

Bank Name	CaixaBank, S.A.
LEI Code	7CUNS533WID6K7DGFI87
Country Code	ES



Key Metrics

(min EUR, %)	As of 30/09/2019	As of 31/12/2019	COREP CODE	REGULATION
Available capital (amounts)				
Common Equity Tier 1 (CET1) capital - transitional period	17,409	17,787	C 01.00 (r020,c010)	Article 50 of CRR
Common Equity Tier 1 (CET1) capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	17,409	17,787	C 01.00 (r020,c010) - C 05.01 (r440,c010)	Article 50 of CRR
Tier 1 capital - transitional period	19,645	20,023	C 01.00 (r015,c010)	Article 25 of CRR
Tier 1 capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied transitional definition	19,645	20,023	C 01.00 (r015,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020)	Article 25 of CRR
Total capital - transitional period	22,815	23,247	C 01.00 (r010,c010)	Articles 4(118) and 72 of CRR
Total capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	22,815	23,247	C 01.00 (r010,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020) - C 05.01 (r440,c030)	Articles 4(118) and 72 of CRR
Risk-weighted assets (amounts)				
Total risk-weighted assets	149,332	147,880	C 02.00 (r010,c010)	Articles 92(3), 95, 96 and 98 of CRR
Total risk-weighted assets as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	149,332	147,880	C 02.00 (r010,c010) - C 05.01 (r440,c040)	Articles 92(3), 95, 96 and 98 of CRR
Capital ratios				
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition	11.66%	12.03%	CA3 {1}	-
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	11.66%	12.03%	(C 01.00 (r020,c010) - C 05.01 (r440,c010))/ (C 02.00 (r010,c010) - C 05.01 (r440,c040))	-
Tier 1 (as a percentage of risk exposure amount) - transitional definition	13.15%	13.54%	CA3 {3}	-
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	13.15%	13.54%	(C 01.00 (r015,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020))/(C 02.00 (r010,c010) - C 05.01 (r440,c040))	•
Total capital (as a percentage of risk exposure amount) - transitional definition	15.28%	15.72%	CA3 {5}	-
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	15.28%	15.72%	(C 01.00 (r010,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020) - C 05.01 (r440,c030)) / (C 02.00 (r010,c010) - C 05.01 (r440,c040))	
Leverage ratio				
Leverage ratio total exposure measure - using a transitional definition of Tier 1 capital	351,745	341,681	C 47.00 (r300,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
Leverage ratio - using a transitional definition of Tier 1 capital	5.58%	5.86%	C 47.00 (r340,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR



Leverage ratio

	(min EUR, %)	As of 30/09/2019	As of 31/12/2019	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	19,645	20,023	C 47.00 (r320,c010)	
A.2	Tier 1 capital - fully phased-in definition	19,645	20,023	C 47.00 (r310,c010)	
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	351,745	341,681	C 47.00 (r300,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending
В.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	351,745	341,681	C 47.00 (r290,c010)	CRR
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	5.6%	5.9%	C 47.00 (r340,c010)	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	5.6%	5.9%	C 47.00 (r330,c010)	



					CORER CORE	
	Α	(min EUR, %) OWN FUNDS	As of 30/09/2019 22,815	As of 31/12/2019 23,247	COREP CODE C 01.00 (r010,c010)	REGULATION Articles 4(118) and 72 of CRR
		COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying				Article 50 of CRR
	A.1	transitional adjustments) Capital instruments eligible as CET1 Capital (including share premium and net own capital	17,409	17,787	C 01.00 (r020,c010)	
	A.1.1	instruments)	17,980	17,983	C 01.00 (r030,c010)	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
	A.1.2	Retained earnings	7,826	8,166	C 01.00 (r130,c010)	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (l) of CRR
	A.1.3	Accumulated other comprehensive income	-1,161	-1,125	C 01.00 (r180,c010)	Articles 4(100), 26(1) point (d) and 36 (1) point (l) of CRR
	A.1.4	Other Reserves	-780	-844	C 01.00 (r200,c010)	Articles 4(117) and 26(1) point (e) of CRR
	A.1.5	Funds for general banking risk	0	0	C 01.00 (r210,c010)	Articles 4(112), 26(1) point (f) and 36 (1) point (i) of CRR
	A.1.6	Minority interest given recognition in CET1 capital	0	0	C 01.00 (r230,c010)	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	-195	-96	C 01.00 (r250,c010)	Articles 32 to 35 of and 36 (1) point (I) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	-4,181	-4,232	C 01.00 (r300,c010) + C 01.00 (r340,c010)	Articles 4(113), 36(1) point (b) and 37 of CRR. Articles 4(115), 36(1) point (b) and 37 point (a) of CCR
	A.1.9	 (-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs 	-1,873	-1,875	C 01.00 (r370,c010)	Articles 36(1) point (c) and 38 of CRR
	A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses	-80	-76	C 01.00 (r380,c010)	Articles 36(1) point (d), 40 and 159 of CRR
	A.1.11	(-) Defined benefit pension fund assets	0	0	C 01.00 (r390,c010)	Articles 4(109), 36(1) point (e) and 41 of CRR
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	C 01.00 (r430,c010)	Articles 4(122), 36(1) point (g) and 44 of CRR
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	0	0	C 01.00 (r440,c010)	Article 36(1) point (j) of CRR
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	-9	-5	C 01.00 (r450,r010) + C 01.00 (r460,r010) + C 01.00 (r470,r010) + C 01.00 (r471,r010) + C 01.00 (r472,r010)	Articles 4(36), 36(1) point (k) (i) and 89 to 91 of CRR; Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR; Articles 36(1) point (k) (iii) and 379(3) of CRR; Articles 36(1) point k) (iv) and 155(4) of CRR. and Articles 36(1) point k) (iv) and 155(4) of CRR.
	A.1.14.1	Of which: from securitisation positions (-) (-) Holdings of CET1 control instruments of financial costes ontities where the institution	-9	-5	C 01.00 (r460,c010)	Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR
	A.1.15	 (·) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment 	0	0	C 01.00 (r480,c010)	Articles 4(27), 36(1) point (h); 43 to 46, 49 (2) and (3) and 79 of CRR
	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	0	C 01.00 (r490,c010)	Articles 36(1) point (c) and 38; Articles 48(1) point (a) and 48(2) of CRR
	A.1.17	 (-) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment 	0	0	C 01.00 (r500,c010)	Articles 4(27); 36(1) point (i); 43, 45; 47; 48(1) point (b); 49(1) to (3) and 79 of CRR
OWN FUNDS Transitional period	A.1.18	(-) Amount exceding the 17.65% threshold	0	0	C 01.00 (r510,c010)	Article 48 of CRR
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	0	0	C 01.00 (r524,c010)	Article 3 CRR
	A.1.20	CET1 capital elements or deductions - other	-119	-109	C 01.00 (r529,c010)	*
	A.1.21	Transitional adjustments	0	0	CA1 {1.1.1.6 + 1.1.1.8 + 1.1.1.26}	-
	A.1.21.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	C 01.00 (r220,c010)	Articles 483(1) to (3), and 484 to 487 of CRR
	A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	0	0	C 01.00 (r240,c010)	Articles 479 and 480 of CRR
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	0	0	C 01.00 (r520,c010)	Articles 469 to 472, 478 and 481 of CRR
	A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	2,235	2,236	C 01.00 (r530,c010)	Article 61 of CRR
	A.2.1	Additional Tier 1 Capital instruments	2,235	2,236	C 01.00 (r540,c010) + C 01.00 (r670,c010)	-
	A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	C 01.00 (r720,c010)	-
	A.2.3	Other Additional Tier 1 Capital components and deductions	0	0	C 01.00 (r690,c010) + C 01.00 (r700,c010) + C 01.00 (r710,c010) + C 01.00 (r740,c010) + C 01.00 (r744,c010) + C 01.00 (r748,c010)	*
	A.2.4	Additional Tier 1 transitional adjustments	0	0	C 01.00 (r660,c010) + C 01.00 (r680,c010) + C 01.00 (r730,c010)	
	A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	19,645	20,023	C 01.00 (r015,c010)	Article 2S of CRR
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	3,170	3,224	C 01.00 (r750,c010)	Article 71 of CRR
	A.4.1	Tier 2 Capital instruments	3,149	3,150	C 01.00 (r760,c010) + C 01.00 (r890,c010)	·
	A.4.2	Other Tier 2 Capital components and disductions	21	74	C D1.00 (4910,d10) + C D1.00 (4920,d10) + C D1.00 (490,d10) + C D1.00 (490,d10) + C D1.00 (497,d01) + C D1.00 (4970,d10) + C D1.00 (4974,d10) + C D1.00 (4978,d10)	-
	A.4.3	Tier 2 transitional adjustments	0	0	C 01.00 (r880,c010) + C 01.00 (r900,c010) + C 01.00 (r960,c010)	-
OWN FUNDS	В	TOTAL RISK EXPOSURE AMOUNT	149,332	147,880	C 02.00 (r010,c010)	Articles 92(3), 95, 96 and 98 of CRR
OWN FUNDS REQUIREMENTS	B.1	Of which: Transitional adjustments included	0	0	C 05.01 (r010;c040)	-
	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	11.66%	12.03%	CA3 (1)	•
CAPITAL RATIOS (%) Transitional period	C.2	TIER 1 CAPITAL RATIO (transitional period)	13.15%	13.54%	CA3 (3)	•
Transitional period	C.3	TOTAL CAPITAL RATIO (transitional period)	15.28%	15.72%	CA3 (5)	
CET1 Capital	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	17,409	17,787	[A.1-A.1.13-A.1.21+MIN(A.2+A.1.13-A.2.2- A.2.4+MIN(A.4+A.2.2-A.4.3,0),0)]	-
Fully loaded CET1 RATIO (%)	E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	11.66%	12.03%	(D)/(B-B.1)	-
Fully loaded ¹	F	Adjustments to CET1 due to IFRS 9 transitional arrangements	0	0	C 05.01 (r440,c010)	-
	F	Adjustments to AT1 due to IFRS 9 transitional arrangements	0	0	C 05.01 (r440,c020)	
Memo items	F	Adjustments to A11 due to IFRS 9 transitional arrangements Adjustments to T2 due to IFRS 9 transitional arrangements	0	0	C 05.01 (r440,c020) C 05.01 (r440,c030)	
	F		0	0		
	, F	Adjustments included in RWAs due to IFRS 9 transitional arrangements	0	0	C 05.01 (r440,c040)	=

