

2016 EU-wide Stress Test

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



2016 EU-wide Stress Test: Summary

	Actual (starting year)	Baseline Scenario	Adverse Scenario
(mln EUR, %)	31/12/2015	31/12/2018	31/12/2018
Cumulative 3y: Net interest income		11,400.35	11,027.03
Cumulative 3y: Gains or (-) losses on financial assets and liabilities held for trading or designated at fair value through profit and loss, net		302.22	-90.50
Cumulative 3y: (Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)		-2,482.15	-6,843.60
Cumulative 3y: Profit or (-) loss for the year		6,641.35	1,402.83
Coverage ratio - Default stock	43.29%	34.98%	36.76%
Common Equity Tier 1 capital	20,362.34	21,711.53	17,010.28
Total Risk exposure amount	173,933.76	186,003.09	189,577.27
Common Equity Tier 1 ratio, %	11.7%	11.7%	9.0%
Fully loaded Common Equity Tier 1 ratio, %	9.7%	11.0%	7.8%
Tier 1 capital	20,362.34	21,711.53	17,010.28
Total leverage ratio exposures	330,822.01	330,822.01	330,822.01
Leverage ratio, %	6.2%	6.6%	5.1%
Fully loaded leverage ratio, %	5.3%	6.3%	4.6%
Memorandum items			
Total amount of instruments with mandatory conversion into ordinary shares upon a fixed date in the 2016 -2018 period (cumulative conversions) ¹			0
Total Additional Tier 1 and Tier 2 instruments eligible as regulatory capital under the CRR provisions that convert into Common Equity Tier 1 or are written down upon a trigger event ²			0
Of which: eligible instruments whose trigger is above CET1 capital ratio in the adverse scenario ²			0

¹ Conversions not considered for CET1 computation
² Excluding instruments with mandatory conversion into ordinary shares upon a fixed date in the 2016 -2018 period



Criteria Caixa, S.A.U.

								31/12/2015						
			Exposure	values			Risk expo	sure amounts			Stock o	of provisions		
		A-II	88	Fil	IRB	A-1	RB	F-IR	3	A-1	IRB	F-C	IRB	Coverage Ratio
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Default Stock
	(min EUR, %)													
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0)
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0)
	Corporates	39.490	8.028	0	0	27.477	878	0	0	400	4.063	0	0	50.7
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0)
	Corporates - Of Which: SME	11.421	4.215	0	0	5.687	307	0	0	146	1.970	0	0	46.8
	Retail	124.536	7.125	0	0	24.168	255	0	0	1.076	2.084		0	29.2
	Retail - Secured on real estate property	109,867	6,683	0	0	18,986	217	0	0	998	1,816	0	0	27.2
Criteria Caixa, S.A.U.	Retail - Secured on real estate property - Of Which: SME	11.256	2.025 4.657	0	0	3.058	92	0	0	99 899	555		0	27.4
Criteria Caixa, S.A.U.	Retail - Secured on real estate property - Of Which: non-SME	98,611	4,657	0	0	15,928	125	0	0	899	1,261	0	0	27.1
	Retail - Qualifying Revolving Retail - Other Retail	4.021 10,649	18	0	0	989 4,193	20	0	0	4	10	0	0	57.3
			424			4,193 2,510	38		U	/5	257			
	Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME	6.607 4.042	308 116	0	0	2.510 1.683	34	0	0	60	189	0	0	61.5
		4,042	110	21.326		1,083	-	59.062	0	15	08		0	38.3
	Equity Securitisation	0	U	21,320	0	U	U	59,002	U	U		U	U	,
	Other non-credit obligation assets						0			0				
	IRB TOTAL	164,026	15,153	21,326	0	51,645	1,133	59,062	0	1,476	6.146		0	40.6

							31/12/2015				
		Exposure				Risk expo	sure amounts				of provisions
	A-IR	В	F-	IRB	A-	IRB	F-IF	RB	A-	IRB	
(min EUR, %)	Non-defaulted	Defaulted	Non-default								
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	
Comprehen	39,490	8.028	0	0	27,477	878	0	0	400	4.063	

39,490 0 11.421 124,536 109.867 11,256 98,611 4.021 10,649 6.607 4,042

46.8% 29.2% 27.2% 27.4% 27.1% 57.3% 60.6% 61.5%

	A-II	RB	F-I	IRB	A-	IRB	F-IR	В	A-	-IRB	F-	IRB	Coverage Ratio -
(min EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Default Stock ¹
Founded Newlex and restrict innoverments Institutions Consorrate Consorrate Consorrate Consorrate Consorrate - Of Which Socialized Lendino Consorrate - Of Which Socialized Lendino Consorrate - Of Which Socialized Retail - Secured on real estate conserty - Of Which SME Retail - Secured on real estate conserty - Of Which SME Retail - Collegification Recombine and alles conserty - Of Which I swit SME Retail - Office Retail - Off Which SME Retail - Office Retail - Off Which SME Retail - Office Retail - Off Which I swit SME Retail - Office Retail - Off Which I swit SME Securitization	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	000000000000000000000000000000000000000	-
Other non-credit obligation assets	- 0	- 0	0	0		0	0		- 0	0			
IRB TOTAL		. 0) 0		0	0	. 0				-

1 Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

ı	31/12/2015												
		Exposur					sure amounts				of provisions		
	A-I	RB	F-	IRB	A-I	IRB	F-IR	В	A-	IRB	F-	IRB	Coverage Ratio -
(min EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Default Stock ¹
Central banks and central governments Institutions Corporates - Of Which: Specialized Lending Corporates - Of Which: SHE Retail - Secured on real entate property Retail - Secured on real entate property - Of Which: SHE Retail - Secured on real entate property - Of Which: SHE Retail - Central on real entate property - Of Which: SHE Retail - Central on real entate property - Of Which: SHE Retail - Other Retail Retail	0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	000000000000000000000000000000000000000		
IRB TOTAL	0	0	0	0	0	0	0	0	0	0	0)



Criteria Caixa, S.A.U.

							31/12/2015						
		Exposure	values			Risk expo	sure amounts			Stock	of provisions		
	A-I	RB	F-)	RB	A-1	IRB	F-IRI	В	A-1	IRB	F-	IRB	Coverage Ratio -
(min EUR, %)	Non-defaulted	Defaulted	Default Stock ¹										
Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0		0
Institutions	0	0	0	0	0	0	0	0	0	0	0	(0
Corporates	0	0	0	0	0	0	0	0	0	0	0	(0
Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	(0
Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	(0
Retail	0	0	0	0	0	0	0	0	0	0	0	(0
Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	9	0
Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0		
Retail - Qualifying Revolving	0		0	u	0	0		U	0	0	0		0
Recai - Quantyling Revolving Retail - Other Retail	0		0	0	0				0	0	0		
Retail - Other Retail - Of Which: SME	0	0	0		0	0	0	0	0	0	0	1	
Retail - Other Retail - Of Which: non-SME	0	0	0		, o	0	0	0	0	0	, o	1	
Equity	ő	ő	ő	o o	ŏ	l ő	ő	ő	ő	o o	ŏ	l à	. ·
Securitisation						_				_			
Other non-credit obligation assets	0	0	0	0	0	0		0	0	0	0		0
IRB TOTAL	0	0	0	0	0	0	0	0	0	0	0		

Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

							31/12/2015						
		Exposure					sure amounts				of provisions		
	A-IR	iB	F-I	RB	A-1	IRB	F-IF	RB	A-	-IRB	F-	IRB	Coverage Ratio -
(min EUR, %)	Non-defaulted	Defaulted	Default Stock ¹										
Central banks and central governments Institutions	0	0	0	0	0	0	0	0	0	0	0	0	-
Corporates	0	0	0	0	0	0	0	0	0	0	0	0	1
Corporates - Of Which: Specialised Lendina Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	-
Retail Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0	-
Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	-
Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	1
Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0	-
Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	-
Equity	0	0	0	0	0	0	0	0	0	0	0		-
Securitisation Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	
IRB TOTAL	0	0	0	0	0	0	0	0	0	0	0	0	-

							31/12/2015						
		Exposur	e values			Risk expo	sure amounts			Stock	of provisions		
	A-II	88	F-I	RB	A-	IRB	F-IR	В	A-	IRB	F-	IRB	Coverage Ratio -
(min EUR, %)	Non-defaulted	Defaulted	Default Stock ¹										
Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0	-
Institutions Corporates	0	0	0	U		0	0	u u	0	0	0		-
Corporates - Of Which: Specialised Lending	ő	l ő	ő	0	l ő	l ő	ő	0	ő	0	ő	0]
Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	-
Retail	0	0	0	0	0	0	0	0	0	0	0	0	-
Retail - Secured on real estate property - Of Which: SME	0		0	U	0		0	u u	0		0		-
Retail - Secured on real estate property - OF Which: non-SME Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	l ö	0	0		0	0	0		
Retail - Qualifying Revolving	ō	i o	0	ō	ō	i o	ō	ā	ō	o o	ō	o o	
Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0	-
Retail - Other Retail - Of Which: SMF Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	-
Retail - Other Retail - Or Which: Hort-Smit	0	0	0	0	l ö	0	0		0	0	0		1
Securitisation		_				_					-		
Other non-credit obligation assets	0	0	0	0	0	0	0		0	0	0	0	
IRB TOTAL	0	0	0		0	0	0		0	0	0		

							31/12/2015						
		Exposure	values			Risk expo	sure amounts			Stock	of provisions		
	A-II	RB	F-I	IRB	A-1	IRB	F-IF	₹B	A-l	IRB	F-I	RB .	Coverage Ratio -
(min EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Default Stock ¹
Central banks and central overnments Institutions Carsonites Carsonites Carsonites Carsonites Carsonites Carsonites Carsonites Carsonites Carsonites Retail Retail Secured on real retain someth Betail Carsonites of White Carsonites Betail Carsonites on the Carsonites Betail Coultifices Revolvine Retail Coultifices (More Retail of White: DRE Betail College Carsonites Betail Col	0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000		
IRB TOTAL	0	0	0	0	0	0	0	0	0	0	0		

Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)



							31/12/2015						
		Exposure					sure amounts				of provisions		
	A-I	RB	F-I	RB	A-1	IRB	F-IR	В	A-I	IRB	F-	IRB	Coverage Ratio -
(min EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Default Stock ¹
Central banks and central overaments Institutions Corporate Corpor	0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	000000000000000000000000000000000000000	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	000000000000000000000000000000000000000	000000000000000000000000000000000000000		
IRB TOTAL	0	0	0	0		0	0		0	0	0)

							31/12/2015						
		Exposur					sure amounts				of provisions		
	A-II	88	F	RB	A-II	RB	F-IR	:8	A-I	RB	2	RB	Coverage Ratio -
(min EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Default Stock ¹
Feminal havies and remaind amountments Institutions Consocials Con	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	000000000000000000000000000000000000000	000000000000000000000000000000000000000	
¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)													

A-IR Non-defaulted		Values F-I Non-defaulted		A-II		sure amounts F-IR	,	A-TO		of provisions		
				A-II	RB	F-IR	Ĭ	A-TE				4
Non-defaulted	Defaulted	Non-defended		A-IRB		F-IRB		A-IRB		F-IRB		Coverage Ratio -
		Norroelauteu	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Default Stock ¹
	0	0	0	0	0	0	0	0	0	0	0	-
0	0	0	0	0	0	0	0	0	0	0	0	-
0	0	0	0	0	0	0	0	0	0	0	0	1
0	0	0	0	0	0	0	0	0	0	0	0	1
0		0	0	0	0	0	0	0	0	0	0	1
0	0	0	0	0	0	0	0	ő	0	0	0	
ō	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō	
0	0	0	0	0	0	0	0	0	0	0	0	
0	0	0	0	0	0	0	0	0	0	0	0	-
0	0	0	0	0	0	0	0	0	0	0	0	-
0	0	0	0	0	0	0	0	0	0	0	0	1
0	0	0	0	0	0	0	0	0	0	0	0	1
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						Baseline Sce	nario			
			31/12/20	16		31/12/20	17	31/12/2018		
	(min EUR, %)	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
	Central banks and central governments	-	0	-		0	-	-	0	-
	Institutions	-	0	-	-	0	-	-	0	-
	Corporates	0.6%	4,735	47.9%	0.5%	4,962	46.2%	0.5%	5,190	45.1%
	Corporates - Of Which: Specialised Lending		0			0			0	
	Corporates - Of Which: SME Retail	0.8%	2,201 3,963	43.9% 28.7%	0.7% 0.2%	2,278			2,348 4.382	40.7%
	Retail - Secured on real estate property	0.2% 0.1%	3,963	28.7%	0.2%	4,182 3,582	25.1% 22.7%	0.2%	4,382 3.666	23.0% 20.3%
	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME	0.1%	3,475 788	27.2%	0.1%	3,582	24.3%		3,000	20.3%
Criteria Caixa, S.A.U.	Retail - Secured on real estate property - Of Which: non-SME	0.1%	2,687	26.3%	0.1%	2,769		0.1%	2.831	19.6%
Criteria Caixa, S.A.O.	Retail - Qualifying Revolving	0.3%	29	66.3%	0.3%	42		0.3%	55	64.9%
	Retail - Other Retail	1.0%	459	55.5%	0.9%	558		0.9%	661	51.1%
	Retail - Other Retail - Of Which: SME	1.1%	319	53.0%	1.0%	385	50.1%	1.0%	455	49.6%
	Retail - Other Retail - Of Which: non-SME	0.9%	139	61.6%	0.8%	173	56.7%	0.8%	206	54.7%
	Equity	0.0%	0	90.0%	0.0%	0	90.0%	0.0%	0	90.0%
	Securitisation									
	Other non-credit obligation assets		0		-	0	-	-	0	-
	IRB TOTAL	0.3%	8,698	37.7%	0.2%	9,144	34.4%	0.2%	9,571	32.3%

