



## 2019 EU-wide Transparency Exercise

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

## 2019 EU-wide Transparency Exercise

### Key Metrics

Banco de Sabadell, S.A.

(mln EUR, %)	As of 30/09/2018	As of 31/12/2018	As of 31/03/2019	As of 30/06/2019	COREP CODE	REGULATION
<b>Available capital (amounts)</b>						
Common Equity Tier 1 (CET1) capital - transitional period	9,563	9,629	9,656	9,794	C 01.00 (r020,c010)	Article 50 of CRR
Common Equity Tier 1 (CET1) capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	8,887	8,978	9,074	9,216	C 01.00 (r020,c010) - C 05.01 (r440,c010)	Article 50 of CRR
Tier 1 capital - transitional period	10,716	10,782	10,809	10,948	C 01.00 (r015,c010)	Article 25 of CRR
Tier 1 capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied - transitional definition	10,040	10,131	10,227	10,369	C 01.00 (r015,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020)	Article 25 of CRR
Total capital - transitional period	11,900	11,834	12,359	12,458	C 01.00 (r010,c010)	Articles 4(118) and 72 of CRR
Total capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	11,321	11,397	11,879	12,012	C 01.00 (r010,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020) - C 05.01 (r440,c030)	Articles 4(118) and 72 of CRR
<b>Risk-weighted assets (amounts)</b>						
Total risk-weighted assets	80,542	80,335	83,986	82,975	C 02.00 (r010,c010)	Articles 92(3), 95, 96 and 98 of CRR
Total risk-weighted assets as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	80,828	80,241	83,981	82,975	C 02.00 (r010,c010) - C 05.01 (r440,c040)	Articles 92(3), 95, 96 and 98 of CRR
<b>Capital ratios</b>						
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition	11.87%	11.99%	11.50%	11.80%	CA3 {1}	-
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	11.00%	11.19%	10.80%	11.11%	(C 01.00 (r020,c010) - C 05.01 (r440,c010)) / (C 02.00 (r010,c010) - C 05.01 (r440,c040))	-
Tier 1 (as a percentage of risk exposure amount) - transitional definition	13.30%	13.42%	12.87%	13.19%	CA3 {3}	-
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	12.42%	12.63%	12.18%	12.50%	(C 01.00 (r015,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020)) / (C 02.00 (r010,c010) - C 05.01 (r440,c040))	-
Total capital (as a percentage of risk exposure amount) - transitional definition	14.77%	14.73%	14.72%	15.01%	CA3 {5}	-
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	14.01%	14.20%	14.15%	14.48%	(C 01.00 (r010,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020) - C 05.01 (r440,c030) / (C 02.00 (r010,c010) - C 05.01 (r440,c040))	-
<b>Leverage ratio</b>						
Leverage ratio total exposure measure - using a transitional definition of Tier 1 capital	218,098	221,804	223,293	225,190	C 47.00 (r300,c010)	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	4.91%	4.86%	4.84%	4.86%	C 47.00 (r340,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR

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### Leverage ratio

Banco de Sabadell, S.A.

(mln EUR, %)		As of 30/09/2018	As of 31/12/2018	As of 31/03/2019	As of 30/06/2019	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	10,716	10,782	10,809	10,948	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	9,979	10,084	10,227	10,369	C 47.00 (r310,c010)	
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	218,098	221,804	223,293	225,190	C 47.00 (r300,c010)	
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	218,037	221,757	223,293	225,190	C 47.00 (r290,c010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	4.9%	4.9%	4.8%	4.9%	C 47.00 (r340,c010)	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	4.6%	4.6%	4.6%	4.6%	C 47.00 (r330,c010)	

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Capital

Banco de Sabadell, S.A.

		(min EUR, %)						
		As of 30/09/2018	As of 31/12/2018	As of 01/03/2019	As of 30/06/2019	COREP CODE	REGULATION	
OWN FUNDS Transitional period	<b>A</b>	<b>OWN FUNDS</b>	<b>11,900</b>	<b>11,834</b>	<b>12,359</b>	<b>12,458</b>	C 01.00 (010,010)	Articles 4(118) and 72 of CRR
	<b>A.1</b>	<b>COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)</b>	<b>9,563</b>	<b>9,629</b>	<b>9,656</b>	<b>9,794</b>	C 01.00 (020,010)	Article 50 of CRR
	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	8,403	8,443	8,443	8,443	C 01.00 (030,010)	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
	A.1.2	Retained earnings	14	161	0	198	C 01.00 (130,010)	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (f) of CRR
	A.1.3	Accumulated other comprehensive income	-477	-491	-339	-374	C 01.00 (180,010)	Articles 4(100), 26(1) point (d) and 36 (1) point (f) of CRR
	A.1.4	Other Reserves	3,839	3,833	4,001	4,032	C 01.00 (200,010)	Articles 4(117) and 26(1) point (e) of CRR
	A.1.5	Funds for general banking risk	0	0	0	0	C 01.00 (210,010)	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	14	14	16	C 01.00 (230,010)	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	11	-25	-88	-114	C 01.00 (250,010)	Articles 32 to 35 of and 36 (1) point (f) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	-2,378	-2,461	-2,475	-2,502	C 01.00 (300,010) + C 01.00 (340,010)	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	-320	-289	-292	-281	C 01.00 (370,010)	Articles 36(1) point (e) and 38 of CRR
	A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses	0	0	0	0	C 01.00 (380,010)	Articles 36(1) point (e), 40 and 159 of CRR
	A.1.11	(-) Defined benefit pension fund assets	0	0	0	0	C 01.00 (390,010)	Articles 4(109), 36(1) point (e) and 41 of CRR
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	0	0	C 01.00 (430,010)	Articles 4(122), 36(1) point (g) and 44 of CRR
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	0	0	0	0	C 01.00 (440,010)	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	-4	-4	-4	-4	C 01.00 (450,010) + C 01.00 (460,010) + C 01.00 (470,010) + C 01.00 (471,010) + C 01.00 (472,010)	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 37(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	0	0	C 01.00 (460,010)	Articles 36(1) point (k) (i), 243(1) point (b), 244(1) point (b) and 258 of CRR
	A.1.15	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment	0	0	0	0	C 01.00 (480,010)	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	0	0	C 01.00 (490,010)	Articles 36(1) point (c) and 38; Articles 48(1) point (a) and 48(2) of CRR
	A.1.17	(-) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment	0	0	0	0	C 01.00 (500,010)	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	0	0	C 01.00 (510,010)	Article 48 of CRR
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	0	0	0	0	C 01.00 (524,010)	Article 3 CRR
	A.1.20	CET1 capital elements or deductions - other	-271	-248	-185	-198	C 01.00 (529,010)	-
	A.1.21	Transitional adjustments	737	697	582	578	CA1 (1.1.1.6 + 1.1.1.8 + 1.1.1.26)	-
	A.1.21.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	0	0	C 01.00 (220,010)	Articles 48(1) to (3), and 484 to 487 of CRR
	A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	0	0	0	0	C 01.00 (240,010)	Articles 479 and 480 of CRR
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	737	697	582	578	C 01.00 (520,010)	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>1,153</b>	<b>1,153</b>	<b>1,153</b>	<b>1,153</b>	C 01.00 (530,010)	Article 61 of CRR
	A.2.1	Additional Tier 1 Capital instruments	1,153	1,153	1,153	1,153	C 01.00 (540,010) + C 01.00 (670,010)	
	A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	0	0	C 01.00 (770,010)	
A.2.3	Other Additional Tier 1 Capital components and deductions	0	0	0	0	C 01.00 (690,010) + C 01.00 (700,010) + C 01.00 (710,010) + C 01.00 (740,010) + C 01.00 (744,010) + C 01.00 (746,010)		
A.2.4	Additional Tier 1 transitional adjustments	0	0	0	0	C 01.00 (660,010) + C 01.00 (680,010) + C 01.00 (770,010)		
<b>A.3</b>	<b>TIER 1 CAPITAL (net of deductions and after transitional adjustments)</b>	<b>10,716</b>	<b>10,782</b>	<b>10,809</b>	<b>10,948</b>	C 01.00 (015,010)	Article 25 of CRR	
<b>A.4</b>	<b>TIER 2 CAPITAL (net of deductions and after transitional adjustments)</b>	<b>1,184</b>	<b>1,052</b>	<b>1,550</b>	<b>1,511</b>	C 01.00 (750,010)	Article 71 of CRR	
A.4.1	Tier 2 Capital instruments	1,073	1,052	1,550	1,511	C 01.00 (760,010) + C 01.00 (890,010)		
A.4.2	Other Tier 2 Capital components and deductions	208	214	103	132	C 01.00 (910,010) + C 01.00 (920,010) + C 01.00 (930,010) + C 01.00 (940,010) + C 01.00 (950,010) + C 01.00 (970,010) + C 01.00 (974,010) + C 01.00 (978,010)		
A.4.3	Tier 2 transitional adjustments	-97	-214	-103	-132	C 01.00 (880,010) + C 01.00 (900,010) + C 01.00 (960,010)		
<b>OWN FUNDS REQUIREMENTS</b>	<b>B</b>	<b>TOTAL RISK EXPOSURE AMOUNT</b>	<b>80,542</b>	<b>80,335</b>	<b>83,986</b>	<b>82,975</b>	C 02.00 (010,010)	Articles 92(3), 95, 96 and 98 of CRR
	B.1	Of which: Transitional adjustments included	-286	94	4	0	C 05.01 (010,040)	
CAPITAL RATIOS (%) Transitional period	<b>C.1</b>	<b>COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)</b>	<b>11.87%</b>	<b>11.99%</b>	<b>11.50%</b>	<b>11.80%</b>	CA3 (1)	-
	<b>C.2</b>	<b>TIER 1 CAPITAL RATIO (transitional period)</b>	<b>13.30%</b>	<b>13.42%</b>	<b>12.87%</b>	<b>13.19%</b>	CA3 (3)	-
	<b>C.3</b>	<b>TOTAL CAPITAL RATIO (transitional period)</b>	<b>14.77%</b>	<b>14.73%</b>	<b>14.72%</b>	<b>15.01%</b>	CA3 (5)	-
CET1 Capital Fully loaded	<b>D</b>	<b>COMMON EQUITY TIER 1 CAPITAL (fully loaded)</b>	<b>8,826</b>	<b>8,931</b>	<b>9,074</b>	<b>9,216</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)]	-
CET1 RATIO (%) Fully loaded <sup>1</sup>	<b>E</b>	<b>COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)</b>	<b>10.92%</b>	<b>11.13%</b>	<b>10.80%</b>	<b>11.11%</b>	[D.1]/[B-B.1]	-
Memo items	F	Adjustments to CET1 due to IFRS 9 transitional arrangements	676	651	582	578	C 05.01 (440,010)	
	F	Adjustments to AT1 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (440,020)	
	F	Adjustments to T2 due to IFRS 9 transitional arrangements	-97	-214	-103	-132	C 05.01 (440,030)	
	F	Adjustments included in RWAs due to IFRS 9 transitional arrangements	-286	94	4	0	C 05.01 (440,040)	

