



2020 EU-wide Transparency Exercise

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

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

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Key Metrics

Banco de Sabadell, S.A.

(mln EUR, %)	As of 31/03/2020	As of 30/06/2020	COREP CODE	REGULATION
Available capital (amounts)				
Common Equity Tier 1 (CET1) capital - transitional period	9,832	9,878	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	9,333	9,215	C 01.00 (r020,c010) - C 05.01 (r440,c010)	Article 50 of CRR
Tier 1 capital - transitional period	10,985	11,031	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	10,486	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	12,663	12,692	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	12,313	12,261	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
Risk-weighted assets (amounts)				
Total risk-weighted assets	81,651	78,304	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	81,666	78,299	C 02.00 (r010,c010) - C 05.01 (r440,c040)	Articles 92(3), 95, 96 and 98 of CRR
Capital ratios				
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition	12.04%	12.61%	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	11.43%	11.77%	(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	13.45%	14.09%	CA3 {3}	-
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	12.84%	13.24%	(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	15.51%	16.21%	CA3 {5}	-
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	15.08%	15.66%	(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))	-
Leverage ratio				
Leverage ratio total exposure measure - using a transitional definition of Tier 1 capital	223,600	236,819	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%	4.66%	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 31/03/2020	As of 30/06/2020	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	10,985	11,031	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	10,486	10,369	C 47.00 (r310,c010)	
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	223,600	236,819	C 47.00 (r300,c010)	
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	223,600	236,819	C 47.00 (r290,c010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	4.9%	4.7%	C 47.00 (r340,c010)	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	4.7%	4.4%	C 47.00 (r330,c010)	

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Capital

Banco de Sabadell, S.A.

		(min EUR, %)	As of 31/03/2020	As of 30/06/2020	COREP CODE	REGULATION
OWN FUNDS Transitional period	A	OWN FUNDS	12,663	12,692	C 01.00 (r010,c010)	Articles 4(118) and 72 of CRR
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	9,832	9,878	C 01.00 (r020,c010)	Article 50 of CRR
	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	8,553	8,553	C 01.00 (r030,c010)	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
	A.1.2	Retained earnings	5,441	5,500	C 01.00 (r130,c010)	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (f) of CRR
	A.1.3	Accumulated other comprehensive income	-406	-490	C 01.00 (r180,c010)	Articles 4(100), 26(1) point (d) and 36 (1) point (f) of CRR
	A.1.4	Other Reserves	-991	-1,026	C 01.00 (r200,c010)	Articles 4(117) and 26(1) point (e) of CRR
	A.1.5	Funds for general banking risk	0	0	C 01.00 (r210,c010)	Articles 4(112), 26(1) point (f) and 36 (1) point (f) of CRR
	A.1.6	Minority interest given recognition in CET1 capital	10	10	C 01.00 (r230,c010)	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	-150	-115	C 01.00 (r250,c010)	Articles 32 to 35 of and 36 (1) point (f) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	-2,555	-2,569	C 01.00 (r300,c010) + C 01.00 (r340,c010)	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	-363	-442	C 01.00 (r370,c010)	Articles 36(1) point (c) and 38 of CRR
	A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses	-5	-5	C 01.00 (r380,c010)	Articles 36(1) point (d), 40 and 159 of CRR
	A.1.11	(-) Defined benefit pension fund assets	0	0	C 01.00 (r390,c010)	Articles 4(109), 36(1) point (e) and 41 of CRR
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	C 01.00 (r430,c010)	Articles 4(122), 36(1) point (g) and 44 of CRR
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	0	0	C 01.00 (r440,c010)	Article 36(1) point (j) of CRR
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	0	-12	C 01.00 (r450,c010) + C 01.00 (r460,c010) + C 01.00 (r470,c010) + C 01.00 (r471,c010) + C 01.00 (r472,c010)	Articles 4(36), 36(1) point (k) (i) and 89 to 91 of CRR; Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR; Articles 36(1) point (k) (iii) and 379(3) of CRR; Articles 36(1) point (k) (iv) and 153(8) of CRR and Articles 36(1) point (k) (v) and 155(4) of CRR.
	A.1.14.1	Of which: from securitisation positions (-)	0	-12	C 01.00 (r460,c010)	Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR
	A.1.15	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment	0	0	C 01.00 (r480,c010)	Articles 4(27), 36(1) point (h); 43 to 46, 49 (2) and (3) and 79 of CRR
	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	0	C 01.00 (r490,c010)	Articles 36(1) point (c) and 38; Articles 48(1) point (a) and 48(2) of CRR
	A.1.17	(-) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment	0	0	C 01.00 (r500,c010)	Articles 4(27); 36(1) point (i); 43, 45; 47; 48(1) point (b); 49(1) to (3) and 79 of CRR
	A.1.18	(-) Amount exceeding the 17.65% threshold	0	0	C 01.00 (r510,c010)	Article 48 of CRR
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	0	0	C 01.00 (r524,c010)	Article 3 CRR
	A.1.20	CET1 capital elements or deductions - other	-200	-187	C 01.00 (r529,c010)	-
	A.1.21	Transitional adjustments	498	663	CA1 {1.1.1.6 + 1.1.1.8 + 1.1.1.26}	-
	A.1.21.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	C 01.00 (r220,c010)	Articles 483(1) to (3), and 484 to 487 of CRR
	A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	0	0	C 01.00 (r240,c010)	Articles 479 and 480 of CRR
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	498	663	C 01.00 (r520,c010)	Articles 469 to 472, 478 and 481 of CRR
	A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	1,153	1,153	C 01.00 (r530,c010)	Article 61 of CRR
	A.2.1	Additional Tier 1 Capital instruments	1,153	1,153	C 01.00 (r540,c010) + C 01.00 (r670,c010)	
	A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	C 01.00 (r720,c010)	
	A.2.3	Other Additional Tier 1 Capital components and deductions	0	0	C 01.00 (r690,c010) + C 01.00 (r700,c010) + C 01.00 (r710,c010) + C 01.00 (r740,c010) + C 01.00 (r744,c010) + C 01.00 (r748,c010)	
	A.2.4	Additional Tier 1 transitional adjustments	0	0	C 01.00 (r660,c010) + C 01.00 (r680,c010) + C 01.00 (r730,c010)	
A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	10,985	11,031	C 01.00 (r015,c010)	Article 25 of CRR	
A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	1,679	1,661	C 01.00 (r750,c010)	Article 71 of CRR	
A.4.1	Tier 2 Capital instruments	1,679	1,661	C 01.00 (r760,c010) + C 01.00 (r890,c010)		
A.4.2	Other Tier 2 Capital components and deductions	148	231	C 01.00 (r910,c010) + C 01.00 (r920,c010) + C 01.00 (r930,c010) + C 01.00 (r940,c010) + C 01.00 (r950,c010) + C 01.00 (r970,c010) + C 01.00 (r974,c010) + C 01.00 (r978,c010)		
A.4.3	Tier 2 transitional adjustments	-148	-231	C 01.00 (r880,c010) + C 01.00 (r900,c010) + C 01.00 (r960,c010)		
OWN FUNDS REQUIREMENTS	B	TOTAL RISK EXPOSURE AMOUNT	81,651	78,304	C 02.00 (r010,c010)	Articles 92(3), 95, 96 and 98 of CRR
	B.1	Of which: Transitional adjustments included	-15	4	C 05.01 (r010,c040)	
CAPITAL RATIOS (%) Transitional period	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	12.04%	12.61%	CA3 {1}	-
	C.2	TIER 1 CAPITAL RATIO (transitional period)	13.45%	14.09%	CA3 {3}	-
	C.3	TOTAL CAPITAL RATIO (transitional period)	15.51%	16.21%	CA3 {5}	-
CET1 Capital Fully loaded	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	9,333	9,215	[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 loaded¹	E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	11.43%	11.77%	[D.1]/[B-B.1]	-
Memo items	F	Adjustments to CET1 due to IFRS 9 transitional arrangements	498	663	C 05.01 (r440,c010)	
	F	Adjustments to AT1 due to IFRS 9 transitional arrangements	0	0	C 05.01 (r440,c020)	
	F	Adjustments to T2 due to IFRS 9 transitional arrangements	-148	-231	C 05.01 (r440,c030)	
	F	Adjustments included in RWAs due to IFRS 9 transitional arrangements	-15	4	C 05.01 (r440,c040)	

