



2018 EU-wide Stress Test

Bank Name	CaixaBank, S.A.
LEI Code	7CUNS533WID6K7DGF187
Country Code	ES

2018 EU-wide Stress Test: Summary

CaixaBank, S.A.

	Actual	Restated	Baseline Scenario			Adverse Scenario		
	(starting year)	(starting year)	31/12/2018	31/12/2019	31/12/2020	31/12/2018	31/12/2019	31/12/2020
(min EUR, %)	31/12/2017	31/12/2017						
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%
Memorandum items								
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
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 ²			0	0	0	0	0	0

¹ Conversions not considered for CET1 computation

² Excluding instruments with mandatory conversion into ordinary shares upon a fixed date in the 2018 -2020 period

2018 EU-wide Stress Test: Credit risk IRB

CaixaBank, S.A.

		Restated														
		31/12/2017														
		Exposure values				Risk exposure amounts				Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹		
		A-IRB		F-IRB		A-IRB		F-IRB								
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted							
CaixaBank, S.A.	(min EUR, %)															
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	43,493	4,098	0	0	25,181	380	0	0	42,903	3,875	2,532	2,178	56.2%		
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	12,165	1,828	0	0	5,440	171	0	0	12,048	1,627	814	633	38.9%		
	Retail	119,691	6,846	0	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	0	13,325	157	0	0	100,227	5,826	2,149	1,411	24.2%		
	Retail - Secured on real estate property - Of Which: SME	9,528	1,328	0	0	2,299	46	0	0	9,525	1,176	304	204	17.4%		
	Retail - Secured on real estate property - Of Which: non-SME	90,707	4,908	0	0	11,026	111	0	0	90,702	4,650	1,845	1,207	26.0%		
	Retail - Qualifying Revolving	5,256	55	0	0	1,253	0	0	0	5,256	55	87	29	52.8%		
	Retail - Other Retail	14,200	554	0	0	6,150	39	0	0	14,182	554	641	360	65.0%		
	Retail - Other Retail - Of Which: SME	6,901	274	0	0	2,426	30	0	0	6,883	273	292	168	61.4%		
	Retail - Other Retail - Of Which: non-SME	7,299	281	0	0	3,724	9	0	0	7,299	281	349	192	68.5%		
	Equity									0	0	0	0	0	0	0
Securitisation									0	0	0	0	0	0	0	
Other non-credit obligation assets									0	0	0	0	0	0	0	
IRB TOTAL		163,184	10,944	0	0	45,908	576	0	0	162,568	10,310	5,409	3,978	38.6%		

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Restated														
		31/12/2017														
		Exposure values				Risk exposure amounts				Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹		
		A-IRB		F-IRB		A-IRB		F-IRB								
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted							
Spain	(min EUR, %)															
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	43,493	4,098	0	0	25,181	380	0	0	42,903	3,875	2,532	2,178	56.2%		
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	12,165	1,828	0	0	5,440	171	0	0	12,048	1,627	814	633	38.9%		
	Retail	119,691	6,846	0	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	0	13,325	157	0	0	100,227	5,826	2,149	1,411	24.2%		
	Retail - Secured on real estate property - Of Which: SME	9,528	1,328	0	0	2,299	46	0	0	9,525	1,176	304	204	17.4%		
	Retail - Secured on real estate property - Of Which: non-SME	90,707	4,908	0	0	11,026	111	0	0	90,702	4,650	1,845	1,207	26.0%		
	Retail - Qualifying Revolving	5,256	55	0	0	1,253	0	0	0	5,256	55	87	29	52.8%		
	Retail - Other Retail	14,200	554	0	0	6,150	39	0	0	14,182	554	641	360	65.0%		
	Retail - Other Retail - Of Which: SME	6,901	274	0	0	2,426	30	0	0	6,883	273	292	168	61.4%		
	Retail - Other Retail - Of Which: non-SME	7,299	281	0	0	3,724	9	0	0	7,299	281	349	192	68.5%		
	Equity									0	0	0	0	0	0	0
Securitisation									0	0	0	0	0	0	0	
Other non-credit obligation assets									0	0	0	0	0	0	0	
IRB TOTAL		163,184	10,944	0	0	45,908	576	0	0	162,568	10,310	5,409	3,978	38.6%		

