



2015 EU-wide Transparency Exercise

Bank Name	Criteria Caixa Holding, S.A.
LEI Code	959800DQQUAMV0K08004
Country Code	ES

2015 EU-wide Transparency Exercise

Capital

Criteria Caixa Holding, S.A.

CRR / CRDIV DEFINITION OF CAPITAL	As of 31/12/2014	As of 30/06/2015	COREP CODE	REGULATION
OWN FUNDS	27,178	26,975	CA1 {1}	Articles 4(118) and 72 of CRR
COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	19,251	20,369	CA1 {1.1.1}	Article 50 of CRR
Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	4,427	4,142	CA1 {1.1.1.1}	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
Retained earnings	479	600	CA1 {1.1.1.2}	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (f) of CRR
Accumulated other comprehensive income	1,778	1,856	CA1 {1.1.1.3}	Articles 4(100), 26(1) point (d) and 36 (1) point (f) of CRR
Other Reserves	11,446	12,285	CA1 {1.1.1.4}	Articles 4(117) and 26(1) point (e) of CRR
Funds for general banking risk	0	0	CA1 {1.1.1.5}	Articles 4(112), 26(1) point (f) and 36 (1) point (f) of CRR
Minority interest given recognition in CET1 capital	6,686	8,144	CA1 {1.1.1.7}	Article 84 of CRR
Adjustments to CET1 due to prudential filters	-48	-52	CA1 {1.1.1.9}	Articles 32 to 35 and 36 (1) point (f) of CRR
(-) Intangible assets (including Goodwill)	-5,946	-5,963	CA1 {1.1.1.10 + 1.1.1.11}	Articles 4(113), 36(1) point (b) and 37 of CRR. Articles 4(115), 36(1) point (b) and 37 point (a) of CRR
(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs	-2,880	-3,099	CA1 {1.1.1.12}	Articles 36(1) point (c) and 38 of CRR
(-) IRB shortfall of credit risk adjustments to expected losses	0	0	CA1 {1.1.1.13}	Articles 36(1) point (d), 40 and 159 of CRR
(-) Defined benefit pension fund assets	-5	-16	CA1 {1.1.1.14}	Articles 4(109), 36(1) point (e) and 41 of CRR
(-) Reciprocal cross holdings in CET1 Capital	0	0	CA1 {1.1.1.15}	Articles 4(122), 36(1) point (g) and 44 of CRR
(-) Excess deduction from AT1 items over AT1 Capital	-4,856	-3,604	CA1 {1.1.1.16}	Article 36(1) point (j) of CRR
(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	-216	-213	CA1 {1.1.1.17 to 1.1.1.21}	Articles 4(36), 36(1) point (k) (i) and 89 to 91 of CRR; Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR; Articles 36(1) point (k) (iii) and 379(3) of CRR; Articles 36(1) point (k) (iv) and 153(8) of CRR and Articles 36(1) point (k) (v) and 155(4) of CRR.
Of which: from securitisation positions (-)	-47	-42	CA1 {1.1.1.18}	Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR
(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment	0	-52	CA1 {1.1.1.22}	Articles 4(27), 36(1) point (h); 43 to 46, 49 (2) and (3) and 79 of CRR
(-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	0	CA1 {1.1.1.23}	Articles 36(1) point (c) and 38; Articles 48(1) point (a) and 48(2) of CRR
(-) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment	-1,008	-861	CA1 {1.1.1.24}	Articles 4(27); 36(1) point (i); 43, 45; 47; 48(1) point (b); 49(1) to (3) and 79 of CRR
(-) Amount exceeding the 17.65% threshold	-123	-195	CA1 {1.1.1.25}	Article 470 of CRR
Other CET1 capital elements and deductions	0	0	CA1 {1.1.1.27} + CA1 {1.1.1.28}	-
Transitional adjustments	9,517	7,398	CA1 {1.1.1.16 + 1.1.1.8 + 1.1.1.26}	-
Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	CA1 {1.1.1.6}	Articles 483(1) to (3), and 484 to 487 of CRR
Transitional adjustments due to additional minority interests (+/-)	2,256	929	CA1 {1.1.1.8}	Articles 479 and 480 of CRR
Other transitional adjustments to CET1 Capital (+/-)	7,261	6,469	CA1 {1.1.1.26}	Articles 469 to 472, 478 and 481 of CRR
ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	0	0	CA1 {1.2}	Article 61 of CRR
Additional Tier 1 Capital instruments (including grandfathered amounts)	0	0	CA1 {1.1.2.1} + CA1 {1.1.2.2} + CA1 {1.1.2.3} + CA1 {1.1.2.4}	
Other additional Tier 1 Capital components and deductions (after transitional adjustments)	0	0	CA1 {1.1.2} - (CA1 {1.1.2.1} + CA1 {1.1.2.2} + CA1 {1.1.2.3} + CA1 {1.1.2.4})	
TIER 1 CAPITAL (net of deductions and after transitional adjustments)	19,251	20,369	CA1 {1.1}	Article 25 of CRR
TIER 2 CAPITAL (net of deductions and after transitional adjustments)	7,926	6,606	CA1 {1.2}	Article 71 of CRR
Tier 2 Capital instruments (including grandfathered amounts)	8,112	7,085	CA1 {1.2.1} + CA1 {1.2.2} + CA1 {1.2.3} + CA1 {1.2.4}	
Other Tier 2 Capital components and deductions (after transitional adjustments)	-186	-479	CA1 {1.2} - (CA1 {1.2.1} + CA1 {1.2.2} + CA1 {1.2.3} + CA1 {1.2.4})	
TOTAL RISK EXPOSURE AMOUNT	161,150	173,012	CA2 {1}	Articles 92(3), 95, 96 and 98 of CRR
Common Equity Tier 1 Capital ratio	11.95%	11.77%	CA3 {1}	-
Tier 1 Capital ratio	11.95%	11.77%	CA3 {3}	-
Total Capital ratio	16.86%	15.59%	CA3 {5}	-



