



## 2018 EU-wide Transparency Exercise

<b>Bank Name</b>	Banco de Sabadell, S.A.
<b>LEI Code</b>	SI5RG2M0WQQLZCXKRM20
<b>Country Code</b>	ES

**2018 EU-wide Transparency Exercise**  
**Capital**

Banco de Sabadell, S.A.

		(mn EUR, %)	As of 31/12/2017	As of 30/06/2018	COREP CODE	REGULATION
<b>OWN FUNDS</b> Transitional period	<b>A</b>	<b>OWN FUNDS</b>	<b>12,459</b>	<b>11,977</b>		
	<b>A.1</b>	<b>COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)</b>	<b>10,415</b>	<b>9,609</b>	C 01.00 (r010,r10)	Articles 4(118) and 72 of CRR
	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	8,403	8,403	C 01.00 (r020,r10)	Article 50 of CRR
	A.1.2	Retained earnings	408	14	C 01.00 (r130,r10)	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (f) of CRR
	A.1.3	Accumulated other comprehensive income	-265	-468	C 01.00 (r180,r10)	Articles 4(100), 26(1) point (d) and 36 (1) point (f) of CRR
	A.1.4	Other Reserves	4,207	3,845	C 01.00 (r200,r10)	Articles 4(117) and 26(1) point (e) of CRR
	A.1.5	Funds for general banking risk	0	0	C 01.00 (r210,r10)	Articles 4(112), 26(1) point (f) and 36 (1) point (f) of CRR
	A.1.6	Minority interest given recognition in CET1 capital	11	11	C 01.00 (r230,r10)	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	77	33	C 01.00 (r250,r10)	Articles 32 to 35 of and 36 (1) point (f) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	-2,246	-2,320	C 01.00 (r300,r10) + C 01.00 (r340,r10)	Articles 4(113), 36(1) point (b) and 37 of CRR, Articles 4(115), 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)	-215	-302	C 01.00 (r370,r10)	Articles 36(1) point (c) and 38 of CRR
	A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses	-66	0	C 01.00 (r380,r10)	Articles 36(1) point (d), 40 and 159 of CRR
	A.1.11	(-) Defined benefit pension fund assets	0	0	C 01.00 (r390,r10)	Articles 4(109), 36(1) point (e) and 41 of CRR
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	C 01.00 (r430,r10)	Articles 4(122), 36(1) point (g) and 41 of CRR
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	0	0	C 01.00 (r440,r10)	Article 36(1) point (i) of CRR
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	0	-4	C 01.00 (r450,r10) + C 01.00 (r460,r10) + C 01.00 (r470,r10) + C 01.00 (r471,r10) + C 01.00 (r472,r10)	Articles 4(36), 36(1) point (k) (i) and 89 to 91 of CRR, Articles 36(1) point (k) (i), 243(1) point (b), 244(1) point (b) and 258 of CRR, Articles 36(1) point (k) (ii) and 379(3) of CRR, Articles 36(1) point (k) (iv) and 153(8) of CRR and Articles 36(1) point (k) (v) and 155(4) of CRR.
	A.1.14.1	Of which: from securitisation positions (-)	0	0	C 01.00 (r460,r10)	Articles 36(1) point (k) (i), 243(1) point (b), 244(1) point (b) and 258 of CRR
	A.1.15	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment	0	0	C 01.00 (r480,r10)	Articles 4(27), 36(1) point (h); 43 to 46, 49 (2) and (3) and 79 of CRR
	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	0	C 01.00 (r490,r10)	Articles 36(1) point (c) and 38; Articles 48(1) point (a) and 48(2) of CRR
	A.1.17	(-) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment	0	0	C 01.00 (r500,r10)	Articles 4(27); 36(1) point (i); 43, 45, 47; 48(1) point (b); 49(1) to (3) and 79 of CRR
	A.1.18	(-) Amount exceeding the 17.65% threshold	0	0	C 01.00 (r510,r10)	Article 48 of CRR
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	-363	0	C 01.00 (r524,r10)	Article 3 CRR
	A.1.20	CET1 capital elements or deductions - other	-40	-375	C 01.00 (r529,r10)	-
	A.1.21	Transitional adjustments	504	773	CA1 (1.1.1.6 + 1.1.1.8 + 1.1.1.26)	-
	A.1.21.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	C 01.00 (r220,r10)	Articles 48(1) to (3), and 484 to 487 of CRR
	A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	5	0	C 01.00 (r240,r10)	Articles 479 and 480 of CRR
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	499	773	C 01.00 (r520,r10)	Articles 469 to 472, 478 and 481 of CRR
<b>A.2</b>	<b>ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)</b>	<b>696</b>	<b>1,152</b>	C 01.00 (r530,r10)	Article 61 of CRR	
A.2.1	Additional Tier 1 Capital instruments	1,152	1,152	C 01.00 (r540,r10) + C 01.00 (r670,r10)		
A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	C 01.00 (r720,r10)		
A.2.3	Other Additional Tier 1 Capital components and deductions	0	0	C 01.00 (r690,r10) + C 01.00 (r700,r10) + C 01.00 (r710,r10) + C 01.00 (r740,r10) + C 01.00 (r744,r10) + C 01.00 (r748,r10)		
A.2.4	Additional Tier 1 transitional adjustments	-456	0	C 01.00 (r660,r10) + C 01.00 (r680,r10) + C 01.00 (r730,r10)		
<b>A.3</b>	<b>TIER 1 CAPITAL (net of deductions and after transitional adjustments)</b>	<b>11,111</b>	<b>10,761</b>	C 01.00 (r015,r10)	Article 52 of CRR	
<b>A.4</b>	<b>TIER 2 CAPITAL (net of deductions and after transitional adjustments)</b>	<b>1,348</b>	<b>1,216</b>	C 01.00 (r750,r10) + C 01.00 (r890,r10)	Article 71 of CRR	
A.4.1	Tier 2 Capital instruments	1,133	1,094	C 01.00 (r760,r10) + C 01.00 (r890,r10)		
A.4.2	Other Tier 2 Capital components and deductions	222	214	C 01.00 (r910,r10) + C 01.00 (r920,r10) + C 01.00 (r930,r10) + C 01.00 (r940,r10) + C 01.00 (r950,r10) + C 01.00 (r970,r10) + C 01.00 (r974,r10) + C 01.00 (r978,r10)		
A.4.3	Tier 2 transitional adjustments	-7	-91	C 01.00 (r880,r10) + C 01.00 (r900,r10) + C 01.00 (r960,r10)		
<b>OWN FUNDS REQUIREMENTS</b>	<b>B</b>	<b>TOTAL RISK EXPOSURE AMOUNT</b>	77,505	80,590	C 02.00 (r010,r10)	Articles 92(1), 95, 96 and 98 of CRR
B.1	Of which: Transitional adjustments included	0	-327	C 05.01 (r010,r40)		
<b>CAPITAL RATIOS (%)</b> Transitional period	<b>C.1</b>	<b>COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)</b>	<b>13.44%</b>	<b>11.92%</b>	CA3 (1)	-
	<b>C.2</b>	<b>TIER 1 CAPITAL RATIO (transitional period)</b>	<b>14.34%</b>	<b>13.35%</b>	CA3 (3)	-
	<b>C.3</b>	<b>TOTAL CAPITAL RATIO (transitional period)</b>	<b>16.07%</b>	<b>14.86%</b>	CA3 (5)	-
<b>CET1 Capital Fully loaded</b>	<b>D</b>	<b>COMMON EQUITY TIER 1 CAPITAL (fully loaded)</b>	<b>9,911</b>	<b>8,836</b>	A.1-A.1.13-A.1.21+MIN(A.2+A.1.13-A.2.2-A.2.4-MIN(A.4+A.2.2-A.4.3,0,0))	-
<b>CET1 RATIO (%) Fully loaded<sup>1</sup></b>	<b>E</b>	<b>COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)</b>	<b>12.79%</b>	<b>10.92%</b>	D.1/(B-B.1)	-
<b>Memo items</b>	<b>F</b>	<b>Adjustments to CET1 due to IFRS 9 transitional arrangements</b>		716	C 05.01 (r440,r10)	
	<b>F</b>	<b>Adjustments to AT1 due to IFRS 9 transitional arrangements</b>		0	C 05.01 (r440,r20)	
	<b>F</b>	<b>Adjustments to T2 due to IFRS 9 transitional arrangements</b>		-91	C 05.01 (r440,r30)	
	<b>F</b>	<b>Adjustments included in RWAs due to IFRS 9 transitional arrangements</b>		-327	C 05.01 (r440,r40)	

