



2024 EU-wide Transparency Exercise

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.

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Key Metrics

Banco de Sabadell, S.A.

(mln EUR, %)	As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	COREP CODE	REGULATION
Available capital (amounts)						
Common Equity Tier 1 (CET1) capital - transitional period	9,981	10,347	10,377	10,784	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	9,981	10,347	10,377	10,784	C 01.00 (r0020,c0010) - C 05.01 (r0440,c0010)	Article 50 of CRR
Tier 1 capital - transitional period	11,731	12,097	12,127	12,534	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	11,731	12,097	12,127	12,534	C 01.00 (r0015,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020)	Article 25 of CRR
Total capital - transitional period	14,089	13,926	14,438	14,829	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	14,089	13,926	14,438	14,829	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	78,736	78,428	79,221	80,060	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	78,736	78,428	79,221	80,060	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	12.68%	13.19%	13.10%	13.47%	CA3 (1)	-
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	12.68%	13.19%	13.10%	13.47%	(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	14.90%	15.42%	15.31%	15.66%	CA3 (3)	-
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	14.90%	15.42%	15.31%	15.66%	(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	17.89%	17.76%	18.23%	18.52%	CA3 (5)	-
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	17.89%	17.76%	18.23%	18.52%	(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	241,458	233,255	234,210	239,896	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	4.86%	5.19%	5.18%	5.22%	C 47.00 (r0340,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR

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Leverage ratio

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		(min EUR, %)					
		As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	11,731	12,097	12,127	12,534	C 47.00 (r0320,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
A.2	Tier 1 capital - fully phased-in definition	11,731	12,097	12,127	12,534	C 47.00 (r0310,c0010)	
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	241,458	233,255	234,210	239,896	C 47.00 (r0300,c0010)	
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	241,458	233,255	234,210	239,896	C 47.00 (r0290,c0010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	4.86%	5.19%	5.18%	5.22%	[A.1]/[B.1]	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	4.86%	5.19%	5.18%	5.22%	[A.2]/[B.2]	

		mm (EUR, %)						
		As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	COREP CODE	REGULATION	
OWN FUNDS	A	OWN FUNDS	14,089	13,926	14,438	14,829	C01.00 (0101,0103)	Article 41 (4) and 72 of CRR
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	9,981	10,347	10,377	10,764	C01.00 (0102,0103)	Article 42 of CRR
	A.1.1	Capital Instruments eligible as CET1 Capital (including share premium and net own capital instruments)	8,391	8,325	8,325	8,256	C01.00 (0105,0103)	Article 36(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
	A.1.2	Retained earnings	6,540	7,070	7,016	7,415	C01.00 (0103,0103)	Article 36(1) point (a), 26(2) and 36(1) point (a) and (f) of CRR
	A.1.3	Accumulated other comprehensive income	-519	-499	-427	-457	C01.00 (0108,0103)	Article 41(10), 26(1) point (e) and 36(1) point (f) of CRR
	A.1.4	Other Reserves	-1,560	-1,567	-1,544	-1,567	C01.00 (0109,0103)	Article 41(17) and 26(1) point (a) of CRR
	A.1.5	Funds for general banking risk	0	0	0	0	C01.00 (0102,0103)	Article 41(1), 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	C01.00 (0103,0103)	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	67	27	29	39	C01.00 (0103,0103)	Article 32 to 35 and 36(1) point (f) of CRR
	A.1.8	(-) Intangible assets (excluding Goodwill)	-2,128	-2,189	-2,190	-2,157	C01.00 (0103,0103) - C 01.00 (0103,0103)	Article 41(1), 36(1) point (b) and 37 of CRR, Article 41(1), 36(1) point (b) and 37 point (a) of CRR
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences (net of associated DTLs)	-300	-308	-295	-300	C01.00 (0107,0103)	Article 36(1) point (c) and 39 of CRR
	A.1.10	(-) RIB shortfall of credit risk adjustments to expected losses	-4	-4	-4	-5	C01.00 (0106,0103)	Article 36(1) point (d), 40 and 120 of CRR
	A.1.11	(-) Defined benefit pension fund assets	0	0	0	0	C01.00 (0103,0103)	Article 41(10), 36(1) point (a) and 41 of CRR
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	0	0	C01.00 (0102,0103)	Article 41(2), 36(1) point (g) and 44 of CRR
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	0	0	0	0	C01.00 (0104,0103)	Article 36(1) point (j) of CRR
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.25% risk weight	-9	-9	-3	0	C01.00 (0102,0103) - C 01.00 (0102,0103) + C 01.00 (0107,0103) - C 01.00 (0107,0103)	Article 42(6), 36(1) point (k) and 80 to 91 of CRR, Article 36(1) point (k), 34(1) point (b), 24(1) point (b) and 29 of CRR, Article 36(1) point (k), and 27(2) of CRR, Article 36(1) point (k), 1 and 15(1) of CRR and Article 36(1) point (k), 24(1) point (b), 24(1) point (b), and 25(1) of CRR
	A.1.14.1	Of which: from securitisation positions (-)	-9	-9	-3	0	C01.00 (0102,0103)	Article 36(1) point (k) (i), 24(1) point (b), 24(1) point (b) and 25(1) 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	C01.00 (0108,0103)	Article 42(7), 36(1) point (l), 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	-169	-163	-155	-38	C01.00 (0106,0103)	Article 36(1) point (c) and 39 of CRR, Article 42(7) 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	C01.00 (0106,0103)	Article 42(7), 36(1) point (c), 45, 46, 47, 48(1) point (b), 48(2) (a), (b) and 79 of CRR
	A.1.18	(-) Amount exceeding the 17.65% threshold	0	0	0	0	C01.00 (0101,0103)	Article 48 of CRR
	A.1.18A	(-) Insufficient coverage for non-performing exposures	-40	-62	-139	-109	C01.00 (0101,0103)	Article 36(1) point (m) and Article 67 of CRR
	A.1.18B	(-) Minimum value commitment shortfalls	0	0	0	0	C01.00 (0101,0103)	Article 36(1) point (n) and Article 120(2) of CRR
	A.1.18C	(-) Other foreseeable tax charges	0	0	0	0	C01.00 (0101,0103)	Article 36(1) point (o) of CRR
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CSR	-100	-100	-100	-110	C01.00 (0104,0103)	Article 3 of CRR
	A.1.20	CET1 capital elements or deductions - other	-159	-135	-135	-123	C01.00 (0102,0103)	-
	A.1.21	Transitional adjustments	0	0	0	0	NAI (3.1.1.6 - 3.1.1.8 - 3.1.1.9)	-
A.1.21.1	Transitional adjustments due to grandfathered CET1 capital instruments (+/-)	0	0	0	0	C01.00 (0102,0103)	Article 48(3) (1) (i), and 48A to 48T of CRR	
A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	0	0	0	0	C01.00 (0101,0103)	Article 47A and 48S of CRR	
A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	0	0	0	0	C01.00 (0102,0103)	Article 48A to 47Z, 47A and 48T of CRR	
A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	1,750	1,750	1,750	1,750	C01.00 (0104,0103)	Article 41 of CRR	
A.2.1	Additional Tier 1 Capital instruments	1,750	1,750	1,750	1,750	C01.00 (0104,0103) - C 01.00 (0107,0103)	-	
A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	0	0	C01.00 (0104,0103)	-	
A.2.3	Other Additional Tier 1 Capital components and deductions	0	0	0	0	C01.00 (0104,0103) - C 01.00 (0107,0103) + C 01.00 (0104,0103) - C 01.00 (0107,0103) + C 01.00 (0104,0103) - C 01.00 (0107,0103)	-	
A.2.4	Additional Tier 1 transitional adjustments	0	0	0	0	C01.00 (0104,0103) - C 01.00 (0104,0103) + C 01.00 (0104,0103) - C 01.00 (0107,0103) + C 01.00 (0104,0103) - C 01.00 (0107,0103)	-	
A.3	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	11,731	12,097	12,127	12,534	C01.00 (0101,0103)	Article 24 of CRR	
A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	2,368	1,829	2,311	2,295	C01.00 (0104,0103)	Article 71 of CRR	
A.4.1	Tier 2 Capital instruments	2,074	1,549	2,025	2,000	C01.00 (0104,0103) - C 01.00 (0108,0103)	-	
A.4.2	Other Tier 2 Capital components and deductions	293	280	286	295	C01.00 (0104,0103) - C 01.00 (0102,0103) + C 01.00 (0104,0103) - C 01.00 (0104,0103) + C 01.00 (0104,0103) - C 01.00 (0107,0103) + C 01.00 (0104,0103) - C 01.00 (0107,0103) + C 01.00 (0104,0103) - C 01.00 (0107,0103)	-	
A.4.3	Tier 2 transitional adjustments	0	0	0	0	C01.00 (0108,0103) - C 01.00 (0108,0103) + C 01.00 (0108,0103) - C 01.00 (0108,0103)	-	
B	TOTAL RISK EXPOSURE AMOUNT	78,736	78,428	79,221	80,060	C01.00 (0101,0103)	Article 70(1), 90, 95 and 98 of CRR	
B.1	Of which: Transitional adjustments included	0	0	0	0	C01.01 (0101,0103)	-	
CAPITAL RATIOS (%)	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	12.68%	13.19%	13.10%	13.47%	SA1(1)	-
	C.2	TIER 1 CAPITAL RATIO (transitional period)	14.90%	15.42%	15.21%	15.69%	SA1(2)	-
	C.3	TOTAL CAPITAL RATIO (transitional period)	17.89%	17.76%	18.23%	18.52%	SA1(3)	-
CET1 Capital Fully loaded	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	9,981	10,347	10,377	10,764	A.1 + A.1.1 + A.1.11 + A.1.12 + A.1.13 + A.1.14 + A.1.14.1 + A.1.15 + A.1.16 + A.1.17 + A.1.18 + A.1.18A + A.1.18B + A.1.18C + A.1.19 + A.1.20 + A.1.21.1 + A.1.21.2 + A.1.21.3	-
CET1 RATIO (%) Fully loaded ¹²	E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	12.68%	13.19%	13.10%	13.47%	(R 1)(F 1)	-
Memo Items	F	Adjustments to CET1 due to IFRS 9 transitional arrangements	0	0	0	0	C01.01 (0101,0103)	-
	F	Adjustments to AT1s due to IFRS 9 transitional arrangements	0	0	0	0	C01.01 (0104,0103)	-
	F	Adjustments to T2 due to IFRS 9 transitional arrangements	0	0	0	0	C01.01 (0104,0103)	-
	F	Adjustments included in RWAs due to IFRS 9 transitional arrangements	0	0	0	0	C01.01 (0101,0103)	-