⁽¹⁾The fully loaded CET1 ratio is an estimate calculated based on bank's supervisory reporting. Therefore, any capital instruments that are not elicible from a regulatory point of view at the reporting date are not taken into account in this calculation. Fully loaded CET1 capital ratio estimation is based on the formulae stated in column "COREP CODE" – please note that this might lead to differences to fully loaded CET1 capital ratios published by the participating banks e.g. in their Pillar 3 disclosure



Overview of Risk exposure amounts

	RW	As	
(min EUR, %)	As of 30/09/2019	As of 31/12/2019	COREP CODE
Credit risk (excluding CCR and Securitisations)	129,861	128,702	$ \begin{array}{l} {\rm C02.00(r040,c010)\cdot[C07.00(r090,c220,s001)+C07.00(r110,c220,s001)+C07.00(r130,c220,s001)+C08.01(r040,c260,s001)+C08.01(r040,c260,s001)+C08.01(r040,c260,s002)+C08.01(r040,c260,s002)+C08.01(r040,c260,s002)+C08.01(r040,c260,s002)+C08.01(r040,c260,s002)+C08.01(r040,c260,s002)+C08.01(r040,c260,s002)+C08.01(r040,c260,s002)+C08.01(r040,c260,s002)+C08.01(r040,c260,s002)+C08.01(r040,c260,s002)+C08.01(r040,c260,s002)+C08.01(r040,c260,s002)+C08.01(r040,c260,s002)+C08.01(r040,c260,s002)+C08.01(r040,c260,s002)+C08.01(r040,c260,s002)+C08.01(r040,c260,s002)+C08.01(r040,c260,s002)+C08.01(r040,c260,s002)+C08.01(r040,c260,s002)+C08.01(r040,c260,s002)+C08.01(r040,c260,s002)+C08.01(r040,c260,s002)+C08.01(r040,c260,s002)+C08.01(r040,c260,s002)+C08.01(r040,c260,s002)+C08.01(r040,c260,s002)+C08.01(r040,c260,s002)+C08.01(r040,c260,s002)+C08.01(r040,c260,s002)+C08.01(r040,c260,s002)+C08.01(r040,c260,s002)+C08.01(r040,c260,s002)+C08.01(r040,c260,s002)+C08.01(r040,c260,s002)+C08.01(r040,c260,s002)+C08.01(r040,c260,s002)+C08.01(r040,c260,s002)+C08.01(r040,c260,s002)+C08.01(r040,c260,s002)+C08.01(r040,c260,s002)+C08.01(r040,c260,s002)+C08.01(r040,c260,s002)+C08.01(r040,c260,s002)+C08.01(r040,c260,s002)+C08.01(r040,c260,s002)+C08.01(r040,c260,s002)+C08.01(r040,c260,s002)+C08.01(r040,c260,s002)+C08.01(r040,c260,s002)+C08.01(r040,c260,s002)+C08.01(r040,c260,s002)+C08.01(r040,c260,s002)+C08.01(r040,c260,s002)+C08.01(r040,c260,s002)+C08.01(r040,c260,s002)+C08.01(r040,c260,s002)+C08.01(r040,c260,s002)+C08.01(r040,c260,s002)+C08.01(r040,c260,s002)+C08.01(r040,c260,s002)+C08.01(r040,s002)+C08.01(r040,s002)+C08.01(r040,s002)+$
Of which the standardised approach	58,836	58,838	C 02.00 (r060, c010)-[C 07.00 (r090, c220, s001) + C 07.00 (r110, c220, s001) + C 07.00 (r130, c220, s001)]
Of which the foundation IRB (FIRB) approach	0	0	C 02.00 (R250, c010) - [C 08.01 (r040, c260, s002) + C 08.01 (r050, c260, s002) + C 08.01 (r060, c260, s002)]
Of which the advanced IRB (AIRB) approach	51,651	51,554	C 02.00 (R310, c010) - [C 08.01 (r040, c260, s001) + C 08.01 (r050, c260, s001) + C 08.01 (r060, c260, s001)]
Of which equity IRB	19,374	18,310	C 02.00 (R420, c010)
Counterparty credit risk (CCR, excluding CVA)	2,580	2,084	C 07.00 (r090, c220, s001) + C 07.00 (r110, c220, s001)+ C 07.00 (r130, c220, s001) + C 08.01 (r040, c260, s001) + C 08.01 (r050, c260, s001) + C 08.01 (r050, c260, s001) + C 08.01 (r050, c260, s002) + C 02.00 (R460, o101)
Credit valuation adjustment - CVA	742	783	C 02.00 (R640, c010)
Settlement risk	0	0	C 02.00 (R490, c010)
Securitisation exposures in the banking book (after the cap)	441	687	C 02.00 (R770, c010) + C 02.00 (R220, c010) + C 02.00 (R430, c010)
Position, foreign exchange and commodities risks (Market risk)	2,600	2,224	C 02.00 (R520, c010) + C 02.00 (R910, c010)
Of which the standardised approach	1,405	1,232	C 02.00 (R530, c010)
Of which IMA	1,194	992	C 02.00 (R580, c010)
Of which securitisations and resecuritisations in the trading book	0	0	C 19.00_010_610*12.5+C 20.00_010_450*12.5+MAX(C 24.00_010_090,C 24.00_010_100,C 24.00_010_110)*12.5+C 02.00_910_010
Large exposures in the trading book	0	0	C 02.00 (R680, c010)
Operational risk	13,109	13,400	C 02.00 (R590, c010)
Of which basic indicator approach	0	0	C 02.00 (R600, c010)
Of which standardised approach	13,109	13,400	C 02.00 (R610, c010)
Of which advanced measurement approach	0	0	C 02.00 (R620, c010)
Other risk exposure amounts	0	0	C 02.00 (R630, c010) + C 02.00 (R690, c010) - C 02.00 (R770, c010) - C 02.00 (R910, c010)
Total	149,332	147,880	



CaixaBank, S.A.

	As of 30/09/2019	As of 31/12/2019
(min EUR)		
Interest income	4,054	5,356
Of which debt securities income	270	329
Of which loans and advances income	3,675	4,911
Interest expenses	576	725
(Of which deposits expenses)	362	476
(Of which debt securities issued expenses)	470	615
(Expenses on share capital repayable on demand)	0	0
Dividend income	161	163
Net Fee and commission income	1,981	2,679
Gains or (-) losses on derecognition of financial assets and liabilities not measured at fair value through profit or loss, and of non financial assets, net	201	232
Gains or (-) losses on financial assets and liabilities held for trading, net	88	138
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	-41	-74
Gains or (-) losses from hedge accounting, net	47	45
Exchange differences [gain or (-) loss], net	-49	-52
Net other operating income /(expenses)	-253	-509
TOTAL OPERATING INCOME, NET	5,612	7,253
(Administrative expenses)	4,103	5,112
(Depreciation)	382	514
Modification gains or (-) losses, net	0	0
(Provisions or (-) reversal of provisions)	125	183
(Commitments and guarantees given)	-25	-53
(Other provisions)	150	236
Of which pending legal issues and tax litigation ¹		144
Of which restructuring ¹		0
(Increases or (-) decreases of the fund for general banking risks, net) ²	0	0
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	314	424
(Financial assets at fair value through other comprehensive income)	-1	0
(Financial assets at amortised cost)	316	424
(Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets)	38	75
(of which Goodwill)	0	0
Negative goodwill recognised in profit or loss	0	0
Share of the profit or (-) loss of investments in subsidaries, joint ventures and associates	762	1,031
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	-71	-116
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	1,341	1,858
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	1,267	1,707
Profit or (-) loss after tax from discontinued operations	0	0
PROFIT OR (-) LOSS FOR THE YEAR	1,267	1,707
Of which attributable to owners of the parent	1,266	1,705

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

⁽²⁾ For IFRS compliance banks "zero" in cell "Increases or (-) decreases of the fund for general banking risks, net" must be read as "n.a."



