



## 2022 EU-wide Transparency Exercise

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

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

## 2022 EU-wide Transparency Exercise

### Key Metrics

Banco de Sabadell, S.A.

(mln EUR, %)	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	COREP CODE	REGULATION
<b>Available capital (amounts)</b>						
Common Equity Tier 1 (CET1) capital - transitional period	9,737	10,080	9,932	10,019	C 01.00 (r0020,c0010)	Article 50 of CRR
Common Equity Tier 1 (CET1) capital - transitional period - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	9,519	9,860	9,825	9,920	C 01.00 (r0020,c0010) - C 05.01 (r0440,c0010)	Article 50 of CRR
Tier 1 capital - transitional period	11,390	12,480	11,582	11,669	C 01.00 (r0015,c0010)	Article 25 of CRR
Tier 1 capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied transitional definition	11,172	12,260	11,475	11,570	C 01.00 (r0015,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020)	Article 25 of CRR
Total capital - transitional period	13,419	14,501	13,579	13,643	C 01.00 (r0010,c0010)	Articles 4(118) and 72 of CRR
Total capital - transitional period - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	13,201	14,281	13,471	13,543	C 01.00 (r0010,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020) - C 05.01 (r0440,c0030)	Articles 4(118) and 72 of CRR
<b>Risk exposure amounts</b>						
Total risk exposure amount	80,000	80,646	80,361	80,555	C 02.00 (r0010,c0010)	Articles 92(3), 95, 96 and 98 of CRR
Total risk exposure amount as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	80,019	80,689	80,387	80,570	C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040)	Articles 92(3), 95, 96 and 98 of CRR
<b>Capital ratios</b>						
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition	12.17%	12.50%	12.36%	12.44%	CA3 {1}	-
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	11.90%	12.22%	12.22%	12.31%	(C 01.00 (r0020,c0010) - C 05.01 (r0440,c0010)) / (C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040))	-
Tier 1 (as a percentage of risk exposure amount) - transitional definition	14.24%	15.47%	14.41%	14.49%	CA3 {3}	-
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	13.96%	15.19%	14.27%	14.36%	(C 01.00 (r0015,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020)) / (C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040))	-
Total capital (as a percentage of risk exposure amount) - transitional definition	16.77%	17.98%	16.90%	16.94%	CA3 {5}	-
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	16.50%	17.70%	16.76%	16.81%	(C 01.00 (r0010,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020) - C 05.01 (r0440,c0030) / (C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040))	-
<b>Leverage ratios</b>						
Leverage ratio total exposure measure - using a transitional definition of Tier 1 capital	212,793	211,616	213,316	258,059	C 47.00 (r0300,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
Leverage ratio - using a transitional definition of Tier 1 capital	5.35%	5.90%	5.43%	4.52%	C 47.00 (r0340,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR



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### Leverage ratio

Banco de Sabadell, S.A.

(mln EUR, %)		As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	11,390	12,480	11,582	11,669	C 47.00 (r0320,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
A.2	Tier 1 capital - fully phased-in definition	11,172	12,260	11,475	11,570	C 47.00 (r0310,c0010)	
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	212,793	211,616	213,316	258,059	C 47.00 (r0300,c0010)	
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	212,575	211,396	213,208	257,960	C 47.00 (r0290,c0010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	5.35%	5.90%	5.43%	4.52%	[A.1]/[B.1]	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	5.26%	5.80%	5.38%	4.49%	[A.2]/[B.2]	

		(mB EUR, %)						
		As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	COREP CODE	REGULATION	
OWN FUNDS Transitional period	A	<b>OWN FUNDS</b>	<b>13,419</b>	<b>14,501</b>	<b>13,579</b>	<b>13,643</b>	C 01.00 (0101,0101)	Articles 4(1)(b) and 72 of CRR
	A.1	<b>COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)</b>	<b>9,737</b>	<b>10,080</b>	<b>9,932</b>	<b>10,019</b>	C 01.00 (0102,0101)	Article 50 of CRR
	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	8,553	8,553	8,553	8,553	C 01.00 (0103,0101)	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
	A.1.2	Retained earnings	5,539	5,809	5,811	5,971	C 01.00 (0130,0101)	Articles 36(1) point (c), 26(2) and 36 (1) point (a) and (f) of CRR
	A.1.3	Accumulated other comprehensive income	-451	-386	-472	-511	C 01.00 (0140,0101)	Articles 4(1)(b), 26(1) point (d) and 36 (1) point (f) of CRR
	A.1.4	Other Reserves	-1,148	-1,189	-1,229	-1,260	C 01.00 (0200,0101)	Articles 4(1)(b) and 26(1) point (g) of CRR
	A.1.5	Funds for general banking risk	0	0	0	0	C 01.00 (0210,0101)	Articles 4(1)(b), 26(1) point (f) and 36 (1) point (f) of CRR
	A.1.6	Minority interest given recognition in CET1 capital	10	0	0	0	C 01.00 (0230,0101)	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	5	17	14	11	C 01.00 (0250,0101)	Articles 32 to 35 and 36 (1) point (f) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	-2,232	-2,228	-2,154	-2,159	C 01.00 (0300,0101) + C 01.00 (0340,0101)	Articles 4(1)(b), 36(1) point (b) and 37 of CRR, Articles 4(1)(b), 36(1) point (b) and 37 point (a) of CRR
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTAs	-438	-484	-464	-447	C 01.00 (0370,0101)	Articles 36(1) point (c) and 38 of CRR
	A.1.10	(-) IBS shortfall of credit risk adjustments to expected losses	-5	-5	-5	-5	C 01.00 (0380,0101)	Articles 36(1) point (d), 40 and 128 of CRR
	A.1.11	(-) Defined benefit pension fund assets	0	0	0	0	C 01.00 (0390,0101)	Articles 4(1)(b), 36(1) point (a) and 41 of CRR
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	0	0	C 01.00 (0400,0101)	Articles 4(1)(b), 36(1) point (g) and 44 of CRR
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	0	0	0	0	C 01.00 (0440,0101)	Article 36(1) point (i) of CRR
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	-22	-20	-10	-3	C 01.00 (0460,0101) + C 01.00 (0460,0102) + C 01.00 (0470,0101) + C 01.00 (0470,0102)	Articles 4(1)(b), 36(1) point (j) and 89 to 91 of CRR, Article 36(1) point (k), 243(1) point (b), 244(1) point (b) and 258 of CRR, Article 36(1) point (l), 43 to 46, 49 (2) and (3) and 79 of CRR
	A.1.14.1	Of which: from securitisation positions (-)	-22	-20	-10	-3	C 01.00 (0460,0101)	Articles 36(1) point (k) (b), 243(1) point (b), 244(1) point (b) and 258 of CRR
	A.1.15	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment	0	0	0	0	C 01.00 (0480,0101)	Articles 4(1)(b), 36(1) point (k), 43 to 46, 49 (2) and (3) and 79 of CRR
	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	-158	-80	-114	-103	C 01.00 (0490,0101)	Articles 36(1) point (c) and 38, Article 48(1) point (a) and 48(2) of CRR
	A.1.17	(-) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment	0	0	0	0	C 01.00 (0500,0101)	Articles 4(1)(b), 36(1) point (k), 43, 45, 47, 48(1) point (b), 48(1) (2) and 79 of CRR
	A.1.18	(-) Amount exceeding the 17.65% threshold	0	0	0	0	C 01.00 (0510,0101)	Article 48 of CRR
	A.1.18A	(-) Insufficient coverage for non-performing exposures	-2	-3	-2	-6	C 01.00 (0520,0101)	Article 36(1) point (m) and Article 47c of CRR
	A.1.18B	(-) Minimum value commitment shortfalls	0	0	0	0	C 01.00 (0514,0101)	Article 36(1) point (n) and Article 130(2) of CRR
A.1.18C	(-) Other foreseeable tax charges	0	0	0	0	C 01.00 (0525,0101)	Article 36(1) point (o) of CRR	
A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	0	0	0	0	C 01.00 (0524,0101)	Article 3 CRR	
A.1.20	CET1 capital elements or deductions - other	-131	-126	-123	-120	C 01.00 (0620,0101)	-	
A.1.21	Transitional adjustments	218	220	108	99	GA1 (1.1.16 + 1.1.18 + 1.1.126)	-	
A.1.21.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	0	0	C 01.00 (0520,0101)	Articles 48(1) to (3), and 484 to 487 of CRR	
A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	0	0	0	0	C 01.00 (0240,0101)	Articles 479 and 480 of CRR	
A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	218	220	108	99	C 01.00 (0520,0101)	Articles 469 to 472, 478 and 481 of CRR	
A.2	<b>ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)</b>	<b>1,654</b>	<b>2,400</b>	<b>1,650</b>	<b>1,650</b>	C 01.00 (0530,0101)	Article 61 of CRR	
A.2.1	Additional Tier 1 Capital instruments	1,654	2,400	1,650	1,650	C 01.00 (0640,0101) + C 01.00 (0670,0101)	-	
A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	0	0	C 01.00 (0720,0101)	-	
A.2.3	Other Additional Tier 1 Capital components and deductions	0	0	0	0	C 01.00 (0660,0101) + C 01.00 (0670,0101) + C 01.00 (0670,0102) + C 01.00 (0670,0103) + C 01.00 (0670,0104) + C 01.00 (0670,0105)	-	
A.2.4	Additional Tier 1 transitional adjustments	0	0	0	0	C 01.00 (0660,0101) + C 01.00 (0660,0102) + C 01.00 (0720,0101)	-	
A.3	<b>TIER 1 CAPITAL (net of deductions and after transitional adjustments)</b>	<b>11,390</b>	<b>12,480</b>	<b>11,582</b>	<b>11,669</b>	C 01.00 (0101,0101)	Article 25 of CRR	
A.4	<b>TIER 2 CAPITAL (net of deductions and after transitional adjustments)</b>	<b>2,029</b>	<b>2,021</b>	<b>1,997</b>	<b>1,973</b>	C 01.00 (0750,0101)	Article 71 of CRR	
A.4.1	Tier 2 Capital instruments	1,771	1,749	1,724	1,699	C 01.00 (0750,0101) + C 01.00 (0980,0101)	-	
A.4.2	Other Tier 2 Capital components and deductions	258	273	273	274	C 01.00 (0910,0101) + C 01.00 (0920,0101) + C 01.00 (0920,0102) + C 01.00 (0920,0103) + C 01.00 (0920,0104) + C 01.00 (0920,0105) + C 01.00 (0920,0106) + C 01.00 (0920,0107) + C 01.00 (0920,0108) + C 01.00 (0920,0109) + C 01.00 (0920,0110) + C 01.00 (0920,0111) + C 01.00 (0920,0112) + C 01.00 (0920,0113) + C 01.00 (0920,0114) + C 01.00 (0920,0115) + C 01.00 (0920,0116) + C 01.00 (0920,0117) + C 01.00 (0920,0118) + C 01.00 (0920,0119) + C 01.00 (0920,0120)	-	
A.4.3	Tier 2 transitional adjustments	0	0	0	0	C 01.00 (0980,0101) + C 01.00 (0980,0102) + C 01.00 (0990,0101)	-	
OWN FUNDS REQUIREMENTS	B	<b>TOTAL RISK EXPOSURE AMOUNT</b>	<b>80,000</b>	<b>80,646</b>	<b>80,361</b>	<b>80,555</b>	C 02.00 (0101,0101)	Articles 92(1), 95, 96 and 98 of CRR
	B.1	Of which: Transitional adjustments included	-20	-44	-26	-14	C 01.00 (0101,0101)	-
CAPITAL RATIOS (%) Transitional period	C.1	<b>COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)</b>	<b>12.17%</b>	<b>12.50%</b>	<b>12.36%</b>	<b>12.44%</b>	CA3 (1)	-
	C.2	<b>TIER 1 CAPITAL RATIO (transitional period)</b>	<b>14.24%</b>	<b>15.47%</b>	<b>14.41%</b>	<b>14.49%</b>	CA3 (2)	-
	C.3	<b>TOTAL CAPITAL RATIO (transitional period)</b>	<b>16.77%</b>	<b>17.98%</b>	<b>16.90%</b>	<b>16.94%</b>	CA3 (3)	-
CET1 Capital Fully loaded	D	<b>COMMON EQUITY TIER 1 CAPITAL (fully loaded)</b>	<b>9,519</b>	<b>9,860</b>	<b>9,825</b>	<b>9,920</b>	1A.1+A.1.3+A.1.21+MIN(A.1+A.1.13+A.2+A.2.4+MIN(A.4+A.4.2+A.4.3),0)	-
CET1 RATIO (%) Fully loaded <sup>(1)</sup>	E	<b>COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)</b>	<b>11.90%</b>	<b>12.22%</b>	<b>12.22%</b>	<b>12.31%</b>	(D.1)/(B.1)	-
Memo Items	F	Adjustments to CET1 due to IFRS 9 transitional arrangements	218	220	108	99	C 01.00 (0440,0101)	-
	F	Adjustments to AT1 due to IFRS 9 transitional arrangements	0	0	0	0	C 01.00 (0440,0101)	-
	F	Adjustments to T2 due to IFRS 9 transitional arrangements	0	0	0	0	C 01.00 (0440,0101)	-
	F	Adjustments included in RWAs due to IFRS 9 transitional arrangements	-20	-44	-26	-14	C 01.00 (0440,0101)	-