(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

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Overview of Risk exposure amounts

Banco de Sabadell, S.A.

(mln EUR, %)	RWAs		COREP CODE
	As of 31/03/2020	As of 30/06/2020	
Credit risk (excluding CCR and Securitisations) ¹	69,017	65,442	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 (R470, c010)] - C 02.00 (R460, c010)]
Of which the standardised approach	29,471	29,401	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	3,771	3,884	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	33,454	29,913	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	2,321	2,244	C 02.00 (R420, c010)
Counterparty credit risk (CCR, excluding CVA) ²	701	659	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	111	106	C 02.00 (R640, c010)
Settlement risk	0	0	C 02.00 (R490, c010)
Securitisation exposures in the banking book (after the cap)	0	142	C 02.00 (R470, c010)
Position, foreign exchange and commodities risks (Market risk)	831	918	C 02.00 (R520, c010)
Of which the standardised approach	831	918	C 02.00 (R530, c010)
Of which IMA	0	0	C 02.00 (R580, c010)
Of which securitisations and resecuritisations in the trading book	0	0	C 19.00_010_601*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	C 02.00 (R680, c010)
Operational risk	8,433	8,433	C 02.00 (R590, c010)
Of which basic indicator approach	0	0	C 02.00 (R600, c010)
Of which standardised approach	8,433	8,433	C 02.00 (R610, c010)
Of which advanced measurement approach	0	0	C 02.00 (R620, c010)
Other risk exposure amounts	2,558	2,602	C 02.00 (R630, c010) + C 02.00 (R690, c010)
Total	81,651	78,304	

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

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

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P&L

Banco de Sabadell, S.A.

(mln EUR)	As of 31/03/2020	As of 30/06/2020
Interest income	1,178	2,232
Of which debt securities income	83	154
Of which loans and advances income	1,013	1,933
Interest expenses	292	525
(Of which deposits expenses)	139	244
(Of which debt securities issued expenses)	70	136
(Expenses on share capital repayable on demand)	0	0
Dividend income	0	0
Net Fee and commission income	349	673
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	169	182
Gains or (-) losses on financial assets and liabilities held for trading, net	-5	179
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	-15	-31
Gains or (-) losses from hedge accounting, net	2	4
Exchange differences [gain or (-) loss], net	0	-178
Net other operating income /(expenses)	-19	-5
TOTAL OPERATING INCOME, NET	1,369	2,532
(Administrative expenses)	653	1,307
(Cash contributions to resolution funds and deposit guarantee schemes)		84
(Depreciation)	126	255
Modification gains or (-) losses, net	0	-4
(Provisions or (-) reversal of provisions)	7	116
(Payment commitments to resolution funds and deposit guarantee schemes)		0
(Commitments and guarantees given)	-8	37
(Other provisions)	14	80
Of which pending legal issues and tax litigation ¹		
Of which restructuring ¹		
(Increases or (-) decreases of the fund for general banking risks, net) ²	0	0
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	408	876
(Financial assets at fair value through other comprehensive income)	-1	-1
(Financial assets at amortised cost)	409	877
(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates and on non-financial assets)	4	-3
(of which Goodwill)	0	0
Negative goodwill recognised in profit or loss	0	0
Share of the profit or (-) loss of investments in subsidiaries, joint ventures and associates	3	13
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	-34	182
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	140	85
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	94	144
Profit or (-) loss after tax from discontinued operations	0	0
PROFIT OR (-) LOSS FOR THE YEAR	94	144
Of which attributable to owners of the parent	94	145

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

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

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Total Assets: fair value and impairment distribution

Banco de Sabadell, S.A.