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



## 2019 EU-wide Transparency Exercise

### Overview of Risk exposure amounts

Banco de Sabadell, S.A.

(mln EUR, %)	RWAs				COREP CODE
	As of 30/09/2018	As of 31/12/2018	As of 31/03/2019	As of 30/06/2019	
Credit risk (excluding CCR and Securitisations)	68,763	68,351	71,855	71,096	C 02.00 (r040, c010) - [C 07.00 (r090, c220, s001) + C 07.00 (r110, c220, s001) + C 07.00 (r130, c220, s001) + C 08.01 (r040, c260, s001) + C 08.01 (r050, c260, s001) + C 08.01 (r060, c260, s001) + C 08.01 (r040, c260, s002) + C 08.01 (r050, c260, s002) + C 08.01 (r060, c260, s002)] - [C 02.00 (R220, c010) + C 02.00 (R430, c010)] - C 02.00 (R460, c010)
Of which the standardised approach	33,731	32,519	32,115	32,109	C 02.00 (r060, c010) - [C 07.00 (r090, c220, s001) + C 07.00 (r110, c220, s001) + C 07.00 (r130, c220, s001)]
Of which the foundation IRB (FIRB) approach	3,599	3,714	3,691	3,674	C 02.00 (R250, c010) - [C 08.01 (r040, c260, s002) + C 08.01 (r050, c260, s002) + C 08.01 (r060, c260, s002)]
Of which the advanced IRB (AIRB) approach	29,305	29,905	33,960	33,331	C 02.00 (R310, c010) - [C 08.01 (r040, c260, s001) + C 08.01 (r050, c260, s001) + C 08.01 (r060, c260, s001)]
Of which equity IRB	2,128	2,213	2,089	1,983	C 02.00 (R420, c010)
Counterparty credit risk (CCR, excluding CVA)	594	800	905	711	C 07.00 (r090, c220, s001) + C 07.00 (r110, c220, s001) + C 07.00 (r130, c220, s001) + C 08.01 (r040, c260, s001) + C 08.01 (r050, c260, s001) + C 08.01 (r060, c260, s001) + C 08.01 (r040, c260, s002) + C 08.01 (r050, c260, s002) + C 08.01 (r060, c260, s002) + C 02.00 (R460, c010)]
Credit valuation adjustment - CVA	211	315	285	168	C 02.00 (R640, c010)
Settlement risk	0	0	0	0	C 02.00 (R490, c010)
Securitisation exposures in the banking book (after the cap)	0	0	0	0	C 02.00 (R770, c010) + C 02.00 (R220, c010) + C 02.00 (R430, c010)
Position, foreign exchange and commodities risks (Market risk)	740	601	656	733	Q3 2018: C 02.00 (R520, c010) from Q4 2018: C 02.00 (R520, c010) + C 02.00 (R910, c010)
Of which the standardised approach	740	601	656	733	C 02.00 (R530, c010)
Of which IMA	0	0	0	0	C 02.00 (R580, c010)
Of which securitisations and resecuritisations in the trading book	0	0	0	0	Q3 2018: C 19.00_010_610*12.5+C 20.00_010_450*12.5+MAX(C 24.00_010_090,C 24.00_010_100,C 24.00_010_110)*12.5 from Q4 2018: C 19.00_010_610*12.5+C 20.00_010_450*12.5+MAX(C 24.00_010_090,C 24.00_010_100,C 24.00_010_110)*12.5
Large exposures in the trading book	0	0	0	0	C 02.00 (R680, c010)
Operational risk	8,354	8,333	8,333	8,333	C 02.00 (R590, c010)
Of which basic indicator approach	0	0	0	0	C 02.00 (R600, c010)
Of which standardised approach	8,354	8,333	8,333	8,333	C 02.00 (R610, c010)
Of which advanced measurement approach	0	0	0	0	C 02.00 (R620, c010)
Other risk exposure amounts	1,879	1,934	1,951	1,933	Q3 2018: C 02.00 (R630, c010) + C 02.00 (R690, c010) - C 02.00 (R770, c010) from Q4 2018: Q3 2018: C 02.00 (R630, c010) + C 02.00 (R690, c010) - C 02.00 (R770, c010) - C 02.00 (R910, c010)
Total	80,542	80,335	83,986	82,975	

## 2019 EU-wide Transparency Exercise

### P&L

Banco de Sabadell, S.A.

(min EUR)	As of 30/09/2018	As of 31/12/2018	As of 31/03/2019	As of 30/06/2019
Interest income	3,600	4,863	1,242	2,498
Of which debt securities income	296	396	84	174
Of which loans and advances income	3,065	4,117	1,045	2,106
Interest expenses	855	1,186	340	690
(Of which deposits expenses)	458	628	177	370
(Of which debt securities issued expenses)	99	131	62	128
(Expenses on share capital repayable on demand)	0	0	0	0
Dividend income	7	8	0	3
Net Fee and commission income	978	1,335	343	706
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	217	243	72	95
Gains or (-) losses on financial assets and liabilities held for trading, net	13	11	-79	-39
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	-20	-14	12	-20
Gains or (-) losses from hedge accounting, net	21	22	0	4
Exchange differences [gain or (-) loss], net	8	-1	71	17
Net other operating income /(expenses)	-132	-304	1	-103
<b>TOTAL OPERATING INCOME, NET</b>	<b>3,836</b>	<b>4,977</b>	<b>1,321</b>	<b>2,473</b>
(Administrative expenses)	2,198	2,919	664	1,340
(Depreciation)	264	348	113	227
Modification gains or (-) losses, net	0	0	0	0
(Provisions or (-) reversal of provisions)	87	161	3	16
(Commitments and guarantees given)	-11	-6	-2	2
(Other provisions)	98	166	5	14
Of which pending legal issues and tax litigation <sup>1</sup>		-1		
Of which restructuring <sup>1</sup>		0		
(Increases or (-) decreases of the fund for general banking risks, net) <sup>2</sup>	0	0	0	0
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	632	756	157	297
(Financial assets at fair value through other comprehensive income)	3	2	-2	-3
(Financial assets at amortised cost)	629	753	159	300
(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates and on non-financial assets)	402	399	12	20
(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	41	55	9	28
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	42	-35	-22	91
<b>PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS</b>	<b>334</b>	<b>414</b>	<b>358</b>	<b>691</b>
<b>PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS</b>	<b>253</b>	<b>335</b>	<b>259</b>	<b>538</b>
Profit or (-) loss after tax from discontinued operations	0	0	0	0
<b>PROFIT OR (-) LOSS FOR THE YEAR</b>	<b>253</b>	<b>335</b>	<b>259</b>	<b>538</b>
Of which attributable to owners of the parent	248	328	258	532

<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."

## 2019 EU-wide Transparency Exercise

### Total Assets: fair value and impairment distribution

Banco de Sabadell, S.A.

