1,504	64	85	27	15	53	
	Secured by mortgages on immovable property	3.529	47	1.701	48	3.309	245	84	17	7	37	44.41%
	of which: SME	904	37	401	38	894	29	71	7	2	34	47.39%
	Items associated with particularly high risk	155	0	233	0	107	57	0	1	8	0	0.00%
	Covered bonds	0	0	0	0	0	0	0	0	0	0	0.00%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	0	0.00%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0.00%
	Equity	0	0	0	0	0	0	0	0	0	0	0.00%
	Securitisation											
	Other exposures	14,341	0	11,559	0	0	0	0	0	0	0	0.00%
	Standardised Total	174,343	366	50,942	494	133,129	5,504	745	388	180	387	51.91%

							Actual					
							31/12/2023					
		Exposure	values	Risk exposu	ire amounts				Stock of	Stock of	Stock of	
	(min EUR, %)	Non-defaulted		Non-defaulted		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central banks	2,087		0	0	2,087	0	0	0	0	0	0.00%
	Central governments	5,367	0	2	0	4,414	0	0	0	0	0	0.00%
	Regional governments or local authorities	934	0	187	0	913	21	0	0	0	0	0.00%
	Public sector entities	1,068	21	451	0	1,025	49	30	3	3	8	28.30%
	Multilateral Development Banks	1,087	e	0	0	1,050	33	11	3	2	5	47.26%
	International Organisations	0	0	0	0	0	0	0	0	0	0	0.00%
	Institutions	603	0	245	0	548	3	0	0	0	0	73.53%
	Corporates	7,743	22	7,235	25	7,277	447	108	52	34	85	78.54%
	of which: SME	1,409	16	1,111	18	1,332	150	81	7	13	67	82.33%
	Retail	3,327	64	2,183	65	3,306	222	179	26	19	117	
PORTUGAL	of which: SME	1,752	24		24		111	68	9	8	47	69.15%
	Secured by mortgages on immovable property	640	23	282	23		29	89	4	3	65	
	of which: SME	433	18	170	18	420	24	68	3	2	50	73.27%
	Items associated with particularly high risk	134	2	201	3	136	5	4	2	0	2	47.25%
	Covered bonds	0	0	0	0	0	0	0	0	0	0	0.00%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	0	0.00%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0.00%
	Equity	0	0	0	0	0	0	0	0	0	0	0.00%
	Securitisation											
	Other exposures	651	0	324	0	655	2	0	5	0	0	0.00%
	Standardised Total	23,642	138	11,109	116	22,574	810	421	96	62	282	67.03%

							Actual 31/12/202	24				
		Exposure	e values	Risk expos	ure amounts							
	(min EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure
	Central banks	25		0 0	0	25	0		0	0	(0.00%
	Central governments	1.611		0	0	1.611	0	0	0	0	(0.00%
	Regional governments or local authorities	0	(0 0	0	0	0	0	0	0	(0.00%
	Public sector entities	0	(0 0	0	0	0	0	0	0	(0.00%
	Multilateral Development Banks	0	(0 0	0	0	0	0	0	0	(0.00%
	International Organisations	0	(0 0	0	0	0	0	0	0	(0.00%
	Institutions	417	(73	0	15	0	0	0	0	(0.00%
	Corporates	462	(410	0	463	0	0	1	0	(66.859
	of which: SME	58	(49	0	58	0	0	1	0	(66.859
	Retail	27	(16	0	25	3	0	0	0	(72.629
GERMANY	of which: SME	27	(15	0	25	3	0	0	0	(71.719
	Secured by mortgages on immovable property	17	0) 6	0	17	0		0	0	(0.009
	of which: SME	17	0) 6	0	17	0		0	0	(0.009
	Items associated with particularly high risk	0		0	0	0	0		0	0	0	0.009
	Covered bonds	0		0	0	0	0		0	0	0	0.009
	Claims on institutions and corporates with a ST credit assessment	0		0	0	0	0		0	0		0.00%
	Collective investments undertakings (CIU)	0		0	0	0	0		0	0	0	0.00%
	Equity	0		0	0	0	0		0	0	0	0.00%
	Securitisation											
	Other exposures	0		0	0	0	0		0	0	0	0.009
	Standardised Total	2.560		505	0	2.156	3	0	2	0		67.079

2023 EU-wide Stress Test: Credit risk STA CaixaBank, S.A.

							31/12/2023					
		Exposure	a values	Risk exposu	are amounts		,,					
	(min EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure
	Central banks	0		0	0	0	0	0	0	0	0	0.009
	Central governments	79	0	0		79	0	0	0	0	0	0.009
	Regional governments or local authorities	2	0	2		2	0	0	0	0	0	0.00
	Public sector entities	444	ő	89		445	0	ő	1	0	0	0.00
	Multilateral Development Banks	500	0	0	0	500	0	0	0	0	0	0.0
	International Organisations	0	0	0	0	0	0	0	0	0	0	0.0
	Institutions	1.889	0	420		239	0	0	0	0	0	0.0
	Corporates	2.759	0	2.511		2.628	127		5	2	0	11.18
	of which: SME	62	0	55	0	39	22	0	0	1	0	0.0
	Retail	10	0	6		9	1	0	0	0	0	65.2
UNITED KINGDOM	of which: SME	9	0	5	0	8	1	0	0	0	0	72.5
	Secured by mortgages on immovable property	5	0	2	0	3	2	0	0	0	0	0.0
	of which: SME	2	0	1	0	2	0	0	0	0	0	0.0
	Items associated with particularly high risk	0	0	0	0	0	0	0	0	0	0	0.0
	Covered bonds	0	0	0	0	0	0	0	0	0	0	0.0
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	0	0.0
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0.0
	Equity	0	0	0	0	0	0	0	0	0	0	0.0
	Securitisation											
	Securitisation Other exposures	0	0	0	0	0	0	0	0	0	0	0.0
		0 5,690	0	0 3,030	0	0 3,907	0 131 Actual	0	0 7	3	0	0.00 43.20
	Other exposures	5,690	0	3,030		0 3,907	131		7	0 3	0	43.20
	Other exposures	0 5,690 Exposure				0 3,907	131 Actual		0 7	0 3	0 0 Stock of	43.20
	Other exposures			3,030		0. 3,907 Stage 1 exposure	131 Actual				-	43.21 Coverage Rat Stage 3
	Other assessment Buenderdised Totel	Exposure Non-defaulted	a values Defaulted	3,030 Risk exposu Non-defaulted	are amounts Defaulted	Stage 1 exposure 0	Actual 31/12/2023 Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	43.21 Coverage Rat Stage 3 exposure
	Other account in Standardinar Total	Exposure Non-defaulted	a values Defaulted	3,030 Risk exposu	are amounts Defaulted	Stage 1 exposure	Actual 31/12/2022 Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	43.21 Coverage Rat Stage 3 exposure 0.0
	Other assures Standard Lot d (nih BJR, %) Centry binks	Exposure Non-defaulted	a values Defaulted	3,030 Risk exposu Non defaulted	Defaulted	Stage 1 exposure 0	0 131 Actual 31/12/2022 Stage 2 exposure 0 0 0	stage 3 exposure 0 0	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	43.21 Coverage Rat Stage 3 exposure 0.0 0.0
	Other assessme Bandwollow Totel Control Journal Control Journal Control assessments	Exposure Non-defaulted	a values Defaulted	3,030 Risk exposu Non-defaulted 0	Defaulted	Stage 1 exposure 0	0 131 Actual 31/12/2022 Stage 2 exposure 0 0	stage 3 exposure 0 0	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	43.21
	Other assessment Banakar fordal (nih BJK, %) Control banks Control banks Control banks Control banks	Exposure Non-defaulted	a values Defaulted	3,030 Risk exposu Non-defaulted 0 0 0 0 0	Defaulted	Stage 1 exposure 0	0 131 Actual 31/12/2022 Stage 2 exposure 0 0 0	stage 3 exposure 0 0	Stock of provisions for Stage 1 exposure 0 0 0	Stock of provisions for Stage 2	Stock of provisions for Stage 3	43.21 Coverage Rati Stage 3 exposure 0.0 0.0 0.0 0.0 0.0 0.0
	Other assessment Basical Chief Control Basical (his Basic	Exposure Non-defaulted 0 2,073 0 0 0 0 0 0 0	e values Defaulted 0 0 0 0 0 0 0	3,030 Risk exposu Non defaulted 0 0 0 0 0 0 0 0 0 0 0 0 0	Defaulted	Stage 1 exposure 0 2,073 0 0	0 131 Actual 31/12/2022 Stage 2 exposure 0 0 0 0 0	stage 3 exposure 0 0 0 0 0 0	Stock of provisions for Stage 1 exposure 0 0 0 0 0	Stock of provisions for Stage 2	Stock of provisions for Stage 3	43.20 Coverage Rati Stage 3 exposure 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.
	Other consum Residued Totel Central banks Central banks Centra	Exposure Non-defaulted 2,073 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	e values Defaulted 0 0 0 0 0 0 0	3,030 Risk exposu Non-defaulted 0 0 0 0 0 0 166	Defaulted	Stage 1 exposure 2,073 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 131 Actual 31/12/2022 Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0	* Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 1 exposure 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 2	Stock of provisions for Stage 3	43.20 Coverage Rati Stage 3 exposure 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.
	Other assessment Bankandiual Total Calind Jones Assess Calind Jonesments Calind Jonesments Calind Jonesments Calind Jonesments Calind Jonesments Calind Jonesments Calind Jonesments Calind Jonesments Calind Jones Calind Jones C	Exposure Non-defaulted 0 2,073 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	2 values Defaulted 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	3,030 Risk exposu Non-defaulted 0 0 0 0 0 0 0 0 0 0 0 0 0	Defaulted	Stage 1 exposure 2.073 0 0 0 0 0 0 1.974	0 131 Actual 31/12/2022 Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0	* Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 1 exposure 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 2	Stock of provisions for Stage 3	43.20 Coverage Rati Stage 3 exposure 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.
	Other easewers Reacher/data Total Control lawls Control control lawls Control control lawls Control control lawls Control control control lawls Control control	Exposure Non-defaulted 0 2,073 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	2 values Defaulted 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	3,030 Risk exposu Non defaulted 0 0 0 0 0 166 1,640 80	Defaulted 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 1 exposure 0 2,073 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 131 Actual 31/12/2022 Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0	* Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 1 exposure 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 2	Stock of provisions for Stage 3	43.20
	Other assessme Benderdiser Totel Benderdiser Totel Central Jonah Central Jonah Central annormeeth Readies of an expension Readies of an exp	Exposure Non-defaulted 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	2 values Defaulted 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	3,030 Risk exposu Non-detaulted 0 0 0 0 0 0 0 0 0 0 0 0 0	Defaulted 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 1 exposure 0 2,073 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 131 Actual 31/12/2022 Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0	* Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 1 exposure 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 2	Stock of provisions for Stage 3	43.20 Coverage Rati Stage 3 exposure 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.
FRANCE	Other assessment Bandworklauer Total Control Alwank Califul discontentions Califul discont	Exposure Non-defaulted 0 2,073 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Defaulted 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	3,030 Risk exposu Non detauted 0 0 0 0 1,640 840 19 18	Defaulted Defaulted 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 1 exposure 0 2.072 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 131 Actual 31/12/2022 Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0	* Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 1 exposure 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 2	Stock of provisions for Stage 3	43.20 Coverage Rati Stage 3 exposure 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.
FRANCE	Other easewers Bandwellium Tradi Control backs Control backs C	Exposure Non-defaulted 0 2,073 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Defaulted Defaulted 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	3,030 Ritk exposu Non-defaulted 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	re amounts Defaulted 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 1 exposure 2,073 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 131 Actual 31/12/2022 Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0	* Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 2	Stock of provisions for Stage 3	43.20 Coverage Rati Stage 3 exposure 0.000 0.00
FRANCE	Other conserver Networkeduae Totel Mandateduae Totel Control Londa Control Londa Control Londa Control Londa Control Londa Madia action and the International Madia actional Actional Madia act	Exposure Non-defaulted 0 2,073 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Defaulted Defaulted 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	3,030 Risk exposu Non debuited 0 0 0 0 0 0 0 0 0 0 0 0 0	are amounts Defaulted 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 1 exposure 0 2.072 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 131 Actual 31/12/2022 Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 1 exposure 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ration Stage 3 (0.000 - 0.000
FRANCE	Other accesses	Exposure Non-defaulted 0 2,073 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Defaulted Defaulted 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	3,030 Risk expose Non-distruited 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	re amounts Defaulted 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 1 exposure 2,073 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	131 131 31/12/2022 Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Rati Stage 3 exposure 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.
FRANCE	Other assessment Bandworkskan Total Other assessment	Exposure Non-defaulted 0 2,073 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Defaulted Defaulted 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	3,030 Risk exposu Non debuilted 0 0 0 0 0 0 0 0 0 0 0 0 0	are amounts Defaulted 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 1 exposure 2,073 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 131 Actual 31,122,022 Stage 2 exposure exposure 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Rate Stage 3 expose 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.
FRANCE	Other conserver Bandworkskan Turkt Control komis Contre komis <td>Exposure Non-defaulted 0 2,073 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0</td> <td>Defaulted Defaulted 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0</td> <td>3,030 Risk exposu Non-detauted 0 0 0 0 0 0 0 0 0 0 0 0 0</td> <td>re amounts Defaulted 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0</td> <td>Stage 1 exposure 2,073 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0</td> <td>111 121 31/12/2022 51age 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0</td> <td>Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0</td> <td>Stock of provisions for Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0</td> <td>Stock of provisions for Stage 2</td> <td>Stock of provisions for Stage 3</td> <td>Coverage Rati Stage 3 exposure 0.0000 0.0000 0.0000 0.0000 0.0000 0.0000 0.0000 0.0000 0.0000 0.0000 0.0000 0.0000 0.000000</td>	Exposure Non-defaulted 0 2,073 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Defaulted Defaulted 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	3,030 Risk exposu Non-detauted 0 0 0 0 0 0 0 0 0 0 0 0 0	re amounts Defaulted 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 1 exposure 2,073 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	111 121 31/12/2022 51age 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Rati Stage 3 exposure 0.0000 0.0000 0.0000 0.0000 0.0000 0.0000 0.0000 0.0000 0.0000 0.0000 0.0000 0.0000 0.000000
FRANCE	Other assessment Bandworkslauf Total Other assessment Other assessment Cantral known Mattiker of Development Ranks Printerson Cantral known	Exposure Non-defaulted 0 2,073 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Defaulted Defaulted 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	3,030 Risk exposes Ron-distruited 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	are amounts Defaulted 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 1 exposure 2,073 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	111 1121 Actual 31/12/2022 Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0	** Stape 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Rate Stage 3 exposer 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.
FRANCE	Other assessment Bandwardmar Total Other assessment	Exposure Non-defaulted 0 2,073 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Defaulted Defaulted 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	3,030 Risk exposu Non-detauted 0 0 0 0 0 0 0 0 0 0 0 0 0	are amounts Defaulted 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 1 exposure 2,073 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	111 121 31/12/2022 51age 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	** Stape 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio Stage 3 exposure 0.0000 0.0000 0.0000 0.0000 0.0000 0.0000 0.0000 0.0000 0.00000 0.0000 0.000000
FRANCE	Other assessment Bandwardnaw Tradi Bandwardnaw Tradi Contral Johnsk Contral Johnsk Schler Status Contral Johnsk Schler Status Schler St	Exposure Non-defaulted 0 2,073 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Defaulted Defaulted 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	3,039 Risk expose Risk expose	are amounts Defaulted 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 1 exposure 2,073 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	111 1121 Actual 31/12/2022 Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0	** Stape 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Bati Stage 3 exposure 0.0000 0.0000 0.0000 0.0000 0.0000 0.0000 0.0000 0.0000 0.0000 0.0000 0.0000 0.0000 0.0000 0.00000 0.00000 0.000000
FRANCE	Other assessment Bandwardmar Total Other assessment	Exposure Non-defaulted 0 2,073 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Defaulted Defaulted 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	3,030 Risk exposes Ron-distruited 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	re amounts Defaulted 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 1 exposure 2,073 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	11 131 Actual 31/12/2022 Stage 2 exposure 0	* Stage 3 exposure 0	Stock of provisions for Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio

							Actual					
							31/12/202					
		Exposur	e values	Risk exposu	re amounts				Stock of	Stock of	Stock of	
	(min EUR, %)	Non-defaulted	Defaulted	Non-defaulted		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central banks	0	0	0	0	0	0	0	0	0	0	0.00%
	Central oovernments	4.063	0	0	0	3.395	0	0	0	0	0	0.00%
	Regional governments or local authorities	0		0	0	0	0	0	0	0	0	0.00%
	Public sector entities	0	0	0	0	0	0	0	0	0	0	0.00%
	Multilateral Development Banks	0		0	0	0	0		0	0	0	0.00%
	International Organisations	0		0	0	0	0		0	0	0	0.00%
	Institutions	47		21	0	18	0		0	0	0	0.00%
	Corporates	1.700		1.687	0	1.692	16		8	1	0	0.00%
	of which: SME	52		45	0	36	16		0	1	0	0.00%
	Retail	43	0	24	0	37	6	0	0	0	0	71.68%
ITALY	of which: SME	42		24	0	37	6	0	0	0	0	72.24%
	Secured by mortgages on immovable property	0		0	0	0	0	0	0	0	0	0.00%
	of which: SME	0		0	0	0	0	0	0	0	0	0.00%
	Items associated with particularly high risk	0		0	0	0	0	0	0	0	0	0.00%
	Covered bonds	0		0	0	0	0	0	0	0	0	0.00%
	Claims on institutions and corporates with a ST credit assessment	0		0	0	0	0		0	0	0	0.00%
	Collective investments undertakings (CIU)	0		0	0	0	0		0	0	0	0.00%
	Equity	0	0	0	0	0	0		0	0	0	0.00%
	Securitisation											
	Other exposures	0	0	0	0	0	0	0	0	0	0	0.00%
	Standardised Total	5,853	0	1,732	0	5,142	22	0	8	1	0	71.68%

		Actual 31/12/2022*													
							31/12/2023								
		Exposur	e values	Risk exposu	ire amounts				Stock of	Stock of	Stock of				
	(min EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure			
	Central banks	0		0	0	0	Ö	0	0	0	9	0.00%			
	Central governments	2,279			0	31	0	0	0	0		0.009			
	Regional governments or local authorities	0		0	0	0	0	0	0	0	0	0.009			
	Public sector entities	93		19	0	94	0	0	1	0	0	0.009			
	Multilateral Development Banks	702		0	0	702	0	0	0	0	0	0.009			
	International Organisations	0	0	0	0	0	0	0	0	0	0	0.009			
	Institutions	215	0	41	0	194	0	0	0	0	0	0.00			
	Corporates	1,779	0	1,585	0	1,780	4	0	7	0	0	0.00			
	of which: SME	179	0	165	0	179	1	0	1	0	0	0.00			
	Retail	13	0	8	0	13	0	0	0	0	0	62.86			
UNITED STATES	of which: SME	13	0	7	0	13	0	0	0	0	0	60.86			
	Secured by mortgages on immovable property	6	0	3	0	6	0	0	0	0	0	0.009			
	of which: SME	0	0	0	0	0	0	0	0	0	0	0.009			
	Items associated with particularly high risk	0	0	0	0	0	0	0	0	0	0	0.009			
	Covered bonds	0	0	0	0	0	0	0	0	0	0	0.009			
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	0	0.009			
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0.00%			
	Eaulty	0	0	0	0	0	0	0	0	0	0	0.00%			
	Securitisation														
	Other exposures	0	0	0	0	0	0	0	0	0	0	0.00%			
	Standardised Total	5.086	0	1.655	0	2.820	4	0	8	0		62.86%			

EBA SANKINS AUTHORITY

2023 EU-wide Stress Test: Credit risk STA CaixaBank, S.A.

							Actual					
							31/12/202	24				
		Exposure	values	Risk expos	ure amounts				Stock of	Stock of	Stock of	
	(min EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central banks	0	0	0	0	0	0	0	0	0	0	0.00%
	Central governments	177	0	0	0	177	0	0	0	0	0	0.00%
	Regional governments or local authorities	1	0	0	0	1	0	0	0	0	0	0.00%
	Public sector entities	0	0	0	0	0	0	0	0	0	0	0.00%
	Multilateral Development Banks	0	0	0	0	0	0	0	0	0	0	0.00%
	International Organisations	2,640	0	0	0	2,512	0	0	0	0	0	0.00%
	Institutions	62	0	13		29	0	0	0	0	0	0.00%
	Corporates	100	0	98		55	44	0	0	1	0	0.00%
	of which: SME	12	0	10	0	12	0	0	0	0	0	0.00%
	Retail	5	0	3	0	5	0	0	0	0	0	64.56%
BELGIUM	of which: SME	5	0	3	0	5	0	0	0	0	0	64.56%
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	0	0.00%
	of which: SME	0	0	0	0	0	0	0	0	0	0	0.00%
	Items associated with particularly high risk	0	0	0	0	0	0	0	0	0	0	0.00%
	Covered bonds	0	0	0	0	0	0	0	0	0	0	0.00%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	0	0.00%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0.00%
	Equity	0	0	0	0	0	0	0	0	0	0	0.00%
	Securitisation											
	Other exposures	0	0	0	0	0	0	0	0	0	0	0.00%
	Standardised Total	2.985	Ö	114	0	2.779	44	Ö	Ö	1	0	64.56%

* State 1. 2. and 3 excosures as well as related provisions already reflect the restated distribution across IFRS 9 states as of 1 January 2023 as per Methodological Note.