<sup>(1)</sup>The fully loaded CET1 ratio is an estimate calculated based on bank's supervisory reporting. Therefore, any capital instruments that are not eligible from a regulatory 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 3 disclosure

## 2018 EU-wide Transparency Exercise

### Leverage ratio

Banco de Sabadell, S.A.

		As of 31/12/2017	As of 30/06/2018	COREP CODE	REGULATION
	(mln EUR, %)				
A.1	Tier 1 capital - transitional definition	11,111	10,761	C 47.00 (r320,c010)	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	11,063	9,988	C 47.00 (r310,c010)	
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	223,445	217,605	C 47.00 (r300,c010)	
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	223,402	216,832	C 47.00 (r290,c010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	5.0%	5.0%	C 47.00 (r340,c010)	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	5.0%	4.6%	C 47.00 (r330,c010)	

## 2018 EU-wide Transparency Exercise

### Risk exposure amounts

Banco de Sabadell, S.A.

(mln EUR)	As of 31/12/2017	as of 30/06/2018
Risk exposure amounts for credit risk	68,655	70,262
Risk exposure amount for securitisation and re-securitisations in the banking book	0	0
Risk exposure amount for contributions to the default fund of a CCP	9	11
Risk exposure amount Other credit risk	68,645	70,251
Risk exposure amount for position, foreign exchange and commodities (Market risk)	300	292
of which: Risk exposure amount for securitisation and re-securitisations in the trading book <sup>1</sup>	0	0
Risk exposure amount for Credit Valuation Adjustment	196	224
Risk exposure amount for operational risk	8,354	8,354
Other risk exposure amounts	0	1,458
<b>Total Risk Exposure Amount</b>	<b>77,505</b>	<b>80,590</b>

<sup>(1)</sup> May include hedges, which are not securitisation positions, as per Article 338.3 of CRR

## 2018 EU-wide Transparency Exercise

### P&L

Banco de Sabadell, S.A.