2015 EU-wide Transparency Exercise

Risk exposure amounts

Criteria Caixa Holding, S.A.

(mln EUR)	as of 31/12/2014	as of 30/06/2015
Risk exposure amounts for credit risk	140,352	150,249
Risk exposure amount for securitisation and re-securitisations in the banking book	243	205
Risk exposure amount for contributions to the default fund of a CCP	0	0
Risk exposure amount Other credit risk	140,109	150,044
Risk exposure amount for position, foreign exchange and commodities (Market risk)	3,951	4,321
of which: Risk exposure amount for securitisation and re-securitisations in the trading book ¹	0	0
Risk exposure amount for Credit Valuation Adjustment	1,205	1,120
Risk exposure amount for operational risk	10,702	11,638
Other risk exposure amounts	4,941	5,684
Total Risk Exposure Amount	161,150	173,012

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

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Criteria Caixa Holding, S.A.

(mln EUR)	As of 31/12/2014	As of 30/06/2015
Interest income	7,035	3,224
Of which debt securities income	1,440	529
Of which loans and advances income	5,540	2,641
Interest expenses	3,512	1,238
(Of which deposits expenses)	2,496	855
(Of which debt securities issued expenses)	1,915	745
(Expenses on share capital repayable on demand)	0	0
Dividend income	185	133
Net Fee and commission income	1,899	1,076
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	69	581
Gains or (-) losses on financial assets and liabilities held for trading, net	-44	43
Gains or (-) losses on financial assets and liabilities designated at fair value through profit or loss, net	0	0
Gains or (-) losses from hedge accounting, net	330	-13
Exchange differences [gain or (-) loss], net	66	70
Net other operating income /(expenses)	-385	-47
TOTAL OPERATING INCOME, NET	5,644	3,829
(Administrative expenses)	3,371	2,379
(Depreciation)	331	180
(Provisions or (-) reversal of provisions)	380	116
(Commitments and guarantees given)	34	-16
(Other provisions)	346	132
Of which pending legal issues and tax litigation ¹	97	
Of which restructuring ¹	0	
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	2,152	1,322
(Loans and receivables)	2,055	1,109
(Held to maturity investments, AFS assets and financial assets measured at cost)	96	213
(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates and on non-financial assets)	143	305
(of which Goodwill)	0	0
Negative goodwill recognised in profit or loss	0	602
Share of the profit or (-) loss of investments in subsidiaries, joint ventures and associates	1,444	1,173
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	-336	-356
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	376	946
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	748	1,187
Profit or (-) loss after tax from discontinued operations	0	-1
PROFIT OR (-) LOSS FOR THE YEAR	748	1,187
Of which attributable to owners of the parent	622	838

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



2015 EU-wide Transparency Exercise

Market Risk

Criteria Caixa Holding, S.A.