¹² The fully loaded CET1 ratio is an internal calculation based on bank's supervisory reporting. Therefore, any capital instrument that are not eligible from a regulator point of view at the reporting date are not taken into account in this calculation. Fully loaded CET1 capital ratio estimation is based on the formulae stated in column "COREP CODE" - please note that this might lead to differences to fully loaded CET1 capital ratios published by the participating banks e.g. in their Pillar 1 disclosure.

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Overview of Risk exposure amounts

Banco de Sabadell, S.A.

(min EUR, %)	RWAs				COREP CODE
	As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	
Credit risk (excluding CCR and Securitisations) ¹	65,820	65,442	66,367	65,901	C 02.00 (r0040, c0010) - (C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001) + C 07.00 (r0130, c0220, s001) + C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001) + C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0060, c0260, s002) + C 02.00 (r0470, c0010) + C 02.00 (r0490, c0010)
Of which the standardised approach	22,340	22,038	22,034	21,211	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	10,666	10,400	10,717	10,331	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	30,877	31,123	31,762	32,415	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	1,937	1,881	1,854	1,943	C 02.00 (r0420, c0010)
Counterparty credit risk (CCR, excluding CVA) ²	655	703	566	556	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, s001) + C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0060, c0260, s002) + C 02.00 (r0490, c0010)
Credit valuation adjustment - CVA	196	131	119	113	C 02.00 (r0640, c0010)
Settlement risk	0	0	0	0	C 02.00 (r0480, c0010)
Securitisation exposures in the banking book (after the cap)	332	326	262	345	C 02.00 (r0470, c0010)
Position, foreign exchange and commodities risks (Market risk)	505	448	503	546	C 02.00 (r0520, c0010)
Of which the standardised approach	505	448	503	546	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 (r0010, c0001)*12.5 + C 20.00 (r0010, c0450)*12.5 + MAX(C 24.00 (r0010, c0090), C 24.00 (r0010, c0100), C 24.00 (r0010, c0110))*12.5
Large exposures in the trading book	0	0	0	0	C 02.00 (r0680, c0010)
Operational risk	8,161	9,009	9,009	9,009	C 02.00 (r0590, c0010)
Of which basic indicator approach	0	0	0	0	C 02.00 (r0600, c0010)
Of which standardised approach	8,161	9,009	9,009	9,009	C 02.00 (r0610, c0010)
Of which advanced measurement approach	0	0	0	0	C 02.00 (r0620, c0010)
Other risk exposure amounts	3,067	2,369	2,396	3,591	C 02.00 (r0630, c0010) + C 02.00 (r0690, c0010)
Total	78,736	78,428	79,221	80,060	

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

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

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P&L

Banco de Sabadell, S.A.

(min EUR)	As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024
Interest income	6,273	8,662	2,395	4,845
Of which debt securities income	363	593	153	317
Of which loans and advances income	5,319	7,332	2,026	4,104
Interest expenses	2,755	3,931	1,163	2,351
(Of which deposits expenses)	1,745	2,484	764	1,545
(Of which debt securities issued expenses)	490	700	199	404
(Expenses on share capital repayable on demand)	0	0	0	0
Dividend income	7	8	0	2
Net Fee and commission income	1,047	1,386	340	674
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	-16	5	6
Gains or (-) losses on financial assets and liabilities held for trading, net	-45	122	-105	-134
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	13	12	7	7
Gains or (-) losses from hedge accounting, net	8	12	-4	-16
Exchange differences [gain or (-) loss], net	77	-101	133	174
Net other operating income /(expenses)	-181	-222	-205	-221
TOTAL OPERATING INCOME, NET	4,427	5,932	1,403	2,986
(Administrative expenses)	1,838	2,496	627	1,266
(Cash contributions to resolution funds and deposit guarantee schemes)	91	227	5	10
(Depreciation)	393	519	124	249
Modification gains or (-) losses, net	0	0	0	0
(Provisions or (-) reversal of provisions)	4	6	-4	0
(Payment commitments to resolution funds and deposit guarantee schemes)	0	0	0	0
(Commitments and guarantees given)	-8	-11	-9	-28
(Other provisions)	13	18	5	28
Of which pending legal issues and tax litigation ¹	0	-29	0	0
Of which restructuring ¹	0	21	0	0
(Increases or (-) decreases of the fund for general banking risks, net) ²	0	0	0	0
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	629	823	203	361
(Financial assets at fair value through other comprehensive income)	0	-1	0	0
(Financial assets at amortised cost)	629	824	203	361
(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates and on non-financial assets)	14	26	3	6
(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 subsidiaries, joint ventures and associates	84	118	47	85
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	-37	-60	-7	-25
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	1,506	1,893	484	1,154
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	1,029	1,334	308	792
Profit or (-) loss after tax from discontinued operations	0	0	0	0
PROFIT OR (-) LOSS FOR THE YEAR	1,029	1,334	308	792
Of which attributable to owners of the parent	1,028	1,332	308	791

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

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

2024 EU-wide Transparency Exercise

Total Assets: fair value and impairment distribution

Banco de Sabadell, S.A.

(mm EUR)		As of 30/09/2023				As of 31/12/2023				As of 31/03/2024				As of 30/06/2024				References
ASSETS:	Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy				
		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		
Cash, cash balances at central banks and other demand deposits	35,269				29,986				28,290				29,502				IAS 1.54 (f)	
Financial assets held for trading	3,895	395	3,300	0	2,705	142	2,564	0	2,888	457	2,430	0	2,950	556	2,394	0	IFRS 7.8(a)(i); IFRS 9. Appendix A	
Non-trading financial assets mandatorily at fair value through profit or loss	107	33	16	58	153	31	16	106	154	34	21	99	160	35	22	103	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)(iii); IFRS 9.4.1.5	
Financial assets at fair value through other comprehensive income	5,448	4,445	905	98	6,269	4,657	1,523	89	6,591	4,885	1,619	87	6,528	4,854	1,587	87	IFRS 7.8(b); IFRS 9.4.1.2A	
Financial assets at amortized cost	183,576				180,934				183,305				190,513				IFRS 7.8(c); IFRS 9.4.1.2	
Derivatives – Hedge accounting	3,453	0	3,453	0	2,425	0	2,425	0	2,483	0	2,483	0	2,601	0	2,601	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	-1,563				-568				-725				-885				IAS 39.89A(a); IFRS 9.6.5.8	
Other assets ¹	13,251				13,276				13,154				12,952					
TOTAL ASSETS	243,236				235,181				236,141				244,321				IAS 1.8(a), 10.6	

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

(mm EUR)		As of 30/09/2023						As of 31/12/2023						As of 31/03/2024						As of 30/06/2024						References
Breakdown of financial assets by instrument and by counterparty sector ¹		Gross carrying amount ⁽²⁾			Accumulated impairment ⁽²⁾			Gross carrying amount ⁽²⁾			Accumulated impairment ⁽²⁾			Gross carrying amount ⁽²⁾			Accumulated impairment ⁽²⁾			Gross carrying amount ⁽²⁾			Accumulated impairment ⁽²⁾			
		Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets				
Financial assets at fair value through other comprehensive income	Debt securities	5,844	49	0	-1	0	0	6,531	0	0	0	0	6,877	0	0	0	6,808	0	0	0	0	0	Annex V Part 1.31.44(b)			
	Loans and advances	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 amortized cost	Debt securities	21,604	0	0	0	0	0	21,501	0	0	0	0	22,264	0	0	0	22,639	0	0	0	0	0	Annex V Part 1.31.44(b)			
	Loans and advances	147,225	12,218	5,575	-375	-470	-2,315	145,438	11,603	5,484	-372	-470	-2,359	147,460	11,239	5,423	-371	-466	-2,351	154,138	11,540	5,199	-346	-440	-2,323	Annex V Part 1.32.44(a)

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

⁽²⁾ 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.

2024 EU-wide Transparency Exercise

Breakdown of liabilities

Banco de Sabadell, S.A.