(1) The fully loaded CET1 ratio is an estimate calculated based on banks supervisory reporting. Therefore, any capital instruments that are not eligible from a regulatory point of view at the reporting date are not taken into account in this calculation. Fully loaded CET1 capital ratio estimation is based on the formulae stated in column "COREP CODE" - please note that this might lead to differences to fully loaded CET1 capital ratios published by the participating banks e.o. in their Pillar 3 disclosure



## 2022 EU-wide Transparency Exercise

### Overview of Risk exposure amounts

Banco de Sabadell, S.A.

(min EUR, %)	RWAs				COREP CODE
	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	
Credit risk (excluding CCR and Securitisations) <sup>1</sup>	69,519	68,880	68,676	68,694	C 02.00 (r0040, c0010) - [C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001) + C 07.00 (r0130, c0220, s001) + C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0060, c0260, s002) + C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0060, c0260, s002) + C 02.00 (r0460, c0010)]
Of which the standardised approach	28,559	26,923	26,749	27,000	C 02.00 (r0060, c0010) - [C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001) + C 07.00 (r0130, c0220, s001)]
Of which the foundation IRB (FIRB) approach	4,287	4,237	4,210	4,198	C 02.00 (r0250, c0010) - [C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0060, c0260, s002)]
Of which the advanced IRB (AIRB) approach	34,567	35,587	35,791	35,505	C 02.00 (r0310, c0010) - [C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001)]
Of which equity IRB	2,107	2,132	1,926	1,992	C 02.00 (r0420, c0010)
Counterparty credit risk (CCR, excluding CVA) <sup>2</sup>	648	669	466	425	C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001) + C 07.00 (r0130, c0220, s001) + C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001) + C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0060, c0260, s002) + C 02.00 (r0460, c0010)]
Credit valuation adjustment - CVA	58	124	100	98	C 02.00 (r0640, c0010)
Settlement risk	0	0	0	0	C 02.00 (r0490, c0010)
Securitisation exposures in the banking book (after the cap)	239	219	203	186	C 02.00 (r0470, c0010)
Position, foreign exchange and commodities risks (Market risk)	457	580	835	785	C 02.00 (r0520, c0010)
Of which the standardised approach	457	580	835	785	C 02.00 (r0530, c0010)
Of which IMA	0	0	0	0	C 02.00 (r0580, c0010)
Of which securitisations and resecuritisations in the trading book	0	0	0	0	C 19.00 (r0010, c0601)*12.5 + C 20.00 (r0010, c0450)*12.5 + MAX(C 24.00 (r0010, c0090), C 24.00 (r0010, c0100), C 24.00 (r0010, c0110))*12.5
Large exposures in the trading book	0	0	0	0	C 02.00 (r0680, c0010)
Operational risk	8,223	7,931	7,931	7,931	C 02.00 (r0590, c0010)
Of which basic indicator approach	0	0	0	0	C 02.00 (r0600, c0010)
Of which standardised approach	8,223	7,931	7,931	7,931	C 02.00 (r0610, c0010)
Of which advanced measurement approach	0	0	0	0	C 02.00 (r0620, c0010)
Other risk exposure amounts	857	2,243	2,150	2,436	C 02.00 (r0630, c0010) + C 02.00 (r0690, c0010)
Total	80,000	80,646	80,361	80,555	

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

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

It should be taken into account that as of June 2022 the European Central Bank (ECB) decided to grant permission to Banco Sabadell S.A. to apply material changes to the Probability of Default (PD), Loss Given Default (LGD), LGD in default, Expected Loss Best Estimate (ELBE) and Credit Conversion Factor (CCF) models of its Enterprises, Real Estate Developers and Holding Companies portfolios for calculating own funds requirements for credit risk on consolidated level. The material changes aimed at ensuring alignment with the specifications of the IRB repair programme.

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### P&L Banco de Sabadell, S.A.

(m€ EUR)	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022
Interest income	3,104	4,150	1,051	2,191
Of which debt securities income	170	216	49	112
Of which loans and advances income	2,662	3,571	896	1,846
Interest expenses	537	718	191	432
Of which deposits expenses	201	270	78	179
Of which debt securities issued expenses	188	248	56	123
(Expenses on share capital repayable on demand)	0	0	0	0
Dividend income	1	1	1	2
Net Fee and commission income	1,070	1,467	359	729
Gains or (-) losses on derecognition of financial assets and liabilities not measured at fair value through profit or loss, and of non financial assets, net	418	412	-1	12
Gains or (-) losses on financial assets and liabilities held for trading, net	-92	-184	8	-68
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	5	4	1	-8
Gains or (-) losses from hedge accounting, net	-6	-5	4	17
Exchange differences (gain or (-) loss), net	101	187	9	114
Net other operating income / (expenses)	-44	-97	-19	-39
<b>TOTAL OPERATING INCOME, NET</b>	<b>4,019</b>	<b>5,219</b>	<b>1,220</b>	<b>2,519</b>
(Administrative expenses)	2,160	2,781	590	1,167
(Cash contributions to resolution funds and deposit guarantee schemes)	98	217	4	108
(Depreciation)	389	527	136	273
Modification gains or (-) losses, net	0	0	0	0
(Provisions or (-) reversal of provisions)	57	88	-1	26
(Payment commitments to resolution funds and deposit guarantee schemes)	0	0	0	0
(Commitments and guarantees given)	-2	-9	-12	-14
(Other provisions)	58	97	11	40
Of which pending legal issues and tax litigation <sup>1</sup>	0	-37	0	0
Of which restructuring <sup>2</sup>	0	-67	0	0
(Increases or (-) decreases of the fund for general banking risks, net) <sup>2</sup>	0	0	0	0
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	735	960	208	394
(Financial assets at fair value through other comprehensive income)	-1	-1	0	0
(Financial assets at amortised cost)	735	960	208	394
(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates and on non-financial assets)	82	115	15	44
(of which Goodwill)	0	0	0	0
Negative goodwill recognised in profit or loss	0	0	0	0
Share of the profit or (-) loss of investments in subsidiaries, joint ventures and associates	64	96	56	79
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	-36	-7	-6	-15
<b>PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS</b>	<b>527</b>	<b>620</b>	<b>320</b>	<b>572</b>
<b>PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS</b>	<b>379</b>	<b>539</b>	<b>227</b>	<b>407</b>
Profit or (-) loss after tax from discontinued operations	0	0	0	0
<b>PROFIT OR (-) LOSS FOR THE YEAR</b>	<b>379</b>	<b>539</b>	<b>227</b>	<b>407</b>
Of which attributable to owners of the parent	370	530	213	393

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

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

**2022 EU-wide Transparency Exercise**  
**Total Assets: fair value and impairment distribution**

Banco de Sabadell, S.A.

ASSETS:	As of 30/09/2021				As of 31/12/2021				As of 31/03/2022				As of 30/06/2022				References
	Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			
		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3	
Cash, cash balances at central banks and other demand deposits	50,755				49,212				53,157				45,284				IAS 1.54 (i)
Financial assets held for trading	1,893	355	1,537	0	1,972	593	1,379	0	2,424	842	1,583	0	4,260	1,627	2,632	2	IFRS 7.8(a)(i); IFRS 9, Appendix A
Non-trading financial assets mandatorily at fair value through profit or loss	77	15	1	61	80	18	2	60	85	22	2	62	64	4	1	58	IFRS 7.8(a)(ii); IFRS 9.4.1.4
Financial assets designated at fair value through profit or loss	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	IFRS 7.8(a)(i); IFRS 9.4.1.5
Financial assets at fair value through other comprehensive income	6,581	6,289	135	157	6,870	6,595	134	141	7,287	7,002	145	139	6,067	5,769	165	134	IFRS 7.8(h); IFRS 9.4.1.2A
Financial assets at amortised cost	173,608				178,891				175,655				186,604				IFRS 7.8(f); IFRS 9.4.1.2
Derivatives – Hedge accounting	564	0	564	0	525	0	525	0	1,015	0	1,015	0	1,778	0	1,772	6	IFRS 9.6.2.1; Annex V, Part 1.22; Annex V, Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	115				-4				-454				-671				IAS 39.89A(a); IFRS 9.6.5.8
Other assets <sup>1</sup>	16,249				14,372				14,056				14,013				
<b>TOTAL ASSETS</b>	<b>249,840</b>				<b>251,917</b>				<b>253,225</b>				<b>257,198</b>				IAS 1.9(a), IFRS 6

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

Breakdown of financial assets by instrument and by counterparty sector <sup>1</sup>	As of 30/09/2021						As of 31/12/2021						As of 31/03/2022						As of 30/06/2022						References
	Gross carrying amount <sup>(2)</sup>			Accumulated impairment <sup>(2)</sup>			Gross carrying amount <sup>(2)</sup>			Accumulated impairment <sup>(2)</sup>			Gross carrying amount <sup>(2)</sup>			Accumulated impairment <sup>(2)</sup>			Gross carrying amount <sup>(2)</sup>			Accumulated impairment <sup>(2)</sup>			
	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	
Financial assets at fair value through other comprehensive income	6,398	0	0	-1	0	0	6,686	0	0	-1	0	0	7,102	0	0	-1	0	0	5,875	0	0	-1	0	0	Annex V, Part 1.31, 44(b)
Loans and advances	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	Annex V, Part 1.32, 44(a)
Financial assets at amortised cost	15,079	0	0	0	0	0	15,190	0	0	0	0	0	15,010	0	0	0	0	0	19,628	0	0	0	0	0	Annex V, Part 1.31, 44(b)
Loans and advances	144,440	11,703	5,504	-385	-493	-2,402	148,963	12,198	5,685	-378	-495	-2,431	145,751	12,315	5,703	-351	-479	-2,448	151,562	13,024	5,225	-346	-483	-2,152	Annex V, Part 1.32, 44(a)

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

<sup>2</sup> From June 2021, the gross carrying amount of assets and accumulated impairments that are purchased or originated as credit-impaired at initial recognition are not included in the impairment stages, as it was the case in previous periods.