	SA		IM										IM											
	As of 31/12/2014	As of 30/06/2015	As of 31/12/2014										As of 30/06/2015											
	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	VaR (Memorandum item)		STRESSED VaR (Memorandum item)		INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP				TOTAL RISK EXPOSURE AMOUNT	VaR (Memorandum item)		STRESSED VaR (Memorandum item)		INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP				TOTAL RISK EXPOSURE AMOUNT
MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)			PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)		MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE				
(min EUR)																								
Traded Debt Instruments	0	0	28	8	74	25							26	15	68	26								
Of which: General risk	0	0	28	8	74	25							26	15	68	26								
Of which: Specific risk	0	0	0	0	0	0							0	0	0	0								
Equities	1	2	5	0	14	1							7	5	17	9								
Of which: General risk	1	2	5	0	14	1							7	5	17	9								
Of which: Specific risk	0	0	0	0	0	0							0	0	0	0								
Foreign exchange risk	1,901	2,237	10	2	28	6							2	1	6	2								
Commodities risk	0	0	0	0	0	0							0	0	0	0								
Total	1,902	2,239	36	9	96	27	32	17	0	0	0	2,049	33	19	85	33	33	49	0	0	0	0	2,082	



2015 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

Criteria Caixa Holding, S.A.

		Standardised Approach							
		As of 31/12/2014				As of 30/06/2015			
		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
(min EUR, %)									
Consolidated data	Central governments or central banks	34,343	33,773	0		22,747	24,130	0	
	Regional governments or local authorities	16,880	15,095	7		18,341	15,395	19	
	Public sector entities	3,161	2,537	488		2,914	2,330	2,330	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	782	782	0		782	782	0	
	Institutions	4,359	3,781	763		4,994	4,747	828	
	Corporates	34,940	15,652	13,902		33,094	17,265	15,714	
	of which: SME	2,701	2,118	1,885		2,737	2,057	1,857	
	Retail	5,200	3,739	1,590		8,281	6,094	2,137	
	of which: SME	935	609	349		1,692	1,148	667	
	Secured by mortgages on immovable property	2,157	1,753	683		3,128	2,648	997	
	of which: SME	542	510	178		1,115	1,047	343	
	Exposures in default	11,448	9,585	10,026	1,774	13,382	11,011	11,736	2,251
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	1,605	1,605	242		1,660	1,660	250	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
Equity	0	0	0		0	0	0		
Securitisation	117	62	17		60	51	11		
Other exposures	11,457	11,457	8,988		11,488	11,488	9,164		
Standardised Total	126,450	99,823	36,707	2,284	120,869	97,601	43,186	3,067	

⁽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).



2015 EU-wide Transparency Exercise

Credit Risk - IRB Approach

Criteria Caixa Holding, S.A.

		IRB Approach									
		As of 31/12/2014					As of 30/06/2015				
		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		
(min 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	
	Institutions	0		0	0	0		0	0	0	
	Corporates	59,742		47,759	28,043	6,136		58,095	45,863	27,049	4,902
	Corporates - Of Which: Specialised Lending	0		0	0	0		0	0	0	0
	Corporates - Of Which: SME	19,657		17,336	6,076	3,112		18,299	16,180	5,885	2,538
	Retail	150,062		122,716	24,474	3,072		160,646	132,710	24,149	3,094
	Retail - Secured on real estate property	131,476		108,928	19,818	2,714		141,252	118,327	19,159	2,782
	Retail - Secured on real estate property - Of Which: SME	34,410		28,835	6,501	979		15,824	13,671	3,119	722
	Retail - Secured on real estate property - Of Which: non-SME	97,066		80,093	13,316	1,736		125,429	104,656	16,040	2,060
	Retail - Qualifying Revolving	7,179		3,669	870	15		7,587	3,821	944	15
	Retail - Other Retail	11,407		10,120	3,786	343		11,807	10,563	4,047	297
	Retail - Other Retail - Of Which: SME	7,729		6,599	2,441	247		7,772	6,622	2,485	210
	Retail - Other Retail - Of Which: non-SME	3,678		3,521	1,345	96		4,035	3,941	1,562	87
	Equity				50,902					55,671	
	Securitisation	201		201	225	0		481	481	194	0
Other non credit-obligation assets				0					0		
IRB Total				103,645					107,063		

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).

2015 EU-wide Transparency Exercise

Sovereign Exposure

Criteria Caixa Holding, S.A.

