

Bank Name	Banco de Sabadell, S.A.
LEI Code	SI5RG2M0WQQLZCXKRM20
Country Code	ES

The information on Collateral valuation - loans and advances applies only to banks meeting at least one of the criteria for significance and having a ratio of non-performing loans and advances divided by total loans and advances (excluding loans and advances classified as held for sale, cash balances at central banks and other demand deposits ) of 5% or above, therefore this bank is not required to report it to the EBA.



Key Metrics

Banco de Sabadell, S.A.

(min EUR, %)	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	COREP CODE	REGULATION
Available capital (amounts)	-					
Common Equity Tier 1 (CET1) capital - transitional period	9,737	10,080	9,932	10,019	C 01.00 (r0020,c0010)	Article 50 of CRR
Common Equity Tier 1 (CET1) capital - transitional period - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	9,519	9,860	9,825	9,920	C 01.00 (r0020,c0010) - C 05.01 (r0440,c0010)	Article 50 of CRR
Tier 1 capital - transitional period	11,390	12,480	11,582	11,669	C 01.00 (r0015,c0010)	Article 25 of CRR
Tier 1 capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied transitional definition	11,172	12,260	11,475	11,570	C 01.00 (r0015,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020)	Article 25 of CRR
Total capital - transitional period	13,419	14,501	13,579	13,643	C 01.00 (r0010,c0010)	Articles 4(118) and 72 of CRR
Total capital - transitional period - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	13,201	14,281	13,471	13,543	C 01.00 (r0010,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020) - C 05.01 (r0440,c0030)	Articles 4(118) and 72 of CRR
Risk exposure amounts						
Total risk exposure amount	80,000	80,646	80,361	80,555	C 02.00 (r0010,c0010)	Articles 92(3), 95, 96 and 98 of CRR
Total risk exposure amount as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	80,019	80,689	80,387	80,570	C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040)	Articles 92(3), 95, 96 and 98 of CRR
Capital ratios						
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition	12.17%	12.50%	12.36%	12.44%	CA3 {1}	-
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	11.90%	12.22%	12.22%	12.31%	(C 01.00 (r0020,c0010) - C 05.01 (r0440,c0010) )/ (C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040) )	-
Tier 1 (as a percentage of risk exposure amount) - transitional definition	14.24%	15.47%	14.41%	14.49%	CA3 {3}	-
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	13.96%	15.19%	14.27%	14.36%	(C 01.00 (r0015,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020) ) / (C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040) )	-
Total capital (as a percentage of risk exposure amount) - transitional definition	16.77%	17.98%	16.90%	16.94%	CA3 {5}	
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	16.50%	17.70%	16.76%	16.81%	(C 01.00 (r0010,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020) - C 05.01 (r0440,c0030) / (C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040) )	
Leverage ratios						
Leverage ratio total exposure measure - using a transitional definition of Tier 1 capital	212,793	211,616	213,316	258,059	C 47.00 (r0300,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
Leverage ratio - using a transitional definition of Tier 1 capital	5.35%	5.90%	5.43%	4.52%	C 47.00 (r0340,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR



Leverage ratio

Banco de Sabadell, S.A.

	(mln EUR, %)	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	11,390	12,480	11,582	11,669	C 47.00 (r0320,c0010)	
A.2	Tier 1 capital - fully phased-in definition	11,172	12,260	11,475	11,570	C 47.00 (r0310,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	212,793	211,616	213,316	258,059	C 47.00 (r0300,c0010)	CRR
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	212,575	211,396	213,208	257,960	C 47.00 (r0290,c0010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	5.35%	5.90%	5.43%	4.52%	[A.1]/[B.1]	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	5.26%	5.80%	5.38%	4.49%	[A.2]/[B.2]	

2022 EU-wide Transparency Exercise Capital Banco de Sabadell, S.A.

		(min EUR, %)	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	COREP CODE	REGULATION
	A	OWN FUNDS COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	13,419	14,501	13,579	13,643	C 01.00 (r0010,c0010)	Articles 4(118) and 72 of CRR
	A.1	Common Equil 11 TEX 2 CAPTURE (Including share premium and net own capital transitional adjustments) Capital instruments eligible as CET1 Capital (including share premium and net own capital	9,737	10,080	9,932	10,019	C 01.00 (r0020,c0010)	Article 50 of CRR
	A.1.1	instruments)	8,553	8,553	8,553	8,553	C 01.00 (r0030,c0010)	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
	A.1.2	Retained earnings	5,539	5,809	5,811	5,971	C 01.00 (r0130,c0010)	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (i) of CBR
	A.1.3	Accumulated other comprehensive income	-451	-386	-472	-511	C 01.00 (r0180,c0010)	Articles 4(100), 26(1) point (d) and 36 (1) point (l) of CRR
	A.1.4	Other Reserves	-1,148	-1,189	-1,229	-1,260	C 01.00 (r0200,c0010)	Articles 4(117) and 25(1) point (e) of CRR
	A.1.5	Funds for general banking risk	0	0	0	0	C 01.00 (r0210,c0010)	Articles 4(112), 26(1) point (f) and 36 (1) point (l) of ORR
	A.1.6	Minority interest given recognition in CET1 capital	10	0	0	0	C 01.00 (r0230,c0010)	Article 84 of OR
	A.1.7	Adjustments to CET1 due to prudential filters	S	17	34	11	C 01.00 (r0250,c0010)	Articles 32 to 35 of and 36 (1) point (I) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	-2,232	-2,228	-2,154	-2,159	C 01.00 (r0300,c0010) + C 01.00 (r0340,c0010)	Articles 4(113), 36(1) point (b) and 37 of CBR. Articles 4(115), 36(1) point (b) and 37 point (a) of CDR
	A.1.9	(·) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs	-438	-484	-464	-447	C 01.00 (r0370,c0010)	Articles 36(1) point (c) and 38 of CRR
	A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses	-5	-5	-5	-5	C 01.00 (r0380,c0010)	Articles 36(1) point (d), 40 and 159 of CRR
	A.1.11	(-) Defined benefit pension fund assets	0	0	0	0	C 01.00 (r0390,c0010)	Articles 4(109), 36(1) point (e) and 41 of CRR
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	0	0	C 01.00 (r0430,c0010)	Articles 4(122), 36(1) point (g) and 44 of CBR
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	0	0	0	0	C 01.00 (r0440,c0010)	Article 36(1) point (j) of ORR
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	-22	-20	-10	-3	$\begin{array}{l} C \ 01.00 \ (r0450,c0010) + C \ 01.00 \\ (r0450,c0010) + C \ 01.00 \ (r0470,c0010) + C \\ 01.00 \ (r0471,c0010) + C \ 01.00 \ (r0472,c0010) \end{array}$	Articles 4(36), 38(1) point (b) (i) and 89 to 91 of CRE, Articles 38(1) point (b) (b), 243(1) point (b), 244(1) point (b) and 258 of CRE, Articles 38(1) point b) (ii) and 379(3) of CRE, Articles 38(1) point b) (iv) and 153(8) of CRE. Articles 38(1) point b) (iv) and 153(4) of CRE.
	A.1.14.1	Of which: from securitisation positions (-)	-22	-20	-10	-3	C 01.00 (r0460,c0010)	Articles 36(1) point (k) (i), 243(1) point (b), 244(1) point (b) and 258 of CRR
	A.1.15	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment.	0	0	0	0	C 01.00 (r0480,c0010)	Articles 4(27), 36(1) point (h); 43 to 46, 49 (2) and (3) and 79 of CRR
	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	-158	-80	-114	-103	C 01.00 (r0490,c0010)	Articles 36(1) point (c) and 38; Articles 48(1) point (a) and 48(2) of CRR
	A.1.17	(-) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment	0	0	0	0	C 01.00 (r0500,c0010)	Articles 4(27); 36(1) point (i); 43, 45; 47; 48(1) point (b); 49(1) to (3) and 79 of CRR
	A.1.18	(-) Amount exceding the 17.65% threshold	0	0	0	0	C 01.00 (r0510,c0010)	Article 48 of CRR
	A.1.18A	(-) Insufficient coverage for non-performing exposures	-2	-3	-2	-6	C 01.00 (r0513,c0010)	Article 36(1), point (m) and Article 47c CRR
OWN FUNDS Transitional period	A.1.188	(-) Minimum value commitment shortfalls	0	0	0	0	C 01.00 (r0514,c0010)	Article 36(1), point (n) and Article 132c(2) CRR
	A.1.18C	(-) Other foreseeable tax charges	0	0	0	0	C 01.00 (r0515,c0010)	Article 36(1), point (I) CRR
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	0	0	0	0	C 01.00 (r0524,c0010)	Article 3 CRR
	A.1.20	CET1 capital elements or deductions - other	-131	-126	-123	-120	C 01.00 (r0529,c0010)	
	A.1.21	Transitional adjustments	218	220	108	99	CA1 {1.1.1.6 + 1.1.1.8 + 1.1.1.26}	
	A.1.21.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	0	0	C 01.00 (r0220,c0010)	Articles 483(1) to (3), and 484 to 487 of CBR
	A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	0	0	0	0	C 01.00 (r0240,c0010)	Articles 479 and 480 of CRR
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	218	220	108	99	C 01.00 (r0520,c0010)	Articles 469 to 472, 478 and 481 of CRR
	A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	1,654	2,400	1,650	1,650	C 01.00 (r0530,c0010)	Article 61 of CRR
	A.2.1	Additional Tier 1 Capital instruments	1,654	2,400	1,650	1,650	C 01.00 (r0540,c0010) + C 01.00 (r0670,c0010)	
	A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	0	0	C 01.00 (r0720,c0010)	
	A.2.3	Other Additional Ter 1 Capital components and deductions	0	0	0	0	$\begin{array}{l} C \; 01.00 \; (r0690,c0010) \; + \; C \; 01.00 \\ (r0700,c0010) \; + \; C \; 01.00 \; (r0710,c0010) \; + \; C \\ 01.00 \; (r0700,c0010) \; + \; C \; 01.00 \; (r0744,c0010) \\ + \; C \; 01.00 \; (r0746,c0010) \end{array}$	
	A.2.4	Additional Tier 1 transitional adjustments	0	0	0	0	C 01.00 (r0660,c0010) + C 01.00 (r0680,c0010) + C 01.00 (r0730,c0010)	
	A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	11,390	12,480	11,582	11,669	C 01.00 (r0015,c0010)	Article 25 of CRR
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	2,029	2,021	1,997	1,973	C 01.00 (r0750,c0010)	Article 71 of CRR
	A.4.1	Tier 2 Capital instruments	1,771	1,749	1,724	1,699	C 01.00 (r0760,c0010) + C 01.00 (r0890,c0010)	
	A.4.2		258	273	273	274	$\begin{array}{l} C  0.1,00  (0010, c(0010) + C  01,00 \\ (0020, c(0010) + C  01, 00  (c0200, c(010)) + C \\ 01,00  (c0200, c(010)) + C  01, 00  (c0200, c(010)) \\ 02, 02, 02, 02, 02, 02, 02, 02, 02, 02,$	
	A.4.3	Tier 2 transitional adjustments	0	0	0	0	C 01.00 (r0880,c0010) + C 01.00 (r0900,c0010) + C 01.00 (r0960,c0010)	
OWN FUNDS REQUIREMENTS	в	TOTAL RISK EXPOSURE AMOUNT	80,000	80,646	80,361	80,555	C 02.00 (r0010,c0010)	Articles 92(3), 95, 96 and 98 of CBR
	8.1	Of which: Transitional adjustments included	-20	-44	-26	-14	C 05.01 (r0010,c0040)	
CAPITAL RATIOS (%)	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	12.17%	12.50%	12.36%	12.44%	CA3 (1)	•
Transitional period	C.2	TIER 1 CAPITAL RATIO (transitional period)	14.24%	15.47%	14.41%	14.49%	CA3 (3)	·
	C.3	TOTAL CAPITAL RATIO (transitional period)	16.77%	17.98%	16.90%	16.94%	CA3 (5)	
CET1 Capital Fully loaded	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	9,519	9,860	9,825	9,920	[A1-A.1.13-A.1.21+MIN(A.2+A.1.13- A.2.2-A.2.4+MIN(A.4+A.2.2- A.4.3.0).0)]	
CET1 RATIO (%) Fully loaded <sup>1</sup>	E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	11.90%	12.22%	12.22%	12.31%	[D.1]/[B-B.1]	
	E.	Adjustments to CET1 due to IFRS 9 transitional arrangements	218	220	108	99	C 05.01 (r0440,c0010)	
Memo items	F	Adjustments to AT1 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r0440,c0020)	
	E.	Adjustments to T2 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r0440,c0030)	
	E.	Adjustments included in RWAs due to IFRS 9 transitional arrangements	-20	-44	-26	-14	C 05.01 (r0440,c0040)	
		ted based on bank's supervisory reporting. Therefore, any capital instruments that are not eligible from a n						

(1)The fully loaded CET1 ratio is an estimate calculated based on bank's supervisory reporting. Therefore, any capital instruments that are not eligible from a requisitory point of view at the reporting date are not baken into account in this calculation. Fully loaded CET1 ratio is an estimation is based on the formulae stated in column "COREP" CORE" - clease note that this miniht load to differences to fully loaded CET1 capital ratios sublished by the carticolation bank's e.e. in their Fally" 3 disclosure

Overview of Risk exposure amounts

Banco de Sabadell, S.A.

		RW			
(min EUR, %)	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	COREP CODE
Credit risk (excluding CCR and Securitisations) <sup>1</sup>	69,519	68,880	68,676	68,694	C 02.00 (r0040, c0010) -[C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001) + C 07.00 (r0130, c0220, s001) + C 08.01 (r0040, c0226, s001) + C 08.01 (r0050, c0226), s001) + C 08.01 (r0040, c0250, c0220), s001) + C 08.01 (r0040, c0250, c0220) + C 08.01 (r0050, c0250, s002) + C 08.01 (r0060, c0250, s002) + C 08.01 (r0050, c0250, s002) + C 08.01 (r0060, c0250, s002) + C 08.01 (r0050, c0250, s002) + C 08.01 (r0050, c0250, s002) + C 08.01 (r0060, c0250, s002
Of which the standardised approach	28,559	26,923	26,749	27,000	C 02.00 (r0060, c0010)-{C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001)+ C 07.00 (r0130, c0220, s001)]
Of which the foundation IRB (FIRB) approach	4,287	4,237	4,210	4,198	C 02.00 (r0250, c0010) - [C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0060, c0260, s002)]
Of which the advanced IRB (AIRB) approach	34,567	35,587	35,791	35,505	C 02.00 (r0310, c0010) - [C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001)]
Of which equity IRB	2,107	2,132	1,926	1,992	C 02.00 (r0420, c0010)
Counterparty credit risk (CCR, excluding CVA) <sup>2</sup>	648	669	466	425	C 07.00 (r0096), c0220, s001) + C 07.00 (r0110, c0220, s001) + C 07.00 (r0130, c0220, s001) + C 08.01 (r0040, c0266, s001) + C 08.01 (r0040, c0266, s002) + C 08.01 (r0040, c0260, s002) + C 08.01 (r0040, s002) + C 08.0
Credit valuation adjustment - CVA	58	124	100	98	C 02.00 (r0640, c0010)
Settlement risk	0	0	0	0	C 02.00 (r0490, c0010)
Securitisation exposures in the banking book (after the cap)	239	219	203	186	C 02.00 (r0470, c0010)
Position, foreign exchange and commodities risks (Market risk)	457	580	835	785	C 02.00 (r0520, c0010)
Of which the standardised approach	457	580	835	785	C 02.00 (r0530, c0010)
Of which IMA	0	0	0	0	C 02.00 (r0580, c0010)
Of which securitisations and resecuritisations in the trading book	0	0	0	0	C 19.00 (0010, 06611)*12.5+C 20.00 (0010;c0450)*12.5+MAV(C 24.00(0010, c0090),C 24.00(0010,c0100),C 24.00(*0010, c0110))*12.5
Large exposures in the trading book	0	0	0	0	C 02.00 (r0680, c0010)
Operational risk	8,223	7,931	7,931	7,931	C 02.00 (r0590, c0010)
Of which basic indicator approach	0	0	0	0	C 02.00 (r0600, c0010)
Of which standardised approach	8,223	7,931	7,931	7,931	C 02.00 (r0610, c0010)
Of which advanced measurement approach	0	0	0	0	C 02.00 (r0620, c0010)
Other risk exposure amounts	857	2,243	2,150	2,436	C 02.00 (r0630, c0010) + C 02.00 (r0690, c0010)
Total	80,000	80,646	80,361	80,555	

<sup>1</sup> The positions "of which" are for information and do not need to sum up to Credit risk (excluding CCR and Securitisations)

<sup>2</sup> On-balance sheet exposures related to Free Deliveries [according to Article 379(1)] have not been included in 'Counterparty Credit Risk (CCR, excluding CVA). They are instead reported in the 'Credit Risk (excluding CCR and Securitisations)' section.

It should be taken into account that as of June 2022 the European Central Bank (ECB) decided to grant permission to Banco Sabadell S.A. to apply material changes to the Probability of Default (PD), LGD in default, Expected Loss Best Estimate (ELBE) and Credit Conversion Factor (CCF) models of its Enterprises, Real Estate Developers and Holding Companies portfolios for

calculating own funds requirements for credit risk on consolidated level. The material changes aimed at ensuring alignment with the specifications of the IRB repair programme.





