

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**

(min EUR, %)	As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	COREP CODE	REGULATION
Available capital (amounts)						
Common Equity Tier 1 (CET1) capital - transitional period	9,933	10,083	9,813	10,009	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	9,831	9,985	9,809	9,999	C 01.00 (r0020,c0010) - C 05.01 (r0440,c0010)	Article 50 of CRR
Tier 1 capital - transitional period	11,583	11,733	11,563	11,759	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	11,481	11,635	11,559	11,749	C 01.00 (r0015,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020)	Article 25 of CRR
Total capital - transitional period	13,492	13,588	13,943	14,118	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	13,422	13,546	13,939	14,108	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	80,965	79,545	77,707	78,433	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	80,979	79,560	77,703	78,423	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	12.27%	12.68%	12.63%	12.76%	CA3 {1}	4
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	12.14%	12.55%	12.62%	12.75%	(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	14.31%	14.75%	14.88%	14.99%	CA3 {3}	-
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	14.18%	14.62%	14.88%	14.98%	(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	16.66%	17.08%	17.94%	18.00%	CA3 {5}	
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	16.57%	17.03%	17.94%	17.99%	(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	257,544	253,840	247,574	240,474	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	4.50%	4.62%	4.67%	4.89%	C 47.00 (r0340,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR



## Leverage ratio

	(min EUR, %)	As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	11,583	11,733	11,563	11,759	C 47.00 (r0320,c0010)	
A.2	Tier 1 capital - fully phased-in definition	11,481	11,635	11,559	11,749	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	257,544	253,840	247,574	240,474	C 47.00 (r0300,c0010)	CRR
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	257,442	253,743	247,570	240,465	C 47.00 (r0290,c0010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	4.50%	4.62%	4.67%	4.89%	[A.1]/[B.1]	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	4.46%	4.59%	4.67%	4.89%	[A.2]/[B.2]	



# 2023 EU-wide Transparency Exercise Capital Banco de Sabadell, S.A.

							COREP CODE	REGULATION
	A	(min EUR, %) OWN FUNDS	As of 30/09/2022	As of 31/12/2022 13,588	As of 31/03/2023	As of 30/06/2023	C 01.00 ((010.0010)	REGULATION  Articles 4(118) and 72 of CRR
		COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying		,,,,,		, ,		
	A.1	transitional adjustments)  Capital instruments eligible as CET1 Capital (including share premium and net own capital	9,933	10,083	9,813	10,009	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	6,017	6,301	6,188	6,382	C 01.00 (r0130,c0010)	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (l) of CRR
	A.1.3	Accumulated other comprehensive income	-489	-651	-546	-504	C 01.00 (r0180,c0010)	Articles 4(100), 26(1) point (d) and 36 (1) point (l) of CRR
	A.1.4	Other Reserves	-1,328	-1,361	-1,496	-1,538	C 01.00 (r0200,r0010)	Articles 4(117) and 26(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 (f) of CRR
	A.1.6	Minority interest given recognition in CET1 capital	0	0	0	0	C 01.00 (r0230,c0010)	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	-63	9	64	62	C 01.00 (r0250,c0010)	Articles 32 to 35 of and 36 (1) point (f) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	-2,143	-2,145	-2,134	-2,127	C 01.00 (r0300,c0010) + C 01.00 (r0340,c0010)	Articles 4(113), 36(1) point (b) and 37 of CRR. Articles 4(115), 36(1) point (b) and 37 point (a) of CCR.
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs	-398	-385	-353	-363	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	-4	-4	-4	-4	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 CRR
	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 CRR
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	-3	-1	0	0	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)	Articles 4(36), 36(1) point (14) (i) and 89 to 91 of CRR; Articles 36(1) point (t) (ii), 343(1) point (t) (iii), 343(1) point (t) (iii), 344(1) point (t) and 23% of CRR; Articles 36(1) point (t) (iii) and 37%3) of CRR; Articles 36(1) point (t) (vi) and 153(4) of CRR.
	A.1.14.1	Of which: from securitisation positions (-)	-3	-1	0	0	C 01.00 (r0460,c0010)	Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR
	A.1.15	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment.	0	0	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	-144	-153	-160	-158	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 43 of CRR
	A.1.18A	(-) Insufficient coverage for non-performing exposures	-6	-18	-30	-41	C 01.00 (r0513,c0010)	Article 36(1), point (m) and Article 47c CRR
OWN FUNDS Transitional period	A.1.18B	(-) 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	-25	-25	-100	-100	C 01.00 (r0524,c0010)	Article 3 CRR
	A.1.20	CET1 capital elements or deductions - other	-135	-134	-171	-162	C 01.00 (r0529,c0010)	
	A.1.21	Transitional adjustments	102	98	4	9	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 CRR
	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 (+/-)	102	98	4	9	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)	1,650	1,650	1,750	1,750	C 01.00 (r0530,r0010)	Article 61 of CRR
	A.2.1	Additional Tier 1 Capital instruments	1,650	1,650	1,750	1,750	C 01.00 (r0540,c0010) + C 01.00 (r0570,c0010)	
	A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	0	0	C 01.00 (r0720,r0010)	
	A.2.3	Other Additional Ter 1 Capital components and deductions	0	0	0	0	C 01.00 (r0990,c0010) + C 01.00 (r0790,c0010) + C 01.00 (r0710,c0010) + C 01.00 (r0740,c0010) + C 01.00 (r0744,c0010) + C 01.00 (r0748,c0010)	
	A.2.4	Additional Tier I 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)	11,583	11,733	11,563	11,759	C 01.00 (r0015,c0010)	Article 25 of CRR
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	1,910	1,855	2,380	2,359	C 01.00 (r0750,c0010)	Article 71 of CRR
	A.4.1	Tier 2 Capital instruments	1,674	1,649	2,124	2,100	C 01.00 (r0760,c0010) + C 01.00 (r0890,c0010)	
	A.4.2	Other Tier 2 Capital components and deductions	267	262	255	260	$\begin{array}{c} \text{C1.00 } \left( \phi 310, \phi 6310, \phi 6010 \right) + \text{C 01.00} \\ \left( \phi 2020, \phi 6310 \right) + \text{C 01.10} \left( \phi 330, \phi 6310 \right) + \text{C} \\ \text{01.50 } \left( \phi 340, \phi 630 \right) + \text{C 01.10} \left( \phi 6950, \phi 6010 \right) \\ + \text{C 01.10} \left( \phi (\phi 340, \phi 6010 \right) + \text{C 01.10} \left( \phi (\phi 374, \phi 6010 \right) + \text{C} \\ \text{01.00} \left( \phi (\phi 374, \phi 6010 \right) + \text{C 01.00} \left( \phi (\phi 374, \phi 6010 \right) + \text{C} \\ \text{01.00} \left( \phi (\phi 374, \phi 6010 \right) + \text{C} \end{array}$	
	A.4.3	Tier 2 transitional adjustments	-31	-56	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	80,965	79,545	77,707	78,433	C 02.00 (r0010,c0010)	Articles 92(3), 95, 96 and 98 of CRR
	8.1	Of which: Transitional adjustments included	-14	-15	4	9	C 05.01 (r0010,c0040)	
CAPITAL RATIOS (%)	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	12.27%	12.68%	12.63%	12.76%	CA3 (1)	*
Transitional period	C.2	TIER 1 CAPITAL RATIO (transitional period)	14.31%	14.75%	14.88%	14.99%	CA3 (3)	•
CETA Service	C.3	TOTAL CAPITAL RATIO (transitional period)	16.66%	17.08%	17.94%	18.00%	CA3 (5) (A.1-A.1.13-A.1.21+MIN(A.2+A.1.13-	•
CET1 Capital Fully loaded	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	9,831	9,985	9,809	9,999	[A.1-A.1.13-A.1.21+MIN(A.2+A.1.13- A.2.2-A.2.4+MIN(A.4+A.2.2- A.4.3.0).0)]	*
CET1 RATIO (%) Fully loaded <sup>1</sup>	E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	12.14%	12.55%	12.62%	12.75%	[D.1]/[B-B.1]	*
	F	Adjustments to CET1 due to IFRS 9 transitional arrangements	102	98	4	9	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)	
	F	Adjustments to T2 due to IFRS 9 transitional arrangements	-31	-56	0	0	C 05.01 (r0440,c0030)	
	F	Adjustments included in RWAs due to IFRS 9 transitional arrangements	-14	-15	4	9	C 05.01 (r0440,c0040)	

<sup>(1)</sup>The fully loaded CETI ratio is an estimate calculated based on bank's supervisory recording. Therefore, any capital indusments that are not eliable from a repulsabory coint of view at the recording date are not balen into account in this calculation.
Fully loaded CETI capital ratio estimation is based on the formulae stated in column "COSEP CODE" – please note that this might load to differences to fully loaded CETI capital ratio published by the participating banks e.g. in their Filter 3 disclosure



#### Overview of Risk exposure amounts

		RWAs			]
(min EUR, %)	As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	COREP CODE
Credit risk (excluding CCR and Securitisations) <sup>1</sup>	67,662	66,283	65,337	66,206	C 02.00 (n0440, c0010) -{C 07.00 (n0400, c0220, s001) + C 07.00 (n0110, c0220, s001) + C 07.00 (n0130, c0220, s001) + C 08.01 (n0400, c0220, s001) + C 08.01 (n0400, c0220, s001) + C 08.01 (n0400, c0220, s002) + C 02.00 (n0470, c0010) + C 02.00 (n0460, c0010)]
Of which the standardised approach	27,560	26,735	26,398	26,497	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	9,935	10,778	10,132	10,388	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	28,199	26,845	27,088	27,517	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	1,967	1,925	1,719	1,804	C 02.00 (r0420, c0010)
Counterparty credit risk (CCR, excluding CVA) <sup>2</sup>	553	581	612	700	C 07.00 (r0090, c0220, s001) + $C$ 07.00 (r0110, c0220, s001) + $C$ 07.00 (r0130, c0220, s001) + $C$ 08.01 (r0040, c0260, s001) + $C$ 08.01 (r0050, c0260, s001) + $C$ 08.01 (r0060, c0260, s002) + $C$ 08.01 (r0040, s002) + $C$ 08.01 (r04
Credit valuation adjustment - CVA	137	139	163	191	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)	285	261	235	222	C 02.00 (r0470, c0010)
Position, foreign exchange and commodities risks (Market risk)	1,010	997	763	517	C 02.00 (r0520, c0010)
Of which the standardised approach	1,010	997	763	517	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 (4010, 0663)*12.5+C 20.00 (4010,c0460)*12.5+MAV(C 24.00(4010, 0069),C 24.00(4010, 0100),C 24.00(4010, 0110))*12.5
Large exposures in the trading book	0	0	0	0	C 02.00 (r0680, c0010)
Operational risk	7,931	8,161	8,161	8,161	C 02.00 (r0590, c0010)
Of which basic indicator approach	0	0	0	0	C 02.00 (r0600, c0010)
Of which standardised approach	7,931	8,161	8,161	8,161	C 02.00 (r0610, c0010)
Of which advanced measurement approach	0	0	0	0	C 02.00 (r0620, c0010)
Other risk exposure amounts	3,386	3,124	2,437	2,437	C 02.00 (r0630, c0010) + C 02.00 (r0690, c0010)
Total	80,965	79,545	77,707	78,433	

<sup>&</sup>lt;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>&</sup>lt;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 CVA)' and Securitisations' section.



