



2023 EU-wide Transparency Exercise

Bank Name	CaixaBank, S.A.
LEI Code	7CUNS533WID6K7DGF187
Country Code	ES

The information on Collateral valuation - loans and advances applies only to banks meeting at least one of the criteria for significance and having a ratio of non-performing loans and advances divided by total loans and advances (excluding loans and advances classified as held for sale, cash balances at central banks and other demand deposits) of 5% or above, therefore this bank is not required to report it to the EBA.

2023 EU-wide Transparency Exercise

Key Metrics

CaixaBank, S.A.

(mln EUR, %)	As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	COREP CODE	REGULATION
Available capital (amounts)						
Common Equity Tier 1 (CET1) capital - transitional period	26,673	27,494	27,188	27,285	C 01.00 (r0020,c0010)	Article 50 of CRR
Common Equity Tier 1 (CET1) capital - transitional period - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	26,160	26,912	26,936	27,094	C 01.00 (r0020,c0010) - C 05.01 (r0440,c0010)	Article 50 of CRR
Tier 1 capital - transitional period	30,910	31,732	32,173	31,771	C 01.00 (r0015,c0010)	Article 25 of CRR
Tier 1 capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied - transitional definition	30,397	31,150	31,921	31,580	C 01.00 (r0015,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020)	Article 25 of CRR
Total capital - transitional period	35,614	37,307	38,315	38,033	C 01.00 (r0010,c0010)	Articles 4(118) and 72 of CRR
Total capital - transitional period - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	35,101	36,725	38,063	37,842	C 01.00 (r0010,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020) - C 05.01 (r0440,c0030)	Articles 4(118) and 72 of CRR
Risk exposure amounts						
Total risk exposure amount	215,499	215,103	215,179	217,970	C 02.00 (r0010,c0010)	Articles 92(3), 95, 96 and 98 of CRR
Total risk exposure amount as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	215,967	215,645	215,449	218,175	C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040)	Articles 92(3), 95, 96 and 98 of CRR
Capital ratios						
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition	12.38%	12.78%	12.64%	12.52%	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	12.11%	12.48%	12.50%	12.42%	(C 01.00 (r0020,c0010) - C 05.01 (r0440,c0010)) / (C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040))	-
Tier 1 (as a percentage of risk exposure amount) - transitional definition	14.34%	14.75%	14.95%	14.58%	CA3 {3}	-
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	14.07%	14.44%	14.82%	14.47%	(C 01.00 (r0015,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020)) / (C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040))	-
Total capital (as a percentage of risk exposure amount) - transitional definition	16.53%	17.34%	17.81%	17.45%	CA3 {5}	-
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	16.25%	17.03%	17.67%	17.34%	(C 01.00 (r0010,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020) - C 05.01 (r0440,c0030)) / (C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040))	-
Leverage ratios						
Leverage ratio total exposure measure - using a transitional definition of Tier 1 capital	645,470	563,692	579,579	583,274	C 47.00 (r0300,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
Leverage ratio - using a transitional definition of Tier 1 capital	4.79%	5.63%	5.55%	5.45%	C 47.00 (r0340,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR



2023 EU-wide Transparency Exercise

Leverage ratio

CaixaBank, S.A.

(mln EUR, %)		As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	30,910	31,732	32,173	31,771	C 47.00 (r0320,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
A.2	Tier 1 capital - fully phased-in definition	30,397	31,150	31,921	31,580	C 47.00 (r0310,c0010)	
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	645,470	563,692	579,579	583,274	C 47.00 (r0300,c0010)	
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	645,470	563,692	579,579	583,274	C 47.00 (r0290,c0010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	4.79%	5.63%	5.55%	5.45%	[A.1]/[B.1]	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	4.71%	5.53%	5.51%	5.41%	[A.2]/[B.2]	

2023 EU-wide Transparency Exercise

Capital
CaixaBank, S.A.

		(mln EUR, %)					
		As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	COREP CODE	REGULATION
OWN FUNDS <small>Transitional period</small>	A	OWN FUNDS					
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)					Articles 4(1)(b) and 72 of CRR
	A.1.1	21,470	20,920	20,921	20,919	C 01.00 (0500,0000)	Article 59 of CRR
	A.1.2	13,804	14,456	14,686	15,210	C 01.00 (0500,0000)	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
	A.1.3	-2,438	-2,409	-1,964	-2,156	C 01.00 (0500,0000)	Articles 4(1)(b), 26(1) point (g) and 36 (1) point (f) of CRR
	A.1.4	-513	-540	-1,220	-1,313	C 01.00 (0500,0000)	Articles 4(1)(b) and 26(1) point (a) of CRR
	A.1.5	0	0	0	0	C 01.00 (0500,0000)	Articles 4(1)(b), 26(1) point (f) and 36 (1) point (f) of CRR
	A.1.6	0	0	0	0	C 01.00 (0500,0000)	Article 84 of CRR
	A.1.7	311	388	424	436	C 01.00 (0500,0000)	Articles 32 to 35 of and 36 (1) point (f) of CRR
	A.1.8	-3,467	-3,463	-3,477	-3,471	C 01.00 (0500,0000) + C 01.00 (0500,0000)	Articles 4(1)(b), 36(1) point (g) and 37 of CRR, Articles 4(1)(b), 36(1) point (g) and 37 point (a) of CRR
	A.1.9	-2,195	-1,901	-2,003	-2,088	C 01.00 (0500,0000)	Articles 36(1) point (c) and 38 of CRR
	A.1.10	0	0	0	0	C 01.00 (0500,0000)	Articles 36(1) point (d), 40 and 139 of CRR
	A.1.11	-597	-340	-223	-161	C 01.00 (0500,0000)	Articles 4(1)(b), 36(1) point (g) and 41 of CRR
	A.1.12	0	0	0	0	C 01.00 (0500,0000)	Articles 4(1)(b), 36(1) point (g) and 44 of CRR
	A.1.13	0	0	0	0	C 01.00 (0500,0000)	Article 36(1) point (i) of CRR
	A.1.14	0	0	0	0	C 01.00 (0400,0000) + C 01.00 (0400,0000) + C 01.00 (0400,0000) + C 01.00 (0400,0000)	Articles 4(36), 36(1) point (i) and 89 to 91 of CRR, Articles 36(1) point (i) (ii), 24(3) point (ii), 24(4) point (ii) and 258 of CRR, Articles 36(1) point (ii) and 270(2) of CRR, Articles 36(1) point (i) (iii) and 135(8) of CRR and Articles 36(1) point (i) (iv) and 135(4) of CRR
	A.1.14.1	0	0	0	0	C 01.00 (0400,0000)	Articles 36(1) point (i) (iii), 24(3) point (ii), 24(4) point (ii) and 258 of CRR
	A.1.15	0	0	0	0	C 01.00 (0400,0000)	Articles 4(27), 36(1) point (ii), 43 to 46, 49 (2) and (3) and 79 of CRR
	A.1.16	0	0	0	0	C 01.00 (0400,0000)	Articles 36(1) point (c) and 38, Articles 48(1) point (a) and 48(2) of CRR
	A.1.17	0	0	0	0	C 01.00 (0500,0000)	Articles 4(27), 36(1) point (ii), 43, 45, 47, 48(1) point (b), 48(1) (c), 48(2) and 79 of CRR
	A.1.18	0	0	0	0	C 01.00 (0500,0000)	Article 48 of CRR
	A.1.18A	-14	-8	-9	-41	C 01.00 (0500,0000)	Articles 36(1) point (ii) and Article 47c of CRR
	A.1.18B	0	0	0	0	C 01.00 (0500,0000)	Articles 36(1) point (ii) and Article 133(2) of CRR
	A.1.18C	0	0	0	0	C 01.00 (0500,0000)	Articles 36(1) point (ii) of CRR
	A.1.19	0	0	0	0	C 01.00 (0504,0000)	Article 3 of CRR
	A.1.20	-201	-191	-199	-241	C 01.00 (0500,0000)	-
A.1.21	513	582	252	191	GA1 (1.1.1.6 + 1.1.1.8 + 1.1.1.20)	-	
A.1.21.1	0	0	0	0	C 01.00 (0500,0000)	Articles 48(1) to (3), and 484 to 487 of CRR	
A.1.21.2	0	0	0	0	C 01.00 (0500,0000)	Articles 479 and 480 of CRR	
A.1.21.3	513	582	252	191	C 01.00 (0500,0000)	Articles 469 to 472, 478 and 481 of CRR	
A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)					Article 61 of CRR	
A.2.1	4,237	4,238	4,985	4,486	C 01.00 (0500,0000) + C 01.00 (0500,0000)	-	
A.2.2	0	0	0	0	C 01.00 (0500,0000)	-	
A.2.3	0	0	0	0	C 01.00 (0500,0000) + C 01.00 (0500,0000) + C 01.00 (0500,0000) + C 01.00 (0500,0000) + C 01.00 (0500,0000)	-	
A.2.4	0	0	0	0	C 01.00 (0500,0000) + C 01.00 (0500,0000) + C 01.00 (0500,0000)	-	
A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)					Article 25 of CRR	
A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)					Article 71 of CRR	
A.4.1	4,158	4,305	5,471	5,469	C 01.00 (0700,0000) + C 01.00 (0700,0000)	-	
A.4.2	546	670	671	778	C 01.00 (0700,0000) + C 01.00 (0700,0000) + C 01.00 (0700,0000) + C 01.00 (0700,0000) + C 01.00 (0700,0000) + C 01.00 (0700,0000) + C 01.00 (0700,0000)	-	
A.4.3	0	0	0	0	C 01.00 (0700,0000) + C 01.00 (0700,0000) + C 01.00 (0700,0000)	-	
B	TOTAL RISK EXPOSURE AMOUNT					Articles 92(3), 95, 96 and 98 of CRR	
B.1	-468	-542	-270	-204	C 01.00 (0700,0000)	-	
C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)					GA3 (1)	
C.1	12.38%	12.78%	12.64%	12.52%		-	
C.2	TIER 1 CAPITAL RATIO (transitional period)					GA3 (2)	
C.2	14.34%	14.75%	14.95%	14.58%		-	
C.3	TOTAL CAPITAL RATIO (transitional period)					GA3 (3)	
C.3	16.53%	17.34%	17.81%	17.45%		-	
D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)					GA3 (1) + GA3 (2) + GA3 (3)	
D	26,160	26,912	26,936	27,094		-	
E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)					GA3 (1) + GA3 (2) + GA3 (3)	
E	12.11%	12.48%	12.50%	12.42%		-	
F	Adjustments to CET1 due to IFRS 9 transitional arrangements					C 01.00 (0400,0000)	
F	513	582	252	191		-	
F	Adjustments to AT1 due to IFRS 9 transitional arrangements					C 01.00 (0400,0000)	
F	0	0	0	0		-	
F	Adjustments to T2 due to IFRS 9 transitional arrangements					C 01.00 (0400,0000)	
F	0	0	0	0		-	
F	Adjustments included in RWAs due to IFRS 9 transitional arrangements					C 01.00 (0400,0000)	
F	-468	-542	-270	-204		-	

(1) The fully loaded CET1 ratio is an estimate calculated based on banks' 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

2023 EU-wide Transparency Exercise

Overview of Risk exposure amounts

CaixaBank, S.A.