(mln EUR)		As of 31/12/2014															
Residual Maturity	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) (1)		NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) (1)				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES (1)				INDIRECT SOVEREIGN EXPOSURES (3) (on and off balance sheet)					
		of which: loans and advances		of which: AFS banking book		of which: FVO (designated at fair value through profit&loss) banking book		of which: Financial assets held for trading (2)		Derivatives with positive fair value		Derivatives with negative fair value		Derivatives with positive fair value		Derivatives with negative fair value	
		Notional value	Fair-value (+)	Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more]	Malta																
Total		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more]	Netherlands																
Total		1	0	1	0	0	0	1	0	0	0	0	0	0	0	0	0
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more]	Poland																
Total		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more]	Portugal																
Total		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more]	Romania																
Total		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more]	Slovakia																
Total		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more]	Slovenia																
Total		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more]	Spain	3,893	1,159	3,819	850	0	2	19	0	0	0	0	0	0	0	0	0
Total		13,290	3,700	12,389	7,035	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more]	Sweden	3,566	636	3,506	1,439	0	300	0	0	0	0	0	0	0	0	0	0
Total		2,594	906	2,699	1,296	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more]		7,401	2,101	7,315	5,140	0	74	118	8	-5	0	0	0	0	0	0	0
Total		11,049	3,534	10,624	6,645	0	49	17	1	0	0	0	0	0	0	0	0
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more]		2,174	1,927	1,941	8	0	0	244	5	-2	0	0	0	0	0	0	0
Total		44,207	13,961	42,193	22,414	0	424	399	14	-52	-7	0	0	0	0	0	0

2015 EU-wide Transparency Exercise

Sovereign Exposure

Criteria Caixa Holding, S.A.

(mln EUR)		As of 31/12/2014															
Residual Maturity	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) (1)		NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) (1)				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES (1)				INDIRECT SOVEREIGN EXPOSURES (3) (on and off balance sheet)					
						Derivatives with positive fair value		Derivatives with negative fair value		Derivatives with positive fair value		Derivatives with negative fair value					
		of which: loans and advances	of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book	of which: Financial assets held for trading (2)	Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)				
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	China																
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Switzerland																
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Other advanced economies non EEA																
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Other Central and eastern Europe countries non EEA																
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Middle East																
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Latin America and the Caribbean																
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Africa	21	21	21	0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Others	1	1	1	0	0	0	0	0	0	0	0	0	0	0	0	0
	Total	21	21	21	0	0	0	0	0	0	0	0	0	0	0	0	0

Notes and definitions

(1) 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

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

(3) 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

(mln EUR)		As of 30/06/2015															
Residual Maturity	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) (1)		NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) (1)				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES (1)				INDIRECT SOVEREIGN EXPOSURES (3) (on and off balance sheet)					
								Derivatives with positive fair value		Derivatives with negative fair value		Derivatives with positive fair value		Derivatives with negative fair value			
		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book	of which: Financial assets held for trading (2)		Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)		
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	China																
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Switzerland																
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Other advanced economies non EEA																
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Other Central and eastern Europe countries non EEA																
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Middle East																
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Latin America and the Caribbean																
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Africa	21	21	21	0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Others	38	38	38	0	0	0	0	0	0	0	0	0	0	0	0	0
	Total	38	38	38	0	0	0	0	0	0	0	0	0	0	0	0	0

Notes and definitions

(1) 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

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

(3) 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

2015 EU-wide Transparency Exercise

Information on performing and non-performing exposures

Criteria Caixa Holding, S.A.

	As of 31/12/2014							As of 30/06/2015							
	Gross carrying amount				Accumulated impairment, accumulated changes in fair value due to credit risk and provisions			Collaterals and financial guarantees received on non-performing exposures	Gross carrying amount				Accumulated impairment, accumulated changes in fair value due to credit risk and provisions ⁴		Collaterals and financial guarantees received on non-performing exposures
	Of which performing but past due >30 days and <=90 days	Of which non-performing ¹		On performing exposures ²	On non-performing exposures ³	On performing exposures ²	On non-performing exposures ³		Of which performing but past due >30 days and <=90 days	Of which non-performing ¹		On performing exposures ²	On non-performing exposures ³		
		Of which: defaulted								Of which: defaulted					
(min EUR, %)															
Debt securities (including at amortised cost and fair value)	35,515	0	0	0	0	0	0	23,678	0	0	0	0	0	0	0
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
General governments	29,175	0	0	0	0	0	0	18,424	0	0	0	0	0	0	0
Credit institutions	1,125	0	0	0	0	0	0	546	0	0	0	0	0	0	0
Other financial corporations	5,208	0	0	0	0	0	0	4,650	0	0	0	0	0	0	0
Non-financial corporations	7	0	0	0	0	0	0	57	0	0	0	0	0	0	0
Loans and advances (including at amortised cost and fair value)	217,319	509	19,763	19,755	2,097	8,615	11,037	236,664	799	19,593	19,431	2,533	7,979	9,033	9,033
Central banks	2,451	0	0	0	0	0	0	3,241	0	0	0	0	0	0	0
General governments	14,541	5	126	126	153	1	15	15,236	1	77	77	108	3	18	18
Credit institutions	4,017	0	0	0	0	0	0	6,307	0	0	0	0	0	0	0
Other financial corporations	14,867	1	24	24	2	24	0	16,455	0	36	36	1	35	0	0
Non-financial corporations	68,164	250	13,468	13,468	1,110	7,043	6,425	71,515	451	12,771	12,771	1,489	6,101	4,545	4,545
Households	113,280	253	6,144	6,136	833	1,547	4,597	123,910	347	6,709	6,547	935	1,840	4,469	4,469
DEBT INSTRUMENTS other than HFT	252,835	509	19,763	19,755	2,097	8,615	11,037	260,341	799	19,593	19,431	2,533	7,979	9,033	9,033
OFF-BALANCE SHEET EXPOSURES	76,069		1,463	1,463	421	142	0	81,931		1,170	1,170	161	373	621	621