(mln EUR)	As of 31/12/2017	As of 30/06/2018
Interest income	4,809	2,358
Of which debt securities income	495	195
Of which loans and advances income	4,144	2,017
Interest expenses	1,036	546
(Of which deposits expenses)	573	307
(Of which debt securities issued expenses)	159	65
(Expenses on share capital repayable on demand)	0	0
Dividend income	7	6
Net Fee and commission income	1,229	637
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	772	229
Gains or (-) losses on financial assets and liabilities held for trading, net	216	28
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	0	-20
Gains or (-) losses from hedge accounting, net	28	10
Exchange differences [gain or (-) loss], net	8	6
Net other operating income /(expenses)	-215	-106
<b>TOTAL OPERATING INCOME, NET</b>	<b>5,818</b>	<b>2,602</b>
(Administrative expenses)	2,722	1,479
(Depreciation)	398	174
Modification gains or (-) losses, net	n.a.	0
(Provisions or (-) reversal of provisions)	14	84
(Commitments and guarantees given)	6	-8
(Other provisions)	8	91
Of which pending legal issues and tax litigation <sup>1</sup>	-3	
Of which restructuring <sup>1</sup>	0	
(Increases or (-) decreases of the fund for general banking risks, net) <sup>2</sup>	0	0
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	1,221	426
(Financial assets at fair value through other comprehensive income)	n.a.	3
(Financial assets at amortised cost)	n.a.	424
(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates and on non-financial assets)	799	36
(of which Goodwill)	0	0
Negative goodwill recognised in profit or loss	0	0
Share of the profit or (-) loss of investments in subsidiaries, joint ventures and associates	322	28
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	-139	-262
<b>PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS</b>	<b>847</b>	<b>169</b>
<b>PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS</b>	<b>805</b>	<b>124</b>
Profit or (-) loss after tax from discontinued operations	0	0
<b>PROFIT OR (-) LOSS FOR THE YEAR</b>	<b>805</b>	<b>124</b>
Of which attributable to owners of the parent	801	121

<sup>(1)</sup> Information available only as of end of the year

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



2018 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

Banco de Sabadell, S.A.

		Standardised Approach							
		As of 31/12/2017				As of 30/06/2018			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions
(mb EUR, %)									
Consolidated data	Central governments or central banks	55,823	61,041	749		42,901	47,800	650	
	Regional governments or local authorities	5,633	5,235	1		5,787	5,385	5	
	Public sector entities	1,731	1,509	402		2,012	1,642	209	
	Multilateral Development Banks	275	521	2		264	473	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	2,405	2,369	715		2,394	2,366	768	
	Corporates	4,270	2,832	2,424		5,659	3,818	3,365	
	of which: SME	3,527	2,334	2,258		4,806	3,506	3,050	
	Retail	4,251	2,335	1,620		4,885	2,591	1,813	
	of which: SME	1,367	767	443		1,477	884	533	
	Secured by mortgages on immovable property	22,133	20,300	7,371		21,079	19,249	6,984	
	of which: SME	972	914	353		954	885	337	
	Exposures in default	3,183	1,868	1,942	995	2,748	1,587	1,660	981
	Items associated with particularly high risk	115	80	120		139	94	142	
	Covered bonds	56	56	11		55	55	11	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	41	38	38		0	0	0	
Equity	0	0	0		0	0	0		
Securitisation	0	0	0		0	0	0		
Other exposures	19,278	19,714	17,393		19,562	19,931	18,265		
<b>Standardised Total<sup>2</sup></b>	<b>119,688</b>	<b>116,899</b>	<b>32,787</b>	<b>1,124</b>	<b>107,434</b>	<b>103,992</b>	<b>33,871</b>	<b>1,226</b>	

<sup>1</sup> 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).

		Standardised Approach							
		As of 31/12/2017				As of 30/06/2018			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(mb EUR, %)									
SPAIN	Central governments or central banks	32,463	37,510	0		23,447	28,126	0	
	Regional governments or local authorities	5,633	5,235	0		5,782	5,380	0	
	Public sector entities	1,731	1,509	402		2,012	1,642	209	
	Multilateral Development Banks	0	246	0		0	209	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	884	868	373		742	737	270	
	Corporates	2,332	1,524	1,496		2,917	1,771	1,759	
	of which: SME	2,266	1,483	1,455		2,389	1,524	1,512	
	Retail	3,508	1,954	1,371		4,090	2,118	1,496	
	of which: SME	889	546	311		929	546	317	
	Secured by mortgages on immovable property	18,330	16,728	6,108		17,547	15,943	5,810	
	of which: SME	820	764	299		816	750	289	
	Exposures in default	2,805	1,567	1,634	931	2,428	1,347	1,417	908
	Items associated with particularly high risk	115	80	120		139	94	142	
	Covered bonds	56	56	11		55	55	11	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	39	37	37		0	0	0	
Equity	0	0	0		0	0	0		
Securitisation	0	0	0		0	0	0		
Other exposures	18,909	17,082	16,918		18,734	17,347	17,584		
<b>Standardised Total<sup>2</sup></b>	<b>119,688</b>	<b>116,899</b>	<b>32,787</b>	<b>1,054</b>	<b>107,434</b>	<b>103,992</b>	<b>33,871</b>	<b>1,103</b>	

<sup>1</sup> 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).

<sup>2</sup> Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/12/2017				As of 30/06/2018			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(mb EUR, %)									
UNITED KINGDOM	Central governments or central banks	10,462	10,475	193		9,786	9,794	215	
	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	509	509	66		499	499	94	
	Corporates	54	54	49		46	46	42	
	of which: SME	41	41	38		36	34	31	
	Retail	285	248	163		366	328	226	
	of which: SME	161	131	75		258	227	150	
	Secured by mortgages on immovable property	3,132	2,935	1,027		2,918	2,719	962	
	of which: SME	40	39	12		37	36	11	
	Exposures in default	252	222	224	24	220	187	187	30
	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		
Securitisation	0	0	0		0	0	0		
Other exposures	804	805	419		696	701	351		
<b>Standardised Total<sup>2</sup></b>	<b>119,688</b>	<b>116,899</b>	<b>32,787</b>	<b>28</b>	<b>107,434</b>	<b>103,992</b>	<b>33,871</b>	<b>42</b>	

<sup>1</sup> 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).