	RWAs				COREP CODE
	As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	
(min EUR, %)					
Credit risk (excluding CCR and Securitisations) ¹	192,607	192,532	192,494	194,617	C 02.00 (r0040, c0010) - [C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001) + C 07.00 (r0130, c0220, s001) + C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001) + C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0060, c0260, s002) + C 02.00 (r0470, c0010) + C 02.00 (r0460, c0010)]
Of which the standardised approach	82,037	78,814	78,654	63,639	C 02.00 (r0050, c0010) - [C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001) + C 07.00 (r0130, c0220, s001)]
Of which the foundation IRB (FIRB) approach	1,736	1,689	1,724	15,032	C 02.00 (r0250, c0010) - [C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0060, c0260, s002)]
Of which the advanced IRB (AIRB) approach	88,637	92,050	94,171	98,477	C 02.00 (r0310, c0010) - [C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001)]
Of which equity IRB	20,197	19,978	17,945	17,469	C 02.00 (r0420, c0010)
Counterparty credit risk (CCR, excluding CVA) ²	2,196	1,709	1,934	1,963	C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001) + C 07.00 (r0130, c0220, s001) + C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001) + C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0060, c0260, s002) + C 02.00 (r0460, c0010)
Credit valuation adjustment - CVA	809	620	589	594	C 02.00 (r0640, c0010)
Settlement risk	0	0	0	0	C 02.00 (r0490, c0010)
Securitisation exposures in the banking book (after the cap)	410	303	258	224	C 02.00 (r0470, c0010)
Position, foreign exchange and commodities risks (Market risk)	1,053	1,056	1,094	1,619	C 02.00 (r0520, c0010)
Of which the standardised approach	11	12	233	232	C 02.00 (r0530, c0010)
Of which IMA	1,042	1,044	861	1,387	C 02.00 (r0580, c0010)
Of which securitisations and resecuritisations in the trading book	0	0	0	0	C 19.00 (r0010, c0601)*12.5 + C 20.00 (r010, c0450)*12.5 + MAX(C 24.00(r0010, c0090), C 24.00(c0010, c0100), C 24.00(r0010, c0110))*12.5
Large exposures in the trading book	0	0	0	0	C 02.00 (r0680, c0010)
Operational risk	18,371	18,810	18,810	18,810	C 02.00 (r0590, c0010)
Of which basic indicator approach	0	0	0	0	C 02.00 (r0600, c0010)
Of which standardised approach	18,371	18,810	18,810	18,810	C 02.00 (r0610, c0010)
Of which advanced measurement approach	0	0	0	0	C 02.00 (r0620, c0010)
Other risk exposure amounts	52	74	0	145	C 02.00 (r0630, c0010) + C 02.00 (r0690, c0010)
Total	215,499	215,103	215,179	217,970	

¹ The positions "of which" are for information and do not need to sum up to Credit risk (excluding CCR and Securitisations)

² On-balance sheet exposures related to Free Deliveries (according to Article 379(1)) have not been included in 'Counterparty Credit Risk (CCR, excluding CVA)'. They are instead reported in the 'Credit Risk (excluding CCR and Securitisations)' section.

2023 EU-wide Transparency Exercise
P&L
 CaixaBank, S.A.

(mn EUR)	As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023
Interest income	5,251	7,812	3,244	7,228
Of which debt securities income	609	895	162	554
Of which loans and advances income	4,412	6,889	2,760	6,026
Interest expenses	713	1,315	1,089	2,669
(Of which deposits expenses)	262	580	559	1,434
(Of which debt securities issued expenses)	394	548	208	448
(Expenses on share capital repayable on demand)	0	0	0	0
Dividend income	132	164	68	145
Net Fee and commission income	3,098	4,107	1,021	2,020
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	30	58	2	99
Gains or (-) losses on financial assets and liabilities held for trading, net	134	476	37	-8
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	-6	-9	-1	15
Gains or (-) losses from hedge accounting, net	169	155	3	-19
Exchange differences (gain or (-) loss), net	163	-152	11	47
Net other operating income /(expenses)	-376	-409	-488	-558
TOTAL OPERATING INCOME, NET	7,881	10,889	2,809	6,299
(Administrative expenses)	3,822	5,102	1,334	2,678
(Cash contributions to resolution funds and deposit guarantee schemes)	159	566	1	170
(Depreciation)	530	718	184	378
Modification gains or (-) losses, net	-1	-1	0	-1
(Provisions or (-) reversal of provisions)	116	227	47	131
(Payment commitments to resolution funds and deposit guarantee schemes)	0	0	0	0
(Commitments and guarantees given)	-25	80	18	66
(Other provisions)	141	147	29	65
Of which pending legal issues and tax litigation ¹⁾	0	-194	0	0
Of which restructuring ²⁾	0	-64	0	0
(Increases or (-) decreases of the fund for general banking risks, net) ²⁾	0	0	0	0
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	554	883	233	424
(Financial assets at fair value through other comprehensive income)	-1	-1	1	1
(Financial assets at amortised cost)	555	884	232	423
(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates and on non-financial assets)	61	124	11	53
(of which Goodwill)	0	1	0	0
Negative goodwill recognised in profit or loss	0	0	0	0
Share of the profit or (-) loss of investments in subsidiaries, joint ventures and associates	586	834	285	544
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	-22	-9	-9	-17
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	3,204	4,092	1,273	2,991
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	2,459	3,148	855	2,138
Profit or (-) loss after tax from discontinued operations	0	0	0	0
PROFIT OR (-) LOSS FOR THE YEAR	2,459	3,148	855	2,138
Of which attributable to owners of the parent	2,457	3,145	855	2,137

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."

2023 EU-wide Transparency Exercise
Total Assets: fair value and impairment distribution

CaixaBank, S.A.

(mli EUR)		As of 30/09/2022					As of 31/12/2022					As of 31/03/2023					As of 30/06/2023					References
ASSETS:	Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy								
		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3						
Cash, cash balances at central banks and other demand deposits	97,183				19,933				35,334				40,843				IAS 1.54 (i)					
Financial assets held for trading	15,251	736	14,446	68	13,785	452	13,274	58	14,163	715	13,389	59	14,577	1,159	13,356	62	IFRS 7.8(a)(i); IFRS 9 Appendix A					
Non-trading financial assets mandatorily at fair value through profit or loss	200	41	4	155	188	43	4	140	175	31	5	139	136	47	6	84	IFRS 7.8(a)(ii); IFRS 9.4.1.4					
Financial assets designated at fair value through profit or loss	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	IFRS 7.8(a)(i); IFRS 9.4.1.5					
Financial assets at fair value through other comprehensive income	16,754	16,091	21	642	12,942	12,275	0	667	13,099	12,335	61	704	11,229	10,617	18	594	IFRS 7.8(h); IFRS 9.4.1.2A					
Financial assets at amortised cost	444,050				443,029				445,857				448,041				IFRS 7.8(f); IFRS 9.4.1.2					
Derivatives – Hedge accounting	448	0	448	0	641	0	641	0	377	0	377	0	252	0	252	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	-710				-753				-658				-679				IAS 39.89A(e); IFRS 9.6.5.8					
Other assets ¹	43,726				43,376				41,067				40,626									
TOTAL ASSETS	616,900				533,141				549,416				555,027				IAS 1.9(e); ICG 6					

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

(mli EUR)		As of 30/09/2022						As of 31/12/2022						As of 31/03/2023						As of 30/06/2023						References
Breakdown of financial assets by instrument and by counterparty sector ¹		Gross carrying amount ⁽²⁾			Accumulated impairment ⁽²⁾			Gross carrying amount ⁽²⁾			Accumulated impairment ⁽²⁾			Gross carrying amount ⁽²⁾			Accumulated impairment ⁽²⁾			Gross carrying amount ⁽²⁾			Accumulated impairment ⁽²⁾			
		Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets				
Financial assets at fair value through other comprehensive income	Debt securities	15,224	0	9	0	0	0	11,582	9	0	0	0	11,584	9	0	0	0	10,372	6	0	0	0	Annex V.Part 1.31, 44(b)			
	Loans and advances	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	Annex V.Part 1.32, 44(a)			
Financial assets at amortised cost	Debt securities	77,643	81	12	-3	-4	-11	77,687	50	12	-4	-2	-10	80,615	61	12	-5	-3	-11	79,802	54	12	-6	-3	-10	Annex V.Part 1.31, 44(b)
	Loans and advances	335,313	27,498	10,375	-1,438	-1,211	-4,602	334,018	28,560	9,639	-1,303	-1,390	-4,474	333,983	28,757	9,432	-1,269	-1,282	-4,629	337,659	28,133	9,346	-1,178	-1,335	-4,638	Annex V.Part 1.32, 44(a)

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

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

2023 EU-wide Transparency Exercise

Breakdown of liabilities

CaixaBank, S.A.

(mln EUR)

LIABILITIES:	Carrying amount				References
	As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	
Financial liabilities held for trading	12,108	10,432	10,471	10,507	IFRS 7.8 (e) (ii); IFRS 9.BA.6
Trading financial liabilities ¹	0	0	0	0	Accounting Directive art 8(1)(a),(3),(6)
Financial liabilities designated at fair value through profit or loss	0	0	0	0	IFRS 7.8 (e)(i); IFRS 9.4.2.2
Financial liabilities measured at amortised cost	565,296	483,208	500,595	505,174	IFRS 7.8(g); IFRS 9.4.2.1
Non-trading non-derivative financial liabilities measured at a cost-based method ¹	0	0	0	0	Accounting Directive art 8(3)
Derivatives – Hedge accounting	1,490	1,371	1,347	1,414	IFRS 9.6.2.1; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	-5,549	-5,736	-5,316	-5,450	IAS 39.89A(b), IFRS 9.6.5.8
Provisions	5,450	5,264	5,025	4,896	IAS 37.10; IAS 1.54(l)
Tax liabilities	1,227	1,506	1,696	1,851	IAS 1.54(n-o)
Share capital repayable on demand	0	0	0	0	IAS 32 IE 33; IFRIC 2; Annex V.Part 2.12
Other liabilities	2,612	2,842	2,573	2,600	Annex V.Part 2.13
Liabilities included in disposal groups classified as held for sale	0	0	0	0	IAS 1.54 (p); IFRS 5.38, Annex V.Part 2.14
Haircuts for trading liabilities at fair value ¹	0	0	0	0	Annex V Part 1.29
TOTAL LIABILITIES	582,635	498,888	516,391	520,992	IAS 1.9(b);IG 6
TOTAL EQUITY	34,265	34,253	33,025	34,035	IAS 1.9(c), IG 6
TOTAL EQUITY AND TOTAL LIABILITIES	616,900	533,141	549,416	555,027	IAS 1.1G6

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

2023 EU-wide Transparency Exercise

Breakdown of liabilities

CaixaBank, S.A.