ASSETS:		As of 30/09/2018					As of 31/12/2018					As of 31/03/2019					As of 30/06/2019					References	
		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		20,310				23,494				22,675				19,771									IAS 1.54 (i)
Financial assets held for trading		1,830	299	1,531	0	2,050	320	1,730	0	2,238	440	1,799	0	2,396	373	2,023	0						IFRS 7.8(a)(i); IFRS 9. Appendix A
Non-trading financial assets mandatorily at fair value through profit or loss		113	25	14	74	141	24	43	74	185	45	66	74	149	43	57	49						IFRS 7.8(a)(ii); IFRS 9.4.1.4
Financial assets designated at fair value through profit or loss		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0						IFRS 7.8(a)(i); IFRS 9.4.1.5
Financial assets at fair value through other comprehensive income		13,077	12,500	515	62	13,247	12,723	470	54	8,748	8,331	353	64	7,962	7,544	334	84						IFRS 7.8(h); IFRS 9.4.1.2A
Financial assets at amortised cost		163,633				164,460				171,704				174,201									IFRS 7.8(f); IFRS 9.4.1.2
Derivatives – Hedge accounting		258	11	247	0	302	1	301	0	490	0	490	0	669	0	669	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		36				57				133				241									IAS 39.89A(a); IFRS 9.6.5.8
Other assets <sup>1</sup>		18,424				18,511				19,489				19,356									
TOTAL ASSETS		217,681				222,264				225,663				224,744									IAS 1.9(a), IG 6

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

Breakdown of financial assets by instrument and by counterparty sector <sup>1</sup>		As of 30/09/2018						As of 31/12/2018						As of 31/03/2019						As of 30/06/2019						References	
		Gross carrying amount			Accumulated impairment			Gross carrying amount			Accumulated impairment			Gross carrying amount			Accumulated impairment			Gross carrying amount			Accumulated impairment				
		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	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	12,777	0	0	0	0	12,977	0	0	0	0	0	0	0	8,511	0	0	-4	0	0	7,744	0	0	-3	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	0	0	0	Annex V. Part 1.32, 44(a)	
Financial assets at amortised cost	Debt securities	13,028	0	0	0	0	13,132	0	0	0	0	0	0	16,800	0	0	0	0	0	18,924	0	0	0	0	0	Annex V. Part 1.31, 44(b)	
	Loans and advances	137,859	9,776	6,954	-422	-426	-3,136	139,397	8,926	6,475	-376	-354	-2,740	143,227	8,663	6,303	-398	-337	-2,554	143,512	8,699	6,292	-389	-324	-2,512	Annex V. Part 1.32, 44(a)	

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



## 2019 EU-wide Transparency Exercise

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

	SA		IM										IM																
	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	VaR ( <i>Memorandum item</i> )		STRESSED VaR ( <i>Memorandum item</i> )			INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE			ALL PRICE RISKS CAPITAL CHARGE FOR CTP			TOTAL RISK EXPOSURE AMOUNT	VaR ( <i>Memorandum item</i> )		STRESSED VaR ( <i>Memorandum item</i> )			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 30/09/2018	As of 31/12/2018	As of 30/09/2018										As of 31/12/2018																
Traded Debt Instruments	512	372	0	0	0	0							0	0	0	0													
Of which: General risk	461	291	0	0	0	0							0	0	0	0													
Of which: Specific risk	38	51	0	0	0	0							0	0	0	0													
Equities	16	15	0	0	0	0							0	0	0	0													
Of which: General risk	8	7	0	0	0	0							0	0	0	0													
Of which: Specific risk	8	7	0	0	0	0							0	0	0	0													
Foreign exchange risk	212	214	0	0	0	0							0	0	0	0													
Commodities risk	0	0	0	0	0	0							0	0	0	0													
<b>Total</b>	<b>740</b>	<b>601</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>	<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>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	
	As of 31/03/2019	As of 30/06/2019	As of 31/03/2019										As of 30/06/2019																
Traded Debt Instruments	414	491	0	0	0	0							0	0	0	0													
Of which: General risk	262	340	0	0	0	0							0	0	0	0													
Of which: Specific risk	124	137	0	0	0	0							0	0	0	0													
Equities	20	14	0	0	0	0							0	0	0	0													
Of which: General risk	10	7	0	0	0	0							0	0	0	0													
Of which: Specific risk	10	7	0	0	0	0							0	0	0	0													
Foreign exchange risk	223	228	0	0	0	0							0	0	0	0													
Commodities risk	0	0	0	0	0	0							0	0	0	0													
<b>Total</b>	<b>656</b>	<b>733</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>	<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>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	

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



		Standardised Approach							
		As of 30/09/2018				As of 31/12/2018			
		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
(mln EUR, %)									
Consolidated data	Central governments or central banks	44,909	49,119	714		48,308	52,604	743	
	Regional governments or local authorities	5,821	5,201	5		5,713	5,344	5	
	Public sector entities	1,930	1,526	213		1,738	1,505	228	
	Multilateral Development Banks	261	453	0		260	438	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	2,343	2,312	730		2,797	2,768	837	
	Corporates	6,011	4,038	3,554		5,666	3,440	2,912	
	of which: SME	5,205	3,735	3,258		4,991	3,179	2,651	
	Retail	4,480	2,623	1,826		4,479	2,567	1,794	
	of which: SME	1,441	832	463		1,440	781	454	
	Secured by mortgages on immovable property	20,529	18,718	6,809		20,058	18,277	6,634	
	of which: SME	935	872	331		907	842	315	
	Exposures in default	2,669	1,573	1,649	925	2,467	1,472	1,540	836
	Items associated with particularly high risk	157	108	162		76	48	73	
	Covered bonds	55	55	11		39	38	8	
	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	19,521	19,118	18,186		19,536	18,865	17,876		
<b>Standardised Total<sup>2</sup></b>	<b>108,687</b>	<b>104,843</b>	<b>33,858</b>	<b>1,154</b>	<b>111,138</b>	<b>107,366</b>	<b>32,648</b>	<b>1,022</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> Standardised Total does not include the Securitisation position unlike in the previous Transparency exercises' results.

		Standardised Approach							
		As of 30/09/2018				As of 31/12/2018			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(mln EUR, %)									
SPAIN	Central governments or central banks	25,826	29,816	0		28,342	32,409	0	
	Regional governments or local authorities	5,816	5,196	0		5,708	5,339	0	
	Public sector entities	1,930	1,526	213		1,738	1,505	228	
	Multilateral Development Banks	0	192	0		0	178	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	656	652	288		903	898	398	
	Corporates	3,054	1,820	1,792		2,877	1,488	1,415	
	of which: SME	2,572	1,613	1,585		2,499	1,303	1,231	
	Retail	3,709	2,175	1,530		3,862	2,243	1,586	
	of which: SME	979	584	337		1,026	565	327	
	Secured by mortgages on immovable property	17,164	15,583	5,679		16,946	15,376	5,616	
	of which: SME	800	740	284		770	708	269	
	Exposures in default	2,386	1,359	1,432	862	2,231	1,286	1,352	790
	Items associated with particularly high risk	157	108	162		76	48	73	
	Covered bonds	55	55	11		39	38	8	
	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	18,893	17,654	17,609		18,936	17,319	17,309		
<b>Standardised Total<sup>2</sup></b>	<b>108,687</b>	<b>104,843</b>	<b>33,858</b>	<b>1,154</b>	<b>111,138</b>	<b>107,366</b>	<b>32,648</b>	<b>1,022</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 30/09/2018				As of 31/12/2018			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(mln EUR, %)									
UNITED KINGDOM	Central governments or central banks	9,556	9,564	283		10,476	10,483	303	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	29	29	0		28	28	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	622	622	109		682	682	91	
	Corporates	38	32	28		41	31	26	
	of which: SME	22	22	18		22	20	16	
	Retail	236	204	135		230	192	126	
	of which: SME	129	105	61		138	106	62	
	Secured by mortgages on immovable property	2,815	2,617	916		2,688	2,494	874	
	of which: SME	36	35	11		34	33	10	
	Exposures in default	199	169	170	27	180	154	154	24
	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 exposures	588	594	538		542	553	510		
<b>Standardised Total<sup>2</sup></b>	<b>108,687</b>	<b>104,843</b>	<b>33,858</b>	<b>1,154</b>	<b>111,138</b>	<b>107,366</b>	<b>32,648</b>	<b>1,022</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 30/09/2018				As of 31/12/2018			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(mln EUR, %)									
ITALY	Central governments or central banks	5,867	5,867	0		5,823	5,824	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	1	1		1	1	1	
	Corporates	5	4	2		3	4	2	
	of which: SME	3	4	2		1	4	2	
	Retail	10	3	2		14	6	4	
	of which: SME	5	3	2		10	6	4	
	Secured by mortgages on immovable property	3	3	1		3	3	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		
Other exposures	0	6	0		0	5	0		
<b>Standardised Total<sup>2</sup></b>	<b>108,687</b>	<b>104,843</b>	<b>33,858</b>	<b>1,154</b>	<b>111,138</b>	<b>107,366</b>	<b>32,648</b>	<b>1,022</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 30/09/2018				As of 31/12/2018			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(mln EUR, %)									
UNITED STATES	Central governments or central banks	522	522	0		488	488	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	117	117	0		117	117	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	342	342	75		297	295	68	
	Corporates	1,024	996	582		984	919	502	
	of which: SME	1,020	996	582		980	919	502	
	Retail	50	22	13		55	25	16	
	of which: SME	44	19	11		49	22	14	
	Secured by mortgages on immovable property	17	15	6		18	16	6	
	of which: SME	4	4	2		4	4	2	
	Exposures in default	9	7	10	1	1	1	1	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		
Other exposures	0	34	0		0	82	0		
<b>Standardised Total<sup>2</sup></b>					<b>12</b>				<b>2</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 30/09/2018				As of 31/12/2018			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(mln EUR, %)									
FRANCE	Central governments or central banks	61	65	0		59	63	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	209	208	83		177	177	85	
	Corporates	48	47	43		86	84	79	
	of which: SME	34	33	32		86	84	79	
	Retail	14	10	6		18	12	7	
	of which: SME	12	9	5		16	12	7	
	Secured by mortgages on immovable property	16	16	6		23	23	9	
	of which: SME	0	0	0		8	8	4	
	Exposures in default	0	0	3	1	5	3	3	1
	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 exposures	0	1	0		0	1	0		
<b>Standardised Total<sup>2</sup></b>					<b>2</b>				<b>3</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 30/09/2018				As of 31/12/2018			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(mln EUR, %)									
PORTUGAL	Central governments or central banks	2,028	2,045	93		2,072	2,089	93	
	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	24	9	8		26	11	10	
	of which: SME	24	9	8		26	11	10	
	Retail	6	3	2		6	4	2	
	of which: SME	5	3	2		5	4	2	
	Secured by mortgages on immovable property	1	1	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		
Other exposures	0	0	0		0	1	0		
<b>Standardised Total<sup>2</sup></b>					<b>0</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.