Total Assets: fair value and impairment distribution

(min EUR)	,	As of 30/09/20:	19			As of 31/	12/2019			
		Fa	ir value hierarc	hy		Fa	ir value hierarc	hy		
ASSETS:	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	References	
Cash, cash balances at central banks and other demand deposits	19,956				15,100				IAS 1.54 (i)	
Financial assets held for trading	23,637	1,209	22,383	46	14,427	1,189	13,199	39	IFRS 7.8(a)(ii);IFRS 9.Appendix A	
Non-trading financial assets mandatorily at fair value through profit or loss	558	56	0	503	437	55	58	325	IFRS 7.8(a)(ii); IFRS 9.4.1.4	
Financial assets designated at fair value through profit or loss	1	1	0	0	1	1	0	0	IFRS 7.8(a)(i); IFRS 9.4.1.5	
Financial assets at fair value through other comprehensive income	20,276	19,223	194	859	18,371	17,486	242	644	IFRS 7.8(h); IFRS 9.4.1.2A	
Financial assets at amortised cost	250,506				245,326				IFRS 7.8(f); IFRS 9.4.1.2	
Derivatives – Hedge accounting	2,546	0	2,546	0	2,133	0	2,133	0	IFRS 9.6.2.1; Annex V.Part 1.22; Annex V.Part 1.26	
Fair value changes of the hedged items in portfolio hedge of interest rate risk	1,213				106				IAS 39.89A(a); IFRS 9.6.5.8	
Other assets ¹	33,642				32,455					
TOTAL ASSETS	352,335				328,357				IAS 1.9(a), IG 6	

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

(min	EUR)		As of 30/09/2019								As of 31/12/2019					
		Gross carry	ing amount		Accu	Accumulated impairment			ss carrying amo	unt	Accui	mulated impair	ment			
Breakdown of financial assets by instrument and by counterparty sector ¹		Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not creditimpaired	assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	assets	Stage 1 Assets without significant increase in credit risk since initial recognition		Stage 3 Credit-impaired assets	References		
Financial assets at fair	Debt securities	17,595	0	0	0	0	0	15,964	0	0	0	0	0	Annex V.Part 1.31, 44(b)		
value through other comprehensive income	Loans and advances	0	0	0	0	0	0	0	0	0	0	0	0	Annex V.Part 1.32, 44(a)		
Financial assets at	Debt securities	17,203	15	14	-1	0	-4	17,376	6	14	-2	0	-5	Annex V.Part 1.31, 44(b)		
amortised cost	Loans and advances	213,957	14,853	9,522	-716	-650	-3,687	208,689	15,474	8,473	-664	-651	-3,384	Annex V.Part 1.32, 44(a)		

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



Breakdown of liabilities

CaixaBank, S.A.

(mln EUR)

	Carrying	amount	
LIABILITIES:	As of 30/09/2019	As of 31/12/2019	References
Financial liabilities held for trading	23,413	9,382	IFRS 7.8 (e) (ii); IFRS 9.BA.6
Trading financial liabilities ¹	0	0	Accounting Directive art 8(1)(a),(3),(6)
Financial liabilities designated at fair value through profit or loss	1	1	IFRS 7.8 (e)(i); IFRS 9.4.2.2
Financial liabilities measured at amortised cost	292,415	285,704	IFRS 7.8(g); IFRS 9.4.2.1
Non-trading non-derivative financial liabilities measured at a cost-based method ¹	0	0	Accounting Directive art 8(3)
Derivatives – Hedge accounting	1,524	515	IFRS 9.6.2.1; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	2,026	1,474	IAS 39.89A(b), IFRS 9.6.5.8
Provisions	5,515	3,625	IAS 37.10; IAS 1.54(I)
Tax liabilities	858	872	IAS 1.54(n-o)
Share capital repayable on demand	0	0	IAS 32 IE 33; IFRIC 2; Annex V.Part 2.12
Other liabilities	1,891	1,640	Annex V.Part 2.13
Liabilities included in disposal groups classified as held for sale	2	1	IAS 1.54 (p); IFRS 5.38, Annex V.Part 2.14
Haircuts for trading liabilities at fair value ¹	0	0	Annex V Part 1.29
TOTAL LIABILITIES	327,645	303,213	IAS 1.9(b);IG 6

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

(mln EUR)

		Carrying	amount]
Breakdown of financial liabil	ties by instrument and by counterparty sector	As of 30/09/2019	As of 31/12/2019	References
Derivatives		24,406	9,426	IFRS 9.BA.7(a); CRR Annex II
Short positions	Equity instruments	0	0	IAS 32.11; ECB/2013/33 Annex 2.Part 2.4-5
Snort positions	Debt securities	530	471	Annex V.Part 1.31
	Central banks	16,555	14,418	Annex V.Part 1.42(a), 44(c)
	of which: Current accounts / overnight deposits	0	0	ECB/2013/33 Annex 2.Part 2.9.1
	General governments	10,799	11,137	Annex V.Part 1.42(b), 44(c)
	of which: Current accounts / overnight deposits	10,530	10,855	ECB/2013/33 Annex 2.Part 2.9.1
	Credit institutions	10,842	6,230	Annex V.Part 1.42(c),44(c)
Describe	of which: Current accounts / overnight deposits	1,111	1,074	ECB/2013/33 Annex 2.Part 2.9.1
Deposits	Other financial corporations	10,969	9,208	Annex V.Part 1.42(d),44(c)
	of which: Current accounts / overnight deposits	5,143	4,053	ECB/2013/33 Annex 2.Part 2.9.1
	Non-financial corporations	55,301	53,448	Annex V.Part 1.42(e), 44(c)
	of which: Current accounts / overnight deposits	52,406	50,881	ECB/2013/33 Annex 2.Part 2.9.1
	Households	146,195	149,059	Annex V.Part 1.42(f), 44(c)
	of which: Current accounts / overnight deposits	122,214	125,800	Annex V.Part 1.42(f), 44(c)
Debt securities issued		33,892	33,786	Annex V.Part 1.37, Part 2.98
Of which: Sub	ordinated Debt securities issued	5,418	5,442	Annex V.Part 1.37
Other financial liabilities		7,864	8,419	Annex V.Part 1.38-41
TOTAL FINANCIAL LIABILITIES		317,353	295,601	



Spring 2020 EU-wide Transparency Exercise Market Risk

		Conducting J.A.																				
1	SA			IM									IM									
			VaR (Memoral	ndum item)	STRESSED VaR (I	R (Memorandum item) INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ND MIGRATION RISK CAPITAL CHARGE FOR CTP			VaR (Memorandum item)		STRESSED VaR (A	STRESSED VaR (Memorandum item)		MENTAL LT AND ION RISK CHARGE						
(min EUR)	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	TOTAL RISK EXPOSURE AMOUNT	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt	12 WEEKS AVERAGE MEASURE	MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	TOTAL RISK EXPOSURE AMOUNT
	As of 30/09/2019	As of 31/12/2019				As of 30,	/09/2019									As of 31/1	2/2019					
Traded Debt Instruments	652	540	8	3	44	13							8	3	28	11						
Of which: General risk	26	24	8	3	44	13							8	3	28	11						4
Of which: Specific risk	627	516	0	0	0	0							0	0	0	0						
Equities	5	0	7	3	35	15							9	2	31	8						
Of which: General risk	3	0	7	3	35	15							9	2	31	8						
Of which: Specific risk	2	0	0	0	0	0							0	0	0	0						4
Foreign exchange risk Commodities risk	748	692	3	1	14	4							3	0	9	2						
	0	U	U	U		U			_		_			U	F0					_		
Total	1,405	1,232	12	4	65	18	18	15	0	0	0	1,194	15	4	50	16	15	13	0	0	0	992

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



Credit Risk - Standardised Approach

CaixaBank, S.A.

