

## **Significant Event**

CaixaBank Group hereby reports that it has taken part in the 2018 EUwide stress test, which has been coordinated by the European Banking Authority and supervised by the European Central Bank. The test uses reference data from 31st December 2017 and comprises a three-year period (2018-2020) in two scenarios, baseline and adverse. The results obtained are as follows:

Under the adverse scenario, the fully-loaded CET1 ratio at 31st December 2020 is depleted by 239 basis points, reaching a level of 9.11% from 11.50%, after the initial application of IFRS-9 on 31st December 2017. In this same scenario, the phase-in CET1 is also 9.11% from an initial 12.54%, after the initial application of IFRS-9, implying a 343 basis point depletion.

Under the baseline scenario, the fully-loaded CET1 ratio at 31st December 2020 increases by 210 basis points to a level of 13.60% and the phase-in CET1 ratio increases by 106 basis points.

2 November 2018

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### **2018 EU-wide Stress Test**

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



### 2018 EU-wide Stress Test: Summary

	Actual (starting year)	Restated (starting year)		Baseline Scenario			Adverse Scenario	
(min EUR, %)	31/12/2017	31/12/2017	31/12/2018	31/12/2019	31/12/2020	31/12/2018	31/12/2019	31/12/2020
Net interest income	4,515		4,333	4,390	4,521	4,266	4,456	4,428
Gains or losses on financial assets and liabilities held for trading and trading financial assets and trading financial liabilities	44		85	85	85	-142	54	54
Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss	-1,040		-597	-683	-661	-2,529	-1,777	-1,511
Profit or (-) loss for the year	1,718		1,831	1,826	1,840	-387	497	629
Coverage ratio: non-performing exposure (%)	38.27%	40.74%	39.89%	38.48%	37.48%	41.56%	39.32%	37.82%
Common Equity Tier 1 capital	18,966	18,720	18,605	19,465	20,627	14,894	14,315	14,577
Total Risk exposure amount (all transitional adjustments included)	148,940	149,236	149,464	149,449	151,701	150,572	150,522	160,022
Common Equity Tier 1 ratio, %	12.73%	12.54%	12.45%	13.02%	13.60%	9.89%	9.51%	9.11%
Fully loaded Common Equity Tier 1 ratio, %	11.65%	11.50%	12.26%	13.03%	13.60%	9.45%	9.53%	9.11%
Tier 1 capital	19,074	18,869	19,604	20,464	21,626	15,893	15,313	15,575
Total leverage ratio exposures	344,281	344,281	344,281	344,281	344,281	344,281	344,281	344,281
Leverage ratio, %	5.54%	5.48%	5.69%	5.94%	6.28%	4.62%	4.45%	4.52%
Fully loaded leverage ratio, %	5.33%	5.28%	5.62%	5.96%	6.30%	4.43%	4.46%	4.54%
		Memoran	dum items					
Total amount of instruments with mandatory conversion into ordinary shares upon a fixed date in the 2018 -2020 period (cumulative conversions) <sup>1</sup>			0	0	0	0	0	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	0	0	0	0	0
Of which: eligible instruments whose trigger is above CET1 capital ratio in the adverse scenario <sup>2</sup>			0	0	0	0	0	0

<sup>&</sup>lt;sup>1</sup> Conversions not considered for CET1 computation

<sup>&</sup>lt;sup>2</sup> Excluding instruments with mandatory conversion into ordinary shares upon a fixed date in the 2018 -2020 period



								Restated	1					
								31/12/20	17					
			Exposure	values			Risk expo	sure amounts						
		A-II	RB	F-I	RB	A-I	RB	F-IR	:B	Performing	Non performing	Stock of	Of which: from non performing	Coverage Ratio -
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	exposure <sup>1</sup>	exposure <sup>1</sup>	provisions	exposures	exposures <sup>1</sup>
	(mln EUR, %)	Non-defaulted	Deraulted	Non-deladited	Derduited	Non-deladited	Derauteu	Non-deradited	Delaulted					
	Central banks and central governments	0	0	0	(	0	0	0	0		0	0		-
	Institutions	0	0	0	(	0	0	0	0	-	0	0	C	) -
	Corporates	43,493	4,098	0	(	25,181	380	0	0	42,90	3,875	2,532	2,178	56.2
	Corporates - Of Which: Specialised Lending	0	0	0	(	0	0	0	0	-	0	0	C	J -
	Corporates - Of Which: SME	12,165	1,828	0	(	5,440	171	0	0	12,04		814		
	Retail	119,691	6,846	0	0	20,727	196	0	0	119,66	6,435	2,878	1,800	28.0
	Retail - Secured on real estate property	100,234	6,236	0	(	13,325	157	0	0	100,22	7 5,826	2,149	1,411	1 24.2
	Retail - Secured on real estate property - Of Which: SME	9,528		0	(	2,299	46	0	0	9,52		304		
CaixaBank, S.A.	Retail - Secured on real estate property - Of Which: non-SME	90,707		0	(	11,026	111	0	0	90,70		1,845		
	Retail - Qualifying Revolving	5,256		0		1,253	0	0	0	5,250		87		52.8
	Retail - Other Retail	14,200		0		6,150	39	0	0	14,182		641		
	Retail - Other Retail - Of Which: SME	6,901		0		2,426	30	0	0	6,883		292		
	Retail - Other Retail - Of Which: non-SME	7,299	281	0	(	3,724	9	0	0	7,29	9 281	349	192	2 68.59
	Equity										0	0	0	4-
	Securitisation													
	Other non-credit obligation assets										0	0	C	ıl-
	IRB TOTAL	163,184	10,944	0	0	45,908	576	0	0	162,568	10,310	5,409	3,978	38.69

<sup>&</sup>lt;sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

								Restated						
								31/12/20	17					
			Exposur	e values			Risk expo	sure amounts						
		A-II	₹B	F-IF	RB	A-:	IRB	F-IR	В	Performing	Non performing	Stock of	Of which: from	Coverage Ratio
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	exposure <sup>1</sup>	exposure <sup>1</sup>	provisions	non performing exposures	Non performing exposures <sup>1</sup>
	(min EUR, %)													
	Central banks and central governments	0	0	0	(	0	0	0	0	1	0	0	0	-
	Institutions	0	0	0	(	0	0	0	0		0	0	0	-
	Corporates	43,493	4,098	0	(	25,181	380	0	0	42,90	3,875	2,532	2,178	56.2
	Corporates - Of Which: Specialised Lending	0	0	0	(	0	0	0	0	1	0	0	0	-
	Corporates - Of Which: SME	12,165	1,828	0	(	5,440	171	0	0	12,04	1,627	814	633	38.9
	Retail	119,691	6,846	0	(	20,727	196	0	0	119,665	6,435	2,878	1,800	28.0
	Retail - Secured on real estate property	100,234	6,236	0	(	13,325	157	0	0	100,22	5,826	2,149	1,411	24.2
	Retail - Secured on real estate property - Of Which: SME	9,528	1,328	0	(	2,299	46	0	0	9,52	1,176	304	204	17.4
Spain	Retail - Secured on real estate property - Of Which: non-SME	90,707	4,908	0	(	11,026	111	0	0	90,70	4,650	1,845	1,207	7 26.0
	Retail - Qualifying Revolving	5,256	55	0	(	1,253	0	0	0	5,25	55	87	29	52.89
	Retail - Other Retail	14,200	554	0	(	6,150	39	0	0	14,18	554	641	360	65.09
	Retail - Other Retail - Of Which: SME	6,901	274	0	(	2,426	30	0	0	6,88	273	292	168	61.49
	Retail - Other Retail - Of Which: non-SME	7,299	281	0	(	3,724	9	0	0	7,29	281	349	192	68.59
	Equity										0	0	0	-
	Securitisation													
	Other non-credit obligation assets										0	0	0	-
	IRR TOTAL	163.184	10.944	0		45,908	576	•	_	162,568	10.310	5,409	3,978	38.69

<sup>&</sup>lt;sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

								Restated						
								31/12/20	17					
			Exposur	e values			Risk expo	sure amounts						
		A-1	RB	F-	IRB	A-1	RB	F-IF	tB	Performing	Non performing	Stock of		Coverage Ratio -
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	exposure <sup>1</sup>	exposure <sup>1</sup>	provisions	non performing exposures	Non performing exposures <sup>1</sup>
	(mln EUR, %)													
	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	-
	Corporates	(	0	0	C	0	0	0	0	0	0	0	0	-
	Corporates - Of Which: Specialised Lending		0	0	C	0	0	0	0	0	0	0	0	-
	Corporates - Of Which: SME	(	0 (	0	C	0	0	0	0	C	0	0	0	-
	Retail	(	) (	0	C	0	0	0	0	C	0	С	0	-
	Retail - Secured on real estate property	(	) (	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	-
Portugal	Retail - Secured on real estate property - Of Which: non-SME	(	) (	0	(	0	0	0	0		0	0	0	-
	Retail - Qualifying Revolving	(	) (	0	(	0	0	0	0		0	0	0	-
	Retail - Other Retail	(	) (	0	(	0	0	0	0		0	0	0	-
	Retail - Other Retail - Of Which: SME	(	) (	0	(	0	0	0	0		0	0	0	-
	Retail - Other Retail - Of Which: non-SME	(	) (	0	(	0	0	0	0		0	0	0	-
	Equity										0		0	-
	Securitisation													
	Other non-credit obligation assets									0	0	0	0	-
	IRB TOTAL		0	0	0	0	0	0	0	0	0	0	0	-

<sup>&</sup>lt;sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)



								Restated 31/12/20						
			Exposur	e values		1	Risk expo	sure amounts	<u></u>		1		1	
		A-II			IRB	A-I		F-IF	tB	Performing	Non performing	Stock of	Of which: from	Coverage Ratio
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	exposure <sup>1</sup>	exposure <sup>1</sup>	provisions	non performing exposures	Non performing exposures <sup>1</sup>
	(mln EUR, %)													/
	Central banks and central governments													
	Institutions													
	Corporates													
	Corporates - Of Which: Specialised Lending													
	Corporates - Of Which: SME													
	Retail													
	Retail - Secured on real estate property													
	Retail - Secured on real estate property - Of Which: SME													
N.A.	Retail - Secured on real estate property - Of Which: non-SME													
	Retail - Qualifying Revolving													
	Retail - Other Retail													
	Retail - Other Retail - Of Which: SME													
	Retail - Other Retail - Of Which: non-SME													
	Equity													
	Equity Securitisation													
	Other non-credit obligation assets													
	IRB TOTAL													

<sup>&</sup>lt;sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

								Restated						
								31/12/20	17					
			Exposur	e values			Risk expo	sure amounts						
		A-II	RB	F-	IRB	A-:	IRB	F-IR	:В	Performing	Non performing			Coverage Ratio - Non performing
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	exposure <sup>1</sup>	exposure <sup>1</sup>	provisions	exposures	exposures <sup>1</sup>
	(mln EUR, %)													
	Central banks and central governments													
	Institutions													
	Corporates													
	Corporates - Of Which: Specialised Lending													
	Corporates - Of Which: SME													
	Retail													
	Retail - Secured on real estate property													
	Retail - Secured on real estate property - Of Which: SME													
N.A.	Retail - Secured on real estate property - Of Which: non-SME													
	Retail - Qualifying Revolving													
	Retail - Other Retail													
	Retail - Other Retail - Of Which: SME													
	Retail - Other Retail - Of Which: non-SME													
	Equity													
	Securitisation													
	Other non-credit obligation assets													
	IRB TOTAL													