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

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

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

2015 EU-wide Transparency Exercise

Forborne Exposures

Criteria Caixa Holding, S.A.

	As of 31/12/2014					As of 30/06/2015				
	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		Collateral and financial guarantees received on exposures with forbearance measures	Gross carrying amount of exposures with forbearance measures	Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees received on exposures with forbearance measures		
		Of which non-performing exposures with forbearance measures	Of which on non-performing exposures with forbearance measures			Of which non-performing exposures with forbearance measures	Of which on non-performing exposures with forbearance measures			
(min EUR, %)										
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	0	0	0	0
Central banks	0	0	0	0	0	0	0	0	0	0
General governments	0	0	0	0	0	0	0	0	0	0
Credit institutions	0	0	0	0	0	0	0	0	0	0
Other financial corporations	0	0	0	0	0	0	0	0	0	0
Non-financial corporations	0	0	0	0	0	0	0	0	0	0
Loans and advances (including at amortised cost and fair value)	20,653	8,280	3,759	3,339	15,952	21,355	8,800	3,898	3,459	13,531
Central banks	0	0	0	0	0	0	0	0	0	0
General governments	1,109	33	0	0	181	1,502	20	1	1	173
Credit institutions	4	0	0	0	0	0	0	0	0	0
Other financial corporations	10	0	0	0	0	78	24	24	24	0
Non-financial corporations	9,708	5,076	2,876	2,596	6,832	9,629	5,457	2,912	2,627	4,172
Households	9,822	3,170	883	743	8,939	10,147	3,299	960	807	9,187
DEBT INSTRUMENTS other than HFT	20,653	8,280	3,759	3,339	15,952	21,355	8,800	3,898	3,459	13,531
Loan commitments given	567	149	171	157	136	631	185	36	18	603

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



2015 EU-wide Transparency Exercise

Leverage ratio

Criteria Caixa Holding, S.A.

(mln EUR, %)

		As of 31/12/2014	As of 30/06/2015	Disclosure Template Code	REGULATION
A	Tier 1 capital	19,251	20,369	LRCom {20}	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
B	Total leverage ratio exposures	323,398	336,372	LRCom {21}	
C	Leverage ratio	5.95%	6.06%	A/B	

2015 EU-wide Transparency Exercise

Information on collaterals: Mortgage loans

Criteria Caixa Holding, S.A.

(min EUR, %)	As of 31/12/2014		As of 30/06/2015	
	Mortgage loans [Loans collateralized by immovable property]		Mortgage loans [Loans collateralized by immovable property]	
	Carrying amount	Maximum amount of the collateral that can be considered ¹	Carrying amount	Maximum amount of the collateral that can be considered ¹
Loans and advances	<i>125,724</i>	<i>125,664</i>	<i>135,401</i>	<i>121,624</i>
of which: Other financial corporations	<i>117</i>	<i>117</i>	<i>93</i>	<i>93</i>
of which: Non-financial corporations	<i>25,482</i>	<i>25,433</i>	<i>24,240</i>	<i>14,919</i>
of which: Households	<i>99,553</i>	<i>99,542</i>	<i>110,504</i>	<i>106,063</i>

¹This column includes information only on immovable property collaterals. In accordance with the ITS on supervisory reporting, the sum of the amounts of the collateral shall not exceed the carrying amount of the related loan.