

2016 EU-wide Stress Test

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



2016 EU-wide Stress Test: Summary

	Actual (starting year)	Baseline Scenario	Adverse Scenario
(mln EUR, %)	31/12/2015	31/12/2018	31/12/2018
Cumulative 3y: Net interest income		9,284.73	8,055.44
Cumulative 3y: Gains or (-) losses on financial assets and liabilities held for trading or designated at fair value through profit and loss, net		247.81	57.28
Cumulative 3y: (Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)		-1,974.37	-4,765.40
Cumulative 3y: Profit or (-) loss for the year		2,204.38	-506.94
Coverage ratio - Default stock	39.83%	37.14%	40.66%
Common Equity Tier 1 capital	10,192.16	11,895.99	7,272.12
Total Risk exposure amount	87,185.39	91,763.60	88,753.24
Common Equity Tier 1 ratio, %	11.7%	13.0%	8.2%
Fully loaded Common Equity Tier 1 ratio, %	11.7%	12.8%	8.0%
Tier 1 capital	10,192.16	11,985.47	7,361.60
Total leverage ratio exposures	212,267.83	212,267.83	212,267.83
Leverage ratio, %	4.8%	5.6%	3.5%
Fully loaded leverage ratio, %	4.9%	5.6%	3.4%
Memorandum items			
Total amount of instruments with mandatory conversion into ordinary shares upon a fixed date in the 2016 -2018 period (cumulative conversions) ¹			78
Total Additional Tier 1 and Tier 2 instruments eligible as regulatory capital under the CRR provisions that convert into Common Equity Tier 1 or are written down upon a trigger event ²			0
Of which: eligible instruments whose trigger is above CET1 capital ratio in the adverse scenario ²			0

¹ Conversions not considered for CET1 computation

² Excluding instruments with mandatory conversion into ordinary shares upon a fixed date in the 2016 -2018 period



								31/12/2015						
			Exposure	values			Risk expo	sure amounts			Stock o	of provisions		
		A-IF	iB	FH	RB	A-l	IRB	F-IRE		A-	IRB	F-I	RB	Coverage Ratio
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Default Stock
	(min EUR, %)													
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0	
	Institutions	0	0	2,664	0	0	0	1,086	0	0	0	3	0	
	Corporates	27.986	9.591	3.411 3.411	476	16.702	1.933	3.275 3.275	0	281	4.627	72	279 279	
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	13.388	8.105	3,411	4/6	6.667	1,594	3,2/5	0	145	3,928	/2	2/9	59.9 48.5
	Retail	65,460	3.967	0	0	12.480	1.419			224	1.295	0	U	32.7
	Retail - Secured on real estate property	48,653	3.967	0	0	6,307	1.419		0	150	1.295 854	0	0	28.2
	Retail - Secured on real estate property - Of Which: SME	3,927	1.874	0	0	829	524		0	136	618	0		20.2
Banco de Sabadell S.A.	Retail - Secured on real estate property - Of Which: non-SME	44,726	1.151	0	0	5,478	425	0	0	109	236	ů.	n n	33.0 20.5
barres de babaden on n	Retail - Qualifying Revolving	5,934	50	0	0	1,649	175	0	0	23	20	0	0	39.1
	Retail - Other Retail	10,872	893	0	ō	4,524	294	0	ō	43	422	ō	ō	47.3
	Retail - Other Retail - Of Which: SME	6.525	710	0	0	1.751	151	0	0	20	346	o o	0	48.8
	Retail - Other Retail - Of Which: non-SME	4,347	182	0	0	2,772	143	0	0	23	76	0	0	41.8
	Equity	1,201	0	0	0	2,789	0	0	0	0	0	0	0	
	Securitisation													
	Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	
	IRB TOTAL	94,647	13,558	6,076	476	31,971	3,352	4,361	0	506	5,922	74	279	44.2

								31/12/2015						
			Exposure				Risk expo	sure amounts				f provisions		
		A-IRE	3	F-I	RB	A-I	RB	F-IR	В	A-I	RB	F-IF	.8	Coverage Ratio -
	(min EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Default Stock ¹
	Central banks and central governments Institutions Corporates	0 0 23,916	0 0 9.415	0 1.190 2,512	0 0 451	0 0 13.856	0 0 1.876	0 437 2,559	0	0 0 257	0 0 4,573	0 0 67	0 0 259	49.0%
	Corporates - Of Which: Specialised Lendino Corporates - Of Which: SME Retail	0 11.979 28.619	7.954 3.670	2,512 0	451 0	0 5.466 5.832	0 1.541 993	2,559 0	0	0 135 164	0 3.894 1.240	67 0	259 0	58.8% 49.0% 33.8%
Canin	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME	18.391 3,900 14.491	2.811 1,871	0	0	3.091 825 2.266	804 523	0	0	135 49	831 617 214	0	0	29.6% 33.0% 22.8%
Spain	Retail - Secured on real estate property - Of Which: non-SME Retail - Oualifying Revolving Retail - Other Retail	1.104 9,125	0 858	0	0	89 2,652	281 0 189	0	0	0 29	0 409	0	0	39.3% 47.7%
	Retail - Other Retail - Of Which: SMF Retail - Other Retail - Of Which: non-SME	6.476 2,648 1.201	708 150	0	0	1.737 914 2.789	150 38	0	0	19 9	345 64	0	0	48.8% 42.8%
	Equity Securitisation Other non-credit obligation assets	1,201	0	0	0	2,789	0	0	0	0	0	0	0	
	IRB TOTAL	53,736	13,085	3,702	451	22,477	2,869	2,996	0	421	5,813	67	259	44.9%

								31/12/2015						
			Exposur					sure amounts				of provisions		
		A-IR	В	F-I	RB	A-1	RB	F-IF	₹B	A-	IRB	F-I	RB	Coverage Ratio -
	(min EUR. %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Default Stock ¹
	Central banks and central governments Institutions	0	0	0 557	0	0	0	0 220	0	0	0	0		0 -
	Corporates Corporates - Of Which: Specialised Lending	301	24	8	0	226	9	5	Ö	5	15	0		0 62.0%
	Corporates - Of Which: SME Retail	83 35.961	24 261	0	0	115 6.424	9 415	0	0	4	15	0		0 62.0% 0 18.0%
	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME	29.452	179	0	0	3.009	135	0	0	21 0	16	0		0 8.8% 0 14.9%
United Kingdom	Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving	29.441 4,815	179 50	0	0	3.008 1,559	135 175	0	0	21 23	16 20	0		0 8.8% 0 39.1%
	Retail - Other Retail Retail - Other Retail - Of Which: SME	1.695 3	32 0	0	0	1.856 1	105 0	0	0	14 0	12 0	0		0 36.7% 0 86.3% 0 36.5%
	Retail - Other Retail - Of Which: non-SME Equity	1,692 0	32 0	0	0	1,855 0	105 0	0	0	14 0	12 0	0		0 36.5%
	Securitisation Other non-credit obligation assets	0	0	0	0	0	0	0		0		0		
	IRB TOTAL	36,262	285	565	ō	6,650	425	234	0	63	62	0		0 21.8%

								31/12/2015						
			Exposu	e values			Risk expo	sure amounts			Stock	of provisions		
		A-I	RB	F-I	RB	A-1	IRB	F-IR	В	A-I	IRB	F-I	RB .	Coverage Ratio
	(min EUR, %)	Non-defaulted	Defaulted	Default Stock ¹										
	Central banks and central governments	0		0	0	0	0	0	0	0	0	0	0	i i
	Institutions	0		72	0	0	0	14	0	0	0	0	0	
	Corporates	1.189		580	0	975	0	463	0	10	0	4	0	
	Corporates - Of Which: Specialised Lending	0		580	0	0	0	463	0	0	0	4	0	
	Corporates - Of Which: SME	238		0	0	364	0	0	0	1	0	0	0	
	Retail	37		. 0	0	8	0	0	0	0	0	0	0	62.7
	Retail - Secured on real estate property	33		. 0	0	7	0	0	0	0	0	0	0	62.7
	Retail - Secured on real estate property - Of Which: SME	0		0	0	0	0	0	0	0	0	0	0	
United States	Retail - Secured on real estate property - Of Which: non-SM	33		. 0	0	7	0	0	0	0	0	0	0	62.7
	Retail - Qualifying Revolving	1		0	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail	4		0	0	1	0	0	0	0	0	0	0	100.0
	Retail - Other Retail - Of Which: SME	3		0	0	1	0	0	0	0	0	0	0	100.0
	Retail - Other Retail - Of Which: non-SME	1		0	0	0	0	0	0	0	0	0	0	I
	Equity	0		0	0	0	0	0	0	0	0	0	0	
	Securitisation													
	Other non-credit obligation assets	0		0	0	0	0	0		0	0	0	0	
	IRB TOTAL	1,226		653	0	983	0	477	0	10	0	4	0	62.79



Banco de Sabadell S.A.

							31/12/2015						
		Exposur	e values			Risk expo	sure amounts			Stock	of provisions		
	A-I	RB	F-I	IRB	A-l	IRB	F-IR	В	A-I	IRB	F-	IRB	Coverage Ratio
(min EUR, %)	Non-defaulted	Defaulted	Default Stock ¹										
Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0		
Institutions	0	0	0	0	0	0	0	0	0	0	0		0
Corporates	0	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	0		0
Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	()
Retail	0	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	0		0
Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	()
Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	()
Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	()
Retail - Other Retail	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	()
Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	()
Equity	0	0	0	0	0	0	0	0	0	0	0)
Securitisation													
Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0		
IRB TOTAL	0	0	0	0	0	0	0	0	0	0	0)

Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

							31/12/2015						
		Exposur					sure amounts				of provisions		
	A-IF	B .	F-I	RB	A-I	IRB	F-IF	:8	Α-	IRB	F-	IRB	Coverage Ratio -
(min EUR, %)	Non-defaulted	Defaulted	Default Stock ¹										
Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0	-
Institutions	0	0	0	0	0	0	0	0	0	0	0	0	-
Corporates	0	0	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	0	0	-
Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	-
Retail	0	0	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	0	0	-
Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	-
Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	-
Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	-
Retail - Other Retail	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	-
Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	-
Equity			0	0	0	0				0			-
Securitisation													
Other non-credit obligation assets	0	0	0		0	0	0	0	0	0	0	0	-
IRB TOTAL	0	0	0	0	0	0	0	0	0	0	0	0	-

IRB TOTAL

							31/12/2015						
		Exposure	e values			Risk expo	sure amounts			Stock	of provisions		
	A-II	RB	F-I	IRB	A-l	IRB	F-IF	₹B	A-I	IRB	F-1	RB	Coverage Ratio -
(min EUR. %)	Non-defaulted	Defaulted	Default Stock ¹										
Central banks and central governments	0	0			0	0				0			
Lentral Danks and central dovernments Institutions	0	0	0	0	0	0	0	0	0	0	0	,	
Corporates	ő	ŏ	ő	ő	ő	ŏ	ŏ	ŏ	ő	ő	ŏ	ì	· -
Comorates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	Ċ	
Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	(-
Retail	0	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	0	9	
Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: pop-SMF	0	0	0	0	0	0	0		0	0	0	,	
Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	,	
Retail - Other Retail	ő	ŏ	ő	ő	ő	ő	ŏ	ŏ	ő	ő	ŏ	ì	
Retail - Other Retail - Of Which: SME	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō	i	-
Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	(-
Faulty		0	0		0	0	0	0	0	0	0		
Securitisation										_			
Other non-credit obligation assets		0	0	0	0	0	0	0	0	0	0		
IRB TOTAL	0	. 0		0		0		. 0					



							31/12/2015						
		Exposur	e values			Risk expo	sure amounts			Stock	of provisions		
	A-IF	В	F-I	RB	A-I	RB	F-IF	RB	A-	IRB	F-	IRB	Coverage Ratio -
(min EUR. %)	Non-defaulted		Non-defaulted		Non-defaulted		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Default Stock ¹
Central banks and central enverments Institutions Commonter. of Within Socialised Leeding Real Social Social Social Social Leeding Real Social Commonter Leeding Real Social Commonter Leeding Real Commonter L	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0		
Securitisation													
Other non-credit obligation assets	0	- 0	0		0	- 0	0	0	0	0	0		
IRB TOTAL	0		0		0					0)

Ī							31/12/2015						
		Exposur					sure amounts				of provisions		
	A-II	88	F	IRB	A-II	RB	F-IR	В	A-I	RB	E	RB	Coverage Ratio -
(min EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Default Stock ¹
Ferriral hanks and rental amovements. Institution Convenies. Of Which Scientistical Lending Convenies. Of Which Scientistical Lending Convenies. Of Which Scientistical Lending Exclusion Scientistics of Convenience of the Scientistic Convenience Retail - Scientistic Convenience of Lending Convenience of Minch Scientistics Retail - Convenience of Lending Revolution Beautiful Convenience of Lending Convenience of	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	
¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)													

							31/12/2015						
		Exposur	e values			Risk expo	sure amounts			Stock	of provisions		
	A-I	RB	F-I	IRB	A-	IRB	F-IF	₹B	A-I	IRB	FE.	IRB	Coverage Ratio -
(min EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Default Stock ¹
Central basis and central dovernments. Institutions Consecution Retail Editail Secured on real estate consecution Datail Security Consecution Datail Secution Datail Security Consecution Datail Security Consecution Da	000000000000000000000000000000000000000	000000000000000000000000000000000000000	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	000000000000000000000000000000000000000	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0		0



