



## Spring 2020 EU-wide Transparency Exercise

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

## Spring 2020 EU-wide Transparency Exercise

### Key Metrics

Banco de Sabadell, S.A.

(mln EUR, %)	As of 30/09/2019	As of 31/12/2019	COREP CODE	REGULATION
<b>Available capital (amounts)</b>				
Common Equity Tier 1 (CET1) capital - transitional period	9,813	10,105	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	9,227	9,520	C 01.00 (r020,c010) - C 05.01 (r440,c010)	Article 50 of CRR
Tier 1 capital - transitional period	10,966	11,258	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	10,380	10,673	C 01.00 (r015,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020)	Article 25 of CRR
Total capital - transitional period	12,461	12,750	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	11,967	12,179	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	82,614	81,181	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	82,614	81,181	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	11.88%	12.45%	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	11.17%	11.73%	(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	13.27%	13.87%	CA3 {3}	-
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	12.56%	13.15%	(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	15.08%	15.71%	CA3 {5}	-
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	14.48%	15.00%	(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	223,693	224,713	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	4.90%	5.01%	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 30/09/2019	As of 31/12/2019	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	10,966	11,258	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	10,380	10,682	C 47.00 (r310,c010)	
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	223,693	224,713	C 47.00 (r300,c010)	
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	223,693	224,713	C 47.00 (r290,c010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	4.9%	5.0%	C 47.00 (r340,c010)	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	4.6%	4.8%	C 47.00 (r330,c010)	

**Spring 2020 EU-wide Transparency Exercise**  
**Capital**

Banco de Sabadell, S.A.

		(min EUR, %)	As of 30/09/2019	As of 31/12/2019	COREP CODE	REGULATION
<b>OWN FUNDS</b> <b>Transitional period</b>	<b>A</b>	<b>OWN FUNDS</b>	<b>12,461</b>	<b>12,750</b>	C 01.00 (r010,c010)	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>9,813</b>	<b>10,105</b>	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)	8,443	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	198	5,403	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	-280	-267	C 01.00 (r180,c010)	Articles 4(100), 26(1) point (d) and 36 (1) point (f) of CRR
	A.1.4	Other Reserves	4,023	-938	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	15	18	C 01.00 (r230,c010)	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	-155	-102	C 01.00 (r250,c010)	Articles 32 to 35 of and 36 (1) point (f) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	-2,528	-2,577	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	-283	-356	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	-4	-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	0	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	0	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	-202	-200	C 01.00 (r529,c010)	-
	A.1.21	Transitional adjustments	586	576	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	-9	C 01.00 (r240,c010)	Articles 479 and 480 of CRR
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	586	585	C 01.00 (r520,c010)	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>	C 01.00 (r530,c010)	Article 61 of CRR	
A.2.1	Additional Tier 1 Capital instruments	1,153	1,154	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	-1	C 01.00 (r660,c010) + C 01.00 (r680,c010) + C 01.00 (r730,c010)	-	
<b>A.3</b>	<b>TIER 1 CAPITAL (net of deductions and after transitional adjustments)</b>	<b>10,966</b>	<b>11,258</b>	C 01.00 (r015,c010)	Article 25 of CRR	
<b>A.4</b>	<b>TIER 2 CAPITAL (net of deductions and after transitional adjustments)</b>	<b>1,495</b>	<b>1,492</b>	C 01.00 (r750,c010)	Article 71 of CRR	
A.4.1	Tier 2 Capital instruments	1,495	1,493	C 01.00 (r760,c010) + C 01.00 (r890,c010)	-	
A.4.2	Other Tier 2 Capital components and deductions	92	14	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	-92	-14	C 01.00 (r880,c010) + C 01.00 (r900,c010) + C 01.00 (r960,c010)	-	
<b>OWN FUNDS REQUIREMENTS</b>	<b>B</b>	<b>TOTAL RISK EXPOSURE AMOUNT</b>	<b>82,614</b>	<b>81,181</b>	C 02.00 (r010,c010)	Articles 92(3), 95, 96 and 98 of CRR
B.1	Of which: Transitional adjustments included	0	0	C 05.01 (r010,c040)	-	
<b>CAPITAL RATIOS (%)</b> <b>Transitional period</b>	<b>C.1</b>	<b>COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)</b>	<b>11.88%</b>	<b>12.45%</b>	CA3 {1}	-
	<b>C.2</b>	<b>TIER 1 CAPITAL RATIO (transitional period)</b>	<b>13.27%</b>	<b>13.87%</b>	CA3 {3}	-
	<b>C.3</b>	<b>TOTAL CAPITAL RATIO (transitional period)</b>	<b>15.08%</b>	<b>15.71%</b>	CA3 {5}	-
<b>CET1 Capital Fully loaded</b>	<b>D</b>	<b>COMMON EQUITY TIER 1 CAPITAL (fully loaded)</b>	<b>9,227</b>	<b>9,529</b>	[A.1-A.1.13-A.1.21+MIN(A.2+A.1.13-A.2.2-A.2.4+MIN(A.4+A.2.2-A.4.3,0),0)]	-
<b>CET1 RATIO (%) Fully loaded<sup>1</sup></b>	<b>E</b>	<b>COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)</b>	<b>11.17%</b>	<b>11.74%</b>	[D]/[B-B.1]	-
<b>Memo items</b>	<b>F</b>	<b>Adjustments to CET1 due to IFRS 9 transitional arrangements</b>	586	585	C 05.01 (r440,c010)	-
	<b>F</b>	<b>Adjustments to AT1 due to IFRS 9 transitional arrangements</b>	0	0	C 05.01 (r440,c020)	-
	<b>F</b>	<b>Adjustments to T2 due to IFRS 9 transitional arrangements</b>	-92	-14	C 05.01 (r440,c030)	-
	<b>F</b>	<b>Adjustments included in RWAs due to IFRS 9 transitional arrangements</b>	0	0	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

