



2023 EU-wide Transparency Exercise

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

2023 EU-wide Transparency Exercise

Key Metrics

Caixa Geral de Depósitos, 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	7,757	8,121	8,464	8,750	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	7,757	8,121	8,464	8,750	C 01.00 (r0020,c0010) - C 05.01 (r0440,c0010)	Article 50 of CRR
Tier 1 capital - transitional period	7,764	8,126	8,470	8,755	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	7,764	8,126	8,470	8,755	C 01.00 (r0015,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020)	Article 25 of CRR
Total capital - transitional period	8,392	8,753	9,097	8,875	C 01.00 (r0010,c0010)	Articles 4(118) and 72 of CRR
Total capital - transitional period - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	8,392	8,753	9,097	8,875	C 01.00 (r0010,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020) - C 05.01 (r0440,c0030)	Articles 4(118) and 72 of CRR
Risk exposure amounts						
Total risk exposure amount	43,698	43,363	44,250	43,806	C 02.00 (r0010,c0010)	Articles 92(3), 95, 96 and 98 of CRR
Total risk exposure amount as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	43,698	43,363	44,250	43,806	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	17.75%	18.73%	19.13%	19.97%	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	17.75%	18.73%	19.13%	19.97%	(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	17.77%	18.74%	19.14%	19.99%	CA3 {3}	-
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	17.77%	18.74%	19.14%	19.99%	(C 01.00 (r0015,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020)) / (C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040))	-
Total capital (as a percentage of risk exposure amount) - transitional definition	19.20%	20.18%	20.56%	20.26%	CA3 {5}	-
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	19.20%	20.18%	20.56%	20.26%	(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	109,618	105,213	103,338	100,969	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	7.08%	7.72%	8.20%	8.67%	C 47.00 (r0340,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR



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Leverage ratio

Caixa Geral de Depósitos, 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	7,764	8,126	8,470	8,755	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	7,764	8,126	8,470	8,755	C 47.00 (r0310,c0010)	
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	109,618	105,213	103,338	100,969	C 47.00 (r0300,c0010)	
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	109,618	105,213	103,338	100,969	C 47.00 (r0290,c0010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	7.08%	7.72%	8.20%	8.67%	[A.1]/[B.1]	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	7.08%	7.72%	8.20%	8.67%	[A.2]/[B.2]	

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Capital

Caixa Geral de Depósitos, S.A.

		(in 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 Transitional period	A	OWN FUNDS	8,392	8,753	9,097	8,875	C.01.00 (0050,0050)	Articles 4(18) and 72 of CRR
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	7,757	8,121	8,464	8,750	C.01.00 (0020,0050)	Article 50 of CRR
	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	3,844	3,844	4,526	4,526	C.01.00 (0030,0050)	Articles 26(1) points (a) and (b), 27 to 29, 30(1) point (f) and 42 of CRR
	A.1.2	Retained earnings	4,797	5,171	4,403	4,520	C.01.00 (0130,0050)	Articles 26(1) points (c), 26(2) and 30(1) points (a) and (f) of CRR
	A.1.3	Accumulated other comprehensive income	-46	-224	-230	26	C.01.00 (0180,0050)	Articles 4(50), 26(1) point (e) and 30(1) point (f) of CRR
	A.1.4	Other Reserves	0	0	0	0	C.01.00 (0200,0050)	Articles 4(17) and 26(1) point (a) of CRR
	A.1.5	Funds for general banking risk	0	0	0	0	C.01.00 (0210,0050)	Articles 4(12), 26(1) point (f) and 30(1) point (f) of CRR
	A.1.6	Minority interest given recognition in CET1 capital	82	68	87	78	C.01.00 (0230,0050)	Article 81 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	-6	-5	-4	-4	C.01.00 (0250,0050)	Articles 52 to 55 and 30(1) point (f) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	-203	-196	-199	-205	C.01.00 (0280,0050) + C.01.00 (0290,0050)	Articles 4(17), 26(1) point (b) and 37 of CRR, Articles 4(15), 30(1) point (b) and 37 point (a) of CRR
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences not of associated DTAs	-14	-67	-14	0	C.01.00 (0370,0050)	Articles 36(1) point (c) and 38 of CRR
	A.1.10	(-) IBB shortfall of credit risk adjustments to expected losses	0	0	0	0	C.01.00 (0380,0050)	Articles 36(1) point (e), 40 and 159 of CRR
	A.1.11	(-) Defined benefit pension fund assets	-504	-289	0	0	C.01.00 (0390,0050)	Articles 4(20), 26(1) point (a) and 41 of CRR
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	0	0	C.01.00 (0400,0050)	Articles 4(22), 26(1) point (g) and 44 of CRR
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	0	0	0	0	C.01.00 (0440,0050)	Article 36(1) point (j) of CRR
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	0	0	0	0	C.01.00 (0460,0050) + C.01.00 (0460,0050) + C.01.00 (0470,0050) + C.01.00 (0470,0050) + C.01.00 (0470,0050)	Articles 4(30), 26(1) point (k) (i) and (ii) and 89 to 91 of CRR, Articles 36(1) point (k) (i), 24(3) point (b), 24(1) point (b) and 258 of CRR, Article 36(1) point (k) (ii) and 270(3) of CRR, Article 36(1) point (k) (iv) and 153(b) of CRR and Article 36(1) point (k) (v) and 155(4) of CRR
	A.1.14.1	Of which: from securitisation positions (-)	0	0	0	0	C.01.00 (0460,0050)	Articles 36(1) point (k) (i), 24(3) point (b), 24(1) point (b) and 258 of CRR
	A.1.15	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment	0	0	0	0	C.01.00 (0480,0050)	Articles 4(27), 26(1) point (l), 43 to 46, 49 (2) and (3) and 79 of CRR
	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	0	0	0	C.01.00 (0490,0050)	Articles 36(1) point (c) and 38, Articles 48(1) point (a) and 48(2) of CRR
	A.1.17	(-) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment	0	0	0	0	C.01.00 (0500,0050)	Articles 4(27), 26(1) point (l), 43, 45, 47, 48(1) point (b), 4(1) (3) and 74 of CRR
	A.1.18	(-) Amount exceeding the 17.65% threshold	0	0	0	0	C.01.00 (0510,0050)	Article 48 of CRR
	A.1.18A	(-) Insufficient coverage for non-performing exposures	-11	-1	-3	-3	C.01.00 (0510,0050)	Articles 36(1) point (m) and Article 470 of CRR
	A.1.18B	(-) Minimum value commitment shortfalls	0	0	0	0	C.01.00 (0514,0050)	Articles 36(1) point (n) and Article 133(2) of CRR
	A.1.18C	(-) Other foreseeable tax charges	0	0	0	0	C.01.00 (0520,0050)	Article 36(1) point (l) of CRR
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	0	0	0	0	C.01.00 (0524,0050)	Article 3 CRR
	A.1.20	CET1 capital elements or deductions - other	-182	-182	-182	-187	C.01.00 (0520,0050)	-
	A.1.21	Transitional adjustments	0	0	0	0	CA1 (1.1.1.6 + 1.1.1.8 + 1.1.1.20)	-
	A.1.21.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	0	0	C.01.00 (0520,0050)	Articles 48(1) to (3), and 481 and 487 of CRR
	A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	0	0	0	0	C.01.00 (0540,0050)	Articles 479 and 480 of CRR
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	0	0	0	0	C.01.00 (0520,0050)	Articles 469 to 472, 478 and 481 of CRR
	A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	7	6	6	5	C.01.00 (0530,0050)	Article 61 of CRR
	A.2.1	Additional Tier 1 Capital instruments	7	6	6	5	C.01.00 (0540,0050) + C.01.00 (0570,0050)	-
	A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	0	0	C.01.00 (0570,0050)	-
A.2.3	Other Additional Tier 1 Capital components and deductions	0	0	0	0	C.01.00 (0600,0050) + C.01.00 (0670,0050) + C.01.00 (0670,0050) + C.01.00 (0670,0050) + C.01.00 (0670,0050) + C.01.00 (0670,0050) + C.01.00 (0670,0050)	-	
A.2.4	Additional Tier 1 transitional adjustments	0	0	0	0	C.01.00 (0660,0050) + C.01.00 (0660,0050) + C.01.00 (0670,0050)	-	
A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	7,764	8,126	8,470	8,755	C.01.00 (0050,0050)	Article 25 of CRR	
A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	628	626	627	120	C.01.00 (0570,0050)	Article 71 of CRR	
A.4.1	Tier 2 Capital instruments	628	626	627	120	C.01.00 (0570,0050) + C.01.00 (0690,0050)	-	
A.4.2	Other Tier 2 Capital components and deductions	0	0	0	0	C.01.00 (0690,0050) + C.01.00 (0690,0050) + C.01.00 (0690,0050) + C.01.00 (0690,0050) + C.01.00 (0690,0050) + C.01.00 (0690,0050) + C.01.00 (0690,0050)	-	
A.4.3	Tier 2 transitional adjustments	0	0	0	0	C.01.00 (0680,0050) + C.01.00 (0690,0050) + C.01.00 (0690,0050)	-	
OWN FUNDS REQUIREMENTS	B	TOTAL RISK EXPOSURE AMOUNT	43,688	43,363	44,250	43,806	C.01.00 (0010,0050)	Articles 92(3), 95, 96 and 98 of CRR
	B.1	Of which: Transitional adjustments included	0	0	0	0	C.01.00 (0010,0040)	-
	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	17.75%	18.73%	19.13%	19.97%	CA1 (1)	-
C.2	TIER 1 CAPITAL RATIO (transitional period)	17.77%	18.74%	19.14%	19.99%	CA1 (2)	-	
C.3	TOTAL CAPITAL RATIO (transitional period)	19.20%	20.18%	20.56%	20.26%	CA2 (3)	-	
D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	7,757	8,121	8,464	8,750	CA1-A.1.13-A.1.21-MINA.2-A.1.13-A.1.21-A.1.14-MINA.4-A.1.21-A.1.13-A.1.21	-	
E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	17.75%	18.73%	19.13%	19.97%	(B.1)/(B.3)	-	
Memo Items	F	Adjustments to CET1 due to IFRS 9 transitional arrangements	0	0	0	0	C.01.00 (0440,0050)	-
	F	Adjustments to AT1 due to IFRS 9 transitional arrangements	0	0	0	0	C.01.00 (0440,0050)	-
	F	Adjustments to T2 due to IFRS 9 transitional arrangements	0	0	0	0	C.01.00 (0440,0050)	-
	F	Adjustments included in RWAs due to IFRS 9 transitional arrangements	0	0	0	0	C.01.00 (0440,0040)	-