		Standardised Approach							
		As of 30/09/2018				As of 31/12/2018			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(mln 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		
Other exposures	0	0	0		0	0	0		
<b>Standardised Total<sup>2</sup></b>					<b>0</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.

2019 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

Banco de Sabadell, S.A.

		Standardised Approach							
		As of 30/09/2018				As of 31/12/2018			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(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	
	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 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 30/09/2018				As of 31/12/2018			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(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	
	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 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 30/09/2018				As of 31/12/2018			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(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	
	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 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.

2019 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

Banco de Sabadell, S.A.

		Standardised Approach							
		As of 31/03/2019				As of 30/06/2019			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
		(mln EUR, %)							
Consolidated data	Central governments or central banks	46,075	50,286	504		45,888	50,630	322	
	Regional governments or local authorities	5,974	5,655	5		6,253	6,037	5	
	Public sector entities	1,692	1,380	218		1,627	1,332	203	
	Multilateral Development Banks	340	506	0		327	483	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	2,032	2,002	588		2,057	2,028	670	
	Corporates	5,672	3,285	2,740		6,183	3,275	2,796	
	of which: SME	5,003	3,067	2,524		5,474	3,003	2,524	
	Retail	4,632	2,663	1,842		5,103	2,662	1,854	
	of which: SME	1,551	815	469		1,439	756	437	
	Secured by mortgages on immovable property	19,421	17,682	6,226		18,817	17,112	6,027	
	of which: SME	835	787	296		796	750	285	
	Exposures in default	2,482	1,497	1,567	821	2,423	1,442	1,517	818
	Items associated with particularly high risk	48	33	49		79	55	83	
	Covered bonds	39	38	8		92	91	13	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
Equity	0	0	0		0	0	0		
Other exposures	20,568	19,991	18,575		21,356	20,900	18,784		
<b>Standardised Total<sup>2</sup></b>	<b>108,974</b>	<b>105,018</b>	<b>32,323</b>	<b>999</b>	<b>110,207</b>	<b>106,048</b>	<b>32,274</b>	<b>991</b>	

(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) Standardised Total does not include the Securitisation position unlike in the previous Transparency exercises' results.

		Standardised Approach							
		As of 31/03/2019				As of 30/06/2019			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
		(mln EUR, %)							
SPAIN	Central governments or central banks	27,494	31,471	0		24,887	29,334	0	
	Regional governments or local authorities	5,968	5,650	0		6,248	6,032	0	
	Public sector entities	1,676	1,380	218		1,551	1,332	203	
	Multilateral Development Banks	0	166	0		0	155	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	475	472	202		510	509	231	
	Corporates	2,974	1,501	1,417		3,523	1,568	1,486	
	of which: SME	2,574	1,312	1,229		3,126	1,367	1,285	
	Retail	3,982	2,337	1,635		4,490	2,356	1,659	
	of which: SME	1,111	600	345		1,020	547	314	
	Secured by mortgages on immovable property	16,358	14,837	5,237		15,949	14,452	5,096	
	of which: SME	707	661	254		670	626	238	
	Exposures in default	2,265	1,324	1,394	781	2,210	1,271	1,343	781
	Items associated with particularly high risk	48	33	49		79	55	83	
	Covered bonds	39	38	8		39	38	8	
	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	19,826	18,239	17,891		20,372	18,900	18,178		
<b>Standardised Total<sup>2</sup></b>	<b>940</b>	<b>938</b>	<b>940</b>	<b>940</b>	<b>938</b>	<b>938</b>	<b>938</b>	<b>938</b>	

(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 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 31/03/2019				As of 30/06/2019			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
		(mln EUR, %)							
UNITED KINGDOM	Central governments or central banks	9,261	9,283	184		10,273	10,356	118	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	16	0	0		76	0	0	
	Multilateral Development Banks	30	30	0		30	30	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	607	607	85		605	605	129	
	Corporates	64	56	52		33	29	25	
	of which: SME	48	46	42		22	19	16	
	Retail	232	195	128		213	178	117	
	of which: SME	138	107	62		130	100	58	
	Secured by mortgages on immovable property	2,671	2,471	860		2,487	2,297	800	
	of which: SME	34	33	10		31	30	10	
	Exposures in default	170	144	144	24	162	139	139	21
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		53	53	5	
	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	652	659	629		701	706	550		
<b>Standardised Total<sup>2</sup></b>	<b>35</b>	<b>28</b>	<b>35</b>	<b>35</b>	<b>28</b>	<b>28</b>	<b>28</b>	<b>28</b>	

(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 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 31/03/2019				As of 30/06/2019			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
		(mln EUR, %)							
ITALY	Central governments or central banks	5,812	5,812	0		6,769	6,769	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	1	1	0		0	0	0	
	Corporates	4	3	2		5	3	2	
	of which: SME	1	3	2		2	3	2	
	Retail	12	6	3		10	6	3	
	of which: SME	8	6	3		7	6	3	
	Secured by mortgages on immovable property	3	3	1		3	3	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		
Other exposures	0	5	0		2	7	0		
<b>Standardised Total<sup>2</sup></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>	

(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 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 31/03/2019				As of 30/06/2019			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(m€ EUR, %)									
UNITED STATES	Central governments or central banks	607	607	0		836	836	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	126	126	0		148	148	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	265	263	61		232	232	54	
	Corporates	1,104	1,033	610		1,003	935	557	
	of which: SME	1,100	1,033	610		991	928	549	
	Retail	45	17	10		43	18	11	
	of which: SME	39	14	8		38	16	9	
	Secured by mortgages on immovable property	15	14	5		15	13	5	
	of which: SME	3	3	1		3	3	1	
	Exposures in default	1	1	1	0	1	1	1	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		
Other exposures	1	92	0		5	89	0		
Standardised Total <sup>2</sup>				2				2	

(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 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 31/03/2019				As of 30/06/2019			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(m€ EUR, %)									
FRANCE	Central governments or central banks	60	64	0		59	62	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	164	163	77		189	189	73	
	Corporates	63	62	57		82	72	69	
	of which: SME	63	62	57		82	72	69	
	Retail	17	12	7		17	12	7	
	of which: SME	15	12	7		15	11	6	
	Secured by mortgages on immovable property	14	14	5		14	13	5	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	5	3	4	1	4	3	3	1
	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 exposures	0	1	0		5	6	0		
Standardised Total <sup>2</sup>				2				2	

(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 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 31/03/2019				As of 30/06/2019			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(m€ EUR, %)									
PORTUGAL	Central governments or central banks	1,805	1,805	0		2,262	2,262	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	13	15	14		12	14	13	
	of which: SME	13	15	14		12	14	13	
	Retail	6	3	2		6	3	2	
	of which: SME	5	3	1		5	3	2	
	Secured by mortgages on immovable property	1	1	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		
Other exposures	0	1	0		0	1	0		
Standardised Total <sup>2</sup>				0				0	

(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 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 31/03/2019				As of 30/06/2019			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(m€ 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		
Other exposures	0	0	0		0	0	0		
Standardised Total <sup>2</sup>				0				0	

(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 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.

2019 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

Banco de Sabadell, S.A.

		Standardised Approach							
		As of 31/03/2019				As of 30/06/2019			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(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	
	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 Total <sup>2</sup>				0				0	

(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 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 31/03/2019				As of 30/06/2019			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(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	
	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 Total <sup>2</sup>				0				0	

(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 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 31/03/2019				As of 30/06/2019			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(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	
	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 Total <sup>2</sup>				0				0	

(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 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.

