

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



2018 EU-wide Transparency Exercise Capital

Caixa Geral de Depósitos SA

			As of 31/12/2017	As of 30/06/2018	COREP CODE	REGULATION
	A	(min EUR, %) OWN FUNDS	8,148	8,072	C 01.00 (r010,c010)	Articles 4(118) and 72 of CRR
		COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying				
	A.1	transitional adjustments) Capital instruments eligible as CET1 Capital (including share premium and net own capital	7,289	6,787	C 01.00 (r020,c010)	Article S0 of CRR
	A.1.1	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	3,597	3,478	C 01.00 (r130,c010)	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (I) of CRR
	A.1.3	Accumulated other comprehensive income	-71	-218	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	213	179	C 01.00 (r230,c010)	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	-15	-15	C 01.00 (r250,c010)	Articles 32 to 35 of and 36 (1) point (I) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	-95	-62	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	-46	-46	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	-15	-6	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 (q) and 44 of CRR
	A.1.13		0	0	C 01.00 (r440,c010)	
	A.1.15	(-) Excess deduction from AT1 items over AT1 Capital	0	0	C 01.00 (1410,0010)	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 47303, 36(1) point (k) (i) and 89 to 91 of CRS; Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 325 of CRR; Articles 36(1) point k) (iii) and 379(3) of CRR, Articles 36(1) point k) (v) and 153(8) 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 $% \left(\left(\frac{1}{2}\right) \right) =0$
	A.1.15	(-) Holdings of CET1 capital instruments of financial sector entities where the institution 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	-72	-143	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
OWN FUNDS	A.1.18	(-) Amount exceding the 17.65% threshold	-25	-43	C 01.00 (r510,c010)	Article 48 of CRR
Transitional period	A.1.19	(+) Additional deductions of CET1 Capital due to Article 3 CRR	-45	-169	C 01.00 (r524,c010)	Article 3 CRR
	A.1.20	CET1 capital elements or deductions - other	0	0	C 01.00 (r529,c010)	-
	A.1.21	Transitional adjustments	17	-13	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 (+/-)	-11	-11	C 01.00 (r240,c010)	Articles 479 and 480 of CR8.
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	29	-2	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)	542	550	C 01.00 (r530,c010)	Article 61 of CRR
	A.2.1	Additional Tier 1 Capital instruments	517	511	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	26	39	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)	7,831	7,337	C 01.00 (r015,c010)	Article 25 of CRR
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	318	735	C 01.00 (r750,c010)	Article 71 of CRR
	A.4.1	Tier 2 Capital instruments	122	613	C 01.00 (r760,c010) + C 01.00 (r890,c010)	
	A.4.2	Other Tier 2 Capital components and deductions	0	0	$\begin{array}{l} C \; 01.00 \; (910, c010) + C \; 01.00 \; (920, c010) \\ + \; C \; 01.00 \; (930, c010) + C \; 01.00 \\ (940, c010) + \; C \; 01.00 \; (950, c010) + C \\ 01.00 \; (9770, c010) + C \; 01.00 \; (974, c010) \\ + \; C \; 01.00 \; (9778, c010) \end{array}$	
	A.4.3	Tier 2 transitional adjustments	195	121	C 01.00 (r880,c010) + C 01.00 (r900,c010) + C 01.00 (r960,c010)	
OWN FUNDS	в	TOTAL RISK EXPOSURE AMOUNT	52,185	49,872	C 02.00 (r010,c010)	Articles 92(3), 95, 96 and 98 of CRR
REQUIREMENTS	B.1	Of which: Transitional adjustments included	40	-5	C 05.01 (r010;c040)	
	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	13.97%	13.61%	CA3 (1)	-
CAPITAL RATIOS (%) Transitional period	C.2	TIER 1 CAPITAL RATIO (transitional period)	15.01%	14.71%	CA3 (3)	-
	C.3	TOTAL CAPITAL RATIO (transitional period)	15.61%	16.18%	CA3 (5)	-
CET1 Capital Fully loaded	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	7,272	6,800	[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)	13.95%	13.63%	[D.1]/[B-B.1]	
rany loaded	F	Adjustments to CET1 due to IFRS 9 transitional arrangements		0	C 05.01 (r440,c010)	
	F			0	C 05.01 (r440,c020)	
Memo items	F	Adjustments to T2 due to IFRS 9 transitional arrangements		0	C 05.01 (r440,c030)	
	F	Adjustments included in RWAs due to IFRS 9 transitional arrangements		0	C 05.01 (r440,c040)	
		ted based on bank's supervisory reporting. Therefore, any capital instruments that are not eligible from a requ				

(1)The fully loaded CET1 ratio is an estimate calculated based on bank's supervisory reporting. Therefore, any capital instruments that are not elicible 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 "CORP CODE" – please note that this might lead to differences to fully loaded CET1 capital ratios published by the participating banks e.g. in their Piller 3 disclosure



Leverage ratio

Caixa Geral de Depósitos SA

	(min EUR, %)	As of 31/12/2017	As of 30/06/2018	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	7,831	7,337	C 47.00 (r320,c010)	
A.2	Tier 1 capital - fully phased-in definition	7,788	7,311	C 47.00 (r310,c010)	
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	95,134	92,878	C 47.00 (r300,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	95,105	92,879	C 47.00 (r290,c010)	CRR
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	8.2%	7.9%	C 47.00 (r340,c010)	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	8.2%	7.9%	C 47.00 (r330,c010)	



Risk exposure amounts

Caixa Geral de Depósitos SA

	As of 31/12/2017	as of 30/06/2018
(mln EUR) Risk exposure amounts for credit risk	45,307	43,349
Risk exposure amount for securitisation and re-securitisations in the banking book	82	9
Risk exposure amount for contributions to the default fund of a CCP	0	0
Risk exposure amount Other credit risk	45,225	43,341
Risk exposure amount for position, foreign exchange and commodities (Market risk)	2,037	1,789
of which: Risk exposure amount for securitisation and re-securitisations in the trading book ¹	0	0
Risk exposure amount for Credit Valuation Adjustment	47	39
Risk exposure amount for operational risk	3,821	3,821
Other risk exposure amounts	973	874
Total Risk Exposure Amount	52,185	49,872

 $^{(1)}$ May include hedges, which are not securitisation positions, as per Article 338.3 of CRR