(1) The fully loaded CET1 ratio is an estimate calculated based on bank's supervisory reporting. Therefore, any capital instruments that are not eligible from a regulatory point of view at the reporting date are not taken into account in this calculation. Fully loaded CET1 capital ratio estimation is based on the formula 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

Caixa Geral de Depósitos, 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	37,483	37,094	38,215	38,254	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	37,483	37,094	38,215	38,254	C 02.00 (r0060, 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	0	0	0	0	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	0	0	0	0	C 02.00 (r0310, c0010) - [C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001)]
Of which equity IRB	0	0	0	0	C 02.00 (r0420, c0010)
Counterparty credit risk (CCR, excluding CVA) ²	871	804	677	212	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	36	36	34	25	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)	2	2	1	1	C 02.00 (r0470, c0010)
Position, foreign exchange and commodities risks (Market risk)	1,948	1,833	1,726	1,719	C 02.00 (r0520, c0010)
Of which the standardised approach	1,948	1,833	1,726	1,719	C 02.00 (r0530, c0010)
Of which IMA	0	0	0	0	C 02.00 (r0580, c0010)
Of which securitisations and resecuritisations in the trading book	0	0	0	0	C 19.00 (r0010, c0601)*12.5 + C 20.00 (r0010, c0450)*12.5 + MAX(C 24.00 (r0010, c0090), C 24.00 (r0010, c0100), C 24.00 (r0010, c0110))*12.5
Large exposures in the trading book	0	0	0	0	C 02.00 (r0680, c0010)
Operational risk	3,357	3,595	3,595	3,595	C 02.00 (r0590, c0010)
Of which basic indicator approach	0	0	0	0	C 02.00 (r0600, c0010)
Of which standardised approach	3,357	3,595	3,595	3,595	C 02.00 (r0610, c0010)
Of which advanced measurement approach	0	0	0	0	C 02.00 (r0620, c0010)
Other risk exposure amounts	0	0	0	0	C 02.00 (r0630, c0010) + C 02.00 (r0690, c0010)
Total	43,698	43,363	44,250	43,806	

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

Caixa Geral de Depósitos, S.A.

(m€ EUR)	As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023
Interest income	1,296	1,916	755	1,620
Of which debt securities income	278	384	107	226
Of which loans and advances income	844	1,311	482	1,034
Interest expenses	361	476	134	284
Of which deposits expenses	197	255	69	153
Of which debt securities issued expenses	36	55	21	42
(Expenses on share capital repayable on demand)	0	0	0	0
Dividend income	1	2	0	1
Net Fee and commission income	466	618	151	296
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	47	45	89	94
Gains or (-) losses on financial assets and liabilities held for trading, net	141	81	-5	-6
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	16	40	0	3
Gains or (-) losses from hedge accounting, net	-4	-4	2	5
Exchange differences (gain or (-) loss), net	-14	81	24	67
Net other operating income / (expenses)	69	105	19	78
TOTAL OPERATING INCOME, NET	1,657	2,409	901	1,873
(Administrative expenses)	631	1,092	254	499
(Cash contributions to resolution funds and deposit guarantee schemes)	36	36	35	27
(Depreciation)	101	138	35	67
Modification gains or (-) losses, net	0	0	0	0
(Provisions or (-) reversal of provisions)	-78	-26	11	154
(Payment commitments to resolution funds and deposit guarantee schemes)	0	0	0	0
(Commitments and guarantees given)	-29	26	-3	23
(Other provisions)	-49	-52	14	132
Of which pending legal issues and tax litigation ¹⁾	0	-12	0	0
Of which restructuring ²⁾	0	0	0	0
(Increases or (-) decreases of the fund for general banking risks, net) ²⁾	0	0	0	0
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	-30	83	51	175
(Financial assets at fair value through other comprehensive income)	0	0	0	0
(Financial assets at amortised cost)	-30	83	51	175
(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates and on non-financial assets)	-40	-35	-1	7
(of which Goodwill)	0	0	0	0
Negative goodwill recognised in profit or loss	0	0	0	0
Share of the profit or (-) loss of investments in subsidiaries, joint ventures and associates	31	49	5	13
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	14	18	4	21
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	1,080	1,188	525	977
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	754	918	305	648
Profit or (-) loss after tax from discontinued operations	0	0	0	0
PROFIT OR (-) LOSS FOR THE YEAR	754	918	305	648
Of which attributable to owners of the parent	694	838	284	609

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

Caixa Geral de Depósitos, S.A.