<sup>&</sup>lt;sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

								Restated						
								31/12/20	17					
			Exposur	e values			Risk expo	sure amounts						
		A-I	RB	F:	IRB	A-1	IRB	F-IR	В	Performing	Non performing			Coverage Ratio - Non performing
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	exposure <sup>1</sup>	exposure <sup>1</sup>	provisions	exposures	exposures <sup>1</sup>
	(min EUR, %)													
	Central banks and central governments													
	Institutions													
	Corporates													
	Corporates - Of Which: Specialised Lending													
	Corporates - Of Which: SME													
	Retail													
	Retail - Secured on real estate property													
	Retail - Secured on real estate property - Of Which: SME													
N.A.	Retail - Secured on real estate property - Of Which: non-SME													
	Retail - Qualifying Revolving													
	Retail - Other Retail													
	Retail - Other Retail - Of Which: SME													
	Retail - Other Retail - Of Which: non-SME													
	Equity													
	Securitisation													
	Other non-credit obligation assets													
	IRB TOTAL													

<sup>&</sup>lt;sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)



		CaixaBank	, S.A.											
								Restated						
								31/12/20	17					
			Exposur	e values			Risk expo	sure amounts						
		A-1	RB	F-	IRB	A-:	IRB	F-IF	tB	Performing	Non performing	Stock of		Coverage Ratio -
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	exposure <sup>1</sup>	exposure <sup>1</sup>	provisions	non performing exposures	Non performing exposures <sup>1</sup>
	(min EUR, %)													
	Central banks and central governments													
	Institutions													
	Corporates													
	Corporates - Of Which: Specialised Lending													
	Corporates - Of Which: SME													
	Retail													
	Retail - Secured on real estate property													
	Retail - Secured on real estate property - Of Which: SME													
N.A.	Retail - Secured on real estate property - Of Which: non-SME													
	Retail - Qualifying Revolving													
	Retail - Other Retail													
	Retail - Other Retail - Of Which: SME													
	Retail - Other Retail - Of Which: non-SME													
	Equity													
	Securitisation													
	Other non-credit obligation assets													
	IRB TOTAL													

<sup>&</sup>lt;sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

								Restated						
			Evnosu	e values		1	Rick ovn	31/12/20 osure amounts	17				1	1
		A-1			IRB	A-:		F-IF	:В	Performing	Non performing	Stock of	Of which: from	Coverage Rati
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	exposure <sup>1</sup>	exposure <sup>1</sup>	provisions	non performing exposures	Non performi exposures
	(min EUR, %)													
	Central banks and central governments													
	Institutions													
	Corporates													
	Corporates - Of Which: Specialised Lending													
	Corporates - Of Which: SME													
	Retail													
	Retail - Secured on real estate property													
	Retail - Secured on real estate property - Of Which: SME													
N.A.	Retail - Secured on real estate property - Of Which: non-SME													
	Retail - Qualifying Revolving													
	Retail - Other Retail													
	Retail - Other Retail - Of Which: SME													
	Retail - Other Retail - Of Which: non-SME													
	Equity													
	Securitisation													
	Other non-credit obligation assets													
	IRB TOTAL													

<sup>&</sup>lt;sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

								Restated 31/12/20						
			Exposur	e values			Risk expo	sure amounts						
		A-I	RB	Fil	IRB	A-1	RB	F-IR	В	Performing	Non performing	Stock of	Of which: from non performing	Coverage Ratio - Non performing
	(min EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	exposure <sup>1</sup>	exposure <sup>1</sup>	provisions	exposures	exposures <sup>1</sup>
	Central banks and central governments													
	Institutions													
	Corporates													
	Corporates - Of Which: Specialised Lending													
	Corporates - Of Which: SME													
	Retail													
	Retail - Secured on real estate property													
	Retail - Secured on real estate property - Of Which: SME													
N.A.	Retail - Secured on real estate property - Of Which: non-SME													
	Retail - Qualifying Revolving													
	Retail - Other Retail													
	Retail - Other Retail - Of Which: SME													
	Retail - Other Retail - Of Which: non-SME													
	Equity													
	Securitisation													
	Other non-credit obligation assets													
	IRB TOTAL													

<sup>&</sup>lt;sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)



		CaixaBank	, S.A.											
								Restated						
								31/12/20	17					
			Exposur	e values			Risk expo	sure amounts						
		A-I	RB	F-	IRB	A-1	RB	F-IR		Performing	Non performing	Stock of	Of which: from	Coverage Ratio -
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	exposure <sup>1</sup>	exposure <sup>1</sup>	provisions	non performing exposures	Non performing exposures <sup>1</sup>
	(min EUR, %)	Non-deraulted	Deraulted	Non-derauited	Deraulted	Non-deraulted	Deraulted	Non-deraulted	Deraulted					
	Central banks and central governments													
	Institutions													
	Corporates													
	Corporates - Of Which: Specialised Lending													
	Corporates - Of Which: SME													
	Retail													
	Retail - Secured on real estate property													
	Retail - Secured on real estate property - Of Which: SME													
N.A.	Retail - Secured on real estate property - Of Which: non-SME													
	Retail - Qualifying Revolving													
	Retail - Other Retail													
	Retail - Other Retail - Of Which: SME													
	Retail - Other Retail - Of Which: non-SME													
	Equity													
	Securitisation													
	Other non-credit obligation assets													
	IRB TOTAL													

<sup>&</sup>lt;sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

								Restated	1					
								31/12/20						
			Exposur	e values		1	Risk expo	osure amounts		1			T	
		A-1	RB	F-	IRB	A-:	IRB	F-IF	tB	Performing	Non performing	Stock of	Of which: from	Coverage Ratio -
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	exposure <sup>1</sup>	exposure <sup>1</sup>	provisions	non performing exposures	Non performing exposures <sup>1</sup>
	(min EUR, %)													
	Central banks and central governments													
	Institutions													
	Corporates													
	Corporates - Of Which: Specialised Lending													
	Corporates - Of Which: SME													
	Retail													
	Retail - Secured on real estate property													
	Retail - Secured on real estate property - Of Which: SME													
N.A.	Retail - Secured on real estate property - Of Which: non-SME													
	Retail - Qualifying Revolving													
	Retail - Other Retail													
	Retail - Other Retail - Of Which: SME													
	Retail - Other Retail - Of Which: non-SME													
	Equity													
	Securitisation													
	Other non-credit obligation assets													
	IRB TOTAL													

<sup>&</sup>lt;sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)



									Baseline Scena	rio						
				31/12/2018					31/12/201					31/12/20	20	
		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
	(min EUR, %)  Central banks and central governments											_				
	Institutions	0	0		0		0	0	0	0		0	0	0	0	
		42.247	4.531	2 702	2,356	52.0%	41.609	5 470	2.000	2.524	49.0%	41.001	5,778	3 026	2 698	46.7%
	Corporates	42,247	4,531	2,703	2,356	52.0%	41,609	5,170	2,866	2,531	49.0%	41,001	5,//8	3,026	2,698	46.7%
	Corporates - Of Which: Specialised Lending	U		821	- 0			0	973				0	- 0	U	-
	Corporates - Of Which: SME	11,829	1,846 7,672			37.5%	11,618	2,057		750		11,419	2,256	925	805	35.7% 26.7%
	Retail	118,428		3,078		27.3%	117,258	8,842	3,348	2,377		116,181	9,919	3,601	2,644	
	Retail - Secured on real estate property	99,297	6,755			22.5%	98,431		2,302	1,626		97,651	8,401	2,384		
	Retail - Secured on real estate property - Of Which: SME	9,283	1,418			16.3%	9,074	1,626	339	254		8,891	1,809	354	273	15.1%
CaixaBank, S.A.	Retail - Secured on real estate property - Of Which: non-SME	90,014	5,337	1,891		24.2%	89,357	5,995	1,963	1,372		88,760		2,030		
	Retail - Qualifying Revolving	5,201	111	116	ŰŁ.	56.5%	5,153		142	88	55.7%			165		55.3%
	Retail - Other Retail	13,931	806	748	507	62.9%	13,674		904	664	01:170	13,419	1,317	1,052	815	61.9%
	Retail - Other Retail - Of Which: SME	6,758	398	338	238	59.7%	6,645	512	406	309	60.3%	6,540	617	464	370	59.9%
	Retail - Other Retail - Of Which: non-SME	7,172	408	410	269	65.9%	7,029	551	498	355	64.5%	6,880	700	588	445	63.6%
	Equity	0	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	160,676	12,203	5,782	4,448	36.4%	158,867	14,012	6,214	4,908	35.0%	157,182	15,697	6,628	5,342	34.0%

<sup>&</sup>lt;sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

									Baseline Scena	rio						
				31/12/2018					31/12/201	19				31/12/20	20	
	(min EUR, %)	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions		Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
	Central banks and central governments		0		) 0	-	0	0	0	0	-	0	0	0	0	-
	Institutions		0	(	0	-	0	0	0	0	-	0	0	0	0	-
	Corporates	42,24	4,531	2,703	2,356	52.0%	41,609	5,170	2,866	2,531	49.0%	41,001	5,778	3,026	2,698	46.7%
	Corporates - Of Which: Specialised Lending		0		0	-	0	0	0	0	-	0	0	0	0	-
	Corporates - Of Which: SME	11,82	1,846	821	1 692	37.5%	11,618	2,057	873	750	36.5%	11,419	2,256	925		35.7%
	Retail	118,42				27.3%	117,258	8,842	3,348		26.9%	116,181	9,919	3,601	2,644	
	Retail - Secured on real estate property	99,29					98,431	7,621				97,651		2,384		
	Retail - Secured on real estate property - Of Which: SME	9,28				16.3%	9,074	1,626	339			8,891	1,809	354		
Spain	Retail - Secured on real estate property - Of Which: non-SME	90,01	5,337	1,891	1,291	24.2%	89,357	5,995	1,963	1,372	22.9%	88,760	6,591	2,030	1,445	
	Retail - Qualifying Revolving	5,20		116	5 62	56.5%	5,153		142	88	55.7%	5,110		165		55.3%
	Retail - Other Retail	13,93		, K	3 50/	62.9%	13,674	1,063	904	664		13,419		1,052		61.9%
	Retail - Other Retail - Of Which: SME	6,75		338	3 238	59.7%	6,645		406	309		6,540		464		
	Retail - Other Retail - Of Which: non-SME	7,17	408	410	269	65.9%	7,029	551	498	355	64.5%	6,880	700	588	445	63.6%
	Equity		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	<u> </u>
	IRB TOTAL	160,676	12,203	5,782	4,448	36.4%	158,867	14,012	6,214	4,908	35.0%	157,182	15,697	6,628	5,342	34.0%

<sup>&</sup>lt;sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

									Baseline Scen	ario						
				31/12/2018					31/12/20	19				31/12/202	20	
		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
	(min EUR, %)															
	Central banks and central governments	(	0	0	0			0	0	0	-	(	0	0	0	
	Institutions	(	0	0	0	-		0	0	0	-	(	0	0	0	-
	Corporates	(	0	0	0	-	(	0	0	0	-	(	0	0	0	-
	Corporates - Of Which: Specialised Lending	(	0	C	0	-		0	C	0	-	0	0	0	0	-
	Corporates - Of Which: SME	(	0	C	0	-		0	C	0	-	0	0	0	0	-
	Retail	(	0	C	0	-		0	0	0	-	(	0	0	0	-
	Retail - Secured on real estate property	(	0	C	0	-		0	0	0	-	(	0	0	0	-
	Retail - Secured on real estate property - Of Which: SME	(	0	C	0	-		0	0	0	-	(	0	0	0	-
Portugal	Retail - Secured on real estate property - Of Which: non-SME	(	0	C	0	-		0	0	0	-	(	0	0	0	-
	Retail - Qualifying Revolving	(	0	C	0	-		0	0	0	-	(	0	0	0	-
	Retail - Other Retail	(	0	C	0	-		0	0	0	-	(	0	0	0	-
	Retail - Other Retail - Of Which: SME	(	0	C	0	-		0	0	0	-	(	0	0	0	-
	Retail - Other Retail - Of Which: non-SME	(	0	C	0	-		0	0	0	-	(	0	0	0	-
	Equity	(	0	C	0	-	(	0	C	0	-	(	0	0	0	-
	Securitisation															
	Other non-credit obligation assets	(	0	C	0	-		0	C	0	-		0	0	0	-
	IRB TOTAL	0	0	0	0	-	0	0	0	0	-		0	0	0	-