P&L

Caixa Geral de Depósitos SA

	As of 31/12/2017	As of 30/06/2018
(min EUR)		
Interest income	2,550	1,123
Of which debt securities income	471	193
Of which loans and advances income	1,531	694
Interest expenses	1,178	471
(Of which deposits expenses)	501	197
(Of which debt securities issued expenses)	136	52
(Expenses on share capital repayable on demand)	0	0
Dividend income	17	1
Net Fee and commission income	513	268
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	20	6
Gains or (-) losses on financial assets and liabilities held for trading, net	174	9
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	23	31
Gains or (-) losses from hedge accounting, net	0	0
Exchange differences [gain or (-) loss], net	76	24
Net other operating income /(expenses)	76	11
TOTAL OPERATING INCOME, NET	2,272	1,003
(Administrative expenses)	1,107	529
(Depreciation)	92	34
Modification gains or (-) losses, net	n.a.	0
(Provisions or (-) reversal of provisions)	593	-65
(Commitments and guarantees given)	-21	-53
(Other provisions)	614	-12
Of which pending legal issues and tax litigation ¹	7	
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)	249	158
(Financial assets at fair value through other comprehensive income)	n.a.	1
(Financial assets at amortised cost)	n.a.	156
(Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets)	-56	-3
(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	25	27
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	-27	13
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	284	391
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	46	212
Profit or (-) loss after tax from discontinued operations	0	0
PROFIT OR (-) LOSS FOR THE YEAR	46	212
Of which attributable to owners of the parent	23	195

⁽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."

EBA EMORAN ANTING AUTHORITY

2018 EU-wide Transparency Exercise

Market Risk Caixa Geral de Depósitos SA

	SA					IM										IM						
	As of 31/12/2017	As of 30/06/2018				As of 31/1	2/2017									As of 30/06/	2018					
			VaR <i>(Memorar</i>	ndum item)	STRESSED VaR	(Memorandum item)	AND MIG	NTAL DEFAULT RATION RISK AL CHARGE		PRICE RISKS CHARGE FOR			VaR <i>(Memora</i>	andum item)	STRESSED VaR (M	lemorandum item)	DEFAU	MENTAL ILT AND ION RISK . CHARGE		PRICE RISKS		
(min EUR)	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	E FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	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	LASI	FLOOR	12 WEEKS AVERAGE MEASURE		TOTAL RISK EXPOSURE AMOUNT
Traded Debt Instruments	1,023	940	0	0	0	0							0	0	0	0						
Of which: General risk	942	912	0	0	0	0							0	0	0	0						
Of which: Specific risk	36	27	0	0	0	0							0	0	0	0						
Equities	57	64	0	0	0	0							0	0	0	0						
Of which: General risk	23	20	0	0	0	0							0	0	0	0						
Of which: Specific risk	28	36	0	0	0	0							0	0	0	0						
Foreign exchange risk	957	784	0	0	0	0							0	0	0	0						
Commodities risk	0	0	0	0	0	0							0	0	0	0						
Total	2,037	1,789	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0



Credit Risk - Standardised Approach

Caixa Geral de Depósitos SA

					Standardis	ed Approach			
			As of 31/12	/2017			As of 30/06,	2018	
	(min EUR, %)	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
	Central governments or central banks	22,657	22,953	5,687		22,517	22,600	5,290	
	Regional governments or local authorities	1.515	1.606	341		1.435	1.484	340	
	Public sector entities	840	461	506		788	500	510	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	3.364	3.380	942		3.750	3.651	1.053	
	Corporates	21,985	15,078	15,086		20,973	14,510	14,476	
	of which: SME	9.685	7.249	7.244		9.545	7.207	7.166	
	Retail	11.913	6.665	4.299		11.496	6.595	4.247	
	of which: SME	6,082	3,921	2,241		5,901	3,917	2,238	
Consolidated data	Secured by mortgages on immovable property	29.744	29.486	10.472		29.229	29.002	10.289	
	of which: SME	3,328	3,188	1,216		3,099	2,967	1,127	
	Exposures in default	8.580	3.803	4.141	4.392	7.378	3.225	3.454	3.853
	Items associated with particularly high risk	557	513	769		643	604	907	
	Covered bonds	29	29	6		35	35	6	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	1.501	1.328	1.328		1.592	1.256	1.256	
	Equity	365	340	340		365	340	340	
	Securitisation	162	162	82		15	15	9	
	Other exposures	2,588	2,110	1,308		2,346	1,881	1,174	
	Standardised Total	105,799	87,914	45,307	5,804	102,563	85,698	43,349	5,500

					Standardis	ed Approach					
			As of 31/1	2/2017			As of 30/06/	Exposure Value* amount ancount 15,596 2,831 anc 1,435 287 359 0 0 0 1,307 332 10022 1,007 322 9,914 4,509 4,901 3,708 2,260 1,231 2,260			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹		Value adjustments and provisions ²		
	(min EUR, %) Central governments or central banks		18.6.10								
	Regional governments or local authorities	14,332	15,640	3,029		14,329					
	Regional governments or local authorities Public sector entities	1.475	1.566 367	313 367		1.385 451					
	Multilateral Development Banks	528	36/	367		451					
	International Organisations	0	0	U		U					
	International Organisations	852	859	232		1.318					
	Corporates	15.531	10.345	10.257		1.318					
	of which: SME	6,936	4,715	4.627		6.615					
	Retail	8.232	3,776	2.422		7.916					
	of which: SME	3,936	2,295	1.311		3,801					
PORTUGAL	Secured by mortgages on immovable property	24.301	24.089	8.485		23.677	23,482	8.256			
TORTOORE	of which: SME	2,195	2.074	751		1,999	1.877	667			
	Exposures in default	7.368	3.106	3.314	3.904	6.290	2.612	2.762	3.395		
	Items associated with particularly high risk	393	349	523		477	438	658	-,		
	Covered bonds	29	29	6		29	29	6			
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0			
	Collective investments undertakings (CIU)	1,324	1,151	1,151		1,529	1,193	1,192			
	Equity	309	284	284		303	278	278			
	Securitisation										
	Other exposures	1,774	1,304	931		1,626	1,167	868			
	Standardised Total ²				5.141				4,906		

Original exposure, unlike Exposure Value, is reported More tables in the accurate any effect due to credit conversion factors or credit risk mitigation techniques (e.g., substitution effects).
 Original exposure, unlike Exposure Value, is reported More tables in the accurate any effect due to credit conversion factors or credit risk mitigation techniques (e.g., substitution effects).
 Original exposure, unlike Exposure Value, is reported More tables (e.g., exposure).
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			As of 31/12	/2017			As of 30/06/2018			
	(mb 198. %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustm and provision	
	Central governments or central banks	1,380	1,380	1		1,637	1,637	0		
	Regional governments or local authorities	13	13	1		7	7	0		
	Public sector entities	1	1	0		40	40	0		
	Multilateral Development Banks	0	0	0		0	0	0		
	International Organisations	0	0	0		0	0	0		
	Institutions	318	324	108		213	229	90		
	Corporates	1,683	1,385	1,356		1,683	1,363	1,333		
	of which: SME	1.183	1.071	1.042		1.226	1.120	1.090		
	Retail	1,002	704	446		1,001	732	466		
	of which: SME	670	459	262		643	466	266		
SPAIN	Secured by mortgages on immovable property	1,732	1,723	589		1,702	1,697	580		
	of which: SME	175	174	47		175	174	47		
	Exposures in default	400	198	220	195	329	186	212	13	
	Items associated with particularly high risk	0	0	0		1	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		1	1	1		
	Securitisation									
	Other exposures	37	37	12		40	40	14		
	Standardised Total ² sure value, is reported before taking into account any effect due to credit conversion factors or credit ris				246				18	

Standardised Approach
adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.
sk mitigation techniques (e.g. substitution effects).