# 2023 EU-wide Transparency Exercise P&L Banco de Sabadell, S.A.

(min EUR)	As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023
Interest income	3,461	4,991	1,835	3,952
Of which debt securities income	194	290	108	232
Of which loans and advances income	2,931	4,283	1,561	3,368
Interest expenses	734	1,185	733	1,678
(Of which deposits expenses)	335	581	459	1,070
(Of which debt securities issued expenses)	200	302	133	300
(Expenses on share capital repayable on demand)	0	0	0	0
Dividend income	3	3	2	7
Net Fee and commission income	1,118	1,490	350	697
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	16	-4	1	-10
Gains or (-) losses on financial assets and liabilities held for trading, net	-125	205	56	27
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	-6	-4	3	13
Gains or (-) losses from hedge accounting, net	12	18	0	-6
Exchange differences [gain or (-) loss], net	206	-128	-60	-3
Net other operating income /(expenses)	-48	-108	-167	-176
TOTAL OPERATING INCOME, NET	3,901	5,277	1,287	2,822
(Administrative expenses)	1,753	2,337	593	1,204
(Cash contributions to resolution funds and deposit guarantee schemes)	111	229	5	86
(Depreciation)	409	545	138	274
Modification gains or (-) losses, net	0	0	0	0
(Provisions or (-) reversal of provisions)	57	97	12	3
(Payment commitments to resolution funds and deposit quarantee schemes)	0	0	0	0
(Commitments and guarantees given)	-20	-14	-2	-5
(Other provisions)	77	111	14	7
Of which pending legal issues and tax litigation <sup>1</sup>	0	13	0	0
Of which restructuring <sup>1</sup>	0	-243	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)	580	840	218	436
(Financial assets at fair value through other comprehensive income)	0	0	0	-1
(Financial assets at amortised cost)	580	840	219	436
(Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets)	52	73	1	8
(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	106	116	28	62
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	-25	-28	-6	-24
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	1,019	1,243	342	851
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	723	869	205	564
Profit or (-) loss after tax from discontinued operations	0	0	0	0
PROFIT OR (-) LOSS FOR THE YEAR	723	869	205	564
Of which attributable to owners of the parent	709	859	205	564

U Information available only as of end of the year

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



#### Total Assets: fair value and impairment distribution

(min EUR)		As of 30/09/20	22			As of 31	/12/2022			As of 31	03/2023			As of 30	06/2023		
		Fa	ir value hierard	hy		Fa	ir value hierard	:hy		Fa	ir value hierard	:hy		Fa	ir value hierard	: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	43,970				41,260				38,093				30,755				IAS 1.54 (i)
Financial assets held for trading	5,865	1,059	4,806	1	4,017	417	3,598	2	3,687	481	3,205	1	4,038	533	3,505	0	IFRS 7.8(a)(i);IFRS 9.Appendix A
Non-trading financial assets mandatorily at fair value through profit or loss	87	19	5	64	77	15	10	52	81	15	12	54	97	32	11	53	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	5,826	5,513	180	133	5,802	5,557	142	103	5,834	5,576	154	104	5,612	4,642	868	101	IFRS 7.8(h); IFRS 9.4.1.2A
Financial assets at amortised cost	189,349				185,073				185,854				187,846				IFRS 7.8(f); IFRS 9.4.1.2
Derivatives – Hedge accounting	3,411	0	3,407	4	3,072	0	3,062	10	2,770	0	2,766	4	3,363	0	3,363	0	IFRS 9.6.2.1; Annex V.Part 1.22; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	-1,859				-1,546				-1,344				-1,672				IAS 39.89A(a); IFRS 9.6.5.8
Other assets <sup>1</sup>	13,726				13,596				13,477				13,394				
TOTAL ASSETS	260,375				251,352				248,452				243,432				IAS 1.9(a), IG 6

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

(mir	n EUR)	As of 30/09/2022						As of 31/12/2022							As of 31	/03/2023			As of 30/06/2023							
		Gross carry	ring amount <sup>(2)</sup>		Accur	nulated impairn	nent <sup>(2)</sup>	Gross	s carrying amou	ınt <sup>(2)</sup>	Accun	nulated impairs	nent <sup>(2)</sup>	Gros	s carrying amo	unt <sup>(2)</sup>	Accui	mulated impairs	nent <sup>(2)</sup>	Gros	s carrying amo	unt <sup>(2)</sup>	Accum	ulated impairm	ent <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	increase in credit risk since	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 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	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	References
Financial assets at fair value through other	Debt securities	5,630	0	0	-1	0	0	5,624	0	0	-1	0	0	5,654	0	0	-1	0	0	6,124	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	20,574	0	0	0	0	0	21,453	0	0	0	0	0	22,126	0	0	0	0	0	21,940	0	0	0	0	0	Annex V.Part 1.31, 44(b)
amortised cost	Loans and advances	153,260	13,066	5,353	-363	-511	-2,167	147,497	13,564	5,460	-347	-481	-2,195	147,750	13,373	5,529	-328	-488	-2,228	150,564	12,780	5,550	-357	-481	-2,268	Annex V.Part 1.32, 44(a)

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

<sup>(7)</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 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	References
Financial liabilities held for trading	4,956	3,598	3,429	3,868	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	239,621	232,491	229,859	223,849	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	1,253	1,241	1,232	1,621	IFRS 9.6.2.1; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	-1,022	-959	-860	-1,155	IAS 39.89A(b), IFRS 9.6.5.8
Provisions	644	659	633	574	IAS 37.10; IAS 1.54(I)
Tax liabilities	268	225	343	398	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	1,291	872	643	729	Annex V.Part 2.13
Liabilities included in disposal groups classified as held for sale	0	0	28	28	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	247,012	238,128	235,307	229,912	IAS 1.9(b);IG 6
TOTAL EQUITY	13,363	13,224	13,145	13,520	IAS 1.9(c), IG 6
TOTAL EQUITY AND TOTAL LIABILITIES	260,375	251,352	248,452	243,432	IAS 1.IG6

<sup>(1)</sup> 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		1
Breakdown of financial liabilities	by instrument and by counterparty sector	As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	References
Derivatives		6,083	4,615	4,354	5,143	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
anort positions	Debt securities	126	224	306	345	Annex V.Part 1.31
	Central banks	37,605	27,844	18,521	9,721	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	8,622	8,499	8,551	7,923	Annex V.Part 1.42(b), 44(c)
	of which: Current accounts / overnight deposits	4,273	5,029	4,941	4,205	ECB/2013/33 Annex 2.Part 2.9.1
	Credit institutions	9,475	11,339	17,267	17,775	Annex V.Part 1.42(c),44(c)
Develle	of which: Current accounts / overnight deposits	304	378	376	465	ECB/2013/33 Annex 2.Part 2.9.1
Deposits	Other financial corporations	4,303	4,284	4,393	3,808	Annex V.Part 1.42(d),44(c)
	of which: Current accounts / overnight deposits	2,085	1,963	1,934	1,972	ECB/2013/33 Annex 2.Part 2.9.1
	Non-financial corporations	43,722	43,540	41,976	42,565	Annex V.Part 1.42(e), 44(c)
	of which: Current accounts / overnight deposits	38,537	38,666	36,213	35,583	ECB/2013/33 Annex 2.Part 2.9.1
	Households	106,905	107,754	106,648	107,336	Annex V.Part 1.42(f), 44(c)
	of which: Current accounts / overnight deposits	102,777	101,913	99,577	98,350	Annex V.Part 1.42(f), 44(c)
Debt securities issued		21,622	22,578	25,878	26,299	Annex V.Part 1.37, Part 2.98
Of which: Subordin	nated Debt securities issued	3,484	3,478	4,092	4,079	Annex V.Part 1.37
Other financial liabilities		7,367	6,653	6,626	8,422	Annex V.Part 1.38-41
TOTAL FINANCIAL LIABILITIES		245,830	237,330	234,520	229,338	



# 2023 EU-wide Transparency Exercise Market Risk

								50	ico de Sab	addin, Dir ii											
	SA						М									IM					
			VaR (Memoran	dum item)	fum item) STRESSED VaR (Memorandum item) AND MIC				CAPITAL CHARGE				VaR (Memorandum item) STRESSE			TRESSED VaR (Memorandum item)		MENTAL LT AND ION RISK . CHARGE			
(min EUR)	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LASI	TOTAL RISK EXPOSURE AMOUNT		PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt	12 WEEKS AVERAGE MEASURE		FLOOR	12 WEEKS LAVERAGE MEASURE	TOTAL RISK EXPOSURE AMOUNT SURE
	As of 30/09/2022	As of 31/12/2022				As of 30	09/2022									As of 31/1	2/2022				
Traded Debt Instruments	883	883	0	0	0	0							0	0	0	0					
Of which: General risk	821	828	0	0	0	0							0	0	0	0					
Of which: Specific risk Equities	29	32	0	0	0	0							0	0	0	0					
Of which: General risk	ů ő	, o	0	0	0	0							l ő	0	0	0					
Of which: Specific risk	0	o o	ō	ō	ō	ō							0	ō	ō	ō					
Foreign exchange risk	127	113	0	0	0	0							0	0	0	0					
Commodities risk	0	0	0	0	0	0							0	0	0	0					
Total	1,010	997	0	0	0	0	0	0	0	0	0	0	0	0	0	. 0	0	0	0	0 (	
	As of 31/03/2023	As of 30/06/2023				As of 31	03/2023									As of 30/0	6/2023				
Traded Debt Instruments	655	414	0	0	0	0							0	0	0	0					
Of which: General risk	556	349	0	0	0	0							0	0	0	0					
Of which: Specific risk	61	42	0	0	0	0							0	0	0	0					
Equities	0	0	0	0	0	0							0	0	0	0					
Of which: General risk	0	0	0	0	0	0							0	0	0	0					
Of which: Specific risk	0	0	0	0	0	0							0	0	0	0					
Foreign exchange risk	108	102	0	0	0	0							0	0	0	0					
Commodities risk Total	763	517	0	0	0	0	0	_	0	0	0		0	0	0	0	0		0	0	
Total	/03	31/			U																

Market risk template does not include CIU positions under the particular approach for position risk in CIUs (Articles 349(1), 350 (3) c) and 364 (2) a) CRR), which instead are included in the RWA OV1 template.



					Standardised A	pproach							
		As of 30/09/2022 As of 31/12/2022											
		Original Exposure <sup>s</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>4</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions				
	(min EUR, %)	68.395	77.072	181		65.855	73.917	170					
	Central governments or central banks Regional governments or local authorities	8.963	8.426	101		9,228	73,917 8.822	170					
	Public sector entities	2,514	1,859	374		2,542	2,062	386					
	Multilateral Development Banks	358	713	0.74		409	767						
	International Organisations	242	242	ō		294	294	ō					
	Institutions	4,029	3,598	1.130		3,521	3.128	1.150					
	Corporates	8,709	5,905	5,343		8,572	5,776	5,078					
	of which: SME	745	483	449		725	490	444					
	Retail	4,169	2,342	1,708		4,107	2,350	1,711					
Consolidated data		991	311	185		930	303	176					
Corisonaatea aata	Secured by mortgages on immovable property	15,181	14,044	5,644		14,697	13,521	5,420					
	of which: SME	923	840	401		884	797	370					
	Exposures in default	1,512	801	841	631	1,432	713		610				
	Items associated with particularly high risk	533	429	643		563	450	674					
	Covered bonds Claims on institutions and corporates with a ST credit assessment		0	0		0	0						
	Collective investments undertakings (CIU)	10	10	31		3	3	25					
	Equity			0		í	í	1					
	Other exposures	12.574	13.588	12.019		12.302	13.422	11.789					
	Standardised Total <sup>2</sup>	127,189	129,029	27,916	841		125,224	27,150	813				
		(3) Original exposure, unlike Exposure valu	o is apported before taking in	a necessary new offices due to once	dt commine fatour er codt	isk mitigation techniques (e.e. e	whethering officers)						

\*\*Charter consequent of the Consequence of the Cons

Cerb of governments or central banks   S-1,222   Cerb of governments or central banks   S-1,222   Cerb of governments or central banks   S-1,222   Cerb of governments or local anthrofies   S-1,222   Cerb of governments or local anthrofies   S-1,222   Cerb of government banks   S-1,222   Cerb of governmen	od Original Exposure <sup>1</sup> 50,940 9,177	Exposure Value <sup>1</sup>	:/12/2022 Risk exposure amount	Value adjustments and provisions <sup>2</sup>					
Central governments or control is bridge.   Central governments or bridge statistics   5-5.372   G.3.00   7.21	50,940 9,177	Exposure Value <sup>1</sup>							
Combal governments or central shalls   Section   Secti	50,940 9,177		Risk exposure amount						
Contral operarments or central statuts	9,177	58.325	provisions						
Reliand Governments or local authorities         8,562         0,455         0           Public sector medities         2,416         1,662         297           Multilational Development Easies         0         0         0           Instrumedized Sectorised Easies         6         6         0           Instrumedized Sectorised Easies         6         0         0           Instrumedized Sectorised Easies         6         0         0           Instrumedized Sectorised Easies         1,596         1,200         0           Instrumedized Sectorised Easies         6         30         36         36	9,177		5 72						
Public seature meltition		8.771							
Multiparal Development Easies 6 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	2,461	1.890							
Saturational Overainstitions         0         0         0           Satisfiations         654         565         229           Convenies         1,094         1,099         9%           of pilot-96E         621         385         365	2,401	1,090	311						
Institutions         654         565         229           Corporates         1,994         1,099         976           of which, SME         622         385         365	i i		i i						
Cornorates         1,994         1,039         976           of Which: SME         622         385         365	737	693	3 291						
	2,100	1,118	1,046						
	570	344							
Retail 3,343 2,085 1,540	3,356								
SPAIN of which: SME 336 143 83	325	150							
	11,211	10,321							
of which: SME 727 650 333	709								
	50 1,100	537		539					
Items associated with particularly high risk 273 231 347	348	277	7 416						
Covered bonds 0 0									
Claims on institutions and corporates with a ST credit assessment 0 0 0 Collective investments undertakings (CUI) 9 9 9 25		1	3 25						
Collective investments undertakings (CLU) 2 2 2 20 Faulty 0 0 0 0	3	1 :							
0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	10.362	10.887	7 11.169						
Other crooking		20,007	11,107	660					

\*\*Chishall associars unlike Docume value, is recorded before takins into account any effect due to credit convenion factors or credit nik mitization techniques (i.e., substitution effects).