(mil 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	24,928				22,421				20,261				19,881				IAS 1.54 (f)	
Financial assets held for trading	1,344	914	430	0	1,074	732	342	0	539	267	272	0	511	215	295	0	IFRS 7.8(a)(i); IFRS 9 Appendix A	
Non-trading financial assets mandatorily at fair value through profit or loss	1,021	106	0	915	784	98	0	686	1,041	253	0	789	964	7	0	958	IFRS 7.8(a)(i); 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	3,111	2,829	43	240	2,434	2,171	36	227	2,320	2,074	37	210	2,061	1,810	36	215	IFRS 7.8(b); IFRS 9.4.1.2A	
Financial assets at amortised cost	70,763				70,777				70,340				69,307				IFRS 7.8(f); IFRS 9.4.1.2	
Derivatives – Hedge accounting	52	0	52	0	52	0	52	0	65	0	65	0	59	0	59	0	IFRS 9.6.2.1; Annex V.Part 1.22; Annex V.Part 1.26	
Fair value changes of the hedged items in portfolio hedge of interest rate risk	0				0				3				0				IAS 39.89A(a); IFRS 9.6.5.8	
Other assets ⁽¹⁾	5,807				4,803				4,651				4,529					
TOTAL ASSETS	107,026				102,345				99,221				97,313				IAS 1.9(a), IG 6	

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

(mil 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	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	2,962	5	0	-1	0	0	2,280	5	0	-1	0	0	2,172	6	0	-1	0	0	1,910	3	0	-1	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	0	0	0	Annex V.Part 1.32, 44(a)
Financial assets at amortised cost	Debt securities	19,078	171	1	-20	-10	-1	18,483	149	1	-43	-9	-1	18,795	142	1	-46	-9	-1	18,950	146	1	-47	-7	-1	Annex V.Part 1.31, 44(b)
	Loans and advances	47,828	3,925	1,826	-137	-880	-1,166	46,690	3,833	1,685	-274	-997	-1,241	46,047	3,792	1,698	-301	-618	-1,251	46,620	4,165	1,622	-314	-671	-1,222	Annex V.Part 1.32, 44(a)

⁽¹⁾ This 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

Caixa Geral de Depósitos, 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	256	232	186	203	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	93,589	89,194	85,777	83,425	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	5	0	0	4	IFRS 9.6.2.1; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	0	0	0	0	IAS 39.89A(b), IFRS 9.6.5.8
Provisions	892	946	986	1,138	IAS 37.10; IAS 1.54(l)
Tax liabilities	116	115	175	188	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	2,560	2,411	2,410	2,785	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	97,419	92,899	89,534	87,742	IAS 1.9(b);IG 6
TOTAL EQUITY	9,607	9,446	9,687	9,571	IAS 1.9(c), IG 6
TOTAL EQUITY AND TOTAL LIABILITIES	107,026	102,345	99,221	97,313	IAS 1.IG6

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

2023 EU-wide Transparency Exercise

Breakdown of liabilities

Caixa Geral de Depósitos, 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		261	233	186	207	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	0	0	0	0	Annex V.Part 1.31
Deposits	Central banks	5,749	64	14	70	Annex V.Part 1.42(a), 44(c)
	of which: Current accounts / overnight deposits	19	62	12	68	ECB/2013/33 Annex 2.Part 2.9.1
	General governments	3,699	3,496	3,316	3,379	Annex V.Part 1.42(b), 44(c)
	of which: Current accounts / overnight deposits	3,031	2,840	2,659	2,694	ECB/2013/33 Annex 2.Part 2.9.1
	Credit institutions	398	277	567	261	Annex V.Part 1.42(c),44(c)
	of which: Current accounts / overnight deposits	246	158	161	196	ECB/2013/33 Annex 2.Part 2.9.1
	Other financial corporations	1,085	1,291	1,116	1,167	Annex V.Part 1.42(d),44(c)
	of which: Current accounts / overnight deposits	984	1,073	840	854	ECB/2013/33 Annex 2.Part 2.9.1
	Non-financial corporations	13,709	14,778	13,838	13,368	Annex V.Part 1.42(e), 44(c)
	of which: Current accounts / overnight deposits	11,069	12,000	10,533	9,501	ECB/2013/33 Annex 2.Part 2.9.1
	Households	65,380	65,381	62,910	62,469	Annex V.Part 1.42(f), 44(c)
	of which: Current accounts / overnight deposits	28,939	29,460	28,065	27,799	Annex V.Part 1.42(f), 44(c)
Debt securities issued		1,943	2,487	2,500	1,979	Annex V.Part 1.37, Part 2.98
Of which: Subordinated Debt securities issued		1,114	1,118	1,124	605	Annex V.Part 1.37
Other financial liabilities		1,628	1,422	1,516	732	Annex V.Part 1.38-41
TOTAL FINANCIAL LIABILITIES		93,851	89,427	85,963	83,632	

2023 EU-wide Transparency Exercise

Market Risk

Caixa Geral de Depósitos, S.A.

	SA		IM										IM									
	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	VaR (<i>Memorandum item</i>)		STRESSED VaR (<i>Memorandum item</i>)		INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP			TOTAL RISK EXPOSURE AMOUNT	VaR (<i>Memorandum item</i>)		STRESSED VaR (<i>Memorandum item</i>)		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	
(min EUR)																						
	As of 30/09/2022	As of 31/12/2022	As of 30/09/2022										As of 31/12/2022									
Traded Debt Instruments	282	247	0	0	0	0						0	0	0	0							
Of which: General risk	238	194	0	0	0	0						0	0	0	0							
Of which: Specific risk	44	53	0	0	0	0						0	0	0	0							
Equities	5	2	0	0	0	0						0	0	0	0							
Of which: General risk	2	1	0	0	0	0						0	0	0	0							
Of which: Specific risk	3	1	0	0	0	0						0	0	0	0							
Foreign exchange risk	1,660	1,584	0	0	0	0						0	0	0	0							
Commodities risk	0	0	0	0	0	0						0	0	0	0							
Total	1,948	1,833	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	As of 31/03/2023	As of 30/06/2023	As of 31/03/2023										As of 30/06/2023									
Traded Debt Instruments	219	227	0	0	0	0						0	0	0	0							
Of which: General risk	150	145	0	0	0	0						0	0	0	0							
Of which: Specific risk	69	83	0	0	0	0						0	0	0	0							
Equities	2	2	0	0	0	0						0	0	0	0							
Of which: General risk	1	1	0	0	0	0						0	0	0	0							
Of which: Specific risk	1	1	0	0	0	0						0	0	0	0							
Foreign exchange risk	1,505	1,490	0	0	0	0						0	0	0	0							
Commodities risk	0	0	0	0	0	0						0	0	0	0							
Total	1,726	1,719	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

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

Standardised Approach							
As of 30/09/2022				As of 31/12/2022			
	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount
(info EPR, %)							
Central governments or central banks	45,363	45,823	5,569		42,503	43,194	5,641
Regional governments or local authorities	1,963	1,325	304		1,942	1,322	300
Public sector entities	1,282	2,035	557		1,425	2,072	704
Multilateral Development Banks	0	1,138	0		0	1,217	0
International Organisations	589	589	0		551	551	0
Institutions	3,094	3,237	1,086		3,449	3,146	963
Corporates	20,295	12,243	11,582		19,851	11,983	11,306
of which: SME	7,289	5,694	4,962		7,255	5,623	4,462
Retail	11,423	5,323	3,005		11,610	5,341	3,402
Secured by mortgages on immovable property	5,233	2,862	1,238		5,056	2,620	1,608
of which: SME	29,274	28,612	10,947		29,538	28,400	9,996
Exposures in default	2,086	1,899	648		2,039	1,834	640
Items associated with particular risk	1,847	745	651	1,383	1,963	488	553
Covered bonds	0	0	0		0	0	0
Claims on institutions and corporates with a CT credit assessment	0	0	0		0	0	0
Collective investments undertakings (CIU)	1,472	1,190	114		1,091	894	894
Equity	736	725	1,335		769	769	1,430
Other exposures	171	1,614	722		1,962	1,872	872
Standardised Total²	122,149	106,911	38,344	3,174	118,323	102,887	37,881

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

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

⁽³⁾ Only the most solvent countries are disclosed. These have been selected under the following risk. Countries of counterparties covering up to 9% 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 counterparty.