(mln EUR)

Breakdown of financial liabilities by instrument and by counterparty sector		Carrying amount				References
		As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	
Derivatives		13,419	11,745	11,627	11,579	IFRS 9.BA.7(a); CRR Annex II
Short positions	Equity instruments	0	0	0	0	IAS 32.11; ECB/2013/33 Annex 2.Part 2.4-5
	Debt securities	180	59	190	342	Annex V.Part 1.31
Deposits	Central banks	79,785	16,036	16,296	9,951	Annex V.Part 1.42(a), 44(c)
	of which: Current accounts / overnight deposits	0	0	0	0	ECB/2013/33 Annex 2.Part 2.9.1
	General governments	18,233	16,992	18,247	25,489	Annex V.Part 1.42(b), 44(c)
	of which: Current accounts / overnight deposits	18,142	16,861	16,769	23,267	ECB/2013/33 Annex 2.Part 2.9.1
	Credit institutions	16,721	12,816	35,250	35,884	Annex V.Part 1.42(c),44(c)
	of which: Current accounts / overnight deposits	1,274	1,126	1,163	376	ECB/2013/33 Annex 2.Part 2.9.1
	Other financial corporations	29,654	15,091	17,274	15,389	Annex V.Part 1.42(d),44(c)
	of which: Current accounts / overnight deposits	9,625	6,874	9,245	5,984	ECB/2013/33 Annex 2.Part 2.9.1
	Non-financial corporations	83,338	80,634	78,905	80,809	Annex V.Part 1.42(e), 44(c)
	of which: Current accounts / overnight deposits	81,178	77,707	71,399	69,319	ECB/2013/33 Annex 2.Part 2.9.1
	Households	278,610	280,972	273,867	275,095	Annex V.Part 1.42(f), 44(c)
	of which: Current accounts / overnight deposits	255,003	259,058	252,954	251,384	Annex V.Part 1.42(f), 44(c)
Debt securities issued		51,277	52,953	51,395	53,388	Annex V.Part 1.37, Part 2.98
Of which: Subordinated Debt securities issued		8,492	9,261	10,560	11,569	Annex V.Part 1.37
Other financial liabilities		7,678	7,715	9,361	9,168	Annex V.Part 1.38-41
TOTAL FINANCIAL LIABILITIES		578,894	495,012	512,413	517,095	

2023 EU-wide Transparency Exercise
Market Risk
CaixaBank, S.A.

	SA		IM										IM									
	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	VaR (Memorandum item)		STRESSED VaR (Memorandum item)		INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP		TOTAL RISK EXPOSURE AMOUNT	VaR (Memorandum item)		STRESSED VaR (Memorandum item)		INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP		TOTAL RISK EXPOSURE AMOUNT		
			MULTIPLICATION FACTOR (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
(mln EUR)	As of 30/09/2022	As of 31/12/2022	As of 30/09/2022										As of 31/12/2022									
Traded Debt Instruments	11	12	34	8	53	12						35	9	48	11							
Of which: General risk	11	12	34	8	53	12						35	9	48	11							
Of which: Specific risk	0	0	0	0	0	0						0	0	0	0							
Equities	0	0	1	1	2	1						2	0	2	0							
Of which: General risk	0	0	1	1	2	1						2	0	2	0							
Of which: Specific risk	0	0	0	0	0	0						0	0	0	0							
Foreign exchange risk	0	0	8	2	13	3						14	2	19	3							
Commodities risk	0	0	0	0	0	0						0	0	0	0							
Total	11	12	28	6	44	9	11	9	0	0	0	1,042	30	8	41	9	12	5	0	0	0	1,044
	As of 31/03/2023	As of 30/06/2023	As of 31/03/2023										As of 30/06/2023									
Traded Debt Instruments	232	222	30	6	35	10						33	9	62	10							
Of which: General risk	10	11	30	6	35	10						33	9	62	10							
Of which: Specific risk	222	210	0	0	0	0						0	0	0	0							
Equities	0	0	2	0	2	1						2	1	5	1							
Of which: General risk	0	0	2	0	2	1						2	1	5	1							
Of which: Specific risk	0	0	0	0	0	0						0	0	0	0							
Foreign exchange risk	0	0	13	2	15	4						8	3	15	4							
Commodities risk	0	0	0	0	0	0						0	0	0	0							
Total	232	232	27	5	32	9	8	9	0	0	0	861	29	9	53	10	11	29	0	0	0	1,387

Market risk template does not include CUI 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 OVI template.

Consolidated data	Standardised Approach							
	As of 30/09/2022				As of 31/12/2022			
	Original Exposure*	Exposure Value*	Risk exposure amount	Value adjustments and provisions*	Original Exposure*	Exposure Value*	Risk exposure amount	Value adjustments and provisions*
(in EUR, '000)								
Central governments or central banks	174,309	112,091	17,729		16,214	106,311	17,729	
Regional governments or local authorities	24,088	20,163	277		22,287	18,760	268	
Public sector entities	25,257	5,844	936		24,073	6,725	941	
Multilateral Development Banks	1,811	4,256	0		1,857	4,252	0	
International Organisations	0	0	0		2,910	2,910	0	
Institutions	12,442	9,287	2,688		11,218	7,829	2,207	
Corporates	51,054	35,853	32,399		54,227	38,426	34,990	
of which: SME	5,417	4,021	3,615		5,284	4,124	3,407	
Retail	22,408	16,112	8,034		21,673	15,794	8,618	
of which: SME	5,860	3,280	1,844		5,094	3,102	2,046	
Secured by mortgages on immovable property	19,421	18,143	6,024		18,113	17,073	6,182	
of which: SME	1,758	1,369	507		1,787	1,402	598	
Exposures in default	1,851	889	1,028	743	1,542	951	1,751	
Items associated with particular high risk	488	421	0		567	292	438	
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	16,073	16,073	12,215		17,093	17,093	11,815	
Standardised Total⁽¹⁾	349,895	338,795	83,511	1,543	253,960	242,219	79,977	1,571

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

(2) Standardised Total does not include the securitisation position unless in the results area for the 2023 exercise.

(3) Data for the most relevant countries are disclosed. These have been selected under the following ratio: Countries of counterparties covers on to 95% of total original exposure or Top 10 countries ranked by original exposure, calculated as of last quarter.

(4) Starting from the 2023 exercise, value adjustments and provisions for the consolidated data include general credit risk adjustments, for the consistency with the data per country of counterparties.

SPAIN	Standardised Approach							
	As of 30/09/2022				As of 31/12/2022			
	Original Exposure*	Exposure Value*	Risk exposure amount	Value adjustments and provisions*	Original Exposure*	Exposure Value*	Risk exposure amount	Value adjustments and provisions*
(in EUR, '000)								
Central governments or central banks	11,812	10,800	1,749		13,911	10,300	17,190	
Regional governments or local authorities	21,750	19,077	440		20,123	17,705	0	
Public sector entities	4,397	3,397	440		23,494	5,129	383	
Multilateral Development Banks	0	127	0		0	120	0	
International Organisations	0	0	0		0	0	0	
Institutions	2,441	2,170	526		2,907	1,782	447	
Corporates	18,129	13,082	11,394		19,023	14,355	12,688	
of which: SME	2,422	1,282	1,080		2,446	1,265	1,065	
Retail	16,492	12,470	6,542		15,571	12,099	6,200	
Secured by mortgages on immovable property	2,487	1,463	859		2,517	1,527	878	
of which: SME	4,260	3,493	1,657		4,286	3,529	1,751	
Exposures in default	1,133	897	395	301	1,144	904	401	
Items associated with particular high risk	214	149	224	247	155	233	233	
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	15,275	15,275	11,820		14,423	14,423	11,842	
Standardised Total⁽¹⁾	843	843	843	843	843	843	843	

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

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

PORTUGAL	Standardised Approach							
	As of 30/09/2022				As of 31/12/2022			
	Original Exposure*	Exposure Value*	Risk exposure amount	Value adjustments and provisions*	Original Exposure*	Exposure Value*	Risk exposure amount	Value adjustments and provisions*
(in EUR, '000)								
Central governments or central banks	8,254	8,760	334		4,234	4,813	304	
Regional governments or local authorities	1,687	963	180		1,643	933	187	
Public sector entities	736	1,182	497		731	1,089	451	
Multilateral Development Banks	0	0	0		0	0	0	
International Organisations	0	0	0		0	0	0	
Institutions	596	194	164		535	207	173	
Corporates	11,823	7,134	7,140		11,875	7,740	7,985	
of which: SME	1,862	1,365	1,086		2,032	1,402	1,123	
Retail	548	2,457	2,248		3,488	3,421	2,208	
of which: SME	3,173	1,745	997		3,220	1,904	1,028	
Secured by mortgages on immovable property	14,969	14,447	5,174		907	644	284	
of which: SME	526	498	166		529	497	172	
Exposures in default	688	238	243	342	111	115	300	
Items associated with particular high risk	254	123	198		126	126	204	
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	24	24	24		24	24	24	
Standardised Total⁽¹⁾	545	545	545	545	545	545	460	

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

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

GERMANY	Standardised Approach							
	As of 30/09/2022				As of 31/12/2022			
	Original Exposure*	Exposure Value*	Risk exposure amount	Value adjustments and provisions*	Original Exposure*	Exposure Value*	Risk exposure amount	Value adjustments and provisions*
(in EUR, '000)								
Central governments or central banks	1,607	1,624	0		1,621	1,620	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	862	833	131		636	579	104	
Corporates	444	665	457		636	798	584	
of which: SME	184	152	140		189	166	149	
Retail	32	33	30		28	29	17	
Secured by mortgages on immovable property	18	18	6		17	17	6	
of which: SME	1	1	0		1	1	0	
Exposures in default	0	0	0	0	0	0	0	
Items associated with particular high risk	0	0	0		0	0	0	
Covered bonds	0	0	0		0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	0	0	0		0	0	0	
Equity	0	0	0		0	0	0	
Other exposures	0	0	0		0	0	0	
Standardised Total⁽¹⁾	3	3	3	3	3	3	2	

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

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

FRANCE	Standardised Approach							
	As of 30/09/2022				As of 31/12/2022			
	Original Exposure*	Exposure Value*	Risk exposure amount	Value adjustments and provisions*	Original Exposure*	Exposure Value*	Risk exposure amount	Value adjustments and provisions*
(in EUR, '000)								
Central governments or central banks	2,069	2,069	0		2,093	2,093	0	
Regional governments or local authorities	50	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	878	875	214		617	613	168	
Corporates	2,070	1,267	1,459		2,762	1,993	1,647	
of which: SME	76	61	52		106	63	80	
Retail	12	22	22		16	16	16	
Secured by mortgages on immovable property	29	26	15		34	32	18	
of which: SME	17	17	7		17	17	7	
Exposures in default	1	1	1	1	1	1	0	
Items associated with particular high risk	0	0	0		0	0	0	
Covered bonds	0	0	0		0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	0	0	0		0	0	0	
Equity	0	0	0		0	0	0	
Other exposures	0	0	0		0	0	0	
Standardised Total⁽¹⁾	5	5	5	5	5	5	5	

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

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

Table for UNITED KINGDOM showing Standardised Approach data for As of 30/09/2022 and As of 31/12/2022. Includes categories like Central governments or central banks, Regional governments or local authorities, etc.