EBA EUTIOPEAN BANKING AUTHORITY

2023 EU-wide Stress Test: Credit risk STA CaixaBank, S.A.

Baseline Scenario 31/12/2023 31/12/2025 31/12/2024
 Stock of provisions for
 Stock of provisions for
 Stock of provisions for

 Stage 1
 Stage 2
 Stage 2

 exposure
 exposure
 exposure

 Stock of provisions for
 Stock of provisions for
 Stock of provisions for

 Stage 1
 Stage 2
 Stage 2

 exposure
 exposure
 exposure

 Stage 1
 Stage 2
 Stage 3
 Stock of provisions for Stage 1
 Stock of stage 1
 Stock of stage 2
 Stock of stage 2

 exposure
 exposure
 stage 1
 stage 2
 stage 2
 Stage 1 Stage 2 Stage 3 exposure exposure exposure Coverage Ratio Stage 3 exposure Coverage Ratio -Stage 3 exposure overage Rati Stage 3 exposure 16.395 81,270 18,065 6.304 4.547 2.759 16.392 4,298 40.00 81,141 4,245 80,956 40.00% 6.318 43.63 4.512 42.42 4,483 40.00% 34.37% 48.54% 49.72% 43.47% 40.00 36.29 61.20 60.27 48.33 4,336 4.324 34.123 3.935 3.830 55.619 52.579 56.159 41.009 45.95% 44.76% 50.13% 36.51% 0.00% 0.00% 0.00% 52.8 0.005 0.00 0.009 0.00 16.07% 16.16 16.114

					31/12/2023							31/12/2024							31/12/2025			
	(min EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central banks	14.283	1			0		0.01%	14.280	3	3	0	0	0	0.01%	14.277	4	4	0	0	0	0.01%
	Central oovernments	66,172	3,822	166	60	10	68	40.00%	66,231	3,605	324	60	8	130	40.00%	66,207	3,471	482	60	6	193	40.00%
	Regional governments or local authorities	17,053	409	45	15	1	20	40.00%	16,854	569	89	15	1	35	40.00%	16,719	665	128	15	1	51	40.00%
	Public sector entities	4.765	201	65	4	1	28	40.00%	4,799	156	76	4	0	31	40.00%	4.816	128	87	4	0	35	40.009
	Multilateral Development Banks	101	19	(0		40.00%	107	13	1	0	0	0	40.00%	111	9	1	0	0	0	40.00%
	International Organisations	0	0	(0	0		0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Institutions	1,293	10	1		0 0		45.69%	1,292	10	2	0	0	1	47.13%	1,291	10	2	0	0	1	47.37%
	Corporates	13,081	994	326	13	16	25	77.66%	12,404	1.585	412	13	24	275	66.85%	12.000	1.891	511	12	26	302	59.06%
	of which: SME	1,623	130	81		6	3!	43.81%	1,559	169	105	3	7	42	39.48%	1,515	187	132	3	7	49	36.95%
00.171	Retail	11,282	861	620	71	105	295	47.00%	10,739	1,059	964	72	129	441	45.80%	10,259	1,150	1,353	69	132	616	36.95% 5 45.49% 7 46.32%
SPAIN	of which: SME	1,417	125	111	4	5	60	54.73%	1,360	154	138	4	6	68	49.66%	1,318	168	166	4	6	77	46.329
	Secured by mortgages on immovable property	3,195	334	106	3	7	4	39.08%	3,106	396	135	3	10	48	35.67%	3,048	425	165	3	12	55	5 33.459 2 40.389 2 29.599
	of which: SME	814	91	75	1	4	3	44.79%	763	130	90	1	7	38	42.28%	727	154	103	1	8	42	40.389
	Items associated with particularly high risk	119	43	1		4		30.11%	126	34	4	0	3	1	29.53%	130	28	5	0	2	2	29.599
	Covered bonds	0	0		(0		0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.009
	Claims on institutions and corporates with a ST credit assessment	0	0	((0 0	(0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.009
	Collective investments undertakings (CIU)	0	0	(0		0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.009
	Equity	0	0			0		0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Securitisation																					4
	Other exposures	0	0	(0 0		0.00%	0	0	2 009	0	176	0	0.00%	0	0	0	0	0	0	0.00%
	Standardised Total	131,345	6,694	1,339	166	145	700	52.28%	129,939	7,430	2,009	167	176	963	47.93%	128,858	7,781	2,739	163	180	1,254	45.80%

					31/12/2023							31/12/2024							31/12/2025			
	(min EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ra Stage 3 exposure
	Central banks	2,087	(0	0 0	(0.00%	2,087	0	0	0	0	0	0.00%	2,087	0	0	0	0	0	0.
	Central governments	4,308	106		0	0 0	0	40.00%	4,204	210	0	0	0	0	40.00%	4,103	311	0	0	0	0	40.
	Regional governments or local authorities	891	41		2	1 0		40.00%	873	57	4	1	0	2	40.00%	858	70	6	1	0	3	40.0
	Public sector entities	1,004	67	3	2	1 0	13	40.00%	987	82	35	1	0	14	40.00%	972	95	37	1	0	15	40.0
	Multilateral Development Banks	1,036	54	1	3	1 0		45.87%	1,016	72	15	1	0	7	44.93%	999	86	18	1	0	8	44.2
	International Organisations	0	(0	0 0	(40.00%	0	0	0	0	0	0	40.00%	0	0	0	0	0	0	40.0
	Institutions	540	7		4	1 0		29.28%	532	11	8	1	0	2	29.13%	524	14	13	1	0	4	29.0
	Corporates	7,756	401	17	5 1	1 23	103	61.05%	7,724	370	238	11	18	127	53.49%	7,685	347	300	11	14	148	49.2
	of which: SME	1,330	134	9	9	2 7	72	73.01%	1,325	123	115	2	6	77	66.87%	1,316	115	132	2	4 4	82	62.4
	Retail	3,076	361	27	0 1	2 31	140	51.70%	2,914	400	394	11	32	169	43.07%	2,788	398	522	11	28	201	38.4
PORTUGAL	of which: SME	1,689	132	9	S	4 10	55	57.68%	1,649	163	125	4	9	64	50.95%	1,614	147	156	4	8	73	46.6
	Secured by mortgages on immovable property	632	41	9	9	2 3	6	68.24%	615	47	109	2	4	70	64.55%	600	51	120	2	3	74	61.2
	of which: SME	405	33	7	5	1 3	52	69.10%	394	36	83	1	3	54	65.46%	384	37	91	1	3	57	62.2
	Items associated with particularly high risk	136			4	0 0		47.07%	136	5	4	0	0	2	46.88%	136	5	4	0	0	2	46.7
	Covered bonds	0	(0	0 0		0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.0
	Claims on institutions and corporates with a ST credit assessment	0	(0	0 0		0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.0
	Collective investments undertakings (CIU)	0	(0	0 0		0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.0
	Equity	0			0	0 0	(0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.0
	Securitisation																					
	Other exposures	655	2		0	0 0	(16.16%	655	2	1	0	0	0	16.11%	654	2	1	0	0	0	16.03
																						44.364

												Baseline Scenario	0									
					31/12/2023							31/12/2024							31/12/2025			
	(min EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ra Stage 3 exposur
	Central banks	25		1	0	0)	0.01%	25	0	0	0	0	(0.01%	25	0	0	0	0	1	٥
	Central governments	1,578	25	1	1)	40.00%	1,556	47	7	1	0	1	40.00%	1,542	58	11	1		1	4 41
	Regional governments or local authorities	0		0	0		0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0		1 1	0 0
	Public sector entities	0) (0	()	0.00%	0	0	0	0	0	(0.00%	0	0	0	0	(0 0.
	Multilateral Development Banks	0) (0	()	0.00%	0	0	0	0	0	(0.00%	0	0	0	0	(0 0.
	International Organisations	0) (0	()	0.00%	0	0	0	0	0	(0.00%	0	0	0	0	(0 0.
	Institutions	15) (0	()	48.47%	15	0	0	0	0	(48.44%	15	0	0	0	(0 48. 2 27.
	Corporates	428	33	3	0	()	32.16%	407	51	5	0	1	1	28.53%	396	59	8	0			2 27.1
	of which: SME	54			. 0	()	41.52%	51	6	1	0	0	(34.48%	50	7	2	0	(1 32.0
	Retail	24		3	. 0	()	31.10%	23	3	1	0	0	(29.94%	23	3	1	0	(0 29.
GERMANY	of which: SME	24		3	. 0	()	30.70%	23	3	1	0	0	(29.47%	23	3	1	0	(0 29.
	Secured by mortgages on immovable property	16		1	0	()	20.69%	15	2	0	0	0	(20.73%	15	2	1	0	(0 20.
	of which: SME	16		1	0	()	20.70%	15	2	0	0	0	(20.73%	15	2	1	0	(0 20.7
	Items associated with particularly high risk	0) (0	()	0.00%	0	0	0	0	0	(0.00%	0	0	0	0	(0.0
	Covered bonds	0) (0	()	0.00%	0	0	0	0	0	(0.00%	0	0	0	0	(0.0
	Claims on institutions and corporates with a ST credit assessment	0) (0	()	0.00%	0	0	0	0	0	(0.00%	0	0	0	0	(0.0
	Collective investments undertakings (CIU)	0) (0	()	0.00%	0	0	0	0	0	(0.00%	0	0	0	0	(0.0
	Eauity	0) (0	()	0.00%	0	0	0	0	0	(0.00%	0	0	0	0	(0.0
	Securitisation																				1	1
	Other exposures	0) (0	()	0.00%	0	0	0	0	0	(0.00%	0	0	0	0	(0 0.0
	Standardiced Total	2 096	66					26 0.6%	2.042	102	14	2			24 4504	2.015	122	21	2			2 22.04

EBA EUROPEAN EARKING AUTHORSTY

2023 EU-wide Stress Test: Credit risk STA

											-	aixaBank, S	<u>.</u>									
					31/12/2023							31/12/2024							31/12/2025			
		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	G
	(min EUR, 9 Central banks	•)						0.00%							0.00%							
	Central banks Central governments			0	0	0		40.00%	0	0		0	0	0	40.00%	0	0				0	0
	Central governments Regional governments or local authorities	/	/	0	0	0		40.00%	/6			0	0	0	40.00%	/b	3				0	U
	Public sector entities	44	-	0	0	0		40.00%	4	U		0	0	0	40.00%		0				0	
	Multilateral Development Banks	49		1	0	0		40.00%	436	3		0	0		40.00%	438	6				-	-
	International Organisations	42		1	0	0		0.00%	493	3		0	0	1	40.00%	401	6				1	-
	Testitutions	22		0	0			48.47%	229	0		0	0	0	48.44%	222	1				0	0
	Corporates	2.46	5 79	11	2	4		26.64%	2 247	204	24		6	6	26.14%	2,277	420	M		6	10	0
	of which: SMF	4,40	2 1	2 1	-		6	26.09%	45	14		â	0	0	25.80%	47	12				10	0
	Retail				0	0		35 34%	40			0	0	0	33.41%			í l			0	0
UNITED KINGDOM	of which: SMF		0			, i i i i i i i i i i i i i i i i i i i		32 17%					0	0	29.84%							0
	Secured by mortgages on immovable property		4			, i i i i i i i i i i i i i i i i i i i		12,606	4				0	0	13.20%	4						0
	of which: SHE		2	0	0	0	6	20.65%	2	0		0	0	0	21 19%	2	0				0	0
	Items associated with particularly high risk		0	0	0	0	6	0.00%	0	0		0	0	0	0.00%	0	0				0	0
	Covered bonds		0	0	0	0	6	0.00%	0	0		0	0	0	0.00%	0	0				0	0
	Claims on institutions and corporates with a ST credit assessment		0	0	0	0	6	0.00%	0	0		0	0	0	0.00%	0	0				0	0
	Collective investments undertakings (CIU)		0	0	0	0		0.00%	0	0		0	0	0	0.00%	0	0	(0	0
	Equity		0	0	0	0		0.00%	0	0		0	0	0	0.00%	0	0	(0	0
	Securitization																-				-	-
	Other exposures		0 (0 0	0	0		0.00%	0	0		0	0	0	0.00%	0	0	0			0	0
	Standardised Total	3.73						28.97%	3.608	400					28.39%		457					

	(min EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ra Stage 3 exposure
	Central banks	0	((0 0	0	0	0.00%	(0	0	0	0	0	0.00%	0	0	0	0	0	0	0.
	Central governments	2,031	38		5	0	2	40.00%	2,003	61	9	2	0	4	40.00%	1,985	75	14	2	0	6	40.
	Regional governments or local authorities	0	0		0 0	0		0.00%		0	0	0	0	0	0.00%	0	0	0	0	0	0	0
	Public sector entities	0	(0 0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.
	Multilateral Development Banks	0	(0 0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.
	International Organisations	0	0		0 0	0		0.00%		0	0	0	0	0	0.00%	0	0	0	0	0	0	0.
	Institutions	47	(0 0	0	0	48.47%	47	0	0	0	0	0	48.44%	47	0	0	0	0	0	48.
	Corporates	1,831	145	8	3 2	1	2	26.81%	1,741	227	17	2	2	4	26.31%	1,690	268	27	2	2	7	26
	of which: SME	87	e	1		0	0	26.77%	83	9	2	0	0	0	26.31%	81	10	3	0	0	1	26
	Retail	30	3	1		0	0	32.38%	25	4	1	0	0	0	30.87%	28	4	2	0	0	0	30.
FRANCE	of which: SME	29	3	1		0	0	31.38%	23	4	1	0	0	0	29.74%	27	4	1	0	0	0	29.
	Secured by mortgages on immovable property	15	1		0 0	0	0	20.65%	15	2	0	0	0	0	20.71%	14	2	1	0	0	0	20.
	of which: SME	15	1		0 0	0	0	20.67%	15	2	0	0	0	0	20.73%	14	2	1	0	0	0	20.
	Items associated with particularly high risk	0	((0 0	0	0	26.36%	(0	0	0	0	0	26.46%	0	0	0	0	0	0	27.
	Covered bonds	0	(0 0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.
	Claims on institutions and corporates with a ST credit assessment	0	((0 0	0	0	0.00%	(0	0	0	0	0	0.00%	0	0	0	0	0	0	0.0
	Collective investments undertakings (CIU)	0	(0 0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.0
	Eauity	0	(0 0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.0
	Securitisation																					
	Other excosures	0	(0 0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.1
	Standardized Total								2 924													21.00

												Baseline Scenario	0									
					31/12/2023							31/12/2024							31/12/2025		1	1
	(min Elik, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure
	Central banks	0	0	((0	0	0.00%	0	0	0	0 0	0		0.00%	0	0	0		(/	0.00
	Central oovernments	3,325	62	8		0	3	40.00%	3,280	100	15	5 3	0		5 40.00%	3,249	123	23	3	(,	9 40.009
	Regional governments or local authorities	0	0	((0	0	0.00%	0	0	0	0 0	0		0.00%	0	0	0	0	(/	0.00
	Public sector entities	0	0	((0	0	0.00%	0	0	0	0 0	0		0.00%	0	0	0	0	(/	0.009
	Multilateral Development Banks	0	0	((0		0.00%	0	0		0 0	0	_	0.00%	0	0	0			/	0.009
	International Organisations	0	0			0		0.00%	0	0		0 0	0		0.00%	0	0	0			1	0.009
	Institutions	18	0			0		48,47%	18	0		0 0	0		48,44%	18	0	0			1	0 48.419
	Corporates	1.572	129	7	1	1	2	26,75%	1,493	201	14	4 1	1		4 26.32%	1,447	240	21	1			6 26.619
	of which: SME	40	12	1		0		26.05%	41	10	2	2 0	0		25.85%	42	8	3			1	1 26.08
	Retail	37	6	1		0	0	31.16%	36	6	2	2 0	0		29.56%	35	6	3			· · · · · · · · · · · · · · · · · · ·	1 29.23
ITALY	of which: SME	36	6	1		0	0	31.02%	36	6	2	2 0	0		29.38%	35	5	3			· · · · · · · · · · · · · · · · · · ·	1 29.03
	Secured by mortgages on immovable property	0	0	(0	0	16.82%	0	0	0	0 0	0		16.75%	0	0	0			· /	0 16.67
	of which: SME	0	0	(0	0	20.70%	0	0	0	0 0	0		20.73%	0	0	0			· /	0 20.765
	Items associated with particularly high risk	0	0	(0	0	0.00%	0	0	0	0 0	0		0.00%	0	0	0			· /	0.009
	Covered bonds	0	0	((0 0	0	0.00%	0	0	0	0 0	0	1	0.00%	0	0	0	0	(0.009
	Claims on institutions and corporates with a ST credit assessment	0	0			0		0.00%	0	0		0 0	0		0.00%	0	0	0			1	0.009
	Collective investments undertakings (CIU)	0	0			0		0.00%	0	0		0 0	0		0.00%	0	0	0			1	0.00%
	Equity	0	0			0		0.00%	0	0		0 0	0		0.00%	0	0	0				0.00%
	Securitisation																				4	4
	Other exposures	0	0		(0	0	0.00%	0	0	0	0 0	0	1	0.00%	0	0	0		0		0.009
	Standardised Total	4,952	197	16	4	1	5	33.44%	4,827	306	31	4	2	10	33.23%	4,750	368	47	4	1 2	. 1/	6 33.30%

												Baseline Scenario									
					31/12/2023							31/12/2024						31/12/2025			
	(min EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Rai Stage 3 exposure
	Central banks	0	0	0	0	0	0	0.00%	(0		0	0 0	0.00%	0	0	0	0	0	0	(
	Central governments	31	1	0	0			40.00%	30	1		0	0 0	40.00%	30	1	0	0	0	0	40
	Regional governments or local authorities	0	0	0	0			0.00%		0		0	0 0	0.00%	0	0	0	0	0	0	
	Public sector entities	93	1	0	0			40.00%	92	1		0	0 0	40.00%	92	1	1	0	0	0	40
	Multilateral Development Banks	695	4	2	1		1	40.00%	691	7	3	1	0 1	40.00%	688	9	5	1	0	2	40.
	International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0 0	0.00%	0	0	0	0	0	0	0
	Institutions	194	1	0	0	0	0	48.47%	193	1	0	0	0 0	48.44%	193		0	0	0	0	48
	Corporates	1,654	126	4	1	2	1	26.79%	1,561	211	11	1	3	26.12%	1,503	261	20	1	3	5	26
	of which: SHE	168	11	1	0	0	0	26.80%	161	16	3	0	0 1	26.23%	157	18	5	0	0	1	26
	Retail	12	1	0	0	0	0	30.29%	15	1	0	0	0 0	28.93%	11	2	0	0	0	0	28
UNITED STATES	of which: SHE	12	1	0	0	0	0	27.85%	15	1	0	0	0 0	27.37%	11	2	0	0	0	0	27.
	Secured by mortgages on immovable property	5	0	0	0	0	0	17.40%		0	0	0	0 0	18.27%	5	1	0	0	0	0	18.
	of which: SME	0	0	0	0	0	0	19.63%	(0	0	0	0 0	19.49%	0	0	0	0	0	0	19.
	Items associated with particularly high risk	0	0	0	0	0	0	0.00%	(0	0	0	0 0	0.00%	0	0	0	0	0	0	0.1
	Covered bonds	0	0	0	0	0	0	0.00%	(0	0	0	0 0	0.00%	0	0	0	0	0	0	0.1
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	(0	0	0	0 0	0.00%	0	0	0	0	0	0	0.1
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%	(0	0	0	0 0	0.00%	0	0	0	0	0	0	0.0
	Equity	0	0	0	0	0	0	0.00%	(0	0	0	0 0	0.00%	0	0	0	0	0	0	0.0
	Securitisation																				
	Other exposures	0	0	0	0	0	0	0.00%	(0	0	0	0 0	0.00%	0	0	0	0	0	0	0.0
	Standardised Total	2,685	133	6	2	2	2	30.99%	2,585	223	16	2	3 5	29.69%	2,522	275	27	2	3	8	29.46

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2023 EU-wide Stress Test: Credit risk STA CaixaBank, S.A.

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					31/12/2023							31/12/2024							31/12/2025			
	(min EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ra Stage 3 exposure
	Central banks	0	0	(0 0	0	0	0.00%	0	0	(0 0	0	0	0.00%	0	0	(0	(0 0	
	Central oovernments	173	3		0 0	0	0	40.00%	171	5		1 0	0	0	40.00%	169	6	1	0	(0 د	4
	Regional governments or local authorities	1	0		0 0	0	0	40.00%	1	0	(0 0	0	0	40.00%	1	0	(0	(0 د	4
	Public sector entities	0	0		0 0	0	0	0.00%	0	0	(0 0	0	0	0.00%	0	0	(0	(0 د	1
	Multilateral Development Banks	0	0		0 0	0	0	0.00%	0	0	(0 0	0	0	0.00%	0	0	(0	(0 د	
	International Organisations	2,490	16		5	0	2	40.00%	2,475	25	11	1 2	0	5	40.00%	2,463	31	15	2	(7 د	4
	Institutions	29	0		0 0	0	0	48.47%	29	0	(0 0	0	0	48.44%	29	0	(0	(0 د	4
	Corporates	62	33			1	1	25.96%	64	29		6 0	1	. 2	25.79%	66	25	8	0		1 2	2
	of which: SME	11	1		0 0	0	0	25.89%	11	1		0 0	0	0	25.55%	10	2		0		0 0	
	Retail	5	1		0 0	0	0	29.93%	5	1	(0 0	0	0	29.50%	5	1		0	(0 د	
BELGIUM	of which: SME	5	1		0 0	0	0	28.52%	4	1	(0 0	0	0	27.75%	4	1		0	(0 د	
	Secured by mortgages on immovable property	0	0		0 0	0	0	17.18%	0	0	(0 0	0	0	18.21%	0	0	(0	(0 د	1
	of which: SME	0	0		0 0	0	0	19.39%	0	0	(0 0	0	0	20.48%	0	0	(0	(0 د	2
	Items associated with particularly high risk	0	0		0 0	0	0	0.00%	0	0	(0 0	0	0	0.00%	0	0		0		/ 0	
	Covered bonds	0	0		0 0	0	0	0.00%	0	0	(0 0	0	0	0.00%	0	0		0		/ 0	
	Claims on institutions and corporates with a ST credit assessment	0	0		0 0	0	0	0.00%	0	0	(0 0	0	0	0.00%	0	0		0		/ 0	
	Collective investments undertakings (CIU)	0	0		0 0	0	0	0.00%	0	0	(0 0	0	0	0.00%	0	0		0		/ 0	
	Equity	0	0		0 0	0		0.00%	0	0	(0 0	0	0	0.00%	0	0		0	(0	
	Securitisation																					
	Other exposures	0	0		0 0	0		0.00%	0	0	(0 0	0	0	0.00%	0	0		0	(0	-
	Standardised Total	2,760	53	10	2	1	3	34.51%	2,745	60	18	2	1	6	35.29%	2.733	64	26	2	1	9	35,

* State 1. 2. and 3 exposures as well as related provisions already reflect the restated distribution across IFRS 9 states as of 1 January 2023 as per Methodolox

2023 EU-wide Stress Test: Credit risk STA CaixaBank, S.A.

Adverse Scenario 31/12/2023 31/12/2025 31/12/2024
 Stock of provisions for
 Stock of provisions for
 Stock of provisions for

 Stage 1
 Stage 2
 Stage 2

 exposure
 exposure
 exposure

 Stock of provisions for
 Stock of provisions for
 Stock of provisions for

 Stage 1
 Stage 2
 Stage 2

 exposure
 exposure
 exposure

 Stage 1
 Stage 2
 Stage 3
 Stock of provisions for Stage 1
 Stock of stage 1
 Stock of stage 2
 Stock of stage 2

 exposure
 exposure
 stage 1
 stage 2
 stage 2
 Stage 1 Stage 2 Stage 3 exposure exposure exposure Coverage Ratio Stage 3 exposure Coverage Ratio -Stage 3 exposure overage Rati Stage 3 exposure 16.395 80,418 17,930 6.270 16.392 40.00 79,715 79,138 40.00% 5,540 6.263 4.534 43.20 4,489 42.05 40.009 40.409 61.799 40.00% 38.48% 45.07% 49.95% 47.72% 4.321 35.133 4.283 38.76 3,867 61.16⁵ 53.30⁶ 3.679 53.8 57.31 56.08 57.29 51.51 46.89% 48.81% 52.38% 47.77% 0.005 0.00% 0.0 0.00 0.00 16.07% 16.16