# 2022 EU-wide Transparency Exercise P&L Banco de Sabadell, S.A.

(min EUR)	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022
Interest income	3,104	4,150	1,051	2,191
Of which debt securities income	170	216	49	112
Of which loans and advances income	2,662	3,571	896	1,846
Interest expenses	537	718	191	432
(Of which deposits expenses)	201	270	78	179
(Of which debt securities issued expenses)	188	248	56	123
(Expenses on share capital repayable on demand)	0	0	0	0
Dividend income	1	1	1	2
Net Fee and commission income	1,070	1,467	359	729
Gains or (-) losses on derecognition of financial assets and liabilities not measured at fair value through profit or loss, and of non financial assets, net	418	412	-1	12
Gains or (-) losses on financial assets and liabilities held for trading, net	-92	-184	8	-68
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	5	4	1	-8
Gains or (-) losses from hedge accounting, net	-6	-5	4	17
Exchange differences [gain or (-) loss], net	101	187	9	114
Net other operating income /(expenses)	-44	-97	-19	-39
TOTAL OPERATING INCOME, NET	4,019	5,219	1,220	2,519
(Administrative expenses)	2,160	2,781	590	1,167
(Cash contributions to resolution funds and deposit guarantee schemes)	98	217	4	108
(Depreciation)	389	527	136	273
Modification gains or (-) losses, net	0	0	0	0
(Provisions or (-) reversal of provisions)	57	88	-1	26
(Payment commitments to resolution funds and deposit guarantee schemes)	0	0	0	0
(Commitments and guarantees given)	-2	-9	-12	-14
(Other provisions)	58	97	11	40
Of which pending legal issues and tax Itigation <sup>1</sup>	0	-37	0	0
Of which restructuring <sup>1</sup>	0	-67	0	0
(Increases or (-) decreases of the fund for general banking risks, net) <sup>2</sup>	0	0	0	0
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	735	960	208	394
(Financial assets at fair value through other comprehensive income)	-1	-1	0	0
(Financial assets at amortised cost)	735	960	208	394
(Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets)	82	115	15	44
(of which Goodwill)	0	0	0	0
Negative goodwill recognised in profit or loss	0	0	0	0
Share of the profit or (-) loss of investments in subsidaries, joint ventures and associates	64	96	56	79
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	-36	-7	-6	-15
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	527	620	320	572
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	379	539	227	407
Profit or (-) loss after tax from discontinued operations	0	0	0	0
PROFIT OR (-) LOSS FOR THE YEAR	379	539	227	407
Of which attributable to owners of the parent	370	530	213	393

Or which attributable to owners or the parent 'UInformation available only as of end of the year (2) For IFRS compliance banks "zero" in cell "increases or (-) decreases of the fund for general banking risks, net" must be read as "n.a."

Total Assets: fair value and impairment distribution

Banco de Sabadell, S.A.

(min EUR)	ļ	ls of 30/09/20	21			As of 31	12/2021			As of 31,	03/2022			As of 30,	06/2022		
		Fa	ir value hieraro	:hy		Fa	ir value hierar	hy		Fa	ir value hierar	ihy		Fa	ir value hieraro	:hy	
ASSETS:	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	References
Cash, cash balances at central banks and other demand deposits	50,755				49,212				53,157				45,284				IAS 1.54 (i)
Financial assets held for trading	1,893	355	1,537	0	1,972	593	1,379	0	2,424	842	1,583	0	4,260	1,627	2,632	2	IFRS 7.8(a)(ii);IFRS 9.Appendix A
Non-trading financial assets mandatorily at fair value through profit or loss	77	15	1	61	80	18	2	60	85	22	2	62	64	4	1	58	IFRS 7.8(a)(ii); IFRS 9.4.1.4
Financial assets designated at fair value through profit or loss	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	IFRS 7.8(a)(i); IFRS 9.4.1.5
Financial assets at fair value through other comprehensive income	6,581	6,289	135	157	6,870	6,595	134	141	7,287	7,002	145	139	6,067	5,769	165	134	IFRS 7.8(h); IFRS 9.4.1.2A
Financial assets at amortised cost	173,608				178,891				175,655				186,604				IFRS 7.8(f); IFRS 9.4.1.2
Derivatives – Hedge accounting	564	0	564	0	525	0	525	0	1,015	0	1,015	0	1,778	0	1,772	6	IFRS 9.6.2.1; Annex V.Part 1.22; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	115				-4				-454				-871				IAS 39.89A(a); IFRS 9.6.5.8
Other assets <sup>1</sup>	16,249				14,372				14,056				14,013				
TOTAL ASSETS	249,840				251,917				253,225				257,198				IAS 1.9(a), IG 6

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

(min i	EUR)		A	s of 30/09/20	21					As of 31	/12/2021					As of 31	/03/2022					As of 30	06/2022			
		Gross carryi	ing amount <sup>(2)</sup>		Accum	ulated impairm	nent <sup>(2)</sup>	Gross	carrying amou	nt <sup>(2)</sup>	Accum	ulated impair	ment <sup>(2)</sup>	Gros	ss carrying amou	unt <sup>(2)</sup>	Accun	nulated impairm	1ent <sup>(2)</sup>	Gros	s carrying amo	unt <sup>(2)</sup>	Accum	ulated impairm	ient <sup>(2)</sup>	
Breakdown of financial assets by instrument and by counterparty sector <sup>1</sup>		Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit- impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition		Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit- impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in credit risk since	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk sincu initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit- impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in credit risk since	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in credit risk since	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in credit risk since	Stage 3 Credit-impaired assets	References
Financial assets at fair value through other	Debt securities	6,398	0	0	-1	0	0	6,686	0	0	-1	0	0	7,103	0	0	-1	0	0	5,875	0	0	-1	0	0	Annex V.Part 1.31, 44(b)
comprehensive income	Loans and advances	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	Annex V.Part 1.32, 44(a)
Financial assets at	Debt securities	15,079	0	0	0	0	0	15,190	0	0	0	0	0	15,010	0	0	0	0	0	19,628	0	0	0	0	0	Annex V.Part 1.31, 44(b)
amortised cost	Loans and advances	144,440	11,703	5,504	-385	-493	-2,402	148,963	12,198	5,685	-378	-495	-2,431	145,751	12,315	5,703	-351	-479	-2,448	151,562	13,024	5,225	-346	-483	-2,152	Annex V.Part 1.32, 44(a)

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

<sup>(2)</sup> From June 2021, the gross carrying amount of assets and accumulated impairments that are purchased or originated as credit-impaired at initial recognition are not included in the impairment stages, as it was the case in previous periods.



# Breakdown of liabilities

Banco de Sabadell, S.A.

(mln EUR)

		Carrying	amount		
LIABILITIES:	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	References
Financial liabilities held for trading	1,526	1,380	1,684	2,811	IFRS 7.8 (e) (ii); IFRS 9.BA.6
Trading financial liabilities <sup>1</sup>	0	0	0	0	Accounting Directive art 8(1)(a),(3),(6)
Financial liabilities designated at fair value through profit or loss	0	0	0	0	IFRS 7.8 (e)(i); IFRS 9.4.2.2
Financial liabilities measured at amortised cost	231,829	235,145	236,881	239,141	IFRS 7.8(g); IFRS 9.4.2.1
Non-trading non-derivative financial liabilities measured at a cost-based method <sup>1</sup>	0	0	0	0	Accounting Directive art 8(3)
Derivatives – Hedge accounting	505	510	448	707	IFRS 9.6.2.1; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	118	19	-329	-542	IAS 39.89A(b), IFRS 9.6.5.8
Provisions	940	893	698	635	IAS 37.10; IAS 1.54(I)
Tax liabilities	305	205	245	241	IAS 1.54(n-o)
Share capital repayable on demand	0	0	0	0	IAS 32 IE 33; IFRIC 2; Annex V.Part 2.12
Other liabilities	708	768	657	1,154	Annex V.Part 2.13
Liabilities included in disposal groups classified as held for sale	1,032	0	0	0	IAS 1.54 (p); IFRS 5.38, Annex V.Part 2.14
Haircuts for trading liabilities at fair value <sup>1</sup>	0	0	0	0	Annex V Part 1.29
TOTAL LIABILITIES	236,963	238,920	240,284	244,147	IAS 1.9(b);IG 6
TOTAL EQUITY	12,877	12,996	12,940	13,051	IAS 1.9(c), IG 6
TOTAL EQUITY AND TOTAL LIABILITIES	249,840	251,917	253,225	257,198	IAS 1.IG6

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



**Breakdown of liabilities** 

# Banco de Sabadell, S.A.

(mln EUR)

			Carrying	amount		
Breakdown of financial liabilities	by instrument and by counterparty sector	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	References
Derivatives		1,938	1,833	1,986	3,322	IFRS 9.BA.7(a); CRR Annex II
Short positions	Equity instruments	0	0	0	0	IAS 32.11; ECB/2013/33 Annex 2.Part 2.4-5
Short positions	Debt securities	93	57	146	196	Annex V.Part 1.31
	Central banks	36,264	38,250	37,978	38,296	Annex V.Part 1.42(a), 44(c)
	of which: Current accounts / overnight deposits	0	0	0	0	ECB/2013/33 Annex 2.Part 2.9.1
	General governments	7,823	7,906	8,107	9,025	Annex V.Part 1.42(b), 44(c)
	of which: Current accounts / overnight deposits	4,943	5,100	3,873	4,063	ECB/2013/33 Annex 2.Part 2.9.1
	Credit institutions	9,926	8,786	9,566	8,188	Annex V.Part 1.42(c),44(c)
Deposits	of which: Current accounts / overnight deposits	348	535	302	297	ECB/2013/33 Annex 2.Part 2.9.1
Deposits	Other financial corporations	4,561	4,479	4,409	4,849	Annex V.Part 1.42(d),44(c)
	of which: Current accounts / overnight deposits	2,182	1,866	1,966	2,045	ECB/2013/33 Annex 2.Part 2.9.1
	Non-financial corporations	42,322	43,709	42,627	43,569	Annex V.Part 1.42(e), 44(c)
	of which: Current accounts / overnight deposits	37,763	39,519	37,613	38,559	ECB/2013/33 Annex 2.Part 2.9.1
	Households	103,955	106,146	107,460	107,177	Annex V.Part 1.42(f), 44(c)
	of which: Current accounts / overnight deposits	97,407	100,787	103,071	103,231	Annex V.Part 1.42(f), 44(c)
Debt securities issued		21,726	21,051	21,107	20,696	Annex V.Part 1.37, Part 2.98
Of which: Subordin	ated Debt securities issued	3,488	4,229	4,241	3,465	Annex V.Part 1.37
Other financial liabilities		5,254	4,818	5,627	7,342	Annex V.Part 1.38-41
TOTAL FINANCIAL LIABILITIES		233,860	237,035	239,013	242,660	

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## 2022 EU-wide Transparency Exercise Market Risk

#### Market Risk Banco de Sabadell, S.A.

	SA					1	м									IM					
			VaR <i>(Memoran</i>	dum item)	STRESSED VaR (	Memorandum item)	AND MIG	NTAL DEFAULT RATION RISK AL CHARGE	ALL PRICE	RISKS CAPIT FOR CTP	AL CHARGE		VaR <i>(Memora</i>	andum item)	STRESSED VaR ()	Memorandum item)	INCREM DEFAUL MIGRATI CAPITAL	T AND ON RISK	ALL PRICE	RISKS CAPITAL CH. FOR CTP	
(min EUR)	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	TOTAL RISK EXPOSURE AMOUNT	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	
	As of 30/09/2021	As of 31/12/2021				As of 30/	09/2021									As of 31/1	2/2021				
Traded Debt Instruments	330	447	0	0	0	0							0	0	0	0					
Of which: General risk Of which: Specific risk	260	336	0	0	0	0							0	0	0	0					
Equities	28	44	0	0	0	0							0	0	0	0					
Of which: General risk	ů,	ő	ő	ő	ŏ	0							ŏ	ő	ŏ	ŏ					
Of which: Specific risk	0	0	0	0	0	0							0	0	0	0					
Foreign exchange risk	118	123	0	0	0	0							0	0	0	0					
Commodities risk Total	448	570	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0 0	0
Total	448	570	U	U U	0	• •	, v	U	0		0	0	0	U	0	· · ·		0	0		
	As of 31/03/2022	As of 30/06/2022				As of 31/	03/2022									As of 30/0	6/2022				
Traded Debt Instruments	646	671	0	0	0	0							0	0	0	0					
Of which: General risk	512	551	0	0	0	0							0	0	0	0					
Of which: Specific risk	47	43	0	0	0	0							0	0	0	0					
Equities	0	0	0	0	0	0							0	0	0	0					
Of which: General risk	ō	ō	ō	ō	ō	ō							0	ō	ō	ō					
Of which: Specific risk	0	0	0	0	0	0							0	0	0	0					
Foreign exchange risk	179	114	0	0	0	0							0	0	0	0					
Commodities risk Total	825	785	0	0	0	0	0	0	0	0	0		0	0	0	0	0	0	0	0 0	0
	023		U	U	U	ů	v	U	U	U	U	v		U	U	U	U	U	U		U

Market risk template does not include CIU positions under the particular approach for position risk in CIUs (Articles 348(1), 350 (3) c) and 364 (2) a) CRR), which instead are included in the RWA OV1 template.



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Regional gover Public sector e				Standardised Approach												
Regional gover Public sector e		As of 30/09/2021 As of 31/12/2021														
Regional gover Public sector e	(min F1段 %))	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions							
Regional gover Public sector e	(min EUR. %) vernments or central banks	71,383	80.486	200		70.313	79.263	171								
Public sector e	overnments or central banks overnments or local authorities	8,242	7,522	200		8,039	79,263	1/1								
		2,244	1,536	257		2,238	1.539	268								
	i Development Banks	245	571	1.0		246	586	100								
	nal Organisations			0		0										
Institutions		1.589	1,527	490		1,400	1,341	327								
Corporates		10,239	6,852	6,057		8,644	5.452	4,930								
of which: SME		9,568	6,597	5,805		7,958	5,161	4,640								
Retail		4,695	2,512	1,783		4,392	2,380	1,701								
Consolidated data	SME	1,498	531	307		1,250	437	253								
Consolidated data Secured by mo	r mortgages on immovable property	15,991	14,782	5,672		16,452	15,152	5,903								
of which: SMB	SME	1,607	1,459	680		2,634	2,379	1,133								
Exposures in d	in default	1,611	949	1,000	622	1,605	891	943	655							
Items associat	ciated with particularly high risk	482	386	579		528	417	626								
Covered bonds		248	248	50		254	254	51								
	institutions and corporates with a ST credit assessment	0	0	0		0	0	0								
	investments undertakinos (CIU)	14	14	49		16	16	47								
Eaulty		0	0	0		0	0	0								
Other exposure		13,243	14,850	12,547 28.685		12,136	13,785	12,079								
Standardised T		130,226 <sup>(1)</sup> Original exposure, unlike Exp	132,236		865	126,263	128,677	27,046	878							

					Standardise	d Approach			
			As of 30,	/09/2021			As of 31,	/12/2021	
	(min EUR, %)	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
	Central governments or central banks	59,811	68,104	50		56,373	64,523	50	
	Regional governments or local authorities	8,240	7,521	0		8,039	7,600	0	
	Public sector entities	2,120	1,428	218		2,117	1,419	221	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	430	404	165		250	220	74	
	Corporates	2,547	1,204	1,090		2,197	986	895	
	of which: SME	2,081	1,013	900		1,776	807		
	Retail	3,591	2,229	1,603		3,477	2,180	1,574	
SPAIN	of which: SME	598	345	200		493	301	174	
SPAIN	Secured by mortgages on immovable property	13,327	12,341	4,780		13,069	12,041	4,662	
	of which: SME	1,185	1,052	519		1,297	1,104	550	
	Exposures in default	1,344	767	803	546	1,350	728	760	59
	Items associated with particularly high risk	282	228	341		289	216	323	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	13	13	42		16	16	41	
	Eaulty	0	0	0		0	0	0	
	Other exposures	11,577	12,166	11,903		10,660	11,240	11,383	
	StandardEed Total <sup>2</sup>				688				71

		Standardised Approach							
			As of 30,	09/2021			As of 31/	/12/2021	
	(min 50,8 %).	Original Exposure <sup>1</sup>	Exposure Value <sup>3</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>3</sup>	Exposure Value <sup>1</sup>	Risk exposure amount Value adjustments and provisions <sup>2</sup>	
	Central governments or central banks	7,106	7,811	58		9,034	9,715	59	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	75	0	0		74	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	566	566	76		559	559	63	
	Corporates	168	128	123		101	79	74	
	of which: SME	157	119	115		93	73	68	
	Retail	836	172	107		796	177	110	
LINITED KINCDOM	of which: SME Secured by mortpages on immovable property	790	128	74		751	133	77	
UNITED KINGDOM	Secured by mortgages on immovable property	1,977	1,780	645		1,874	1,673	596	
	of which: SME	108	103	45		39	34	11	
	Exposures in default	117	105	105	11	135	99	99 13	
	Items associated with particularly high risk	25	12	18		33	20	30	
	Covered bonds	248	248	50		254	254	51	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Other exposures	896	882	616		1.007	993	666	
					27				

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			As of 30/	09/2021			As of 31,	/12/2021	
	(mb EUR, %)	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
	Central governments or central banks	559	580	20		1,009	1,032	20	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	78	39		0	93	46	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	6	5	1		6	5	3	
	Corporates	4,221 4,218	3,341 3.341	3,001 3.001		3,366 3,362	2,563	2,358	
	of which: SME	4,218	3,941	3,001		3,362	2,562	2,35/	
	Retail of which: SME	21	2	,		20	10	/	
MEXICO	or which: SME Secured by mortgages on immovable property	12	12	u 6		961	912	440	
	of which: SME	1.1		4		956	908	438	
	Exposures in default	64	31	44	31	72	47	4.50	24
	Items associated with particularly high risk	42	32	48		37	27	40	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Other exposures	575	670	26		307	415	28	

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					Standardise	d Approach			
			As of 30,	09/2021			As of 31)	12/2021	
	(min EUR, %))	Original Exposure <sup>1</sup>	Exposure Value <sup>3</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
	Central governments or central banks	1,091	1,091	0		1,185	1,185	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities Multilateral Development Banks	2	2	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	29	29	14		6	6	3	
	Corporates	1,369	1,180	919		1,078	902	736	
	of which: SME Retail	1,359	1,171	909		1,068	894	728	
	of which: SME	0	0	0		1	0	0	
UNITED STATES	Secured by mortgages on immovable property	23	21	9		112	106	43	
	of which: SME	10	10	5		100	96	39	
	Exposures in default	6	5	5	1	2	2	3	0
	Items associated with particularly high risk Covered bonds	0	0	0		63	62	13	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Eauity	0	0	0		0	0	0	
	Other exposures	34	126	0		47	146	0	
	Standardised Total <sup>2</sup>	(1) Original expression unlike Pr			11				10

<sup>10</sup> Ostral assesse, while Bosses value is smooth plant takes its summary while the scale cover part of the scale cover par