					Standardise	ed Approach			
			As of 30/	09/2019			As of 31	/12/2019	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions
	(min EUR, %)								
	Central governments or central banks	52,851	54,473	9,100		47,237	48,259	8,826	
	Regional governments or local authorities	14,165	11,716	276		13,481	10,657	269	
	Public sector entities	5,450	4,647	2,195		5,397	4,659	2,254	
	Multilateral Development Banks	52	809	U		55	757	0	
	International Organisations Institutions	6,991	5,248	1,469		6,174	4.442	1.274	
	Corporates	35,605	25,426	23,345		35,923	25,877	24,094	
	of which: SMF	4,820	3,687	3,526		4.939	3.723	3,571	
	Retail	16,062	11,457	6.735		16,000	11,727	6.900	
C	of which: SME	4,586	2,984	1,752		4,645	3,040	1,775	
Consolidated data	Secured by mortgages on immovable property	14,920	14,164	5,439		15,941	14,916	5,808	
	of which: SME	1,206	1,079	466		2,034	1,726	810	
	Exposures in default	2,559	1,231	1,417		1,911	955	1,091	829
	Items associated with particularly high risk	1,119	785	1,178		431	299	448	
	Covered bonds	8	8	2		7	7	1	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		l ^o	U	0	
	Equity	0 14,028	0 14,011	9,857		0 14,580	0 14,569	9.633	
	Other exposures	14,028 163.811	14,011		1,948	14,580		9,633	1,486
	Standardised Total ²	163,811	143,975	61,011	1,948	157,136	137,124	60,598	1,486

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

⁽²⁾ Shandardized Total does not include the Securitization position

					Standardise	ed Approach			
			As of 30/	09/2019			As of 31/	12/2019	
		Original Exposure ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	
	(min EUR, %) Central governments or central banks	47,017	48,310	9,093		41.286	41,981	8,820	
	Regional governments or local authorities	12,645	10,773			12,045	9,735	0,020	
	Public sector entities	3,660	3,203	1,549		3,511	3,121	1,543	
	Multilateral Development Banks	0,000	114	0		0	99	0	
	International Organisations	0	0	0		0	0	ō	
	Institutions	1,578	1,575	359		1,261	1,248	297	
	Corporates	16,600	10,670	9,257		15,663	10,360	9,252	
	of which: SME	1,899	1,404	1,306		2,063	1,540	1,452	
	Retail	11,065	8,178	4,585		10,847	8,368	4,697	
SPAIN	of which: SME	1,856	1,243	757		1,864	1,265	760	
SPAIN	Secured by mortgages on immovable property	3,385	2,883	1,371		3,930	3,211	1,549	
	of which: SME	749	674	296		1,523	1,271	607	
	Exposures in default	1,189	544	688	12	970	432	504	513
	Items associated with particularly high risk	929	654	981		241	167	250	
	Covered bonds	8	8	2		7	7	1	
	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	13,528	13.528	9,632		13.913	13.913	9,335	
	Other exposures	13,528	13,528	9,632	1,219	13,913	13,913	9,335	999
	Standardised Total ²	(1) 0 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1							999

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

(iii) Total value adjustments and provisions per country of counterparty excludes those for securitization exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the

		exposures, but includes gener	a creat rat adjustments						
					Standardise	d Approach			
			As of 30/	09/2019			As of 31,	12/2019	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(min EUR, %)								
i	Central governments or central banks	2,321 1,229	2,837	0		1,812	2,314	0	
	Regional governments or local authorities	1,229	834 569	167 248		1,202 359	817 541	163	
	Public sector entities Multilateral Development Banks	366	569	248		359	541	241	
	International Organisations	ů	1	ů		0	0	0	
	Institutions	512	330	167		389	248	214	
	Corporates	9,360	6,817	6,759		9,585	6,873	6,815	
	of which: SME	2,008	1,472	1,414		1,986	1,445	1,388	
	Retail	4,704	3,106	2,039		4,865	3,173	2,086	
PORTUGAL	of which: SME	2,567	1,631	932		2,624	1,648	942	
PORTUGAL	Secured by mortgages on immovable property	11,428	11,182	4,025		11,903	11,604	4,216	
	of which: SME	377	328	137		432	379	171	
	Exposures in default	1,073	551	586	434	872	485	532	304
	Items associated with particularly high risk	190	131	197		190	132	198	
	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) Equity	U	0	U		0	U	U	
	Other exposures	500	483	225		666	656	297	
	Standardised Total ²	300	703	223	544		0,0	237	428

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

2 Total value adjustments and nonsistons per cruintry of cruaterwards excludes those for securitisation empoures, additional valuations distinguished to the cause funds and other cause funds reductions related to the

		(2) Total value adjustments and exposures, but includes general		terparty excludes those for seo	uritisation exposures, additiona	valuation adjustments (AVAs) a	nd other own funds reduction	s related to the	
					Standardise	d Approach			
			As of 30/	09/2019			As of 31,	12/2019	
	(min EUR. %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
UNITED KINGDOM	Central governments or central banks Regional governments or local authorities Regional covernments or local authorities Regional Government and Regional Re	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 833 1.355 40 12 8 8 6 3 0 0	0 0 0 0 1877 8322 39 9 7 7 5 2 1 0 0 0 0	1	0 0 0 0 0 773 1.999 82 28 18 13 9 3 1 0 0	0 0 0 0 750 1.541 13 10 7 7 3 1 0 0 0 0	0 0 0 0 1055 1.0111 41 48 6 6 3 1 1 2 0 0 0 0	0
	Other exposures Standardised Total ²	O	U	0	6	0	0	0	4

To Organia reposume, unlike byposume value, in reported before taking into occurat any effect due to credit convenion factors or credit risk intripation between (e.g., substitution effects).

Total value adjustments and provisions per country of counterparty excludes those for securitation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes growed under this designments.



Credit Risk - Standardised Approach

CaixaBank, S.A.

					Standardise	od Annroach								
			As of 30,	09/2019	Standardisc	a Approach	As of 31/	12/2019						
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustment and provisions ²					
	(min EUR, %)													
	Central governments or central banks	2,338	2,338	0		3,010	3,010	0						
	Regional governments or local authorities	0	0	0		0	0	0						
	Public sector entities	24 24 24 24 24 24												
	Multilateral Development Banks	0	U	0		0	U	U						
	International Organisations Institutions	117	0	0		0	0	10						
	Institutions Corporates	117	92	21		70	40	13						
	of which: SME	23	71	20		20	18	17						
	Retail	15	13	8		10	17	10						
	of which: SME	14	13	8		18	17	10						
ITALY	Secured by mortgages on immovable property	1	0	0		1	0	0						
	of which: SME	0	0	0		0	0	0						
	Exposures in default	0	0	0	0	1	1	2						
	Items associated with particularly high risk	0	0	0		0	0	0						
	Covered bonds	0	0	0		0	0	0						
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0						
	Collective investments undertakings (CIU)	0	0	0		0	0	0						
	Equity	0	0	0		0	0	0						
	Other exposures	0	0	0		0	0	0						
	Standardised Total ²	(1) Original exposure, unlike Ex			1									

Uniquia exposure, unine exposure value, is reported petro taking into account any effect oue to creat conversion actions or creat row imagazon techniques (e.g., suscitations) and of the conversion and conversions of the conversion and conversion admitted to the conversion admitted to the conversion admitted to the conversion admitted to the conversion and conversion admitted to the conversion admitted to the conversion and conversion and conversion admitted to the conversion admitted to the conversion admitted to the conversion and conversion and conversion admitted to the conversion admitted to the conversion admitted to the conversion and conversion admitted to the conversion admitted to the conversion admitted to the conversion admitted to the conversion and conversion admitted to the conversion admitted

		exposures, but includes gener	al credit risk adjustments.						
					Standardis	ed Approach			
			As of 30,	09/2019			As of 31	/12/2019	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(min EUR, %) Central governments or central banks	0	0	0		0		0	
	Regional governments or local authorities	ő	0	0		0	0	o o	
	Public sector entities	67	14	3		67	14	3	
	Multilateral Development Banks	0	0	0		1	1	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	564	575	129		605	617	136 770	
	Corporates	499	439	435 44		911 138	773 130	128	
	of which: SME Retail	52	40	21		136	36	22	
	of which: SME	30	25	14		31	26	15	
FRANCE	Secured by mortgages on immovable property	25	24	12		25	24	12	
	of which: SME	17	16	8		17	17	8	
	Exposures in default	1	1	1	1	6	5	7	1
	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		U	U	0	
	Other exposures	0	0	0		U			

⁶⁰ Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g., substitution effects).
⁶⁰ Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (ANA) and other own funds reductions related to the

		exposures, but includes gener		terpuity excludes trust for sec	этемиот скраните, аванона	r talabour aujustinicinis (ATAS) t	and done own runda reduction	reduce to the	
					Standardise	ed Approach			
			As of 30/	09/2019			As of 31,	12/2019	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(min EUR, %)								
	Central governments or central banks	956	956	0		923	923	0	
	Regional governments or local authorities	0 144	0	0		0 140	0	0	
	Public sector entities Multilateral Development Banks	144	00	17		140	//	15	
	International Organisations	ů	0	0		0	0	0	
	Institutions	414	411	100		174	171	60	
	Corporates	804	747	745		796	601	600	
	of which: SME	125	123	123		108	82	81	
	Retail	36	7	4		13	10	6	
UNITED STATES	of which: SME	33	6	3		9	9	5	
UNITED STATES	Secured by mortgages on immovable property	9	8	4		9	9	4	
	of which: SME	2	2	1		2	2	1	
	Exposures in default	U	0	0	0	2	2	3	0
	Items associated with particularly high risk Covered honds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	ů	0	0		0	0	0	
	Collective investments undertakings (CIU)	o o	0	0		o o	0	o o	
	Equity	0	0	0		0	0	0	
	Other exposures	0	0	0		0	0	0	
	Chandard and Tabali				2				