<sup>2</sup> Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/12/2017				As of 30/06/2018			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(mb EUR, %)									
ITALY	Central governments or central banks	9,891	9,891	0		5,878	5,878	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	2	2	0		3	3	1	
	Corporates	53	30	28		5	4	2	
	of which: SME	51	29	27		3	4	2	
	Retail	12	5	3		9	4	2	
	of which: SME	8	5	3		5	4	2	
	Secured by mortgages on immovable property	4	4	1		4	4	1	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	1	0	0	0	1	0	0	0
	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		
Securitisation	0	0	0		0	0	0		
Other exposures	0	4	0		0	5	0		
<b>Standardised Total<sup>2</sup></b>	<b>119,688</b>	<b>116,899</b>	<b>32,787</b>	<b>0</b>	<b>107,434</b>	<b>103,992</b>	<b>33,871</b>	<b>0</b>	

<sup>1</sup> 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).

<sup>2</sup> Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

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Credit Risk - Standardised Approach

Banco de Sabadell, S.A.

		Standardised Approach							
		As of 31/12/2017				As of 30/06/2018			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(mn EUR, %)									
UNITED STATES	Central governments or central banks	514	514	0		600	600	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	122	122	0		119	119	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	401	401	89		325	325	68	
	Corporates	668	651	298		1,057	1,020	597	
	of which: SME	250	234	215		1,053	1,019	596	
	Retail	70	14	8		44	18	11	
	of which: SME	63	11	6		39	15	9	
	Secured by mortgages on immovable property	20	19	7		16	14	5	
	of which: SME	6	6	2		2	2	1	
	Exposures in default	1	1	1	0	9	6	7	2
	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		
Securitisation	0	0	0		0	0	0		
Other exposures	0	48	0	0	0	38	0	14	
Standardised Total <sup>2</sup>				0					

<sup>1</sup> 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).

<sup>2</sup> Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/12/2017				As of 30/06/2018			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(mn EUR, %)									
PORTUGAL	Central governments or central banks	1,205	1,206	94		1,839	1,856	90	
	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	0	0	0		0	0	0	
	Corporates	6	6	5		30	15	14	
	of which: SME	6	6	5		30	15	14	
	Retail	3	1	1		6	4	2	
	of which: SME	3	1	1		6	4	2	
	Secured by mortgages on immovable property	0	0	0		1	1	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	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		
Securitisation	0	0	0		0	0	0		
Other exposures	0	0	0	0	0	1	0	0	
Standardised Total <sup>2</sup>				0				0	

<sup>1</sup> 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).

<sup>2</sup> Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/12/2017				As of 30/06/2018			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(mn EUR, %)									
Country of Counterpart 6	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	0	0	0		0	0	0	
	Corporates	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	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		
Securitisation	0	0	0		0	0	0		
Other exposures	0	0	0	0	0	0	0	0	
Standardised Total <sup>2</sup>				0				0	

<sup>1</sup> 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).

<sup>2</sup> Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/12/2017				As of 30/06/2018			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(mn EUR, %)									
Country of Counterpart 7	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	0	0	0		0	0	0	
	Corporates	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	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		
Securitisation	0	0	0		0	0	0		
Other exposures	0	0	0	0	0	0	0	0	
Standardised Total <sup>2</sup>				0				0	

<sup>1</sup> 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).

<sup>2</sup> Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.



2018 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

Banco de Sabadell, S.A.

		Standardised Approach							
		As of 31/12/2017				As of 30/06/2018			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(mln EUR, %)									
Country of Counterpart 8	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	0	0	0		0	0	0	
	Corporates	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	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		
Securitisation	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised Total <sup>2</sup>	0	0	0	0	0	0	0	0	

<sup>1</sup> 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).

<sup>2</sup> Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/12/2017				As of 30/06/2018			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(mln EUR, %)									
Country of Counterpart 9	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	0	0	0		0	0	0	
	Corporates	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	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		
Securitisation	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised Total <sup>2</sup>	0	0	0	0	0	0	0	0	

<sup>1</sup> 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).

<sup>2</sup> Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/12/2017				As of 30/06/2018			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(mln EUR, %)									
Country of Counterpart 10	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	0	0	0		0	0	0	
	Corporates	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	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		
Securitisation	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised Total <sup>2</sup>	0	0	0	0	0	0	0	0	

<sup>1</sup> 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).

<sup>2</sup> Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

2018 EU-wide Transparency Exercise

Credit Risk - IRB Approach  
Banco de Sabadell, S.A.