## 2022 EU-wide Transparency Exercise

### Breakdown of liabilities

Banco de Sabadell, S.A.

(mln EUR)

LIABILITIES:	Carrying amount				References
	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	
Financial liabilities held for trading	1,526	1,380	1,684	2,811	IFRS 7.8 (e) (ii); IFRS 9.BA.6
Trading financial liabilities <sup>1</sup>	0	0	0	0	Accounting Directive art 8(1)(a),(3),(6)
Financial liabilities designated at fair value through profit or loss	0	0	0	0	IFRS 7.8 (e)(i); IFRS 9.4.2.2
Financial liabilities measured at amortised cost	231,829	235,145	236,881	239,141	IFRS 7.8(g); IFRS 9.4.2.1
Non-trading non-derivative financial liabilities measured at a cost-based method <sup>1</sup>	0	0	0	0	Accounting Directive art 8(3)
Derivatives – Hedge accounting	505	510	448	707	IFRS 9.6.2.1; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	118	19	-329	-542	IAS 39.89A(b), IFRS 9.6.5.8
Provisions	940	893	698	635	IAS 37.10; IAS 1.54(l)
Tax liabilities	305	205	245	241	IAS 1.54(n-o)
Share capital repayable on demand	0	0	0	0	IAS 32 IE 33; IFRIC 2; Annex V.Part 2.12
Other liabilities	708	768	657	1,154	Annex V.Part 2.13
Liabilities included in disposal groups classified as held for sale	1,032	0	0	0	IAS 1.54 (p); IFRS 5.38, Annex V.Part 2.14
Haircuts for trading liabilities at fair value <sup>1</sup>	0	0	0	0	Annex V Part 1.29
<b>TOTAL LIABILITIES</b>	<b>236,963</b>	<b>238,920</b>	<b>240,284</b>	<b>244,147</b>	IAS 1.9(b);IG 6
<b>TOTAL EQUITY</b>	<b>12,877</b>	<b>12,996</b>	<b>12,940</b>	<b>13,051</b>	IAS 1.9(c), IG 6
<b>TOTAL EQUITY AND TOTAL LIABILITIES</b>	<b>249,840</b>	<b>251,917</b>	<b>253,225</b>	<b>257,198</b>	IAS 1.IG6

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



## 2022 EU-wide Transparency Exercise

### Breakdown of liabilities

Banco de Sabadell, S.A.

(mln EUR)

Breakdown of financial liabilities by instrument and by counterparty sector		Carrying amount				References
		As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	
Derivatives		1,938	1,833	1,986	3,322	IFRS 9.BA.7(a); CRR Annex II
Short positions	Equity instruments	0	0	0	0	IAS 32.11; ECB/2013/33 Annex 2.Part 2.4-5
	Debt securities	93	57	146	196	Annex V.Part 1.31
Deposits	Central banks	36,264	38,250	37,978	38,296	Annex V.Part 1.42(a), 44(c)
	of which: Current accounts / overnight deposits	0	0	0	0	ECB/2013/33 Annex 2.Part 2.9.1
	General governments	7,823	7,906	8,107	9,025	Annex V.Part 1.42(b), 44(c)
	of which: Current accounts / overnight deposits	4,943	5,100	3,873	4,063	ECB/2013/33 Annex 2.Part 2.9.1
	Credit institutions	9,926	8,786	9,566	8,188	Annex V.Part 1.42(c),44(c)
	of which: Current accounts / overnight deposits	348	535	302	297	ECB/2013/33 Annex 2.Part 2.9.1
	Other financial corporations	4,561	4,479	4,409	4,849	Annex V.Part 1.42(d),44(c)
	of which: Current accounts / overnight deposits	2,182	1,866	1,966	2,045	ECB/2013/33 Annex 2.Part 2.9.1
	Non-financial corporations	42,322	43,709	42,627	43,569	Annex V.Part 1.42(e), 44(c)
	of which: Current accounts / overnight deposits	37,763	39,519	37,613	38,559	ECB/2013/33 Annex 2.Part 2.9.1
	Households	103,955	106,146	107,460	107,177	Annex V.Part 1.42(f), 44(c)
	of which: Current accounts / overnight deposits	97,407	100,787	103,071	103,231	Annex V.Part 1.42(f), 44(c)
Debt securities issued		21,726	21,051	21,107	20,696	Annex V.Part 1.37, Part 2.98
Of which: Subordinated Debt securities issued		3,488	4,229	4,241	3,465	Annex V.Part 1.37
Other financial liabilities		5,254	4,818	5,627	7,342	Annex V.Part 1.38-41
<b>TOTAL FINANCIAL LIABILITIES</b>		<b>233,860</b>	<b>237,035</b>	<b>239,013</b>	<b>242,660</b>	

2022 EU-wide Transparency Exercise

Market Risk  
Banco de Sabadell, S.A.

	SA		IM										IM											
	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	VaR (Memorandum item)		STRESSED VaR (Memorandum item)			INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP			TOTAL RISK EXPOSURE AMOUNT	VaR (Memorandum item)		STRESSED VaR (Memorandum item)			INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP			TOTAL RISK EXPOSURE AMOUNT
			MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)		PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE			
(mln EUR)	As of 30/09/2021	As of 31/12/2021	As of 30/09/2021										As of 31/12/2021											
Traded Debt Instruments	330	447	0	0	0	0						0	0	0	0							0	0	
Of which: General risk	260	336	0	0	0	0						0	0	0	0							0	0	
Of which: Specific risk	26	44	0	0	0	0						0	0	0	0							0	0	
Equities	0	0	0	0	0	0						0	0	0	0							0	0	
Of which: General risk	0	0	0	0	0	0						0	0	0	0							0	0	
Of which: Specific risk	0	0	0	0	0	0						0	0	0	0							0	0	
Foreign exchange risk	118	123	0	0	0	0						0	0	0	0							0	0	
Commodities risk	0	0	0	0	0	0						0	0	0	0							0	0	
<b>Total</b>	<b>448</b>	<b>570</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	
	As of 31/03/2022	As of 30/06/2022	As of 31/03/2022										As of 30/06/2022											
Traded Debt Instruments	646	671	0	0	0	0						0	0	0	0							0	0	
Of which: General risk	512	551	0	0	0	0						0	0	0	0							0	0	
Of which: Specific risk	47	43	0	0	0	0						0	0	0	0							0	0	
Equities	0	0	0	0	0	0						0	0	0	0							0	0	
Of which: General risk	0	0	0	0	0	0						0	0	0	0							0	0	
Of which: Specific risk	0	0	0	0	0	0						0	0	0	0							0	0	
Foreign exchange risk	179	114	0	0	0	0						0	0	0	0							0	0	
Commodities risk	0	0	0	0	0	0						0	0	0	0							0	0	
<b>Total</b>	<b>825</b>	<b>785</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	

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

		Standardised Approach							
		As of 30/09/2021				As of 31/12/2021			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
Consolidated data	Central governments or central banks	7,282	6,494	400		7,312	7,352	471	
	Regional governments or local authorities	8,242	7,522	1		8,039	7,600	0	
	Public sector entities	2,244	1,236	20		2,238	1,539	288	
	Multilateral Development Banks	245	571	0		796	596	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	1,589	1,527	490		1,480	1,341	307	
	Corporates	10,239	6,852	6,057		8,654	5,452	4,939	
	of which: SME	9,568	6,057	5,095		7,958	5,161	4,648	
	Retail	4,995	2,512	1,763		4,392	2,388	1,701	
	of which: SME	2,698	211	207		2,253	437	253	
	Secured by mortgages on immovable property	15,991	14,762	5,672		16,452	15,152	5,903	
	of which: SME	1,607	1,469	680		2,434	2,379	1,113	
	Exposures in default	1,611	949	1,600	672	1,495	891	942	653
	Items associated with particularly high risk	482	386	579		528	417	626	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	14	14	46		14	14	47		
Equity	0	0	0		0	0	0		
Other exposures	12,165	14,655	12,613		12,126	13,765	12,078		
Standardised Total <sup>4</sup>	136,236	132,236	28,685	865	126,263	128,677	27,846	879	

<sup>1</sup> Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e., substitution effects).

<sup>2</sup> Standardised Total does not include the securitisation position unless in the results prior to the 2020 entries.

<sup>3</sup> On the most relevant countries are disclosed. These have been selected under the following rule: Countries of counterparties covers up to 9% of total original exposure or Top 10 countries ranked by original exposure, obtained as of last date.

		Standardised Approach							
		As of 30/09/2021				As of 31/12/2021			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
SPAIN	Central governments or central banks	59,211	68,204	0		56,273	64,523	0	
	Regional governments or local authorities	8,240	7,521	0		8,039	7,600	0	
	Public sector entities	2,120	1,420	218		2,117	1,419	221	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	430	484	165		290	220	74	
	Corporates	2,547	1,204	1,090		2,197	988	896	
	of which: SME	2,261	1,213	930		1,776	857	718	
	Retail	3,991	2,229	1,403		3,477	2,180	1,574	
	of which: SME	2,688	245	209		493	321	174	
	Secured by mortgages on immovable property	13,227	12,341	4,760		13,069	12,041	4,662	
	of which: SME	1,485	1,652	519		1,297	1,104	550	
	Exposures in default	1,844	707	1,600	516	1,292	728	780	593
	Items associated with particularly high risk	282	228	341		289	218	323	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	12	12	42		12	12	41		
Equity	0	0	0		0	0	0		
Other exposures	11,577	12,165	11,613		10,660	11,740	11,353		
Standardised Total <sup>4</sup>				688				722	

<sup>1</sup> Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e., substitution effects).

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

		Standardised Approach							
		As of 30/09/2021				As of 31/12/2021			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
UNITED KINGDOM	Central governments or central banks	7,026	7,811	58		6,924	8,713	59	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	75	0	0		74	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	566	566	76		559	559	63	
	Corporates	480	128	165		461	78	74	
	of which: SME	157	119	93		115	68	63	
	Retail	636	173	207		627	107	114	
	of which: SME	790	74	74		751	133	77	
	Secured by mortgages on immovable property	1,077	1,780	616		1,074	1,673	596	
	of which: SME	408	603	46		39	34	11	
	Exposures in default	117	105	105	11	113	99	99	13
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	248	248	51		254	254	51	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other exposures	106	107	616		1,070	691	656		
Standardised Total <sup>4</sup>				22				28	

<sup>1</sup> Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e., substitution effects).

