Spring 2020 EU-wide Transparency Exercise

Bank Name	Caixa Geral de Depósitos, SA
LEI Code	TO822O0VT80V06K0FH57
Country Code	PT

Spring 2020 EU-wide Transparency Exercise

Key Metrics

Caixa Geral de Depósitos, SA

(mln EUR, %)	As of 30/09/2019	As of 31/12/2019	COREP CODE	REGULATION
Available capital (amounts)				
Common Equity Tier 1 (CET1) capital - transitional period	6,799	7,493	C 01.00 (r020,c010)	Article 50 of CRR
Common Equity Tier 1 (CET1) capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	6,799	7,493	C 01.00 (r020,c010) - C 05.01 (r440,c010)	Article 50 of CRR
Tier 1 capital - transitional period	7,303	8,002	C 01.00 (r015,c010)	Article 25 of CRR
Tier 1 capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied - transitional definition	7,303	8,002	C 01.00 (r015,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020)	Article 25 of CRR
Total capital - transitional period	7,934	8,639	C 01.00 (r010,c010)	Articles 4(118) and 72 of CRR
Total capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	7,934	8,639	C 01.00 (r010,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020) - C 05.01 (r440,c030)	Articles 4(118) and 72 of CRR
Risk-weighted assets (amounts)				
Total risk-weighted assets	47,892	44,325	C 02.00 (r010,c010)	Articles 92(3), 95, 96 and 98 of CRR
Total risk-weighted assets as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	47,892	44,325	C 02.00 (r010,c010) - C 05.01 (r440,c040)	Articles 92(3), 95, 96 and 98 of CRR
Capital ratios				
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition	14.20%	16.91%	CA3 {1}	-
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	14.20%	16.91%	(C 01.00 (r020,c010) - C 05.01 (r440,c010))/ (C 02.00 (r010,c010) - C 05.01 (r440,c040))	-
Tier 1 (as a percentage of risk exposure amount) - transitional definition	15.25%	18.05%	CA3 {3}	-
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	15.25%	18.05%	(C 01.00 (r015,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020)) / (C 02.00 (r010,c010) - C 05.01 (r440,c040))	-
Total capital (as a percentage of risk exposure amount) - transitional definition	16.57%	19.49%	CA3 {5}	-
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	16.57%	19.49%	(C 01.00 (r010,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020) - C 05.01 (r440,c030)) / (C 02.00 (r010,c010) - C 05.01 (r440,c040))	-
Leverage ratio				
Leverage ratio total exposure measure - using a transitional definition of Tier 1 capital	91,178	87,923	C 47.00 (r300,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
Leverage ratio - using a transitional definition of Tier 1 capital	8.01%	9.10%	C 47.00 (r340,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR

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Leverage ratio

Caixa Geral de Depósitos, SA

	(mln EUR, %)	As of 30/09/2019	As of 31/12/2019	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	7,303	8,002	C 47.00 (r320,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
A.2	Tier 1 capital - fully phased-in definition	7,303	8,002	C 47.00 (r310,c010)	
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	91,178	87,923	C 47.00 (r300,c010)	
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	91,178	87,923	C 47.00 (r290,c010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	8.0%	9.1%	C 47.00 (r340,c010)	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	8.0%	9.1%	C 47.00 (r330,c010)	

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Capital

Caixa Geral de Depósitos, SA

		(mln EUR, %)	As of 30/09/2019	As of 31/12/2019	COREP CODE	REGULATION
OWN FUNDS Transitional period	A	**OWN FUNDS**	**7,934**	**8,639**	C 01.00 (r010,c010)	Articles 4(118) and 72 of CRR
	A.1	**COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)**	**6,799**	**7,493**	C 01.00 (r020,c010)	Article 50 of CRR
	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	3,844	3,844	C 01.00 (r030,c010)	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
	A.1.2	Retained earnings	3,750	4,583	C 01.00 (r130,c010)	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (l) of CRR
	A.1.3	Accumulated other comprehensive income	-393	-614	C 01.00 (r180,c010)	Articles 4(100), 26(1) point (d) and 36 (1) point (l) of CRR
	A.1.4	Other Reserves	0	0	C 01.00 (r200,c010)	Articles 4(117) and 26(1) point (e) of CRR
	A.1.5	Funds for general banking risk	0	0	C 01.00 (r210,c010)	Articles 4(112), 26(1) point (f) and 36 (1) point (l) of CRR
	A.1.6	Minority interest given recognition in CET1 capital	60	51	C 01.00 (r230,c010)	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	-13	-11	C 01.00 (r250,c010)	Articles 32 to 35 of and 36 (1) point (l) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	-85	-75	C 01.00 (r300,c010) + C 01.00 (r340,c010)	Articles 4(113), 36(1) point (b) and 37 of CRR. Articles 4(115), 36(1) point (b) and 37 point (a) of CCR
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs	-27	-12	C 01.00 (r370,c010)	Articles 36(1) point (c) and 38 of CRR
	A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses	0	0	C 01.00 (r380,c010)	Articles 36(1) point (d), 40 and 159 of CRR
	A.1.11	(-) Defined benefit pension fund assets	0	0	C 01.00 (r390,c010)	Articles 4(109), 36(1) point (e) and 41 of CRR
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	C 01.00 (r430,c010)	Articles 4(122), 36(1) point (g) and 44 of CRR
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	0	0	C 01.00 (r440,c010)	Article 36(1) point (j) of CRR
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	0	0	C 01.00 (r450,c010) + C 01.00 (r460,c010) + C 01.00 (r470,c010) + C 01.00 (r471,c010)+ C 01.00 (r472,c010)	Articles 4(36), 36(1) point (k) (i) and 89 to 91 of CRR; Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR; Articles 36(1) point k) (iii) and 379(3) of CRR; Articles 36(1) point k) (iv) and 153(8) of CRR and Articles 36(1) point k) (v) and 155(4) of CRR.
	A.1.14.1	Of which: from securitisation positions (-)	0	0	C 01.00 (r460,c010)	Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR
	A.1.15	(-) Holdings of CET1 capital instruments of financial sector entities where the institiution does not have a significant investment	0	0	C 01.00 (r480,c010)	Articles 4(27), 36(1) point (h); 43 to 46, 49 (2) and (3) and 79 of CRR
	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	-115	-53	C 01.00 (r490,c010)	Articles 36(1) point (c) and 38; Articles 48(1) point (a) and 48(2) of CRR
	A.1.17	(-) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment	0	0	C 01.00 (r500,c010)	Articles 4(27); 36(1) point (i); 43, 45; 47; 48(1) point (b); 49(1) to (3) and 79 of CRR
	A.1.18	(-) Amount exceding the 17.65% threshold	-50	-47	C 01.00 (r510,c010)	Article 48 of CRR
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	0	0	C 01.00 (r524,c010)	Article 3 CRR
	A.1.20	CET1 capital elements or deductions - other	-172	-172	C 01.00 (r529,c010)	-
	A.1.21	Transitional adjustments	0	0	CA1 {1.1.1.6 + 1.1.1.8 + 1.1.1.26}	-
	A.1.21.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	C 01.00 (r220,c010)	Articles 483(1) to (3), and 484 to 487 of CRR
	A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	0	0	C 01.00 (r240,c010)	Articles 479 and 480 of CRR
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	0	0	C 01.00 (r520,c010)	Articles 469 to 472, 478 and 481 of CRR
	A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	**504**	**509**	C 01.00 (r530,c010)	Article 61 of CRR
	A.2.1	Additional Tier 1 Capital instruments	504	509	C 01.00 (r540,c010) + C 01.00 (r670,c010)	-
	A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	C 01.00 (r720,c010)	-
	A.2.3	Other Additional Tier 1 Capital components and deductions	0	0	C 01.00 (r690,c010) + C 01.00 (r700,c010) + C 01.00 (r710,c010) + C 01.00 (r740,c010) + C 01.00 (r744,c010) + C 01.00 (r748,c010)	-
	A.2.4	Additional Tier 1 transitional adjustments	0	0	C 01.00 (r660,c010) + C 01.00 (r680,c010) + C 01.00 (r730,c010)	-
	A.3	**TIER 1 CAPITAL (net of deductions and after transitional adjustments)**	**7,303**	**8,002**	C 01.00 (r015,c010)	Article 25 of CRR
	A.4	**TIER 2 CAPITAL (net of deductions and after transitional adjustments)**	**632**	**637**	C 01.00 (r750,c010)	Article 71 of CRR
	A.4.1	Tier 2 Capital instruments	632	637	C 01.00 (r760,c010) + C 01.00 (r890,c010)	-
	A.4.2	Other Tier 2 Capital components and deductions	0	0	C 01.00 (r910,c010) + C 01.00 (r920,c010) + C 01.00 (r930,c010) + C 01.00 (r940,c010) + C 01.00 (r950,c010) + C 01.00 (r970,c010) + C 01.00 (r974,c010) + C 01.00 (r978,c010)	-
	A.4.3	Tier 2 transitional adjustments	0	0	C 01.00 (r880,c010) + C 01.00 (r900,c010) + C 01.00 (r960,c010)	-
OWN FUNDS REQUIREMENTS	B	**TOTAL RISK EXPOSURE AMOUNT**	47,892	44,325	C 02.00 (r010,c010)	Articles 92(3), 95, 96 and 98 of CRR
	B.1	Of which: Transitional adjustments included	0	0	C 05.01 (r010;c040)	-
CAPITAL RATIOS (%) Transitional period	C.1	**COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)**	**14.20%**	**16.91%**	CA3 {1}	-
	C.2	**TIER 1 CAPITAL RATIO (transitional period)**	**15.25%**	**18.05%**	CA3 {3}	-
	C.3	**TOTAL CAPITAL RATIO (transitional period)**	**16.57%**	**19.49%**	CA3 {5}	-
CET1 Capital Fully loaded	D	**COMMON EQUITY TIER 1 CAPITAL (fully loaded)**	**6,799**	**7,493**	[A.1-A.1.13-A.1.21+MIN(A.2+A.1.13-A.2.2-A.2.4+MIN(A.4+A.2.2-A.4.3,0),0)]	-
CET1 RATIO (%) Fully loaded[1]	E	**COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)**	**14.20%**	**16.91%**	[D]/[B-B.1]	-
Memo items	F	**Adjustments to CET1 due to IFRS 9 transitional arrangements**	0	0	C 05.01 (r440,c010)	-
	F	**Adjustments to AT1 due to IFRS 9 transitional arrangements**	0	0	C 05.01 (r440,c020)	-
	F	**Adjustments to T2 due to IFRS 9 transitional arrangements**	0	0	C 05.01 (r440,c030)	-
	F	**Adjustments included in RWAs due to IFRS 9 transitional arrangements**	0	0	C 05.01 (r440,c040)	-