		IRB Approach											
		As of 31/12/2017						As of 30/06/2018					
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions				
		(min EUR, %)											
Consolidated data	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	1,911	1	1,560	570	0	6	1,849	2	1,487	715	0	4
	Corporates	46,422	5,020	36,034	19,172	424	1,590	46,914	3,221	19,449	315	0	1,615
	Corporates - Of Which: Specialised Lending	4,372	0	4,328	3,350	0	101	4,353	0	4,321	3,277	0	1,300
	Corporates - Of Which: SME	19,487	4,029	15,218	6,722	368	976	18,975	3,021	15,235	6,550	264	964
	Retail	79,494	3,338	75,821	13,838	910	1,053	81,376	3,104	77,621	14,120	867	1,430
	Retail - Secured on real estate property	56,585	2,157	57,073	6,922	562	445	57,847	1,920	58,402	7,084	516	567
	Retail - Secured on real estate property - Of Which: SME	5,231	1,205	4,411	1,070	279	209	5,257	1,078	4,465	1,003	246	278
	Retail - Secured on real estate property - Of Which: non-SME	51,354	952	52,661	5,851	283	236	52,590	842	53,947	6,082	270	289
	Retail - Qualifying Revolving	7,417	74	5,528	1,610	161	50	7,836	82	5,793	1,648	164	133
	Retail - Other Retail	15,453	1,106	13,220	5,307	187	559	15,692	1,101	13,426	5,388	187	720
	Retail - Other Retail - Of Which: SME	9,777	812	7,602	2,004	45	390	9,949	786	7,737	2,024	43	450
	Retail - Other Retail - Of Which: non-SME	5,675	294	5,618	3,303	142	169	5,743	315	5,689	3,364	145	270
	Equity	1,026	0	1,017	2,279	0	0	931	0	923	2,095	0	0
	Securitisation	0	0	0	0	0	0	0	0	0	0	0	0
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	
IRB Total													
				35,859						36,379			

<sup>1</sup> 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).  
<sup>2</sup> For corporate - specialised lending, original values reported in December 2017 at consolidated level include all specialised lending exposures, while the corresponding "of which defaulted" exclude those subject to the slotting criteria approach.

		IRB Approach											
		As of 31/12/2017						As of 30/06/2018					
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions				
		(min EUR, %)											
SPAIN	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	483	0	455	179	0	0	503	0	472	217	0	0
	Corporates	40,470	4,079	30,364	15,507	423	1,552	40,796	3,824	31,521	15,748	311	1,524
	Corporates - Of Which: Specialised Lending	2,679	0	2,645	2,129	0	100	2,615	0	2,595	1,998	0	122
	Corporates - Of Which: SME	17,815	4,002	13,657	5,754	367	961	17,801	2,955	14,468	6,229	260	910
	Retail	40,229	3,117	35,946	6,556	546	958	41,675	2,887	37,250	6,678	494	1,203
	Retail - Secured on real estate property	23,969	2,022	22,953	3,105	487	404	24,752	1,782	23,798	3,050	427	518
	Retail - Secured on real estate property - Of Which: SME	5,185	1,200	4,370	1,060	208	208	5,212	1,073	4,414	993	245	276
	Retail - Secured on real estate property - Of Which: non-SME	18,784	822	18,623	2,045	279	196	19,540	709	19,384	2,057	182	241
	Retail - Qualifying Revolving	2,598	21	1,490	135	0	17	2,941	33	1,710	155	0	30
	Retail - Other Retail	13,661	1,074	11,463	3,315	58	537	13,981	1,071	11,742	3,473	56	656
	Retail - Other Retail - Of Which: SME	9,643	809	7,532	1,986	45	389	9,825	784	7,669	2,007	43	448
	Retail - Other Retail - Of Which: non-SME	4,017	265	3,932	1,329	13	148	4,157	288	4,073	1,466	13	208
	Equity	869	0	860	1,924	0	0	772	0	764	1,738	0	0
	Securitisation	0	0	0	0	0	0	0	0	0	0	0	0
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	
IRB Total													

<sup>1</sup> 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 31/12/2017						As of 30/06/2018					
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions				
		(min EUR, %)											
UNITED KINGDOM	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	465	0	463	117	0	0	321	0	318	142	0	0
	Corporates	696	0	670	497	0	0	699	0	668	485	0	5
	Corporates - Of Which: Specialised Lending	368	0	368	287	0	0	381	0	381	307	0	1
	Corporates - Of Which: SME	222	0	218	145	0	0	91	0	80	71	0	1
	Retail	37,870	185	38,592	7,011	354	85	38,240	186	38,957	7,156	375	205
	Retail - Secured on real estate property	31,421	106	32,891	3,567	65	35	31,802	114	33,317	3,770	80	42
	Retail - Secured on real estate property - Of Which: SME	12	4	9	2	1	1	11	4	8	2	1	1
	Retail - Secured on real estate property - Of Which: non-SME	31,409	102	32,882	3,565	64	34	31,791	110	33,309	3,768	79	41
	Retail - Qualifying Revolving	4,775	51	4,015	1,473	161	31	4,946	47	4,057	1,490	164	102
	Retail - Other Retail	1,674	28	1,686	1,971	129	19	1,591	25	1,612	1,896	132	61
	Retail - Other Retail - Of Which: SME	34	0	17	3	0	0	25	0	16	4	0	0
	Retail - Other Retail - Of Which: non-SME	1,641	27	1,669	1,968	129	19	1,566	25	1,596	1,892	132	61
	Equity	9	0	9	16	0	0	10	0	10	19	0	0
	Securitisation	0	0	0	0	0	0	0	0	0	0	0	0
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	
IRB Total													

<sup>1</sup> 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 31/12/2017						As of 30/06/2018					
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions				
		(min EUR, %)											
ITALY	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	35	0	30	16	0	0	26	0	31	14	0	0
	Corporates	9	0	9	7	0	0	63	9	37	32	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	4	0	4	4	0	0	9	0	4	3	0	0
	Retail	0	18	0	18	5	0	19	1	18	4	0	0
	Retail - Secured on real estate property	16	0	16	4	0	0	17	0	17	4	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	16	0	16	4	0	0	17	0	17	4	0	0
	Retail - Qualifying Revolving	1	0	1	0	0	0	1	0	1	0	0	0
	Retail - Other Retail	1	0	0	0	0	0	1	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	4	0	4	13	0	0
	Securitisation	0	0	0	0	0	0	0	0	0	0	0	0
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	
IRB Total													

<sup>1</sup> 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).