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

		Standardised Approach							
		As of 30/09/2021				As of 31/12/2021			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
MEXICO	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	4,221	3,341	3,001		3,368	2,563	2,358	
	of which: SME	4,218	3,341	3,001		3,362	2,562	2,357	
	Retail	21	9	7		20	10	7	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	13	13	6		961	912	440	
	of which: SME	8	8	4		952	908	438	
	Exposures in default	0	0	0	31	0	0	0	24
	Items associated with particularly high risk	42	32	48		37	27	40	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised Total <sup>4</sup>				39				42	

<sup>1</sup> Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e., substitution effects).

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

		Standardised Approach							
		As of 30/09/2021				As of 31/12/2021			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
UNITED STATES	Central governments or central banks	1,091	1,091	0		1,183	1,183	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	2	2	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	29	29	14		6	6	3	
	Corporates	1,269	1,180	919		1,078	902	728	
	of which: SME	1,259	1,171	909		1,068	894	728	
	Retail	4	4	0		4	4	1	
	of which: SME	0	0	0		1	0	0	
	Secured by mortgages on immovable property	23	21	9		113	108	63	
	of which: SME	10	10	5		100	96	39	
	Exposures in default	0	0	0	1	0	0	0	0
	Items associated with particularly high risk	0	0	0		2	2	3	
	Covered bonds	0	0	0		63	62	93	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other exposures	34	32	0		47	46	0		
Standardised Total <sup>4</sup>				11				10	

<sup>1</sup> Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e., substitution effects).

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

		Standardised Approach							
		As of 30/09/2021				As of 31/12/2021			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
FRANCE	Central governments or central banks	53	53	0	0	59	61	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	60	60	23	0	54	13	3	0
	Corporates	271	271	249	0	288	185	184	0
	of which: SME	273	273	249	0	298	185	184	0
	Retail	4	2	2	0	2	1	1	0
	of which: SME	2	1	1	0	1	0	0	0
	Secured by mortgages on immovable property	99	99	34	0	109	104	38	0
	of which: SME	99	99	34	0	109	104	38	0
	Exposures in default	3	2	3	1	3	2	2	1
	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	
Other exposures	70	71	2	0	50	49	1	0	
Standardised Total <sup>2</sup>				0				7	

<sup>(1)</sup> Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e., substitution effects).

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

		Standardised Approach							
		As of 30/09/2021				As of 31/12/2021			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
Country of Counterpart 6	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
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0	0	0	0	0	0
	Covered bonds	0	0	0	0	0	0	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	
Other exposures	0	0	0	0	0	0	0	0	
Standardised Total <sup>2</sup>				0				0	

<sup>(1)</sup> Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e., substitution effects).

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

		Standardised Approach							
		As of 30/09/2021				As of 31/12/2021			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
Country of Counterpart 7	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
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0	0	0	0	0	0
	Covered bonds	0	0	0	0	0	0	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	
Other exposures	0	0	0	0	0	0	0	0	
Standardised Total <sup>2</sup>				0				0	

<sup>(1)</sup> Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e., substitution effects).

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

		Standardised Approach							
		As of 30/09/2021				As of 31/12/2021			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
Country of Counterpart 8	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
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0	0	0	0	0	0
	Covered bonds	0	0	0	0	0	0	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	
Other exposures	0	0	0	0	0	0	0	0	
Standardised Total <sup>2</sup>				0				0	

<sup>(1)</sup> Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e., substitution effects).

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

		Standardised Approach							
		As of 30/09/2021				As of 31/12/2021			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
Country of Counterpart 9	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
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0	0	0	0	0	0
	Covered bonds	0	0	0	0	0	0	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	
Other exposures	0	0	0	0	0	0	0	0	
Standardised Total <sup>2</sup>				0				0	

<sup>(1)</sup> Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e., substitution effects).

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

		Standardised Approach							
		As of 30/09/2021				As of 31/12/2021			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
Country of Counterpart 10	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
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0	0	0	0	0	0
	Covered bonds	0	0	0	0	0	0	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	
Other exposures	0	0	0	0	0	0	0	0	
Standardised Total <sup>2</sup>				0				0	

<sup>(1)</sup> Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e., substitution effects).

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

		Standardised Approach							
		As of 31/03/2022				As of 30/06/2022			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
Consolidated data	Central governments or central banks	74,239	83,313	133		73,018	83,414	205	
	Regional governments or local authorities	8,410	7,694	0		9,133	8,732	0	
	Public sector entities	2,192	1,453	221		2,480	1,812	326	
	Multilateral Development Banks	729	589	0		722	592	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	1,421	1,394	369		1,884	1,855	426	
	Corporates	7,719	5,269	4,874		8,494	5,387	5,096	
	of which: SME	1,965	562	532		1,095	514	478	
	Retail	4,268	2,302	1,663		4,785	3,395	1,870	
	of which: SME	1,152	312	188		995	278	162	
	Secured by mortgages on immovable property	16,239	15,055	5,913		15,681	14,524	5,720	
	of which: SME	950	858	403		885	806	389	
	Exposures in default	1,831	902	950	626	1,579	878	922	631
	Exposures associated with particularly high risk	469	383	574		487	412	617	
	Covered bonds	265	265	0		0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective investments undertakings (CIU)	183	183	17		4	4	32		
Equity	0	0	0		0	0	0		
Other exposures	15,052	15,026	15,014		15,143	15,123	15,025		
Standardised Total <sup>4</sup>	129,343	133,484	26,820	825	126,919	129,265	27,665	841	

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

(2) Standardised Total does not include the Securitisation position unless in the results prior to the 2019 exercise.

(3) Only the most relevant countries are disclosed. These have been selected under the following risk: Countries of counterpart covering up to 95% of total original exposure or Top 10 countries ranked by original exposure.

(4) Includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2022				As of 30/06/2022			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
SPAIN	Central governments or central banks	60,770	68,073	50		58,218	64,907	77	
	Regional governments or local authorities	8,410	7,694	0		9,133	8,732	0	
	Public sector entities	2,076	1,329	170		2,369	1,647	296	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	2,069	2,221	861		2,318	2,318	87	
	Corporates	2,095	998	924		2,324	975	908	
	of which: SME	880	302	371		808	378	378	
	Retail	3,414	2,075	1,512		3,984	2,079	1,522	
	of which: SME	425	185	188		425	251	151	
	Secured by mortgages on immovable property	12,473	11,551	4,439		12,031	11,143	4,284	
	of which: SME	788	702	341		723	650	328	
	Exposures in default	1,344	723	763	561	1,272	688	718	553
	Exposures associated with particularly high risk	282	220	329		268	227	340	
	Covered bonds	0	0	0		0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective investments undertakings (CIU)	17	17	17		3	3	27		
Equity	0	0	0		0	0	0		
Other exposures	10,529	11,007	11,047		10,501	10,076	11,079		
Standardised Total <sup>4</sup>	105,570	110,807	22,547	873	103,501	109,076	22,579	873	

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

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

		Standardised Approach							
		As of 31/03/2022				As of 30/06/2022			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
UNITED KINGDOM	Central governments or central banks	6,362	6,360	65		6,034	6,619	65	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		65	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	651	652	65		922	922	110	
	Corporates	103	96	90		74	64	49	
	of which: SME	68	64	60		31	29	25	
	Retail	733	657	375		688	665	103	
	of which: SME	694	120	74		644	127	75	
	Secured by mortgages on immovable property	1,791	1,996	968		1,790	1,909	936	
	of which: SME	52	51	16		53	49	15	
	Exposures in default	139	109	109	12	143	100	101	12
	Exposures associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	266	266	53		0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other exposures	1,017	985	672		1,124	1,107	977		
Standardised Total <sup>4</sup>	10,777	10,777	2,000	26	11,242	11,724	2,000	30	

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

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

		Standardised Approach							
		As of 31/03/2022				As of 30/06/2022			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
MEXICO	Central governments or central banks	709	710	18		614	624	18	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	146	76	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	6	7	7		7	7	4	
	Corporates	3,118	2,393	2,302		3,522	2,689	2,476	
	of which: SME	15	12	12		13	13	13	
	Retail	22	17	12		23	18	13	
	of which: SME	11	8	8		8	8	8	
	Secured by mortgages on immovable property	1,184	1,144	562		1,134	1,085	538	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	2	2	2	27	2	2	2	37
	Exposures associated with particularly high risk	26	12	18		30	16	24	
	Covered bonds	0	0	0		0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other exposures	13	13	13		13	13	13		
Standardised Total <sup>4</sup>	511	507	24	67	515	495	22	74	

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

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

		Standardised Approach							
		As of 31/03/2022				As of 30/06/2022			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
UNITED STATES	Central governments or central banks	1,205	1,206	0		1,248	1,250	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	12	6		11	17	7	
	Corporates	809	656	623		816	713	614	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	1	1	1		2	2	2	
	of which: SME	2	2	2		2	2	2	
	Exposures in default	64	63	94	0	65	64	24	0
	Exposures associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other exposures	17	98	1		91	182	45		
Standardised Total <sup>4</sup>	1,222	1,269	101	0	1,359	1,441	74	0	

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

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



		IRB Approach									
		As of 30/09/2021					As of 31/12/2021				
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	Of which: defaulted	Of which: defaulted
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted			
(in EUR, %)		0	0	0	0	0	0	0	0	0	0
Central banks and central governments		0	0	0	0	0	0	0	0	0	0
Institutions		1,355	0	871	383	0	1,650	4	1,129	445	0
Corporates		51,571	2,642	37,607	21,448	498	52,242	2,538	38,381	21,976	479
Corporates - Of Which: Specialised Lending		6,031	98	5,768	4,279	0	6,088	91	5,774	4,188	0
Corporates - Of Which: SME		16,105	802	11,793	5,278	203	16,031	829	11,634	4,994	204
Retail		97,389	2,486	89,214	15,238	948	100,023	2,500	90,121	17,944	921
Retail - Secured on real estate property		71,744	1,112	72,578	10,609	430	74,339	1,165	75,193	10,854	432
Retail - Secured on real estate property - Of Which: SME		3,464	221	3,277	623	53	3,338	288	3,331	616	61
Retail - Secured on real estate property - Of Which: non-SME		68,330	891	69,301	9,986	377	70,802	877	71,862	10,239	371
Retail - Qualifying Revolving		8,694	146	5,899	1,802	111	8,070	147	6,040	1,687	106
Retail - Other Retail - Of Which: SME		17,601	1,147	10,709	5,377	398	17,612	1,188	10,889	5,402	382
Retail - Other Retail - Of Which: non-SME		11,682	588	5,521	2,049	179	11,848	643	5,698	2,059	177
Retail - Other Retail - Of Which: non-SME		5,919	129	5,247	3,276	219	5,765	145	5,190	3,308	205
Equity		986	0	986	2,107	0	995	0	995	2,132	0
Other non credit-obligation assets		0	0	0	0	0	0	0	0	0	0
IRB Total					41,476					42,487	

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

(2) BB Total does not include the Securitisation position unlike in the results prior to the 2020 exercise.