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

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Overview of Risk exposure amounts

Caixa Geral de Depósitos, SA

(mln EUR, %)	RWAs		
	As of 30/09/2019	As of 31/12/2019	COREP CODE
Credit risk (excluding CCR and Securitisations)	41,797	38,390	C 02.00 (r040, c010) -[C 07.00 (r090, c220, s001) + C 07.00 (r110, c220, s001)+ C 07.00 (r130, c220, s001) + C 08.01 (r040, c260, s001) + C 08.01 (r050, c260, s001) + C 08.01 (r060, c260, s001) + C 08.01 (r040, c260, s002) + C 08.01 (r050, c260, s002,) + C 08.01 (r060, c260, s002)]-[C 02.00 (R220, c010) + C 02.00 (R430, c010)] - C 02.00 (R460, c010)]
Of which the standardised approach	41,797	38,390	C 02.00 (r060, c010)-[C 07.00 (r090, c220, s001) + C 07.00 (r110, c220, s001)+ C 07.00 (r130, c220, s001)]
Of which the foundation IRB (FIRB) approach	0	0	C 02.00 (R250, c010) - [C 08.01 (r040, c260, s002) + C 08.01 (r050, c260, s002) + C 08.01 (r060, c260, s002)]
Of which the advanced IRB (AIRB) approach	0	0	C 02.00 (R310, c010) - [C 08.01 (r040, c260, s001) + C 08.01 (r050, c260, s001) + C 08.01 (r060, c260, s001)]
Of which equity IRB	0	0	C 02.00 (R420, c010)
Counterparty credit risk (CCR, excluding CVA)	741	678	C 07.00 (r090, c220, s001) + C 07.00 (r110, c220, s001)+ C 07.00 (r130, c220, s001) + C 08.01 (r040, c260, s001) + C 08.01 (r050, c260, s001) + C 08.01 (r060, c260, s001) + C 08.01 (r040, c260, s002) + C 08.01 (r050, c260, s002,) + C 08.01 (r060, c260, s002) + C 02.00 (R460, c010)]
Credit valuation adjustment - CVA	41	38	C 02.00 (R640, c010)
Settlement risk	0	0	C 02.00 (R490, c010)
Securitisation exposures in the banking book (after the cap)	6	6	C 02.00 (R770, c010) + C 02.00 (R220, c010) + C 02.00 (R430, c010)
Position, foreign exchange and commodities risks (Market risk)	1,446	1,334	C 02.00 (R520, c010) + C 02.00 (R910, c010)
Of which the standardised approach	1,446	1,334	C 02.00 (R530, c010)
Of which IMA	0	0	C 02.00 (R580, c010)
Of which securitisations and resecuritisations in the trading book	0	0	C 19.00_010_610*12.5+C 20.00_010_450*12.5+MAX(C 24.00_010_090,C 24.00_010_100,C 24.00_010_110)*12.5+C 02.00_910_010
Large exposures in the trading book	0	0	C 02.00 (R680, c010)
Operational risk	3,860	3,880	C 02.00 (R590, c010)
Of which basic indicator approach	0	0	C 02.00 (R600, c010)
Of which standardised approach	3,860	3,880	C 02.00 (R610, c010)
Of which advanced measurement approach	0	0	C 02.00 (R620, c010)
Other risk exposure amounts	0	0	C 02.00 (R630, c010) + C 02.00 (R690, c010) - C 02.00 (R770, c010) - C 02.00 (R910, c010)
Total	47,892	44,325	