(mln EUR)		As of 31/03/2020				As of 30/06/2020				References
		Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			
	Level 1		Level 2	Level 3			Level 1	Level 2	Level 3	
ASSETS:										
Cash, cash balances at central banks and other demand deposits		19,131				29,046				IAS 1.54 (i)
Financial assets held for trading		3,297	559	2,729	8	3,437	699	2,732	6	IFRS 7.8(a)(ii); IFRS 9. Appendix A
Non-trading financial assets mandatorily at fair value through profit or loss		168	37	26	105	145	35	24	85	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	IFRS 7.8(a)(i); IFRS 9.4.1.5
Financial assets at fair value through other comprehensive income		7,090	6,539	456	95	6,211	5,765	350	96	IFRS 7.8(h); IFRS 9.4.1.2A
Financial assets at amortised cost		176,527				178,489				IFRS 7.8(f); IFRS 9.4.1.2
Derivatives – Hedge accounting		698	0	698	0	689	0	689	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		369				454				IAS 39.89A(a); IFRS 9.6.5.8
Other assets ¹		15,918				15,889				
TOTAL ASSETS		223,198				234,360				IAS 1.9(a), IG 6

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

(mln EUR)		As of 31/03/2020						As of 30/06/2020						References
		Gross carrying amount			Accumulated impairment			Gross carrying amount			Accumulated impairment			
Breakdown of financial assets by instrument and by counterparty sector ¹		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	6,903	0	0	-1	0	0	6,062	0	0	-2	0	0	Annex V. Part 1.31, 44(b)
	Loans and advances	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	17,197	0	0	0	0	0	21,331	0	0	0	0	0	Annex V. Part 1.31, 44(b)
	Loans and advances	148,122	8,449	5,915	-493	-350	-2,311	145,054	9,295	6,204	-566	-317	-2,513	Annex V. Part 1.32, 44(a)

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

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Breakdown of liabilities

Banco de Sabadell, S.A.

(mln EUR)

LIABILITIES:	Carrying amount		References
	As of 31/03/2020	As of 30/06/2020	
Financial liabilities held for trading	3,688	3,626	IFRS 7.8 (e) (ii); IFRS 9.BA.6
Trading financial liabilities ¹	0	0	Accounting Directive art 8(1)(a),(3),(6)
Financial liabilities designated at fair value through profit or loss	0	0	IFRS 7.8 (e)(i); IFRS 9.4.2.2
Financial liabilities measured at amortised cost	204,174	215,148	IFRS 7.8(g); IFRS 9.4.2.1
Non-trading non-derivative financial liabilities measured at a cost-based method ¹	0	0	Accounting Directive art 8(3)
Derivatives – Hedge accounting	819	886	IFRS 9.6.2.1; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	320	379	IAS 39.89A(b), IFRS 9.6.5.8
Provisions	418	542	IAS 37.10; IAS 1.54(l)
Tax liabilities	270	251	IAS 1.54(n-o)
Share capital repayable on demand	0	0	IAS 32 IE 33; IFRIC 2; Annex V.Part 2.12
Other liabilities	702	801	Annex V.Part 2.13
Liabilities included in disposal groups classified as held for sale	34	9	IAS 1.54 (p); IFRS 5.38, Annex V.Part 2.14
Haircuts for trading liabilities at fair value ¹	0	0	Annex V Part 1.29
TOTAL LIABILITIES	210,426	221,643	IAS 1.9(b);IG 6
TOTAL EQUITY	12,772	12,718	IAS 1.9(c), IG 6
TOTAL EQUITY AND TOTAL LIABILITIES	223,198	234,360	IAS 1.IG6

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

2020 EU-wide Transparency Exercise

Breakdown of liabilities

Banco de Sabadell, S.A.

(mln EUR)

Breakdown of financial liabilities by instrument and by counterparty sector		Carrying amount		References
		As of 31/03/2020	As of 30/06/2020	
Derivatives		3,455	3,358	IFRS 9.BA.7(a); CRR Annex II
Short positions	Equity instruments	0	0	IAS 32.11; ECB/2013/33 Annex 2.Part 2.4-5
	Debt securities	1,053	1,155	Annex V.Part 1.31
Deposits	Central banks	20,568	30,810	Annex V.Part 1.42(a), 44(c)
	of which: Current accounts / overnight deposits	3	3	ECB/2013/33 Annex 2.Part 2.9.1
	General governments	6,195	6,109	Annex V.Part 1.42(b), 44(c)
	of which: Current accounts / overnight deposits	3,711	3,978	ECB/2013/33 Annex 2.Part 2.9.1
	Credit institutions	11,355	9,220	Annex V.Part 1.42(c),44(c)
	of which: Current accounts / overnight deposits	394	521	ECB/2013/33 Annex 2.Part 2.9.1
	Other financial corporations	8,902	6,498	Annex V.Part 1.42(d),44(c)
	of which: Current accounts / overnight deposits	3,660	2,579	ECB/2013/33 Annex 2.Part 2.9.1
	Non-financial corporations	36,275	40,016	Annex V.Part 1.42(e), 44(c)
	of which: Current accounts / overnight deposits	31,044	33,775	ECB/2013/33 Annex 2.Part 2.9.1
	Households	93,358	95,726	Annex V.Part 1.42(f), 44(c)
	of which: Current accounts / overnight deposits	80,499	83,582	Annex V.Part 1.42(f), 44(c)
Debt securities issued		23,192	21,827	Annex V.Part 1.37, Part 2.98
Of which: Subordinated Debt securities issued		3,382	2,901	Annex V.Part 1.37
Other financial liabilities		4,329	4,941	Annex V.Part 1.38-41
TOTAL FINANCIAL LIABILITIES		208,682	219,660	