(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation appeares but reducing general credit risk adjustments.

		(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures but includes general credit risk adjustments.										
					Standardised A	proach						
			As of 30/09/	2022			As of 31;	12/2022				
	(min BUR. %)	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	7,807 0	8,335 0	26 0		8,100 0	8,581 0	38 0				
	Public sector entities Multilateral Development Banks International Organisations	56 0 0	0	0		57 0 0	0	0				
	Institutions Corporates	497 112 37	480 105	117 99		748 167 51	734 137 44	214 130 39				
UNITED KINGDOM	of which: SME Retail of which: SME	640 605	34 164 130	103 78		595 562	164 132	101 77				
	Secured by mortoaces on immovable property of which: SNE Exposures in default	1,605 51 145	1,412 46 96	505 15 97	17	1,526 48 127	1,335 44 92	477 14 93	12			
	Items associated with particularly high risk Covered bonds	43 0	26 0	39 0		41 0	20	30 0	12			
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity	0	0	0		0	0	0				
	Other evnosures	1.039	1.017	576		887	843	582				

		(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures but includes general credit risk adjustments.										
					Standardised A	pproach						
			As of 30/09/	2022			As of 31	12/2022				
		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 a provisions <sup>2</sup>			
	(min BUR. %) Central governments or central banks	1,005	1,014	15		1,000	1,010	17				
	Regional governments or local authorities Public sector entities	0	154	77		0	149	75				
	Multilateral Development Banks	ů o	0	ő		ő		,,				
	International Organisations	0	0	0		0	0	0				
	Institutions	15	14	5		12	10	5				
	Corporates	3,877	2,840	2,631		3,656	2,682	2,442				
	of which: SME	5		. 4		46	46	35				
	Retail of which: SME	24	1/	13		23	1/	12				
MEXICO	Secured by mortgages on immovable property	1.154	1.111	520		1,237	1.161	556				
	of which: SMF	0	0	0		0	0	0				
	Exposures in default	96	56	68	38	113	62	73				
	Items associated with particularly high risk	33	16	24		51	31	46				
	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	0	0	0		0		0				
	Other exposures	576	675	26		625	738	21				
	Standardised Total <sup>2</sup>		5.10		78		100					

					Standardised A	pproach						
			As of 30/09/	2022			As of 31,	/12/2022				
		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, %)											
	Central governments or central banks	1,401	1,408	1		1,393	1,400	1				
	Regional governments or local authorities	9	0	0		0		9				
	Public sector entities Multilateral Development Banks		U	0		0						
	Multilateral Development Banks International Organisations			0		0						
	International Organisations Institutions	116	109	52		124	115	26				
	Corporates	966	747	495		977	777					
	of which: SME		0	0								
	Retail	8	4	3		8	4	3				
UNITED STATES	of which: SME	1	1	0		1	1					
UNITED STATES	Secured by mortgages on immovable property	369	364	184		323	319	159				
	of which: SME	2	2	1		2	2	1				
	Exposures in default	4	2	2	0	0	0		0			
	Items associated with particularly high risk	68	67	101		62	61	91				
	Covered bonds		0	0		0	0					
	Claims on institutions and corporates with a ST credit assessment		U	0		0						
	Collective investments undertakings (CIU) Equity		0					1 2				
	Other exposures	218	303	177		20	113					
	Standardised Total <sup>2</sup>	110	303	.,,	11				12			

11

"Obtainal exposures untils Exposure value, in recorded before takino into account any effect due to credit convention factors or credit nik mitization techniques (i.e., substitution effects).
(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures but includes general credit risk adjustments.



	banco de Sabadell, S.A.								
					Standardised A	pproach			
			As of 30/09/	2022			As of 31;	/12/2022	
		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 BUR, %) Central governments or central banks	2.870	2.870	0		3.013	3.014		
1	Regional governments or local authorities	1,070	0	0		0	0	ő	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks International Organisations		0	0					
	Institutions	83	77	40		68	64	37	
	Corporates	10	9	7		13	13	10	
	of which: SME Retail		0	0		1	1		
ITALY	of which: SME	o o	0	0		ō	o o	0	
TIALI	Secured by mortoages on immovable property	41	41	20		41	41	20	
	of which: SME Exposures in default	39	39	20	0	39	39	19	
	Items associated with particularly high risk	o o	0	o o	, and the same of	ŏ	ŏ	0	, and the same of
	Covered bonds	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	
	Collective investments undertakings (CIU) Equity	, and a	0	0		o o	0	0	
1	Other exposures	82	82	0		254	254	0	
<u> </u>	Standardised Total <sup>2</sup>				1				1

		(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures but includes general credit risk adjustments.										
					Standardised A	pproach						
			As of 30/09	2022			As of 31,	/12/2022				
		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>			
FRANCE	Come de commencia de come de c	52 0 0 0 0 0 0 999 241 166 57 4 0 0 0 0 0	66 ( ) ( ) ( ) ( ) ( ) ( ) ( ) ( ) ( ) (	0 0 0 0 122 233 3 17 17 34 19 4 7 0 0		287 0 0 0 0 0 222 225 225 221 99 61 1 1 5 0 0	289 0 0 0 26i 211 211 11 95 96 60 1 1 5	0 0 0 0 20 212 3 3 7 6 30 16 1 1 7 7 7 0	۰			
	Other exposures Standardised Total <sup>2</sup>	43	44		5	69	55		5			

					Standardisc	d Approach					
			As of 31/	03/2023			As of 30/	06/2023			
		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		
	(mln BJR, %)										
	Central governments or central banks	61,821 9.537	70,064 9,271	193		54,245	61,331 9,352	177			
	Regional governments or local authorities	9,537 2,680	9,271 1,954	397		9,723 3,102	9,352 2,199	505			
	Public sector entities Multilateral Development Banks	463	1,954	397		3,102 564	2,199	303			
	Multilateral Development Banks International Organisations	463 245	245	0		144	144				
	Institutions	3.415	3,075	1,158		4,371	4,065	1,357			
	Corporates	8,468	5,705	5,007		8,881	5,845	5,170			
	of which: SME	563	502	449		561	487	450			
	Retail	4.068	2,382	1,740		5,071	2.659	1.913			
	of which: SME	770	271	157		1,036	470	271			
Consolidated data	Secured by mortgages on immovable property	14,026	12,823	5,142		13,670	12,512	5,025			
	of which: SMF	898	774	361		866	809	370			
	Exposures in default	1.394	788	833	553	1,397	774	822	579		
ı	Items associated with particularly high risk	568	411	616		499	373	559			
	Covered bonds	0	0	0		0	0	0			
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0			
I	Collective investments undertakings (CIU)	4	4	34		4	4	42			
I	Equity	0	0	0		0	0	0			
I	Other exposures	12,017	13,063	11,730		10,731	11,885	11,462			
	Standardised Total <sup>2</sup>	118,704	120,604	26,851	744	112,402	112,040	27,033	789		

10 Operations, while Operations, a special plant in the property of the Company o

					Standardise	d Approach			
			As of 31,	03/2023			As of 30,	06/2023	
	(role Fill No.)	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>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
	Central governments or central banks	46,023	53,596	72		38,449	44,859	72	
	Regional governments or local authorities	9,486	9,220	0		9,672	9,300	0	
	Public sector entities	2,598	1,767	316		2,957	1,955	365	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	766	738	294		849	836	326	
	Corporates	2,035	1,039	936		2,195	1,075	985	
	of which: SME	358	305	285		442	379	353	
	Retail	3,356 203	2,150 122	1,591 70		4,112	2,234	1,653 75	
SPAIN	of which: SME		9,997	3,956		225 10,526	130 9,668		
Sirait	Secured by mortoaces on immovable property	10,915 721	9,997	3,956 297		10,526	9,668	3,813 307	
	of which: SME Exposures in default	1.116	612	297	478	1.086	6.58 573	307 606	491
	Items associated with particularly high risk	349	283	425	4/0	346	277	416	491
	Items associated with particularly high risk Covered honds	349	203	923		340	2//	410	
	Claims on institutions and corporates with a ST credit assessment	0	0			ů		0	
	Collective investments undertakings (CIU)	4	4	34		4	4	42	
	Equity	ó	ó	0		ò	ó	0	
	Other exposures	10.244	10.819	11.078		9.943	10.667	10.873	
	Standardised Total <sup>2</sup>				589				616

10 Original seposure, unlike Deposure value, is reported before taking into account any effect due to credit convenion factors or credit nick mitigation techniquae (e.g. substitution effects).

(2) Total value adjustments and provisions per country of counterparty excludes those for securitation exposures but includes general credit risk adjustments.

		(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures but includes general check frisk adjustments.									
					Standardisc	d Approach					
			As of 31,	03/2023			As of 30	/06/2023			
		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 BJR. %) Central governments or central banks	8,753	9,209	64		8,461	8,891	44			
	Regional governments or local authorities	0	0	0		0	0	0			
	Public sector entities	59		0		57		0			
	Multilateral Development Banks International Organisations	0		0		0		u o			
	International Organisations Institutions	606	593	171		639	625	136			
	Corporates	137	127	120		181	151	145			
	of which: SME	66	58	53		66	59	54			
	Retail	573	167	102		673	230	138			
UNITED KINGDOM	of which: SME	542	137	80		643	202	117			
UNITED KINGDOM	Secured by mortgages on immovable property	1,472	1,278	456		1,434	1,238	439			
	of which: SME	47	43	14		46	43	14			
	Exposures in default	136	100	101	14	131	103	103	12		
	Items associated with particularly high risk	41	21	31		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		u o			
	Collective investments undertakings (CIU) Equity	0						0			
	Other exposures	805	787	582		678	644	537			
	Standardised Total <sup>2</sup>	007	797		30	0/0		- 11	25		

30

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

(2) Total value adjustments and provisions per country of country and c

		(2) Total value adjustments as	Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures but includes general credit risk adjustments.									
					Standardisc	d Approach						
			As of 31,	03/2023			As of 30,	06/2023				
		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 an provisions <sup>2</sup>			
	(min BUR. %) Central governments or central banks	984	1,000	17		1,700	1,727	18				
	Regional governments or local authorities	0	0	0		0	. 0	0				
	Public sector entities	0	163	82		64	220	140				
	Multilateral Development Banks	0	0	0		0	0	0				
	International Organisations	0	0	0		0	0	0				
	Institutions	13	10	3		312	319	66				
	Corporates	3,951	2,977	2,711		4,218	3,041	2,821				
	of which: SME	87	87	66		0	0	0				
	Retail	26	19	14		143	136	81				
MEXICO	of which: SME	0	0	0		116	116	67				
	Secured by mortoages on immovable property	1,010	937	468		1,053	967	495				
	of which: SME		57	65		141		97				
	Exposures in default	99	5/	98	59	141	85	9/	5			
	Items associated with particularly high risk Covered bonds	56	26	38		32	15	23				
	Covered bonds Claims on institutions and corporates with a ST credit assessment	,	0			,		0				
	Collective investments undertakings (CIU)	0	0	0		0	0	1 0				
	Equity	0	0	l ő		ů		l ő				
	Other exposures	622	720	30		80	122	45				
	Standardised Total <sup>2</sup>				78				9			

		(2) Total value adjustments and provisions per country of counterparty excludes those for securitization exposures but includes gammal credit risk adjustments.									
					Standardisc	d Approach					
			As of 31,	03/2023			As of 30,	06/2023			
		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>		
	(mh BJR. %) Central governments or central banks	1,392	1,456	6		1,295	1,349	5			
	Regional governments or local authorities Public sector entities	0	0			o o	0	0			
	Multilateral Development Banks International Organisations	0	0	0		0	0	0			
	Institutions	92	86	21		116	108	27			
	Corporates of which: SME	876	662	380		845	672	360			
	Retail	12	5	4		14	6	5			
UNITED STATES	of which: SME Secured by mortgages on immovable property	6 241	1 237	1 118		6 259	2 255	1 131			
	of which: SME	2	2	1		1	1	1			
	Exposures in default  Items associated with particularly high risk	0 99	0 58	0 87	0	0 99	0 58	0 87			
	Covered bonds	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			
	Equity	0	ő	i i		ő	ő	ő			
	Other exposures	91	89	35		0	28	3			
	Standardised Total <sup>2</sup>				11				12		

11 (3 Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit covered conservation factors or credit risk mitigation techniques (e.g. substitution effects).