					31/12/2023							31/12/2024							31/12/2025			
	(min EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central banks	14.283	1	1	((0.01%	14.280	3	3	(0 0	0	0.01%	14,277	4	4	0	0	0	0.01%
	Central governments	65,416	4,521	222	80	16	85	40.00%	64,975	4,749	436	80	14	174	40.00%	64,614	4,896	650	76	11	260	40.00%
	Regional governments or local authorities	16,919	529	63	21	2	2	40.00%	16,610	784	117	20	2	47	40.00%	16,388	954	170	19	2	68	40.00%
	Public sector entities	4,732	229	69	6	1	28	40.00%	4,747	199	84	e	5 1	34	40.00%	4,753	178	99	6	0	40	40.00%
	Multilateral Development Banks	99	21	0				40.00%	104	16	1		0 0	0	40.00%	108	12	1	0	0	0	40.00%
	International Organisations	0	0	0	((0.00%	0	0	0	0	0 0	0	0.00%	0	0	0	0	0	0	0.00%
	Institutions	1,290	11	2	1			54.48%	1,287	13	3	1	0	2	54.94%	1,283	15	5	1	0	3	55.11%
	Corporates	12.850	1.198	354	41	53	277	78,40%	11.265	2.526	611	38	124	363	59.31%	9,790		1.042	29	185	493	47.37%
	of which: SME	1,608	139	86		11	42	48.88%	1,527	181	126	5	5 11	56	44.25%	1,465		161	5	10	67	41.57%
	Retail	11,144	900	718	125	146	383	53.41%	10,412	1,123	1,228	90	158	632	51.44%	9,837		1,686	82	161	847	50.27%
SPAIN	of which: SME	1,404	132	117		10	6	57.35%	1,331	164	157	e	5 10	82	51.92%	1,274		195	5	9	95	48.46%
	Secured by mortgages on immovable property	3,157	362	119	9	17	55	45.92%	3,016	443	178	6	5 21	75	42.23%	2,923		226	5	21	92	40.66%
	of which: SME	797	102	85	9	10	40	46.89%	725	144	115	3	13	52	44.96%	679		135	2	14	60	44.33%
	Items associated with particularly high risk	117	43	4	(9 9		55.96%	122	34	8	(5	4	50.24%	123	30	11	0	3	5	48.11%
	Covered bonds	0	0	0	(0		0.00%	0	0	0	(0 0	0	0.00%	0	0	0	0	0	0	0.00%
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0		0.00%	0	0	0	0	0 0	0	0.00%	0	0	0	0	0	0	0.00%
	Collective investments undertakings (CIU)	0	0	0	(0 0		0.00%	0	0	0	(0 0	0	0.00%	0	0	0	0	0	0	0.00%
	Equity	0	0	0	(0	(0.00%	0	0	0	(0 0	0	0.00%	0	0	0	0	0	0	0.00%
	Securitisation																					
	Other exposures	0	0	0	(0 0		0.00%	0	0	0	(0 0	0	0.00%	0	0	0	0	0	0	0.00%
	Standardised Total	130,007	7,818	1,553	288	244	860	55.42%	126,818	9,890	2,670	241	324	1,331	49.84%	124,096	11,388	3,894	218	384	1,809	46.45%

					31/12/2023							31/12/2024							31/12/2025			
	(min EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ra Stage 3 exposure
	Central banks	2,087	0	(1	0 0		0.00%	2,087	0	0	0	0	0	0.00%	2,087	0	0	0	0		0 0
	Central governments	4,308	106	(1	0 0	0	40.00%	4,204	210	0	0	0	0	40.00%	4,103	311	0	0	0		40.
	Regional governments or local authorities	891	41	2	2	. 0	1	40.00%	873	57	4	1	0	2	40.00%	858	70	6	1	0		1 40. 3 40.
	Public sector entities	1,004	67	33	2	. 0	13	40.00%	987	82	35	1	0	14	40.00%	972	95	37	1	0	15	5 40. 3 44.
	Multilateral Development Banks	1,035	54	13	3	. 0	6	45.87%	1,016	72	15	1	0	7	44.93%	999	86	18	1	0	1	44.2
	International Organisations	0	0	(1	0 0	0	40.00%	0	0	0	0	0	0	40.00%	0	0	0	0	0		40.1
	Institutions	531	10	10) ()	5 0	3	33.41%	506	17	29	6	0	10	33.37%	482	23	47	5	0	10	33.3
	Corporates	7,605	479	247	4	62	141	57.26%	7,377	532	423	32	54	213	50.31%	7,229	532	571	28	41	273	47.8
	of which: SME	1,285	160	117	7	9 19	80	68.89%	1,224	176	162	7	17	98	60.44%	1,188	174	200	6	13	11	3 56.2 3 41.9
	Retail	2,952	444	312	2 3	1 70	165	53.16%	2,644	538	526	24	74	238	45.23%	2,460	514	734	20	59	30	41.9
PORTUGAL	of which: SME	1,612	183	121	1 1	4 28	70	57.83%	1,483	232	201	11	29	100	49.63%	1,410	232	274	9	23	123	46.2
	Secured by mortgages on immovable property	611	54	106	5	5 10	72	68.16%	571	70	130	4	11	84	64.12%	551	70	150	3	9	93	61.8
	of which: SME	387	44	87	2	1 9	56	68.78%	356	55	102	3	9	66	64.67%	343	52	118	2	8	73	62.4
	Items associated with particularly high risk	136	5	4	1	0 0	2	47.07%	136	5	4	0	0	2	46.88%	136	5	4	0	0		46.7
	Covered bonds	0	0	(1	0 0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0		0.0
	Claims on institutions and corporates with a ST credit assessment	0	0	(1	0 0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0		0.0
	Collective investments undertakings (CIU)	0	0	(1	0 0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0		0.0
	Equity	0	0	(1	0 0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0		0.0
	Securitisation																					
	Other exposures	655	2	(1	0 0	0	16.16%	655	2	1	0	0	0	16.11%	654	2	1	0	0		16.0

												Adverse Scenaric	•								(
					31/12/2023							31/12/2024							31/12/2025			
	(min EUR, %	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage R Stage 3 exposur
	Central banks	25	()	0 1	0 0	(0.01%	25	0	0	0		0 0	0.01%		0			0 0		0
	Central governments	1,566	40	1	s	2 0		40.00%	1,535	66	10	2) (40.00%		84	1		2 0	4	6 4
	Regional governments or local authorities	0	0	1	0. 1	0 0		0.00%	0	0	0	0		0 0	0.00%	0	0			0 0	1	0
	Public sector entities	0	0	1	0. 1	0 0		0.00%	0	0	0	0		0 0	0.00%	0	0			0 0	1	0
	Multilateral Development Banks	0	0	1	0. 1	0 0		0.00%	0	0	0	0		0 0	0.00%	0	0			0 0	1	0
	International Organisations	0	0	1	0. 1	0 0		0.00%	0	0	0	0		0 0	0.00%	0	0			0 0	1	0
	Institutions	15	0	1	0	0 0		55.74%	15	0	0	0 0	0	0 0	55.69%	15	0			0		0
	Corporates	427	34	1	3	1 1		46.19%	400	54	8	3 1	2	2 3	37.20%	383	66	1		1 7	2	5
	of which: SME	53	4	1	1 1	0 0	0	51.19%	50	6	2	0	(1	41.86%	48	7			0 0	1	1 3
	Retail	24	3	3	1 1	0 0	0	43.86%	23	3	1	0	(1	39.79%	22	4			0 0	1	1
GERMANY	of which: SME	24	3	3	1 1	0 0	(43.56%	23	3	1	0	(1	39.39%	22	4			0 0	1	1
	Secured by mortgages on immovable property	16	1	L	0	0 0	(49.48%	15	2	1	0	(0 0	37.99%	14	2			0 0		0
	of which: SME	16	1	L	0	0 0	(49.50%	15	2	1	0	(0	38.01%	14	2			0 0		0
	Items associated with particularly high risk	0	(2	0	0 0	(0.00%	0	0	0	0 0	(0	0.00%	0	0		0	0 0		0
	Covered bonds	0	(2	0	0 0	(0.00%	0	0	0	0 0	(0	0.00%	0	0		0	0 0		0
	Claims on institutions and corporates with a ST credit assessment	0	(2	0	0 0	0	0.00%	0	0	0	0 0	(0 0	0.00%	0	0		0	0 0		0
	Collective investments undertakings (CIU)	0	(2	0	0 0	0	0.00%	0	0	0	0 0	(0 0	0.00%	0	0		0	0 0		0
	Equity	0	(2	0	0 0	0	0.00%	0	0	0	0 0	(0 0	0.00%	0	0		0	0 0		0
	Securitisation																					1
	Other exposures	0	(2	0	0 0	0	0.00%	0	0	0	0 0	(0	0.00%	0	0	-	0	0 0		0
	Standardiced Total	2.072	79					43 5396	2.012	126	20	2			20 0104	1 072	156	2'		2	1	2 27

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2023 EU-wide Stress Test: Credit risk STA CaixaBank, S.A.

												Adverse Scenario										
					31/12/2023							31/12/2024							31/12/2025			
	(min EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Covera Sta exp
	Central banks				0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	,			0	0	
	Central governments	22	2 2	0	0	0	0	40.00%	75	2	0	0	0	0	40.00%	24			0	0	0	
	Regional governments or local authorities	2	> 0	0	0	0	0	40.00%	2	0	0	0	0	0	40.00%	2	(0 0	0	0	0	
	Public sector entities	440	4	1	1	0	1	40.00%	436	6	3	1	0	1	40.00%	433	8	8 4	1	0	2	
	Multilateral Development Banks	495		2	1	0	1	40.00%	490	7	3	1	0	1	40.00%	487	5	9 5	1	0	2	
	International Organisations	0		0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	(0 0	0	0	0	
	Institutions	238		0	0	0	0	55.74%	237	2	1	0	0	0	55.69%	236		2 1	0	0	0	
	Corporates	2,453		15	4	9	6	41.71%	2,300	416		3	11	14	36.04%	2,193	496	6 67	3	11	22	
	of which: SME	42	18	1	0	0	0	40.36%	44	15	2	0	0	1	36.26%	45	13	3 3	0	0	1	
	Retail	9	1	0	0	0	0	45.84%	9	1	0	0	0	0	42.27%	8		2 1	0	0	0	
UNITED KINGDOM	of which: SME	8	1	0	0	0	0	44.73%	8	1	0	0	0	0	39.49%	8	1	1 1	0	0	0	_
	Secured by mortgages on immovable property	4	1 1	0	0	0	0	26.88%	4	1	0	0	0	0	23.70%	4	1	1 1	0	0	0	_
	of which: SME	2	0	0	0	0	0	48.99%	2	0	0	0	0	0	38.59%	2		0 0	0	0	0	_
	Items associated with earticularly high risk	0	0 0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0		0 0	0	0	0	_
	Covered bonds	0	0 0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0		0 0	0	0	0	-
	Claims on institutions and corporates with a ST credit assessment	0		0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	(0 0	0	0	0	_
	Collective investments undertakings (CLU) Equity	0		0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0		0 0	0	0	0	-
		0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0		0 0	0	0	0	-
	Securitisation Other exposures						-	0.00%	-						0.00%							-
	Other exposures	3.717	302	10	0	0	0	41.50%	3.553	437	0	0	11	0	36.74%	3,438	522		0	0		-
	Standardised Total				31/12/2023							Adverse Scenario 31/12/2024							31/12/2025			
	Standardised Yozal		I	1								31/12/2024						1				
	(add D.R. %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	31/12/2023 Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure		Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	31/12/2025 Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	
	(nin 13, %)	Stage 1 exposure	exposure 0		Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3 exposure 0.00%	exposure 0	exposure 0	exposure 0	31/12/2024 Stock of provisions for Stage 1	Stock of provisions for Stage 2	provisions for Stage 3	Stage 3 exposure 0.00%	exposure 0	exposure	exposure	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	
	(nh 0,4,1) Cong (hand) Cong (hand)	Stage 1	exposure 0		Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3 exposure 0.00% 40.00%			exposure 0	31/12/2024 Stock of provisions for Stage 1	Stock of provisions for Stage 2	provisions for Stage 3	Stage 3 exposure 0.00% 40.00%		exposure	exposure	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	~
	(nh BJ, N) Contro Santa Contro Santa Malanda anamateka Kalanda anamateka kana anahariteka	Stage 1 exposure 2,016 0	exposure 0 0 5 51 0 0		Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3 exposure 0.00% 40.00% 0.00%	exposure 0	exposure 0	exposure 0	31/12/2024 Stock of provisions for Stage 1	Stock of provisions for Stage 2	provisions for Stage 3	Stage 3 exposure 0.00% 40.00% 0.00%	exposure 0	exposure	exposure	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	~
	(sile BJR, %) Control bases Control deversamels Englished expressments or back sectors Englished expressments or back sectors	Stage 1 exposure 2,016 0 0	exposure 0 0 5 51 0 0 0 0		Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3 exposure 0.00% 40.00% 0.00% 0.00%	exposure 0	exposure 0	exposure 0	31/12/2024 Stock of provisions for Stage 1	Stock of provisions for Stage 2	provisions for Stage 3	Stage 3 exposure 0.00% 40.00% 0.00% 0.00%	exposure 0	exposure	exposure	Stock of provisions for Stage 1	provisions for Stage 2 exposure 0 0 0 0	provisions for Stage 3	co
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FRANCE	(chi D.R. %) Central banks Central stands of the second stands of the se	Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3 exposure 0.09% 0.09% 0.09% 0.09% 0.09% 0.09% 0.09% 0.09% 0.09% 0.09% 43.43% 43.45% 44.57% 49.41% 0.09% 0.09% 0.09% 0.09%	exposure 0 1,976 0 0 0 0 0 47 1,712	exposure 0 85 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure 0 13 0 0 0 0 0 0 0 0 25 22 1 1 1 1 1 0 0 0 0 0 0 0 0 0 0 0 0 0	31/12/2024 Stock of provisions for Stage 1	Stock of provisions for Stage 2	provisions for Stage 3	Stage 3 exposure 0.00% 0.00% 0.00% 0.00% 0.00% 55.69% 32.35% 33.05% 33.05% 33.05% 0.00% 0.00%	exposure 0 1,947 0 0 0 0 0 46 1,538 78 27 26 14	exposure	exposure 0 0 0 0 0 0 0	Stock of provisions for Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 2 exposure 0 0 0 0 0 0 0 0 0 4	provisions for Stage 3	
FRANCE	(chi (k, k)) Central Journal Central downmantle Malia cole and the set of the set Malia cole and the set of the set Malia cole and the set of the set Malia cole and the	Stage 1 expainre 0 2,016 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 1 exposure 0	provisions for Stage 2	provisions for Stage 3	Stape 3 exposure 6.09% 40.09% 0.09% 0.09% 0.09% 0.09% 0.09% 43.43% 43.43% 43.43% 43.43% 43.43% 44.57% 0.09% 0.00%	exposure 0 1,976 0 0 0 0 0 0 0 47 1,772 82 28 27 14 14 14 14 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure 0 85 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure 0 13 0 0 0 0 0 0 0 0 25 22 1 1 1 1 1 0 0 0 0 0 0 0 0 0 0 0 0 0	31/12/2024 Stock of provisions for stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions fage 2 acposure 0	provisions for Stage 3	Stage 3 Stage 3 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	xxposure 0 1,947 0	exposure	exposure 0 0 0 0 0 0 0	Stock of providents for Stage 1	provisions for Stage 2 exposure 0 0 0 0 0 0 0 0 0 4	provisions for Stage 3	
FRANCE	(chi (k, k)) Central Journal Central downmantle Malia cole and the set of the set Malia cole and the set of the set Malia cole and the set of the set Malia cole and the	Stage 1 expainre 0 2,016 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stape 3 exposure 6.09% 40.09% 0.09% 0.09% 0.09% 0.09% 0.09% 43.43% 43.43% 43.43% 43.43% 43.43% 44.57% 0.09% 0.00%	exposure 0 1,976 0 0 0 0 0 0 0 47 1,772 82 28 27 14 14 14 14 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure 0 85 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure 0 13 0 0 0 0 0 0 0 0 25 22 1 1 1 1 1 0 0 0 0 0 0 0 0 0 0 0 0 0	31/12/2024 Stock of provisions for stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of stage 2 exposure 0	provisions for Stage 3	Stage 3 Stage 3 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	xxposure 0 1,947 0	exposure	exposure 0 0 0 0 0 0 0	Stock of provisions for Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 2 exposure 0 0 0 0 0 0 0 0 0 4	provisions for Stage 3	

					51/11/2025							51/11/1014							51/11/1015		
	(min EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	provisions for prov Stage 2 S	tock of isions for tage 3 posure
	Central banks		0	((0	(0.00%	(0		0 0	0	0	0.00%	0	0	(0	0	0 0
	Central governments	3,301	84	10	6	0	4	40.00%	3,235	139	21	4	0	8	40.00%	3,187	177	31	4	0	12 40
	Regional governments or local authorities	0	0	((0	0	0.00%	(0	0	0 0	0	0	0.00%	0	0	(0	0	0 0
	Public sector entities	0	0	((0	(0.00%	(0	0	0 0	0	0	0.00%	0	0	(0	0	0 0
	Multilateral Development Banks		0	(0		0.00%	(0		0	0	0	0.00%	0	0	(0	0	0 0
	International Organisations		0			0		0.00%		0		0	0	0	0.00%	0	0		0	0	0 0
	Institutions	18	0			0		55,74%	18	0		0	0	0	55.69%	18	0		0	0	0 55
	Corporates	1.566	134	5	3	2		42,85%	1.470	219	20	2	3	7	37.72%	1.403	274	31	2	3	11 35
	of which: SME	35	12	1		0		38.85%	40	10	3	8 0	0	1	36.05%	40	9	4	0	0	1 34
	Retail	36	6	1		0 0		42.22%	35	6	3	8 0	0	1	38.47%	34	6	4	0	0	1 36
ITALY	of which: SME	36	6	1		0 0		42.11%	35	6	3	8 0	0	1	38.32%	34	6		0	0	1 36
	Secured by mortgages on immovable property	0	0	((0 0		39.53%	(0	0	0	0	0	29.74%	0	0	(0	0	0 26
	of which: SME	0	0	((0 0		49.50%	(0	0	0	0	0	38.01%	0	0	(0	0	0 35
	Items associated with particularly high risk	0	0	((0 0		0.00%	(0	0	0	0	0	0.00%	0	0	(0	0	0 0
	Covered bonds	0	0	((0 0		0.00%	(0	0	0	0	0	0.00%	0	0	(0	0	0 0
	Claims on institutions and corporates with a ST credit assessment		0	((0		0.00%		0		0	0	0	0.00%	0	0	(0	0	0 0
	Collective investments undertakinos (CIU)		0	((0		0.00%		0		0 0	0	0	0.00%	0	0	(0	0	0 0
	Equity		0	((0		0.00%		0		0 0	0	0	0.00%	0	0	(0	0	0 0
	Securitisation																				
	Other excessures	0	0	((0 0		0.00%	(0	0	0	0	0	0.00%	0	0	(0	0	0 0
	Standardised Total	4,921	223	21	7	3	8	41.37%	4,758	364	43	6	3	17	38.88%	4,643	457	66	6	3	25 37.