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Restated														
		31/12/2017														
		Exposure values				Risk exposure amounts				Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹		
		A-IRB		F-IRB		A-IRB		F-IRB								
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted							
Portugal	(min EUR, %)															
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Equity									0	0	0	0	0	0	0
Securitisation									0	0	0	0	0	0	0	
Other non-credit obligation assets									0	0	0	0	0	0	0	
IRB TOTAL		0	0	0	0	0	0	0	0	0	0	0	0	0	0	

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

2018 EU-wide Stress Test: Credit risk IRB

CaixaBank, S.A.

		Restated 31/12/2017												
		Exposure values				Risk exposure amounts				Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
		A-IRB		F-IRB		A-IRB		F-IRB						
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted					
(mln EUR, %)														
N.A.	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													
	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														

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Restated 31/12/2017												
		Exposure values				Risk exposure amounts				Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
		A-IRB		F-IRB		A-IRB		F-IRB						
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted					
(mln EUR, %)														
N.A.	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													
	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														

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Restated 31/12/2017												
		Exposure values				Risk exposure amounts				Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
		A-IRB		F-IRB		A-IRB		F-IRB						
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted					
(mln EUR, %)														
N.A.	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													
	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														

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

2018 EU-wide Stress Test: Credit risk IRB

CaixaBank, S.A.

		Restated 31/12/2017													
		Exposure values				Risk exposure amounts				Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	
		A-IRB		F-IRB		A-IRB		F-IRB							
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted						
(min EUR, %)															
N.A.	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														
	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															

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Restated 31/12/2017													
		Exposure values				Risk exposure amounts				Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	
		A-IRB		F-IRB		A-IRB		F-IRB							
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted						
(min EUR, %)															
N.A.	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														
	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															

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Restated 31/12/2017													
		Exposure values				Risk exposure amounts				Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	
		A-IRB		F-IRB		A-IRB		F-IRB							
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted						
(min EUR, %)															
N.A.	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														
	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															

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

2018 EU-wide Stress Test: Credit risk IRB

CaixaBank, S.A.

		Restated													
		31/12/2017													
		Exposure values				Risk exposure amounts				Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	
		A-IRB		F-IRB		A-IRB		F-IRB							
(min EUR, %)		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted						
N.A.	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														
	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															

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Restated													
		31/12/2017													
		Exposure values				Risk exposure amounts				Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	
		A-IRB		F-IRB		A-IRB		F-IRB							
(min EUR, %)		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted						
N.A.	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														
	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															

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

2018 EU-wide Stress Test: Credit risk IRB

CaixaBank, S.A.

		Baseline Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure ¹	Non performing exposure ²	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ²	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ²	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
(mln EUR, %)																
CaixaBank, S.A.	Central banks and central governments	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Institutions	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Corporates	42,247	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	0	0	-
	Corporates - Of Which: SME	11,829	1,846	821	692	37.5%	11,618	2,057	873	750	36.5%	11,419	2,256	925	805	35.7%
	Retail	118,428	7,672	3,078	2,091	27.3%	117,258	8,842	3,348	2,377	26.9%	116,181	9,919	3,601	2,644	26.7%
	Retail - Secured on real estate property	99,297	6,755	2,214	1,522	22.5%	98,431	7,621	2,302	1,626	21.3%	97,651	8,401	2,384	1,718	20.5%
	Retail - Secured on real estate property - Of Which: SME	9,283	1,418	322	231	16.3%	9,074	1,626	339	254	15.6%	8,891	1,809	354	273	15.1%
	Retail - Secured on real estate property - Of Which: non-SME	90,014	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	21.9%
	Retail - Qualifying Revolving	5,201	111	116	62	56.5%	5,153	158	142	88	55.7%	5,110	201	165	111	55.3%
	Retail - Other Retail	13,931	806	748	507	62.9%	13,674	1,063	904	664	62.4%	13,419	1,217	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	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	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%	

