2021 EU-wide Transparency Exercise

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

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

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Key Metrics

Banco de Sabadell, S.A.

(mln EUR, %)	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	COREP CODE	REGULATION
Available capital (amounts)						
Common Equity Tier 1 (CET1) capital - transitional period	9,901	9,911	9,959	9,885	C 01.00 (r020,c010)	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	9,172	9,487	9,611	9,636	C 01.00 (r020,c010) - C 05.01 (r440,c010)	Article 50 of CRR
Tier 1 capital - transitional period	11,054	11,065	11,612	11,538	C 01.00 (r015,c010)	Article 25 of CRR
Tier 1 capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied - transitional definition	10,325	10,640	11,265	11,290	C 01.00 (r015,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020)	Article 25 of CRR
Total capital - transitional period	12,715	12,729	13,639	13,579	C 01.00 (r010,c010)	Articles 4(118) and 72 of CRR
Total capital - transitional period - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	12,220	12,550	13,332	13,331	C 01.00 (r010,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020) - C 05.01 (r440,c030)	Articles 4(118) and 72 of CRR
Risk exposure amounts						
Total risk exposure amount	77,765	78,858	80,705	81,033	C 02.00 (r010,c010)	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	77,700	78,901	80,694	81,029	C 02.00 (r010,c010) - C 05.01 (r440,c040)	Articles 92(3), 95, 96 and 98 of CRR
Capital ratios						
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition	12.73%	12.57%	12.34%	12.20%	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	11.80%	12.02%	11.91%	11.89%	(C 01.00 (r020,c010) - C 05.01 (r440,c010))/ (C 02.00 (r010,c010) - C 05.01 (r440,c040))	-
Tier 1 (as a percentage of risk exposure amount) - transitional definition	14.22%	14.03%	14.39%	14.24%	CA3 {3}	-
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	13.29%	13.49%	13.96%	13.93%	(C 01.00 (r015,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020)) / (C 02.00 (r010,c010) - C 05.01 (r440,c040))	-
Total capital (as a percentage of risk exposure amount) - transitional definition	16.35%	16.14%	16.90%	16.76%	CA3 {5}	-
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	15.73%	15.91%	16.52%	16.45%	(C 01.00 (r010,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020) - C 05.01 (r440,c030) / (C 02.00 (r010,c010) - C 05.01 (r440,c040))	-
Leverage ratios						
Leverage ratio total exposure measure - using a transitional definition of Tier 1 capital	213,299	210,714	219,241	215,570	C 47.00 (r300,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
Leverage ratio - using a transitional definition of Tier 1 capital	5.18%	5.25%	5.30%	5.35%	C 47.00 (r340,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR

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Leverage ratio

Banco de Sabadell, S.A.

	(mln EUR, %)	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	11,054	11,065	11,612	11,538	C 47.00 (r320,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
A.2	Tier 1 capital - fully phased-in definition	10,325	10,640	11,265	11,290	C 47.00 (r310,c010)	
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	213,299	210,714	219,241	215,570	C 47.00 (r300,c010)	
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	212,569	210,289	218,894	215,322	C 47.00 (r290,c010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	5.2%	5.3%	5.3%	5.4%	[A.1]/[B.1]	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	4.9%	5.1%	5.1%	5.2%	[A.2]/[B.2]	

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Capital

Banco de Sabadell, S.A.

		(mln EUR, %)	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	COREP CODE	REGULATION
OWN FUNDS Transitional period	**A**	**OWN FUNDS**	**12,715**	**12,729**	**13,639**	**13,579**	C 01.00 (r010,c010)	Articles 4(118) and 72 of CRR
	A.1	**COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)**	**9,901**	**9,911**	**9,959**	**9,885**	C 01.00 (r020,c010)	Article 50 of CRR
	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	8,553	8,553	8,553	8,553	C 01.00 (r030,c010)	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
	A.1.2	Retained earnings	5,500	5,449	5,414	5,549	C 01.00 (r130,c010)	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (l) of CRR
	A.1.3	Accumulated other comprehensive income	-507	-524	-445	-523	C 01.00 (r180,c010)	Articles 4(100), 26(1) point (d) and 36 (1) point (l) of CRR
	A.1.4	Other Reserves	-1,056	-1,071	-1,053	-1,136	C 01.00 (r200,c010)	Articles 4(117) and 26(1) point (e) of CRR
	A.1.5	Funds for general banking risk	0	0	0	0	C 01.00 (r210,c010)	Articles 4(112), 26(1) point (f) and 36 (1) point (l) of CRR
	A.1.6	Minority interest given recognition in CET1 capital	9	9	10	10	C 01.00 (r230,c010)	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	-103	-52	-13	60	C 01.00 (r250,c010)	Articles 32 to 35 of and 36 (1) point (l) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	-2,572	-2,196	-2,150	-2,188	C 01.00 (r300,c010) + C 01.00 (r340,c010)	Articles 4(113), 36(1) point (b) and 37 of CRR. Articles 4(115), 36(1) point (b) and 37 point (a) of CCR
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs	-457	-480	-492	-497	C 01.00 (r370,c010)	Articles 36(1) point (c) and 38 of CRR
	A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses	-5	-5	-5	-5	C 01.00 (r380,c010)	Articles 36(1) point (d), 40 and 159 of CRR
	A.1.11	(-) Defined benefit pension fund assets	0	0	0	0	C 01.00 (r390,c010)	Articles 4(109), 36(1) point (e) and 41 of CRR
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	0	0	C 01.00 (r430,c010)	Articles 4(122), 36(1) point (g) and 44 of CRR
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	0	0	0	0	C 01.00 (r440,c010)	Article 36(1) point (j) of CRR
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	-14	-14	-11	-15	C 01.00 (r450,c010) + C 01.00 (r460,c010) + C 01.00 (r470,c010) + C 01.00 (r471,c010)+ C 01.00 (r472,c010)	Articles 4(36), 36(1) point (k) (i) and 89 to 91 of CRR; Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR; Articles 36(1) point k) (iii) and 379(3) of CRR; Articles 36(1) point k) (iv) and 153(8) of CRR and Articles 36(1) point k) (v) and 155(4) of CRR.
	A.1.14.1	Of which: from securitisation positions (-)	-14	-14	-11	-15	C 01.00 (r460,c010)	Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR
	A.1.15	(-) Holdings of CET1 capital instruments of financial sector entities where the institiution does not have a significant investment	0	0	0	0	C 01.00 (r480,c010)	Articles 4(27), 36(1) point (h); 43 to 46, 49 (2) and (3) and 79 of CRR
	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	-6	-18	-38	C 01.00 (r490,c010)	Articles 36(1) point (c) and 38; Articles 48(1) point (a) and 48(2) of CRR
	A.1.17	(-) Holdings of CET1 capital instruments of financial sector entities where the institiution has a significant investment	0	0	0	0	C 01.00 (r500,c010)	Articles 4(27); 36(1) point (i); 43, 45; 47; 48(1) point (b); 49(1) to (3) and 79 of CRR
	A.1.18	(-) Amount exceding the 17.65% threshold	0	0	0	0	C 01.00 (r510,c010)	Article 48 of CRR
	A.1.18A	(-) Insufficient coverage for non-performing exposures				-1	C 01.00 (r513,c010)	Article 36(1), point (m) and Article 47c CRR
	A.1.18B	(-) Minimum value commitment shortfalls				0	C 01.00 (r514,c010)	Article 36(1), point (n) and Article 132c(2) CRR
	A.1.18C	(-) Other foreseeable tax charges				0	C 01.00 (r515,c010)	Article 36(1), point (l) CRR
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	0	0	0	0	C 01.00 (r524,c010)	Article 3 CRR
	A.1.20	CET1 capital elements or deductions - other	-176	-178	-178	-133	C 01.00 (r529,c010)	-
	A.1.21	Transitional adjustments	729	424	347	248	CA1 {1.1.1.6 + 1.1.1.8 + 1.1.1.26}	-
	A.1.21.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	0	0	C 01.00 (r220,c010)	Articles 483(1) to (3), and 484 to 487 of CRR
	A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	0	0	0	0	C 01.00 (r240,c010)	Articles 479 and 480 of CRR
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	729	424	347	248	C 01.00 (r520,c010)	Articles 469 to 472, 478 and 481 of CRR
	A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	**1,153**	**1,154**	**1,654**	**1,654**	C 01.00 (r530,c010)	Article 61 of CRR
	A.2.1	Additional Tier 1 Capital instruments	1,153	1,154	1,654	1,654	C 01.00 (r540,c010) + C 01.00 (r670,c010)	
	A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	0	0	C 01.00 (r720,c010)	
	A.2.3	Other Additional Tier 1 Capital components and deductions	0	0	0	0	C 01.00 (r690,c010) + C 01.00 (r700,c010) + C 01.00 (r710,c010) + C 01.00 (r740,c010) + C 01.00 (r744,c010) + C 01.00 (r748,c010)	
	A.2.4	Additional Tier 1 transitional adjustments	0	0	0	0	C 01.00 (r660,c010) + C 01.00 (r680,c010) + C 01.00 (r730,c010)	
	A.3	**TIER 1 CAPITAL (net of deductions and after transitional adjustments)**	**11,054**	**11,065**	**11,612**	**11,538**	C 01.00 (r015,c010)	Article 25 of CRR
	A.4	**TIER 2 CAPITAL (net of deductions and after transitional adjustments)**	**1,661**	**1,665**	**2,027**	**2,040**	C 01.00 (r750,c010)	Article 71 of CRR
	A.4.1	Tier 2 Capital instruments	1,661	1,664	1,810	1,795	C 01.00 (r760,c010) + C 01.00 (r890,c010)	
	A.4.2	Other Tier 2 Capital components and deductions	234	246	257	245	C 01.00 (r910,c010) + C 01.00 (r920,c010) + C 01.00 (r930,c010) + C 01.00 (r940,c010) + C 01.00 (r950,c010) + C 01.00 (r970,c010) + C 01.00 (r974,c010) + C 01.00 (r978,c010)	
	A.4.3	Tier 2 transitional adjustments	-234	-245	-40	0	C 01.00 (r880,c010) + C 01.00 (r900,c010) + C 01.00 (r960,c010)	
OWN FUNDS REQUIREMENTS	**B**	**TOTAL RISK EXPOSURE AMOUNT**	77,765	78,858	80,705	81,033	C 02.00 (r010,c010)	Articles 92(3), 95, 96 and 98 of CRR
	B.1	Of which: Transitional adjustments included	65	-43	11	4	C 05.01 (r010;c040)	
CAPITAL RATIOS (%) Transitional period	**C.1**	**COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)**	**12.73%**	**12.57%**	**12.34%**	**12.20%**	**CA3 {1}**	-
	C.2	**TIER 1 CAPITAL RATIO (transitional period)**	**14.22%**	**14.03%**	**14.39%**	**14.24%**	**CA3 {3}**	-
	C.3	**TOTAL CAPITAL RATIO (transitional period)**	**16.35%**	**16.14%**	**16.90%**	**16.76%**	**CA3 {5}**	-
CET1 Capital Fully loaded	**D**	**COMMON EQUITY TIER 1 CAPITAL (fully loaded)**	**9,172**	**9,487**	**9,611**	**9,636**	**[A.1-A.1.13-A.1.21+MIN(A.2+A.1.13-A.2.2-A.2.4+MIN(A.4+A.2.2-A.4.3,0),0)]**	-
CET1 RATIO (%) Fully loaded[1]	**E**	**COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)**	**11.80%**	**12.02%**	**11.91%**	**11.89%**	**[D.1]/[B-B.1]**	-
Memo items	**F**	**Adjustments to CET1 due to IFRS 9 transitional arrangements**	729	424	347	248	C 05.01 (r440,c010)	
	F	**Adjustments to AT1 due to IFRS 9 transitional arrangements**	0	0	0	0	C 05.01 (r440,c020)	
	F	**Adjustments to T2 due to IFRS 9 transitional arrangements**	-234	-245	-40	0	C 05.01 (r440,c030)	
	F	**Adjustments included in RWAs due to IFRS 9 transitional arrangements**	65	-43	11	4	C 05.01 (r440,c040)	