## Spring 2020 EU-wide Transparency Exercise

### Overview of Risk exposure amounts

Banco de Sabadell, S.A.

(mln EUR, %)	RWAs		COREP CODE
	As of 30/09/2019	As of 31/12/2019	
Credit risk (excluding CCR and Securitisations)	70,723	69,252	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	32,098	30,579	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	4,009	3,666	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	32,597	32,757	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	2,018	2,249	C 02.00 (R420, c010)
Counterparty credit risk (CCR, excluding CVA)	763	625	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	172	140	C 02.00 (R640, c010)
Settlement risk	0	0	C 02.00 (R490, c010)
Securitisation exposures in the banking book (after the cap)	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)	717	743	C 02.00 (R520, c010) + C 02.00 (R910, c010)
Of which the standardised approach	717	743	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_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+C 02.00_910_010
Large exposures in the trading book	0	0	C 02.00 (R680, c010)
Operational risk	8,333	8,433	C 02.00 (R590, c010)
Of which basic indicator approach	0	0	C 02.00 (R600, c010)
Of which standardised approach	8,333	8,433	C 02.00 (R610, c010)
Of which advanced measurement approach	0	0	C 02.00 (R620, c010)
Other risk exposure amounts	1,907	1,988	C 02.00 (R630, c010) + C 02.00 (R690, c010) - C 02.00 (R770, c010) - C 02.00 (R910, c010)
Total	82,614	81,181	



## Spring 2020 EU-wide Transparency Exercise

### P&L

Banco de Sabadell, S.A.

(mln EUR)	As of 30/09/2019	As of 31/12/2019
Interest income	3,750	4,987
Of which debt securities income	262	351
Of which loans and advances income	3,160	4,201
Interest expenses	1,035	1,362
(Of which deposits expenses)	526	676
(Of which debt securities issued expenses)	115	161
(Expenses on share capital repayable on demand)	0	0
Dividend income	4	5
Net Fee and commission income	1,067	1,439
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	184	194
Gains or (-) losses on financial assets and liabilities held for trading, net	-79	-110
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	-12	-2
Gains or (-) losses from hedge accounting, net	-1	-1
Exchange differences [gain or (-) loss], net	48	91
Net other operating income /(expenses)	-134	-322
<b>TOTAL OPERATING INCOME, NET</b>	<b>3,793</b>	<b>4,918</b>
(Administrative expenses)	2,023	2,743
(Depreciation)	344	470
Modification gains or (-) losses, net	0	0
(Provisions or (-) reversal of provisions)	15	27
(Commitments and guarantees given)	-2	5
(Other provisions)	16	22
Of which pending legal issues and tax litigation <sup>1</sup>		23
Of which restructuring <sup>1</sup>		53
(Increases or (-) decreases of the fund for general banking risks, net) <sup>2</sup>	0	0
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	425	663
(Financial assets at fair value through other comprehensive income)	-4	-4
(Financial assets at amortised cost)	429	667
(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates and on non-financial assets)	63	80
(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	43	51
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	69	-36
<b>PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS</b>	<b>1,037</b>	<b>950</b>
<b>PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS</b>	<b>790</b>	<b>777</b>
Profit or (-) loss after tax from discontinued operations	0	0
<b>PROFIT OR (-) LOSS FOR THE YEAR</b>	<b>790</b>	<b>777</b>
Of which attributable to owners of the parent	783	768

<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."

## Spring 2020 EU-wide Transparency Exercise

### Total Assets: fair value and impairment distribution

Banco de Sabadell, S.A.