		Baseline Scenario								
			31/12/20	16		31/12/20	17		31/12/20	18
	(min EUR, %)	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
	Central banks and central governments	-	0	-	-	0	-	-	0	-
	Institutions	0.0%	3	45.0%	0.0%	3	45.0%	0.0%	4	45.0%
	Corporates	0.6%	5,450	47.8%	0.5%	5,619	46.9%	0.5%	5,783	46.1%
	Corporates - Of Which: Specialised Lending	1.0%	385	58.1%	1.0%	415		1.0%	445	55.4%
	Corporates - Of Which: SME	0.6%	4,148	47.4%	0.5%	4,216		0.5%	4,281	45.6%
	Retail	0.3%	1,832	33.0%	0.3%	2,048	31.8%		2,270	31.0%
	Retail - Secured on real estate property	0.1%	1,091	26.3%	0.1%	1,118		0.1%	1,147	21.8%
Banco de Sabadell S.A.	Retail - Secured on real estate property - Of Which: SME	0.2%	676	31.1%	0.2%	685	29.7%	0.2%	693 454	28.5%
Dalico de Sabadeli S.A.	Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving	0.0%	415	19.9%		434	17.0%	0.0%		15.1%
	Retail - Qualifying Revolving Retail - Other Retail	1.0% 1.1%	105 636	53.8% 50.8%	1.1% 1.1%	171 758		1.2% 1.2%	241 882	58.4% 50.1%
	Retail - Other Retail - Of Which: SMF	0.8%	459	52.4%	0.7%	758 508		0.7%	558	50.1%
	Retail - Other Retail - Of Which: onn-SME Retail - Other Retail - Of Which: non-SME	1.7%	177	46.7%	1.7%	250		1.8%	324	50.0%
	Equity	0.8%	4	90.0%	0.8%	230	90.0%	0.8%	13	90.0%
	Securitisation	0.676	- 7	50.0%	0.076	,	90.010	0.076	13	90.0%
	Other non-credit obligation assets		0		-	0		-	0	
	IRB TOTAL	0.4%	7,290	43.1%	0.4%	7,680	41.8%	0.4%	8,070	40.7%

				Adverse Sce	nario					
	31/12/20:	16		31/12/20	17	31/12/2018				
Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	rate Provisions			
-	0		-	0	-	-	0			
0.1%	3	45.0%	0.1%	4	45.0%	0.1%	5	45.0		
1.4%	5,752 423	48.3% 59.3%	1.4%	6,176 475	47.6% 56.9%	1.6% 1.5%	6,630 518	47.: 55.4		
1.5%	4,277	39.3% 47.3%	1.5%	4.463	50.9% 46.4%	2.1%	4.721	45.1		
		47.3% 37.0%				0.8%		35.		
0.7%	2,193 1,290	37.0%	0.7%	2,667 1.428	36.7% 27.6%	0.8%	3,166 1,627	35.		
1.2%	714	29.0%	1.1%	754	27.0%	0.4%	780	25.		
0.2%	57S	31.0% 27.1%	0.2%	674	24.8%	0.8%	847	29.		
1.6%	141	60.0%	1.9%	251	62.9%	1.8%	353	63.		
2.0%	762	55.2%	2.1%	989	55.6%	1.9%	1.186	55.		
1.5%	535	56.5%	1.4%	635	55.7%	1.3%	722	55.		
2.8%	228	52.1%	3.0%	354	55.4%	2.8%	464	56		
0.8%	4	90.0%	0.8%	9	90.0%	0.8%	13	90.		
	i i				10.011					
-	0	-	-	0	-	-	0			
0.9%	7,952	44.6%	0.9%	8,856	43,8%	1.0%	9.813	42.4		

						Baseline Sce	nario			
			31/12/20	16		31/12/20:	17		31/12/20:	18
		Impairment	Stock of	Coverage Ratio -	Impairment		Coverage Ratio -	Impairment		Coverage Ratio -
	(min EUR, %)	rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹
	Central banks and central governments		0			0			0	
	Institutions	0.0%	0	45.0%	0.0%	0	45.0%	0.0%	1	45.0%
	Corporates	0.6%	5,324	48.1%	0.5%	5,468	47.2%	0.5%	5,606	46.5%
	Corporates - Of Which: Specialised Lending	1.2%	363	59.0%	1.2%	389	57.5%	1.2%	413	56.3%
	Corporates - Of Which: SME	0.5%	4.092	47.9%	0.5%	4.148	47.0%	0.5%	4.202	46.2%
	Retail	0.4%	1,592	33.7%	0.3%	1,691	32.1%	0.3%	1,788	31.0%
	Retail - Secured on real estate property	0.1%	1.028	28.3%	0.1%	1.048	26.4%	0.1%	1.068	25.0%
	Retail - Secured on real estate property - Of Which: SME	0.2%	675	31.1%	0.2%	684	29.7%	0.2%	692	28.5%
Spain	Retail - Secured on real estate property - Of Which: non-SME	0.1%	352	23.3%	0.1%	364	21.1%	0.1%	376	19.6%
	Retail - Oualifving Revolving	0.5%	6	38.2%	0.5%	11	38.0%	0.5%	16	38.1%
	Retail - Other Retail	0.9%	559	49.4%	0.8%	632	47.6%	0.8%	704	46.4%
	Retail - Other Retail - Of Which: SMF	0.8%	457	52.4%	0.7%	506	51.0%	0.7%	556	50.0%
	Retail - Other Retail - Of Which: non-SME	1.1%	102	39.0%	0.9%	126	37.3%	0.9%	148	36.4%
	Equity	0.8%	4	90.0%	0.8%	9	90.0%	0.8%	13	90.0%
	Securitisation									
	Other non-credit obligation assets		0		-	0			0	
	IRB TOTAL	0.5%	6,921	43.9%	0.4%	7,168	42.7%	0.4%	7,407	41.7%

				Adverse Scen	nario					
	31/12/20	16		31/12/20	17		31/12/20	18		
Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate				
	0			0			0			
0.1%	0	45.0%	0.1%	1	45.0%	0.1%	1	45.0		
1.5%	5,598	48.6%	1.4%	5,968	48.0%	1.7%	6,375	47.5		
2.1%	397	60.5%	2.0%	440	58.1%	1.7%	475	56.6		
1.5%	4.207	47.9%	1.4%	4.366	47.0%	2.2%	4.601	46.4		
1.0%	1,853	37.1%	0.9%	2,102	36.2%	0.8%	2,326	35.1		
0.6%	1.182	31.3%	0.5%	1.279	29.9%	0.5%	1.374	28.4		
1.2%	713	31.6%	1.1%	752	30.5%	0.8%	778	29.5		
0.5%	470	30.8%	0.4%	527	29.0%	0.5%	596	27.1		
0.7%	8	46.0%	0.7%	16	46.0%	0.6%	22	45.5		
1.6%	662	53.5%	1.5%	807	52,4%	1.3%	929	51.0		
1.5%	533	56.5%	1.5%	633	55.7%	1.3%	719	55.0		
2.0%	129	43.5%	1.8%	174	42.9%	1.5%	210	42		
0.8%	4	90.0%	0.8%	9	90.0%	0.8%	13	90.0		
-	0			0		-	0			
1.2%	7,455	45.2%	1.1%	8,080	44.3%	1.2%	8,715	43.5		

						Baseline Sce	nario			
			31/12/20	16		31/12/20:	17		31/12/20:	l8
		Impairment	Stock of	Coverage Ratio -	Impairment	Stock of	Coverage Ratio -	Impairment		Coverage Ratio -
	(min EUR, %)	rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹
	Central banks and central governments		0			0			0	
	Institutions	0.0%	0	45.0%	0.0%	0	45.0%	0.0%	0	45.0%
	Corporates	1.2%	23	59.2%	1.1%	27	57.5%	1.1%	30	56.4%
	Corporates - Of Which: Specialised Lending	0.6%	0	45.0%	0.5%	0	45.0%	0.6%	0	45.0%
	Corporates - Of Which: SME	3.4%	22	60.1%	3.3%	24	58.9%	3.4%	27	58.0%
	Retail	0.3%	224	28.9%	0.3%	340	30.9%	0.3%	464	32.1%
	Retail - Secured on real estate property	0.0%	51	8.5%	0.0%	57	6.7%	0.0%	64	5.9%
	Retail - Secured on real estate property - Of Which: SME	0.5%	0	11.7%	0.5%	0	11.2%	0.5%	0	11.5%
United Kingdom	Retail - Secured on real estate property - Of Which: non-SME	0.0%	51	8.5%	0.0%	57	6.7%	0.0%	63	5.9%
_	Retail - Oualifving Revolving	1.2%	99	55.6%	1.3%	160	59.2%	1.4%	225	61.0%
	Retail - Other Retail	2.7%	74	66.9%	3.0%	123	72.2%	3.3%	175	74.7%
	Retail - Other Retail - Of Which: SME	0.5%	0	75.7%	0.5%	0	69.7%	0.5%	0	65.9%
	Retail - Other Retail - Of Which: non-SME	2.7%	74	66.9%	3.0%	123	72.2%	3.3%	175	74.7%
	Equity			-	-	0		-	0	
	Securitisation									
	Other non-credit obligation assets		0	-		0		-	0	
	IRB TOTAL	0.3%	248	30.5%	0.3%	367	32.0%	0.4%	494	32.9%

				Adverse Sce	nario			
	31/12/20:	16		31/12/20	17		31/12/20	18
Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
-	0			0	-		0	
0.0%	0	45.0%	0.0%	0	45.0%	0.0%	0	45.0%
2.1%	26	60.2%	2.0%	32	59.2%	1.7%	37	58.4%
1.0%	0	45.0%	1.0%	0	45.0%	0.9%	0	45.0%
5.7%	24	61.8%	5.8%	28	61.7%	5.2%	32	61.2%
0.5%	318	36.5%	0.6%	539	39.3%	0.8%	802	34.8%
0.1%	89	16.0%	0.1%	126	15.3%	0.3%	220	14.4%
4.8%	1	40.0%	4.2%	1	39.9%	2.7%	1	38.6%
0.1%	88	15.9%	0.1%	125	15.2%	0.3%	218	14.3%
1.8%	132	61.4%	2.2%	234	64.7%	2.1%	330	65.9%
4.1%	98	72.5%	5.0%	178	77.8%	4.9%	253	80.0%
0.9%	0	73.6%	0.8%	0	67.6%	0.6%	0	64.2%
4.1%	98	72.5%	5.0%	178	77.8%	4.9%	253	80.0%
-	0	-	-	0	-	-	0	
-	0	-	-	0	-	-	0	
0.5%	345	37.6%	0.6%	571	40.0%	0.8%	839	35.4%

						Baseline Sce	nario			
			31/12/20	16		31/12/20	17		31/12/201	18
		Impairment	Stock of	Coverage Ratio -	Impairment	Stock of	Coverage Ratio -	Impairment		Coverage Ratio -
	(min EUR, %)	rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹
	Central banks and central governments	-	0			0			0	-
	Institutions	0.0%	0	45.0%	0.0%	0	45.0%	0.0%	0	45.0%
	Corporates	0.7%	25	44.4%	0.6%	36	44.5%	0.7%	47	44.6%
	Corporates - Of Which: Specialised Lending	0.6%	7	45.0%	0.5%	10	45.0%	0.6%	13	45.0%
	Corporates - Of Which: SME	1.9%	5	42.6%	1.8%	9	42.7%	1.9%	14	42.8%
	Retail	0.1%	1	37.2%	0.1%	1	28.9%	0.1%	1	24.4%
	Retail - Secured on real estate property	0.0%	0	36.7%	0.0%	0	27.5%	0.0%	0	22.5%
	Retail - Secured on real estate property - Of Which: SME	l-	0	-	-	0	-	-	0	-
United States	Retail - Secured on real estate property - Of Which: non-SME	0.0%	0	36.7%	0.0%	0	27.5%	0.0%	0	22.5%
	Retail - Qualifying Revolving	0.2%	0	38.2%	0.2%	0	38.0%	0.2%	0	38.1%
	Retail - Other Retail	1.0%	0	44.2%	0.7%	0	44.0%	0.5%	0	43.8%
	Retail - Other Retail - Of Which: SME	1.2%	0	45.1%	0.8%	0	45.1%	0.6%	0	45.1%
	Retail - Other Retail - Of Which: non-SME	0.3%	0	33.2%	0.3%	0	33.1%	0.3%	0	33.3%
	Equity	l-	0	-	-	0	-	-	0	-
	Securitisation									
	Other non-credit obligation assets	-	0			0	-		0	
	IRB TOTAL	0.6%	25	44.1%	0.6%	37	44.0%	0.6%	48	44.0%

				Adverse Sce	nario			
	31/12/20	16		31/12/20	17		31/12/20	18
Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
-	0			0		-	0	
0.0%	0	45.0%	0.0%	0	45.0%	0.0%	0	45.0%
1.4%	38	45.3%	1.4%	62	45.4%	1.2%	82	45.4%
1.0%	9	45.0%	1.0%	15	45.0%	0.9%	20	45.0%
4.7%	12	44.4%	5.1%	23	44.4%	4.7%	32	44.4%
0.4%	1	38.8%	0.3%	1	31.4%	0.3%	1	27.8%
0.3%	1	38.3%	0.3%	1	30.2%	0.2%	1	26.1%
-	0		-	0		-	0	
0.3%	1	38.3%	0.3%	1	30.2%	0.2%	1	26.1%
0.3%	0	46.0%	0.3%	0	46.0%	0.3%	0	45.5%
1.2%	0	44.8%	0.9%	0	44.8%	0.7%	0	44,7%
1.3%	0	45.1%	1.0%	0	45.1%	0.8%	0	45.1%
0.6%	0	42.0%	0.6%	0	42.0%	0.5%	l o	41.4%
	0	_	_	0	_		0	
	0	-	-	0		-	0	-
1.3%	38	45.1%	1.3%	63	45.1%	1.2%	83	45.1%



					Baseline Sce	nario			
		31/12/20	16		31/12/20	17		31/12/20:	18
	Impairment		Coverage Ratio -	Impairment	Stock of	Coverage Ratio -	Impairment	Stock of	Coverage Ratio
(min EUR, %)	rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹
Central banks and central governments		0			0			0	
Institutions		0	-	-	0	-	-	0	
Corporates		0	-	-	0	-	-	0	
Corporates - Of Which: Specialised Lending		0	-	-	0	-	-	0	
Corporates - Of Which: SME		0	-	-	0	-	-	0	
Retail		0	-	-	0	-	-	0	
Retail - Secured on real estate property		0	-	-	0	-	-	0	
Retail - Secured on real estate property - Of Which: SME		0	-	-	0	-	-	0	
Retail - Secured on real estate property - Of Which: non-SME		0	-	-	0	-	-	0	
Retail - Qualifying Revolving		0	-	-	0	-	-	0	
Retail - Other Retail		0	-	-	0	-	-	0	
Retail - Other Retail - Of Which: SME		0	-	-	0	-	-	0	
Retail - Other Retail - Of Which: non-SME		0	-	-	0	-	-	0	
Equity		0	-	-	0	-	-	0	
Securitisation									
Other non-credit obligation assets		0						0	
IRB TOTAL		0	-	-	0		-	0	