2020 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		
As of 31/03/2020	As of 30/06/2020	As of 31/03/2020										As of 30/06/2020											
Traded Debt Instruments	550	639	0	0	0	0						0	0	0	0							0	0
Of which: General risk	411	431	0	0	0	0						0	0	0	0							0	0
Of which: Specific risk	109	208	0	0	0	0						0	0	0	0							0	0
Equities	6	7	0	0	0	0						0	0	0	0							0	0
Of which: General risk	3	3	0	0	0	0						0	0	0	0							0	0
Of which: Specific risk	3	3	0	0	0	0						0	0	0	0							0	0
Foreign exchange risk	275	273	0	0	0	0						0	0	0	0							0	0
Commodities risk	0	0	0	0	0	0						0	0	0	0							0	0
Total	831	918	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

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

		Standardised Approach							
		As of 31/03/2020				As of 30/06/2020			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
(mn EUR, %)									
Consolidated data	Central governments or central banks	42,041	44,375	294		55,355	63,773	295	
	Regional governments or local authorities	6,689	6,282	16		7,317	6,470	15	
	Public sector entities	1,696	1,375	201		1,916	1,949	204	
	Multilateral Development Banks	454	560	0		390	587	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	1,772	1,752	622		1,972	1,876	641	
	Corporates	6,186	3,166	2,772		6,569	3,228	2,696	
	of which: SME	5,479	2,822	2,427		5,795	2,920	2,390	
	Retail	4,624	2,805	1,953		5,496	2,682	1,873	
	Secured by mortgages on immovable property of which: SME	1,471	824	480		1,868	759	443	
	Exposures in default	17,537	15,861	5,596		17,386	15,659	5,545	
	Items associated with particularly high risk	927	863	347		1,113	1,004	421	
	Covered bonds	2,110	1,368	1,401	634	2,037	1,169	1,216	760
	Claims on institutions and corporates with a ST credit assessment	81	56	84		102	66	99	
	Collective investments undertakings (CIU)	243	243	26		232	232	23	
Equity	0	0	0		0	0	0		
Other exposures	17,919	18,802	16,639		17,941	19,116	16,949		
Standardised Total²		101,351	96,645	29,604	805	116,712	116,408	29,556	985

⁽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 31/03/2020				As of 30/06/2020			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
(mn EUR, %)									
SPAIN	Central governments or central banks	27,502	29,647	0		40,732	48,531	50	
	Regional governments or local authorities	6,672	6,266	0		7,300	6,455	0	
	Public sector entities	1,343	1,120	201		1,644	1,374	204	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	444	460	207		584	514	230	
	Corporates	3,168	1,192	1,125		3,518	1,316	1,168	
	of which: SME	2,725	930	862		2,996	1,058	913	
	Retail	3,862	2,392	1,691		4,221	2,267	1,611	
	Secured by mortgages on immovable property of which: SME	927	525	302		798	460	260	
	Exposures in default	14,758	13,300	4,703		14,697	13,192	4,680	
	Items associated with particularly high risk	740	688	287		905	817	352	
	Covered bonds	1,843	1,162	1,193	575	1,736	947	976	685
	Claims on institutions and corporates with a ST credit assessment	64	44	66		77	48	72	
	Collective investments undertakings (CIU)	16	15	3		0	0	0	
Equity	0	0	0		0	0	0		
Other exposures	13,169	13,178	12,343		12,753	13,019	12,519		
Standardised Total²					688				829

⁽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 31/03/2020				As of 30/06/2020			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
(mn EUR, %)									
UNITED KINGDOM	Central governments or central banks	7,539	7,622	111		7,820	8,335	108	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	78	0	0		77	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	554	554	85		539	539	76	
	Corporates	83	67	64		38	30	26	
	of which: SME	73	59	56		30	23	19	
	Retail	224	174	111		649	160	102	
	Secured by mortgages on immovable property of which: SME	157	110	64		589	102	59	
	Exposures in default	2,230	2,041	711		2,124	1,938	675	
	Items associated with particularly high risk	29	28	9		31	26	8	
	Covered bonds	144	129	130	13	148	128	129	18
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	228	228	23		232	232	23	
Equity	0	0	0		0	0	0		
Other exposures	805	774	594		760	756	538		
Standardised Total²					24				36

⁽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 31/03/2020				As of 30/06/2020			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
(mn EUR, %)									
MEXICO	Central governments or central banks	774	812	131		951	988	84	
	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	37	37	12		95	95	42	
	Corporates	51	4	4		41	0	0	
	of which: SME	28	4	4		27	0	0	
	Retail	40	25	18		45	30	20	
	Secured by mortgages on immovable property of which: SME	25	19	14		32	25	17	
	Exposures in default	22	22	10		20	20	8	
	Items associated with particularly high risk	20	20	9		18	18	7	
	Covered bonds	42	24	25	18	35	20	21	15
	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	3,840	3,835	3,657		4,254	4,191	3,850		
Standardised Total²					45				44

⁽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 31/03/2020				As of 30/06/2020			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
(m EUR, %)									
UNITED STATES	Central governments or central banks	883	883	0		723	723	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	224	224	71		220	219	49	
	Corporates	1,176	1,033	732		1,103	987	698	
	of which: SME	1,163	1,019	718		1,090	975	687	
	Retail	41	21	13		126	63	36	
	of which: SME	36	17	10		121	60	34	
	Secured by mortgages on immovable property	29	27	11		27	25	10	
	of which: SME	16	16	7		15	15	6	
	Exposures in default	0	0	0	0	1	0	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	14	16	0		26	112	0		
Standardised Total ²				3				5	