												Adverse Scenario										
					31/12/2023							31/12/2024							31/12/2025			
	(min EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Rat Stage 3 exposure
	Central banks	0	0	(0			0.00%	0	Ö	(0 0	0	0	0.00%	0	0	0	0	0	0	0.
	Central governments	30	1		0			40.00%	30	1		0	0	0	40.00%	29	2	0	0	0	0	40.1
	Regional governments or local authorities	0	0		0			0.00%	0	0		0	0	0	0.00%	0	0	0	0	0	0	0.0
	Public sector entities	93	1		0			40.00%	92	1		1 0	0	0	40.00%	91	2	1	0	0	0	40.0
	Multilateral Development Banks	693	6	2	1		1	40.00%	687	10		4 1	0	2	40.00%	682	13	6	1	0	3	40.0
	International Organisations	0	0	0	0	0	0	0.00%	0	0		0 0	0	0	0.00%	0	0	0	0	0	0	0.0
	Institutions	193	1	0	0	0	0	55.74%	193	1		0 0	0	0	55.69%	192	2	1	0	0	0	55.6
	Corporates	1,651	128	5	2	5	2	43.69%	1,539	226	19	9 2	7	7	35.80%	1,457	291	36	1	7	12	33.1
	of which: SME	167	12	2	1	1	1	43.66%	159	17	4	4 0	1	2	37.06%	153	20	7	0	1	3	34.4
	Retail	12	1	0	0	0	0	45.37%	12	1		0 0	0	0	39.32%	11	2	1	0	0	0	36.8
UNITED STATES	of which: SME	12	1	0	0	0	0	44.13%	11	1		0 0	0	0	38.34%	11	2	1	0	0	0	35.9
	Secured by mortgages on immovable property	5	0	0	0		0	42.13%	5	0		0 0	0	0	33.08%	5	1	0	0	0	0	31.15
	of which: SNE	0	0	(0	0	0	45.28%	0	0		0 0	0	0	32.95%	0	0	0	0	0	0	30.87
	Items associated with particularly high risk	0	0	(0	0	0	0.00%	0	0		0 0	0	0	0.00%	0	0	0	0	0	0	0.00
	Covered bonds	0	0	(0	0	0	0.00%	0	0		0 0	0	0	0.00%	0	0	0	0	0	0	0.00
	Claims on institutions and corporates with a ST credit assessment	0	0	(0	0	0	0.00%	0	0		0 0	0	0	0.00%	0	0	0	0	0	0	0.00
	Collective investments undertakings (CIU)	0	0	(0	0	0	0.00%	0	0		0 0	0	0	0.00%	0	0	0	0	0	0	0.00
	Eauity	0	0	(0	0	0	0.00%	0	0	0	0 0	0	0	0.00%	0	0	0	0	0	0	0.00
	Securitisation																					
	Other exposures	0	0	(0	0	0	0.00%	0	0		0 0	0	0	0.00%	0	0	0	0	0	0	0.00
	Standardised Total	2,678	137	8	3	5	4	42.88%	2,557	242	25	5 3	7	9	37.02%	2,468	311	45	2	7	16	34.67%

EBA EUROPEAN EANKING AUTHORITY

2023 EU-wide Stress Test: Credit risk STA CaixaBank, S.A.

												Adverse Scenario										
					31/12/2023							31/12/2024							31/12/2025			
	(min EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure
	Central banks	0	0	(0	0	0	0.00%	0	0	0	0 0	0	0	0.00%	0	0	0	0	0	0	0.0
	Central governments	172	4	1	0	0	0	40.00%	168	7	1	0	0	0	40.00%	166	9	2	0	0	1	40.00
	Regional governments or local authorities	1	0	(0	0	0	40.00%	1	0	0	0 0	0	0	40.00%	1	0	0	0	0	0	40.00
	Public sector entities	0	0	0	0	0	0	0.00%	0	0		0	0	0	0.00%	0	0	0	0	0	0	0.009
	Multilateral Development Banks	0	0	(0	0	0	0.00%	0	0	0	0 0	0	0	0.00%	0	0	0	0	0	0	0.00
	International Organisations	2,483	21	8	3	0	3	40.00%	2,460	36	15	3	0	6	40.00%	2,443	46	23	3	0	9	40.009
	Institutions	29	0	0	0	0	0	55.74%	29	0		0	0	0	55.69%	29	0	0	0	0	0	55.649
	Corporates	59	33	e	0	3	2	38.10%	60	27	11	0	2	4	35.13%	60	24	15	0	1	5	33.90
	of which: SME	11	1	0	0	0	0	43.84%	10	1		0	0	0	38.05%	10	2	1	0	0	0	35.819
	Retail	5	1	0	0	0	0	44.95%	5	1		0	0	0	40.45%	4	1	0	0	0	0	38.31
BELGIUM	of which: SME	5	1	0	0	0	0	44.02%	4	1		0	0	0	39.12%	4	1	0	0	0	0	36.799
	Secured by mortgages on immovable property	0	0	0	0	0	0	39.80%	0	0		0	0	0	31.93%	0	0	0	0	0	0	30.23
	of which: SME	0	0	0	0	0	0	45.00%	0	0		0	0	0	35.88%	0	0	0	0	0	0	34.449
	Items associated with particularly high risk	0	0	0	0	0	0	0.00%	0	0		0	0	0	0.00%	0	0	0	0	0	0	0.009
	Covered bonds	0	0	0	0	0	0	0.00%	0	0		0	0	0	0.00%	0	0	0	0	0	0	0.009
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0		0	0	0	0.00%	0	0	0	0	0	0	0.009
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0		0	0	0	0.00%	0	0	0	0	0	0	0.009
	Equity	0	0	0	0	0	0	0.00%	0	0		0	0	0	0.00%	0	0	0	0	0	0	0.009
	Securitisation																					
	Other exposures	0	0		0	0		0.00%	0	0		0	0	0	0.00%	0	0	0	0		0	0.009
	Standardised Total	2.749	60	15	3	3	6	39.24%	2.723	71	28	3	2	11	38.06%	2.703	80	40	3	1	15	37.77%

* State 1. 2. and 3 exposures as well as related provisions already reflect the restated distribution across IFRS 9 states as of 1 January 2023 as per Methodolox

2023 EU-wide Stress Test: Credit risk COVID-19 IRB CakaBank, S.A.

Public guarantees - Actual

								Public guara	ntees - Actual						
								31/1	2/2022						
		Exposur	e values	Risk expose	ire amounts	Stage 1	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of which	Stage 3	Stage 3 exposure, of which	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio - Stage 3
	(min EUR, %)	A-IRB	F-IRB			exposure	guaranteed amount	exposure	guaranteed amount	exposure	guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure
	Central banks														
	Central opvernments														
	Institutions														
	Corporates	8.835	0	1.422	0	5.893	4,376	2,340	1.752	604	450	22	57	169	28%
	Consistes - Of Which: Sharialised Lendisn	4	0	3	0	3	0	0	0	1	0	0	Ó	Ó	22.17%
	Corposites - Of Which: SME	5,255	0	662	0	3,449	2,638	1,407	1.080	399	309	12	35	84	20.91%
	Retail	8.539	0	722	0	6.148	4,803	1.781	1.411	610	481	25	48	151	24,73%
	Retail - Secured on real estate property	3	0	1	0	2	0	0	0	1	1	0	0	0	10.20%
CaixaBank, S.A.	Retail - Secured on real estate property - Of Which: SME	2	0	1	0	1	0	0	0	1	1	0	0	0	10.20%
caixabarik, S.A.	Retail - Secured on real estate property - Of Which: non-	1	0	Ó	0	1	0	0	0	0	0	0	0	0	
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail	8.536	0	721	0	6.146	4.803	1.781	1.411	609	480	25	48	151	24,75%
	Retail - Other Retail - Of Which: SME	8,522	0	720	0	6.134	4,794	1,780	1,410	608	482	25	48	151	24,75%
	Retail - Other Retail - Of Which: non-SME	14	0	1	0	12	10	1	1	0	0	0	0	0	20.81%
	taulty														
	Securitisation								_						
	Other non-credit obligation assets														
	IRS TOTAL	17.376		2,144		12.041	9,180	4,121	3.163	1.214	931		105	320	26.36%

								Point gains							
								31/12	1/2022						
		Exposur	re values	Risk expos	ure amounts	Stage 1	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of which	Stage 3	Stage 3 exposure, of which	Stock of provisions for	Stock of provisions for		Coverage Ratio Stage 3
	(min EUR, %)		F-IRB	A-188	F-188	exposure	guaranteed	exposure	guaranteed amount	exposure	guaranteed	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure
	Central banks														
	Central opvernments														
	Institutions														
	Corporates	8,835	0	1.422	0	5.893	4.376	2.340	1,752	604	450	22	57	169	281
	Corporates - Of Which: Specialised Lending														i
	Corporates - Of Which: SME														
	Retail	8.539	0	722	0	6.148	4.803	1.781	1.411	610	481	25	48	151	251
	Retail - Secured on real estate property														
SPAIN	Retail - Secured on real estate property - Of Which: SME														
	Retail - Secured on real estate property - Of Which: non-	1	0	0	0	1	0	0	0	0	0	0	0	0	
	Retail - Qualifying Revolving														
	Retail - Other Retail														
	Retail - Other Retail - Of Which: SME														
	Retail - Other Retail - Of Which: non-SME														
	Equity														
	Securitisation														
	Other non-credit obligation assets														
	IRS TOTAL	17,376	0	2.144		12.041	9,180	4,121	3.163	1.214	931		105	320	269

								31/1	2/2022						
		Exposu	re values	Risk expos	ure amounts	Stage 1	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of which	Stage 3	Stage 3 exposure, of which	Stock of provisions for	Stock of provisions for		Coverage Ratio
	(min EUR, %)	A-IFB	F-IRB	A-118	F-198	exposure	which guaranteed amount	exposure	which guaranteed amount	exposure	which guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stege 3 exposure
	Central banks														
	Central opvernments														
	Institutions														
	Corporates	0	0	0	0	Ó	0	0	0	0	0	Ó	Ó	0	
	Corporates - Of Which: Specialised Lending														
	Concentral - Of Which: SME														
	Retail	0	0	0	0	Ó	0	0	0	0	0	Ó	0	0	-
	Retail - Secured on real estate property														
PORTUGAL	Retail - Secured on real estate property - Of Which: SME														
PORTUGAL	Retail - Secured on real estate property - Of Which: non-	0	0	0	0	Ó	0	0	0	0	0	Ó	0	0	-
	Retail - Qualifying Revolving														
	Retail - Other Retail														
	Retail - Other Retail - Of Which: SME														
	Retail - Other Retail - Of Which: non-SME														
	touty														
	Securitisation														
	Other non-credit obligation assets														
	TRR TOTAL	0	0	0	0	0	0	0	0	0	0	0	0	0	

								Public game							
								31/1	2/2022						
		Exposu	re values	Risk expose	ure amounts	Stage 1	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of which	Stage 3	Stage 3 exposure, of which	Stock of provisions for	Stock of provisions for		Coverage Ratio - State 3
	(min EUR, %)		F-IRB	A-188	F-188	exposure	guaranteed amount	exposure	guaranteed amount	exposure	guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure
	Central banks														
	Central governments														1
	Testitutions														
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Corporates - Of Which: Specialised Lending													i	1
	Corporates - Of Which: SME														1
	Retail	0	0	0	0	Ó	0	0	0	0	0	0	0	0	
	Retail - Secured on real estate property													i	1
GERMANY	Retail - Secured on real estate property - Of Which: SNE														1
GERMAN	Retail - Secured on real estate property - Of Which: non-	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Qualifying Revolving														
	Retail - Other Retail														1
	Retail - Other Retail - Of Which: SME														
	Retail - Other Retail - Of Which: non-SME														
	Equity														
	Securitiestica		-	-											
	Other non-credit obligation assets														
	IRS TOTAL	0	0	0	0	0	0	0	0	0	0	0	0	0	-



2023 EU-wide Stress Test: Credit risk COVID-19 IRB CakaBank, S.A.

Public guarantees - Actual

								31/1	2/2022						
		Ехровит	re values	Risk expos	ure amounts	Stage 1	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of which	Stage 3	Stage 3 exposure, of which	Stock of provisions for	Stock of provisions for		Coverage Ratio - Steps 3
	(min EUR, %)	A-IRB	F-IRB	A-198	F-188	exposure	guaranteed amount	exposure	guaranteed amount	exposure	guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure
	Cantral banks														
	Central opvernments														
	Institutions														
	Corporates	0	0	0	0	Ó	0	0	0	0	0	0	0	Ó	
	Corposites - Of Which: Specialised Lending														
	Corporates - Of Which: SME														
	Retail	0	0	0	0	Ó	0	0	0	0	0	0	0	0	
	Retail - Secured on real estate property														
UNITED KINGDOM	Retail - Secured on real estate property - Of Which: SME														
UNITED KINGDOM	Retail - Secured on real estate property - Of Which: non-	0	0	0	0	Ó	0	0	0	0	0	0	0	0	
	Retail - Qualifying Revolving														
	Retail - Other Retail														
	Retail - Other Retail - Of Which: SME														
	Retail - Other Retail - Of Which: non-SME														
	touty														
	Securitisation														
	Other non-cradit obligation assots														
	IR5 TOTAL	0	0	0	0	0	0		0	0	0	0	0	0	

								Public guara	ntees - Actual						
								31/1	2/2022						
		Exposur	re values	Risk expos	ure amounts	Steps 1	Stage 1 exposure, of which	Steps 2	Stage 2 exposure, of which	Stege 3	Stage 3 exposure, of which	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio
	(min EUR, %)	A-188	F-IRB	A-188	F-188	exposure	which guaranteed amount	exposure	which guaranteed amount	exposure	which guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure
	Central banks														
	Cantral assersments														
	Institutions														
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0	0	1
	Corporates - Of Which: Specialised Lending														(
	Corporates - Of Which: SME														
	Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	1
	Retail - Secured on real estate property														(
FRANCE	Retail - Secured on real estate property - Of Which: SME														
TIONICE	Retail - Secured on real estate property - Of Which: non-	0	0	0	0	0	0	0	0	0	0	0	0	0	1
	Retail - Qualifying Revolving														(
	Batail - Other Batail														
	Retail - Other Retail - Of Which: SME														
	Retail - Other Retail - Of Which: non-SME														(
	Facily														
	Securitisation														
	Other non-credit obligation assets														
	IR5 TOTAL		0	0	0	0	0		0		0	0	0		

								31/1	2/2022						
		Expos	re values	Risk expos	iure amounts	Stage 1	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of which	Stage 3	Stage 3 exposure, of which	Stock of provisions for	Stock of provisions for		Coverage Rati Stage 3
	(min EUR, %)		F-DRB			exposure	guaranteed amount	exposure	guaranteed amount	exposure	guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure
	Central banks														
	Central governments														
	Institutions														
	Corporates	0	0	0			0	6	0	0	0	0	0	0	-
	Corporates - Of Which: Specialised Lending														
	Corporates - Of Which: SME														
	Retail	0	0	0			0	6	0	0	0	0	0	0	-
	Retail - Secured on real estate property														
ITALY	Retail - Secured on real estate property - Of Which: SME														
TIALI	Retail - Secured on real estate property - Of Which: non-	0	0	0			0	6	0	0	0	0	0	0	-
	Retail - Qualifying Revolving														
	Retail - Other Retail														
	Retail - Other Retail - Of Which: SME														
	Retail - Other Retail - Of Which: non-SME														
	Equity														
	Securitisation														
	Other non-credit obligation assets														1

															1
								31/1	2/2022						
		Exposur	e values	Risk expos	ure amounts	Stage 1	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of which	Stage 3	Stage 3 exposure, of which	Stock of provisions for	Stock of provisions for		Coverage Ratio - Stage 3
	(min EUR, %)	A-IRB	F-IRB	A-198	F-198	exposure	guaranteed amount	exposure	guaranteed amount	exposure	guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure
	Central banks														
	Central governments														
	Institutions														
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0		-
	Corporates - Of Which: Specialised Lending														
	Corporates - Of Which: SNE														
	Retail	0	0	0	0	0	0	0	0	0	0	0	0		-
	Retail - Secured on real estate property														
UNITED STATES	Retail - Secured on real estate property - Of Which: SME														
UNTILD STATES	Retail - Secured on real estate property - Of Which: non-	0	0	0	0	0	0	0	0	0	0	0	0		-
	Retail - Qualifying Revolving														
	Retail - Other Retail														
	Retail - Other Retail - Of Which: SME														
	Retail - Other Retail - Of Which: non-SME														
	Eaulty														
	Securitisation														
	Other non-credit obligation assets														
	TER TOTAL	0	0	0	0	0	0	0	0	0	0	0	0	0	

EBA RUNCOVEAN ALTHORETY

2023 EU-wide Stress Test: Credit risk COVID-19 IRB CaixaBank, S.A.

								Public guara	ntees - Actual						
								31/1	2/2022						
		Exposur	e values	Risk expos	ure amounts	Stage 1	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of which	Stage 3	Stage 3 exposure, of which	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio - Stege 3
	(min EUR, %)			A-198	6.08	exposure	guaranteed amount	exposure	guaranteed amount	exposure	guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure
	Central banks														1
	Central opvernments														
	Institutions														
	Corporates	Ó	0	0	0	0	0	0	0	0	0	0	0	0	-
	Corporates - Of Which: Specialised Lending														
	Corporates - Of Which: SME														
	Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Secured on real estate property														
BELGIUM	Retail - Secured on real estate property - Of Which: SME														
DECOION	Retail - Secured on real estate property - Of Which: non-	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Qualifying Revolving														1
	Retail - Other Retail														
	Retail - Other Retail - Of Which: SME														
	Retail - Other Retail - Of Which: non-SME														1
	Eaulty														
	Securitisation														
	Other non-credit obligation assets														1
	TRR TOTAL	0	0	0	0	0	0	0	0	0	0	0	0	0	-

EBA BANCORE ALTINGETY

2023 EU-wide Stress Test: Credit risk COVID-19 IRB CakaBank, S.A.

																Public guarantees	- Baseline Scenar	rio													
						31/12	/2023									31/12	/2024									31/1	12/2025				
	(min BuR, %)	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage I Stage exposit
	Central banka																														4
	Central governments																														-
	Institutions Constrates	3.640										1 004																			-
	Corrorates Corrorates - Of Which: Spacialized Landing	7.018	5.222	929	693	859	665	53	21	59	45%	6,985	5.094	827	625	1.025	909	2	16	488	47%	6.951	4,829	783	591	1.15	1.178	53	14	57	1
	Corporates - Of Which: Sharalased Landon Corporates - Of Which: SME																														
	Concoration - OF WHICH: SHC	6.320	1.044	1.000	1.004	0.02	244	24		14		1.24	4.776			1.674				200	hhdu	6.000	1.043	1.000	60.4	1.000					-
	Retail - Secured on real estate property	6.2/0	9,900	1.352	1.091	02/	/22	- 21	2/	20	205	0.400	9./20	1.197	00.2	1.0/4	1.000	4	**	329	2276	0.074	4.24/	1.093	001	128	L-101	"	2/	42	4
	Retail - Secured on real estate property - Of Which: SME																	-													-
ixaBank, S.A.	Retail - Securid on real estate property - Of Which: ron-																														
	Retail - Qualifying Revolving																														-
	Retail - Other Retail																														
	Rutal - Other Ratal - Of Which: SME																														-
	Rutal - Other Ratal - Of Which: non-SME																														
	Equity																														
	Securitization																														
	Other non-credit obligation assets																														
	1RB TOTAL	13 288									39,40%	12.813																			59

						31/1	12/2023									31/12	2/2024										/2025				
	(min BJR, %)	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	overage Ratio - Stage 3 exposure
	Central banks																														
	Central governments																														/
	Institutions																														
	Corporates	7.01	5,222	929	693	889	663	53	21	396	45%	6.985	5.044	827	625	1.025	502	54	16	485	47%	6.901	4,809	783	591	1.152	1.178	53	14	571	50%
	Corporates - Of Which: Specialised Lending																														(
	Corporates - Of Which: SME																														(
	Retai	6.27	4,905	1.382	1.091	887	700	21	52	304	34%	6.268	4,726	1.197	883	1.074	1.085	22	46	359	33%	6,209	4,347	1.093	884	1,238	1.464	22	37	429	33%
	Retail - Secured on real estate property																														(
SPAIN	Ratal - Secured on real estate property - Of Which: SME																														(
	Ratal - Secured on real estate property - Of Which: non-	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.	
	Retail - Qualifying Revolving																														(
	Retail - Other Retail																														/
	Rutail - Other Rutail - Of Which: SME																														
	Rutail - Other Rutail - Of Which: non-SME																														
	Bouity																														
	Securitisation																														
	Other non-credit obligation assets																														
	IRB TOTAL	13,28	10,127	2,311	1,783	1,776	1,363	74	80	700	32%	12,813	9,769	1,965	1,508	2,598	1,996	73	60	1,453	56%	12,013	9,156	1,922	1,475	3,441	2,642	0	53	1,959	57%

							12/2023									31/1	2/2024										2/2025				
	(min BJR, S	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Sta
	Central banks																														
	Central oovernments																														4
	Institutions																														/
	Corporates		0 1	Ô	0 0	0 0	0 0	0	0	6	û -	0	0	0	0	0	0	Ó	0	0		0	0	0	0	0	0	0	0		0.
	Corporates - Of Which: Specialised Lending																														/
	Corporates - Of Which: SME																														/
	Retai		0 1	Ô	0 0	0 0	0 0	0	0	6	û -	0	0	0	0	0	0	Ó	0	0		0	0	0	0	0	0	0	0		ô .
	Retail - Secured on real estate property																														/
ORTUGAL	Ratal - Secured on real estate property - Of Which: SME																														44
OKTOORE	Ratal - Secured on real estate property - Of Which: ron-		0 1	Ô	0 0	0 0	0 0	0	0	6	û -	0	0	0	0	0	0	Ó	0	0		0	0	0	0	0	0	0	0		ô -
	Retail - Qualifying Revolving																														44
	Retail - Other Retail																														44
	Rutal - Other Ratal - Of Which: SME																														44
	Rutal - Other Ratal - Of Which: non-SME																														4
	Equity																														4
	Securitisation																														4
	Other non-credit obligation assets																														4
	IRS TOTAL																														

							2/2023										2/2024									31/12	/2025				
	(min EJR, %)	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central banks																														
	Central governments																														
	Institutions																														
	Corporates Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0		0	0	0	0	0	0	0	0	0			0 0	0	0	0	0	0	0	0.	
	Corporates - Of Which: SME										-																				-
	Concorana - Un vinici: SHC	0	0	0	0	0	0	0	Ó	0		0	0	0	0	0	0	0	0	0			0 0	0	0	0	0	0	0	0.	
	Retail - Secured on real estate property	-		-			-										-							-	-	-				-	_
GERMANY	Retail - Secured on real estate property - Of Which: SME																														
GERMANT	Ratal - Secured on real estate property - Of Which: non-	Ó	0	0	0	0	0	0	Ó	0		0	0	0	0	0	0	0 0	0	0		0	0 0	0	0	0	0	0	0	٥.	
	Retail - Qualifying Revolving																														
	Retail - Other Retail																														
	Rotal - Other Rotal - Of Which: SME																														
	Ratal - Other Ratal - Of Which: non-SME																						_								
	Equity Securitization																						-								
	Other non-credit obligation assets										-																				-
	IRB TOTAL	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0 0	0	0	-		0 0	a	0 0	0	0	0	0	0 -	

EBA BANCING BANCING

2023 EU-wide Stress Test: Credit risk COVID-19 IRB CakaBank, S.A.

Public gua

																Public guarantees		rio													
						31/1	2/2023									31/1	2/2024									31/12	/2025				
	(min Buit, fo	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central banks																												('	()	4
	Central oovernments																												<u> </u>	<u> </u>	1
	Institutions																												<u> </u>	<u> </u>	1
	Corporates	0	0 0	6	0 0	0	0	0	0	0		0	0	0	0	0	0		0 0	0		0	0	0	0	0	0	0	0	0	-
	Corporates - Of Which: Specialised Lending																												<u> </u>	<u> </u>	4
	Corporates - Of Which: SME																												<u> </u>	<u> </u>	4
	Retai	0	0 0		0 0	0	0	0	0	0		0	0	0	0	0	0		0	0		0	0	0	0	0	0	0	- 0	°	-
	Retail - Secured on real estate property																												·	I	4
UNITED KINGDOM	Ratal - Secured on real estate property - Of Which: SME																												<u> </u>	<u> </u>	4
onareb nanoborn		0	0 0		0 0	0	0	0	0	0		0	0	0	0	0	0		0	0		0	0	0	0	0	0	0	- 0	°	*
	Retail - Oualifving Revolving																												<u> </u>	<u> </u>	-
	Retail - Other Retail																	-											<u> </u>	+	
	Rutal - Other Rutal - Of Which: SME Rutal - Other Rutal - Of Which: non-SME																	-											<u> </u>	+	-
																													<u> </u>	<u> </u>	-
	Equity Securitisation												-				-		-	-	-				-					+	4
	Securitization Other non-credit obligation assets																	-											<u> </u>	+	
	Other non-credit obligation assets IRS TOTAL																						-	-					<u> </u>	t	-
	THE TOTAL		1 0		0 0	•	0	0	0	0		•	•				0	u	, o	•	P	0	0		0	0	0	•	. 0		41

																ublic guarantees	- Baseline Scenar	rio													
						31/	12/2023									31/1	2/2024									31/1	2/2025				
		Stage S exposur in BUR, %)	exposur exposur guaran amou	e, of Stege 2 h exposure wed	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central banks																												+		
	Central assemments																												+		
	Institutions																												()		
	Corporates		0	0	0	0	0 0	2 0	0	0	-		0		0		0	0		0		0	0	0	0	0	0	0	+ 0	0	
	Corporates - Of Which: Specialised Landino Corporates - Of Which: SME																												()	I	
	Concoration - OF WHICH: SHE																														<u> </u>
	Retail - Secured on real estate property		0		0	0	· ·	2		0			0	· · · ·	2 <u> </u>				· ·			<u> </u>	°	0	0		0	0			<u>-</u>
	Retail - Secured on real estate property - Of 1	ALA: EME	-																-										(+		
ЭE	Rutal - Secured on real estate property - Of		0	0	0	0	o /		0	0		,	0				0					A		0	0		0	0	A		
	Retail - Qualifying Revolving						· · · ·	· · ·		0		,			×	*			· · · ·			×									<u> </u>
	Retail - Other Retail																												-		
	Ratal - Other Ratal - Of Which: SME																												-		
	Retail - Other Retail - Of Which: non-SME														1															- 1	
	Emily																													1	
	Securitization																													1	
	Other non-credit obligation assets																												1		
	IRS TOTAL		0	0	0	0	0	0	Ó	0			0			0	Ó	0				0	0	0	0	Ó	0	0	0		