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

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

Table for ITALY showing Standardised Approach data for As of 30/09/2022 and As of 31/12/2022. Includes categories like Central governments or central banks, Regional governments or local authorities, etc.

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

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

Table for UNITED STATES showing Standardised Approach data for As of 30/09/2022 and As of 31/12/2022. Includes categories like Central governments or central banks, Regional governments or local authorities, etc.

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

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

Table for BELGIUM showing Standardised Approach data for As of 30/09/2022 and As of 31/12/2022. Includes categories like Central governments or central banks, Regional governments or local authorities, etc.

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

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

Table for NETHERLANDS showing Standardised Approach data for As of 30/09/2022 and As of 31/12/2022. Includes categories like Central governments or central banks, Regional governments or local authorities, etc.

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

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

		Standardised Approach							
		As of 31/03/2023				As of 30/06/2023			
		Original Exposure ⁽¹⁾	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ⁽¹⁾	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
Consolidated data	(in EUR, %)								
	Central governments or central banks	186,219	123,657	18,201		183,129	143,319	17,553	
	Regional governments or local authorities	22,239	19,215	339		21,064	18,042	242	
	Public sector entities	26,899	7,719	1,120		26,227	7,751	1,110	
	Multilateral Development Banks	1,803	6,673	0		1,807	6,341	0	
	International Organisations	5,981	5,981	0		6,020	6,020	0	
	Institutions	12,111	8,483	2,493		12,014	8,886	2,378	
	Corporates	54,839	38,163	35,041		33,222	23,879	21,554	
	(of which: SME)	5,322	3,916	3,301		5,512	4,119	3,527	
	Retail	21,255	15,124	7,976		24,402	18,514	7,885	
	(of which: SME)	5,768	3,404	1,955		6,509	3,519	2,014	
	Secured by mortgages on immovable property	5,812	4,776	2,418		4,031	3,148	1,293	
	(of which: SME)	1,519	1,200	516		1,545	1,218	486	
	Exposures in default	1,492	528	861	790	1,283	420	815	690
Items associated with particularly high risk	520	300	451		570	399	448		
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	15,002	15,050	11,726		15,602	15,602	11,418		
Standardised Total ⁽²⁾	272,426	259,482	80,028	1,604	250,173	246,921	64,808	1,401	

(1) Original exposures, 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 unless in the results prior to the 2019 exercise.
 (3) Only the most relevant countries are disclosed. These have been selected under the following logic: Countries of counterparties covering up to 95% of total original exposure or Top 10 countries ranked by original exposure, calculated as of last quarter

(1) Original exposures, 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 but includes general credit risk adjustments.

(1) Original exposures, 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 but includes general credit risk adjustments.

(1) Original exposures, 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 but includes general credit risk adjustments.

(1) Original exposures, 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 but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2023				As of 30/06/2023			
		Original Exposure ⁽¹⁾	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ⁽²⁾	Original Exposure ⁽¹⁾	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ⁽²⁾
(in EUR, %)									
UNITED KINGDOM	Central governments or central banks	0	78	0	0	0	0	0	0
	Regional governments or local authorities	28	28	0	0	0	0	0	0
	Public sector entities	0	0	0	0	0	0	0	0
	Multilateral Development Banks	507	501	0	0	507	506	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	1,792	1,792	392	0	1,986	1,819	404	0
	Corporates	3,129	2,946	2,295	0	3,229	3,096	1,891	0
	of which: SME	68	63	58	0	61	55	51	0
	Retail	18	12	2	0	17	12	6	0
	of which: SME	11	8	4	0	9	8	5	0
	Secured by mortgages on immovable property	2	2	2	0	2	2	2	0
	of which: SME	2	2	2	0	2	2	2	0
	Exposures in default	1	0	0	0	1	0	0	0
	Items associated with particularly high risk	0	0	0	0	0	0	0	0
Covered bonds	0	0	0	0	0	0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	
Collective Investments undertakings (CIU)	0	0	0	0	0	0	0	0	
Equity	0	0	0	0	0	0	0	0	
Other exposures	0	0	0	0	51	51	0	0	
Standardised Total ⁽²⁾				0				4	

(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 counterparties excludes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2023				As of 30/06/2023			
		Original Exposure ⁽¹⁾	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ⁽²⁾	Original Exposure ⁽¹⁾	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ⁽²⁾
(in EUR, %)									
ITALY	Central governments or central banks	4,724	4,724	0	0	4,770	4,770	0	0
	Regional governments or local authorities	0	0	0	0	0	0	0	0
	Public sector entities	0	0	0	0	0	0	0	0
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	189	128	39	0	194	129	40	0
	Corporates	1,264	1,072	1,059	0	1,137	1,124	767	0
	of which: SME	38	33	33	0	46	41	36	0
	Retail	35	34	19	0	36	34	20	0
	of which: SME	19	19	19	0	19	19	13	0
	Secured by mortgages on immovable property	1	0	0	0	0	0	0	0
	of which: SME	1	0	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	0	0
Covered bonds	0	0	0	0	0	0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	
Collective Investments undertakings (CIU)	0	0	0	0	0	0	0	0	
Equity	0	0	0	0	0	0	0	0	
Other exposures	0	0	0	0	1	1	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 counterparties excludes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2023				As of 30/06/2023			
		Original Exposure ⁽¹⁾	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ⁽²⁾	Original Exposure ⁽¹⁾	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ⁽²⁾
(in EUR, %)									
UNITED STATES	Central governments or central banks	2,701	2,739	0	0	2,666	2,690	0	0
	Regional governments or local authorities	0	0	0	0	0	0	0	0
	Public sector entities	112	106	21	0	99	99	20	0
	Multilateral Development Banks	701	701	0	0	701	701	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	146	108	29	0	146	146	39	0
	Corporates	4,291	1,870	1,712	0	4,021	1,809	1,462	0
	of which: SME	161	157	138	0	151	146	133	0
	Retail	18	14	8	0	14	11	6	0
	of which: SME	14	13	8	0	10	10	5	0
	Secured by mortgages on immovable property	3	3	1	0	3	3	1	0
	of which: SME	3	3	3	0	3	3	3	0
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0	0	0	0	0	0
Covered bonds	0	0	0	0	0	0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	
Collective Investments undertakings (CIU)	0	0	0	0	0	0	0	0	
Equity	0	0	0	0	0	0	0	0	
Other exposures	0	0	0	0	92	92	0	0	
Standardised Total ⁽²⁾				0				4	

(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 counterparties excludes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2023				As of 30/06/2023			
		Original Exposure ⁽¹⁾	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ⁽²⁾	Original Exposure ⁽¹⁾	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ⁽²⁾
(in EUR, %)									
BELGIUM	Central governments or central banks	177	177	0	0	222	222	0	0
	Regional governments or local authorities	1	1	0	0	1	1	0	0
	Public sector entities	0	0	0	0	0	0	0	0
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	64	102	30	0	47	46	11	0
	Corporates	129	58	56	0	25	19	16	0
	of which: SME	14	9	9	0	19	15	12	0
	Retail	7	6	4	0	6	5	3	0
	of which: SME	6	4	4	0	4	4	4	0
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0
	of which: SME	0	0	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	0	0
Covered bonds	0	0	0	0	0	0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	
Collective Investments undertakings (CIU)	0	0	0	0	0	0	0	0	
Equity	0	0	0	0	0	0	0	0	
Other exposures	0	0	0	0	1	1	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 counterparties excludes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2023				As of 30/06/2023			
		Original Exposure ⁽¹⁾	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ⁽²⁾	Original Exposure ⁽¹⁾	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ⁽²⁾
(in EUR, %)									
NETHERLANDS	Central governments or central banks	0	0	0	0	0	0	0	0
	Regional governments or local authorities	0	0	0	0	0	0	0	0
	Public sector entities	0	0	0	0	0	0	0	0
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	487	151	42	0	589	159	28	0
	Corporates	271	220	199	0	100	88	85	0
	of which: SME	36	31	29	0	30	26	26	0
	Retail	12	9	6	0	14	9	9	0
	of which: SME	10	8	6	0	11	8	5	0
	Secured by mortgages on immovable property	1	1	1	0	1	1	1	0
	of which: SME	1	1	1	0	1	1	1	0
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0	0	0	0	0	0
Covered bonds	0	0	0	0	0	0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	
Collective Investments undertakings (CIU)	0	0	0	0	0	0	0	0	
Equity	0	0	0	0	0	0	0	0	
Other exposures	0	0	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 counterparties excludes those for securitisation exposures but includes general credit risk adjustments.



2023 EU-wide Transparency Exercise

Credit Risk - IRB Approach

CaixaBank, S.A.

IRB Approach												
		As of 30/09/2022					As of 31/12/2022					
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Value adjustments and provisions
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		
(in EUR, %)												
Consolidated data	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0
	Corporates	141,171	5,594	94,469	54,036	655	2,220	143,404	3,062	95,127	54,205	537
	Corporate - Of Which: Specialised Lending	2,719	703	2,579	5,756	0	119	2,450	188	2,331	1,669	0
	Corporate - Of Which: SME	26,727	1,851	18,761	6,636	316	819	25,613	1,669	18,267	8,396	261
	Retail	223,189	8,488	182,220	27,038	1,559	4,365	248,313	7,719	154,463	60,661	1,569
	Retail - Secured on real estate property	172,625	6,409	146,641	23,585	1,399	2,874	185,182	5,688	159,139	26,326	1,350
	Retail - Secured on real estate property - Of Which: SME	14,311	1,120	12,203	2,768	124	402	13,807	973	11,709	2,594	144
	Retail - Secured on real estate property - Of Which: non-SME	158,313	5,289	134,438	20,817	1,185	2,472	171,374	4,686	147,439	23,731	1,236
	Retail - Qualifying Revolving	36,244	190	12,311	3,322	3	219	27,659	234	12,480	3,941	236
	Retail - Other Retail - Of Which: SME	36,300	1,890	23,307	30,321	247	1,273	32,072	1,837	23,798	30,394	217
	Retail - Other Retail - Of Which: non-SME	22,960	1,474	12,014	4,297	220	795	22,663	1,425	12,562	4,246	192
Equity	13,960	456	13,263	5,024	27	476	14,419	412	13,736	6,147	25	
Other non credit-obligation assets	6,699	18	6,699	20,127	46		6,432	19	6,432	19,978	48	
IRB Total				111,271						114,244		

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
(2) IRB Total does not include the Securitisation position unlike in the results prior to the 2019 exercise.
(3) Only the most relevant countries are disclosed. These have been selected under the following rule: Countries of counterpart covering up to 95% of total original exposure or Top 10 countries ranked by original exposure, calculated as of last quarter.