				Adverse Sce	nario					
	31/12/20	16		31/12/20	17	31/12/2018				
Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹		
-	0	-		0		-	0	-		
1.7%	5.141	48.9%	2.5%	6.077	44.9%	1.8%	6.696	43.4%		
1.7%	5,141	46.9%	2.5%	6,077	44.9%	1.8%	0,090	43.4%		
2.2%	2.356	44.7%	2.6%	2.627	41.2%	2.0%	2.818	39.6%		
0.5%	4,363	31.1%	0.6%	5.142	27.1%	0.6%	5.813	25.1%		
0.4%	3,803	28.7%	0.5%	4,353	24.4%	0.5%	4.830	22.2%		
1.0%	872	29.1%	0.8%	959	26.9%	0.7%	1,029	25.4%		
0.4%	2.931	28.6%	0.5%	3,394	23.7%	0.4%	3.801	21.4%		
0.4%	32	69.6%	0.5%	50	70.6%	0.4%	68	71.7%		
1.6%	528	61.0%	2.1%	739	56.9%	1.8%	915	55.3%		
1.8%	369	58.6%	1.8%	480	55.7%	1.6%	576	54.4%		
1.4%	159	66.8%	2.5%	259	59.3%	2.1%	339	57.0%		
0.0%	0	90.0%	2.7%	460	90.0%	2.7%	919	90.0%		
	0		-	0		-	0			
0.7%	9,504	39.6%	1.2%	11.679	36,2%	1.0%	13,429	34,7%		

						Baseline Sce	nario			
			31/12/20	16		31/12/20	17		31/12/20	18
		Impairment	Stock of	Coverage Ratio -	Impairment	Stock of	Coverage Ratio -	Impairment	Stock of	Coverage Ratio -
	(min EUR, %)	rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹
	Central banks and central governments		0			0			0	
	Institutions	-	0	-	-	0	-	-	0	
	Corporates	0.6%	4,735	47.9%	0.5%	4,962	46.2%	0.5%	5,190	45.19
	Corporates - Of Which: Specialised Lending	-	0	-	-	0	-	-	0	
	Corporates - Of Which: SME	0.8%	2.201	43.9%	0.7%	2.278	42.0%	0.7%	2.348	
	Retail	0.2%	3,963	28.7%	0.2%	4,182	25.1%	0.2%	4,382	23.09
	Retail - Secured on real estate property	0.1%	3.475	26.5%	0.1%	3.582	22.7%	0.1%	3.666	
	Retail - Secured on real estate property - Of Which: SME	0.3%	788	27.2%	0.2%	814	24.3%	0.2%	835	
Spain	Retail - Secured on real estate property - Of Which: non-SME	0.1%	2,687	26.3%	0.1%	2,769	22.1%	0.1%	2,831	19.69
	Retail - Qualifying Revolving	0.3%	29	66.3%	0.3%	42	65.4%	0.3%	55	
	Retail - Other Retail	1.0%	459	55.5%	0.9%	558	52.0%	0.9%	661	
	Retail - Other Retail - Of Which: SMF	1.1%	319	53.0%	1.0%	385	50.1%	1.0%	455	49.69
	Retail - Other Retail - Of Which: non-SME	0.9%	139	61.6%	0.8%	173	56.7%	0.8%	206	
	Equity	0.0%	0	90.0%	0.0%	0	90.0%	0.0%	0	90.09
	Securitisation									
	Other non-credit obligation assets		0			0			0	
	IRB TOTAL	0.3%	8,698	37.7%	0.2%	9,144	34.4%	0.2%	9,571	32.39

				Adverse Scen	nario			
	31/12/20	16		31/12/20	17		31/12/20	18
Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio Default Stock ¹
-	0		-	0		-	0	
-	0		-	0	-	-	0	
1.7%	5,141	48.9%	2.5%	6,077	44.9%	1.8%	6,696	43.4
-	0	-	-	0	-	-	0	
2.2%	2.356	44.7%	2.6%	2.627	41.2%	2.0%	2.818	39.6
0.5%	4,363	31.1%	0.6%	5,142	27.1%	0.6%	5,813	25.:
0.4%	3.803	28.7%	0.5%	4.353	24.4%	0.5%	4.830	22.3
1.0%	872	29.1%	0.8%	959	26.9%	0.7%	1,029	25.4
0.4%	2.931	28.6%	0.5%	3,394	23.7%	0.4%	3.801	21.
0.4%	32	69.6%	0.5%	50	70.6%	0.4%	68	71.
1.6%	528	61.0%	2.1%	739	56.9%	1.8%	915	55.
1.8%	369	58.6%	1.8%	480	55.7%	1.6%	576	54.
1.4%	159	66.8%	2.5%	259	59.3%	2.1%	339	57.
0.0%	0	90.0%	1.9%	250	90.0%	1.9%	499	90.
	0			0			0	
0.7%	9,504	39.6%	1.1%	11,469	35.8%	0.9%	13.009	33.9

(min EUR, %)	31/12/20 Stock of Provisions	16 Coverage Ratio -		31/12/20	17		31/12/20	
	Stock of	Coverage Ratio -					31/12/20	18
			Impairment	Stock of		Impairment	Stock of	Coverage Ratio -
		Default Stock ¹	rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹
Central banks and central governments	0			0			0	
Institutions	. 0	-	-	0	-	-	0	
Corporates	0	-	-	0	-	-	0	
Corporates - Of Which: Soecialised Lending	. 0	-	-	0	-	-	0	
Corporates - Of Which: SME	0	-	-	0	-	-	0	
Retail	. 0	-	-	0	-	-	0	
Retail - Secured on real estate property	. 0	-	-	0	-	-	0	
Retail - Secured on real estate property - Of Which: SME	0	-	-	0	-	-	0	
Retail - Secured on real estate property - Of Which: non-SME	. 0	-	-	0	-	-	0	
Retail - Oualifvina Revolvina	0	-	-	0	-	-	0	
Retail - Other Retail	. 0	-	-	0	-	-	0	
Retail - Other Retail - Of Which: SME	. 0	-	-	0	-	-	0	
Retail - Other Retail - Of Which: non-SME	. 0	-	-	0	-	-	0	
Equity	. 0	-	-	0	-	-	0	
Securitisation								
Other non-credit obligation assets	. 0	-	-	0	-	-	0	
IRB TOTAL -	0	-	-	0	-	-	0	

				Adverse Scen	nario			
	31/12/20	16		31/12/20	17		31/12/20	18
Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
	0	-	-	0	-	-	0	
- 1	0	-		0			0	
_	0	_		0	_		0	
-	ō	-	-	0	-	-	0	
-	0	-	-	0	-	-	0	
-	0	-	-	0	-	-	0	
-	0	-	-	0	-	-	0	
	0		1	0		1	0	
-	ō	-	-	ō		-	ō	
-	0	-	-	0	-	-	0	
-	0	-	-	0	-	-	0	
-			-	0		-	0	
	0			0			0	
	0			0			0	

						Baseline Scer	nario			
			31/12/20	16		31/12/201	17		31/12/201	18
		Impairment	Stock of	Coverage Ratio -	Impairment	Stock of		Impairment		Coverage Ratio -
	(min EUR, %)	rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹
	entral banks and central governments		0	-		0			0	-
	stitutions	-	0	-	-	0	-	-	0	-
Co	orporates	-	0	-	-	0	-	-	0	-
	Corporates - Of Which: Specialised Lending	-	0	-	-	0	-	-	0	-
	Corporates - Of Which: SME	-	0	-	-	0		-	0	
Re	etail	-	0	-	-	0	-	-	0	-
	Retail - Secured on real estate property	-	0	-	-	0		-	0	
	Retail - Secured on real estate property - Of Which: SME	_	0	_	_	0	_	_	0	_
	Retail - Secured on real estate property - Of Which: non-SME	-	ō	-	-	ō			ō	
	Retail - Qualifying Revolving	_	0	_	_	0	_	_	0	_
	Retail - Other Retail	_	0	_	_	0	_	_	ō	_
	Retail - Other Retail - Of Which: SME	_	0	-	-	0	_	_	0	_
	Retail - Other Retail - Of Which: non-SME	_	0	_	_	0	_	_	ō	_
e.	uity	L	0	_	_	0			0	
	curitisation		Ŭ			Ü			ŭ	
	ther non-credit obligation assets		0		l.	0		I.		
	RB TOTAL	_	0	-		0			0	

				Adverse Sce	nario			
	31/12/20	16		31/12/20	17		31/12/20	18
Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
-	0	-		0	-	-	0	
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0		-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0		-	0	-
-	0	-	-	0	-	-	0	-



Criteria Caixa, S.A.U.

					Baseline Sce	nario			
		31/12/20	16		31/12/20	17		31/12/20	18
	Impairment	Stock of		Impairment			*		Coverage Ratio
(min EUR, %)	rate		Coverage Ratio - Default Stock ¹	rate		Coverage Ratio - Default Stock ¹	rate	Provisions	Default Stock ¹
Central banks and central governments	rate	PIOVISIONS	Derault Stock	Tate	Provisions	Default Stock	Tate	PIOVISIONS	Derault Stock
Institutions	_	0		_	0			0	
Corporates		0	_	_	0		-	l ő	
Corporates - Of Which: Specialised Lending		0	_	_	0		-	0	
Corporates - Of Which: SME		0	_	_	0			0	
Retail	-	ō	-	-	ō		-	ō	
Retail - Secured on real estate property		0	_	_	0		-	0	
Retail - Secured on real estate property - Of Which: SME	-	ō	-	-	ō		-	ō	
Retail - Secured on real estate property - Of Which: non-SME	-	0	-	-	0		-	0	
Retail - Qualifying Revolving	-	0	-	-	0	-	-	0	
Retail - Other Retail	-	0	-	-	0	-	-	0	
Retail - Other Retail - Of Which: SME	-	0	-	-	0	-	-	0	
Retail - Other Retail - Of Which: non-SME	-	0	-	-	0	-	-	0	
Equity	-	0	-	-	0	-	-	0	
Securitisation									
Other non-credit obligation assets		0			0			0	
IRB TOTAL	-	0	-	-	0	-		0	

				Adverse Scen	nario			
	31/12/20	16		31/12/20	17		31/12/20	18
Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
-	0	-		0			0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
	0			0	-		0	
	0			0	-		0	
1	0			0			0	
_	0			0	_		0	
-	ō		-	ō		-	ō	
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0		-	0	-
-	0	-		0			0	
-	0	-	-	0		-	0	-

					Baseline Sce	nario			
		31/12/20	16		31/12/20:	17		31/12/20:	18
	Impairment	Stock of	Coverage Ratio -	Impairment	Stock of	Coverage Ratio -	Impairment	Stock of	Coverage Ratio -
(min EUR, %)	rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹
Central banks and central governments	-	0	-	-	0	-	-	0	
Institutions	-	0	-	-	0	-	-	0	1
Corporates	-	0	-	-	0	-	-	0	1
Corporates - Of Which: Specialised Lending	-	0	-	-	0	-	-	0	1
Corporates - Of Which: SME	-	0	-	-	0	-	-	0	1
Retail	-	0	-	-	0	-	-	0	1
Retail - Secured on real estate property	-	0	-	-	0	-	-	0	1
Retail - Secured on real estate property - Of Which: SME	-	0	-	-	0	-	-	0	1
Retail - Secured on real estate property - Of Which: non-SME	-	0	-	-	0		-	0	1
Retail - Qualifying Revolving	-	0	-	-	0	-	-	0	1
Retail - Other Retail	-	0	-	-	0		-	0	1
Retail - Other Retail - Of Which: SME	-	0	-	-	0	-	-	0	1
Retail - Other Retail - Of Which; non-SME	-	0	-	-	0		-	0	1
Equity	-	0	-	-	0	-	-	0	1
Securitisation									
Other non-credit obligation assets	-	0		-	0		-	0	
IRB TOTAL	-	0	-	-	0		-	0	