						31/1	2/2023									31/1	12/2024									31/1	/2025				
	(min EUR, %)	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure
	Central banks																														4
	Central governments																														4
	Institutions																														4
	Corporates	0	0	0	0 0	0	0	0	0	0		0	0	0	0	6	0	0 0	6	0		0	0	0	Ó	0	0	0	0	0	1 .
	Corporates - Of Which: Specialised Lending																														4
	Corporates - Of Which: SME																														4
	Retai	0	0	0	0 0	0	0	0	0	0	-	0	0	0	0	6	0	0 0	6	0	-	0	0	0	Ó	0	0	0	0	0	1 -
	Retail - Secured on real estate property																														4
ITALY	Retail - Secured on real estate property - Of Which: SME																														4
TIALI	Retail - Secured on real estate property - Of Which: non-	0	0	0	0 0	0	0	0	0	0		0	0	0	0	0	0	0 0	6	0	-	0	0	0	0	Ó	0	0	0	0	1 -
	Retail - Qualifying Revolving																														
	Retail - Other Retail																							-							4
	Ratal - Other Ratal - Of Which: SME																														1
	Ratal - Other Ratal - Of Which: non-SME																														
	Equity																							-							4
	Securitisation																														4
	Other non-credit obligation assets																														
	IRE TOTAL	0			0 0			0	0	0		•																0		0	

						31/1	12/2023									31/12	2/2024									31/12	1/2025				
	(min But, %	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure
	Central banks																														
	Central oovernments																														
	Institutions																														
	Corporates	(0 0		0 0	2 (0	0	0	0		0	0	0	0	0	0	0	0	0		0	0	0	0	0	0	0	0	0	
	Corporates - Of Which: Specialised Lending																														
	Corporates - Of Which: SME																														
	Retai		0 0		0 0	2	0	0	0	0		0	0	Ó	0	0	0	0	0	0		0	0	0	0	0	0	0	0	0.	
	Retail - Secured on real estate property																														
UNITED STATES	Retail - Secured on real estate property - Of Which: SME																														
	Retail - Secured on real estate property - Of Which: non-		0 0		0 0	2	0	0	0	0		0	0	Ó	0	0	0	0	0	0		0	0	0	0	0	0	0	0	0.	
	Retail - Qualifying Revolving																														
	Retail - Other Retail																														
	Rotal - Other Retail - Of Which: SME																														
	Rutail - Other Rutail - Of Which: non-SME																														
	Louity.																														
	Securitization																														
	Other non-credit oblication assets																														
	TER TOTAL		J U		0		0	0	U																						

EBA RANCING RANCING

2023 EU-wide Stress Test: Credit risk COVID-19 IRB CakaBank, S.A.

																Public guarantee	is - Baseline Scena	ario												
						31,	12/2023									31/	12/2024									31/12	/2025			
	(min BJR, %	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of Stoc provisions for provision Stage 2 Stag exposure expo	ons for ge 3 Stage 3
	Central banks																													
	Central covernments														-			-												
	Institutions Corporates																													
	Corporates Corporates - Of Which: Specialised Lending	0				-	o o		0	0					o o	-	× .	0	<u>د</u>		*				0	0	0	0		
	Corporates - Of Which: SME																													
	Retail	0		2	0 0	2	0 0	0	0	0		(0		0 0		0	0	0 0			0	0	(0	0	0	0	0	0.
	Retail - Secured on real estate property																													
BELGIUM	Rutal - Secured on real estate property - Of Which: SME																													
	Potal - Secured on real estate property - Of Which: non- Retail - Qualifying Revolving	0		2	0 0	2	0 0	0	0	0	-	(0	-	0 0		0 1	0	0 0	-		0	0		0	0	0	0	0	0.
	Retail - Oualitvino Revolvino Retail - Other Retail				-		-								-		-	-	-											
	Retail - Other Retail Retail - Other Retail - Of Which: SME													-		-				-										-
	Retail - Other Retail - Of Which: non-SME																													
	Equity																													
	Securitisation																													
	Other non-credit obligation assets																													
	IBR TOTAL	0		2	0 0		0 0	0	0	0			0		0		0 (0	0 0			0	0		0	0	0	0		0 -

2023 EU-wide Stress Test: Credit risk COVID-19 IRB CakaBank, S.A.

																Public guarantees	- Adverse Scenar														
						31/1	2/2023									31/13	2/2024									31/1	2/2025				
	(min But, %	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Rati Stage 3 exposure
	Central banks																														
	Central governments																														4
	Institutions																														-
	Corporates	6.435	4.925	1,490	851	912	802	95	69	489	54%	6.281	4,645	1.348	857	1.207	1.076	5 10	7 7	0 72	60%	6.085	4.438	1.24	789	1.503	1.351	94	65	958	4 6
	Connectors - Of White: Secriptical Leaders																														4
	Corporates - Of Which: SME																														
	Retai	6.055	4,740	1.498	1.008	982	948	51	109	420	43%	5.624	4.314	1.555	1.046	1,359	1.335	5 4	4 10	7 585	43%	5.155	3.904	1.665	1.097	1.718	1,695	37	114	-751	4 4
	Retail - Secured on real estate property																														-
CaixaBank, S.A.	Retail - Secured on real estate property - Of Which: SME																														1
caixabalik, S.A.	Retail - Secured on real estate property - Of Which: non-																														4
	Retail - Qualifying Revolving																														4
	Retail - Other Retail																														4
	Retail - Other Retail - Of Which: SME																														-
	Ratal - Other Ratal - Of Which: non-SME																														4
	Equity																														4
	Securitisation																														4
	Other non-credit obligation assets																														4
	IRB TOTAL	12.671									46 53%										57.88%	10.948									7 57.35

						31/12	2/2023									31/12	2/2024									31/12	/2025				
	(min EUR, 1s	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	overage Ratio - Stage 3 exposure
	Central banks																														
	Central governments																														
	Institutions																														
	Corporates	6.43	5 4.925	1.490	851	912	802	95	69	489	54%	6.281	4.645	1.348	857	1,207	1.076	107	70	722	60%	6.086	4,438	1.248	789	1.503	1.351	94	65	958	64%
	Corporates - Of Which: Specialised Lending																														
	Corporates - Of Which: SME																														
	Retai	6.05	9 4,740	1.498	1.008	982	948	51	109	420	43%	5.624	4.314	1.555	1.046	1.359	1.335	44	107	585	43%	5,155	3.904	1.665	1.097	1,718	1,695	37	114	751	44%
	Retail - Secured on real estate property																														
SPAIN	Rutal - Secured on real estate property - Of Which: SME																														
	Rutail - Secured on real estate property - Of Which: non-		0 0	0	0	0	0	0	0	0		0	0	0	0	0	0	0	0	0		0	0	0	0	0	0	0	0	ô -	
	Retail - Qualifying Revolving																														
	Retail - Other Retail																														
	Rutal - Other Rutal - Of Which: SME																														
	Rutail - Other Rutail - Of Which: non-SME																														
	Equity																														
	Securitisation																														
	Other non-credit obligation assets																														
	IRB TOTAL	12,67	3 9,665	2,425	1,859	2,278	1,750	149	146	1,050	47%	11,751	8,959	2,485	1,903	3,139	2,411	150	154	1,817	58%	10,948	8,342	2,460	1,886	3,957	3,045	0	156	2,277	57%

							2/2023										2/2024										2/2025				
	(min BJR, %)	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Covera; Sta exp
	Central banks																														4
	Central covernments																														4
	Institutions																														-
	Corporates		0 0	2	0 0	0	0	0	0			0	0	0	0	0	0	0	0	0	*	0	0	0	0	0		0	0	0	2 -
	Corporates - Of Which: Specialised Lending																														4
	Corporates - Of Which: SME																														4
	Retail Retail - Secured on real estate property		0 0	2	0 0	0	0	0	0			0	0	0	0	0	0	0	0	0	*	0	0	0	0	0		0	0	0	2 -
	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME		-					-					-																		4
PORTUGAL	Retail - Secured on real estate property - Of Which: por-																														-
	Retail - Oualifying Revolving		0 0		0 0	0	0	0	U			0	0	0		0	U	U	0	U	*	0	0	U	U	U		0	0	0	4
	Retail - Other Retail		-																												-
	Ratal - Other Ratal - Of Which: SME		-																												4
	Rotal - Other Rotal - Of Which: non-SME		-																												4
	Faulty																														-
	Securitization																														-
	Other non-credit obligation assets				-																										-
	IRE TOTAL		0 0						0	,							0	0	0			0	0	0	0	0				0	-

							2/2023									31/1	2/2024										2/2025				
_	(min BJR, %)	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central banks																														
	Central governments																														
	Corporates																														
	Corporates Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0		0	0	0	•	0	0	0	0					0	0	0	0	0	0	0.	
	Corponities - Of Which: Specialised Landing Corponities - Of Which: SME																														
	Contoniana - Un which: Sinc		0	0	0	0			0	0		0					0		0	,				0	0		0	0	0		
	Retail - Secured on real estate property			-		-							-				-	-						-			-				_
GERMANY	Retail - Secured on real estate property - Of Which: SME																														_
GERMANT	Retail - Secured on real estate property - Of Which: non-	Ó	0	0	0	0	0	0	0	Ó		0	0	0	0	0	0	0	0	c		0	0	0	0	Ó	0	0	0	0 -	
	Retail - Qualifying Revolving																														
	Retail - Other Retail																														
	Ratal - Other Ratal - Of Which: SME																														
	Rutal - Other Rutal - Of Which: non-SME																														
	Equity Securitization																	-					-								
	Other non-credit obligation assets																														
	IRE TOTAL	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0			0		0	0	0	0	0	0	0	

EBA RANCING RANCING

2023 EU-wide Stress Test: Credit risk COVID-19 IRB CakaBank, S.A.

																Public guarantees		rio													
						31/1	2/2023									31/1	2/2024									31/12	/2025				
	(min Buit, fo	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central banks																														4
	Central oovernments																														1
	Institutions																		-												4
	Corporates	0	0 0		0 0	0 0	0	0	0	0		0	0	0	0	0		0	0 0	0		0	0	0	0	0	0	0	0	0	*
	Corporates - Of Which: Soscialised Lending																														-
	Corporates - Of Which: SME																														4
	Retai	0	0 0		0 0	0 0	0	0	0	0		0	0	0	0	0		0	0 0	0		0	0	0	0	0	0	0	0	0	-
	Retail - Secured on real estate property																														-
UNITED KINGDOM	Ratal - Secured on real estate property - Of Which: SME																														-
	Retail - Secured on real estate property - Of Which: ron- Retail - Qualifying Revolving	0	J U		U U	U U	U	0	U	U		U	U	U	0	U		0	0 0	U		U	U	0	U	U	U	U	U	0	*
	Retail - Oualifving Revolving Retail - Other Retail																														-
	Retail - Other Retail Retail - Other Retail - Of Which: SME																														-
	Ratal - Other Ratal - Of Which: SME Ratal - Other Ratal - Of Which: non-SME																														-
	Easter - Other Rater - Or Write: 101-5MC																														-
	Securitization			-	-	-																									-
	Other non-credit obligation assets			-	-	-																									-
	IRB TOTAL	0	0					0	0	0			0	0	0	0		0	0 0	0		0	0	0	0	0	0	0	0	0	

																Public guarantees	- Aprel 10 200101														
							12/2023										2/2024										1/2025				
	(min BUR, %)	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure
Central banks																															
Central novernments																															
Institutions																															
Corporates		0	0	(2	0	0 0	2 0	0 0	0		0	0	0	Ô.	0	0	2 (0 0	0		Ó	Ó	0	0	0	0	0	0	0	<u>.</u>
Corporates - Of Which: Specialised Lending																															
Corporates - Of Which: SME Refeat								_																							
Retail Retail - Secured on real estate property		0	0		2	0	0 0	2 0	2 0	0		0	0	0	0	0	0	2 (0 0	0	•	0	0	0	0	0	0	0	0	0	4°
Retail - Secured on real estate property Retail - Secured on real estate property	AU100-005					-																									
Rutal - Secured on real estate property Rutal - Secured on real estate property																															
Retail - Qualifying Revolving	- Of Which: ron-	<u>v</u>	0	· ·		2		<u> </u>			-		0	2	· · · · ·	· · · · ·		4 .	o o	0	*	<u> </u>	· · · · ·		0		0	0	0		4
Retail - Outerving Revoluting							-																								-
Retail - Other Retail - Of Which: SME							-																								-
Retail - Other Retail - Of Which: non-Si	ME																														
Fearing Country and Country an	~																														
Securitization																															
Other non-credit obligation assets																															
105 TOTAL		0	0			0	0 0	2 0	0	0		0	0	0	0	0	0		0 0	0		0	0	0	0	0	0	0	0	0	á .

Public gu

						31/1	2/2023									31/1	2/2024									31/12	/2025				
	(min BJR, %	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverag Stay expo
	Central banks																													()	
	Central governments																										()			()	é
	Institutions																										()			()	<i>.</i>
	Corporates	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	0	0	0	0	0	
	Corporates - Of Which: Specialised Lending																										()			()	<i>.</i>
	Corporates - Of Which: SME																										()			()	<i>.</i>
	Retai	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	0	0	0	0	0	e
	Retail - Secured on real estate property																													()	<u></u>
ALY	Retail - Secured on real estate property - Of Which: SME																														<u> </u>
	Retail - Secured on real estate property - Of Which: non-	0	0	1	0 0	0 0	0	0	0	0		0	0	Ó	0	0	0	0	0	0		0	0	0	0	0	0	0	0	- °	<u> </u>
	Retail - Qualifying Revolving																														<u> </u>
	Retail - Other Retail																														·
	Ratal - Other Ratal - Of Which: SME																														·
	Ratal - Other Ratal - Of Which: non-SME																														·
	Equity																														·
	Securitisation																														·
	Other non-credit obligation assets																														
	IRB TOTAL																														

						31/1	2/2023									31/1	2/2024									31/12	/2025				
	(min BJR, %)	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for p Stage 2 exposure	Stock of provisions for Stage 3 exposure	overage Ratio Stage 3 exposure
	Central banka																														
	Central povernments																														
	Institutions																														
	Corporates	0	0 0	2 6	0	(0	0	0	0	-	0	0	0	0		0	0	0	0			0	0	0	0	0	0	0	0	
	Corporates - Of Which: Specialised Lending																														
	Coroonites - Of Which: SME																														
	Retai	0	0 0	0 0	0 0	6	0	0	0	0		0	0	0	0		0	0	0	0			0	0	0	0	0	0	0	0.	
	Retail - Secured on real estate property																														
UNITED STATES	Rutal - Secured on real estate property - Of Which: SME																														
011120 011120	Retail - Secured on real estate property - Of Which: ron-	0	0 0	2 (0 0	(0	0	0	0		0	0	0	0		0	0	0	0		6	0	0	0	0	0	0	0	0	
	Retail - Qualifying Revolving																														
	Retail - Other Retail																														
	Rutal - Other Ratal - Of Which: SME																														
	Rutal - Other Ratal - Of Which: non-SME																														
	Equity																														
	Securitisation																														
	Other non-credit obligation assets																														
	TOR TOTAL	0	0																												

EBA RANCING RANCING

2023 EU-wide Stress Test: Credit risk COVID-19 IRB CakaBank, S.A.

																Public guarantee	is - Adverse Scena	irio												
						31,	12/2023									31/	12/2024									31/12	/2025			
	(min BJR, %	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	provisions for provis Stage 2 Sta	ock of isions for tage 3 posure
	Central banks																													
	Central covernments																	-												
	Institutions Corporates																													
	Corporates Corporates - Of Which: Specialised Lending	0	0			-	o o		0	0	-				° (-	× .	0	<u>د</u>		*				0	0	0	0		
	Corporates - Of Which: SME																													
	Retail	0	0	2	0 0	2	0 0	0	0	0		(0		0		0	0	0 0			0	0	(0	0	0	0	0	0.
	Retail - Secured on real estate property																													
BELGIUM	Rutal - Secured on real estate property - Of Which: SME																													
	Potal - Secured on real estate property - Of Which: non- Retail - Qualifying Revolving	0	0	2	0 0	2	0 0	0	0	0	-	6	0	-	0		0 1	0	0 0	-		0	0		0	0	0	0	0	
	Retail - Oualitvino Revolvino Retail - Other Retail											-						-												
	Retail - Other Retail Retail - Other Retail - Of Which: SME																													
	Retail - Other Retail - Of Which: non-SME																													
	Equity																													
	Securitisation																													
	Other non-credit oblication assets								-																					
	IBR TOTAL	0	0	4	v) 6	4	0	0	0	0	11°			1	v (1	v (0	o ام				0		0	0	0	0	•	