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Baseline Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure ¹	Non performing exposure ²	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ²	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ²	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
(mln EUR, %)																
Spain	Central banks and central governments	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Institutions	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Corporates	42,247	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	0	0	-
	Corporates - Of Which: SME	11,829	1,846	821	692	37.5%	11,618	2,057	873	750	36.5%	11,419	2,256	925	805	35.7%
	Retail	118,428	7,672	3,078	2,091	27.3%	117,258	8,842	3,348	2,377	26.9%	116,181	9,919	3,601	2,644	26.7%
	Retail - Secured on real estate property	99,297	6,755	2,214	1,522	22.5%	98,431	7,621	2,302	1,626	21.3%	97,651	8,401	2,384	1,718	20.5%
	Retail - Secured on real estate property - Of Which: SME	9,283	1,418	322	231	16.3%	9,074	1,626	339	254	15.6%	8,891	1,809	354	273	15.1%
	Retail - Secured on real estate property - Of Which: non-SME	90,014	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	21.9%
	Retail - Qualifying Revolving	5,201	111	116	62	56.5%	5,153	158	142	88	55.7%	5,110	201	165	111	55.3%
	Retail - Other Retail	13,931	806	748	507	62.9%	13,674	1,063	904	664	62.4%	13,419	1,217	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	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	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%	

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Baseline Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure ¹	Non performing exposure ²	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ²	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ²	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
(mln EUR, %)																
Portugal	Central banks and central governments	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Institutions	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Corporates	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Corporates - Of Which: Specialised Lending	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Corporates - Of Which: SME	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Secured on real estate property	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Qualifying Revolving	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Other Retail	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Other Retail - Of Which: SME	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Equity	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Securitisation	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Other non-credit obligation assets	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
IRB TOTAL	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-	

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

2018 EU-wide Stress Test: Credit risk IRB

CaixaBank, S.A.

		Baseline Scenario														
		31/12/2018				31/12/2019				31/12/2020						
		Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
(mIn EUR, %)																
N.A.	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															
	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																

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Baseline Scenario														
		31/12/2018				31/12/2019				31/12/2020						
		Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
(mIn EUR, %)																
N.A.	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															
	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																

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Baseline Scenario														
		31/12/2018				31/12/2019				31/12/2020						
		Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
(mIn EUR, %)																
N.A.	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															
	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																

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

2018 EU-wide Stress Test: Credit risk IRB

CaixaBank, S.A.

		Baseline Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
(min EUR, %)																
N.A.	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															
	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																

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Baseline Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
(min EUR, %)																
N.A.	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															
	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																

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Baseline Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
(min EUR, %)																
N.A.	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															
	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																

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

2018 EU-wide Stress Test: Credit risk IRB

CaixaBank, S.A.

		Baseline Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
(min EUR, %)																
N.A.	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															
	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																

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Baseline Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
(min EUR, %)																
N.A.	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															
	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																

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

2018 EU-wide Stress Test: Credit risk IRB
CaixaBank, S.A.

		Adverse Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
(mín EUR, %)																
CaixaBank, S.A.	Central banks and central governments	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Institutions	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Corporates	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	0	-
	Corporates - Of Which: SME	11,751	1,923	930	728	37.9%	11,311	2,364	1,055	862	36.4%	10,958	2,716	1,156	971	35.7%
	Retail	117,855	8,244	4,052	2,383	28.9%	115,140	10,960	4,897	3,149	28.7%	112,545	13,555	5,624	3,822	28.2%
	Retail - Secured on real estate property	98,874	7,178	2,799	1,651	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%
	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	242	209	144	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	0	-
	Securitisation	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
Other non-credit obligation assets	0	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%	

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Adverse Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
(mín EUR, %)																
Spain	Central banks and central governments	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Institutions	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Corporates	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	0	-
	Corporates - Of Which: SME	11,751	1,923	930	728	37.9%	11,311	2,364	1,055	862	36.4%	10,958	2,716	1,156	971	35.7%
	Retail	117,855	8,244	4,052	2,383	28.9%	115,140	10,960	4,897	3,149	28.7%	112,545	13,555	5,624	3,822	28.2%
	Retail - Secured on real estate property	98,874	7,178	2,799	1,651	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%
	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	242	209	144	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	0	-
	Securitisation	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
Other non-credit obligation assets	0	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%	