				Adverse Sce	nario	Adverse Scenario													
	31/12/20	16		31/12/20	17	31/12/2018													
Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹											
-	0			0			0												
-	0	-	-	0	-	-	0	-											
-	0	-	-	0	-	-	0	-											
-	0	-	-	0	-	-	0	-											
-	0	-	-	0	-	-	0	-											
-	0	-	-	0	-	-	0	-											
-	0	-	-	0	-	-	0	-											
-	0	-	-	0	-	-	0	-											
-	0	-	-	0	-	-	0	-											
-	0	-	-	0	-	-	0	-											
-	0	-	-	0	-	-	0	-											
-	0	-		0	1		0	-											
-	0	-		0	1		0	-											
			-			-													
	0			0			0												
-	Ö	-		ŏ			ŏ												

					Baseline Sce	nario			
		31/12/20	16		31/12/20	17		31/12/20:	18
	Impairment	Stock of	Coverage Ratio -		Stock of	Coverage Ratio -	Impairment	Stock of	Coverage Ratio
(min EUR, %)	rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹
Central banks and central governments	-	0	-	-	0	-	-	0	
Institutions	-	0	-	-	0	-	-	0	
Corporates	-	0	-	-	0	-	-	0	
Corporates - Of Which: Soecialised Lending	-	0	-	-	0	-	-	0	
Corporates - Of Which: SME	-	0	-	-	0	-	-	0	
Retail	-	0	-	-	0	-	-	0	
Retail - Secured on real estate property	-	0	-	-	0	-	-	0	
Retail - Secured on real estate property - Of Which: SME	-	0	-	-	0	-	-	0	
Retail - Secured on real estate property - Of Which: non-SME	-	0	-	-	0	-	-	0	
Retail - Qualifying Revolving	-	0	-	-	0	-	-	0	
Retail - Other Retail	-	0	-	-	0	-	-	0	
Retail - Other Retail - Of Which: SMF	-	0	-	-	0	-	-	0	
Retail - Other Retail - Of Which: non-SME	-	0	-	-	0	-	-	0	
Equity	-	0	-	-	0	-	-	0	
Securitisation									
Other non-credit obligation assets		0	-	-	0			0	
IRB TOTAL		0			0			0	
1 Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)									

	Adverse Scenario													
	31/12/20	16		31/12/20	17	31/12/2018								
Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate			Stock of Provisions	Coverage Ratio - Default Stock ¹							
	0		-	0	-		0							
-	0	-	-	0	-	-	0							
-	0	-	-	0	-	-	0							
-	0	-	-	U		-	U							
-	0	-	-	0		-	0							
	0			0		1	0							
	0	_		0		_	0							
-	ő	-	-	0		-	0							
-	0	-	-	0	-	-	0							
-	0	-	-	0	-	-	0							
-	0	-	-	0	-	-	0							
-	0	-	-	0	-	-	0							
-	0		-	0	-	-	0							
	0			0			0							
-	0			0		-	0							

					Baseline Sce					
		31/12/20	16		31/12/20	17		31/12/20	18	
	Impairment	Stock of	Coverage Ratio -	Impairment	Stock of	Coverage Ratio -	Impairment	Stock of	Coverage Ratio -	
(min EUR, %)	rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹	
Central banks and central governments		0			0			0		
Institutions	-	0	-	-	0	-	-	0	-	
Corporates	-	0	-	-	0	-	-	0	-	
Cornorates - Of Which: Specialised Lending	-	0	-	-	0	-	-	0	-	
Corporates - Of Which: SME	-	0	-	-	0	-	-	0	-	
Retail	-	0	-	-	0	-	-	0	-	
Retail - Secured on real estate property	-	0	-	-	0	-	-	0	-	
Retail - Secured on real estate property - Of Which: SME		0	-	-	0	-	-	0	-	
Retail - Secured on real estate property - Of Which: pop-SMF	-	0	-	-	0	-	-	0	-	
Retail - Oualifyina Revolvina	-	0	-	-	0	-	-	0	-	
Retail - Other Retail		0	-	-	0	-	-	0	-	
Retail - Other Retail - Of Which: SME	-	0	-	-	0	-	-	0	-	
Retail - Other Retail - Of Which: non-SME	-	0	-	-	0	-	-	0	-	
Fouity			-	-		-	-	0	-	
Securitisation										
Other non-credit obligation assets		0	-	-	0		-	0		
IRB TOTAL		0	-		0			0		

	Adverse Scenario														
	31/12/20	16		31/12/2017 31/12/2018											
Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Impairm S Default Stock ¹ rate		Stock of Provisions	Coverage Ratio - Default Stock ¹							
-	0		-	0	-	-	0								
-	0	-	-	0	-	-	0	-							
-	0	-	-	U		-	0	-							
-	0	-	-	0		-	0	-							
1	0		1	0		1	0								
	0	_		0			0								
-	ő	-	-	0		-	ő								
-	0	-	-	0	-	-	0								
-	0	-	-	0	-	-	0								
-	0	-	-	0	-	-	0	-							
-	0	-	-	0	-	-	0	-							
-	0	-	-	0	-	-	0	-							
-	0			0			0								
-	0			0			0								
-	0	-	-	0	-	-	0	-							

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)



Criteria Caixa, S.A.U.

					Baseline Sce	nario			
		31/12/20	16		31/12/20	17		31/12/20	18
	Impairment	Stock of	Coverage Ratio -	Impairment	Stock of	Coverage Ratio -	Impairment	Stock of	Coverage Ratio
 (min EUR, %)	rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹
Central banks and central governments		0			0			0	
Institutions	-	0	-	-	0	-	-	0	
Corporates	-	0	-	-	0	-	-	0	l
	-	0	-	-	0	-	-	0	l
Corporates - Of Which: SME	-	0	-	-	0	-	-	0	
Retail	-	0	-	-	0	-	-	0	
Retail - Secured on real estate property	-	0	-	-	0	-	-	0	
Retail - Secured on real estate property - Of Which: SME	-	0	-	-	0	-	-	0	
Retail - Secured on real estate property - Of Which: non-SME	-	0	-	-	0	-	-	0	
Retail - Oualifving Revolving	-	0	-	-	0	-	-	0	
Retail - Other Retail	-	0	-	-	0	-	-	0	l
Retail - Other Retail - Of Which: SME	-	0	-	-	0	-	-	0	
Retail - Other Retail - Of Which: non-SME	-	0	-	-	0	-	-	0	
Equity		0			0		-	0	
Securitisation									
Other non-credit obligation assets		0		-	0		-	0	
IRB TOTAL		0	-		0			0	

	Adverse Scenario													
	31/12/20	16		31/12/20	17	31/12/2018								
Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions			Stock of Provisions	Coverage Ratio - Default Stock ¹						
-	0	-	-	0	-	-	0							
-	0	-	-	0		-	0							
	0			0			0							
_	0			0			0							
-	ō	-	-	ō	-	-	ō							
-	0	-	-	0	-	-	0							
-	0	-	-	0	-	-	0							
-	0	-	-	0	-	-	0							
-	0	-	-	0	-	-	0							
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-	0	-	-	ō	-	-	ō							
-	0			0			0							
-	0	-	-	0	-	-	0							

(min EUR, %)	Impairment rate	31/12/20: Stock of			31/12/20	Baseline Scenario									
		Stock of					31/12/2018								
(min EUR, %)	rate		Coverage Ratio -	Impairment		Coverage Ratio -	Impairment	Stock of	Coverage Ratio						
		Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹						
Contract hanks and revieral assumements Contracting C		0 0 0 0 0 0 0 0 0 0	-	-	000000000000000000000000000000000000000	-	-	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0							

				Adverse Scen	nario			
	31/12/2016 31/12/2017					31/12/2018		
Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
-	0		-	0	-	-	0	
-	0	-	-	0	-	-	0	
-	0	-	-	0		-	0	
	0			0			0	
-	ō	-	-	ō		-	ō	
-	0	-	-	0	-	-	0	
-	0	-	-	0	-	-	0	
-	0	-	-	0	-	-	0	
-	0	-	-	0	-	-	0	
-	0	-	-	0		-	0	
	0			0			0	
-	ō	-	-	ō		-	ō	
-	0		-	0	-	-	0	
	0	-		0	-	-	0	

	Baseline Scenario								
		31/12/20	16		31/12/20	17	31/12/2018		
	Impairment	Stock of	Coverage Ratio -	Impairment	Stock of	Coverage Ratio -	Impairment	Stock of	Coverage Rati
(min EUR, %)	rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹	rate	Provisions	Default Stori
Central banks and central governments	-	0			0			0	
Institutions	-	0	-	-	0	-	-	0	
Cornorates	-	0	-	-	0	-	-	0	
Corporates - Of Which: Specialised Lending	-	0	-	-	0	-	-	0	
Corporates - Of Which: SME	-	0	-	-	0	-	-	0	
Retail	-	0	-	-	0	-	-	0	
Retail - Secured on real estate property	-	0	-	-	0	-	-	0	
Retail - Secured on real estate property - Of Which: SMF	-	0	-	-	0	-	-	0	
Retail - Secured on real estate property - Of Which: non-SME	-	0	-	-	0	-	-	0	
Retail - Qualifying Revolving	-	0	-	-	0	-	-	0	
Retail - Other Retail	-	0	-	-	0	-	-	0	
Retail - Other Retail - Of Which: SME	-	0	-	-	0	-	-	0	
Retail - Other Retail - Of Which: non-SME	-	0	-	-	0	-	-	0	
Equity	-	0	-	-	0	-	-	0	
Securitisation									
Other non-credit obligation assets	-	0	-	-	0	-	-	0	
IRB TOTAL		0	-	-	0	-	-	0	

	Adverse Scenario													
	31/12/20	16		31/12/20			31/12/20	18						
Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹						
	0	-		0	-		0							
-	0	-	-	0	-	-	0							
-	0	-	-	0	-	-	0							
-	0	-	-	0		-	0							
	0]		0]		0							
-	ő	-	-	ő	-	-	0							
-	0		-	0	-	-	0							
-	0	-	-	0	-	-	0							
-	0	-	-	0	-	-	0							
-	0	-	-	0	-	-	0							
-	0	-	-	0	-	-	0							
-	0	-	-	0	-	-	0							
-	0	-		0	-		0							
	0			0			0							
-	ő		-	ő		-	0							

Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)



					31/12/2015			
		Exposure	values	Risk exposu	re amounts	Stock of p	provisions	Coverage Ratio -
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Default Stock ¹
	Central governments or central banks	25,878	21	0	2	0	0	0.3%
	Regional governments or local authorities	14,088	66		81	5	23	26.0%
	Public sector entities	2,474	39	2,070	40	76	40	50.5%
	Multilateral Development Banks	0	0	0	0	0	0	0.0%
	International Organisations	67	0	0	0	0	0	0.0%
	Institutions	4,208	0	975	0	2	0	30.1%
	Corporates	15,984	436		441	417	1,021	70.1%
	of which: SME	2,224	57	1,996	57	17	79	58.3%
	Retail	4,475	355		492	110	327	48.0%
Criteria Caixa, S.A.U.	of which: SME	981 2.049	17 57		18 57	15 24	18 49	51.6% 46.5%
	Secured by mortgages on immovable property of which: SMF	2,049 552	29		29	24	49	46.5% 32.1%
	Items associated with particularly high risk	332	29	193	29	4	14	0.0%
	Covered bonds	674	0	103	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0/4	0	103	0	1 0	"	0.0%
	Collective investments undertakings (CIU)	0	0	ľ	0	ľ	l ,	0.0%
	Equity	0	0	Ĭ	0	٥	1 0	0.0%
	Securitisation			_				
	Other exposures	20.293	0	17,799	0	0	0	0.0%
	Standardised Total	90,189	974		1,113	636	1,461	60.0%