Standardised Approach							
As of 30/09/2022				As of 31/12/2022			
	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount
(info EPR, %)							
Central governments or central banks	30,639	32,222	1,997		27,950	29,628	2,101
Regional governments or local authorities	1,614	1,239	293		1,693	1,239	293
Public sector entities	886	1,646	534		884	1,575	522
Multilateral Development Banks	0	0	0		0	0	0
International Organisations	0	0	0		0	0	0
Institutions	579	599	195		543	469	122
Corporates	15,295	8,559	8,050		15,142	8,463	7,896
of which: SME	5,088	3,172	2,607		5,087	3,052	2,549
Retail	8,529	2,926	2,962		8,750	3,111	2,939
Secured by mortgages on immovable property	4,475	1,802	1,032		4,560	1,795	1,017
of which: SME	24,229	21,789	8,286		24,299	23,889	8,348
Exposures in default	1,715	1,541	509		1,738	1,540	526
Items associated with particular risk	1,759	488	525	1,007	1,813	294	326
Covered bonds	1,498	787	1,110		1,525	1,242	1,202
Claims on institutions and corporates with a ST credit assessment	13	13	2		13	13	1
Collective investments undertakings (CIU)	99	857	898		925	776	736
Equity	644	644	1,252		682	682	1,342
Other exposures	92	699	435		1,258	993	701
Standardised Total²			2,539				2,644

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

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

Standardised Approach							
As of 30/09/2022				As of 31/12/2022			
	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount
(info EPR, %)							
Central governments or central banks	2,127	2,127	0		2,214	2,214	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	210	210	50		189	189	42
Corporates	1,011	1,011	995		1,057	1,202	1,186
of which: SME	927	927	927		927	927	927
Retail	83	259	198		469	190	139
Secured by mortgages on immovable property	20	20	12		40	22	12
of which: SME	139	139	81		208	118	52
Exposures in default	50	50	18		42	44	14
Items associated with particular 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	9	9	9		9	9	9
Other exposures	240	240	43		220	220	44
Standardised Total²			45				39

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

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

Standardised Approach							
As of 30/09/2022				As of 31/12/2022			
	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount
(info EPR, %)							
Central governments or central banks	554	554	1		1,220	1,220	1
Regional governments or local authorities	0	0	0		0	0	0
Public sector entities	381	381	15		315	382	14
Multilateral Development Banks	0	0	0		0	0	0
International Organisations	0	0	0		0	0	0
Institutions	435	429	131		340	340	118
Corporates	525	489	387		521	470	369
of which: SME	463	421	331		441	401	315
Retail	1,222	1,046	652		1,246	1,081	679
Secured by mortgages on immovable property	871	728	452		899	743	454
of which: SME	1,038	1,023	355		1,034	1,017	354
Exposures in default	54	54	16		54	54	16
Items associated with particular risk	114	60	76	47	104	47	55
Covered bonds	285	225	382		304	288	402
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 Total²			64				78

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

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

Standardised Approach							
As of 30/09/2022				As of 31/12/2022			
	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount
(info EPR, %)							
Central governments or central banks	3,820	3,820	0		3,910	3,910	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	240	240	96		231	230	80
Corporates	220	149	145		223	205	205
of which: SME	70	69	65		75	73	69
Retail	11	8	5		8	7	4
Secured by mortgages on immovable property	8	4	4		7	3	3
of which: SME	60	50	17		62	61	18
Exposures in default	2	2	0		1	1	0
Items associated with particular risk	20	15	15	14	27	15	14
Covered bonds	3	3	5		3	2	4
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 Total²			13				26

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

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

		Standardised Approach							
		As of 30/09/2022				As of 31/12/2022			
		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, %)									
MOZAMBIQUE	Central governments or central banks	1,853	1,443	2,160		1,907	1,494	2,237	
	Regional governments or local authorities	88	57	25		36	14	22	
	Public sector entities	86	6	6		236	151	180	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	394	303	111		246	246	109	
	Corporates	546	231	480		286	286	227	
	of which: SME	362	272	496		277	185	277	
	Retail	411	533	399		573	481	392	
	of which: SME	187	131	75		141	87	50	
	Secured by mortgages on immovable property	123	117	43		64	61	30	
	of which: SME	81	76	29		32	29	8	
	Exposures in default	178	89	88	109	109	42	55	66
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective Investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other exposures	26	23	10		27	26	6		
Standardised Total ²				293				148	

(1) Original exposure, unless 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 30/09/2022				As of 31/12/2022			
		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, %)									
ANGOLA	Central governments or central banks	1,139	924	924		1,224	830	830	
	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	84	61	31		0	0	0	
	Corporates	287	270	264		225	213	208	
	of which: SME	257	249	239		203	198	198	
	Retail	190	131	82		141	107	67	
	Secured by mortgages on immovable property	149	92	52		99	73	42	
	of which: SME	84	64	44		89	68	44	
	Exposures in default	0	0	0	25	0	0	0	24
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective Investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other exposures	20	21	13		28	24	23		
Standardised Total ²				44				28	

(1) Original exposure, unless 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 30/09/2022				As of 31/12/2022			
		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, %)									
CAPE VERDE	Central governments or central banks	840	475	475		832	458	458	
	Regional governments or local authorities	24	24	24		24	24	24	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		1	1	1	
	Corporates	76	76	69		48	81	73	
	of which: SME	55	44	27		51	49	41	
	Retail	142	198	73		286	245	169	
	Secured by mortgages on immovable property	89	68	52		100	82	47	
	of which: SME	231	224	79		90	88	30	
	Exposures in default	68	62	52	15	89	27	8	
	Items associated with particularly high risk	24	24	45		24	24	47	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective Investments undertakings (CIU)	0	0	0		0	0	0		
Equity	6	6	6		7	7	7		
Other exposures	0	0	0		0	0	0		
Standardised Total ²				28				28	

(1) Original exposure, unless 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 30/09/2022				As of 31/12/2022			
		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, %)									
IRELAND	Central governments or central banks	1,189	1,189	0		1,140	1,140	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	1		0	0	0	
	Corporates	2	2	2		2	2	2	
	of which: SME	1	1	1		1	1	1	
	Retail	1	1	1		1	1	1	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	1	1	1		1	1	1	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective Investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised Total ²				0				0	

(1) Original exposure, unless 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 30/09/2022				As of 31/12/2022			
		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	513	513	0		499	499	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	1		0	0	0	
	Corporates	88	88	12		13	13	13	
	of which: SME	1	1	1		1	1	1	
	Retail	1	1	2		1	2	2	
	Secured by mortgages on immovable property	51	50	18		51	50	18	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective Investments undertakings (CIU)	1	1	1		1	1	1		
Equity	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised Total ²				0				0	