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

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Overview of Risk exposure amounts

Banco de Sabadell, S.A.

(mln EUR, %)	RWAs				
	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	COREP CODE
Credit risk (excluding CCR and Securitisations)[1]	65,109	66,117	70,390	70,639	C 02.00 (r040, c010) -[C 07.00 (r090, c220, s001) + C 07.00 (r110, c220, s001)+ C 07.00 (r130, c220, s001) + C 08.01 (r040, c260, s001) + C 08.01 (r050, c260, s001) + C 08.01 (r060, c260, s001) + C 08.01 (r040, c260, s002) + C 08.01 (r050, c260, s002,) + C 08.01 (r060, c260, s002)]-[C 02.00 (R470, c010)] - C 02.00 (R460, c010)]
Of which the standardised approach	29,667	29,391	29,488	29,179	C 02.00 (r060, c010)-[C 07.00 (r090, c220, s001) + C 07.00 (r110, c220, s001)+ C 07.00 (r130, c220, s001)]
Of which the foundation IRB (FIRB) approach	3,799	3,820	3,964	3,920	C 02.00 (R250, c010) - [C 08.01 (r040, c260, s002) + C 08.01 (r050, c260, s002) + C 08.01 (r060, c260, s002)]
Of which the advanced IRB (AIRB) approach	29,428	30,780	34,722	35,445	C 02.00 (R310, c010) - [C 08.01 (r040, c260, s001) + C 08.01 (r050, c260, s001) + C 08.01 (r060, c260, s001)]
Of which equity IRB	2,216	2,126	2,216	2,095	C 02.00 (R420, c010)
Counterparty credit risk (CCR, excluding CVA)[2]	645	593	524	724	C 07.00 (r090, c220, s001) + C 07.00 (r110, c220, s001)+ C 07.00 (r130, c220, s001) + C 08.01 (r040, c260, s001) + C 08.01 (r050, c260, s001) + C 08.01 (r060, c260, s001) + C 08.01 (r040, c260, s002) + C 08.01 (r050, c260, s002,) + C 08.01 (r060, c260, s002) + C 02.00 (R460, c010)]
Credit valuation adjustment - CVA	88	108	88	85	C 02.00 (R640, c010)
Settlement risk	0	0	0	0	C 02.00 (R490, c010)
Securitisation exposures in the banking book (after the cap)	135	125	117	109	C 02.00 (R470, c010)
Position, foreign exchange and commodities risks (Market risk)	548	535	516	399	C 02.00 (R520, c010)
Of which the standardised approach	548	535	516	399	C 02.00 (R530, c010)
Of which IMA	0	0	0	0	C 02.00 (R580, c010)
Of which securitisations and resecuritisations in the trading book	0	0	0	0	C 19.00_010_601*12.5+C 20.00_010_450*12.5+MAX(C 24.00_010_090,C 24.00_010_100,C 24.00_010_110)*12.5
Large exposures in the trading book	0	0	0	0	C 02.00 (R680, c010)
Operational risk	8,433	8,223	8,223	8,223	C 02.00 (R590, c010)
Of which basic indicator approach	0	0	0	0	C 02.00 (R600, c010)
Of which standardised approach	8,433	8,223	8,223	8,223	C 02.00 (R610, c010)
Of which advanced measurement approach	0	0	0	0	C 02.00 (R620, c010)
Other risk exposure amounts	2,807	3,158	847	854	C 02.00 (R630, c010) + C 02.00 (R690, c010)
Total	77,765	78,858	80,705	81,033	

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

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

It should be taken into account that the Entity has carried out a project on the information provided to the Group from the Mexican subsidiaries (Banco de Sabadell S.A., I.B.M. and Sabcapital S.A. de C.V., SOFOM, E.R.), enhancing the data quality and the granularity of the information. The aforementioned improvements have been gone into production in the COREP statements since March 21, impacting on a better accuracy of the classification and risk-weight of the exposures of the Mexican subsidiaries.