(min EUR)

LIABILITIES:	Carrying amount				References
	As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	
Financial liabilities held for trading	3,840	2,867	3,005	2,862	IFRS 7.8 (e) (ii); IFRS 9.BA.6
Trading financial liabilities ¹	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	223,238	216,077	216,900	225,031	IFRS 7.8(g); IFRS 9.4.2.1
Non-trading non-derivative financial liabilities measured at a cost-based method ¹	0	0	0	0	Accounting Directive art 8(3)
Derivatives – Hedge accounting	1,531	1,172	1,075	981	IFRS 9.6.2.1; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	-957	-422	-532	-545	IAS 39.89A(b), IFRS 9.6.5.8
Provisions	558	539	507	468	IAS 37.10; IAS 1.54(l)
Tax liabilities	359	333	365	388	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	872	723	524	678	Annex V.Part 2.13
Liabilities included in disposal groups classified as held for sale	17	13	56	59	IAS 1.54 (p); IFRS 5.38, Annex V.Part 2.14
Haircuts for trading liabilities at fair value ¹	0	0	0	0	Annex V.Part 1.29
TOTAL LIABILITIES	229,458	221,302	221,900	229,923	IAS 1.9(b); IG 6
TOTAL EQUITY	13,778	13,879	14,240	14,398	IAS 1.9(c), IG 6
TOTAL EQUITY AND TOTAL LIABILITIES	243,236	235,181	236,141	244,321	IAS 1.IG6

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

2024 EU-wide Transparency Exercise

Breakdown of liabilities

Banco de Sabadell, S.A.

(mln EUR)

Breakdown of financial liabilities by instrument and by counterparty sector		Carrying amount				References
		As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	
Derivatives		4,921	3,702	3,660	3,443	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
	Debt securities	450	337	420	401	Annex V.Part 1.31
Deposits	Central banks	9,743	9,776	3,664	3,283	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	8,188	7,889	14,461	19,205	Annex V.Part 1.42(b), 44(c)
	of which: Current accounts / overnight deposits	4,774	5,047	4,450	4,536	ECB/2013/33 Annex 2.Part 2.9.1
	Credit institutions	18,560	13,840	13,351	13,807	Annex V.Part 1.42(c), 44(c)
	of which: Current accounts / overnight deposits	317	222	272	263	ECB/2013/33 Annex 2.Part 2.9.1
	Other financial corporations	4,083	4,285	3,974	3,919	Annex V.Part 1.42(d), 44(c)
	of which: Current accounts / overnight deposits	1,674	1,624	1,780	1,590	ECB/2013/33 Annex 2.Part 2.9.1
	Non-financial corporations	42,433	42,022	42,321	42,099	Annex V.Part 1.42(e), 44(c)
	of which: Current accounts / overnight deposits	34,639	33,570	33,927	34,133	ECB/2013/33 Annex 2.Part 2.9.1
	Households	106,204	106,140	107,739	110,329	Annex V.Part 1.42(f), 44(c)
	of which: Current accounts / overnight deposits	95,495	94,107	94,256	94,896	Annex V.Part 1.42(f), 44(c)
Debt securities issued		27,452	25,791	25,552	25,396	Annex V.Part 1.37, Part 2.98
Of which: Subordinated Debt securities issued		4,091	3,593	4,104	4,083	Annex V.Part 1.37
Other financial liabilities		6,575	6,333	5,839	6,993	Annex V.Part 1.38-41
TOTAL FINANCIAL LIABILITIES		228,609	220,117	220,980	228,875	

2024 EU-wide Transparency Exercise

Market Risk
Banco de Sabadell, S.A.

	SA		IM										IM										
	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	VaR (Memorandum Item)		STRESSED VaR (Memorandum Item)		INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP			TOTAL RISK EXPOSURE AMOUNT	VaR (Memorandum Item)		STRESSED VaR (Memorandum Item)		INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP			TOTAL RISK EXPOSURE AMOUNT	
			MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE		MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE		
(min EUR)																							
	As of 30/09/2023	As of 31/12/2023	As of 30/09/2023										As of 31/12/2023										
Traded Debt Instruments	419	279	0	0	0	0							0	0	0	0							
Of which: General risk	353	239	0	0	0	0							0	0	0	0							
Of which: Specific risk	48	24	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	87	169	0	0	0	0							0	0	0	0							
Commodities risk	0	0	0	0	0	0							0	0	0	0							
Total	906	448	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	As of 31/03/2024	As of 30/06/2024	As of 31/03/2024										As of 30/06/2024										
Traded Debt Instruments	356	487	0	0	0	0							0	0	0	0							
Of which: General risk	303	348	0	0	0	0							0	0	0	0							
Of which: Specific risk	40	122	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	147	58	0	0	0	0							0	0	0	0							
Commodities risk	0	0	0	0	0	0							0	0	0	0							
Total	503	546	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

Market risk template does not include CUI positions under the particular approach for position risk in CUIs (Articles 348(1), 350 (3) (c) and 364 (2) a) CRD), which instead are included in the RWA OI1 template.

	Standardised Approach							
	As of 30/09/2023				As of 31/12/2023			
	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)								
Central governments or central banks	58,307	64,221	180	130	53,380	58,301	210	
Regional governments or local authorities	5,663	5,121	0	0	5,282	5,042	0	
Public sector entities	3,298	3,489	530	530	3,722	3,077	600	
Multilateral Development Banks	432	720	0	0	784	1,078	0	
International Organisations	144	144	0	0	144	144	0	
Institutions	4,288	4,028	1,488	1,488	4,217	2,887	1,289	
Corporates	9,248	6,007	5,283	5,283	8,348	5,778	5,083	
of which: SME	583	358	308	308	571	388	302	
Secured by mortgages on immovable property	1,051	690	582	582	971	690	582	
of which: SME	4,086	3,286	3,286	3,286	4,762	3,682	3,682	
of which: SME	790	724	314	314	751	695	302	
Exposures in default	727	285	428	203	625	285	279	
Risks associated with particular high risk	476	348	522	507	507	378	563	
Covered bonds	0	0	0	0	0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	
Collective investments undertakings (CIS)	0	0	0	0	0	0	0	
Equity	0	0	0	0	0	0	0	
Other exposures	0	0	0	0	0	0	0	
Standardised Total ⁴	105,485	113,601	12,942	441	99,489	113,328	12,200	421

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

² Exposure value does not include the securitisation portion unless in the result prior to the 2014 revision.

³ Only the most relevant exposures are disclosed. These have been selected under the following rule: Creditors of counterparties covering up to 5% of total originators or Top 10 countries ranked by originator exposure, calculated as of last quarter.

⁴ Starting from the 2023 exercise, value adjustments and provisions for the consolidated data include general credit risk adjustments, for the consistency with the data per country of country.

	Standardised Approach							
	As of 30/09/2023				As of 31/12/2023			
	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)								
Central governments or central banks	42,871	47,231	73	73	38,503	41,440	73	
Regional governments or local authorities	3,613	3,071	0	0	3,282	3,042	0	
Public sector entities	1,118	1,251	363	363	1,479	1,712	473	
Multilateral Development Banks	0	0	0	0	0	0	0	
International Organisations	0	0	0	0	0	0	0	
Institutions	995	998	404	404	833	836	302	
Corporates	2,186	1,282	913	913	2,128	1,112	1,112	
of which: SME	637	248	220	220	632	288	251	
Secured by mortgages on immovable property	2,088	1,282	1,272	1,272	2,028	1,048	1,048	
of which: SME	472	328	188	188	461	318	183	
Exposures in default	628	1,181	568	1,884	1,884	1,121	538	
Risks associated with particular high risk	618	501	261	581	581	251	251	
of which: SME	481	371	185	203	392	371	189	
Covered bonds	0	0	0	0	0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	
Collective investments undertakings (CIS)	0	0	0	0	0	0	0	
Equity	0	0	0	0	0	0	0	
Other exposures	0	0	0	0	0	0	0	
Standardised Total ⁴	50,485	54,497	22,462	271	46,689	53,278	22,000	361

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

² Total value adjustments and provisions per country of country include those for securitisation exposures but include general credit risk adjustments.

	Standardised Approach							
	As of 30/09/2023				As of 31/12/2023			
	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)								
Central governments or central banks	6,750	6,512	43	43	6,912	6,510	77	
Regional governments or local authorities	0	0	0	0	0	0	0	
Public sector entities	58	0	0	0	60	24	0	
Multilateral Development Banks	0	0	0	0	0	0	0	
International Organisations	0	0	0	0	0	0	0	
Institutions	828	828	134	134	778	758	208	
Corporates	177	147	140	140	133	128	115	
of which: SME	583	56	89	119	583	102	95	
Secured by mortgages on immovable property	128	117	107	107	128	107	112	
of which: SME	583	550	88	89	629	564	95	
Exposures in default	1,128	968	217	1,121	928	828	224	
of which: SME	42	43	13	13	38	13	13	
Risks associated with particular high risk	0	0	0	0	0	0	0	
Covered bonds	0	0	0	0	0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	
Collective investments undertakings (CIS)	0	0	0	0	0	0	0	
Equity	0	0	0	0	0	0	0	
Other exposures	0	0	0	0	0	0	0	
Standardised Total ⁴	8,881	8,520	552	14	8,641	8,337	400	14

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

² Total value adjustments and provisions per country of country include those for securitisation exposures but include general credit risk adjustments.

	Standardised Approach							
	As of 30/09/2023				As of 31/12/2023			
	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)								
Central governments or central banks	1,261	1,217	1	1	1,241	1,261	1	
Regional governments or local authorities	0	0	0	0	0	0	0	
Public sector entities	0	0	0	0	0	0	0	
Multilateral Development Banks	0	0	0	0	0	0	0	
International Organisations	0	0	0	0	0	0	0	
Institutions	118	101	23	23	118	118	26	
Corporates	790	639	253	253	479	671	276	
of which: SME	44	44	11	11	44	44	11	
Risks associated with particular high risk	0	0	0	0	0	0	0	
Secured by mortgages on immovable property	251	247	122	289	289	285	141	
of which: SME	0	0	0	0	0	0	0	
Exposures in default	44	38	40	41	41	33	33	
Risks associated with particular high risk	0	0	0	0	0	0	0	
Covered bonds	0	0	0	0	0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	
Collective investments undertakings (CIS)	0	0	0	0	0	0	0	
Equity	0	0	0	0	0	0	0	
Other exposures	0	0	0	0	0	0	0	
Standardised Total ⁴	1,261	1,217	273	24	1,261	1,261	321	24

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

² Total value adjustments and provisions per country of country include those for securitisation exposures but include general credit risk adjustments.