(2) Total value adjustments and provisions per country of counterparty excludes those in rescurribution exposures but includes general credit risk adjustments.



# 2023 EU-wide Transparency Exercise Credit Risk - Standardised Approach Banco de Sabadell, S.A.

	Correct Co. Additional State												
					Standardise	d Approach							
			As of 31/	03/2023			As of 30,	06/2023					
	(mb P/0 %)	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>				
ITALY	Control governments or control basis to Septimal government or bod and wholes supplicated government or bod and wholes substitution of the control of the control of the control of for substitution or control of the control of the control of the control of substitution or of which OHE Section of the control of the control of the control of of which OHE Section of the control of the control of the control of control of the control of the control of control of the control of the control of control of	3,260 0 0 0 0 62 11 1 0 0 33 30 0 0 0 0	3,261 0 0 0 99 10 0 1 1 0 0 33 8 0 0 0 0	0 0 0 34 34 1 0 2 2 2 2 2 0 0 0 0		3,237 0 0 0 299 12 1 0 40 38 6 6 6 6	3,238 0 0 0 296 11 0 40 33 36 0 0 0	0 0 0 91 8 0 1 0 22 21 0 0 0	a				
	Standardised Total <sup>2</sup>				1				1				

		(a) rose veste espatimenta el	a provinces per country or cor	anapaty encouses orone for an	curosacon esposores co. rico.	an germa creat rat augustine			
					Standardise	d Approach			
			As of 31,	03/2023			As of 30,	06/2023	
		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>
FRANCE	Control Contro	296 0 0 0 0 2 130 2 1 1 95 61 4 3 5 0 0 0 0 0 2 1 1 9 0 1 9 1 9 1 9 1 9 1 9 1 9 1 9 1 9	298 0 0 0 448 109 2 1 1 99 60 4 4 4 0 0 0	0 0 0 0 137 102 1 1 0 2 7 16 5 6 0 0 0	1	256 0 0 0 0 555 142 14 9 4 61 4 5 0 0 0 0	259 0 0 0 537 126 0 13 122 99 60 0 3 3 4 0 0	0 0 0 0 186 110 0 7 7 25 16 4 6 0 0	
	Standardised Total <sup>2</sup>				5				5

#### 2023 EU-wide Transparency Exercise Credit Risk - IRB Approach

Banco de Sabadell, S.A.

		l l					IRB Ap	proach					
		Į.		As of :	10/09/2022					As of :	31/12/2022		
		Original E	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments	Original I	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	e amount	Value adjustments
	(min EUR, %)	1	Of which: defaulted	******		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	0	0
	Corporates	52,862	2.411	40.124	20,337	522	1.261	53.330	2,708	0 40,714	20.414	524	1,211
	Corporates - Of Which: Specialised Lending	5.138	76	4 747	3.280	322	75	5,676	75	5.183	4.049	0	80
	Corporates - Of Which: SME	15,930	1.033	11.984	5,870	374	391	15.820	985	11.854	5.839	357	396
	Retail	99,620	2,205	91,751	17,985	838	1,015	98,393	2,147	90,589	17,369	828	1,077
	Retail - Secured on real estate property	74,999	1,094	75,813	11,485	529	258	73,913	1,008	74,663	10,964	525	279
Consolidated data	Retail - Secured on real estate property - Of Which: SME	3,360	179	3,151	1,184	143	52	3,388	176	3,165	1,150	141	58
Corisonuateu data	Retail - Secured on real estate property - Of Which: non-S		916	72,662	10,301	386	206	70,525	831	71,498	9,814	384	221
	Retail - Qualifying Revolving	7,853	139	5,376	1,602	113	195	7,788	144	5,351	1,546	101	185
	Retail - Other Retail - Other Retail - Of Which: SME	16,768 11.785	972 619	10,563 6.127	4,898 1.863	197 43	562 266	16,692 11.672	995 642	10,575 6.080	4,859 1.851	202 52	613 299
	Retail - Other Retail - Of Which: non-SME Retail - Other Retail - Of Which: non-SME	4.983	619 353	4 435	3,036	43 154	266 296	5.020	353	4 495	3,009	150	214
	Retail - Other Retail - Of Which: non-SME Equity	9,983	333	915	1,967	154	250	893	333	9,493	1.925	130	324
	Other non credit-obligation assets	72.7	- u	71.7	0	- i		033	Ů	033	0		
	IRB Total <sup>2</sup>				40.289						39,709		

(i) Original exposure, unlike Exposure value, is reported before taking into account any effect does to credit connection factors or credit risk indigistion techniques (i.e., authorithation effects).
(ii) 1981 Take does not include the Successfunders position unlike in the security proving the 2020 energies.
(iii) 1981 Take security countries are delicted. Their has been sected under the followings risk of Countries and Countries are delicted. Their has been sected under the followings risk of Countries and Countries are delicted. Their has been sected under the followings risk of Countries and Countries are delicted. Their has been sected under the followings risk of Countries and Countries are delicated by the 1995 of that designed under under the 1995 of that delicated are considered to the 1995 of that delicated are considered to the 1995 of that delicated are considered as the 1995 of the 1995 of that delicated are considered as the 1995 of the 1995

		as or last quarter											
							IRB Ap	proach					
				As of	30/09/2022					As of	31/12/2022		
		Original I	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	: amount	Value adjustments	Original I	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	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	41,243	2,305	30,018	14,967	518	1,084	41,525	2,222	30,409	14,646	484	1,022
	Corporates - Of Which: Specialised Lending	2,413 15.009	76 960	2,253	1,527 5.475	373	59 356	2,638 14.815	74	2,422	1,724 5.286	0 356	62
	Corporates - Of Which: SME Retail	15,009 47,699	1.697	11,175 40.116	5,4/5 7.493	3/3 401	356 783	48.019	958 1.663	10,951 40,549	7,471	396	375 837
	Retail - Secured on real estate property	29.802	647	29.438	4,253	226	783	30,209	588	29.827	4 205	217	212
	Retail - Secured on real estate property - Of Which: SME	3.332	179	3,125	1.177	143	52	3.360	176	3.139	1.137	141	58
SPAIN	Retail - Secured on real estate property - Of Which: non-S		469	26.313	3.076	84	149	26.850	412	26,688	3.068	76	154
	Retail - Qualifying Revolving	2,705	98	1.708	186	24	82	2.658	102	1.690	179	23	88
	Retail - Other Retail	15,191	952	8,970	3.054	151	500	15.151	973	9.032	3.087	158	538
	Retail - Other Retail - Of Which: SME	11,739	619	6,095	1,859	43	266	11,607	642	6,041	1,844	52	299
	Retail - Other Retail - Of Which: non-SME	3,453	333	2,875	1,195	108	235	3,544	331	2,991	1,243	106	239
	Equity	826	0	826	1,779	0	0	830	0	830	1,788	0	0
	Other non credit-obligation assets												
	IRB Total												

(5) 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	0/09/2022					As of 3	1/12/2022		
		Original Exposure					Value adjustments	Original E	xposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	e amount	Value adjustments
	(min EUR, %)			Value			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
	Institutions	0	0	0		0		0	0	0	0	0	0
	Corporates		0			0	15	1,868	2	1,613	1,050	0	19
	Corporates - Of Which: Specialised Lending	430	0	398	323	0	6	507	0	466	427	0	6
	Corporates - Of Which: SME	173	0	152	85	0	1	317	2	292	169	0	4
	Retail	49,705	452 397	49,465 44,280	10,096	429	219 49	48,109	444	47,824	9,474	424	228
	Retail - Secured on real estate property	43,090	39/	44,280	6,851	295	49	41,555	387 0	42,698	6,352	303	60
UNITED KINGDOM	Retail - Secured on real estate property - Of Which: SME	8	0	5	3	0	49	8		5	3	0	
	Retail - Secured on real estate property - Of Which: non-S Retail - Qualifying Revolving	43,082 5.105	397 36	44,275 3.642	6,849 1.412	295 88	110	41,547 5.088	387 37	42,693 3.635	6,349 1.363	303 77	60 94
	Retail - Other Retail	1.510	18	1,543	1,412	45	60	1.467	20	1,033	1,759	44	74
	Retail - Other Retail - Of Which: SME	1,510	10	1,545	1,033	45	0.	1,467	20	1,491	1,759	44	0
	Retail - Other Retail - Of Which: non-SME Retail - Other Retail - Of Which: non-SME	1,510	18	1.540	1.832	45	60	1.452	20	1.482	1.757	44	74
	Retail - Other Retail - Of Which: non-SME Equity	4	10	4	7	45	0.0	1,432	20	4	7,737	94	
	Other non credit-obligation assets			-	,					-1			-
	IRB Total												

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

	ı						TOD A	proach					
							IKO AP	proacii					
				As of	30/09/2022					As of	31/12/2022		
		Original I	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	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		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		
	Corporates - Of Which: Specialised Lending	171	,	164	80	0	4	123	5	117	55	0	5
	Corporates - Of Which: SME	35	2	20	-	0	0	21	1	18	7		,
	Retail	36		34	e e	0		37		36	é		0
	Retail - Secured on real estate property	32	ő	31	5	ő	ő	34	ő	34	6	ő	ő
MENTEO	Retail - Secured on real estate property - Of Which: SME	0	ō	0	0	0	ō	0	ō	0	ō	ō	ō
MEXICO	Retail - Secured on real estate property - Of Which: non-St	31	0	31	5	0	0	34	0	34	6	0	0
	Retail - Qualifying Revolving	2	0	1	0	0	0	2	0	1	0	0	0
	Retail - Other Retail	3	0	2	1	0	0	1	0	1	0	0	0
	Retail - Other Retail - Of Which: SME	2	0	1	0	0	0	0	0	0	0	0	0
1	Retail - Other Retail - Of Which: non-SME	1	0	1	0	0	0	1	0	1	0	0	0
	Equity Other non credit-obligation assets	2	0	2	- 4	0	0	2	0	2	4	0	0
	IRB Total												

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

							IRB Ap	proach					
				As of	0/09/2022					As of :	31/12/2022		
		Original	Exposure <sup>1</sup>	Exposure	Risk exposure	amount	Value adjustments	Original I	Exposure <sup>1</sup>	Exposure	Risk exposur	amount	Value adjustment
	(min EUR, %)		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	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 Corporates	0 3.741	0	3,515	0 1.860	0	0 28	3.841	0	0 3.637	2.005	0	0 18
	Corporates - Of Which: Specialised Lending	1,447	0	1,334	835	0	40	1.419	0	1,308	952		5
	Corporates - Of Which: SME	26	0	73	13	0	7	10	0	1,300	934		0
	Retail	151	0	150	21	0	0	158	0	156	23	0	ő
	Retail - Secured on real estate property	147	ō	147	21	ō	ō	154	ō	153	23	ō	ō
	Retail - Secured on real estate property - Of Which: SME	1	0	1	0	0	0	1	0	1	0	0	
UNITED STATES	Retail - Secured on real estate property - Of Which: non-SI	146	0	146	21	0	0	153	0	153	23	0	0
	Retail - Qualifying Revolving	2	0	1	0	0	0	2	0	2	0	0	0
	Retail - Other Retail	1	0	1	0	0	0	1	0	1	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	1	0	1	0	0	0
	Retail - Other Retail - Of Which: non-SME	1	0	1	0	0	0	1	0	1	0	0	0
	Equity	- 44	0	44	83	0	0	21	0	21	39	0	0
	Other non credit-obligation assets												
	IRB Total												

(0) Original executive, unlike Executive value, is recorded before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g., substitution effects).