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

		exposures, but includes gene	ral credit risk adjustments.						
Contral governments or central banks Regional governments or central banks Regional governments or central banks Regional governments or focal authorities Public sector entities Multilateral Development Banks Literal banks Gerporates Gorporates Gorporates Country of Country					Standardise	ed Approach			
Country of Counterpart 7 Counterpar			As of 30	/09/2019			As of 31	/12/2019	
Country of Counterpart 7 Country of Counterpart 7 Counterpart 8		Original Exposure ¹	Exposure Value ¹	Risk exposure amount		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
Other exposures 0 0 0 0 0 0 0 0 Sandardised Total 0	Central governments or contral banks Regional governments or local authorities Public sector entities Institutions Corporates of which: SME Retail mich. SME Secured by mortgages on immovable property of which: SME Exposure in default Items associated with particularly high risk Convent bonds Convent bonds Convent bonds Convent institutions and corporates with a ST credit assessment Collector institutions and corporates with a ST credit assessment Equilibric investments undertakings (CIU) Equilibric Collector institutions and corporates with a ST credit assessment Collector institutions and corporates with a ST credit assessment Collector institutions and corporates with a ST credit assessment Collector institutions and corporates with a ST credit assessment Collector institutions and corporates with a ST credit assessment Collector institutions and corporates with a ST credit assessment Collector institutions and corporates with a ST credit assessment Collector institutions and corporates with a ST credit assessment Collector institutions and corporates with a ST credit assessment Collector institutions and corporates with a ST credit assessment Collector institutions and corporates with a ST credit assessment Collector institutions and corporates with a ST credit assessment Collector institutions and corporates with a ST credit assessment Collector institutions and corporates with a ST credit assessment Collector institutions and corporates with a ST credit assessment Collector institutions and corporates with a ST credit assessment Collector institutions and corporates with a ST credit assessment Collector institution and corporates with a ST credit assessment Collector institution and corporates with a ST credit assessment Collector institution and corporates with a ST credit assessment Collector institution and corporates with a ST credit assessment Collector institution and corporates with a S			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

(i) Chrisind encourse, unitie Eurosure value, is recorted before balino into account any effect due to credit convexion factors or credit risk militation techniques (e.o. substitution effects).

(ii) Total value adjustments and provisions per country of country party excludes those for securitisation exposures, additional valuation adjustments (MVe) and other own funds reductions related to the exposures, but include general receit risk adjustments.



Credit Risk - Standardised Approach

					Calxaba	IIIK, J.A.			
					Standardis	ed Approach			
			As of 30,	/09/2019			As of 31	/12/2019	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(min EUR, %)								
	Central governments or central banks	0	0	0		0		0	
	Regional governments or local authorities Public sector entities	0	0	0		0			
	Multilateral Development Banks	0	0	0		0		0	
	International Organisations	0	0	0		0		0	
	Institutions	0	0	0		0		0	
	Corporates	0	0	0		0		0	
	of which: SME	0	0	0		0	(0	
Country of	Retail	0	0	0		0	9	0	
	of which: SME Secured by mortgages on immovable property	0	0	0		0			
Counterpart 8	of which: SME	0	0	0		0		0	
	Exposures in default	0	0	0	0	0		0	
	Items associated with particularly high risk	0	0	0		0		0	
	Covered bonds	0	0	0		0		0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0		0	
	Collective investments undertakings (CIU)	0	0	0		0		0	
	Equity	0	0	0		0		0	
	Other exposures	U	0	0	•	U			
	Standardised Total ²	(1) Original exposure unlike Ev	nonina value, ir reported befor	e taking into account any effect	due to credit conversion factor	e or credit risk mitigation techn	iouer (e.o. substitution effects	1	L
		(2) Total value adjustments and	I nominione per country of cour	ternarty excludes those for sec	uritiration exposures, additions	I valuation adjustments (AVAs)	and other own funds reduction	ne related to the	

		exposures, but includes gener	ar credit risk adjustifierits.		Standardise	d Assessed			
					Standardise	au Approach			
			As of 30	09/2019			As of 31,	/12/2019	
	(min EUR. %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
Country of Counterpart 9	Central governments or central banks Regional governments or local authorities Public sector entities Multitates al Development Banks Multitates al Development Banks Multitates al Development Banks Multitates al Development Banks Multitates al Development Multitates al Development Multitates al Development Multitates al Multitates Multitates al Multitates Multi	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 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
	Standardised Total ²				0				0

		(2) Total value adjustments an exposures, but includes gene		nterparty excludes those for sec	uritisation exposures, additiona	Valuation adjustments (AVAs)	and other own funds reduction	s related to the	
					Standardise	ed Approach			
			As of 30,	/09/2019			As of 31	/12/2019	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(min EUR, %) Central governments or central banks Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities Multilateral Development Banks International Organisations	0	0	0		0	0	0	
	Institutions Corporates of which: SME	0	0	0		0 0 0	0 0 0	0 0	
Country of Counterpart 10	Retail of which: SME Secured by mortgages on immovable property	0	0	0		0	0	0	
Counterpart 10	of which: SME Exposures in default	0	0	0	0	0	0	0	
	Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU) Equity Other exposures	0	0	0 0 0		0	0	0 0	
	Standardised Total ²		-	_	0				

Credit Risk - IRB Approach CaixaBank, S.A.

							IRB A	pproach					
				As of 30	09/2019					As of 31	/12/2019		
		Original I	xposure ¹	Exposure Value ¹	Risk expos	ure amount	Value adjustments	Original E	xposure ¹	Exposure Value ¹	Risk expos	ure amount	Value adjustmer
	(min EUR, %)		Of which: defaulted	Value*		Of which: defaulted	provisions		Of which: defaulted	Value*		Of which: defaulted	and provisi
Cantral banks and central governments													
													1.059
	Corporates - Of Which: Specialised Lending	68,007	2,191	49,116	29,214	1/6	1,013	70,425	2,535	50,564	29,528	196	1,059
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	13.633	739	11.680	5.708	59	348	13.622	748	11.686	6.031	62	339
	Retail	158,737	5,989	122,544	22.841	2.587	2,589	157.143	6.107	120,820	22.350	2.658	2.597
	Retail - Secured on real estate property	125,088	4,940	99.304	14.413	2,530	1,673	123,542	5.044	97.702	14.054	2,599	1.684
	Retail - Secured on real estate property - Of Which: SME	12.175	937	9.864	2.447	247	222	11.826	974	9.567	2.535	257	232
Consolidated data	Retail - Secured on real estate property - Of Which: non-SME	112,913	4,003	89,440	11,966	2,283	1,451	111,716	4,071	88,135	11,519	2,342	1,452
	Retail - Qualifying Revolving	13,396	129	6,633	1,805	0	156	13,700	124	6,840	1,778	0	159
	Retail - Other Retail	20,252	920	16,607	6,623	56	760	19,900	938	16,279	6,518	59	754
	Retail - Other Retail - Of Which: SME	11,881	579	9,619	3,412	46	392	11,957	605	9,688	3,509	50	392
	Retail - Other Retail - Of Which: non-SME	8,371	342	6,988	3,212	9	369	7,943	333	6,590	3,009	9	362
	Equity	8,486	7	8,486	19,374	24		8,057	3	8,057	18,310	0	
	Other non credit-obligation assets				0						0		
	IRB Total ²			osure value, is re	71,430						70,187		

							IRB A	pproach					
		As of 30/09/2019 As of 31/12/2019											
		Value ¹ and		Original Exposure Exposure Value		Risk expos	ure amount	Value adjustments					
	(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	and provisions
	Central banks and central governments Institutions	0	0	0	0	0	0	0 0	0 0	0	0	0	0
	Corporates Corporates - Of Which: Specialised Lending	57,562	2,190	41,264	24,953	175	990	58,659	2,532	42,227	25,017	196	1,031
	Corporates - Or Which: Specialised Lending Corporates - Of Which: SME	13.633	739	11.680	5,708	59	348	13.622	748	11.686	6.031	62	339
	Retail	157,087	5,948	121,149	22,532	2,565	2,569	155,534	6,038	119,463	22,047	2,626	2,573
	Retail - Secured on real estate property	123,566	4,901	97,978	14,127	2,509	1,655	122,055	4,985	96,408	13,772	2,567	1,665
SPAIN	Retail - Secured on real estate property - Of Which: SME	12,137	931	9,832	2,440	244	221	11,790	966	9,537	2,528	254	231
5.74.4	Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving	111,430 13.294	3,970 128	88,146 6,588	11,688	2,264	1,434	110,266 13.603	4,019 117	86,871 6.799	11,244	2,313	1,434 156
	Retail - Other Retail	20.227	919	16.583	6.614	56	760	19,876	937	16.256	6,509	59	753
	Retail - Other Retail - Of Which: SME	11,876	579	9,615	3,410	46	392	11,953	605	9,684	3,508	50	392
	Retail - Other Retail - Of Which: non-SME	8,351	341	6,968	3,203	9	368	7,924	332	6,572	3,001	9	361
	Equity	8,486	7	8,486	19,374	24	0	8,057	3	8,057	18,310	0	0
	Other non credit-obligation assets IRB Total												
	IRB lotal	(1) Original exposu											