			As of 31/12	/2017			As of 30/06/	2018	
	(min EUK, %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustment and provisions ²
	Central governments or central banks	1,919	1,919	0		1,511	1,511	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	104	104	10		43	43	2	
	Corporates	2,059	960	960		1,815	707	707	
	of which: SME	0	0	0		0	0	0	
	Retail	217	198	146		206	199	146	
	of which: SME	18	17	10		20	19	11	
MACAO	Secured by mortgages on immovable property	1.878	1.873	754		1.985	1.980	796	
	of which: SME	607	602	290		613	611	298	
	Exposures in default	62	42	46	18	39	25	25	15
	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		0	0	0	
	Securitisation								
	Other exposures	261	261	43		230	230	43	
	Standardised Total ²				36				25

¹⁰ Original exposure, unlike Exposure value, reported before tabling into account any effect due to creat conversion factors or creatly risk mitigation technologies (e.g. substitution effects).
¹⁰ Original exposure, unlike Exposure value, reported before tabling into account any effect due to creat conversion factors or creatly risk influences (e.g. substitution effects).
¹⁰ Original exposure, unlike Exposure value, reported before tabling into account any effect due to creat conversion factors or creatly risk influences. Automation efforts are creatly risk influences or creatly accounter of a distance of the advantments. (AVici) and other own funds reductions related to be exposures, but includes general credit risk advantments.



Credit Risk - Standardised Approach

Caixa Geral de Depósitos SA

			Standardised Approach								
			As of 31/12	/2017			As of 30/06/	2018			
	(min EUR. %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustme and provision		
	Central governments or central banks	601	601	4		794	794	4			
	Regional governments or local authorities	0	0	0			0	0			
	Public sector entities	0	0	0		0	0	0			
	Multilateral Development Banks	ő	0	0		ő	0	0			
	International Organisations	0	0	0		0	0	0			
	Institutions	449	445	127		345	345	106			
	Corporates	524	490	459		602	561	523			
	of which: SME	471	440	409		568	530	492			
	Retail	1,372	1,209	785		1,348	1,177	754			
	of which: SME	791	681	389		838	722	413			
FRANCE	Secured by mortgages on immovable property	544	534	186		622	611	213			
	of which: SME	35	33	11		39	37	12			
	Exposures in default	239	144	176	87	227	133	158	89		
	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)	3	3	3		3	3	3			
	Equity	0	0	0		0	0	0			
	Securitisation										
	Other exposures	35	35	18		61	61	35			
	Standardised Total ² sure value, is reported before taking into account any effect due to credit conversion factors or credit risi				103				111		

					Standardis	ed Approach			
			As of 31/12	2/2017			As of 30/06/	2018	
	(min EUR, %)	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
	Central governments or central banks	1,174	777	1,163		1,212	814	1,222	
	Regional governments or local authorities	0	0	0		21	20	31	
	Public sector entities	312	93	139		297	100	150	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	2	2	3		2	2	2	
	Corporates	476	353	525		456	326	483	
	of which: SME	330	318	474		358	309	457	
	Retail	291	210	141		238	193	131	
	of which: SME	156	94	54		108	77	44	
MOZAMBIQUE	Secured by mortgages on immovable property	138	128	52		149	144	58	
	of which: SME	104	96	40		103	99	42	
	Exposures in default	93	61	85	31	124	77	80	45
	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	3	3	3		3	3	3	
	Securitisation								
	Other exposures	226	226	114		230	229	103	
	Standardised Total ²				50				56

Characteristics of the second se

					Standardis	ed Approach			
			As of 31/12	2/2017			As of 30/06,	2018	
	(min EUK. %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustment and provisions ²
	Central governments or central banks	1,089	1,055	1,049		967	756	750	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	1	1	0		1	1	0	
	Corporates	275	240	238		177	155	152	
	of which: SME	271	238	236		172	151	149	
	Retail	82	39	25		71	44	29	
	of which: SME	43	24	13		36	22	13	
ANGOLA	Secured by mortgages on immovable property	27	27	10		31	31	11	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	104	71	81	26	77	37	42	35
	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	
	Securitisation								
	Other exposures	147	147	125		54	54	43	
	Standardised Total ²				43				46

14/ 14/ 125
tribigation techniques (e.g. substitution effects).
tribigation techniques (e.g. substitution effects).
tributments (AVAs) and other own funds reductions related to the exposures, but inclusive ownership Standardised Total² ⁽¹⁾ Original exposure, unlike Expo ⁽²⁾ Total value adjustments and n version factors or credit ris eral credit risk adi es. but includes oe

r.

					Standardis	ed Approach			
			As of 31/12	2/2017			As of 30/06/	2018	
		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
	(min EUR, %)								
	Central governments or central banks	744	369	368		792	415	414	
	Regional governments or local authorities	27	27	27		22	22	22	
	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	97	87	84		96	92	89	
	of which: SME	91	82	79		91	88	84	
	Retail	216	176	116		222	191	127	
	of which: SME	124	89	51		120	92	52	
CAPE VERDE	Secured by mortgages on immovable property	133	127	46		77	76	26	
	of which: SME	42	39	14		18	17	5	
	Exposures in default	97	73	90	21	89	50	53	38
	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	5	5	5		5	5	5	
	Securitisation								
	Other exposures	66	61	39		62	57	41	
	Standardised Total ²				53				51

⁽⁴⁾ Onland excosure, unlike Excosure value, is reported before takino into account any effect due to credit conversion factors or credit risk mitioation techniques (e.g. substitution effects).
⁽²⁾ Total value adjustments and provisions per country of counterparty excludes those for securistization exposures, additional valuation adjustments (AVIAc) and other own funds reductions related to the exposures, but includes general credit risk adjustments.