<sup>&</sup>lt;sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)



									Baseline Scen	ario						
				31/12/2018					31/12/20	19				31/12/20	20	
	(min EUR, %)	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
	Central banks and central governments															
	Institutions															
	Corporates								1					1		
	Corporates - Of Which: Specialised Lending															
	Corporates - Of Which: SME															
	Retail															
	Retail - Secured on real estate property															
	Retail - Secured on real estate property - Of Which: SME															
N.A.	Retail - Secured on real estate property - Of Which: non-SME															
	Retail - Qualifying Revolving															
	Retail - Other Retail															
	Retail - Other Retail - Of Which: SME															
	Retail - Other Retail - Of Which: non-SME															
	Equity															
	Securitisation															
	Other non-credit obligation assets															
	IRB TOTAL															

<sup>&</sup>lt;sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

									Baseline Scen	ario						
				31/12/2018					31/12/20	19				31/12/20	20	
	(min EUR, %)	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	non performing	Coverage Ratio - Non performing exposures <sup>1</sup>
	Central banks and central governments															
	Institutions															
	Corporates															
	Corporates - Of Which: Specialised Lending															
	Corporates - Of Which: SME															
	Retail															
	Retail - Secured on real estate property															
	Retail - Secured on real estate property - Of Which: SME															
N.A.	Retail - Secured on real estate property - Of Which: non-SME															
	Retail - Qualifying Revolving															4
	Retail - Other Retail															
	Retail - Other Retail - Of Which: SME															
	Retail - Other Retail - Of Which: non-SME															
	Equity															
	Securitisation															
	Other non-credit obligation assets															
	IRB TOTAL															4

Computed as defined in paragraphs 49 and 112 of the Methodological note)

								Baseline Scen	ario						
				31/12/2018				31/12/20	19				31/12/20	20	
	(min EUR, %)	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>		Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	non performing	Coverage Ratio - Non performing exposures <sup>1</sup>
	Central banks and central governments														
	Institutions														
	Corporates														
	Corporates - Of Which: Specialised Lending														
	Corporates - Of Which: SME														
	Retail														
	Retail - Secured on real estate property														
	Retail - Secured on real estate property - Of Which: SME														
N.A.	Retail - Secured on real estate property - Of Which: non-SME														
	Retail - Qualifying Revolving														
	Retail - Other Retail														
	Retail - Other Retail - Of Which: SME														
	Retail - Other Retail - Of Which: non-SME														
	Equity														
	Securitisation														
	Other non-credit obligation assets														
	IRB TOTAL														

<sup>&</sup>lt;sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)



		CaixaBank,	S.A.						Baradina Casa							
									Baseline Scen							
				31/12/2018					31/12/20	19				31/12/20	20	
		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
	(min EUR, %)															
	Central banks and central governments															
	Institutions															
	Corporates															
	Corporates - Of Which: Specialised Lending															
	Corporates - Of Which: SME															
	Retail															
	Retail - Secured on real estate property															
	Retail - Secured on real estate property - Of Which: SME															
N.A.	Retail - Secured on real estate property - Of Which: non-SME															
	Retail - Qualifying Revolving															
	Retail - Other Retail															
	Retail - Other Retail - Of Which: SME															
	Retail - Other Retail - Of Which: non-SME															
	Equity															
	Securitisation															
	Other non-credit obligation assets															
	IRB TOTAL															

<sup>&</sup>lt;sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

									Baseline Scen	ario						
				31/12/201	3				31/12/20	19				31/12/20	20	
		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
	(mln EUR, %)															
	Central banks and central governments															
	Institutions															
	Corporates															
	Corporates - Of Which: Specialised Lending															
	Corporates - Of Which: SME															
	Retail															
	Retail - Secured on real estate property															
	Retail - Secured on real estate property - Of Which: SME															
N.A.	Retail - Secured on real estate property - Of Which: non-SME															
	Retail - Qualifying Revolving															
	Retail - Other Retail															
	Retail - Other Retail - Of Which: SME															
	Retail - Other Retail - Of Which: non-SME															
	Equity															
	Securitisation															
	Other non-credit obligation assets															
	IRB TOTAL															

<sup>&</sup>lt;sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

									Baseline Scen	ario						
				31/12/2018	3				31/12/20	19				31/12/20	20	
		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
	(mln EUR, %)															
	Central banks and central governments															
	Institutions															
	Corporates															
	Corporates - Of Which: Specialised Lending															
	Corporates - Of Which: SME															
	Retail															
	Retail - Secured on real estate property															
	Retail - Secured on real estate property - Of Which: SME															
N.A.	Retail - Secured on real estate property - Of Which: non-SME															
	Retail - Qualifying Revolving															
	Retail - Other Retail															
	Retail - Other Retail - Of Which: SME															
	Retail - Other Retail - Of Which: non-SME															
	Equity															
	Securitisation															
	Other non-credit obligation assets															
	IRB TOTAL															

<sup>&</sup>lt;sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)



		CaixaBank,							Baseline Scen	ario						
				31/12/2018					31/12/20	19				31/12/20	20	
	(min EUR, %)	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions		Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
	Central banks and central governments															
	Institutions															
	Corporates															
	Corporates - Of Which: Specialised Lending															
	Corporates - Of Which: SME															
	Retail															
	Retail - Secured on real estate property															
	Retail - Secured on real estate property - Of Which: SME															
N.A.	Retail - Secured on real estate property - Of Which: non-SME															
	Retail - Qualifying Revolving															
	Retail - Other Retail															
	Retail - Other Retail - Of Which: SME															
	Retail - Other Retail - Of Which: non-SME															
	Equity															
	Securitisation															
	Other non-credit obligation assets															
	IRB TOTAL															

<sup>&</sup>lt;sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

									Baseline Scen	ario						
				31/12/2018					31/12/20					31/12/20	20	
		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
	(min EUR, %)															
	Central banks and central governments															
	Institutions															
	Corporates															
	Corporates - Of Which: Specialised Lending															
	Corporates - Of Which: SME															
	Retail															
	Retail - Secured on real estate property															
	Retail - Secured on real estate property - Of Which: SME															
N.A.	Retail - Secured on real estate property - Of Which: non-SME															
	Retail - Qualifying Revolving															
	Retail - Other Retail															
	Retail - Other Retail - Of Which: SME															
	Retail - Other Retail - Of Which: non-SME															
	Equity															
	Securitisation															
	Other non-credit obligation assets															
	IRB TOTAL															



CaixaBank, S.A.

								Ac	iverse Scenari	io						
				31/12/20	18				31/12/2019	)				31/12/20	20	
	(	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
	(min EUR, %)															
	Central banks and central governments	0	0	0	0	•		0	0	0	•	0	0	0	0	
	Institutions		0	0	0	-	0	0	0	0	47.6%	0	0	0	0	
	Corporates	42,047	4,732	3,069	2,487	52.6%	40,685	6,093	3,451	2,901	4/.6%	39,618	7,160	3,754	3,211	44.8%
	Corporates - Of Which: Specialised Lending		0	030	0	-	0	0	0	0		0	0	0	971	-
	Corporates - Of Which: SME	11,751	1,923	930	728	37.9%	11,311		1,055	862	36.4%	10,958				35.7%
	Retail	117,855	8,244	4,052	2,383	28.9%	115,140		4,897	3,149	28.7%	112,545		5,624	3,822	28.2%
	Retail - Secured on real estate property	98,874	7,178	2,799	1,651	23.0%	96,728		3,284		21.9%	94,636		3,715	2,401	21.0%
	Retail - Secured on real estate property - Of Which: SME	9,216	1,484	396	249	16.8%	8,812		451	309	16.4%	8,472		500	360	16.2%
CaixaBank, S.A.	Retail - Secured on real estate property - Of Which: non-SME	89,658	5,694	2,403	1,402	24.6%	87,916		2,832	1,737	23.4%	86,164		3,215	2,041	22.2%
	Retail - Qualifying Revolving	5,189	122	135	73	59.9%	5,126		173	111	59.7%	5,069			144	59.5%
	Retail - Other Retail	13,793	944	1,119	658	69.8%	13,286		1,440	992	68.4%	12,839			1,277	67.3%
	Retail - Other Retail - Of Which: SME	6,734	422	444	289	68.5%	6,552		560	403	66.6%	6,396		643	497	65.4%
	Retail - Other Retail - Of Which: non-SME	7,059	521	675	369	70.8%	6,734	846	880	589	69.6%	6,443	1,137	1,058	780	68.6%
	Equity	0	0	0	0	-	0	0	0	0		0	0	0	0	-
	Securitisation															
	Other non-credit obligation assets	C	0	0	0	-	0	0	0	0		0	0	0	0	-
	IRB TOTAL	159,902	12,976	7,121	4,870	37.5%	155,825	17,053	8,348	6,050	35.5%	152,163	20,716	9,378	7.033	34.0%

<sup>&</sup>lt;sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

								Ac	dverse Scenari	0						
				31/12/20	18				31/12/2019					31/12/20	20	
	(min EUR, %)	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>			Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
	Central banks and central governments		0	0	0		0	0	0	0	-	0	0	0	0	-
	Institutions	(	0	0	0		0	0	0	0	-	0	0	0	0	
	Corporates	42,047	4,732	3,069	2,487	52.6%	40,685	6,093	3,451	2,901	47.6%	39,618	7,160	3,754	3,211	44.8%
	Corporates - Of Which: Specialised Lending		0	0	0	-	0	0	0	0	-	0	0	0	0	/-
	Corporates - Of Which: SME	11,75	1,923	930	728	37.9%	11,311	2,364	1,055	862	36.4%	10,958	2,716			35.7%
	Retail	117,85		4,052		28.9%	115,140	10,960	4,897	3,149	28.7%	112,545	13,555			28.2%
	Retail - Secured on real estate property	98,874	7,178	2,799		23.0%	96,728	9,324	3,284	2,046	21.9%	94,636	11,416	3,715	2,401	21.0%
	Retail - Secured on real estate property - Of Which: SME	9,216	1,484	396	249	16.8%	8,812	1,888	451	309	16.4%	8,472	2,228	500	360	16.2%
Spain	Retail - Secured on real estate property - Of Which: non-SME	89,658	5,694	2,403	1,402	24.6%	87,916	7,436	2,832	1,737	23.4%	86,164	9,188	3,215	2,041	22.2%
	Retail - Qualifying Revolving	5,189	122	135	73	59.9%	5,126	186	173	111	59.7%	5,069				59.5%
	Retail - Other Retail	13,793	944	1,119	658	69.8%	13,286	1,450	1,440	992	68.4%	12,839	1,897	1,700	1,277	67.3%
	Retail - Other Retail - Of Which: SME	6,734	422	444	289	68.5%	6,552	605	560	403	66.6%	6,396	761	643	497	65.4%
	Retail - Other Retail - Of Which: non-SME	7,059	521	675	369	70.8%	6,734	846	880	589	69.6%	6,443	1,137	1,058	780	68.6%
	Equity	(	0	0	0	-	0	0	0	0	-	0	0	0	0	<b>1</b> -
	Securitisation															
	Other non-credit obligation assets		0	0	0	-	0	0	0	0	-	0	0	0	0	4
	TOP TOTAL	159 903	12 976	7 1 2 1	4 870	37 5%	155 825	17 053	8 348	6.050	35 5%	152 163	20 716	9 378	7 033	34.0%