								IRB A	pproach					
					As of 30	09/2019					As of 31	/12/2019		
			Original	Exposure ¹	Exposure	Risk expos	ure amount	Value adjustments	Original E	xposure ¹	Exposure	Risk expos	ure amount	Value adjustments
		(min EUR, %)		Of which: defaulted	Value ¹		Of which: defaulted	and provisions		Of which: defaulted	Value ¹		Of which: defaulted	and provisions
	Central b Institutio Corporate		0 0 793	0	0 0 288	0 0 89	0	0	0 0 781	0	0 0 292	0 0 82	0	0
	Corporate	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	Retail - Secured on real estate property	12 9	0	9	2 1	0	0	10 8	0	8 7	1	0	0
PORTUGAL		Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME	9	0	7	0 1	0	0	0 8	0	7	0	0	0
		Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME	1	0	1	0	0	0	0	0	0	0	0	0
	Equity	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
		n credit-obligation assets												

							IRB A	pproach					
				As of 30	/09/2019					As of 31	/12/2019		
		Original	Exposure ¹	Exposure Value ¹	Risk expos	sure amount	Value adjustments	Original E	Exposure ¹	Exposure Value ¹	Risk expos	ure amount	Value adjustments
	(min EUR. %)		Of which: defaulted	Value*		Of which: defaulted	provisions		Of which: defaulted	Value*		Of which: defaulted	and provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	1,314	0	995	554	0	4	1,645	0	1,153	571	0	5
	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	611	18	542	107	10	10	592	19	524	106	10	10
	Retail - Secured on real estate property	588	17	530	103	10	9	570	19	513	103	10	10
UNITED KINGDOM	Retail - Secured on real estate property - Of Which: SME	9	0	9	2	0	0	8	1	7	2	1	0
UNITED KINGDOM	Retail - Secured on real estate property - Of Which: non-		17	521	101	9	9	562	17	506	101	9	9
	Retail - Qualifying Revolving	17	0	7	2	0	0	17	0	7	2	0	0
	Retail - Other Retail	5	0	5	2	0	0	5	0	5	2	0	0
	Retail - Other Retail - Of Which: SME	1	0	1	0	0	0	2	0	1	0	0	0
	Retail - Other Retail - Of Which: non-SME	4	0	3	1	0	0	3	0	3	1	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets												
	IRB Total												

							IRB A	pproach					
				As of 30	09/2019					As of 31	1/12/2019		
		Original	Exposure ¹	Exposure	Risk expos	ure amount	Value adjustments	Original	Exposure ¹	Exposure	Risk expos	ure amount	Value adjustment
	(min EUR. %)		Of which: defaulted	Value ¹		Of which: defaulted	provisions		Of which: defaulted	Value ¹		Of which: defaulted	and provision
	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	667	2	270	131	0	1	772	0	319	154	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME Retail	38	0	32	0	0	0	37	0	31	0	0	0
		38 34	0	32	5		0	37		29	5		
	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME	34	0	30	5	0	0	33	0	29	5	0	0
ITALY	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME	33	0	29	4	0	0	32	0	28		0	0
	Retail - Qualifying Revolving	33	0	25	1	0	0	4	0	20	1	0	0
	Retail - Other Retail	0	0	0		0	0	,	0	0	0	0	0
	Retail - Other Retail - Of Which: SMF	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	ō	ó	ō	ó	ó	ō	l o	ó	0	ō
	Other non credit-obligation assets												
	IRB Total												

Credit Risk - IRB Approach CaixaBank, S.A.

							IRB A	pproach					
				As of 30	09/2019					As of 31	/12/2019		
		Original Exposure Exposure Risk exposure amount adjustments and Original Exposure Original								Exposure Value ¹	Risk expos	ure amount	Value adjustment
	(min EUR, %)		Of which: defaulted	value:		Of which: defaulted	provisions		Of which: defaulted	Value:		Of which: defaulted	and provision
	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	711	0	524	336	0	1	1,586	0	1,034	849	0	4
	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	76 65	1	60 54	13	1	1	76 65	2	59 54	12 11	1	1
	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME	65	1	54	11	1	1	65	1	54	0	1	1
FRANCE	Retail - Secured on real estate property - Of Which: non-SME	64	1	53	11	1	1	64	1	53	10	1	1
	Retail - Qualifying Revolving	9	0	33	11	1	0	04	0	33	10	1	1
	Retail - Other Retail	2	0	2	1	0	0	2	0	2	1	0	0
	Retail - Other Retail - Of Which: SMF	0	0	0	0	0	0	n n	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	2	0	2	1	0	0	2	0	2	1	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets								-	-			
	IRB Total												

							IRB A	pproach					
				As of 30	/09/2019					As of 31	1/12/2019		
		Original	Exposure ¹	Exposure Value ¹	Risk expos	sure amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk expos	ure amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value*		Of which: defaulted	provisions		Of which: defaulted	Value*		Of which: defaulted	and provisions
	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	920	0	678	516	0	1	886	0	660	414	0	1
	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	85	1	70	12	0	0	85	1	70	12	1	0
	Retail - Secured on real estate property	79	1	67	12	0	0	79	1	67	12	1	0
UNITED STATES	Retail - Secured on real estate property - Of Which: SME	1	0	1	0	0	0	1	0	1	0	0	0
UNITED STATES	Retail - Secured on real estate property - Of Which: non-SME	78	1	66	11	0	0	78	1	66	11	1	0
	Retail - Qualifying Revolving	5	0	2	0	0	0	6	0	2	1	0	0
	Retail - Other Retail	1	0	1	0	0	0	1	0	1	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	1	0	0	0	0	0	1	0	1	0	0	0
	Equity	. 0	0	0	0	0	0	0	0	0	. 0	0	0
	Other non credit-obligation assets												
	IRB Total												

								IRB A	pproach					
					As of 30	09/2019					As of 31	/12/2019		
			Original	Exposure ¹	Exposure Value ¹	Risk expos	ure amount	Value adjustments and	Original E	xposure ¹	Exposure Value ¹	Risk expos	ure amount	Value adjustments
		(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	and provisions
	Central ba	anks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutio	ns	0	0	0	0	0	0	0	0	0	0	0	0
	Corporate		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	0
Country of Counterpart 7		Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
Country of Counterpart 7		Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity		0	0	0	. 0	0	0	0	0	0	0	0	0
	Other nor	credit-obligation assets												

								IRB A	pproach					
					As of 30	09/2019					As of 31	1/12/2019		
			Original	Exposure ¹	Exposure	Risk expos	ure amount	Value adjustments	Original	Exposure ¹	Exposure	Risk expos	ure amount	Value adjustments
		(min EUR. %)		Of which: defaulted	Value ¹		Of which: defaulted	provisions		Of which: defaulted	Value ¹		Of which: defaulted	and provisions
		anks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutio		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	0
Country of Counterpart 8		Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
Country or Counterpart o		Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	n credit-obligation assets	0	0	0	U	0	0	0	0	0	U	0	U
	IRB Total				re value, is reporti									

							IRB A	pproach					
				As of 30	(09/2019					As of 3:	1/12/2019		
		Original	Exposure ¹	Exposure	Risk expos	ure amount	Value adjustments	Original I	Exposure ¹	Exposure	Risk expos	sure amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value ¹		Of which: defaulted	and provisions		Of which: defaulted	Value ¹		Of which: defaulted	and provisions
Country of Counterpart 9	Central Banks and central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SPE Retail - Secured on real entire property Retail - Secured on real entire property - Of Which: SPE Retail - Secured on real entire property - Of Which: SPE Retail - Secured on real entire property - Of Which: SPE Retail - Secured on real entire property - Of Which: SPE Retail - Secured on real entire property - Of Which: SPE Retail - Secured on real entire property - Of Which: SPE Retail - Secured on real entire property - Of Which: SPE Retail - Secured on real entire property - Of Which: SPE Retail - Secured on real entire property - Of Which: SPE Retail - Secured on real entire property - Of Which: SPE Retail - Secured on real entire property - Of Which: SPE Retail - Secured on real entire property - Of Which: SPE Retail - Secured on real entire property - Of Which: SPE Retail - Secured on real entire property - Of Which: SPE Retail - Secured on real entire property - Of Which: SPE Retail - Secured on real entire property - Of Which: SPE Retail - Secured on real entire property - Of Which: SPE Retail - Secured on real entire property - Of Which: SPE Retail - Secured on real entire property - Of Which: SPE Retail - Secured on real entire property - Of Which: SPE Retail - Secured on real entire property - Of Which: SPE Retail - Secured on real entire property - Of Which: SPE Retail - Secured on real entire property - Of Which: SPE Retail - Secured on real entire property - Of Which: SPE Retail - Secured on real entire property - Of Which: SPE Retail - Secured on real entire property - Of Which: SPE Retail - Secured on real entire property - Of Which: SPE Retail - Secured on real entire property - Of Which: SPE Retail - Secured on real entire property - Of Which: SPE Retail - Secured on real entire property - Of Which: SPE Retail - Secured on real entire property - Of Which: SPE Retail - Secured on real entire property - Of Which: SPE Retail - Secured on real entire property - Of Whi	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
,	Retail - Qualifying Revolution Retail - Other Retail - Other Retail - Of Which: SME Retail - Other Retail - Off Which: SME Retail - Other Retail - Off Which: non-SME Equity Other non credit-obligation assets	0 0 0	0 0 0	0 0 0 0	0	0 0 0 0	0 0 0 0	0 0 0 0	0 0 0 0	0 0 0	0 0 0 0	0 0 0 0 0	0 0 0 0 0