(mln EUR)		As of 30/09/2019				As of 31/12/2019				References
ASSETS:	Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy				
		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		
Cash, cash balances at central banks and other demand deposits	19,863				15,163				IAS 1.54 (i)	
Financial assets held for trading	3,022	416	2,606	0	2,446	568	1,878	0	IFRS 7.8(a)(ii); IFRS 9. Appendix A	
Non-trading financial assets mandatorily at fair value through profit or loss	161	48	2	111	171	51	3	117	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	8,137	7,815	227	96	7,802	7,420	283	99	IFRS 7.8(h); IFRS 9.4.1.2A	
Financial assets at amortised cost	171,512				181,476				IFRS 7.8(f); IFRS 9.4.1.2	
Derivatives – Hedge accounting	729	0	729	0	469	0	469	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	383				250				IAS 39.89A(a); IFRS 9.6.5.8	
Other assets <sup>1</sup>	18,874				15,866					
<b>TOTAL ASSETS</b>	<b>222,682</b>				<b>223,642</b>				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"

(mln EUR)		As of 30/09/2019						As of 31/12/2019						References
Breakdown of financial assets by instrument and by counterparty sector <sup>1</sup>		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	
Financial assets at fair value through other comprehensive income	Debt securities	7,932	0	0	-2	0	0	7,592	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	19,125	0	0	0	0	0	19,219	0	0	0	0	0	Annex V. Part 1.31, 44(b)
	Loans and advances	140,873	8,401	6,304	-378	-311	-2,502	151,295	7,983	5,944	-401	-298	-2,266	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.

## Spring 2020 EU-wide Transparency Exercise

### Breakdown of liabilities

Banco de Sabadell, S.A.

(mln EUR)

LIABILITIES:	Carrying amount		References
	As of 30/09/2019	As of 31/12/2019	
Financial liabilities held for trading	2,841	2,714	IFRS 7.8 (e) (ii); IFRS 9.BA.6
Trading financial liabilities <sup>1</sup>	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	203,850	205,573	IFRS 7.8(g); IFRS 9.4.2.1
Non-trading non-derivative financial liabilities measured at a cost-based method <sup>1</sup>	0	0	Accounting Directive art 8(3)
Derivatives – Hedge accounting	1,050	723	IFRS 9.6.2.1; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	335	235	IAS 39.89A(b), IFRS 9.6.5.8
Provisions	395	436	IAS 37.10; IAS 1.54(l)
Tax liabilities	276	238	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	848	738	Annex V.Part 2.13
Liabilities included in disposal groups classified as held for sale	30	10	IAS 1.54 (p); IFRS 5.38, Annex V.Part 2.14
Haircuts for trading liabilities at fair value <sup>1</sup>	0	0	Annex V Part 1.29
<b>TOTAL LIABILITIES</b>	<b>209,625</b>	<b>210,667</b>	<b>IAS 1.9(b);IG 6</b>

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

(mln EUR)

Breakdown of financial liabilities by instrument and by counterparty sector		Carrying amount		References
		As of 30/09/2019	As of 31/12/2019	
Derivatives		3,524	2,565	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	367	872	Annex V.Part 1.31
Deposits	Central banks	21,277	20,065	Annex V.Part 1.42(a), 44(c)
	of which: Current accounts / overnight deposits	2	3	ECB/2013/33 Annex 2.Part 2.9.1
	General governments	6,291	6,609	Annex V.Part 1.42(b), 44(c)
	of which: Current accounts / overnight deposits	4,089	4,103	ECB/2013/33 Annex 2.Part 2.9.1
	Credit institutions	9,078	11,422	Annex V.Part 1.42(c),44(c)
	of which: Current accounts / overnight deposits	508	468	ECB/2013/33 Annex 2.Part 2.9.1
	Other financial corporations	11,215	9,245	Annex V.Part 1.42(d),44(c)
	of which: Current accounts / overnight deposits	3,347	2,645	ECB/2013/33 Annex 2.Part 2.9.1
	Non-financial corporations	36,040	38,129	Annex V.Part 1.42(e), 44(c)
	of which: Current accounts / overnight deposits	30,682	31,985	ECB/2013/33 Annex 2.Part 2.9.1
	Households	90,343	93,377	Annex V.Part 1.42(f), 44(c)
	of which: Current accounts / overnight deposits	77,052	80,178	Annex V.Part 1.42(f), 44(c)
Debt securities issued		22,624	22,570	Annex V.Part 1.37, Part 2.98
Of which: Subordinated Debt securities issued		3,069	3,074	Annex V.Part 1.37
Other financial liabilities		6,982	4,156	Annex V.Part 1.38-41
<b>TOTAL FINANCIAL LIABILITIES</b>		<b>207,740</b>	<b>209,010</b>	





### Spring 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 30/09/2019	As of 31/12/2019	As of 30/09/2019										As of 31/12/2019												
Traded Debt Instruments	480	507	0	0	0	0							0	0	0	0								0
Of which: General risk	355	362	0	0	0	0							0	0	0	0								0
Of which: Specific risk	103	117	0	0	0	0							0	0	0	0								0
Equities	6	7	0	0	0	0							0	0	0	0								0
Of which: General risk	3	4	0	0	0	0							0	0	0	0								0
Of which: Specific risk	3	4	0	0	0	0							0	0	0	0								0
Foreign exchange risk	230	229	0	0	0	0							0	0	0	0								0
Commodities risk	0	0	0	0	0	0							0	0	0	0								0
<b>Total</b>	<b>717</b>	<b>743</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.

Spring 2020 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

Banco de Sabadell, S.A.