2018 EU-wide Transparency Exercise

Credit Risk - IRB Approach  
Banco de Sabadell, S.A.

		IRB Approach									
		As of 31/12/2017					As of 30/06/2018				
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions		
(min EUR, %)		Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	
UNITED STATES	Central banks and central governments	0	0	0	0	0	0	0	0	0	0
	Institutions	71	0	63	13	0	0	86	18	0	0
	Corporates	1.894	2	1.832	1.235	0	4	1.696	1.081	0	14
	Corporates - Of Which: Specialised Lending	756	0	755	544	0	0	600	559	0	4
	Corporates - Of Which: SME	108	2	95	70	0	0	78	66	0	1
	Retail	83	1	72	12	0	0	84	12	0	0
	Retail - Secured on real estate property	61	1	60	9	0	0	67	10	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	61	1	60	9	0	0	67	10	0	0
	Retail - Qualifying Revolving	2	0	1	0	0	0	3	0	0	0
	Retail - Other Retail	20	0	11	3	0	0	14	9	2	0
	Retail - Other Retail - Of Which: SME	18	0	9	3	0	0	12	6	2	0
	Retail - Other Retail - Of Which: non-SME	2	0	2	0	0	0	2	0	0	0
	Equity	23	0	23	44	0	0	31	59	0	0
Securitisation											
Other non credit-obligation assets											
IRB Total											

<sup>1</sup> 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 31/12/2017					As of 30/06/2018				
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions		
(min EUR, %)		Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	
PORTUGAL	Central banks and central governments	0	0	0	0	0	0	0	0	0	0
	Institutions	14	0	11	12	0	0	13	9	0	0
	Corporates	8	0	7	2	0	0	17	5	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	7	0	5	2	0	0	7	1	0	0
	Retail	7	0	6	1	0	0	4	1	0	0
	Retail - Secured on real estate property	3	0	3	1	0	0	4	1	0	0
	Retail - Secured on real estate property - Of Which: SME	1	0	1	0	0	0	1	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	2	0	2	1	0	0	3	1	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	1	0	0	0
	Retail - Other Retail	3	0	2	0	0	0	2	0	0	0
	Retail - Other Retail - Of Which: SME	3	0	2	0	0	0	2	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0
	Equity	6	0	6	11	0	0	3	8	0	0
Securitisation											
Other non credit-obligation assets											
IRB Total											

<sup>1</sup> 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 31/12/2017					As of 30/06/2018				
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions		
(min EUR, %)		Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	
Country of Counterpart 6	Central banks and central governments	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0
Securitisation											
Other non credit-obligation assets											
IRB Total											

<sup>1</sup> 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 31/12/2017					As of 30/06/2018				
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions		
(min EUR, %)		Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	
Country of Counterpart 7	Central banks and central governments	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0
Securitisation											
Other non credit-obligation assets											
IRB Total											

<sup>1</sup> 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).

2018 EU-wide Transparency Exercise

Credit Risk - IRB Approach  
Banco di Sabadell, S.A.

		IRB Approach									
		As of 31/12/2017					As of 30/06/2018				
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions		
			Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted
(min EUR, %)											
Country of Counterpart 8	Central banks and central governments	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0
Securitisation	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	
IRB Total	0	0	0	0	0	0	0	0	0	0	

<sup>1</sup> 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 31/12/2017					As of 30/06/2018				
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions		
			Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted
(min EUR, %)											
Country of Counterpart 9	Central banks and central governments	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0
Securitisation	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	
IRB Total	0	0	0	0	0	0	0	0	0	0	

<sup>1</sup> 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 31/12/2017					As of 30/06/2018				
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions		
			Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted
(min EUR, %)											
Country of Counterpart 10	Central banks and central governments	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0
Securitisation	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	
IRB Total	0	0	0	0	0	0	0	0	0	0	

<sup>1</sup> 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).

2018 EU-wide Transparency Exercise

Sovereign Exposure

Banco de Sabadell, S.A.

(mln EUR)