2019 EU-wide Transparency Exercise

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

		IRB Approach									
		As of 30/09/2018					As of 31/12/2018				
		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	
Consolidated data	(min EUR, %)										
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0
	Institutions	1,902	2	1,542	637	0	2,266	2	1,881	749	0
	Corporates	46,905	3,732	37,076	18,736	298	1,497	48,888	2,974	38,695	19,618
	Corporates - Of Which: Specialised Lending	4,479	0	4,438	3,316	0	128	4,767	0	4,684	3,437
	Corporates - Of Which: SME	18,532	2,827	14,853	6,300	243	887	18,817	2,189	15,117	6,715
	Retail	81,289	3,059	77,492	13,985	906	1,373	81,118	3,044	77,300	13,915
	Retail - Secured on real estate property	57,738	1,824	58,296	6,980	491	531	57,486	1,754	58,059	7,024
	Retail - Secured on real estate property - Of Which: SME	5,072	993	4,313	943	229	256	4,916	930	4,195	940
	Retail - Secured on real estate property - Of Which: non-SME	52,666	831	53,983	6,037	263	275	52,569	824	53,863	6,085
	Retail - Qualifying Revolving	7,815	111	5,765	1,668	200	148	7,780	118	5,745	1,647
	Retail - Other Retail	15,736	1,124	13,432	5,337	214	694	15,852	1,171	13,496	5,243
	Retail - Other Retail - Of Which: SME	10,022	773	7,768	2,024	42	409	10,023	792	7,720	2,005
	Retail - Other Retail - Of Which: non-SME	5,715	351	5,664	3,313	172	285	5,829	379	5,776	3,238
Equity	954	0	946	2,128	0	0	968	0	961	2,213	
Other non credit-obligation assets											
IRB Total <sup>2</sup>				35,486						36,494	

(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) IRB Total does not include the Securitisation position unlike in the previous Transparency exercises' results.

		IRB Approach									
		As of 30/09/2018					As of 31/12/2018				
		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	
SPAIN	(min EUR, %)										
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0
	Institutions	579	0	546	224	0	873	0	838	290	0
	Corporates	40,792	3,658	31,378	15,208	295	1,433	41,837	2,900	32,158	15,636
	Corporates - Of Which: Specialised Lending	2,693	0	2,663	2,017	0	120	2,895	0	2,813	2,086
	Corporates - Of Which: SME	17,208	2,764	13,775	5,575	240	862	17,629	2,126	14,173	6,065
	Retail	41,966	2,796	37,545	6,689	463	1,139	42,318	2,775	37,915	6,646
	Retail - Secured on real estate property	24,867	1,681	23,558	3,019	407	483	24,998	1,611	24,127	2,946
	Retail - Secured on real estate property - Of Which: SME	5,021	988	4,266	930	228	255	4,853	925	4,135	904
	Retail - Secured on real estate property - Of Which: non-SME	19,846	693	19,692	2,089	179	228	20,145	686	19,992	2,042
	Retail - Qualifying Revolving	2,967	41	1,729	151	1	35	2,957	46	1,738	144
	Retail - Other Retail	14,132	1,074	11,858	3,519	56	622	14,364	1,118	12,050	3,556
	Retail - Other Retail - Of Which: SME	9,884	769	7,691	2,006	42	407	9,882	789	7,650	1,989
	Retail - Other Retail - Of Which: non-SME	4,248	305	4,167	1,513	14	214	4,482	329	4,400	1,567
Equity	809	0	801	1,811	0	0	835	0	828	1,901	
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 30/09/2018					As of 31/12/2018				
		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	
UNITED KINGDOM	(min EUR, %)										
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0
	Institutions	289	0	287	85	0	304	0	299	114	0
	Corporates	806	0	777	527	0	6	926	0	808	531
	Corporates - Of Which: Specialised Lending	390	0	390	303	0	1	372	0	372	276
	Corporates - Of Which: SME	108	0	100	84	0	1	79	0	69	56
	Retail	37,802	230	38,511	7,005	434	221	37,220	236	37,897	6,953
	Retail - Secured on real estate property	31,535	119	33,009	3,693	76	40	31,092	119	32,543	3,783
	Retail - Secured on real estate property - Of Which: SME	11	4	8	2	1	1	10	4	7	2
	Retail - Secured on real estate property - Of Which: non-SME	31,524	115	33,002	3,691	76	39	31,082	115	32,536	3,781
	Retail - Qualifying Revolving	4,798	68	4,009	1,515	199	112	4,774	70	3,981	1,502
	Retail - Other Retail	1,469	44	1,493	1,797	158	69	1,354	47	1,373	1,669
	Retail - Other Retail - Of Which: SME	22	0	15	3	0	0	26	0	17	4
	Retail - Other Retail - Of Which: non-SME	1,446	44	1,478	1,794	158	69	1,327	47	1,356	1,665
Equity	13	0	13	24	0	0	3	0	3	6	
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 30/09/2018					As of 31/12/2018				
		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	
ITALY	(min EUR, %)										
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0
	Institutions	54	0	50	21	0	72	0	65	32	0
	Corporates	67	0	43	34	0	64	0	39	30	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	9	0	3	2	0	10	0	4	2	0
	Retail	18	1	18	4	0	17	1	17	3	0
	Retail - Secured on real estate property	16	0	16	4	0	15	1	15	3	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	16	0	16	4	0	15	1	15	3	0
	Retail - Qualifying Revolving	1	0	1	0	0	1	0	1	0	0
	Retail - Other Retail	0	0	0	0	0	1	0	1	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	5	0	5	13	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 30/09/2018					As of 31/12/2018				
		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	
UNITED STATES	(min EUR, %)										
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0
	Institutions	94	0	91	21	0	107	0	104	27	0
	Corporates	1,630	1	1,587	1,039	0	12	1,916	1	1,887	1,168
	Corporates - Of Which: Specialised Lending	865	0	864	597	0	4	955	0	954	650
	Corporates - Of Which: SME	95	0	71	66	0	1	58	0	44	45
	Retail	102	1	87	14	0	0	105	1	84	13
	Retail - Secured on real estate property	73	1	72	11	0	0	76	1	76	12
	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	73	1	72	11	0	0	76	1	76	12
	Retail - Qualifying Revolving	3	0	1	0	0	0	3	0	1	0
	Retail - Other Retail	26	0	14	3	0	0	26	0	7	1
	Retail - Other Retail - Of Which: SME	24	0	11	2	0	0	25	0	5	1
	Retail - Other Retail - Of Which: non-SME	2	0	2	0	0	0	2	0	1	0
Equity	30	0	30	57	0	0	32	0	32	90	
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).

2019 EU-wide Transparency Exercise

Credit Risk - IRB Approach

Banco de Sabadell, S.A.

		IRB Approach									
		As of 30/09/2018					As of 31/12/2018				
		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		
(min EUR, %)		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted			
FRANCE	Central banks and central governments	0	0	0	0	0	0	0	0	0	0
	Institutions	211	0	197	46	0	0	204	0	194	50
	Corporates	1,019	9	974	530	0	18	1,140	9	1,091	621
	Corporates - Of Which: Specialised Lending	223	0	213	157	0	1	219	0	210	161
	Corporates - Of Which: SME	178	9	176	95	0	10	43	9	41	32
	Retail	130	1	120	26	0	1	124	1	117	26
	Retail - Secured on real estate property	98	1	98	22	0	1	99	0	98	22
	Retail - Secured on real estate property - Of Which: SME	21	0	21	6	0	0	20	0	20	6
	Retail - Secured on real estate property - Of Which: non-SME	77	0	77	16	0	0	78	0	78	17
	Retail - Qualifying Revolving	5	0	3	0	0	0	5	0	3	0
	Retail - Other Retail	26	1	20	4	0	1	20	1	16	3
	Retail - Other Retail - Of Which: SME	23	1	17	3	0	0	18	1	13	2
	Retail - Other Retail - Of Which: non-SME	3	0	3	1	0	0	3	0	3	1
	Equity	4	0	4	12	0	0	3	0	3	9
	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 30/09/2018					As of 31/12/2018				
		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		
(min EUR, %)		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	12	0	10	7	0	0	8	0	7	5
	Corporates	18	0	14	10	0	0	107	0	104	96
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	9	0	6	6	0	0	96	0	93	94
	Retail	12	0	11	4	0	0	28	0	25	28
	Retail - Secured on real estate property	8	0	8	3	0	0	21	0	21	26
	Retail - Secured on real estate property - Of Which: SME	5	0	5	2	0	0	18	0	18	26
	Retail - Secured on real estate property - Of Which: non-SME	3	0	3	1	0	0	3	0	3	1
	Retail - Qualifying Revolving	1	0	0	0	0	0	1	0	0	0
	Retail - Other Retail	3	0	3	1	0	0	7	0	4	2
	Retail - Other Retail - Of Which: SME	3	0	3	1	0	0	6	0	4	2
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0
	Equity	3	0	3	8	0	0	1	0	1	2
	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 30/09/2018					As of 31/12/2018				
		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		
(min EUR, %)		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
	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 30/09/2018					As of 31/12/2018				
		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		
(min EUR, %)		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted			
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
	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 30/09/2018					As of 31/12/2018				
		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		
(min EUR, %)		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted			
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
	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 30/09/2018					As of 31/12/2018				
		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		
(min EUR, %)		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted			
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
	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).