		Standardised Approach							
		As of 30/09/2019				As of 31/12/2019			
		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
(mln EUR, %)									
Consolidated data	Central governments or central banks	44,042	47,961	220		40,250	42,599	224	
	Regional governments or local authorities	6,169	5,695	0		6,267	5,865	16	
	Public sector entities	1,932	1,615	188		1,736	1,463	191	
	Multilateral Development Banks	411	553	0		442	574	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	2,103	2,087	792		1,933	1,903	663	
	Corporates	6,336	3,262	2,793		6,305	3,143	2,733	
	of which: SME	5,651	3,022	2,554		5,663	2,902	2,493	
	Retail	4,644	2,766	1,921		4,687	2,834	1,973	
	of which: SME	1,456	810	468		1,457	823	477	
	Secured by mortgages on immovable property	18,497	16,791	5,935		17,962	16,261	5,736	
	of which: SME	895	836	337		870	803	323	
	Exposures in default	2,210	1,461	1,549	609	2,107	1,420	1,479	574
	Items associated with particularly high risk	53	36	54		516	496	743	
	Covered bonds	193	191	23		233	233	27	
	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	21,691	21,421	18,766		18,937	19,778	16,929		
<b>Standardised Total<sup>2</sup></b>	<b>108,281</b>	<b>103,840</b>	<b>32,242</b>	<b>763</b>	<b>101,376</b>	<b>96,568</b>	<b>30,714</b>	<b>721</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.

		Standardised Approach							
		As of 30/09/2019				As of 31/12/2019			
		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	25,584	29,186	0		22,939	25,082	0	
	Regional governments or local authorities	6,169	5,695	0		6,249	5,848	0	
	Public sector entities	1,573	1,356	188		1,379	1,203	191	
	Multilateral Development Banks	0	143	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	782	786	352		475	475	206	
	Corporates	3,543	1,461	1,382		3,208	1,157	1,089	
	of which: SME	3,175	1,277	1,198		2,875	958	891	
	Retail	4,008	2,445	1,720		3,903	2,388	1,692	
	of which: SME	1,007	581	335		893	499	288	
	Secured by mortgages on immovable property	15,701	14,204	5,029		15,058	13,583	4,802	
	of which: SME	765	708	287		717	662	276	
	Exposures in default	1,991	1,289	1,372	581	1,861	1,229	1,286	522
	Items associated with particularly high risk	53	36	54		491	476	714	
	Covered bonds	39	37	7		38	37	7	
	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	20,089	18,765	18,100		13,859	13,760	12,535		
<b>Standardised Total<sup>2</sup></b>	<b>718</b>	<b>611</b>	<b>718</b>	<b>611</b>	<b>611</b>	<b>611</b>	<b>611</b>	<b>611</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 30/09/2019				As of 31/12/2019			
		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	9,177	9,261	105		6,855	6,937	97	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	80	0	0		78	0	0	
	Multilateral Development Banks	31	31	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	569	569	118		597	597	111	
	Corporates	31	26	24		32	28	25	
	of which: SME	21	18	16		22	19	17	
	Retail	202	170	111		209	173	112	
	of which: SME	126	97	56		134	101	59	
	Secured by mortgages on immovable property	2,416	2,226	775		2,386	2,191	763	
	of which: SME	31	30	9		32	30	10	
	Exposures in default	153	137	137	15	150	135	136	13
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	154	154	15		195	195	20	
	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	774	779	610		829	826	621		
<b>Standardised Total<sup>2</sup></b>	<b>21</b>	<b>20</b>	<b>21</b>	<b>20</b>	<b>20</b>	<b>20</b>	<b>20</b>	<b>20</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 30/09/2019				As of 31/12/2019			
		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	5,779	5,780	0		5,713	5,713	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	3	1	1		6	3	3	
	of which: SME	1	1	1		3	3	3	
	Retail	10	7	4		11	9	5	
	of which: SME	7	6	4		9	9	5	
	Secured by mortgages on immovable property	3	3	1		3	3	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	5	0		63	66	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>	

<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.

Spring 2020 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

Banco de Sabadell, S.A.

		Standardised Approach							
		As of 30/09/2019				As of 31/12/2019			
		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, %)									
MEXICO	Central governments or central banks	181	224	69		973	1,016	68	
	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		24	24	5	
	Corporates	55	4	4		51	2	2	
	of which: SME	32	2	2		29	1	1	
	Retail	37	21	14		32	18	12	
	of which: SME	21	15	9		17	12	8	
	Secured by mortgages on immovable property	24	24	8		22	22	10	
	of which: SME	22	22	7		20	20	9	
	Exposures in default	9	8	11	1	46	25	26	21
	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	10	73	10		3,845	3,829	3,686		
Standardised Total <sup>2</sup>				2				49	

<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 30/09/2019				As of 31/12/2019			
		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 STATES	Central governments or central banks	638	638	0		982	982	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	155	155	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	234	234	55		290	290	87	
	Corporates	1,111	1,035	655		1,117	1,006	684	
	of which: SME	1,096	1,025	646		1,103	997	674	
	Retail	41	15	9		86	45	26	
	of which: SME	35	12	7		81	41	24	
	Secured by mortgages on immovable property	15	13	5		16	14	5	
	of which: SME	3	3	1		3	3	1	
	Exposures in default	1	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	16	109	0		3	92	0		
Standardised Total <sup>2</sup>				2				2	