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Adverse Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
(mín EUR, %)																
Portugal	Central banks and central governments	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Institutions	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Corporates	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Corporates - Of Which: Specialised Lending	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Corporates - Of Which: SME	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Secured on real estate property	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Qualifying Revolving	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Other Retail	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Other Retail - Of Which: SME	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Equity	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Securitisation	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
Other non-credit obligation assets	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-	
IRB TOTAL	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-	

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

2018 EU-wide Stress Test: Credit risk IRB

CaixaBank, S.A.

		Adverse Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
(mín EUR, %)																
N.A.	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															
	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																

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Adverse Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
(mín EUR, %)																
N.A.	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															
	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																

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Adverse Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
(mín EUR, %)																
N.A.	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															
	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																

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

2018 EU-wide Stress Test: Credit risk IRB

CaixaBank, S.A.

		Adverse Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
(min EUR, %)																
N.A.	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															
	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																

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Adverse Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
(min EUR, %)																
N.A.	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															
	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																

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Adverse Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
(min EUR, %)																
N.A.	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															
	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																

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

2018 EU-wide Stress Test: Credit risk IRB

CaixaBank, S.A.

		Adverse Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
(min EUR, %)																
N.A.	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															
	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																

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Adverse Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
(min EUR, %)																
N.A.	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															
	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																

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

2018 EU-wide Stress Test: Credit risk STA

CaixaBank, S.A.

		Restated									
		31/12/2017									
		Exposure values		Risk exposure amounts		Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	
		Non-defaulted	Defaulted	Non-defaulted	Defaulted						
(min EUR, %)											
CaixaBank, S.A.	Central governments or central banks	54,641	0	9,728	0	33,693	0	17	0	0.0%	
	Regional governments or local authorities	10,614	9	371	15	10,397	73	67	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	0	0	0	0	0	0	0	0	0.0%	
	Institutions	4,326	19	1,261	15	2,742	47	29	28	59.8%	
	Corporates	25,027	735	22,629	906	23,883	1,579	1,244	836	52.9%	
	of which: SME	4,797	396	4,273	546	4,930	546	217	140	25.7%	
	Retail	8,942	339	4,947	422	9,358	704	550	370	52.6%	
	of which: SME	3,000	92	1,706	103	3,175	196	159	111	56.6%	
	Secured by mortgages on immovable property	12,722	532	4,669	532	12,775	733	248	202	27.6%	
	of which: SME	767	38	270	38	728	89	62	52	58.4%	
	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%
	Securitisation										0.0%
	Other exposures			15,049	0	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%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Restated									
		31/12/2017									
		Exposure values		Risk exposure amounts		Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	
		Non-defaulted	Defaulted	Non-defaulted	Defaulted						
(min EUR, %)											
Spain	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%	
	of which: SME	1,282	21	741	22	1,309	41	57	21	50.1%	
	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%
	Securitisation										0.0%
	Other exposures										0.0%
	Standardised Total		109,999	819	48,344	1,018	69,172	1,800	1,651	988	54.9%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Restated									
		31/12/2017									
		Exposure values		Risk exposure amounts		Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	
		Non-defaulted	Defaulted	Non-defaulted	Defaulted						
(min EUR, %)											
Portugal	Central governments or central banks	5,093	0	648	0	4,712	0	0	0	0.0%	
	Regional governments or local authorities	764	0	153	0	764	0	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	0.0%	
	Institutions	950	19	513	15	970	46	29	28	59.8%	
	Corporates	6,389	183	6,238	223	6,639	351	190	157	44.8%	
	of which: SME	1,706	103	1,579	128	1,807	187	87	71	38.2%	
	Retail	2,948	118	1,888	139	3,239	259	166	143	55.5%	
	of which: SME	1,718	71	965	81	1,867	154	102	90	58.3%	
	Secured by mortgages on immovable property	10,634	495	3,818	496	10,677	681	217	183	26.9%	
	of which: SME	264	8	106	8	268	43	36	34	78.4%	
	Items associated with particularly high risk	0	0	0	0	0	0	0	0	0.0%	
	Covered bonds	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%	
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0.0%	
	Equity										0.0%
	Securitisation										0.0%
	Other exposures										0.0%
	Standardised Total		27,359	816	13,527	873	27,138	1,336	603	512	38.3%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