2019 EU-wide Transparency Exercise

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

		IRB Approach										
		As of 31/03/2019				As of 30/06/2019						
		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			
(min EUR, %)		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted				
Consolidated data	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0
	Institutions	1,852	0	1,494	655	1	1,587	1	1,198	526	0	2
	Corporates	49,362	2,765	39,230	21,908	663	1,132	51,838	2,740	40,536	21,444	1,107
	Corporates - Of Which: Specialised Lending	4,877	0	4,761	3,507	0	116	5,034	0	4,881	3,563	0
	Corporates - Of Which: SME	18,925	2,082	15,189	7,944	399	658	18,980	2,065	15,155	7,503	408
	Retail	83,660	3,039	79,964	15,775	1,147	1,345	82,934	3,034	79,314	15,569	1,156
	Retail - Secured on real estate property	59,697	1,732	60,384	7,557	327	467	59,225	1,666	59,915	7,586	316
	Retail - Secured on real estate property - Of Which: SME	4,930	901	4,236	1,056	139	215	4,862	850	4,217	1,089	124
	Retail - Secured on real estate property - Of Which: non-SME	54,767	831	56,149	6,501	187	252	54,363	815	55,698	6,497	192
	Retail - Qualifying Revolving	7,925	114	5,849	1,762	200	144	7,653	119	5,633	1,651	195
	Retail - Other Retail	16,039	1,193	13,731	6,455	621	734	16,056	1,250	13,765	6,333	645
	Retail - Other Retail - Of Which: SME	10,274	810	8,023	2,953	317	449	10,326	840	8,097	2,944	336
	Retail - Other Retail - Of Which: non-SME	5,765	383	5,708	3,502	304	285	5,731	410	5,668	3,390	309
	Equity	911	0	898	2,089	0		861	0	847	1,983	0
	Other non credit-obligation assets											
IRB Total <sup>2</sup>				40,428						39,523		

(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) IRB Total does not include the Securitisation position unlike in the previous Transparency exercises' results.

		IRB Approach										
		As of 31/03/2019				As of 30/06/2019						
		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			
(min EUR, %)		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted				
SPAIN	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0
	Institutions	831	0	809	292	0	465	0	445	187	0	0
	Corporates	42,125	2,685	32,541	17,775	648	1,084	42,511	2,574	32,752	16,826	585
	Corporates - Of Which: Specialised Lending	3,143	0	3,037	2,222	0	113	3,142	0	3,047	2,171	0
	Corporates - Of Which: SME	17,566	2,011	14,030	7,018	387	627	17,655	1,953	14,063	6,673	380
	Retail	42,852	2,768	38,492	8,428	727	1,121	43,242	2,776	39,035	8,452	755
	Retail - Secured on real estate property	25,274	1,577	24,435	3,440	244	416	25,698	1,518	24,912	3,479	231
	Retail - Secured on real estate property - Of Which: SME	4,864	897	4,174	1,016	138	214	4,778	846	4,136	1,001	124
	Retail - Secured on real estate property - Of Which: non-SME	20,410	680	20,261	2,425	106	202	20,920	672	20,776	2,478	107
	Retail - Qualifying Revolving	2,948	49	1,723	168	21	42	2,918	57	1,710	165	25
	Retail - Other Retail	14,629	1,142	12,334	4,819	461	663	14,626	1,201	12,414	4,808	499
	Retail - Other Retail - Of Which: SME	10,173	807	7,963	2,936	316	448	10,115	835	7,991	2,915	335
	Retail - Other Retail - Of Which: non-SME	4,456	335	4,371	1,883	145	215	4,511	365	4,422	1,893	164
	Equity	823	0	811	1,858	0	0	762	0	748	1,716	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 31/03/2019				As of 30/06/2019						
		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			
(min EUR, %)		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted				
UNITED KINGDOM	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0
	Institutions	175	0	170	60	0	136	0	133	37	0	0
	Corporates	1,015	0	917	606	0	3	1,402	0	1,090	706	0
	Corporates - Of Which: Specialised Lending	360	0	360	288	0	1	426	0	406	330	0
	Corporates - Of Which: SME	101	0	92	93	0	0	73	0	61	56	0
	Retail	39,184	239	39,914	7,019	414	213	37,907	226	38,621	6,727	395
	Retail - Secured on real estate property	32,961	132	34,495	3,815	78	44	31,999	125	33,483	3,751	82
	Retail - Secured on real estate property - Of Which: SME	10	4	7	2	1	1	9	4	6	1	0
	Retail - Secured on real estate property - Of Which: non-SME	32,951	128	34,488	3,813	77	43	31,989	122	33,476	3,750	81
	Retail - Qualifying Revolving	4,927	63	4,098	1,591	178	101	4,685	59	3,896	1,483	170
	Retail - Other Retail	1,296	44	1,321	1,612	158	69	1,224	41	1,242	1,493	144
	Retail - Other Retail - Of Which: SME	7	0	3	1	0	0	24	0	17	4	0
	Retail - Other Retail - Of Which: non-SME	1,289	44	1,317	1,610	158	69	1,199	41	1,226	1,489	144
	Equity	3	0	3	6	0	0	3	0	3	6	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 31/03/2019				As of 30/06/2019						
		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			
(min EUR, %)		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted				
ITALY	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0
	Institutions	68	0	57	32	0	61	0	53	29	0	0
	Corporates	67	0	42	40	0	109	0	70	57	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	10	0	4	2	0	0	64	0	42	42	0
	Retail	19	1	18	3	0	0	17	1	17	3	0
	Retail - Secured on real estate property	16	0	16	2	0	0	15	0	15	2	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	16	0	16	2	0	0	15	0	15	2	0
	Retail - Qualifying Revolving	1	0	1	0	0	0	1	0	1	0	0
	Retail - Other Retail	2	0	1	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	2	0	1	0	0	0	0	0	0	0	0
	Equity	0	0	0	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 31/03/2019				As of 30/06/2019						
		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			
(min EUR, %)		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	0
	Institutions	42	0	33	11	0	14	0	10	2	0	0
	Corporates	1,672	1	1,632	1,027	0	4	1,886	1	1,831	1,116	0
	Corporates - Of Which: Specialised Lending	831	0	830	592	0	2	799	0	798	575	0
	Corporates - Of Which: SME	73	1	60	70	0	0	50	1	36	33	0
	Retail	108	1	98	19	0	0	101	1	94	18	0
	Retail - Secured on real estate property	86	1	86	16	0	0	88	1	88	16	0
	Retail - Secured on real estate property - Of Which: SME	2	0	2	1	0	0	2	0	2	1	0
	Retail - Secured on real estate property - Of Which: non-SME	84	1	84	16	0	0	86	1	86	16	0
	Retail - Qualifying Revolving	3	0	1	0	0	0	3	0	2	0	0
	Retail - Other Retail	18	0	10	3	0	0	10	0	4	1	0
	Retail - Other Retail - Of Which: SME	17	0	9	2	0	0	9	0	3	1	0
	Retail - Other Retail - Of Which: non-SME	1	0	1	0	0	0	1	0	1	0	0
	Equity	36	0	36	102	0	0	50	0	50	142	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 31/03/2019				As of 30/06/2019			
		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
(min EUR, %)		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
FRANCE	Central banks and central governments	0	0	0	0	0	0	0	0
	Institutions	79	70	15	0	106	0	89	24
	Corporates	1,201	9	1,153	633	12	2,145	54	1,616
	Corporates - Of Which: Specialised Lending	216	0	208	160	0	310	0	279
	Corporates - Of Which: SME	58	9	44	23	9	89	9	70
	Retail	135	2	127	29	1	171	3	141
	Retail - Secured on real estate property	106	1	106	25	0	108	1	108
	Retail - Secured on real estate property - Of Which: SME	20	0	20	6	0	20	0	20
	Retail - Secured on real estate property - Of Which: non-SME	86	1	85	19	0	88	1	87
	Retail - Qualifying Revolving	5	0	3	0	0	5	0	3
	Retail - Other Retail	24	1	18	4	0	58	2	30
	Retail - Other Retail - Of Which: SME	21	1	16	3	0	55	2	28
	Retail - Other Retail - Of Which: non-SME	3	0	3	1	0	3	0	3
Equity	3	0	3	9	0	3	0	3	
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 31/03/2019				As of 30/06/2019			
		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
(min EUR, %)		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
	Institutions	5	0	4	3	0	5	0	4
	Corporates	269	0	170	138	1	382	0	276
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	6	0	4
	Corporates - Of Which: SME	93	0	92	97	0	122	0	121
	Retail	27	1	26	32	0	49	1	47
	Retail - Secured on real estate property	21	0	21	30	0	43	0	43
	Retail - Secured on real estate property - Of Which: SME	18	0	18	29	0	39	0	39
	Retail - Secured on real estate property - Of Which: non-SME	3	0	3	1	0	4	0	4
	Retail - Qualifying Revolving	1	0	0	0	0	1	0	0
	Retail - Other Retail	5	1	4	2	0	5	0	4
	Retail - Other Retail - Of Which: SME	5	0	4	2	0	5	0	3
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0
Equity	1	0	1	2	0	1	0	2	
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 31/03/2019				As of 30/06/2019			
		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
(min EUR, %)		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
	Institutions	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	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
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0
	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 31/03/2019				As of 30/06/2019			
		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
(min EUR, %)		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
Country of Counterpart 8	Central banks and central governments	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	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
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0
	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 31/03/2019				As of 30/06/2019			
		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
(min EUR, %)		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
Country of Counterpart 9	Central banks and central governments	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	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
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0
	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 31/03/2019				As of 30/06/2019			
		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
(min EUR, %)		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
Country of Counterpart 10	Central banks and central governments	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	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
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0
	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).