(1) Original exposure, unless 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 30/09/2022				As of 31/12/2022			
		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	1,037	1,037	0		839	839	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	26	26	5		89	89	18	
	Corporates	8	8	11		11	11	9	
	of which: SME	11	8	7		11	11	9	
	Retail	4	4	4		4	4	4	
	Secured by mortgages on immovable property	3	2	3		3	2	3	
	of which: SME	6	6	2		5	5	2	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective Investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised Total ²				0				0	

(1) Original exposure, unless 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 ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
Consolidated data	Central governments or central banks	39,703	40,423	1,629		38,436	39,245	1,647	
	Regional governments or local authorities	2,047	1,431	323		2,156	1,421	325	
	Public sector entities	1,438	2,011	794		1,439	1,898	722	
	Multilateral Development Banks	0	1,249	0		0	1,223	0	
	International Organisations	612	612	0		613	613	0	
	Institutions	3,724	3,736	1,063		3,291	3,107	965	
	Corporates	20,017	11,954	11,269		20,697	12,233	11,569	
	of which: SME	724	451	436		727	451	438	
	Retail	11,488	5,473	3,381		11,159	5,261	3,429	
	of which: SME	5,899	2,913	1,665		5,842	2,920	1,670	
	Secured by mortgages on immovable property	28,514	27,037	9,627		28,429	27,294	9,774	
	of which: SME	1,997	1,772	615		2,106	1,855	657	
	Exposures in default	2,285	520	589	1,531	2,200	441	472	1,537
	Items associated with particularly high risk	1,950	1,143	1,714		1,990	1,139	1,708	
	Exposures in default	21	21	0		21	21	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	1,293	1,170	1,294		1,294	1,070	1,152		
Equity	764	764	1,443		777	777	1,458		
Other exposures	2,346	2,079	1,381		2,379	2,070	1,399		
Standardised Total²	116,207	100,045	38,888	3,126	114,874	98,242	38,456	3,238	

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

(2) Standardised Total does not include the securitisation portfolio unlike in the results prior to the 2019 exercise.

(3) Only the most relevant countries are disclosed. These have been selected under the following risk. Countries of counterparties covering up to 95% of total original exposure or Top 10 countries ranked by original exposure, calculated as of last quarter.

		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
(in EUR, %)									
PORTUGAL	Central governments or central banks	25,307	27,159	1,974		24,377	26,270	1,849	
	Regional governments or local authorities	1,998	1,388	277		2,107	1,376	279	
	Public sector entities	876	1,493	597		882	1,437	530	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	22	22	0		22	22	0	
	Institutions	577	521	137		258	196	83	
	Corporates	18,421	8,407	7,942		18,257	8,893	8,363	
	of which: SME	5,559	3,059	2,500		5,053	2,941	2,436	
	Retail	1,512	1,177	2,163		1,576	1,217	2,074	
	of which: SME	4,569	1,853	1,061		4,583	1,894	1,084	
	Secured by mortgages on immovable property	22,025	22,392	8,294		22,078	22,071	8,088	
	of which: SME	1,707	1,409	507		1,715	1,470	499	
	Exposures in default	1,841	329	366	1,270	1,778	285	298	1,263
	Items associated with particularly high risk	1,598	824	1,263		1,623	821	1,212	
	Covered bonds	13	13	1		13	13	1	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	1,298	1,126	1,279		1,288	1,088	1,144		
Equity	698	698	1,348		693	693	1,374		
Other exposures	1,638	1,384	1,103		1,694	1,437	1,145		
Standardised Total²	49,387	47,888	17,888	2,886	48,342	46,342	17,466	2,786	

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

(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures 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
(in EUR, %)									
MACAO	Central governments or central banks	2,162	2,162	0		2,075	2,075	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	224	224	52		152	152	34	
	Corporates	1,589	973	963		1,518	888	888	
	of which: SME	682	464	463		1,114	668	668	
	Retail	468	173	124		462	157	117	
	of which: SME	45	25	14		46	27	15	
	Secured by mortgages on immovable property	90	90	10	20	199	728	100	33
	of which: SME	45	45	10	20	45	14	14	
	Exposures in default	0	0	0		0	0	0	
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other exposures	245	245	33		244	244	33		
Standardised Total²	2,387	2,387	85	40	2,319	2,319	88	41	

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

(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures 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
(in EUR, %)									
FRANCE	Central governments or central banks	1,159	1,159	1		1,111	1,111	1	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	333	393	123		333	333	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	412	412	159		424	627	193	
	Corporates	362	463	368		388	592	398	
	of which: SME	511	460	347		524	463	357	
	Retail	1,327	1,146	725		1,240	916	354	
	of which: SME	873	750	429		829	746	426	
	Secured by mortgages on immovable property	1,031	1,015	354		1,180	1,168	408	
	of which: SME	65	65	22		72	72	23	
	Exposures in default	105	59	61	57	109	44	51	57
	Items associated with particularly high risk	299	299	388		303	268	402	
	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	77	77	63		77	77	33		
Standardised Total²	3,966	3,966	1,188	79	3,926	3,926	1,188	82	

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

(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures 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
(in EUR, %)									
SPAIN	Central governments or central banks	1,773	1,773	0		1,758	1,758	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	266	265	134		229	246	139	
	Corporates	264	252	188		229	154	139	
	of which: SME	54	52	48		49	47	42	
	Retail	12	9	5		9	8	18	
	of which: SME	9	8	4		7	6	3	
	Secured by mortgages on immovable property	511	498	17		488	288	288	
	of which: SME	1	1	0		1	1	0	
	Exposures in default	27	1	12	10	26	12	12	10
	Items associated with particularly high risk	1	1	0		1	1	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	1	1	2		1	1	2		
Other exposures	0	0	0		0	0	0		
Standardised Total²	2,041	2,041	328	20	2,024	2,024	328	21	

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

(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures 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, %)									
MOZAMBIQUE	Central governments or central banks	2,011	1,650	2,411		2,093	1,699	2,541	
	Regional governments or local authorities	15	14	21		15	14	21	
	Public sector entities	230	123	194		224	128	191	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	234	234	196		128	128	40	
	Corporates	401	240	309		394	222	332	
	of which: SME	229	198	296		219	183	273	
	Retail	574	507	365		603	531	384	
	of which: SME	123	83	47		120	80	46	
	Secured by mortgages on immovable property	65	63	22		71	69	21	
	of which: SME	35	33	10		36	34	11	
	Exposures in default	183	42	54	61	100	36	37	61
	Items associated with particularly high risk	0	0	0		0	0	0	
Covered bonds	0	0	0		0	0	0		
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective Investments Undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other exposures	234	194	93		223	200	95		
Standardised Total²			342				346		

(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, %)									
ANGOLA	Central governments or central banks	1,150	766	766		976	600	600	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	279	261	257		256	244	241	
	of which: SME	222	214	210		181	181	177	
	Retail	158	121	76		125	92	52	
	Secured by mortgages on immovable property	114	86	49		93	67	38	
	of which: SME	73	55	25		72	54	27	
	Exposures in default	0	0	0	24	0	0	0	15
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective Investments Undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other exposures	48	44	23		30	28	15		
Standardised Total²			39				39		

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

(2) Total value adjustments and provisions per country of 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, %)									
CAPE VERDE	Central governments or central banks	830	466	466		810	461	461	
	Regional governments or local authorities	25	25	25		26	24	24	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	1	1	1		1	1	1	
	Corporates	107	83	73		99	83	73	
	of which: SME	69	51	45		63	54	44	
	Retail	288	255	175		288	248	171	
	Secured by mortgages on immovable property	108	82	50		112	85	49	
	of which: SME	90	87	39		94	91	32	
	Retail	28	28	21		28	28	19	
	Exposures in default	31	16	17	15	39	15	16	15
	Items associated with particularly high risk	24	21	32		25	21	32	
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	7	7	4		8	7	4		
Standardised Total²			37				37		