As of 31/12/2017

Country / Region	Financial assets: Carrying Amount			Memo: breakdown by accounting portfolio														
		of which: loans and advances	of which: debt securities	Held for trading <sup>1</sup>			Designated at fair value through profit or loss <sup>2</sup>			Available-for-sale <sup>3</sup>			Loans and Receivables <sup>4</sup>			Held-to-maturity investments		
					of which: Loans and advances	of which: Debt securities		of which: Loans and advances	of which: Debt securities		of which: Loans and advances	of which: Debt securities		of which: Loans and advances	of which: Debt securities		of which: Loans and advances	of which: Debt securities
<b>TOTAL - ALL COUNTRIES</b>	<b>32,180.3</b>	<b>9,869.6</b>	<b>22,310.7</b>	<b>53.6</b>	<b>0.0</b>	<b>53.6</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>11,177.6</b>	<b>0.0</b>	<b>11,177.6</b>	<b>9,869.6</b>	<b>9,869.6</b>	<b>0.0</b>	<b>11,079.5</b>	<b>0.0</b>	<b>11,079.5</b>
Austria	0.0	0.0	0.0															
Belgium	0.0	0.0	0.0															
Bulgaria	0.0	0.0	0.0															
Croatia	0.0	0.0	0.0															
Cyprus	0.0	0.0	0.0															
Czech Republic	0.0	0.0	0.0															
Denmark	0.0	0.0	0.0															
Estonia	0.0	0.0	0.0															
Finland	0.0	0.0	0.0															
France	53.7	0.0	53.7															
Germany	0.0	0.0	0.0															
Greece	247.0	0.0	247.0															
Hungary	0.0	0.0	0.0															
Ireland	58.5	0.0	58.5															
Italy	9,626.5	0.0	9,626.5															
Latvia	0.0	0.0	0.0															
Lithuania	0.0	0.0	0.0															
Luxembourg	0.0	0.0	0.0															
Malta	0.0	0.0	0.0															
Netherlands	0.0	0.0	0.0															
Poland	0.0	0.0	0.0															
Portugal	1,129.3	0.0	1,129.3															
Romania	0.0	0.0	0.0															
Slovakia	0.0	0.0	0.0															
Slovenia	0.0	0.0	0.0															
Spain	17,771.5	9,810.7	7,960.8															
Sweden	0.0	0.0	0.0															
United Kingdom	1,940.3	0.0	1,940.3															
Iceland	0.0	0.0	0.0															
Liechtenstein	0.0	0.0	0.0															
Norway	0.0	0.0	0.0															
Switzerland	0.0	0.0	0.0															
Australia	0.0	0.0	0.0															
Canada	0.0	0.0	0.0															
China	0.0	0.0	0.0															
Hong Kong	0.0	0.0	0.0															
Japan	0.0	0.0	0.0															
U.S.	333.2	0.0	333.2															
Other advanced economies non EEA	0.0	0.0	0.0															
Other Central and eastern Europe countries non EEA	0.0	0.0	0.0															
Middle East	0.0	0.0	0.0															
Latin America and the Caribbean	932.4	0.0	932.4															
Africa	10.7	10.1	0.6															
Others	77.1	48.8	28.3															

Notes:

Information disclosed in this template is sourced from FINREP templates F 20 and F 04.

The information reported covers all exposures to "General governments" as defined in paragraph 41. (b) of Annex V of ITS on Supervisory reporting; "central governments, state or regional governments, and local governments, including administrative bodies and non-commercial undertakings, but excluding public companies and private companies held by these administrations that have a commercial activity (which shall be reported under "non-financial corporations"); social security funds; and international organisations, such as the European Community, the International Monetary Fund and the Bank for International Settlements.

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, Congo, The Democratic Republic Of The 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, Tanzania, United Republic Of, Togo, Uganda, Zambia, Zimbabwe and Tunisia.

<sup>1</sup> Includes "Trading financial assets" portfolio for banks reporting under GAAP

<sup>2</sup> Includes "Non-trading non-derivative financial assets measured at fair value through profit or loss" portfolio for banks reporting under GAAP

<sup>3</sup> Includes "Non-trading non-derivative financial assets measured at fair value to equity" portfolio for banks reporting under GAAP

<sup>4</sup> Includes "Non-trading debt instruments measured at a cost-based method" and "Other non-trading non-derivative financial assets" portfolio for banks reporting under GAAP















## 2018 EU-wide Transparency Exercise

### General governments exposures by country of the counterparty

Banco de Sabadell, S.A.

As of 30/06/2018

(mln EUR)		Direct exposures												Off-balance sheet exposures		Risk weighted exposure amount
		On balance sheet						Derivatives				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	Derivatives with positive fair value		Derivatives with negative fair value		Nominal	Provisions			
Carrying amount	Notional amount							Carrying amount	Notional amount							
Residual Maturity	Country / Region															
	Africa	1 0 - 3M f	0	0	0	0	0	0	0	0	0	0	0	0	0	
		1 3M - 1Y f	1	1	0	0	1	1	0	0	0	0	0	0	0	
		1 1Y - 2Y f	0	0	0	0	0	0	0	0	0	0	0	0	0	
		1 2Y - 3Y f	0	0	0	0	0	0	0	0	0	0	0	0	0	
		1 3Y - 5Y f	0	0	0	0	0	0	0	0	0	0	0	0	0	
		1 5Y - 10Y f	0	0	0	0	0	0	0	0	0	0	0	0	0	
	1 10Y - more	0	0	0	0	0	0	0	0	0	0	0	0	0		
	<b>Total</b>	<b>10</b>	<b>10</b>	<b>0</b>	<b>0</b>	<b>1</b>	<b>10</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>1</b>	
	Others	1 0 - 3M f	0	0	0	0	0	0	0	0	0	0	0	0		
		1 3M - 1Y f	21	21	0	0	21	21	0	0	0	0	0	0		
		1 1Y - 2Y f	0	0	0	0	0	0	0	0	0	0	0	0		
		1 2Y - 3Y f	6	6	0	0	6	6	0	0	0	0	0	0		
		1 3Y - 5Y f	2	2	0	0	2	2	0	0	0	0	0	0		
		1 5Y - 10Y f	0	0	0	0	0	0	0	0	0	0	0	0		
	1 10Y - more	30	30	0	0	30	30	0	0	0	0	0	0			
	<b>Total</b>	<b>59</b>	<b>59</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>59</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>17</b>	

#### 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, Congo, The Democratic Republic Of The, 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, Tanzania, United Republic Of, Togo, Uganda, Zambia, Zimbabwe and Tunisia.