It should be taken into account that as of December 2020 the European Central Bank (ECB), as consolidating supervisor, together with the PRA decided to grant permission to Banco de Sabadell, S.A. and TSB Bank Plc. to use and apply material changes to TSB Bank Plc's retail secured by real estate Probability of Default (PD), Loss Given Default (LGD) and Exposure at Default (EAD) models for calculating own funds requirements for credit risk on the level of consolidation. Due to the aforementioned, the expected impact of the change of these models was included in "Other risk exposures" on December 2020, and reclassified to "Credit Risk" on March 2021.

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P&L

Banco de Sabadell, S.A.

(mln EUR)	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021
Interest income	3,284	4,327	1,013	2,050
Of which debt securities income	223	288	55	111
Of which loans and advances income	2,818	3,704	879	1,766
Interest expenses	735	922	179	362
(Of which deposits expenses)	330	407	73	136
(Of which debt securities issued expenses)	201	264	65	126
(Expenses on share capital repayable on demand)	0	0	0	0
Dividend income	1	1	0	1
Net Fee and commission income	1,000	1,350	342	709
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	172	779	11	95
Gains or (-) losses on financial assets and liabilities held for trading, net	355	445	-173	-80
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	-14	-10	1	6
Gains or (-) losses from hedge accounting, net	10	9	2	-1
Exchange differences [gain or (-) loss], net	-354	-427	183	88
Net other operating income /(expenses)	-27	-87	-11	-29
TOTAL OPERATING INCOME, NET	3,693	5,466	1,190	2,479
(Administrative expenses)	2,001	2,938	640	1,251
(Cash contributions to resolution funds and deposit guarantee schemes)	88	202	3	94
(Depreciation)	386	523	129	261
Modification gains or (-) losses, net	-5	-5	0	0
(Provisions or (-) reversal of provisions)	144	275	13	49
(Payment commitments to resolution funds and deposit guarantee schemes)	0	0	0	0
(Commitments and guarantees given)	60	87	-5	1
(Other provisions)	84	188	18	48
Of which pending legal issues and tax litigation[1]	0	47	0	0
Of which restructuring[1]	0	347	0	0
(Increases or (-) decreases of the fund for general banking risks, net)[2]	0	0	0	0
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	1,092	1,740	318	504
(Financial assets at fair value through other comprehensive income)	-1	0	0	-1
(Financial assets at amortised cost)	1,092	1,740	318	505
(Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets)	32	40	10	39
(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 subsidaries, joint ventures and associates	24	35	44	53
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	187	103	-14	-35
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	156	-121	108	297
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	203	3	78	227
Profit or (-) loss after tax from discontinued operations	0	0	0	0
PROFIT OR (-) LOSS FOR THE YEAR	**203**	**3**	**78**	**227**
Of which attributable to owners of the parent	203	2	73	220

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

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

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Total Assets: fair value and impairment distribution

Banco de Sabadell, S.A.

(mln EUR)	As of 30/09/2020				As of 31/12/2020				As of 31/03/2021				As of 30/06/2021				References
		Fair value hierarchy				Fair value hierarchy				Fair value hierarchy				Fair value hierarchy			
ASSETS:	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	
Cash, cash balances at central banks and other demand deposits	26,768				35,184				42,274				46,908				IAS 1.54 (i)
Financial assets held for trading	3,200	664	2,530	6	2,679	275	2,399	5	2,948	851	2,097	0	2,263	510	1,752	0	IFRS 7.8(a)(ii);IFRS 9.Appendix A
Non-trading financial assets mandatorily at fair value through profit or loss	156	34	22	100	114	22	36	56	112	20	33	58	123	27	33	62	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	6,996	6,693	206	97	6,677	6,407	170	99	6,875	6,632	138	105	6,900	6,484	258	158	IFRS 7.8(h); IFRS 9.4.1.2A
Financial assets at amortised cost	182,745				174,504				176,305				177,457				IFRS 7.8(f); IFRS 9.4.1.2
Derivatives – Hedge accounting	612	0	612	0	550	0	550	0	571	0	571	0	497	0	497	0	IFRS 9.6.2.1; Annex V.Part 1.22; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	459				459				243				214				IAS 39.89A(a); IFRS 9.6.5.8
Other assets[1]	15,065				15,519				15,466				15,675				
TOTAL ASSETS	236,002				235,685				244,791				250,037				IAS 1.9(a), IG 6

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

(mln EUR)		As of 30/09/2020						As of 31/12/2020						As of 31/03/2021						As of 30/06/2021						References
		Gross carrying amount			Accumulated impairment			Gross carrying amount			Accumulated impairment			Gross carrying amount			Accumulated impairment			Gross carrying amount [(2)]			Accumulated impairment [(2)]			
Breakdown of financial assets by instrument and by counterparty sector[1]		**Stage 1** Assets without significant increase in credit risk since initial recognition	**Stage 2** Assets with significant increase in credit risk since initial recognition but not credit-impaired	**Stage 3** Credit-impaired assets	**Stage 1** Assets without significant increase in credit risk since initial recognition	**Stage 2** Assets with significant increase in credit risk since initial recognition but not credit-impaired	**Stage 3** Credit-impaired assets	**Stage 1** Assets without significant increase in credit risk since initial recognition	**Stage 2** Assets with significant increase in credit risk since initial recognition but not credit-impaired	**Stage 3** Credit-impaired assets	**Stage 1** Assets without significant increase in credit risk since initial recognition	**Stage 2** Assets with significant increase in credit risk since initial recognition but not credit-impaired	**Stage 3** Credit-impaired assets	**Stage 1** Assets without significant increase in credit risk since initial recognition	**Stage 2** Assets with significant increase in credit risk since initial recognition but not credit-impaired	**Stage 3** Credit-impaired assets	**Stage 1** Assets without significant increase in credit risk since initial recognition	**Stage 2** Assets with significant increase in credit risk since initial recognition but not credit-impaired	**Stage 3** Credit-impaired assets	**Stage 1** Assets without significant increase in credit risk since initial recognition	**Stage 2** Assets with significant increase in credit risk since initial recognition but not credit-impaired	**Stage 3** Credit-impaired assets	**Stage 1** Assets without significant increase in credit risk since initial recognition	**Stage 2** Assets with significant increase in credit risk since initial recognition but not credit-impaired	**Stage 3** Credit-impaired assets	
Financial assets at fair value through other comprehensive income	Debt securities	6,835	0	0	-2	0	0	6,509	0	0	-2	0	0	6,707	0	0	-2	0	0	6,711	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	Debt securities	22,200	0	0	0	0	0	18,091	0	0	0	0	0	18,497	0	0	0	0	0	19,045	0	0	0	0	0	Annex V.Part 1.31, 44(b)
	Loans and advances	148,895	8,982	5,990	-551	-384	-2,386	142,870	11,273	5,352	-448	-465	-2,169	143,652	11,747	5,670	-482	-549	-2,230	143,936	11,995	5,491	-405	-512	-2,261	Annex V.Part 1.32, 44(a)

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

[(2)] 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.

2021 EU-wide Transparency Exercise

Breakdown of liabilities

Banco de Sabadell, S.A.