IRB Approach												
		As of 30/09/2022					As of 31/12/2022					
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Value adjustments and provisions
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		
(in EUR, %)												
SPAIN	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0
	Corporates	113,071	5,512	75,900	44,810	622	2,149	113,754	3,854	75,936	44,822	0
	Corporate - Of Which: Specialised Lending	2,228	220	2,124	1,402	0	108	1,994	161	1,900	1,355	0
	Corporate - Of Which: SME	26,727	1,851	18,761	6,636	316	819	25,613	1,669	18,267	8,396	261
	Retail	232,621	8,302	180,003	26,559	1,510	4,298	232,474	7,418	178,891	36,644	1,383
	Retail - Secured on real estate property	170,294	6,226	144,469	23,142	1,240	2,815	166,039	5,279	142,259	22,946	1,194
	Retail - Secured on real estate property - Of Which: SME	14,241	1,104	12,140	2,760	123	392	13,793	968	11,654	2,588	113
	Retail - Secured on real estate property - Of Which: non-SME	156,053	5,133	132,329	20,382	3	2,422	154,836	4,460	131,069	20,358	1,081
	Retail - Qualifying Revolving	28,191	179	10,247	3,366	3	212	25,484	3,966	12,317	2	230
	Retail - Other Retail	36,294	1,888	23,289	10,110	247	1,272	37,043	1,836	23,772	10,383	217
	Retail - Other Retail - Of Which: SME	22,956	1,473	12,011	4,296	228	795	22,660	1,425	12,659	4,245	192
Retail - Other Retail - Of Which: non-SME	13,338	415	11,278	5,815	27	477	14,393	411	11,112	6,138	25	
Equity	5,762	18	5,762	17,661	46	0	5,527	19	5,527	17,512	48	
Other non credit-obligation assets												
IRB Total												

(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).

IRB Approach												
		As of 30/09/2022					As of 31/12/2022					
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Value adjustments and provisions
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		
(in EUR, %)												
PORTUGAL	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0
	Corporates	1,230	33	760	443	0	11	1,471	24	776	435	0
	Corporate - Of Which: Specialised Lending	358	33	326	214	0	0	345	0	313	136	0
	Corporate - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0
	Retail	25	1	21	4	0	0	34,369	162	14,364	2,938	142
	Retail - Secured on real estate property	21	1	19	1	0	0	14,364	162	14,364	142	113
	Retail - Secured on real estate property - Of Which: SME	1	0	1	0	0	0	1	0	1	0	0
	Retail - Secured on real estate property - Of Which: non-SME	20	0	18	1	0	0	14,363	162	14,363	142	113
	Retail - Qualifying Revolving	3	0	1	1	0	0	3	0	1	1	0
	Retail - Other Retail	1	0	1	0	0	0	1	0	1	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0
Retail - Other Retail - Of Which: non-SME	1	0	1	0	0	0	1	0	1	0	0	
Equity	301	0	301	895	0	0	253	0	253	732	0	
Other non credit-obligation assets												
IRB Total												

(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).

IRB Approach												
		As of 30/09/2022					As of 31/12/2022					
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Value adjustments and provisions
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		
(in EUR, %)												
GERMANY	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0
	Corporates	6,407	0	5,707	2,323	0	7	6,703	0	5,633	2,381	0
	Corporate - Of Which: Specialised Lending	36	0	36	38	0	0	15	0	15	37	0
	Corporate - Of Which: SME	0	0	0	0	0	0	0	0	0	0	
	Retail	223	3	203	34	0	2	223	3	202	37	0
	Retail - Secured on real estate property	211	3	194	21	0	2	210	3	193	24	0
	Retail - Secured on real estate property - Of Which: SME	4	0	4	0	0	0	4	0	3	0	0
	Retail - Secured on real estate property - Of Which: non-SME	207	3	190	21	0	2	206	2	190	23	0
	Retail - Qualifying Revolving	21	0	8	1	0	0	22	0	8	1	0
	Retail - Other Retail	1	0	1	0	0	0	1	0	1	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	
Retail - Other Retail - Of Which: non-SME	1	0	1	0	0	0	1	0	1	0		
Equity	0	0	0	0	0	0	0	0	0	0	0	
Other non credit-obligation assets												
IRB Total												

(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).

IRB Approach												
		As of 30/09/2022					As of 31/12/2022					
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Value adjustments and provisions
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		
(in EUR, %)												
FRANCE	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0
	Corporates	3,883	0	2,203	3,276	0	2	4,675	0	2,296	3,091	0
	Corporate - Of Which: Specialised Lending	28	0	28	26	0	0	28	0	28	25	0
	Corporate - Of Which: SME	0	0	0	0	0	0	0	0	0	0	
	Retail	122	3	99	21	0	1	123	2	99	23	0
	Retail - Secured on real estate property	99	3	89	18	0	1	99	2	89	20	0
	Retail - Secured on real estate property - Of Which: SME	2	0	2	0	0	0	2	0	1	0	0
	Retail - Secured on real estate property - Of Which: non-SME	97	3	87	18	0	1	98	2	87	20	0
	Retail - Qualifying Revolving	22	0	9	2	0	0	22	0	9	2	0
	Retail - Other Retail	1	0	1	1	0	0	1	0	1	1	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	
Retail - Other Retail - Of Which: non-SME	1	0	1	1	0	0	1	0	1	1		
Equity	0	0	0	0	0	0	0	0	0	0	0	
Other non credit-obligation assets												
IRB Total												

(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).

2023 EU-wide Transparency Exercise

Credit Risk - IRB Approach

CaixaBank, S.A.

		IRB Approach									
		As of 30/09/2022					As of 31/12/2022				
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions		
(in EUR, %)		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted			
UNITED KINGDOM	Central banks and central governments	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0
	Corporates	3,279	14	1,938	1,061	2	15	3,275	14	1,799	930
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail	923	61	840	364	6	28	879	37	795	166
	Retail - Secured on real estate property	868	61	817	356	6	28	822	36	772	159
	Retail - Secured on real estate property - Of Which: SME	28	13	26	2	0	8	15	1	14	2
	Retail - Secured on real estate property - Of Which: non-SME	840	48	791	354	6	20	807	35	758	157
	Retail - Qualifying Revolving	52	0	21	6	0	0	53	0	20	6
	Retail - Other Retail	3	0	3	1	0	0	0	3	2	0
	Retail - Other Retail - Of Which: SME	3	0	2	1	0	0	4	0	2	2
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0
Equity	0	0	0	0	0	0	0	0	0	0	
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	
IRB Total											

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

		IRB Approach									
		As of 30/09/2022					As of 31/12/2022				
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions		
(in EUR, %)		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted			
ITALY	Central banks and central governments	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0
	Corporates	1,532	0	1,100	694	0	6	2,344	0	1,378	771
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail	65	3	55	12	0	1	65	2	55	11
	Retail - Secured on real estate property	58	3	52	10	0	1	58	2	52	10
	Retail - Secured on real estate property - Of Which: SME	1	0	1	0	0	1	0	1	0	0
	Retail - Secured on real estate property - Of Which: non-SME	57	3	51	10	0	1	57	2	51	9
	Retail - Qualifying Revolving	7	0	3	1	0	0	7	0	3	1
	Retail - Other Retail	1	0	1	0	0	0	2	0	1	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	1	0	1	0	0	2	0	1	0	0
Equity	0	0	0	0	0	0	0	0	0	0	
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	
IRB Total											

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

		IRB Approach									
		As of 30/09/2022					As of 31/12/2022				
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions		
(in EUR, %)		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted			
UNITED STATES	Central banks and central governments	0	0	0	0	0	0	0	0	0	0
	Institutions	780	0	437	251	0	0	0	0	0	0
	Corporates	7	0	7	17	0	0	7	0	7	17
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail	150	0	130	28	0	1	151	2	131	27
	Retail - Secured on real estate property	139	2	126	26	1	1	140	1	126	25
	Retail - Secured on real estate property - Of Which: SME	6	0	6	1	0	0	6	0	6	1
	Retail - Secured on real estate property - Of Which: non-SME	133	2	120	25	1	1	134	1	121	24
	Retail - Qualifying Revolving	10	0	4	1	0	0	10	0	4	1
	Retail - Other Retail	1	0	1	0	0	0	1	0	1	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	1	0	1	0	0	1	0	1	0	0
Equity	33	0	33	121	0	0	36	0	36	133	
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	
IRB Total											

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

		IRB Approach									
		As of 30/09/2022					As of 31/12/2022				
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions		
(in EUR, %)		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted			
BELGIUM	Central banks and central governments	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0
	Corporates	2	0	2	3	0	0	2	0	2	3
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail	58	1	47	9	0	0	58	1	47	10
	Retail - Secured on real estate property	48	1	43	8	0	0	48	1	43	9
	Retail - Secured on real estate property - Of Which: SME	1	0	0	0	0	0	1	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	47	1	43	8	0	0	47	1	43	9
	Retail - Qualifying Revolving	9	0	4	1	0	0	9	0	4	1
	Retail - Other Retail	1	0	0	0	0	0	1	0	1	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	1	0	0	0	0	1	0	1	0	0
Equity	3	0	3	10	0	0	3	0	3	10	
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	
IRB Total											

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

		IRB Approach									
		As of 30/09/2022					As of 31/12/2022				
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions		
(in EUR, %)		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted			
NETHERLANDS	Central banks and central governments	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0
	Corporates	3,208	0	2,274	1,059	0	4	2,865	0	2,132	937
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail	89	2	79	17	0	1	93	2	82	19
	Retail - Secured on real estate property	81	2	76	15	0	1	84	2	79	17
	Retail - Secured on real estate property - Of Which: SME	2	0	2	0	0	0	2	0	2	0
	Retail - Secured on real estate property - Of Which: non-SME	79	2	74	15	0	1	82	2	77	17
	Retail - Qualifying Revolving	7	0	3	1	0	0	8	0	3	1
	Retail - Other Retail	1	0	0	0	0	0	1	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	1	0	0	0	0	1	0	0	0	0
Equity	0	0	0	0	0	0	0	0	0	0	
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	
IRB Total											

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

IRB Approach												
As of 31/03/2023						As of 30/06/2023						
	Original Exposure ⁽¹⁾	Of which: defaulted	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions	Original Exposure ⁽¹⁾	Of which: defaulted	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions		
Consolidated data												
Central banks and central governments												
Institutions												
Corporates												
Corporates - Of Which: Specialised Lending												
Corporates - Of Which: SME												
Retail												
Retail - Secured on real estate property												
Retail - Secured on real estate property - Of Which: SME												
Retail - Secured on real estate property - Of Which: non-SME												
Retail - Qualifying Revolving												
Retail - Other Retail - Of Which: SME												
Retail - Other Retail - Of Which: non-SME												
Equity												
Other non credit-obligation assets												
IRB Total ⁽³⁾												

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
(2) IRB Total does not include the Securitisation position unlike in the results prior to the 2013 exercise.
(3) Only the most relevant countries are disclosed. These have been selected under the following rules: Countries of counterparty covering up to 95% of total original exposure or Top 10 countries called by original exposure, calculated as of last quarter.