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

					31/12/2015			
		Exposure	values	Risk exposu	re amounts	Stock of p	rovisions	Coverage Ratio -
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Default Stock ¹
	Central governments or central banks	25,878	21	0	2	0	0	0.3%
	Regional governments or local authorities	14,088	66	83	81	5	23	26.0%
	Public sector entities	2,474	39	2,068	40	76	40	50.5%
	Multilateral Development Banks	0	0	0	0	0	0	0.0%
	International Organisations	67	0	0	0	0	0	0.0%
	Institutions	4,208	0	975	0	2	0	30.1%
	Corporates	15,984	436	14,418		417	1,021	70.1%
	of which: SME	2,224	57	1,996	57	17	79	58.3%
	Retail	4,475	355	2,022	492	110	327	48.0%
Spain	of which: SME	981	17	561	18	15	18	51.6%
Spairi	Secured by mortgages on immovable property	2,049	57	802	57	24	49	46.5%
	of which: SME	552	29	193	29	4	14	32.1%
	Items associated with particularly high risk	0	0	0	0	0	0	0.0%
	Covered bonds	674	0	103	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0.0%
	Equity	0	0	0	0	0	0	0.0%
	Securitisation							
	Other exposures	20,293	0	17,799		0	0	0.0%
	Standardised Total	90,189	974	38,271	1,113	636	1,461	60.0%

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

				31/12/2015			
	Exposure	e values	Risk exposu	ire amounts	Stock of	provisions	Coverage Ratio -
	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Default Stock ¹
Central governments or central banks	0	0	0	0	0	0	0.0%
Regional governments or local authorities	0	0	0	0	0	0	0.0%
Public sector entities	0	0	0	0	0	0	0.0%
Multilateral Development Banks	0	0	0	0	0	0	0.0%
International Organisations	0	0	0	0	0	0	0.0%
Institutions	0	0	0	0	0	0	0.0%
Corporates	0	0	0	0	0	0	0.0%
of which: SME	0	0	0	0	0	0	0.0%
Retail	0	0	0	0	0	0	0.0%
of which: SME	0	0	0	0	0	0	0.0%
Secured by mortgages on immovable property	0	0	0	0	0	0	0.0%
of which: SME	0	0	0	0	0	0	0.0%
Items associated with particularly high risk	0	0	0	0	0	0	0.0%
Covered bonds	0	0	0	0	0	0	0.0%
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.0%
Collective investments undertakings (CIU)	0	0	0	0	0	0	0.0%
Equity	0	0	0	0	0	0	0.0%
Securitisation Securitisation							
Other exposures	0	0	0	0	0	0	0.0%
Standardised Total	0	0	0	0	0	0	0.0%

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)



Criteria Caixa, S.A.U.

				31/12/2015			
	Exposure	values	Risk exposu	ıre amounts	Stock of p	provisions	Coverage Ratio -
	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Default Stock ¹
Central governments or central banks	0	0	0	(0	(0.0%
Regional governments or local authorities	0	0	0	(0	(0.0%
Public sector entities	0	0	0	(0	(0.0%
Multilateral Development Banks	0	0	0	(0	(0.0%
International Organisations	0	0	0	(0	(0.0%
Institutions	0	0	0	(0	(0.0%
Corporates	0	0	0	(0	(0.0%
of which: SME	0	0	0	(0	(0.0%
Retail	0	0	0	(0	(0.0%
of which: SME	0	0	0	(0	(0.0%
Secured by mortgages on immovable property	0	0	0	(0	(0.0%
of which: SME	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%
Securitisation							
Other exposures	0	0	0		0		0.0%
Standardised Total	0	0	0		0		0.0%

Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

				31/12/2015			
	Exposure	values	Risk exposu	re amounts	Stock of p	provisions	Coverage Ratio -
	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Default Stock ¹
Central governments or central banks	0	0	0	0	0	0	0.0%
Regional governments or local authorities	0	0	0	0	0	0	0.0%
Public sector entities	0	0	0	0	0	0	0.0%
Multilateral Development Banks	0	0	0	0	0	0	0.0%
International Organisations	0	0	0	0	0	0	0.0%
Institutions	0	0	0	0	0	0	0.0%
Corporates	0	0	0	0	0	0	0.0%
of which: SME	0	0	0	0	0	0	0.0%
Retail	0	0	0	0	0	0	0.0%
of which: SME	0	0	0	0	0	0	0.0%
Secured by mortgages on immovable property	0	0	0	0	0	0	0.0%
of which: SME	0	0	0	0	0	0	0.0%
Items associated with particularly high risk	0	0	0	0	0	0	0.0%
Covered bonds	0	0	0	0	0	0	0.0%
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.0%
Collective investments undertakings (CIU)	0	0	0	0	0	0	0.0%
Equity	0	0	0	0	0	0	0.0%
Securitisation							
Other exposures	0	0	0	0	0	0	0.0%
Standardised Total	0	0	0	0	0	0	0.0%

Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

				31/12/2015			
	Exposure	values	Risk exposu	ire amounts	Stock of	provisions	Coverage Ratio -
	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Default Stock ¹
Central governments or central banks	0	0	0		0	0	0.0%
Regional governments or local authorities	0	0	0		0	0	0.0%
Public sector entities	0	0	0		0	0	0.0%
Multilateral Development Banks	0	0	0		0	0	0.0%
International Organisations	0	0	0		0	0	0.0%
Institutions	0	0	0		0	0	0.0%
Corporates	0	0	0		0	0	0.0%
of which: SME	0	0	0		0	0	0.0%
Retail	0	0	0		0	0	0.0%
of which: SME	0	0	0		0	0	0.0%
Secured by mortgages on immovable property	0	0	0		0	0	0.0%
of which: SME	0	0	0		0	0	0.0%
Items associated with particularly high risk	0	0	0		0	0	0.0%
Covered bonds	0	0	0		0	0	0.0%
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0.0%
Collective investments undertakings (CIU)	0	0	0		0	0	0.0%
Equity	0	0	0		0	0	0.0%
Securitisation							
Other exposures	0	0	0		0	0	0.0%
Standardised Total	0	0	0	0	0	0	0.0%

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)



Criteria Caixa, S.A.U.

				31/12/2015			
	Exposure	values	Risk exposu	re amounts	Stock of p	rovisions	Coverage Ratio -
	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Default Stock ¹
Central governments or central banks	0	0	0	0	0	0	0.0%
Regional governments or local authorities	0	0	0	0	0	0	0.0%
Public sector entities	0	0	0	0	0	0	0.0%
Multilateral Development Banks	0	0	0	0	0	0	0.0%
International Organisations	0	0	0	0	0	0	0.0%
Institutions	0	0	0	0	0	0	0.0%
Corporates	0	0	0	0	0	0	0.0%
of which: SME	0	0	0	0	0	0	0.0%
Retail	0	0	0	0	0	0	0.0%
of which: SME	0	0	0	0	0	0	0.0%
Secured by mortgages on immovable property	0	0	0	0	0	0	0.0%
of which: SME	0	0	0	0	0	0	0.0%
Items associated with particularly high risk	0	0	0	0	0	0	0.0%
Covered bonds	0	0	0	0	0	0	0.0%
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.0%
Collective investments undertakings (CIU)	0	0	0	0	0	0	0.0%
Equity	0	0	0	0	0	0	0.0%
Securitisation Securitisation							
Other exposures	0	0	0	0	0	0	0.0%
Standardised Total	0	0	0	0	0	0	0.0%

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

					31/12/2015			
		Exposure	values	Risk exposu	re amounts	Stock of p	provisions	Coverage Ratio -
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Default Stock ¹
	ral governments or central banks	0	0	0	0	0	0	0.0%
	onal governments or local authorities	0	0	0	0	0	0	0.0%
	ic sector entities	0	0	0	0	0	0	0.0%
Multil	ilateral Development Banks	0	0	0	0	0	0	0.0%
Interr	rnational Organisations	0	0	0	0	0	0	0.0%
Instit	itutions	0	0	0	0	0	0	0.0%
	orates	0	0	0	0	0	0	0.0%
	which: SME	0	0	0	0	0	0	0.0%
Retail		0	0	0	0	0	0	0.0%
of v	which: SME	0	0	0	0	0	0	0.0%
Secur	red by mortgages on immovable property	0	0	0	0	0	0	0.0%
of v	which: SME	0	0	0	0	0	0	0.0%
Items	s associated with particularly high risk	0	0	0	0	0	0	0.0%
	red bonds	0	0	0	0	0	0	0.0%
	ns on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.0%
	ective investments undertakings (CIU)	0	0	0	0	0	0	0.0%
Equity		0	0	0	0	0	0	0.0%
	ritisation							
	r exposures	0	0	0	0	0	0	0.0%
Stand	dardised Total	0	0	0	0	0	0	0.0%

Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

				31/12/2015			
	Exposure	values	Risk exposu	re amounts	Stock of p	rovisions	Coverage Ratio -
	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Default Stock ¹
Central governments or central banks	0	0	0	0	0	0	0.0%
Regional governments or local authorities	0	0	0	0	0	0	0.0%
Public sector entities	0	0	0	0	0	0	0.0%
Multilateral Development Banks	0	0	0	0	0	0	0.0%
International Organisations	0	0	0	0	0	0	0.0%
Institutions	0	0	0	0	0	0	0.0%
Corporates	0	0	0	0	0	0	0.0%
of which: SME	0	0	0	0	0	0	0.0%
Retail	0	0	0	0	0	0	0.0%
of which: SME	0	0	0	0	0	0	0.0%
Secured by mortgages on immovable property	0	0	0	0	0	0	0.0%
of which: SME	0	0	0	0	0	0	0.0%
Items associated with particularly high risk	0	0	0	0	0	0	0.0%
Covered bonds	0	0	0	0	0	0	0.0%
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.0%
Collective investments undertakings (CIU)	0	0	0	0	0	0	0.0%
Equity	0	0	0	0	0	0	0.0%
Securitisation							0.00/
Other exposures	0	0	0	0	0	0	0.0%
Standardised Total		0	0		0	. 0	0.0%

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)



Criteria Caixa, S.A.U.

				31/12/2015			
	Exposure	values	Risk exposu	ıre amounts	Stock of p	provisions	Coverage Ratio -
	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Default Stock ¹
Central governments or central banks	0	0	0	0	0	0	0.0%
Regional governments or local authorities	0	0	0	0	0	0	0.0%
Public sector entities	0	0	0	0	0	0	0.0%
Multilateral Development Banks	0	0	0	0	0	0	0.0%
International Organisations	0	0	0	0	0	0	0.0%
Institutions	0	0	0	0	0	0	0.0%
Corporates	0	0	0	0	0	0	0.0%
of which: SME	0	0	0	0	0	0	0.0%
Retail	0	0	0	0	0	0	0.0%
of which: SME	0	0	0	0	0	0	0.0%
Secured by mortgages on immovable property	0	0	0	0	0	0	0.0%
of which: SME	0	0	0	0	0	0	0.0%
Items associated with particularly high risk	0	0	0	0	0	0	0.0%
Covered bonds	0	0	0	0	0	0	0.0%
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.0%
Collective investments undertakings (CIU)	0	0	0	0	0	0	0.0%
Equity	0	0	0	0	0	0	0.0%
Securitisation							
Other exposures	0	0	0	0	0	0	0.0%
Standardised Total	0	0	0	0	0	0	0.0%

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

				31/12/2015			
	Exposure	values	Risk exposu	re amounts	Stock of p	provisions	Coverage Ratio -
	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Default Stock ¹
Central governments or central banks	0	0	0	0	0	0	0.0%
Regional governments or local authorities	0	0	0	0	0	0	0.0%
Public sector entities	0	0	0	0	0	0	0.0%
Multilateral Development Banks	0	0	0	0	0	0	0.0%
International Organisations	0	0	0	0	0	0	0.0%
Institutions	0	0	0	0	0	0	0.0%
Corporates	0	0	0	0	0	0	0.0%
of which: SME	0	0	0	0	0	0	0.0%
Retail	0	0	0	0	0	0	0.0%
of which: SME	0	0	0	0	0	0	0.0%
Secured by mortgages on immovable property	0	0	0	0	0	0	0.0%
of which: SME	0	0	0	0	0	0	0.0%
Items associated with particularly high risk	0	0	0	0	0	0	0.0%
Covered bonds	0	0	0	0	0	0	0.0%
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.0%
Collective investments undertakings (CIU)	0	0	0	0	0	0	0.0%
Equity	0	0	0	0	0		0.0%
Securitisation							
Other exposures	0	0	0	0	0	0	0.0%
Standardised Total	0	0	0	0	0	0	0.0%

Standardised Total

Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note).