								IRB A	pproach					
					As of 30	09/2019					As of 31	/12/2019		
			Original	Exposure ¹	Exposure	Risk expos	ure amount	Value adjustments	Original	Exposure ¹	Exposure	Risk expos	sure amount	Value adjustment
		(min EUR, %)		Of which: defaulted	Value ¹		Of which: defaulted	and provisions		Of which: defaulted	Value ¹		Of which: defaulted	and provision
		anks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutio		0	0	0	0	0	0	0	0	0	0	0	0
	Corporati	Corporates - Of Which: Specialised Lending	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	corporated of final and	o o	0	ő	ő	ő	ő	ő	ő	o o	ő	o o	ő
		Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
C		Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
Country of Counterpart 10		Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	n credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	0
	IRB Tota												_	_
	IRB IULA		0) =		re value, is report									



General governments exposures by country of the counterparty

							CaixaBank, S.A.							
							As of 31/12/2019							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off bala	nce sheet	
												Off-balance si	heet exposures	
								David and the same	daloo daloo daloo	Bardinashina mista	negative fair value			
								Derivatives with pos	ative fair value	Derivatives with	negative fair value			
			Total carrying amount of											Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	assets (net of short											
			positions)		of which: Eigensial accets	of which: Financial assets at						Nominal	Provisions	
				of which: Financial assets held for trading	designated at fair value through profit or loss	fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount			
					through profit or loss	comprenensive income								
[0 - 3M [[3M - 1Y [
[1Y - 2Y [[2Y - 3Y [Austria													
[3Y - 5Y [[5Y - 10Y [Austria													
[10Y - more	=													
[0 - 3M [
[1Y - 2Y [[2Y - 3Y [Belgium													
[3Y - 5Y [15Y - 10Y 10Y - more														
[10y - more Total [0 - 3M [[3M - 1Y [[1Y - 2Y [
[1Y - 2Y [[2Y - 3Y [Bulgaria													
[2Y - 3Y	Bulgaria													
Total 0 - 3M	1													
[3M - 1Y [[1Y - 2Y [[2Y - 3Y [
[2Y - 3Y [13Y - 5Y 15Y - 10Y	Cyprus													
[10Y - more														
Total [0 - 3M [[3M - 1Y [
1 17 - 27 F F 27 - 37 F F 37 - 57 F	Czech Republic													
	=													
Total To - 3M T 3M - 1Y TY - 2Y														
	Denmark													
[3Y - 5Y [5Y - 10Y [10Y - more														
[10Y - more Total [0 - 3M [
[0 - 3M [Fatanta													
[2Y - 3Y [[3Y - 5Y [5Y - 10Y [Estonia													
「10Y - more Total														



General governments exposures by country of the counterparty

							CaixaBank, S.A.							
							As of 31/12/2019							
						Dire	ct exposures							
	(mln EUR)			On balance sl	heet				Deriva	tives		Off balar	nce sheet	
								Derivatives with pos	itive fair value	Derivatives with	negative fair value	Off-balance sl	heet exposures	
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
10.394					through profit or loss	comprehensive income								
[0 - 3M [Finland													
10 - 3M	France													
[0 - 3M [3M - 1Y	Germany													
Total	Croatia													
[0 - 3M [Greece													
[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Hungary													
[0 - 3M [Ireland													
[0 - 3M [Italy													
[0 - 3M [Latvia													



General governments exposures by country of the counterparty

							CaixaBank, S.A.							
							As of 31/12/2019)						
						Dire	ct exposures							
	(mln EUR)			On balance si	heet				Deriva	tives		Off bala	nce sheet	
								Derivatives with pos	iitive fair value	Derivatives with	negative fair value	Off-balance sl	neet exposures	
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short											Risk weighted exposure amount
			positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
0 - 3M 13M - 11 1 1 1 1 1 1 1 1	Lithuania													
[0 - 3M [Luxembourg													
[0 - 3M [Malta													
[0 - 3M [Netherlands													
[0 - 3M [Poland													
[3M - 1Y [Portugal													
[0 - 3M [Romania													
[0 - 3M [Slovakia													
[0 - 3M [Slovenia													



General governments exposures by country of the counterparty

							CaixaBank, S.A.							
							As of 31/12/2019							
						Dire	t exposures							
	(mln EUR)			On balance sh	heet			Derivatives				Off bala	ıce sheet	
	(min Edit)							Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures		
	Country / Region		positions)											Risk weighted exposure amount
Residual Maturity				of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
[0 - 3M [Spain	1.142 5.614 8.317 9.255 3.437 3.342 1,796	1,142 5,614 8,317 9,255 3,437 3,342 1,796	39 50 65 57 48 98 8	0 0 0 0 0	98 159 3,008 5,067 1,121 720 0	893 5,405 5,244 4,130 2,268 2,524 1,789 22,252	0 0 1 4 3 9 113 131	5 5 62 260 824 134 355 1,644	0 2 5 4 0 36 13	3 213 217 196 1 299 242 1.171	674 2.910 219 57 7 86 100 4,054	0 0 0 0 0	157
f 0 - 3M f f 3M - 1Y f f 1Y - 2Y f f 2Y - 3Y f f 3Y - 5Y f f 5Y - 10Y f 10Y - more	Sweden								2,2.1			,		
[0 - 3M [United Kingdom													
10 - 3M	Iceland													
[0 - 3M [Liechtenstein													
[0 - 3M [Norway													
[0 - 3M [Australia													
[0 - 3M [Canada													
[0 - 3M [Hong Kong													



General governments exposures by country of the counterparty

							CaixaBank, S.A.								
							As of 31/12/2019								
		Direct exposures													
	(mln EUR)			On balance s	heet					Off balar	nce sheet				
	(IIIII EOR)														
												Off-balance sl	neet exposures		
					Derivatives with positive fair value		Derivatives with negative fair value				Risk weighted				
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount	
[0-3M[[3M-1Y[[1Y-2Y[
[2Y - 3Y	Japan														
[0 - 3M [u.s.														
[0 - 3M [3M - 1Y	China														
10Y - more Total 0 - 3M 0 - 3M 10 - 3M 17 - 2Y	Switzerland														
[0 - 3M [Other advanced economies non EEA														
[0 - 3M [Other Central and eastern Europe countries non EEA														
TO - 3M	Middle East														
Total 0 - 3M	Latin America and the Caribbean														



General governments exposures by country of the counterparty

							CaixaBank, S.A.											
							As of 31/12/2019)										
Direct exposures																		
	(mln EUR)			On balance s	heet			Derivatives				Off balance sheet						
												Off-balance sheet exposures						
		Total gross carrying amount of non- derivative financial assets						Derivatives with po	sitive fair value	Derivatives with	negative fair value							
Residual Maturity	Country / Region		Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount				
[0 - 3M [Africa																	
10 - 3M 0 - 3M 3M - 1Y 1Y - 2Y 2Y - 3Y 3Y - 5Y 5Y - 10Y 10Y - more	Others	338 662 670 220 1,374 2,108 1,562	338 662 670 220 1,374 2,108 1,562 6,934	5 0 2 1 59 16 29	0 0 0 0 0	225 200 0 135 1,191 1,386 885 4,022	108 461 668 85 124 706 648	0 0 0 0 0	0 0 0 0 0 2 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	272 69 127 0 336 12 132 948	0 0 0 0 1 1 0	620				