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 31/03/2020				As of 30/06/2020			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
(m EUR, %)									
FRANCE	Central governments or central banks	58	60	0		57	58	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	119	119	43		122	122	52	
	Corporates	73	68	61		181	127	104	
	of which: SME	73	68	61		181	127	104	
	Retail	54	31	18		63	22	13	
	of which: SME	51	30	17		60	21	12	
	Secured by mortgages on immovable property	12	12	4		22	22	8	
	of which: SME	0	0	0		10	10	5	
	Exposures in default	3	2	2	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	2	3	0		39	40	0		
Standardised Total ²				1				3	

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 31/03/2020				As of 30/06/2020			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
(m EUR, %)									
ITALY	Central governments or central banks	3,085	3,085	0		2,818	2,818	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	1		1	1	0	
	Corporates	5	6	3		20	8	4	
	of which: SME	3	5	3		17	8	4	
	Retail	9	4	2		7	3	2	
	of which: SME	7	4	2		5	3	1	
	Secured by mortgages on immovable property	3	2	1		32	25	14	
	of which: SME	0	0	0		29	23	13	
	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	3	0		1	12	0		
Standardised Total ²				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 31/03/2020				As of 30/06/2020			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
(m EUR, %)									
PORTUGAL	Central governments or central banks	1,610	1,610	0		1,854	1,855	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	9	9	9		69	69	58	
	of which: SME	8	9	9		69	69	58	
	Retail	6	4	2		6	4	3	
	of which: SME	4	3	1		5	3	2	
	Secured by mortgages on immovable property	1	1	1		2	2	1	
	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		2	2	0		
Standardised Total ²				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.

2020 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

Banco de Sabadell, S.A.

		Standardised Approach							
		As of 31/03/2020				As of 30/06/2020			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
(m 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 ²				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 31/03/2020				As of 30/06/2020			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
(m 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 ²				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 31/03/2020				As of 30/06/2020			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
(m 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 ²				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.

2020 EU-wide Transparency Exercise

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

		IRB Approach											
		As of 31/03/2020					As of 30/06/2020						
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions
		Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted
Consolidated data	(in EUR, %)												
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	1,390	0	1,390	368	0	1,394	0	867	270	0	0	2
	Corporates	53,209	1,784	42,348	22,224	548	839	53,388	1,877	39,465	19,039	519	917
	Corporates - Of Which: Specialised Lending	5,328	84	5,100	3,862	0	79	5,451	84	5,226	3,925	0	85
	Corporates - Of Which: SME	17,925	1,164	14,941	7,133	396	493	17,389	1,163	12,877	5,279	389	461
	Retail	84,132	2,711	80,997	15,194	1,153	1,421	85,521	3,123	79,003	14,287	1,162	1,552
	Retail - Secured on real estate property	41,282	1,296	42,209	7,955	330	371	40,561	1,423	41,511	7,360	338	426
	Retail - Secured on real estate property - Of Which: SME	4,284	535	3,842	894	109	147	4,151	596	3,755	864	119	169
	Retail - Secured on real estate property - Of Which: non-SME	36,998	761	38,367	6,561	191	224	36,410	827	37,756	6,516	220	286
	Retail - Qualifying Revolving	7,614	124	5,605	1,517	156	160	7,857	148	5,569	1,450	160	181
	Retail - Other Retail	15,237	1,290	13,183	6,223	698	890	17,303	1,552	11,023	5,477	663	940
	Retail - Other Retail - Of Which: SME	10,163	821	8,154	3,000	365	541	11,156	1,030	7,142	2,884	339	516
Retail - Other Retail - Of Which: non-SME	5,074	470	5,029	3,223	333	350	5,147	542	4,780	2,593	324	423	
Equity	1,022	0	1,061	2,321	0	0	1,020	0	1,029	2,244	0	0	
Other non credit-obligation assets													
IRB Total ³			43,188						34,540				