(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, %)									
IRELAND	Central governments or central banks	1,594	1,594	0		1,073	1,073	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	26	26	13		25	25	13	
	Corporates	1	1	1		1	1	1	
	of which: SME	0	0	0		0	0	0	
	Retail	1	1	1		1	1	1	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective Investments Undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised Total²			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, %)									
BELGIUM	Central governments or central banks	502	502	0		490	490	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	400	400	0		400	400	0	
	Corporates	18	18	18		18	18	18	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
	Secured by mortgages on immovable property	53	52	18		54	52	18	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective Investments Undertakings (CIU)	0	0	0		0	0	0		
Equity	1	1	1		1	1	1		
Other exposures	0	0	0		0	0	0		
Standardised Total²			0				1		

(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	870	870	0		877	877	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	24	24	5		23	23	5	
	Corporates	15	15	5		15	14	5	
	of which: SME	15	12	11		15	14	11	
	Retail	0	0	0		0	0	0	
	Secured by mortgages on immovable property	6	6	2		6	6	2	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective Investments Undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised Total²			0				1		

(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

Caixa Geral de Depósitos, S.A.

		IRB Approach									
		As of 30/09/2022					As of 31/12/2022				
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions		
(mln EUR, %)		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted			
Consolidated data	Central banks and central governments	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	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
	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	
IRB Total ²			0				0				

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

⁽²⁾ IRB Total does not include the Securitisation position unlike in the results prior to the 2019 exercise.

2023 EU-wide Transparency Exercise

Credit Risk - IRB Approach

Caixa Geral de Depósitos, S.A.

		IRB Approach									
		As of 31/03/2023					As of 30/06/2023				
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions		
(mln EUR, %)		Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	
Consolidated data	Central banks and central governments	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	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
	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										
IRB Total ²			0				0				

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

⁽²⁾ IRB Total does not include the Securitisation position unlike in the results prior to the 2019 exercise.

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

Caixa Geral de Depósitos, S.A.

As of 31/12/2022

(min EUR)		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 amortized cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
Total																Total
		410	410	0	0	52	358	0	0	0	0	0	6	0		
I 0 - 3M f		479	479	0	0	64	414	0	0	0	0	0	9	0		
I 3M - 1Y f		233	233	0	0	32	200	0	0	0	0	0	0	0		
I 1Y - 2Y f		134	134	0	0	29	105	0	0	0	0	0	0	0		
I 2Y - 3Y f		583	583	0	0	90	493	0	0	0	0	0	0	0		
I 3Y - 5Y f		504	504	0	0	94	452	0	0	0	0	0	41	0		
I 5Y - 10Y f		1,009	1,009	0	0		1,009	0	0	0	0	0	17	0		
I 10Y - more																
Total		3,354	3,354	0	0	323	3,030	0	0	0	0	0	73	0	2,207	
I 0 - 3M f		0	0	0	0	0	0	0	0	0	0	0	0	0		
I 3M - 1Y f		0	0	0	0	0	0	0	0	0	0	0	0	0		
I 1Y - 2Y f		0	0	0	0	0	0	0	0	0	0	0	0	0		
I 2Y - 3Y f		0	0	0	0	0	0	0	0	0	0	0	0	0		
I 3Y - 5Y f		0	0	0	0	0	0	0	0	0	0	0	0	0		
I 5Y - 10Y f		0	0	0	0	0	0	0	0	0	0	0	0	0		
I 10Y - more		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	

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, Swaziland, 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 nGAAP

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

Caixa Geral de Depósitos, S.A.

As of 30/06/2023

(min EUR)		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 amortized cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions			
		342	342	0	0	58	284	0	0	0	0	0	0	0	0	0	0	0
I 0 - 3M f		456	456	0	0	47	410	0	0	0	0	0	0	0	0	0	0	0
I 3M - 1Y f		168	168	0	0	32	136	0	0	0	0	0	0	0	0	0	0	0
I 1Y - 2Y f		268	268	0	0	25	242	0	0	0	0	0	0	0	0	0	0	0
I 2Y - 3Y f		450	450	0	0	99	351	0	0	0	0	0	0	0	0	0	0	0
I 3Y - 5Y f		470	470	0	0	60	411	0	0	0	0	0	0	0	0	0	0	0
I 5Y - 10Y f		964	964	0	0	0	964	0	0	0	0	0	0	0	0	0	0	0
I 10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total		3,119	3,119	0	0	322	2,797	0	0	0	0	0	0	64	0	0	0	2,002
I 0 - 3M f		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
I 3M - 1Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
I 1Y - 2Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
I 2Y - 3Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
I 3Y - 5Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
I 5Y - 10Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
I 10Y - more		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	0	0	0

Notes and definitions

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

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

(2) The exposures reported cover only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other 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, Swaziland, 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 nGAAP

2023 EU-wide Transparency Exercise
Performing and non-performing exposures
Caixa Geral de Depósitos, 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⁾					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 ¹⁾					Collaterals and financial guarantees received on non-performing exposures			
	Of which performing but past due >30 days and <=90 days		Of which non-performing ²⁾			On performing exposures ³⁾	On non-performing exposures ³⁾		Of which performing but past due >30 days and <=90 days	Of which non-performing ³⁾		On performing exposures ³⁾	On non-performing exposures ³⁾		Collaterals and financial guarantees received on non-performing exposures										
			Of which: defaulted	Of which Stage 3 ⁴⁾	Of which Stage 3 ⁴⁾		Of which: defaulted	Of which Stage 3 ⁴⁾		Of which: defaulted			Of which Stage 3 ⁴⁾	Of which Stage 3 ⁴⁾											
Cash balances at central banks and other demand deposits	24,334	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Debt securities (including at amortised cost and fair value)	22,368	0	93	93	1	32	26	1	0	21,021	0	78	78	1	70	24	1	0	0	0	0	0	0	0	0
Central banks	27	0	0	0	0	0	0	0	0	31	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
General governments	17,167	0	0	0	0	11	0	0	0	16,556	0	0	0	0	12	0	0	0	0	0	0	0	0	0	0
Credit institutions	974	0	0	0	0	0	0	0	0	871	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	176	0	0	0	0	0	0	0	0	109	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Non-financial corporations	3,664	0	93	93	1	20	26	1	0	3,454	0	78	78	1	55	24	1	0	0	0	0	0	0	0	0
Loans and advances (including at amortised cost and fair value)	53,647	193	1,999	1,929	1,826	1,019	1,275	1,166	525	54,462	237	1,854	1,797	1,685	872	1,389	1,241	325	0	0	0	0	0	0	0
Central banks	1,283	0	0	0	0	0	0	0	0	1,669	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
General governments	2,687	4	10	10	10	3	0	0	0	3,362	14	5	5	3	0	0	0	0	0	0	0	0	0	0	0
Credit institutions	3,029	0	0	0	0	3	0	0	0	2,777	0	0	0	0	1	0	0	0	0	0	0	0	0	0	0
Other financial corporations	251	0	5	5	5	14	2	2	1	243	4	4	4	4	7	1	1	1	0	0	0	0	0	0	0
Non-financial corporations	15,799	183	1,385	1,320	1,217	668	883	777	353	15,843	125	1,279	1,227	1,114	617	940	796	240	0	0	0	0	0	0	0
of which: small and medium-sized enterprises	9,988	68	907	889	859	477	606	569	196	10,101	76	856	842	809	371	640	596	150	0	0	0	0	0	0	0
of which: Loans collateralised by commercial immovable property	4,287	11	311	311	300	128	168	163	142	4,337	21	301	300	287	104	179	168	111	0	0	0	0	0	0	0
Households	30,774	84	594	594	594	331	389	384	167	30,568	94	567	562	562	244	448	448	82	0	0	0	0	0	0	0
of which: Loans collateralised by residential immovable property	27,864	59	272	271	270	269	128	124	143	27,768	67	248	246	246	206	182	181	64	0	0	0	0	0	0	0
of which: Credit for consumption	1,723	18	63	60	61	33	40	38	17	1,703	19	63	61	62	24	44	40	14	0	0	0	0	0	0	0
DEBT INSTRUMENTS other than MPT	100,490	193	2,092	2,023	1,827	1,051	1,301	1,167	525	97,252	237	1,932	1,875	1,686	943	1,413	1,242	325	0	0	0	0	0	0	0
OFF-BALANCE SHEET EXPOSURES	15,157		366	366	330	40	155	140	1	15,288		483	483	452	56	192	167	0	0	0	0	0	0	0	0