<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 30/09/2019				As of 31/12/2019			
		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, %)									
FRANCE	Central governments or central banks	59	60	0		58	59	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	118	118	48		108	107	46	
	Corporates	71	63	61		79	72	68	
	of which: SME	71	63	61		79	72	68	
	Retail	14	10	6		35	18	10	
	of which: SME	12	10	5		33	18	10	
	Secured by mortgages on immovable property	13	13	5		17	16	6	
	of which: SME	0	0	0		4	4	1	
	Exposures in default	4	3	3	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		1	2	0		
Standardised Total <sup>2</sup>				2				1	

<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 30/09/2019				As of 31/12/2019			
		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, %)									
PORTUGAL	Central governments or central banks	2,274	2,275	0		2,249	2,250	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	8	8	8		11	11	11	
	of which: SME	8	8	8		11	11	11	
	Retail	9	6	4		7	5	3	
	of which: SME	7	5	3		5	4	3	
	Secured by mortgages on immovable property	1	1	1		1	1	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		0	1	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.



Spring 2020 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

Banco de Sabadell, S.A.

		Standardised Approach							
		As of 30/09/2019				As of 31/12/2019			
		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 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 30/09/2019				As of 31/12/2019			
		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 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 30/09/2019				As of 31/12/2019			
		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 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.

		IRB Approach														
		As of 30/09/2019					As of 31/12/2019									
		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		
		Of which: defaulted			Of which: defaulted				Of which: defaulted			Of which: defaulted				
(min EUR, %)																
Consolidated data	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	1,687	1	1,327	517	0	2	1,498	4	989	376	0	0	0	1	792
	Corporates	51,065	2,006	40,087	21,670	709	969	51,684	1,758	40,080	21,155	537	3,697	0	76	465
	Corporates - Of Which: Specialised Lending	5,604	0	5,402	3,980	0	116	5,238	0	5,008	3,697	0	391	0	1,146	1,318
	Corporates - Of Which: SME	17,316	1,330	14,234	7,202	445	507	17,626	1,201	14,256	7,112	391	301	0	383	158
	Retail	83,046	2,761	79,790	15,018	1,208	1,295	85,837	2,710	82,649	15,377	1,146	301	0	225	153
	Retail - Secured on real estate property	60,348	1,414	61,305	7,498	316	393	62,607	1,351	63,573	7,575	301	0	0	0	322
	Retail - Secured on real estate property - Of Which: SME	4,658	614	4,225	1,063	115	161	4,412	565	3,945	915	109	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	55,690	800	57,080	6,435	201	232	58,195	786	59,628	6,660	192	0	0	0	0
	Retail - Qualifying Revolving	7,733	124	5,694	1,548	204	144	7,917	124	5,846	1,607	178	0	0	0	0
	Retail - Other Retail	14,965	1,222	12,790	5,972	688	759	15,313	1,235	13,230	6,196	666	0	0	0	0
	Retail - Other Retail - Of Which: SME	10,186	799	8,063	2,973	356	466	10,227	788	8,195	3,020	342	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	4,779	424	4,727	3,000	332	293	5,085	448	5,035	3,176	324	0	0	0	0
	Equity	876	0	863	2,018	0	0	1,028	0	1,017	2,249	0	0	0	0	0
Other non credit-obligation assets																
IRB Total <sup>2</sup>				39,224							39,157					

(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.