Credit Risk - Standardised Approach

Caixa Geral de Depósitos SA

					Standardis	ed Approach			
			As of 31/12	/2017			As of 30/06,	/2018	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustment and provisions ²
	(min EUR, %)								
	Central governments or central banks	77	77	53		77	77	53	
	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	8	8	2		10	10	5	
	Corporates	286	266	266		280	271	271	
	of which: SME	0	0	0		0	0	0	
	Retail	330	250	148		309	233	138	
	of which: SME	298	223	127		280	208	119	
SOUTH AFRICA	Secured by mortgages on immovable property	226	223	84		203	203	76	
	of which: SME	163	163	62		145	145	55	
	Exposures in default	22	18	22	4	24	18	20	6
	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 Securitisation	0	0	0		0	0	0	
	Other exposures	14	14	0		13	13		-
	Other exposures Standardised Total ²	14	14	8		13	13	/	
					8				15

					Standardis	ed Approach			
			As of 31/12	2/2017			As of 30/06,	/2018	
	(min EUR, %)	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
	Central governments or central banks	301	301	0		127	127	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	472	450	93		282	275	66	
	Corporates	294	227	226		236	195	194	
	of which: SME	99	96	98		137	136	135	
	Retail	13	10	6		14	12	8	
	of which: SME	8	7	4		8	8	4	
UNITED STATES	Secured by mortgages on immovable property	21	21	8		26	26	9	
	of which: SME	1	1	0		1	1	0	
	Exposures in default	2	1	1	0	2	2	2	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)	88	88	88		2	2	2	
	Equity	29	29	29		34	34	34	
	Securitisation								
	Other exposures	0	0	0		0	0	0	
	Standardised Total ² e value, is reported before taking into account any effect due to credit conversion factors or credit risk				3				2

					Standardis	ed Approach			
			As of 31/12	2/2017			As of 30/06/	2018	
	(min EUR, %)	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
	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	0	0	0		0	0	0	
	Corporates	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
Country of	of which: SME	0	0	0		0	0	0	
Counterpart 10	Secured by mortgages on immovable property of which: SME	0	0	0		0	0	0	
Journeerpure 10	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0	U	0	0	0	U
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	ň	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Securitisation								
	Other exposures	0	0	0		0	0	0	
	Standardised Total ²				0				0

O
 Chronie exposure, unlike Exposure what, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation factoriage (e.g., substatution effects).
 ⁽²⁾ Total value adjustments and convisions excounts a conversion factors or credit risk adjustments. Additional valuation effects



Credit Risk - IRB Approach

Caixa Geral de Depósitos SA

							IRB App	roach					
				As of 3	/12/2017					As of 30	/06/2018		
		Original E	xposure ¹	Exposure Value ¹	Risk expos	ure amount	Value adjustments	Original E	xposure ¹	Exposure Value ¹	Risk expos	sure amount	Value adjustments
	(mln EUR, %)		Of which: defaulted	Value		Of which: defaulted	and provisions		Of which: defaulted	Value		Of which: defaulted	and provisions
	Central banks and central governments	0		0	0		0	0		0	0		0
	Institutions	0		0	0		0	0		0	0		0
	Corporates	0		0	0		0	0		0	0		0
	Corporates - Of Which: Specialised Lending	0		0	0		0	0		0	0		0
	Corporates - Of Which: SME	0		0	0		0	0		0	0		0
	Retail	0		0	0		0	0		0	0		0
	Retail - Secured on real estate property	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
Consolidated data	Retail - Secured on real estate property - Of Which: non-SME	0		0	0		0	0		0	0		0
	Retail - Qualifying Revolving	0		0	0		0	0		0	0		0
	Retail - Other Retail	0		0	0		0	0		0	0		0
	Retail - Other Retail - Of Which: SME	0		0	0		0	0		0	0		0
	Retail - Other Retail - Of Which: non-SME	0		0	0		0	0		0	0		0
	Equity				0						0		
	Securitisation	0		0	0		0	0		0	0		0
	Other non credit-obligation assets				0						0		
	IRB Total				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).