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 31/03/2020					As of 30/06/2020						
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions
		Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted
SPAIN	(in EUR, %)												
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	423	0	343	106	0	335	0	257	87	0	0	0
	Corporates	41,112	1,647	31,071	15,000	498	281	40,763	1,697	28,022	14,022	490	793
	Corporates - Of Which: Specialised Lending	3,137	84	3,100	2,363	0	75	3,078	3,022	2,315	0	0	79
	Corporates - Of Which: SME	16,386	1,100	13,323	6,239	357	477	15,525	1,105	11,491	4,460	320	460
	Retail	42,986	2,480	39,921	8,071	797	1,203	40,609	2,657	37,983	7,246	893	1,266
	Retail - Secured on real estate property	26,338	1,156	25,760	3,383	217	323	26,243	1,266	25,693	3,224	241	373
	Retail - Secured on real estate property - Of Which: SME	4,232	524	3,701	864	108	147	4,087	596	3,609	811	118	168
	Retail - Secured on real estate property - Of Which: non-SME	22,117	622	21,980	2,520	108	176	22,156	670	22,002	2,413	122	205
	Retail - Qualifying Revolving	2,853	73	1,691	156	27	40	2,917	87	1,715	142	30	65
	Retail - Other Retail	13,775	1,250	11,770	4,532	553	820	15,009	1,504	10,575	3,880	532	830
	Retail - Other Retail - Of Which: SME	10,022	816	8,090	2,879	364	537	12,015	1,002	7,074	2,463	339	516
Retail - Other Retail - Of Which: non-SME	3,754	435	3,680	1,552	189	283	3,894	502	3,501	1,417	193	315	
Equity	970	0	959	2,050	0	909	0	898	1,949	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 31/03/2020					As of 30/06/2020						
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions
		Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted
UNITED KINGDOM	(in EUR, %)												
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	85	0	79	21	0	84	0	38	8	0	0	0
	Corporates	1,755	0	1,485	870	0	7	2,026	0	1,592	904	0	18
	Corporates - Of Which: Specialised Lending	415	0	394	40	0	1	510	0	401	411	0	2
	Corporates - Of Which: SME	164	0	132	84	0	1	247	0	207	99	0	1
	Retail	29,220	200	29,069	6,768	249	305	28,400	226	29,312	6,090	300	269
	Retail - Secured on real estate property	33,213	121	34,751	3,747	79	42	32,608	132	34,120	3,814	92	49
	Retail - Secured on real estate property - Of Which: SME	7	0	7	0	0	0	12	0	1	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	33,207	121	34,745	3,746	79	42	32,296	132	34,107	3,809	92	49
	Retail - Qualifying Revolving	4,710	48	3,886	1,337	127	98	4,690	57	3,827	1,306	129	114
	Retail - Other Retail	1,307	32	1,332	1,664	143	65	1,242	37	1,265	1,570	106	106
	Retail - Other Retail - Of Which: SME	6	0	2	1	0	0	6	0	2	1	0	0
Retail - Other Retail - Of Which: non-SME	1,301	32	1,330	1,663	143	65	1,236	37	1,263	1,569	106	106	
Equity	8	0	8	16	0	8	0	8	15	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 31/03/2020					As of 30/06/2020						
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions
		Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted
MEXICO	(in EUR, %)												
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	6	0	1	0	0	8	0	2	0	0	0	0
	Corporates	330	54	276	180	37	318	54	270	200	67	12	12
	Corporates - Of Which: Specialised Lending	55	0	55	48	0	51	0	51	43	0	0	0
	Corporates - Of Which: SME	150	54	125	81	37	9	147	54	120	104	67	11
	Retail	20	0	20	3	0	20	0	20	3	0	0	0
	Retail - Secured on real estate property	1	0	1	0	0	1	0	1	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	19	0	19	3	0	19	1	19	3	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	1	0	1	0	0	1	0	1	0	0	0	0
	Retail - Qualifying Revolving	9	0	8	5	0	12	0	11	6	0	0	0
	Retail - Other Retail	9	0	8	5	0	11	0	10	6	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
Retail - Other Retail - Of Which: non-SME	2	0	2	4	0	3	0	3	5	0	0	0	
Equity													
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 31/03/2020					As of 30/06/2020						
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions
		Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted
UNITED STATES	(in EUR, %)												
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	19	0	7	2	0	21	0	6	1	0	0	0
	Corporates	2,730	9	2,488	1,313	0	15	2,941	0	2,652	1,257	0	11
	Corporates - Of Which: Specialised Lending	933	0	865	599	0	2	1,055	0	886	640	0	3
	Corporates - Of Which: SME	146	0	136	118	0	6	140	0	136	98	0	0
	Retail	112	0	106	17	0	1	110	1	107	17	0	0
	Retail - Secured on real estate property	99	0	99	16	0	0	100	0	100	15	0	0
	Retail - Secured on real estate property - Of Which: SME	2	0	2	0	0	2	0	2	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	97	0	97	15	0	0	98	0	98	14	0	0
	Retail - Qualifying Revolving	3	0	3	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	10	0	6	1	0	0	8	0	5	2	0	0
	Retail - Other Retail - Of Which: SME	9	0	5	1	0	0	7	0	5	1	0	0
Retail - Other Retail - Of Which: non-SME	1	0	1	0	0	1	0	1	0	0	0	0	
Equity	57	0	57	163	0	65	0	65	187	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).

2020 EU-wide Transparency Exercise

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

	IRB Approach							
	As of 31/03/2020				As of 30/06/2020			
	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions
(mEUR, %)	Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
Central banks and central governments	0	0	0	0	0	0	0	0
Institutions	164	0	152	25	0	0	128	22
Corporates	2,433	1	2,380	838	0	7	2,271	1,799
Corporates - Of Which: Specialised Lending	177	0	167	127	0	0	226	204
Corporates - Of Which: SME	136	1	121	91	0	7	225	246
Retail	150	3	131	41	0	2	142	128
Retail - Secured on real estate property	114	1	114	37	0	0	110	109
Retail - Secured on real estate property - Of Which: SME	19	0	19	16	0	0	15	15
Retail - Secured on real estate property - Of Which: non-SME	95	1	94	21	0	0	95	94
Retail - Qualifying Revolving	5	0	3	0	0	0	3	0
Retail - Other Retail	31	2	14	4	0	2	27	16
Retail - Other Retail - Of Which: SME	28	2	12	3	0	2	24	13
Retail - Other Retail - Of Which: non-SME	3	0	2	1	0	0	3	1
Equity	0	0	0	0	0	0	0	0
Other non credit-obligation assets	0	0	0	0	0	0	0	0
IRB Total								

¹Original 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 31/03/2020				As of 30/06/2020			
	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions
(mEUR, %)	Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
Central banks and central governments	0	0	0	0	0	0	0	0
Institutions	57	0	51	26	0	53	48	25
Corporates	128	0	121	28	0	128	54	49
Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0
Corporates - Of Which: SME	49	0	42	8	0	49	7	7
Retail	20	0	19	3	0	20	19	3
Retail - Secured on real estate property	18	0	18	3	0	18	18	3
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	18	0	18	3	0	18	18	3
Retail - Qualifying Revolving	2	0	1	0	0	2	0	1
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	0	0	0	0	0	0	0	0
IRB Total								