# 2023 EU-wide Transparency Exercise Credit Risk - IRB Approach

							IRB Ap	proach					
				As of	30/09/2022					As of	31/12/2022		
		Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	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		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	73	0	43	0 37	0	0	0 65	0	0 40	0 20	0	0
	Corporates	/3	0	43	3/	0	0	65	0	40	20		0
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME		0		0		0		0	0		0	0
	Retail	22	0	21	3	0	0	22	0	22	3	0	0
	Retail - Secured on real estate property	19	0	19	3	0	0	21	0	21	3	0	0
	Retail - Secured on real estate property - Of Which: SME	0	ō	0	ō	ō	ō	0	ō	0	ō	ō	ō
ITALY	Retail - Secured on real estate property - Of Which: non-S	19	0	19	3	0	0	21	0	21	3	0	0
	Retail - Qualifying Revolving	2	0	1	0	0	0	1	0	1	0	0	0
	Retail - Other Retail	1	0	1	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	1	0	1	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
	Other non credit-obligation assets											_	_
	IRB Total										· ·		

							IRB Ap	proach					
				As of	30/09/2022					As of	31/12/2022		
		Original	Exposure <sup>1</sup>	Exposure	Risk exposure	e amount	Value adjustments	Original	Exposure <sup>1</sup>	Exposure	Risk exposur	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	1,889	66	1,509 279	787	0	35	2,147	45	1,706	1,115	0	33
	Corporates - Of Which: Specialised Lending	323	0		204	0	3	405			378	0	3
	Corporates - Of Which: SME Retail	233	57	219	106	0	23	232	11	218 143	179	0	4
	Retail - Secured on real estate property	145 136	- 2	141 135	32 30	0	1	146 138		143	31 30		1 0
	Retail - Secured on real estate property  Retail - Secured on real estate property - Of Which: SME	136	1	135	30	0	0	138	2	13/	30	0	
FRANCE	Retail - Secured on real estate property - Of Which: non-St	134		133	29	0		136		135	29		
	Retail - Qualifying Revolving	124	0	133	29	0	0	4		133	0	0	0
	Retail - Other Retail	4	0	4	i	0	0	3	0	3	i	0	0
	Retail - Other Retail - Of Which: SME	,	0	1		0		1	0	1			0
	Retail - Other Retail - Of Which: non-SME	3	0	3	i	0	0	2	0	5	i	0	0
	Equity	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō
	Other non credit-obligation assets												
	IRB Total												

#### 2023 EU-wide Transparency Exercise Credit Risk - IRB Approach

							IRB Ap	proach					
				As of	31/03/2023					As of 3	30/06/2023		l ,
		Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments	Original E	xposure <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 Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	52.611	2,734	40.100	19.492	514	1,355	52,206	2.548	40,744	19.467	465	1,254
	Corporates - Of Which: Specialised Lending	5.851	23	5.294	4.133	0	53	5.851	31	5.280	4.193	0	70
	Corporates - Of Which: SME	15.239	983	11.342	5.465	337	403	14.385	902	11.634	5,352	310	359
	Retail	97,492	2,135	89,925	17,875	855	1,003	98,227	2,203	91,605	18,587	909	1,125
	Retail - Secured on real estate property	73,104	1,005	73,860	10,786	557	238	74,015	1,049	74,804	11,150	588	281
Consolidated data	Retail - Secured on real estate property - Of Which: SME	3,293	173	3,089	1,075	142	46	3,277	178	3,071	1,044	148	62
Consolidated data	Retail - Secured on real estate property - Of Which: non-Sh	69,811	832	70,770	9,711	415	192	70,738	871	71,733	10,106	439	219
	Retail - Qualifying Revolving	7,762	141	5,344	2,051	100	176	7,880	140	5,084	2,056	108	182
	Retail - Other Retail	16,626	989	10,721	5,039	197 48	588	16,332	1,013	11,717	5,381	213	663
	Retail - Other Retail - Of Which: SME	11,566 5.060	627 361	6,154 4,567	1,853 3.186	48 149	276 312	11,187 5.145	659 355	6,902 4,815	2,093 3.288	58 155	328 335
	Retail - Other Retail - Of Which: non-SME	813	361	4,56/ 813	3,186 1.719	149	312	5,145	355	4,815 843	3,288 1.804	155	3.55
	Equity Other non credit-obligation assets	813		813	1,719	0		843	- 0	843	1,804		
	TRR Total <sup>2</sup>				39.086						39.858		_

		as of last quarter											
							IRB Ap	proach					
				As of	31/03/2023					As of 3	0/06/2023		
		Original I	Exposure <sup>1</sup>	Exposure	Risk exposure	amount	Value adjustments	Original I	Exposure <sup>1</sup>	Exposure	Risk exposur	amount	Value adjustment
	(min EUR, %)		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	and 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	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	40,849	2,265	29,840	14,110	502	1,141	40,227	2,064	30,306	14,110	456	1,0
	Corporates - Of Which: Specialised Lending	2,712	6	2,433	1,790	0	18	2,682	6	2,385	1,778	0	16
	Corporates - Of Which: SME Retail	14,241 47,868	980 1.658	10,489 40.670	4,958 7.326	337 395	395 768	13,329 47.619	898 1.704	10,625 41,709	4,829 7.610	310 412	350 882
	Retail - Secured on real estate property	47,868 30.144	1,658	29,785	4.012	395 222	768 173	47,619 30.195	619	41,709	7,610 3.968	412 229	211
	Retail - Secured on real estate property - Of Which: SME	3265	173	3.064	1.062	142	46	3,248	178	3.042	1.031	148	62
SPAIN	Retail - Secured on real estate property - Of Which: non-Sh		421	26,722	2,950	79	127	26.947	441	26.800	2.937	80	14
	Retail - Qualifying Revolving	2,589	97	1.662	177	23	80	2,579	96	1.649	167	74	84
	Retail - Other Retail	15.135	966	9,223	3.142	151	515	14.845	989	10.218	3.475	160	587
	Retail - Other Retail - Of Which: SME	11,525	627	6.135	1.848	48	276	11.153	658	6.887	2.089	58	329
	Retail - Other Retail - Of Which: non-SME	3,610	339	3,087	1,294	103	239	3,692	331	3,331	1,387	102	259
	Equity	748	0	748	1,578	0	0	775	0	775	1,656	0	0
	Other non credit-obligation assets												
	IRB Total												

								IRB Ap	proach					
					As of :	31/03/2023					As of 3	30/06/2023		
			Original I	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments	Original I	Exposure <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		0	0	0	0	0	0	0	0	0	0	0	0
	Corporates		1,944	16	1,670	988	0	33	1,851	17	1,617	995	0	34
		Of Which: Specialised Lending	524	16	472	422	0	21	497	17	450	412	0	24
		Of Which: SME	296	0	246	142	0	2	319	0	307	173	0	2
	Retail		47,354	449	47,028	10,130	453	225	48,306	468	47,630	10,559	490	231
		red on real estate property	40,775	388	41,901	6,368	331	60	41,593	405	42,746	6,776	354	62
UNITED KINGDOM		Retail - Secured on real estate property - Of Which: SME	7	0	5	3	0	0	7	0	7	3	0	0
UNITED KINGDOM		Retail - Secured on real estate property - Of Which: non-Sh	40,768	388	41,896	6,365	331	60	41,586	405	42,738	6,773	354	62
		ifying Revolving	5,133	40	3,657	1,876	77	94	5,263	40	3,412	1,886	84	95
	Retail - Otho	r Retail	1,446	21	1,469	1,887	46	72	1,450	23	1,473	1,897	52	74
		Retail - Other Retail - Of Which: SME	15	0	9	2	0	0	15	0	6	2	0	0
		Retail - Other Retail - Of Which: non-SME	1,430	21	1,461	1,885	46	72	1,435	23	1,466	1,895	52	74
	Equity Other non credit-obligation	ın assets	4	0	- 4	7	0	0	5	0	5	9	0	0
	IRB Total													

							IRB Ap	proach					
				As of	31/03/2023					As of	80/06/2023		
		Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments	Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustment
	(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	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	126	5	123	60	0	4	104	- 4	92	31	0	4
	Corporates - Of Which: Specialised Lending	8 24	0	8 19	6	0	0	4	0	4	3	0	0
	Corporates - Of Which: SME		1		/	0	1	29	1	22	/	0	1
	Retail	36		35	5	0	0	36	0	36	5	0	0
	Retail - Secured on real estate property  Retail - Secured on real estate property - Of Which: SME	33	0	33	5		0	34	0	34	4		0
MEXICO	Retail - Secured on real estate property - Of Which: non-Si	33		33				34		34			0
	Retail - Qualifying Revolving	33			,			31			,		0
	Retail - Other Retail	1	0	1	0		0	1	0	1	0		0
	Retail - Other Retail - Of Which: SME	'n			0		o o		0	ń	0		0
	Retail - Other Retail - Of Which: non-SME	ī	0	i	n n	0	0	i	0	ī	0	0	0
	Equity		0	2	4	0	0	2	0	,	4	0	0
	Other non credit-obligation assets	_				_						_	
	TRR Total												

							IRB Ap	proach					
				As of	31/03/2023					As of 3	80/06/2023		
		Original	Exposure <sup>1</sup>	Exposure	Risk exposure	amount	Value adjustments	Original	Exposure <sup>1</sup>	Exposure	Risk exposure	amount	Value adjustment
	(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 Corporates	3,586	0	3,392	0 1.767	0	0 17	3,720		3,480	0 1.753	0	0 27
	Corporates - Of Which: Specialised Lending	1,365	0	1,253	917	0	5	1,336	8	1,231	926		15
	Corporates - Of Which: SME	1,303		7	4		0	1,330	ů	1,231	23	0	15
	Retail	167	0	166	24	0	0	183	0	181	27	0	0
	Retail - Secured on real estate property	163	ō	163	24	ō	ō	178	ō	178	26	ō	ō
	Retail - Secured on real estate property - Of Which: SME	1	0	1	0	0	o o	1		1	0		0
UNITED STATES	Retail - Secured on real estate property - Of Which: non-Si	163	0	162	24	0	0	177	0	177	26	0	0
	Retail - Qualifying Revolving	2	0	1	0	0	0	2	0	1	0	0	0
	Retail - Other Retail	1	0	1	0	0	0	3	0	3	1	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	1	0	1	0	0	0	2	0	2	0	0	0
	Equity	22	0	22	42	0	0	24	0	24	45	0	0
	Other non credit-obligation assets												
	IRB Total												



Credit Risk - IRB Approach

							IRB Ap	proach					
				As of	31/03/2023					As of	30/06/2023		
		Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments	Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposur	e amount	Value adjustments and
	(min ELR, %)		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	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	77	0	48	37	0	0	72	0	46	19		0
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	0 15		0	0		0	15		0 14	0		0
	Corporates - Ut Which: SME Retail	22	0	21	5	0	0	15 23		14 23	1		0
	Retail - Secured on real estate property	19		19	7			21		23			0
	Retail - Secured on real estate property - Of Which: SME	0	0	19	3	0	0	0		0	3		0
ITALY	Retail - Secured on real estate property - Of Which: non-Sh	19	0	19	3	0	0	21	0	21	3	0	0
	Retail - Qualifying Revolving	1	ō	1	ō	ō	ō	1	ō	1	ō		ō
	Retail - Other Retail	2	0	1	0		0	1	0	1	0		0
	Retail - Other Retail - Of Which: SME	2	0	1	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	31/03/2023					As of	30/06/2023		
			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 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		2,157 402	16	1,696	970 323	0	18	2,115 401	24	1,686 346	957 337	0	23
		Corporates - Of Which: Specialised Lending				323 162		3						5
	Retail	Corporates - Of Which: SME	222 149	0	202 145	162 32		2	117 153	0	110 150	106 33		1 1
	recan	Retail - Secured on real estate property	140	2	139	30	1	0	146		146	32	1 :	
		Retail - Secured on real estate property - Of Which: SME	2	0	139	30		0	240		140	32		
FRANCE		Retail - Secured on real estate property - Of Which: non-Sh	138	2	137	30		0	143	2	143	32	1	ĭ
		Retail - Qualifying Revolving	4	n	3	0	0	0	4	â	2	0	â	i i
		Retail - Other Retail	5	0	3	i	0	0	3	0	3	i	0	0
1		Retail - Other Retail - Of Which: SME		0	l î	0	0	0	i	0	i	0		,
		Retail - Other Retail - Of Which: non-SME	2	ō	2	1	ō	ō	2	ō	2	1	ō	ō
l	Equity		ō	0	ō	0	ō	0	0	0	0	0	0	o o
	Other non	credit-obligation assets												