								A	dverse Scenar	10						
				31/12/20	)18				31/12/201	9				31/12/20	)20	
	(min EUR, %)	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
	Central banks and central governments		0 0	(	0	-	(	0	0		-		0 0	0	(	-
	Institutions		0 0		0	-	(	0	0	C	-		0 0	0	(	-
	Corporates		0 0		0	-	(	0	0	C	-		0 0	0	(	-
	Corporates - Of Which: Specialised Lending		0 0		0	-	(	0	0	0	-		0 0	0	(	-
	Corporates - Of Which: SME		0 0		0	-	(	0	0	0	-		0 0	0	(	-
	Retail		0 0		0	-	(	0	0	0	-		0 0	0	(	-
	Retail - Secured on real estate property		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	(	-
Portugal	Retail - Secured on real estate property - Of Which: non-SME		0 0		0	-	(	0	0	0	-		0 0	0	(	-
	Retail - Qualifying Revolving		0 0		0	-	(	0	0	0	-		0 0	0	(	-
	Retail - Other Retail		0 0		0	-	(	0	0	C	-		0 0	0	(	-
	Retail - Other Retail - Of Which: SME		0 0		0	-	(	0	0	C	-		0 0	0	(	-
	Retail - Other Retail - Of Which: non-SME		0 0		0	-	(	0	0	C	-		0 0	0	(	-
	Equity		0 0		0	-	(	0	0	C	-		0 0	0	(	-
	Securitisation															
	Other non-credit obligation assets		0 0	(	0	-	(	0	0	C	-		0 0	0	(	-
	IRB TOTAL		0 0		0	-		0	0	0	-		0	0		-

<sup>&</sup>lt;sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)



								A	dverse Scenar	io						
				31/12/20	18				31/12/2019					31/12/20	20	
	(min EUR, %)	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
	Central banks and central governments															
	Institutions															
	Corporates															
	Corporates - Of Which: Specialised Lending															
	Corporates - Of Which: SME															
	Retail															
	Retail - Secured on real estate property															
	Retail - Secured on real estate property - Of Which: SME															
N.A.	Retail - Secured on real estate property - Of Which: non-SME															
	Retail - Qualifying Revolving															
	Retail - Other Retail															
	Retail - Other Retail - Of Which: SME															
	Retail - Other Retail - Of Which: non-SME															
	Equity															
	Securitisation															
	Other non-credit obligation assets															
	IRB TOTAL															

<sup>&</sup>lt;sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

								A	dverse Scenar	io						
				31/12/20	18				31/12/201	9				31/12/20	20	
		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions		Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
	(min EUR, %)															
	Central banks and central governments															
	Institutions															
	Corporates															
	Corporates - Of Which: Specialised Lending															
	Corporates - Of Which: SME															
	Retail															
	Retail - Secured on real estate property															
	Retail - Secured on real estate property - Of Which: SME															
N.A.	Retail - Secured on real estate property - Of Which: non-SME															
	Retail - Qualifying Revolving															
	Retail - Other Retail															
	Retail - Other Retail - Of Which: SME															
	Retail - Other Retail - Of Which: non-SME															
	Equity															
	Securitisation															
	Other non-credit obligation assets															
	IRB TOTAL															

<sup>&</sup>lt;sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

								A	dverse Scenari	io						
				31/12/20	18				31/12/2019	•				31/12/20	20	
	(min EUR, %)	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions		Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions		Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
	Central banks and central governments			<b>.</b>												
	Institutions			<b>.</b>												
	Corporates  Corporates - Of Which: Specialised Lending			<b>.</b>												
	Corporates - Of Which: SME			<b>.</b>												
	Retail															
	Retail - Secured on real estate property															4
N. A	Retail - Secured on real estate property - Of Which: SME															4
N.A.	Retail - Secured on real estate property - Of Which: non-SME															
	Retail - Qualifying Revolving															
	Retail - Other Retail															
	Retail - Other Retail - Of Which: SME															
	Retail - Other Retail - Of Which: non-SME															
	Equity															
	Securitisation															
	Other non-credit obligation assets															
	IRB TOTAL															

<sup>&</sup>lt;sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)



								A	iverse Scenari							
				31/12/20	18			_	31/12/2019	•				31/12/20	20	
	(min EUR, %)	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
	Central banks and central governments															
	Institutions															
	Corporates															
	Corporates - Of Which: Specialised Lending															
	Corporates - Of Which: SME															
	Retail															
	Retail - Secured on real estate property															
	Retail - Secured on real estate property - Of Which: SME															
N.A.	Retail - Secured on real estate property - Of Which: non-SME															
	Retail - Qualifying Revolving															
	Retail - Other Retail															
	Retail - Other Retail - Of Which: SME															
	Retail - Other Retail - Of Which: non-SME															
	Equity															
	Securitisation															
	Other non-credit obligation assets															
	IRB TOTAL															

<sup>&</sup>lt;sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

								A	dverse Scenari	io						
				31/12/20	18				31/12/2019	9				31/12/20	20	
	(min EUR, %)	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
	Central banks and central governments															
	Institutions			1		1										
	Corporates															
	Corporates - Of Which: Specialised Lending															
	Corporates - Of Which: SME															
	Retail															
	Retail - Secured on real estate property															
	Retail - Secured on real estate property - Of Which: SME															
N.A.	Retail - Secured on real estate property - Of Which: non-SME															
	Retail - Qualifying Revolving															
	Retail - Other Retail															
	Retail - Other Retail - Of Which: SME															
	Retail - Other Retail - Of Which: non-SME															
	Equity															
	Securitisation															
	Other non-credit obligation assets															
	IRB TOTAL															

<sup>&</sup>lt;sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

								A	dverse Scenari	io						
				31/12/20	18				31/12/2019	•				31/12/20	20	
		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
	(mln EUR, %)															
	Central banks and central governments															
	Institutions															
	Corporates															
	Corporates - Of Which: Specialised Lending															
	Corporates - Of Which: SME															
	Retail															
	Retail - Secured on real estate property															
	Retail - Secured on real estate property - Of Which: SME															
N.A.	Retail - Secured on real estate property - Of Which: non-SME															
	Retail - Qualifying Revolving															
	Retail - Other Retail															
	Retail - Other Retail - Of Which: SME															
	Retail - Other Retail - Of Which: non-SME															
	Equity															
	Securitisation															
	Other non-credit obligation assets															
	IRB TOTAL															

<sup>&</sup>lt;sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)



		CaixaBank						Ac	iverse Scenar	io						
				31/12/20	18				31/12/201	9				31/12/20	120	
	(min EUR, %)	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
	Central banks and central governments															
	Institutions															
	Corporates															
	Corporates - Of Which: Specialised Lending															
	Corporates - Of Which: SME															
	Retail															
	Retail - Secured on real estate property															
	Retail - Secured on real estate property - Of Which: SME															
N.A.	Retail - Secured on real estate property - Of Which: non-SME															
	Retail - Qualifying Revolving															
	Retail - Other Retail															
	Retail - Other Retail - Of Which: SME															
	Retail - Other Retail - Of Which: non-SME															
	Equity															
	Securitisation															
	Other non-credit obligation assets															
	IRB TOTAL															

<sup>&</sup>lt;sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

								A	dverse Scenar	io						
				31/12/20	18				31/12/2019	9				31/12/20	20	
		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions		Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
	(mln EUR, %)															
	Central banks and central governments															
	Institutions															
	Corporates															
	Corporates - Of Which: Specialised Lending															
	Corporates - Of Which: SME															
	Retail															
	Retail - Secured on real estate property															
	Retail - Secured on real estate property - Of Which: SME															
N.A.	Retail - Secured on real estate property - Of Which: non-SME															
	Retail - Qualifying Revolving															
	Retail - Other Retail															
	Retail - Other Retail - Of Which: SME															
	Retail - Other Retail - Of Which: non-SME															
	Equity															
	Securitisation															
	Other non-credit obligation assets															
	IRB TOTAL															



						Restated				
						31/12/2017				
		Exposure	values	Risk exposu	re amounts		Non		Of which:	Coverage Ratio -
	(41.7% %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Performing exposure1	performing exposure1	Stock of provisions	from non performing exposures	Non performing exposures1
	(min EUR, %)									
	Central governments or central banks	54,641	0	9,728	0	33,693		17	0	0.0%
	Regional governments or local authorities	10,614	9	371	15	10,397	73		64	87.6%
	Public sector entities	3,562	0	3,215	0	3,445	0	99	0	68.7%
	Multilateral Development Banks	17	0	0	0	17	0	0	- 0	0.0%
	International Organisations	4.326	- 0	1 254	0	0	47	29	- 0	0.0%
	Institutions		19 735	1,261	15 906	2,742	1,579	1,244	28 836	
	Corporates of which: SME	25,027 4,797	735	22,629 4,273	906 546	23,882 4,930	1,579		83b 140	52.9% 25.7%
	Retail	8,942	339	4,273	422	9,358	704		370	52.6%
	of which: SME	3,000	92	1,706	103	3,175	196		111	56.6%
CaixaBank, S.A.	Secured by mortgages on immovable property	12,722	532	4,669	532	12,775	733		202	27.6%
	of which: SME	767	38	270	38	778	89		52	58.4%
	Items associated with particularly high risk	, 0,	0	0	0	0	0	0.2	0	0.0%
	Covered bonds	19	0	4	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	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0.0%
	Equity			0	0	0	0	0	0	0.0%
	Securitisation									
	Other exposures			15,049	0	0	0	0	0	0.0%
	Standardised Total	137,258	1,634	61,871	1,892	96,310	3,136	2,254	1,500	47.8%

<sup>&</sup>lt;sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

						Restated				
						31/12/2017				
		Exposure	values	Risk exposu	re amounts					
	(min EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1
	Central governments or central banks	49,548	0	9,080	0	28,980	0	17	0	0.0%
	Regional governments or local authorities	9,850	9	218	15	9,633	73	67	64	87.6%
	Public sector entities	3,442	0	3,095	0	3,325	0	99	0	68.7%
	Multilateral Development Banks	0	0	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0	0	0.0%
	Institutions	3,376	0	748	0	1,773	0	0	0	0.5%
	Corporates	18,638	552	16,390	683	17,244	1,228	1,054	678	55.2%
	of which: SME	3,091	292	2,695	417	3,123	359	130	69	19.2%
	Retail	5,994	221	3,059	284	6,119	446	384	227	50.9%
Spain	of which: SME	1,282	21	741	22	1,309	41	57	21	50.1%
Spain	Secured by mortgages on immovable property	2,088	36	851	36	2,098	53	31	19	35.8%
	of which: SME	503	30	164	30	509	46	26	18	39.7%
	Items associated with particularly high risk	0	0	0	0	0	0	0	0	0.0%
	Covered bonds	19	0	4	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	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0.0%
	Equity					0	0	0	0	0.0%
	Securitisation									
	Other exposures					0	0	0	0	0.0%
	Standardised Total	109,899	819	48,344	1,018	69,172	1,800	1,651	988	54.9%

Standardised Total

Computed as defined in paragraphs 49 and 112 of the Methodological note)

	Restated											
						31/12/2017						
		Exposure	values	Risk exposu	re amounts				Of which:			
	(min EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Performing exposure1	Non performing exposure1	Stock of provisions	from non performing exposures	Coverage Ratio Non performin exposures1		
	Central governments or central banks	5,093	0	648	0	4,712	0	0	0	0.		
	Regional governments or local authorities	764	0	153	0	764	0	0	0	0.		
	Public sector entities	120	0	119	0	120	0	0	0	0.0		
	Multilateral Development Banks	17	0	0	0	17	0	0	0	0.0		
	International Organisations	0	0	0	0	0	0	0	0	0.		
	Institutions	950	19	513	15	970	46	29	28	59.		
	Corporates	6,389	183	6,238	223		351	190		44.		
	of which: SME	1,706	103	1,579	128		187	87		38.		
	Retail	2,948	118	1,888	139		258	166		55.		
Portugal	of which: SME	1,718	71	965	81	1,867	154	102		58.		
Fortugai	Secured by mortgages on immovable property	10,634	495	3,818	496		681	217	183	26.		
	of which: SME	264	8	106	8	268	43	36	34	78.		
	Items associated with particularly high risk	0	0	0	0	0	0	0	0	0.		
	Covered bonds	0	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	0.0		
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0.0		
	Equity					0	0	0	0	0.0		
	Securitisation											
	Other exposures					0	0	0	0	0.0		
	Standardised Total	27,359	816	13,527	873	27,138	1,336	603	512	38.3		