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

		Restated							
		31/12/2017							
		Exposure values		Risk exposure amounts		Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures
Non-defaulted	Defaulted	Non-defaulted	Defaulted						
(min EUR, %)									
N.A.	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								
	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									

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Restated							
		31/12/2017							
		Exposure values		Risk exposure amounts		Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures
Non-defaulted	Defaulted	Non-defaulted	Defaulted						
(min EUR, %)									
N.A.	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								
	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									

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Restated							
		31/12/2017							
		Exposure values		Risk exposure amounts		Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures
Non-defaulted	Defaulted	Non-defaulted	Defaulted						
(min EUR, %)									
N.A.	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								
	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									

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

2018 EU-wide Stress Test: Credit risk STA

CaixaBank, S.A.

		Restated								
		31/12/2017								
		Exposure values		Risk exposure amounts		Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
Non-defaulted	Defaulted	Non-defaulted	Defaulted							
N.A.	(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									
	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										

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Restated								
		31/12/2017								
		Exposure values		Risk exposure amounts		Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
Non-defaulted	Defaulted	Non-defaulted	Defaulted							
N.A.	(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									
	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										

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Restated								
		31/12/2017								
		Exposure values		Risk exposure amounts		Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
Non-defaulted	Defaulted	Non-defaulted	Defaulted							
N.A.	(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									
	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										

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

2018 EU-wide Stress Test: Credit risk STA

CaixaBank, S.A.

		Restated								
		31/12/2017								
		Exposure values		Risk exposure amounts		Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
Non-defaulted	Defaulted	Non-defaulted	Defaulted							
(mln EUR, %)										
N.A.	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									
	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										

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note

		Restated								
		31/12/2017								
		Exposure values		Risk exposure amounts		Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
Non-defaulted	Defaulted	Non-defaulted	Defaulted							
(mln EUR, %)										
N.A.	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									
	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										

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note

2018 EU-wide Stress Test: Credit risk STA

CaixaBank, S.A.

(min EUR, %)		Baseline Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
CaixaBank, S.A.	Central governments or central banks	33,640	43	43	17	40.0%	33,608	84	61	24	40.0%	33,588	125	77	50	40.0%
	Regional governments or local authorities	10,373	96	82	73	75.9%	10,352	117	90	83	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	1,285	1,051	56.5%	23,312	2150	1,381	1,150	53.5%	23,025	2436	1,476	1,247	51.2%
	of which: SME	4,879	596	335	292	49.0%	4,826	649	362	320	49.2%	4,774	702	385	343	48.9%
	Retail	9,215	847	681	513	60.6%	9,056	1006	780	612	60.9%	8,892	1170	879	712	60.9%
	of which: SME	3,125	246	178	149	60.6%	3,073	298	211	182	61.1%	3,020	351	245	216	61.7%
	Secured by mortgages on immovable property	12,697	811	243	213	26.3%	12,609	900	257	225	25.0%	12,514	995	271	238	24.0%
	of which: SME	763	101	58	53	52.8%	753	113	59	53	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	0.0%
	Equity	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
Securitisation	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%	
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	48.3%	