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P&L

Caixa Geral de Depósitos, SA

(mln EUR)	As of 30/09/2019	As of 31/12/2019
Interest income	1,541	1,992
Of which debt securities income	252	323
Of which loans and advances income	995	1,294
Interest expenses	593	754
(Of which deposits expenses)	231	288
(Of which debt securities issued expenses)	76	99
(Expenses on share capital repayable on demand)	0	0
Dividend income	1	1
Net Fee and commission income	416	551
Gains or (-) losses on derecognition of financial assets and liabilities not measured at fair value through profit or loss, and of non financial assets, net	169	-30
Gains or (-) losses on financial assets and liabilities held for trading, net	-152	-139
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	30	20
Gains or (-) losses from hedge accounting, net	0	0
Exchange differences [gain or (-) loss], net	29	93
Net other operating income /(expenses)	35	83
TOTAL OPERATING INCOME, NET	1,477	1,818
(Administrative expenses)	709	956
(Depreciation)	75	102
Modification gains or (-) losses, net	0	0
(Provisions or (-) reversal of provisions)	-259	-371
(Commitments and guarantees given)	-55	-10
(Other provisions)	-204	-361
Of which pending legal issues and tax litigation[1]		3
Of which restructuring[1]		0
(Increases or (-) decreases of the fund for general banking risks, net)[2]	0	0
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	118	104
(Financial assets at fair value through other comprehensive income)	-1	-1
(Financial assets at amortised cost)	120	104
(Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets)	2	-5
(of which Goodwill)	0	0
Negative goodwill recognised in profit or loss	0	0
Share of the profit or (-) loss of investments in subsidaries, joint ventures and associates	14	44
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	77	92
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	922	1,167
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	673	833
Profit or (-) loss after tax from discontinued operations	0	0
PROFIT OR (-) LOSS FOR THE YEAR	**673**	**833**
Of which attributable to owners of the parent	639	786

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

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

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Total Assets: fair value and impairment distribution

Caixa Geral de Depósitos, SA

ASSETS: (mln EUR)	As of 30/09/2019 Carrying amount	Fair value hierarchy Level 1	Level 2	Level 3	As of 31/12/2019 Carrying amount	Fair value hierarchy Level 1	Level 2	Level 3	References
Cash, cash balances at central banks and other demand deposits	5,670				7,877				IAS 1.54 (i)
Financial assets held for trading	6,544	5,454	1,081	10	6,491	5,606	876	9	IFRS 7.8(a)(ii);IFRS 9.Appendix A
Non-trading financial assets mandatorily at fair value through profit or loss	1,358	49	0	1,309	1,196	49	0	1,148	IFRS 7.8(a)(ii); IFRS 9.4.1.4
Financial assets designated at fair value through profit or loss	0	0	0	0	0	0	0	0	IFRS 7.8(a)(i); IFRS 9.4.1.5
Financial assets at fair value through other comprehensive income	4,693	4,162	223	309	3,623	3,180	175	268	IFRS 7.8(h); IFRS 9.4.1.2A
Financial assets at amortised cost	65,485				61,072				IFRS 7.8(f); IFRS 9.4.1.2
Derivatives – Hedge accounting	8	0	8	0	7	0	7	0	IFRS 9.6.2.1; Annex V.Part 1.22; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	0				0				IAS 39.89A(a); IFRS 9.6.5.8
Other assets[1]	5,740				5,355				
TOTAL ASSETS	89,497				85,621				IAS 1.9(a), IG 6

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

Breakdown of financial assets by instrument and by counterparty sector[1] (mln EUR)		As of 30/09/2019 Gross carrying amount: Stage 1 Assets without significant increase in credit risk since initial recognition	Gross carrying amount: Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Gross carrying amount: Stage 3 Credit-impaired assets	Accumulated impairment: Stage 1 Assets without significant increase in credit risk since initial recognition	Accumulated impairment: Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Accumulated impairment: Stage 3 Credit-impaired assets	As of 31/12/2019 Gross carrying amount: Stage 1 Assets without significant increase in credit risk since initial recognition	Gross carrying amount: Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Gross carrying amount: Stage 3 Credit-impaired assets	Accumulated impairment: Stage 1 Assets without significant increase in credit risk since initial recognition	Accumulated impairment: Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Accumulated impairment: Stage 3 Credit-impaired assets	References
Financial assets at fair value through other comprehensive income	Debt securities	4,513	13	1	-1	-1	0	3,457	12	0	-2	-1	0	Annex V.Part 1.31, 44(b)
	Loans and advances	0	0	0	0	0	0	0	0	0	0	0	0	Annex V.Part 1.32, 44(a)
Financial assets at amortised cost	Debt securities	13,502	196	108	-14	-20	-97	13,545	90	153	-19	-5	-92	Annex V.Part 1.31, 44(b)
	Loans and advances	45,894	4,695	3,912	-375	-137	-2,179	42,570	4,298	2,625	-152	-410	-1,531	Annex V.Part 1.32, 44(a)

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

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Breakdown of liabilities

Caixa Geral de Depósitos, SA

(mln EUR)

LIABILITIES:	Carrying amount		References
	As of 30/09/2019	As of 31/12/2019	
Financial liabilities held for trading	1,132	920	IFRS 7.8 (e) (ii); IFRS 9.BA.6
Trading financial liabilities[1]	0	0	Accounting Directive art 8(1)(a),(3),(6)
Financial liabilities designated at fair value through profit or loss	0	0	IFRS 7.8 (e)(i); IFRS 9.4.2.2
Financial liabilities measured at amortised cost	75,746	72,175	IFRS 7.8(g); IFRS 9.4.2.1
Non-trading non-derivative financial liabilities measured at a cost-based method[1]	0	0	Accounting Directive art 8(3)
Derivatives – Hedge accounting	2	3	IFRS 9.6.2.1; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	0	0	IAS 39.89A(b), IFRS 9.6.5.8
Provisions	1,218	1,120	IAS 37.10; IAS 1.54(l)
Tax liabilities	240	169	IAS 1.54(n-o)
Share capital repayable on demand	0	0	IAS 32 IE 33; IFRIC 2; Annex V.Part 2.12
Other liabilities	2,603	2,720	Annex V.Part 2.13
Liabilities included in disposal groups classified as held for sale	0	0	IAS 1.54 (p); IFRS 5.38, Annex V.Part 2.14
Haircuts for trading liabilities at fair value[1]	0	0	Annex V Part 1.29
TOTAL LIABILITIES	80,940	77,107	IAS 1.9(b);IG 6

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

(mln EUR)