IRB Approach												
As of 31/03/2023						As of 30/06/2023						
	Original Exposure ⁽¹⁾	Of which: defaulted	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions	Original Exposure ⁽¹⁾	Of which: defaulted	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions		
SPAIN												
Central banks and central governments												
Institutions												
Corporates												
Corporates - Of Which: Specialised Lending												
Corporates - Of Which: SME												
Retail												
Retail - Secured on real estate property												
Retail - Secured on real estate property - Of Which: SME												
Retail - Secured on real estate property - Of Which: non-SME												
Retail - Qualifying Revolving												
Retail - Other Retail - Of Which: SME												
Retail - Other Retail - Of Which: non-SME												
Equity												
Other non credit-obligation assets												
IRB Total												

(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).

IRB Approach												
As of 31/03/2023						As of 30/06/2023						
	Original Exposure ⁽¹⁾	Of which: defaulted	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions	Original Exposure ⁽¹⁾	Of which: defaulted	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions		
PORTUGAL												
Central banks and central governments												
Institutions												
Corporates												
Corporates - Of Which: Specialised Lending												
Corporates - Of Which: SME												
Retail												
Retail - Secured on real estate property												
Retail - Secured on real estate property - Of Which: SME												
Retail - Secured on real estate property - Of Which: non-SME												
Retail - Qualifying Revolving												
Retail - Other Retail - Of Which: SME												
Retail - Other Retail - Of Which: non-SME												
Equity												
Other non credit-obligation assets												
IRB Total												

(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).

IRB Approach												
As of 31/03/2023						As of 30/06/2023						
	Original Exposure ⁽¹⁾	Of which: defaulted	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions	Original Exposure ⁽¹⁾	Of which: defaulted	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions		
GERMANY												
Central banks and central governments												
Institutions												
Corporates												
Corporates - Of Which: Specialised Lending												
Corporates - Of Which: SME												
Retail												
Retail - Secured on real estate property												
Retail - Secured on real estate property - Of Which: SME												
Retail - Secured on real estate property - Of Which: non-SME												
Retail - Qualifying Revolving												
Retail - Other Retail - Of Which: SME												
Retail - Other Retail - Of Which: non-SME												
Equity												
Other non credit-obligation assets												
IRB Total												

(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).

IRB Approach												
As of 31/03/2023						As of 30/06/2023						
	Original Exposure ⁽¹⁾	Of which: defaulted	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions	Original Exposure ⁽¹⁾	Of which: defaulted	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions		
FRANCE												
Central banks and central governments												
Institutions												
Corporates												
Corporates - Of Which: Specialised Lending												
Corporates - Of Which: SME												
Retail												
Retail - Secured on real estate property												
Retail - Secured on real estate property - Of Which: SME												
Retail - Secured on real estate property - Of Which: non-SME												
Retail - Qualifying Revolving												
Retail - Other Retail - Of Which: SME												
Retail - Other Retail - Of Which: non-SME												
Equity												
Other non credit-obligation assets												
IRB Total												

(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).

		IRB Approach											
		As of 31/03/2023					As of 30/06/2023						
		Original Exposure ²	Exposure Value ³	Risk exposure amount	Value adjustments and provisions	Original Exposure ²	Exposure Value ³	Risk exposure amount	Value adjustments and provisions				
UNITED KINGDOM	(in EUR, %)												
	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	4,489	14	2,804	1,383	2	17	6,150	10	4,435	2,468	1	17
	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	856	35	776	367	4	17	827	34	741	158	5	17
	Retail - Secured on real estate property	796	35	705	160	4	16	787	34	718	132	5	16
	Retail - Secured on real estate property - Of Which: SME	14	1	13	2	0	0	13	1	12	2	0	0
	Retail - Secured on real estate property - Of Which: non-SME	782	34	702	158	4	16	774	33	706	130	5	16
	Retail - Qualifying Revolving	54	0	20	5	0	0	55	0	19	5	0	0
	Retail - Other Retail	0	0	2	2	0	0	0	0	3	2	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	4	0	2	2	0	0	4	0	3	2	0	0
Equity	0	0	0	0	0	0	0	0	0	0	0	0	
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	
IRB Total													

(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).

		IRB Approach											
		As of 31/03/2023					As of 30/06/2023						
		Original Exposure ²	Exposure Value ³	Risk exposure amount	Value adjustments and provisions	Original Exposure ²	Exposure Value ³	Risk exposure amount	Value adjustments and provisions				
ITALY	(in EUR, %)												
	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	2,364	0	1,390	783	0	0	3,123	0	1,957	0	1,200	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	64	2	58	12	0	1	62	2	52	11	0	1
	Retail - Secured on real estate property	1	0	1	0	0	0	1	0	1	0	0	0
	Retail - Secured on real estate property - Of Which: SME	58	2	49	10	0	1	52	2	47	9	0	1
	Retail - Secured on real estate property - Of Which: non-SME	4	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	2	0	1	0	0	0	2	0	1	1	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	2	0	1	0	0	0	2	0	1	1	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	0	0	
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	
IRB Total													

(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).

		IRB Approach											
		As of 31/03/2023					As of 30/06/2023						
		Original Exposure ²	Exposure Value ³	Risk exposure amount	Value adjustments and provisions	Original Exposure ²	Exposure Value ³	Risk exposure amount	Value adjustments and provisions				
UNITED STATES	(in EUR, %)												
	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	1,205	0	801	339	0	0	1,463	0	2,168	1,211	0	0
	Corporates - Of Which: Specialised Lending	6	0	6	16	0	0	1,126	0	1,238	626	0	6
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	147	1	127	28	1	1	149	1	129	28	0	1
	Retail - Secured on real estate property	135	1	123	27	1	1	137	1	124	26	0	1
	Retail - Secured on real estate property - Of Which: SME	6	0	5	1	0	0	5	0	5	1	0	0
	Retail - Secured on real estate property - Of Which: non-SME	130	1	117	26	1	1	132	1	119	26	0	1
	Retail - Qualifying Revolving	11	0	5	1	0	0	12	0	4	1	0	0
	Retail - Other Retail	1	0	1	0	0	0	1	0	1	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	1	0	1	0	0	0	1	0	1	0	0	0
Equity	38	0	38	140	0	0	39	0	39	145	0	0	
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	
IRB Total													

(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).

		IRB Approach											
		As of 31/03/2023					As of 30/06/2023						
		Original Exposure ²	Exposure Value ³	Risk exposure amount	Value adjustments and provisions	Original Exposure ²	Exposure Value ³	Risk exposure amount	Value adjustments and provisions				
BELGIUM	(in EUR, %)												
	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	164	0	145	77	0	0	269	0	231	136	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	57	1	46	10	0	1	56	1	45	9	0	1
	Retail - Secured on real estate property	47	1	42	8	0	1	46	1	41	8	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	46	1	41	8	0	1	46	1	41	8	0	0
	Retail - Qualifying Revolving	10	0	4	1	0	0	10	0	3	1	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	1	0	1	0	0	0	1	0	1	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
Equity	3	0	3	10	0	0	3	0	3	10	0	0	
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	
IRB Total													

(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).

		IRB Approach											
		As of 31/03/2023					As of 30/06/2023						
		Original Exposure ²	Exposure Value ³	Risk exposure amount	Value adjustments and provisions	Original Exposure ²	Exposure Value ³	Risk exposure amount	Value adjustments and provisions				
NETHERLANDS	(in EUR, %)												
	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	2,827	0	2,223	917	0	4	4,041	0	3,170	1,265	0	7
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	172	0	143	102	0	1
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	93	2	83	19	0	1	91	1	80	19	0	1
	Retail - Secured on real estate property	85	2	79	18	0	1	82	1	76	18	0	1
	Retail - Secured on real estate property - Of Which: SME	2	0	2	0	0	0	2	0	2	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	83	2	77	17	0	1	80	1	74	18	0	1
	Retail - Qualifying Revolving	8	0	3	1	0	0	8	0	3	1	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	0	0	
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	
IRB Total													

(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).

2023 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

CaixaBank, S.A.

As of 31/12/2022

		Direct exposures														Risk weighted exposure amount
		On balance sheet				Derivatives				Off balance sheet						
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)	Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures				
				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	5	5	0	0	0	0	5	0	0	0	0	0	0	0	
[3M - 1Y]		21	21	0	0	0	0	21	0	0	0	0	0	0	0	
[1Y - 2Y]		5	5	0	0	0	0	5	0	0	0	0	0	0	0	
[2Y - 3Y]		68	68	0	0	0	0	68	0	0	0	0	0	0	0	
[3Y - 5Y]		40	40	0	0	0	0	40	0	0	0	0	0	0	0	
[5Y - 10Y]		14	14	0	0	0	0	14	0	0	0	0	0	0	0	
[10Y - more]	80	80	0	0	0	0	80	0	0	0	0	0	0	0		
Total		234	233	0	0	0	233	0	0	0	0	0	0	46	0	25
[0 - 3M]	Others	16	16	0	0	0	0	16	0	0	0	0	0	16	0	
[3M - 1Y]		0	0	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	0	0	
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y]		635	635	0	0	263	372	0	0	0	0	0	0	0	0	
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Total		650	650	0	0	263	387	0	0	0	0	0	16	0	0	

Notes and definitions

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

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

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

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

(4) The exposures reported include the positions towards counterparties (other than sovereign) on sovereign credit risk (i.e. CDS, financial guarantees) booked in all the accounting portfolio (on-off balance sheet). Irrespective of the denomination and/or accounting classification of the positions

the economic substance over the form must be used as a criteria for the identification of the exposures to be included in this column. This item does not include exposures to counterparties (other than sovereign) with full or partial government guarantees by central, regional and local governments

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

Regions:

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

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

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

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

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

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

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

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

2023 EU-wide Transparency Exercise

General governments exposures by country of the counterparty

CaixaBank, S.A.