(3) Only the most relevant countries are disclosed. These have been selected under the following rule: Countries of counterpart covering up to 95% of total original exposure or Top 10 countries ranked by original exposure, calculated as of last quarter.

		IRB Approach									
		As of 30/09/2021					As of 31/12/2021				
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	Of which: defaulted	Of which: defaulted
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted			
(in EUR, %)		0	0	0	0	0	0	0	0	0	0
Central banks and central governments		0	0	0	0	0	0	0	0	0	0
Institutions		339	0	273	85	0	512	0	447	141	0
Corporates		40,419	2,532	28,549	15,440	488	41,367	2,651	29,202	16,148	1,159
Corporates - Of Which: Specialised Lending		3,324	96	3,144	2,317	0	3,486	89	3,313	2,366	0
Corporates - Of Which: SME		14,739	788	10,529	5,194	371	15,111	811	10,889	4,612	189
Retail		46,694	1,940	38,606	7,261	502	87	47,234	39,233	7,287	503
Retail - Secured on real estate property		28,103	718	27,798	3,538	144	240	28,084	781	28,347	194
Retail - Secured on real estate property - Of Which: SME		3,251	221	3,178	707	53	40	3,453	288	3,250	789
Retail - Secured on real estate property - Of Which: non-SME		24,732	487	24,620	2,770	91	200	25,231	492	25,092	2,819
Retail - Qualifying Revolving		2,768	120	1,297	151	26	79	1,252	151	25	80
Retail - Other Retail		15,792	1,123	9,509	3,512	335	650	15,818	1,164	9,148	3,496
Retail - Other Retail - Of Which: SME		11,398	586	5,267	2,009	179	299	11,604	642	5,565	2,051
Retail - Other Retail - Of Which: non-SME		4,394	536	3,693	1,503	156	391	4,213	522	3,608	1,445
Equity		894	0	894	1,915	0	911	0	911	1,956	0
Other non credit-obligation assets		0	0	0	0	0	0	0	0	0	0
IRB Total											

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

		IRB Approach									
		As of 30/09/2021					As of 31/12/2021				
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	Of which: defaulted	Of which: defaulted
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted			
(in EUR, %)		0	0	0	0	0	0	0	0	0	0
Central banks and central governments		0	0	0	0	0	0	0	0	0	0
Institutions		127	0	124	65	0	125	0	123	62	0
Corporates		1,980	0	1,632	1,185	0	16	1,983	1,626	1,189	0
Corporates - Of Which: Specialised Lending		329	0	262	682	0	671	0	517	312	0
Corporates - Of Which: SME		324	0	263	147	0	1	277	226	142	0
Retail		48,695	435	48,647	9,898	427	262	50,572	425	50,774	10,262
Retail - Secured on real estate property		41,698	373	42,849	6,710	281	48	43,664	481	43,888	778
Retail - Secured on real estate property - Of Which: SME		11	0	6	2	0	0	10	0	6	1
Retail - Secured on real estate property - Of Which: non-SME		41,687	373	42,843	6,708	281	48	43,654	481	43,882	777
Retail - Qualifying Revolving		5,211	42	4,213	1,407	84	124	5,293	42	4,289	1,501
Retail - Other Retail		1,386	20	1,584	1,781	62	0	1,616	20	1,674	58
Retail - Other Retail - Of Which: SME		81	0	49	13	0	60	3	56	19	0
Retail - Other Retail - Of Which: non-SME		1,305	20	1,535	1,768	62	90	1,529	20	1,559	58
Equity		8	0	8	15	0	0	4	0	4	0
Other non credit-obligation assets		0	0	0	0	0	0	0	0	0	0
IRB Total											

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

		IRB Approach									
		As of 30/09/2021					As of 31/12/2021				
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	Of which: defaulted	Of which: defaulted
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted			
(in EUR, %)		0	0	0	0	0	0	0	0	0	0
Central banks and central governments		0	0	0	0	0	0	0	0	0	0
Institutions		214	0	2	0	0	8	0	2	0	0
Corporates		195	0	211	111	1	4	222	6	207	124
Corporates - Of Which: Specialised Lending		45	2	45	39	0	0	42	2	42	36
Corporates - Of Which: SME		150	1	166	72	1	4	180	4	165	88
Retail		28	0	27	4	0	0	30	0	29	4
Retail - Secured on real estate property		24	0	24	2	0	0	25	0	25	2
Retail - Secured on real estate property - Of Which: SME		0	0	0	0	0	0	0	0	0	0
Retail - Secured on real estate property - Of Which: non-SME		24	0	24	2	0	0	24	0	24	2
Retail - Qualifying Revolving		1	0	1	0	0	0	1	0	1	0
Retail - Other Retail		2	0	2	1	0	0	4	0	3	1
Retail - Other Retail - Of Which: SME		2	0	2	0	0	0	2	0	2	0
Retail - Other Retail - Of Which: non-SME		1	0	1	0	0	0	1	0	1	0
Equity		4	0	4	7	0	0	4	0	4	0
Other non credit-obligation assets		0	0	0	0	0	0	0	0	0	0
IRB Total											

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

		IRB Approach									
		As of 30/09/2021					As of 31/12/2021				
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	Of which: defaulted	Of which: defaulted
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted			
(in EUR, %)		0	0	0	0	0	0	0	0	0	0
Central banks and central governments		0	0	0	0	0	0	0	0	0	0
Institutions		27	0	13	3	0	30	0	12	3	0
Corporates		2,624	0	2,395	1,564	0	13	2,604	0	2,628	1,705
Corporates - Of Which: Specialised Lending		965	0	947	604	0	2	944	0	915	587
Corporates - Of Which: SME		25	0	19	13	0	19	0	15	13	0
Retail		117	1	114	16	0	128	1	132	19	0
Retail - Secured on real estate property		111	0	110	15	0	0	121	0	120	18
Retail - Secured on real estate property - Of Which: SME		3	0	3	1	0	0	3	0	3	1
Retail - Secured on real estate property - Of Which: non-SME		108	0	108	15	0	0	118	0	118	18
Retail - Qualifying Revolving		4	0	2	1	0	0	5	0	3	1
Retail - Other Retail		3	0	2	1	0	0	3	0	1	0
Retail - Other Retail - Of Which: SME		3	0	2	1	0	0	3	0	1	0
Retail - Other Retail - Of Which: non-SME		1	0	1	0	0	0	1	0	0	0
Equity		41	0	41	78	0	41	0	41	77	0
Other non credit-obligation assets		0	0	0	0	0	0	0	0	0	0
IRB Total											

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

		IRB Approach										
		As of 30/09/2021					As of 31/12/2021					
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount		Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount		Value adjustments and provisions	
(in EUR, %)	Of which: defaulted		Of which: defaulted		Of which: defaulted	Of which: defaulted		Of which: defaulted				
FRANCE	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0
	Institutions	222	0	211	33	0	226	0	215	35	0	0
	Corporates	2,201	4	1,531	852	11	2,032	6	1,401	760	14	0
	Corporates - Of Which: SME	365	0	272	209	0	366	0	266	243	0	2
	Corporates - Of Which: SME	196	0	128	91	0	127	0	91	46	0	1
	Retail	225	3	203	55	0	228	2	207	58	0	1
	Retail - Secured on real estate property	180	2	180	45	0	184	1	183	46	0	1
	Retail - Secured on real estate property - Of Which: SME	62	0	62	22	0	62	0	62	22	0	0
	Retail - Secured on real estate property - Of Which: non-SME	118	2	118	23	0	122	1	121	24	0	1
	Retail - Qualifying Revolving	5	0	3	0	0	5	0	3	0	0	0
	Retail - Other Retail	40	1	20	10	0	40	0	21	10	0	0
	Retail - Other Retail - Of Which: SME	37	1	18	9	0	37	0	18	9	0	0
Retail - Other Retail - Of Which: non-SME	3	0	3	1	0	3	0	3	1	0	0	
Equity	0	0	0	0	0	0	0	0	0	0	0	
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	
IRB Total												

<sup>1</sup> Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

		IRB Approach										
		As of 30/09/2021					As of 31/12/2021					
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount		Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount		Value adjustments and provisions	
(in EUR, %)	Of which: defaulted		Of which: defaulted		Of which: defaulted	Of which: defaulted		Of which: defaulted				
Country of Counterpart 6	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0
	Institutions	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
	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
	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	
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	
IRB Total												

<sup>1</sup> Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

		IRB Approach										
		As of 30/09/2021					As of 31/12/2021					
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount		Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount		Value adjustments and provisions	
(in EUR, %)	Of which: defaulted		Of which: defaulted		Of which: defaulted	Of which: defaulted		Of which: defaulted				
Country of Counterpart 7	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0
	Institutions	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
	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
	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	
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	
IRB Total												

<sup>1</sup> Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

		IRB Approach										
		As of 30/09/2021					As of 31/12/2021					
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount		Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount		Value adjustments and provisions	
(in EUR, %)	Of which: defaulted		Of which: defaulted		Of which: defaulted	Of which: defaulted		Of which: defaulted				
Country of Counterpart 8	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0
	Institutions	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
	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
	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	
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	
IRB Total												

<sup>1</sup> Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

		IRB Approach										
		As of 30/09/2021					As of 31/12/2021					
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount		Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount		Value adjustments and provisions	
(in EUR, %)	Of which: defaulted		Of which: defaulted		Of which: defaulted	Of which: defaulted		Of which: defaulted				
Country of Counterpart 9	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0
	Institutions	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
	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
	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	
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	
IRB Total												

<sup>1</sup> Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

		IRB Approach										
		As of 30/09/2021					As of 31/12/2021					
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount		Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount		Value adjustments and provisions	
(in EUR, %)	Of which: defaulted		Of which: defaulted		Of which: defaulted	Of which: defaulted		Of which: defaulted				
Country of Counterpart 10	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0
	Institutions	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
	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
	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	
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	
IRB Total												

<sup>1</sup> Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

With reference to consolidated data and exposures towards Spain, it should be taken into account that as of June 2022 the European Central Bank (ECB) decided to grant permission to Banco Sabadell S.A. to apply material changes to the Probability of Default (PD), Loss Given Default (LGD), LGD in default, Expected Loss Best Estimate (ELBE) and Credit Conversion Factor (CCF) models of its Enterprises, Real Estate Developers and Holding Companies portfolios for calculating own Funds requirements for credit risk on consolidated level. The material changes aimed at ensuring alignment with the specifications of the IRB repair programme.