# EBA LUCOTAN AUTOMATIV 2022 EU-wide Transparency Exercise Credit Risk - Standardised Approach

	Credit Risk - Standardised Approach								
	Banco de Sabadell, S.A.								
					Standardise	d Approach			
			As of 30	/09/2021			As of 31	/12/2021	
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
F	(min EUR, %) Central governments or central banks	57	59			59	61	0	
	Resional covernments or local authorities Public sector entities Multilateral Development Banks International Orcanisations	0	0	0		0	0	0	
	Institutions	0	0 60 257	23		0	13	0	
	Corporates of which: SME	273 273	257	245 245		198 198	185	184	
FRANCE	Retail of which: SME Secured by mortsases on immovable property	2	1 104	1		1 117	113	0 41	
	Secured by mortoaces on immovable property of which: SME Exposures in default Thema associated with particularly high risk	99 3 0	95	34	1	109 3	104	38	1
	Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Collective investments undertakinos (CIU) Eouitv Other evonsures	0 0 70	0 0 71	0		0	45	0 0	
	Standardised Total <sup>2</sup>	(1) Original approaches unlike Po		a takina into arrecett anv affa	6 t due to medit conversion factor	s or could side mitiration turbs	insue (a.n. schethetion allarte		7
		(2) Total value adjustments an exposures, but includes gener	nd provisions per country of co al credit risk adjustments.	unterparty excludes those for s	ecuritisation exposures, addition		) and other own funds reducti	ons related to the	
			4170	/09/2021	Standardise	d Approach	4-43	/12/2021	
			AS 01 30	109/2021			AS 01 31	/12/2021	
		Original Exposure <sup>1</sup>	Exposure Value <sup>3</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
r	(min EUR. %) Central governments or central banks	0	0	0		0		0	
	Resional overnments or local authorities Public sector entities Multilateral Development Banks International Oroanisations	0	0			0	0	0	
		0	0	0		0	0	0	
	Instructions Corporates of which: SME Retail	0	0	0		0	0	0	
Country of Counterpart 6	of which: SME Secured by mortbaaces on immovable property	0	0	0		0	0	0	
	Secured by mortpages on immovable property of which: SME Exposures in default Teems associated with particularly high risk	0	0	0	0	0	0	0 0	0
1	Lemma associated with Daractulary much has Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Funity	0	0	0		0	0	0	
	Other exposures	0	0	0		0	i i	0	
L	Standardised Total <sup>2</sup>				0 It due to credit conversion factor	s or cradit risk mitigation techn			0
		(2) Total value adjustments an exposures, but includes generative	d provisions per country of co al credit risk adjustments.	unterparty excludes those for s	ecuritisation exposures, addition		) and other own funds reducti	ons related to the	
			As of 30	/09/2021	Standardise	a Approach	As of 31	/12/2021	
		Original Exposure <sup>1</sup>	Exposure Value <sup>3</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
[	(min EUR, %) Central governments or central banks Regional neuronoment or local authoritor	0	0	0		0	0	0	
	Resional sovernments or local authorities Publics sector entities Multilateral Development Banks International Orcanisations	0	0	0		0	0	0	
	International Organisations Institutions Corporates	0	0	0		0	0	0	
Country of	of which: SME Retail	0	0	0		0	0	0	
Country of Counterpart 7	of which: SME Secured by mortcases on immovable property of which: CME	0	0	0		0	0	0	
	o winds and Secured by montasses on immovable property of which SME Executes in default Rems associated with particularly high risk Covered bonds	0	0	0	0	0	0	0	0
						0	0	0	
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)	0	0	0		0		0 0	
	Claims on institutions and corporates with a 51 credit assessment Collective investments undertakings (CIU) Equity Other excosures	0 0 0 0	0			0		000000000000000000000000000000000000000	
	Claime on institutions and corporates with a ST credit assessment Collictive investments undertakings (CIU) Coult Conversions Organization Standardised Total <sup>1</sup>	O O O Orioinal accosure, unlike Es (2) Total value adjustments an	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	c C C C C C C C C C C C C C C C C C C C	0 It due to credit conversion factor ecurtisation exposures, addition		constant (co. substitution effects ) and other own funds reducti	0 0 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 51 credit assessment Collective investments undertakings (CIU) Equity Other excosures	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	C C C C C C C C C C C C C C C C C C C	t due to credit conversion factor ecurtisation exposures, addition	s or credit risk mitication techn al valuation adjustments (AVAs)	c c c c c c c c c c c c c c c c c c c	0 0 0 0 0 0 0 0 0 0 0 0 0 0	0
	Claims on institutions and corporates with a 51 credit assessment Collective investments undertakings (CIU) Equity Other excosures	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	d provisions per country of co al credit risk adjustments.	0 0 0 0 0 0 0 0 0 0 0 0 0 0		s or credit risk mitication techn al valuation adjustments (AVAs)	) and other own funds reducti	0 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 51 credit assessment Collective investments undertakings (CIU) Equity Other excosures	(2) Total value adjustments an exposures, but includes gener	d provisions per country of co al credit risk adjustments. As of 30,	unterparty excludes those for s	t due to credit convenion factor ecurtisation exposures, addition Standardisc	s er credit risk mitiaation tachn al valuation adjustments (AVAs) ad Approach	) and other own funds reducts As of 31	/12/2021	O Value adjustments and
	Claims on institutions and corporates with a 51 credit assessment Collective investments undertakings (CIU) Equity Other excosures	Original Exposure <sup>1</sup>	d provisions per country of co al credit risk adjustments.	unterparty excludes those for s	t due to credit conversion factor ecurtisation exposures, addition	s or credit risk mitication techn al valuation adjustments (AVAs)	) and other own funds reducti	ons related to the	Value adjustments and provisions <sup>2</sup>
	Cannot an information and copyonal and an and an and an analysis for the second	(2) Total value adjustments an exposures, but includes gener	d provisions per country of co al credit risk adjustments. As of 30,	unterparty excludes those for s	t due to credit convenion factor ecurtisation exposures, addition Standardisc	s er credit risk mitiaation tachn al valuation adjustments (AVAs) ad Approach	) and other own funds reducts As of 31	/12/2021	0 Value adjustments and provisions <sup>2</sup>
	Cannot an information and copyonal and an and an and an analysis for the second	(2) Total value adjustments an exposures, but includes gener	d provisions per country of co al credit risk adjustments. As of 30,	unterparty excludes those for s	t due to credit convenion factor ecurtisation exposures, addition Standardisc	s er credit risk mitiaation tachn al valuation adjustments (AVAs) ad Approach	) and other own funds reducts As of 31	/12/2021	Valus adjustments and provisions <sup>2</sup>
	Canton montaniana de capita para veni a 11 canto assessment Esche Canton assessment Montaniana (Canton assessment) Sendarden Mant Sendarden Mant Sendarden Sendarden Sendarden Sendarden Sendarden Sendarden Contaniana (Sendarden Sendarden	(2) Total value adjustments an exposures, but includes gener	d provisions per country of co al credit risk adjustments. As of 30,	unterparty excludes those for s	t due to credit convenion factor ecurtisation exposures, addition Standardisc	s er credit risk mitiaation tachn al valuation adjustments (AVAs) ad Approach	) and other own funds reducts As of 31	/12/2021	O Value adjustments and provisions*
Country of	Cannot encoderate and capital and the set of a first and assessment fields the set of the set of the set of the set of the set of the set Non-ordered first and the set of the set field department of campa is and field and the set of the set of the set field of the set of the set of the set field of the set of the set of the set field of the set of the set of the set field of the set of the set of the set field of the set of the set of the set field of the set of the set of the set of the set field of the set of the set of the set of the set of the set field of the set of the s	(2) Total value adjustments an exposures, but includes gener	d provisions per country of co al credit risk adjustments. As of 30,	unterparty excludes those for s	t due to credit convenion factor ecurtisation exposures, addition Standardisc	s er credit risk mitiaation tachn al valuation adjustments (AVAs) ad Approach	) and other own funds reducts As of 31	/12/2021	Value adjustments and providious?
Country of Counterpart 8	Cambo monotonio a deportante en	(2) Total value adjustments an exposures, but includes gener	d provisions per country of co al credit risk adjustments. As of 30,	unterparty excludes those for s	t due to credit convenion factor ecurtisation exposures, addition Standardisc	s er credit risk mitiaation tachn al valuation adjustments (AVAs) ad Approach	) and other own funds reducts As of 31	/12/2021	Value adjustments and
Country of Counterpart 8	Calification monotonics and color part of the set of th	(2) Total value adjustments an exposures, but includes gener	d provisions per country of co al credit risk adjustments. As of 30,	unterparty excludes those for s	t due to credit convenion factor ecurtisation exposures, addition Standardisc	s er credit risk mitiaation tachn al valuation adjustments (AVAs) ad Approach	) and other own funds reducts As of 31	/12/2021	Value adjustments and
Country of Counterpart 8	Cannot an interfactor and and provide a seasaneed Cannot an interfactor and and and and and and and and and Cannot an annuaria Seasand anowerments as cannot alwares Record an anowerments as cannot alwares Record and their Interfactor and	(2) Total value adjustments an exposures, but includes gener	d provisions per country of co al credit risk adjustments. As of 30,	unterparty excludes those for s	t due to credit convenion factor ecurtisation exposures, addition Standardisc	s er credit risk mitiaation tachn al valuation adjustments (AVAs) ad Approach	) and other own funds reducts As of 31	/12/2021	Value articulation
Country of Counterpart 8	Calification monotonics and color part of the set of th	(2) Total was exploritored as represent, but tracking pre- printing, but tracking pre- original Exposure <sup>1</sup>	d proklan per control of all of order hak algubrarse. As of 30 Expensions Value <sup>3</sup>	/09/1021 Risk exposure amount C C C C C C C C C C C C C C C C C C C	Value adjustments and provisions <sup>2</sup>	er or odt all all existence (kellek di Alagoroach Original Exposure <sup>1</sup> 0	As of 31 Exposore Value <sup>1</sup> C C C C C C C C C C C C C C C C C C C	/12/2021  Risk exposure amount  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Value sejustenet and providenet
Country of Counterpart 8	Extension monochanica de capacita (mail 11 for cald a seasaned Extension (mail 11 for cald a seasaned) Extension (mail 11 for cald a seasaned) Biodecharden (mail 11 for cald a seasaned) Extension (mail 11 for cald a seasaned) Factor of calculations Pacific action (mail 11 for cald a seasaned) Factor of calculations Factor of calcula	(2) Tota value adjustrate a propriore, but tracking pro- priores, but tracking pro- priores, but tracking pro- Detginal Exposure*	d proklas per country of an of and his alguitances. As of 30 Exposure Values <sup>1</sup>	V09/2021 Risk exposure amount	d a to to different convents factor standardise Value adjustments and provisions <sup>2</sup>	er ordet all all estatutes (black di Alagoroach Original Esponere <sup>1</sup>	As of 31 Exposure Value <sup>3</sup> C C C C C C C C C C C C C C C C C C C	res valued to the	Value sejustenet i nel provideno"
Country of Counterpart 8	Extension monochanica de capacita (mail 11 for cald a seasaned Extension (mail 11 for cald a seasaned) Extension (mail 11 for cald a seasaned) Biodecharden (mail 11 for cald a seasaned) Extension (mail 11 for cald a seasaned) Factor of calculations Pacific action (mail 11 for cald a seasaned) Factor of calculations Factor of calcula	(2) Tota value adjustrate a propriore, but tracking pro- priores, but tracking pro- priores, but tracking pro- Detginal Exposure*	d proklas per country of an of and his alguitances. As of 30 Exposure Values <sup>1</sup>	V09/2021 Risk exposure amount	Value ajoutine de la tenda de ante de la tenda de la t	er ordet all all estatutes (black di Alagoroach Original Esponere <sup>1</sup>	As of 31 Exposure Value <sup>3</sup> C C C C C C C C C C C C C C C C C C C	res valued to the	Value adjustanti and problem"
Country of Counterpart 8	Extension monochanica de capacita (mail 11 for cald a seasaned Extension (mail 11 for cald a seasaned) Extension (mail 11 for cald a seasaned) Biodecharden (mail 11 for cald a seasaned) Extension (mail 11 for cald a seasaned) Factor of calculations Pacific action (mail 11 for cald a seasaned) Factor of calculations Factor of calcula	(2) Tota value adjustrate a propriore, but tracking pro- priores, but tracking pro- priores, but tracking pro- Detginal Exposure*	As of 20 Capacity of the subjective As of 20 Capacity of the subjective Capacity o	V09/2021 Risk exposure amount	Value ajoutine de la tenda de ante de la tenda de la t	o c cradit de telefante inde de la depresach Original Espenant Original Espenant Original Espenant	As of 31 As of 31 Exposes Value <sup>1</sup> Composes Valu	res valued to the	Victor adjustment and providence of the second seco
Country of Counterpart 8	Extension monochanica de capacita (mail 11 for cald a seasaned Extension (mail 11 for cald a seasaned) Extension (mail 11 for cald a seasaned) Biodecharden (mail 11 for cald a seasaned) Extension (mail 11 for cald a seasaned) Factor of calculations Pacific action (mail 11 for cald a seasaned) Factor of calculations Factor of calcula	(2) Tota value adjustrate a propriore, but tracking pro- priores, but tracking pro- priores, but tracking pro- Detginal Exposure*	As of 20 Capacity of the subjective As of 20 Capacity of the subjective Capacity o	(9) 2021 Rafe espeiner annest C C C C C C C C C C C C C C C C C C C	Construction     Construction     Construction     Construction	o c cradit de telefante inde de la depresach Original Espenant Original Espenant Original Espenant	As of 31 As of 31 Exposes Value <sup>1</sup> Composes Valu	1272221 22221 Risk ergenere amount 0 0 0 0 0 0 0 0 0 0 0 0 0	
Country of Counterpart 8	Calculate monochologies de Capito para (Calculate Sector (Calculate) Calculate (Calculate) Des de Calculate (Calculate) Des de Calculate (Calculate) Receber de Receber de Receb	(2) That we dependent as reason, but stratus per common, but stratus per co	As of 32	(9) 2021 Rink expenses amount Comparison of the second second second Comparison of the second second second Comparison of the second se	Value ajoutine de la tenda de ante de la tenda de la t	ur ordin An Antakan Adhem of Approximation and A	As of 31	/12/2021	Value articles and
Country of Counterpart 8	Salation matchang a department of the second	(2) That we dependent as reason, but stratus per common, but stratus per co	As of 32	(9) 2021 Rink expenses amount Comparison of the second second second Comparison of the second second second Comparison of the second se	Value polyadore for the second orbit of the se	ur ordin An Antakan Adhem of Approximation and A	As of 31	/12/2021	
Country of Counterpart 8	Salation matchang a department of the second	(2) That we dependent as reason, but stratus per common, but stratus per co	As of 32	(9) 2021 Rink expenses amount Comparison of the second second second Comparison of the second second second Comparison of the second se	Value polyadore for the second orbit of the se	ur ordin An Antakan Adhem of Approximation and A	As of 31	/12/2021	
Country of Counterpart 8	Calculate monochologies de Capito para (Calculate Sector (Calculate) Calculate Monochologies (Calculate) Monochologies (Ca	(2) That we dependent as reason, but stratus per common, but stratus per co	As of 32	(9) 2021 Rink expenses amount Comparison of the second second second Comparison of the second second second Comparison of the second se	Value polyadore for the second orbit of the se	ur ordin An Antakan Adhem of Approximation and A	As of 31	/12/2021	
Counterpart 8	Calculate material and	(2) That we dependent as reason, but stratus per common, but stratus per co	As of 32	(9) 2021 Rink expenses amount Comparison of the second second second Comparison of the second second second Comparison of the second se	Value polyadore for the second orbit of the se	ur ordin An Antakan Adhem of Approximation and A	As of 31	/12/2021	
Counterpart 8	Calculate monochanica de capacita (CC) Calculate monochanica (CC) Read Calculate (CC) Read Calculate (CC) Read Calculate (CC) Calculate (	(2) That we dependent as reason, but stratus per common, but stratus per co	As of 32	(9) 2021 Rink expenses amount Comparison of the second second second Comparison of the second second second Comparison of the second se	Value polyadore for the second orbit of the se	ur ordin An Antakan Adhem of Approximation and A	As of 31	/12/2021	
Counterpart 8	Calculate monochanic adoption (CD) Calculate monochanic adoption (CD) Exact Adoption (CD)	(2) That we dependent as reason, but stratus per common, but stratus per co	As of 32	(9) 2021 Rink expenses amount Comparison of the second second second Comparison of the second second second Comparison of the second se	Value polyadore for the second orbit of the se	ur ordin An Antakan Adhem of Approximation and A	As of 31	/12/2021	
Counterpart 8	Calculate monochanica de capacita (CC) Calculate monochanica (CC) Read Calculate (CC) Read Calculate (CC) Read Calculate (CC) Calculate (	(2) That we dependent as reason, but retaining and object of the second second second second object of the second second second second object of the second second second second object of the second second second second second object of the second second second second second second object of the second second second second second second object of the second second second second second second second object of the second seco	As of 32	(9) 2021 Rink expenses amount Comparison of the second second second Comparison of the second second second Comparison of the second se	Value polyadore for the second orbit of the se	ur ordin An Antakan Adhem of Approximation and A	As of 31	/12/2021	
Counterpart 8	Calculate monochanic adoption (CD) Calculate monochanic adoption (CD) Exact Adoption (CD)	(2) That we dependent as meaning by strateging and original Expension <sup>1</sup>	As of 30 Exposure Value  Exposure Exposure  Exposure	(9) /221 Rick experience amount C C C C C C C C C C C C C C C C C C C	Value agistature in the second	er ordet An Andread Andrea	As of 31 Expresses Value	/12/2021 /22/2021 Rak expenses answer 0 0 0 0 0 0 0 0 0 0 0 0 0	
Counterpart 8	Salada manada da departa (10) Salada (10)	(2) That was explored as a mean state of the second sec	As of 30 Expenses Value*	(9) 2211 Risk expanses amount (2) Control Cont	et da la dia dia senae dala dia dia dia dia dia dia dia dia dia di	ur oradi nä sistella nähe Griginal Espenset Original Espenset Original Espenset	As of 31  Expresses Value <sup>1</sup> Control of the second	/12/2211 I the expense amount Reference amount I the expense am	
Counterpart 8	Salada manada da departa (10) Salada (10)	(2) That was explored as a mean state of the second sec	As of 30 Expenses Value*	(9) 2211 Risk expanses amount (2) Control Cont	et da la dia dia wave chika india dia wave, achika india dia wave, achika india dia wave, achika india dia dia dia dia dia india dia dia dia dia dia india dia dia dia india dia dia dia dia india dia dia dia dia india dia dia india dia dia india dia dia india dia dia india dia india dia dia india dia dia india dindina dia india dia india dindia india dia india dindia dia ind	ur oradi nä sistella nähe Griginal Espenset Original Espenset Original Espenset	As of 31  Expresses Value <sup>1</sup> Control of the second	/12/2211 I the expense amount Reference amount I the expense am	
Counterpart 8	Salada manada da departa (10) Salada (10)	(2) That was explored as a mean state of the second sec	As of 30 Exposure Value	(9) 2211 Risk expanses amount (2) Control Cont	et da la dia dia wave chika india dia wave, achika india dia wave, achika india dia wave, achika india dia dia dia dia dia india dia dia dia dia dia india dia dia dia india dia dia dia dia india dia dia dia dia india dia dia india dia dia india dia dia india dia dia india dia india dia dia india dia dia india dindina dia india dia india dindia india dia india dindia dia ind	ur ordin An Antonia Aghano (Antonia Antonia Antonia Aghano (Antonia Original Exposure <sup>1</sup> )	As of 31 Express Value  As of 3 Express Value	/12/2211 I the expense amount Reference amount I the expense am	
Counterpart 8	Salada manada da departa (10) Salada (10)	(2) That was explored as a mean state of the second sec	As of 30 Exposure Value	(9) 2221 Rah cerpanya antuka hour for a Construction of the second second second Construction of the second second second second Construction of the second second second second second Construction of the second sec	Value apjustante, en Canadardia Value apjustante, en Canadardia Value apjustante, en Canadardia Value apjustante, en Canadardia Value apjustante, en Canadardia Cana	ur ordin An Antonia Aghano (Antonia Antonia Antonia Aghano (Antonia Original Exposure <sup>1</sup> )	As of 31 Express Value	transmission	Value arginetaneti and proteinati and constructionation construction c
Counterpart 8	Salada manada da departa (10) Salada (10)	(2) That we deploy the second seco	As of 30 Capacity of an electronic of a second seco	19/2211  Rate sequence among the set of set	et da la dia dia wave chika india dia wave, achika india dia wave, achika india dia wave, achika india dia dia dia dia dia india dia dia dia dia dia india dia dia dia india dia dia dia dia india dia dia dia dia india dia dia india dia dia india dia dia india dia dia india dia india dia dia india dia dia india dindina dia india dia india dindia india dia india dindia dia ind	ur ordin An elastica estance interest of provide a sector of the sector	As of 31  Exposure Value  As of 31	122 2021           Fish experience amount           0         0	