## 2018 EU-wide Transparency Exercise

### Performing and non-performing exposures

Banco de Sabadell, S.A.

	As of 31/12/2017							As of 30/06/2018						
	Gross carrying amount				Accumulated impairment, accumulated changes in fair value due to credit risk and provisions <sup>1</sup>		Collaterals and financial guarantees received on non-performing exposures	Gross carrying amount				Accumulated impairment, accumulated changes in fair value due to credit risk and provisions <sup>1</sup>		Collaterals and financial guarantees received on non-performing exposures
	Of which performing but past due >30 days and <=90 days	Of which non-performing <sup>1</sup>	Of which: defaulted	On performing exposures <sup>2</sup>	On non-performing exposures <sup>3</sup>	Of which performing but past due >30 days and <=90 days		Of which non-performing <sup>1</sup>	Of which: defaulted	On performing exposures <sup>2</sup>	On non-performing exposures <sup>3</sup>			
(mln EUR)														
<b>Debt securities (including at amortised cost and fair value)</b>	<b>24,523</b>	<b>0</b>	<b>13</b>	<b>13</b>	<b>2</b>	<b>6</b>	<b>0</b>	<b>24,384</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>1</b>	<b>0</b>	<b>0</b>
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0
General governments	22,258	0	0	0	1	0	0	21,991	0	0	0	0	0	0
Credit institutions	839	0	0	0	0	0	0	869	0	0	0	0	0	0
Other financial corporations	1,221	0	13	13	1	6	0	1,272	0	0	0	0	0	0
Non-financial corporations	205	0	0	0	0	0	0	252	0	0	0	0	0	0
<b>Loans and advances (including at amortised cost and fair value)</b>	<b>178,397</b>	<b>879</b>	<b>8,175</b>	<b>7,943</b>	<b>459</b>	<b>3,105</b>	<b>4,260</b>	<b>173,874</b>	<b>412</b>	<b>7,421</b>	<b>7,209</b>	<b>876</b>	<b>3,277</b>	<b>3,561</b>
Central banks	25,160	0	0	0	0	0	0	18,698	0	0	0	0	0	0
General governments	9,873	1	12	12	0	3	1	9,939	1	21	21	0	4	1
Credit institutions	5,853	0	0	0	5	0	0	6,720	0	1	1	4	0	0
Other financial corporations	4,005	1	39	39	4	15	16	1,785	0	15	15	3	11	4
Non-financial corporations	50,910	272	4,369	4,315	268	2,059	1,849	53,034	133	3,914	3,905	473	2,085	1,473
of which: small and medium-sized enterprises at amortised cost	23,536	189	2,013	1,983	134	854	1,087	24,779	72	1,959	1,958	284	950	793
Households	82,596	606	3,754	3,577	182	1,028	2,395	83,697	278	3,471	3,267	397	1,176	2,083
<b>DEBT INSTRUMENTS other than HFT</b>	<b>202,920</b>	<b>879</b>	<b>8,188</b>	<b>7,956</b>	<b>461</b>	<b>3,111</b>	<b>4,260</b>	<b>198,258</b>	<b>412</b>	<b>7,421</b>	<b>7,209</b>	<b>877</b>	<b>3,277</b>	<b>3,561</b>
<b>OFF-BALANCE SHEET EXPOSURES</b>	<b>32,808</b>		<b>118</b>	<b>18</b>	<b>54</b>	<b>31</b>	<b>0</b>	<b>32,409</b>		<b>136</b>	<b>41</b>	<b>44</b>	<b>46</b>	<b>0</b>

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

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

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

<sup>(4)</sup> For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 9 and 10 of Regulation (EU) No 680/2014 - 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.

## 2018 EU-wide Transparency Exercise

### Forborne exposures

Banco de Sabadell, S.A.

(mln EUR)	As of 31/12/2017					As of 30/06/2018				
	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 <sup>2</sup>			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 <sup>2</sup>			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 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 on non-performing exposures with forbearance measures	
<b>Debt securities (including at amortised cost and fair value)</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
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
<b>Loans and advances (including at amortised cost and fair value)</b>	<b>6,833</b>	<b>3,843</b>	<b>1,244</b>	<b>1,181</b>	<b>2,840</b>	<b>6,064</b>	<b>3,278</b>	<b>1,447</b>	<b>1,203</b>	<b>2,356</b>
Central banks	0	0	0	0	0	0	0	0	0	0
General governments	12	10	3	3	1	20	20	4	4	1
Credit institutions	0	0	0	0	0	0	0	0	0	0
Other financial corporations	82	29	14	14	22	64	15	11	11	11
Non-financial corporations	3,440	1,980	809	780	1,164	2,979	1,646	888	742	928
of which: small and medium-sized enterprises at amortised cost	1,976	1,121	455	436	647	1,762	877	481	352	543
Households	3,299	1,824	419	385	1,653	3,000	1,598	544	446	1,417
<b>DEBT INSTRUMENTS other than HFT</b>	<b>6,833</b>	<b>3,843</b>	<b>1,244</b>	<b>1,181</b>	<b>2,840</b>	<b>6,064</b>	<b>3,278</b>	<b>1,447</b>	<b>1,203</b>	<b>2,356</b>
<b>Loan commitments given</b>	<b>123</b>	<b>31</b>	<b>2</b>	<b>1</b>	<b>0</b>	<b>100</b>	<b>30</b>	<b>0</b>	<b>0</b>	<b>0</b>

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

<sup>(2)</sup> For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 9 and 10 of Regulation (EU) No 680/2014 - 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.