Sovereign Exposure

Caixa Geral de Depósitos SA

loans and debt Loans and Debt or loss ² Loans and Debt Investments	Loans and I advances see	of which:
Country / Region Index of which: Index of which: <t< th=""><th>Loans and I advances see</th><th>of which:</th></t<>	Loans and I advances see	of which:
Austria 0.0 0.0 0.0 Belgium 0.0 0.0 0.0 Bulgaria 0.0 0.0 0.0 Crosta 0.0 0.0 0.0 Crosta 0.0 0.0 0.0 Crosta 0.0 0.0 0.0 Casta 0.0 0.0 0.0 Estonia 0.0 0.0 0.0 Frace 300.1 0.0 300.1 Gereary 0.0 0.0 0.0 Ireland 50.8 1.447.6 0.0 Izivia 0.0 0.0 0.0 Listvia 0.0 0.0 0.0 Listvia 0.0 0.0 0.0 Listvia 0.0 0.0 0.0	0.0 2,4	Debt securities
heldum 0.0 0.0 0.0 Budaria 0.0 0.0 0.0 Coatia 0.0 0.0 0.0 Cyrus 0.0 0.0 0.0 Cyrus 0.0 0.0 0.0 Demark 0.0 0.0 0.0 Estonia 0.0 0.0 0.0 Finad 0.0 0.0 0.0 France 0.0 0.0 0.0 Greazy 0.0 0.0 0.0 Hungary 0.0 0.0 1.0 Ireland 1.447.6 0.0 1.447.6 Latvia 0.0 0.0 1.447.6 Latvia 0.0 0.0 0.0 Kay 0.0 0.0 0.0		2,626.8
Bridiani 0.0 0.0 0.0 Bridani 0.0 0.0 0.0 Croatia 0.0 0.0 0.0 Cyris 0.0 0.0 0.0 Cyris 0.0 0.0 0.0 Demark 0.0 0.0 0.0 Estonia 0.0 0.0 0.0 Finand 0.0 0.0 0.0 Germany 0.0 0.0 0.0 Hugary 0.0 0.0 1.0 Ireland 1.447.6 0.0 1.447.6 Latvia 1.447.6 0.0 1.04 Mata 0.0 0.0 0.0		_
Bulgaria 0.0 0.0 0.0 Croatia 0.0 0.0 0.0 Cyrus 0.0 0.0 0.0 Cyrus 0.0 0.0 0.0 Demark 0.0 0.0 0.0 Estonia 0.0 0.0 0.0 Finland 0.0 0.0 0.0 Frace 300.1 0.0 0.0 Germanv 0.0 0.0 0.0 Frace 0.0 0.0 0.0 Intenary 0.0 0.0 0.0 Intenary 0.0 0.0 0.0 Italy 0.0 0.0 0.0		
Cradia 0.0 0.0 0.0 Cynrui 0.0 0.0 0.0 Cach Republic 0.0 0.0 0.0 Denmark 0.0 0.0 0.0 Estonia 0.0 0.0 0.0 Friance 0.0 0.0 0.0 Greace 0.0 0.0 0.0 Greace 0.0 0.0 0.0 Hungar/ 0.0 0.0 0.0 Ireland 1.447.6 0.0 1.447.6 Latvia 0.0 0.0 0.0 Kaly 0.0 0.0 0.0		
Cyrus 0.0 0.0 0.0 Cacch Republic 0.0 0.0 0.0 Denmark 0.0 0.0 0.0 Estonia 0.0 0.0 0.0 Finand 0.0 0.0 0.0 France 300.1 0.0 300.1 Germany 0.0 0.0 0.0 Greace 0.0 0.0 0.0 Iumany 0.0 0.0 0.0 Ireland 5.0.8 0.0 5.0.8 Iumany 0.0 0.0 1.447.6 Latvia 0.0 0.0 0.0 Kaly 0.0 0.0 0.0 Kaly 0.0 0.0 0.0 Kata 0.0 0.0 0.0		
Crech Republic 0.0 0.0 0.0 Demmark 0.0 0.0 0.0 Estonia 0.0 0.0 0.0 Finland 0.0 0.0 0.0 France 300.1 0.0 300.1 Germany 0.0 0.0 0.0 Hunary 0.0 0.0 0.0 Ireland 50.8 0.0 50.8 Izaly 1.447.6 0.0 0.0 Latvia 0.0 0.0 0.0 Mata 0.0 0.0 0.0		
Demoxi 0.0 0.0 0.0 Exbnia 0.0 0.0 0.0 Finand 0.0 0.0 0.0 France 300.1 0.0 300.1 Germany 0.0 0.0 0.0 Greace 0.0 0.0 0.0 Iumany 0.0 0.0 0.0 Ireland 50.8 0.0 50.8 Izvia 1.447.6 0.0 1.447.6 Latvia 0.0 0.0 0.0 Kaiya 0.0 0.0 0.0 Kaixa 0.0 0.0 0.0		
Estonia 0.0 0.0 0.0 Finland 0.0 0.0 0.0 France 300.1 0.0 300.1 Germany 0.0 0.0 0.0 Greece 0.0 0.0 0.0 Hungary 0.0 0.0 50.8 Teland 5.8 0.0 50.8 Latvia 0.0 0.0 0.0 Latvia 0.0 0.0 0.0 Luthuania 0.0 0.0 0.0 Maita 0.0 0.0 0.0		
Finland 0.0 0.0 0.0 France 300.1 0.0 300.1 Germany 0.0 0.0 300.1 Greace 0.0 0.0 0.0 Iwmany 0.0 0.0 0.0 Ireland 50.8 0.0 50.8 Izly 1.447.6 0.0 1.447.6 Latvia 0.0 0.0 0.0 Livemburg 0.0 0.0 0.0 Maita 0.0 0.0 0.0		
Germany 0.0 0.0 0.0 Greace 0.0 0.0 0.0 Hungary 0.0 0.0 0.0 Ireland 50.8 0.0 50.8 Raly 1.447.6 0.0 1.447.6 Latvia 0.0 0.0 0.0 Luxemburg 0.0 0.0 0.0 Maita 0.0 0.0 0.0		
Greece 0.0 0.0 0.0 Hungary 0.0 0.0 0.0 Treland 0.0 0.0 0.0 Lixba 0.0 1.447.6 0.0 1.447.6 Latvia 0.0 0.0 0.0 0.0 Lithuania 0.0 0.0 0.0 0.0 Mata 0.0 0.0 0.0 0.0		
Hungary 0.0 0.0 0.0 Treband 50.8 0.0 50.8 Kalv 1,447.6 0.0 1,447.6 Latvia 0.0 0.0 0.0 Lithuania 0.0 0.0 0.0 Luxemburg 0.0 0.0 0.0 Mata 0.0 0.0 0.0		
Ireland 50.8 0.0 50.8 Taily 1.447.6 0.0 1.447.6 Latvia 0.0 0.0 0.0 Lituania 0.0 0.0 0.0 Luxembourg 0.0 0.0 0.0 Mata 0.0 0.0 0.0		
Italy 1,447.6 0.0 1,447.6 Latvia 0.0 0.0 0.0 Lithuania 0.0 0.0 0.0 Luxemburg 0.0 0.0 0.0 Mata 0.0 0.0 0.0		
Latvia 0.0 0.0 0.0 Lithuania 0.0 0.0 0.0 Luxembourg 0.0 0.0 0.0 Malta 0.0 0.0 0.0		
Lithuania 0.0 0.0 0.0 Luxembourg 0.0 0.0 0.0 Maita 0.0 0.0 0.0		
Luxembourg 0.0 0.0 0.0 Malta 0.0 0.0 0.0		
Malta 0.0 0.0 0.0		
Netherlands 0.0 0.0 0.0		
Poland 0.0 0.0 0.0		
Portugal 2,582.0 10,371.7		
Romania 0.0 0.0 0.0		
Slovakia 0.0 0.0 0.0		
Slovenia 0.0 0.0 0.0		
Spain 2,767.5 10.9 2,756.6		
Swaden 0.0 0.0 0.0		
United Kingdom 0.0 0.0 0.0 Eccland Eccland 0.0 0.0 Eccland 0.0 Eccland 0.0 0.0 Eccland 0.0		
Norway 0.0 0.0 0.0 Switzerland 0.0 0.0 0.0		
Switzerand 00 00 000 Australia 00 00 00		
Australia 0.0 0.0 0.0 Conditional Canada Canada 0.0 0.0		
Canada 00 00 00 China 1.3 0.0 1.3		
Cmna 13 00 13 Hong Kong 00 0.0 0.0		
nong kong 00 00 00 00 00 00 00 00 00 00 00 00 00		
2001 00 00 00 00 00 00 00 00 00 00 00 00		
0.5. 00 141.5 Other advanced economies non EEA 0.0 0.0 0.0		
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Inclusion description of the contract of the c		
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others 0.0 0.0 0.0		
Units du		

Internation disclosed in this template is sourced from FINREP templates F 20 and F 04. Information reported covers all exposures to "General governments" as defined in paragraph 41 (b) of Annex V of ITS on Supervisory reporting: "central governments, and local governments, including administrative bodies and non-commercial undertakings, but excluding public companies and private companies held by these administrations that have a community, the International Governments, and local governments.