				Adverse Sce	nario			
	31/12/20			31/12/20			31/12/20	
Impairment	Stock of	Coverage Ratio -	Impairment	Stock of	Coverage Ratio -	Impairment	Stock of	Coverage Ratio -
rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0			0			0	
-	0			0			0	
	0		_	0			0	_
-	0			0			0	
	0		_	0			0	_
	0		_	0			0	_
				Ů				
	0						0	
—	0			0			0	

					Baseline Sce	nario			
		31/12/20	16		31/12/20	17		31/12/20	18
	Impairment	Stock of	Coverage Ratio -		Stock of	Coverage Ratio -		Stock of	Coverage Ratio -
(min EUR, %)	rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹
Central banks and central governments	-	0	-	-	0	-	-	0	-
Institutions		0	-	-	0	-	-	0	
Corporates	-	0	-	-	0	-	-	0	
Corporates - Of Which: Specialised Lending		0	-	-	0	-	-	0	
Corporates - Of Which: SME		0	-	-	0	-	-	0	
Retail	-	0	-	-	0	-	-	0	
Retail - Secured on real estate property		0	-	-	0	-	-	0	
Retail - Secured on real estate property - Of Which: SME	-	0	-	-	0	-	-	0	
Retail - Secured on real estate property - Of Which: non-SME		0	-	-	0	-	-	0	
Retail - Qualifying Revolving	-	0	-	-	0	-	-	0	
Retail - Other Retail		0	-	-	0	-	-	0	
Retail - Other Retail - Of Which: SME		0	-	-	0	-	-	0	
Retail - Other Retail - Of Which: non-SME	-	0	-	-	0	-	-	0	
Equity		0	-	_	0	-	_	0	
Securitisation									
Other non-credit obligation assets	-	0		-	0		-	0	
IRB TOTAL	-	0	-	-	0		-	0	

				Adverse Sce	nario			
	31/12/20	16		31/12/20	17		31/12/20	18
Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
	0			0			0	
-	0	-	-	0	-	-	0	
-	0	-	-	0	-	-	0	
-	0	-	-	0	-	-	0	
-	0	-	-	0	-	-	0	
-	0	-	-	0	-	-	0	
-	0	-	-	0	-	-	0	
-	0	-	-	0	-	-	0	
-	0	-	-	0	-	-	0	
-	0	-	-	0	-	-	0	
-	0	-	-	0	-	-	0	
-	0	-	-	0	-	-	0	
-	0	-	-	0	-	-	0	
-	0	-	-	0	-	-	0	
	0			0			0	
-	0			0			0	

		Baseline Scenario								
			31/12/20	16		31/12/20	17		31/12/20	18
		Impairment	Stock of	Coverage Ratio -	Impairment		Coverage Ratio -	Impairment		Coverage Ratio -
	(min EUR, %)			Default Stock ¹	rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹
Cer	ntral banks and central governments		0			0			0	
Ins	stitutions	-	0	-	-	0	-	-	0	
Con	morates	-	0	-	-	0	-	-	0	
	Corporates - Of Which: Specialised Lending	-	0	-	-	0	-	-	0	
	Corporates - Of Which: SME	-	0	-	-	0	-	-	0	
Ret		-	0	-	-	0	-	-	0	
	Retail - Secured on real estate property	-	0	-	-	0	-	-	0	
	Retail - Secured on real estate property - Of Which: SME	-	0	-	-	0	-	-	0	
	Retail - Secured on real estate property - Of Which: non-SME	-	0	-	-	0	-	-	0	
	Retail - Oualifving Revolving	-	0	-	-	0	-	-	0	
	Retail - Other Retail	-	0	-	-	0	-	-		
	Retail - Other Retail - Of Which: SMF	-	0	-	-	0	-	-		
	Retail - Other Retail - Of Which: non-SME	-	0	-	-	0	-	-	0	
	uitv	-	0	-	-	0	-			
	curitisation									
	her non-credit obligation assets	-	0	-	-	0	-		0	-
IRB TOTAL			0	-	-	0			. 0	
1 Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)										

	Adverse Scenario									
31/12/2016				31/12/20	17	31/12/2018				
Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio Default Stock ¹		
	0	-	,	0		,	0			
- :	0			0	1	1	0			
	0			0	1	1	0			
-	0	-	-	0	-	-	0			
	0	-	-	0	-	-	0			
	0			0		1	0			
-	ō	-	-	0	-	-	0			
-	0	-	-	0	-	-	0			
	0	1		0			0			
-	ō	-	-	0	-	-	0			
	0	-	-	0	-	-	0			
	0			0			0			
-	ő	-	-	ő		-	ŏ			

					Baseline Sce	nario			
		31/12/20	16		31/12/20	17	7 31/12/2018		
	Impairment	Stock of	Coverage Ratio -	Impairment	Stock of	Coverage Ratio -	Impairment	Stock of	
(min EUR, %)	rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹
Central banks and central governments	-	0		-	0			0	
Institutions		0	-	-	0	-	-	0	
Comorates		0	-	-	0	-	-	0	
Comprates - Of Which: Specialised Lending		0	-	-	0	-	-	0	
Corporates - Of Which: SME		0	-	-	0	-	-	0	
Retail	-	0	-	-	0	-	-	0	
Retail - Secured on real estate property	-	0	-	-	0	-	-	0	
Retail - Secured on real estate property - Of Which: SME		0	-	-	0	-	-	0	
Retail - Secured on real estate property - Of Which: non-SMF		0	-	-	0	-	-	0	
Retail - Qualifying Revolving		0	-	-	0	-	-	0	
Retail - Other Retail - Of Which: SME	1	U	-	-	0	-	-	0	
Retail - Other Retail - Of Which: SMC Retail - Other Retail - Of Which: non-SME	1	0	-	-	0	-	-	0	
Retail - Other Retail - Of Which: non-swic		0	-		0	-			
Faurt Securitisation		U		-	U			U	
Securitisation Other non-credit obligation assets		0			0			0	
Urner non-creat obligation assets IRB TOTAL		ů	-		0		_		
INDIVIAL.									

	Adverse Scenario									
	31/12/20	16		31/12/20	17	31/12/2018				
Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹		
-	0	-	-	0	-	-	0	-		
-	0	-	-	0	-	-	0	-		
	0]		0			0			
	0			0			0	_		
-	ő	-	-	ő		-	ő			
-	0	-	-	0	-	-	0			
-	0	-	-	0	-	-	0			
-	0	-	-	0	-	-	0			
-	0	-	-	0	-	-	0			
-	0	-	-	0	-	-	0	-		
-	0	-	-	0	-	-	0	-		
1		-		0			0	-		
			-	U		-	U			
-	0	-	-	0		-	0			
-	0	-		ō			ō			



Impairment Stock of Coverage Ratio Impairment Im										
(min EUR, %) Impairment Stock of Coverage Ratio - Impairment of Coverage Ratio - Impairment Stock of Coverage Ratio - Impairment Stock of Coverage Ratio - Impairment of Coverage Ratio - Impairment Stock of Coverage Ratio - Impairment			Baseline Scenario							
(mh CRP, %) rate Provisions Default Stock rate Provisions Of Institutions Control of		31/12/2018			31/12/20		016	31/12/20		
Central banks and central covernments	overage Ratio	Stock of	Impairment	Coverage Ratio -	Stock of		Coverage Ratio -	Stock of	Impairment	
Institutions	Default Stock	Provisions	rate	Default Stock ¹	Provisions	rate	Default Stock ¹	Provisions	rate	(min EUR, %)
Corporates		- 0			0		-	0		
Francester = 0f Wilsful Code Furtise		- 0	-		0			0		Institutions
Corporates - Of Which: SME - 0 0		- 0	-		0	-	-	0		Corporates
		- 0	-		0	-	-	0		Cornorates - Of Which: Specialised Lending
0		- 0	-		0			0		Corporates - Of Which: SME
		- 0	-		0	-	-	0		Retail
Retail - Secured on real estate property - 0 0 0		- 0	-		0			0		Retail - Secured on real estate property
Retail - Secured on real estate property - Of Which: SME - 0 0		- 0	-		0	-	-	0		Retail - Secured on real estate property - Of Which: SME
Retail - Secured on real estate property - Of Which: non-SME - 0 0		- 0	-		0	-	-	0		Retail - Secured on real estate property - Of Which: non-SME
Retail - Qualifying Revolving - 0 0		. 0			0		-	0		Retail - Qualifying Revolving
Retail - Other Retail - O O O		- 0	-		0			0		Retail - Other Retail
Retail - Other Retail - Of Which: SME - 0 0		- 0	-		0			0		Retail - Other Retail - Of Which: SME
Retail - Other Retail - Of Which: non-SME - 0 0		- 0	-		0	-	-	0		Retail - Other Retail - Of Which: non-SME
Equity - 0 0		- 0	-		0			0		Equity
Securitisation										Securitisation
Other non-credit obligation assets - 0 0		- 0			0		-	0		Other non-credit obligation assets
IRB TOTAL - 0 0 0		. 0			0	-		0		IRB TOTAL

	Adverse Scenario							
	31/12/2016			31/12/20	17		31/12/20	18
Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
-	0		-	0	-	-	0	
-	0	-	-	0	-	-	0	-
-	0	-	-	U		-	U	-
-	0	-	-	0		-	0	-
1	0			0		1	0	
-	0	_		0	_		0	
-	ō	-	-	ō	-	-	ō	
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0		-	0			0	-
	0			0			0	
	0			0			0	

					Baseline Sce	nario			
		31/12/20	16		31/12/20	17		31/12/20:	18
	Impairment	Stock of	Coverage Ratio -	Impairment	Stock of	Coverage Ratio -	Impairment	Stock of	Coverage Ratio
(min EUR, %)	rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹
Central hanks and central governments		0			0		-	0	
Institutions	-	0	-	-	0	-		0	
Corporates	-	0	-	-	0	-	-	0	
Corporates - Of Which: Specialised Lending	-	0	-	-	0	-		0	
Corporates - Of Which: SME	-	0	-	-	0	-	-	0	
Retail	-	0	-	-	0	-		0	
Retail - Secured on real estate property	-	0	-	-	0	-	-	0	
Retail - Secured on real estate property - Of Which: SME	-	0	-	-	0	-		0	
Retail - Secured on real estate property - Of Which: non-SME	-	0	-	-	0	-	-	0	
Retail - Qualifying Revolving	-	0	-	-	0	-		0	
Retail - Other Retail	-	0	-	-	0	-	-	0	
Retail - Other Retail - Of Which: SME	-	0	-	-	0	-	-	0	
Retail - Other Retail - Of Which; non-SME	-	0	-	-	0	-	-	0	
Equity	-	0	-	-	0	-	-	0	
Securitisation									
Other non-credit obligation assets	-	0	-	-	0	-	-	0	
TOR TOTAL		0	_		0	-		_	

	Adverse Scenario							
31/12/2016				31/12/20	17		31/12/20	18
Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
	0			0			0	
-	0	-	-	0	-	-	0	
-	0	-	-	0	-	-	0	
-	0	-	-	0	-	-	0	
-	0	-	-	0	-	-	0	
-	0	-	-	0	-	-	0	
-	0	-	-	0	-	-	0	
-	0	-	-	0	-	-	0	
-	0	-	-	0	-	-	0	
-	0	-	-	U		-	U	
-	0	-	-	U		-	U	
-	0	-	-	0		-	0	
-		-		0			0	
-	U	-		0			U	
	0			0			0	
	0		-	0			0	

		31/12/20				Baseline Scenario								
					31/12/20:	17		31/12/2018						
	Impairment		Coverage Ratio -	Impairment		Coverage Ratio -			Coverage Ratio					
(min EUR, %)	rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock					
Central banks and central governments		0			0			0						
Institutions		0	-	-	0	-	-	0						
Comprates		. 0	-	-	0	-	-	0						
Corporates - Of Which: Specialised Lending		0	-	-	0	-	-	0						
Corporates - Of Which: SME		. 0	-	-	0	-	-	0						
Retail		0	-	-	0	-	-	0						
Retail - Secured on real estate property		. 0	-	-	0	-	-	0						
Retail - Secured on real estate property - Of Which: SME		0	-	-	0	-	-	0						
Retail - Secured on real estate property - Of Which: non-SME		. 0	-	-	0	-	-	0						
Retail - Qualifying Revolving		0	-	-	0	-	-	0						
Retail - Other Retail		0	-	-	0	_		0						
Retail - Other Retail - Of Which: SME		ō	-	-	ō	-	-	ō						
Retail - Other Retail - Of Which: non-SME		0	-	-	0	_		0						
Equity					0	_		0	l					
Securitisation														
Other non-credit obligation assets		0	-	-	0	-		0						
IRB TOTAL		Ō	-		ō			0						

Adverse Scenario										
	31/12/20	16		31/12/20	17	31/12/2018				
Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹		
-	0			0	-	-	0			
-	0	-	-	0	-	-	0			
-	0	1	-	0		-	0			
- :	0]		0			0			
	0			0			0			
-	ő	-	-	0		-	ő			
-	0	-	-	0	-	-	0			
-	0	-	-	0	-	-	0			
-	0	-	-	0	-	-	0			
-	0	-	-	0	-	-	0			
-	0	-	-	0	-	-	0			
-	0	-	-	0	-	-	0			
-		-	-	0			0			
				0						
	0			0		- :	0			



					31/12/2015				
		Exposure	Exposure values		re amounts	Stock of p	provisions	Coverage Ratio -	
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Default Stock ¹	
	Central governments or central banks	25,513	0	1,005	0	0	0	0.0%	
	Regional governments or local authorities	4,382	11	1	16	0	0	0.0%	
	Public sector entities	3,104	22	241	15	0	6	20.7%	
	Multilateral Development Banks	0	0	0	0	0	0	0.0%	
	International Organisations	0	0	0	0	0	0	0.0%	
	Institutions	1,733	0	585	0	1	3	68.3%	
	Corporates	5,072	218	3,807	268	159	114	33.5%	
	of which: SME	2,581	24	2,079	9	25	40	59.2%	
	Retail	3,389	195	2,187	210	29	101	37.5%	
Banco de Sabadell S.A.	of which: SME	1,029	21	537	21	9	18	46.0%	
Dalico de Sabadeli S.A.	Secured by mortgages on immovable property	32,478	2,786	11,528	2,356	433	865	23.7%	
	of which: SME	748	31	240	27	5	97	75.9%	
	Items associated with particularly high risk	0	0	0	0	0	0	0.0%	
	Covered bonds	106	0	21	0	0	0	0.0%	
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.0%	
	Collective investments undertakings (CIU)	130	0	120	0	0	0	59.2%	
	Equity	0	0	0	0	0	0	0.0%	
	Securitisation								
	Other exposures	25,657	11	16,860	16		18	62.2%	
	Standardised Total	101,565	3,243	36,354	2,881	6,362	1,108	25.5%	