			As of 30	/09/2021			As of 31,	12/2021	
	(min \$38, %)	Original Exposure <sup>1</sup>	Exposure Value <sup>3</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
Contral governments or cost Recisional covernments or loc Public sector entities Hullitarial Development Ba International Orcanisations Institutions Corporates of whick: SME	al authorities					0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	
Country of Counterpart 10 Secured by motions on im of which : 94 Emotures in default Timme associated with avait Conversed boold Conversed boold Conversed boold Conversed boold Conversed boold	ularly high risk roorates with a ST credit assessment				0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0
Other exossures Standardised Total <sup>2</sup>		Original exposure, unlike Exposure.	u posure value, is reported befo	e taking into account any effect	0 due to credit conversion factor	or credit risk mitigation techn	u iques (e.g. substitution effects)		0



# EBA were a stated approach Credit Risk - Standardised Approach Banco de Statedell, SA.

					Standardise	d Approach			
			As of 31,	03/2022			As of 30,	(06/2022	
	(mb) PEP (%)	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions
	Central governments or central banks	74,334	83,211	153		70.018	79.431	205	
	Regional governments or local authorities	8.410	7.694	0		9,133	8.732	0	
	Public sector entities	2.192	1,457	221		2,480	1.812	326	
	Multilateral Development Banks	239	594	0		232	592	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	1,421	1,394	369		1,884	1,850	426	
	Corporates	7,719	5,269	4,874		8,494	5,587	5,096	
	of which: SME	1,060	566	532		1,005	514	479	
	Retail	4,268	2,302	1,663		4,785	2,305	1,670	
Consolidated data	of which: SME	1,115	312	181		996	278	162	
consolidated data	Secured by mortgages on immovable property	16,239	15,055	5,913		15,681	14,524	5,720	
	of which: SME	950	858	403		885	806	389	
	Exposures in default	1,583	902	950	626	1,579	878	922	631
	Items associated with particularly high risk	469	383	574		487	412	617	
	Covered bonds	266	266	53		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	37		0	0	10	
	Collective investments undertakings (CIU) Equity	18	18	37		4	4	32	
	Eduity Other exposures	12.186	13.139	12.014		12.142	13.137	12.050	
	Other exposures Standardised Total <sup>2</sup>	12,100	131,684	26.820	825	12,142	129,265	27.065	841
	Sanoaroista loga	(1) Original exposure, unlike Ex-							041

(1) Object approx, raile Eposon value, a sequencia below value ysis account any office due to verifica contrainer or cont clin influence información y a substitutor effects). (2) Bandendes Erificadas en orticulas de Sacundanas per la participada de la participada de la participada de par

		Standardised Approach							
			As of 31/	03/2022			As of 30,	(06/2022	
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
	(min EUR. %)	60,770	68.873	50		56.235	64.907	72	
	Central governments or central banks Regional governments or local authorities	8,410	7,694	50		9,133	8,732	12	
	Regional governments or local authorities Public sector entities	2,076	1.329	170		2,369	6,732	256	
	Multilateral Development Banks	2,070	1,007			1,009	1,047	1.00	
	International Organisations						0	0	
	Testitutions	269	222	86		288	238	87	
	Cornerates	2.095	998	924		2,324	975	906	
	of which: SME	880	392	371		808	378	357	
	Retail	3,414	2,075	1,515		3,984	2,079	1,522	
SPAIN	of which: SME	420	185	105		351	151	86	
SPAIN	Secured by mortgages on immovable property	12,473	11,551	4,439		12,031	11,143	4,284	
	of which: SME	788	702	341		723	650	328	
	Exposures in default	1,316	727	763	561	1,273	688	718	553
	Items associated with particularly high risk	282	220	329		268	227	340	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU) Equity	1/	1/	30		3	3	10	
	Other exposures	10.539	11.007	11.347		10.501	10.978	11.279	
	Other exposures Standardised Total <sup>2</sup>	10,539	11,007	11,34/	673	10,501	10,978	11,2/9	673

 15,57
 1,60<sup>-</sup>
 11,30<sup>-</sup>
 672
 15,57<sup>-</sup>
 10,07<sup>-</sup>
 12,77
 673

 (1) Optie deposer, while Exposer wise, is reported billers taking this accust any effect due to end concernent taking needs concernen

		Standardised Approach							
			As of 31,	03/2022			As of 30,	(06/2022	
	(mb B28, %)	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
	Central governments or central banks	8,763	9,390	61		8,034	8,619	65	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	70	0	0		66	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	651	652	65		922	922	110	
	Corporates	101	94	90		74	68	64	
	of which: SME	68	64	60		31	29	25	
	Retail	737	167	105		684	165	103	
LINITED KINCDOM	of which: SME Secured by mortgages on immovable property	694	126	74		644	127	75	
UNTILD KINGDOM	Secured by mortgages on immovable property	1,797	1,596	568		1,706	1,509	536	
	of which: SME	55	49	16		53	48	15	
	Exposures in default	139	109	109	12	143	100	101	15
	Items associated with particularly high risk	0	0	0		25	12	19	
	Covered bonds	266	266	53		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Eaulty	0	0	0		0	0	0	
	Other exposures	1.012	988	637		1.124	1.102	697	
	Standardised Total <sup>2</sup>				26				30

(1) Driginal exposure, unlike Exposure value, is reported before taking into account any effect (2) Total value adjustments and provisions per country of counterparty excludes those for securosures, but includes owneral credit risk adjustments. riversion factors or credit risk mitigation techniques (e.g. substitution effects). unes, additional valuation adjustments (AVAs) and other own funds reductions related to the

			•						
			As of 31/	03/2022			As of 30,	06/2022	
	(mb R.B. %)	Original Exposure <sup>1</sup>		Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
	Central governments or central banks	709	719	18		814	824	16	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	102	51		0	140	70	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	6	7	3		7	7	4	
	Corporates	3,110	2,393	2,202		3,522	2,689	2,476	
	of which: SME	5	5	4		3	3	3	
	Retail	22	1/	12		23	18	13	
MEXICO	of which: SME	1,184	1.144	562		1.134	1.085	538	
	Secured by mortpages on immovable property of which: SME	1,104	1,144	302		1,134	1,005	530	
	Exposures in default	26	47	58	27	98	59	69	37
	Items associated with particularly high risk	26	12	18		30	16	24	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Other exposures	515	597	24		315	406	22	
	Standardised Total <sup>2</sup>				67				74

 5151
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 24
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 (1) Organi exprove, write Deposer wise, is expected before sking into accurate any efficit die to ond convents ficture ender the foregates techniques (p.g. substitute efficit).
 (2) first water deposers are convery of accurately reduces these for exact traverse into a disposers are accurated and processors are convery of accurately reduces these fore exact the disposers and the disposers. In this disposers of the displanets in additional statement water ender the displanet and the term ender the displanet and the displanet an

					Standardise	d Approach			
			As of 31,	03/2022			As of 30/	06/2022	
	(mh E.R. %)	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
	Central governments or central banks Regional governments or local authorities	1,205	1,205	0		1,248	1,250	0	
	Regional governments or local authorities Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations Institutions	0	0	0		0	0	0	
	Corporates	809	656	523		916	713	516	
	of which: SME	0	0	0		0	0	0	
	Retail of which: SME	5	2	1		,	3	2	
UNITED STATES	Secured by mortgages on immovable property	306	302	146		378	373	187	
	of which: SME	2	2	1		2	2	1	
	Exposures in default Items associated with particularly high risk	2	2	2	0	2	2	2	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakinos (CIU) Equity	0	0	0		0	0	0	
	Eduity Other exposures	17	98	1		91	182	46	
	Standardised Total <sup>2</sup>				8				1
		(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit nik mitigation techniques (e.g. substitution effects).							

(1) urgan exposes, unlike topouse values, as reported before taking into account any effect due to credit commenion factors or credit risk mitigation techniques (e.g. substitution efficience) (2) Total value adjustments and provisions per country of countraparty endudes those for escuritisation exposures, additional valuation adjustments (AVAk) and other even funds induce exposures, but todaies general credit risk adjustments. ited to the



# 2022 EU-wide Transparency Exercise Credit Risk - Standardised Approach Banco de Sabadell, S.A.

		Standardised Approach							
			As of 31	03/2022			As of 30	/06/2022	
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments ar provisions <sup>2</sup>
	(min EUR. %)						(1)		
	Central governments or central banks Regional governments or local authorities	59	62	0		56	60	0	
	Public sector entities			ů		0	0	0	
	Multilateral Development Banks	0		0		0		0	
	International Organisations	0	0	0		0	0	0	
	Institutions	37	36	13		83	83	17	
	Corporates	248	230	238		233	202	208	
	of which: SME	49	48	48		18	15	15	
	Retail	1	1	0		2	1	1	
FRANCE	of which: SME Secured by mortpages on immovable property	0	0	0		0	0	0	
	of which: SME	54	51	21		51	40	19	
	Exposures in default	3	2	3	1	3		3	
	Items associated with particularly high risk	6	5	8	-	6	5	7	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Eaulty	0	0	0		0	0	0	
	Other exposures	66	65	1		76	75	1	
	Standardised Total <sup>2</sup>	(1) Original exposure, unlike Er			6				

 Criginal exposure, unlike Exposure value, is reported before t
 Total value adjustments and provisions per country of counts exposures, but includes general credit risk adjustments. igation techniques (e.g. substitution el nents (AVAs) and other own funds red lated to the

					Standardise	d Approach			
			As of 31	/03/2022			As of 30	/06/2022	
	(m) 538, %)	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
Country of Counterpart 6	Control any enversamenta for control tables actional any enversamenta solution action attemption technical action action and action technical action action technical action action technical action action factual default Secure of action. Sec Research in Sector action Research action action action action Research action action Research action action action action Research act				0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0			0
	Other exposures Standardised Total <sup>2</sup>				0			0	0

(1) Original aspearse, unlike opsours value, is reported before taking into account any effect due to ends conversion felcos or coult nik initigation techniques (e.g. substitution effects). (2) Total value adjustments and provincing are country of country of country and restriction devices, additional valuation adjustments (ANA) and other coin finds inductions related to the economics, built induces.

					Standardisi	a Approacn			
			As of 31,	/03/2022			As of 30,	06/2022	
	(m) 538, %)	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>3</sup>	Risk exposure amount	Value adjustments am provisions <sup>2</sup>
	Central governments or central banks	0				0	0	0	
	Regional governments or local authorities	, in the second s				0	0	0	
	Public sector entities					0	0	0	
	Multilateral Development Banks		0	0		0	0	0	
	International Organisations		0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
Country of	of which: SME	0	0	0		0	0	0	
Counterpart 7	Secured by mortpages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds			0		0	0		
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)		0	0		0	0	0	
	Collective investments undertakings (CLU) Equity			0			0		
	Other exposures					0	0	0	
	Other etbosores	, i i i i i i i i i i i i i i i i i i i	Ĭ	ľ		0	0		

Open ingenese, while Expenses where an experient before taking this accurate any effect due to end according the first an experient before a condition of ends.
 Or first where and provide any provide per country of counterparty modules these for exact that one equivalence dynamics (RAM) and other own funds ends these for exact that one equivalence adjustments (RAM) and ether own funds ends the transmission equivalence adjustments (RAM) and other own funds ends the transmission equivalence adjustments (RAM) and other own funds ends ends to the endownees that in the adjustment and the adjustment and the adjustments (RAM) and other own funds ends to the endownees.

					Scandardisi	zu Approach			
			As of 31	03/2022			As of 30	/06/2022	
	(mb 200, %)	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
Country of Counterpart 8	Cachel an exemutation of cachel abando Radia allow contexts to calculation of the Radia allow contexts to calculation of the Institution of the cachelow of the cachelow of the Institution of the cachelow of the cachelow of the Institution of the cachelow of the cachelow of the cachelow of the Institution of the cachelow of the cachelow of the cachelow of the Institution of the cachelow of the cachelow of the cachelow of the Institution of the cachelow of the cachelow of the cachelow of the Institution of the cachelow of the cachelow of the cachelow of the Institution of the cachelow of the cachelow of the cachelow of the Cachelow of the cachelow of the cachelow of the cachelow of the Cachelow of the cachelow of the cachelow of the cachelow of the Cachelow of the cachelow of the cachelow of the cachelow of the Cachelow of the cachelow of the cachelow of the cachelow of the Cachelow of the cachelow of the cachelow of the cachelow of the Cachelow of the cachelow of the cachelow of the cachelow of the Cachelow of the cachelow of the cachelow of the cachelow of the Cachelow of the cachelow of the cachelow of the cachelow of the Cachelow of the cachelow of the cachelow of the cachelow of the Cachelow of the cachelow of the cachelow of the cachelow of the Cachelow of the cachelow of the cachelow of the cachelow of the Cachelow of the cachelow of the cachelow of the cachelow of the Cachelow of the cachelow of the ca		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		•				0
	Standardised Total <sup>2</sup>				0				0
			d provisions per country of co			ns or credit risk mitigation techn al valuation adjustments (AVAs)			

. . . . . roach As of 31/03/2022 As of 30/06/2023 lue adjustments provisions<sup>2</sup> Ex ie adj pro Country of Counterpart 9

be to credit convenion factors or credit nik mitigation techniques (e.g. substitution effects). (1) Original exposure, unlike Exposure value, is reported before taking into account any effect (2) Total value adjustments and provisions per country of counterparty excludes those for se exposures. but induces ensured oried: trisk adjustments.

					Standardise	d Approach			
			As of 31	03/2022			As of 30,	06/2022	
	(mh 268, %)	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
Country of Counterpart 10	Central genomenation or central banks Beaking Lever control for the bank bank Beaking Lever control for the bank bank Beaking Lever control for the bank bank Beaking Lever Lever Lever Lever Lever Lever Lever Beaking Lever Lever Lever Lever Lever Lever Lever Beaking Lever Lever Lever Lever Lever Lever Lever Generation of the bank bank bank bank bank Beaking Lever Lever Lever Lever Lever Lever Generation Section of the bank bank bank bank Beaking Lever Lever Lever Lever Lever Lever Generation of the bank bank bank bank bank Beaking Lever Lever Lever Lever Lever Lever Generation of the bank bank bank bank bank bank bank bank					6 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0			•
	Standardised Total <sup>2</sup>				0	e er ondt eit attinutier leder			0

(1) Objinal exposine, unlike Exposion value, in reported before taking into account any effect due to nells conversion factors or coult mix integration technique (u.g. substitution effects).
(2) Total value adjustments and provincin per country of contribution technique for exactituation exposures, additional valuation adjustments (2014) and other own funds reduction are genorance. Building end other ends in the reduction are genorance, building end other ends.



2022 EU-wide Transparency Exercise Credit Risk - IRB Approach

Banco de Sabadell, S.A.