2023 EU-wide Stress Test: Credit risk COVID-19 STA CatxaBank, S.A.

								ntees - Actual					
	(min FIG %)	Exposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	31/1 Stage 2 exposure, of which guaranteed	5tage 3 exposure	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2	Stock of provisions for Stage 3 exposure	Coverage F Stage exposu
	(min EUR, %)									exposure	exposure	exposure	
	Central opvernments												
	Regional governments or local authorities												
	Public sector entities Multilateral Development Ranks												
	Public sector entities Multilateral Development Banks International Oroanisations												
	Institutions	355											
	Conservations of which a state	210	68	365	275	23	15	32	17	2		11	
		632	62	578	461	39	12	23	15	2	2	ŝ	
CaixaBank, S.A.	of which: SME	630	60	557	464	38	31	23	14	2	2	5	
	Second to mortoanes on immovable nonerty of which non-SME Items associated with particularly bioh risk		0	0	0	0	0	0	0	0	0	0	
	Items associated with particularly high risk				Č				×			, v	
	Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)												
	Collective investments undertakings (CIII)												
	Equity Securitiantion												
	Other exposures Standardized Total	1.027	131	952	762	63	50	55	32	4		16	
	Standardited 1811	1,047	131	999	/5/	63			М			10	
							Public guara	ntees - Actual					
								/2022					
					Stage 1				Stage 3				
					exposure, of which		Stage 2 exposure, of which		exposure, of which guaranteed	Stock of	Stock of	Stock of	Coverage
		Exposure values	Risk exposure amounts	Stage 1 exposure	which	Stage 2 exposure	which	Stage 3 exposure	which	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Coverage Stage exposi
	(min EUR, %)				guaranteed		guaranteed		guaranteed	exposure	exposure	exposure	expos
	Central hardes Central opvernments												
	Central opvernments Regional opvernments or local authorities						1				1	1	-
	Rebisha dovernments or istal automotes Deblic sorter entities Multilateral Development Banks						1				1	1	
	International Organisations												
	Institutions Corporates	211	45	200	145			12					
	of which: SPE	122		115	146		2	11	2	1		1	-
	Detail			325	250	26	20	20	12	1	1	4	
SPAIN	of which: SME	356	44	315	252	2	19	20	12	1	1	4	
	Secured by mortoaces on immovable property	0	0	0	0	0	0	0		0	0	0	
	of which: non-SME Sterns associated with particularly high risk		0	0	0	U	0	g		0		0	
	Covered bonds												
	Claims on institutions and corporates with a ST credit assessment												
	Collection investments undertablens (CIII) Family												
	Securitization												
	Other companyes Standardised Total												
								/2022					
		Exposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which	Stage 2 exposure	exposure, of which	Stage 3 exposure	Stage 3 exposure, of which	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Stage
	(min EUR, %)	Exposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Stage expos
	Central banks	Exposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3 exposure	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Steg- expos
	Central banks Central opvernments	Exposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3 exposure	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Stage expos
	Central banks Central opvernments	Exposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3 exposure	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Stage expos
	Central banks Central opvermente Benisaal opvermente or local authorities Public sector entities Multilatural Development Banks	Exposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3 exposure	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Stage expos
	Central banks Central opvernments	Deposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3 exposure	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Stage expos
	Central aburks Central aburks Brankard annummets i ford antholites Public rector antholites Hullitatural Development Stacks Leathantional Constraintons Institutions Consortes	177	20	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3 exposure	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Stage expos
_	Central stands Central standsmath Revised annumment or ford without Authoritant and Senderson Sanks Multiplicat Development Sanks Defensioned Central Sanks Defensioned Central Sanks Committee of which Split	177	20	264	127 60	ехрозите 17 9	13			Shock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure 4	Coverage Stage expos
PORTUGAI	Central stands Central stands Exclude a supermeth Exclude a superm	1277 88 254	20 21 11	164	127 127 50	ехрозите 17 9	12 12			Stock of provisions for Stage 1 exposure 1 1 0 1 1	Stock of provisions for Stage 2 esposure	Stock of provisions for Stage 3 exposure	Coverage Stag expo
PORTUGAL	Center Desires Center and Annual Center and Annual Center Center and Annual Center and Annual Center Center and Center an	177	20 21 11	264	127 60	ехрозите 17 9	12 12			Stock of provisions for Stage 1 exposure 1 0 1 1 0 0 1 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure 4 4 3 1 1 2 2 0	Coverage Stag export
PORTUGAL	Catal invite Catal invite Catal and any analysis Packs are atlass and any atlass Catal invite Catal invite	1277 88 254	20 21 11	164	127 127 50	ехрозите 17 9	12 12			Stock of provision for stage 1 exposure 1 1 0 1 1 0 1 0 0 0 0 0	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure 4 4 3 1 1 1 0 0	Coverage Stag exper
PORTUGAL	Central Banks Central Banks Central Banks Profile Central Banks Profile Central Banks Profile Central Banks Centra	1277 88 254	20 21 11	164	127 127 50	ехрозите 17 9	12 12			Stock of provisions for Stage 1 exposure 1 1 0 1 1 1 0 0 1 1 1 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 2 exposure 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2	Stock of provisions for Stage 3 exposure 4 4 3 1 1 1 0 0 0	Coverage Stag expos
PORTUGAL	Cecies Investigation of the second se	1277 88 254	20 21 11	164	127 127 50	ехрозите 17 9	12 12			Stock of provisions for Stage 1 exposure 1 0 1 1 0 0 1 1 1 0 0	Stock of provisions for Stage 4 asposure asposure 1 asp	Stock of provisions for Stage 3 expressions 4 4 3 1 1 1 2 0 0	Coverage Stag expot
PORTUGAL	Constraints Constraints Restances and an annual sector Restances and annual sector Restances annual s	1277 88 254	20 21 11	164	127 127 50	ехрозите 17 9	12 12			Stock of provisions for Stage 1 exposure stage 1 exposure 1 exposu	Stock of provisions for Stage 2 explasars 1 0 1 0 1 0 0 1 1 0 0 0 0 0 0 0	Stock of provisions for Stops 3 exposure 4 4 3 1 1 2 0 0	Coverage Stag expos
PORTUGAL	Centre states Centre	1277 88 254	20 21 11	164	127 127 50	ехрозите 17 9	12 12			Stock of provisions for Stage 1 exposure stage 1 exposure 1 exposu	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure exposure exposure exposure exposure 1 exposure	Coverage Stag expos
PORTUGAL	Certa states Certa States Ce	177 88 284 233 0 0 0	20 11 17 16 0 0	164 73 229 240 9 9	127 60 221 2212 6 6 6	жкроныги 17 9 9 14 13 13 13 13	33 8 12 11 10 0 0	22 3 3 3 3 0 0				Stock of provisions for Stage 3 exposure support of the support of	Coverage Stag export
PORTUGAL	Certar Bart Certar Bartan Sector Sector Se	1277 88 254	20 11 17 16 0 0	164 73 289 340 0 0	127 60 221 2212 6 6 6	жкроныги 17 9 9 14 13 13 13 13	33 8 12 11 10 0 0	22 3 3 3 3 0 0				Stock of provisions for Stage 3 exposure exposure 4 4 3 1 1 1 1 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2	Coverage Stag expos
PORTUGAL	Certa states Certa States Ce	177 88 284 233 0 0 0	20 11 17 16 0 0	164 73 229 240 9 9	127 60 221 2212 6 6 6	жкроныги 17 9 9 14 13 13 13 13	13 8 12 11 11 10 9 9 9	22 9 3 3 3 0 0				Stock of provisions for Stage 3 second stage 3 seco	Coverage Stag expos
PORTUGAL	Certa states Certa States Ce	177 88 284 233 0 0 0	20 11 17 16 0 0	164 73 229 240 9 9	127 60 221 2212 6 6 6	жкроныги 17 9 9 14 13 13 13 13	13 8 12 11 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	22 9 3 3 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0				Pick of provisions for Stops 3 explosure 4 4 3 3 1 1 1 2 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Coverage
PORTUGAL	Certa states Certa States Ce	177 88 284 233 0 0 0	20 11 17 16 0 0	164 73 229 240 9 9	127 60 220 212 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	жкроныги 17 9 9 14 13 13 13 13	13 8 12 11 0 0 0 25 Public gears 31/1:	22 9 3 3 3 0 0				4 4 3 1 1 1 1 1 1 1 2 2 2 2 2 2 2 2 2 2 2 2	Coverage
PORTUGAL	Certa states Certa States Ce	1177 157 284 233 6 0 0 0	20 11 12 12 14 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	2544 773 200 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9	127 66 2211 2211 2211 2211 2211 2211 221	есровите 17 17 17 17 17 17 18 18 18 18 10 0 0 0 0 0 0 0 0 0 0 0 0	13 5 10 10 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	23 9 3 3 9 23 23 7 25 7 25 7 22 7 22 7 22 7 22 22 22 22 22 22 22 2		1 1 1 1 1 1 1 1 0 0 0 0 0 0 0 0 0 0 0 0		4 3 1 1 2 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	
PORTUGAL	Ceng dars maintean de la constante de la const	177 187 283 244 200 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	20 11 17 16 0 0	164 73 229 240 9 9	127 60 220 212 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	жкроныги 17 9 4 13 13 0 0 0	13 8 12 11 0 0 0 25 Public gears 31/1:	22 9 3 3 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0				4 3 1 1 2 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Coverage
PORTUGAL	Constantine Consta	177 187 283 244 200 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	20 20 11 12 15 16 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	1944 77 2029 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	127 127 60 271 2 2 2 2 2 2 3 4 3 4 3 4 5 100 5 10 10 10 10 10 10 10 10 10 10 10 10 10	882083/78 177 9 141 143 143 143 143 143 143 143 143 143	13 13 13 10 0 0 0 0 0 0 0 0 0 0 0 0 0 0	775 9 3 3 0 0 0 2 2 7 7 2 2 7 7 7 2 2 7 7 7 2 2 7 7 7 7 7 7 9 7 9	13 15 1 2 2 0 0 15 15 15 15 15 15 15 15 15 15 15 15 15	1 1 0 1 1 1 0 0 0 0 0 2 2 2 2 2 2 2 2 2		4 3 1 1 2 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Coverage
PORTUGAL	Cong same Sector Sector Secto	177 187 283 244 200 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	20 20 11 12 15 16 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	1944 77 2029 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	127 127 60 271 2 2 2 2 2 2 3 4 3 4 3 4 5 100 5 10 10 10 10 10 10 10 10 10 10 10 10 10	882083/78 177 9 141 143 143 143 143 143 143 143 143 143	13 13 13 10 0 0 0 0 0 0 0 0 0 0 0 0 0 0	775 9 3 3 0 0 0 2 2 7 7 2 2 7 7 7 2 2 7 7 7 2 2 7 7 7 7 7 7 9 7 9	13 15 1 2 2 0 0 15 15 15 15 15 15 15 15 15 15 15 15 15	1 1 0 1 1 1 0 0 0 0 0 2 2 2 2 2 2 2 2 2		4 3 1 1 2 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Coverage
PORTUGAL	Ceng stars Ceng s	177 187 283 244 200 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	20 20 11 12 15 16 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	1944 77 2029 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	127 127 60 271 2 2 2 2 2 2 3 4 3 4 3 4 5 100 5 10 10 10 10 10 10 10 10 10 10 10 10 10	882083/78 177 9 141 143 143 143 143 143 143 143 143 143	13 13 13 10 0 0 0 0 0 0 0 0 0 0 0 0 0 0	775 9 3 3 0 0 0 2 2 7 7 2 2 7 7 7 2 2 7 7 7 2 2 7 7 7 7 7 7 9 7 9	13 15 1 2 2 0 0 15 15 15 15 15 15 15 15 15 15 15 15 15	1 1 0 1 1 1 0 0 0 0 0 2 2 2 2 2 2 2 2 2		4 3 1 1 2 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Coverage
PORTUGAL	Ceng stars Ceng s	177 187 283 244 200 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	20 20 11 12 15 16 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	1944 77 2029 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	127 60 721 2 2 2 2 3 4 8 50ept 1 8 spaner, 5	882083/78 177 9 141 143 143 143 143 143 143 143 143 143	13 13 13 10 0 0 0 0 0 0 0 0 0 0 0 0 0 0	775 9 3 3 0 0 0 2 2 7 7 2 2 7 7 7 2 2 7 7 7 2 2 7 7 7 7 7 7 9 7 9	13 15 1 2 2 0 0 15 15 15 15 15 15 15 15 15 15 15 15 15	1 1 0 1 1 1 0 0 0 0 0 2 2 2 2 2 2 2 2 2 2		4 3 1 1 2 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Coverage
PORTUGAL	Ceng stars Ceng s	177 187 283 244 200 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	20 20 11 12 15 16 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	1944 77 2029 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	127 60 721 2 2 2 2 3 4 8 50ept 1 8 spaner, 5	882083/78 177 9 141 143 143 143 143 143 143 143 143 143	13 13 13 10 0 0 0 0 0 0 0 0 0 0 0 0 0 0	775 9 3 3 0 0 0 2 2 7 7 2 2 7 7 7 2 2 7 7 7 2 2 7 7 7 7 7 7 9 7 9	13 15 1 2 2 0 0 15 15 15 15 15 15 15 15 15 15 15 15 15	1 1 0 1 1 1 0 0 0 0 0 2 2 2 2 2 2 2 2 2 2		4 3 1 1 2 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Coverage
PORTUGAL	Ceng same Sector Sector Secto	177 187 283 244 200 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	20 20 11 12 15 16 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	1944 77 289 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	127 60 721 2 2 2 2 2 3 4 8 34get 1 8 sparset 1 8 sparset 1	882083/78 177 9 141 143 143 143 143 143 143 143 143 143	13 13 13 10 0 0 0 0 0 0 0 0 0 0 0 0 0 0	775 9 3 3 0 0 0 2 2 7 7 2 2 7 7 7 2 2 7 7 7 2 2 7 7 7 7 7 7 9 7 9	13 15 1 2 2 0 0 15 15 15 15 15 15 15 15 15 15 15 15 15	1 1 0 1 1 1 0 0 0 0 0 2 2 2 2 2 2 2 2 2 2		4 3 1 1 2 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Coverage
PORTUGAL	Cing Jamma Cing J	177 187 283 244 200 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	20 10 11 17 17 0 0 0 0 0 0 0 0 0 0 0 0 0	1944 77 289 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	127 60 721 2 2 2 2 2 3 4 8 34get 1 8 sparset 1 8 sparset 1	882083/78 177 9 141 143 143 143 143 143 143 143 143 143	13 13 13 10 0 0 0 0 0 0 0 0 0 0 0 0 0 0	775 9 3 3 0 0 0 2 2 7 7 2 2 7 7 7 2 2 7 7 7 2 2 7 7 7 7 7 7 9 7 9	13 15 1 2 2 0 0 15 15 15 15 15 15 15 15 15 15 15 15 15	1 1 0 1 1 1 0 0 0 0 0 2 2 2 2 2 2 2 2 2 2		4 3 1 1 2 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Coverage
	Cong Manana Cong Manana	077 1077 1077 1073 1073 1073 1073 1073 1	20 10 11 17 17 0 0 0 0 0 0 0 0 0 0 0 0 0	1944 77 289 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	127 60 721 2 2 2 2 2 3 4 8 34get 1 8 sparset 1 8 sparset 1	882083/78 177 9 141 143 143 143 143 143 143 143 143 143	January Control of Con	775 9 3 3 0 0 0 2 2 7 7 2 2 7 7 7 2 2 7 7 7 2 2 7 7 7 7 7 7 9 7 9	13 15 1 2 2 0 0 15 15 15 15 15 15 15 15 15 15 15 15 15	1 1 0 1 1 1 0 0 0 0 0 2 2 2 2 2 2 2 2 2 2		4 3 1 1 2 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Coverage
PORTUGAL	Ceng dama Ceng dama Censor da	077 1077 1077 1073 1073 1073 1073 1073 1	20 10 11 17 17 0 0 0 0 0 0 0 0 0 0 0 0 0	1944 77 289 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	127 60 721 2 2 2 2 2 3 4 8 34get 1 8 sparset 1 8 sparset 1	882083/78 177 9 141 143 143 143 143 143 143 143 143 143	January Control of Con	775 9 3 3 0 0 0 2 2 7 7 2 2 7 7 7 2 2 7 7 7 2 2 7 7 7 7 7 7 9 7 9	13 15 1 2 2 0 0 15 15 15 15 15 15 15 15 15 15 15 15 15	1 1 0 1 1 1 0 0 0 0 0 2 2 2 2 2 2 2 2 2 2		4 3 1 1 2 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Coverage
	Cong Jaman Cong Jaman Restance Re	077 1077 1077 1073 1073 1073 1073 1073 1	20 10 11 17 17 0 0 0 0 0 0 0 0 0 0 0 0 0	1944 77 289 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	127 60 721 2 2 2 2 2 3 4 8 34get 1 8 sparset 1 8 sparset 1	882083/78 177 9 141 143 143 143 143 143 143 143 143 143	January Control of Con	775 9 3 3 0 0 0 2 2 7 7 2 2 7 7 7 2 2 7 7 7 2 2 7 7 7 7 7 7 9 7 9	13 15 1 2 2 0 0 15 15 15 15 15 15 15 15 15 15 15 15 15	1 1 0 1 1 1 0 0 0 0 0 2 2 2 2 2 2 2 2 2 2		4 3 1 1 2 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Coverage
	Cont alow main and alow main alow ma	077 1077 1077 1073 1073 1073 1073 1073 1	20 11 11 15 5 6 0 0 0 27 Risk represent ansuitz 0 0 0 0 0 0 0 0 0 0 0 0 0	1944 77 289 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	127 60 721 2 2 2 2 2 3 4 8 34get 1 8 sparset 1 8 sparset 1	882083/78 177 9 141 143 143 143 143 143 143 143 143 143	133 33 30 31 31 31 31 31 32 32 Public guess 32 12 Sage 2 second 22 Public guess 32 12 Sage 2 second 32 32 32 32 32 32 32 32 32 32	775 9 3 3 0 0 0 2 2 7 7 2 2 7 7 7 2 2 7 7 7 2 2 7 7 7 7 7 7 9 7 9	13 15 1 2 2 0 0 15 15 15 15 15 15 15 15 15 15 15 15 15	1 1 0 1 1 1 0 0 0 0 0 2 2 2 2 2 2 2 2 2 2		4 3 1 1 2 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Coverage
	Cont alow main and alow main alow ma	077 1077 1077 1073 1073 1073 1073 1073 1	20 11 11 15 5 6 0 0 0 27 Risk represent ansuitz 0 0 0 0 0 0 0 0 0 0 0 0 0	1944 77 2029 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	127 60 721 2 2 2 2 2 3 4 8 34get 1 8 sparset 1 8 sparset 1	882083/78 177 9 141 143 143 143 143 143 143 143 143 143	133 33 30 31 31 31 31 31 32 32 Public guess 32 12 Sage 2 second 22 Public guess 32 12 Sage 2 second 32 32 32 32 32 32 32 32 32 32	775 9 3 3 0 0 0 2 2 7 7 2 2 7 7 7 2 2 7 7 7 2 2 7 7 7 7 7 7 9 7 9	13 15 1 2 2 0 0 15 15 15 15 15 15 15 15 15 15 15 15 15	1 1 0 1 1 1 0 0 0 0 0 2 2 2 2 2 2 2 2 2 2		4 3 1 1 2 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Coverage
	Cont alow main and alow main alow ma	077 1077 1077 1073 1073 1073 1073 1073 1	20 11 11 15 5 6 0 0 0 27 Risk represent ansuitz 0 0 0 0 0 0 0 0 0 0 0 0 0	1944 77 2029 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	127 60 721 2 2 2 2 2 3 4 8 34get 1 8 sparset 1 8 sparset 1	882083/78 177 9 141 143 143 143 143 143 143 143 143 143	133 33 30 31 31 31 31 31 32 32 Public guess 32 12 Sage 2 second 22 Public guess 32 12 Sage 2 second 32 32 32 32 32 32 32 32 32 32	775 9 3 3 0 0 0 2 2 7 7 2 2 7 7 7 2 2 7 7 7 2 2 7 7 7 7 7 7 9 7 9	13 15 1 2 2 0 0 15 15 15 15 15 15 15 15 15 15 15 15 15	1 1 0 1 1 1 0 0 0 0 0 2 2 2 2 2 2 2 2 2 2		4 3 1 1 2 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Coverage
	Ceng Jaman Ceng J	077 1077 1077 1073 1073 1073 1073 1073 1	20 11 11 15 5 6 0 0 0 27 Risk represent ansuitz 0 0 0 0 0 0 0 0 0 0 0 0 0	1944 77 2029 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	127 127 60 271 2 2 2 2 2 2 3 4 3 4 3 4 5 100 5 10 10 10 10 10 10 10 10 10 10 10 10 10	882083/78 177 9 141 143 143 143 143 143 143 143 143 143	133 33 30 31 31 31 31 31 32 32 Public guess 32 12 Sage 2 second 22 Public guess 32 12 Sage 2 second 32 32 32 32 32 32 32 32 32 32	775 9 3 3 0 0 0 2 2 7 7 2 2 7 7 7 2 2 7 7 7 2 2 7 7 7 7 7 7 9 7 9	13 15 1 2 2 0 0 15 15 15 15 15 15 15 15 15 15 15 15 15	1 1 0 1 1 1 0 0 0 0 0 2 2 2 2 2 2 2 2 2 2		4 3 1 1 2 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Coverage
	Ceng dama Series	077 1077 1077 1073 1073 1073 1073 1073 1	20 11 11 15 5 6 0 0 0 27 Risk represent ansuitz 0 0 0 0 0 0 0 0 0 0 0 0 0	1944 77 2029 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	127 127 60 271 2 2 2 2 2 2 3 4 3 4 3 4 5 100 5 10 10 10 10 10 10 10 10 10 10 10 10 10	882083/78 177 9 141 143 143 143 143 143 143 143 143 143	133 33 30 31 31 31 31 31 32 32 Public guess 32 12 Sage 2 second 22 Public guess 32 12 Sage 2 second 32 32 32 32 32 32 32 32 32 32	775 9 3 3 0 0 0 2 2 7 7 2 2 7 7 7 2 2 7 7 7 2 2 7 7 7 7 7 7 9 7 9	13 15 1 2 2 0 0 15 15 15 15 15 15 15 15 15 15 15 15 15	1 1 0 1 1 1 0 0 0 0 0 2 2 2 2 2 2 2 2 2 2		4 3 1 1 2 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Coverage steps earbeit server server server server server steps server steps server se
	Ceng Jaman Ceng J	077 1077 1077 1073 1073 1073 1073 1073 1	20 11 11 15 5 6 0 0 0 27 Risk represent ansuitz 0 0 0 0 0 0 0 0 0 0 0 0 0	1944 77 2029 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	127 127 60 271 2 2 2 2 2 2 3 4 3 4 3 4 5 100 5 10 10 10 10 10 10 10 10 10 10 10 10 10	882083/78 177 9 141 143 143 143 143 143 143 143 143 143	11111111111111111111111111111111111111	775 9 3 3 0 0 0 2 2 7 7 2 2 7 7 7 2 2 7 7 7 2 2 7 7 7 7 7 7 9 7 9	13 15 1 2 2 0 0 15 15 15 15 15 15 15 15 15 15 15 15 15	1 1 0 1 1 1 0 0 0 0 0 2 2 2 2 2 2 2 2 2		4 3 1 1 2 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Coverage