(mln EUR)

LIABILITIES:	Carrying amount				
	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	*References*
Financial liabilities held for trading	2,629	2,654	1,959	1,639	IFRS 7.8 (e) (ii); IFRS 9.BA.6
Trading financial liabilities[1]	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	217,994	217,362	227,893	233,222	IFRS 7.8(g); IFRS 9.4.2.1
Non-trading non-derivative financial liabilities measured at a cost-based method[1]	0	0	0	0	Accounting Directive art 8(3)
Derivatives – Hedge accounting	752	775	551	606	IFRS 9.6.2.1; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	382	372	223	206	IAS 39.89A(b), IFRS 9.6.5.8
Provisions	586	991	680	677	IAS 37.10; IAS 1.54(l)
Tax liabilities	228	206	248	252	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	699	834	608	691	Annex V.Part 2.13
Liabilities included in disposal groups classified as held for sale	1	0	0	70	IAS 1.54 (p); IFRS 5.38, Annex V.Part 2.14
Haircuts for trading liabilities at fair value[1]	0	0	0	0	Annex V Part 1.29
TOTAL LIABILITIES	223,271	223,193	232,162	237,364	IAS 1.9(b);IG 6
TOTAL EQUITY	12,731	12,492	12,630	12,673	IAS 1.9(c), IG 6
TOTAL EQUITY AND TOTAL LIABILITIES	236,002	235,685	244,791	250,037	IAS 1.IG6

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

2021 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				
		As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	*References*
Derivatives		3,306	3,213	2,466	2,210	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	76	216	43	35	Annex V.Part 1.31
Deposits	Central banks	30,362	31,881	34,593	34,819	Annex V.Part 1.42(a), 44(c)
	of which: Current accounts / overnight deposits	2	4	4	27	ECB/2013/33 Annex 2.Part 2.9.1
	General governments	6,233	6,457	6,007	7,017	Annex V.Part 1.42(b), 44(c)
	of which: Current accounts / overnight deposits	4,317	4,529	3,676	4,197	ECB/2013/33 Annex 2.Part 2.9.1
	Credit institutions	12,298	10,055	10,481	12,644	Annex V.Part 1.42(c),44(c)
	of which: Current accounts / overnight deposits	288	372	471	469	ECB/2013/33 Annex 2.Part 2.9.1
	Other financial corporations	6,333	5,595	6,966	4,189	Annex V.Part 1.42(d),44(c)
	of which: Current accounts / overnight deposits	2,783	3,020	2,494	1,790	ECB/2013/33 Annex 2.Part 2.9.1
	Non-financial corporations	39,731	40,032	40,774	42,883	Annex V.Part 1.42(e), 44(c)
	of which: Current accounts / overnight deposits	34,217	34,755	36,052	37,922	ECB/2013/33 Annex 2.Part 2.9.1
	Households	96,665	99,186	102,807	104,124	Annex V.Part 1.42(f), 44(c)
	of which: Current accounts / overnight deposits	84,979	88,002	93,182	96,121	Annex V.Part 1.42(f), 44(c)
Debt securities issued		21,759	20,413	21,524	21,778	Annex V.Part 1.37, Part 2.98
Of which: Subordinated Debt securities issued		2,921	2,908	3,940	3,468	Annex V.Part 1.37
Other financial liabilities		4,613	3,742	4,742	5,769	Annex V.Part 1.38-41
TOTAL FINANCIAL LIABILITIES		221,375	220,790	230,403	235,468	

2021 EU-wide Transparency Exercise

Market Risk

Banco de Sabadell, S.A.

(mln EUR)	SA		IM										IM									
			VaR *(Memorandum item)*		STRESSED VaR *(Memorandum item)*		INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP				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	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	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	TOTAL RISK EXPOSURE AMOUNT
	As of 30/09/2020	As of 31/12/2020	As of 30/09/2020										As of 31/12/2020									
Traded Debt Instruments	496	477	0	0	0	0							0	0	0	0						
Of which: General risk	338	339	0	0	0	0							0	0	0	0						
Of which: Specific risk	127	124	0	0	0	0							0	0	0	0						
Equities	7	2	0	0	0	0							0	0	0	0						
Of which: General risk	3	1	0	0	0	0							0	0	0	0						
Of which: Specific risk	3	1	0	0	0	0							0	0	0	0						
Foreign exchange risk	45	55	0	0	0	0							0	0	0	0						
Commodities risk	0	0	0	0	0	0							0	0	0	0						
Total	**548**	**535**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
	As of 31/03/2021	As of 30/06/2021	As of 31/03/2021										As of 30/06/2021									
Traded Debt Instruments	439	332	0	0	0	0							0	0	0	0						
Of which: General risk	340	251	0	0	0	0							0	0	0	0						
Of which: Specific risk	70	44	0	0	0	0							0	0	0	0						
Equities	23	0	0	0	0	0							0	0	0	0						
Of which: General risk	11	0	0	0	0	0							0	0	0	0						
Of which: Specific risk	11	0	0	0	0	0							0	0	0	0						
Foreign exchange risk	54	54	0	0	0	0							0	0	0	0						
Commodities risk	0	0	0	0	0	0							0	0	0	0						
Total	**516**	**385**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**

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

EBA EUROPEAN BANKING AUTHORITY

2021 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

Banco de Sabadell, S.A.

	(mln EUR, %)	Standardised Approach							
		As of 30/09/2020				As of 31/12/2020			
		Original Exposure[1]	Exposure Value[1]	Risk exposure amount	Value adjustments and provisions	Original Exposure[1]	Exposure Value[1]	Risk exposure amount	Value adjustments and provisions
Consolidated data	Central governments or central banks	54,214	63,369	256		58,271	66,769	222	
	Regional governments or local authorities	7,468	6,453	15		7,587	6,822	14	
	Public sector entities	1,890	1,553	203		1,901	1,566	219	
	Multilateral Development Banks	413	597	0		442	611	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	1,649	1,560	544		1,555	1,471	534	
	Corporates	6,286	3,217	2,760		5,665	2,906	2,476	
	of which: SME	5,533	2,888	2,432		4,909	2,665	2,238	
	Retail	5,190	2,763	1,927		5,091	2,714	1,906	
	of which: SME	2,011	800	467		1,904	731	430	
	Secured by mortgages on immovable property	17,301	15,563	5,936		17,043	15,847	6,090	
	of which: SME	1,369	1,248	540		1,534	1,430	666	
	Exposures in default	1,944	1,131	1,183	700	1,955	1,024	1,056	874
	Items associated with particularly high risk	968	739	1,109		479	364	546	
	Covered bonds	232	232	23		235	235	24	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Other exposures	16,932	17,908	15,851		17,179	18,257	16,446	
	Standardised Total [2]	**114,488**	**115,084**	**29,807**	**992**	**117,404**	**118,586**	**29,533**	**1,121**

(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 Secutarisation position unlike in the results prior to the 2019 exercise.

	(mln EUR, %)	Standardised Approach							
		As of 30/09/2020				As of 31/12/2020			
		Original Exposure[1]	Exposure Value[1]	Risk exposure amount	Value adjustments and provisions[2]	Original Exposure[1]	Exposure Value[1]	Risk exposure amount	Value adjustments and provisions[2]
SPAIN	Central governments or central banks	40,457	48,671	50		45,071	52,803	50	
	Regional governments or local authorities	7,452	6,437	0		7,572	6,808	0	
	Public sector entities	1,618	1,378	203		1,626	1,386	219	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	604	555	248		541	483	209	
	Corporates	3,393	1,354	1,222		2,735	1,000	880	
	of which: SME	2,902	1,101	971		2,274	804	687	
	Retail	3,769	2,338	1,660		3,659	2,266	1,623	
	of which: SME	799	480	277		670	384	221	
	Secured by mortgages on immovable property	14,621	13,117	5,054		14,380	13,402	5,208	
	of which: SME	1,134	1,034	461		1,250	1,164	568	
	Exposures in default	1,699	953	1,001	637	1,701	858	888	798
	Items associated with particularly high risk	857	658	987		370	285	427	
	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	12,009	12,098	11,653		12,138	12,319	12,148	
	Standardised Total[2]				**829**				**964**