		IRB Approach									
		As of 31/03/2022					As of 30/06/2022				
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	Of which: defaulted	Value adjustments and provisions
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted			
Consolidated data	Central banks and central governments	0	0	0	0	0	0	0	0	0	0
	Institutions	1,462	9	929	370	0	1,462	9	357	0	0
	Corporates	52,542	2,699	38,694	21,731	527	1,433	52,462	39,949	20,991	536
	Corporates - Of Which: Specialised Lending	5,074	85	5,697	4,118	0	5,097	77	5,657	4,089	0
	Corporates - Of Which: SME	16,477	835	12,200	5,462	229	349	15,951	1,044	6,007	401
	Retail	100,020	2,399	91,809	18,389	895	1,129	101,580	2,624	93,300	18,706
	Retail - Secured on real estate property	74,465	1,170	75,257	11,206	467	235	75,469	1,287	76,256	11,737
	Retail - Secured on real estate property - Of Which: SME	2,943	194	3,183	728	40	48	3,706	320	3,466	1,462
	Retail - Other Retail	71,022	986	72,074	10,488	418	186	71,763	968	72,810	10,334
	Retail - Qualifying Revolving	8,058	140	5,537	1,566	91	198	7,995	141	5,984	1,604
	Retail - Other Retail - Of Which: SME	11,728	1,079	11,028	5,518	347	696	18,116	1,206	11,568	5,365
	Retail - Other Retail - Of Which: non-SME	11,830	533	5,843	2,155	152	245	13,283	894	6,382	2,006
Equity	5,746	0	5,746	3,362	194	422	5,732	352	5,129	3,260	
Other non credit-obligation assets	911	0	911	1,536	0	932	0	932	1,992	0	
IRB Total <sup>3</sup>				42,317					42,046		

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

(2) IRB Total does not include the Securitisation position unlike in the results prior to the 2019 exercise.

(3) Only the most relevant countries are displayed. There have been selected under the following rule: Countries of country/region covering up to 95% of total original exposure or Top 10 countries ranked by original exposure, calculated as of last quarter.

		IRB Approach									
		As of 31/03/2022					As of 30/06/2022				
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	Of which: defaulted	Value adjustments and provisions
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted			
SPAIN	Central banks and central governments	0	0	0	0	0	0	0	0	0	0
	Institutions	208	0	241	82	0	385	0	298	91	0
	Corporates	41,568	2,179	29,565	15,772	535	1,225	41,027	1,303	29,273	15,567
	Corporates - Of Which: Specialised Lending	1,450	84	3,270	2,257	0	70	1,193	76	3,005	2,074
	Corporates - Of Which: SME	746	837	11,424	5,031	231	336	15,056	1,021	11,225	5,614
	Retail	47,430	1,827	39,539	7,261	435	886	48,225	2,122	40,780	7,757
	Retail - Secured on real estate property	28,506	875	28,506	3,498	125	183	29,443	838	29,231	4,145
	Retail - Secured on real estate property - Of Which: SME	1,421	184	3,166	754	40	48	3,421	320	3,364	1,265
	Retail - Other Retail	25,494	491	25,339	2,744	86	134	26,022	498	25,807	2,780
	Retail - Qualifying Revolving	2,644	98	1,690	483	23	83	2,752	99	1,271	177
	Retail - Other Retail - Of Which: SME	15,840	1,055	9,344	3,579	287	620	16,370	1,186	9,837	3,435
	Retail - Other Retail - Of Which: non-SME	11,654	551	5,745	2,129	152	244	12,222	654	6,234	1,960
Equity	4,182	0	4,182	1,450	135	376	4,148	332	3,563	1,475	
Other non credit-obligation assets	825	0	825	1,746	0	850	0	850	1,819	0	
IRB Total <sup>3</sup>											

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

		IRB Approach									
		As of 31/03/2022					As of 30/06/2022				
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	Of which: defaulted	Value adjustments and provisions
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted			
UNITED KINGDOM	Central banks and central governments	0	0	0	0	0	0	0	0	0	0
	Institutions	82	0	70	34	34	0	61	43	34	10
	Corporates	2,120	25	1,753	1,345	0	41	2,111	0	1,806	1,207
	Corporates - Of Which: Specialised Lending	0	701	0	0	0	7	709	0	602	0
	Corporates - Of Which: SME	214	0	175	119	0	1	228	0	193	104
	Retail	50,489	495	50,195	10,667	451	231	50,398	486	50,322	10,551
	Retail - Secured on real estate property	9	0	9	0	0	0	9	0	9	0
	Retail - Secured on real estate property - Of Which: SME	43,585	455	44,282	7,232	224	45	43,275	391	44,538	7,225
	Retail - Other Retail	5,300	38	3,800	1,379	68	112	5,240	38	3,746	1,423
	Retail - Qualifying Revolving	1,296	2	1,086	1,014	0	0	1,612	18	1,632	1,003
	Retail - Other Retail - Of Which: SME	3	0	3	11	0	0	53	0	42	28
	Retail - Other Retail - Of Which: non-SME	1,542	20	1,572	1,363	59	73	1,590	18	1,875	45
Equity	4	0	4	0	0	4	0	4	7	0	
Other non credit-obligation assets											
IRB Total <sup>3</sup>											

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

		IRB Approach									
		As of 31/03/2022					As of 30/06/2022				
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	Of which: defaulted	Value adjustments and provisions
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted			
MEXICO	Central banks and central governments	0	0	0	0	0	0	0	0	0	0
	Institutions	8	0	2	0	0	8	0	2	0	0
	Corporates	198	5	190	99	1	5	194	9	187	113
	Corporates - Of Which: Specialised Lending	23	1	23	19	0	0	13	1	13	11
	Corporates - Of Which: SME	89	1	71	39	0	1	102	5	89	59
	Retail	32	0	31	4	0	0	33	1	31	4
	Retail - Secured on real estate property	28	0	27	3	0	0	27	4	27	4
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	27	0	27	3	0	0	27	4	27	4
	Retail - Qualifying Revolving	0	0	0	0	0	0	1	0	1	0
	Retail - Other Retail - Of Which: SME	3	0	3	1	0	0	4	0	3	1
	Retail - Other Retail - Of Which: non-SME	1	0	1	0	0	0	1	0	1	0
Equity	2	0	2	3	0	2	0	2	4	0	
Other non credit-obligation assets											
IRB Total <sup>3</sup>											

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

		IRB Approach									
		As of 31/03/2022					As of 30/06/2022				
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	Of which: defaulted	Value adjustments and provisions
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted			
UNITED STATES	Central banks and central governments	0	0	0	0	0	0	0	0	0	0
	Institutions	2,794	0	2,543	1,603	0	32	3,023	0	2,825	1,528
	Corporates	863	0	831	538	0	2	1,062	0	1,000	633
	Corporates - Of Which: Specialised Lending	37	0	34	57	0	1	21	0	19	10
	Corporates - Of Which: SME	124	1	132	19	0	1	147	1	146	21
	Retail	138	0	128	18	0	0	142	1	142	20
	Retail - Secured on real estate property	0	0	0	0	0	0	1	0	1	1
	Retail - Secured on real estate property - Of Which: SME	128	0	128	18	0	0	141	1	141	19
	Retail - Other Retail	4	0	2	0	0	0	2	0	2	0
	Retail - Qualifying Revolving	4	0	2	0	0	0	2	0	2	0
	Retail - Other Retail - Of Which: SME	2	0	1	0	0	0	2	0	1	0
	Retail - Other Retail - Of Which: non-SME	1	0	1	0	0	0	1	0	1	0
Equity	44	0	44	84	0	0	40	0	40	75	
Other non credit-obligation assets											
IRB Total <sup>3</sup>											

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).













## 2022 EU-wide Transparency Exercise

### General governments exposures by country of the counterparty

Banco de Sabadell, S.A.

As of 31/12/2021

(min EUR)		Direct exposures														Risk weighted exposure amount	
		On balance sheet				Derivatives				Off balance sheet							
		Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures			
of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss					of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions				
[ 0 - 3M ]	Africa	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 3M - 1Y ]		1	1	0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 1Y - 2Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 2Y - 3Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 3Y - 5Y ]		5	5	0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 5Y - 10Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 10Y - more ]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
<b>Total</b>	<b>5</b>	<b>5</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	
[ 0 - 3M ]	Others	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 3M - 1Y ]		9	9	0	0	0	0	0	0	0	0	0	0	0	0		
[ 1Y - 2Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0		
[ 2Y - 3Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0		
[ 3Y - 5Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0		
[ 5Y - 10Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0		
[ 10Y - more ]	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
<b>Total</b>	<b>9</b>	<b>9</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	

**Notes and definitions**

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

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

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

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

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

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

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

**Regions:**

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

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

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

Latin America: Argentina, Belize, Bolivia, Brazil, Chile, Colombia, Costa Rica, Dominica, Dominican Republic, Ecuador, El Salvador, Grenada, Guatemala, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaragua, Panama, Paraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and the Grenadines, Suriname, Trinidad and Tobago, Uruguay, Venezuela, Antigua And Barbuda, Aruba, Bahamas, Barbados, Cayman Islands, Cuba, French Guiana, Guadeloupe, Martinique, Puerto Rico, Saint Barthélemy, Turks And Caicos Islands, Virgin Islands (British), Virgin Islands (U.S.).

Africa: Algeria, Egypt, Morocco, South Africa, Angola, Benin, Botswana, Burkina Faso, Burundi, Cameroon, Cape Verde, Central African Republic, Chad, Comoros, Congo, Congo, The Democratic Republic Of, Côte D'Ivoire, Equatorial Guinea, Eritrea, Ethiopia, Gabon, Gambia, Ghana, Guinea, Guinea-Bissau, Kenya, Lesotho, Liberia, Madagascar, Malawi, Mauritius, Mauritania, Mozambique, Namibia, Niger, Nigeria, Rwanda, Sao Tome And Principe, Senegal, Seychelles, Sierra Leone, South Sudan, Swaziland, Tanzania, United Republic Of, Togo, Uganda, Zambia, Zimbabwe and Tunisia.

(6) The columns "Total carrying amount of non-derivative financial assets (net of short positions)" provide information on a net basis, whilst the related "of which" positions present information on a gross basis.

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

(8) Information on Non-derivative financial assets by accounting portfolio is not included for institutions applying nGAP













**2022 EU-wide Transparency Exercise**  
**General governments exposures by country of the counterparty**

Banco de Sabadell, S.A.

As of 30/06/2022

Residual Maturity		Country / Region		Direct exposures										Off balance sheet exposures		Risk weighted exposure amount	
				On balance sheet				Derivatives				Off balance sheet exposures					
				Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value					Nominal
of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost			Carrying amount	Notional amount	Carrying amount	Notional amount								
[ 0 - 3M ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 3M - 1Y ]		1	1	0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 1Y - 2Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 2Y - 3Y ]		4	4	0	0	0	0	4	0	0	0	0	0	0	0	0	
[ 3Y - 5Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 5Y - 10Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 10Y - more ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
<b>Total</b>		<b>5</b>	<b>5</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>4</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>1</b>
[ 0 - 3M ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 3M - 1Y ]		5	5	0	0	0	0	5	0	0	0	0	0	0	0	0	
[ 1Y - 2Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 2Y - 3Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 3Y - 5Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 5Y - 10Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 10Y - more ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
<b>Total</b>		<b>5</b>	<b>5</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>5</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>

**Notes and definitions**

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

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

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

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

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

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

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

**Regions:**

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

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

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

Latin America: Argentina, Belize, Bolivia, Brazil, Chile, Colombia, Costa Rica, Dominica, Dominican Republic, Ecuador, El Salvador, Grenada, Guatemala, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaragua, Panama, Paraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and the Grenadines, Suriname, Trinidad and Tobago, Uruguay, Venezuela, Antigua And Barbuda, Aruba, Bahamas, Barbados, Cayman Islands, Cuba, French Guiana, Guadeloupe, Martinique, Puerto Rico, Saint Barthélemy, Turks And Caicos Islands, Virgin Islands (British), Virgin Islands (U.S.).