¹⁾ For the definition of non-performing exposures please refer to Article 4(7a)(2) of Regulation (EU) No 575/2013 (CRD).

²⁾ Institutions report here the cumulative amount of assessed 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 assessed credit losses since initial recognition for financial instruments subject to impairment 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 value is reported according to the PFRSP framework (Annexes F 10.00 / F 10.01), 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) 2013/181 - 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 PFRSP 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 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
Performing and non-performing exposures
Caixa Geral de Depósitos, 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 ⁽¹⁾					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 ⁽¹⁾					Collaterals and financial guarantees received on non-performing exposures			
	Of which performing but past due > 30 days and <=90 days		Of which non-performing ⁽²⁾			On performing exposures ⁽³⁾	On non-performing exposures ⁽⁴⁾			Of which performing but past due > 30 days and <=90 days		Of which non-performing ⁽²⁾			On performing exposures ⁽³⁾	On non-performing exposures ⁽⁴⁾									
			Of which: defaulted	Of which Stage 3 ⁽⁵⁾			Of which Stage 3 ⁽⁵⁾					Of which: defaulted	Of which Stage 3 ⁽⁵⁾				Of which Stage 3 ⁽⁵⁾								
Cash balances at central banks and other demand deposits	19,447	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Debt securities (including at amortised cost and fair value)	21,193	0	77	77	1	56	23	1	0	21,084	0	74	74	1	56	41	1	56	41	1	56	0	0	0	0
Central banks	33	0	0	0	0	0	0	0	0	22	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
General governments	16,376	0	0	0	0	12	0	0	0	16,132	0	0	0	0	11	0	0	0	0	0	0	0	0	0	0
Credit institutions	963	0	0	0	0	0	0	0	0	885	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	132	0	0	0	0	2	0	0	0	127	0	0	0	0	2	0	0	0	0	0	0	0	0	0	0
Non-financial corporations	3,688	0	77	77	41	23	23	41	1	3,618	0	74	74	1	45	41	1	45	41	1	45	0	0	0	0
Loans and advances (including at amortised cost and fair value)	53,784	313	1,863	1,895	1,698	921	1,397	1,251	339	52,647	318	1,793	1,735	1,622	987	1,369	1,222	1,322	321	321	321	321	321	321	
Central banks	1,326	0	0	0	0	0	0	0	0	933	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
General governments	3,458	18	4	4	4	3	0	0	3	3,410	14	4	4	4	2	2	2	2	2	2	2	2	2	2	2
Credit institutions	2,907	0	0	0	0	2	0	0	0	2,587	0	0	0	0	2	0	0	0	0	0	0	0	0	0	0
Other financial corporations	274	0	3	3	3	7	1	1	2	214	2	3	3	3	5	1	1	1	1	1	1	1	1	1	1
Non-financial corporations	15,562	177	1,285	1,212	1,104	628	949	807	231	15,373	186	1,167	1,122	1,011	626	915	771	771	189	189	189	189	189	189	189
of which: small and medium-sized enterprises	10,014	97	836	837	800	380	653	607	142	9,901	83	809	790	799	372	633	586	586	126	126	126	126	126	126	126
of which: Loans collateralised by commercial immovable property	4,221	72	304	303	286	188	186	187	115	4,237	99	277	277	263	107	175	166	166	101	101	101	101	101	101	101
Households	30,256	117	590	586	588	282	444	443	102	30,130	115	608	606	604	352	451	448	448	138	138	138	138	138	138	138
of which: Loans collateralised by residential immovable property	27,443	87	274	273	272	243	182	181	86	27,257	95	291	291	290	310	185	184	184	106	106	106	106	106	106	106
of which: Credit for consumption	1,737	22	66	64	64	23	47	45	14	1,809	19	73	72	72	25	51	50	50	26	26	26	26	26	26	26
DEBT INSTRUMENTS other than HFT	94,624	313	1,940	1,882	1,698	977	1,420	1,282	339	92,990	318	1,687	1,609	1,624	1,043	1,416	1,223	1,223	321	321	321	321	321	321	321
OFF-BALANCE SHEET EXPOSURES	15,368		467	467	437	52	386	361	0	15,830		458	458	428	48	215	190	190	0	0	0	0	0	0	0

(1) For the definition of non-performing exposure please refer to Article 474(3) of Regulation (EU) No 575/2013 (CRD).
(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 this sign convention, information is disclosed with the opposite sign of what is reported according to the PFRSP Annexes (Annexes F 18.02 / F 18.03), 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 exposures, the same sign (Accumulated impairment, accumulated changes in fair value due to credit risk and provisions) is disclosed consistently with the PFRSP 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 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

Caixa Geral de Depósitos, 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
(min EUR)												
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	0	0	0	0	0	0
Central banks	0	0	0	0	0		0	0	0	0	0	
General governments	0	0	0	0	0		0	0	0	0	0	
Credit institutions	0	0	0	0	0		0	0	0	0	0	
Other financial corporations	0	0	0	0	0		0	0	0	0	0	
Non-financial corporations	0	0	0	0	0		0	0	0	0	0	
Loans and advances (including at amortised cost and fair value)	4,041	1,104	1,281	792	2,339	229	1,847	961	938	783	647	125
Central banks	0	0	0	0	0	0	0	0	0	0	0	0
General governments	670	0	0	0	661	0	4	0	0	0	4	0
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	10	0	1	0	3	0	2	0	0	0	0	0
Non-financial corporations	1,699	717	837	512	540	148	1,110	636	623	504	278	101
of which: small and medium-sized enterprises	996	477	557	361	310		696	412	442	349	132	
Households	1,662	387	442	280	1,136	80	731	325	315	279	365	24
DEBT INSTRUMENTS other than HFT	4,041	1,104	1,281	792	2,339		1,847	961	938	783	647	
Loan commitments given	263	6	1	0	0	0	9	2	1	0	0	0
QUALITY OF FORBEARANCE²												
Loans and advances that have been forborne more than twice ³	101						83					
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria ³	10						11					

⁽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

Caixa Geral de Depósitos, 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)	0	0	0	0	0	0	0	0	0	0	0	0	0
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0
General governments	0	0	0	0	0	0	0	0	0	0	0	0	0
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	0	0	0	0	0	0	0	0	0	0	0	0	0
Non-financial corporations	0	0	0	0	0	0	0	0	0	0	0	0	0
Loans and advances (including at amortised cost and fair value)	1,892	1,001	930	824	763	134	1,789	968	929	814	684	121	
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0
General governments	125	0	0	0	124	0	34	0	0	0	33	0	0
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	1	0	0	0	0	0	1	0	0	0	0	0	0
Non-financial corporations	1,009	648	602	532	260	95	955	596	589	514	237	68	
of which: small and medium-sized enterprises	632	417	412	365	126		605	404	415	366	110		
Households	757	353	328	292	379	39	799	372	340	300	414	53	
DEBT INSTRUMENTS other than HFT	1,892	1,001	930	824	763		1,789	968	929	814	684		
Loan commitments given	7	2	1	0	0	0	6	2	1	0	0	0	0
QUALITY OF FORBEARANCE ²													
Loans and advances that have been forborne more than twice ³	78						68						
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria ³	11						16						

(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
 Caixa Geral de Depósitos, S.A.