¹Original 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 31/03/2020				As of 30/06/2020			
	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions
(mEUR, %)	Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
Central banks and central governments	0	0	0	0	0	0	0	0
Institutions	5	0	4	0	0	4	3	2
Corporates	516	0	413	185	0	561	5	453
Corporates - Of Which: Specialised Lending	17	0	17	17	0	17	17	13
Corporates - Of Which: SME	75	0	73	41	0	97	0	90
Retail	36	1	32	13	0	34	1	30
Retail - Secured on real estate property	25	0	25	10	0	24	0	12
Retail - Secured on real estate property - Of Which: SME	21	0	21	10	0	21	0	10
Retail - Secured on real estate property - Of Which: non-SME	4	0	4	0	0	3	0	2
Retail - Qualifying Revolving	1	0	0	0	0	1	0	0
Retail - Other Retail	10	0	6	2	0	10	0	5
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	0	0	0	0	0	0	0	0
IRB Total								

¹Original 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 31/03/2020				As of 30/06/2020			
	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions
(mEUR, %)	Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
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	0	0	0	0	0	0	0	0
IRB Total								

¹Original 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 31/03/2020				As of 30/06/2020			
	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions
(mEUR, %)	Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
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	0	0	0	0	0	0	0	0
IRB Total								

¹Original 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 31/03/2020				As of 30/06/2020			
	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions
(mEUR, %)	Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
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	0	0	0	0	0	0	0	0
IRB Total								

¹Original 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).

2020 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

Banco de Sabadell, S.A.

As of 30/06/2020

(min EUR)																		
Direct exposures																		
Residual Maturity	Country / Region	On balance sheet						Derivatives				Off balance sheet		Risk weighted exposure amount				
		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	Carrying amount	Notional amount	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	0
[3M - 1Y [		1	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y [		7	7	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Total	7	7	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
[0 - 3M [	Others	19	19	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y [		5	5	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y [		26	26	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y [		28	28	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y [		1	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y [		7	7	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more	9	9	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Total	95	95	0	0	0	0	0	0	0	0	0	0	0	0	1	0		

Notes and definitions

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

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

(2) The exposures reported cover only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other counterparties with full or partial government guarantees

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

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

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

Regions:

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

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

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

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

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

2020 EU-wide Transparency Exercise
Performing and non-performing exposures
 Banco de Sabadell, S.A.

	As of 31/03/2020								As of 30/06/2020									
	Gross carrying amount				Accumulated impairment, accumulated changes in fair value due to credit risk and provisions ¹				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 ¹				Collaterals and financial guarantees received on non-performing exposures
	Of which performing but past due >=30 days and <=90 days	Of which non-performing ¹			On performing exposures ²	On non-performing exposures ¹				Of which performing but past due >=30 days and <=90 days	Of which non-performing ¹			On performing exposures ²	On non-performing exposures ¹			
		Of which: defaulted	Of which Stage 3			Of which Stage 3	Of which: defaulted	Of which Stage 3			Of which Stage 3							
(min EUR)																		
Cash balances at central banks and other demand deposits									28,363	0	3	3	3	0	0	0	0	
Debt securities (including at amortised cost and fair value)	24,249	0	0	0	2	0	0	0	27,522	0	1	1	0	2	0	0	0	
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
General governments	21,752	0	0	0	0	0	0	0	25,164	0	0	0	0	0	0	0	0	
Credit institutions	1,189	0	0	0	0	0	0	0	1,164	0	0	0	0	0	0	0	0	
Other financial corporations	1,050	0	0	0	1	0	0	0	928	0	0	0	0	0	0	0	0	
Non-financial corporations	258	0	0	0	1	0	0	0	267	0	1	1	0	1	0	0	0	
Loans and advances (including at amortised cost and fair value)	180,773	830	5,982	5,690	840	2,314	3,086	3,086	160,554	456	6,268	5,910	6,204	880	2,516	2,513	3,126	
Central banks	17,854	0	0	0	0	0	0	0	113	0	0	0	0	0	0	0	0	
General governments	9,706	0	12	12	0	2	1	1	9,934	1	11	11	11	0	2	2	1	
Credit institutions	13,212	2	0	0	1	0	0	0	8,971	1	0	0	0	2	0	0	0	
Other financial corporations	1,845	0	15	15	3	11	4	4	1,762	0	15	15	15	5	11	11	4	
Non-financial corporations	55,635	240	2,624	2,582	504	1,232	1,141	1,141	57,698	133	2,726	2,693	2,726	473	1,274	1,274	1,153	
of which: small and medium-sized enterprises at amortised cost	25,506	211	1,758	1,746	351	823	824	824	26,992	71	1,846	1,823	1,846	279	832	832	870	
of which: Loans collateralised by commercial immovable property at amortised cost	8,289	48	517	514	44	127	387	387	8,295	15	538	536	538	60	144	144	395	
Households	82,522	588	3,331	3,081	333	1,069	1,940	1,940	82,076	321	3,516	3,190	3,452	400	1,228	1,225	1,968	
of which: Loans collateralised by residential immovable property at amortised cost	70,699	441	2,186	1,981	92	468	1,686	1,686	69,703	241	2,287	2,002	2,223	133	550	548	1,713	
of which: Credit for consumption at amortised cost	4,965	58	418	404	115	274	18	18	4,775	44	458	445	458	126	310	310	18	
DEBT INSTRUMENTS other than HFT	205,022	830	5,982	5,690	842	2,314	3,086	3,086	216,439	456	6,271	5,913	6,207	882	2,516	2,513	3,126	
OFF-BALANCE SHEET EXPOSURES	38,853		251	52	56	48	0	0	40,870		210	176	209	105	66	66	0	

¹¹ 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

¹² 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)

¹³ 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)

¹⁴ 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.

2020 EU-wide Transparency Exercise

Forborne exposures

Banco de Sabadell, S.A.