Africa: Algeria, Egypt, Morocco, South Africa, Angola, Benin, Botswana, Burkina Faso, Burundi, Cameroon, Cape Verde, Central African Republic, Chad, Comoros, Congo, Congo, The Democratic Republic Of The, Côte D'Ivoire, Equatorial Guinea, Eritrea, Ethiopia, Gabon, Gambia, Ghana, Guinea, Guinea-Bissau, Kenya, Lesotho, Liberia, Madagascar, Malawi, Mali, Mauritius, Mauritania, Mozambique, Namibia, Niger, Nigeria, Rwanda, Sao Tome And Principe, Senegal, Seychelles, Sierra Leone, South Sudan, Swaziland, Tanzania, United Republic Of, Togo, Uganda, Zambia, Zimbabwe and Tunisia.

(6) The columns "Total carrying amount of non-derivative financial assets (net of short positions)" provide information on a net basis, whilst the related "of which" positions present information on a gross basis.

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

(8) Information on Non-derivative financial assets by accounting portfolio is not included for institutions applying nGAAP

2022 EU-wide Transparency Exercise  
Performing and non-performing exposures  
Banco de Sabadell, S.A.

	As of 30/09/2021										As of 31/12/2021									
	Gross carrying amount/ Nominal amount					Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions <sup>(1)</sup>					Gross carrying amount/ Nominal amount					Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions <sup>(1)</sup>				
	Of which performing best performing <=90 days and <-90 days		Of which non-performing <sup>(2)</sup>			On performing exposures <sup>(3)</sup>	On non-performing exposures <sup>(3)</sup>		Collaterals and financial guarantees received on non-performing exposures	Of which performing best performing <=90 days and <-90 days		Of which non-performing <sup>(2)</sup>			On performing exposures <sup>(3)</sup>	On non-performing exposures <sup>(3)</sup>		Collaterals and financial guarantees received on non-performing exposures		
			Of which: defaulted	Of which Stage 3	Of which Stage 3			Of which: defaulted		Of which Stage 3		Of which: defaulted	Of which Stage 3							
<b>Cash balances at central banks and other demand deposits</b>	50,107	0	1	1	1	0	0	0	0	48,508	0	1	1	1	0	0	0	0		
<b>Debt securities (including at amortised cost and fair value)</b>	21,542	0	1	1	0	1	0	0	0	21,941	0	2	2	0	1	0	0	0		
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
General governments	20,507	0	0	0	0	0	0	0	20,506	0	0	0	0	0	0	0	0	0		
Credit institutions	638	0	0	0	0	0	0	0	552	0	0	0	0	0	0	0	0	0		
Other financial corporations	251	0	0	0	0	1	0	0	237	0	0	0	0	0	0	0	0	0		
Non-financial corporations	146	0	1	1	0	0	0	0	146	0	2	2	0	1	0	0	0	0		
<b>Loans and advances (including at amortised cost and fair value)</b>	161,810	206	6,145	5,764	5,504	834	2,447	2,402	3,156	167,006	274	6,166	5,794	5,685	842	2,464	2,431	3,138		
Central banks	154	0	0	0	0	0	0	0	171	0	0	0	0	0	0	0	0	0		
General governments	9,518	1	9	9	9	0	2	2	9,477	0	10	10	10	0	2	2	2	0		
Credit institutions	3,599	0	0	0	0	1	0	0	6,144	0	0	0	0	2	0	0	0	0		
Other financial corporations	1,153	0	24	24	19	8	13	12	1,146	1	20	20	19	5	16	16	7	3		
Non-financial corporations	57,287	55	3,052	2,948	2,640	441	1,288	1,280	1,413	57,621	70	3,062	2,981	2,762	511	1,282	1,261	1,460		
of which: small and medium-sized enterprises	28,276	45	2,098	2,034	1,775	202	882	860	1,007	29,096	60	2,128	2,051	1,894	289	866	848	1,131		
of which: Loans collateralised by commercial immovable property	7,761	2	612	603	492	71	169	165	444	7,700	7	665	652	570	59	191	187	474		
Households	90,089	150	3,060	2,782	2,837	384	1,146	1,128	1,735	92,447	203	3,074	2,794	2,894	324	1,162	1,151	1,671		
of which: Loans collateralised by residential immovable property	77,920	103	1,883	1,681	1,743	112	362	357	1,517	80,227	141	1,900	1,686	1,782	96	420	423	1,459		
of which: Credit for consumption	4,987	24	458	438	452	140	361	360	15	5,018	33	450	428	445	120	335	334	15		
<b>DEBT INSTRUMENTS other than MPT</b>	233,459	206	6,147	5,766	5,506	836	2,447	2,402	3,156	237,455	274	6,168	5,797	5,686	842	2,464	2,431	3,138		
<b>OFF-BALANCE SHEET EXPOSURES</b>	38,470		632	611	532	84	113	110	0	37,822		656	624	559	67	123	121	0		

<sup>(1)</sup> For the definition of non-performing exposures please refer to Article 47(2) of Regulation (EU) No 575/2013 (CRD).

<sup>(2)</sup> Institutions must have the cumulative amount of expected credit losses since initial recognition for financial instruments subject to impairment and provisions for off-balance sheet exposures.

<sup>(3)</sup> Institutions must have the cumulative amount of expected credit losses since initial recognition for financial instruments subject to impairment, the accumulated negative changes in fair value due to credit risk for financial instruments measured at fair value through profit or loss other than MPT and provisions for off-balance sheet exposures.

<sup>(4)</sup> For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are denominated assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the PFRSP framework (template F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451 - ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item (Accumulated impairment, accumulated changes in fair value due to credit risk and provisions) is disclosed consistently with the PFRSP sign convention. This is because, based on the sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

<sup>(5)</sup> From June 2021, the gross carrying amount of assets and accumulated impairments that are purchased or originated as credit impaired at initial recognition are not included in the impairment stages, as it was the case in previous periods.

2022 EU-wide Transparency Exercise  
Performing and non-performing exposures  
Banco de Sabadell, S.A.

	As of 31/03/2022										As of 30/06/2022									
	Gross carrying amount/ Nominal amount				Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions <sup>(1)</sup>				Collaterals and financial guarantees received on non-performing exposures	Gross carrying amount/ Nominal amount				Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions <sup>(1)</sup>				Collaterals and financial guarantees received on non-performing exposures		
	Of which performing but past due >90 days and <=90 days	Of which non-performing <sup>(2)</sup>		On performing exposures <sup>(3)</sup>	On non-performing exposures <sup>(3)</sup>		On performing exposures <sup>(3)</sup>	On non-performing exposures <sup>(3)</sup>		Of which performing but past due >90 days and <=90 days	Of which non-performing <sup>(2)</sup>		On performing exposures <sup>(3)</sup>	On non-performing exposures <sup>(3)</sup>						
		Of which: defaulted	Of which Stage 3		Of which Stage 3	Of which Stage 3		Of which: defaulted	Of which Stage 3		Of which Stage 3	Of which Stage 3								
<b>Cash balances at central banks and other demand deposits</b>	<b>52,503</b>	<b>0</b>	<b>1</b>	<b>1</b>	<b>1</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>44,606</b>	<b>0</b>	<b>1</b>	<b>1</b>	<b>1</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>		
<b>Debt securities (including at amortised cost and fair value)</b>	<b>22,182</b>	<b>0</b>	<b>2</b>	<b>2</b>	<b>0</b>	<b>1</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>25,567</b>	<b>0</b>	<b>5</b>	<b>5</b>	<b>0</b>	<b>1</b>	<b>3</b>	<b>0</b>	<b>0</b>		
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
General governments	21,165	0	0	0	0	0	0	0	0	24,390	0	0	0	0	0	0	0	0		
Credit institutions	654	0	0	0	0	0	0	0	0	460	0	0	0	0	0	0	0	0		
Other financial corporations	294	0	0	0	0	0	0	0	0	210	0	0	0	0	0	0	0	0		
Non-financial corporations	141	0	2	2	0	1	0	0	0	137	0	1	1	0	1	0	0	0		
<b>Loans and advances (including at amortised cost and fair value)</b>	<b>163,923</b>	<b>335</b>	<b>6,142</b>	<b>5,684</b>	<b>5,703</b>	<b>802</b>	<b>2,477</b>	<b>2,448</b>	<b>3,142</b>	<b>169,958</b>	<b>188</b>	<b>5,736</b>	<b>5,392</b>	<b>5,225</b>	<b>796</b>	<b>2,186</b>	<b>2,152</b>	<b>3,130</b>		
Central banks	170	0	0	0	0	0	0	0	0	171	0	0	0	0	0	0	0	0		
General governments	9,359	0	10	10	9	0	2	2	1	10,726	0	9	9	0	2	2	0	0		
Credit institutions	3,190	0	0	0	0	2	0	0	0	5,947	0	0	0	0	2	0	0	0		
Other financial corporations	1,278	1	19	19	18	4	16	16	3	1,556	0	19	19	18	4	16	16	3		
Non-financial corporations	57,389	103	3,093	2,916	2,838	476	1,306	1,287	1,499	58,704	58	2,937	2,851	2,668	460	1,167	1,145	1,523		
of which: small and medium-sized enterprises	29,306	74	2,187	2,088	2,001	278	895	880	1,157	30,062	44	2,076	2,010	1,876	277	746	728	1,187		
of which: Loans collateralised by commercial immovable property	7,588	7	712	669	653	49	185	183	494	8,560	1	710	703	631	40	182	178	506		
Households	92,538	231	3,020	2,739	2,638	320	1,152	1,143	1,660	92,854	129	2,770	2,513	2,533	329	1,002	989	1,502		
of which: Loans collateralised by residential immovable property	80,261	150	1,905	1,699	1,781	93	428	426	1,474	80,099	81	1,842	1,658	1,659	91	448	443	1,288		
of which: Credit for consumption	4,955	39	420	400	415	119	328	327	14	4,972	26	351	329	346	125	250	249	16		
<b>DEBT INSTRUMENTS other than HFT</b>	<b>238,668</b>	<b>335</b>	<b>6,144</b>	<b>5,686</b>	<b>5,704</b>	<b>803</b>	<b>2,477</b>	<b>2,448</b>	<b>3,142</b>	<b>246,131</b>	<b>188</b>	<b>5,742</b>	<b>5,398</b>	<b>5,226</b>	<b>797</b>	<b>2,189</b>	<b>2,152</b>	<b>3,130</b>		
<b>OFF-BALANCE SHEET EXPOSURES</b>	<b>37,798</b>	<b>0</b>	<b>645</b>	<b>618</b>	<b>557</b>	<b>66</b>	<b>113</b>	<b>111</b>	<b>0</b>	<b>37,992</b>	<b>0</b>	<b>600</b>	<b>572</b>	<b>541</b>	<b>66</b>	<b>112</b>	<b>111</b>	<b>0</b>		

(1) For the definition of non-performing exposures please refer to Article 4(1)(2) of Regulation (EU) No 575/2013 (CRD IV).  
(2) Institutions report here the cumulative amount of expected credit losses since initial recognition for financial instruments subject to impairment and provisions for off-balance sheet exposures.  
(3) Institutions report here the cumulative amount of expected credit losses since initial recognition for financial instruments subject to impairment, the accumulated negative changes in fair value due to credit risk for financial instruments measured at fair value through profit or loss other than HFT and provisions for off-balance sheet exposures.  
(4) For the on-balance sheet items, accumulated impairment and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following the sign convention, information is disclosed with the opposite sign of what is reported according to the FOMEP Remover (template F 18.00 / F 19.02), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451 - ITS on Supervisory reporting. However, for the off-balance sheet exposures, the same item (Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions) is disclosed consistently with the FOMEP sign convention. This is because, based on the sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.  
(5) From June 2021, the gross carrying amount of assets and accumulated impairments that are purchased or originated as credit-impaired at initial recognition are not included in the impairment stages, as it was the case in previous periods.