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note

(min EUR, %)		Baseline Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
Spain	Central governments or central banks	28,953	27	30	11	40.0%	28,929	51	40	20	40.0%	28,906	74	50	30	40.0%
	Regional governments or local authorities	9,612	94	79	72	76.9%	9,594	112	87	79	71.0%	9,576	130	94	86	66.7%
	Public sector entities	3,317	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	0	0	0.0%
	International Organisations	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Institutions	1,763	10	12	6	61.4%	1,752	20	23	14	79.7%	1,743	30	33	26	87.8%
	Corporates	17,000	1472	1,097	885	60.2%	16,750	1722	1,175	967	56.1%	16,507	1965	1,248	1,043	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	6,025	540	493	343	63.5%	5,918	647	562	411	63.5%	5,805	760	628	479	63.0%
	of which: SME	1,289	61	56	36	59.7%	1,270	80	68	48	60.2%	1,252	98	79	59	59.8%
	Secured by mortgages on immovable property	2,080	70	30	21	30.4%	2,062	89	32	24	26.9%	2,044	107	35	27	24.8%
	of which: SME	500	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	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	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%	
Other exposures	0	0	0	0	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%	

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note

(min EUR, %)		Baseline Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
Portugal	Central governments or central banks	4,696	16	13	6	40.0%	4,679	33	20	13	40.0%	4,661	51	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	0	40.0%	119	1	1	0	40.0%	119	1	1	1	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	967	50	31	29	58.5%	963	53	32	31	57.3%	959	57	33	32	56.2%
	Corporates	6,603	386	188	166	42.8%	6,562	428	206	183	42.9%	6,519	471	227	204	43.2%
	of which: SME	1,794	200	84	75	37.4%	1,781	213	88	80	37.5%	1,770	224	93	84	37.6%
	Retail	3,190	307	188	170	55.5%	3,138	359	218	201	56.1%	3,086	410	251	233	56.9%
	of which: SME	1,836	185	121	113	60.9%	1,802	219	143	134	61.5%	1,768	252	166	157	62.4%
	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	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	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	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%	
Other exposures	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	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%	

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note

2018 EU-wide Stress Test: Credit risk STA

CaixaBank, S.A.

		Baseline Scenario															
		31/12/2018					31/12/2019					31/12/2020					
		Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	
(mth EUR, %)																	
N.A.	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																
	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																	

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Baseline Scenario															
		31/12/2018					31/12/2019					31/12/2020					
		Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	
(mth EUR, %)																	
N.A.	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																
	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																	

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Baseline Scenario															
		31/12/2018					31/12/2019					31/12/2020					
		Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	
(mth EUR, %)																	
N.A.	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																
	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																	

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

2018 EU-wide Stress Test: Credit risk STA

CaixaBank, S.A.

		Baseline Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
(mln EUR, %)																
N.A.	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															
	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																

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Baseline Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
(mln EUR, %)																
N.A.	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															
	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																

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Baseline Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
(mln EUR, %)																
N.A.	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															
	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																

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

2018 EU-wide Stress Test: Credit risk STA

CaixaBank, S.A.

(mn EUR, %)		Adverse Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
CaixaBank, S.A.	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%	10,343	127	97	86	67.2%	10,214	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	11	40.0%
	Multilateral Development Banks	17	0	0	0	0.0%	17	0	0	0	0.0%	17	0	0	0	0.0%
	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	2723	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%
	of which: SME	3,083	288	230	182	63.3%	2,973	398	305	257	64.7%	2,876	495	379	333	67.4%
	Secured by mortgages on immovable property	12,648	860	315	248	28.8%	12,459	1049	369	294	28.1%	12,287	419	341	341	27.9%
	of which: SME	761	105	62	35	51.7%	726	130	70	61	47.1%	716	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	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%	
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%	

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

(mn EUR, %)		Adverse Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
Spain	Central governments or central banks	28,948	32	34	13	40.0%	28,918	63	50	25	40.0%	28,886	95	64	38	40.0%
	Regional governments or local authorities	9,609	97	83	74	75.6%	9,585	121	93	83	68.7%	9,560	145	102	93	63.8%
	Public sector entities	3,316	8	103	3	40.0%	3,308	17	106	7	40.0%	3,300	25	110	10	40.0%
	Multilateral Development Banks	0	0	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	0.0%
	Institutions	1,726	46	59	33	70.3%	1,689	83	98	72	86.8%	1,668	105	123	98	94.0%
	Corporates	16,853	1619	1,352	1,003	61.9%	16,221	2251	1,537	1,214	53.9%	15,738	2734	1,679	1,365	49.9%
	of which: SME	3,078	404	299	255	63.3%	3,006	476	336	290	61.0%	2,937	545	367	322	59.1%
	Retail	6,017	548	544	377	68.7%	5,861	704	647	474	67.3%	5,708	858	738	568	66.2%
	of which: SME	1,287	63	66	42	66.9%	1,258	92	84	59	64.2%	1,231	119	98	74	62.5%
	Secured by mortgages on immovable property	2,073	78	40	24	30.7%	2,028	123	52	32	26.5%	1,983	167	62	40	24.0%
	of which: SME	497	58	26	20	34.4%	479	76	29	23	29.6%	463	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	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	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%	
Other exposures	0	0	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%	