						Baseline Sce	nario			
		31/12/2016 31/12/2017 31/12/2018				18				
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
	Central governments or central banks	0.1%	5	15.3%	0.1%	10	22.0%	0.1%	15	25.9%
	Regional governments or local authorities	0.1%	41	29.7%	0.1%	54	31.8%	0.1%	67	33.2%
	Public sector entities	0.1%	118	49.8%	0.1%	120	49.2%	0.1%	122	48.7%
	Multilateral Development Banks	-	0	-	-	0	-	-	0	-
	International Organisations	1.2%	0	38.8%	1.2%	1	39.5%	1.2%		40.7%
	Institutions	0.1%	4	40.0%	0.1%	6	40.0%	0.1%		40.0%
	Corporates	0.7%	1,528	64.5%	0.6%	1,631	62.1%	0.6%		
	of which: SME	1.2%	123	47.7%	1.1%	150	44.9%	1.1%		43.9%
	Retail	0.7%	471	46.9%	0.7%	509	46.8%	0.8%	551	47.2%
Criteria Caixa, S.A.U.	of which: SME	0.9%	42	43.8%	0.9%	52		0.9%	62	42.1%
Criteria Caixa, S.A.O.	Secured by mortgages on immovable property	0.1%	77	32.7%	0.1%	80	26.9%	0.1%		23.4%
	of which: SME	0.2%	18	24.0%	0.2%	20	20.9%	0.2%	21	18.6%
	Items associated with particularly high risk	-	0	-	-	0	-	-	0	-
	Covered bonds	1.2%	7	38.4%	1.1%	14	39.2%	1.2%	22	40.4%
	Claims on institutions and corporates with a ST credit assessment	-	0	-	-	0	-	-	0	-
	Collective investments undertakings (CIU)	-	0	-	-	0	-	-	0	-
	Equity	-	0	-	-	0	-	-	0	-
	Securitisation									
	Other exposures	0.0%	0		0.0%	0		0.0%	0	-
	Standardised Total	0.2%	2,252	55.5%	0.2%	2,425	53.5%	0.2%	2,620	52.7%

				Adverse Sce	nario			
	31/12/20	16		31/12/20	17		31/12/20	18
Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio Default Stock ¹
0.2%	17	26.6%	0.2%	33	31.9%	0.2%	50	34.2
0.3%	70	33.5%	0.3%	111	35.8%	0.3%	151	36.8
0.3%	122	48.5%	0.3%	129	47.2%	0.3%	136	46.2
-	0		-	0	-	-	0	
2.1%	1	54.7%	2.1%	2	51.8%	2.0%	2	51.0
0.3%	8	40.0%	0.3%	14	40.0%	0.3%	19	40.0
1.7%	1,673	65.1%	1.5%	1,863	61.5%	1.2%	2,017	59.5
2.7%	155	51.7%	2.2%	201	48.7%	1.9%	239	47.3
1.1%	489	48.6%	1.3%	546	48.6%	1.2%	598	48.7
1.7%	50	49.9%	1.6%	65	48.0%	1.5%	79	47.3
0.5%	85	34.5%	0.5%	94	28.9%	0.4%	103	26.0
0.9%	22	26.8%	0.7%	26	23.9%	0.6%	29	22.3
-	0	-	-	0	-	-	0	
2.2%	13	54.7%	2.1%	26	51.6%	1.9%	37	50.8
-	0	-	-	0	-	-	0	
-	0	-	-	0	-	-	0	
	0			0			0	
0.0%	2	40.0%	0.0%	5	40.0%	0.0%	7	40.0
0.6%	2,480	56.3%	0.5%	2,823	53.5%	0.4%	3,119	51.8

						Baseline Sce	nario			
			31/12/20	16		31/12/20	17		31/12/20	18
		Impairment	Stock of	Coverage Ratio -	Impairment		Coverage Ratio -	Impairment	Stock of	Coverage Ratio -
		rate	Provisions		rate	Provisions		rate	Provisions	
	Central governments or central banks	0.1%	5	15.3%	0.1%	10	22.0%		15	25.9%
	Regional governments or local authorities	0.1%	41	29.7%		54	31.8%		67	33.2%
	Public sector entities	0.1%	118	49.8%	0.1%	120	49.2%	0.1%	122	48.7%
	Multilateral Development Banks		0	-	-	0	-	-	0	-
	International Organisations	1.2%	0	38.8%		1	39.5%		1	40.7%
	Institutions	0.1%	4	40.0%	0.1%	6	40.0%		8	40.0%
	Corporates	0.7%	1,528	64.5%		1,631	62.1%	0.6%	1,753	61.2%
	of which: SME	1.2%	123	47.7%	1.1%	150	44.9%		176	43.9%
	Retail	0.7%	471	46.9%		509	46.8%		551	47.2%
Spain	of which: SME	0.9%	42	43.8%		52	42.3%		62	42.1%
Эран	Secured by mortgages on immovable property	0.1%	77	32.7%		80	26.9%		82	23.4%
	of which: SME	0.2%	18	24.0%	0.2%	20	20.9%	0.2%	21	18.6%
	Items associated with particularly high risk		0	-	-	0	-	-	0	-
	Covered bonds	1.2%	7	38.4%	1.1%	14	39.2%	1.2%	22	40.4%
	Claims on institutions and corporates with a ST credit assessment		0		-	0	-	-	0	-
	Collective investments undertakings (CIU)		0		-	0	-	-	0	-
	Equity	-	0	-	-	0	-	-	0	-
	Securitisation									
	Other exposures	0.0%	0		0.0%	0		0.0%	0	
	Standardised Total	0.2%	2,252	55.5%	0.2%	2,425	53.5%	0.2%	2,620	52.7%

	Adverse Scenario													
	31/12/20	16		31/12/20	17		31/12/20	18						
Impairment	Stock of	Coverage Ratio -	Impairment	Stock of	Coverage Ratio -	Impairment	Stock of	Coverage Ratio -						
rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹						
0.2%	17	26.6%	0.2%	33	31.9%	0.2%	50	34.2%						
0.3%	70	33.5%	0.3%	111	35.8%	0.3%	151	36.8%						
0.3%	122	48.5%	0.3%	129	47.2%	0.3%	136	46.2%						
-	0	-	-	0			0							
2.1%	1	54.7%	2.1%	2	51.8%	2.0%	2	51.0%						
0.3%	8	40.0%	0.3%	14	40.0%	0.3%	19	40.0%						
1.7%	1,673	65.1%	1.5%	1,863	61.5%	1.2%	2,017	59.5%						
2.7%	155	51.7%	2.2%	201	48.7%	1.9%	239	47.3%						
1.1%	489	48.6%	1.3%	546	48.6%	1.2%	598	48.7%						
1.7%	50	49.9%	1.6%	65	48.0%	1.5%	79	47.3%						
0.5%	85	34.5%	0.5%	94	28.9%	0.4%	103	26.0%						
0.9%	22	26.8%	0.7%	26	23.9%	0.6%	29	22.3%						
-	0		-	0	-	-	0	-						
2.2%	13	54.7%	2.1%	26	51.6%	1.9%	37	50.8%						
-	0		-	0	-	-	0	-						
-	0	-	-	0			0							
	Ó	-	-	0	-		0	-						
0.0%	2	40.0%	0.0%	5	40.0%	0.0%	7	40.0%						
0.6%	2,480	56.3%	0.5%	2,823	53.5%	0.4%	3,119	51.8%						

						Baseline Sce	nario				
			31/12/201	16		31/12/20:	17		31/12/20	18	
	Impain			Coverage Ratio -	Impairment		Coverage Ratio -	Impairment	Stock of	Coverage Ratio -	
	rat	ate I	Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹	
Central government	s or central banks		0			0			0		Į
Regional governmen	its or local authorities	-	0	-	-	0	-	-	0	-	
Public sector entitie	;	-	0		-	0		-	0	-	
Multilateral Develop	ment Banks	-	0	-	-	0	-	-	0	-	
International Organ	sations	-	0	-	-	0	-	-	0	-	
Institutions			0	-	-	0	-	-	0	-	
Corporates		-	0		-	0		-	0	-	
of which: SME		-	0	-	-	0	-	-	0	-	
Retail		-	0	-	-	0	-	-	0	-	
of which: SME			0	-	-	0	-	-	0	-	
Secured by mortgag	es on immovable property	-	0		-	0			0		
of which: SME		-	0	-	-	0	-	-	0	-	
Items associated wi	th particularly high risk	-	0	-	-	0	-	-	0	-	
Covered bonds			0	-	-	0	-	-	0	-	
Claims on institution	is and corporates with a ST credit assessment	-	0	-	-	0	-	-	0	-	
Collective investment	its undertakings (CIU)	-	0	-	-	0	-	-	0	-	
Equity		-	0	-	-	0	-	-	0	-	
Securitisation											
Other exposures		-	0		-	0			0	-	Į
Standardised Total		-	0	-	-	0	-	-	0		

				Adverse Scen	nario			
	31/12/20	16		31/12/20	17		31/12/20	18
Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
	0			0			0	
-	0	-	-	0	-	-	0	
-	0	-	-	0	-	-	0	
-	0	-	-	0	-	-	0	
-	0	-	-	0	-	-	0	
-	0	-	-	0	-	-	0	
-	0		-	0		-	0	
-	0		-	0		-	0	
-	0		-	0		-	0	
-	0		-	0		-	0	
-	0		-	0		-	0	
-	0		-	0		-	0	
-	0	-	-	0	-	-	0	
-	0		-	0		-	0	
-	0	-	-	0	-	-	0	
-	U			U			U	
	U			U			U	
	0						0	
	0		-	0		-	0	



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					Baseline Sce	enario			
		31/12/20	016		31/12/20)17		31/12/20	18
	Impairment	Stock of	Coverage Ratio -	Impairment	Stock of	Coverage Ratio -	Impairment	Stock of	Coverage Ratio
	rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹
Central governments or central banks	-	0	-	-	0	-	-	0	
Regional governments or local authorities	-	0	-	-	0	-	-	0	
Public sector entities	-	0	-	-	0		-	0	
Multilateral Development Banks	-	0	-	-	0	-	-	0	
International Organisations	-	0	-	-	0	-	-	0	
Institutions	-	0	-	-	0		-	0	
Corporates	-	0	-	-	0		-	0	
of which: SME	-	0	-	-	0		-	0	
Retail	-	0	-	-	0	-	-	0	
of which: SME	-	0	-	-	0		-	0	
Secured by mortgages on immovable property	-	0	-	-	0		-	0	
of which: SME		0	-	-	0		-	0	
Items associated with particularly high risk		0	-	-	0		-	0	
Covered bonds	-	0	-	-	0		-	0	
Claims on institutions and corporates with a ST credit assessment	-	0	-	-	0		-	0	
Collective investments undertakings (CIU)	-	0	-	-	0		-	0	
Equity	-	0	-	-	0	-	-	0	
Securitisation									
Other exposures	-	0	-	-	0	-	-	0	
Standardised Total	-	0	-	-	0	-	-	0	

	Adverse Scenario													
	31/12/20	16		31/12/20			31/12/20							
Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio Default Stock ¹						
	0	-	-	0			0							
-	0	-	-	0	-		0							
-	0	-	-	0	-	-	0							
-	0	-	-	0	-	-	0							
-	0	-	-	0	-	-	0							
-	0	-	-	0	-	-	0							
-	0	-	-	0	-	-	0							
-	0	-	-	0	-	-	0							
-	0	-	-	0	-	-	0							
-	0	-	-	0	-	-	0							
-	0	-	-	0	-	-	0							
-	0	-	-	0	-	-	0							
-	0	-	-	0	-	-	0							
-	0	-	-	0	-	-	0							
-	0	-	-	0	-	-	0							
-	0	-	-	0	-	-	0							
-	0	-	-	0			0							
	0			0			0							

Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

					Baseline Sce	nario			
		31/12/20	16		31/12/20	17		31/12/201	18
	Impairment	Stock of	Coverage Ratio -	Impairment	Stock of	Coverage Ratio -	Impairment		Coverage Ratio -
	rate	Provisions		rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹
Central governments or central banks	-	0	-	-	0	-	-	0	-
Regional governments or local authorities	-	0	-	-	0	-	-	0	-
Public sector entities	-	0	-	-	0	-	-	0	-
Multilateral Development Banks		0			0	-	-	0	
International Organisations		0			0	-	-	0	
Institutions	-	0	-	-	0	-	-	0	-
Corporates	-	0	-	-	0	-	-	0	-
of which: SME	-	0	-	-	0	-	-	0	-
Retail	-	0	-	-	0	-	-	0	-
of which: SME		0			0	-	-	0	
Secured by mortgages on immovable property	-	0	-	-	0	-	-	0	-
of which: SME	-	0	-	-	0	-	-	0	-
Items associated with particularly high risk	-	0	-	-	0	-	-	0	-
Covered bonds	-	0	-	-	0	-	-	0	-
Claims on institutions and corporates with a ST credit ass	sessment	0		-	0	-	-	0	
Collective investments undertakings (CIU)	-	0		-	0	-	-	0	
Equity		0		-	0	-	-	0	
Securitisation									
Other exposures		0			0			0	
Standardised Total	-	0	-		0	-	-	0	-