		IRB Approach														
		As of 30/09/2019					As of 31/12/2019									
		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		
		Of which: defaulted			Of which: defaulted				Of which: defaulted			Of which: defaulted				
(min EUR, %)																
SPAIN	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	564	0	544	196	0	0	433	0	366	128	0	0	0	0	727
	Corporates	41,034	1,836	31,762	16,789	632	880	40,649	1,631	31,154	16,327	490	0	0	0	0
	Corporates - Of Which: Specialised Lending	3,494	0	3,364	2,442	0	112	3,163	0	3,055	2,230	0	0	0	0	0
	Corporates - Of Which: SME	15,882	1,213	13,049	6,243	370	475	15,139	1,093	13,075	6,299	348	0	0	0	0
	Retail	42,358	2,505	38,488	7,951	784	1,095	43,081	2,467	39,223	8,054	763	0	0	0	0
	Retail - Secured on real estate property	25,904	1,264	25,346	3,405	225	345	26,272	1,205	25,643	3,361	217	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	4,534	613	4,102	961	115	160	4,356	565	3,889	886	109	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	21,370	652	21,244	2,444	110	186	21,917	641	21,754	2,475	108	0	0	0	0
	Retail - Qualifying Revolving	2,952	62	1,744	168	26	50	2,958	67	1,756	163	26	0	0	0	0
	Retail - Other Retail	13,502	1,179	11,398	4,378	533	699	13,851	1,194	11,824	4,529	521	0	0	0	0
	Retail - Other Retail - Of Which: SME	9,975	793	7,951	2,940	355	464	10,072	783	8,124	3,002	341	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	3,527	385	3,447	1,438	177	235	3,778	412	3,700	1,528	180	0	0	0	0
	Equity	764	0	751	1,716	0	0	909	0	898	1,932	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 30/09/2019					As of 31/12/2019									
		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		
		Of which: defaulted			Of which: defaulted				Of which: defaulted			Of which: defaulted				
(min EUR, %)																
UNITED KINGDOM	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	100	0	98	29	0	0	85	0	79	24	0	0	0	0	0
	Corporates	1,693	0	1,325	877	0	6	1,868	0	1,473	860	0	9	0	0	0
	Corporates - Of Which: Specialised Lending	496	0	467	390	0	47	475	0	447	379	0	1	0	0	0
	Corporates - Of Which: SME	119	0	100	90	0	0	166	0	126	76	0	1	0	0	0
	Retail	38,805	223	39,538	6,656	417	189	40,875	214	41,660	6,984	376	0	0	0	0
	Retail - Secured on real estate property	32,819	128	34,341	3,722	88	41	34,673	127	36,281	3,902	81	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	6	1	5	1	0	0	4	0	4	1	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	32,813	128	34,336	3,722	87	41	34,669	127	36,277	3,902	81	0	0	0	0
	Retail - Qualifying Revolving	4,732	59	3,923	1,377	176	92	4,909	54	4,062	1,441	151	0	0	0	0
	Retail - Other Retail	1,254	35	1,274	1,557	153	55	1,293	33	1,318	1,641	143	0	0	0	0
	Retail - Other Retail - Of Which: SME	27	0	19	6	0	0	6	0	2	1	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	1,227	35	1,254	1,551	153	55	1,287	33	1,315	1,640	143	0	0	0	0
	Equity	3	0	3	6	0	0	8	0	8	16	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 30/09/2019					As of 31/12/2019									
		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		
		Of which: defaulted			Of which: defaulted				Of which: defaulted			Of which: defaulted				
(min EUR, %)																
ITALY	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	56	0	52	30	0	0	56	0	50	26	0	0	0	0	0
	Corporates	161	0	94	71	0	0	162	0	100	39	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	102	0	60	54	0	0	101	0	63	19	0	0	0	0	0
	Retail	19	1	18	3	0	0	20	0	20	3	0	0	0	0	0
	Retail - Secured on real estate property	17	0	17	3	0	0	18	0	18	3	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	17	0	17	3	0	0	18	0	18	3	0	0	0	0	0
	Retail - Qualifying Revolving	2	0	1	0	0	0	2	0	1	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	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	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0	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 30/09/2019					As of 31/12/2019									
		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		
		Of which: defaulted			Of which: defaulted				Of which: defaulted			Of which: defaulted				
(min EUR, %)																
MEXICO	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	7	0	1	0	0	0	7	0	1	0	0	0	0	0	0
	Corporates	311	53	262	188	66	8	332	52	274	173	36	0	0	0	0
	Corporates - Of Which: Specialised Lending	35	0	35	28	0	0	27	0	27	22	0	0	0	0	0
	Corporates - Of Which: SME	148	53	124	112	66	8	155	52	130	87	36	0	0	0	0
	Retail	26	0	24	5	0	0	25	0	24	4	0	0	0	0	0
	Retail - Secured on real estate property	19	0	19	4	0	0	20	0	20	3	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	3	0	3	0	0	0	2	0	2	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	16	0	16	3	0	0	17	0	17	3	0	0	0	0	0
	Retail - Qualifying Revolving	1	0	1	0	0	0	1	0	1	0	0	0	0	0	0
	Retail - Other Retail	6	0	4	1	0	0	4	0	3	2	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	6	0	4	1	0	0	4	0	3	1	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	1	0	1	2	0	0	3	0	3	5	0	0	0</		