	Standardised Total
10 0	

					31/12/2015			
		Exposure	values	Risk exposu	re amounts	Stock of p	rovisions	Coverage Ratio -
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Default Stock ¹
	Central governments or central banks	9,555	0	0	0	0	0	0.0%
	Regional governments or local authorities	4,375	11	0	16	0	0	0.0%
	Public sector entities	2,129	22	241	15	0	6	20.7%
	Multilateral Development Banks	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0.0%
	Institutions	569	0	249	0	0	0	138.8%
	Corporates	2,382	208		266	134	108	34.3%
	of which: SME	571	15		8	5	34	69.3%
	Retail	2,466	149		159	24	97	39.5%
Spain	of which: SME	449	11	241	9	6	16	60.2%
эран	Secured by mortgages on immovable property	22,007	2,277	7,714	1,857	216	732	24.3%
	of which: SME	494	11	143	7	3	8	41.5%
	Items associated with particularly high risk	0	0	0	0	0	0	0.0%
	Covered bonds	106	0	21	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	130	0	119	0	0	0	59.2%
	Equity	0	0	0	0	0	0	0.0%
	Securitisation							
	Other exposures	23,472	11			5,732		32.6%
	Standardised Total	67,189	2,678	26,783	2,328	6,106	947	26.2%

								Coverage Ratio -
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Default Stock ¹
	Central governments or central banks	5,393	0	412	0	0	0	0.0%
	Regional governments or local authorities	0	0	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0.0%
	Institutions	703	0	159	0	0	0	0.0%
	Corporates	45	0	45	0	0	0	25.0%
	of which: SME	30	0	30	0	0	0	0.0%
	Retail	525	36	355	38	1	1	11.3%
United Kingdom	of which: SME	316	7	189	9	1	1	7.9%
Officed Kingdoff	Secured by mortgages on immovable property	7,609	416	2,659	412	49	19	4.4%
	of which: SME	27	0	7	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0) 0		0	0	0.0%

					31/12/2015			
		Exposure	values	Risk exposu	ıre amounts	Stock of	provisions	Coverage Ratio -
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Default Stock ¹
	Central governments or central banks	5,393	0	412	0	0	(0.0%
	Regional governments or local authorities	0	0	0	0	0	(0.0%
	Public sector entities	0	0	0	0	0	(0.0%
	Multilateral Development Banks	0	0	0	0	0	(0.0%
	International Organisations	0	0	0	0	0	(0.0%
	Institutions	703	0	159	0	0	(0.0%
	Corporates	45	0	45	0	0	(25.0%
	of which: SME	30	0	30	0	0	(0.0%
	Retail	525	36	355	38	1	1	11.3%
United Kingdom	of which: SME	316	7	189	9	1	1	7.9%
Officed Kingdom	Secured by mortgages on immovable property	7,609	416	2,659	412	49	19	4.4%
	of which: SME	27	0	7	0	0	(0.0%
	Items associated with particularly high risk	0	0	0	0	0	(0.0%
	Covered bonds	0	0	0	0	0	(0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	9	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	(0.0%
	Equity	0	0	0	0	0		0.0%
	Securitisation							
	Other exposures	890		474		0		0.0%
	Standardised Total	15,165	452	4,103	450	51	20	4.5%
Computed as: Stock of provisions for defaulted sto	ock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)							

				Baseline Sce	nario			
	31/12/20	16		31/12/20	17		18	
Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
0.1%	5	40.2%	0.1%	9	40.2%	0.1%	14	40.2%
0.1%	11	64.6%	0.1%	13	62.7%	0.1%	15	61.8%
0.2%	10	27.7%	0.2%	12	30.2%	0.2%	15	32.0%
-	0	-	-	0	-	-	0	-
0.1%	0	40.0%	0.1%	0	40.0%	0.1%	0	40.0%
0.1%	2	48.5%	0.1%	4	47.0%	0.1%	5	46.4%
1.0%		40.0%	1.0%	387	41.5%	0.9%	437	42.4%
0.7%	79	53.3%	0.6%	95	50.2%	0.6%	110	48.6%
1.3%	214	48.5%	1.1%	252	46.7%	1.0%	286	45.7%
1.0%	42	49.2%	0.9%	51	47.2%	0.9%	61	46.0%
0.1%	1,513	25.8%	0.1%	1,551	23.9%	0.1%	1,591	22.5%
0.2%	103	65.7%	0.2%	104	58.8%	0.2%	105	53.6%
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
1.6%	2	47.4%	1.6%	4	47.2%	1.6%	6	47.2%
-	0			0	-		0	-
0.1%	82	56.6%	0.0%	88	54.7%	0.1%	93	50.8%
0.2%	2,175	29.2%	0.2%	2,321	28.0%	0.2%	2,462	27.2%

	Baseline Scenario													
	31/12/20	16		31/12/20	17		31/12/20	18						
Impairment	Stock of	Coverage Ratio -	Impairment	Stock of	Coverage Ratio -	Impairment	Stock of	Coverage Ratio -						
rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹						
0.1%	4	40.0%	0.1%	8	40.0%	0.1%	12	40.0%						
0.1%	11	64.6%	0.1%	13	62.7%	0.1%	15	61.8%						
0.2%	10	27.7%	0.2%	12	30.2%	0.2%	15	32.0%						
	0	-	-	0	-	-	0	-						
-	0	-	-	0	-	-	0	-						
0.1%	1	45.1%	0.1%	1	45.0%	0.1%	1	45.0%						
1.4%	291	39.8%	1.4%	328	41.1%	1.4%	363	42.0%						
1.1%	46	60.4%	1.1%	52	55.4%	1.1%	58	52.3%						
1.3%	180	46,9%	1.1%	206	44.9%	1.0%	229	43.8%						
1.3%	28	53.1%	1.1%	33	49.5%	1.2%	38	47.7%						
0.2%	1.119	26,4%	0.1%	1.148	24.6%	0.1%	1.178	23,3%						
0.2%	12	23.9%	0.2%	12	18.3%	0.2%	13	15.5%						
	0	_	-	0		-	i o							
	Ó	-	-	0	-	-	i o	-						
	0			0			0							
1,6%	2	47,4%	1.6%	4	47.2%	1.6%	6	47.2%						
	0		-			-	l 0							
				_										
0.1%	64	61.8%	0.0%	66	56.5%	0.0%	68	53.1%						
0.3%	1,682	29.7%	0.2%	1,787	28.5%	0.2%	1,889	27.7%						

			nario	Baseline Sce				
18	31/12/20		17	31/12/20		16	31/12/201	
Coverage Ratio - Default Stock ¹	Stock of Provisions	Impairment rate	Coverage Ratio - Default Stock ¹	Stock of Provisions	Impairment rate	Coverage Ratio - Default Stock ¹	Stock of Provisions	Impairment rate
40.09	1	0.0%	40.0%	1	0.0%	40.0%	0	0.0%
	0	-	-	0	-	-	0	-
	0	-	-	0	-		0	-
	0	-	-	0	-	-	0	-
	0	-	-	0	-	-	0	-
45.59	3	0.1%	45.7%	2	0.2%	45.0%	1	0.2%
46.29	1	0.7%	45.7%	1	0.7%	44.2%	0	0.7%
47.09	1	0.8%	46.3%	1	0.7%	44.4%	0	0.8%
56.39	26	1.3%	54.9%	19	1.2%	52.6%	13	1.2%
37.89	10	0.6%	37.7%	8	0.6%	37.4%	6	0.6%
	128	0.1%	11.0%	120	0.1%	11.6%	111	0.1%
1.99	0	0.0%	1.9%	0	0.0%	2.1%	0	0.0%
	0	-	-	0	-	-	0	-
	0	-	-	0	-	-	0	-
	0	-	-	0	-	-	0	-
	0	-	-	0	-	-	0	-
	0			0	-	-	0	
35.19	7	0.5%	34.8%	4	0.3%	34.6%		0.3%
	166	0.2%	13.8%	146	0.1%	13.6%	127	0.1%



					31/12/2015			
		Exposure	values	Risk exposu	re amounts	Stock of p	rovisions	Coverage Ratio -
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Default Stock ¹
	Central governments or central banks	2,871	0	0	0	0	0	0.0%
	Regional governments or local authorities	7	0	0	0	0	0	0.0%
	Public sector entities	976	0	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0.0%
	Institutions	50	0	15	0	0	0	0.0%
	Corporates	1,662	1	1,634	2	23	1	27.1%
	of which: SME	1,345	1	1,318	1	18	1	40.7%
	Retail	158	2	86	3	2	1	33.2%
United States	of which: SME	117	1	60	1	1	1	40.9%
Officed States	Secured by mortgages on immovable property	2,283	22	951	22	158	15	39.4%
	of which: SME	172	8	71	8	2	5	38.7%
	Items associated with particularly high risk	0	0	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0.0%
	Equity	0	0	0	0	0	0	0.0%
	Securitisation							
	Other exposures	98	0	23	0	0	0	0.0%
	Standardised Total	8,105	26	2,709	26	183	16	38.4%

1	Computed as: Stock of provisions for defaulted stock	k / default stock (as defined in paragraphs 59 and 61 of the Methodological note)	

				31/12/2015			
	Exposure	values	Risk exposu	ıre amounts	Stock of p	provisions	Coverage Ratio -
	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Default Stock ¹
Central governments or central banks	0	0	0	0	0	0	0.0%
Regional governments or local authorities	0	0	0	0	0	0	0.0%
Public sector entities	0	0	0	0	0	0	0.0%
Multilateral Development Banks	0	0	0	0	0	0	0.0%
International Organisations	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%
of which: SME	0	0	0	0	0	0	0.0%
Retail	0	0	0	0	0	0	0.0%
of which: SME	0	0	0	0	0	0	0.0%
Secured by mortgages on immovable property	0	0	0	0	0	0	0.0%
of which: SME	0	0	0	0	0	0	0.0%
Items associated with particularly high risk	0	0	0	0	0	0	0.0%
Covered bonds	0	0	0	0	0	0	0.0%
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.0%
Collective investments undertakings (CIU)	0	0	0	0	0	0	0.0%
Equity	0	0	0	0	0	0	0.0%
Securitisation							
Other exposures	0	0	0	0	0	0	0.0%
Standardised Total	0	0	0	0	0	0	0.0%

Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

				31/12/2015			
	Exposure	values	Risk exposu	ire amounts	Stock of	rovisions	Coverage Ratio -
	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Default Stock ¹
Central governments or central banks	0	0	0	0	0	0	0.0%
Regional governments or local authorities	0	0	0	0	0	0	0.0%
Public sector entities	0	0	0	0	0	0	0.0%
Multilateral Development Banks	0	0	0	0	0	0	0.0%
International Organisations	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%
of which: SME	0	0	0	0	0	0	0.0%
Retail	0	0	0	0	0	0	0.0%
of which: SME	0	0	0	0	0	0	0.0%
Secured by mortgages on immovable property	0	0	0	0	0	0	0.0%
of which: SME	0	0	0	0	0	0	0.0%
Items associated with particularly high risk	0	0	0	0	0	0	0.0%
Covered bonds	0	0	0	0	0	0	0.0%
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.0%
Collective investments undertakings (CIU)	0	0	0	0	0	0	0.0%
Equity	0	0	0	0	0		0.0%
Securitisation							
Other exposures	0	0	0	0	0	0	0.0%
Standardised Total	0	0	0	0	0	0	0.0%

Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

				Baseline Sce	nario			
	31/12/20	16		31/12/20	17		31/12/20	18
Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
0.0%	0	44.6%	0.0%	0	44.6%	0.0%	1	44.6%
-	0			0		-	0	-
0.0%	0	40.0%	0.0%	0	40.0%	0.0%	0	40.0%
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
0.0%	0	45.0%	0.0%	0	45.0%	0.0%	0	45.0%
0.2%	27	52.0%	0.2%	31	49.7%	0.2%	35	48.8%
0.2%	22	51.9%	0.2%	24	49.7%	0.2%	27	49.0%
0.6%	6	64.6%	0.6%	7	60.2%	0.6%	8	57.8%
0.6%	4	65.7%	0.6%	5	61.0%	0.6%	5	58.4%
0.0%	173	32.5%	0.0%	173	27.9%	0.0%	173	24.4%
0.0%	7	33.7%	0.0%	8	30.0%	0.0%	8	27.1%
-	0			0		-	0	-
-	0			0	-		0	
-	0	-	-	0	-	-	0	
-	0	-	-	0	-	-	0	
-	0			0			0	
0.0%	0	54.6%	0.0%	0	54.4%	0.0%	0	54.5%
0.1%	206	38.9%	0.1%	211	36.2%	0.1%	217	34.6%

				Baseline Sce	nario			
	31/12/20	16		31/12/20	17		31/12/20	18
Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹			Coverage Ratio - Default Stock ¹
-	0	-	-	0			0	
-	0	-	-	0	-	-	0	
-	0	-	-	0	-	-	0	
-	0	-	-	0	-	-	0	
-	0	-	-	0	-	-	0	
-	0	-	-	0		-	0	
-	0	-	-	0	-	-	0	
-	0	-	-	0	-	-	0	
-	0	-	-	0		-	0	
-	0	-	-	0	-	-	0	
-	0	-	-	0		-	0	
-	0	-	-	0		-	0	
-	0	-	-	0	-	-	0	
-	0	-	-	0	-	-	0	
-	0	-	-	0	-	-	0	
-	0	-	-	0	-	-	0	
-	0		-	0			0	
	0			0			0	
-	0	-	-	0	-	-	0	

				Baseline Sce	nario			
	31/12/20	16		31/12/20	17		31/12/20	18
Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
-	0	-		0	-		0	
-	0	-	-	0		-	0	
-	0	-	-	0		-	0	
-	0	-	-	0	-	-	0	
-	0	-	-	0	-	-	0	
-	0	-	-	0	-	-	0	
-	0	-	-	0	-	-	0	
-	0	-	-	0	-	-	0	
-	0	-	-	0	-	-	0	
-	0	-	-	0	-	-	0	
-	0	-	-	0	-	-	0	
	0	-	-	0			0	
-	0	-	-	0	-	-	0	
-	0	-	-	0	-	-	0	
-	0	-	-	0	-	-	0	
-	0	-	-	0	-	-	0	
-	0	-	-	0	-	-	0	
	0			0			0	
	0	-		0	-		0	



Banco de Sabadell S.A.