				Adverse Sce	nario			
	31/12/20	16		31/12/20	17		31/12/20	18
Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
-	0		-	0	-	-	0	
-	0	-	-	0	-	-	0	
-	0	-	-	0	-	-	0	
-	0	-	-	0	-	-	0	
-	0	-	-	0	-	-	0	
-	0	-	-	0	-	-	0	
-	0	-	-	0	-	-	0	
-	0	-	-	0	-	-	0	
-	0	-	-	0	-	-	0	
-	0	-	-	0	-	-	0	
-	0	-	-	0	-	-	0	
	0	-	-	0	-	-	0	
-	0	-	-	0	-	-	0	
-	0	-	-	0	-	-	0	
-	0	-	-	0	-	-	0	
-	0	-	-	0	-	-	0	
	0		-	0			0	
	0			0			0	
	0	-	-	0			0	

Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

					Baseline Sce	nario			
		31/12/20)16		31/12/20	17		31/12/20	18
	Impairment	Stock of	Coverage Ratio -	Impairment	Stock of	Coverage Ratio -	Impairment	Stock of	Coverage Ratio -
	rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹
Central governments or central banks		0	-	-	0		-	0	
Regional governments or local authorities		0	-	-	0	-	-	0	-
Public sector entities		0	-	-	0	-	-	0	
Multilateral Development Banks		0	-	-	0	-	-	0	-
International Organisations	-	0	-	-	0	-	-	0	-
Institutions	-	0	-	-	0	-	-	0	-
Corporates		0	-	-	0	-	-	0	
of which: SME		0	-	-	0	-	-	0	-
Retail	-	0	-	-	0	-	-	0	-
of which: SME	-	0	-	-	0	-	-	0	-
Secured by mortgages on immovable property		0	-	-	0	-	-	0	
of which: SME		0	-	-	0	-	-	0	
Items associated with particularly high risk	-	0	-	-	0	-	-	0	-
Covered bonds		0	-	-	0	-	-	0	
Claims on institutions and corporates with a ST credit asse	essment -	0	-	-	0	-	-	0	-
Collective investments undertakings (CIU)		0	-	-	0	-	-	0	
Equity	-	0	-	-	0	-	-	0	-
Securitisation Securitisation									
Other exposures		0			0			0	
Standardised Total		0	-		0			0	

				Adverse Scen	nario			
	31/12/20	16		31/12/20	17		31/12/20:	
Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
	0		-	0			0 0	
	0			0	-		0	
	0	-		0			0	
	0			0			0	
-	0	-	-	0	-	-	0	
	0			0	-		0	
	0	-	-	0	-		0	
	0			0			0	
	0	-	-	0	-		0	
	0			0	-		0	
	0	:		0	:		0	
			-				Ü	
	0	-	-	0	-		0	-

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)



					Baseline Sce	nario			
		31/12/20	16		31/12/20	17		31/12/201	18
	Impairment	Stock of	Coverage Ratio -			Coverage Ratio -			Coverage Ratio
	rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹
Central governments or central banks	-	0	-	-	0	-	-	0,	
Regional governments or local authorities	-	0	-	-	0	-	-	0	
Public sector entities	-	0	-	-	0	-	-	0,	
Multilateral Development Banks	-	0	-	-	0	-	-	0	
International Organisations	-	0		-	0	-	-	0	
Institutions	-	0		-	0	-	-	0	
Corporates	-	0		-	0	-	-	0	
of which: SME	-	0		-	0	-	-	0	
Retail	-	0		-	0		-	l 0	
of which: SME		0		-	0				
Secured by mortgages on immovable property		ō		_	0			l ö	
of which: SME		0		-	0			l ō	
Items associated with particularly high risk		ō		_	0			l ö	
Covered bonds		,			0			آ آ	
Claims on institutions and corporates with a ST credit assessment		o o			, o			آ ،	
Collective investments undertakings (CIU)		o o			, o			آ ،	
Equity		,			0			آ آ	
Securitisation	_					-		۰,	
Securitisation Other exposures					0				
Oner exposures Standardised Total		0			0			0	
Standardisci Total Standardisci Total Standardisci Total		U		_					

				Adverse Sce	nario			
	31/12/20	16		31/12/20	17		31/12/20	18
Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
-	0	-	-	0	-	-	0	
-	0	-	-	0	-	-	0	
	0	-	-	0	-	-	0	
-	0	-	-	0	-	-	0	
-	0	-	-	0	-	-	0	
-	0	-	-	0	-	-	0	
-	0	-	-	0	-	-	0	
-	0	-	-	0	-	-	0	
-	0	-	-	0	-	-	0	
	0		-	0	-	-	0	
	0		-	0	-	-	0	
-	0	-	-	0	-	-	0	
	0		-	0	-	-	0	
-	0	-	-	0	-	-	0	
-	0	-	-	0	-	-	0	
-	0	-	-	0	-	-	0	
-	0	-	-	0	-	-	0	
	0			0			0	
-	0		-	0	-		0	

Computed as: Stock of provisions for defaulted stock / de	efault stock (as defined in paragraphs 59 and 61 of the Methodological note)

					Baseline Sce	nario			
		31/12/20	16		31/12/20	17		31/12/20:	18
	Impairment	Stock of	Coverage Ratio -		Stock of				Coverage Ratio -
	rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹
Central governments or central banks	-	0	-	-	0	-	-	0	-
Regional governments or local authorities	-	0	-	-	0	-	-	0	-
Public sector entities	-	0	-	-	0	-	-	0	-
Multilateral Development Banks	-	0	-	-	0	-		0	
International Organisations		0	-	-	0			0	
Institutions		l o	-	-	0			0	
Corporates		0		-	0			0	
of which: SME		i o		-	0			o o	
Retail		l ñ			0			n n	
of which: SME			_	_	0			0	
Secured by mortgages on immovable property			-	_	0		-		
of which: SME				-	0	-			
	-			-	U			U	-
Items associated with particularly high risk	-	0	-	-	0	-	-	0	
Covered bonds	-	0	-	-	0	-	-	0	
Claims on institutions and corporates with a ST credit assessment	-	0	-	-	0	-	-	0	
Collective investments undertakings (CIU)	-	0	-	-	0	-	-	0	-
Equity		0	-	-	0	-	-	0	-
Securitisation									
Other exposures	-	0	-	-	0	-		0	-
Standardised Total	-	0			0	-	-	0	-

				Adverse Scer	nario			
	31/12/20	16		31/12/20:	17		31/12/20	18
Impairment	Stock of	Coverage Ratio -	Impairment	Stock of	Coverage Ratio -	Impairment	Stock of	Coverage Ratio -
rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹
-	0			0			0	
-	0		-	0			0	-
-	0		-	0		-	0	-
-	0		-	0		-	0	-
-	0		-	0		-	0	-
-	0		-	0		-	0	-
-	0	-	-	0	-	-	0	-
-	0		-	0		-	0	-
-	0		-	0		-	0	-
-	0		-	0		-	0	-
-	0	-	-	0	-	-	0	-
-	0		-	0			0	-
-	0		-	0			0	-
-	0		-	0		-	0	-
-	0		-	0		-	0	-
-	0	-	-	0		-	0	-
-	0			0			0	-
-	0		-	0			0	
-	0	-	-	0		-	0	-

	Standardised Total
Computed as: Stock of provisions for defaulted stock / d	efault stock (as defined in paragraphs 59 and 61 of the Methodological note)

					Baseline Sce				
		31/12/20	16		31/12/20			31/12/20	18
	Impairment	Stock of	Coverage Ratio -			Coverage Ratio -			
	rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹
Central governments or central banks		0	-	-	0	-	-	0	-
Regional governments or local authorities		0		-	0	-	-	0	-
Public sector entities		0		-	0	-	-	0	-
Multilateral Development Banks		0		-	0	-	-	0	-
International Organisations	-	0	-	-	0	-	-	0	-
Institutions		0	-	-	0	-	-	0	-
Corporates		0	-	-	0	-	-	0	-
of which: SME		0		-	0		-	0	-
Retail		0		-	0		-	0	-
of which: SME		0	-	-	0	-	-	0	-
Secured by mortgages on immovable property		0		-	0		-	0	-
of which: SME		0		-	0		-	0	
Items associated with particularly high risk		0		-	0		-	0	
Covered bonds		0		-	0		-	0	
Claims on institutions and corporates with a ST credit assessment		0	-	-	0	-	-	0	-
Collective investments undertakings (CIU)		0	-	-	0	-	-	0	
Equity		0		-	0	-	-	0	-
Securitisation									
Other exposures	-	0		-	0	-	-	0	
Standardised Total		0	-	-	0	-	-	0	-

				Adverse Scen	nario			
	31/12/20	16		31/12/20	17		31/12/20	
Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
-	0	-	-	0	-		0	
-	0	-	-	0	-	-	0	
-	0	-	-	0		-	0	
-	0	-	-	0	-	-	0	
-	0	-	-	0	-	-	0	
-	0	-	-	0		-	0	
-	0	-	-	0		-	0	
-	0	-	-	0	-	-	0	
-	0	-	-	0	-	-	0	
-	0	-	-	0		-	0	
-	0	-	-	0		-	0	
-	0	-	-	0		-	0	
-	0	-	-	0	-	-	0	
-	0	-	-	0	-	-	0	
-	0	-	-	0		-	0	
-	0	-	-	0	-	-	0	
-	0	-	-	0			0	
	0		-	0	-		0	

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)



					Baseline Sce	enario			
		31/12/20	16		31/12/20	17		31/12/20	18
	Impairment		Coverage Ratio -			Coverage Ratio -	Impairment		Coverage Ratio
	rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹
Central governments or central banks	-	0	-	-	0	-	-	0	
Regional governments or local authorities	-	0	-	-	0	-	-	0	
Public sector entities	-	0	-	-	0	-	-	0	
Multilateral Development Banks	-	0	-	-	0		-	0	
International Organisations	-	0		-	0		-	0	
Institutions	-	0		-	0		-	0	
Corporates	-	0	-	-	0		-	0	
of which: SME	-	0		-	0		-	0	
Retail	-	0		-	0		-	0	
of which: SME	-	0		-	0		-	0	
Secured by mortgages on immovable property	-	0	-	-			-	0	
of which: SME	-	Ó		-	0		-	0	
Items associated with particularly high risk	-	0	-	-			-	0	
Covered bonds	-	0		-	0		-	0	
Claims on institutions and corporates with a ST credit assessment	-	o o	-	-			-	0	
Collective investments undertakings (CIU)	-	0		-	0		-	0	
Equity	-	0		-	0		-	0	
Securitisation									
Other exposures		0		-	0		-	0	
Standardised Total	-	0	-	-	0	-	-	0	

				Adverse Sce	nario					
	31/12/20	16		31/12/20	17	31/12/2018				
Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹		
-	0			0			0			
-	0	-	-	0	-	-	0			
-	0	-	-	0	-	-	0	-		
	0		-	0		-	0			
	0		-	0		-	0			
	0		-	0		-	0			
-	0	-	-	0	-	-	0			
-	0	-	-	0	-	-	0	-		
	0		-	0		-	0			
	0		-	0		-	0			
	0		-	0		-	0			
-	0	-	-	0	-	-	0	-		
-	0	-	-	0	-	-	0			
	0		-	0		-	0			
-	0	-	-	0	-	-	0			
	0	-	-	0		-	0			
-	0	-	-	0	-	-	0			
	0			0			0			
-	0	-	-	0	-	-	0			

1	Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

						Baseline Sce	nario			
			31/12/20:	16		31/12/20	17		31/12/20	18
		Impairment		Coverage Ratio -	Impairment	Stock of	Coverage Ratio -			Coverage Ratio -
		rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹
	tral governments or central banks	-	0	-	-	0	-	-	0	-
	ional governments or local authorities	-	0		-	0	-	-	0	-
Publ	lic sector entities	-	0		-	0	-	-	0	-
Mult	tilateral Development Banks	-	0	-	-	0	-	-	0	-
Inte	ernational Organisations	-	0	-	-	0	-	-	0	-
Inst	titutions	-	0		-	0		-	0	-
Corp	porates	-	0		-	0	-	-	0	-
0	of which: SME	-	0		-	0		-	0	-
Reta	ail	-	0		-	0	-	-	0	-
0	of which: SME	-	0		-	0	-	-	0	-
Secu	ured by mortgages on immovable property	-	0		-	0	-	-	0	-
0	of which: SME	-	0		-	0	-	-	0	-
Item	ns associated with particularly high risk		0	-	-	0	-	-	0	-
	ered bonds	-	Ó		-	0	-	-	0	-
Clair	ms on institutions and corporates with a ST credit assessment	-	0		-	0		-	0	-
Colle	ective investments undertakings (CIU)		0	-	-	0	-	-	0	-
Equi		-	Ó		-	0	-	-	0	-
Secu	uritisation									
Othe	er exposures	-	0		-	0	-	-	0	
Stan	ndardised Total		0			0			0	