General governments exposures by country of the counterparty

							Banco de Sabadell, S.A	١.						
							As of 31/12/2022							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off bala	nce sheet	
												Off-balance sl	neet exposures	
					Non-derivative financial as	ssets by accounting portfolio	•	Derivatives with po	sitive 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	Austria	7:	0 0 75 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0		75 (0)	0	( ( ( ( ( (	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		
[ 0 - 3M [	Belgium	99	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000			0 0 0 0 98 0 0 1 44 0		0 0 0 0 0	0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0		
[ 0 - 3M [	Bulgaria									·		J		
Total [0 - 3M   [ 0 - 3M   [ 1 3M - 1 Y   [ 1 1 Y - 2 Y   [ 1 2 Y - 3 Y   [ 3 Y - 5 Y   [ 5 Y - 1 0 Y   [ 1 0 Y - more Total	Cyprus													
[ 0 - 3M [	Czech Republic		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0			0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	( ( ( (	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		
[ 0 - 3M   [ 3M - 1Y   [ 1Y - 2Y   [ 2Y - 3Y   [ 3Y - 5Y   [ 5Y - 10Y	Denmark		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	( ( ( ( ( ( ( ( ( ( ( ( ( ( ( ( ( ( ( (		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	(	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		
[ 0 - 3M [	Estonia													



General governments exposures by country of the counterparty

							Banco de Sabadell, S.A	٨.						
							As of 31/12/2022							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off bala	nce sheet	
												Off-balance s	heet exposures	
					Non-derivative financial as	sets by accounting portfoli	0	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 [	Finland	51	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		000000000000000000000000000000000000000	0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0	000	
[ 0 - 3M [	France	199 200 203 3 3	2 202 4 24 2 32 1 0	24 0 1 0	0 0 0 0	3	0 0 0 50 195 195 195 195 195 195 195 195 195 195		0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	000000000000000000000000000000000000000	6	0
Total  [0 - 3M [	Germany	28.	0 0 0 2 282 0 0 0 0 0 2 2 2 2 2 2 0 0 0 0	0 83 0 2 2 2 0	0 0 0 0 0	5	0 0 149 0 0 0 0 0 0 0 0 0 0 0 0		0	0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0	0 0 0 0	0
Total [0 - 3M] [3M - 1Y] [1Y - 2Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Croatia													
[ 0 - 3M [	Greece		0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0	0 0 0 0	0 0 0 0 0	0 0 0 0 0	0	
0 - 3M	Hungary													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Ireland	38	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0	3	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		000000000000000000000000000000000000000	0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0	000	
10 - 3M	Italy	34 (2 (2 (60) (50) (50) (1-43) (1) (3) (7)	8 508 5 505 7 1,437	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	31	0 0 0 0 607 508 0 508 0 505 0 1,437 0 3,057		0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	000000000000000000000000000000000000000	000000000000000000000000000000000000000	0
10 - 3M     10 - 3M     13M - 1Y      13M - 1Y      12Y - 2Y      12Y - 3Y      13Y - 5Y      15Y - 10Y      10Y - more     Total	Latvia	3,176	3,078	20	V		3,037		U	U	U	0	U	0



General governments exposures by country of the counterparty

							Banco de Sabadell, S.A	A						
							As of 31/12/2022	!						
						Dire	ct exposures							
	(min EUR)			On balance sl	heet				Deriva	tives		Off balar	nce sheet	
	(min Edity				Non-derivative financial as	sets by accounting portfolio	,	Derivatives with pos	sitive fair value	Derivatives with	negative fair value	Off-balance sh	neet exposures	
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short 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     13M - 12     1   14   17	Lithuania													
[ 0 - 3M [	Luxembourg		0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0	0 0 0 0 0	0 0 0 0		
[ 0 - 3M [	Maita													
Total	Netherlands													
[ 0 - 3M   [ 3M - 1Y   [ 1Y - 2Y   [ 2Y - 3Y   [ 3Y - 5Y   [ 5Y - 10Y	Poland													
Total	Portugal	3 6 6 10 548 6 744	0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	3 0 84 0 109 548 0	0 0 0 0	0	0 0 0 0 0	0 0 0 0	0 0 0 0 0		
[ 0 - 3M [	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	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		
[ 0 - 3M	Slovakia			v	·	· ·	,	·		, and the second		, and the second		
[0 - 3M   [3M - 1Y   [1Y - 2Y   [2Y - 3Y   [3Y - 5Y   [5Y - 10Y   [10Y - more	Slovenia													



General governments exposures by country of the counterparty

							Banco de Sabadell, S.A	l						
							As of 31/12/2022							
						Dire	ct exposures							
	(mln EUR)			On balance sl	heet				Deriva	tives		Off balan	ce 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
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	Spain	1,966 2,096 1,616 1,136 1,138 2,779 14,168 3,634 27,289	1,966 2,095 1,616 1,038 2,779 14,168 3,633 27,296	0 0 0 0 2 2 2	000000000000000000000000000000000000000	103 690 700 408 1,189 0 3,196	630 2,672 12,977 3,630	0 0 0 0 2 2	0 8 1 1 0 27 1	0 1 0 0 1 1 8	3 10 0 0 0 14 50	676 371 114 446 13 945 313 <b>2,879</b>		95
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Sweden	2/20	27,620	·		5,130	2,027		3			2,013		
[ 0 - 3M [	United Kingdom	0 0 0 1 241 1,658 2,100	0 0 0 1 244 1,858 <b>2,100</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 1 1 241 334 575	0 0 0 0 0 0 1,525	0 0 0 0	0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		
10 - 3M	Iceland	3												
[ 0 - 3M [	Liechtenstein													
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 0 0 0 0 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0	0 0 0 0	0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0		
[ 0 - 3M [	Australia	·						v						
100 - more	Canada	0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		
10 - 3M    13M - 1Y    11Y - 2Y    12Y - 3Y    13Y - 5Y    15Y - 10Y    10Y - more	Hong Kong						J	•				Ů		



General governments exposures by country of the counterparty

							Banco de Sabadell, S.A							
							As of 31/12/2022							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off bala	nce sheet	
												Off-balance s	neet exposures	
			Total carrying amount of non-derivative financial		Non-derivative financial as	sets by accounting portfoli	,	Derivatives with po	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	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	
[ 0 - 3M [	Japan	0	0	000000000000000000000000000000000000000	000000000000000000000000000000000000000		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0	0 0 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 [	u.s.	22 6 0 0 42 5 999 1,115	62 6 0 0 42 5 987 1,103	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	59 ( ( 4: 733 833	0 0 0 0 0 4 4 254	000000000000000000000000000000000000000	000000000000000000000000000000000000000	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
[ 0 - 3M [	China		-											
Total  10 - 3M   13M - 1Y   11Y - 2Y   12Y - 3Y   13Y - 5Y   13Y - 5Y   13Y - 10Y   10Y - more  Total  10 - 3M   13M - 1Y   11Y - 2Y   13Y - 5Y   13Y - 5Y	Switzerland													
[10Y - more	Other advanced economies non EEA	0 28 0 0 0 0	0 28 0 0 0 0 0	0 28 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
10 - 3M	Other Central and eastern Europe countries non EEA													
[ 0 - 3M [	Middle East	0	000000000000000000000000000000000000000	000000000000000000000000000000000000000	000000000000000000000000000000000000000		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
Total   Tota	Latin America and the Caribbean	51 53 87 138 66 63 133 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	6 5: 8: 122 6: 3: 425	0 0 0 10 5 10 100	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0



#### General governments exposures by country of the counterparty

Banco de Sahadell S.A.

							Banco de Sabadell, S./	٦.						
							As of 31/12/2022							
						Dire	ct exposures							
	(mln EUR)			On balance sl	heet				Deriva	tives		Off bala	nce sheet	
												Off-balance s	heet exposures	
					Non-derivative financial as	sets by accounting portfolk	,	Derivatives with pos	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	of which: Financial assets at	of which: Financial assets at					Nominal	Provisions	Risk weighted exposure amount
				of which: Financial assets held for trading	designated at fair value through profit or loss	fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount			
4.0														
[ 0 - 3M [	Africa	0 1 3 0	0 1 3 0	0	0	1 1 0	0 0 3 0							0
Γ10Y - more Total		0 4	0 4	0	0	1	0	0	0	0	0	0		0 1
[ 0 - 3M [ [ 3M - 1Y [		0	0	0	0	0	0	0	0	0		0		0
[ 1Y - 2Y [ [ 2Y - 3Y [	Others	0	0	0	0		0	0	0					0
[3Y - 5Y [ [5Y - 10Y [		0	0	0	0		0	0	0					0
[10Y - more Total		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 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) or sovereign credit risk (i.e. CDS, financial quarantees) booled in all the accounting portfolio (on-off balance sheet). Interpe

(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.

Listin America Argentina, Boilze, Bolivis, Brazil, Chille, Colombia, Cocia Rica, Dominica, Decide, Artiqua And Barbuda, Aruba, Bahamas, Barbados, Cayman, Halft, Honduras, Jamatca, Mexico, Nicarogua, Penama, Panguay, Penu, S. Kitts and Nevis, S. Lucia, S. Vincent and the Genadines, Suriname, Thridds and Tobago, Uruguay, Venezueis, Artiqua And Barbuda, Aruba, Bahamas, Barbados, Cayman, Halft, Honduras, Jamatca, Mexico, Nicarogua, Penama, Panguay, Penu, S. Kitts and Nevis, S. Lucia, S. Vincent and the Genadines, Suriname, Thridds and Tobago, Uruguay, Venezueis, Artiqua And Barbuda, Aruba, Bahamas, Barbados, Cayman, Halft, Honduras, Jamatca, Mexico, Nicarogua, Penama, Panguay, Penu, S. Kitts and Nevis, S. Lucia, S. Vincent and the Genadines, Suriname, Thridds and Tobago, Uruguay, Venezueis, Artiqua And Barbuda, Aruba, Bahamas, Barbados, Cayman, Halft, Honduras, Jamatca, Mexico, Nicarogua, Penama, Panguay, Penu, S. Kitts and Nevis, S. Lucia, S. Vincent and the Genadines, Suriname, Thridds and Tobago, Uruguay, Venezueis, Artiqua And Barbuda, Aruba, Penchi Guiana, Guadente, Guiana, Guadente, Guiana, Guia

Africa: Apprils, Egypt, Morocco, South Africa: Apprils, Epypt, Morocco, South Africa: Apprils, Epytholis, Chand, Commors, Congo, The Democratic Republic (O'Thire Congo, Cite D'Noire, Equatorial Guinea, Eritrea, Ethiopia, Gabon, Gamba, Guinea, Guinea,

(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.