Regions:

Revicas: Other advanced non EEA: Israel, Korea, New Zealand,, Russia, San Marino, Singapore and Taiwan. Other CEE non EEA: Korea, New Zealand, Russia, San Marino, Singapore and Taiwan. Other Advanced non EEA: Israel, Korea, New Zealand, Russia, San Marino, Singapore and Taiwan. Other Advanced non EEA: Korea, New Zealand, Russia, San Marino, Singapore and Taiwan. Other Advanced non EEA: Korea, New Zealand, Russia, San Marino, Singapore and Taiwan. Defined East: Bain, Dibout, Russia, San Marino, Singapore and Taiwan. Latin America: Agentina, Beiter, Beit

⁽¹⁾ Includes "Trading financial assets" portfolio for banks reporting under GAAP

(2) Includes "Non-trading non-derivative financial assets measured at fair value through profit or loss" portfolio for banks reporting under GAAP

(3) Includes "Non-trading non-derivative financial assets measured at fair value to equity" portfolio for banks reporting under GAAP

(4) Includes "Non-trading debt instruments measured at a cost-based method" and "Other non-trading non-derivative financial assets" portfolio for banks reporting under GAAP





	-	Caixa Geral de Depósitos SA												
							As of 30/06/2018	;						
						Dire	ct exposures							
	(mln EUR)			On balance sl	heet				Deriva	tives		Off balar	ice sheet	
												Off-balance sł	eet exposures	
								Derivatives with po	sitive fair value	Derivatives with	negative fair value			Rick weighted
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 [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10V - more Total [0 - 3M [Austria													
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Belgium													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Bulgaria													
10-3M1 [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Cyprus													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Czech Republic													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Denmark													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Estonia													



	deneral govern	Caixa Geral de Depósitos SA	the counterparty											
							As of 30/06/2018	3						
						Dire	ct exposures							
	(min EUR)			On balance sl	heet				Deriva	tives		Off balar	ice sheet	
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												Off-balance sh	eet exposures	
								Derivatives with po	sitive fair value	Derivatives with	negative fair value			
			Total carrying amount of											Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	non-derivative financial assets (net of short											
			positions)		of which: Financial assets	of which: Financial assets at						Nominal	Provisions	
				of which: Financial assets held for trading	designated at fair value through profit or loss	fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount			
					through profit or loss	comprenensive income								
[0-3M] [3M-1Y] [1Y-2Y]														
[2Y - 3Y [[3Y - 5Y]	Finland													
[5Y - 10Y [10Y - more Total	-													
[0-3M] [3M-1Y]		0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y [[2Y - 3Y [France	0 0	0	0	0	0	0 0	0	0	0	0	0	0	
[3Y - 5Y] [5Y - 10Y] [10Y - more Total		479 16	479 16	0	0	169 0	310 16	0	0	0	0	0	0	
Total [0 - 3M [[3M - 1Y [495	495	0	0	169	326	ō	Ō	Ō	0	0	0	0
[3M - 14] [1Y - 2Y [[2Y - 3Y [[3Y - 5Y]	Germany													
[5Y - 10Y [Germany													
[10Y - more Total [0 - 3M [
[3M - 1Y [[1Y - 2Y [
[2Y - 3Y [[3Y - 5Y] [5Y - 10Y]	Croatia													
[10Y - more Total														
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[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [Greece													
[5Y - 10Y [[10Y - more Total	-													
[0 - 3M [[3M - 1Y [[1Y - 2Y [
[2Y - 3Y [[3Y - 5Y]	Hungary													
[5Y - 10Y [[10Y - more Total														
Total		0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y [[2Y - 3Y [Ireland	0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y [[5Y - 10Y] [10Y - more		0 129 0	0 129 0	0	0	0 20 0	0 109 0	0	0	0	0	0	0	
Total	1	129	129	Ő	Ő	20	109	ő	Ő	0 0	Ő	ŏ	Ő	0



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| | (min EUR)
Country / Region
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Netherlands | Country / Region Image: Country / Region Country / Region Total gross carrying amount of non-derivative financial assets Image: Country / Region Image: Country / Region Image: Country / Region Image: Co | Calxa Geral de Denositos SA (min EUR) (min EUR) Country / Region Total gross carrying amount of non-
derivative financial assets Total carrying amount of non-
sastes (net of short
positions) Raly 100
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0 Mata 100 100 Netherlands 100 100 Intervative financial assets 100 100 0 0 0 0 1 1 100 100 0 0 0 0 0 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 <td>Calva Geral de Denositos SA On balance si (nin EUR) Total gross carrying anount of non-derivative financial assets Total carrying amount of non-derivative financial assets Total carrying amount of non-derivative financial assets Total carrying amount of non-derivative financial assets Country / Region Total gross carrying amount of non-derivative financial assets Total carrying amount of non-derivative financial assets of which: Financial assets Italy 300
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EBA EUROPEAN BANKING AJTHORITY

2018 EU-wide Transparency Exercise

	-	Caixa Geral de Depósitos SA	· · ·											
							As of 30/06/2018							
						Dire	ct exposures							
	(mln EUR)			On balance sl	heet				Deriva	tives		Off balar	ice sheet	
												Off-balance st		
												Off-balance sr	leet exposures	
								Derivatives with po	sitive fair value	Derivatives with	negative fair value			
			Total carrying amount of											Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	non-derivative financial assets (net of short											
			positions)									Nominal	Provisions	
				of which: Financial assets	of which: Financial assets designated at fair value	of which: Financial assets at fair value through other	or which: Financial assets at	Carrying amount	Notional amount	Carrying amount	Notional amount			
				held for trading	through profit or loss	comprehensive income	amortised cost							
[0 - 3M [[3M - 1Y [[1Y - 2Y [775	775	699 2,830	0	0	76 1.927	0	0	0	0 11	22 73	0	
[1Y - 2Y [[2Y - 3Y [Portugal	775 4,757 1,900 1,578 2,479 1,058	775 4,757 157 1,900 1,578 2,479	0	0	0 430	76 1,927 157 1,470 772 918 586	3	0	0	0	73 19 0	0	
[2Y - 3Y [[3Y - 5Y] [5Y - 10Y] [10Y - more	rortagai	1,578 2,479	1,578 2,479 1,058	0 7	0	806 1,554 471	772 918	96 36 237 378	0 467 100 498 1,066	53 96	351 160	2 11	0	
		1,030	12,705	3,537	0	3,262	5,906	378	1,066	149	522	128 255	0	678
[0 - 3M [[3M - 1Y] [1Y - 2Y] [2Y - 3Y]														
[2Y - 3Y] [3Y - 5Y] [5Y - 10Y]	Romania													
[10Y - more Total	-													
[0 - 3M [[3M - 1Y [[1Y - 2Y [
[2Y - 3Y [[3Y - 5Y [Slovakia													
[5Y - 10Y [[10Y - more Total	-													
Total														
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1 1 1 21 1 1 2Y - 3Y 1 1 3Y - 5Y 1 1 5Y - 10Y 1 1 10Y - more Total	biovenia													
Total [0 - 3M [1	270 1,162	270 1,162	270 1,117	0	0	0	0	0	0	0	0	0	
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y]		0	0	1,117	0	0	45 0	0	0	0	0	0	0	
[2Y - 3Y [[3Y - 5Y [[5Y - 10Y]	Spain	0 506 1,008	0 506 1,008	0	0	0 222 444	0 285 564	0	0	0	0	0	0	
[10Y - more Total		2,950 2,950	3 2,950	3 1,390	0	0 665	0 894	0	0	0	0	0	0	0
[0 - 3M [[3M - 1Y] [1Y - 2Y [
[2Y - 3Y [[3Y - 5Y]	Sweden													
[5Y - 10Y [[10Y - more Total														
Total														
[1Y - 2Y [[2Y - 3Y [United Kingdom													
[3Y - 5Y] [5Y - 10Y]	oncea kinguom													
f 10Y - more Total														