							IRB Ap	proach					
				As of	30/09/2021					As of	31/12/2021		
		Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments and	Original I	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	- and a		Of which: defaulted	provisions		Of which: defaulted			Of which: defaulted	provisions
	Central banks and central governments Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	1,355 51.571	2.642	871 37.807	383 21.448	498	1 1.396	1,650	4 2.538	1,129 38.381	21.976	0 479	3 1.324
	Corporates Corporates - Of Which: Specialised Lending	51,5/1 6.023	2,642	37,807	4,279	498	1,3%	52,242	2,538	38,381 5 774	4.188	4/9	1,324
	Corporates - Of Which: SME	16.101	96	11.783	5,278	203	387	16.031	829	11.634	4,994	204	345
	Retail	97,389	2.405	89.334	17.538	940	1,202	100.022	2,500	92.121	17.944	921	1,244
	Retail - Secured on real estate property	71,744	1.112	72.578	10.609	430	254	74.339	1,165	75.193	10.854	432	287
	Retail - Secured on real estate property - Of Which: SME	3,454	231	3.277	823	53	61	3.538	288	3.331	816	61	100
Consolidated data	Retail - Secured on real estate property - Of Which: non-S	68,290	881	69,301	9,785	377	194	70,802	877	71,862	10,039	371	187
	Retail - Qualifying Revolving	8,044	146	5,989	1,602	111	204	8,070	147	6,040	1,687	105	199
	Retail - Other Retail	17,601	1,147	10,768	5,327	398	743	17,613	1,188	10,888	5,402	382	758
1	Retail - Other Retail - Of Which: SME	11,682	588	5,521	2,049	179	260	11,848	643	5,698	2,095	177	299
1	Retail - Other Retail - Of Which: non-SME	5,919	559	5,247	3,278	219	483	5,765	545	5,190	3,308	205	459
	Equity	986	0	985	2,107	0		995	0	995	2,132	0	
	Other non credit-obligation assets				0						0		
	IRB Total <sup>2</sup>				41,476						42,497		

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							IRB Ap	proach					
				As of :	30/09/2021					As of :	31/12/2021		
		Original	Exposure <sup>1</sup>	Exposure	Risk exposure	amount	Value adjustments and	Original I	Exposure <sup>1</sup>	Exposure	Risk exposure	amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	provisions		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	339	0	273	85	0	0	512	0	447	141	0	0
	Corporates	40,419	2,532	28,549	15,440	488	1,305	41,167	2,451	29,267	16,148	468	1,159
	Corporates - Of Which: Specialised Lending	3,324	96 785	3,144	2,317	0	87 371	3,485	89 811	3,313 10.889	2,366	0	70
	Corporates - Of Which: SME Retail	14,739 46.684	1.940	10,625 38.606	4,562 7,261	199	3/1 977	47.234	2.046	10,889 39.235	4,612 7,287	195 503	331 1.001
	Retail - Secured on real estate property	28.103	718	27,798	3,558	144	200	28.694	781	28.342	3,608	154	237
	Retail - Secured on real estate property - Of Which: SME	3.351	231	3.178	787	53	60	3.453	288	3,250	789	61	100
SPAIN	Retail - Secured on real estate property - Of Which: on-St	24,753	487	24.620	2,770	91	140	25.231	492	25.092	2.819	92	137
	Retail - Qualifying Revolving	2.788	100	1,749	191	26	78	2.733	101	1.725	183	25	80
	Retail - Other Retail	15,792	1,123	9,059	3,512	335	650	15,818	1,164	9,168	3,496	323	684
	Retail - Other Retail - Of Which: SME	11,398	586	5,367	2,009	179	259	11,604	642	5,560	2,051	177	299
	Retail - Other Retail - Of Which: non-SME	4,394	536	3,693	1,503	156	391	4,213	522	3,608	1,445	145	385
	Equity	894	0	894	1,915	0	0	911	0	911	1,956	0	0
	Other non credit-obligation assets												
	IRB Total												
		(1) Original expos	are. unlike Exposu	e value, is reporte	d before taking into accou	nt anv effect due I	to credit conversion	factors or credit r	isk mitigation techn	niques (e.o. substit	ution effects).		

		IRB Approach											
				As of :	30/09/2021					As of :	31/12/2021		
		Original I	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments and	Original I	xposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments
	(min EUR, %)		Of which: defaulted	value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	137	0	124	65	0	0	135	0	123	62	0	0
	Corporates	1,980	0	1,632	1,185	0	16	1,983	0	1,626	1,189	0	13
	Corporates - Of Which: Specialised Lending	819	0	785	682	0	3	673	0	637	512	0	5
	Corporates - Of Which: SME	324	0	263	147	0	1	277		226	142	0	1
	Retail	48,495	435	48,647	9,898	427	262	50,573	425	50,774	10,262	412	233
	Retail - Secured on real estate property	41,698 11	373	42,849	6,710	281	48	43,664 10	363	44,871	6,888	274	46
UNITED KINGDOM	Retail - Secured on real estate property - Of Which: SME		0	6	2	0	48			6	1	274	45
	Retail - Secured on real estate property - Of Which: non-S	41,687 5.211	373	42,843 4,213	6,708 1.407	281	48	43,653 5.293	363	44,865 4,289	6,886 1.501	2/4	46 116
	Retail - Qualifying Revolving Retail - Other Retail	5,211	92	4,213	1,907	67	129	5,293	42	4,289	1,501	80 58	72
	Retail - Other Retail - Of Which: SME	1,500	20	1,564	1,761	02	50	87	20	1,613	1,674	30	0
	Retail - Other Retail - Of Which: non-SME	1.505	20	1.535	1.768	62	90	1.529	20	1.559	1.854	58	72
	Retail - Uther Retail - Ut Which: non-SME Equity	1,505	0	1,535	1,766	0	50	4	20	4	8	30	0
	Other non credit-obligation assets		0			, in the second s			, in the second s	-			
	IRB Total												
		(1) Original expos	are, unlike Exposu	re value, is reporte	d before taking into accou	nt anv effect due I	to credit conversion	factors or credit r	isk mitigation tech	niques (e.a. substit	tution effects).		

							IRB Ap	proach					
				As of	30/09/2021					As of	31/12/2021		
		Original	Exposure <sup>1</sup>	Exposure	Risk exposure	amount	Value adjustments and	Original	Exposure <sup>1</sup>	Exposure	Risk exposure	e amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	provisions		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions Corporates	9 214	0	2 211	0	0	0	8 222	0	2 207	0	0	0
	Corporates Corporates - Of Which: Specialised Lending	45	2	45	39			42	2	42	36	1	3
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	100	1	80	19	0	1	96	1	74	22	0	2
	Retail	28	0	27	4	ō	ō	30	ō	29	4	ō	ō
	Retail - Secured on real estate property	24	0	24	3	0	0	25	0	25	3	0	0
MEXICO	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
MEXICO	Retail - Secured on real estate property - Of Which: non-St	24	0	24	3	0	0	24	0	24	3	0	0
	Retail - Qualifying Revolving	1	0	1	0	0	0	2	0	1	0	0	0
	Retail - Other Retail	2	0	2	1	0	0	4	0	3	1	0	0
	Retail - Other Retail - Of Which: SME	2	0	1	0	0	0	3	0	2	1	0	0
	Retail - Other Retail - Of Which: non-SME	1	0	1	U	0	0	1	0	1	U	0	0
	Equity Other non credit-obligation assets	4	0	4	/	0	0	4	0	4	/	· ·	- °
	Other non-credit-obligation assets IRB Total			1									1
		(1) Original expos											

							IRB Ap	proach					
				As of 3	30/09/2021					As of :	31/12/2021		
		Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	e amount	Value adjustments and	Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	e amount	Value adjustment and
	(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	27	0	13	3	0	0	30	0	12	3	0	0
	Corporates	2,634	0	2,395	1,564	0	13	2,904	0	2,628	1,705	0	32
	Corporates - Of Which: Specialised Lending	985	0	947	604	0	2	944	0	915	587	0	2
	Corporates - Of Which: SME	25	0	19	13	0	0	19	0	15	12	0	0
	Retail	117	1	114	16	0	0	128	1	125	19	0	0
	Retail - Secured on real estate property	111	0	110	15	0	0	121	0	120	18	0	0
UNITED STATES	Retail - Secured on real estate property - Of Which: SME	3	0	3	1	0	0	3	0	3	1	0	0
UNITED STATES	Retail - Secured on real estate property - Of Which: non-SI		0	108	15	0	0	118	0	118	18	0	0
	Retail - Qualifying Revolving	3	0	2	0	0	0	3	0	2	0	0	0
	Retail - Other Retail	- 4	0	2	1	0	0	5	0	3	1	0	0
	Retail - Other Retail - Of Which: SME	3	0	2	1	0	0	3	0	1	1	0	0
	Retail - Other Retail - Of Which: non-SME	1	0	1	0	0	0	1	0	1	0	0	0
	Equity	41	0	41	78	0	0	41	0	41	77	0	0
	Other non credit-obligation assets												
	IRB Total												

Credit Risk - IRB Approach

Banco de Sabadell, S.A.

							IRB Ap	proach					
				As of	30/09/2021					As of	31/12/2021		
		Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments and	Original	Exposure	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	value.		Of which: defaulted	provisions		Of which: defaulted	value*		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions Corporates	222 2.201	0	211 1.531	33 852	0	0	226 2.032	0	215 1.401	35 760	0	0
	Corporates Corporates - Of Which: Specialised Lending	305		272	209			366		326	243	0	14
	Corporates - Of Which: SPEcialised celoting Corporates - Of Which: SME	196	0	138	91	0	1	127	0	91	45	0	1
	Retail	225	3	203	55	0	2	228	2	207	58	ő	i
	Retail - Secured on real estate property	180	2	180	45	ō	1	184	ī	183	48	ō	i
FRANCE	Retail - Secured on real estate property - Of Which: SME	62	0	62	22	0	0	62	0	62	22	0	0
FRANCE	Retail - Secured on real estate property - Of Which: non-SI	119	2	118	22	0	0	122	1	121	26	0	0
	Retail - Qualifying Revolving	5	0	3	0	0	0	5	0	3	0	0	0
	Retail - Other Retail	40	1	20	10	0	1	40	0	21	10	0	0
	Retail - Other Retail - Of Which: SME	37	1	18	9	0	1	37	0	18	9	0	0
	Retail - Other Retail - Of Which: non-SME	3	0	3	1	0	0	3	0	3	1	0	0
	Equity Other non-credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets IRB Total												-
					d before taking into accou								

							IRB Ap	proach					
				As of :	30/09/2021					As of	31/12/2021		
		Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	e amount	Value adjustments	Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	e amount	Value adjustments
	(min EUR, %)		Of which: defaulted	value <sup>2</sup>		Of which: defaulted	and provisions		Of which: defaulted	Value.		Of which: defaulted	and provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
Country of Counterpart 6	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
country of counterpart of	Retail - Secured on real estate property - Of Which: non-S	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	U	0	0	0	0	0	U	0	0
	Other non credit-obligation assets												
	IRB Total												

				As of 3	0/09/2021					As of :	31/12/2021		
		Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments and	Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments and
	(min EUR, %)		Of which: defaulted			Of which: defaulted	provisions		Of which: defaulted	• and a		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
Country of Counterpart 7	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
country of counterpart /	Retail - Secured on real estate property - Of Which: non-St	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets												
	IRB Total												

							IRB Ap	proach					
				As of	30/09/2021					As of	31/12/2021		
		Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments and	Original	Exposure <sup>1</sup>	Exposure Value <sup>3</sup>	Risk exposure	amount	Value adjustments and
	(min ELIR, %)		Of which: defaulted	Value <sup>*</sup>		Of which: defaulted	provisions		Of which: defaulted	Value"		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	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 Retail		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	š		ő	0	ő			ő	ő	0	0	0
Country of Counterpart 8	Retail - Secured on real estate property - Of Which: sine Retail - Secured on real estate property - Of Which: non-S		0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	ň	0	ő	0	0	ő	0	ő	ő	0	0	0
	Retail - Other Retail	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets												
	IRB Total												

								IRB Ap	proach					
					As of	30/09/2021					As of	31/12/2021		
			Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments and	Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments
		(min EUR, 56)		Of which: defaulted	value.		Of which: defaulted	provisions		Of which: defaulted	Value.		Of which: defaulted	and provisions
		nd 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
		porates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	
		porates - Of Which: SME	0	0	0	0	0		0	0		U	0	0
	Retail		0	0	0	0	0	0	0	0	0	0	0	0
	Ke	ail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
Country of Counterpart 9		Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SP	0	0	0	0	0	0	0	0	0	0	0	0
			0	0	0		0	0	0		0	0	0	0
	Re	ail - Qualifying Revolving ail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Re	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0		0	0	0	0
			0	0	0		0	0	0	0	0	0	0	0
	Equity	Retail - Other Retail - Of Which: non-SME	0	0			0	0	0	0	0	0	0	0
		-obligation assets	0	0	0	0	0	0	0	0	0	0	0	- J
	IRB Total													

<sup>17</sup> Orbinal ensoure, unlike Ensoure value, is recorted before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g., substitution effects).

							IRB Ap	proach					
				As of	30/09/2021					As of	31/12/2021		
		Original	Exposure <sup>1</sup>	Exposure	Risk exposure	amount	Value adjustments	Original	Exposure <sup>s</sup>	Exposure	Risk exposure	amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	and provisions		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	and provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	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
Country of Counterpart 10	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SI	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
	Retail - Other Retail	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
	Retail - Other Retail - Of Which: Druc	ő	0	ő	0	0	0	0	ő	ő	0	0	0
	Equity	ő	0	ő	0	ő	ő	0	ő	ő	0	0	0
	Other non credit-obligation assets				-			-			-		
	IRB Total												
		(1) Original export	ure. unlike Exposu	re value, is reporte	d before taking into accou	nt anv effect due I	to credit conversion	factors or credit	risk mitigation tech	nioues (e.a. substi	tution effects).		

<sup>10</sup> Outside access, with Ensers via a second where takes in a scored are wifed due to out convexion factor or well in entitotion individual individual or part persistant in the score data of a part of the score data of \$\$.



2022 EU-wide Transparency Exercise Credit Risk - IRB Approach

Banco de Sabadell, S.A.

							IRB Ap	proach					
				As of 3	31/03/2022					As of 3	30/06/2022		
		Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments and	Original E	xposure <sup>s</sup>	Exposure Value <sup>1</sup>	Risk exposure	e amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central banks and central governments Institutions	0 1.462	0	929	0	0	0	0 1.482	9	0 923	0	0	0
	Corporates	1,462	9 2.699	929 38.684	21.731		5 1.433	1,482 52,482	9	923 38,949	357 20.991	556	5 1,044
	Corporates - Of Which: Specialised Lending	5.974	2,000	5.647	4.118	327	1,435	6.047	77	5,657	4 089	330	86
	Corporates - Of Which: SME	16.477	855	12,200	5,462	229	349	15.951	1.044	12.033	6.007	401	448
	Retail	100,079	2,390	91,809	18,289		1,129	101,580	2,634	93,300	18,706	1,033	1,196
	Retail - Secured on real estate property	74,465	1,170	75,257	11,206	457	235	75,469	1,287	76,256	11,737	700	319
Consolidated data	Retail - Secured on real estate property - Of Which: SME	3,443	184	3,183	758	40	48	3,706	320	3,446	1,402	216	121
Consolidated data	Retail - Secured on real estate property - Of Which: non-SP		985	72,074	10,448	418	186	71,763	968	72,810	10,334	494	198
	Retail - Qualifying Revolving	8,036	140	5,517	1,566	91	198	7,995	141	5,484	1,604	114	196
	Retail - Other Retail	17,578	1,079	11,035	5,518	347 152	696 245	18,116	1,206	11,560	5,365	219 67	681 381
	Retail - Other Retail - Of Which: SME	11,830 5.748	553	5,843 5.192	2,155	152	452	12,383 5.733	854	6,382 5.178	2,006	6/	381 300
	Retail - Other Retail - Of Which: non-SME Equity	911	520	911	1,926	154	402 201	932	332	932	1.992	152	300
	Other non credit-obligation assets	911	0	911	1,920	0		932	0	932	1,992	0	
	IRB Total <sup>2</sup>				42,317						42,046		

Oppersonant, under Sonant and the Sonant and Sonan

							IRB Ap	proach					
				As of :	31/03/2022					As of :	30/06/2022		
		Original I	Exposure <sup>1</sup>	Exposure	Risk exposure	amount	Value adjustments and	Original E	xposure <sup>1</sup>	Exposure	Risk exposur	e amount	Value adjustments and
	(min ELIR, %)		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	provisions		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions Corporates	308 41.568	0 2.578	241 29.565	82 15.772	0 515	0 1.225	365 41.017	0 1.905	298 29.273	91 15.567	0	0 884
	Corporates - Of Which: Specialised Lending	3,450	2,3/6	3.270	2,257	313	70	3.193	76	3.005	2 074	331	68
	Corporates - Of Which: SME	15.562	837	11.424	5.031	221	335	15.016	1.021	11.225	5,614	399	429
	Retail	47,430	1,827	39,539	7,261	435	886	48,725	2,102	40,780	7,757	503	964
	Retail - Secured on real estate property	28,906	675	28,506	3,498	125	183	29,643	818	29,231	4,145	304	266
SPAIN	Retail - Secured on real estate property - Of Which: SME	3,422	184	3,166	754	40	48	3,621	320	3,364	1,365	216	121
SFAIN	Retail - Secured on real estate property - Of Which: non-St	25,484	491 98	25,339	2,744	85	134	26,022	498	25,867	2,780	89	146
	Retail - Qualifying Revolving Retail - Other Retail	2,684 15.840	98	1,690 9,344	183	23 287	83	2,712	99 1.185	1,711 9,837	3,435	174	82 616
	Retail - Other Retail - Of Which: SME	11,658	551	5,747	2.129	152	244	10,370	1,100	6,274	1,960	67	381
	Retail - Other Retail - Of Which: she	4,182	504	3,596	1,450	135	376	4,148	332	3,563	1,475	105	235
	Equity	825	0	825	1,745	0	0	850	0	850	1,819	0	0
	Other non credit-obligation assets												
	IRB Total												
		(1) Original exp	osure, unlike Ex	posure value, is r	eported before taking in	nto account any	effect due to crea	dit conversion fai	tors or credit ris	k mitigation tech	niques (e.g. substitutio	in effects).	-