Exposure values
Non-defaulted Defaulted Defaulted Non-defaulted Defaulted Defaulte
Regional governments or local authorities 0 0 0 0 0 0 0 0 0
Public sector entities 0
Multilateral Development Banks 0 <td< th=""></td<>
International Organisations 0 0 0 0 0 0 0.0.0
Institutions 0 0 0 0 0 0 0 0 0 0.00
Corporates 0
of which: SME 0 0 0 0 0 0 0 0 0.
Retail 0 0 0 0 0 0 0.
of which: SME 0 0 0 0 0 0 0 0
Secured by mortgages on immovable property 0 0 0 0 0 0 0 0 0
of which: SME 0 0 0 0 0 0 0.
Items associated with particularly high risk 0 0 0 0 0 0 0 0 0
Covered bonds 0 0 0 0 0 0 0
Claims on institutions and corporates with a ST credit assessment 0 0 0 0 0 0 0 0 0.00
Collective investments undertakings (CIU) 0 0 0 0 0 0 0 0.00
Equity 0 0 0 0 0 0 0 0
Securitisation Securitisation
Other exposures 0 0 0 0 0 0 0 0 0.
Standardised Total 0 0 0 0 0 0 0 0 0.0

				Baseline Sce	nario			
	31/12/20	16		31/12/20	17		31/12/20	18
Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
rate	Provisions	Delault Stock	rate	Provisions	Delault Stock	rate	Provisions	Delault Stock
	0			0			0	
	0			0			0	
	0			0			0	
	0			0			0	
	0			0			0	
	0			0			0	
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-	0	-	-	0	-	-	0	-
-	0			0	-		0	
-	0		-	0		-	0	-

					31/12/2015			
		Exposure	values	Risk exposu	re amounts	Stock of p	provisions	Coverage Ratio -
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Default Stock ¹
Central governments or o	entral banks	0	0	0	0	0	0	0.0%
Regional governments or	local authorities	0	0	0	0	0	0	0.0%
Public sector entities		0	0	0	0	0	0	0.0%
Multilateral Development	Banks	0	0	0	0	0	0	0.0%
International Organisatio	ns	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%
of which: SME		0	0	0	0	0	0	0.0%
Retail		0	0	0	0	0	0	0.0%
of which: SME		0	0	0	0	0	0	0.0%
Secured by mortgages on	immovable property	0	0	0	0	0	0	0.0%
of which: SME		0	0	0	0	0	0	0.0%
Items associated with par	rticularly high risk	0	0	0	0	0	0	0.0%
Covered bonds		Ö	o o	0	Ó	Ó	0	0.0%
Claims on institutions and	d corporates with a ST credit assessment	0	0	0	0	0	0	0.0%
Collective investments un	dertakings (CIU)	0	0	0	0	0	0	0.0%
Equity		0	0	0	0	0	0	0.0%
Securitisation								
Other exposures		0	0	0	0	0	0	0.0%
Standardised Total		0	0	0	0	0	0	0.0%

				Baseline Sce	nario			
	31/12/20	16		31/12/20	17		31/12/20:	18
Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
	0			0			0	
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
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-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-		0			0	-
-	0	-	-	0			0	-

				31/12/2015			
	Exposure	values	Risk exposu	re amounts	Stock of p	rovisions	Coverage Ratio -
Non-det	faulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Default Stock ¹
Central governments or central banks	0	0	0	0	0	0	0.0%
Regional governments or local authorities	0	0	0	0	0	0	0.0%
Public sector entities	0	0	0	0	0	0	0.0%
Multilateral Development Banks	0	0	0	0	0	0	0.0%
International Organisations	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%
of which: SME	0	0	0	0	0	0	0.0%
Retail	0	0	0	0	0	0	0.0%
of which: SME	0	0	0	0	0	0	0.0%
Secured by mortgages on immovable property	0	0	0	0	0	0	0.0%
of which: SME	0	0	0	0	0	0	0.0%
Items associated with particularly high risk	0	0	0	0	0	0	0.0%
Covered bonds	0	0	0	0	0	0	0.0%
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.0%
Collective investments undertakings (CIU)	0	0	0	0	0	0	0.0%
Equity	0	0	0	0	0	0	0.0%
Securitisation							
Other exposures	0	0	0	0	0	0	0.0%
Standardised Total	0	0	0	0	0	0	0.0%

				Baseline Sce	nario			
	31/12/20	16		31/12/20	17		31/12/20	18
Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate			Stock of Provisions	Coverage Ratio Default Stock ¹	
	0	-	-	0			0	
-	0	-	-	0	-	-	0	
-	0	-	-	0	-	-	0	
-	0	-	-	0	-	-	0	
-	0	-	-	0	-	-	0	
-	0	-	-	0	-	-	0	
-	0	-	-	0	-	-	0	
-	0	-	-	0	-	-	0	
-	0	-	-	0	-	-	0	
-	0	-	-	0	-	-	0	
-	0	-	-	0	-	-	0	
-	0	-	-	0	-	-	0	
-	0	-	-	0	-	-	0	
-	0	-	-	0	-	-	0	
-	0	-	-	0	-	-	0	
-	0	-	-	0	-	-	0	
-	0			0			0	
-	0			0			0	



				31/12/2015			
	Exposure	values	Risk exposu	re amounts	Stock of p	rovisions	Coverage Ratio -
	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Default Stock ¹
Central governments or central banks	0	0	0	0	0	0	0.0%
Regional governments or local authorities	0	0	0	0	0	0	0.0%
Public sector entities	0	0	0	0	0	0	0.0%
Multilateral Development Banks	0	0	0	0	0	0	0.0%
International Organisations	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%
of which: SME	0	0	0	0	0	0	0.0%
Retail	0	0	0	0	0	0	0.0%
of which: SME	0	0	0	0	0	0	0.0%
Secured by mortgages on immovable property	0	0	0	0	0	0	0.0%
of which: SME	0	0	0	0	0	0	0.0%
Items associated with particularly high risk	0	0	0	0	0	0	0.0%
Covered bonds	0	0	0	0	0	0	0.0%
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.0%
Collective investments undertakings (CIU)	0	0	0	0	0	0	0.0%
Equity	0	0	0	0	0	0	0.0%
Securitisation							
Other exposures	0	0	0	0	0	0	0.0%
Standardised Total	0	0	0	0	0	0	0.0%

				Baseline Sce	nario			
	31/12/20	16		31/12/20	17		31/12/20	18
Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
-	0	-		0			0	
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0			0			0	
-	0			0			0	
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-	0			0			0	
-	0			0			0	

				31/12/2015			
	Exposure	values	Risk exposu	ire amounts	Stock of p	rovisions	Coverage Ratio -
	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Default Stock ¹
Central governments or central banks	0	0	0	0	0	0	0.0%
Regional governments or local authorities	0	0	0	0	0	0	0.0%
Public sector entities	0	0	0	0	0	0	0.0%
Multilateral Development Banks	0	0	0	0	0	0	0.0%
International Organisations	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%
of which: SME	0	0	0	0	0	0	0.0%
Retail	0	0	0	0	0	0	0.0%
of which: SME	0	0	0	0	0	0	0.0%
Secured by mortgages on immovable property	0	0	0	0	0	0	0.0%
of which: SME	0	0	0	0	0	0	0.0%
Items associated with particularly high risk	0	0	0	0	0	0	0.0%
Covered bonds	0	0	0	0	0	0	0.0%
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.0%
Collective investments undertakings (CIU)	0	0	0	0	0	0	0.0%
Equity	0	0	0	0	0	0	0.0%
Securitisation							
Other exposures	0	0	0	0	0	0	0.0%
Standardised Total	0	0	0	0	0	0	0.0%
1 Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)							

				Baseline Sce	nario			
	31/12/20	16		31/12/20	17		31/12/20	18
Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
	0			0			0	
-	0			0			0	
	0		-	0	-	-	0	-
-	0	-	-	0		-	0	
-	0	:	-	0		-	0	:
	0			0	-	-	0	
	0		-	0		-	0	
-	0			0		-	0	
	0	:		0			0	
	0			0			0	
	0			0			0	



Banco de Sabadell S.A.

						Adverse Sce	nario			
			31/12/20	16		31/12/20	17		31/12/20	18
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
	Central governments or central banks	0.2%	15		0.2%	30	40.2%		45	40.2%
	Regional governments or local authorities	0.4%	21	68.1%	0.4%	33	67.1%	0.3%	43	66.1%
	Public sector entities	0.6%	16	37.6%	0.5%	24	41.0%	0.5%	31	42.6%
	Multilateral Development Banks	-	0	-	-	0	-	-	0	-
	International Organisations	0.3%	0	40.0%	0.3%	0	40.0%		0	40.0%
	Institutions	0.2%	3	47.4%	0.2%	6	46.3%		8	45.9%
	Corporates	2.0%	405	46.7%	1.9%	508	48.5%		590	49.2%
	of which: SME	1.4%	98	55.7%	1.3%	130	53.0%	1.0%	156	51.9%
	Retail	2.0%	254	53.2%	1.9%	318	51.9%		370	51.0%
Banco de Sabadell S.A.	of which: SME	1.8%	52	52.7%	1.8%	72	51.5%		88	50.8%
Darres de Sabaden S.71.	Secured by mortgages on immovable property	0.6%	1,938	33.9%	0.5%	2,124	32.7%		2,304	31.2%
	of which: SME	0.8%	108	63.1%	0.7%	113	55.1%	0.5%	116	50.1%
	Items associated with particularly high risk		0		-	0		-	0	-
	Covered bonds		0		-	0		-	0	-
	Claims on institutions and corporates with a ST credit assessment		0		-	0		-	0	-
	Collective investments undertakings (CIU) Equity	2.9%	4	54.5%	2.8%	7	54.3%	2.5%	10	53.7%
			0			0			0	
	Securitisation									
	Other exposures	0.1%	87	56.8%	0.1%	98	55.9% 36.7%	0.1% 0.5%	108	55.9%
	Standardised Total	0.6%	2,744	37.2%	0.6%	3,148	36.7%	0.5%	3,509	35.8%

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note

						Adverse Sce	nario			
			31/12/20	16		31/12/20	17		31/12/20	18
		Impairment	Stock of	Coverage Ratio -	Impairment		Coverage Ratio -	Impairment		Coverage Ratio -
		rate	Provisions	Default Stock ¹			Default Stock ¹	rate		Default Stock ¹
	Central governments or central banks	0.3%	14	40.0%	0.3%	27		0.3%	41	40.0%
	Regional governments or local authorities	0.4%	21	68.1%	0.4%	33	67.1%	0.3%	43	66.1%
	Public sector entities	0.6%	16	37.6%	0.6%	24	41.0%	0.5%	31	42.6%
	Multilateral Development Banks		0	-	-	0	-	-	0	-
	International Organisations		0	-	-	0	-	-	0	-
	Institutions	0.2%	1	45.0%	0.2%	2	45.0%	0.1%		45.0%
	Corporates	3.0%	348	46.3%	2.9%	425	48.3%	2.5%	486	49.1%
	of which: SME	2.8%	55	59.2%	2.6%	70	55.1%	2.1%	80	53.0%
	Retail	2.1%	213	52.0%	1.9%	258	50.4%	1.5%	294	49.4%
Spain	of which: SME	2.5%	34	56.5%	2.4%	45	54.1%	2.1%	54	52.8%
Spain	Secured by mortgages on immovable property	0.7%	1,440	33.8%	0.6%	1,571	32.5%	0.7%	1,711	30.9%
	of which: SME	1.0%	16	27.0%	0.9%	20	23.0%	0.7%	23	20.9%
	Items associated with particularly high risk		0	-	-	0	-	-	0	-
	Covered bonds		0	-	-	0	-	-	0	-
	Claims on institutions and corporates with a ST credit assessment		0	-	-	0	-	-	0	-
	Collective investments undertakings (CIU)	2.9%	4	54.5%	2.8%	7	54.3%	2.5%	10	53.8%
	Equity	-	0	-	-	0	-	-	0	-
	Securitisation									
	Other exposures	0.1%	69	63.7%	0.1%	74	59.4%	0.1%		56.8%
	Standardised Total	0.7%	2,126	37.1%	0.7%	2,421	36.6%	0.6%	2,696	35.5%

Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

						Adverse Sce	nario			
			31/12/20	16		31/12/20	17		31/12/201	18
		Impairment	Stock of	Coverage Ratio -	Impairment	Stock of	Coverage Ratio -	Impairment		Coverage Ratio -
		rate	Provisions		rate	Provisions		rate	Provisions	
	Central governments or central banks	0.0%	0	40.0%	0.0%	1	40.0%	0.0%	1	40.0%
	Regional governments or local authorities		0	-	-	0	-	-	0	-
	Public sector entities		0	-	-	0	-	-	0	-
	Multilateral Development Banks	-	0	-	-	0	-	-	0	-
	International Organisations		0	-	-	0	-	-	0	-
	Institutions	0.2%	1	45.0%	0.2%	2	45.6%	0.2%	3	45.9%
	Corporates	1.3%	1	47.0%	1.3%	1	48.5%	1.2%	2	48.9%
	of which: SME	1.5%	1	48.0%	1.5%	1	50.0%	1.3%	1	50.5%
	Retail	1.7%	17	58.6%	2.2%	28	60.2%	2.1%	39	61.1%
United Kingdom	of which: SME	0.9%	8	42.9%	1.3%	12	43.3%	1.2%	16	43.5%
Officea Kingaom	Secured by mortgages on immovable property	0.4%	204	26.6%	0.5%	255	27.9%	0.4%	288	27.3%
	of which: SME	0.1%	0	7.0%	0.1%	0	6.2%	0.1%	0	5.6%
	Items associated with particularly high risk		0	-		0	-	-	0	
	Covered bonds		0	-		0	-	-	0	
	Claims on institutions and corporates with a ST credit assessment		0	-		0	-	-	0	
	Collective investments undertakings (CIU)		0	-		0	-	-	0	
	Equity		0	-		0	-	-	0	
	Securitisation									
	Other exposures	0.5%	3	40.7%	0.6%	8	42.0%	0.6%	11	43.7%
	Standardised Total	0.4%	226	28.3%	0.4%	295	30.1%	0.4%	345	30.1%



Banco de Sabadell S.A.