# **2018 EU-wide Stress Test: Credit risk STA** CaixaBank, S.A.

						Restated				
						31/12/2017				
		Exposure	values	Risk exposu	ire amounts					
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1
	(min EUR, %)								exposures	
	Central governments or central banks									
	Regional governments or local authorities									
	Public sector entities									
	Multilateral Development Banks									
	International Organisations									
	Institutions									
	Corporates									
	of which: SME									
	Retail									
N.A.	of which: SME									
IV.A.	Secured by mortgages on immovable property									
	of which: SME									
	Items associated with particularly high risk									
	Covered bonds									
	Claims on institutions and corporates with a ST credit assessment									
	Collective investments undertakings (CIU)									
	Equity									
	Securitisation									
	Other exposures									
	Standardised Total									

<sup>&</sup>lt;sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Restated										
						31/12/2017						
		Exposure	values	Risk exposu	re amounts				Of which:			
	(min EUR, %)		Defaulted	Non-defaulted	Defaulted	Performing exposure1	Non performing exposure1	Stock of provisions	from non performing exposures	Coverage Ratio - Non performing exposures1		
	Central governments or central banks											
	Regional governments or local authorities											
	Public sector entities											
	Multilateral Development Banks											
	International Organisations											
	Institutions											
	Corporates											
	of which: SME											
	Retail											
N.A.	of which: SME											
14.7.	Secured by mortgages on immovable property											
	of which: SME											
	Items associated with particularly high risk											
	Covered bonds											
	Claims on institutions and corporates with a ST credit assessment											
	Collective investments undertakings (CIU)											
	Equity											
	Securitisation											
	Other exposures											
	Standardised Total											

<sup>&</sup>lt;sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

						Restated				
						31/12/2017				
		Exposure	values	Risk exposu	re amounts					
	(min EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1
	Central governments or central banks									
	Regional governments or local authorities									
	Public sector entities									
	Multilateral Development Banks									
	International Organisations									
	Institutions									
	Corporates									
	of which: SME									
	Retail									
N.A.	of which: SME									
IV.A.	Secured by mortgages on immovable property									
	of which: SME									
	Items associated with particularly high risk									
	Covered bonds									
	Claims on institutions and corporates with a ST credit assessment									
	Collective investments undertakings (CIU)									
	Equity									
	Securitisation									
	Other exposures									
	Standardised Total									



		CaixaBank,	S.A.							
						Restated				
						31/12/2017				
		Exposure	values	Risk exposu	re amounts				Of which:	
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Performing exposure1	Non performing exposure1	Stock of provisions	from non performing exposures	Coverage Ratio - Non performing exposures1
	(min EUR, %)									
	Central governments or central banks									
	Regional governments or local authorities									
	Public sector entities									
	Multilateral Development Banks									
	International Organisations Institutions									
	Corporates of which: SME									
	Retail									
	of which: SME									
N.A.	Secured by mortgages on immovable property									
	of which: SME									
	Items associated with particularly high risk									
	Covered bonds									
	Claims on institutions and corporates with a ST credit assessment									
	Collective investments undertakings (CIU)									
	Equity									
	Securitisation									
	Other exposures									
	Standardised Total									

<sup>&</sup>lt;sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Restated												
						31/12/2017								
		Exposure	values	Risk exposu	re amounts				Of which:					
	(min EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Performing exposure1	Non performing exposure1	Stock of provisions	from non performing exposures	Coverage Ratio - Non performing exposures1				
	Central governments or central banks													
	Regional governments or local authorities													
	Public sector entities													
	Multilateral Development Banks													
	International Organisations													
	Institutions													
	Corporates													
	of which: SME													
	Retail													
N.A.	of which: SME													
14.74	Secured by mortgages on immovable property													
	of which: SME													
	Items associated with particularly high risk													
	Covered bonds													
	Claims on institutions and corporates with a ST credit assessment													
	Collective investments undertakings (CIU)													
	Equity													
	Securitisation													
	Other exposures													
	Standardised Total													

<sup>&</sup>lt;sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Restated										
						31/12/2017						
		Exposure	e values	Risk exposu	ire amounts				Of which:			
	(min EUR, %6)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Performing exposure1	Non performing exposure1	Stock of provisions	from non performing exposures	Coverage Ratio - Non performing exposures1		
	Central governments or central banks											
	Regional governments or local authorities											
	Public sector entities											
	Multilateral Development Banks											
	International Organisations											
	Institutions											
	Corporates											
	of which: SME											
	Retail											
N.A.	of which: SME											
IV.A.	Secured by mortgages on immovable property											
	of which: SME											
	Items associated with particularly high risk											
	Covered bonds											
	Claims on institutions and corporates with a ST credit assessment											
	Collective investments undertakings (CIU)											
	Equity											
	Securitisation											
	Other exposures											
	Standardised Total											

<sup>&</sup>lt;sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)



		CaixaBank,	S.A.							
						Restated				
						31/12/2017				
		Exposure	values	Risk exposu	re amounts				Of which:	
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Performing exposure1	Non performing exposure1	Stock of provisions	from non performing exposures	Coverage Ratio - Non performing exposures1
	(min EUR, %)								exposures	
	Central governments or central banks									
	Regional governments or local authorities									
	Public sector entities									
	Multilateral Development Banks									
	International Organisations									
	Institutions									
	Corporates									
	of which: SME									
	Retail									
N.A.	of which: SME									
N.A.	Secured by mortgages on immovable property									
	of which: SME									
	Items associated with particularly high risk									
	Covered bonds									
	Claims on institutions and corporates with a ST credit assessment									
	Collective investments undertakings (CIU)									
	Equity									
	Securitisation									
	Other exposures									
	Standardised Total									

						Restated				
						31/12/2017				
		Exposure	values	Risk exposu	re amounts				Of which:	
	(min EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Performing exposure1	Non performing exposure1	Stock of provisions	from non performing exposures	Coverage Ratio - Non performing exposures1
	Central governments or central banks									
	Regional governments or local authorities									
	Public sector entities									
	Multilateral Development Banks									
	International Organisations									
	Institutions									
	Corporates									
	of which: SME									
	Retail									
N.A.	of which: SME									
N.A.	Secured by mortgages on immovable property									
	of which: SME									
	Items associated with particularly high risk									
	Covered bonds									
	Claims on institutions and corporates with a ST credit assessment									
	Collective investments undertakings (CIU)									
	Equity									
	Securitisation									
	Other exposures									
	Standardised Total									

<sup>&</sup>lt;sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)



# **2018 EU-wide Stress Test: Credit risk STA** CaixaBank, S.A.

								В	aseline Scenario							
				31/12/2018					31/12/2019	1				31/12/202	0	
	(min EUR, %)	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio Non performing exposures1
	Central governments or central banks	33,649	43	43	17	40.0%	33,608	84	61	. 34	40.0%	33,568	125	77	50	40.0
	Regional governments or local authorities	10,373	96	82	73	75.9%	10,352	117	90		69.5%	10,332	138	98	90	65.1
	Public sector entities	3,437	8	103	3	40.0%	3,431	14	106	6	40.0%	3,424	21	109	8	40.0
	Multilateral Development Banks	17	0	0	0	40.0%	17	0	0	0	40.0%	17	0	0	0	40.0
	International Organisations	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0
	Institutions	2,729	59	43	35	59.0%	2,715	74	55	47	63.5%	2,702	87	66	58	67.0
	Corporates	23,603	1858		1,051	56.5%	23,312	2150	1,381	1,150		23,025		1,476		
	of which: SME	4,879	596		292	49.0%	4,826		362		49.2%	4,774		385		
	Retail	9,215	847		513	60.6%	9,056		780		60.9%	8,892		879		
CaixaBank, S.A.	of which: SME	3,125			149	60.6%	3,073		211		61.1%	3,020		245		
Caixabalik, S.A.	Secured by mortgages on immovable property	12,697			213	26.3%	12,609	900	257		25.0%	12,514		271	238	
	of which: SME	765	101	58	53	52.8%	753	113	59	55	48.3%	741	125	61	56	44.8
	Items associated with particularly high risk	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0
	Covered bonds	0	0	0	0	0.0%	0	0	0	0	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	0	0	0.0%	0	0	0	0	0.0
	Collective investments undertakings (CIU)	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.09
	Equity	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.09
	Securitisation															
	Other exposures	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0
	Standardised Total	95,722	3723	2,479	1,906	51.2%	95,101	4345	2,729	2,155	49.6%	94,474	4972	2,976	2,404	48.39

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

								В	aseline Scenari	•						
				31/12/2018					31/12/2019					31/12/202	.0	
	(min EUR, %)	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1
	Central governments or central banks	28,95	27	7 30	11	40.0%	28,929	51	40	20	40.0%	28,906	74	50	30	40.0%
	Regional governments or local authorities	9,61	94	79	72	76.9%	9,594	112	87	79	71.0%	9,576	130	94	86	66.7%
	Public sector entities	3,31	7	7 103	3	40.0%	3,311	13	106	5	40.0%	3,305	20	109	8	40.0%
	Multilateral Development Banks		) (	0	0	0.0%	0	0	(	0	0.0%	0	0		0	0.0%
	International Organisations		) (	0	0	0.0%	0	0	(	0	0.0%	0	0		0	0.0%
	Institutions	1,76	10	12	6	61.4%	1,752	20	23	16	79.7%	1,743	30	33	26	87.8%
	Corporates	17,000	1472			60.2%	16,750	1722	1,175	967	56.1%	16,507	1965			53.1%
	of which: SME	3,086	396	251	218	54.9%	3,045	437	273	240	54.9%	3,004	478	292	259	54.2%
	Retail	6,02	540	493	343	63.5%	5,918	647	562	411	63.5%	5,805	760	628	479	63.0%
Spain	of which: SME	1,28		56	36	59.7%	1,270	80	68	48	60.2%	1,252	98	79	59	59.8%
эран	Secured by mortgages on immovable property	2,08	70	30	21	30.4%	2,062	89	32	. 24	26.9%	2,044	107	35	27	24.8%
	of which: SME	50	55	23	19	34.8%	491	64	24	20	31.3%	482	73	25	21	28.8%
	Items associated with particularly high risk		) (	0	0	0.0%	0	0	(	0	0.0%	0	0		0	0.0%
	Covered bonds		) (	0	0	0.0%	0	0	(	0	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	0.0%	0	0		0	0.0%
	Collective investments undertakings (CIU)		) (	0	0	0.0%	0	0	(	0	0.0%	0	0	0	0	0.0%
	Equity		) (	0	0	0.0%	0	0	(	0	0.0%	0	0		0	0.0%
	Securitisation															
	Other exposures		) (	0	0	0.0%	0	0	(	0	0.0%	0	0		0	0.0%
	Standardised Total	68,751	2220	1,844	1,342	60.4%	68,317	2655	2.024	1,523	57.4%	67,886	3085	2,196	1,699	55.1%