							IRB Ap	proach					
				As of :	31/03/2022					As of 3	30/06/2022		ĺ
		Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments and	Original I	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposur	e amount	Value adjustmen
	(min ELR, %)		Of which: defaulted	value.		Of which: defaulted	provisions		Of which: defaulted	Value <sup>-</sup>		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	82	0	70	34	0	0	60	0	43	10	0	0
	Corporates	2,120	25	1,753	1,345	0	41	2,111	0	1,806	1,207	0	16
	Corporates - Of Which: Specialised Lending	746	0	701	630	0	7	729	0	682	601	0	7
	Corporates - Of Which: SME	214	0	175	119	0	1	228	0	193	104	0	1
	Retail	50,489	495	50,195	10,667	451	231	50,588	445	50,322	10,551	520	220
	Retail - Secured on real estate property	43,585	435	44,788	7,373	324	45	43,735	391	44,944	7,225	386	45
UNITED KINGDOM	Retail - Secured on real estate property - Of Which: SME	9	0	5	1	0	0	9	0	6	3	0	0
UNITED KINGDOM	Retail - Secured on real estate property - Of Which: non-SP		435	44,783	7,372	324	45	43,727	391	44,938	7,223	386	45
	Retail - Qualifying Revolving	5,309	38	3,800	1,379	68	112	5,240	38	3,746	1,423	89	112
	Retail - Other Retail	1,596	22	1,606	1,914	59	74	1,613	18	1,632	1,903	45	64
	Retail - Other Retail - Of Which: SME	54	4	35	11	0	0	53	0	42	28	0	0
	Retail - Other Retail - Of Which: non-SME	1,542	20	1,572	1,903	59	73	1,560	18	1,590	1,875	45	64
	Equity	4	0	- 4	8	0	0	- 4	0	4	7	0	0
	Other non credit-obligation assets												
	IRB Total												

							IRB Ap	proach					
				As of :	31/03/2022					As of :	30/06/2022		
		Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments and	Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposur	e amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	Value <sup>*</sup>		Of which: defaulted	provisions		Of which: defaulted	Value*		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions Corporates	8 196	0	2 190	0 99	0	0	8 194	0	2 187	0 113	0	0
	Corporates Corporates - Of Which: Specialised Lending	198 23	5	190	19	1	5	199	9	18/	113	0	0
	Corporates - Of Which: SPEcialized Lending Corporates - Of Which: SME	89		71	23	0	0	102	÷.	82	59	0	4
	Retail	32	â	31	4	0	ô	33	1	31	4	0	0
	Retail - Secured on real estate property	28	0	27	3	0	0	27	0	27	4	0	0
	Retail - Secured on real estate property - Of Which: SME	0	ō	0	ō	ō	ō	0	ō	0	ó	ō	ō
MEXICO	Retail - Secured on real estate property - Of Which: non-SP	27	0	27	3	0	0	27	0	27	4	0	0
	Retail - Qualifying Revolving	2	0	1	0	0	0	2	0	1	0	0	0
	Retail - Other Retail	3	0	3	1	0	0	4	0	3	1	0	0
	Retail - Other Retail - Of Which: SME	2	0	2	1	0	0	2	0	2	0	0	0
	Retail - Other Retail - Of Which: non-SME	1	0	1	0	0	0	1	0	1	1	0	0
	Equity Other non credit-obligation assets	2	0	2	3	0	0	2	0	2	4	0	0
	Other non-credit-obligation assets IRB Total												
					eported before taking in								

							IRB Ap	proach					
				As of :	31/03/2022					As of	30/06/2022		
		Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments and	Original I	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	e amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central banks and central governments	Ō	0	0	0	0	0	Ū	0	0	0	0	0
	Institutions	33	0	15	3	0	0	25	0	7	2	0	0
	Corporates	2,794	0	2,543	1,693	0	32	3,053	0	2,826	1,558	0	26
	Corporates - Of Which: Specialised Lending	863	0	831	538	0	2	1,052	0	1,000	633	0	3
	Corporates - Of Which: SME	37	0	34	57	0	1	21	0	19	10	0	0
	Retail	134	1	132	19	0	0	147	1	146	21	0	0
	Retail - Secured on real estate property	128	0	128	18	0	0	142	1	142	20	0	0
UNITED STATES	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	1	0	1	1	0	0
UNITED STATES	Retail - Secured on real estate property - Of Which: non-SP	128	0	128	18	0	0	141	1	141	19	0	0
	Retail - Qualifying Revolving	3	0	2	0	0	0	2	0	2	0	0	0
	Retail - Other Retail	4	0	2	1	0	0	3	0	2	1	0	0
	Retail - Other Retail - Of Which: SME	2	0	1	0	0	0	2	0	1	0	0	0
	Retail - Other Retail - Of Which: non-SME	1	0	1	1	0	0	1	0	1	0	0	0
	Equity	44	0	44	84	0	0	40	0	40	76	0	0
	Other non credit-obligation assets												
	TRP Total												

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



# 2022 EU-wide Transparency Exercise Credit Risk - IRB Approach

Banco de Sabadell, S.A.

							IRB Ap	proach					
				As of :	31/03/2022					As of	30/06/2022		
		Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	e amount	Value adjustments and	Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposur	e amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value*		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions Corporates	228 2.117	0	217 1.535	33 839	0	0	216 2.076	0	202	40 828	0	0
	Corporates - Of Which: Specialised Lending	355		318	257		14	381	°	337	279	1	15
	Corporates - Of Which: SME	153	0	135	78	ő	î	138	ő	124	49	1	1
	Retail	137	2	133	27	ō	i	201	2	198	56	0	i
	Retail - Secured on real estate property	125	2	125	25	0	0	191	2	190	54	0	1
FRANCE	Retail - Secured on real estate property - Of Which: SME	2	0	1	0	0	0	62	0	62	28	0	0
FRANCE	Retail - Secured on real estate property - Of Which: non-SP	124	2	123	25	0	0	128	2	128	26	0	0
	Retail - Qualifying Revolving	5	0	3	0	0	0	5	0	3	0	0	0
	Retail - Other Retail	7	0	6	2	0	0	5	0	5	2	0	0
	Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME	4	0	3	1	0	0	3	0	2	1	0	0
	Retail - Uther Retail - Ur Which: non-SME Equity	3	0	3	1		0	3		3	1	0	0
	Other non credit-obligation assets									0	, v		
	IRB Total					1			1				

								IRB Ap	proach					
					As of :	31/03/2022					As of	30/06/2022		
			Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	e amount	Value adjustments and	Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposur	e amount	Value adjustment
		(min EUR, %)		Of which: defaulted	value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
		nks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institution		0	0	0	0	0	0	0	0	0	0	0	0
	Corporate		0	0	0	0	0	0	0	0	0	0	0	0
		Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Recall	Retail - Secured on real estate property	0	0	0	0	0	0		0	0	0	0	0
		Retail - Secured on real estate property - Of Which: SME	0	ő	ő	0	ő	0	ő	ő	0	ő		ő
Country of Counterpart 6		Retail - Secured on real estate property - Of Which: pro-St			0	0	ő	0			0	0		
		Retail - Qualifying Revolving	0	0	0	0	ő	0	0	0	0	0	0	0
		Retail - Other Retail	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō
		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
		credit-obligation assets												
	IRB Total													

							IRB Ap	proach					
				As of :	31/03/2022					As of	30/06/2022		
		Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments and	Original I	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments and
	(min ELIR, %)		Of which: defaulted	Value <sup>*</sup>		Of which: defaulted	provisions		Of which: defaulted	Value*		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
Country of Counterpart 7	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
country of counterpart 7	Retail - Secured on real estate property - Of Which: non-	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 Other non-credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	0
	Uther non-credit-obligation assets IRB Total											-	-
	1KB TOGAL												

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

							IRB Ap	proach					
				As of 3	31/03/2022					As of :	30/06/2022		
		Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments and	Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	Ö	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
Country of Counterpart 8	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
country of counterpart of	Retail - Secured on real estate property - Of Which: non-SP	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
1	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets												
	IRB Total												

sure, unlike Exposure value, is reported before taking into account any effect due to

							ікв Ар	proacn					
				As of :	31/03/2022					As of :	30/06/2022		
		Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments and	Original I	xposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments and
	(min ELR, %)		Of which: defaulted	Value <sup>*</sup>		Of which: defaulted	provisions		Of which: defaulted	Value*		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
Country of Counterpart 9	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
country of counterpart 9	Retail - Secured on real estate property - Of Which: non-S	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
1	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
1	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
1	Other non credit-obligation assets												
	IRB Total												

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

				As of :	31/03/2022					As of 3	30/06/2022		
		Original	Exposure <sup>1</sup>	Exposure	Risk exposure	amount	Value adjustments and	Original I	Exposure <sup>1</sup>	Exposure	Risk exposure	amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	Value <sup>s</sup>		Of which: defaulted	provisions		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	provisions
	entral banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	stitutions	0	0	0	0	0	0	0	0	0	0	0	0
Cor	rporates	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
Ret		0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
Country of Counterpart 10	Retail - Secured on real estate property - Of Which: non-SF	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
Equ	urty her non credit-obligation assets	U	0	0	0	0	0	0	0	0	0	0	0
	ther non-credit-obligation assets IB Total												
INS											niques (e.g. substitutio		

(1) Organization of the Expert register, is reported from tables pin an accurate wy define data to credit conversion factors or credit on interpret interpret (e.g., statistication of entits). With reference to constrained data and expecters mode Statuk # 2014 to large and a 2012 to large approximation (e.g., statistication) and a statistication of entits (e.g., statistication) and entitistication) and entits (e.g., statistication) and the table (e.g., statistication) and entits (e.g., statisticatio



							Banco de Sabadell, S.A	۹.						
							As of 31/12/2021							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off bala	1ce sheet	
												Off-balance s	neet exposures	
					Non-derivative financial as	sets by accounting portfolio	, 	Derivatives with po	sitive fair value	Derivatives with	negative fair value			Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[ 0 - 3M [ [ 3M - 1Y [ [ 1Y - 2Y [ [ 2Y - 3Y [ [ 3Y - 5Y [ [ 5Y - 10Y [ [ 10Y - more Total	Austria	25 25 0 0 0 0 0 0 5 0	25 25 0 0 0 0 0 0 0 5 0	25 25 0 0 0 0 0 0 0 5 5			0 0 0 0 0 0 0		0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0		
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [5Y-5Y] [5Y-10Y] [10Y-more Total	Belgium													
10 - 3M f [3M - 1Y f [1Y - 2Y [ [2Y - 3Y f [5Y - 10Y f [10Y - more Total	Bulgaria													
IO - 3M [           [ 3M - 1Y [           [ 1Y - 2Y [           [ 2Y - 3Y [           [ 3Y - 5Y [           [ 5Y - 10Y [           [ 10Y - more           Total	Cyprus													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Czech Republic													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Denmark													
10-3M [ [3M-1Y] [3Y-2Y] [2Y-3Y] [5Y-10Y] [10Y-more Total	Estonia											•		



							Banco de Sabadell, S.A							
							As of 31/12/2021							
						Dire	ct exposures							
	(mln EUR)		1	On balance sl	heet				Deriva	tives		Off balaı	nce sheet	
												Off-balance sl	heet exposures	
					Non-derivative financial as	sets by accounting portfolio	5	Derivatives with pos	itive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Finland		0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0			0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0		0
I 0 - 3M I           [ 0 - 3M I           [ 3M - 1Y I           [ 17 - 2Y I           [ 27 - 3Y I           [ 37 - 5Y I           [ 57 - 10Y I           [ 10Y - more           Total           [ 0 - 3M I           [ 0 - 3M I	France	0 49 0 0 0 0 0 0 0 49	0 49 0 0 0 0 0 0 0 49	0 0 0 0 0 0 0		0 0 9 49 0 0 0 0 0 0 0 0 0 0 0 49	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0		0
[ 1Y - 2Y [ [ 2Y - 3Y [ [ 3Y - 5Y [ [ 5Y - 10Y [ [ 10Y - more Total	Germany	0 0 3 1 2 0 6	0 0 3 1 2 0 6	0 0 3 1 2 0 6			0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0		0
[0 - 3M [ [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Croatia													
[0-3M[ [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y]	Greece						0 0 0 0 0 0				000000000000000000000000000000000000000	000000000000000000000000000000000000000		
110Y - more Total [0 - 3M [ [3M - 1Y ] [1Y - 2Y ] [2Y - 3Y ] [3Y - 3Y ] [5Y - 10Y ] [10Y - more Total	Hungary							Ť	•		~	•		
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Ireland	57 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	57 0 0 0 0 0 0 0 7 7	0 0 0 0 0 0 0 0 0 0		57 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0			0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0		0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Italy	0 195 2 623 526 1,041 0 2,387	2 623 526 1,041 0	0 195 2 5 0 0 0 0 202 202		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 618 526 992 0		0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0		0
[0 - 3M [           [3M - 1Y]           [3Y - 2Y]           [2Y - 3Y]           [3Y - 5Y]           [5Y - 10Y]           [10Y - more           Total	Latvia													



							Banco de Sabadell, S.A	ι.						
							As of 31/12/2021							
						Dire	ct exposures							
	(mln EUR)			On balance sl	heet				Deriva	tives		Off balaı	nce sheet	
												Off-balance sl	neet exposures	
					Non-derivative financial as	sets by accounting portfolio	, 	Derivatives with pos	itive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0-3M] [3M-1Y]														
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Lithuania													
[3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y]	Luxembourg		0 0 0 0 0	0 0 0 0 0	0 0 0 0			0 0 0 0 0	0 0 0 0 0	0 0 0 0	0 0 0 0 0	0 0 0 0 0		
[10Y - more Total		0	0	0	0	0	0	0 0	0	0	0 0	0	0	0
[0 - 3M [ [3M - 1Y ] [1Y - 2Y ] [2Y - 3Y ] [3Y - 5Y ] [5Y - 10Y ] [10Y - more Total	Maita													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y]	Netherlands		0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0				0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0		0 0 0 0 0		
Isty - more           Total           [0 - 3M [           [3M - 1Y [           [1Y - 2Y [           [2Y - 3Y [           [3Y - 5Y [           [5Y - 10Y [           [10Y - more	Poland		0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0			0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0		0
[10Y - more Total [0 - 3M [ [3M - 1Y ] [1Y - 2Y ] [2Y - 3Y ] [3Y - 5Y ] [5Y - 10Y ] [10Y - more Total	Portugal	2 0 0 88 111 15 0	0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0		0 2 2 0 0 88 88 111 156 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Romania		358 0 0 0 0 0 0 0 0 0 0 0 0				358 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0		0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Slovakia							0						
10041 [0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Slovenia													



							Banco de Sabadell, S.A							
							As of 31/12/2021							-
						Dire	t exposures							
	(mln EUR)			On balance sl	heet				Derivat	ives		Off balan	ice sheet	-
												Off-balance sh	eet exposures	
					Non-derivative financial as	sets by accounting portfolio		Derivatives with pos	itive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	or which: rinancial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Spain	222 1,145 4,218 1,576 1,479 1,399 3,542 <b>23,631</b>	272 1,144 4,218 1,576 1,478 11,399 3,541 23,629	0 40 24 0 6 5 <b>5</b> <b>75</b>	0 0 0 0 0 0 0 0	0 94 752 761 516 1,644 273 <b>4,080</b>	3,426	0 0 0 0 1 1 15 <b>7</b> 7	0 37 9 0 5 15 80 <b>146</b>	0 1 0 0 0 0 1 1	4 4 12 0 0 0 0 0 21	302 953 30 13 262 866 300 <b>2,726</b>		129
[ 3M - 1Y [ [ 1Y - 2Y [ [ 2Y - 3Y [ [ 3Y - 5Y [ [ 5Y - 10Y [ [ 10Y - more ] Total	Sweden													
[0 - 3M [ [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	United Kingdom	6 6 0 0 62 589 2,554 3,255	2.554	0 0 0 0 0 0 0	000000000000000000000000000000000000000	6 6 0 62 589 633 <b>1.296</b>	1.921		0 0 0 0 0	0 0 0 0 0 0		0 0 0 0 0 0 0	0 0 0 0 0	
[0 - 3M [ [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Iceland													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y]	Liechtenstein													
110Y - more Total [0 - 3M [ [3M - 1Y ] [1Y - 2Y ] [2Y - 3Y ] [3Y - 5Y ] [5Y - 10Y ] [10Y - more Total	Norway						0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0		0 0 0 0 0 0		
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Australia							-						
[0-3M [ [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Canada													
[0-3M] [3M-1Y] [3M-1Y] [2Y-2Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Hong Kong	v		•										



				Banco de Sabadell, S.A. As of 31/12/2021 Direct exposures										
							As of 31/12/2021							
						Dire	ct exposures							
	(mln EUR)		-	On balance s	heet				Deriva	tives		Off balar	ice sheet	
												Off-balance st	eet exposures	
					Non-derivative financial as	sets by accounting portfolio	,	Derivatives with po	sitive fair value	Derivatives with	negative fair value			Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0-3M[ [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Japan						0 0 0 0 0 0 0					0 0 0 0 0 0 0		
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	U.S.	22 3 6 6 8 1,010 1,088				22 0 0 0 0 0 48 817 887	0 0 0 0 198							
[0 - 3M f [3M - 1Y [ f 1Y - 2Y f f 2Y - 3Y f [3Y - 5Y f [5Y - 10Y [ f 10Y - more Total	China													
I O - 3M I           [ 0 - 3M I           [ 3M - 1Y I           [ 1Y - 2Y I           [ 2Y - 3Y I           [ 3Y - 5Y I           [ 5Y - 10Y I           [ 10V - more           Total	Switzerland													
[0-3M] [3M-1Y] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Other advanced economies non EEA	22 184 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		21 184 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0								0 0 0 0 0 0		
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Other Central and eastern Europe countries non EEA		203	203										
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Middle East						0 0 0 0 0 0							
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [5Y - 10Y] [5Y - 10Y] [10Y - more Total	Latin America and the Caribbean	113 114 146 147 147 147 147 147 147 147 147 147 147	0			0 119 16 40 35 5 5 5 6 7 39 0 39 0 312	0 0 0 9 9 100 0							15



### General governments exposures by country of the counterparty

							Banco de Sabadell, S.A	Α.						
							As of 31/12/2021							
						Dire	ct exposures							
	(min EUR)			On balance s	heet				Deriva	tives		Off bala	nce sheet	
												Off-balance s	heet exposures	
					Non-derivative financial a	ssets by accounting portfolio		Derivatives with po	sitive fair value	Derivatives with	n negative fair value			
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-107] [10Y-more Total	Africa	0 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 1 0 0 5 0 0 0 0 5 5 0 0 0 5 5 5 5				0 0 0 5 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0							
[ 0 - 3M [ [ 3M - 1Y [ [ 1Y - 2Y [ [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more Total	Others	0 9 0 0 0 0 0 0 9 9					0 9 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0							

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

(1) Information on sovereign exposures is only available for institutions that have sovereign exposures of at least 1% of total "Debt securities and loars receivables". Country of breakdown is only available for institutions that hold non-domestic sovereign exposures of 10% or more compared to total sovereign exposures. Where the latter threshold is not met, information is disclosed through the aggregate "Others".