Breakdown of financial liabilities by instrument and by counterparty sector		Carrying amount		References
		As of 30/09/2019	As of 31/12/2019	
Derivatives		1,134	924	IFRS 9.BA.7(a); CRR Annex II
Short positions	Equity instruments	0	0	IAS 32.11; ECB/2013/33 Annex 2.Part 2.4-5
	Debt securities	0	0	Annex V.Part 1.31
Deposits	Central banks	478	30	Annex V.Part 1.42(a), 44(c)
	of which: Current accounts / overnight deposits	26	30	ECB/2013/33 Annex 2.Part 2.9.1
	General governments	3,775	3,404	Annex V.Part 1.42(b), 44(c)
	of which: Current accounts / overnight deposits	2,817	2,532	ECB/2013/33 Annex 2.Part 2.9.1
	Credit institutions	1,718	1,030	Annex V.Part 1.42(c),44(c)
	of which: Current accounts / overnight deposits	560	137	ECB/2013/33 Annex 2.Part 2.9.1
	Other financial corporations	1,840	1,260	Annex V.Part 1.42(d),44(c)
	of which: Current accounts / overnight deposits	1,031	948	ECB/2013/33 Annex 2.Part 2.9.1
	Non-financial corporations	9,724	9,357	Annex V.Part 1.42(e), 44(c)
	of which: Current accounts / overnight deposits	7,697	7,526	ECB/2013/33 Annex 2.Part 2.9.1
	Households	54,220	52,720	Annex V.Part 1.42(f), 44(c)
	of which: Current accounts / overnight deposits	22,714	23,000	Annex V.Part 1.42(f), 44(c)
Debt securities issued		3,146	3,580	Annex V.Part 1.37, Part 2.98
Of which: Subordinated Debt securities issued		609	1,116	Annex V.Part 1.37
Other financial liabilities		844	792	Annex V.Part 1.38-41
TOTAL FINANCIAL LIABILITIES		76,880	73,099	

Spring 2020 EU-wide Transparency Exercise

Market Risk

Caixa Geral de Depósitos, SA

(mln EUR)	SA	SA	IM										IM									
	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	VaR *(Memorandum item)*		STRESSED VaR *(Memorandum item)*		INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP			TOTAL RISK EXPOSURE AMOUNT	VaR *(Memorandum item)*		STRESSED VaR *(Memorandum item)*		INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP			TOTAL RISK EXPOSURE AMOUNT
			MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE		MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	
	As of 30/09/2019	As of 31/12/2019	As of 30/09/2019										As of 31/12/2019									
Traded Debt Instruments	723	656	0	0	0	0							0	0	0	0						
Of which: General risk	698	631	0	0	0	0							0	0	0	0						
Of which: Specific risk	24	24	0	0	0	0							0	0	0	0						
Equities	33	34	0	0	0	0							0	0	0	0						
Of which: General risk	13	13	0	0	0	0							0	0	0	0						
Of which: Specific risk	14	14	0	0	0	0							0	0	0	0						
Foreign exchange risk	690	644	0	0	0	0							0	0	0	0						
Commodities risk	0	0	0	0	0	0							0	0	0	0						
Total	**1,446**	**1,334**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**

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

Spring 2020 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

Caixa Geral de Depósitos, SA

	(mln EUR, %)	Standardised Approach							
		As of 30/09/2019				As of 31/12/2019			
		Original Exposure[1]	Exposure Value[1]	Risk exposure amount	Value adjustments and provisions	Original Exposure[1]	Exposure Value[1]	Risk exposure amount	Value adjustments and provisions
Consolidated data	Central governments or central banks	21,406	22,741	5,429		23,090	23,595	4,966	
	Regional governments or local authorities	1,454	1,274	301		1,488	1,204	287	
	Public sector entities	2,198	1,498	351		1,305	1,499	416	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	184	184	0		184	184	0	
	Institutions	4,019	3,840	1,115		4,083	3,796	1,061	
	Corporates	20,755	13,736	13,672		19,124	12,889	12,815	
	of which: SME	8,538	6,239	6,227		7,821	5,490	5,498	
	Retail	10,942	6,154	3,962		10,296	5,306	3,437	
	of which: SME	5,535	3,661	2,092		4,762	3,035	1,734	
	Secured by mortgages on immovable property	28,735	28,521	10,101		26,951	26,727	9,457	
	of which: SME	2,798	2,678	1,017		2,474	2,344	885	
	Exposures in default	3,751	1,710	1,869	1,828	2,873	1,051	1,167	1,603
	Items associated with particularly high risk	2,443	1,851	2,777		2,306	1,712	2,569	
	Covered bonds	44	44	7		44	44	7	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	1,033	752	752		799	681	681	
	Equity	676	656	1,205		687	687	1,294	
	Other exposures	2,043	1,708	998		1,938	1,666	909	
	Standardised Total [2]	**99,683**	**84,670**	**42,538**	**3,649**	**95,169**	**81,041**	**39,067**	**2,981**

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
(2) Standardised Total does not include the Securitisation position.

	(mln EUR, %)	Standardised Approach							
		As of 30/09/2019				As of 31/12/2019			
		Original Exposure[1]	Exposure Value[1]	Risk exposure amount	Value adjustments and provisions[2]	Original Exposure[1]	Exposure Value[1]	Risk exposure amount	Value adjustments and provisions[2]
PORTUGAL	Central governments or central banks	10,535	12,805	2,662		12,729	14,175	2,329	
	Regional governments or local authorities	1,362	1,218	244		1,439	1,157	231	
	Public sector entities	1,738	1,210	305		879	1,218	378	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	689	654	207		842	796	188	
	Corporates	14,551	9,455	9,376		14,827	9,564	9,489	
	of which: SME	6,220	4,190	4,110		6,228	4,043	3,968	
	Retail	7,580	3,435	2,206		7,745	3,403	2,186	
	of which: SME	3,537	2,074	1,185		3,557	2,052	1,173	
	Secured by mortgages on immovable property	22,957	22,773	8,018		22,952	22,754	7,996	
	of which: SME	1,859	1,747	634		1,895	1,772	628	
	Exposures in default	2,799	1,188	1,269	1,415	2,286	756	835	1,320
	Items associated with particularly high risk	1,847	1,304	1,956		1,584	1,037	1,556	
	Covered bonds	35	35	6		35	35	6	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	881	695	695		751	633	633	
	Equity	608	588	1,137		617	616	1,223	
	Other exposures	1,271	940	637		1,161	895	581	
	Standardised Total[2]				**3,087**				**2,589**

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

	(mln EUR, %)	Standardised Approach							
		As of 30/09/2019				As of 31/12/2019			
		Original Exposure[1]	Exposure Value[1]	Risk exposure amount	Value adjustments and provisions[2]	Original Exposure[1]	Exposure Value[1]	Risk exposure amount	Value adjustments and provisions[2]
MACAO	Central governments or central banks	1,670	1,670	0		1,660	1,660	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	158	158	36		148	148	44	
	Corporates	1,687	478	478		1,347	697	697	
	of which: SME	0	0	0		0	0	0	
	Retail	263	258	190		556	265	196	
	of which: SME	20	19	11		17	17	10	
	Secured by mortgages on immovable property	2,027	2,023	777		1,919	1,915	730	
	of which: SME	430	429	208		367	366	177	
	Exposures in default	47	23	23	22	49	23	24	24
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	1	1	1		1	1	1	
	Other exposures	261	261	51		299	299	49	
	Standardised Total[2]				**30**				**28**