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

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

	(mln EUR, %)	Standardised Approach							
		As of 30/09/2020				As of 31/12/2020			
		Original Exposure[1]	Exposure Value[1]	Risk exposure amount	Value adjustments and provisions[2]	Original Exposure[1]	Exposure Value[1]	Risk exposure amount	Value adjustments and provisions[2]
UNITED KINGDOM	Central governments or central banks	7,204	7,835	91		7,558	8,247	74	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	77	0	0		76	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	491	491	61		436	436	65	
	Corporates	72	60	52		86	75	64	
	of which: SME	59	52	44		73	67	55	
	Retail	747	154	99		835	181	113	
	of which: SME	686	98	57		781	129	75	
	Secured by mortgages on immovable property	2,094	1,896	679		2,032	1,844	660	
	of which: SME	33	28	9		32	27	9	
	Exposures in default	139	120	121	17	140	119	119	20
	Items associated with particularly high risk	23	12	17		24	12	18	
	Covered bonds	232	232	23		235	235	24	
	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	813	816	541		825	821	542	
	Standardised Total[2]				**33**				**34**

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

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

	(mln EUR, %)	Standardised Approach							
		As of 30/09/2020				As of 31/12/2020			
		Original Exposure[1]	Exposure Value[1]	Risk exposure amount	Value adjustments and provisions[2]	Original Exposure[1]	Exposure Value[1]	Risk exposure amount	Value adjustments and provisions[2]
MEXICO	Central governments or central banks	699	734	85		780	780	51	
	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	16	16	3		109	109	49	
	Corporates	43	6	5		77	40	39	
	of which: SME	31	6	5		65	40	39	
	Retail	40	24	17		41	25	18	
	of which: SME	28	21	14		27	21	14	
	Secured by mortgages on immovable property	17	17	7		15	15	6	
	of which: SME	15	15	6		13	13	5	
	Exposures in default	27	15	15	13	25	2	2	23
	Items associated with particularly high risk	4	4	7		5	5	7	
	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	3,922	3,884	3,615		4,014	3,939	3,717	
	Standardised Total[2]				**42**				**47**

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

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

	(mln EUR, %)	Standardised Approach							
		As of 30/09/2020				As of 31/12/2020			
		Original Exposure[1]	Exposure Value[1]	Risk exposure amount	Value adjustments and provisions[2]	Original Exposure[1]	Exposure Value[1]	Risk exposure amount	Value adjustments and provisions[2]
UNITED STATES	Central governments or central banks	948	948	0		881	881	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	21	21	10		19	19	9	
	Corporates	936	831	603		1,020	931	701	
	of which: SME	920	819	591		1,008	920	690	
	Retail	132	62	36		130	65	41	
	of which: SME	127	59	34		126	63	40	
	Secured by mortgages on immovable property	26	24	10		24	22	9	
	of which: SME	13	13	6		12	12	5	
	Exposures in default	2	2	3	0	3	2	3	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Other exposures	30	122	0		32	120	1	
	Standardised Total[2]				**9**				**9**

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

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

2021 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

Banco de Sabadell, S.A.

Standardised Approach

	(mln EUR, %)	As of 30/09/2020				As of 31/12/2020			
		Original Exposure[1]	Exposure Value[1]	Risk exposure amount	Value adjustments and provisions[2]	Original Exposure[1]	Exposure Value[1]	Risk exposure amount	Value adjustments and provisions[2]
FRANCE	Central governments or central banks	57	57	0		55	56	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	43	43	13		62	62	21	
	Corporates	191	160	141		181	170	156	
	of which: SME	191	160	141		181	170	156	
	Retail	96	39	23		14	12	7	
	of which: SME	95	39	23		13	12	7	
	Secured by mortgages on immovable property	36	36	12		37	37	13	
	of which: SME	25	25	8		27	26	9	
	Exposures in default	4	3	3	1	3	2	2	1
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Other exposures	23	24	0		37	37	0	
	Standardised Total[2]				5				3

[(1)] Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
[(2)] Total value adjustments and provisions per country of counterparty excludes those for securistisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

Standardised Approach

	(mln EUR, %)	As of 30/09/2020				As of 31/12/2020			
		Original Exposure[1]	Exposure Value[1]	Risk exposure amount	Value adjustments and provisions[2]	Original Exposure[1]	Exposure Value[1]	Risk exposure amount	Value adjustments and provisions[2]
ITALY	Central governments or central banks	2,810	2,810	0		2,792	2,792	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	21	8	5		22	10	6	
	of which: SME	19	8	5		20	10	6	
	Retail	6	2	1		8	4	2	
	of which: SME	4	2	1		6	4	2	
	Secured by mortgages on immovable property	32	27	14		32	30	15	
	of which: SME	29	24	13		29	28	14	
	Exposures in default	1	0	0	0	1	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Other exposures	27	40	0		1	14	0	
	Standardised Total[2]				0				0

[(1)] Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
[(2)] Total value adjustments and provisions per country of counterparty excludes those for securistisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

Standardised Approach

	(mln EUR, %)	As of 30/09/2020				As of 31/12/2020			
		Original Exposure[1]	Exposure Value[1]	Risk exposure amount	Value adjustments and provisions[2]	Original Exposure[1]	Exposure Value[1]	Risk exposure amount	Value adjustments and provisions[2]
Country of Counterpart 7	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Other exposures	0	0	0		0	0	0	
	Standardised Total[2]				0				0

[(1)] Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
[(2)] Total value adjustments and provisions per country of counterparty excludes those for securistisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

Standardised Approach

	(mln EUR, %)	As of 30/09/2020				As of 31/12/2020			
		Original Exposure[1]	Exposure Value[1]	Risk exposure amount	Value adjustments and provisions[2]	Original Exposure[1]	Exposure Value[1]	Risk exposure amount	Value adjustments and provisions[2]
Country of Counterpart 8	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Other exposures	0	0	0		0	0	0	
	Standardised Total[2]				0				0

[(1)] Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
[(2)] Total value adjustments and provisions per country of counterparty excludes those for securistisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

Standardised Approach

	(mln EUR, %)	As of 30/09/2020				As of 31/12/2020			
		Original Exposure[1]	Exposure Value[1]	Risk exposure amount	Value adjustments and provisions[2]	Original Exposure[1]	Exposure Value[1]	Risk exposure amount	Value adjustments and provisions[2]
Country of Counterpart 9	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Other exposures	0	0	0		0	0	0	
	Standardised Total[2]				0				0

[(1)] Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
[(2)] Total value adjustments and provisions per country of counterparty excludes those for securistisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

Standardised Approach

	(mln EUR, %)	As of 30/09/2020				As of 31/12/2020			
		Original Exposure[1]	Exposure Value[1]	Risk exposure amount	Value adjustments and provisions[2]	Original Exposure[1]	Exposure Value[1]	Risk exposure amount	Value adjustments and provisions[2]
Country of Counterpart 10	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Other exposures	0	0	0		0	0	0	
	Standardised Total[2]				0				0

[(1)] Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
[(2)] Total value adjustments and provisions per country of counterparty excludes those for securistisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

With reference to consolidated data and exposures towards Mexico, it should be taken into account that the Entity has carried out a project on the information provided to the Group from the Mexican subsidiaries (Banco de Sabadell S.A., I.B.M. and Sabcapital S.A. de C.V., SOFOM, E.R.), enhancing the data quality and the granularity of the information. The aforementioned improvements have been gone into production in the COREP statements since March 21, impacting on a better accuracy of the classification and risk-weight of the exposures of the Mexican subsidiaries

2021 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

Banco de Sabadell, S.A.