	center di governi	Caixa Geral de Depósitos SA	and counterputy												
							As of 30/06/2018	3							
						Dire	ct exposures								
(min EUR) On balance sheet									Derivatives Off balance sheet						
												Off-balance sheet exposures			
								Derivatives with po	sitive fair value	Derivatives with	negative fair value				
			Total carrying amount of											Risk weighted exposure amount	
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	non-derivative financial assets (net of short												
			positions)		of which: Financial assets	of which: Financial assets at						Nominal	Provisions		
				of which: Financial assets held for trading	designated at fair value through profit or loss	fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount				
					through profit or loss	comprenensive income									
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y]															
[11 - 21 [[2Y - 3Y [[3Y - 5Y [Iceland														
[5Y - 10Y [[10Y - more Total															
[0-3M] [3M-1Y]															
[1Y - 2Y] [2Y - 3Y]	Liechtenstein														
13Y - 5Y f 15Y - 10Y f 10Y - more Total															
Total [0 - 3M [[3M - 1Y [[1Y - 2Y [
[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [Norway														
[3Y - 5Y [[5Y - 10Y [[10Y - more	,														
Total															
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [
[2Y - 3Y [[3Y - 5Y] [5Y - 10Y]	Australia														
[10Y - more Total [0 - 3M [
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y]															
[2Y - 3Y] [3Y - 5Y] [5Y - 10Y]	Canada														
[10Y - more Total															
[0 - 3M [[3M - 1Y [[1Y - 2Y [
[2Y - 3Y [[3Y - 5Y]	Hong Kong														
[5Y - 10Y] [10Y - more Total															
[0-3M] [3M-1Y]															
[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [Japan														
[5Y - 10Y] [10Y - more															
Total															



	Concian governi	Caixa Geral de Depósitos SA	the counterparty											
							As of 30/06/2018	1						
						Dire	ct exposures							
	(mln EUR)			Off balar										
											Off-balance sheet exposures			
							Derivatives with p	ositive fair value	Derivatives with negative fair value				-	
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets	of which: Financial assets	of which: Financial assets at	of which: Financial assets at					Nominal	Provisions	Risk weighted exposure amount
				held for trading	designated at fair value through profit or loss	fair value through other comprehensive income	amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount			
[0-3M] [3M-1Y] [1Y-2Y]		0 0 1	0	0	0	0	0	0	0	0 0	0	0	0	
[2Y - 3Y] [3Y - 5Y] [5Y - 10Y]	U.S.	0 1 37	0 1 37	0	0	0 1 37	0	0	0	0	0	0	0	
[10Y - more Total		90 129	90 129	2	0	88 127	0	0	0	0	0	0	0	0
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	China	1 0 0 0 0 0 38	1 0 0 0 0 0 38				0 0 0 0 0 38				0 0 0 0			
Total [0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Switzerland	39	39	0	0	1	38	0	0	0	0	0	0	8
Total [0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Other advanced economies non EEA													
[0 - 3M [[3M - 1Y] [3M - 1Y] [7Y - 2Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Other Central and eastern Europe countries non EEA													
10041 [0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Middle East													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y]	Latin America and the Caribbean	2 3 12 52 1 0	2 3 12 52 1 0	1 2 6 0 0		1 1 12 46 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	
[10Y - more Total	1	3 73	3 73	3 11	0	0 62	0	0	0	0	0	0	0	0

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2018 EU-wide Transparency Exercise

General governments exposures by country of the counterparty

		Caixa Geral de Depósitos SA												
							As of 30/06/2018	3						
	Direct exposures													
				On balance sl	heet				Deriva	tives		Off bala	ice sheet	
	(mln EUR)		1	on balance si					Denta			on bala	ice sheet	-
												Off-balance sl	neet exposures	
									sitive fair value	Derivatives with	h negative fair value			
								Derivauves with po	suve fail value	Derivatives with	innegative fair value			
			Total carrying amount of											Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	non-derivative financial assets (net of short											exposure unioune
		derivative financial assets	positions)									Nominal	Provisions	
				of which: Financial assets	of which: Financial assets	of which: Financial assets at	of which: Financial assets at							
				held for trading	designated at fair value through profit or loss	fair value through other comprehensive income	amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount			
[0-3M] [3M-1Y] [1Y-2Y]		191 243 131	191 243	0	0	85 37	107 206 129	0	0	0	0	0	0	
[2Y - 3Y [Africa	168	131 168	0	0	2	168	0	0	0	0	0	0	
[3Y - 5Y [[5Y - 10Y]	A1104	343 235	168 343 235	0	0	0	343 235	0	0	0	0	0 177	0	
[10Y - more Total		972 2,284	972 2,284	0	0	0 125	972 2,159	0	0	0	0	36 213	0	1,208
[0 - 3M [[3M - 1Y [0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y [[2Y - 3Y [0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y [[5Y - 10Y]	Others	0	0	0	0	0	0	0	0	0	0	0	0	
[10Y - more	ore	0	0	0	0	0	0	0	0	0	0	0	0	
Total Notes and definitions	1	0	0	0	0	0	0	0	0	0	0	0	0	0