General governments exposures by country of the counterparty

							Banco de Sabadell, S.A	١.						
							As of 30/06/2023							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off bala	nce sheet	
												Off-balance sl	neet exposures	
					Non-derivative financial as	ssets by accounting portfolion	•	Derivatives with po	sitive 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 [	Austria		0 0 0	0 0 0 0 0	( ( ( ( ( ( ( ( ( ( ( ( ( ( ( ( ( ( (		0 0 0	( ( ( ( ( (	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0
[ 0 - 3M [	Belgium	100	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 3 0 2 3			0 0 0 0 99 0 0 1 45 0		0	0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0		0 0 0 0 0 0 0
[ 0 - 3M [	Bulgaria													
Total [0 - 3M   [1 3M - 1 Y   [1 1 Y - 2 Y   [2 Y - 3 Y   [3 Y - 5 Y   [5 Y - 10 Y   [10 Y - more Total	Cyprus													
[ 0 - 3M [	Czech Republic		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	(		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	(	0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		0 0 0 0 0 0 0
[ 0 - 3M   [ 3M - 1Y   [ 1Y - 2Y   [ 2Y - 3Y   [ 3Y - 5Y   [ 5Y - 10Y	Denmark		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	()		0 0 0		000000000000000000000000000000000000000	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		
Total	Estonia													



General governments exposures by country of the counterparty

							Banco de Sabadell, S.	١.						
							As of 30/06/2023							
						Dire	ct exposures							
	(min EUR)			On balance s	heet				Deriva	tives		Off balar	nce sheet	
					Non-derivative financial as	sets by accounting portfolio	<b>5</b>	Derivatives with pos	sitive fair value	Derivatives with	negative fair value	Off-balance sl	neet exposures	
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)		of which: Financial assets	of which: Financial assets at						Nominal	Provisions	Risk weighted exposure amount
				of which: Financial assets held for trading	designated at fair value through profit or loss	fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount			
[ 0 - 3M   1   1   1   1   1   1   1   1   1	Finland	51 55 55	0 0 0 51 0 0	0 0 0 0 0	0 0 0 0 0	( ( ( ( ( ( ( ( ( ( ( ( ( ( ( ( ( ( (	0 0 0 0 0 0 51 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0		0 0 0 0 0 0 0 0
[ 0 - 3M [	France	15 197 0 0 3 3 1 1 2	15 197 0 0 32 1 0 245	15 0 0 0 1 1	000000000000000000000000000000000000000	33	0 197 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		0 0 0 0 0 0 0
To - 3M	Germany	( ) ( ) ( ) ( ) ( ) ( ) ( ) ( ) ( ) ( )	0 48 1 0 3 0 0	0 48 1 1 0 3 3 0 0	0	(	000000000000000000000000000000000000000	0 0 0 0	0	0 0 0 0	0 0 0 0	0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
[ 0 - 3M	Croatia													
[ 0 - 3M [	Greece		0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	( ( ( ( ( ( ( ( ( ( ( ( ( ( ( ( ( ( ( (	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
[ 0 - 3M	Hungary													
[ 0 - 3M [	Ireland	0 0 0 3 3 0 0	0 0 0 36 0	0 0 0 0 0	0 0 0 0 0	( ( ( 38 ( ( 36	0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	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	Italy	18 1,145 216 617 1,355 0		0 18 44 0 0 8 0	000000000000000000000000000000000000000	(0)	0 0 1,101 216 617 1,348 0 3,282	0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		0 0 0 0 0 0 0 0 0
[ 0 - 3M	Latvia													



General governments exposures by country of the counterparty

							Banco de Sabadell, S.A	A.						
							As of 30/06/2023							
						Direc	t exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	ice sheet	Ţ
												Off-balance sh	neet exposures	
					Non-derivative financial as	sets by accounting portfolic		Derivatives with pos	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 [	Lithuania													
0 - 3M	Luxembourg	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000	0 0 0 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	Malta													
To - 3M	Netherlands													
[ 0 - 3M [ [ 3M - 1Y [ [ 1Y - 2Y [ [ 2Y - 3Y [ [ 3Y - 5Y [ [ 5Y - 10Y [ [ 10Y - more	Poland													
Total  [ 0 - 3M	Portugal	0 79 9 0 0 110 552 0 741		0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 79 0 0 110 552 0 <b>741</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 0	0 0 0 0 0	
[ 0 - 3M [	Romania	0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0
TOY - more   Total	Slovakia	v	v	0	U	U	v	Ü	0	U	U	J J	0	0
Total   Tota	Slovenia													



General governments exposures by country of the counterparty

							Banco de Sabadell, S.A	٨.						
							As of 30/06/2023							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	ice sheet	
												Off-balance sh	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 [	Spain	75 2,10 1,81 41 3,68 14,111 3,58 25,466	5 2,106 3 1,813 0 410 4 3,684 4 14,114 5 3,585	0 0 0 0 1 8 8 24	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	266 44 966 122 1,175 291 ( <b>2,866</b>	849 288 2,508 13,815 3,561	(	7 0 3 2 5 5 27	0 1 0 0 1 1 9	4 16 0 3 11 13 76	76 813 327 205 8 1.375 391 3,195	000000000000000000000000000000000000000	137
[0 - 3M] [ 3M - 1Y [	Sweden	25/70	20/10/	33		2,000	25,500					3,233	•	
[ 0 - 3M   [ 3M - 1Y   [ 1Y - 2Y   [ 2Y - 3Y   [ 3Y - 5Y   [ 5Y - 10Y   [ 10Y - more	United Kingdom	1,885 1,855	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0	0 0 0 0 0	( ( ( ( ) 384	0 0 0 0 0 1,501	(	0 0 0	0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0	000000000000000000000000000000000000000	0
Total [0 - 3M   [3 M - 1 Y   [1 Y - 2 Y   [2 Y - 3 Y   [3 Y - 5 Y   [5 Y - 10 Y   [10 Y - more Total	Iceland	2000	1,002		·	30-	1,502			·	·	J	·	
[ 0 - 3M [ [ 3M - 1Y [	Liechtenstein													
Total [0 - 3M   [3 M - 1 Y   [1 Y - 2 Y   [2 Y - 3 Y   [3 Y - 5 Y   [5 Y - 10 Y   [10 Y - more Total	Norway		0 0 0	000000000000000000000000000000000000000	0 0 0 0 0	( ( ( ( ( ( ( ( ( ( ( ( ( ( ( ( ( ( ( (	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	(	0 0 0	0 0 0 0	000000000000000000000000000000000000000	0 0 0 0	0 0 0 0 0	0
[ 0 - 3M [	Australia			·										
Total   Tota	Canada		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	(	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0	0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	
10-3M	Hong Kong		U	U	U		v		U	U	U	, and the second	0	0



General governments exposures by country of the counterparty

							Banco de Sabadell, S.A	4.						
							As of 30/06/2023							
						Dire	ct exposures							
	(mln EUR)			On balance sl	heet				Deriva	tives		Off balar	ice sheet	
	(											Off-balance sh	neet exposures	
					Non-derivative financial as	sets by accounting portfoli	,	Derivatives with pos	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     1   1   1   1   1   1   1   1   1	Japan		0	0 0 0 0 0	000000000000000000000000000000000000000		0	0	000000000000000000000000000000000000000	0 0 0 0 0	0 0 0 0	0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
[ 0 - 3M [	u.s.	102 12 12 14 14 197 1,133	100 120 120 0 0 41 4 9974	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	711 855	0 0 0 0 0 0 3 3 262	0 0 0	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0		0 0 0 0 0
[ 0 - 3M [	China													
[ 0 - 3M [	Switzerland													
10 - 3M	Other advanced economies non EEA	84 117 0 0 0	84 117 0 0 0 0 0	84 117 0 0 0 0 0 0	0 0 0		0 0 0 0	000000000000000000000000000000000000000	0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
10 - 3M	Other Central and eastern Europe countries non EEA											,		
[0-3M[   f3M-1Y    f1Y-2Y    f2Y-3Y    f3Y-5Y    f5Y-10Y    f10Y-more	Middle East		000000000000000000000000000000000000000	0 0 0 0 0	0 0 0 0 0		0 0 0 0 0	0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
Total    0 - 3M     3M - 1Y     1M - 1Y     1Y - 2Y     2Y - 3Y     3Y - 5Y     5Y - 10Y     10Y - more   Total	Latin America and the Caribbean	26.100 100 100 100 100 100 100 100 100 100	133	0 0 0 0	000000000000000000000000000000000000000	23 100 100 290 3 3	32 0 0 0 0 100 29	0	0	0	0 0 0 0	0 7 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0



#### General governments exposures by country of the counterparty

Banco de Sahadell S A

							Banco de Sabadell, S.	A.						
							As of 30/06/2023	3						
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off bala	nce sheet	
													heet exposures	
					Non-derivative financial a	ssets by accounting portfolion	•	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 [	Africa		0 1 1 3 3 3 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 3 3 0 0 0					0 0 0 0		1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1
[ 0 - 3M [	Others		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0					

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

(1) Information on sovereign exposures is only available for institutions that have sovereign exposures of at least 1% of total "Debt securities and loans receivables". Country of breakdown is only available for institutions that 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). Irrespective of the denomination and or accounting classification of the positions the conomic 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. (S) Residual countries not reported separatively in the Transparency exercise.

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.

Listin America Argentina, Boilze, Bolivis, Brazil, Chille, Colombia, Cocia Rica, Dominica, Decide, Artiqua And Barbuda, Aruba, Bahamas, Barbados, Cayman, Halft, Honduras, Jamatca, Mexico, Nicarogua, Penama, Panguay, Penu, S. Kitts and Nevis, S. Lucia, S. Vincent and the Genadines, Suriname, Thridds and Tobago, Uruguay, Venezueis, Artiqua And Barbuda, Aruba, Bahamas, Barbados, Cayman, Halft, Honduras, Jamatca, Mexico, Nicarogua, Penama, Panguay, Penu, S. Kitts and Nevis, S. Lucia, S. Vincent and the Genadines, Suriname, Thridds and Tobago, Uruguay, Venezueis, Artiqua And Barbuda, Aruba, Bahamas, Barbados, Cayman, Halft, Honduras, Jamatca, Mexico, Nicarogua, Penama, Panguay, Penu, S. Kitts and Nevis, S. Lucia, S. Vincent and the Genadines, Suriname, Thridds and Tobago, Uruguay, Venezueis, Artiqua And Barbuda, Aruba, Bahamas, Barbados, Cayman, Halft, Honduras, Jamatca, Mexico, Nicarogua, Penama, Panguay, Penu, S. Kitts and Nevis, S. Lucia, S. Vincent and the Genadines, Suriname, Thridds and Tobago, Uruguay, Venezueis, Artiqua And Barbuda, Aruba, Penchi Guiana, Guadente, Guiana, Guadente, Guiana, Guia

Africa: Apprils, Egypt, Morocco, South Africa: Apprils, Epypt, Morocco, South Africa: Apprils, Epytholis, Chand, Commors, Congo, The Democratic Republic (O'Thire Congo, Cite D'Noire, Equatorial Guinea, Eritrea, Ethiopia, Gabon, Gamba, Guinea, Guinea,

(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 nGAMP

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

					As of 30/09/2022									As of 31/12/2022				
		Gross ca	arrying amount/ Nomina	al amount		Accumulated imp	airment, accumulated no it risk and provisions <sup>4</sup>	egative changes in fair	Collaterals and		Gross carry	ring amount/ Nomina	lamount		Accumulated imp	airment, accumulated ne- lit risk and provisions <sup>4</sup>	ative changes in fair	Collaterals and
		Of which performing but past due > 30 days		Of which non-performing	s <sup>e</sup>	On performing exposures <sup>2</sup>	On non-perform	ning exposures <sup>2</sup>	financial guarantees received on non- performing exposures		Of which performing but past due >30 days		Of which non-performing	r	On performing exposures <sup>2</sup>	On non-perform	ing exposures <sup>3</sup>	financial guarantees received on non- performing exposures
(min EUR)		and <=90 days		Of which: defaulted	Of which Stage 3 <sup>3</sup>	exposures		Of which Stage 3 <sup>3</sup>			and <=90 days		Of which: defaulted	Of which Stage 3 <sup>8</sup>	Сфила		Of which Stage 3 <sup>s</sup>	
Cash balances at central banks and other demand deposits	43,301	0	3	1	3	0				40,574		4	1			0		0
Debt securities (including at amortised cost and fair value)	26,285		4			1	2			27,131		1			2			
Central banks					0	0	0		0			0						
General governments	24,883		0		0	0	0	0	0	25,534	0	0				0		0
Credit institutions	1,010				0	0	0	0	0	1.178		0				0		
Other financial corporations	134		3		0	0	2	0	0	213	0	0			1	0		0
Non-financial corporations	25		1			1	0	0	0	206		1	0		1	0		0
Loans and advances(including at amortised cost and fair value)	171,818	235	5,695	5,366	5,353	852	2,190	2,167	3,022	166,645	333	5,862	5,601	5,460	797	2,227	2,195	3,157
Central banks	160					0	0		0	163		0						
		Ī	_	1	-	_		_						_	1			
General governments	10,386	2	10	10	8	0	2	2	5	10,159	0	9	9			2	2	0
Credit institutions	9,22	. 0	0		0	3	0	0	0	4,703	0	0	0		3	0		0
Other financial corporations	1,350	1	23	23	23	5	18	18	2	1,881	0	18	17	17	4	16	16	2
Non-financial corporations	59,239	95	2,954	2,915	2,765	503	1,165	1,150	1,488	58,449	89	3,344	3,303	3,105	434	1,250	1,228	1,803
			2.141			291					_	2,527	2.500	2 377				1.555
of which: small and medium-sized enterprises	29,56	42	2,141	2,111	2,011	291	//5	764	1,233	28,760	79	2,527	2,500	2,372	232	79.5	/80	1,555
of which: Loans collateralised by commercial immovable property	8,581		700	201	677	91	349	346	420	8.391		684	674	600	,,,	720	127	414
						-				-					1			
Households	91,449	137	2,708	2,415	2,557	341	1,005	997	1,528	91,290	243	2,492	2,272	2,330	357	959	950	1,353
															1			
of which: Loans collateralised by residential immovable property	79,42	82	1,798	1,576	1,670	103	468	464	1,328	79,237	176	1,581	1,422	1,463	129	420	416	1,158
															1			
of which: Credit for consumption	4,983	25	356	335	352	127	250	249	17	5,028	31	366	344	355	116	253	251	18
DEBT INSTRUMENTS other than HFT	241,405	235	5,701	5,367	5,356	854	2,192	2,167	3,022	234,350	333	5,867	5,601	5,464	799	2,227	2,195	3,157
OFF-BALANCE SHEET EXPOSURES	38,963		629	599	531	65	108	106	0	39,222		557	535	390	73	104	96	0