**2019 EU-wide Transparency Exercise**  
General governments exposures by country of the counterparty

Banco de Sabadell, S.A.

As of 31/12/2018

Residual Maturity	Country / Region	Direct exposures												Risk weighted exposure amount				
		On balance sheet				Derivatives				Off balance sheet								
		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		Off-balance sheet exposures	
Carrying amount	Notional amount			Carrying amount	Notional amount	Nominal	Provisions											
[ 0 - 3M [	Japan																	
[ 3M - 1Y [																		
[ 1Y - 2Y [																		
[ 2Y - 3Y [																		
[ 3Y - 5Y [																		
[ 5Y - 10Y [	U.S.																	
[ 10Y - more																		
Total		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 0 - 3M [		U.S.																
[ 3M - 1Y [																		
[ 1Y - 2Y [																		
[ 2Y - 3Y [																		
[ 3Y - 5Y [																		
[ 5Y - 10Y [	U.S.																	
[ 10Y - more																		
Total		171	171	0	0	0	0	171	0	0	0	0	0	0	0	0	0	
[ 0 - 3M [		U.S.																
[ 3M - 1Y [																		
[ 1Y - 2Y [																		
[ 2Y - 3Y [																		
[ 3Y - 5Y [																		
[ 5Y - 10Y [	U.S.																	
[ 10Y - more																		
Total		167	167	0	0	0	0	167	0	0	0	0	0	0	0	0	0	
[ 0 - 3M [		U.S.																
[ 3M - 1Y [																		
[ 1Y - 2Y [																		
[ 2Y - 3Y [																		
[ 3Y - 5Y [																		
[ 5Y - 10Y [	U.S.																	
[ 10Y - more																		
Total		338	338	0	0	0	0	338	0	0	0	0	0	0	0	0	0	
[ 0 - 3M [		China																
[ 3M - 1Y [																		
[ 1Y - 2Y [																		
[ 2Y - 3Y [																		
[ 3Y - 5Y [																		
[ 5Y - 10Y [	China																	
[ 10Y - more																		
Total																		
[ 0 - 3M [		Switzerland																
[ 3M - 1Y [																		
[ 1Y - 2Y [																		
[ 2Y - 3Y [																		
[ 3Y - 5Y [																		
[ 5Y - 10Y [	Switzerland																	
[ 10Y - more																		
Total																		
[ 0 - 3M [		Other advanced economies non EEA																
[ 3M - 1Y [																		
[ 1Y - 2Y [																		
[ 2Y - 3Y [																		
[ 3Y - 5Y [																		
[ 5Y - 10Y [	Other advanced economies non EEA																	
[ 10Y - more																		
Total																		
[ 0 - 3M [		Other Central and eastern Europe countries non EEA																
[ 3M - 1Y [																		
[ 1Y - 2Y [																		
[ 2Y - 3Y [																		
[ 3Y - 5Y [																		
[ 5Y - 10Y [	Other Central and eastern Europe countries non EEA																	
[ 10Y - more																		
Total																		
[ 0 - 3M [		Middle East																
[ 3M - 1Y [																		
[ 1Y - 2Y [																		
[ 2Y - 3Y [																		
[ 3Y - 5Y [																		
[ 5Y - 10Y [	Middle East																	
[ 10Y - more																		
Total		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 0 - 3M [		Latin America and the Caribbean																
[ 3M - 1Y [																		
[ 1Y - 2Y [																		
[ 2Y - 3Y [																		
[ 3Y - 5Y [																		
[ 5Y - 10Y [	Latin America and the Caribbean																	
[ 10Y - more																		
Total		4	4	0	0	0	0	4	0	0	0	0	0	0	0	0	0	
[ 0 - 3M [		Latin America and the Caribbean																
[ 3M - 1Y [																		
[ 1Y - 2Y [																		
[ 2Y - 3Y [																		
[ 3Y - 5Y [																		
[ 5Y - 10Y [	Latin America and the Caribbean																	
[ 10Y - more																		
Total		25	25	0	0	0	0	25	0	0	0	0	0	0	0	0	0	
[ 0 - 3M [		Latin America and the Caribbean																
[ 3M - 1Y [																		
[ 1Y - 2Y [																		
[ 2Y - 3Y [																		
[ 3Y - 5Y [																		
[ 5Y - 10Y [	Latin America and the Caribbean																	
[ 10Y - more																		
Total		51	51	0	0	0	0	51	0	0	0	0	0	0	0	0	0	
[ 0 - 3M [		Latin America and the Caribbean																
[ 3M - 1Y [																		
[ 1Y - 2Y [																		
[ 2Y - 3Y [																		
[ 3Y - 5Y [																		
[ 5Y - 10Y [	Latin America and the Caribbean																	
[ 10Y - more																		
Total		149	149	0	0	0	0	149	0	0	0	0	0	0	0	0	0	
[ 0 - 3M [		Latin America and the Caribbean																
[ 3M - 1Y [																		
[ 1Y - 2Y [																		
[ 2Y - 3Y [																		
[ 3Y - 5Y [																		
[ 5Y - 10Y [	Latin America and the Caribbean																	
[ 10Y - more																		
Total		453	453	0	0													

**2019 EU-wide Transparency Exercise**  
**General governments exposures by country of the counterparty**

Banco de Sabadell, S.A.

As of 31/12/2018

		Direct exposures												Risk weighted exposure amount		
		On balance sheet				Derivatives				Off balance sheet						
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)	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 [	Africa	1	1	0	0	1	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	
[ 1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 2Y - 3Y [		1	1	0	0	1	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	
[ 5Y - 10Y [		9	9	0	0	0	0	9	0	0	0	0	0	0	0	
[ 10Y - more	0	0	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>9</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>	
[ 0 - 3M [	Others	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	
[ 1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 2Y - 3Y [		5	5	0	0	0	0	5	0	0	0	0	0	0	0	
[ 3Y - 5Y [		36	36	0	0	0	0	36	0	0	0	0	0	0	0	
[ 5Y - 10Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 10Y - more	56	56	0	0	0	0	56	0	0	0	0	0	0	0	0	
<b>Total</b>		<b>96</b>	<b>96</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>96</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>30</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.

(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.













**2019 EU-wide Transparency Exercise**  
**General governments exposures by country of the counterparty**

Banco de Sabadell, S.A.

As of 30/06/2019

(mln EUR)		Direct exposures														Risk weighted exposure amount	
Residual Maturity	Country / Region	On balance sheet						Derivatives				Off balance sheet					
		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		Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures					
				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 [	Africa	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	
[ 1Y - 2Y [		1	1	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	
[ 3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 5Y - 10Y [		8	8	0	0	0	0	8	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		
<b>Total</b>		<b>8</b>	<b>8</b>	<b>0</b>	<b>0</b>	<b>1</b>	<b>8</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>	
[ 0 - 3M [	Others	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	
[ 1Y - 2Y [		6	6	2	0	0	0	4	0	0	0	0	0	1	0	0	
[ 2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 3Y - 5Y [		31	31	0	0	0	0	31	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	
[ 10Y - more	56	56	0	0	0	0	56	0	0	0	0	0	0	0	0		
<b>Total</b>		<b>92</b>	<b>92</b>	<b>2</b>	<b>0</b>	<b>0</b>	<b>90</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>1</b>	<b>0</b>	<b>0</b>	<b>30</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 counterparts with full or partial government guarantees

(3) The banks disclose the exposures in the "Financial assets held for trading" portfolio after offsetting the cash short positions having the same maturities.

(4) The exposures reported include the positions towards counterparts (other than sovereign) on sovereign credit risk (i.e. CDS, financial guarantees) booked in all the accounting portfolio (on-off balance sheet). Irrespective of the denomination and or accounting classification of the positions

the economic substance over the form must be used as a criteria for the identification of the exposures to be included in this column. This item does not include exposures to counterparts (other than sovereign) with full or partial government guarantees by central, regional and local governments

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

Regions:

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

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

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

Latin America: Argentina, Belize, Bolivia, Brazil, Chile, Colombia, Costa Rica, Dominica, 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.

(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.

## 2019 EU-wide Transparency Exercise

### Performing and non-performing exposures

Banco de Sabadell, S.A.