						Adverse Sce	nario			
			31/12/20	16		31/12/20	17		31/12/20	18
		Impairment	Stock of	Coverage Ratio -		Stock of	Coverage Ratio -	Impairment	Stock of	Coverage Ratio -
		rate	Provisions		rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹
	Central governments or central banks	0.1%	1	44.8%	0.1%	1	44.8%	0.1%	2	44.8%
	Regional governments or local authorities	-	0	-	-	0	-	-	0	-
	Public sector entities	0.0%	0	40.0%	0.0%	0	40.0%	0.0%	0	40.0%
	Multilateral Development Banks	-	0	-	-	0	-	-	0	-
	International Organisations	-	0	-	-	0	-	-	0	-
	Institutions	0.0%	0	45.0%	0.0%	0	45.0%	0.0%	0	45.0%
	Corporates	0.4%	31	51.8%	0.5%	39	50.7%	0.4%	45	50.4%
	of which: SME	0.3%	24	52.2%	0.4%	29	51.4%	0.3%	33	51.2%
	Retail	1.0%	6	64.5%	1.0%	8	60.7%	0.8%	9	59.1%
United States	of which: SME	1.0%	4	65.1%	1.1%	6	61.2%	0.8%	7	59.7%
Utilited States	Secured by mortgages on immovable property	0.0%	173	30.3%	0.0%	173	24.4%	0.0%	173	21.4%
	of which: SME	0.1%	7	31.6%	0.1%	8	26.5%	0.0%	8	23.9%
	Items associated with particularly high risk	-	0	-	-	0	-	-	0	-
	Covered bonds	-	0	-		0		-	0	-
	Claims on institutions and corporates with a ST credit assessment	-	0	-	-	0	-	-	0	-
	Collective investments undertakings (CIU)	-	0	-	-	0	-	-	0	-
	Equity	-	0	-	-	0	-	-	0	-
	Securitisation									
	Other exposures	0.0%	0	61.6%		0	61.6%	0.0%	0	61.2%
	Standardised Total	0.2%	211	38.6%	0.2%	221	36.2%	0.2%	229	35,4%

						Adverse Sce	nario			
			31/12/20	16		31/12/20	17		31/12/20	18
		Impairment				Stock of	Coverage Ratio -	Impairment		Coverage Ratio -
		rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹
Ce	entral governments or central banks	-	0	-	-	0	-	-	0	-
	egional governments or local authorities	-	0	-	-	0	-	-	0	-
Pu	ublic sector entities	-	0	-	-	0	-	-	0	-
Mu	lultilateral Development Banks	-	0	-		0	-	-	0	-
	nternational Organisations	-	0	-		0	-	-	0	-
In	nstitutions	-	0	-	-	0	-	-	0	-
Co	orporates	-	0	-		0	-	-	0	-
	of which: SME	-	0	-		0			0	-
Re	etail	-	0	-		0	-		0	-
	of which: SME	-	0	-		0	-		0	-
Se	ecured by mortgages on immovable property	-	0	-		0			0	-
	of which: SME	-	0	-		0	-		0	-
Ite	tems associated with particularly high risk	-	0			0	-		0	-
Co	overed bonds	-	0			0	-		0	-
Cla	laims on institutions and corporates with a ST credit assessment	-	0	-		0	-	-	0	-
Co	ollective investments undertakings (CIU)	-	0	-		0			0	-
Eq	quity	-	0	-		0	-		0	-
Se	ecuritisation									
Ott	ther exposures	-	0			0			0	-
	tandardised Total	-	0			0			0	

Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

					Adverse Sce	nario			
		31/12/20	16		31/12/20	17		31/12/20	18
	Impairment	Stock of	Coverage Ratio -			Coverage Ratio -			Coverage Ratio -
	rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹
Central governments or central banks	-	0	-	-	0	-	-	0	-
Regional governments or local authorities	-	0		-	0	-	-	0	-
Public sector entities	-	0	-	-	0	-	-	0	-
Multilateral Development Banks	-	0	-	-	0	-	-	0	-
International Organisations	-	0	-	-	0	-	-	0	-
Institutions	-	0		-	0	-	-	0	-
Corporates	-	0	-	-	0	-	-	0	-
of which: SME	-	0	-	-	0	-	-	0	-
Retail	-	0		-		-	-	0	
of which: SME	-	0	-	-	0	-	-	0	
Secured by mortgages on immovable property	-	0	-	-	0	-	-	0	
of which: SME	-	0		-		-	-	0	
Items associated with particularly high risk	-	0	-	-	0	-	-	0	
Covered bonds	-	0		-		-	-	0	-
Claims on institutions and corporates with a ST credit assessment	-	0	-	-	0	-	-	0	
Collective investments undertakings (CIU)	-	0		-	0	-	-	0	
Equity	-	0	-	-	0	-	-	0	-
Securitisation									
Other exposures	-	0	-	-	0	-	-	0	
Standardised Total	-	0	-	-	0	-	-	0	-

Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)



Banco de Sabadell S.A.

					Adverse Sce	nario			
		31/12/20	16		31/12/20	17		31/12/20	18
	Impairment	Stock of	Coverage Ratio -			Coverage Ratio -			Coverage Ratio -
	rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹
Central governments or central banks	-	0	-	-	0	-	-	0	-
Regional governments or local authorities		0		-	0	-	-	0	-
Public sector entities		0	-	-	0	-	-	0	-
Multilateral Development Banks		0		-	0		-	0	-
International Organisations		0		-	0		-	0	-
Institutions		0		-	0		-	0	-
Corporates		0		-	0		-	0	-
of which: SME		0		-	0		-	0	-
Retail		0		-	0		-	0	-
of which: SME		0		-	0		-	0	-
Secured by mortgages on immovable property		0		-	0		-	0	
of which: SME		o		-	0		-	0	
Items associated with particularly high risk		0		-	0		-	0	
Covered bonds		0		-	0		-	0	
Claims on institutions and corporates with a ST credit assessment		o		-	0		-	0	
Collective investments undertakings (CIU)		o		-	0		-	0	
Equity	-	0	-	-	0	-	-	0	-
Securitisation									
Other exposures		0		-	0		-	0	
Standardised Total	-	0	-	-	0	-	-	0	-

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

					Adverse Scen	nario			
		31/12/20	16		31/12/20	17		31/12/20	18
	Impairment	Stock of		Impairment		Coverage Ratio -		Stock of	Coverage Ratio -
	rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹
Central governments or central banks	-	0	-	-	0	-	-	0	-
Regional governments or local authorities	-	0	-	-	0	-	-	0	-
Public sector entities	-	0	-	-	0	-	-	0	-
Multilateral Development Banks	-	0	-		0		-	0	-
International Organisations	-	0	-		0		-	0	-
Institutions	-	0	-		0	-	-	0	-
Corporates	-	0	-		0	-	-	0	-
of which: SME	-	0	-		0	-	-	0	-
Retail	-	0	-		0	-	-	0	-
of which: SME	-	0	-		0	-	-	0	-
Secured by mortgages on immovable property	-	0	-		0	-	-	0	-
of which: SME	-	0	-		0	-	-	0	-
Items associated with particularly high risk	-	0	-		0	-	-	0	-
Covered bonds	-	0	-	-	0	-	-	0	-
Claims on institutions and corporates with a ST credit assessment	-	0	-	-	0	-	-	0	-
Collective investments undertakings (CIU)	-	0	-	-	0	-	-	0	-
Equity	-	0	-	-	0	-	-	0	-
Securitisation									
Other exposures	-	0			0	-		0	-
Standardised Total	-	0	-	-	0		-	0	-

Standardised Total

Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note):

					Adverse Sce	nario			
		31/12/20	16		31/12/20	17		31/12/20	18
	Impairment		Coverage Ratio -			Coverage Ratio -			Coverage Ratio -
	rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹
Central governments or central banks	-	0	-	-	0	-	-	0	-
Regional governments or local authorities	-	0	-	-	0		-	0	-
Public sector entities	-	0	-	-	0	-	-	0	-
Multilateral Development Banks	-	0	-	-	0	-	-	0	-
International Organisations	-	0	-	-	0	-	-	0	-
Institutions	-	0	-	-	0	-	-	0	-
Corporates	-	0	-	-	0		-	0	-
of which: SME	-	0	-	-	0		-	0	-
Retail	-	0	-	-	0		-	0	-
of which: SME	-	0	-	-	0		-	0	-
Secured by mortgages on immovable property	-	0	-	-	0		-	0	-
of which: SME	-	0	-	-	0		-	0	-
Items associated with particularly high risk	-	0	-	-	0	-	-	0	-
Covered bonds	-	0	-	-	0	-	-	0	-
Claims on institutions and corporates with a ST credit assessment	-	0	-	-	0		-	0	-
Collective investments undertakings (CIU)	-	0	-	-	0		-	0	-
Equity	-	0	-	-	0		-	0	-
Securitisation									
Other exposures	-	0	-	-	0		-	0	-
Standardised Total	-	0	-	-	0	-	-	0	-



					Adverse Sce	nario			
		31/12/20	16		31/12/20	17		31/12/20	18
	Impairment	Stock of	Coverage Ratio -	Impairment		Coverage Ratio -			Coverage Ratio -
	rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹
Central governments or central banks		0	-	-	0	-	-	0	-
Regional governments or local authorities		0	-	-	0	-	-	0	-
Public sector entities		0		-	0	-	-	0	-
Multilateral Development Banks	-	0	-	-	0		-	0	-
International Organisations		0	-	-	0		-	0	-
Institutions		0		-	0		-	0	-
Corporates		0	-	-	0		-	0	-
of which: SME		0		-	0		-	0	
Retail		0	-	-	0		-	0	
of which: SME		0	-	-	0		-	0	
Secured by mortgages on immovable property		0		-	0		-	0	
of which: SME		0		-	0		-	0	
Items associated with particularly high risk		0	-	-	0		-	0	
Covered bonds		0	-	-	0		-	0	
Claims on institutions and corporates with a ST credit assessment		0		-	0		-	0	
Collective investments undertakings (CIU)		0	-	-	0		-	0	-
Equity		0	-	-	0	-	-	0	-
Securitisation									
Other exposures	-	0	-	-	0	-	-	0	
Standardised Total	-	0	-	-	0	-	-	0	-

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

					Adverse Sce	nario			
		31/12/20	16		31/12/20	17		31/12/20	18
	Impairment		Coverage Ratio -	Impairment	Stock of	Coverage Ratio -	Impairment		Coverage Ratio -
	rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹
Central governments or central banks	-	0	-	-	0	-	-	0	-
Regional governments or local authorities	-	0	-	-	0	-	-	0	-
Public sector entities	-	0	-	-	0	-	-	0	-
Multilateral Development Banks	-	0	-	-	0	-	-	0	-
International Organisations	-	0	-		0	-	-	0	-
Institutions	-	0	-		0		-	0	-
Corporates	-	0	-		0		-	0	-
of which: SME	-	0	-		0	-	-	0	-
Retail	-	0	-		0		-	0	-
of which: SME		0	-		0	-	-	0	-
Secured by mortgages on immovable property		0	-		0	-	-	0	-
of which: SME		0	-		0	-	-	0	-
Items associated with particularly high risk	_	o o	-		0	-	-	0	
Covered bonds		0	-		0	-	-	0	-
Claims on institutions and corporates with a ST credit assessment	-	0	-		0		-	0	-
Collective investments undertakings (CIU)		0	-		0	-	-	0	-
Equity	-	0	-		0	-	-	0	-
Securitisation Securitisation									
Other exposures		0			0			0	
Standardised Total		0			0			0	-

Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)



2016 EU-wide Stress Test: Securitisations

		24/42/2045		Baseline Scenario			Adverse Scenario	
	(mln EUR)	31/12/2015	31/12/2016	31/12/2017	31/12/2018	31/12/2016	31/12/2017	31/12/2018
Exposure values	STA IRB	0						
Exposure values	Total	0						
Risk exposure amounts	STA IRB	0	0	0	0	0	0	0
	Total	0	0	0	0	0	0	0
Impairments	Total banking book others than assessed at fair value	0	0	0	0	0	0	0



	(min EUR								31/12/2015							
		GROSS DIRECT LONG EXPOSURES (accounting value gross			NET DIRECT	EXPOSURES			DIRECT	SOVEREIGN EXPOSU	RES IN DERIVATIVE	:S (1)	INDIRECT SO	VEREIGN EXPOSUR	ES (3) (on and off l	balance sheet)
		of provisions) (1)				1)			Derivatives with	positive fair value	Derivatives with I	negative fair value	Derivatives with	positive fair value	Derivatives with r	negative fair value
Residual Maturity	Country / Region			of which: AFS	of which: FVO (designated at fair value through profit&loss)	of which: HFT (2)	of which: HTM	of which: Loans and receivables	Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)
[0 - 3M [Austria	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0
[0 - 3M [Belgium	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Tot	Bulgaria	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0
[0 - 3M [Cyprus	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0
[0 - 3M [Czech Republic	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0
[0 - 3M [Denmark	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0
[0 - 3M [Estonia	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0



	(mln EUR)								31/12/2015							
		GROSS DIRECT LONG EXPOSURES (accounting value gross			NET DIRECT	EXPOSURES			DIRECT	SOVEREIGN EXPOSU	RES IN DERIVATIVE	ES (1)	INDIRECT SO	VEREIGN EXPOSUR	ES (3) (on and off l	balance sheet)
		of provisions) (1)				1)			Derivatives with	positive fair value	Derivatives with r	negative fair value	Derivatives with	positive fair value	Derivatives with r	negative fair value
Residual Maturity	Country / Region			of which: AFS	of which: FVO (designated at fair value through profit&loss)	of which: HFT (2)	of which: HTM	of which: Loans and receivables	Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)
[0 - 3M [Finland	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0
[0 - 3M [France	30 0 0 0 0 0 0 30	30 0 0 0 0 0 0 0	30 0 0 0 0 0 0 30	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0
[0 - 3M [Germany	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0
[0 - 3M [Croatia	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0	0 0 0 0
[0 - 3M [Greece	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0
[0 - 3M [Hungary	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Tot	Ireland	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0