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

(mn EUR, %)		Adverse Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
Portugal	Central governments or central banks	4,693	10	16	7	40.0%	4,672	40	25	16	40.0%	4,651	61	33	25	40.0%
	Regional governments or local authorities	761	3	3	1	40.0%	757	6	4	3	40.0%	754	10	5	4	40.0%
	Public sector entities	120	0	0	0	0.0%	119	1	1	0	0.0%	119	2	1	1	40.0%
	Multilateral Development Banks	17	0	0	0	0.0%	17	0	0	0	0.0%	17	0	0	0	0.0%
	International Organisations	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Institutions	966	50	31	29	58.3%	962	55	33	31	56.8%	957	59	35	33	55.6%
	Corporates	6,586	404	280	210	51.9%	6,509	481	324	249	51.9%	6,424	566	371	299	52.8%
	of which: SME	1,788	206	103	88	47.7%	1,767	227	112	97	42.6%	1,745	249	121	106	42.8%
	Retail	3,127	369	252	212	67.5%	3,091	496	335	296	59.7%	2,991	606	418	382	63.1%
	of which: SME	1,796	225	164	140	62.2%	1,715	306	221	198	64.8%	1,645	376	281	259	69.0%
	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	28.5%
	of which: SME	263	48	36	35	72.6%	257	54	41	39	71.7%	251	59	46	44	73.5%
	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	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%	
Other exposures	0	0	0	0	0.0%	0	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	44.3%	

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

2018 EU-wide Stress Test: Credit risk STA

CaixaBank, S.A.

		Adverse Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
(mth EUR, %)																
N.A.	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															
	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																

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Adverse Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
(mth EUR, %)																
N.A.	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															
	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																

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Adverse Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
(mth EUR, %)																
N.A.	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															
	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																

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

2018 EU-wide Stress Test: Credit risk STA

CaixaBank, S.A.

(mln EUR, %)		Adverse Scenario															
		31/12/2018					31/12/2019					31/12/2020					
		Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	
N.A.	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																
	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																	

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

(mln EUR, %)		Adverse Scenario															
		31/12/2018					31/12/2019					31/12/2020					
		Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	
N.A.	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																
	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																	

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

(mln EUR, %)		Adverse Scenario															
		31/12/2018					31/12/2019					31/12/2020					
		Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	
N.A.	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																
	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																	

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

2018 EU-wide Stress Test: Securitisations

CaixaBank, S.A.

			Actual	Restated	Baseline Scenario			Adverse Scenario		
			31/12/2017	31/12/2017	31/12/2018	31/12/2019	31/12/2020	31/12/2018	31/12/2019	31/12/2020
Exposure values	STA	(min EUR)	59	59						
	IRB		1,996	1,996						
	Total		2,055	2,055						
REA	STA		34	34	34	34	34	44	52	59
	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.

(mln EUR)	Actual	Restated	Baseline scenario			Adverse scenario		
	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

CaixaBank, S.A.