				Adverse Scer	nario						
	31/12/20	16		31/12/20	17	31/12/2018					
		Coverage Ratio - Default Stock ¹	Impairment Stock of Coverage Ratio rate Provisions Default Stock ¹			Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹			
-	0		-	0	-	-	0	-			
-	0	-	-	0	-	-	0	-			
-	0	-	-	0	-	-	0	-			
-	U			U	-		0				
	0			0			0				
	0			0			0				
	0			0			0				
-	ō		-	ō		-	ō				
-	0		-	0		-	0				
-	0	-	-	0	-	-	0				
-	0		-	0	-	-	0	-			
-	0		-	0		-	0				
-	0		-	0	-	-	0				
-	0	-	-	0	-	-	0	-			
-	0	-	-	0	-	-	0	-			
	0		-	0		-	0				
							0				
							,				
-	0		-	0		-	0				

Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)



2016 EU-wide Stress Test: Securitisations

		21/12/2015		Baseline Scenario		Adverse Scenario			
	(min EUR)	31/12/2015	31/12/2016	31/12/2017	31/12/2018	31/12/2016	31/12/2017	31/12/2018	
Exposure values	STA IRB	2 237							
	Total	238							
Risk exposure amounts	STA IRB	2 400	3 400	3 396	3 392	2 404	2 396	1 388	
	Total	402	403	399	394	407	398	390	
Impairments	Total banking book others than assessed at fair value	17	1	1	1	2	2	2	



	(min EUR								31/12/2015							
		GROSS DIRECT LONG EXPOSURES (accounting value gross			NET DIRECT	EXPOSURES			DIRECT	SOVEREIGN EXPOSU	RES IN DERIVATIVE	:S (1)	INDIRECT SO	VEREIGN EXPOSUR	ES (3) (on and off l	balance sheet)
		of provisions) (1)				1)			Derivatives with	positive fair value	Derivatives with I	negative fair value	Derivatives with	positive fair value	Derivatives with r	negative fair value
Residual Maturity	Country / Region			of which: AFS	of which: FVO (designated at fair value through profit&loss)	of which: HFT (2)	of which: HTM	of which: Loans and receivables	Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)
[0 - 3M [Austria	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0
[0 - 3M [Belgium	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	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	Bulgaria	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0
[0 - 3M [Cyprus	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0
[0 - 3M [Czech Republic	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0
[0 - 3M [Denmark	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0
[0 - 3M [Estonia	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0



	(mln EUR)								31/12/2015							
		GROSS DIRECT LONG EXPOSURES (accounting value gross			NET DIRECT	EXPOSURES			DIRECT	SOVEREIGN EXPOSU	RES IN DERIVATIVE	ES (1)	INDIRECT SO	VEREIGN EXPOSUR	ES (3) (on and off l	balance sheet)
		of provisions) (1)				1)			Derivatives with	positive fair value	Derivatives with I	negative fair value	Derivatives with	positive fair value	Derivatives with r	negative fair value
Residual Maturity	Country / Region			of which: AFS	of which: FVO (designated at fair value through profit&loss)	of which: HFT (2)	of which: HTM	of which: Loans and receivables	Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)
[0 - 3M [Finland	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0
[0 - 3M [France	305 494 1 0 0 0 0	305 494 1 0 0 0 0 801	255 494 0 0 0 0 0 0 749	0 0 0 0 0	50 0 1 0 0 0 0 52	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0
[0 - 3M [Germany	0 68 0 0 0 0	0 68 0 0 0 0 0	0 68 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0
[0 - 3M [Croatia	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0	0 0 0 0
[0 - 3M [Greece	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0
[0 - 3M [Hungary	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
[0 - 3M [Ireland	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0



	(min EUR								31/12/2015							
		GROSS DIRECT LONG EXPOSURES (accounting value gross			NET DIRECT	EXPOSURES			DIRECT	SOVEREIGN EXPOSU	RES IN DERIVATIVE	ES (1)	INDIRECT SO	VEREIGN EXPOSUR	ES (3) (on and off I	balance sheet)
		of provisions) (1)				1)			Derivatives with	positive fair value	Derivatives with r	negative fair value	Derivatives with	positive fair value	Derivatives with r	negative fair value
Residual Maturity	Country / Region			of which: AFS	of which: FVO (designated at fair value through profit&loss)	of which: HFT (2)	of which: HTM	of which: Loans and receivables	Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)
[0 - 3M [Italy	68 151 100 9 13 2,295 0	68 117 82 -58 13 2,295 0 2,516	0 0 0 0 0 2,289 0	0 0 0 0 0 0	68 117 82 -58 13 6 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0
[0 - 3M [Latvia	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0
[0 - 3M [Lithuania	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0
[0 - 3M [Luxembourg	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0
[0 - 3M [Malta	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 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 Tot	Netherlands	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0
10t 0 - 3M 3M - 1Y 1Y - 2Y 2Y - 3Y 3Y - 5Y 5Y - 10Y 10Y - more Tot	Poland	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0



	(mln EUR)								31/12/2015							
		GROSS DIRECT LONG EXPOSURES				EXPOSURES			DIRECT	Γ SOVEREIGN EXPOSU	IRES IN DERIVATIVI	ES (1)	INDIRECT SO	VEREIGN EXPOSUR	ES (3) (on and off l	balance sheet)
		(accounting value gross of provisions) (1)			(accounting value (1)			Derivatives with	positive fair value	Derivatives with I	negative fair value	Derivatives with	positive fair value	Derivatives with r	negative fair value
Residual Maturity	Country / Region			of which: AFS	of which: FVO (designated at fair value through profit&loss)	of which: HFT (2)	of which: HTM	of which: Loans and receivables	Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)
[0 - 3M [Portugal	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 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 Tot	Romania	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0
[0 - 3M [Slovakia	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0
[0 - 3M [Slovenia	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 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 Tot	Spain	2.193 7,517 2,539 1,141 6,626 9,645 2,134 31,796	2.193 7,171 2,410 992 5,899 8,683 1,864 29,213	357 1,054 1,216 549 4,658 5,129 8 12,970	0 0 0 0 0 0	381 1,032 94 -61 -535 -766 -74	103 1,028 514 3 51 345 0 2,044	1.352 4,056 587 501 1,725 3,975 1,931 14,128	74 111 109 80 539 934 332 2,179	0 0 2 3 14 34 89 142	162 15 45 44 61 159 251 738	0 -1 -13 0 0 -1 -41	0 0 0 0 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 Tot	Sweden	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 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	United Kingdom	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0



	(min EUR								31/12/2015							
		GROSS DIRECT LONG EXPOSURES (accounting value gross			NET DIRECT	EXPOSURES			DIRECT	SOVEREIGN EXPOSU	RES IN DERIVATIVE	ES (1)	INDIRECT SO	VEREIGN EXPOSUR	ES (3) (on and off l	balance sheet)
		of provisions) (1)				1)			Derivatives with	positive fair value	Derivatives with r	negative fair value	Derivatives with	positive fair value	Derivatives with r	negative fair value
Residual Maturity	Country / Region			of which: AFS	of which: FVO (designated at fair value through profit&loss)	of which: HFT (2)	of which: HTM	of which: Loans and receivables	Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)
[0 - 3M [Iceland	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0
[0 - 3M [Liechtenstein	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0
[0 - 3M [Norway	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0
[0 - 3M [Australia	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0
[0 - 3M [Canada	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 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 Tot	Hong Kong	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 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 Tot	Japan	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0



	(min EUR)								31/12/2015							
		GROSS DIRECT LONG EXPOSURES (accounting value gross			NET DIRECT				DIRECT	SOVEREIGN EXPOSU	RES IN DERIVATIVE	ES (1)	INDIRECT SO	VEREIGN EXPOSUR	ES (3) (on and off l	palance sheet)
		of provisions) (1)			(accounting value of () 1)			Derivatives with p	positive fair value	Derivatives with I	negative fair value	Derivatives with	oositive fair value	Derivatives with r	negative fair value
Residual Maturity	Country / Region			of which: AFS	of which: FVO (designated at fair value through profit&loss)	of which: HFT (2)	of which: HTM	of which: Loans and receivables	Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)
[0 - 3M [u.s.	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0
[0 - 3M [China	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0
[0 - 3M [Switzerland	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0
[0 - 3M [Other advanced economies non EEA	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0
[0 - 3M [Other Central and eastern Europe countries non EEA	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0
[0 - 3M [Middle East	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 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 Tot	Latin America and the Caribbean	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0



Criteria Caixa, S.A.U.

	(mln EUR)								31/12/2015							
		GROSS DIRECT LONG EXPOSURES			NET DIRECT				DIRECT	SOVEREIGN EXPOSU	RES IN DERIVATIVI	ES (1)	INDIRECT SO	VEREIGN EXPOSUR	ES (3) (on and off	balance sheet)
		(accounting value gross of provisions) (1)			(accounting value of (gross of provisions) 1)			Derivatives with	positive fair value	Derivatives with I	negative fair value	Derivatives with	positive fair value	Derivatives with	negative fair value
Residual Maturity	Country / Region			of which: AFS	of which: FVO (designated at fair value through profit&loss)	of which: HFT (2)	of which: HTM	of which: Loans and receivables	Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)
[0 - 3M [Africa	29 0 1 0 0 0 0	29 0 1 0 0 0 0	0 0 1 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	29 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0
[0 - 3M [Others	8 0 0 0 0 0 0 0 8 35.337	8 0 0 0 0 0 0 8 32.635	0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	8 0 0 0 0 0 8 14.164	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0

Notes, definitions and regions:

Notes, definitions and reaions:
(1) The exosors reported cover only exosures to central, recional and local covernments on immediate borrower basis, and do not include exosoures to other counterparts with full or partial covernment ouarantees. Exosoures to central banks should not be included here.
(2) For positions in HPT this should include cross exosoures from) net of cash after to coster counterparts on where there is a maturity matching.
(2) For positions in HPT this should include cross exosoures from) net of cash after to coster counterparts on where there is a maturity matching of the denomination and or accounting dassification of the positions.
Other advanced not EEA: Isbania. Bosin and Herzecovina. Kosovo. PTR Macedonia. Morteneoro. Serbia. and Turkev.
Middle East: Venerulable After a matching of the positions.
Widdle East: Venerulable After a matching of the positions.
After a sound have a matching of the positions.
After a sound have a matching of the denomination and or accounting dassification of the positions.
Other advanced note EEA: Isbania. Bosin and Herzecovina. Kosovo. PTR Macedonia. Morteneoro. Serbia. and Turkev.
Middle East: Venerulable After a matching of the positions.
After a sound have a matching of the positions.

After a sound have a matching of the positions.

After a sound have a matching over a matching



2016 EU-wide Stress Test - Risk exposure amounts

			Baseline scenario			Adverse scenario	
(min EUR)	31/12/2015	31/12/2016	31/12/2017	31/12/2018	31/12/2016	31/12/2017	31/12/2018
Risk exposure amount for credit risk	151,628	153,297	158,224	163,818	154,327	160,595	166,215
Risk exposure amount for securitisations and re-securitisations	402	403	399	394	407	398	390
Risk exposure amount other credit risk	151,225	152,894	157,825	163,423	153,921	160,197	165,825
Risk exposure amount for market risk	5,682	5,564	5,564	5,560	7,327	7,156	6,736
Risk exposure amount for operational risk	11,117	11,117	11,117	11,117	11,117	11,117	11,117
Other risk exposure amounts	5,507	5,508	5,508	5,508	5,508	5,508	5,508
Total risk exposure amount	173,934	175,486	180,414	186,003	178,279	184,376	189,577



2016 EU-wide Stress Test - P&L

			Baseline Scenario			Adverse Scenario	
(mln EUR)	31/12/2015	31/12/2016	31/12/2017	31/12/2018	31/12/2016	31/12/2017	31/12/2018
Net interest income (1)	3,800	3,800	3,800	3,800	3,513	3,800	3,714
Interest income	6,072	6,338	6,243	6,222	6,780	7,255	6,834
(Interest expense)	-2,272	-2,435	-2,094	-2,087	-3,267	-3,314	-3,120
Dividend income	226	226	226	226	155	155	155
Net fee and commission income	2,089	2,089	2,089	2,089	1,860	1,860	1,860
Gains or (-) losses on financial assets and liabilities held for trading, net	179	101	101	101	-242	76	76
Gains or (-) losses on financial assets and liabilities designated at fair value through profit and loss, net	0				0		
Other operating income not listed above, net	856	-364	-364	-364	-364	-364	-364
Total operating income, net	7,150	5,852	5,852	5,852	4,923	5,527	5,441
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	-2,096	-1,240	-619	-622	-2,276	-2,520	-2,048
Other income and expenses not listed above, net	-3,728	-2,518	-2,633	-2,715	-3,136	-2,999	-2,762
Profit or (-) loss before tax from continuing operations	1,327	2,093	2,600	2,514	-489	9	630
(Tax expenses or (-) income related to profit or loss from continuing operations)	299	-96	-248	-222	544	429	281
Profit or (-) loss after tax from discontinued operations	0	0	0	0	0	0	0
Profit or (-) loss for the year (2)	1,626	1,997	2,352	2,292	54	437	911
Attributable to owners of the parent	1,179	1,307	1,499	1,467	121	355	650
Amount of dividends paid	320	392	450	440	36	106	195
Attributable to owners of the parent net of estimated dividends	859	915	1,049	1,027	85	248	455

⁽¹⁾ Projected NII may differ from the sum of interest income and interest expenses due to the application of the cap on NII (paragraphs 308 of the methodological note).