	(mln EUR)								31/12/2015							
		GROSS DIRECT LONG EXPOSURES (accounting value gross			NET DIRECT	EXPOSURES			DIRECT	SOVEREIGN EXPOSU	RES IN DERIVATIVE	es (1)	INDIRECT SO	VEREIGN EXPOSUR	ES (3) (on and off l	balance sheet)
		of provisions) (1)				1)			Derivatives with	positive fair value	Derivatives with r	negative fair value	Derivatives with	positive fair value	Derivatives with r	negative fair value
Residual Maturity	Country / Region			of which: AFS	of which: FVO (designated at fair value through profit&loss)	of which: HFT (2)	of which: HTM	of which: Loans and receivables	Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)
[0 - 3M [Italy	0 0 177 51 0 5,047 786 6,060	0 0 177 51 0 5,047 786 6,060	0 0 0 0 0 5,047 786 5,833	0 0 0 0 0 0	0 0 177 51 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0
[0 - 3M [[3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Tot	Latvia	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0
[0 - 3M [Lithuania	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0
[0 - 3M [Luxembourg	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0
TO - 3M	Malta	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Tot	Netherlands	0 0 0 0 0 0 21 55 76	0 0 0 0 0 0 21 55 76	0 0 0 0 0 0 21 55	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Tot	Poland	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0



	(min EUR)								31/12/2015							
		GROSS DIRECT LONG EXPOSURES (accounting value gross				EXPOSURES			DIRECT	SOVEREIGN EXPOSU	RES IN DERIVATIVE	ES (1)	INDIRECT SO	VEREIGN EXPOSUR	ES (3) (on and off l	balance sheet)
		of provisions) (1)			(accounting value (gross of provisions) 1)			Derivatives with	positive fair value	Derivatives with r	negative fair value	Derivatives with	positive fair value	Derivatives with r	negative fair value
Residual Maturity	Country / Region			of which: AFS	of which: FVO (designated at fair value through profit&loss)	of which: HFT (2)	of which: HTM	of which: Loans and receivables	Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)
[0 - 3M [Portugal	0 0 0 0 0 676 0	0 0 0 0 0 676 0 676	0 0 0 0 0 676 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0
[0 - 3M [[3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Tot	Romania	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0
[0 - 3M [Slovakia	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0
[0 - 3M [Slovenia	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0
[0 - 3M [Spain	48 834 1,305 872 1,316 2,700 6,616 13,691	48 814 1,284 845 1,286 2,648 6,614 13,539	47 26 44 336 1,217 2,014 2,405 6,088	0 0 0 0 0 0	1 142 126 36 18 27 2 352	0 0 0 0 0 0	0 646 1,115 474 51 607 4,207 7,099	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Tot	Sweden	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0
[0 - 3M [United Kingdom	0 0 0 0 0 0 416 1,274 1,690	0 0 0 0 0 0 416 1,274 1,690	0 0 0 0 0 0 416 1,274 1.690	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0



	(min EUR								31/12/2015							
		GROSS DIRECT LONG EXPOSURES (accounting value gross			NET DIRECT	EXPOSURES			DIRECT	SOVEREIGN EXPOSU	RES IN DERIVATIVE	ES (1)	INDIRECT SO	VEREIGN EXPOSUR	ES (3) (on and off l	balance sheet)
		of provisions) (1)				1)			Derivatives with	positive fair value	Derivatives with r	negative fair value	Derivatives with	positive fair value	Derivatives with r	negative fair value
Residual Maturity	Country / Region			of which: AFS	of which: FVO (designated at fair value through profit&loss)	of which: HFT (2)	of which: HTM	of which: Loans and receivables	Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)
[0 - 3M [Iceland	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0
[0 - 3M [Liechtenstein	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0
[0 - 3M [Norway	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0
[0 - 3M [Australia	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0	0 0 0 0
[0 - 3M [Canada	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Tot	Hong Kong	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Tot	Japan	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0



	(min EUR)								31/12/2015							
		GROSS DIRECT LONG EXPOSURES (accounting value gross			NET DIRECT	EXPOSURES			DIRECT	T SOVEREIGN EXPOSU	RES IN DERIVATIVE	ES (1)	INDIRECT SO	VEREIGN EXPOSUR	ES (3) (on and off	balance sheet)
		of provisions) (1)				1)			Derivatives with	positive fair value	Derivatives with I	negative fair value	Derivatives with	positive fair value	Derivatives with I	negative fair value
Residual Maturity	Country / Region			of which: AFS	of which: FVO (designated at fair value through profit&loss)	of which: HFT (2)	of which: HTM	of which: Loans and receivables	Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)
[0 - 3M [U.S.	0 0 9 5 23 1,231 1,132 2,399	0 0 9 5 23 1,231 1,132 2,399	0 0 1 0 2 1,217 1,132 2,352	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 8 4 21 14 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y] [5Y - 10Y [[10Y - more Tot	China	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0
[0 - 3M [[3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Tot	Switzerland	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [15Y - 10Y [10Y - more Tot	Other advanced economies non EEA	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0
[0 - 3M [Other Central and eastern Europe countries non EEA	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0
[0 - 3M [Middle East	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0
Tot	Latin America and the Caribbean	0 0 0 38 0 39 569 115 760	0 0 38 0 39 569 115 760	0 0 0 38 0 39 569 115 760	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0



Banco de Sabadell S.A.

	(min EUR)								31/12/2015							
		GROSS DIRECT LONG EXPOSURES (accounting value gross		NET DIRECT EXPOSURES (accounting value gross of provisions)					DIRECT	SOVEREIGN EXPOSU	RES IN DERIVATIV	ES (1)	INDIRECT SOVEREIGN EXPOSURES (3) (on and off balance sheet)			
		of provisions) (1)				1)			Derivatives with p	positive fair value	Derivatives with negative fair value		Derivatives with positive fair value		Derivatives with negative fair va	
Residual Maturity	Country / Region			of which: AFS	of which: FVO (designated at fair value through profit&loss)	of which: HFT (2)	of which: HTM	of which: Loans and receivables	Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)
[0 - 3M [Africa	1 0 1 0 0 0 0	1 0 1 0 0 0 0	1 0 1 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0
[0 - 3M [1 16 14 3 3 Others 0 0 10 22 65 Total 25,449		16 14 3 0 0 10 22 65	14 6 0 0 0 0 0 0 20	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0	2 8 3 0 0 10 22 46 7,192	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0

Notes, definitions and regions:

Notes, definitions and regions:

(1) The exonsivers reported cover only exocurses to central, regional and local oovernments on immediate borrower basis, and do not include exonsures to other counternants with full or partial oovernment ouarantees. Exonsures to central banks should not be included here.

(2) For positions in HFT this should include cross exonsures from a facility of the should receive of the counternanties only where there is a maturity matching.

(3) The exonsures reported include the positions towards counternants (or their than sovereign) on sovereign credit risk (i.e. COS) booked in all the accounting portfolio (gnorif balance sheet). Irrespective of the denomination and or accounting dassification of the positions.

Other advanced none EEA. Israels, Korea. New Zeeland. Sam Marino. Sinoanore Taiwan and Russia

Other CEE none EEA. Albania. Bookin and Herzeconivina. Asconsur, PIR Macedonia. Morteneon. Serbia. and Turkey.

Middle East: Yemen. United Arab Emirates Sovian Suida Arabia. Qutar. Oman Mauritaria. Libva Lebanon. Kuwait Jordan. Iran. Dilibouti and Bahrain.

Lath America. Venezuela Unitures. Vincented and Services. Vincent and the Grenadines St. Lucis St. Kitts and Nevis Peru. Paraousey. Panama. Nicaraoua. Mexico. Jamaica. Honduras. Halti, Giuvana. Guatemala. Grenada. El Salvador. Ecuador. Dominica. Costa Rica. Colombia. Chile. Brazil. Bolivia and Belize.

Africa: South Africa. Tunisia. Morocco. Evort and Aloeria.



2016 EU-wide Stress Test - Risk exposure amounts

			Baseline scenario		Adverse scenario				
(min EUR)	31/12/2015	31/12/2016	31/12/2017	31/12/2018	31/12/2016	31/12/2017	31/12/2018		
Risk exposure amount for credit risk	78,921	80,423	81,323	82,565	79,256	79,686	80,336		
Risk exposure amount for securitisations and re-securitisations	0	0	0	0	0	0	0		
Risk exposure amount other credit risk	78,921	80,423	81,323	82,565	79,256	79,686	80,336		
Risk exposure amount for market risk	735	735	735	735	777	777	777		
Risk exposure amount for operational risk	7,530	8,108	8,491	8,464	7,889	7,931	7,640		
Other risk exposure amounts	0	0	0	0	0	0	0		
Total risk exposure amount	87,185	89,266	90,549	91,764	87,921	88,394	88,753		



2016 EU-wide Stress Test - P&L

			Baseline Scenario			Adverse Scenario	
(mln EUR)	31/12/2015	31/12/2016	31/12/2017	31/12/2018	31/12/2016	31/12/2017	31/12/2018
Net interest income (1)	3,116	3,116	3,116	3,053	2,914	2,581	2,560
Interest income	4,754	5,376	5,218	5,343	5,486	5,498	5,535
(Interest expense)	-1,638	-1,831	-2,089	-2,290	-2,572	-2,917	-2,975
Dividend income	3	3	3	3	3	3	3
Net fee and commission income	1,088	1,088	1,088	1,088	1,066	1,066	1,066
Gains or (-) losses on financial assets and liabilities held for trading, net	153	83	83	83	-67	62	62
Gains or (-) losses on financial assets and liabilities designated at fair value through profit and loss, net	0				0		
Other operating income not listed above, net	999	-63	-63	-63	-63	-63	-63
Total operating income, net	5,359	4,226	4,226	4,164	3,854	3,649	3,628
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	-1,528	-907	-536	-531	-2,139	-1,308	-1,318
Other income and expenses not listed above, net	-3,096	-2,430	-2,550	-2,590	-2,452	-2,342	-2,375
Profit or (-) loss before tax from continuing operations	735	889	1,140	1,043	-737	0	-65
(Tax expenses or (-) income related to profit or loss from continuing operations)	-23	-248	-324	-295	239	18	38
Profit or (-) loss after tax from discontinued operations	0	0	0	0	0	0	0
Profit or (-) loss for the year	712	640	816	748	-498	18	-27
Attributable to owners of the parent	708	637	812	744	-501	14	-31
Amount of dividends paid	113	191	244	223	0	0	0
Attributable to owners of the parent net of estimated dividends	595	446	569	521	-501	14	-31

⁽¹⁾ Projected NII may differ from the sum of interest income and interest expenses due to the application of the cap on NII (paragraphs 308 of the methodological note).