		Standardised Approach							
		As of 31/03/2021				As of 30/06/2021			
	(mln EUR, %)	Original Exposure[1]	Exposure Value[1]	Risk exposure amount	Value adjustments and provisions	Original Exposure[1]	Exposure Value[1]	Risk exposure amount	Value adjustments and provisions
Consolidated data	Central governments or central banks	66,279	75,400	188		71,058	80,976	250	
	Regional governments or local authorities	7,848	7,241	13		8,043	7,367	13	
	Public sector entities	2,188	1,381	189		2,273	1,471	228	
	Multilateral Development Banks	249	456	0		247	439	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	1,827	1,764	656		1,627	1,556	470	
	Corporates	9,508	6,659	5,878		9,650	6,479	5,734	
	of which: SME	8,678	6,262	5,484		8,924	6,213	5,470	
	Retail	5,202	2,658	1,870		5,953	2,726	1,919	
	of which: SME	2,025	705	415		2,201	750	448	
	Secured by mortgages on immovable property	16,781	15,573	6,001		16,450	15,277	5,886	
	of which: SME	1,596	1,486	709		1,682	1,576	746	
	Exposures in default	2,009	1,091	1,160	833	1,927	1,083	1,160	806
	Items associated with particularly high risk	634	507	761		518	403	604	
	Covered bonds	267	267	53		276	276	55	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		23	23	127	
	Equity	0	0	0		0	0	0	
	Other exposures	13,052	14,555	12,830		13,556	15,120	12,847	
	Standardised Total [2]	**125,845**	**127,554**	**29,599**	**1,144**	**131,601**	**133,195**	**29,293**	**1,086**

(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 Secutarisation position unlike in the results prior to the 2019 exercise.

		Standardised Approach							
		As of 31/03/2021				As of 30/06/2021			
	(mln EUR, %)	Original Exposure[1]	Exposure Value[1]	Risk exposure amount	Value adjustments and provisions[2]	Original Exposure[1]	Exposure Value[1]	Risk exposure amount	Value adjustments and provisions[2]
SPAIN	Central governments or central banks	53,254	61,541	50		58,689	67,687	50	
	Regional governments or local authorities	7,833	7,228	0		8,024	7,348	0	
	Public sector entities	2,060	1,350	189		2,146	1,440	228	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	604	568	273		631	593	165	
	Corporates	2,362	1,093	972		2,474	1,149	1,037	
	of which: SME	1,826	816	699		1,976	939	829	
	Retail	3,694	2,221	1,591		4,452	2,267	1,621	
	of which: SME	738	372	215		911	398	229	
	Secured by mortgages on immovable property	14,054	13,076	5,092		13,724	12,779	4,978	
	of which: SME	1,254	1,165	583		1,270	1,184	594	
	Exposures in default	1,744	904	964	768	1,661	888	950	742
	Items associated with particularly high risk	328	269	403		305	241	362	
	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		22	22	120	
	Equity	0	0	0		0	0	0	
	Other exposures	11,679	12,249	12,134		11,715	12,272	12,133	
	Standardised Total[2]				**967**				**905**

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
(2) Total value adjustments and provisions per country of counterparty excludes those for securistisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2021				As of 30/06/2021			
	(mln EUR, %)	Original Exposure[1]	Exposure Value[1]	Risk exposure amount	Value adjustments and provisions[2]	Original Exposure[1]	Exposure Value[1]	Risk exposure amount	Value adjustments and provisions[2]
UNITED KINGDOM	Central governments or central banks	7,266	8,022	78		6,587	7,333	73	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	76	0	0		77	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	520	520	65		463	463	67	
	Corporates	48	39	34		109	82	76	
	of which: SME	37	31	26		99	74	69	
	Retail	907	188	117		879	173	108	
	of which: SME	855	138	80		828	124	72	
	Secured by mortgages on immovable property	2,094	1,896	685		2,026	1,829	661	
	of which: SME	85	79	35		88	82	35	
	Exposures in default	145	126	126	18	134	117	117	16
	Items associated with particularly high risk	25	13	19		25	12	18	
	Covered bonds	267	267	53		276	276	55	
	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	918	892	604		952	923	652	
	Standardised Total[2]				**33**				**32**

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
(2) Total value adjustments and provisions per country of counterparty excludes those for securistisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2021				As of 30/06/2021			
	(mln EUR, %)	Original Exposure[1]	Exposure Value[1]	Risk exposure amount	Value adjustments and provisions[2]	Original Exposure[1]	Exposure Value[1]	Risk exposure amount	Value adjustments and provisions[2]
MEXICO	Central governments or central banks	699	699	19		698	797	59	
	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	181	181	86		6	6	3	
	Corporates	4,082	3,470	3,133		4,026	3,213	2,907	
	of which: SME	4,012	3,412	3,075		4,022	3,213	2,907	
	Retail	55	24	18		46	30	22	
	of which: SME	22	15	11		26	20	15	
	Secured by mortgages on immovable property	17	16	7		14	14	6	
	of which: SME	12	12	5		10	10	4	
	Exposures in default	17	7	10	9	41	30	43	11
	Items associated with particularly high risk	194	156	235		43	33	49	
	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	191	228	40		473	565	26	
	Standardised Total[2]				**44**				**42**

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
(2) Total value adjustments and provisions per country of counterparty excludes those for securistisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2021				As of 30/06/2021			
	(mln EUR, %)	Original Exposure[1]	Exposure Value[1]	Risk exposure amount	Value adjustments and provisions[2]	Original Exposure[1]	Exposure Value[1]	Risk exposure amount	Value adjustments and provisions[2]
UNITED STATES	Central governments or central banks	1,070	1,070	0		1,106	1,106	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	4	4	0		3	3	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	42	41	15		26	26	12	
	Corporates	1,240	1,113	849		1,266	1,140	876	
	of which: SME	1,230	1,102	838		1,256	1,131	867	
	Retail	134	65	42		130	67	43	
	of which: SME	131	64	41		125	65	42	
	Secured by mortgages on immovable property	25	23	10		23	22	9	
	of which: SME	13	13	5		11	11	5	
	Exposures in default	8	6	6	2	5	4	4	1
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Other exposures	71	163	0		28	115	0	
	Standardised Total[2]				**14**				**13**

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
(2) Total value adjustments and provisions per country of counterparty excludes those for securistisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

2021 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

Banco de Sabadell, S.A.

		Standardised Approach							
		As of 31/03/2021				As of 30/06/2021			
	(mln EUR, %)	Original Exposure[1]	Exposure Value[1]	Risk exposure amount	Value adjustments and provisions[2]	Original Exposure[1]	Exposure Value[1]	Risk exposure amount	Value adjustments and provisions[2]
FRANCE	Central governments or central banks	57	58	0		57	60	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	77	77	22		65	64	23	
	Corporates	292	287	278		207	197	188	
	of which: SME	292	287	278		207	197	188	
	Retail	19	12	8		54	42	30	
	of which: SME	18	12	7		52	41	30	
	Secured by mortgages on immovable property	47	44	16		104	99	36	
	of which: SME	38	34	13		94	90	33	
	Exposures in default	7	6	8	1	4	2	3	1
	Items associated with particularly high risk	13	13	19		7	6	9	
	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	78	79	1		50	50	1	
	Standardised Total[2]				6				7

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
(2) Total value adjustments and provisions per country of counterparty excludes those for securistisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2021				As of 30/06/2021			
	(mln EUR, %)	Original Exposure[1]	Exposure Value[1]	Risk exposure amount	Value adjustments and provisions[2]	Original Exposure[1]	Exposure Value[1]	Risk exposure amount	Value adjustments and provisions[2]
ITALY	Central governments or central banks	2,784	2,784	0		2,767	2,767	0	
	Regional governments or local authorities	0	0	0		5	5	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		1	1	0	
	Corporates	11	8	5		10	10	8	
	of which: SME	9	8	5		10	10	8	
	Retail	6	3	2		6	3	2	
	of which: SME	4	3	2		4	3	2	
	Secured by mortgages on immovable property	41	40	20		41	41	20	
	of which: SME	39	38	19		39	39	19	
	Exposures in default	1	0	0	0	1	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Other exposures	1	4	0		31	32	0	
	Standardised Total[2]				0				1