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

					As of 31/03/2023								As of 30/06/2023				
		Gross car	rying amount/ Nomina	d amount		Accumulated imp	rairment, accumulated negative changes in fi lit risk and provisions <sup>4</sup>	Collaterals and		Gross c	arrying amount/ Nominal a	amount		Accumulated imp	airment, accumulated ne lit risk and provisions <sup>4</sup>	gative changes in fair	Collaterals and
		Of which performing but past due >30 days and <=90 days		Of which non-performing		On performing exposures <sup>2</sup>	On non-performing exposures <sup>3</sup>	financial guarantees received on non- performing exposures		Of which performing but past due >30 days and <=90 days		f which non-performing	r	On performing exposures <sup>2</sup>	On non-perform	ing exposures <sup>3</sup>	financial guarantees received on non- performing exposures
(min EUR)		and <=50 days		Of which: defaulted	Of which Stage 3 <sup>5</sup>		Of which Stage	•		and <=90 days		Of which: defaulted	Of which Stage 3 <sup>8</sup>			Of which Stage 3 <sup>s</sup>	
Cash balances at central banks and other demand deposits	37,469	0	1	1	1	0	0	0 0	30,12	3 0	1	1		0	0	0	0
Debt securities (including at amortised cost and fair value)	27,836		1	0	0	1	0	0 0	28,125	5 0	2	0		1	0	0	0
Central banks	0	0	0	0	0	0	0	0 0		0 0	0	0	0	0	0	0	0
General governments	26,162	0	0	0	0	0	0	0	26,16	4 0	0	0	0	0	0	0	0
Credit institutions	1,302	0	0	0	0	0	0	0	1,45	7 0	0	0	0	0	0	0	0
Other financial corporations	162	0	0	0	0	1	0	0	23	7 0	1	0	0	0	0	0	0
Non-financial corporations	211		1	0	0	1	0	0 0	26	7 0	1	0	0	1	0	0	0
Loans and advances(including at amortised cost and fair value)	166,773	306	5,950	5,697	5,529	782	2,263 2	128 3,280	169,01	3 193	5,906	5,651	5,550	805	2,302	2,268	3,110
Central banks	164		0	0	0	0	0	0	16	9 0	0	0	0	0	0	0	0
General governments	9,165	1	8	8	8	0	2	2	9,32	6 5	7	7	7	0	1	1	. 0
Credit institutions	8,124		0	0	0	2	0	0	9,15	0	0	0	0	3	0	0	0
Other financial corporations	1,446	1	22	17	22	4	19	19	1,64	9 0	22	22	22	5	18	18	2
Non-financial corporations	57,394	84	3,395	3,363	3,142	427	1,252	229 1,92	57,23	7 61	3,314	3,280	3,124	429	1,278	1,256	1,735
of which: small and medium-sized enterprises	28,182	77	2,546	2,523	2,363	219	819	801 1,595	27,85	3 53	2,484	2,458	2,336	238	858	843	1,492
of which: Loans collateralised by commercial immovable property	8,075	8	706	704	662	95	230	228 459	7,54	2 3	657	653	607	71	222	219	393
Households	90,481	219	2,524	2,309	2,357	348	990	978 1,35	91,48	3 127	2,563	2,342	2,397	368	1,006	993	1,373
of which: Loans collateralised by residential immovable property	78,423	154	1,596	1,445	1,485	126	442	438 1,15	78,71	3 88	1,643	1,488	1,532	132	452	447	1,189
of which: Credit for consumption	5,107	34	365	341	350	115	254	251 16	5,25	5 23	372	349	359	124	265	263	19
DEBT INSTRUMENTS other than HFT	232,078	306	5,952	5,697	5,531	784	2,263 2	3,280	227,26	1 193	5,909	5,651	5,550	806	2,302	2,268	3,110
OFF-BALANCE SHEET EXPOSURES	37,558		499	476	408	72	103	99	37,545	s	496	471	394	75	97	92	0

The first the administration of the price of



#### Forborne exposures

			As of 30/						As of 31/			
		ying amount of with forbearance	Accumulated in accumulated con value due to con provisions for forbearance m	hanges in fair edit risk and exposures with	Collateral and fina received on ex forbearance	posures with		ying amount of with forbearance	Accumulated in accumulated cl value due to cr provisions for forbearance m	hanges in fair edit risk and exposures with	Collateral and fina received on ex forbearance	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	0	o	0
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)	6,038	3,035	1,146	1,042	3,992	1,777	5,594	2,884	1,082	990	3,713	1,691
Central banks	0	0	0	0	0	0	0	0	0	0	0	0
General governments	9	8	1	1	1	1	8	7	1	1	0	0
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	27	17	15	15	11	2	26	17	15	15	10	1
Non-financial corporations	3,918	1,738	700	633	2,472	967	3,618	1,685	693	635	2,270	922
of which: small and medium-sized enterprises	2,726	1,316	493	451	1,993		2,516	1,268	469	433	1,847	
Households	2,083	1,272	429	393	1,508	808	1,941	1,176	373	339	1,433	767
DEBT INSTRUMENTS other than HFT	6,038	3,035	1,146	1,042	3,992		5,594	2,884	1,082	990	3,713	
Loan commitments given	209	59	9	6	0	0	183	47	8	4	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						0					

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

<sup>&</sup>lt;sup>10</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 off-balance sheet instruments, the same item (Accumulated impairment, accumulated changes in fair value due to credit risk and provisions\*) is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are operally recorded with a positive sign.

commitments are generally reported with a positive sign.

The formation 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.



#### Forborne exposures

Ī			As of 31/	03/2023					As of 30/	06/2023		
		ying amount of with forbearance	Accumulated in accumulated control value due to control provisions for forbearance m	hanges in fair redit risk and exposures with	Collateral and fine received on exportance	xposures with		ing amount of with forbearance	Accumulated ir accumulated cl value due to cr provisions for forbearance me	nanges in fair edit risk and exposures with	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	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)	5,553	2,977	1,025	942	3,747	1,825	5,304	2,975	1,119	1,036	3,466	1,717
Central banks	0	0	0	0	0	0	0	0	0	0	0	0
General governments	8	7	1	1	0	0	7	7	0	0	0	0
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	27	17	15	15	10	1	21	16	15	15	5	2
Non-financial corporations	3,582	1,730	632	578	2,310	1,016	3,373	1,700	681	629	2,105	922
of which: small and medium-sized enterprises	2,443	1,259	399	366	1,860		2,372	1,223	434	401	1,726	
Households	1,937	1,224	377	348	1,427	807	1,904	1,251	423	393	1,356	793
DEBT INSTRUMENTS other than HFT	5,553	2,977	1,025	942	3,747		5,304	2,975	1,119	1,036	3,466	
Loan commitments given	184	56	9	5	0	0	196	58	9	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 $^{3}$	0						0					

<sup>(1)</sup> 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- TTS on Supervisory reporting. However, for the off-balance sheet instruments, the same item (Accumulated impairment, accumulated changes in fair value due to credit risk and provisions') is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are enerally reported with a positive sign.

commitments 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.



2023 EU-wide Transparency Exercise
Breakdown of loans and advances to non-financial corporations other than held for trading
Banco de Sabadell, S.A.

İ			AS 01 3	0/09/2022					AS OF 3	1/12/2022					AS 01 3	1/03/2023					AS OF 3	0/06/2023		
	Gross carr	ying amount				Accumulated	Gross car	ying amount				Accumulated	Gross can	rying amount				Accumulated	Gross can	rying amount				Accumulated
(min EUR)		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>		Of which non- perform		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 loans and advances subject to impairment	Accumulated impairment <sup>2</sup>	negative
A Agriculture, forestry and fishing	1,107	73	71	1,107	46	0	1,077	74	74	1,077	43	0	1,096	86	85	1,096	51	0	1,106	95	95	1,106	59	0
B Mining and guarrying	469	12	12	469	8	0	370	9	9	370	7	0	378	9	9	378	7	0	417	8	8	417	7	0
C Manufacturing	10.343	481	473	10.343	256	0	9.869	502	495	9.869	257	0	9.691	478	470	9.691	249	0	9.720	485	477	9.720	276	0
D Electricity, gas, steam and air conditioning supply	4,631	88	88	4,631	88	0	4,785	103	103	4,785	86	0	4,844	54	54	4,844	44	0	4,662	62	62	4,662	48	0
E Water supply	386	4	4	386	3	0	352	6	6	352	3	0	347	6	6	347	4	0	348	6	4	348	4	0
F Construction	4.527	328	325	4.527	176	0	4.234	311	306	4.234	174	0	4.135	293	289	4.135	159	0	4.113	294	291	4.113	176	0
G Wholesale and retail trade	8.951	514	508	8.951	245	0	8.944	479	468	8.944	257	0	8.881	511	506	8.881	258	0	8.760	506	499	8.760	276	0
H Transport and storage	3,635	150	149	3,635	88	0	3,795	146	146	3,795	80	0	3,578	171	170	3,578	80	0	3,443	148	148	3,443	82	0
I Accommodation and food service activities	4,845	433	430	4,845	140	0	4,592	426	424	4,592	144	0	4,550	495	492	4,550	139	0	4,594	465	462	4,594	148	0
3 Information and communication	1.805	47	47	1.805	26	0	1.837	42	42	1.837	26	0	1.957	47	46	1.957	27	0	1.963	46	46	1.963	29	0
K Financial and insurance activities	4,526	98	98	4,526	111	0	4,595	506	506	4,595	83	0	4,634	465	465	4,634	156	0	4,471	456	456	4,471	152	0
L Real estate activities	6,829	305	295	6,829	165	0	6,779	307	297	6,779	162	0	6,764	331	325	6,764	156	0	6,738	303	297	6,738	160	0
M Professional, scientific and technical activities	2,582	159	155	2,582	92	0	2,358	188	185	2,358	96	0	2,343	183	181	2,343	88	0	2,442	181	178	2,442	92	0
N Administrative and support service activities	1,657	102	102	1,657	36	0	1,670	97	96	1,670	37	0	1,699	93	92	1,699	38	0	1,780	90	89	1,780	39	0
O Public administration and defence, compulsory social security	281	3	3	281	1	0	378	3	3	378	1	0	370	3	3	370	1	0	365	3	3	365	1	0
P Education	315	19	19	315	11	0	321	16	16	321	10	0	306	19	19	306	11	0	328	19	18	328	11	0
Q Human health services and social work	947	24	23	947	16	0	937	21	21	937	13	0	958	28	27	958	15	0	1,002	29	29	1,002	16	0
R Arts, entertainment and recreation	488	79	79	488	34	0	511	78	78	511	79	0	453	86	86	453	35	0	446	82	82	446	35	0
S Other services	916	35	34	916	126	0	1,044	27	27	1,044	127	0	412	38	37	412	161	0	539	37	36	539	95	0
Loans and advances	59 239	2 954	2 915	59 239	1.668	0	58 449	3 344	3 303	58 449	1 684	0	57 394	3 395	3 363	57 394	1.680	0	57 237	3 314	3.280	57 237	1 707	0

<sup>(1)</sup> The Rems' accumulated impairment' and 'accumulated negative changes in fair value due to credit risk on non-performing exposures' are disclosed with a positive sign if they are decreasing an asset. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (template F (5.01), which follows a sign convention based on a credit/debt convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation ((10) 2001/43-11 TSO subjectively reporting.