	Standardised Approach							
	As of 30/09/2023				As of 31/12/2023			
	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)								
Central governments or central banks	1,413	1,413	17	17	1,359	1,359	17	
Regional governments or local authorities	0	0	0	0	0	0	0	
Public sector entities	98	254	172	189	296	296	132	
Multilateral Development Banks	0	0	0	0	0	0	0	
International Organisations	0	0	0	0	0	0	0	
Institutions	423	427	86	86	202	211	67	
Corporates	4,746	3,327	3,121	4,328	4,328	3,328	2,980	
of which: SME	0	0	0	0	0	0	0	
Risks associated with particular high risk	1	1	1	1	1	1	1	
Secured by mortgages on immovable property	983	911	476	1,078	1,078	1,012	512	
of which: SME	121	81	1	1	1	1	1	
Exposures in default	121	13	30	53	119	81	81	
Risks associated with particular high risk	0	0	0	0	0	0	0	
Covered bonds	0	0	0	0	0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	
Collective investments undertakings (CIS)	0	0	0	0	0	0	0	
Equity	0	0	0	0	0	0	0	
Other exposures	113	138	74	82	95	138	57	
Standardised Total ⁴	6,708	6,708	4,088	4,621	6,708	6,708	4,621	4,621

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

² Total value adjustments and provisions per country of country include those for securitisation exposures but include general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2023				As of 31/12/2023			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
IN EUR, %									
ITALY	Central governments or central banks	3,250	3,250	0		3,450	3,451	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	124	129	56		124	121	55	
	Corporates	26	26	6		26	25	6	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	30	30	21		30	31	21	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Risks associated with particular high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised Total²									

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

² Total value adjustments and provisions per country of counterparty includes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2023				As of 31/12/2023			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
IN EUR, %									
FRANCE	Central governments or central banks	250	250	0		250	271	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	366	366	186		356	329	175	
	Corporates	121	121	91		98	93	45	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	85	85	24		85	82	24	
	of which: SME	75	73	20		75	72	20	
	Exposures in default	0	0	0	0	0	0	0	0
	Risks associated with particular high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other exposures	20	20	0		20	20	0		
Standardised Total²									

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

² Total value adjustments and provisions per country of counterparty includes those for securitisation exposures but includes general credit risk adjustments.

	Standardised Approach							
	As of 31/03/2024				As of 30/06/2024			
	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions
(in EUR, %)								
Consolidated data	51,762	56,362	396		52,976	58,112	365	
Central governments or central banks	8,050	8,201	0		8,039	8,202	0	
Regional governments or local authorities	3,719	3,809	0		3,821	3,884	0	
Public sector entities	1,584	1,530	0		1,420	1,576	0	
Multilateral Development Banks	145	145	0		145	145	0	
International Organisations	4,009	3,712	0		4,003	3,708	0	
Institutions	8,912	9,815	5,376		8,713	9,228	4,715	
Corporates	1,322	321	486		486	486	208	
of which: SPE	0	0	0		0	0	0	
Retail	1,322	321	1,552		1,376	1,359	1,653	
Secured by mortgages on immovable property	1,094	322	302		1,094	343	282	
of which: SPE	4,009	3,844	1,504		4,028	3,817	1,706	
of which: SPE	745	864	300		828	763	302	
Exposures in default	428	341	361	223	362	308	337	213
Items associated with particularly high risk	0	0	0		0	0	0	
Covered bonds	0	0	0		0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	0	0	0		0	0	0	
Equity	0	0	0		0	0	0	
Other resources	20,285	22,355	23,299		20,284	22,315	23,315	
Standardised Total³	99,823	99,795	23,454	239	101,662	99,497	23,651	241

(1) Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
 (2) Exposure Value does not include the securitisation portfolio unless the results pertain to the 2024 exercise.
 (3) Only the most relevant countries are disclosed. There have been no changes to the following table. Countries of counterparties covering up to 95% of total original exposure or Top 10 countries ranked by original exposure, calculated as of last quarter.

	Standardised Approach							
	As of 31/03/2024				As of 30/06/2024			
	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)								
SPAIN	59,205	63,505	73		57,627	62,205	59	
Central governments or central banks	2,498	2,588	0		2,498	2,588	0	
Regional governments or local authorities	3,595	3,689	0		3,663	3,803	0	
Public sector entities	0	0	0		0	0	0	
Multilateral Development Banks	0	0	0		0	0	0	
International Organisations	0	0	0		0	0	0	
Institutions	899	984	289		904	907	238	
Corporates	24,428	12,823	11,370		24,428	11,176	11,661	
of which: SPE	993	397	305		1,458	323	282	
Retail	2,144	485	319		2,019	319	1,489	
of which: SPE	485	331	139		519	365	195	
Secured by mortgages on immovable property	1,876	1,305	539		1,890	1,237	561	
of which: SPE	186	186	186		186	186	186	
Exposures in default	344	374	359	103	339	335	322	103
Items associated with particularly high risk	0	0	0		0	0	0	
Covered bonds	0	0	0		0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	0	0	0		0	0	0	
Equity	0	0	0		0	0	0	
Other resources	9,479	20,355	21,420		9,224	19,485	21,122	
Standardised Total³	99,823	99,795	23,454	239	101,662	99,497	23,651	227

(1) Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
 (2) Total value adjustments and provisions per country of counterparties includes those for securitisation exposures but includes general credit risk adjustments.

	Standardised Approach							
	As of 31/03/2024				As of 30/06/2024			
	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)								
UNITED KINGDOM	7,729	8,644	65		8,007	8,298	59	
Central governments or central banks	0	0	0		0	0	0	
Regional governments or local authorities	0	0	0		0	0	0	
Public sector entities	0	0	0		0	0	0	
Multilateral Development Banks	0	0	0		0	0	0	
International Organisations	0	0	0		0	0	0	
Institutions	893	879	789		893	868	744	
Corporates	122	120	107		125	122	105	
of which: SPE	95	96	95		95	97	95	
Retail	511	339	121		472	284	122	
of which: SPE	487	376	104		489	383	107	
Secured by mortgages on immovable property	8,007	8,023	323		8,072	879	307	
of which: SPE	41	38	12		40	38	12	
Exposures in default	113	204	204	3	113	207	207	4
Items associated with particularly high risk	42	21	32		43	21	32	
Covered bonds	0	0	0		0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	0	0	0		0	0	0	
Equity	0	0	0		0	0	0	
Other resources	655	650	529		610	597	495	
Standardised Total³	99,823	99,795	23,454	11	101,662	99,497	23,651	13

(1) Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
 (2) Total value adjustments and provisions per country of counterparties includes those for securitisation exposures but includes general credit risk adjustments.

	Standardised Approach							
	As of 31/03/2024				As of 30/06/2024			
	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)								
UNITED STATES	1,893	1,822	2		1,763	1,763	0	
Central governments or central banks	0	0	0		0	0	0	
Regional governments or local authorities	0	0	0		0	0	0	
Public sector entities	0	0	0		0	0	0	
Multilateral Development Banks	0	0	0		0	0	0	
International Organisations	0	0	0		0	0	0	
Institutions	123	107	25		155	128	205	
Corporates	482	479	294		424	409	258	
of which: SPE	1	1	1		0	0	0	
Retail	4	4	3		3	3	3	
of which: SPE	0	0	0		0	0	0	
Secured by mortgages on immovable property	373	369	132		322	319	107	
of which: SPE	0	0	0		0	0	0	
Exposures in default	0	0	0		0	0	0	
Items associated with particularly high risk	41	33	48		40	34	48	
Covered bonds	0	0	0		0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	0	0	0		0	0	0	
Equity	0	0	0		0	0	0	
Other resources	0	0	0		0	0	0	
Standardised Total³	99,823	99,795	23,454	2	101,662	99,497	23,651	0

(1) Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
 (2) Total value adjustments and provisions per country of counterparties includes those for securitisation exposures but includes general credit risk adjustments.