As of 30/06/2023

(min EUR)		Direct exposures														Risk weighted exposure amount
Residual Maturity	Country / Region	On balance sheet								Derivatives				Off balance sheet		
		Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures				
				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			
Japan	0 108 0 544 0 0	0 108 0 544 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0		
Total		652	652	0	0	0	0	652	0	0	0	0	0	0	0	
U.S.	153 0 320 0 2,208 0	153 0 320 0 2,208 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 2,208 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 320 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0		
Total		2,682	2,682	0	0	2,208	0	474	0	0	0	0	0	0	0	
China	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0		
Total		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Switzerland	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0		
Total		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Other advanced economies non EEA	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0		
Total		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Other Central and eastern Europe countries non EEA	0 2 0 0 0 0	0 2 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 2 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0		
Total		45	45	0	0	0	0	45	0	0	0	0	0	18	0	
Middle East	0 0 0 0 467 0	0 0 0 0 467 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0		
Total		467	467	0	0	0	0	467	0	0	0	0	0	0	0	
Latin America and the Caribbean	0 0 0 0 254 0	0 0 0 0 254 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	46 0 0 0 0 0		
Total		262	262	0	0	0	0	262	0	0	0	0	0	46	0	

2023 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

CaixaBank, S.A.

As of 30/06/2023

(min EUR)		Direct exposures												Risk weighted exposure amount	
		On balance sheet				Derivatives				Off balance sheet					
		Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures			
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				
Residual Maturity	Country / Region														
	Africa	[0 - 3M]	26	26	0	0	0	26	0	0	0	0	0	5	0
		[3M - 1Y]	82	82	0	0	0	82	0	0	0	0	0	1	0
		[1Y - 2Y]	44	43	0	0	0	43	0	0	0	0	0	17	0
		[2Y - 3Y]	8	8	0	0	0	8	0	0	0	0	0	0	0
		[3Y - 5Y]	39	39	0	0	0	39	0	0	0	0	0	5	0
		[5Y - 10Y]	0	0	0	0	0	0	0	0	0	0	0	15	0
	[10Y - more	201	201	0	0	0	201	0	0	0	0	0	0	0	
	Total	400	400	0	0	0	400	0	0	0	0	0	43	0	
	Others	[0 - 3M]	19	19	0	0	0	19	0	0	0	0	0	19	0
		[3M - 1Y]	0	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	0
		[2Y - 3Y]	0	0	0	0	0	0	0	0	0	0	0	0	0
		[3Y - 5Y]	642	642	0	0	267	375	0	0	0	0	0	0	0
		[5Y - 10Y]	0	0	0	0	0	0	0	0	0	0	0	0	0
	[10Y - more	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Total	661	661	0	0	267	395	0	0	0	0	0	19	0	

Notes and definitions

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

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

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

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

(4) The exposures reported include the positions towards counterparties (other than sovereign) on sovereign credit risk (i.e. CDS, financial guarantees) booked in all the accounting portfolio (on-off balance sheet). Irrespective of the denomination and/or accounting classification of the positions

the economic substance over the form must be used as a criteria for the identification of the exposures to be included in this column. This item does not include exposures to counterparties (other than sovereign) with full or partial government guarantees by central, regional and local governments

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

Regions:

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

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

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

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

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

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

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

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

2023 EU-wide Transparency Exercise
Performing and non-performing exposures
CaixaBank, S.A.

	As of 30/09/2022										As of 31/12/2022									
	Gross carrying amount/ Nominal amount					Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions ¹⁾					Gross carrying amount/ Nominal amount					Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions ¹⁾				
	Of which performing best past due >30 days and <90 days		Of which non-performing ²⁾			On performing exposures ³⁾		On non-performing exposures ³⁾			Of which performing best past due >30 days and <90 days		Of which non-performing ³⁾			On performing exposures ³⁾		On non-performing exposures ³⁾		
			Of which: defaulted	Of which Stage 3 ⁴⁾				Of which Stage 3 ⁴⁾					Of which Stage 3 ⁴⁾				Of which Stage 3 ⁴⁾			
Cash balances at central banks and other demand deposits	94,659	1	0	0	0	0	0	0	0	17,373	1	0	0	0	0	0	0	0	0	
Debt securities (including at amortised cost and fair value)	92,977	0	21	21	21	7	11	11	1	89,346	0	12	12	12	6	10	10	10	0	
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
General governments	85,386	0	0	0	0	0	0	0	0	81,282	0	0	0	0	0	0	0	0	0	
Credit institutions	4,024	0	0	0	0	0	0	0	0	3,584	0	0	0	0	0	0	0	0	0	
Other financial corporations	467	0	0	0	0	0	0	0	0	741	0	0	0	0	0	0	0	0	0	
Non-financial corporations	3,099	0	21	21	21	7	11	11	1	3,339	0	12	12	12	5	10	10	10	0	
Loans and advances (including at amortised cost and fair value)	373,881	724	12,719	12,556	10,375	2,518	4,975	4,602	7,074	372,748	1,064	11,496	11,290	9,639	2,574	4,823	4,474	5,850	5,850	
Central banks	50	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
General governments	21,283	4	40	40	6	4	2	2	37	20,357	6	44	43	5	2	5	1	1	19	
Credit institutions	10,729	1	14	13	9	4	3	3	10	12,194	5	24	24	6	5	3	3	3	19	
Other financial corporations	8,675	1	20	18	20	11	11	11	7	9,241	1	23	18	23	10	11	11	1	2	
Non-financial corporations	147,242	395	6,134	6,072	4,523	1,040	2,563	2,371	3,078	145,893	703	5,568	5,457	4,327	1,132	2,420	2,220	2,532		
of which: small and medium-sized enterprises	56,500	146	3,028	3,864	2,940	588	1,483	1,365	2,393	55,586	156	3,667	3,604	2,813	541	1,460	1,344	1,983		
of which: Loans collateralised by commercial immovable property	20,204	20	1,778	1,759	1,338	492	591	537	1,182	19,932	20	1,649	1,631	1,297	456	578	507	1,000		
Households	185,862	323	6,502	6,407	5,819	1,460	2,395	2,212	3,940	185,063	346	5,837	5,748	5,279	1,425	2,384	2,220	3,277		
of which: Loans collateralised by residential immovable property	151,705	221	5,178	5,102	4,571	801	1,676	1,591	3,454	150,546	219	4,554	4,491	4,067	726	1,614	1,532	2,916		
of which: Credit for consumption	20,646	64	711	703	689	422	401	395	148	21,017	85	711	699	689	497	423	423	126		
NET INSTRUMENTS other than NPT	561,516	725	12,741	12,578	10,396	2,526	4,986	4,612	7,074	479,448	1,065	11,508	11,302	9,651	2,579	4,834	4,486	5,851		
OFF-BALANCE SHEET EXPOSURES	161,213		2,649	2,625	987	133	297	286	1,122	162,229		1,362	1,321	944	143	404	382	723		

¹⁾ For the definition of non-performing exposures please refer to Article 47(a)(2) of Regulation (EU) No 575/2013 (CRD).

²⁾ Institutions must have the cumulative amount of expected credit losses since initial recognition for financial instruments subject to measurement and provisions for off-balance sheet exposures.

³⁾ Institutions must have the cumulative amount of expected credit losses since initial recognition for financial instruments subject to measurement and provisions for off-balance sheet exposures.

⁴⁾ For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the PFRB framework (template F 16.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451 - ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item (Accumulated impairment, accumulated changes in fair value due to credit risk and provisions) is disclosed consistently with the PFRB sign convention. This is because, based on the sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

⁵⁾ From June 2022, the gross carrying amount of assets and accumulated impairments that are purchased or originated as credit impaired at initial recognition are not included in the impairment stages, as it was the case in previous periods.

2023 EU-wide Transparency Exercise
Performing and non-performing exposures
CaixaBank, S.A.

	As of 31/03/2023										As of 30/06/2023													
	Gross carrying amount/ Nominal amount					Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions*					Collaterals and financial guarantees received on non-performing exposures	Gross carrying amount/ Nominal amount					Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions*							
	Of which performing but past due >90 days and <=90 days		Of which non-performing ⁽¹⁾			On performing exposures ⁽²⁾	On non-performing exposures ⁽²⁾			Of which performing but past due >90 days and <=90 days		Of which non-performing ⁽¹⁾			On performing exposures ⁽²⁾	On non-performing exposures ⁽²⁾								
			Of which: defaulted	Of which Stage 3 ⁽³⁾			Of which Stage 3 ⁽³⁾				Of which: defaulted	Of which Stage 3 ⁽³⁾				Of which Stage 3 ⁽³⁾								
Cash balances at central banks and other demand deposits	32,804	1	0	0	0	0	0	0	0	0	0	38,341	1	0	0	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	92,288	0	12	12	8	11	11	1	90,252	0	12	12	10	10	10	10	10	10	10	10	10	10	10	10
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
General governments	83,260	0	0	0	0	0	0	0	83,260	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Credit institutions	4,060	0	0	0	0	0	0	0	4,055	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	1,368	0	0	0	1	0	0	0	1,375	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Non-financial corporations	3,569	0	12	12	12	7	11	11	3,741	0	12	12	12	12	9	10	10	10	10	10	10	10	10	10
Loans and advances (including at amortised cost and fair value)	372,677	1,144	11,193	11,030	9,432	2,458	4,978	4,629	5,474	375,573	871	11,052	10,857	9,346	2,366	5,007	4,638	5,255	5,007	4,638	5,255	5,007	4,638	5,255
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
General governments	21,039	13	45	44	9	2	5	1	22	20,646	9	31	30	8	2	4	0	0	0	0	0	0	0	0
Credit institutions	12,638	5	24	22	6	5	3	3	19	12,447	5	26	24	9	5	5	5	5	5	5	5	5	5	5
Other financial corporations	10,168	1	24	24	23	9	12	12	2	12,617	1	58	58	58	18	15	15	15	15	15	15	15	15	15
Non-financial corporations	146,443	602	5,437	5,390	4,299	1,274	2,481	2,322	2,350	145,392	456	5,205	5,204	4,147	1,102	2,544	2,343	2,222	2,222	2,222	2,222	2,222	2,222	2,222
of which: small and medium-sized enterprises	54,564	182	3,614	3,550	2,782	497	1,158	1,432	1,911	53,598	122	3,341	3,283	2,665	497	1,551	1,446	1,602	1,602	1,602	1,602	1,602	1,602	1,602
of which: Loans collateralised by commercial immovable property	19,787	28	1,585	1,566	1,247	449	618	541	561	19,553	19	1,468	1,448	1,200	355	587	517	873	873	873	873	873	873	873
Households	182,389	522	5,645	5,550	5,095	1,369	2,469	2,291	2,882	184,271	400	5,672	5,540	5,125	1,239	2,438	2,276	2,048	2,048	2,048	2,048	2,048	2,048	2,048
of which: Loans collateralised by residential immovable property	148,091	348	4,341	4,275	3,863	467	1,668	1,561	2,851	146,186	300	4,373	4,240	3,898	595	1,607	1,471	2,244	2,244	2,244	2,244	2,244	2,244	2,244
of which: Credit for consumption	20,641	128	724	713	703	500	451	444	117	20,955	66	711	696	688	407	452	445	114	114	114	114	114	114	114
DEBT INSTRUMENTS other than HFT	497,749	1,144	11,206	11,042	9,444	2,466	4,988	4,639	5,475	504,145	872	11,063	10,868	9,358	2,374	5,017	4,648	5,255	5,017	4,648	5,255	5,017	4,648	5,255
OFF-BALANCE SHEET EXPOSURES	158,681		1,285	1,245	924	124	442	395	704	155,742		1,377	1,364	926	165	458	417	701	165	458	417	701	165	458