2016 EU-wide Stress Test: CapitalBanco de Sabadell S.A.

Part		A.1	OWN FUNDS			31/12/2017	31/12/2018	31/12/2016	31/12/2017	31/12/2018
March Marc		A.1		11,435						
## 100 100			COMMON FOLITY TIED 1 CARTAL (not of deductions and after applying transitional		11,902	12,445	12,944	9,443	8,911	8,311
Part		A.1.1	adjustments)	10,192	10,779	11,406	11,896	8,323	7,878	7,277
## 152 Marchan common			Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	8,377	8,377	8,377	8,377	8,377	8,377	8,377
## 141		A.1.1.1	Of which: CET1 instruments subscribed by Government	0	0	0	0	0	0	(
March 1961		A.1.2	Retained earnings	3,640	4,086	4,655	5,175	3,139	3,153	3,122
Part		A.1.3	Accumulated other comprehensive income	456	456	456	456	-1,820	-1,820	-1,820
### ALL ONLY STATE OF THE STATE		A.1.3.1	Of which: arising from unrealised gains/losses from Sovereign exposure in AFS portfolio	207	207	207	207	-1,594	-1,594	-1,594
1.10 Security process (10 miles)		A.1.3.2	Of which: arising from unrealised gains/losses from the rest of AFS portfolio	212	212	212	212	-262	-262	-267
14.1 Management and an including and an angle in a control of the control of		A.1.4	Other Reserves	130	130	130	130	130	130	130
### 1432 Symbolium on London Journal Stands 10 10 10 10 10 10 10 1		A.1.5	Funds for general banking risk	0	0	0	0	0	0	0
March Comment and control growing (control) Call C		A.1.6	Minority interest given recognition in CET1 capital	11	11	11	11	11	11	11
March Marc		A.1.7	Adjustments to CET1 due to prudential filters	-21	-21	-21	-21	-21	-21	-21
March Marc		A.1.8		-2,084	-2,084	-2,084	-2,084	-2,084	-2,084	-2,084
March Company March Ma		A.1.9	(-) DTAS that rely on tuture prontability and do not arise from temporary dimerences net or associated DTLs	-231	-231	-231	-231	-471	-489	-526
March Common Section March Mar				-6	-6	-6	-6		-6	-6
ALIS 10 Comment and an art of the comment is comment and a comment				0	0	0	0	0	0	C
ALTA				0	0	0	0	0	0	(
March Marc				-1,157	-742	-326	0	-742	-326	0
No.				0	0	0	0	0	0	0
March Marc			(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not	0	-	-	0		0	-
ALID CISTS indument of floated water effect where is experienced in accordance			have a significant investment	0	0	0	0	0	0	
ALIS C) Notice control of the 12-DN Interval Action (1992) C) C) C) C) C) C) C)	OWN FUNDS			0	n	0	0	0	0	
A.137 C) Addition disclared of CRT Logist and section CRT Capital CAPITA CAP				0	- 0	0	0	0	0	-
A 128				0	- 0	0	0	0	0	-
A.1.21 Transformer adjustments & 1.1.27 65 466 139 1.050		A.1.20		-50	-50	-50	-50	-50	-50	-50
A 1712 Transform degletement de la patitional montrés previous (c.) 11 5 4 6 6 3 12			Transitional adjustments							139
A 1.11 Transferred discriments in SETT Confidence remained general courses from the series of 2014 41 0 63 319		A.1.21.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	0	0	0	0	0
A1214 Transcriptor (cr) Transcriptor (cr		A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	13	9	4	0	9	4	0
A 1314 Transford adjustment to CRT1 Cyclal from unerdated premises from the unit of AFS 0 40 40 15 52		A.1.21.3	Transitional adjustments to CET1 Capital from unrealised gains/losses from Sovereign exposure in AF5 portfolio (+/-)	0	-83	-41	0	638	319	0
Al 20.51 Section Common Equal Processing and color and a limit from the processing and color and a limit from the processing and color and		A.1.21.4	Transitional adjustments to CET1 Capital from unrealised gains/losses from the rest of AFS	0	-85	-42	0	105	52	0
Alicity Alic		A.1.21.5	Other transitional adjustments to CET1 Capital	1,114	1,012	575	139	1,107	627	139
A2 ADDITIONAL TURK I CAPITAL (out of deductions and after transitional adjustments)		A.1.21.5.1	temporary differences	208	185	162	139	281	213	139
A.2.1 Additional Time 1 Capital instruments 50 50 50 50 50 50 50 5		A.1.21.5.2	Of which: due to DTAs that rely on future profitability and arise from temporary differences and CET1 instruments of financial sector entities where the institution has a signifficant investment	0	0	0	0	0	0	0
A.2.2 (-) Excess deduction from T2 ferms over T2 cipital		A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	0	0	0	89	0	0	89
A23 Other Additional Tier 1 Capital components and deductions 1,157 742 335 0 742 326		A.2.1	Additional Tier 1 Capital instruments	80	80	80	80	80	80	80
A.2.4 Additional Tier 1 brandstonal adjustments		A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	0	0	0	0	C
A.3 TER 1 CAPITAL (net of deductions and after transitional adjustments) A.4 TER 2 CAPITAL (net of deductions and after transitional adjustments) A.4.1 TER 2 CAPITAL (net of deductions and after transitional adjustments) A.4.1 TER 2 CAPITAL (net of deductions and after transitional adjustments) A.4.1 Ter 2 Capital instruments 921 841 752 663 641 752 666 774 775 666 A.4.2 Other Ter 2 Capital components and deductions 277 277 282 286 276 276 277 A.4.3 Ter 2 transitional adjustments 4 4 5 5 9 6 6 5 TOTAL RISK EXPOSURE AMOUNT 8 1074 RISK EXPOSURE AMOUNT 8.1 Of which: Transitional adjustments included 9 0 0 0 0 0 0 C.1 Common Equity Tier 1 Capital ratio 11.69% 12.60% 12.60% 12.60% 9.47% 8.91% 8.91% 8.99% 8.91% 8.91% 8.99% 8.91% 8.91% 8.91% 8.99% 8.91% 8.91% 8.91% 8.91% 9.91% 8.91% 9.91% 8.91% 9.							0			0
A.4 TIER 2 CAPITAL (net of deductions and after transitional adjustments) A.4.1 The 2 Capital instruments A.4.2 Other Tier 2 Capital components and deductions 277 277 282 266 274 275 277 A.4.3 The 2 transitional adjustments 4.4 6 5 9 6 5 TOTAL RISK EXPOSURE AMOUNT B TOTAL RISK EXPOSURE AMOUNT C.1 Common Equity Tier 1 Capital ratio C.2 Tee 1 Capital ratio C.3 Total Capital ratio C.3 Total Capital ratio C.3 Total Capital ratio C.3 Total Capital ratio D.1 Common Equity Tier 1 Capital ratio D.2 Tee 1 Capital ratio D.3 Total Capital ratio D.4 Total Capital ratio D.5 Total Capital ratio D.7 Total Capital ratio D.8 Total Capital ratio D.9 Total Capi										10
A4.1 The 2 Capital instruments 928 841 752 662 841 752 666 841 752				.,		-	, ,		, ,	7,362
A 2 Other Tier 2 Capital components and deductions 277 277 282 286 274 275 277 282 286 274 275 275 277 282 286 274 275 275 275 282 286 274 275 275 275 282 286 274 275 275 275 282 286 274 275 275 275 275 282 286 274 275 275 275 282 286 275 275 275 275 282 285 285 285 285 285 285 285 285 28			TIER 2 CAPITAL (net of deductions and after transitional adjustments)							949
A43 Tre 2 transitional adjustments 40 6 5 9 6 5 TOTAL RISK EXPOSURE AMOUNT B TOTAL RISK EXPOSURE AMOUNT B TOTAL RISK EXPOSURE AMOUNT CAPITAL RATIOS (%) Transitional period C.1 Common Equity Tier 1 Capital ratio 11.69% 12.69% 12.60% 12.60% 12.60% 9.47% 8.91% 8.91% C.2 Tier 1 Capital ratio C.3 Total Capital ratio C.4 Tommon Equity Tier 1 Capital ratio 11.69% 12.69% 12.60% 13.69% 9.47% 8.91% 8.91% C.5 Total Capital ratio C.6 Tommon Equity Tier 1 Capital ratio 11.69% 12.69% 12.60% 12.60% 13.69% 9.47% 8.91% 8.91% C.7 Total Capital ratio C.8 Total Capital ratio C.9 Total Capital ratio (1) Total Capital ratio (2) Total Capital ratio (3) Total Capital ratio (4) Total Capital ratio (6) Total Capital ratio (6) Total Capital ratio (7) Total Capital ratio (6) Total Capital ratio (7) Total Capita			ther 2 Capital instruments							
TOTAL RISK EXPOSURE AMOUNT 87,185 89,266 90,549 91,764 87,921 88,394 88,75					277		286	274	276	277
ADDITION					90.355		9	67.074	5	90 757
CAPITAL RATIOS (%) Transitional period C.2 Tier 1 Capital ratio C.3 Total Capital ratio C.4 Tier 1 Capital ratio C.5 Total Capital ratio C.6 Total Capital ratio C.7 Tier 1 Capital ratio C.8 Total Capital ratio C.9 Tier 1 Capital ratio C.9 Tier 2 Capital ratio C.9 Tier 2 Capital ratio C.9 Tier 3 Capital ratio C.9 Tier 4 Capital ratio C.9 Tier 3 Capital ratio C.9 Tier 4 Capital ratio C.9 Tier 3 Capital ratio C.9 Tier 4 Capital ratio C.9 Tier 4 Capital ratio C.9 Tier 5 Capital ratio C.9 Tier 5 Capital ratio C.9 Tier 6 Capital ratio C.9 Tier 7 Capital ratio C.9 Tier 7 Capital ratio C.9 Tier 8 Ti	TOTAL RISK EXPOSURE AMOUNT			07,185	03,200	-	31,764		00,34	00,/53
CAPITAL RATIOS (%) Transitional period C.2 Tier 1 Capital ratio 11.69% 12.60% 13.06% 13.06% 9.47% 8.91% 8.29% C.3 Total Capital ratio 13.12% 13.33% 13.74% 14.11% 10.08% 9.36% 13.64% 12.61% 10.74% 10.08% 9.36% 8.04% 11.52% 12.41% 12.81% 8.20% 8.15% 8.04% 12.41% 12.81% 12.89% 12.41% 12.89% 12.40% 12.99% 8.29% 8.29% 8.24% 8.13% 13.13% 13.29% 13.64% 13.33% 13.29% 13.64% 13.33% 9.55% 9.40% 9.15% 13.64% 13.93% 9.55% 9.40% 9.19% 13.64% 13.93% 9.55% 9.40% 9.19% 13.64% 13.93% 13.64% 13.93% 9.55% 9.40% 9.19% 13.64% 13.93% 9.55% 9.40% 9.19% 13.64% 13.93% 9.55% 9.40% 9.19%				11.69%	12.08%		12.96%		8.91%	8.19%
CAPITAL RATIOS (%) Fully loaded D.1 Common Equity Tier 1 Capital ratio (1) 11.12% 11.5% 11.5% 12.41% 12.84% 12.84% 12.89% 12.9	CAPITAL RATIOS (%) Transitional period									8.29%
D.1 Common Equity Tier 1 Capital ratio (1) 11.72% 11.95% 12.41% 12.81% 8.20% 8.15% 8.04% 8.15% 8.04% Fully loaded 0 D.2 Tier 1 Capital ratio (2) 11.82% 12.04% 12.04% 12.50% 12.90% 8.29% 8.24% 8.13% 13.90% 13.64% 13.93% 9.55% 9.40% 9.19% 13.64% 9.10% 9.10% 9.	period									9.36%
D.3 Total Capital ratio (3) 13.19% 13.29% 13.64% 13.93% 9.55% 9.40% 9.19% E Total amount of instruments with mandatory conversion into ordinary shares upon a fixed date in the 2016 - 2018 period (cumulative conversions) (1) Total amount of instruments eligible as regulatory capital under the CRR provisions that convert into Common Equity Ter 1 or are written down upon a bigger event (5) 0 0					11.95%	12.41%		8.20%	8.15%	8.04%
D.3 Total Capital ratio (3) 13.19% 13.29% 13.64% 13.93% 9.55% 9.40% 9.19% E Total amount of instruments with mandatory conversion into ordinary shares upon a fixed date in the 2016 - 2018 period (cumulative conversions) (1) Total amount of instruments eligible as regulatory capital under the CRR provisions that convert into Common Equity Ter 1 or are written down upon a bigger event (5) 0 0	CAPITAL RATIOS (%) Fully loaded	D.2	Tier 1 Capital ratio (2)	11.82%	12.04%	12.50%	12.90%	8.29%	8.24%	8.13%
Total Additional Tier 1 and Tier 2 instruments eligible as regulatory capital under the CRR provisions that convert into Common Equity Tier 1 or are written down upon a brigger event (5)		D.3	Total Capital ratio (3)	13.19%	13.29%	13.64%	13.93%	9.55%	9.40%	9.19%
Total Additional Tier 1 and Tier 2 instruments eligible as regulatory capital under the CRR provisions that convert into Common Equity Tier 1 or are written down upon a brigger event (5)		E	Total amount of instruments with mandatory conversion into ordinary shares upon a fixed date in the 2016 -2018 period (cumulative conversions) (4)	78	78	78	78	78	78	78
		F						0	0	(
		F.1						0	0	
Memorandum items G.1 Total leverage ratio exposures (transitional) 212,268 212,268 212,268 212,268 212,268 212,268	Memorandum items	G.1	Total leverage ratio exposures (transitional)	212,268	212,268	212,268	212,268	212,268	212,268	212,268
G.2 Total Leverage ratio exposures (fully loaded) 212,406 212,406 212,406 212,406 212,406 212,406 212,406		G.2	Total leverage ratio exposures (fully loaded)	212,406	212,406	212,406	212,406	212,406	212,406	212,406
G.3 Leverage ratio (transitional) 4.80% 5.08% 5.37% 5.65% 3.92% 3.71% 3.47%		G.3	Leverage ratio (transitional)	4.80%	5.08%	5.37%	5.65%	3.92%	3.71%	3.47%
G.4 Leverage ratio (fully loaded) 4.85% 5.06% 5.33% 5.57% 3.43% 3.43% 3.400			Leverage ratio (fully loaded) 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)1//B-B.11	4.85%	5.06%	5.33%	5.57%	3.43%	3.43%	3.40%

⁽¹⁾ Fish loaded CET1 coolar ratio estimation: (A.1.A.1.13.A.1.21.498/KA.2.4.4.1.13.A.1.22.4.24.498/KA.4.4.2.2.A.2.3.0.0)1/F8.8.11
(2) Fish's loaded T1 coolar ratio estimation: (A.1.4.1.2.4.2.4.2.2.4.2.3.2.4.4.498/KA.4.4.2.2.2.A.4.3.0)1/F8.8.11
(3) Fish's loaded T1 coolar ratio estimation: (A.1.4.1.2.4.2.4.2.2.2.2.2.4.4.498/KA.4.4.2.2.2.A.4.3.0)1/F8.8.11
(3) Fish's loaded T2 coolar ratio estimation: (A.1.4.1.2.4.4.2.2.2.2.2.2.4.4.498/KA.4.4.2.2.2.A.4.3.0)1/F8.8.11
(3) Fish's loaded T3 coolar late of estimation: (A.1.4.1.2.1.4.2.4.2.2.2.2.2.4.4.4.4.4.3.0)1/F8.8.11
(4) Conversions not considered for CET1 computation
(4) Conversions not considered for CET1 computation
(5) Excluding instruments included in now En



2016 EU-wide Stress Test

Information on performing and non-performing exposures¹

				31/12/	2015			
		Gross carrying ar	nount		Accumulated imp accumulated cha to credit risk and	nges in fair value due	Collaterals and financial	
		Of which performing		n-performing	On performing	On non-performing	guarantees received on non- performing	
(min EUR)		but past due >30 days and <=90 days		Of which: defaulted	exposures ²	exposures ³	exposures	
Debt securities (including at amortised cost and fair value)	22,298	0	11	11	11	0	0	
Central banks	0	0	0	0	0	0	0	
General governments	19,049	0	1	1	1	0	0	
Credit institutions	726	0	7	7	7	0	0	
Other financial corporations	2,367	0	3	3	3	0	0	
Non-financial corporations	155	0	0	0	0	0	0	
Loans and advances(including at amortised cost and fair value)	165,056	2,046	13,035	13,035	1,323	5,288	6,535	
Central banks	5,405	0	0	0	0	0	0	
General governments	5,736	28	11	11	0	0	0	
Credit institutions	7,111	27	0	0	2	0	0	
Other financial corporations	2,051	1	146 146		39	112	13	
Non-financial corporations	58,723	58,723 571 8,173 8,173			820	4,129	3,635	
Households	86,031 1,418 4,704 4,704			462	1,047	2,887		
DEBT INSTRUMENTS other than HFT	STRUMENTS other than HFT 187,355 2,046 13,046 1		13,046	1,334	5,288	6,535		
OFF-BALANCE SHEET EXPOSURES	29,487		111	90	84	29	0	

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

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

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



2016 EU-wide Stress Test

Information on forborne exposures¹

			31/12/2015		
	Gross carrying an with forbearance	nount of exposures measures	Accumulated impairs changes in fair value and provisions for ex forbearance measure	due to credit risk cposures with	Collateral and financial guarantees received on
(mln EUR)		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures	exposures with forbearance measures
Debt securities (including at amortised cost and fair value)	0	0	0	0	0
Central banks	0	0	0	0	0
General governments	0	0	0	0	0
Credit institutions	0	0	0	0	0
Other financial corporations	0	0	0	0	0
Non-financial corporations	0	0	0	0	0
Loans and advances (including at amortised cost and fair value)	14,816	6,295	3,110	2,447	10,679
Central banks	0	0	0	0	0
General governments	90	6	0	0	29
Credit institutions	0	0	0	0	0
Other financial corporations	149	3	2	9	
Non-financial corporations	8,629	4,368	2,467	2,074	5,386
Households	5,949	1,917	641	371	5,255
DEBT INSTRUMENTS other than HFT	14,816	6,295	3,110	2,447	10,679
Loan commitments given	332	77	0	0	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