	Standardised Approach							
	As of 31/03/2024				As of 30/06/2024			
	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)								
MEXICO	1,249	1,264	98		1,309	1,309	17	
Central governments or central banks	0	0	0		0	0	0	
Regional governments or local authorities	78	261	185		72	238	140	
Public sector entities	0	0	0		0	0	0	
Multilateral Development Banks	0	0	0		0	0	0	
International Organisations	0	0	0		0	0	0	
Institutions	327	335	132		366	329	60	
Corporates	4,744	3,261	1,147		4,402	3,064	1,072	
of which: SPE	0	0	0		0	0	0	
Retail	24	22	17		12	12	6	
of which: SPE	0	0	0		0	0	0	
Secured by mortgages on immovable property	1,071	1,055	418		1,071	1,071	408	
of which: SPE	146	80	81	65	113	65	65	65
Exposures in default	10	10	10		10	10	10	
Items associated with particularly high risk	0	0	0		0	0	0	
Covered bonds	0	0	0		0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	0	0	0		0	0	0	
Equity	0	0	0		0	0	0	
Other resources	95	107	95		105	74	74	
Standardised Total³	99,823	99,795	23,454	97	101,662	99,497	23,651	76

(1) Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
 (2) Total value adjustments and provisions per country of counterparties includes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2024				As of 30/06/2024			
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽²⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽²⁾
(in EUR, M)									
ITALY	Capital investments or central banks	3,82	3,82	0		3,68	3,68	0	
	Regional investments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	112	108	53		67	62	30	
	Corporates	4	7	5		3	5	3	
	of which SME	0	0	0		0	0	0	
	Retail	2	1	1		2	1	1	
	of which SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	37	36	20		37	36	20	
	of which SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particular high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		35	35	3	
Collective investments and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective investments undertakings (CII)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised Total⁽²⁾				0				0	

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

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

		Standardised Approach							
		As of 31/03/2024				As of 30/06/2024			
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽²⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽²⁾
(in EUR, M)									
FRANCE	Capital investments or central banks	62	62	0		62	62	0	
	Regional investments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	362	368	212		368	368	208	
	Corporates	42	41	37		42	42	36	
	of which SME	0	0	0		0	0	0	
	Retail	1	1	1		1	1	1	
	of which SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	86	82	24		82	81	22	
	of which SME	74	72	20	0	74	72	19	0
	Exposures in default	0	0	0		0	0	0	
	Items associated with particular high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
Collective investments and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective investments undertakings (CII)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other exposures	20	20	1		20	20	1		
Standardised Total⁽²⁾				4				4	

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

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

2024 EU-wide Transparency Exercise

Credit Risk - IRB Approach

Banco de Sabadell, S.A.

		IRB Approach											
		As of 30/09/2023					As of 31/12/2023						
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions
		Of which: reclassified		Of which: reclassified		Of which: reclassified		Of which: reclassified		Of which: reclassified		Of which: reclassified	
ITALY	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	63	0	27	15	0	0	76	0	46	31	0	1
	Corporate - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporate - Of Which: SME	0	0	0	0	0	0	1	0	1	0	0	0
	Retail	25	0	24	3	0	0	25	1	24	3	0	0
	Retail - Secured on real estate property	22	0	22	3	0	0	22	1	22	2	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	22	0	22	3	0	0	22	1	22	2	0	0
	Retail - Qualifying Revolving	1	0	1	0	0	0	1	0	1	0	0	0
	Retail - Other Retail	1	0	1	0	0	0	1	0	1	0	0	0
	Retail - Other Retail - Of Which: SME	1	0	1	0	0	0	1	0	1	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	0	0	0	0	0	0	0	0	0	0	0	0	
IRB Total													

¹ Original exposure, unless 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 Approach											
		As of 30/09/2023					As of 31/12/2023						
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions
		Of which: reclassified		Of which: reclassified		Of which: reclassified		Of which: reclassified		Of which: reclassified		Of which: reclassified	
FRANCE	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	2,177	23	1,718	1,052	0	23	2,217	22	1,669	948	0	24
	Corporate - Of Which: Specialised Lending	400	0	358	347	0	5	274	0	250	235	0	3
	Corporate - Of Which: SME	40	0	29	19	0	49	0	47	24	0	1	0
	Retail	160	2	157	29	0	1	163	2	160	29	0	1
	Retail - Secured on real estate property	154	2	152	28	0	1	157	2	155	28	0	1
	Retail - Secured on real estate property - Of Which: SME	3	0	2	1	0	0	4	0	3	1	0	0
	Retail - Secured on real estate property - Of Which: non-SME	151	2	150	28	0	1	153	2	152	27	0	1
	Retail - Qualifying Revolving	4	0	3	0	0	0	4	0	3	0	0	0
	Retail - Other Retail	3	0	2	1	0	0	2	0	2	1	0	0
	Retail - Other Retail - Of Which: SME	1	0	1	0	0	0	1	0	1	0	0	0
	Retail - Other Retail - Of Which: non-SME	1	0	1	1	0	0	1	0	1	1	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
Other non-credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	
IRB Total													

¹ Original exposure, unless 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 Approach											
	As of 31/03/2024						As of 30/06/2024					
	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions				
	Of which: subordinated		Of which: subordinated		Of which: subordinated		Of which: subordinated					
(in EUR, %)												
Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	
Institutions	0	0	0	0	0	0	0	0	0	0	0	
Corporates	51,331	2,677	45,576	20,382	340	521	52,889	1,961	42,359	20,701	313	880
Corporates - Of Which: Specialised Lending	5,375	42	5,245	4,329	0	0	5,095	36	5,025	3,737	0	24
Corporates - Of Which: SME	16,196	742	8,275	4,658	262	298	16,572	719	8,837	4,270	231	586
Retail	107,488	3,427	99,736	22,247	1,386	1,789	107,874	3,332	101,841	22,284	1,389	1,724
Retail - Secured on real estate property	83,009	3,020	81,523	13,876	1,009	745	83,305	3,786	82,646	13,961	1,009	879
Retail - Secured on real estate property - Of Which: SME	3,226	246	3,058	1,193	177	103	3,150	240	3,088	1,144	186	97
Retail - Secured on real estate property - Of Which: non-SME	79,833	2,882	78,465	12,683	832	642	80,255	3,546	79,662	12,817	823	882
Retail - Qualifying Residential	6,157	143	5,407	2,239	144	189	6,281	147	5,485	2,289	130	184
Retail - Other Retail	18,202	1,357	15,806	6,112	233	866	18,291	1,399	15,488	6,354	241	611
Retail - Other Retail - Of Which: SME	11,936	999	7,734	2,293	97	513	10,659	3,627	8,388	2,414	85	211
Retail - Other Retail - Of Which: non-SME	5,265	358	5,952	3,796	136	341	5,481	372	5,330	3,940	146	340
Equity	0	0	0	0	0	0	0	0	0	0	0	0
Other non-credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	0
IRB Total ³			44,463						44,927			

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

(2) IRB Total does not include the Securitisation portion unlike in the results prior to the 2013 exercise.

(3) Only the most relevant countries are disclosed. These have been selected under the following rule: Countries of country pair covering up to 2% of total original exposure in Top 10 countries ranked by original exposure, calculated as of last quarter.

	IRB Approach											
	As of 31/03/2024						As of 30/06/2024					
	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions				
	Of which: subordinated		Of which: subordinated		Of which: subordinated		Of which: subordinated					
(in EUR, %)												
Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	
Institutions	0	0	0	0	0	0	0	0	0	0	0	
Corporates	38,833	1,585	29,838	14,805	342	677	39,314	1,480	30,514	14,862	307	651
Corporates - Of Which: Specialised Lending	3,022	2	2,952	1,825	0	15	3,179	2	3,786	1,210	0	12
Corporates - Of Which: SME	9,731	736	7,921	3,856	282	239	10,911	713	8,484	4,059	231	282
Retail	56,139	2,839	51,292	11,098	650	1,512	56,102	2,713	51,911	10,876	608	1,460
Retail - Secured on real estate property	38,479	2,481	38,157	6,764	471	654	38,486	3,249	38,554	6,300	414	560
Retail - Secured on real estate property - Of Which: SME	3,196	246	3,028	1,174	177	103	3,121	240	2,958	1,125	186	97
Retail - Secured on real estate property - Of Which: non-SME	29,283	2,235	35,148	5,590	294	551	35,365	3,009	35,576	5,205	238	483
Retail - Qualifying Residential	2,812	191	2,797	162	84	101	2,891	196	2,853	262	98	118
Retail - Other Retail	14,847	1,328	11,339	4,371	158	764	14,774	1,389	11,955	4,325	161	774
Retail - Other Retail - Of Which: SME	11,937	999	7,744	2,232	97	510	10,762	3,627	8,136	2,411	85	211
Retail - Other Retail - Of Which: non-SME	3,811	329	3,595	1,839	61	250	3,981	342	3,777	1,914	66	254
Equity	0	0	0	0	0	0	0	0	0	0	0	0
Other non-credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	0
IRB Total			794						831		1,774	

(1) Original exposure, unless 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 Approach											
	As of 31/03/2024						As of 30/06/2024					
	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions				
	Of which: subordinated		Of which: subordinated		Of which: subordinated		Of which: subordinated					
(in EUR, %)												
Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	
Institutions	0	0	0	0	0	0	0	0	0	0	0	
Corporates	92,671	33	1,440	965	12	12	1,719	34	1,448	929	28	28
Corporates - Of Which: Specialised Lending	588	33	517	461	0	25	614	34	580	489	0	22
Corporates - Of Which: SME	69	0	68	84	1	1	71	0	69	85	1	1
Retail	48,820	586	45,951	10,732	728	258	49,306	581	46,989	10,809	754	247
Retail - Secured on real estate property	41,102	489	40,899	6,706	530	75	42,432	504	41,427	6,794	588	75
Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
Retail - Secured on real estate property - Of Which: non-SME	42,893	489	40,899	6,706	530	75	42,432	504	41,419	6,791	588	75
Retail - Qualifying Residential	2,305	143	2,048	1,214	113	61	2,305	143	2,047	1,214	118	66
Retail - Other Retail	1,454	27	1,447	1,952	75	90	1,489	29	1,524	2,021	79	88
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	1,454	27	1,446	1,952	75	90	1,489	29	1,524	2,021	79	88
Equity	0	0	0	0	0	0	0	0	0	0	0	0
Other non-credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	0
IRB Total			5		5		5		5		5	