(mln EUR)	As of 30/09/2018							As of 31/12/2018						
	Gross carrying amount				Accumulated impairment, accumulated changes in fair value due to credit risk and provisions <sup>4</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>4</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>		On performing exposures <sup>2</sup>	On non-performing exposures <sup>3</sup>	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>		On performing exposures <sup>2</sup>	On non-performing exposures <sup>3</sup>	
		Of which: defaulted	Of which: defaulted				Of which: defaulted			Of which: defaulted				
<b>Debt securities (including at amortised cost and fair value)</b>	<b>25,918</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>26,250</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	0	0	0	0
General governments	23,552	0	0	0	0	0	0	23,863	0	0	0	0	0	0
Credit institutions	826	0	0	0	0	0	0	846	0	0	0	0	0	0
Other financial corporations	1,259	0	0	0	0	0	0	1,301	0	0	0	0	0	0
Non-financial corporations	280	0	0	0	0	0	0	240	0	0	0	0	0	0
<b>Loans and advances (including at amortised cost and fair value)</b>	<b>174,216</b>	<b>439</b>	<b>7,074</b>	<b>6,825</b>	<b>836</b>	<b>3,149</b>	<b>3,295</b>	<b>177,478</b>	<b>623</b>	<b>6,590</b>	<b>6,311</b>	<b>725</b>	<b>2,745</b>	<b>3,182</b>
Central banks	19,124	0	0	0	0	0	0	22,164	0	0	0	0	0	0
General governments	9,771	2	20	20	0	5	7	10,958	1	20	20	0	5	8
Credit institutions	7,466	1	2	2	2	1	0	8,815	0	2	2	2	0	0
Other financial corporations	1,497	0	15	15	2	12	4	2,005	0	15	15	5	11	4
Non-financial corporations	53,608	104	3,577	3,577	457	1,948	1,316	52,075	189	3,113	3,100	403	1,599	1,230
of which: small and medium-sized enterprises at amortised cost	24,647	88	1,840	1,838	251	862	816	24,405	113	1,667	1,656	256	721	789
Households	82,749	332	3,461	3,212	375	1,183	1,969	81,462	434	3,440	3,174	316	1,129	1,940
<b>DEBT INSTRUMENTS other than HFT</b>	<b>200,133</b>	<b>439</b>	<b>7,074</b>	<b>6,825</b>	<b>837</b>	<b>3,149</b>	<b>3,295</b>	<b>203,728</b>	<b>623</b>	<b>6,590</b>	<b>6,311</b>	<b>725</b>	<b>2,745</b>	<b>3,182</b>
<b>OFF-BALANCE SHEET EXPOSURES</b>	<b>32,104</b>		<b>128</b>	<b>44</b>	<b>43</b>	<b>43</b>	<b>0</b>	<b>32,921</b>		<b>137</b>	<b>56</b>	<b>60</b>	<b>49</b>	<b>2</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.

## 2019 EU-wide Transparency Exercise

### Performing and non-performing exposures

Banco de Sabadell, S.A.

(mln EUR)	As of 31/03/2019							As of 30/06/2019						
	Gross carrying amount				Accumulated impairment, accumulated changes in fair value due to credit risk and provisions <sup>4</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>4</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>		On performing exposures <sup>2</sup>	On non-performing exposures <sup>3</sup>	Of which: defaulted		Of which performing but past due >30 days and <=90 days	Of which non-performing <sup>1</sup>		On performing exposures <sup>2</sup>	On non-performing exposures <sup>3</sup>	Of which: defaulted	
		Of which: defaulted	Of which: defaulted				Of which: defaulted							
<b>Debt securities (including at amortised cost and fair value)</b>	<b>25,496</b>	<b>0</b>	<b>1</b>	<b>0</b>	<b>4</b>	<b>0</b>	<b>0</b>	<b>26,817</b>	<b>0</b>	<b>1</b>	<b>0</b>	<b>3</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	22,952	0	0	0	0	0	0	24,380	0	0	0	0	0	0
Credit institutions	938	0	0	0	0	0	0	862	0	0	0	0	0	0
Other financial corporations	1,281	0	0	0	1	0	0	1,217	0	0	0	1	0	0
Non-financial corporations	325	0	1	0	2	0	0	358	0	1	0	1	0	0
<b>Loans and advances (including at amortised cost and fair value)</b>	<b>180,202</b>	<b>864</b>	<b>6,401</b>	<b>6,049</b>	<b>729</b>	<b>2,559</b>	<b>3,286</b>	<b>177,615</b>	<b>451</b>	<b>6,379</b>	<b>6,083</b>	<b>710</b>	<b>2,516</b>	<b>3,278</b>
Central banks	21,584	0	0	0	0	0	0	18,387	0	0	0	0	0	0
General governments	10,242	5	12	12	0	2	2	10,873	3	12	12	0	2	1
Credit institutions	11,120	0	0	0	1	0	0	11,056	0	1	1	1	0	0
Other financial corporations	2,493	0	15	15	4	11	4	1,646	0	15	15	4	11	4
Non-financial corporations	52,060	251	2,900	2,887	411	1,433	1,210	53,224	166	2,923	2,901	405	1,405	1,234
of which: small and medium-sized enterprises at amortised cost	24,468	157	1,662	1,651	257	726	789	25,120	107	1,730	1,718	253	757	818
Households	82,704	607	3,473	3,134	314	1,113	2,071	82,429	281	3,429	3,155	299	1,098	2,038
<b>DEBT INSTRUMENTS other than HFT</b>	<b>205,698</b>	<b>864</b>	<b>6,402</b>	<b>6,049</b>	<b>734</b>	<b>2,560</b>	<b>3,286</b>	<b>204,432</b>	<b>451</b>	<b>6,379</b>	<b>6,083</b>	<b>712</b>	<b>2,516</b>	<b>3,278</b>
<b>OFF-BALANCE SHEET EXPOSURES</b>	<b>33,921</b>		<b>147</b>	<b>62</b>	<b>57</b>	<b>48</b>	<b>0</b>	<b>38,232</b>		<b>150</b>	<b>58</b>	<b>60</b>	<b>47</b>	<b>0</b>

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

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

(3) Insitutions 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)

(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 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.



## 2019 EU-wide Transparency Exercise

### Forborne exposures

Banco de Sabadell, S.A.

	As of 30/09/2018					As of 31/12/2018				
	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 non-performing exposures with forbearance measures		Of which on non-performing exposures with forbearance measures	
(mln EUR)										
<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>5,675</b>	<b>3,197</b>	<b>1,365</b>	<b>1,146</b>	<b>2,275</b>	<b>5,313</b>	<b>3,043</b>	<b>1,163</b>	<b>994</b>	<b>3,447</b>
Central banks	0	0	0	0	0	0	0	0	0	0
General governments	19	19	5	5	7	20	20	5	5	8
Credit institutions	0	0	0	0	0	0	0	0	0	0
Other financial corporations	64	15	11	11	11	54	15	11	11	31
Non-financial corporations	2,729	1,601	828	697	899	2,501	1,451	704	585	1,407
of which: small and medium-sized enterprises at amortised cost	1,645	854	454	334	535	1,566	827	399	296	937
Households	2,862	1,562	522	434	1,358	2,738	1,557	442	393	2,001
<b>DEBT INSTRUMENTS other than HFT</b>	<b>5,675</b>	<b>3,197</b>	<b>1,365</b>	<b>1,146</b>	<b>2,275</b>	<b>5,313</b>	<b>3,043</b>	<b>1,163</b>	<b>994</b>	<b>3,447</b>
<b>Loan commitments given</b>	<b>55</b>	<b>14</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>115</b>	<b>31</b>	<b>13</b>	<b>6</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.

## 2019 EU-wide Transparency Exercise

### Forborne exposures

Banco de Sabadell, S.A.

(mln EUR)	As of 31/03/2019					As of 30/06/2019				
	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 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			
<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>5,243</b>	<b>3,271</b>	<b>1,237</b>	<b>1,114</b>	<b>3,365</b>	<b>5,015</b>	<b>3,178</b>	<b>1,169</b>	<b>1,056</b>	<b>3,248</b>
Central banks	0	0	0	0	0	0	0	0	0	0
General governments	13	12	2	2	2	12	12	2	2	1
Credit institutions	3	0	0	0	0	0	0	0	0	0
Other financial corporations	51	14	10	10	29	49	14	10	10	28
Non-financial corporations	2,499	1,615	794	715	1,398	2,381	1,529	738	664	1,347
of which: small and medium-sized enterprises at amortised cost	1,435	843	374	309	924	1,413	859	378	318	903
Households	2,678	1,629	431	387	1,935	2,573	1,624	419	380	1,872
<b>DEBT INSTRUMENTS other than HFT</b>	<b>5,243</b>	<b>3,271</b>	<b>1,237</b>	<b>1,114</b>	<b>3,365</b>	<b>5,015</b>	<b>3,178</b>	<b>1,169</b>	<b>1,056</b>	<b>3,248</b>
<b>Loan commitments given</b>	<b>122</b>	<b>29</b>	<b>7</b>	<b>2</b>	<b>0</b>	<b>73</b>	<b>19</b>	<b>7</b>	<b>4</b>	<b>0</b>

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

(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 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.