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

								В	aseline Scenario							
				31/12/2018	3				31/12/2019					31/12/202	)	
	(min EUR, %)	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio Non performing exposures1
	Central governments or central banks	4,696	16	13	6	40.0%	4,679	33	20	13	40.0%	4,661	51	1 27	20	40.0
	Regional governments or local authorities	761	3	2	1	40.0%	758	5	3	2	40.0%	756	8	4	3	40.0
	Public sector entities	120		0	0	40.0%	119	1	1	0	40.0%	119	1	1	1	40.0
	Multilateral Development Banks	17		0	0	40.0%	17	0	0	0	40.0%	17	0	0	0	40.0
	International Organisations	0		0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0
	Institutions	967	50	31	. 29	58.5%	963	53	32	31	57.3%	959	57	33	32	56.2
	Corporates	6,603	386			42.8%	6,562		206	183						43.2
	of which: SME	1,794	200			37.4%	1,781		88		37.5%					37.6
	Retail	3,190	307	188	170	55.5%	3,138		218	201	56.1%	3,086	410	251	233	56.9
Dortugal	of which: SME	1,836	185	121	113	60.9%	1,802	219	143	134	61.5%	1,768	252	166	157	62.4
Portugal	Secured by mortgages on immovable property	10,617	741	213	192	25.9%	10,547	811	225	201	24.8%	10,470	887	236	212	23.9
	of which: SME	265	46	35	34	74.6%	262	49	36	34	70.8%	259	52	2 36	35	67.4
	Items associated with particularly high risk			0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0
	Covered bonds	0	(		0	0.0%	0	0	0	0	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	0.0%	0	0	0	0	0.0
	Collective investments undertakings (CIU)	0	(		0	0.0%	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	0	0	0	0.0
	Securitisation															
	Other exposures	C			0	0.0%	0	0	0	0	0.0%	0	C	0	0	0.0
	Standardised Total	26,972	1502	635	564	37.5%	26,784	1690	706	632	37.4%	26,588	1886	780	705	37.4



# **2018 EU-wide Stress Test: Credit risk STA** CaixaBank, S.A.

								В	aseline Scenario	•						
				31/12/2018	:				31/12/2019	1				31/12/202	0	
	(min EUR, %)	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio -
	Central governments or central banks															
	Regional governments or local authorities															
	Public sector entities															
	Multilateral Development Banks															
	International Organisations															
	Institutions															
	Corporates															
	of which: SME															
	Retail															
N.A.	of which: SME															
N.A.	Secured by mortgages on immovable property															
	of which: SME															
	Items associated with particularly high risk															
	Covered bonds															
	Claims on institutions and corporates with a ST credit assessment															
	Collective investments undertakings (CIU)															
	Equity															
	Securitisation															
	Other exposures															
	Standardised Total															

<sup>&</sup>lt;sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

								Ві	aseline Scenario	,						
				31/12/2018					31/12/2019	_				31/12/202	D	
	(min EUR, %)	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1
	Central governments or central banks															
	Regional governments or local authorities															
	Public sector entities															
	Multilateral Development Banks															
	International Organisations															
	Institutions															
	Corporates															
	of which: SME															
	Retail															
N.A.	of which: SME															
N.A.	Secured by mortgages on immovable property															
	of which: SME															
	Items associated with particularly high risk															
	Covered bonds															
	Claims on institutions and corporates with a ST credit assessment															
	Collective investments undertakings (CIU)															
	Equity															
	Securitisation															
	Other exposures															
	Standardised Total															

<sup>&</sup>lt;sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

								В	aseline Scenario	)						
				31/12/2018					31/12/2019					31/12/202	0	
	(min EUR, %)	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1
	Central governments or central banks															
	Regional governments or local authorities															
	Public sector entities															
	Multilateral Development Banks															
	International Organisations															
	Institutions															
	Corporates															
	of which: SME															
	Retail															
N.A.	of which: SME															
N.A.	Secured by mortgages on immovable property															
	of which: SME															
	Items associated with particularly high risk															
	Covered bonds															
	Claims on institutions and corporates with a ST credit assessment															
	Collective investments undertakings (CIU)															
	Equity															
	Securitisation															
	Other exposures															
	Standardised Total															

<sup>&</sup>lt;sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)



ACTHORITY		CaixaBar	ık, S.A.					D	aseline Scenari							
				31/12/2018	:				31/12/2019					31/12/202	ю .	
	(min EUR, %)	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1
	Central governments or central banks Regional governments or local authorities											<b>.</b>				
	Public sector entities									1						
	Multilateral Development Banks	_								1						
	International Organisations			1								1			_	
	Institutions															
	Corporates															
	of which: SME															
	Retail															
81.6	of which: SME															
N.A.	Secured by mortgages on immovable property															
	of which: SME															
	Items associated with particularly high risk															
	Covered bonds															
	Claims on institutions and corporates with a ST credit assessment															
	Collective investments undertakings (CIU)															
	Equity															
	Securitisation															
	Other exposures															
	Standardised Total															

<sup>&</sup>lt;sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

								В	aseline Scenario							
				31/12/2018					31/12/2019					31/12/202	D	
	(min EUR, %)	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio -
	Central governments or central banks															
	Regional governments or local authorities															
	Public sector entities															
	Multilateral Development Banks															
	International Organisations															
	Institutions															
	Corporates															
	of which: SME															
	Retail															
N.A.	of which: SME															
IV.A.	Secured by mortgages on immovable property															
	of which: SME															
	Items associated with particularly high risk															
	Covered bonds															
	Claims on institutions and corporates with a ST credit assessment															
	Collective investments undertakings (CIU)															
	Equity															
	Securitisation															
	Other exposures															
	Standardised Total															

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

								В	aseline Scenario	0						
				31/12/2018	3				31/12/2019					31/12/202	0	
	(min EUR, %)	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1
	Central governments or central banks															
	Regional governments or local authorities															
	Public sector entities															
	Multilateral Development Banks															
	International Organisations															
	Institutions															
	Corporates															
	of which: SME															
	Retail															
N.A.	of which: SME															
N.A.	Secured by mortgages on immovable property															
	of which: SME															
	Items associated with particularly high risk															
	Covered bonds															
	Claims on institutions and corporates with a ST credit assessment															
	Collective investments undertakings (CIU)															
	Equity															
	Securitisation															
	Other exposures															
	Standardised Total															



ACTACALLY		CaixaBan	k, S.A.												
								В	aseline Scenario						
				31/12/2018	3				31/12/2019				31/12/202	b j	
	(min EUR, %)	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	
	Central governments or central banks														
	Regional governments or local authorities														
	Public sector entities														
	Multilateral Development Banks														
	International Organisations														
	Institutions														
	Corporates														
	of which: SME														
	Retail														
N.A.	of which: SME														
N.A.	Secured by mortgages on immovable property														
	of which: SME														
	Items associated with particularly high risk														
	Covered bonds														
	Claims on institutions and corporates with a ST credit assessment														
	Collective investments undertakings (CIU)														
	Equity														
	Securitisation														
	Other exposures														
	Standardised Total														

								В	aseline Scenario	)						
				31/12/2018					31/12/2019					31/12/202	0	
	(min EUR, %)	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1
	Central governments or central banks				exposures					схрозитез					exposures	
	Regional governments or local authorities															
	Public sector entities															
	Multilateral Development Banks															
	International Organisations															
	Institutions															
	Corporates															
	of which: SME															
	Retail															
	of which: SME															
N.A.	Secured by mortgages on immovable property															
	of which: SME															
	Items associated with particularly high risk															
	Covered bonds															
	Claims on institutions and corporates with a ST credit assessment															
	Collective investments undertakings (CIU)															
	Equity															
	Securitisation															
	Other exposures															
	Standardised Total															

<sup>&</sup>lt;sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)



## **2018 EU-wide Stress Test: Credit risk STA** CaixaBank, S.A.

									Adverse Scen	ario						
				31/12/201	18				31/12/201	9				31/12/202	:0	
	(min EUR, %)	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1
	Central governments or central banks	33,642	51	50	20	40.0%	33,590	103	75	41	40.0%	33,537	156	97	62	40.0%
	Regional governments or local authorities	10,369	100	86	75	74.5%	10,342	127	97	86	67.2%	10,314	155	108	97	62,3%
	Public sector entities	3,436	9	103	4	40.0%	3,427	18	107	7	40.0%	3,418	27	111		40.0%
	Multilateral Development Banks	17	0	0	0	40.0%	17	0	0	0	40.0%	17	0	0	0	40.0%
	International Organisations	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Institutions	2,692	97	90	62	64.0%	2.651	138	131	103	74.9%	2.625	164	158	131	80.1%
	Corporates	23,439	2023	1.632	1.212	59.9%	22,730	2732	1.861	1.463	53.6%	22,162	3300	2.050	1.664	50.4%
	of which: SME	4,866	610	403	343	56.3%	4,772	703	448	387	55.1%	4,682	793	488	428	54.0%
	Retail	9,144	918	796	589	64.2%	8,862	1200	981	770	64.2%	8,599	1463	1,156	950	64.9%
Caire Dank C A	of which: SME	3,083	288	230	182	63.3%	2,973	398	305	257	64.7%	2,876	495	379	333	67.4%
CaixaBank, S.A.	Secured by mortgages on immovable property	12,648	860	315	248	28.8%	12,459	1049	369	294	28.1%	12,287	1222	419	341	27.9%
	of which: SME	761	106	62	55	51.7%	736	130	70	61	47.1%	714	152	77	69	45.2%
	Items associated with particularly high risk	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0.0%	0	0	0	0	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	0	0	0.0%	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0.0%	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%	0	0	0	0	0.0%
	Securitisation															
	Other exposures	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Standardised Total	95,388	4057	3,071	2,210	54.5%	94,078	5367	3,620	2,765	51.5%	92,959	6487	4,100	3,256	50.2%

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

									Adverse Scen	ario						
				31/12/201	8				31/12/201	.9				31/12/202	20	
	(min EUR, %)	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1
	Central governments or central banks	28,948	32	34	13	40.0%	28,918	63	50	25	40.0%	28,886	95	64	38	
	Regional governments or local authorities	9,609	97	83		75.6%	9,585	121	93	83	68.7%			102	93	63.8%
	Public sector entities	3,316	8	103	3	40.0%	3,308	17	106	7	40.0%		25	110	10	40.0%
	Multilateral Development Banks	0	0	0	0	0.0%	0	0	0	0	0.0%		) (	0	0	0.0%
	International Organisations	0	0	0	0	0.0%	0	0	0	0	0.0%		) (	0	0	0.0%
	Institutions	1,726		59			1,689	83	98	72						94.0%
	Corporates	16,853	1619	1,352			16,221	2251	1,537	1,214						
	of which: SME	3,078	404	299			3,006	476	336	290						59.1%
	Retail	6,017	548	544			5,861	704	647	474						66.2%
Spain	of which: SME	1,287	63	66	42	66.9%	1,258		84	59	04.270					
Spairi	Secured by mortgages on immovable property	2,073	78	40	24	30.7%	2,028	123	52	32	26.5%					24.0%
	of which: SME	497	58	26	20	34.4%	479	76	29	23	29.6%		93	32	25	27.0%
	Items associated with particularly high risk	0	0	0	0	0.0%	0	0	0	0	0.0%		) (	0	0	0.0%
	Covered bonds	0	0	0	0	0.0%	0	0	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	0	0	0.0%		) (	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	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%		) (	0	0	0.0%
	Securitisation															
	Other exposures	0	0	0	0	0.0%	0	0	0	0	0.0%		) (	0	0	0.0%
	Standardised Total	68,542	2429	2,215	1,526	62.8%	67,609	3362	2,583	1,907	56.7%	66,843	4128	2,879	2,211	53.6%

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

									Adverse Scen	ario						
				31/12/20	18				31/12/201	9				31/12/202	20	
	(min EUR, %)	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1		Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Non performin
	Central governments or central banks	4,693	19	16	7	40.0%	4,672	40	25	16	40.0%	4,651	61	33	25	5 40
	Regional governments or local authorities	761	3	3	1	40.0%	757	6	5 4	3	40.0%	754	10	5	4	4 40
	Public sector entities	120	(	) (	0	40.0%	119	1	1	0	40.0%	119	2	1	1	1 40
	Multilateral Development Banks	17		) (	0	40.0%	17	0	0	0	40.0%	17	0	0	0	40.
	International Organisations		(	) (	0	0.0%	0	0	0	0	0.0%	0	0	0	C	0
	Institutions	966	50	31	29	58.3%	962	55	33	31	56.8%	957	59	35	33	3 55
	Corporates	6,586			210		6,509	481	324	249		6,424			299	
	of which: SME	1,788				42.7%	1,767	227		97	42.6%	1,745				
	Retail	3,127			212	57.5%	3,001	496		296	59.7%	2,891				
Dortugal	of which: SME	1,796	225	164	140	62.2%	1,715	306	221	198	64.8%	1,645	376	281	259	9 69
Portugal	Secured by mortgages on immovable property	10,576	782	274	224	28.6%	10,431	926	317	262	28.3%	10,303	1054	358	301	1 28
	of which: SME	263	48	36	35	72.6%	257	54	41	39	71.7%	251	59	46	44	4 7:
	Items associated with particularly high risk		(	) (	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0
	Covered bonds		(	) (	0	0.0%	0	0	0	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	0.0%	0	0	0	0	0
	Collective investments undertakings (CIU)		(	) (	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0
	Equity	(	(	) (	0	0.0%	0		0	0	0.0%	0	0	0		0
	Securitisation															
	Other exposures	(		) (	0	0.0%	0		0	0	0.0%	0	0	0		) (
	Standardised Total	26,846	1628	856	684	42.0%	26,469	2005	1.038	857	42,8%	26,116	2358	1,221	1.044	1 44