2023 EU-wide Stress Test: Credit risk COVID-19 STA CatxaBank, S.A.

							Public guara	Stees - Actual					
						-		/2022		-			
		Exposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which	Stage 2 exposure	Stage 2 exposure, of which	Stage 3 exposure	Stage 3 exposure, of which	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Rat Stage 3 exposure
	(min EUR, %)		amounts	exposure	guaranteed	exposure	guaranteed	exposure	guaranteed	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure
	Central banks Central ocvernments												
	Regional accurate or local authorities												
	Public sector entities Multilateral Development Banks												
	International Organisations												
	Corporates	0	0	٥	0	0	0	٥	0	0	٥	0	
	of which: SHE Retail	0 0	0	0	0	0	0	0	0	0	0	0	
UNITED KINGDOM	at which: GMP Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	0		-
	of which: non-SME	0	0	0	0	0	0	0	0	0	0	0	
	Terms and resonance our neuronance rate and Claims on institutions and connectance with a ST could assessment Collective investments undertakings (CTU) Facility												
	Claims on institutions and concersion with a ST could assessment Collective investments undertakings (CIU)												
	Equity Securitization												
	Other exposures												
	Standardised Total	0	0	٥	0	0			0	0	0	0	*
								stees - Actual					
							31/13	/2022					
			Risk sussessme		Stage 1 exposure, of	Steps 2	Stage 2 exposure, of which		Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ra
		Exposure values	Risk exposure amounts	Stage 1 exposure	exposure, of which guaranteed	exposure	which guaranteed	Stage 3 exposure	which	Stage 1	Stage 2	Stage 3	Coverage Ra Stage 3 exposure
	(min ELR, % Central banks				terrorea		tanoant		a monuted	exposure	exposure	exposure	
									-	-			
	Public sector anthias												
	Multilataral Daveloneeunt Banks International Organisationa							_					
	Institutions		0				0		0	0		0	
	Consorates of which: SMC Default	0	0	9		9	0			0	0	0	
FRANCE	of which: SME	0	0	0	0	0	0	ő	0	0	0	0	
	Secured by mortases on immovable property of which one CMP	0		0	0	0	0	0	0	0	0	0	
	Items associated with particularly high risk Covered bonds												
	Colored on a state of the second state of the												
	Collective investments undertakings (CIU) Equity												
	Securitization Other emourem												
	Standardised Total	•	0	٥	•	0	Public guara	vbees - Actual	•	0	0	0	
		•			Stage 1		Public guara 31/12 Shane 2	rbees - Actual /2022	Steve 1	Suck of	Davis of	0 Stock of	
	Standardine Total	0 Exposure values	Risk exposure	Stage 1 exposure	Stage 1 exposure, of which	Stage 2 exposure	Public guara 31/12 Shane 2	vbees - Actual	Steve 1	Suck of	Stock of provisions for States 2	Stock of provisions for Stage 3	Coverage Ra
	Standardhad Total			Steps 1	0 Stage 1 exposure, of which guaranteed	Stage 2	Public guara	ntees - Actual /2022 Stage 3				Stock of provisions for Stage 3 exposure	Coverage Ra Stage 3 exposur
	Standardson Tytel General Jonan Sector Jonan			Steps 1	Stage 1 exposure, of which guaranteed accust	Stage 2	Public guara 31/12 Shane 2	ntees - Actual /2022 Stage 3	Steve 1	Suck of	Stock of provisions for State 2	Stock of provisions for Stage 3 exposure	Coverage Ra Stage 3 exposure
	Senderinal Total Senderinal Total Sender Index (eds 10.9, % Central Index Central Index (eds 10.9, %) Central Inde			Steps 1	0 Stage 1 exposure, of which guaranteed	Stage 2	Public guara 31/12 Shane 2	ntees - Actual /2022 Stage 3	Steve 1	Suck of	Stock of provisions for State 2	Stock of provisions for Stage 3 exposure	Coverage R Stage 3 exposur
	Standardson Tytel General Jonan Sector Jonan			Steps 1	Stage 1 exposure, of which guaranteed erround	Stage 2	Public guara 31/12 Shane 2	ntees - Actual /2022 Stage 3	Steve 1	Suck of	Stock of provisions for State 2	Stock of provisions for Stage 3 expensive	Coverage Ra Stage 3 exposure
	Several backs Total (46128, %) (46128, \%) (4			Steps 1	C Stage 1 exposure, of which guaranteed amount	Stage 2	Public guara 31/12 Shane 2	ntees - Actual /2022 Stage 3	Steve 1	Suck of	Stock of provisions for State 2	Stock of provisions for Stage 3 exposure	Coverage R Stage 3 exposur
	Secular Stat Secular Stat Secular Sector State Security S	0	Risk exposure amounts	Steps 1	Stage 1 esposere, of which guaranteed amount 0 0	Stage 2	Public guara 31/12 Shane 2	rtees - Actual /2022 Stage 3 exposure	Stage 3 exposure, of which guaranteed annumb	Suck of	Stock of provisions for State 2	Stock of provisions for Stage 3 exposure	Coverage R Stage 3 exposur
	Standardshaf Hol (ekstar), Ku Santa Javak Santa Javak		Risk exposure amousts	Steps 1	Stape 1 exposure, of yurranteed erevisit	Stage 2	Public guara 31/12 Shane 2	rtees - Actual /2022 Stage 3 exposure	Steve 1	Suck of	Stock of provisions for State 2	0 Stock of provisions for Stage 3 exposure 0 0 0	
	Several backs Several backs Severa	0	Risk exposure arroutes 0 0 0 0 0 0 0	Steps 1	Stape 1 exposure, of guaranteed erenses 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 2	Public guara 31/12 Shane 2	vtees - Actual /2022 Stage 3 esposure 0 0	Stage 3 espokus, of yokus, of guaranteed anounal or of the stage of th	Suck of	Stock of provisions for State 2		
ITALY	Several back that That Several back and that Several back and the several back and the seve	0	Risk exposure arroutes 0 0 0 0 0 0 0	Steps 1	Stage 1 exposure, of which guaranteed economic constant constant guaranteed g	Stage 2	Public guara 31/12 Shane 2	vtees - Actual /2022 Stage 3 esposure 0 0	Stage 3 espokus, of yokus, of guaranteed anounal or of the stage of th	Suck of	Stock of provisions for State 2		
ΠΑLΥ	Several back Several back Center back Cen	0	Risk exposure arroutes 0 0 0 0 0 0 0	Steps 1	Stage 1 esposers, of which guaranteed environt 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 2	Public guara 31/12 Shane 2	vtees - Actual /2022 Stage 3 esposure 0 0	Stage 3 espokus, of yokus, of guaranteed anounal or of the stage of th	Suck of	Stock of provisions for State 2		
ΠΑLΥ	Beneficial Isld General Isld Ge	0	Risk exposure arroutes 0 0 0 0 0 0 0	Steps 1	Steps 1 exponency of purporters of execution execution 0 0 0 0 0 0 0	Stage 2	Public guara 31/12 Shane 2	vtees - Actual /2022 Stage 3 esposure 0 0	Stage 3 espokus, of yokus, of guaranteed anounal or of the stage of th	Suck of	Stock of provisions for Sizes 2		
ΠΑLΥ	Several back Sector back Sect	0	Risk exposure arroutes 0 0 0 0 0 0 0	Steps 1	Steps 1 exposure, of garanteed executed 0 0 0 0 0 0	Stage 2	Public guara 31/12 Shane 2	vtees - Actual /2022 Stage 3 esposure 0 0	Stage 3 espokus, of yokus, of guaranteed anounal or of the stage of th	Suck of	Stock of provisions for Sizes 2		
ΠΑΙΥ	Beneficial Isld General Isld Ge	0	Risk esposure ensurits 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 1 exponse 0 0 0 0 0 0 0 0	esposere, of which guaranteed services	Stage 2 exposure 0 0 0 0 0 0 0	Public goars. 31/12 Stage 2 exposure, of ansorat ansorat 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	vtees - Actual /2022 Stage 3 esposure 0 0	stage 3 espesare, of which is generated arrows 0 0 0 0 0 0 0 0	Plock of Providiant for Rage 1 estosure 0 0 0 0 0 0 0 0 0 0 0 0 0	Pieck of provision for Raps 2 esposure 0 0 0 0 0 0 0 0 0 0 0 0		
ΠΑΙΥ	Several back Several back Cated answer Cated answer Ca		Risk esposure ansusta 0 0 0 0 0 0 0 0 0 0	Stage 1 exponse 0 0 0 0 0 0 0 0	esposere, of which guaranteed services	Stage 2 exposure 0 0 0 0 0 0 0	Public guara. 31/11 Segrega 2 consequences association	2014 - Actual 2022 51ape 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0	stage 3 espesare, of which is generated arrows 0 0 0 0 0 0 0 0	Plock of Providiant for Rage 1 estosure 0 0 0 0 0 0 0 0 0 0 0 0 0	Pieck of provision for Raps 2 esposure 0 0 0 0 0 0 0 0 0 0 0 0		
ΠΑΙΥ	Several back Several back Cated answer Cated answer Ca		Risk esposure ansusta 0 0 0 0 0 0 0 0 0 0	Stage 1 exponse 0 0 0 0 0 0 0 0	esposers, of garanteed security 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 2 exposure 0 0 0 0 0 0 0	Public guara	Atese - Actual /2022 Steps 3 ezposurs 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Sleps 3 espace, of gearanted exceeding 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Plock of Providiant for Rage 1 estosure 0 0 0 0 0 0 0 0 0 0 0 0 0	Pieck of provision for Raps 2 esposure 0 0 0 0 0 0 0 0 0 0 0 0		
ΠΑΙΥ	Several back Several back Cated answer Cated answer Ca		Risk separate ansatzka 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Енера I «крозьке 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	esposers, of garanteed security 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Steps 2 argsture 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Public guara	Ateas - Actual /2022 Siage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Sleps 3 espace, of gearanted exceeding 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Back of provisions for Regal equinous of 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Beck of provision for Regin 1 equinue of the second second of the second second of the second second of the second second second of the second second second second second of the second		
ΠΑΙΥ	Several back Several back Cated answer Cated answer Ca		Risk separate ansatzka 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Енера I «крозьке 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	esposers, of garanteed security 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Steps 2 argsture 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Public guara	Ateas - Actual /2022 Siage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Sleps 3 espace, of gearanted exceeding 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Back of provisions for Regal equinous of 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Beck of provision for Regin 1 equinue of the second second of the second second of the second second of the second second second of the second second second second second of the second		Coverage R
ITALY	Several Start Ted Several Start Ted Several Start Control Start	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Risk esposure ansusta 0 0 0 0 0 0 0 0 0 0	Stage 1 exponse 0 0 0 0 0 0 0 0	esposere, of which guaranteed services	Stage 2 exposure 0 0 0 0 0 0 0	Public goars. 31/11 Sage 2 guaranteed arrows arro	Atese - Actual /2022 Steps 3 ezposurs 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	stage 3 espetane, of which is generated accord 0 0 0 0 0 0 0 0	Plock of Providiant for Rage 1 estosure 0 0 0 0 0 0 0 0 0 0 0 0 0	Pieck of provision for Raps 2 esposure 0 0 0 0 0 0 0 0 0 0 0 0		Coverage R
ITALY	Security of the second	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Risk separate ansatzka 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Енера I «крозьке 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	esposers, of garanteed security 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Steps 2 argsture 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Public guess	Ateas - Actual /2022 Siage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Sleps 3 espace, of sear, of sear, of searched execution 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of providion for supervision for supervision of supervision of super	Beck of provision for Regin 1 equinue of the second second of the second second of the second second of the second second second of the second second second second second of the second	espelure espelu	Coverage R
ΠΑLΥ	Severite See 19 19 19 19 19 19 19 19 19 19 19 19 19	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Risk separate ansatzka 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Енера I «крозьке 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	esposers, of garanteed security 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Steps 2 argsture 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Public guara	Ateas - Actual /2022 Siage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Sleps 3 espace, of sear, of sear, of searched execution 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of providion for supervision for supervision of supervision of super	Beck of provision for Regin 1 equinue of the second second of the second second of the second second of the second second second of the second second second second second of the second	espelure espelu	Coverage R
ΠΑLΥ	Securitized Full	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Risk separate ansatzka 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Енера I «крозьке 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	esposers, of garanteed security 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Steps 2 argsture 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Public guara	Ateas - Actual /2022 Siage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Sleps 3 espace, of sear, of sear, of searched execution 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of providion for supervision for supervision of supervision of super	Beck of provision for Regin 1 equinue of the second second of the second second of the second second of the second second second of the second second second second second of the second	espelure espelu	Coverage R
ΠΑΙΥ	Severite and Tele Severite and	Constant of the second se	Elik espesare ansuste de la construcción de la cons	Енера I «крозьке 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	esposers, of garanteed security 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Steps 2 argsture 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Public guara	Ateas - Actual (2002 Stage 3 eccessors 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Sleps 3 espace, of sear, of sear, of searched execution 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of providion for supervision for supervision of supervision of super	Beck of provision for Regin 1 equinue of the second second of the second second of the second second of the second second second of the second second second second second of the second	espelure espelu	Coverage R
ΠΑΙΥ	Beneficial Stat	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Elà espana ansaita 6 6 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Енера I «крозьке 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	esposers, of garanteed security 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Steps 2 argsture 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Public guara	Ateas - Actual /2022 Siage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Bioga 3 espansor generating encoded en	Stock of providion for supervision for supervision of supervision of super	Beck of provision for Regin 1 equinue of the second second of the second second of the second second of the second second second of the second second second second second of the second	espelure espelu	Coverage R
ΠΑLΥ	Severite and Sever	2 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Elik espesare ansante de la construite de la construite de la construite ansante ansante de la construite ansante de la construite de la construite d	Енера I «крозьке 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	esposers, of garanteed security 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Steps 2 argsture 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Public guara	Atems - Actual (2002) Steps 3 esposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Bioga 3 espansor generating encoded en	Stock of providion for supervision for supervision of supervision of super	Beck of provision for Regin 1 equinue of the second second of the second second of the second second of the second second second of the second second second second second of the second	esperare C C C C C C C C C C C C C	Coverage R Stage State
ITALY UNITED STATES	Severite and Sever		Risk expenses ansolds	Енера I «крозьке 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	esposers, of garanteed security 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Steps 2 argsture 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Public guara	Ateas - Actual (2002) Steps 3 espesars 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Steps 3 espenses ourseted ours	Stock of providion for supervision for supervision of supervision of super	Beck of provision for Regin 1 equinue of the second second of the second second of the second second of the second second second of the second second second second second of the second	Appeure appeure appeure appeure Stock of provision for appeure appeu	Coverage R Stage State
ITALY UNITED STATES	Severite and Sever	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Risk expenses ansolds	Енера I «крозьке 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	esposers, of garanteed security 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Steps 2 argsture 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Public guara	Keen - Actual (2002 Steps 3 espision 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Steps 3 espenses ourseted ours	Stock of providion for supervision for supervision of supervision of super	Beck of provision for Regin 1 equinue of the second second of the second second of the second second of the second second second of the second second second second second of the second	Appeure appeure appeure appeure Stock of provision for appeure appeu	Coverage R Stage S stage S
ITALY UNITED STATES	Severite and Sever	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Risk expenses ansolds	Енера I «крозьке 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	esposers, of garanteed security 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Steps 2 argsture 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Public guara	Keen - Actual (2002 Steps 3 espision 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Steps 3 espenses ourseted ours	Stock of providion for supervision for supervision of supervision of super	Beck of provision for Regin 1 equinue of the second second of the second second of the second second of the second second second of the second second second second second of the second	Appeure appeure appeure appeure Stock of provision for appeure appeu	Coverage R Stage S stage S
ITALY UNITED STATES	Severite and Sever	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Risk expenses ansolds	Енера I «крозьке 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	esposers, of garanteed security 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Steps 2 argsture 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Public guara	Keen - Actual (2002 Steps 3 espision 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Steps 3 espenses ourseted ours	Stock of providion for supervision for supervision of supervision of super	Beck of provision for Regin 1 equinue of the second second of the second second of the second second of the second second second of the second second second second second of the second	Appeure appeure appeure appeure Stock of provision for appeure appeu	Coverage R Stage S stage S
ITALY UNITED STATES	Severite and Sever	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Risk expenses ansolds	Енера I «крозьке 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	esposers, of garanteed security 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Steps 2 argsture 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Public guara	Keen - Actual (2002 Steps 3 espision 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Steps 3 espenses ourseted ours	Stock of providion for supervision for supervision of supervision of super	Beck of provision for Regin 1 equinue of the second second of the second second of the second second of the second second second of the second second second second second of the second	Appeure appeure appeure appeure Stock of provision for appeure appeu	Сочетара Яг
ITALY UNITED STATES	Severite and Sever	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Elik egysus sessets 	Suppl report	esposers, of garanteed security 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Steps 2 argsture 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Public guara	Keen - Actual (2002 Steps 3 espision 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Steps 3 espenses ourseted ours	Stock of providion for supervision for supervision of supervision of super	Beck of provision for Regin 1 equinue of the second second of the second second of the second second of the second second second of the second second second second second of the second	Appeure appeure appeure appeure Stock of provision for appeure appeu	Coverage Ra Stage 3 exposure

2023 EU-wide Stress Test: Credit risk COVID-19 STA CakaBank, S.A.

							31/13	1/2022					
	(min EUR, %)	Deposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central banks												
	Central opvernments												
	Depional accomments or local authorities												
	Public sector entities												
	Multilateral Development Banks												
	International Organisations												
	Institutions												
	Corporates	0	0	0	0	0	0	0	0	0	0	0	-
	of which: 24%	0	0	0	0	0	0	0	0	0	0	0	*
	Retail	0	0	0	0	0	0	0	0	0	0	0	
BELGIUM	of which the	0	0	0	0	0	0	0	0	0	0	0	-
	Secured by mortgages on immovable property	0	0	0	0	0	0	0		0	0	0	
	of which: non-SPE	0	0	0	0	0	0	0		0	0	0	
	Stems associated with narticularly biob risk												
	Covered bonds												
	Claims on institutions and cornorates with a ST could assessment												
	Collective investments undertakings (CIU)												
	Eaulty												
	Securitiantion												
	Other exposures												
	Standardised Total	0	0	0	0	0	0	0		0	0	0	



2023 EU-wide Stress Test: Credit risk COVID-19 STA CaixaBank, S.A.

														2	ublic guarantees		b													
			Stage 1	Stage 2	51/1	2/2023 Stage 3	0-0-1	Darib et	Derived.			Stage 1		Stage 2			Product.	Derived.	Dente of			Stage 1		Stage 2	31/1	2/2025 Stage 3	Deshad	Dented	First of	<u> </u>
		Stage 1 exposure	exposure, of Stay which expo	stage 2 exposure, o which guaranteed	f Stage 3 exposure	exposure, of which	provisions for Stage 1	provisions for Stage 2	Stock of provisions for Stage 3 exposure	verage Ratio - Stage 3	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which	Stage 3 exposure	exposure, of which	provisions for Stage 1	provisions for Stage 2	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3	Stage 1 exposure	exposure, of which	Stage 2 exposure	exposure, of which	Stage 3 exposure	exposure, of which	provisions for Stage 1	Stock of provisions for Stage 2 exposure	provisions for Stage 3	Coverage Ratio - Stage 3
	(min EUR, %) Central banks		guaranteed	guaranceed		guarantees	exposure	esposure	exposure	exposure		guaranteed		guaranceed		guaranceed	exposure	exposure	exposure	exposure		guaranteed		guaranteed		guarancees	exposure	exposure	exposure	exposure
	Central oovernments Regional oovernments or local authorities				_																									
	Public sector antities Multilateral Development Banks				_																									
	International Organisations																													
	Consonates	323	295	31	2 2	5 26	5 1	7	15	51.91%	345	255	35	33	39	28	1	e	5 19	49.55%	340	245	37	36	43	17	7	1 5	20	47,85%
CaixaBank, S.A.	Retail Antai	505	419	2	39 31	20	1	7	12	35.09%	543	451	2	44	42	7	1	3	2 14	33.31%	532	435	28	44	50	2	7	1 1	25	31.65%
Calkaballik, S.A.	Service for motivanes on immovable revealty of which non-SME	0	0	0	• •	o a	•	0	d -		0	٥	٥	0	0	٥	0				0	0	0	0	0			• •	0	-
	Items associated with particularly Noh risk																													
	Covered bonds Claims on institutions and corporates with a ST credit assessment Collection institutions and corporates (CIII)																													
	Contractive information of the second state of																													
	Other seconces							14		AJ 1864	840	114	67	**						11.000	111		100	80						
	Standardited Total	908	78	81	60 Ø			14		91,075	897	(10)	97	//	~				4	53,775	839	(8)	100	80	111			e /	41	40.4175
					31/1	12/2023				r						/2024	~								31/1	2/2025				
			Stage 1	Stage 2		Stage 3	Stock of	Stock of	Stock of	versos Ratio -		Stage 1		Stage 2		Stage 3	Stock of	Stock of	Stock of	Coverant Ratio -		Stage 1		Stage 2		Stage 3	Stock of	Stock of	Stock of	Covernos Ratio -
	(min PLP %)	Stage 1 exposure	Stage 1 exposure, of which Stag guaranteed expo	e 2 sure guaranteed	f Stage 3 exposure	which	provisions for Stage 1	provisions for Stage 2	Stock of provisions for Stage 3	Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	which	provisions for Stage 1	provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	Stage 3 exposure, of which guaranteed	provisions for Stage 1	Stock of provisions for Stage 2	provisions for Stage 3	Coverage Ratio - Stage 3 exposure
	(min EUR, %)		facone	64114778		are come	exposure	exposure	exposure			forome				(moore)	exposure	exposure	exposure			ferrorma		*******		truces	exposure	exposure	exposure	
	Central governments Regional governments or local authorities																													
	Dublic sector entities Multilateral Development Banks																													
	International Organisations Institutions									T																				
	Corporates of which y DM*	155	138	17	13 14	. 3	5 O	0	8	53.17%	180	127	23	20	16	3	0		5 5	49.55%	175	115	26	23	15	4	4	0 0	9	46.92%
SPAIN	Retail of which: 240	313	246	34	27 28	5 8	1 1	1	9	33.42%	302	230	38	32	22	5	1	3	2 11	32.59%	294	217	40	32	39	3	5	1 1	13	32,17%
Si Mari	Secured by mortoaces on immovable property of which non-SME	0	0	0	0 0	2 0	•	0	o -		0	0	0	0	0	٥	0		0		0	0	0	0	0			0 0	0	2 ·
	Items associated with particularly high risk																													
	Course const Claims on institutions and corporates with a ST credit assessment						1			-																	1			
	Collective Investments undertaktions (CIII) Equity																													
	Securitisation Other exposures									40.32%										42.12%										
	Standardised Lota	501	335	2	-			4	10	40.30%	403	337	50	2	62			· · · · · ·	4 29	46.12%	434	333	14	30	a/		×1	u 2	ĸ	38.52%
					31/1	12/2023									ublic guarantees 31/13	12024									31/1	2/2025				
		Shane 1	Stage 1 exposure, of One	Stage 2 exposure, o	31/3	2/2023 Stage 3 exposure, of	Stock of	Stock of	Stock of con	verage Ratio -	Stans 1	Stage 1 exposure, of	Stane 2		31/12	12024		Stock of	Stock of	Coverage Ratio -	State 1	Stage 1 exposure, of	Stans 2	Stage 2 exposure, of	31/1 Stars 1	2/2025 Stage 3 exposure, of	Stock of	Stock of	Stock of	Coverage Ratio -
	(min EUR, %)	Stage 1 exposure	Stage 1 exposure, of Stag which expo guaranteed	stage 2 e 2 which guaranteed	31/3 f Stage 3 exposure	2/2023 Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	verage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure		31/12	12024		Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	31/1 Stage 3 exposure	2/2025 Stage 3 exposure, of which guarantoed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
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	Control Junios (del 10, %) Control Services Control Control Co	Stage 1 exposure	Stage 1 exposure, of which guaranteed exposure	Stage 2 exposure, o sure guaranteed minimum	31/3 f Stage 3 g exposure	12/2023 Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	verage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure		31/12	12024		Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 esposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	31/1 Stage 3 exposure	2/2025 Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
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2023 EU-wide Stress Test: Credit risk COVID-19 STA

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2023 EU-wide Stress Test: Credit risk COVID-19 STA

																Public guarantees	- Baseline Scena	rio													/
						31/:	12/2023									31/12	2/2024									31/1	1/2025				
	(min EU	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central banks																														
	Central governments																														(
	Regional assessments or local authorities																														(
	Public sector entities																														(
	Multilateral Development Banks																														
	International Organisations																														(
	Institutions																														
	Corporates		0	0	0 0	0	0 0	0	0	0		0	0		0	0		0 0	0	0		0	0		0	0	0	0	0	Q -	
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BELGIUM	of which: QB																														(
	Secured by mortgages on immovable property		0	0	0 0	0	2 0	0	0	0		0	0		0	0		0	2 0	0		0	0		0	0	0	0	0	0.	
	of which: non-SME																														
	Term associated with narticularly bink risk																														(
	Covered bonds																														
	Claims on institutions and composites with a ST could assessment																														(
	Collective investments undertakings (CIU)																														(
	Coulty																														(
	Securitization																														(
	Other exposures																														
	Standardised Total		0	0	0 0	0		0	0	0	-	0	0		0	0		0 0		0	-	0	0		0	0	0	0	0	0 -	