(1) Original exposure, unless 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 Approach											
	As of 31/03/2024						As of 30/06/2024					
	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions				
	Of which: subordinated		Of which: subordinated		Of which: subordinated		Of which: subordinated					
(in EUR, %)												
Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	
Institutions	0	0	0	0	0	0	0	0	0	0	0	
Corporates	4,288	7	3,914	1,951	0	24	5,331	0	4,875	2,215	0	20
Corporates - Of Which: Specialised Lending	1,368	7	1,255	954	0	9	1,807	0	1,474	1,326	0	9
Corporates - Of Which: SME	230	0	189	56	1	1	269	0	144	50	0	1
Retail	235	0	234	23	0	0	227	0	228	24	0	0
Retail - Secured on real estate property	212	0	211	23	0	0	204	0	213	24	0	0
Retail - Secured on real estate property - Of Which: SME	1	0	1	0	0	0	1	0	1	0	0	0
Retail - Secured on real estate property - Of Which: non-SME	211	0	210	22	0	0	203	0	212	24	0	0
Retail - Qualifying Residential	0	0	0	0	0	0	0	0	0	0	0	0
Retail - Other Retail	1	0	1	1	0	0	1	0	1	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	1	0	0	1	0	1	1	0	0
Equity	0	0	0	0	0	0	0	0	0	0	0	0
Other non-credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	0
IRB Total			31		31		29		29		56	

(1) Original exposure, unless 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 Approach											
	As of 31/03/2024						As of 30/06/2024					
	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions				
	Of which: subordinated		Of which: subordinated		Of which: subordinated		Of which: subordinated					
(in EUR, %)												
Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	
Institutions	0	0	0	0	0	0	0	0	0	0	0	
Corporates	103	3	87	25	0	3	137	3	106	34	0	3
Corporates - Of Which: Specialised Lending	1	0	1	1	0	1	1	0	1	1	0	0
Corporates - Of Which: SME	20	3	11	8	0	3	24	3	8	7	0	2
Retail	45	0	45	5	0	0	48	0	47	5	0	0
Retail - Secured on real estate property	43	0	43	5	0	0	45	0	45	5	0	0
Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
Retail - Secured on real estate property - Of Which: non-SME	43	0	43	5	0	0	45	0	45	5	0	0
Retail - Qualifying Residential	2	0	1	0	0	0	2	0	1	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	0	0	0	0	0	0
Retail - Other Retail - Of Which: non-SME	1	0	1	0	0	0	1	0	1	0	0	0
Equity	0	0	0	0	0	0	0	0	0	0	0	0
Other non-credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	0
IRB Total			2		2		2		2		6	

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

2024 EU-wide Transparency Exercise

Credit Risk - IRB Approach

Banco de Sabadell, S.A.

		IRB Approach									
		As of 31/03/2024					As of 30/06/2024				
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions		
		Of which: securities		Of which: off-balance		Of which: securities		Of which: off-balance			
ITALY	Central banks and central governments	0	0	0	0	0	0	0	0		
	Institutions	0	0	0	0	0	0	0	0		
	Corporates	180	0	489	295	0	2	180	0		
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	50	0	41		
	Corporates - Of Which: SME	1	0	1	1	0	4	0	3		
	Retail	26	1	25	3	0	25	0	23		
	Retail - Secured on real estate property	22	1	22	3	0	22	0	21		
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0		
	Retail - Secured on real estate property - Of Which: non-SME	22	1	22	3	0	21	0	21		
	Retail - Qualifying Reserving	2	0	1	0	0	2	0	1		
	Retail - Other Retail	2	0	1	0	0	2	0	1		
	Retail - Other Retail - Of Which: SME	2	0	1	0	0	1	0	1		
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0		
	Equity	0	0	0	0	0	0	0	0		
Other non credit-obligation assets											
IRB Total											

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

		IRB Approach									
		As of 31/03/2024					As of 30/06/2024				
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions		
		Of which: securities		Of which: off-balance		Of which: securities		Of which: off-balance			
FRANCE	Central banks and central governments	0	0	0	0	0	0	0	0		
	Institutions	0	0	0	0	0	0	0	0		
	Corporates	2,170	31	1,725	880	0	23	2,086	27		
	Corporates - Of Which: Specialised Lending	201	0	276	243	0	2	211	0		
	Corporates - Of Which: SME	37	0	36	31	0	0	150	0		
	Retail	187	2	183	31	0	1	179	3		
	Retail - Secured on real estate property	180	2	158	30	0	1	183	2		
	Retail - Secured on real estate property - Of Which: SME	4	0	3	1	0	0	3	0		
	Retail - Secured on real estate property - Of Which: non-SME	156	2	156	29	0	1	159	2		
	Retail - Qualifying Reserving	4	0	3	0	0	4	0	3		
	Retail - Other Retail	3	0	2	1	0	0	3	0		
	Retail - Other Retail - Of Which: SME	2	0	1	0	0	2	0	1		
	Retail - Other Retail - Of Which: non-SME	1	0	1	1	0	1	0	1		
	Equity	0	0	0	0	0	0	0	0		
Other non credit-obligation assets											
IRB Total											

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

2024 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

Banco de Sabadell, S.A.

As of 31/12/2023

(min EUR)		Direct exposures												Risk weighted exposure amount			
Residual Maturity	Country / Region	On balance sheet				Derivatives				Off balance sheet							
		Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures							
		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				
[0 - 3M]	Other Central and eastern Europe countries non EEA																
[3M - 1Y]																	
[1Y - 2Y]																	
[2Y - 3Y]																	
[3Y - 5Y]																	
[5Y - 10Y]																	
[10Y - more]																	
Total																	
[0 - 3M]	Middle East																
[3M - 1Y]																	
[1Y - 2Y]																	
[2Y - 3Y]																	
[3Y - 5Y]																	
[5Y - 10Y]																	
[10Y - more]																	
Total																	
[0 - 3M]	Latin America and the Caribbean	168	168	0	0	0	66	102	0	0	0	0	0	0	7	0	0
[3M - 1Y]		87	87	0	0	0	87	0	0	0	0	0	0	0	127	0	0
[1Y - 2Y]		346	346	0	0	0	343	6	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		382	382	0	0	0	383	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]	335	335	0	0	0	36	309	0	0	0	0	0	0	0	0	0	
[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total	921	922	0	0	0	713	209	0	0	0	0	0	0	133	0	47	
[0 - 3M]	Africa	1	1	0	0	0	1	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		2	2	0	0	0	2	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		1	1	0	0	0	1	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total	3	3	0	0	0	3	2	0	0	0	0	0	0	0	0	1	
[0 - 3M]	Others	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total	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 counterparties 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 counterparties (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 economic substance over the form must be used as a criteria for the identification of the exposures to be included in this column. This item does not include exposures to counterparties (other than sovereign) with full or partial government guarantees by central, regional and local governments

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

Regions

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

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

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

Latin America: Argentina, Belize, Bolivia, Brazil, Chile, Colombia, Costa Rica, Dominica, Dominican Republic, Ecuador, El Salvador, Grenada, Guatemala, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaragua, Panama, Paraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and the Grenadines, Suriname, Trinidad and Tobago, Uruguay, Venezuela, Antigua And Barbuda, Aruba, Bahamas, Barbados, Cayman Islands, Cuba, French Guiana, Guadeloupe, Martinique, Puerto Rico, Saint Barthélemy, Turks And Caicos Islands, Virgin Islands (British), Virgin Islands (U.S.).

Africa: Algeria, Egypt, Morocco, South Africa, Angola, Benin, Botswana, Burkina Faso, Burundi, Cameroon, Cape Verde, Central African Republic, Chad, Comoros, Congo, The Democratic Republic Of The Congo, Côte D'Ivoire, Equatorial Guinea, Eritrea, Ethiopia, Gabon, Gambia, Ghana, Guinea, Guinea-Bissau, Kenya, Lesotho, Liberia, Madagascar, Malawi, Mali, Mauritius, Mauritania, Mozambique, Namibia, Niger, Nigeria, Rwanda, Sao Tome And Principe, Senegal, Seychelles, Sierra Leone, South Sudan, Swaziland, United Republic Of Tanzania, Togo, Uganda, Zambia, Zimbabwe and Tunisia.

(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 eGAAP

2024 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

Banco de Sabadell, S.A.

As of 30/06/2024

(min EUR)														
Direct 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)	On balance sheet				Derivatives				Off balance sheet		Risk weighted exposure amount
				Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures		
				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] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Australia													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Canada													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Hong Kong													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Japan													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	U.S.													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	China													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Switzerland													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Other advanced economies non EEA													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total		1,604	1,661	0	0	1,079	828	0	0	0	0	0	0	0

2024 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

Banco de Sabadell, S.A.