Spring 2020 EU-wide Transparency Exercise

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

		IRB Approach									
		As of 30/09/2019					As of 31/12/2019				
		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		Of which: defaulted
UNITED STATES	Central banks and central governments	0	0	0	0	0	0	0	0	0	0
	Institutions	79	0	74	22	0	0	19	0	5	1
	Corporates	1,985	2	1,933	1,161	0	7	2,477	10	2,226	1,173
	Corporates - Of Which: Specialised Lending	829	0	828	592	0	2	911	0	850	580
	Corporates - Of Which: SME	53	2	39	37	0	0	46	1	42	37
	Retail	111	1	100	19	0	1	107	1	101	17
	Retail - Secured on real estate property	90	1	90	16	0	0	95	0	95	15
	Retail - Secured on real estate property - Of Which: SME	2	0	2	1	0	0	2	0	2	0
	Retail - Secured on real estate property - Of Which: non-SME	88	1	88	16	0	0	93	0	93	15
	Retail - Qualifying Revolving	3	0	2	0	0	0	3	0	2	0
	Retail - Other Retail	18	0	9	3	0	0	9	0	5	1
	Retail - Other Retail - Of Which: SME	17	0	8	2	0	0	8	0	3	1
	Retail - Other Retail - Of Which: non-SME	1	0	1	0	0	0	1	0	1	0
	Equity	60	0	60	172	0	0	66	0	66	190
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 30/09/2019					As of 31/12/2019				
		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		Of which: defaulted
FRANCE	Central banks and central governments	0	0	0	0	0	0	0	0	0	0
	Institutions	146	0	138	29	0	0	122	0	110	22
	Corporates	2,191	54	1,649	827	0	40	2,339	9	1,730	798
	Corporates - Of Which: Specialised Lending	313	0	281	184	0	1	177	0	166	127
	Corporates - Of Which: SME	89	9	75	60	0	6	137	9	119	86
	Retail	174	3	143	41	0	1	166	3	137	39
	Retail - Secured on real estate property	109	1	109	35	0	0	109	1	109	34
	Retail - Secured on real estate property - Of Which: SME	20	0	20	17	0	0	16	0	16	15
	Retail - Secured on real estate property - Of Which: non-SME	89	1	89	18	0	0	94	1	93	19
	Retail - Qualifying Revolving	5	0	3	0	0	0	5	0	3	0
	Retail - Other Retail	59	2	31	6	0	1	52	2	25	4
	Retail - Other Retail - Of Which: SME	57	2	29	5	0	0	49	2	22	3
	Retail - Other Retail - Of Which: non-SME	3	0	3	1	0	0	3	0	3	1
	Equity	3	0	3	8	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 30/09/2019					As of 31/12/2019				
		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		Of which: defaulted
PORTUGAL	Central banks and central governments	0	0	0	0	0	0	0	0	0	0
	Institutions	6	0	5	3	0	0	6	0	4	2
	Corporates	434	0	296	152	0	2	443	0	342	163
	Corporates - Of Which: Specialised Lending	17	0	17	17	0	0	17	0	17	16
	Corporates - Of Which: SME	39	0	38	24	0	0	76	0	73	41
	Retail	87	0	84	83	0	0	37	1	32	13
	Retail - Secured on real estate property	79	0	79	82	0	0	24	0	24	10
	Retail - Secured on real estate property - Of Which: SME	75	0	75	81	0	0	20	0	20	9
	Retail - Secured on real estate property - Of Which: non-SME	4	0	4	1	0	0	4	0	4	1
	Retail - Qualifying Revolving	1	0	0	0	0	0	1	0	0	0
	Retail - Other Retail	7	0	4	1	0	0	12	0	8	3
	Retail - Other Retail - Of Which: SME	6	0	4	1	0	0	12	0	8	3
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0
	Equity	1	0	1	2	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 30/09/2019					As of 31/12/2019				
		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		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 30/09/2019					As of 31/12/2019				
		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		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 30/09/2019					As of 31/12/2019				
		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		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).















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

Banco de Sabadell, S.A.

As of 31/12/2019

		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	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 [		1	1	0	0	1	0	0	0	0	0	0	0	0	0	
[ 2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 5Y - 10Y [		7	7	0	0	0	0	7	0	0	0	0	0	0	0	
[ 10Y - more	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
<b>Total</b>		<b>7</b>	<b>7</b>	<b>0</b>	<b>0</b>	<b>1</b>	<b>7</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	37	37	0	0	0	37	0	0	0	0	0	0	1	0	
[ 3M - 1Y [		8	8	0	0	0	8	0	0	0	0	0	0	5	0	
[ 1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 2Y - 3Y [		53	53	3	0	0	50	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 [		7	7	0	0	0	7	0	0	0	0	0	0	0	0	
[ 10Y - more	12	12	0	0	0	12	0	0	0	0	0	0	1	0		
<b>Total</b>		<b>118</b>	<b>118</b>	<b>3</b>	<b>0</b>	<b>0</b>	<b>115</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>6</b>	<b>0</b>	<b>43</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.

## Spring 2020 EU-wide Transparency Exercise

### Performing and non-performing exposures

Banco de Sabadell, S.A.

(mln EUR)	As of 30/09/2019							As of 31/12/2019						
	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>	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>27,219</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>2</b>	<b>0</b>	<b>0</b>	<b>26,982</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>2</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	24,614	0	0	0	0	0	0	24,398	0	0	0	0	0	0
Credit institutions	1,108	0	0	0	0	0	0	1,188	0	0	0	0	0	0
Other financial corporations	1,198	0	0	0	1	0	0	1,122	0	0	0	1	0	0
Non-financial corporations	299	0	0	0	0	0	0	273	0	0	0	1	0	0
<b>Loans and advances (including at amortised cost and fair value)</b>	<b>174,785</b>	<b>423</b>	<b>6,387</b>	<b>6,085</b>	<b>686</b>	<b>2,504</b>	<b>3,309</b>	<b>179,487</b>	<b>584</b>	<b>6,024</b>	<b>5,713</b>	<b>697</b>	<b>2,268</b>	<b>3,153</b>
Central banks	18,041	0	0	0	0	0	0	13,700	0	0	0	0	0	0
General governments	10,507	3	13	13	0	3	1	10,585	1	12	12	0	2	1
Credit institutions	9,136	1	4	4	1	0	0	14,954	6	4	4	0	0	0
Other financial corporations	2,382	0	16	16	5	11	5	1,632	0	15	15	3	11	4
Non-financial corporations	52,649	116	2,919	2,886	391	1,422	1,245	54,396	149	2,615	2,569	376	1,207	1,138
of which: small and medium-sized enterprises at amortised cost	25,317	81	1,761	1,748	253	777	831	25,357	124	1,731	1,721	237	757	820
Households	82,070	303	3,435	3,166	289	1,068	2,058	84,219	427	3,378	3,113	317	1,047	2,010
<b>DEBT INSTRUMENTS other than HFT</b>	<b>202,004</b>	<b>423</b>	<b>6,387</b>	<b>6,085</b>	<b>688</b>	<b>2,504</b>	<b>3,309</b>	<b>206,469</b>	<b>584</b>	<b>6,024</b>	<b>5,713</b>	<b>699</b>	<b>2,268</b>	<b>3,153</b>
<b>OFF-BALANCE SHEET EXPOSURES</b>	<b>37,766</b>		<b>156</b>	<b>68</b>	<b>60</b>	<b>45</b>	<b>0</b>	<b>40,072</b>		<b>260</b>	<b>61</b>	<b>60</b>	<b>51</b>	<b>0</b>