2022 EU-wide Transparency Exercise

Forborne exposures

Banco de Sabadell, S.A.

	As of 30/09/2021						As of 31/12/2021					
	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures <sup>2</sup>		Collateral and financial guarantees received on exposures with forbearance measures		Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures <sup>2</sup>		Collateral and financial guarantees received on exposures with forbearance measures	
		Of which non-performing exposures with forbearance measures		Of which on non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which on non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures
(mln EUR)												
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	0	0	0	0	0	0
Central banks	0	0	0	0	0		0	0	0	0	0	
General governments	0	0	0	0	0		0	0	0	0	0	
Credit institutions	0	0	0	0	0		0	0	0	0	0	
Other financial corporations	0	0	0	0	0		0	0	0	0	0	
Non-financial corporations	0	0	0	0	0		0	0	0	0	0	
Loans and advances (including at amortised cost and fair value)	7,066	3,321	1,306	1,139	4,561	1,911	6,834	3,296	1,315	1,160	4,482	1,902
Central banks	0	0	0	0	0	0	0	0	0	0	0	0
General governments	10	8	1	1	0	0	9	8	1	1	0	0
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	31	20	12	12	14	4	30	19	16	16	13	3
Non-financial corporations	4,593	1,815	825	707	2,819	945	4,391	1,798	830	719	2,736	954
of which: small and medium-sized enterprises	2,938	1,298	536	483	2,196		2,958	1,277	525	466	2,169	
Households	2,432	1,478	468	419	1,727	962	2,405	1,471	468	424	1,732	944
DEBT INSTRUMENTS other than HFT	7,066	3,321	1,306	1,139	4,561		6,834	3,296	1,315	1,160	4,482	
Loan commitments given	196	57	9	5	0	0	210	70	9	6	0	0
QUALITY OF FORBEARANCE <sup>2</sup>												
Loans and advances that have been forborne more than twice <sup>3</sup>	0						0					
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria <sup>3</sup>	0						0					

<sup>(1)</sup> Forborne exposures are debt contracts in respect of which forbearance measures as defined in Article 47b(1) and (2) CRR have been applied

<sup>(2)</sup> For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451- ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item ("Accumulated impairment, accumulated changes in fair value due to credit risk and provisions") is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

<sup>(3)</sup> The information applies only to banks meeting at least one of the criteria for significance and having a ratio of non-performing loans and advances divided by total loans and advances (excluding loans and advances classified as held for sale, cash balances at central banks and other demand deposits) of 5% or above.

## 2022 EU-wide Transparency Exercise

### Forborne exposures

Banco de Sabadell, S.A.

	As of 31/03/2022						As of 30/06/2022					
	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures <sup>2</sup>		Collateral and financial guarantees received on exposures with forbearance measures		Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures <sup>2</sup>		Collateral and financial guarantees received on exposures with forbearance measures	
		Of which non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures
(mln EUR)												
<b>Cash balances at central banks and other demand deposits</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
<b>Debt securities (including at amortised cost and fair value)</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
Central banks	0	0	0	0	0		0	0	0	0	0	
General governments	0	0	0	0	0		0	0	0	0	0	
Credit institutions	0	0	0	0	0		0	0	0	0	0	
Other financial corporations	0	0	0	0	0		0	0	0	0	0	
Non-financial corporations	0	0	0	0	0		0	0	0	0	0	
<b>Loans and advances (including at amortised cost and fair value)</b>	<b>6,629</b>	<b>3,286</b>	<b>1,313</b>	<b>1,182</b>	<b>4,360</b>	<b>1,890</b>	<b>6,317</b>	<b>3,054</b>	<b>1,142</b>	<b>1,025</b>	<b>4,185</b>	<b>1,797</b>
Central banks	0	0	0	0	0	0	0	0	0	0	0	0
General governments	10	8	1	1	1	0	9	8	1	1	0	0
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	29	18	15	15	13	3	27	18	15	15	11	3
Non-financial corporations	4,253	1,843	835	745	2,649	975	4,097	1,729	701	625	2,592	965
of which: small and medium-sized enterprises	3,086	1,326	570	498	2,118		2,845	1,288	476	430	2,097	
Households	2,338	1,417	461	421	1,697	912	2,184	1,299	425	384	1,582	830
<b>DEBT INSTRUMENTS other than HFT</b>	<b>6,629</b>	<b>3,286</b>	<b>1,313</b>	<b>1,182</b>	<b>4,360</b>		<b>6,317</b>	<b>3,054</b>	<b>1,142</b>	<b>1,025</b>	<b>4,185</b>	
<b>Loan commitments given</b>	<b>201</b>	<b>72</b>	<b>9</b>	<b>5</b>	<b>0</b>	<b>0</b>	<b>177</b>	<b>75</b>	<b>8</b>	<b>5</b>	<b>0</b>	<b>0</b>
<b>QUALITY OF FORBEARANCE<sup>2</sup></b>												
Loans and advances that have been forborne more than twice <sup>3</sup>	0						0					
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria <sup>3</sup>	0						0					

(1) Forborne exposures are debt contracts in respect of which forbearance measures as defined in Article 47b(1) and (2) CRR have been applied

(2) For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451- ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item ('Accumulated impairment, accumulated changes in fair value due to credit risk and provisions') is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

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

**2022 EU-wide Transparency Exercise**  
**Breakdown of loans and advances to non-financial corporations other than held for trading**  
 Banco de Sabadell, S.A.

(m EUR)	AS OF 30/09/2021						AS OF 31/12/2021						AS OF 31/03/2022						AS OF 30/06/2022					
	Gross carrying amount		Of which: non-perform	Of which loans and advances subject to impairment	Accumulated impairment <sup>1</sup>	Accumulated negative changes in fair value due to credit risk on non-performing exposures <sup>1</sup>	Gross carrying amount		Of which: non-perform	Of which loans and advances subject to impairment	Accumulated impairment <sup>1</sup>	Accumulated negative changes in fair value due to credit risk on non-performing exposures <sup>1</sup>	Gross carrying amount		Of which: non-perform	Of which loans and advances subject to impairment	Accumulated impairment <sup>1</sup>	Accumulated negative changes in fair value due to credit risk on non-performing exposures <sup>1</sup>	Gross carrying amount		Of which: non-perform	Of which loans and advances subject to impairment	Accumulated impairment <sup>1</sup>	Accumulated negative changes in fair value due to credit risk on non-performing exposures <sup>1</sup>
		of which: defaulted																						
A Agriculture, forestry and fishing	962	80	73	962	40	0	1.013	76	69	1.013	42	0	1.077	76	66	1.077	44	0	1.116	74	73	1.116	43	0
B Mining and quarrying	461	32	16	461	17	0	493	15	15	493	13	0	498	26	13	498	15	0	389	26	26	389	13	0
C Manufacturing	9.381	546	522	9.381	283	0	9.572	538	520	9.572	296	0	9.473	498	480	9.473	221	0	10.038	448	437	10.038	302	0
D Electricity, gas, steam and air conditioning supply	4.157	84	84	4.157	83	0	4.366	85	85	4.366	90	0	4.220	88	88	4.220	89	0	4.401	87	87	4.401	90	0
E Water supply	600	12	9	600	8	0	525	16	12	525	10	0	514	14	11	514	9	0	576	16	16	576	10	0
F Construction	4.494	341	334	4.494	206	0	4.337	346	339	4.337	198	0	4.512	307	289	4.512	174	0	4.543	300	303	4.543	175	0
G Wholesale and retail trade	8.024	515	505	8.024	266	0	8.276	518	502	8.276	290	0	8.579	560	539	8.579	297	0	8.501	533	510	8.501	259	0
H Transport and storage	3.660	204	202	3.660	104	0	3.807	207	204	3.807	123	0	3.526	197	196	3.526	106	0	3.814	203	201	3.814	96	0
I Accommodation and food service activities	5.475	344	339	5.475	189	0	5.257	360	356	5.257	178	0	5.016	417	397	5.016	177	0	5.000	415	412	5.000	144	0
J Information and communication	1.809	49	46	1.809	36	0	1.851	53	51	1.851	36	0	1.778	47	42	1.778	31	0	1.884	45	45	1.884	30	0
K Financial and insurance activities	4.261	92	90	4.261	101	0	4.208	51	51	4.208	112	0	4.273	48	45	4.273	109	0	4.481	51	51	4.481	112	0
L Real estate activities	7.131	334	325	7.131	170	0	7.093	324	319	7.093	165	0	6.972	350	318	6.972	121	0	6.760	331	317	6.760	162	0
M Professional, scientific and technical activities	2.725	185	177	2.725	122	0	2.537	213	208	2.537	125	0	2.611	198	191	2.611	121	0	2.520	153	149	2.520	85	0
N Administrative and support service activities	1.862	91	87	1.862	36	0	2.009	96	90	2.009	36	0	1.642	94	91	1.642	39	0	1.605	89	88	1.605	31	0
O Public administration and defence, compulsory social security	347	4	4	347	1	0	347	4	4	347	1	0	342	4	4	342	1	0	284	4	4	284	1	0
P Education	315	24	24	315	11	0	311	22	21	311	11	0	308	22	21	308	10	0	309	19	19	309	9	0
Q Human health services and social work activities	731	29	28	731	16	0	748	28	28	748	15	0	795	27	27	795	15	0	887	25	25	887	14	0
R Arts, entertainment and recreation	561	58	55	561	25	0	545	73	72	545	31	0	522	84	62	522	34	0	491	79	60	491	35	0
S Other services	341	27	26	341	14	0	323	36	35	323	20	0	800	36	34	800	68	0	703	20	27	703	17	0
Loans and advances	57.297	3.052	2.948	57.297	1.728	0	57.621	3.062	2.981	57.621	1.793	0	57.389	3.093	2.916	57.389	1.782	0	58.704	2.937	2.851	58.704	1.627	0

<sup>(1)</sup> The items 'accumulated impairment' and 'accumulated negative changes in fair value due to credit risk on non-performing exposures' are disclosed with a positive sign if they are decreasing an asset. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (template F 06.01), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451 - ITS on Supervisory reporting.