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

	(mln EUR, %)	Standardised Approach							
		As of 30/09/2019				As of 31/12/2019			
		Original Exposure[1]	Exposure Value[1]	Risk exposure amount	Value adjustments and provisions[2]	Original Exposure[1]	Exposure Value[1]	Risk exposure amount	Value adjustments and provisions[2]
FRANCE	Central governments or central banks	543	543	1		545	545	5	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	257	257	0		255	255	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	344	343	105		420	419	145	
	Corporates	529	497	445		567	527	469	
	of which: SME	451	421	388		491	456	419	
	Retail	1,188	1,023	642		1,211	1,046	656	
	of which: SME	813	697	399		838	722	413	
	Secured by mortgages on immovable property	825	815	285		861	849	297	
	of which: SME	57	56	19		59	58	20	
	Exposures in default	197	102	119	91	79	51	57	26
	Items associated with particularly high risk	341	308	462		376	341	512	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	1	1	1		1	1	1	
	Equity	0	0	0		0	0	0	
	Other exposures	58	58	42		53	53	40	
	Standardised Total[2]				**115**				**51**

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

Spring 2020 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

Caixa Geral de Depósitos, SA

	(mln EUR, %)	Standardised Approach							
		As of 30/09/2019				As of 31/12/2019			
		Original Exposure[1]	Exposure Value[1]	Risk exposure amount	Value adjustments and provisions[2]	Original Exposure[1]	Exposure Value[1]	Risk exposure amount	Value adjustments and provisions[2]
SPAIN	Central governments or central banks	2,862	2,862	0		2,644	2,644	0	
	Regional governments or local authorities	40	8	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	467	452	108		385	372	93	
	Corporates	1,567	1,205	1,178		241	213	211	
	of which: SME	974	867	841		191	185	183	
	Retail	874	669	423		39	35	25	
	of which: SME	561	439	251		11	9	5	
	Secured by mortgages on immovable property	1,568	1,564	535		26	26	9	
	of which: SME	161	160	43		2	2	0	
	Exposures in default	321	188	215	131	96	48	53	48
	Items associated with particularly high risk	49	43	65		14	11	17	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Other exposures	40	40	15		6	6	6	
	Standardised Total[2]				170				56

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

	(mln EUR, %)	Standardised Approach							
		As of 30/09/2019				As of 31/12/2019			
		Original Exposure[1]	Exposure Value[1]	Risk exposure amount	Value adjustments and provisions[2]	Original Exposure[1]	Exposure Value[1]	Risk exposure amount	Value adjustments and provisions[2]
MOZAMBIQUE	Central governments or central banks	1,460	1,061	1,568		1,439	1,038	1,533	
	Regional governments or local authorities	19	19	28		18	18	27	
	Public sector entities	202	30	46		171	26	38	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	9	8	3		11	10	2	
	Corporates	533	339	503		496	314	466	
	of which: SME	380	302	448		360	292	433	
	Retail	337	287	197		345	295	205	
	of which: SME	139	100	57		125	89	51	
	Secured by mortgages on immovable property	115	111	43		112	108	42	
	of which: SME	69	66	27		67	64	26	
	Exposures in default	150	69	74	77	126	68	76	57
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	2	2	2		2	2	2	
	Other exposures	263	262	143		290	289	141	
	Standardised Total[2]				100				85

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

	(mln EUR, %)	Standardised Approach							
		As of 30/09/2019				As of 31/12/2019			
		Original Exposure[1]	Exposure Value[1]	Risk exposure amount	Value adjustments and provisions[2]	Original Exposure[1]	Exposure Value[1]	Risk exposure amount	Value adjustments and provisions[2]
ITALY	Central governments or central banks	1,655	1,655	0		1,564	1,564	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	6	4	4		6	5	2	
	Corporates	13	13	12		10	10	9	
	of which: SME	13	13	12		10	10	9	
	Retail	1	0	0		2	1	1	
	of which: SME	0	0	0		1	1	1	
	Secured by mortgages on immovable property	4	4	2		4	4	1	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Other exposures	0	0	0		0	0	0	
	Standardised Total[2]				0				0

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

	(mln EUR, %)	Standardised Approach							
		As of 30/09/2019				As of 31/12/2019			
		Original Exposure[1]	Exposure Value[1]	Risk exposure amount	Value adjustments and provisions[2]	Original Exposure[1]	Exposure Value[1]	Risk exposure amount	Value adjustments and provisions[2]
CAPE VERDE	Central governments or central banks	814	438	438		826	447	447	
	Regional governments or local authorities	31	29	29		30	29	29	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	84	73	69		89	76	73	
	of which: SME	50	45	42		46	43	39	
	Retail	162	126	81		159	122	78	
	of which: SME	106	78	45		108	78	45	
	Secured by mortgages on immovable property	151	148	51		160	157	54	
	of which: SME	29	27	8		30	27	8	
	Exposures in default	52	29	31	21	50	26	29	22
	Items associated with particularly high risk	37	28	42		35	28	42	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	6	6	6		7	7	7	
	Other exposures	72	68	50		69	65	50	
	Standardised Total[2]				37				39

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

Spring 2020 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

Caixa Geral de Depósitos, SA

	(mln EUR, %)	Standardised Approach							
		As of 30/09/2019				As of 31/12/2019			
		Original Exposure[1]	Exposure Value[1]	Risk exposure amount	Value adjustments and provisions[2]	Original Exposure[1]	Exposure Value[1]	Risk exposure amount	Value adjustments and provisions[2]
ANGOLA	Central governments or central banks	734	695	692		664	625	622	
	Regional governments or local authorities	1	0	0		1	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	151	115	113		165	131	129	
	of which: SME	115	90	87		139	111	109	
	Retail	109	59	37		108	63	39	
	of which: SME	79	41	24		84	47	27	
	Secured by mortgages on immovable property	40	40	14		43	43	15	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	73	48	69	24	61	35	46	25
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Other exposures	38	38	33		33	33	23	
	Standardised Total[2]				**37**				**35**

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

	(mln EUR, %)	Standardised Approach							
		As of 30/09/2019				As of 31/12/2019			
		Original Exposure[1]	Exposure Value[1]	Risk exposure amount	Value adjustments and provisions[2]	Original Exposure[1]	Exposure Value[1]	Risk exposure amount	Value adjustments and provisions[2]
LUXEMBOURG	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	184	184	0		184	184	0	
	Institutions	63	63	31		116	116	31	
	Corporates	28	28	28		23	23	23	
	of which: SME	18	18	18		12	11	11	
	Retail	4	2	2		4	2	1	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	58	57	20		54	54	19	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	10	4	4	7	10	4	4	7
	Items associated with particularly high risk	158	158	237		285	285	427	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	1	1	1		1	1	1	
	Equity	0	0	0		2	2	2	
	Other exposures	3	3	3		3	3	3	
	Standardised Total[2]				**7**				**7**

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

	(mln EUR, %)	Standardised Approach							
		As of 30/09/2019				As of 31/12/2019			
		Original Exposure[1]	Exposure Value[1]	Risk exposure amount	Value adjustments and provisions[2]	Original Exposure[1]	Exposure Value[1]	Risk exposure amount	Value adjustments and provisions[2]
NETHERLANDS	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	39	39	11		40	39	17	
	Corporates	507	506	489		546	544	512	
	of which: SME	65	65	64		67	67	66	
	Retail	4	2	2		4	3	2	
	of which: SME	2	1	1		2	2	1	
	Secured by mortgages on immovable property	63	63	29		64	64	30	
	of which: SME	49	49	24		49	49	24	
	Exposures in default	1	0	0	0	1	0	0	0
	Items associated with particularly high risk	6	6	9		6	6	9	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Other exposures	0	0	0		0	0	0	
	Standardised Total[2]				**2**				**2**

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

Spring 2020 EU-wide Transparency Exercise

Credit Risk - IRB Approach

Caixa Geral de Depósitos, SA

		IRB Approach											
		As of 30/09/2019						As of 31/12/2019					
		Original Exposure[1]		Exposure Value[1]	Risk exposure amount		Value adjustments and provisions	Original Exposure[1]		Exposure Value[1]	Risk exposure amount		Value adjustments and provisions
	(mln EUR, %)		Of which: defaulted			Of which: defaulted			Of which: defaulted			Of which: defaulted	
Consolidated data	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0		0	0	0	0	0	
	Other non credit-obligation assets				0						0		
	IRB Total[2]				**0**						**0**		

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
(2) IRB Total does not include the Securitisation position.