# **2018 EU-wide Stress Test: Credit risk STA** CaixaBank, S.A.

									Adverse Scen	ario						
				31/12/201	18				31/12/201	.9				31/12/202	20	
	(min EUR, %)	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Irom non	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio Non performin exposures1
	Central governments or central banks															
	Regional governments or local authorities															
	Public sector entities															
	Multilateral Development Banks															
	International Organisations															
	Institutions															
	Corporates															
	of which: SME															
	Retail															
NI A	of which: SME															
N.A.	Secured by mortgages on immovable property															
	of which: SME															
	Items associated with particularly high risk															
	Covered bonds															
	Claims on institutions and corporates with a ST credit assessment															
	Collective investments undertakings (CIU)															
	Equity															
	Securitisation															
	Other exposures															
	Standardised Total															

<sup>&</sup>lt;sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

								Adverse Scen	ario						
				31/12/201	18			31/12/201	9				31/12/202	10	
	(min EUR, %)	Performing exposure1	Non performing exposure1		Of which: from non performing exposures	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1
	Central governments or central banks														
	Regional governments or local authorities														
	Public sector entities														
	Multilateral Development Banks														
	International Organisations														
	Institutions														
	Corporates														
	of which: SME														
	Retail														
N.A.	of which: SME														
IV.A.	Secured by mortgages on immovable property														
	of which: SME														
	Items associated with particularly high risk														
	Covered bonds														
	Claims on institutions and corporates with a ST credit assessment														
	Collective investments undertakings (CIU)														
	Equity														
	Securitisation														
	Other exposures														
	Standardised Total														

<sup>&</sup>lt;sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

									Adverse Scen	ario						
				31/12/201	18				31/12/201	.9				31/12/202	0	
	(min EUR, %)	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1
	Central governments or central banks															
	Regional governments or local authorities															
	Public sector entities															
	Multilateral Development Banks															
	International Organisations															
	Institutions															
	Corporates															
	of which: SME															
	Retail															
N.A.	of which: SME															
N.A.	Secured by mortgages on immovable property															
	of which: SME															
	Items associated with particularly high risk															
	Covered bonds															
	Claims on institutions and corporates with a ST credit assessment															
	Collective investments undertakings (CIU)															
	Equity															
	Securitisation															
	Other exposures															
	Standardised Total															

<sup>&</sup>lt;sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)



AUTHORITY		CaixaBa							Adverse Scen							
				31/12/20:	18				31/12/201					31/12/202	20	
														,,		
		Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Non performing
	(min EUR, %)															
	Central governments or central banks														_	
	Regional governments or local authorities														_	
	Public sector entities  Multilateral Development Banks															
	International Organisations	_														
	Institutions	_														
	Corporates	_														
	of which: SME															
	Retail															
	of which: SME															
N.A.	Secured by mortgages on immovable property															
	of which: SME															
	Items associated with particularly high risk															
	Covered bonds															
	Claims on institutions and corporates with a ST credit assessment															
	Collective investments undertakings (CIU)															
	Equity															
	Securitisation															
	Other exposures															
	Standardised Total															

<sup>&</sup>lt;sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

									Adverse Scen	ario						
				31/12/201	.8				31/12/201	9				31/12/202	0	
	(min EUR, %)	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1
	Central governments or central banks															
	Regional governments or local authorities															
	Public sector entities															
	Multilateral Development Banks															
	International Organisations															
	Institutions															
	Corporates															
	of which: SME															
	Retail															
N.A.	of which: SME															
14.64	Secured by mortgages on immovable property															
	of which: SME															
	Items associated with particularly high risk															
	Covered bonds															
	Claims on institutions and corporates with a ST credit assessment															
	Collective investments undertakings (CIU)															
	Equity															
	Securitisation															
	Other exposures															
	Standardised Total															

<sup>&</sup>lt;sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

									Adverse Scen	ario						
				31/12/20:	18				31/12/201	9				31/12/202	0	
	(min EUR, %)	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1
	Central governments or central banks															
	Regional governments or local authorities															
	Public sector entities															
	Multilateral Development Banks															
	International Organisations															
	Institutions															
	Corporates															
	of which: SME															
	Retail															
N.A.	of which: SME															
IX.A.	Secured by mortgages on immovable property															
	of which: SME															
	Items associated with particularly high risk															
	Covered bonds															
	Claims on institutions and corporates with a ST credit assessment															
	Collective investments undertakings (CIU)															
	Equity															
	Securitisation															
	Other exposures															
	Standardiced Total															

<sup>&</sup>lt;sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)



AUTHORITY		CaixaBa					0.00			-						
									Adverse Scen	ario						
				31/12/201	18				31/12/201	9				31/12/202	0	
	(min EUR, %)	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1
	Central governments or central banks															
	Regional governments or local authorities															
	Public sector entities															
	Multilateral Development Banks															
	International Organisations															
	Institutions															
	Corporates															
	of which: SME															
	Retail															
N.A.	of which: SME															
N.A.	Secured by mortgages on immovable property															
	of which: SME															
	Items associated with particularly high risk															
	Covered bonds															
	Claims on institutions and corporates with a ST credit assessment															
	Collective investments undertakings (CIU)															
	Equity															
	Securitisation															
	Other exposures															
	Standardised Total															

									Adverse Scen	ario						
				31/12/201	.8				31/12/201	9				31/12/202	.0	
	(min EUR, %)	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Irom non	Coverage Ratio - Non performing exposures1
	Central governments or central banks															
	Regional governments or local authorities															
	Public sector entities															
	Multilateral Development Banks															
	International Organisations															
	Institutions															
	Corporates															
	of which: SME															
	Retail															
N.A.	of which: SME															
N.A.	Secured by mortgages on immovable property															
	of which: SME															
	Items associated with particularly high risk															
	Covered bonds															
	Claims on institutions and corporates with a ST credit assessment															
	Collective investments undertakings (CIU)															
	Equity															
	Securitisation															
	Other exposures															
	Standardised Total															

<sup>&</sup>lt;sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)



### **2018 EU-wide Stress Test: Securitisations**

			Actual	Restated		Baseline Scenario			Adverse Scenario	
		(min EUR)	31/12/2017	31/12/2017	31/12/2018	31/12/2019	31/12/2020	31/12/2018	31/12/2019	31/12/2020
	STA		59	59						
Exposure values	IRB		1,996	1,996						
	Total		2,055	2,055						
	STA		34	34	34	34	34	44	52	59
REA	IRB		163	163	361	360	359	367	363	418
	Total		197	197	396	394	393	411	415	476
Impairments	Total	Total banking book others than assessed at fair value	8	7	0	0	0	1	1	1



# **2018 EU-wide Stress Test: Risk exposure amounts** CaixaBank, S.A.

	Actual	Restated	:	aseline scenario		Į.	Adverse scenario	
(mln EUR)	31/12/2017	31/12/2017	31/12/2018	31/12/2019	31/12/2020	31/12/2018	31/12/2019	31/12/2020
Risk exposure amount for credit risk	133,008	133,304	133,532	133,518	135,769	133,518	133,522	143,126
Risk exposure amount for securitisations and re-securitisations	197	197	396	394	393	411	415	476
Risk exposure amount other credit risk	132,811	133,107	133,136	133,123	135,376	133,107	133,107	142,649
Risk exposure amount for market risk	2,947	2,947	2,947	2,947	2,947	4,069	4,016	3,912
Risk exposure amount for operational risk	12,983	12,983	12,983	12,983	12,983	12,983	12,983	12,983
Other risk exposure amounts	2	2	2	2	2	2	2	2
Total risk exposure amount	148,940	149,236	149,464	149,449	151,701	150,572	150,522	160,022



#### 2018 EU-wide Stress Test: Capital

			Actual	Restated		Baseline Scenario			Adverse Scenario	
		(min EUR,%)	31/12/2017	31/12/2017	2018	2019	2020	2018	2019	2020
	A	OWN FUNDS	24,047	24,000	24,204	24,425	24,951	20,525	19,213	18,943
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	18,966	18,720	18,605	19,465	20,627	14,894	14,315	14,577
	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	17,971	17,971	17,971	17,971	17,971	17,971	17,971	17,971
	A.1.1.1	Of which: CET1 instruments subscribed by Government	0	0	0	0	0	0	0	0
	A.1.2	Retained earnings	5,961	5,961	6,860	7,757	8,659	5,584	5,987	6,441
	A.1.3	Accumulated other comprehensive income	71	71	71	71	71	-618	-618	-618
	A.1.3.1	Arising from full revaluation, cash flow hedge and liquidity reserves	73	73	73	73	73	-602	-602	-602
	A.1.3.2	OCI Impact of defined benefit persion plans [gain or (-) loss]	0	0	0	0	0	-14	-14	-14
	A.1.3.3	Other OCI contributions	-2	-2	-2	-2	-2	-2	-2	-2
	A.1.4	Other Reserves	-248	-808	-856	-903	-950	-856	-903	-950
	A.1.5	Funds for general banking risk	0	0	0	0	0	0	0	0
	A.1.6	Minority interest given recognition in CET1 capital	318	318	331	348	364	345	352	362
	A.1.7	Adjustments to CET1 due to prudential filters	-128	-128	-128	-128	-128	-482	-482	-482
	A.1.8	(-) Intangible assets (including Goodwill)	-4,206	-4,206	-4,206	-4,206	-4,206	-4,206	-4,206	-4,206
	A.1.10	<ul> <li>(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs</li> <li>(-) IRB shortfall of credit risk adjustments to expected losses</li> </ul>	-1,876 -498	-1,912 -79	-1,609	-1,316 -80	-1,028 -81	-2,423 -76	-2,537 -77	-2,598 -77
	A.1.11	(-) IRIS shortfall of credit risk adjustments to expected losses  (-) Defined benefit persion fund assets	-498	-/9	-80	-80	-81	-/6	-//	-//
	A.1.11	(-) Defined denent persion rund assets  (-) Reciprocal cross holdings in CET1 Capital	0	0	0	0	0		0	
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	0	0	0	0	0	0	0	
			· ·				,		,	
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	-41	-41	-41	-41	-41	-41	-41	-41
	A.1.14.1	Of which: from securitisation positions (-)	-41	-41	-41	-41	-41	-41	-41	-41
	A.1.15	<ul> <li>(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment</li> </ul>	0	0	0	0	0	-3	-37	-60
	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	0	0	0	0	-425	-414	-386
	A.1.17	(-) CET1 instruments of financial sector entities where the institution has a significant investment	0	0	0	0	0	0	0	0
	A.1.18	(-) Amount exceding the 17.65% threshold	0	-19	0	0	0	-560	-672	-774
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	0	0	0	0	0	0	0	0
	A.1.20	CET1 capital elements or deductions - other	0	0	0	0	0	0	0	0
OWN FUNDS	A.1.21	Memo item: Gross cumulative IFRS 9 impact on capital (net of taxes)		-561						
	A.1.21.1	Of which: subject to transitional arrangements		0	0	0	0	0	0	0
	A.1.21.1.1	Increase in IFRS 9 ECL provisions net of EL compared to related IAS 39 figures as at 31/12/17 Increase in non-credit-impaired IFRS 9 ECL provisions net of EL compared to related IFRS 9		0	0	0	0	0	0	0
	A.1.21.1.2	figures as at 01/01/2018		0	0	0	0	0	0	0
	A.1.21.1.3	Increase of CET1 capital due to the tax deductibility of the amounts above		0	0	0	0	0	0	0
	A.1.22	Transitional adjustments	1,644	1,593	293	-7	-4	687	-9	-5
	A.1.22.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	-40	- 0	_	0	0	0	0	
	A.1.22.2 A.1.22.3	Transitional adjustments due to additional minority interests (+/-)	-40	-40	-26	-6	-3	-25	-6	-3
	A.1.22.3 A.1.22.3.1	Adjustments due to IFRS 9 transitional arrangements  From the increased IFRS 9 ECL provisions net of EL		0	0	0	0		0	
	A.1.22.3.2	From the amount of DTAs that is deducted from CET1 capital		n	0	0	0	0	0	
	A.1.22.4	Other transitional adjustments to CET1 Capital	1,684	1,633	318	-1	-1	712	-3	-2
	A.1.22.4.1	Of which: due to DTAs that rely on future profitability and do not arise from temporary	750	765	322	0	0	485	0	0
	A.1.22.4.2	differences  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	0	19	0	0	0	335	-2	-1
	A.1.22.4.3	CET1 instruments of financial sector entities where the institution has a significant investment.  Of which: Transitional adjustments to CET1 Capital from unrealised gains/losses (+/-)	-14	-14						
		The second secon	-14	-14						



#### 2018 EU-wide Stress Test: Capital

CaixaBank, S.A.