⁽²⁾ Due to recognised one-off costs in 2015 in line with section 6.4.2 on the methodological note, projections include the impact of a reduction in one or several of administrative expenses; profit or loss from discontinued operations; other operating expenses. The estimated impact of these one-off adjustments before tax is: 2016 Baseline €661mln; 2017 Baseline €661mln; 2018 Baseline €661mln; 2017 Adverse €661mln; 2018 Adverse €661mln



2016 EU-wide Stress Test: Capital

					Baseline Scenario			Adverse Scenario	
		(min EUR,%)	31/12/2015	31/12/2016	31/12/2017	31/12/2018	31/12/2016	31/12/2017	31/12/2018
	A	OWN FUNDS	24,034	25,529	25,582	25,190	23,068	21,702	20,434
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	20,362	21,019	21,483	21,712	18,451	17,661	17,010
	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	4,143	4,143	4,143	4,143	4,143	4,143	4,143
	A.1.1.1	Of which: CET1 instruments subscribed by Government	0	0	0	0	0	0	0
	A.1.2	Retained earnings	859	1,774	2,824	3,850	944	1,192	1,647
	A.1.3	Accumulated other comprehensive income	1,351	1,351	1,351	1,351	-1,306	-1,306	-1,306
-	A.1.3.1	Of which: arising from unrealised gains/losses from Sovereign exposure in AFS portfolio	674	674	674	674	-484	-484	-484
-	A.1.3.2	Of which: arising from unrealised gains/losses from the rest of AFS portfolio	344	344	344	344	-1,154	-1,154	-1,154
	A.1.4	Other Reserves	12,179	12,379	12,740	13,186	12,379	12,313	12,370
-	A.1.5	Funds for general banking risk	0	0	0 202	0	0	10.005	0
-	A.1.6 A.1.7	Minority interest given recognition in CET1 capital	8,897	8,661	8,307	7,886	9,901	10,025	10,113
-	A.1.7	Adjustments to CET1 due to prudential filters (·) Intangible assets (including Goodwill)	-6,121	-6,121	-6,121	-6,121	-6,121	-6,121	-6,121
-	A.1.9	(·) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs	-2,746	-2,738	-2,738	-2,738	-3,249	-3,657	-3,925
	A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses	0	-128	-133	-140	-121	-124	-123
-	A.1.11	(-) Defined benefit pension fund assets	0	0	0	0	0	0	0
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	0	0	0	0	0
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	-3,702	-2,498	-1,266	0	-2,549	-1,293	-1
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	-144	-9	-9	-9	-9	-9	-9
	A.1.14.1	Of which: from securitisation positions (-)	-9	-9	-9	-9	-9	-9	-9
	A.1.15	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment	-10	0	0	0	-272	-281	-249
OWN FUNDS	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	0	0	0	0	0	0
	A.1.17	(-) CET1 instruments of financial sector entities where the institution has a significant investment	-802	-818	-818	-819	-1,137	-1,148	-1,110
	A.1.18	(-) Amount exceding the 17.65% threshold	-139	-87	-25	0	-359	-393	-380
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	0	0	0	0	0	0	0
	A.1.20	CET1 capital elements or deductions - other	0	0	0	0	0	0	0
	A.1.21	Transitional adjustments	6,650	5,163	3,282	1,177	6,260	4,373	2,014
	A.1.21.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	0	0	0	0	0
	A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	474	186	-154	-564	-744	-635	-245
	A.1.21.3	Transitional adjustments to CET1 Capital from unrealised gains/losses from Sovereign exposure in AFS portfolio (+/-)	-674	-269	-135	0	194	97	0
	A.1.21.4	Transitional adjustments to CET1 Capital from unrealised gains/losses from the rest of AFS portfolio (+/-)	-207	-138	-69	0	462	231	0
-	A.1.21.5	Other transitional adjustments to CET1 Capital	7,056	5,384	3,639	1,741	6,349	4,680	2,259
-	A.1.21.5.1	Of which: due to DTAs that rely on future profitability and do not arise from temporary differences Of which: due to DTAs that rely on future profitability and arise from temporary differences and CFT1	2,471	2,190	1,917	1,643	2,268	2,030	1,762
-	A.1.21.5.2	Of which: due to DTAs that rely on future profitability and arise from temporary differences and CET1 instruments of financial sector entities where the institution has a significant investment	46	28	8	0	132	148	106
-	A.2.1	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments) Additional Tier 1 Capital instruments	0	0	0	0	0	0	0
-	A.2.1 A.2.2	Additional Her 1 Capital instruments (-) Excess deduction from T2 items over T2 capital	0	0	0	0	0	0	0
-	A.2.3	Other Additional Tier 1 Capital components and deductions	3,702	2,498	1,266	0	2,549	1,293	1
-	A.2.4	Other Auditional Tier 1 Capital components and deductions Additional Tier 1 transitional adjustments	-3,702	-2,498	-1,266	0	-2,549	-1,293	.1
	A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	20,362	21,019	21,483	21,712	18,451	17,661	17,010
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	3,671	4,510	4,100	3,479	4,617	4,040	3,424
	A.4.1	Tier 2 Capital instruments	4,473	4,151	3,533	2,848	4,151	3,533	2,848
	A.4.2	Other Tier 2 Capital components and deductions	-1,299	443	611	630	566	576	576
	A.4.3	Tier 2 transitional adjustments	498	-84	-45	0	-100	-68	0
TOTAL RISK EXPOSURE	В	TOTAL RISK EXPOSURE AMOUNT	173,934	175,486	180,414	186,003	178,279	184,376	189,577
AMOUNT	B.1	Of which: Transitional adjustments included	-6,461	-4,791	-1,850	-1,129	-6,490	-4,382	-2,336
	C.1	Common Equity Tier 1 Capital ratio	11.71%	11.98%	11.91%	11.67%	10.35%	9.58%	8.97%
CAPITAL RATIOS (%) Transitional period	C.2	Tier 1 Capital ratio	11.71%	11.98%	11.91%	11.67%	10.35%	9.58%	8.97%
	C.3	Total Capital ratio	13.82%	14.55%	14.18%	13.54%	12.94%	11.77%	10.78%
	D.1	Common Equity Tier 1 Capital ratio (1)	9.65%	10.18%	10.68%	10.97%	7.98%	7.72%	7.81%
CAPITAL RATIOS (%) Fully loaded	D.2	Tier 1 Capital ratio (2)	9.65%	10.18%	10.68%	10.97%	7.98%	7.72%	7.81%
	D.3	Total Capital ratio (3)	11.41%	12.73%	12.95%	12.83%	10.53%	9.90%	9.60%
	E	Total amount of instruments with mandatory conversion into ordinary shares upon a fixed date in the 2016 -2018 period (cumulative conversions) (4)	0	0	0	0	0	0	0
	F	Total Additional Tier 1 and Tier 2 instruments eligible as regulatory capital under the CRR provisions that convert into Common Equity Tier 1 or are written down upon a trigger event (5)					0	0	0
	F.1	Of which: eligible instruments whose trigger is above CET1 capital ratio in the adverse scenario (5)					0	0	0
Memorandum items	G.1	Total leverage ratio exposures (transitional)	330,822	330,822	330,822	330,822	330,822	330,822	330,822
	G.2	Total leverage ratio exposures (fully loaded)	327,468	327,468	327,468	327,468	327,468	327,468	327,468
	G.3	Leverage ratio (transitional)	6.16%	6.35%	6.49%	6.56%	5.58%	5.34%	5.14%
	G.4	Leverage ratio (fully loaded) 1-A.1.13-A.1.21+MIN(A.2+A.1.13-A.2.2-A.2.4+MIN(A.4+A.2.2-A.4.3,0),0)]/[B-B.1]	5.32%	5.60%	5.94%	6.27%	4.50%	4.45%	4.58%

⁽¹⁾ Eully loaded CETL capital ratio estimation: [A.1-A.1.13-A.1.21+MIN(A.2+A.1.13-A.2.2-A.2.4-MIN(A.4+A.2.2-A.4.3,0)/[B-8.1]
(2) Eully loaded T1 capital ratio estimation: [A.1-A.1.21+A.2.2-A.2.2+MIN(A.4+A.2.2-A.3.3,0)/[B-8.1]
(3) Eully loaded T2 capital ratio estimation: [A.1-A.1.21+A.2.2-A.2.2-A.2.4+MIN(A.4+A.2.2-A.3.3,0)/[B-8.1]
(3) Eully loaded T2 capital ratio estimation: [A.1-A.1.21+A.2.2-A.2.4-A.4.4.3.0]/[B-8.1]. This ratio does not include grandfathered AT1 capital instruments meeting the conditions laid down in Article 63 of CRR and, hence, eligible as fully loaded T2 capital. Therefore, the ratio could be underestimated for banks with material instruments of such kind.
(4) Conversions on Considered for CETL computation
(5) Excluding instruments included in row E



2016 EU-wide Stress Test

Information on performing and non-performing exposures¹

				31/12/	2015		
		Gross carrying ar	nount		Accumulated imp accumulated cha to credit risk and	nges in fair value due	Collaterals and financial
		Of which performing		n-performing	On performing	On non-performing	guarantees received on non- performing
(min EUR)		but past due >30 days and <=90 days		Of which: defaulted	exposures ²	exposures ³	exposures
Debt securities (including at amortised cost and fair value)	22,027	0	0	0	0	0	0
Central banks	0	0	0	0	0	0	0
General governments	18,120	0	0	0	0	0	0
Credit institutions	562	0	0	0	0	0	0
Other financial corporations	3,022	0	0	0	0	0	0
Non-financial corporations	322	0	0	0	0	0	0
Loans and advances(including at amortised cost and fair value)	234,029	587	16,621	16,619	1,882	7,347	8,200
Central banks	3,975	0	0	0	0	0	0
General governments	14,715	4	71	71	0	11	25
Credit institutions	7,028	0	0	0	0	0	0
Other financial corporations	17,928	1	55	55	2	51	0
Non-financial corporations	66,581	217	10,693	10,691	1,089	5,655	4,102
Households	123,801	364	364 5,802 5,802			1,631	4,072
DEBT INSTRUMENTS other than HFT	256,056	587	16,621	16,619	1,882	7,347	8,200
OFF-BALANCE SHEET EXPOSURES	71,355		1,064	1,063	86	295	382

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

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

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



2016 EU-wide Stress Test

Information on forborne exposures¹ Criteria Caixa, S.A.U.

			31/12/2015		
	Gross carrying am with forbearance		Accumulated impairn changes in fair value and provisions for ex forbearance measure	due to credit risk posures with	Collateral and financial guarantees received on
(mln EUR)		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures	exposures with forbearance measures
Debt securities (including at amortised cost and fair value)	0	0	0	0	0
Central banks	0	0	0	0	0
General governments	0	0	0	0	0
Credit institutions	0	0	0	0	0
Other financial corporations	0	0	0	0	0
Non-financial corporations	0	0	0	0	0
Loans and advances (including at amortised cost and fair value)	20,153	7,635	3,428	3,086	13,615
Central banks	0	0	0	0	0
General governments	1,116	26	0	0	131
Credit institutions	0	0	0	0	0
Other financial corporations	37	24	23	23	1
Non-financial corporations	9,231	4,819	2,630	2,408	4,772
Households	9,769 2,766 774 654			8,710	
DEBT INSTRUMENTS other than HFT	20,153	7,635	3,428	3,086	13,615
Loan commitments given	708	165	11	11	563

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