As of 30/06/2024

(min EUR)		Direct exposures												Risk weighted exposure amount			
Residual Maturity	Country / Region	On balance sheet				Derivatives				Off balance sheet							
		Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures							
		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
[0 - 3M]	Other Central and eastern Europe countries non EEA																
[3M - 1Y]																	
[1Y - 2Y]																	
[2Y - 3Y]																	
[3Y - 5Y]																	
[5Y - 10Y]																	
[10Y - more]																	
Total																	
[0 - 3M]	Middle East																
[3M - 1Y]																	
[1Y - 2Y]																	
[2Y - 3Y]																	
[3Y - 5Y]																	
[5Y - 10Y]																	
[10Y - more]																	
Total																	
[0 - 3M]	Latin America and the Caribbean	109	109	0	0	0	0	109	0	0	0	0	0	0	0	0	0
[3M - 1Y]		99	99	0	0	0	0	58	42	0	0	0	0	0	0	0	0
[1Y - 2Y]		337	329	0	0	0	0	330	7	0	0	0	0	0	0	0	0
[2Y - 3Y]		249	249	0	0	0	0	249	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		3	3	0	0	0	0	3	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		134	134	0	0	0	0	34	100	0	0	0	0	0	0	0	0
[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total	930	930	0	0	0	0	782	148	0	0	0	0	0	0	0	0	
[0 - 3M]	Africa	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		1	1	0	0	0	0	1	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		1	1	0	0	0	0	1	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total	2	2	0	0	0	0	2	0	0	0	0	0	0	0	0	0	
[0 - 3M]	Others	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total	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 counterparties 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 counterparties (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 economic substance over the form must be used as a criteria for the identification of the exposures to be included in this column. This item does not include exposures to counterparties (other than sovereign) with full or partial government guarantees by central, regional and local governments

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

Regions:

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

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

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

Latin America: Argentina, Belize, Bolivia, Brazil, Chile, Colombia, Costa Rica, Dominica, Dominican Republic, Ecuador, El Salvador, Grenada, Guatemala, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaragua, Panama, Paraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and the Grenadines, Suriname, Trinidad and Tobago, Uruguay, Venezuela, Antigua And Barbuda, Aruba, Bahamas, Barbados, Cayman Islands, Cuba, French Guiana, Guadeloupe, Martinique, Puerto Rico, Saint Barthélemy, Turks And Caicos Islands, Virgin Islands (British), Virgin Islands (U.S.).

Africa: Algeria, Egypt, Morocco, South Africa, Angola, Benin, Botswana, Burkina Faso, Burundi, Cameroon, Cape Verde, Central African Republic, Chad, Comoros, Congo, The Democratic Republic Of The Congo, Côte D'Ivoire, Equatorial Guinea, Eritrea, Ethiopia, Gabon, Gambia, Ghana, Guinea, Guinea-Bissau, Kenya, Lesotho, Liberia, Madagascar, Malawi, Mali, Mauritius, Mauritania, Mozambique, Namibia, Niger, Nigeria, Rwanda, Sao Tome And Principe, Senegal, Seychelles, Sierra Leone, South Sudan, Swaziland, United Republic Of Tanzania, Togo, Uganda, Zambia, Zimbabwe and Tunisia.

(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 e4.

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

2024 EU-wide Transparency Exercise
Performing and non-performing exposures
Banco de Sabadell, S.A.

	As of 30/09/2023										As of 31/12/2023											
	Gross carrying amount/ Nominal amount					Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions ¹⁾					Collaterals and financial guarantees received on non-performing exposures	Gross carrying amount/ Nominal amount					Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions ¹⁾					Collaterals and financial guarantees received on non-performing exposures
	Of which performing but past due >30 days and <=90 days	Of which non-performing ²⁾				On performing exposures ³⁾	On non-performing exposures ³⁾					Of which performing but past due >30 days and <=90 days	Of which non-performing ²⁾				On performing exposures ³⁾	On non-performing exposures ³⁾				
		Of which: defaulted	Of which Stage 3 ³⁾				Of which Stage 3 ³⁾	Of which Stage 3 ³⁾	Of which: defaulted	Of which Stage 3 ³⁾			Of which Stage 3 ³⁾	Of which Stage 3 ³⁾								
min EUR																						
Cash balances at central banks and other demand deposits	34,649	0	1	0	1	0	0	0	0	0	29,280	0	0	0	0	0	0	0	0	0		
Debt securities (including at amortised cost and fair value)	27,861	0	2	0	1	0	0	0	0	28,088	0	2	0	0	1	0	0	0	0	0		
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
General governments	25,828	0	0	0	0	0	0	0	0	25,648	0	0	0	0	0	0	0	0	0	0		
Credit institutions	1,214	0	0	0	0	0	0	0	0	2,023	0	0	0	0	0	0	0	0	0	0		
Other financial corporations	211	0	1	0	0	0	0	0	0	172	0	1	0	0	0	0	0	0	0	0		
Non-financial corporations	308	0	1	0	0	1	0	0	0	254	0	1	0	0	0	0	0	0	0	0		
Loans and advances (including at amortised cost and fair value)	165,133	202	5,890	5,637	5,576	819	2,341	2,315	3,030	162,670	447	5,639	5,584	5,484	806	2,398	2,358	2,956	2,956			
Central banks	167	0	0	0	0	0	0	0	0	157	0	0	0	0	0	0	0	0	0	0		
General governments	9,127	1	7	6	7	0	1	1	0	9,011	0	1	1	1	1	1	1	1	1	1		
Credit institutions	7,417	1	0	0	0	3	0	0	0	6,999	0	0	0	0	3	0	0	0	0	0		
Other financial corporations	1,631	0	22	22	22	4	19	19	2	1,490	0	21	21	21	3	19	19	19	2	2		
Non-financial corporations	56,844	44	3,269	3,239	3,105	442	1,277	1,262	1,661	55,870	107	3,216	3,184	3,099	432	1,347	1,321	1,321	1,564	1,564		
of which: small and medium-sized enterprises	24,363	39	2,373	2,347	2,279	228	888	877	1,346	23,508	96	2,347	2,325	2,218	215	908	895	895	1,209	1,209		
of which: Loans collateralized by commercial immovable property	7,724	1	554	551	511	82	200	198	347	7,531	7	491	490	428	101	161	159	159	294	294		
Households	89,946	155	2,591	2,569	2,441	370	1,044	1,033	1,389	89,143	309	2,601	2,579	2,453	388	1,030	1,018	1,018	1,396	1,396		
of which: Loans collateralized by residential immovable property	77,818	113	1,679	1,531	1,574	131	482	479	1,192	76,979	235	1,687	1,545	1,587	141	465	459	459	1,220	1,220		
of which: Credit for consumption	5,379	23	378	351	367	132	274	272	21	5,473	38	383	357	365	124	275	272	272	22	22		
DEBT INSTRUMENTS other than HFT	227,443	202	5,893	5,637	5,576	820	2,341	2,315	3,030	220,627	447	5,641	5,585	5,484	807	2,398	2,358	2,956	2,956	2,956		
OFF-BALANCE SHEET EXPOSURES	37,266		476	461	388	74	93	87	0	37,266		444	421	365	72	93	84	0	0	0		

¹⁾ For the definition of non-performing exposures please refer to Article 4(7)(2) of Regulation (EU) No 575/2013 (CRD).

²⁾ Institutions report here the cumulative amount of expected credit losses since initial recognition for financial instruments subject to impairment and provisions for off-balance sheet exposures.

³⁾ Institutions report here the cumulative amount of expected credit losses since initial recognition for financial instruments subject to impairment, the accumulated negative changes in fair value due to credit risk for financial instruments measured at fair value through profit or loss other than HFT and provisions for off-balance sheet exposures.

⁴⁾ For the on-balance sheet items, accumulated impairment and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are denouncing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FREDP framework (temporal F 18.00 / F 18.00), 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 FREDP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

⁵⁾ 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.

2024 EU-wide Transparency Exercise

Performing and non-performing exposures

Banco de Sabadell, S.A.

	As of 31/03/2024										As of 30/06/2024											
	Gross carrying amount/ Nominal amount					Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions ⁽¹⁾					Gross carrying amount/ Nominal amount					Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions ⁽¹⁾						
	Of which performing but past due >30 days and <90 days	Of which non-performing ⁽²⁾				On performing exposures ⁽³⁾	On non-performing exposures ⁽³⁾				Collateral and financial guarantees received on non-performing exposures	Of which performing but past due >30 days and <90 days	Of which non-performing ⁽²⁾				On performing exposures ⁽³⁾	On non-performing exposures ⁽³⁾				Collateral and financial guarantees received on non-performing exposures
		Of which defaulted	Of which Stage ⁽⁴⁾				Of which defaulted	Of which Stage ⁽⁴⁾					Of which defaulted	Of which Stage ⁽⁴⁾								
(in € bn)																						
Cash balances at central banks and other demand deposits	27,812	0	1	0	1	0	0	0	0	0	28,888	0	0	0	0	0	0	0	0	0	0	
Debt securities (including at amortised cost and fair value)	29,210	0	2	0	1	0	1	0	0	0	29,519	0	2	0	0	0	0	0	0	0	0	
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
General governments	26,079	0	0	0	0	0	0	0	0	0	26,094	0	0	0	0	0	0	0	0	0	0	
Credit institutions	2,682	0	0	0	0	0	0	0	0	0	3,011	0	0	0	0	0	0	0	0	0	0	
Other financial corporations	153	0	1	0	0	0	0	0	0	0	130	0	1	0	0	0	0	0	0	0	0	
Non-financial corporations	299	0	1	0	0	0	0	0	0	0	284	0	1	0	0	0	0	0	0	0	0	
Loans and advances (including at amortised cost and fair value)	164,266	643	5,793	5,521	5,423	804	2,384	2,351	2,842	171,009	329	5,609	5,446	5,199	797	2,352	2,323	2,859				
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
General governments	9,204	0	1	1	0	1	0	0	0	9,501	1	1	1	0	0	0	0	0	0	0	1	
Credit institutions	7,765	0	0	0	0	3	0	0	0	10,427	0	0	0	0	2	0	0	0	0	0	0	
Other financial corporations	1,531	3	21	21	21	4	17	17	3	1,621	21	21	21	21	3	19	19	2			2	
Non-financial corporations	16,016	110	3,254	3,179	3,088	422	1,341	1,321	1,612	58,087	91	3,147	3,125	2,953	380	1,319	1,302	1,577				
of which: small and medium-sized enterprises	24,202	95	2,480	2,411	2,381	211	946	933	1,388	24,479	33	2,438	2,419	2,352	199	931	921	1,352				
of which: Loans collateralised by commercial immovable property	7,607	0	488	481	443	101	148	144	301	7,633	1	484	470	467	77	189	188	268				
Households	89,739	438	2,517	2,321	2,314	376	1,025	1,011	1,327	91,372	236	2,440	2,299	2,221	371	1,014	1,002	1,279				
of which: Loans collateralised by residential immovable property	77,486	351	1,608	1,490	1,450	137	468	442	1,159	78,209	205	1,519	1,450	1,353	149	412	406	406			1,105	
of which: Credit for consumption	5,599	42	371	343	351	131	272	269	23	5,858	23	384	357	363	131	301	298	28				
DEBT INSTRUMENTS other than HFT	221,077	643	5,796	5,521	5,424	805	2,384	2,351	2,842	229,418	329	5,611	5,446	5,199	797	2,352	2,323	2,859				
OFF-BALANCE SHEET EXPOSURES	38,238		463	427	346	71	91	81	0	37,890		411	391	298	84	81	75	0				

(1) For the definition of non-performing exposures please refer to Article 4(7)(c) of Regulation (EU) No 575/2013 (CRD).