(1) For the definition of non-performing exposures please refer to Article 4(1)(2) of Regulation (EU) No 575/2013 (CRD IV).
(2) Institutions report here the cumulative amount of expected credit losses since initial recognition for financial instruments subject to impairment and provisions for off-balance sheet exposures.
(3) Institutions report here the cumulative amount of expected credit losses since initial recognition for financial instruments subject to impairment, the accumulated negative changes in fair value due to credit risk for financial instruments measured at fair value through profit or loss other than HFT and provisions for off-balance sheet exposures.
(4) For the on-balance sheet items, accumulated impairment and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following the sign convention, information is disclosed with the opposite sign of what is reported according to the IFRS Framework (templates F 18.00 / F 18.05).
(5) For the off-balance sheet items, the same item (Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions) is disclosed consistently with the IFRS sign convention. This is because, based on the sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.
(6) From June 2021, the gross carrying amount of assets and accumulated impairments that are purchased or originated as credit-impaired at initial recognition are not included in the impairment stages, as it was the case in previous periods.

2023 EU-wide Transparency Exercise

Forborne exposures

CaixaBank, S.A.

	As of 30/09/2022						As of 31/12/2022					
	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 collateral and financial guarantees received on non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which on non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures
(mln EUR)												
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	24	12	11	11	1	1	23	12	11	10	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	24	12	11	11	1		23	12	11	10	0	
Loans and advances (including at amortised cost and fair value)	11,338	6,168	2,571	2,305	7,420	3,635	10,824	5,665	2,556	2,257	6,787	3,091
Central banks	0	0	0	0	0	0	0	0	0	0	0	0
General governments	174	9	4	1	75	6	161	9	2	1	66	6
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	100	4	4	2	94	1	127	21	12	10	100	1
Non-financial corporations	5,986	2,922	1,288	1,190	3,692	1,535	5,929	2,841	1,332	1,205	3,454	1,355
of which: small and medium-sized enterprises	2,995	1,769	599	547	2,097		2,838	1,621	658	574	1,922	
Households	5,079	3,232	1,275	1,111	3,559	2,092	4,607	2,794	1,210	1,040	3,168	1,728
DEBT INSTRUMENTS other than HFT	11,362	6,180	2,582	2,315	7,421		10,847	5,677	2,566	2,268	6,788	
Loan commitments given	268	81	14	12	101	48	251	79	16	14	102	43
QUALITY OF FORBEARANCE ²												
Loans and advances that have been forborne more than twice ³	0						0					
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria ³	0						0					

⁽¹⁾ Forborne exposures are debt contracts in respect of which forbearance measures as defined in Article 47b(1) and (2) CRR have been applied

⁽²⁾ For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451- ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item ("Accumulated impairment, accumulated changes in fair value due to credit risk and provisions") is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

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

2023 EU-wide Transparency Exercise

Forborne exposures

CaixaBank, S.A.

	As of 31/03/2023						As of 30/06/2023						
	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees received on exposures with forbearance measures		Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees received on exposures with forbearance measures		
	Of which non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures		
(mln EUR)													
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	25	12	12	11	1	1	19	12	11	10	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	25	12	12	11	1		19	12	11	10	0		
Loans and advances (including at amortised cost and fair value)	10,498	5,325	2,496	2,263	6,601	2,764	9,865	5,013	2,368	2,174	6,097	2,520	
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	
General governments	150	7	2	2	57	4	110	7	1	1	18	4	
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0	
Other financial corporations	121	21	11	10	99	1	120	57	15	14	94	33	
Non-financial corporations	5,626	2,701	1,323	1,192	3,246	1,249	5,104	2,450	1,245	1,156	2,826	1,049	
of which: small and medium-sized enterprises	2,757	1,597	678	603	1,810		2,356	1,422	664	621	1,468		
Households	4,602	2,595	1,160	1,059	3,199	1,510	4,530	2,499	1,107	1,002	3,159	1,434	
DEBT INSTRUMENTS other than HFT	10,523	5,337	2,508	2,274	6,602		9,884	5,024	2,379	2,184	6,098		
Loan commitments given	190	76	15	11	103	56	194	84	17	13	107	56	
QUALITY OF FORBEARANCE²													
Loans and advances that have been forborne more than twice ³	0						0						
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria ³	0						0						

(1) Forborne exposures are debt contracts in respect of which forbearance measures as defined in Article 47b(1) and (2) CRR have been applied

(2) For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451- ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item (Accumulated impairment, accumulated changes in fair value due to credit risk and provisions) is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

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

2023 EU-wide Transparency Exercise
Breakdown of loans and advances to non-financial corporations other than held for trading
 CaixaBank, S.A.

(min EUR)	AS OF 30/09/2022						AS OF 31/12/2022						AS OF 31/03/2023						AS OF 30/06/2023					
	Gross carrying amount		Of which: non-perform	Of which loans and advances subject to impairment	Accumulated impairment ¹	Accumulated negative changes in fair value due to credit risk on non-performing exposures ¹	Gross carrying amount		Of which: non-perform	Of which loans and advances subject to impairment	Accumulated impairment ¹	Accumulated negative changes in fair value due to credit risk on non-performing exposures ¹	Gross carrying amount		Of which: non-perform	Of which loans and advances subject to impairment	Accumulated impairment ¹	Accumulated negative changes in fair value due to credit risk on non-performing exposures ¹	Gross carrying amount		Of which: non-perform	Of which loans and advances subject to impairment	Accumulated impairment ¹	Accumulated negative changes in fair value due to credit risk on non-performing exposures ¹
		of which: defaulted						of which: defaulted						of which: defaulted						of which: defaulted				
A Agriculture, forestry and fishing	3,052	195	184	3,052	90	0	3,073	210	208	3,073	128	0	3,116	224	222	3,116	130	0	3,086	207	205	3,086	133	0
B Mining and quarrying	507	14	13	507	16	0	555	18	18	555	12	0	567	15	15	567	12	0	538	15	15	538	12	0
C Manufacturing	26,713	971	965	25,713	557	0	24,650	862	858	24,650	524	0	25,915	864	858	25,915	539	0	25,707	841	837	25,707	542	0
D Electricity, gas, steam and air conditioning supply	12,285	172	172	12,285	140	0	10,476	162	114	10,476	115	0	10,227	100	100	10,227	107	0	10,500	99	98	10,500	120	0
E Water supply	1,713	28	28	1,713	18	0	1,704	15	15	1,704	16	0	1,818	11	11	1,818	18	0	1,912	11	11	1,912	18	0
F Construction	11,288	699	687	11,288	635	0	11,283	666	641	11,283	472	0	11,004	671	668	11,004	514	0	10,980	757	735	10,980	515	0
G Wholesale and retail trade	19,700	1,016	1,008	19,700	532	0	19,779	930	923	19,779	536	0	19,558	930	924	19,558	538	0	19,310	890	883	19,310	551	0
H Transport and storage	12,921	472	472	12,921	327	0	12,636	349	346	12,636	329	0	12,297	348	346	12,297	262	0	12,034	428	426	12,034	348	0
I Accommodation and food service activities	9,073	738	732	9,073	222	0	8,865	689	683	8,865	241	0	8,971	665	660	8,971	246	0	8,793	484	479	8,793	234	0
J Information and communication	4,380	226	226	4,380	69	0	4,215	222	222	4,215	96	0	4,865	131	130	4,865	85	0	4,530	133	132	4,530	85	0
K Financial and insurance activities	13,716	86	86	13,716	108	0	13,504	70	69	13,504	98	0	14,002	78	77	14,002	100	0	14,417	78	77	14,417	103	0
L Real estate activities	14,011	399	395	14,011	262	0	13,992	353	350	13,992	228	0	14,020	345	342	14,020	248	0	13,589	336	333	13,589	239	0
M Professional, scientific and technical activities	6,814	501	499	6,814	285	0	7,182	514	513	7,182	283	0	7,340	502	501	7,340	292	0	7,199	469	467	7,199	286	0
N Administrative and support service activities	4,301	167	158	4,301	88	0	4,407	135	134	4,407	81	0	4,595	124	123	4,595	79	0	4,894	132	131	4,894	82	0
O Public administration and defence, compulsory social security	1,391	1	1	1,391	11	0	1,563	0	0	1,563	13	0	1,140	0	0	1,140	9	0	1,149	0	0	1,149	9	0
P Education	692	68	68	692	37	0	656	44	44	656	25	0	639	45	45	639	29	0	635	47	46	635	29	0
Q Human health services and social work activities	1,860	39	39	1,860	32	0	1,761	39	39	1,761	35	0	1,712	42	42	1,712	34	0	1,697	42	42	1,697	33	0
R Arts, entertainment and recreation	1,221	223	223	1,221	78	0	1,189	202	202	1,189	82	0	1,226	205	203	1,226	83	0	1,314	162	159	1,314	78	0
S Other services	3,943	215	204	3,930	273	8	3,843	188	177	3,831	240	7	3,231	156	143	3,218	230	7	3,298	135	127	3,290	228	3
Loans and advances	147,492	6,124	6,072	147,230	3,095	8	145,893	5,568	5,497	145,880	3,444	7	146,441	5,487	5,390	146,441	3,555	7	145,092	5,265	5,204	145,284	3,645	3

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 10 and 11 of Regulation (EU) 2021/451 - ITS on Supervisory reporting.