			Actual	Restated		Baseline Scenario			Adverse Scenario	
		(min EUR,%)	31/12/2017	31/12/2017	2018	2019	2020	2018	2019	2020
	A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	108	150	999	999	999	999	999	999
	A.2.1	Additional Tier 1 Capital instruments	999	999	999	999	999	999	999	999
	A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	0	0	0	0	0	0
	A.2.3	Other Additional Tier 1 Capital components and deductions	0	0	0	0	0	0	0	0
	A.2.4	Additional Tier 1 transitional adjustments	-891	-849	0	0	0	0	0	0
	A.2.4.1	Of which: adjustments due to IFRS 9 transitional arrangements		0	0	0	0	0	0	0
	A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	19,074	18,869	19,604	20,464	21,626	15,893	15,313	15,575
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	4,973	5,131	4,600	3,961	3,325	4,631	3,900	3,368
	A.4.1	Tier 2 Capital instruments	4,572	4,572	4,145	3,590	3,033	4,145	3,590	3,033
	A.4.2	Other Tier 2 Capital components and deductions	451	567	455	372	293	487	310	335
	A.4.3	Tier 2 transitional adjustments	-50	-8	0	0	0	0	0	0
	A.4.3.1	Of which: adjustments due to IFRS 9 transitional arrangements		0	0	0	0	0	0	0
	A.5	Grandfathered Additional Tier 1 Capital instruments eligible as Tier 2	0	0	0	0	0	0	0	0
	В	TOTAL RISK EXPOSURE AMOUNT	148,940	149,236	149,464	149,449	151,701	150,572	150,522	160,022
TOTAL RISK EXPOSURE AMOUNT	B.1	Of which: Transitional adjustments included	246	294	142	-1	-1	246	246	6
	B.2	Adjustments due to IFRS 9 transitional arrangements		0	0	0	0	0	0	0
	C.1	Common Equity Tier 1 Capital ratio	12.73%	12.54%	12.45%	13.02%	13.60%	9.89%	9.51%	9.11%
CAPITAL RATIOS (%) Transitional period	C.2	Tier 1 Capital ratio	12.81%	12.64%	13.12%	13.69%	14.26%	10.56%	10.17%	9.73%
	C.3	Total Capital ratio	16.15%	16.08%	16.19%	16.34%	16.45%	13.63%	12.76%	11.84%
	D.1	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	17,323	17,126	18,312	19,472	20,630	14,207	14,324	14,582
Fully loaded CAPITAL	D.2	TIER 1 CAPITAL (fully loaded)	18,322	18,125	19,311	20,471	21,629	15,206	15,322	15,580
	D.3	TOTAL CAPITAL (fully loaded)	23,345	23,264	23,911	24,432	24,955	19,838	19,222	18,948
	E.1	Common Equity Tier 1 Capital ratio	11.65%	11.50%	12.26%	13.03%	13.60%	9.45%	9.53%	9.11%
CAPITAL RATIOS (%) Fully loaded	E.2	Tier 1 Capital ratio	12.32%	12.17%	12.93%	13.70%	14.26%	10.12%	10.20%	9.74%
	E.3	Total Capital ratio	15.70%	15.62%	16.01%	16.35%	16.45%	13.20%	12.79%	11.84%
	F	Total amount of instruments with mandatory conversion into ordinary shares upon a fixed date in the 2018 - 2020 period (cumulative conversions) (1)	0	0	0	0	0	0	0	0
	G	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	0	0	0	0	0
	G.1	Of which: eligible instruments whose trigger is above CET1 capital ratio in the adverse scenario (2)			0	0	0	0	0	0
Memorandum items	H.1	Total leverage ratio exposures (transitional)	344,281	344,281	344,281	344,281	344,281	344,281	344,281	344,281
	H.2	Total leverage ratio exposures (fully loaded)	343,484	343,484	343,484	343,484	343,484	343,484	343,484	343,484
	H.3	Leverage ratio (transitional)	5.54%	5.48%	5.69%	5.94%	6.28%	4.62%	4.45%	4.52%
	H.4	Leverage ratio (fully loaded)	5.33%	5.28%	5.62%	5.96%	6.30%	4.43%	4.46%	4.54%
	P.1	Capital conservation buffer	1.25%	1.25%	1.88%	2.50%	2.50%	1.88%	2.50%	2.50%
	P.2	Countercyclical capital buffer	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	P.3	0-SII buffer	0.13%	0.13%	0.19%	0.25%	0.25%	0.19%	0.25%	0.25%
Transitional combined buffer requirements (%)	P.4	G-SII buffer	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	P.5	Systemic risk buffer applied to all exposures according to article 133 (4) of CRD IV	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	P.5.1	Systemic risk buffer applied to domestic exposures only according to article 133 (5) of CRD IV	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	P.6	Combined buffer	1.38%	1.38%	2.06%	2.75%	2.75%	2.06%	2.75%	2.75%

(1) Conversions not considered for CET1 computation (2) Excluding instruments included in row F



### 2018 EU-wide Stress Test: P&L

	Actual	Baseline scenario			Adverse scenario		
(mln EUR)	31/12/2017	31/12/2018	31/12/2019	31/12/2020	31/12/2018	31/12/2019	31/12/2020
Net interest income	4,515	4,333	4,390	4,521	4,266	4,456	4,428
Interest income	5,350	5,802	5,873	6,364	6,523	7,068	7,483
Interest expense	-835	-1,469	-1,483	-1,843	-2,257	-2,562	-3,055
Dividend income	127	123	123	124	95	95	95
Net fee and commission income	2,585	2,585	2,585	2,585	2,327	2,327	2,327
Gains or losses on financial assets and liabilities held for trading and trading financial assets and trading financial liabilities	44	85	85	85	-142	54	54
Gains or losses on non-trading financial assets mandatorily at fair value through profit or loss by instrument and Gains or losses on financial assets and liabilities designated at fair value through profit or loss					-120		
Other operating income not listed above, net	-433	-537	-537	-537	-558	-537	-537
Total operating income, net	6,839	6,589	6,646	6,779	5,868	6,396	6,367
Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss	-1,040	-597	-683	-661	-2,529	-1,777	-1,511
Other income and expenses not listed above, net	-3,895	-3,822	-3,801	-3,936	-4,228	-4,244	-4,294
Profit or (-) loss before tax from continuing operations	1,904	2,170	2,162	2,181	-889	374	562
Tax expenses or (-) income related to profit or loss from continuing operations	-186	-338	-336	-342	502	123	67
Profit or (-) loss after tax from discontinued operations	0						
Profit or (-) loss for the year	1,718	1,831	1,826	1,840	-387	497	629
Amount of dividends paid and minority interests after MDA-related adjustments	930	932	929	938	-10	94	175
Attributable to owners of the parent net of estimated dividends	788	900	897	901	-377	404	454
Memo row: Impact of one-off adjustments		575	575	575	575	575	575
The results include distribution restrictions for MDA adjustments		No	No	No	No	Yes	Yes



# 2018 EU-wide Stress Test: Major capital measures and realised losses

Issuance of CET 1 Instruments 01 January to 30 June 2018	Impact on Common Equity Tier 1 mln EUR
Raising of capital instruments eligible as CET1 capital (+)	0
Repayment of CET1 capital, buybacks (-)	0
Conversion to CET1 of hybrid instruments (+)	0

Net issuance of Additional Tier 1 and Tier 2 Instruments 01 January to 30 June 2018	Impact on Additional Tier 1 and Tier 2 mln EUR
Net issuance of Additional Tier 1 and T2 Instruments with a trigger at or above bank's post stress test CET1 ratio in the adverse scenario during the stress test horizon (+/-)	0
Net issuance of Additional Tier 1 and T2 Instrument with a trigger below bank's post stress test CET1 ratio in the adverse scenario during the stress test horizon (+/-)	575

Realised losses 01 January to 30 June 2018	mln EUR		
Realised fines/litigation costs (net of provisions) (-)	0		
Other material losses and provisions (-)	0		



### **2018 EU-wide Stress Test**

### Information on performing and non-performing exposures<sup>1</sup>

	Actual							
	31/12/2017							
		Gross carrying amount				Accumulated impairment, accumulated changes in fair value due to credit risk and provisions		
		Of which performing	Of which no	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 <sup>2</sup>	exposures <sup>3</sup>	exposures	
Debt securities (including at amortised cost and fair value)	30,194	0	130	117	7	35	0	
Central banks	0	0	0	0	0	0	0	
General governments	26,928	0	0	0	1	0	0	
Credit institutions	85	0	0	0	0	0	0	
Other financial corporations	1,806	0	117	117	1	31	0	
Non-financial corporations	1,375	0	13	0	5	4	0	
Loans and advances(including at amortised cost and fair value)	248,741	556	14,081	13,991	1,712	5,143	7,334	
Central banks	17,097	0	0	0	0	0	0	
General governments	12,090	5	168	166	0	21	57	
Credit institutions	7,945	0	0	0	0	0	0	
Other financial corporations	2,776	0	37	37	15	32	1	
Non-financial corporations	77,036	261	6,353	6,329	1,166	3,482	2,074	
Households	131,798	290	7,522	7,459	531	1,608	5,202	
DEBT INSTRUMENTS other than HFT	278,935	556	14,211	14,108	1,719	5,178	7,334	
OFF-BALANCE SHEET EXPOSURES	86,725		967	952	-70	-287	237	

<sup>&</sup>lt;sup>1</sup> 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

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

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



### **2018 EU-wide Stress Test**

### Information on performing and forborne exposures<sup>1</sup>

	Calxabalik, S.A.						
		Actual					
		31/12/2017					
		Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures			
(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)	24	13	4	4	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	24	13	4	4	0		
Loans and advances (including at amortised cost and fair value)	12,293	7,820	2,623	2,506	7,647		
Central banks	0	0	0	0	0		
General governments	258	84	7	7	69		
Credit institutions	0	0	0	0	0		
Other financial corporations	37	27	26	26	4		
Non-financial corporations	5,590	3,423	1,805	1,719	2,214		
Households	6,408	4,286	785	754	5,361		
DEBT INSTRUMENTS other than HFT	12,317	7,833	2,627	2,510	7,647		
Loan commitments given	61	23	-3	-2	23		

<sup>1</sup> 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