(2) The exposures reported cover only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other counterparts with full or partial government guarantees (3) The banks disclose the exposures in the "Financial assets held for trading" portfolio after offsetting the cash short positions having the same maturities.

(4) The exposures reported include the positions towards counterparts (other than sovereign) on sovereign credit risk (i.e. CDS, financial guarantees) booked in all the accounting portfolio (on-off balance sheet). Inspective of the denomination and or accounting classification of the positions the economic substance over the form must be used as a criteria for the identification of the exposures to be included in this column. This item does not include exposures to counterparts (other than sovereign) with full or partial government guarantees by central, regional and local governments.

(5) Residual countries not reported separately in the Transparency exercise

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

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

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

Latin America: Argentina, Belize, Bolivia, Brazil, Chile, Colombia, Costa Rica, Dominica, Dominica, Dominica, Revidor, Grenada, Guatemala, Guyana, Halti, Honduras, Jamaica, Mexico, Nicaragua, Panama, Paraguay, Peru, St. Kits and Nevis, St. Lucia, St. Vincent and the Grenadines, Suriname, Trinidad and Tobago, Uruguay, Venezuela, Antigua And Barbuda, Anuba, Bahanas, Barbados, Cayman Islands, Cuba, French Guiana, Guadeloupe, Martinique, Puerto Rico, Saitt Barthéemy, Turis And Caicos Islands, Virgin Islands (British), Virgin Islands (Br

Africe: Agents, Egypt, Morocca, South Micra, Angola, Bernin, Rotsmana, Bartima Fano, Burund, Camerono, Cape Vende, Christo A, Korgala, Sano The Democratic Republic Of The, Cite D'Novre, Equatorial Guines, Eritres, Ethiopia, Galon, Ganibia, Giana, Guines-Bisau, Kenya, Lesotho, Liberia, Madagascar, Malawi, Mail, Mauritania, Mozambique, Nambia, Niger, Nigeria, Rowanda, Sao Tome And Principe, Sengel, School, South Micra, South South, Swalines, Bartania, Tarzania, Initediae and Turatia.

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

(7) The values for the 'Other' bucket is calculated subtracting from the reported Total the breakdown of the listed countries. As a result of precision and rounding in the calculation we accept an approximation in the order of e04.

(8) Information on Non-derivative financial assets by accounting portfolio is not included for institutions applying nGAAP



							Banco de Sabadell, S.A	۱.						
							As of 30/06/2022							
						Dire	ct exposures							
	(mln EUR)			On balance sl	heet				Deriva	tives		Off balaı	1ce sheet	
												Off-balance sl	neet exposures	
					Non-derivative financial as	sets by accounting portfolio		Derivatives with po	sitive fair value	Derivatives with	negative fair value			Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[ 0 - 3M [ [ 3M - 1Y [ [ 1Y - 2Y [ [ 2Y - 3Y [ [ 3Y - 5Y [ [ 5Y - 10Y [ [ 10Y - more Total	Austria	35 125 0 0 0 0 0 0 0 0 0 0 0	35 125 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	35 125 0 0 0 0 0 0 0 560			0 0 0 0 0 0 0			0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0		
[0-3M[ [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Tatal	Belgium		49 0 0 0 1 0	45 0 0 1 1 0 0 <b>7</b>			4 0 0 0 0					000000000000000000000000000000000000000		
Total [0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Bulgaria			~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~										
(0 - 3M) (3M - 1Y) (3M - 1Y) (2Y - 3Y) (3Y - 5Y) (5Y - 10Y) (10Y - more Total	Cyprus													
[0 - 3M [ [3M - 1Y ] [1Y - 2Y ] [3Y - 3Y ] [5Y - 10Y ] [10Y - more Total	Czech Republic						0 0 0 0 0 0 0			0 0 0 0 0 0 0		000000000000000000000000000000000000000		
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Denmark						0 0 0 0 0 0 0							
10 - 3M [ [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more Total	Estonia											•		



							Banco de Sabadell, S.A	ι.						
							As of 30/06/2022							•
						Dire	t exposures							
	(mln EUR)		1	On balance sl	ieet				Deriva	tives		Off balaı	nce sheet	-
												Off-balance si	neet exposures	
					Non-derivative financial as	sets by accounting portfolio	,	Derivatives with pos	itive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0-3M] [3M-1Y]		0 0	0	0	( (		0	0	0	0	0	0	C	}
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Finland		000000000000000000000000000000000000000	000000000000000000000000000000000000000			0 0 0 0 0	000000000000000000000000000000000000000	0	0	0	0		
f 0 - 3M f f 3M - 1Y f		0	0 124	0 75		0 0	0	0	0	0	0	0	0	
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y]	France		0	0			0	0	0	0	0	0	0	
[10Y - more Total		125	0 1 125	0 1 76		0 0 1 49	0 0 0	0 0 0	0 0 0	0 0 0	0 0 0	0 0 0	0	0
[ 0 - 3M [ [ 3M - 1Y [ [ 1Y - 2Y [		41 10 0	41 10 0	41 10 0	6		0	000000000000000000000000000000000000000	0	0	0	0 0	0	
[ 1Y - 2Y [ [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ]	Germany	2	0 2 1	0 2 1			0	0	0	0	0	0		
Total		54	0 54	54		0 C	0	0	0	0	0	0 0	0	0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y]	Croatia													
13Y - 5Y I	cionad													
[10Y - more Total [0 - 3M [ [3M - 1Y ]		C	0	0			0	0	0	0	0	0	C	
[ 3M - 1Y [ [ 1Y - 2Y [ [ 2Y - 3Y [ [ 3Y - 5Y [	Greece		000000000000000000000000000000000000000	0	0		0	0	0	0	0	0		
f5Y - 10Y f f10Y - more Total			0	0			0	0	0	0	0	0		
[ 0 - 3M [ [ 3M - 1Y [ [ 1Y - 2Y [							0	0			0			
[ 1Y - 2Y [ [ 2Y - 3Y [ [ 3Y - 5Y [ [ 5Y - 10Y [	Hungary													
[10Y - more Total														
[0 - 3M] [3M - 1Y] [3M - 1Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y]			000000000000000000000000000000000000000	00000			0	0 0 0	0	0	0	0 0	0	
[ 2Y - 3Y [   13Y - 5Y     15Y - 10Y	Ireland	38 0	0 38 0	0		) ( ) 38	0	0	0	0	0	0	0 0	
Total		0 38 462	0 38 462	0 0 462	0	38	0 0 0	0	0 0	0	0	0 0	0	0
[ 0 - 3M [ [ 3M - 1Y [ [ 1Y - 2Y [ [ 2Y - 3Y [ ] 3Y - 5Y [ [ 5Y - 10Y [	Italy	463 281 0 1,130	281 0 1,130	281	6		0 0 1,130	0	0	0	0	0	0	
[3Y - 5Y [ [5Y - 10Y [ [10Y - more	Italy	1,402	0	000000000000000000000000000000000000000	6		0 1,402 253	0	0	0	0	0	0	
Total [ 0 - 3M [ [ 3M - 1Y [ [ 1Y - 2Y [		3,527	253 3,527	742	0	d	2,784	Ő	Ő	Ő	Ő	Ő	Ő	0
[ 1Y - 2Y [ [ 2Y - 3Y [ [ 3Y - 5Y ]	Latvia													
13Y - 5Y 1 [5Y - 10Y [ [10Y - more Total														
Iotal	1													



							Banco de Sabadell, S.A	ι.						
							As of 30/06/2022							
						Dire	ct exposures							
	(mln EUR)			On balance sl	heet				Deriva	tives		Off balaı	nce sheet	
												Off-balance si	heet exposures	
					Non-derivative financial as	sets by accounting portfolio	,	Derivatives with pos	itive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0-3M]														
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Lithuania													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Luxembourg		0 0 0 0 0 0 0	0 0 0 0 1 0			0 0 0 0 0 0	0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0	0 0 0 0 0 0 0 0			
Total [0-3M f [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Maita	1	1	1		0	0	0	0	0	0	0	0	0
10881 [0 - 3M f] [3M - 1Y f] [1Y - 2Y f] [2Y - 3Y f] [3Y - 5Y f] [5Y - 10Y f] [10Y - more Total [0 - 3M f]	Netherlands		0 38 0 0 0 0 0 0 2 8	0 38 0 0 0 0 0 0 2 2			0 0 0 0 0 0 0							
[ 3M - 1Y [ [ 1Y - 2Y [ [ 2Y - 3Y [ [ 3Y - 5Y [ [ 5Y - 10Y [ [ 10Y - more Total	Poland			0 0 0 0 0 0 0			0 0 0 0 0 0 0 0							
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Portugal	4 10 84 0 111 157 383 <b>755</b>	157	0 10 0 0 0 0 0 0 0 0 0 0 0			4 0 84 0 112 157 387 <b>743</b>		0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0		0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Romania			0 0 0 0 0 0 0 0 0			0 0 0 0 0 0 0 0			0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0		0
[ 0 - 3M [ [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 5Y - 10Y ] [ 10Y - more Total	Slovakia													
[0 - 3M f [3M - 1Y f [1Y - 2Y [ [2Y - 3Y f [5Y - 10Y f [10Y - more Total	Slovenia													



							Banco de Sabadell, S.A	L.						
							As of 30/06/2022							•
						Dire	ct exposures							
	(mln EUR)			On balance sl	heet				Deriva	tives		Off balan	ice sheet	-
												Off-balance sh	eet exposures	
					Non-derivative financial as	sets by accounting portfolio	,	Derivatives with pos	itive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	or which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Spain	153 3,705 2,077 1,759 1,645 14,246 4,755 28,341	153 3,704 2,077 1,759 1,645 14,246 4,755 28,339	0 32 0 5 14 9 <b>60</b>	0 0 0 0 0 0 0 0	13 553 295 1,000 238 1,263 42 <b>3,404</b>	141 3,118 1,782 759 1,401 12,969 4,705 24,874	0 0 0 0 0 0 4 4	0 18 7 0 1 1 4 29 <b>69</b>	1 0 1 0 0 0 6 <b>8</b>	5 3 12 0 4 4 0 50 <b>74</b>	133 765 2 246 416 967 280 <b>2,810</b>		1
[ 3M - 1Y [ [ 1Y - 2Y [ [ 2Y - 3Y [ [ 3Y - 5Y [ [ 5Y - 10Y [ [ 10Y - more ] Total	Sweden													
[0 - 3M [ [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	United Kingdom	6 0 0 0 433 2,176 <b>2,6</b> 15	2.176			6 0 0 0 0 433 457 8 <b>86</b>	1,719		0 0 0 0 0 0	0 0 0 0 0 0			0 0 0 0 0 0	
[0 - 3M [ [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Iceland													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y]	Liechtenstein													
110Y - more Total [0 - 3M [ [3M - 1Y ] [1Y - 2Y ] [2Y - 3Y ] [3Y - 5Y ] [5Y - 10Y ] [10Y - more Total	Norway						0 0 0 0 0 0 0 0		0 0 0 0 0 0 0	0 0 0 0 0 0 0		0 0 0 0 0 0		
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Australia													
[0-3M [ [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Canada									0 0 0 0 0 0 0				
[0 - 3M [ [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Hong Kong									*				



		Banco de Sabadell, S.A.												
							As of 30/06/2022							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off bala	1ce sheet	
												Off-balance si	neet exposures	
					Non-derivative financial as	ssets by accounting portfolio	,	Derivatives with po	sitive fair value	Derivatives with	negative fair value			-
		Total carrying amount of non-												Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	non-derivative financial assets (net of short positions)											
			positions)	of which: Financial assets	of which: Financial assets	of which: Financial assets at	of which: Financial assets at					Nominal	Provisions	
				held for trading	designated at fair value through profit or loss	fair value through other comprehensive income	amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount			
[ 0 - 3M [ [ 3M - 1Y ] [ 1Y - 2Y ]		0	0	0	0	0	0	0	0	0	0	0	(	
[ 17 - 27 [ [ 2Y - 3Y [ [ 3Y - 5Y [ [ 5Y - 10Y [	Japan		0	0			0	0	0	0	0	0	0	
Total		C	0	0	0	0 0 0	0 0 0		0	0 0 0	000000000000000000000000000000000000000	0 0 0	( (	0 0
[ 0 - 3M [ [ 3M - 1Y [ [ 1Y - 2Y [		48 0 0	48 0 0	000000000000000000000000000000000000000		0 48 0 0	0 0 0		0	000000000000000000000000000000000000000	0	0000		
[ 2Y - 3Y [ [3Y - 5Y [ [5Y - 10Y [	U.S.	0 0 48	0 0 48	0		0 0 0 0 1 48	0		0	0000	0	0		
f 10Y - more Total		1,058 1,153	1,058 1,153	0	0	837 933	220 221	0	0	0	0	0	( (	0 0
[ 0 - 3M [ [ 3M - 1Y [ [ 1Y - 2Y [ [ 2Y - 3Y [ [ 3Y - 5Y ]	China													
[3Y - 5Y [ [5Y - 10Y [ [10Y - more	China													
Total														
[ 1Y - 2Y [ [ 2Y - 3Y [ [ 3Y - 5Y [	Switzerland													
ſ5Y - 10Y ſ ſ10Y - more Total	-													
[ 0 - 3M [ [ 3M - 1Y [ [ 1Y - 2Y [		90 160	90 160	90 160	0	0	0	0	0	0	0	0	(	
[ 2Y - 3Y [ [3Y - 5Y [	Other advanced economies non EEA		0	0			0		0	0	0	0		
[5Y - 10Y [ [10Y - more Total	_	250	0 0 250	0 0 250	0	0 0 0	0 0 0	0	0	0 0 0	0 0 0	0 0 0	( (	0 0
Total [ 0 - 3M [ [ 3M - 1Y [ [ 1Y - 2Y [	Other Central and eastern													
[ 2Y - 3Y ] [3Y - 5Y ] [5Y - 10Y ]	Other Central and eastern Europe countries non EEA													
[10Y - more Total	1		0	0		0	0		0	0	0	0		
[ 0 - 3M [ [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ]	Middle East		000000000000000000000000000000000000000	000000000000000000000000000000000000000	0		0	6	0	0	0	0		
[3Y - 5Y ] [5Y - 10Y ] [10Y - more	Middle East		000000000000000000000000000000000000000	000000000000000000000000000000000000000	0		0	6	0	0	0	0		
Total [ 0 - 3M [ [ 3M - 1Y [	1	0 103 40	0 103 40	0	0	0	0	0	0	0	0	0 0	i i	0 0
[ 1Y - 2Y [ [ 2Y - 3Y [ [ 3Y - 5Y [	Latin America and the Caribbean	46 96 76	46 96	0	6	0 46 0 96	0		0	0	0	0		
[5Y - 10Y [ [10Y - more	Camboean	131 343	343	0	0	31 343	100 100 0 110		0	0	0	0		12
Total	1	845	845	0	i 0	735	110		0	0	0	0		12



### General governments exposures by country of the counterparty

							Banco de Sabadell, S.A	, S.A.											
							As of 30/06/2022												
						Dire	ct exposures												
	(min EUR)			On balance s	heet				Deriva	tives		Off bala	nce sheet						
												Off-balance s							
					Non-derivative financial a	ssets by accounting portfolio		Derivatives with po	sitive fair value	Derivatives with	negative fair value								
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount					
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Africa	0 1 4 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 1 0 4 0 0 0 0 5 5				0 0 4 0 0 0 4				0 0 0 0 0 0 0 0 0								
[ 0 - 3M [ [ 3M - 1Y [ [ 1Y - 2Y [ [ 2Y - 3Y [ [ 3Y - 5Y [ [ 5Y - 10Y [ [ 10Y - more Total	Others	0 5 0 0 0 0 0 0 0 0 0 0	0 5 0 0 0 0 0 0 5				0 5 0 0 0 0 0 0 5				0 0 0 0 0 0 0 0 0								

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

(1) Information on sovereign exposures is only available for institutions that have sovereign exposures of at keast 1% of total "Debt securities and loans receivables". Country of breakdown is only available for institutions that hold non-domestic sovereign exposures of 10% or more compared to total sovereign exposures. Where the latter threshold is not met, information is disclosed through the aggregate "Others".

(2) The exposures reported cover only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other counterparts with full or partial government guarantees (3) The banks disclose the exposures in the "Financial assets held for trading" portfolio after offsetting the cash short positions having the same maturities.

(4) The exposures reported include the positions towards counterparts (other than sovereign) on sovereign credit risk (i.e. CDS, financial guarantees) booked in all the accounting portfolio (on-off balance sheet). Inspective of the denomination and or accounting classification of the positions the economic substance over the form must be used as a criteria for the identification of the exposures to be included in this column. This item does not include exposures to counterparts (other than sovereign) with full or partial government guarantees by central, regional and local governments.

(5) Residual countries not reported separately in the Transparency exercise

Regions:

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

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

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

Latin America: Argentina, Belize, Bolivia, Brazil, Chile, Colombia, Costa Rica, Dominica, Dominica, Dominica, Revidor, Grenada, Guatemala, Guyana, Halti, Honduras, Jamaica, Mexico, Nicaragua, Panama, Paraguay, Peru, St. Kits and Nevis, St. Lucia, St. Vincent and the Grenadines, Suriname, Trinidad and Tobago, Uruguay, Venezuela, Antigua And Barbuda, Anuba, Bahanas, Barbados, Cayman Islands, Cuba, French Guiana, Guadeloupe, Martinique, Puerto Rico, Saitt Barthéemy, Turis And Caicos Islands, Virgin Islands (British), Virgin Islands (Br

Africe: Agents, Egypt, Morocca, South Micra, Angola, Bernin, Rotsmana, Bartima Fano, Burund, Camerono, Cape Vende, Christo A, Korgala, Sano The Democratic Republic Of The, Cite D'Novre, Equatorial Guines, Eritres, Ethiopia, Galon, Ganibia, Giana, Guines-Bisau, Kenya, Lesotho, Liberia, Madagascar, Malawi, Mail, Mauritania, Mozambique, Nambia, Niger, Nigeria, Rowanda, Sao Tome And Principe, Sengel, School, South Micra, South South, Swalines, Bartania, Tarzania, Initediae and Turatia.