(mln 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-performin of which: defaulted	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 ²	Gross carrying amount		Of which: non-performin of which: defaulted	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 ²	Gross carrying amount		Of which: non-performin of which: defaulted	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 ²	Gross carrying amount		Of which: non-performin of which: defaulted	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 ²
A Agriculture, forestry and fishing	414	62	41	414	48	0	404	57	40	404	43	0	382	54	38	382	41	0	366	44	34	366	37	0
B Mining and quarrying	222	7	7	222	6	0	201	8	8	201	15	0	28	18	18	28	16	0	128	12	12	128	16	0
C Manufacturing	2,357	278	259	2,357	251	0	2,400	270	255	2,400	306	0	2,363	281	259	2,363	313	0	2,378	259	240	2,378	312	0
D Electricity, gas, steam and air conditioning supply	313	1	1	313	12	0	306	1	1	306	21	0	281	1	1	281	22	0	260	0	0	260	23	0
E Water supply	184	14	14	184	21	0	186	13	13	186	22	0	210	13	13	209	25	0	200	3	3	200	20	0
F Construction	1,898	197	191	1,898	166	0	1,846	191	185	1,846	163	0	1,836	182	181	1,836	161	0	1,765	153	153	1,765	158	0
G Wholesale and retail trade	2,445	145	133	2,445	157	0	2,495	139	139	2,495	164	0	2,248	141	131	2,248	153	0	2,222	133	125	2,222	157	0
H Transport and storage	1,360	144	144	1,310	166	40	1,348	131	131	1,302	180	36	1,333	129	129	1,289	128	36	1,249	122	122	1,249	173	35
I Accommodation and food service activities	888	73	73	888	184	0	936	62	62	936	147	0	932	59	58	932	149	0	930	61	61	930	145	0
J Information and communication	218	13	13	218	13	0	206	12	12	206	12	0	196	11	11	196	12	0	122	11	11	122	12	0
K Financial and insurance activities	414	19	19	414	32	0	452	19	19	452	28	0	437	18	18	437	26	0	418	18	18	418	26	0
L Real estate activities	2,514	154	154	2,514	164	0	2,572	140	139	2,572	144	0	2,555	137	136	2,555	144	0	2,648	139	133	2,648	139	0
M Professional, scientific and technical activities	667	134	134	667	130	0	725	104	104	725	112	0	793	105	105	793	128	0	758	95	95	758	114	0
N Administrative and support service activities	310	31	31	310	35	0	319	32	32	319	33	0	321	34	32	321	35	0	336	29	29	336	32	0
O Public administration and defence, compulsory social security	1	0	0	1	0	0	1	0	0	1	0	0	1	0	0	1	0	0	8	0	0	8	0	0
P Education	112	28	28	112	32	0	102	15	15	102	14	0	108	15	15	108	15	0	108	12	12	108	12	0
Q Human health services and social work activities	248	10	10	248	13	0	252	10	10	252	14	0	244	8	8	244	13	0	241	6	6	241	13	0
R Arts, entertainment and recreation	105	11	11	105	34	0	102	10	10	102	33	0	98	8	8	98	33	0	96	8	8	96	34	0
S Other services	1,222	62	58	1,222	67	0	1,096	54	52	1,096	68	0	1,126	51	49	1,126	77	0	1,011	50	47	1,011	83	0
Loans and advances	15,292	1,385	1,320	15,748	1,511	40	15,843	1,279	1,227	15,792	1,520	36	15,562	1,265	1,212	15,517	1,542	36	15,373	1,167	1,122	15,328	1,506	35

⁽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.

2023 EU-wide Transparency Exercise
Collateral valuation – loans and advances
 Caixa Geral de Depósitos, S.A.

(m€ EUR)	As of 30/09/2022					As of 31/12/2022					As of 31/03/2023					As of 30/06/2023				
	Loans and advances		Loans and advances		Loans and advances		Loans and advances		Loans and advances		Loans and advances		Loans and advances		Loans and advances		Loans and advances			
	Performing	Of which past due > 30days <= 90 days	Non-performing	Unlikely to pay that are not past due or past due <= 90 days	Performing	Of which past due > 30days <= 90 days	Non-performing	Unlikely to pay that are not past due or past due <= 90 days	Performing	Of which past due > 30days <= 90 days	Non-performing	Unlikely to pay that are not past due or past due <= 90 days	Performing	Of which past due > 30days <= 90 days	Non-performing	Unlikely to pay that are not past due or past due <= 90 days				
Gross carrying amount	53,847	51,848	193	1,999	1,027	54,462	52,608	237	1,854	949	53,784	51,921	313	1,863	954	52,647	50,864	318	1,783	911
Of which secured	42,080	40,574	97	1,506	776	41,861	40,443	124	1,417	738	41,442	40,000	204	1,443	757	41,135	39,750	219	1,385	732
Of which secured with immovable property	33,186	32,420	79	766	374	33,194	32,482	100	712	359	32,853	32,123	176	730	376	32,649	31,937	193	712	381
Of which instruments with LTV higher than 60% and lower or equal to 80%	11,894	11,731		163	89	11,864	11,728		137	78	11,798	11,667		131	72	11,640	11,497		143	83
Of which instruments with LTV higher than 80% and lower or equal to 100%	3,815	3,699		116	36	4,046	3,930		116	48	3,848	3,725		123	55	3,708	3,610		98	43
Of which instruments with LTV higher than 100%	1,024	880		144	89	949	827		122	40	871	794		117	49	894	720		114	50
Accumulated impairment for secured assets	1,612	983	15	829	431	1,571	934	15	1,037	532	1,618	989	21	1,049	526	1,648	921	21	1,037	524
Collateral																				
Of which value capped at the value of exposure	35,397	34,965	63	432	244	35,393	35,119	80	274	155	34,875	34,586	97	288	163	34,566	34,293	99	273	150
Of which immovable property	29,157	28,854	51	302	158	29,153	28,959	68	194	105	28,695	28,479	84	215	118	28,366	28,148	84	217	121
Of which value above the cap	9,978	85,537	159	8,441	4,308	83,610	76,697	181	6,913	2,926	84,945	77,894	222	7,051	3,115	86,595	80,196	240	6,400	2,818
Of which immovable property	40,763	39,362	68	1,401	801	34,876	33,725	83	1,151	666	34,743	33,566	104	1,178	718	36,508	35,433	106	1,075	708
Financial guarantees received	1,540	1,447	1	93	79	1,409	1,358	3	51	40	1,304	1,253	2	51	37	1,205	1,157	2	49	34
Accumulated partial write-off	-184	-5	-2	-179	-1	-182	-5	-3	-177	-1	-179	-5	-3	-174	-1	-174	0	0	-174	-1

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.