Spring 2020 EU-wide Transparency Exercise

General governments exposures by country of the counterparty

Caixa Geral de Depósitos, SA

(mln EUR)

		As of 31/12/2019												
		Direct exposures												
		On balance sheet						Derivatives				Off balance sheet		
								Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures		
Residual Maturity	**Country / Region**	**Total gross carrying amount of non-derivative financial assets**	**Total carrying amount of non-derivative financial assets (net of short positions)**	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	**Nominal**	**Provisions**	**Risk weighted exposure amount**
[0 - 3M [	Austria													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														
[0 - 3M [	Belgium	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y [		78	78	0	0	27	51	0	0	0	0	0	0	
[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	
Total		**78**	**78**	**0**	**0**	**27**	**51**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
[0 - 3M [	Bulgaria													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														
[0 - 3M [	Cyprus													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														
[0 - 3M [	Czech Republic													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														
[0 - 3M [	Denmark													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														
[0 - 3M [	Estonia													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														

EBA EUROPEAN BANKING AUTHORITY

Spring 2020 EU-wide Transparency Exercise

General governments exposures by country of the counterparty

Caixa Geral de Depósitos, SA

(mln EUR)

Residual Maturity	Country / Region	As of 31/12/2019 - Direct exposures - On balance sheet: Total gross carrying amount of non-derivative financial assets	On balance sheet: Total carrying amount of non-derivative financial assets (net of short positions)	On balance sheet: of which: Financial assets held for trading	On balance sheet: of which: Financial assets designated at fair value through profit or loss	On balance sheet: of which: Financial assets at fair value through other comprehensive income	On balance sheet: of which: Financial assets at amortised cost	Derivatives with positive fair value: Carrying amount	Derivatives with positive fair value: Notional amount	Derivatives with negative fair value: Carrying amount	Derivatives with negative fair value: Notional amount	Off balance sheet - Off-balance sheet exposures: Nominal	Off balance sheet - Off-balance sheet exposures: Provisions	Risk weighted exposure amount
[0 - 3M [	Finland													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														
[0 - 3M [	France	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y [		108	108	0	0	0	108	0	0	0	0	0	0	
[5Y - 10Y [		409	409	0	0	0	409	0	0	0	0	0	0	
[10Y - more		21	21	0	0	0	21	0	0	0	0	0	0	
Total		**538**	**538**	**0**	**0**	**0**	**538**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
[0 - 3M [	Germany	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	
Total		**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
[0 - 3M [	Croatia	2	2	0	0	0	2	0	0	0	0	0	0	
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	
Total		**2**	**2**	**0**	**0**	**0**	**2**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
[0 - 3M [	Greece													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														
[0 - 3M [	Hungary													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														
[0 - 3M [	Ireland	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y [		56	56	0	0	0	56	0	0	0	0	0	0	
[5Y - 10Y [		522	522	0	0	142	380	0	0	0	0	0	0	
[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	
Total		**578**	**578**	**0**	**0**	**142**	**436**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
[0 - 3M [	Italy	970	970	970	0	0	0	0	0	0	0	0	0	
[3M - 1Y [		2,503	2,503	1,532	0	20	951	0	0	0	0	0	0	
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y [		511	511	0	0	0	511	0	0	0	0	0	0	
[3Y - 5Y [		40	40	0	0	0	40	0	0	0	0	0	0	
[5Y - 10Y [		40	40	0	0	0	40	0	0	0	0	0	0	
[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	
Total		**4,065**	**4,065**	**2,503**	**0**	**20**	**1,542**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
[0 - 3M [	Latvia													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														

Spring 2020 EU-wide Transparency Exercise

General governments exposures by country of the counterparty

Caixa Geral de Depósitos, SA

(mln EUR)

		As of 31/12/2019												
		Direct exposures												Risk weighted exposure amount
		On balance sheet						Derivatives				Off balance sheet		
								Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures		
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
[0 - 3M [	Lithuania													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														
[0 - 3M [	Luxembourg	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y [		183	183	0	0	0	183	0	0	0	0	0	0	
[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	
Total		**183**	**183**	**0**	**0**	**0**	**183**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
[0 - 3M [	Malta													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														
[0 - 3M [	Netherlands													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														
[0 - 3M [	Poland													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														
[0 - 3M [	Portugal	1,096	1,096	986	0	0	110	0	0	0	0	18	0	
[3M - 1Y [		1,123	1,123	1,051	0	0	72	10	0	0	0	56	0	
[1Y - 2Y [		479	479	0	0	286	193	216	300	0	0	10	0	
[2Y - 3Y [		593	593	11	0	24	559	11	0	1	32	8	0	
[3Y - 5Y [		493	493	0	0	76	416	23	0	0	0	6	0	
[5Y - 10Y [		4,351	4,351	0	0	1,113	3,238	23	0	51	130	24	0	
[10Y - more		873	873	2	0	320	550	410	300	0	0	157	0	
Total		**9,007**	**9,007**	**2,050**	**0**	**1,820**	**5,137**	**692**	**600**	**53**	**162**	**278**	**0**	**534**
[0 - 3M [	Romania													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														
[0 - 3M [	Slovakia													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														
[0 - 3M [	Slovenia													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														

Spring 2020 EU-wide Transparency Exercise

General governments exposures by country of the counterparty

Caixa Geral de Depósitos, SA

(mln EUR)