(2) Institutions report here the cumulative amount of expected credit losses since initial recognition for financial instruments subject to impairment and provisions for off-balance sheet exposures.

(3) Institutions report here the cumulative amount of expected credit losses since initial recognition for financial instruments subject to impairment, the accumulated negative changes in fair value due to credit risk for financial instruments measured at fair value through profit or loss other than HFT and provisions for off-balance sheet exposures.

(4) 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 debts. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FTR/REP framework (templates F 18.01 / 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) 2012/1451 - 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 FTR/REP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

(5) 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.

2024 EU-wide Transparency Exercise

Forborne exposures

Banco de Sabadell, S.A.

	As of 30/09/2023						As of 31/12/2023					
	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ¹		Collateral and financial guarantees received on exposures with forbearance measures		Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees received on exposures with forbearance measures	
		Of which non-performing exposures with forbearance measures		Of which on non-performing exposures with forbearance measures		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
(min EUR)												
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)	4,989	2,877	1,117	1,033	3,121	1,623	4,967	2,840	1,106	1,028	3,137	1,569
Central banks	0	0	0	0	0	0	0	0	0	0	0	0
General governments	7	6	0	0	0	0	6	1	0	0	0	0
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	19	16	15	15	3	2	17	16	15	15	2	1
Non-financial corporations	3,107	1,620	663	608	1,817	859	3,108	1,596	652	604	1,861	809
of which: small and medium-sized enterprises	1,867	983	376	344	1,291		1,747	962	362	335	1,292	
Households	1,856	1,235	439	410	1,301	763	1,836	1,227	438	409	1,273	758
DEBT INSTRUMENTS other than HFT	4,989	2,877	1,117	1,033	3,121		4,967	2,840	1,106	1,028	3,137	
Loan commitments given	202	66	10	7	0	0	169	68	9	7	0	0
QUALITY OF FORBEARANCE ²												
Loans and advances that have been forborne more than twice ³	0						0					
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria ³	0						0					

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

⁽²⁾ For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 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 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.

2024 EU-wide Transparency Exercise

Forborne exposures

Banco de Sabadell, S.A.

	As of 31/03/2024						As of 30/06/2024						
	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees received on exposures with forbearance measures		Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees received on exposures with forbearance measures		
	Of which non-performing exposures with forbearance measures		Of which 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 non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures		
(mln EUR)													
Cash balances at central banks and other demand deposits	0	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	0
Central banks	0	0	0	0	0		0	0	0	0	0		0
General governments	0	0	0	0	0		0	0	0	0	0		0
Credit institutions	0	0	0	0	0		0	0	0	0	0		0
Other financial corporations	0	0	0	0	0		0	0	0	0	0		0
Non-financial corporations	0	0	0	0	0		0	0	0	0	0		0
Loans and advances (including at amortised cost and fair value)	4,732	2,741	1,061	993	2,938	1,484	4,404	2,569	986	922	2,769	1,392	
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0
General governments	16	0	0	0	3	0	12	1	0	0	4	0	0
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	17	16	13	13	4	3	17	16	15	15	2	1	
Non-financial corporations	3,079	1,634	646	603	1,830	836	2,883	1,560	609	567	1,744	800	
of which: small and medium-sized enterprises	1,731	1,029	363	340	1,197		1,810	1,086	409	383	1,232		
Households	1,619	1,091	401	376	1,101	644	1,492	992	362	339	1,019	590	
DEBT INSTRUMENTS other than HFT	4,732	2,741	1,061	993	2,938		4,404	2,569	986	922	2,769		
Loan commitments given	152	63	7	5	0	0	152	68	7	5	0	0	0
QUALITY OF FORBEARANCE ²													
Loans and advances that have been forborne more than twice ²	0						0						
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria ³	0						0						

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

(2) For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 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 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.

2024 EU-wide Transparency Exercise
Breakdown of loans and advances to non-financial corporations other than held for trading
 Banco de Sabadell, S.A.

(min EUR)	As of 30/09/2023						As of 31/12/2023						As of 31/03/2024						As of 30/06/2024					
	Gross carrying amount		Of which: non-performing of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment ¹	Accumulated negative changes in fair value due to credit risk on non-performing exposures ²	Gross carrying amount		Of which: non-performing of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment ¹	Accumulated negative changes in fair value due to credit risk on non-performing exposures ²	Gross carrying amount		Of which: non-performing of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment ¹	Accumulated negative changes in fair value due to credit risk on non-performing exposures ²	Gross carrying amount		Of which: non-performing of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment ¹	Accumulated negative changes in fair value due to credit risk on non-performing exposures ²
A Agriculture, forestry and fishing	1,104	84	83	1,104	52	0	1,080	94	92	1,080	55	0	1,111	95	89	1,111	69	0	1,115	93	92	1,115	64	0
B Mining and quarrying	434	7	7	434	7	0	437	7	7	437	8	0	484	10	10	484	7	0	653	10	10	653	10	0
C Manufacturing	9,078	595	592	9,078	264	0	8,926	495	493	8,926	293	0	9,021	479	467	9,021	276	0	9,469	462	459	9,469	246	0
D Electricity, gas, steam and air conditioning supply	4,707	59	59	4,707	59	0	4,656	58	58	4,656	52	0	4,635	73	73	4,635	58	0	4,545	65	65	4,545	60	0
E Water supply	239	8	4	239	3	0	211	3	3	211	2	0	262	4	4	262	3	0	261	6	6	261	4	0
F Construction	4,981	284	281	4,981	171	0	3,983	276	273	3,983	168	0	4,063	286	278	4,063	171	0	3,996	268	266	3,996	196	0
G Wholesale and retail trade	8,708	532	528	8,708	296	0	8,715	543	531	8,715	396	0	8,467	552	536	8,467	309	0	8,941	568	564	8,941	297	0
H Transport and storage	3,989	124	124	3,989	72	0	3,719	112	111	3,719	77	0	3,495	109	106	3,495	86	0	3,663	116	116	3,663	86	0
I Accommodation and food service activities	2,450	446	443	2,450	144	0	2,423	425	424	2,423	135	0	2,447	445	440	2,447	135	0	2,448	396	393	2,448	114	0
J Information and communication	2,056	47	47	2,056	34	0	2,064	45	43	2,064	31	0	2,323	48	47	2,323	32	0	2,415	51	51	2,415	33	0
K Financial and insurance activities	2,327	443	443	2,327	145	0	2,701	442	442	2,701	157	0	4,426	489	485	4,426	175	0	5,427	457	457	5,427	155	0
L Real estate activities	6,093	315	322	6,093	173	0	6,389	315	309	6,389	184	0	6,234	295	274	6,234	149	0	6,173	299	293	6,173	145	0
M Professional, scientific and technical activities	2,449	172	170	2,449	90	0	2,291	175	172	2,291	60	0	2,246	167	165	2,246	88	0	2,328	163	162	2,328	92	0
N Administrative and support service activities	1,704	91	90	1,704	41	0	1,694	73	73	1,694	37	0	1,724	61	60	1,724	40	0	1,853	68	68	1,853	41	0
O Public administration and defence, compulsory social security	438	3	3	438	1	0	462	3	3	462	1	0	456	3	3	456	0	0	449	3	3	449	0	0
P Education	316	16	16	316	10	0	304	16	15	304	10	0	301	18	18	301	11	0	309	20	20	309	11	0
Q Human health services and social work activities	994	33	32	994	16	0	1,037	33	33	1,037	20	0	992	32	31	992	19	0	1,119	34	34	1,119	19	0
R Arts, entertainment and recreation	439	58	58	439	25	0	432	56	56	432	23	0	429	57	57	429	23	0	436	49	48	436	22	0
S Other services	399	37	36	399	102	0	316	37	36	316	161	0	378	37	36	378	163	0	438	37	37	438	178	0
Loans and advances	96,844	3,269	3,239	96,844	1,719	0	95,870	3,216	3,184	95,870	1,778	0	96,016	3,254	3,179	96,016	1,764	0	98,087	3,147	3,125	98,087	1,699	0

¹The items "accumulated impairment" and "accumulated negative changes in fair value due to credit risk on non-performing exposures" are disclosed with a positive sign if they are decreasing an asset. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (template F.08.01), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451 - ITS on Supervisory reporting.