	As of 31/03/2020						As of 30/06/2020					
	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees received on exposures with forbearance measures		Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees received on exposures with forbearance measures	
		Of which non-performing exposures with forbearance measures		Of which on non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which on non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures
(min EUR)												
Cash balances at central banks and other demand deposits							0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	0	0	0	0	0		0	0	0	0	0	0
Central banks	0	0	0	0	0		0	0	0	0	0	
General governments	0	0	0	0	0		0	0	0	0	0	
Credit institutions	0	0	0	0	0		0	0	0	0	0	
Other financial corporations	0	0	0	0	0		0	0	0	0	0	
Non-financial corporations	0	0	0	0	0		0	0	0	0	0	
Loans and advances (including at amortised cost and fair value)	4,538	2,894	1,039	916	2,943		4,711	3,031	1,155	1,012	3,066	1,776
Central banks	0	0	0	0	0		0	0	0	0	0	0
General governments	10	10	1	1	1		11	10	1	1	1	1
Credit institutions	0	0	0	0	0		0	0	0	0	0	0
Other financial corporations	21	14	10	10	8		20	14	10	10	8	4
Non-financial corporations	2,151	1,342	632	550	1,292		2,249	1,431	672	584	1,396	739
of which: small and medium-sized enterprises at amortised cost	1,453	885	401	333	932		1,608	995	448	372	1,057	
Households	2,356	1,528	396	355	1,642		2,431	1,577	471	417	1,662	1,032
DEBT INSTRUMENTS other than HFT	4,538	2,894	1,039	916	2,943		4,711	3,031	1,155	1,012	3,066	
Loan commitments given	52	24	1	1	0		75	27	0	0	0	0
QUALITY OF FORBEARANCE ²												
Loans and advances that have been forborne more than twice									0			
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria									0			

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

2020 EU-wide Transparency Exercise
Breakdown of loans and advances to non-financial corporations other than held for trading
 Banco de Sabadell, S.A.

(mln EUR)	As of 31/03/2020					As of 30/06/2020				
	Gross carrying amount		Of which loans and advances subject to impairment	Accumulated impairment ¹	Accumulated negative changes in fair value due to credit risk on non-performing exposures ¹	Gross carrying amount		Of which loans and advances subject to impairment	Accumulated impairment ¹	Accumulated negative changes in fair value due to credit risk on non-performing exposures ¹
	Of which: non-performing	of which: defaulted				Of which: non-performing	of which: defaulted			
A Agriculture, forestry and fishing	912	57	912	26	0	899	56	899	26	0
B Mining and quarrying	590	10	590	8	0	595	10	595	8	0
C Manufacturing	8,963	479	8,963	279	0	9,378	494	9,378	300	0
D Electricity, gas, steam and air conditioning supply	4,228	63	4,228	86	0	4,405	63	4,405	91	0
E Water supply	720	13	720	11	0	717	13	717	12	0
F Construction	5,279	496	5,279	282	0	5,394	462	5,394	289	0
G Wholesale and retail trade	7,248	437	7,248	417	0	7,717	455	7,717	290	0
H Transport and storage	3,460	88	3,460	69	0	3,676	100	3,676	75	0
I Accommodation and food service activities	4,804	137	4,804	86	0	5,278	145	5,278	104	0
J Information and communication	1,456	45	1,456	38	0	1,582	45	1,582	43	0
K Financial and insurance activities	4,581	106	4,581	95	0	4,321	128	4,321	123	0
L Real estate activities	6,870	328	6,870	152	0	6,877	343	6,877	168	0
M Professional, scientific and technical activities	2,509	137	2,509	79	0	2,622	140	2,622	89	0
N Administrative and support service activities	1,736	53	1,736	34	0	1,837	75	1,837	41	0
O Public administration and defence, compulsory social security	235	4	235	1	0	236	4	236	1	0
P Education	269	21	269	10	0	296	22	296	11	0
Q Human health services and social work activities	768	78	768	26	0	844	90	844	39	0
R Arts, entertainment and recreation	582	45	582	24	0	607	51	607	25	0
S Other services	426	27	426	14	0	419	30	419	14	0
Loans and advances	55,635	2,624	55,635	1,736	0	57,698	2,726	57,698	1,748	0

⁽¹⁾ The items 'accumulated impairment' and 'accumulated negative changes in fair value due to credit risk on non-performing exposures' are disclosed with a positive sign if they are decreasing an asset. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (template F 06.01), 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.

2020 EU-wide Transparency Exercise
Information on loans and advances subject to legislative and non-legislative moratoria in accordance with EBA Guidelines EBA/GL/2020/02
 Banco de Sabadell, S.A.

As of 30/06/2020																
(mln EUR)	Number of obligors	Gross carrying amount							Accumulated impairment, accumulated negative changes in fair value due to credit risk							Gross carrying amount
		Performing			Non-performing				Performing			Non-performing				
			Of which: exposures with forbearance measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due or past due <= 90 days			Of which: exposures with forbearance measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due or past due <= 90 days	Inflows to non-performing exposures	
Loans and advances for which legislative and non-legislative moratorium (associated with a request ¹⁾)	99,682	8,489														
Loans and advances subject to legislative and non-legislative moratorium (granted and active)		7,594	7,155	222	2,923	438	251	351	80	62	12	44	18	12	14	38
of which: Households		7,382	6,944	222	2,923	438	251	351	78	60	12	44	18	12	14	38
of which: Collateralised by residential immovable property		6,910	6,511	180	2,517	399	215	315	51	38	7	18	13	8	10	28
of which: Non-financial corporations		211	211	0	0	0	0	0	2	2	0	0	0	0	0	0
of which: Small and Medium-sized Enterprises		201	201	0	0	0	0	0	2	2	0	0	0	0	0	0
of which: Collateralised by commercial immovable property		4	4	0	0	0	0	0	0	0	0	0	0	0	0	0

¹⁾ Including eligible obligors who didn't opt out of moratoria, where the specifications of the moratoria do not require obligors to opt in by submitting requests.