		As of 31/12/2019												
		Direct exposures												Risk weighted exposure amount
		On balance sheet						Derivatives				Off balance sheet		
								Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures		
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
[0 - 3M [	Spain	500	500	500	0	0	0	0	0	0	0	0	0	
[3M - 1Y [	Spain	487	487	487	0	0	0	0	0	0	0	0	0	
[1Y - 2Y [	Spain	0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y [	Spain	160	160	0	0	0	160	0	0	0	0	0	0	
[3Y - 5Y [	Spain	613	613	0	0	0	613	0	0	0	0	0	0	
[5Y - 10Y [	Spain	1,789	1,789	0	0	203	1,586	0	0	0	0	0	0	
[10Y - more	Spain	58	58	0	0	58	0	0	0	0	0	0	0	
Total	Spain	**3,607**	**3,607**	**987**	**0**	**261**	**2,359**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
[0 - 3M [	Sweden													
[3M - 1Y [	Sweden													
[1Y - 2Y [	Sweden													
[2Y - 3Y [	Sweden													
[3Y - 5Y [	Sweden													
[5Y - 10Y [	Sweden													
[10Y - more	Sweden													
Total	Sweden													
[0 - 3M [	United Kingdom													
[3M - 1Y [	United Kingdom													
[1Y - 2Y [	United Kingdom													
[2Y - 3Y [	United Kingdom													
[3Y - 5Y [	United Kingdom													
[5Y - 10Y [	United Kingdom													
[10Y - more	United Kingdom													
Total	United Kingdom													
[0 - 3M [	Iceland													
[3M - 1Y [	Iceland													
[1Y - 2Y [	Iceland													
[2Y - 3Y [	Iceland													
[3Y - 5Y [	Iceland													
[5Y - 10Y [	Iceland													
[10Y - more	Iceland													
Total	Iceland													
[0 - 3M [	Liechtenstein													
[3M - 1Y [	Liechtenstein													
[1Y - 2Y [	Liechtenstein													
[2Y - 3Y [	Liechtenstein													
[3Y - 5Y [	Liechtenstein													
[5Y - 10Y [	Liechtenstein													
[10Y - more	Liechtenstein													
Total	Liechtenstein													
[0 - 3M [	Norway													
[3M - 1Y [	Norway													
[1Y - 2Y [	Norway													
[2Y - 3Y [	Norway													
[3Y - 5Y [	Norway													
[5Y - 10Y [	Norway													
[10Y - more	Norway													
Total	Norway													
[0 - 3M [	Australia													
[3M - 1Y [	Australia													
[1Y - 2Y [	Australia													
[2Y - 3Y [	Australia													
[3Y - 5Y [	Australia													
[5Y - 10Y [	Australia													
[10Y - more	Australia													
Total	Australia													
[0 - 3M [	Canada													
[3M - 1Y [	Canada													
[1Y - 2Y [	Canada													
[2Y - 3Y [	Canada													
[3Y - 5Y [	Canada													
[5Y - 10Y [	Canada													
[10Y - more	Canada													
Total	Canada													
[0 - 3M [	Hong Kong													
[3M - 1Y [	Hong Kong													
[1Y - 2Y [	Hong Kong													
[2Y - 3Y [	Hong Kong													
[3Y - 5Y [	Hong Kong													
[5Y - 10Y [	Hong Kong													
[10Y - more	Hong Kong													
Total	Hong Kong													

Spring 2020 EU-wide Transparency Exercise

General governments exposures by country of the counterparty

Caixa Geral de Depósitos, SA

(mln EUR)

		As of 31/12/2019												
		Direct exposures												Risk weighted exposure amount
		On balance sheet						Derivatives				Off balance sheet		
								Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures		
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
[0 - 3M [	Japan													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														
[0 - 3M [	U.S.	2	2	0	0	2	0	0	0	0	0	0	0	
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y [		37	37	0	0	37	0	0	0	0	0	0	0	
[10Y - more		46	46	0	0	46	0	0	0	0	0	0	0	
Total		**86**	**86**	**0**	**0**	**86**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
[0 - 3M [	China	2	2	0	0	0	2	0	0	0	0	0	0	
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[10Y - more		38	38	0	0	0	38	0	0	0	0	0	0	
Total		**39**	**39**	**0**	**0**	**0**	**39**	**0**	**0**	**0**	**0**	**0**	**0**	**8**
[0 - 3M [	Switzerland													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														
[0 - 3M [	Other advanced economies non EEA													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														
[0 - 3M [	Other Central and eastern Europe countries non EEA													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														
[0 - 3M [	Middle East													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														
[0 - 3M [	Latin America and the Caribbean	20	20	20	0	0	0	0	0	0	0	0	0	
[3M - 1Y [		1	1	1	0	0	0	0	0	0	0	0	0	
[1Y - 2Y [		7	7	6	0	0	0	0	0	0	0	0	0	
[2Y - 3Y [		5	5	0	0	5	0	0	0	0	0	0	0	
[3Y - 5Y [		1	1	1	0	0	0	0	0	0	0	0	0	
[5Y - 10Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	
Total		**35**	**35**	**29**	**0**	**5**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**

EBA EUROPEAN BANKING AUTHORITY

Spring 2020 EU-wide Transparency Exercise

General governments exposures by country of the counterparty

Caixa Geral de Depósitos, SA

(mln EUR)

		As of 31/12/2019												
		Direct exposures												Risk weighted exposure amount
		On balance sheet						Derivatives				Off balance sheet		
								Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures		
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
[0 - 3M [	Africa	65	65	0	0	8	57	0	0	0	0	0	0	
[3M - 1Y [		233	233	0	0	3	230	0	0	0	0	0	0	
[1Y - 2Y [		76	76	0	0	9	68	0	0	0	0	0	0	
[2Y - 3Y [		223	223	0	0	1	222	0	0	0	0	0	0	
[3Y - 5Y [		86	86	0	0	0	86	0	0	0	0	0	0	
[5Y - 10Y [		329	329	0	0	0	329	0	0	0	0	0	0	
[10Y - more		1,025	1,025	0	0	0	1,025	0	0	0	0	32	0	
Total		**2,037**	**2,037**	**0**	**0**	**21**	**2,016**	**0**	**0**	**0**	**0**	**33**	**0**	**558**
[0 - 3M [	Others	351	351	0	0	0	351	0	0	0	0	0	0	
[3M - 1Y [		217	217	0	0	0	217	0	0	0	0	0	0	
[1Y - 2Y [		11	11	0	0	0	11	0	0	0	0	0	0	
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	
Total		**578**	**578**	**0**	**0**	**0**	**578**	**0**	**0**	**0**	**0**	**0**	**0**	**0**

Notes and definitions

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

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

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

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

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

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

Regions:

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

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

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

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

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

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

Spring 2020 EU-wide Transparency Exercise

Performing and non-performing exposures

Caixa Geral de Depósitos, SA

(mln EUR)	As of 30/09/2019							As of 31/12/2019						
	Gross carrying amount				Accumulated impairment, accumulated changes in fair value due to credit risk and provisions[4]		Collaterals and financial guarantees received on non-performing exposures	Gross carrying amount				Accumulated impairment, accumulated changes in fair value due to credit risk and provisions[4]		Collaterals and financial guarantees received on non-performing exposures
		Of which performing but past due >30 days and <=90 days	Of which non-performing[1]		On performing exposures[2]	On non-performing exposures[3]			Of which performing but past due >30 days and <=90 days	Of which non-performing[1]		On performing exposures[2]	On non-performing exposures[3]	
				Of which: defaulted							Of which: defaulted			
Debt securities (including at amortised cost and fair value)	**18,332**	**0**	**108**	**107**	**36**	**97**	**0**	**17,258**	**0**	**154**	**153**	**27**	**92**	**0**
Central banks	18	0	0	0	0	0	0	19	0	0	0	0	0	0
General governments	13,059	0	0	0	5	0	0	11,796	0	0	0	6	0	0
Credit institutions	898	0	0	0	0	0	0	917	0	0	0	0	0	0
Other financial corporations	76	0	0	0	0	0	0	71	0	0	0	0	0	0
Non-financial corporations	4,281	0	108	107	31	97	0	4,454	0	154	153	20	92	0
Loans and advances(including at amortised cost and fair value)	**59,645**	**377**	**3,952**	**3,936**	**507**	**2,184**	**1,541**	**56,813**	**313**	**2,693**	**2,681**	**559**	**1,577**	**924**
Central banks	5,331	0	0	0	0	0	0	7,638	0	0	0	0	0	0
General governments	2,949	3	28	27	4	11	15	2,808	0	22	22	8	13	8
Credit institutions	3,118	0	0	0	2	0	0	3,020	0	0	0	1	0	0
Other financial corporations	452	1	154	154	3	9	137	330	0	2	2	19	1	1
Non-financial corporations	17,058	185	2,553	2,547	432	1,594	760	14,504	158	1,779	1,771	419	1,144	469
of which: small and medium-sized enterprises at amortised cost	10,459	137	1,868	1,865	148	1,147	640	8,998	114	1,211	1,207	270	742	379
Households	30,737	188	1,217	1,208	66	569	629	28,513	155	890	885	112	419	447
DEBT INSTRUMENTS other than HFT	**77,977**	**377**	**4,060**	**4,043**	**543**	**2,281**	**1,541**	**74,071**	**313**	**2,846**	**2,834**	**585**	**1,670**	**924**
OFF-BALANCE SHEET EXPOSURES	**13,036**		**439**	**410**	**17**	**148**	**2**	**12,887**		**497**	**465**	**33**	**170**	**2**

(1) For the definition of non-performing exposures please refer to COMMISSION IMPLEMENTING REGULATION (EU) 2015/227 of 9 January 2015, ANNEX V, Part 2-Template related instructions, subtitle 29

(2) Insitutions report here collective allowances for incurrred but not reported losses (instruments at amortised cost) and changes in fair value of performing exposures due to credit risk and provisions (instruments at fair value other than HFT)

(3) Insitutions report here specific allowances for financial assets, individually and collectively estimated (instruments at amortised cost) and changes in fair value of NPE due to credit risk and provisions (instruments at fair value other than HFT)

(4) For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 9 and 10 of Regulation (EU) No 680/2014 - ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item ('Accumulated impairment, accumulated changes in fair value due to credit risk and provisions') is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

Spring 2020 EU-wide Transparency Exercise
Forborne exposures
Caixa Geral de Depósitos, SA

(mln EUR)	As of 30/09/2019					As of 31/12/2019				
	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures[2]		Collateral and financial guarantees received on exposures with forbearance measures	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures[2]		Collateral and financial guarantees received on exposures with forbearance measures
		Of which non-performing exposures with forbearance measures		Of which on non-performing exposures with forbearance measures			Of which non-performing exposures with forbearance measures		Of which on non-performing exposures with forbearance measures	
Debt securities (including at amortised cost and fair value)	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
Central banks	0	0	0	0	0	0	0	0	0	0
General governments	0	0	0	0	0	0	0	0	0	0
Credit institutions	0	0	0	0	0	0	0	0	0	0
Other financial corporations	0	0	0	0	0	0	0	0	0	0
Non-financial corporations	0	0	0	0	0	0	0	0	0	0
Loans and advances (including at amortised cost and fair value)	**4,311**	**2,136**	**1,116**	**1,077**	**2,653**	**3,778**	**1,508**	**1,020**	**875**	**2,315**
Central banks	0	0	0	0	0	0	0	0	0	0
General governments	407	6	1	0	378	353	3	0	0	327
Credit institutions	0	0	0	0	0	0	0	0	0	0
Other financial corporations	107	34	3	1	98	71	0	5	0	66
Non-financial corporations	2,209	1,476	818	793	928	1,860	974	729	598	762
of which: small and medium-sized enterprises at amortised cost	1,616	1,184	644	629	751	1,350	814	554	485	595
Households	1,588	620	294	283	1,249	1,494	531	285	278	1,161
DEBT INSTRUMENTS other than HFT	**4,311**	**2,136**	**1,116**	**1,077**	**2,653**	**3,778**	**1,508**	**1,020**	**875**	**2,315**
Loan commitments given	**83**	**16**	**0**	**0**	**0**	**80**	**5**	**0**	**0**	**0**

(1) For the definition of forborne exposures please refer to COMMISSION IMPLEMENTING REGULATION (EU) 2015/227 of 9 January 2015, ANNEX V, Part 2-Template related instructions, subtitle 30☐

(2) For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 9 and 10 of Regulation (EU) No 680/2014 - ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item ('Accumulated impairment, accumulated changes in fair value due to credit risk and provisions') is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

Spring 2020 EU-wide Transparency Exercise

Breakdown of loans and advances to non-financial corporations other than held for trading

Caixa Geral de Depósitos, SA

(mln EUR)	As of 30/09/2019					As of 31/12/2019				
	Gross carrying amount			Accumulated impairment[1]	Accumulated negative changes in fair value due to credit risk on non-performing exposures[1]	Gross carrying amount			Accumulated impairment[1]	Accumulated negative changes in fair value due to credit risk on non-performing exposures[1]
		Of which: non-performing	Of which loans and advances subject to impairment				Of which: non-performing	Of which loans and advances subject to impairment		
A Agriculture, forestry and fishing	453	73	453	29	0	352	57	352	28	0
B Mining and quarrying	92	8	92	3	0	52	4	52	4	0
C Manufacturing	2,533	290	2,533	195	0	1,956	238	1,956	168	0
D Electricity, gas, steam and air conditioning supply	350	0	350	2	0	293	0	293	2	0
E Water supply	285	54	285	17	0	281	17	281	29	0
F Construction	2,521	590	2,511	536	0	2,099	334	2,099	407	0
G Wholesale and retail trade	2,367	348	2,367	225	0	1,750	185	1,750	135	0
H Transport and storage	1,086	102	1,086	96	0	1,027	79	1,027	122	0
I Accommodation and food service activities	738	120	732	58	0	706	86	701	50	0
J Information and communication	217	12	217	13	0	160	8	160	10	0
K Financial and insurance activities	773	66	773	63	0	755	55	755	54	0
L Real estate activities	2,594	459	2,588	239	0	2,464	335	2,453	224	7
M Professional, scientific and technical activities	754	229	754	423	0	594	174	594	179	0
N Administrative and support service activities	387	23	383	21	0	334	14	331	17	0
O Public administration and defence, compulsory social security	15	0	15	0	0	2	0	2	0	0
P Education	154	63	154	35	0	117	31	117	11	0
Q Human health services and social work activities	250	26	250	16	0	221	17	221	11	0
R Arts, entertainment and recreation	103	20	103	17	0	87	40	87	35	0
S Other services	1,386	68	1,386	36	0	1,254	104	1,211	37	35
Loans and advances	17,058	2,553	17,032	2,026	0	14,504	1,779	14,442	1,522	42

(1) The items 'accumulated impairment' and 'accumulated negative changes in fair value due to credit risk on non-performing exposures' are disclosed with a positive sign if they are decreasing an asset. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (template F 06.01), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 9 and 10 of Regulation (EU) No 680/2014 - ITS on Supervisory reporting.