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
(2) Total value adjustments and provisions per country of counterparty excludes those for securistisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2021				As of 30/06/2021			
	(mln EUR, %)	Original Exposure[1]	Exposure Value[1]	Risk exposure amount	Value adjustments and provisions[2]	Original Exposure[1]	Exposure Value[1]	Risk exposure amount	Value adjustments and provisions[2]
Country of Counterpart 7	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Other exposures	0	0	0		0	0	0	
	Standardised Total[2]				0				0

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
(2) Total value adjustments and provisions per country of counterparty excludes those for securistisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2021				As of 30/06/2021			
	(mln EUR, %)	Original Exposure[1]	Exposure Value[1]	Risk exposure amount	Value adjustments and provisions[2]	Original Exposure[1]	Exposure Value[1]	Risk exposure amount	Value adjustments and provisions[2]
Country of Counterpart 8	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Other exposures	0	0	0		0	0	0	
	Standardised Total[2]				0				0

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
(2) Total value adjustments and provisions per country of counterparty excludes those for securistisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2021				As of 30/06/2021			
	(mln EUR, %)	Original Exposure[1]	Exposure Value[1]	Risk exposure amount	Value adjustments and provisions[2]	Original Exposure[1]	Exposure Value[1]	Risk exposure amount	Value adjustments and provisions[2]
Country of Counterpart 9	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Other exposures	0	0	0		0	0	0	
	Standardised Total[2]				0				0

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
(2) Total value adjustments and provisions per country of counterparty excludes those for securistisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2021				As of 30/06/2021			
	(mln EUR, %)	Original Exposure[1]	Exposure Value[1]	Risk exposure amount	Value adjustments and provisions[2]	Original Exposure[1]	Exposure Value[1]	Risk exposure amount	Value adjustments and provisions[2]
Country of Counterpart 10	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Other exposures	0	0	0		0	0	0	
	Standardised Total[2]				0				0

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
(2) Total value adjustments and provisions per country of counterparty excludes those for securistisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.
With reference to consolidated data and exposures towards Mexico, it should be taken into account that the Entity has carried out a project on the information provided to the Group from the Mexican subsidiaries (Banco de Sabadell S.A., I.B.M. and Sabcapital S.A. de C.V., SOFOM, E.R.), enhancing the data quality and the granularity of the information. The aforementioned improvements have been gone into production in the COREP statements since March 21, impacting on a better accuracy of the classification and risk-weight of the exposures of the Mexican subsidiaries

EBA

2021 EU-wide Transparency Exercise

Credit Risk - IRB Approach

Banco de Sabadell, S.A.

		IRB Approach											
		As of 30/09/2020						As of 31/12/2020					
		Original Exposure[1]		Exposure Value[1]	Risk exposure amount		Value adjustments and provisions	Original Exposure[1]		Exposure Value[1]	Risk exposure amount		Value adjustments and provisions
	(mln EUR, %)		Of which: defaulted			Of which: defaulted			Of which: defaulted			Of which: defaulted	
Consolidated data	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	1,456	0	974	374	0	1	1,300	70	806	324	0	2
	Corporates	52,273	1,824	37,922	18,880	482	899	51,849	2,394	37,768	19,733	809	1,147
	Corporates - Of Which: Specialised Lending	5,291	0	5,082	3,822	0	30	5,588	77	5,282	3,832	0	178
	Corporates - Of Which: SME	16,977	1,182	12,604	5,158	340	482	16,899	1,165	12,807	5,319	337	540
	Retail	87,212	2,960	80,281	14,473	1,073	1,493	90,858	2,897	83,442	14,982	969	1,543
	Retail - Secured on real estate property	62,158	1,361	63,196	7,658	339	401	64,791	1,275	66,135	7,912	329	479
	Retail - Secured on real estate property - Of Which: SME	3,969	567	3,598	826	115	156	3,893	475	3,708	886	95	170
	Retail - Secured on real estate property - Of Which: non-SME	58,189	794	59,598	6,832	224	245	60,897	800	62,427	7,027	234	309
	Retail - Qualifying Revolving	7,762	141	5,694	1,492	139	184	7,871	146	5,778	1,576	139	193
	Retail - Other Retail	17,292	1,459	11,391	5,322	595	908	18,196	1,476	11,529	5,493	501	871
	Retail - Other Retail - Of Which: SME	11,963	935	6,511	2,271	286	471	12,641	937	6,509	2,305	255	458
	Retail - Other Retail - Of Which: non-SME	5,329	524	4,879	3,051	310	437	5,555	539	5,020	3,188	246	413
	Equity	1,035	0	1,024	2,216	0		985	0	985	2,126	0	
	Other non credit-obligation assets				0						0		
	IRB Total[2]				**35,943**						**37,164**		

(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 Secutarisation position unlike in the results prior to the 2019 exercise.

		IRB Approach											
		As of 30/09/2020						As of 31/12/2020					
		Original Exposure[1]		Exposure Value[1]	Risk exposure amount		Value adjustments and provisions	Original Exposure[1]		Exposure Value[1]	Risk exposure amount		Value adjustments and provisions
	(mln EUR, %)		Of which: defaulted			Of which: defaulted			Of which: defaulted			Of which: defaulted	
SPAIN	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	327	0	255	78	0	0	286	0	215	70	0	0
	Corporates	40,188	1,677	27,866	13,615	479	737	40,075	2,221	28,107	14,436	806	1,025
	Corporates - Of Which: Specialised Lending	2,830	0	2,779	2,160	0	17	3,027	77	2,889	2,095	0	170
	Corporates - Of Which: SME	15,449	1,146	11,322	4,486	338	467	15,412	1,131	11,580	4,687	335	529
	Retail	45,179	2,716	37,601	6,996	732	1,189	46,317	2,655	38,280	7,352	674	1,246
	Retail - Secured on real estate property	26,477	1,205	25,953	3,230	242	340	26,979	1,111	26,672	3,390	221	419
	Retail - Secured on real estate property - Of Which: SME	3,925	567	3,555	811	115	156	3,791	474	3,610	852	95	169
	Retail - Secured on real estate property - Of Which: non-SME	22,551	638	22,398	2,419	127	185	23,188	637	23,062	2,538	126	250
	Retail - Qualifying Revolving	2,912	91	1,724	142	29	68	2,866	97	1,703	203	28	67
	Retail - Other Retail	15,790	1,420	9,924	3,624	461	781	16,472	1,447	9,905	3,759	424	760
	Retail - Other Retail - Of Which: SME	11,816	927	6,426	2,239	285	467	12,342	931	6,337	2,263	255	454
	Retail - Other Retail - Of Which: non-SME	3,975	493	3,498	1,385	176	314	4,130	516	3,568	1,496	169	306
	Equity	910	0	900	1,960	0	0	901	0	901	1,946	0	0
	Other non credit-obligation assets												
	IRB Total												