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

(1) Information consoleration as sovereign exposures is only available for institutions that have sovereign exposures of 10% or more compared to total sovereign exposures. Where the latter therehold is not net, information is disclosed through the aggregate "Others". (2) The exposures is not available for institutions that have sovereign exposures of 10% or more compared to total sovereign exposures. Where the latter therehold is not net, information is disclosed through the aggregate "Others". (3) The latest disclose the exposures to the "Finical all acids is determined to an hort postations have to administration and the association and or accounting characterization with full or antial coveriment cuarantees. (3) The latest disclose the exposures to the "Finical all acids is determined to administration and exposures in the "Finical all acids is determined to administration and exposures in the "Finical all acids is determined to administration and exposures in the solution. The finication and the opticities" (all the exposures in the "Finical all acids is determined to administration of the optical and and administration and the optical and and interval in the deterministration and the optical and and interval interval in the administration of the optical and and interval i

(3) Realian Contrins not reported separately in the interported separately metrics. Begions: Other advanced non EEA: Issuel, Korea. New Zealand, Russia. San Marino. Sinoacore and Taivan. Other CEE non EEA: Abana, Boom, Son Marino. Sinoacore and Taivan. Other CEE non EEA: Abana, Boom, Son Marino. Sinoacore and Taivan. Differ CEE non EEA: Abana, Boom, Son Marino. Sinoacore and Taivan. Differ CEE non EEA: Abana, Boom, Son Marino. Sinoacore and Taivan. Midel East: Bairna. Differ CEE non EeA: Abana, Boom, Son Marino. Sinoacore and Taivan. Differ CEE non EeA: Abana, Boom, Son Marino. Sinoacore and Taivan. Midel East: Bairna. Differ CEE non EeA: Abana, Boom, Son Marino. Sinoacore and Taivan. Differ CEE non EeA: Abana, Boom, Son Marino. Sinoacore and Taivan. Differ CEE non EeA: Abana, Boom, Son Marino. Sinoacore and Taivan. Midel East: Bairna. Differ CEE non EeA: Abana, Boom, Son Marino. Sinoacore and Taivan. Differ CEE non EeA: Abana, Boom, Son Marino. Sinoacore and Taivan. Differ CEE non EeA: Abana, Boom, Son Marino. Sinoacore and Taivan. Differ CEE non EeA: Abana, Boom, Son Marino. Sinoacore and Taivan. Midel East: Bairna. Differ CEE Non EeA: Abana, Bairna Differ CEE



Performing and non-performing exposures

Caixa Geral de Depósitos SA

	As of 31/12/2017										As of 30/06/201	8									
		Gross carryir	ying amount		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions ⁴		Collaterals and financial		Gross carrying amount			Accumulated impairment, accumulated changes in fair value due to credit risk and provisions ⁴		Collaterals and financial							
		Of which performing but past due >30	Of which non-performing ¹		On performing	On non- performing	guarantees received on non- performing exposures		Of which performing but past due >30			On performing	On non- performing	guarantees received on non- performing							
(min EUR)		days and <=90 days	<=90	Of which: defaulted	exposures ²	exposures ³	exposures		days and <=90 days		Of which: defaulted	exposures ²	exposures ³	exposures							
Debt securities (including at amortised cost and fair value)	16,054	0	327	307	24	245	0	16,225	0	272	254	29	200	0							
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0							
General governments	11,299	0	18	0	3	0	0	11,200	0	0	0	0	0	0							
Credit institutions	910	0	0	0	0	0	0	906	0	0	0	0	0	0							
Other financial corporations	364	0	114	114	0	74	0	213	0	114	114	0	74	0							
Non-financial corporations	3,480	0	195	193	20	171	0	3,907	0	158	140	28	126	0							
Loans and advances(including at amortised cost and fair value)	65,925	440	7,895	7,511	302	4,173	3,243	63,799	516	6,812	6,564	520	3,664	2,783							
Central banks	5,347	0	0	0	0	0	0	5,625	0	0	0	0	0	0							
General governments	3,533	27	82	82	1	13	66	3,165	32	61	56	1	11	50							
Credit institutions	2,837	0	7	0	0	7	0	2,864	0	7	7	2	7	0							
Other financial corporations	686	1	243	243	4	80	145	572	1	197	197	4	80	115							
Non-financial corporations	20,699	224	5,088	4,840	217	3,051	1,633	19,465	305	4,288	4,161	439	2,611	1,379							
of which: small and medium-sized enterprises at amortised cost	11,748	171	3,188	3,049	152	1,728	1,284	11,081	177	2,751	2,689	170	1,536	1,069							
Households	32,823	188	2,474	2,346	81	1,022	1,399	32,108	178	2,259	2,144	73	954	1,239							
DEBT INSTRUMENTS other than HFT	81,978	440	8,222	7,818	326	4,419	3,243	80,025	516	7,084	6,818	549	3,864	2,783							
OFF-BALANCE SHEET EXPOSURES	14,724		755	706	34	287	3	13,066		644	564	22	222	6							

(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

(1) Institutions report here collective allowances for incurred 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)

(1) 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 860/2014 - 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 in diversions are generally reported with a positive sign.



Forborne exposures

Caixa Geral de Depósitos SA

		As of 31/12/2017		As of 30/06/2018							
	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	Gross carrying amo with forbearance n		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial	
		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures	guarantees received on exposures with forbearance measures		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures	guarantees received on exposures with forbearance measures	
(min EUR) Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	0	0	0		
	-	-	U	-	U	-	-	U	•	0	
Central banks	0	0	0	0	U	0	0	U	0	U	
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)	6,387	3,988	2,168	2,128	3,156	5,722	3,340	1,789	1,756	3,411	
Central banks	0	0	0	0	0	0	0	0	0	0	
General governments	506	14	1	1	224	619	10	1	0	575	
Credit institutions	0	0	0	0	0	0	0	0	0	0	
Other financial corporations	177	87	36	34	120	122	48	27	24	91	
Non-financial corporations	3,648	2,774	1,577	1,558	1,375	2,966	2,213	1,209	1,194	1,340	
of which: small and medium-sized enterprises at amortised cost	2,391	1,828	960	943	1,126	1,964	1,507	782	769	957	
Households	2,056	1,113	553	535	1,437	2,016	1,069	552	538	1,405	
DEBT INSTRUMENTS other than HFT	6,387	3,988	2,168	2,128	3,156	5,722	3,340	1,789	1,756	3,411	
Loan commitments given	5	1	0	0	0	95	20	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

¹ The the estimation of tooline subcauses please test or of the optimization multiple state and the optimization is disclosed with a provision of the estimation of tooline subcauses, please test or of the optimization and the optimization