			Actual	Restated	Baseline Scenario			Adverse Scenario		
			31/12/2017	31/12/2017	2018	2019	2020	2018	2019	2020
(m€ EUR,%)										
OWN FUNDS	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	5,384	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	-603
	A.1.3.2	OCI impact of defined benefit pension 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	-3
	A.1.4	Other Reserves	-240	-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	-483
	A.1.8	(-) Intangible assets (including Goodwill)	-4,206	-4,206	-4,206	-4,206	-4,206	-4,206	-4,206	-4,206
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTAs	-1,876	-1,912	-1,609	-1,316	-1,028	-2,423	-2,537	-2,598
	A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses	-498	-79	-80	-80	-81	-76	-77	-77
	A.1.11	(-) Defined benefit pension fund assets	0	0	0	0	0	0	0	0
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	0	0	0	0	0	0
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	0	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	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment	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 exceeding 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
	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						
	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		0						
	A.1.21.1.2	Increase in non-credit-impaired IFRS 9 ECL provisions net of EL compared to related IFRS 9 figures as at 01/01/2018		0						
	A.1.21.1.3	Increase of CET1 capital due to the tax deductibility of the amounts above		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 (+/-)	0	0	0	0	0	0	0	0	
A.1.22.2	Transitional adjustments due to additional minority interests (+/-)	-40	-40	-26	-6	-3	-25	-6	-3	
A.1.22.3	Adjustments due to IFRS 9 transitional arrangements	0	0	0	0	0	0	0	0	
A.1.22.3.1	From the increased IFRS 9 ECL provisions net of EL	0	0	0	0	0	0	0	0	
A.1.22.3.2	From the amount of DTAs that is deducted from CET1 capital	0	0	0	0	0	0	0	0	
A.1.22.4	Other transitional adjustments to CET1 Capital	1,684	1,633	318	-1	-1	712	-3	-3	
A.1.22.4.1	Of which: due to DTAs that rely on future profitability and do not arise from temporary differences	750	765	322	0	0	485	0	0	
A.1.22.4.2	Of which: due to DTAs that rely on future profitability and arise from temporary differences and CET1 instruments of financial sector entities where the institution has a significant investment	0	19	0	0	0	335	-2	-1	
A.1.22.4.3	Of which: Transitional adjustments to CET1 Capital from unrealised gains/losses (+/-)	-14	-14							

2018 EU-wide Stress Test: Capital

CaixaBank, S.A.

			Actual	Restated	Baseline Scenario			Adverse Scenario		
			31/12/2017	31/12/2017	2018	2019	2020	2018	2019	2020
(m€ EUR,%)										
	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	
TOTAL RISK EXPOSURE AMOUNT	B	TOTAL RISK EXPOSURE AMOUNT	148,940	149,236	149,464	149,449	151,701	150,572	150,522	160,022
	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
CAPITAL RATIOS (%) Transitional period	C.1	Common Equity Tier 1 Capital ratio	12.73%	12.54%	12.45%	13.02%	13.60%	9.89%	9.51%	9.11%
	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%
Fully loaded CAPITAL	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
	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
CAPITAL RATIOS (%) Fully loaded	E.1	Common Equity Tier 1 Capital ratio	11.65%	11.50%	12.26%	13.03%	13.60%	9.45%	9.53%	9.11%
	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%
Memorandum Items	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 CSR 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
	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%
Transitional combined buffer requirements (%)	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	O-SII buffer	0.13%	0.13%	0.19%	0.25%	0.25%	0.19%	0.25%	0.25%
	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

CaixaBank, S.A.

	Actual	Baseline scenario			Adverse scenario		
	31/12/2017	31/12/2018	31/12/2019	31/12/2020	31/12/2018	31/12/2019	31/12/2020
(mln EUR)							
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

CaixaBank, S.A.

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 exposures¹

CaixaBank, S.A.

	Actual						
	31/12/2017						
	Gross carrying amount				Accumulated impairment, accumulated changes in fair value due to credit risk and provisions		Collaterals and financial guarantees received on non-performing exposures
		Of which performing but past due >30 days and <=90 days	Of which non-performing		On performing exposures ²	On non-performing exposures ³	
			Of which: defaulted				
(mln EUR)							
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

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

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

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

2018 EU-wide Stress Test

Information on performing and forborne exposures¹

CaixaBank, 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		Collateral and financial guarantees received on exposures with forbearance measures
	Of which non-performing exposures with forbearance measures		Of which on non-performing exposures with forbearance measures		
(mln EUR)					
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

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