2023 EU-wide Stress Test: Credit risk COVID-19 STA CaixaBank, S.A.

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 | Public guarantees | - Adverse Scenar | 6 | |
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Multislateral Development Banks | |
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	Multilateral Development Banks							
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| | Institutions | |
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 | |
| | Corporates of whole State | 350 | 255
 | 34 | 22 | 36 | 8 1
 | 7 | 19 | \$2.66% | 334 | 246 | 44 | 2
 | 42 | 12 | | | 21
 | 49,55% | 319 | 235 | 50 | 42 | 50 | 1 | 15 | 1 7 | 23
 | 46.60% |
| CaixaBank, S.A. | Retail
of which: SHE | 557 | 457
 | 42 | 43 | 33 | 8 2
 | 3 | 13 | 38.15% | 541 | 442 | 54 | 6
 | -6 | 7 | | | 16
 | 36.09% | 527 | 432 | 2 | -6 | 25 | | 7 | 1 2 | 29
 | 34,45% |
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	Claims on institutions and corporates with a ST credit assessment							
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	Coulty							
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	Other excosures							
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| | Standardiaed Total | 525 | 715
 | 62 | 7 | 80 | 31 3
 | 10 | 35 | 44.00% | 851 | 657 | 102 | 54
 | 105 | | 1 1 | | 21 44
 | 40.89% | 820 | 665 | 105 | 87 | 135 | 2 | 5 | 0 9 | 2
 | 2 38.46% |
 | | | 11/12/2021 |
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 | Public guarantees | - Adverse Scenar | 6 | |
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 | Steps 3
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State 3 | Stage 1 | exposure, of
which | Stage 2
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which | Stage 3 | Stage 3
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 | Coverage Ratio -
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| | (min EUR, %) | exposure | guaranteed
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	Central banks Central governments							
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| | Regional governments or local authorities | |
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	Multilateral Development Banks				
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 | |
	Institutions							
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 | |
| | of which: SMC | 185 | 131
 | 20 | 19 | 3 | 3 1
 | 1 | 5 | 54.94% | 169 | 118 | 21 | 2
 | 19 | - 4 | , | | 10
 | 49.54% | 154 | 228 | 40 | 28 | 25 | | 5 | 1 2 | 12
 | 44.76% |
| SPAIN | Ratal
of which: SMC | 310 | 235
 | 35 | 31 | 25 | 6 2
 | 3 | 12 | 41.45% | 295 | 221 | 41 | 23
 | 55 | 5 | , | | 2 15
 | 40.12% | 254 | 229 | 44 | 22 | 45 | | 5 | 1 2 | 33
 | 5 38.96% |
| | Secured by mortozoes on immovable property | 0 | 0
 | 0 | 0 | 0 | o c
 | 0 | 0. | | 0 | 0 | 0 | 0
 | 0 | ٥ | \$ | 2 | 0 0
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 | 2 - |
	Items associated with particularly high risk							
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	Covered bonds Claims on institutions and corporates with a ST credit assessment							
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	Collective investments undertakings (CIII) Equity				
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| | Securitization | |
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 | | | | | | | | - | _ |
 | |
| | Standardised Total | 476 | 367
 | 64 | 49 | 22 | 9 2
 | 4 | 24 | 44.53% | 440 | 322 | 76 | 2
 | 78 | 9 | 3 | 1 | 1 32
 | 40.72% | 411 | 317 | 51 | 62 | 102 | 3 | 10 | 0 4 | 20
 | 38.49% |
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exposure, of
 | Public guarantees
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Stock of
provisions for | Stock of provisions for | Stock of provisions for
 | Coverage Ratio - | Stage 1 | Stage 1
exposure, of | Stage 2 | Stage 2
exposure, of | 31/12
Stage 3 | 2/2025
Stage 3
exposure, of | Stock of provisions fo | Stock of provisions for | Stock of provisions for
 | Coverage Ratio - |
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2023 EU-wide Stress Test: Credit risk COVID-19 STA

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	beine in a fair	0 0 0 0	0 0		0		Bage 3 exposing 4 guarantee guarantee 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0			9 0 0		0	6 6 6 4 6 6 6 4 6 7 6 4 6 7 6 4 7 6 7 6 4 7 7 7 7 7 4 7	6 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	e e e e e e e e e e e e e e e e e e e	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Lapoent 1 0 2 0 3 0 0 0 1 0 2 0 3 0 4 0 5 0 6 0 7 0 8 0 9 0 1 0	0	0		0		0 0 0 0	0 0 0	0		0 0 0 0			
	beine in a fair	0 0 0 0	0 0		0		Bage 3 exposing 4 guarantee guarantee 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0			9 0 0		0	6 6 6 4 6 6 6 4 6 7 6 4 6 7 6 4 7 6 7 6 4 7 7 7 7 7 4 7	6 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	e e e e e e e e e e e e e e e e e e e	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Lapoent 1 0 2 0 3 0 0 0 1 0 2 0 3 0 4 0 5 0 6 0 7 0 8 0 9 0 1 0	0	0		0		0 0 0 0	0 0 0	0		0 0 0 0			
	beine in a fair	0 0 0 0	0		0		Bage 3 exposing 4 guarantee guarantee 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0			9 0 0		0	6 6 6 4 6 6 6 4 6 7 6 4 6 7 6 4 7 6 7 6 4 7 7 7 7 7 4 7	6 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	e e e e e e e e e e e e e e e e e e e	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Lapoent 1 0 2 0 3 0 0 0 1 0 2 0 3 0 4 0 5 0 6 0 7 0 8 0 9 0 1 0	0	0		0		0 0 0 0	0 0 0	0		0 0 0 0			

2023 EU-wide Stress Test: Credit risk COVID-19 STA

																Public guarantees	- Adverse Scenar	•													
						31/1	2/2023									31/12	2/2024									31/1	/2025				
	(min EUR, %)	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	provisions for	Coverage Ratio Stage 3 exposure
	Central banks																														
	Central governments																														
	Regional coversents or local authorities																														
	Public sector entities Multilateral Development Banks																														
	International Organisations Institutions																														
	Corporates																														
	of which 245	v		°	× ×		· ·	~	0	~				~	×	0		v		~							· · · ·	~			
	Retail		0						0							0						0							0		-
BELGIUM	duktr 98																	~								*					-
DELOION	Secured by mortgages on immovable property	0	0	0				0	0	0		0	0		0	0		0	0	0		0	0		0	0		0	0	o .	
	of which: non-SME																														
	Terms associated with narticularly bink risk																														
	Covered bonds																														
	Claims on institutions and composites with a ST could assessment																														
	Collective investments undertakings (CIU)																														
	Coulty																														1
	Securitization																				_									_	
	Other excourses																														
	Standardised Total	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0		0	0	0	0	0	o -	



2023 EU-wide Stress Test: Securitisations

		Actual	Baseline Scenario					
	(mln EUR	31/12/2022	31/12/2023	31/12/2024	31/12/2025	31/12/2023	31/12/2024	31/12/2025
	SEC-IRBA	2,045						
	SEC-SA	7						
Exposure values	SEC-ERBA	97						
	SEC-IAA	0						
	Total	2,149						
	SEC-IRBA	254	312	345	375	387	555	804
	SEC-SA	12	14	18	23	17	25	33
REA	SEC-ERBA	37	39	43	46	54	79	114
REA	SEC-IAA	0	0	0	0	0	0	0
	Additional risk exposure amounts	0	0	0	0	0	0	0
	Total	303	365	406	443	458	660	951
Impairments	Total banking book others than assessed at fair value		0	0	0	1	1	0



2023 EU-wide Stress Test: Risk exposure amounts

	Actual		Baseline scenario))	
(mln EUR)	31/12/2022	31/12/2023	31/12/2024	31/12/2025	31/12/2023	31/12/2024	31/12/2025
Risk exposure amount for credit risk	195,085	196,461	197,403	198,236	196,443	200,050	206,440
Risk exposure amount for securitisations and re-securitisations	303	365	406	443	458	660	951
Risk exposure amount other credit risk	194,782	196,096	196,998	197,793	195,985	199,390	205,488
Risk exposure amount for market risk	1,676	1,676	1,676	1,676	1,880	1,903	1,930
Risk exposure amount for operational risk	18,810	18,810	18,810	18,810	18,810	18,810	18,810
Other risk exposure amounts	74	-80	-259	-462	1,086	919	587
Total risk exposure amount	215,645	216,866	217,630	218,260	218,219	221,681	227,767
Total Risk exposure amount (transitional)	215,103	216,866	217,606	218,260	217,794	221,416	227,767
Total Risk exposure amount (fully loaded)	215,645	216,866	217,630	218,260	218,219	221,681	227,767



		IFRS 9 first implementation	Actual	Baseline Scenario			Adverse Scenario			
	(min EUR, %)	01/01/2018	31/12/2022	2023	2024	2025	2023	2024	2025	
A	OWN FUNDS		37,307	39,064	41,294	42,948	34,019	32,859	31,030	
A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)		27,494	29,382	31,620	33,261	24,322	23,151	21,294	
A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)		20,920	20,920	20,920	20,920	20,920	20,920	20,920	
A.1.1.1	of which: CET1 instruments subscribed by Government		0	0	0	0	0	0	0	
A.1.2	Retained earnings		14,456	16,908	19,267	21,618	13,829	13,730	13,642	
A.1.3	Accumulated other comprehensive income		-2,409	-2,409	-2,409	-2,409	-3,991	-3,991	-3,991	
A.1.3.1	Arising from full revaluation, cash flow hedge and liquidity reserves		-2,172	-2,172	-2,172	-2,172	-3,525	-3,525	-3,525	
A.1.3.2	OCI Impact of defined benefit pension plans [gain or (-) loss]		-250	-250	-250	-250	-478	-478	-478	
A.1.3.3	Other OCI contributions		12	12	12	12	12	12	12	
A.1.4	Other Reserves		-540	-790	-1,040	-1,290	-790	-1,040	-1,290	
A.1.5	Funds for general banking risk		0	0	0	0	0	0	0	
A.1.6	Minority interest given recognition in CET1 capital		0	0	0	0	0	0	0	
A.1.7	Adjustments to CET1 due to prudential filters		388	388	388	388	657	657	657	
A.1.7.1	(-) Value adjustments due to the requirements for prudent valuation (AVA)		-45	-45	-45	-45	-101	-101	-101	
A.1.7.2	Cash flow hedge reserve		499	499	499	499	824	824	824	
A.1.7.3	Other adjustments		-65	-65	-65	-65	-65	-65	-65	
A.1.8	(-) Intangible assets (including Goodwill)		-3,463	-3,463	-3,463	-3,463	-3,463	-3,463	-3,463	
A.1.8.1	of which: Goodwill (-)		-2,558	-2,558	-2,558	-2,558	-2,558	-2,558	-2,558	
A.1.8.2	of which: Software assets (-)		-484	-484	-484	-484	-484	-484	-484	
A.1.8.3	of which: Other intangible assets (-)		-421	-421	-421	-421	-421	-421	-421	
A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs		-1,901	-1,504	-1,139	-816	-2,489	-2,807	-3,124	
A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses		0	0	0	0	0	0	0	
A.1.11	(-) Defined benefit pension fund assets		-340	-340	-340	-340	-142	-142	-142	
A.1.12	(-) Reciprocal cross holdings in CET1 Capital		0	0	0	0	0	0	0	
A.1.13	(-) Excess deduction from AT1 items over AT1 Capital		0	0	0	0	0	0	0	



			IFRS 9 first implementation	Actual	Baseline Scenario				Adverse Scenario	
		(min EUR, %)	01/01/2018	31/12/2022	2023	2024	2025	2023	2024	2025
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1250% risk weight		0	0	0	0	0	0	0
	A.1.14.1	of which: from securitisation positions (-)		0	0	0	0	0	0	0
	A.1.15	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment		0	0	0	0	0	0	0
	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences		0	0	0	0	-286	-386	-480
	A.1.17	(-) CET1 instruments of financial sector entities where the institution has a significant investment		0	0	0	0	0	0	0
OWN FUNDS	A.1.18	(-) Amount exceeding the 17.65% threshold		0	0	0	0	0	0	-96
OWN FUNDS	A.1.18A	(-) Insufficient coverage for non-performing exposures		-46	-110	-369	-1,130	-107	-358	-1,122
	A.1.18B	(-) Minimum value commitment shortfalls		0	0	0	0	0	0	0
	A.1.18C	(-) Other foreseeable tax charges		0	0	0	0	0	0	0
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 of Regulation (EU) No 575/2013		0	0	0	0	0	0	0
	A.1.20	CET1 capital elements or deductions - other		-154	-218	-218	-218	-218	-218	-218
	A.1.21	Amount subject to IFRS 9 transitional arrangements		-1,209	-649	-739	-865	-1,452	-1,644	-1,526
	A.1.21.1	Increase in IFRS 9 ECL provisions net of EL as of 01/01/2018 compared to related IAS 39 figures as at 31/12/17 ("static part")	928	928	928	928	928	928	928	928
	A.1.21.2	Increase in non-credit-impaired IFRS 9 ECL provisions net of EL compared to related IFRS 9 figures as at between 01/01/2018 and 31/12/2019 ("old dynamic part")		0	0	0	0	0	0	0
	A.1.21.3	Increase of CET1 capital due to the tax deductibility of the amounts above ("static part + old dynamic part")		278	278	278	278	278	278	278
	A.1.21.4	Increase in non-credit-impaired IFRS 9 ECL provisions net of EL compared to related IFRS 9 figures as at 01/01/2020 ("new dynamic part")		800	0	128	308	1,146	1,421	1,253
	A.1.21.4.1	Increase of CET1 capital due to the tax deductibility of the amounts above ("new dynamic part")		240	0	38	93	344	426	376
	A.1.22	Transitional adjustments		582	0	22	0	401	249	0
	A.1.22.1	Adjustments due to IFRS 9 transitional arrangements		582	0	22	0	401	249	0
	A.1.22.1.1	From the increased IFRS 9 ECL provisions net of EL		582	0	22	0	401	249	0
	A.1.22.1.2	From the amount of DTAs that is deducted from CET1 capital		0	0	0	0	0	0	0
	A.1.22.2	Other transitional adjustments to CET1 Capital		0	0	0	0	0	0	0
	A.1.22.2.1	of which: due to DTAs that rely on future profitability and do not arise from temporary differences		0	0	0	0	0	0	0
	A.1.22.2.2	of which: due to DTAs that rely on future profitability and arise from temporary differences and CET1 instruments of financial sector entities where the institution has a significant investment		0	0	0	0	0	0	0



			IFRS 9 first implementation	Actual	Baseline Scenario				Adverse Scenario	
		(min EUR, %)	01/01/2018	31/12/2022	2023	2024	2025	2023	2024	2025
	A.1.22.2.3	of which: due to unrealised gains and losses measured at fair value through other comprehensive income in view of COVID-19 pandemic		0	0	0	0	0	0	0
	A.1.22.2.4	of which: exemption from deduction of Equity Holdings in Insurance Companies from CET 1 Items		0	0	0	0	0	0	0
	A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)		4,238	4,238	4,238	4,238	4,238	4,238	4,238
	A.2.1	Additional Tier 1 Capital instruments		4,238	4,238	4,238	4,238	4,238	4,238	4,238
	A.2.2	(-) Excess deduction from T2 items over T2 capital		0	0	0	0	0	0	0
	A.2.3	Other Additional Tier 1 Capital components and deductions		0	0	0	0	0	0	0
	A.2.4	Additional Tier 1 transitional adjustments		0	0	0	0	0	0	0
	A.2.4.1	of which: adjustments due to IFRS 9 transitional arrangements		0	0	0	0	0	0	0
	A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)		31,732	33,620	35,858	37,499	28,560	27,389	25,532
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)		5,575	5,444	5,437	5,449	5,458	5,470	5,499
	A.4.1	Tier 2 Capital instruments		4,905	4,905	4,905	4,905	4,905	4,905	4,905
	A.4.2	Other Tier 2 Capital components and deductions		670	539	532	544	554	565	594
	A.4.3	Tier 2 transitional adjustments		0	0	0	0	0	0	0
	A.4.3.1	of which: adjustments due to IFRS 9 transitional arrangements		0	0	0	0	0	0	0
	A.5	Grandfathered Additional Tier 1 Capital instruments eligible as Tier 2		0	0	0	0	0	0	0
	В	TOTAL RISK EXPOSURE AMOUNT		215,645	216,866	217,630	218,260	218,219	221,681	227,767
TOTAL RISK EXPOSURE AMOUNT	B.1	of which: Transitional adjustments included		0	0	0	0	0	0	0
	В.2	Adjustments due to IFRS 9 transitional arrangements		-542	0	-24	0	-425	-265	0
	C.1	Common Equity Tier 1 Capital ratio		12.78%	13.55%	14.53%	15.24%	11.17%	10.46%	9.35%
CAPITAL RATIOS (%) Transitional period	C.2	Tier 1 Capital ratio		14.75%	15.50%	16.48%	17.18%	13.11%	12.37%	11.21%
	С.3	Total Capital ratio		17.34%	18.01%	18.98%	19.68%	15.62%	14.84%	13.62%
Fully loaded CAPITAL	D.1	COMMON EQUITY TIER 1 CAPITAL (fully loaded)		26,912	29,382	31,597	33,261	23,921	22,902	21,294
	D.2	TIER 1 CAPITAL (fully loaded)		31,150	33,620	35,835	37,499	28,159	27,140	25,532
	D.3	TOTAL CAPITAL (fully loaded)		36,725	39,064	41,272	42,948	33,618	32,610	31,030



			IFRS 9 first implementation	Actual	Baseline Scenario				Adverse Scenario	
		(min EUR, %)	01/01/2018	31/12/2022	2023	2024	2025	2023	2024	2025
	E.1	Common Equity Tier 1 Capital ratio		12.48%	13.55%	14.52%	15.24%	10.96%	10.33%	9.35%
CAPITAL RATIOS (%) Fully loaded	E.2	Tier 1 Capital ratio		14.44%	15.50%	16.47%	17.18%	12.90%	12.24%	11.21%
	E.3	Total Capital ratio		17.03%	18.01%	18.96%	19.68%	15.41%	14.71%	13.62%
	H.1	Total leverage ratio exposures (transitional)		563,692	563,692	563692	563692	563692	563692	563692
	H.2	Total leverage ratio exposures (fully loaded)		563,692	563,692	563692	563692	563692	563692	563692
Leverage ratios (%)	H.3	Leverage ratio (transitional)		5.63%	5.96%	6.36%	6.65%	5.07%	4.86%	4.53%
	H.4	Leverage ratio (fully loaded)		5.53%	5.96%	6.36%	6.65%	5.00%	4.81%	4.53%
	P.1	Capital conservation buffer		2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%
	P.2	Countercyclical capital buffer		0.03%	0.09%	0.10%	0.10%	0.09%	0.10%	0.10%
Transitional combined	P.3	O-SII buffer		0.38%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%
buffer requirements (%)	P.4	G-SII buffer		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	P.5	Systemic risk buffer applied to exposures according to article 133 of CRD		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	P.6	Combined buffer		2.91%	3.09%	3.10%	3.10%	3.09%	3.10%	3.10%
	R.1	Pillar 2 capital requirement		1.65%	1.65%	1.65%	1.65%	1.65%	1.65%	1.65%
	R.1.1	of which: CET1		0.93%	0.93%	0.93%	0.93%	0.93%	0.93%	0.93%
	R.1.2	of which: AT1		0.31%	0.31%	0.31%	0.31%	0.31%	0.31%	0.31%
Pillar 2 (%)	R.2	Total SREP capital requirement (applicable requirement to be met at all times - including adverse scenario - according to EBA/GL/2018/03)		9.65%	9.65%	9.65%	9.65%	9.65%	9.65%	9.65%
	R.2.1	of which: CET1		5.43%	5.43%	5.43%	5.43%	5.43%	5.43%	5.43%
	R.3	Overall capital requirement (applicable requirement under the baseline scenario according to EBA/GL/2018/03)		12.56%	12.74%	12.75%	12.75%	12.74%	12.75%	12.75%
	R.3.1	of which: CET1 (relevant input for maximum distributable amount calculation according to Art 141 CRD)		8.34%	8.52%	8.53%	8.53%	8.52%	8.53%	8.53%
	R.4	Leverage Ratio pillar 2 requirement		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	S.1	COMMON EQUITY TIER 1 CAPITAL (fully loaded) - Restated as of 1st January 2023 after first application of IFRS-17		26,267						
Memorandum items	S.2	COMMON EQUITY TIER 1 CAPITAL (fully loaded) - With application of IFRS-17								
related to the application of IFRS-17 for banks with insurance subsidiaries or	S.3	TOTAL RISK EXPOSURE AMOUNT - Restated as of 1st January 2023 after first application of IFRS- 17		213,821						
participations	S.4	TOTAL RISK EXPOSURE AMOUNT - With application of IFRS-17								
	S.5	Common Equity Tier 1 Capital ratio (fully loaded) - With application of IFRS-17		12.28%						



2023 EU-wide Stress Test: P&L

	Actual	Baseline scenario		Adverse scenario			
(min EUR)	31/12/2022	31/12/2023	31/12/2024	31/12/2025	31/12/2023	31/12/2024	31/12/2025
Net interest income	6,497	9,419	10,585	10,744	6,474	6,445	6,411
Interest income	7,812	15,767	16,783	16,234	19,441	21,455	20,472
Interest expense	-1,315	-6,348	-6,198	-5,491	-12,353	-11,483	-10,148
Dividend income	164	124	125	125	110	110	110
Net fee and commission income	4,107	4,023	4,027	3,992	2,962	3,205	3,330
Gains or losses on financial assets and liabilities held for trading and trading financial assets and trading financial liabilities	476	216	216	216	-306	32	40
Gains or losses on non-trading financial assets mandatorily at fair value through profit or loss by instrument and Gains or losses on financial assets and liabilities designated at fair value through profit or loss					-44		
Other operating income not listed above, net	-355	-293	-293	-293	-378	-302	-302
Total operating income, net	10,889	13,488	14,658	14,783	8,819	9,491	9,589
Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss	-883	115	-1,290	-1,241	-2,794	-3,063	-2,913
Other income and expenses not listed above, net	-5,914	-6,251	-6,310	-6,509	-7,226	-6,877	-7,107
Profit or (-) loss before tax from continuing operations	4,092	7,352	7,058	7,034	-1,201	-449	-431
Tax expenses or (-) income related to profit or loss from continuing operations Profit or (-) loss after tax from discontinued operations (disposed at cut-off date)	-944 0	-1,900	-1,813	-1,807	577	351	346
Profit or (-) loss for the year	3,148	5,452	5,245	5,227	-624	-98	-85
Amount of dividends paid and minority interests after MDA-related adjustments	1,732	2,999	2,886	2,876	2	2	2
Attributable to owners of the parent net of estimated dividends	1,415	2,452	2,359	2,351	-626	-100	-88
Memo row: Impact of one-off adjustments		0	0	0	0	0	0
Total post-tax MDA-related adjustment		0	0	0	0	0	0
Memorandum item for banks with insurance subsidiaries or participations: Profit or (-) loss for the year - With application of IFRS-17							



2023 EU-wide Stress Test: Major capital measures and realised losses

(min EUR)
Issuance of CET 1 Instruments 01 January to 31 March 2023	Impact on Common Equity Tier 1
Raising of capital instruments eligible as CET1 capital (+)	0
Repayment of CET1 capital, buybacks (-)	0
Conversion to CET1 of hybrid instruments (+)	0

Net issuance of Additional Tier 1 and Tier 2 Instruments 01 January to 31 March 2023	Impact on Additional Tier 1 and Tier 2
Net issuance of Additional Tier 1 and T2 Instruments with a trigger at or above bank's post stress test CET1 ratio in the adverse scenario during the stress test horizon (+/-)	0
Net issuance of Additional Tier 1 and T2 Instrument with a trigger below bank's post stress test CET1 ratio in the adverse scenario during the stress test horizon (+/-)	750

Realised losses 01 January to 31 March 2023	
Realised fines/litigation costs (net of provisions) (-)	0
Other material losses and provisions (-)	0