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

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

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

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

## Spring 2020 EU-wide Transparency Exercise

### Forborne exposures

Banco de Sabadell, S.A.

	As of 30/09/2019					As of 31/12/2019				
	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	
(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>4,945</b>	<b>3,152</b>	<b>1,137</b>	<b>1,029</b>	<b>3,148</b>	<b>4,590</b>	<b>2,954</b>	<b>1,024</b>	<b>909</b>	<b>2,997</b>
Central banks	0	0	0	0	0	0	0	0	0	0
General governments	11	11	2	2	1	10	10	1	1	1
Credit institutions	0	0	0	0	0	0	0	0	0	0
Other financial corporations	47	14	10	10	27	29	14	10	10	16
Non-financial corporations	2,386	1,511	719	648	1,333	2,121	1,343	619	545	1,263
of which: small and medium-sized enterprises at amortised cost	1,410	876	384	324	884	1,425	877	390	325	896
Households	2,500	1,615	406	369	1,787	2,430	1,586	393	353	1,717
<b>DEBT INSTRUMENTS other than HFT</b>	<b>4,945</b>	<b>3,152</b>	<b>1,137</b>	<b>1,029</b>	<b>3,148</b>	<b>4,590</b>	<b>2,954</b>	<b>1,024</b>	<b>909</b>	<b>2,997</b>
<b>Loan commitments given</b>	<b>83</b>	<b>28</b>	<b>7</b>	<b>4</b>	<b>0</b>	<b>98</b>	<b>32</b>	<b>5</b>	<b>3</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.

**Spring 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 30/09/2019					As of 31/12/2019				
	Gross carrying amount		Accumulated impairment <sup>1</sup>	Accumulated negative changes in fair value due to credit risk on non-performing exposures <sup>1</sup>	Gross carrying amount		Accumulated impairment <sup>1</sup>	Accumulated negative changes in fair value due to credit risk on non-performing exposures <sup>1</sup>		
		Of which: non-performing			Of which loans and advances subject to impairment				Of which: non-performing	
A Agriculture, forestry and fishing	876	55	876	22	0	899	54	899	22	0
B Mining and quarrying	465	10	465	9	0	618	11	618	9	0
C Manufacturing	8,433	502	8,433	279	0	8,514	492	8,514	283	0
D Electricity, gas, steam and air conditioning supply	4,454	70	4,454	89	0	4,147	63	4,147	82	0
E Water supply	740	12	740	12	0	771	17	771	14	0
F Construction	4,959	553	4,959	333	0	5,168	489	5,168	270	0
G Wholesale and retail trade	7,444	535	7,444	342	0	7,406	485	7,406	299	0
H Transport and storage	3,235	94	3,235	64	0	3,284	88	3,284	69	0
I Accommodation and food service activities	4,172	157	4,172	87	0	4,359	130	4,359	81	0
J Information and communication	1,194	39	1,194	28	0	1,354	39	1,354	36	0
K Financial and insurance activities	3,178	99	3,178	91	0	4,574	99	4,574	92	0
L Real estate activities	6,656	393	6,656	182	0	6,868	340	6,868	158	0
M Professional, scientific and technical activities	2,813	202	2,813	159	0	2,413	138	2,413	81	0
N Administrative and support service activities	1,675	67	1,675	43	0	1,743	49	1,743	32	0
O Public administration and defence, compulsory social security	258	4	258	0	0	245	4	245	0	0
P Education	252	21	252	9	0	264	21	264	9	0
Q Human health services and social work activities	769	24	769	13	0	786	23	786	12	0
R Arts, entertainment and recreation	523	41	523	22	0	549	45	549	25	0
S Other services	554	41	554	27	0	435	28	435	10	0
<b>Loans and advances</b>	<b>52,649</b>	<b>2,919</b>	<b>52,649</b>	<b>1,813</b>	<b>0</b>	<b>54,396</b>	<b>2,615</b>	<b>54,396</b>	<b>1,584</b>	<b>0</b>

(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.