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

(7) The values for the 'Other' bucket is calculated subtracting from the reported Total the breakdown of the listed countries. As a result of precision and rounding in the calculation we accept an approximation in the order of e04. (8) Information on Non-derivative financial assets by accounting portfolio is not included for institutions applying nGAAP

# Performing and non-performing exposures Banco de Sabadell, S.A.

					As of 30/09/2021									As of 31/12/2021				
		Gross ca	rrying amount/ Nominal amo	unt		Accumulated imp value due to cred	airment, accumulated ne it risk and provisions <sup>43</sup>	egative changes in fair	Collaterals and		Gross car	rrying amount/ Nomina	l amount		Accumulated imp value due to crea	pairment, accumulated neg fit risk and provisions <sup>43</sup>	ative changes in fair	Collaterals and
		Of which performing but past due >30 days	Of wh	lich non-performing	ŀ	On performing exposures <sup>2</sup>	On non-perform	ning exposures <sup>3</sup>	financial guarantees received on non- performing exposures		Of which performing but past due >30 days		Of which non-performing		On performing exposures <sup>2</sup>	On non-performi	ing exposures <sup>3</sup>	financial guarantees received on non- performing exposure
(min Filt)		and <=90 days	or	which: defaulted	Of which Stage 3	exposures		Of which Stage 3			and <=90 days		Of which: defaulted	Of which Stage 3	exposures		Of which Stage 3	
ash balances at central banks and other demand deposits	50,107		1	1	1	0				48,508		1	1	1	0			
Debt securities (including at amortised cost and fair value)	21,542		1	1		1	-			21,941		2	2		1			
Central banks		0	0	0	0	0	0	0	0		0	0		0	0	0		o
General governments	20,507	0	0	0	0	0	0	0	0	20,906	0	0	0	0	0	0		0
	638	a 0	0	0	0	0	0	0	0	652	0	0	0	0	0	0		0
	251	0	0	0	0	1	0	0	0	237	0	0	0	0	0	0		0
	146	5 0	1	1	0	0	0	0	0	146	0	2	2	0	1	0		0
oans and advances(including at amortised cost and fair value)	161,810	206	6,145	5,764	5,504	834	2,447	2,402	3,156	167,006	274	6,166	5,794	5,685	842	2,464	2,431	3,13
	154	• 0	٥	0	0	0	0	0	0	171	0	0	0	0	0	0		0
	9,518	8 1	9	9	9	0	2	2	0	9,477	0	10	10	10	0	2	-	2
	3,595	o 0	٥	٥	0	1	0	0	0	6,144	0	0	0	0	2	0		0
	1,153	s 0	24	24	18	8	13	12	7	1,146	1	20	20	19	5	16	16	6
	57,297	7 55	3,052	2,948	2,640	441	1,286	1,260	1,413	57,621	70	3,062	2,981	2,762	511	1,282	1,261	51 1,46
	28,276	5 45	2,098	2,034	1,775	202	862	860	1,067	29,096	60	2,128	2,051	1,894	289	866	848	1,13
	7,761	2	612	603	492	71	169	165	444	7,700	7	665	652	570	59	191	187	7 4
	90,085	9 150	3,060	2,783	2,837	384	1,146	1,128	1,735	92,447	203	3,074	2,784	2,894	324	1,162	1,151	51 1,67
	77,970	103	1,887	1,681	1,747	112	362	357	1,517	80,027	141	1,900	1,686	1,782	96	439	435	85 1,45
	4,987	7 24	458	438	452	140	361	360	15	5,018	33	450	428	445	120	335	334	а :
DEBT INSTRUMENTS other than HFT	233,459	206	6,147	5,766	5,506	836	2,447	2,402	3,156	237,455	274	6,168	5,797	5,686	843	2,464	2,431	3,13
OFF-BALANCE SHEET EXPOSURES	38,470		632	611	532	84	113	110	0	37,822		656	624	559	67	123	121	1

(1) From June 2021, the gross carrying amount of assets and accumulated impairments that are purchased or originated as credit-impaired at initial recognition are not included in the impairment stages, as it was the case in previous periods.

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# 2022 EU-wide Transparency Exercise

# Performing and non-performing exposures Banco de Sabadell, S.A.

					As of 31/03/2022								As of 30/06/2022					
		Gross ci	arrying amount/ Nominal amo	unt		Accumulated imp value due to cree	pairment, accumulated n fit risk and provisions <sup>4,8</sup>	egative changes in fair	Collaterals and		Gross c	arrying amount/ Nominal	amount		Accumulated imp value due to crea	pairment, accumulated ne Sit risk and provisions <sup>43</sup>	egative changes in fair	Collaterals and
		Of which performing but past due >30 days and <=90 days	Of whi	ich non-performing	,	On performing exposures <sup>2</sup>	On non-perform	ning exposures <sup>3</sup>	financial guarantees received on non- performing exposures		Of which performing but past due >30 days and <=90 days	c	f which non-performing	2	On performing exposures <sup>2</sup>	On non-perform	ming exposures <sup>3</sup>	financial guarantees received on non- performing exposures
(min ELR)		and <=90 days	or	which: defaulted	Of which Stage 3			Of which Stage 3			and <=90 days		Of which: defaulted	Of which Stage 3			Of which Stage 3	
Cash balances at central banks and other demand deposits	52,503	0	1	1	1	0	0	0	0	44,606	0	1	1	1	0	0	C	. 0
Debt securities (including at amortised cost and fair value)	22,182	•	2	2		1	0	0	0	25,567	0	5	5	0	1	3	a	. 0
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		, 0
General governments	21,163	0	0	0	0	0	0	0	0	24,580	0	0	0	0	0	0		. 0
Credit institutions	654	0	0	0	0	0	0	0	0	640	0	0	0	0	0	0		. 0
Other financial corporations	224	0	0	0	0	0	0	0	0	210	0	4	4	0	0	3	e e	0
Non-financial corporations	141	0	2	2	0	1	0	0	0	137	0	1	1	0	1	0	e	0
Loans and advances(including at amortised cost and fair value)	163,923	335	6,142	5,684	5,703	802	2,477	2,448	3,142	169,958	188	5,736	5,392	5,225	796	2,186	2,152	3,130
Central banks	170	0	0	0	0	0	0	0	0	171	0	0	0	0	0	0		. 0
General governments	9,359	0	10	10	9	0	2	2	1	10,726	0	9	9	9	0	2	2	: 0
Credit institutions	3,190	0	0	0	0	2	•	0	0	5,947	0	٥	0	0	2	0		0
Other financial corporations	1,278	1	19	19	18	4	16	16	3	1,556	0	19	19	18	4	16	16	3
Non-financial corporations	57,389	103	3,093	2,916	2,838	476	1,306	1,287	1,459	58,704	58	2,937	2,851	2,668	460	1,167	1,145	5 1,535
of which: small and medium-sized enterprises	29,306	74	2,187	2,088	2,001	278	895	880	1,157	30,062	44	2,076	2,010	1,876	277	746	728	1,187
of which: Leans collateralised by commercial immovable property	7,588	7	712	669	653	49	185	183	494	8,560	1	710	703	631	40	182	178	. 506
Households	92,538	231	3,020	2,739	2,838	320	1,152	1,143	1,680	92,854	129	2,770	2,513	2,531	329	1,002	985	1,592
of which: Loans collateralised by residential immovable property	80,261	150	1,905	1,699	1,781	93	429	426	1,474	80,099	81	1,842	1,658	1,659	91	448	443	8 1,388
of which: Credit for consumption	4,955	39	420	400	415	119	328	327	14	4,972	26	351	329	346	125	250	245	. 16
DEBT INSTRUMENTS other than HFT	238,608	335	6,144	5,686	5,704	803	2,477	2,448	3,142	240,131	188	5,742	5,398	5,226	797	2,189	2,152	3,130
OFF-BALANCE SHEET EXPOSURES	37,798		645 Ir to Article 47a(3) of Regulation (EU) M	618	557	66	113	111	0	37,992		600	572	541	66	112	111	. 0

(1) the for definition completing equipment, planual definition of the Section 40(2) the Section 10(2) the Section 10(2)

#### EBA EUROPEAN BANKING AUTHORITY

# 2022 EU-wide Transparency Exercise

Forborne exposures

# Banco de Sabadell, S.A.

			As of 30/	09/2021			As of 31/12/2021									
		ring amount of with forbearance	Accumulated in accumulated c value due to cr provisions for forbearance m	hanges in fair edit risk and exposures with	Collateral and fin received on e forbearanc	posures with		ring amount of with forbearance			received on e	ancial guarantees xposures with e measures				
(min EUR)		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non- performing exposures with forbearance measures		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non- performing exposures with forbearance measures				
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	0				
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	0	0	0	0	0	0				
Central banks	0	0	0	0	0		0	0	0	0	o					
General governments	0	0	0	0	0		0	0	0	0	0					
Credit institutions	0	0	0	0	0		0	0	0	o	a					
Other financial corporations	0	0	0	0	0		0	0	0	0	0					
Non-financial corporations	0	0	0	0	0		0	0	0	0	0					
Loans and advances (including at amortised cost and fair value)	7,066	3,321	1,306	1,139	4,561	1,911	6,834	3,296	1,315	1,160	4,482	1,902				
Central banks	0	0	0	0	0	0	0	0	0	0	O	0				
General governments	10	8	1	1	0	0	9	8	1	1	0	0				
Credit institutions	0	0	0	0	0	0	0	0	0	0	C	0				
Other financial corporations	31	20	12	12	14	4	30	19	16	16	13	3				
Non-financial corporations	4,593	1,815	825	707	2,819	945	4,391	1,798	830	719	2,736	954				
of which: small and medium-sized enterprises	2,938	1,298	536	483	2,196		2,958	1,277	525	466	2,169					
Households	2,432	1,478	468	419	1,727	962	2,405	1,471	468	424	1,732	944				
DEBT INSTRUMENTS other than HFT	7,066	3,321	1,306	1,139	4,561		6,834	3,296	1,315	1,160	4,482					
Loan commitments given	196	57	9	5	0	0	210	70	9	6	0	0				
QUALITY OF FORBEARANCE <sup>2</sup>																
Loans and advances that have been forborne more than twice ${}^{\scriptscriptstyle 3}$	0						0									
Non-performing forborne loans and advances that failed to meet the non- performing exit criteria <sup>3</sup>	0						0									

(1) Forborne exposures are debt contracts in respect of which forbearance measures as defined in Article 47b(1) and (2) CRR have been applied

<sup>(2)</sup>For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451- ITS on Supervisory reporting. However, for the offbalance sheet instruments, the same item (Accumulated impairment, accumulated changes in fair value due to credit risk and provisions') is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

commitments are generally reproducted in positive sign. <sup>(1)</sup> The information applies only to banks meeting at least one of the criteria for significance and having a ratio of non-performing loans and advances divided by total loans and advances (excluding loans and advances classified as held for sale, cash balances at central banks and other demand depositions of of % or above.



Forborne exposures

# Banco de Sabadell, S.A.

			As of 31/	03/2022				As of 30/06/2022								
		ying amount of with forbearance	Accumulated in accumulated c value due to cr provisions for forbearance m	hanges in fair redit risk and exposures with	received on e	ancial guarantees kposures with e measures		ving amount of with forbearance	value due to c	changes in fair redit risk and exposures with	Collateral and fin received on e forbearanc	xposures with				
(min EUR)		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non- performing exposures with forbearance measures		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non- performing exposures with forbearance measures				
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	0				
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	0	0	0	o	0	o				
Central banks	0	0	0	0	0		0	0	0	0	0					
General governments	0	0	0	0	0		0	0	0	0	0					
Credit institutions	0	0	0	0	0		0	0	0	0	0					
Other financial corporations	0	0	0	0	0		0	0	0	0	0					
Non-financial corporations	0	0	0	0	0		0	0	0	0	0					
Loans and advances (including at amortised cost and fair value)	6,629	3,286	1,313	1,182	4,360	1,890	6,317	3,054	1,142	1,025	4,185	1,797				
Central banks	0	0	0	0	0	0	0	0	0	0	0	0				
General governments	10	8	1	1	1	0	9	8	1	1	0	0				
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0				
Other financial corporations	29	18	15	15	13	3	27	18	15	15	11	3				
Non-financial corporations	4,253	1,843	835	745	2,649	975	4,097	1,729	701	625	2,592	965				
of which: small and medium-sized enterprises	3,086	1,326	570	498	2,118		2,845	1,288	476	430	2,097					
Households	2,338	1,417	461	421	1,697	912	2,184	1,299	425	384	1,582	830				
DEBT INSTRUMENTS other than HFT	6,629	3,286	1,313	1,182	4,360		6,317	3,054	1,142	1,025	4,185					
Loan commitments given	201	72	9	5	0	0	177	75	8	5	0	0				
QUALITY OF FORBEARANCE <sup>2</sup>																
Loans and advances that have been forborne more than twice $^{\it 3}$	0						0									
Non-performing forborne loans and advances that failed to meet the non- performing exit criteria <sup>3</sup>	0															

(1) Forborne exposures are debt contracts in respect of which forbearance measures as defined in Article 47b(1) and (2) CRR have been applied

(2)For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F13.00 / F19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451- ITS on Supervisory reporting, However, for the offbalance sheet instruments, the same item (Accumulated impairment, accumulated changes in fair value due to credit risk and provisions') is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet constituents are generally reported with a positive sign.

(3) The information applies only to banks meeting at least one of the criteria for significance and having a ratio of non-performing loans and advances divided by total loans and advances (excluding loans and advances classified as held for sale, cash balances at central banks and other demand deposits) of 5% or above.

2022 EU-wide Transparency Exercise Breakdown of loans and advances to non-financial corporations other than held for trading Banco de Sabadell, S.A.

			AS OF 30	0/09/2021			AS OF 31/12/2021						As of 31/03/2022						As of 30/06/2022					
						Accumulated						Accumulated	Gross carr					Accumulated	Gross carr	rying amount				Accumulated
(min EUR)		Of which: non- performi	of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment <sup>1</sup>	negative changes in fair value due to credit risk on non-performing exposures <sup>1</sup>		Of which: non- performi	- and advan		Accumulated impairment <sup>3</sup>	negative changes in fair value due to credit risk on non-performing exposures <sup>1</sup>		Of which: non- performi		Of which loans and advances subject to impairment	Accumulated impairment <sup>1</sup>	negative changes in fair value due to credit risk on non-performing exposures <sup>1</sup>		Of which: non- performi	of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment <sup>1</sup>	negative changes in fair value due to credit risk on non-performing exposures <sup>1</sup>
A Agriculture, forestry and fishing	962	80	72	962	40	0	1.013	76	69	1.013	42	0	1 077	76	66	1 077	44	0	1.116	74	73	1.116	43	0
B Mining and guarrying	461	32	16	461	17	0	493	15	15	493	12	0	429	26	13	429	15	0	390	26	26	399	13	0
C Manufacturing	9 381	546	522	9 381	283	0	9 572	538	520	9.572	296	0	9.473	498	480	9.473	271	0	10.038	448	437	10.038	302	0
D Electricity, gas, steam and air conditioning supply	4,157	84	84	4,157	83	0	4,366	85	85	4,366	90	0	4,220	88	88	4,220	89	0	4,401	87	87	4,401	90	0
E Water supply	600	12	9	600	8	0	525	16	12	525	10	0	514	14	11	514	9	0	576	16	16	576	10	0
F Construction	4,494	341	334	4,494	206	0	4.337	346	339	4.337	198	0	4.512	307	289	4,512	174	0	4.543	320	303	4.543	175	0
G Wholesale and retail trade	8.024	515	505	8.024	266	0	8.276	518	502	8.276	290	0	8.579	560	539	8.579	297	0	8.901	523	510	8.901	259	0
H Transport and storage	3,660	204	202	3,660	104	0	3,807	207	204	3,807	123	0	3,526	197	196	3,526	106	0	3,814	203	201	3,814	96	0
I Accommodation and food service activities	5,475	344	339	5,475	189	0	5,257	360	356	5,257	178	0	5,016	417	397	5,016	177	0	5,000	415	412	5,000	144	0
J Information and communication	1.809	49	48	1.809	36	0	1.851	52	51	1.851	36	0	1.778	47	47	1.778	31	0	1.884	45	45	1.884	30	0
K Financial and insurance activities	4,261	92	90	4,261	101	0	4,208	51	51	4,208	112	0	4,273	48	45	4,273	109	0	4,481	51	51	4,481	112	0
L Real estate activities	7,131	334	325	7,131	170	0	7,093	324	319	7,093	165	0	6,972	350	318	6,972	171	0	6,760	331	317	6,760	162	0
M Professional, scientific and technical activities	2,725	185	177	2,725	122	0	2,537	213	208	2,537	125	0	2,611	198	191	2,611	121	0	2,520	153	149	2,520	85	0
N Administrative and support service activities	1,862	91	87	1,862	36	0	2,009	96	90	2,009	36	0	1,642	94	91	1,642	39	0	1,605	89	88	1,605	31	0
O Public administration and defence, compulsory social security	347	4	4	347	1	0	347	4	4	347	1	0	342	4	4	342	1	0	284	4	4	284	1	0
P Education	315	24	24	315	11	0	311	22	21	311	11	0	308	22	21	308	10	0	309	19	19	309	9	0
Q Human health services and social work activities	731	29	28	731	16	0	748	28	28	748	15	0	795	27	27	795	15	0	887	25	25	887	14	0
R Arts. entertainment and recreation	561	58	55	561	25	0	545	73	72	545	31	0	522	84	62	522	34	0	491	79	60	491	35	0
S Other services	341	27	26	341	14	0	323	36	35	323	20	0	800	36	34	800	68	0	703	29	27	703	17	0
Loans and advances	57,297	3,052	2,948	57,297	1,728	0	57,621	3,062	2,981	57,621	1,793	0	57,389	3,093	2,916	57,389	1,782	0	58,704	2,937	2,851	58,704	1,627	0

<sup>(10</sup> The them's accumulated impairment' and 'accumulated negative changes in fair value due to credit risk on non-performing exposures' are doctosed with a positive sign if they are decreasing an asset. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (template F 66.01), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (10) 2021/951. TIS on Supervisory reporting.