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

- (1) Information on sovereign exposures is only available for institutions that have sovereign exposures of at least 1% of total "Debt securities and loans receivables". Country of breakdown is only available for institutions that had non-domestic sovereign exposures of 10% or more compared to total sovereign exposures. Where the latter threshold is not met, information is disclosed through the aggregate "Others".
- (2) The exposures reported cover only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other counterparts with full or partial government guarantees (3) The banks disclose the exposures in the "Financial assets held for trading" portfolio after offsetting the cash short positions having the same maturities.
- (4) The exposures reported include the positions towards counterparts (other than sovereign) on sovereign credit risk (i.e. CDS, financial guarantees) booked in all the accounting portfolio (on off balance sheet). Intespective of the denomination and or accounting classification of the positions the economic substance over the form must be used as a criteria for the identification of the exposures to be included in this column. This item does not include exposures to counterparts (other than sovereign) with full or partial government guarantees by central, regional and local governments.
- (5) Residual countries not reported separately in the Transparency exercise

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

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

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

Latin America: Argentina, Boilze, Bolivas, Brazil, Chile, Colombia, Costa Rica, Dominica, Dominica, Dominica, Dominica, Dominica, Dominica, Dominica, Guador, Gerada, Guatemala, Guyana, Halti, Honduras, Jamaica, Mexico, Nicaragua, Panama, Paraguay, Peru, St. Kits and Nevis, St. Lucia, St. Vincent and the Grenadines, Suriname, Trinidad and Tobago, Uruguay, Venezuela, Antigua And Barbuda, Anuba, Bahamas, Bah

Africa: Algeria, Egypt, Morocco, South Africa, Angola, Benin, Botswana, Burkina Faso, Burund, Cameroon, Cape Verde, Central African Republic, Chad, Comons, Congo, Congo, The Democratic Republic Of The, Côte O'I Voire, Equatorial Guinea, Eritrea, Ethiopia, Gabon, Gambia, Ghana, Guinea-Bissau, Kenya, Lesotho, Liberia, Madagascar, Malawi, Mail, Mauritius, Mauritiu

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



Performing and non-performing exposures

				As of 30/09/201	9			As of 31/12/2019							
	Gross carrying amount				provisions ⁴ fina		Collaterals and financial quarantees		Gross carrying amount			Accumulated impairment, accumulated changes in fair value due to credit risk and provisions ⁴			
		Of which performing but past due >30	Of which non-performing ¹		On performing	On non- performing	received on non- performing		Of which performing but past due >30			On performing	On non- performing	received on non- performing	
(min EUR)		days and <=90 days		Of which: defaulted	exposures ²	exposures ³	exposures		days and <=90 days		Of which: defaulted	exposures ²	exposures ³	exposures	
Debt securities (including at amortised cost and fair value)	34,921	0	14	14	1	4	0	33,423	0	14	14	2	5	2	
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
General governments	29,566	0	0	0	0	0	0	28,266	0	0	0	0	0	0	
Credit institutions	213	0	0	0	0	0	0	212	0	0	0	0	0	0	
Other financial corporations	1,504	0	0	0	0	0	0	1,546	0	0	0	0	0	0	
Non-financial corporations	3,638	0	14	14	1	4	0	3,398	0	14	14	1	5	2	
Loans and advances(including at amortised cost and fair value)	256,340	745	9,542	9,535	1,389	3,675	4,967	245,221	612	8,499	8,487	1,314	3,393	4,739	
Central banks	16,731	0	0	0	0	0	0	11,842	0	0	0	0	0	0	
General governments	12,372	61	42	42	0	6	27	11,162	12	40	40	0	6	25	
Credit institutions	7,582	3	0	0	0	0	0	5,711	0	0	0	2	0	0	
Other financial corporations	7,818	1	2	2	15	1	1	3,794	17	2	2	12	1	1	
Non-financial corporations	84,044	328	3,307	3,303	527	1,766	1,027	86,039	246	2,728	2,719	510	1,606	989	
of which: small and medium-sized enterprises at amortised cost	34,795	170	1,883	1,881	405	856	835	34,701	148	1,671	1,666	406	802	816	
Households	127,792	351	6,190	6,187	847	1,902	3,912	126,673	338	5,728	5,725	791	1,779	3,725	
DEBT INSTRUMENTS other than HFT	291,261	745	9,556	9,549	1,390	3,679	4,967	278,643	612	8,513	8,500	1,316	3,398	4,741	
OFF-BALANCE SHEET EXPOSURES	97,169		719	670	66	265	301	98,401		615	615	98	122	316	

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

⁽²⁾ Institutions report here collective allowances for 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)

⁽D) 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)

⁽⁹⁾ For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit its kar edisclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 9 and 10 of Regulation (EU) No 680/2014 - ITS on Supervisory reporting, However, for the off-balance sheet instruments, the same item ('Accumulated impairment, accumulated changes in fair value due to credit risk and provisions') is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.



Forborne exposures

)		As of 31/12/2019							
		ing amount of with forbearance	Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees received on		ing amount of with forbearance	Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees received on		
(mln EUR)		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures	exposures with forbearance measures		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)	14	12	4	4	0	14	12	4	4	2		
Central banks	0	0	0	0	0	0	0	0	0	0		
General governments	0	0	0	0	0	0	0	0	0	0		
Credit institutions	0	0	0	0	0	0	0	0	0	0		
Other financial corporations	0	0	0	0	0	0	0	0	0	0		
Non-financial corporations	14	12	4	4	0	14	12	4	4	2		
Loans and advances (including at amortised cost and fair value)	9,267	5,447	2,212	1,993	5,679	8,506	4,875	1,856	1,689	5,487		
Central banks	0	0	0	0	0	0	0	0	0	0		
General governments	248	19	4	4	50	247	15	5	5	49		
Credit institutions	0	0	0	0	0	0	0	0	0	0		
Other financial corporations	6	1	1	1	3	3	1	1	0	2		
Non-financial corporations	3,476	1,854	1,107	1,004	1,402	3,127	1,625	967	880	1,406		
of which: small and medium-sized enterprises at amortised cost	1,699	1,001	421	374	1,019	1,576	910	377	334	984		
Households	5,537	3,573	1,101	984	4,224	5,129	3,233	884	804	4,029		
DEBT INSTRUMENTS other than HFT	9,281	5,459	2,216	1,997	5,679	8,520	4,887	1,860	1,693	5,488		
Loan commitments given	51	28	7	7	14	49	28	7	7	12		

⁽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

⁽²⁾ For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 9 and 10 of Regulation (EU) No 680/2014 - ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item ('Accumulated impairment, accumulated changes in fair value due to credit risk and provisions') is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.



Spring 2020 EU-wide Transparency Exercise
Breakdown of loans and advances to non-financial corporations other than held for trading
CaixaBank, S.A.

		,	s of 30/09/201	0			As of 30/12/2019							
	Gross carryi		15 01 30/09/201	.9		Gross carryi		.9						
(mln EUR)		Of which: non- performing	Of which loans and advances subject to impairment	Accumulated impairment ¹	Accumulated negative changes in fair value due to credit risk on non-performing exposures ¹		Of which: non- performing	Of which loans and advances subject to impairment	Accumulated impairment ¹	Accumulated negative changes in fair value due to credit risk on non-performing exposures ¹				
A Agriculture, forestry and fishing	1,826	110	1,826	42	0	1,859	119	1,859	49	0				
B Mining and guarrying	503	6	503	5	0	589	6	589	5	0				
C Manufacturing	11,522	297	11,522	230	0	11,799	300	11,799	237	0				
D Electricity, gas, steam and air conditioning supply	6,059	88	6,059	111	0	6,846	84	6,846	95	0				
E Water supply	1,081	43	1,081	15	0	920	7	920	13	0				
F Construction	9,802	617	9,802	163	0	9,429	592	9,429	608	0				
G Wholesale and retail trade	11,189	486	11,189	360	0	11,680	508	11,680	399	0				
H Transport and storage	7,142	158	7,142	101	0	7,193	148	7,193	104	0				
I Accommodation and food service activities	5,113	199	5,113	143	0	5,146	91	5,146	47	0				
J Information and communication	1,823	87	1,823	55	0	1,790	84	1,790	56	0				
K Financial and insurance activities	155	3	155	4	0	158	5	158	6	0				
L Real estate activities	11,089	617	11,089	158	0	10,048	252	10,048	113	0				
M Professional, scientific and technical activities	3,731	182	3,731	130	0	3,729	155	3,729	106	0				
N Administrative and support service activities	2,900	57	2,892	57	0	2,735	35	2,735	28	0				
O Public administration and defence, compulsory social security	605	0	605	0	0	782	0	782	0	0				
P Education	364	54	364	46	0	353	53	353	43	0				
Q Human health services and social work activities	1,168	35	1,168	16	0	1,223	27	1,223	14	0				
R Arts, entertainment and recreation	543	50	543	34	0	524	47	524	33	0				
S Other services	7,427	218	7,414	610	11	9,237	214	9,219	151	8				
Loans and advances	84,044	3,307	84,022	2,281	11	86,039	2,728	86,021	2,108	8				

⁽¹⁾ The items 'accumulated impairment' and 'accumulated negative changes in fair value due to credit risk on non-performing exposures' are disclosed with a positive sign if they are decreasing an asset. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINKEP framework (template Fo 6.01), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 9 and 10 of Regulation (EU) No 680/2014 - ITS on Supervisory reporting.