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

		IRB Approach											
		As of 30/09/2020						As of 31/12/2020					
		Original Exposure[1]		Exposure Value[1]	Risk exposure amount		Value adjustments and provisions	Original Exposure[1]		Exposure Value[1]	Risk exposure amount		Value adjustments and provisions
	(mln EUR, %)		Of which: defaulted			Of which: defaulted			Of which: defaulted			Of which: defaulted	
UNITED KINGDOM	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	200	0	187	37	0	0	191	0	177	30	0	0
	Corporates	1,884	35	1,468	843	0	37	1,797	36	1,421	864	0	26
	Corporates - Of Which: Specialised Lending	529	0	503	424	0	3	576	0	541	463	0	3
	Corporates - Of Which: SME	257	0	217	101	0	2	307	0	252	115	0	1
	Retail	40,093	203	40,834	7,122	332	288	42,511	201	43,227	7,263	286	280
	Retail - Secured on real estate property	33,952	130	35,526	4,116	91	54	35,969	136	37,633	4,185	101	51
	Retail - Secured on real estate property - Of Which: SME	11	0	10	4	0	0	12	0	7	2	0	0
	Retail - Secured on real estate property - Of Which: non-SME	33,942	130	35,516	4,111	91	54	35,957	136	37,625	4,183	101	51
	Retail - Qualifying Revolving	4,800	46	3,942	1,346	109	114	4,957	45	4,047	1,370	110	124
	Retail - Other Retail	1,341	27	1,366	1,659	132	120	1,585	20	1,547	1,709	76	106
	Retail - Other Retail - Of Which: SME	5	0	2	1	0	0	181	0	115	26	0	1
	Retail - Other Retail - Of Which: non-SME	1,336	27	1,364	1,659	132	120	1,403	20	1,432	1,683	76	105
	Equity	8	0	8	15	0	0	8	0	8	15	0	0
	Other non credit-obligation assets												
	IRB Total												

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

		IRB Approach											
		As of 30/09/2020						As of 31/12/2020					
		Original Exposure[1]		Exposure Value[1]	Risk exposure amount		Value adjustments and provisions	Original Exposure[1]		Exposure Value[1]	Risk exposure amount		Value adjustments and provisions
	(mln EUR, %)		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	0	0
	Institutions	8	0	2	0	0	0	8	0	2	0	0	0
	Corporates	222	5	177	105	1	3	197	5	194	93	1	3
	Corporates - Of Which: Specialised Lending	39	0	39	34	0	0	36	0	36	27	0	0
	Corporates - Of Which: SME	61	5	39	19	1	3	60	5	41	20	1	2
	Retail	37	1	35	11	0	0	26	1	26	4	0	0
	Retail - Secured on real estate property	20	1	20	3	0	0	22	1	22	3	0	0
	Retail - Secured on real estate property - Of Which: SME	1	0	1	0	0	0	1	0	1	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	19	1	19	3	0	0	21	1	21	3	0	0
	Retail - Qualifying Revolving	1	0	1	0	0	0	1	0	1	0	0	0
	Retail - Other Retail	15	0	14	8	0	0	3	0	3	1	0	0
	Retail - Other Retail - Of Which: SME	15	0	14	8	0	0	2	0	2	1	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	3	0	3	5	0	0	3	0	3	6	0	0
	Other non credit-obligation assets												
	IRB Total												

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

		IRB Approach											
		As of 30/09/2020						As of 31/12/2020					
		Original Exposure[1]		Exposure Value[1]	Risk exposure amount		Value adjustments and provisions	Original Exposure[1]		Exposure Value[1]	Risk exposure amount		Value adjustments and provisions
	(mln EUR, %)		Of which: defaulted			Of which: defaulted			Of which: defaulted			Of which: defaulted	
UNITED STATES	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	19	0	5	1	0	0	14	0	4	1	0	0
	Corporates	2,917	5	2,669	1,343	0	21	2,621	5	2,369	1,289	0	12
	Corporates - Of Which: Specialised Lending	1,035	0	977	639	0	5	935	0	881	573	0	2
	Corporates - Of Which: SME	139	5	136	90	0	1	138	5	129	84	0	0
	Retail	118	1	114	20	0	0	117	1	114	18	0	0
	Retail - Secured on real estate property	106	0	106	17	0	0	109	0	109	17	0	0
	Retail - Secured on real estate property - Of Which: SME	2	0	2	0	0	0	2	0	2	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	105	0	104	17	0	0	107	0	107	17	0	0
	Retail - Qualifying Revolving	3	0	2	0	0	0	3	0	2	0	0	0
	Retail - Other Retail	9	0	6	2	0	0	5	0	3	1	0	0
	Retail - Other Retail - Of Which: SME	8	0	5	2	0	0	3	0	2	1	0	0
	Retail - Other Retail - Of Which: non-SME	1	0	1	0	0	0	1	0	1	1	0	0
	Equity	81	0	81	153	0	0	37	0	37	70	0	0
	Other non credit-obligation assets												
	IRB Total												

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

2021 EU-wide Transparency Exercise

Credit Risk - IRB Approach

Banco de Sabadell, S.A.

		IRB Approach											
		As of 30/09/2020						As of 31/12/2020					
		Original Exposure[1]		Exposure Value[1]	Risk exposure amount		Value adjustments and provisions	Original Exposure[1]		Exposure Value[1]	Risk exposure amount		Value adjustments and provisions
	(mln EUR, %)		Of which: defaulted			Of which: defaulted			Of which: defaulted			Of which: defaulted	
FRANCE	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	170	0	154	28	0	0	102	0	86	16	0	0
	Corporates	2,430	3	1,753	766	0	18	2,537	4	1,761	835	0	12
	Corporates - Of Which: Specialised Lending	326	0	282	204	0	2	337	0	291	212	0	1
	Corporates - Of Which: SME	251	3	211	103	0	3	213	1	159	72	0	1
	Retail	126	5	114	23	0	2	179	4	172	42	0	2
	Retail - Secured on real estate property	98	2	98	19	0	0	158	2	157	38	0	1
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	56	0	56	18	0	0
	Retail - Secured on real estate property - Of Which: non-SME	98	2	97	19	0	0	102	2	101	20	0	0
	Retail - Qualifying Revolving	5	0	3	0	0	0	5	0	3	0	0	0
	Retail - Other Retail	22	3	13	3	0	2	17	2	11	4	0	1
	Retail - Other Retail - Of Which: SME	19	3	10	2	0	1	14	1	9	3	0	1
	Retail - Other Retail - Of Which: non-SME	3	0	3	1	0	0	3	0	3	1	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets												
	IRB Total												

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

		IRB Approach											
		As of 30/09/2020						As of 31/12/2020					
		Original Exposure[1]		Exposure Value[1]	Risk exposure amount		Value adjustments and provisions	Original Exposure[1]		Exposure Value[1]	Risk exposure amount		Value adjustments and provisions
	(mln EUR, %)		Of which: defaulted			Of which: defaulted			Of which: defaulted			Of which: defaulted	
ITALY	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	51	0	47	24	0	0	62	0	58	28	0	0
	Corporates	92	54	45	19	0	0	73	35	38	19	0	1
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	8	0	6	2	0	0	7	0	5	2	0	0
	Retail	20	0	19	3	0	0	21	0	20	3	0	0
	Retail - Secured on real estate property	18	0	18	2	0	0	19	0	19	2	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	18	0	18	2	0	0	19	0	19	2	0	0
	Retail - Qualifying Revolving	2	0	1	0	0	0	2	0	1	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets												
	IRB Total												

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

		IRB Approach											
		As of 30/09/2020						As of 31/12/2020					
		Original Exposure[1]		Exposure Value[1]	Risk exposure amount		Value adjustments and provisions	Original Exposure[1]		Exposure Value[1]	Risk exposure amount		Value adjustments and provisions
	(mln EUR, %)		Of which: defaulted			Of which: defaulted			Of which: defaulted			Of which: defaulted	
Country of Counterpart 7	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets												
	IRB Total												

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

		IRB Approach											
		As of 30/09/2020						As of 31/12/2020					
		Original Exposure[1]		Exposure Value[1]	Risk exposure amount		Value adjustments and provisions	Original Exposure[1]		Exposure Value[1]	Risk exposure amount		Value adjustments and provisions
	(mln EUR, %)		Of which: defaulted			Of which: defaulted			Of which: defaulted			Of which: defaulted	
Country of Counterpart 8	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets												
	IRB Total												

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

		IRB Approach											
		As of 30/09/2020						As of 31/12/2020					
		Original Exposure[1]		Exposure Value[1]	Risk exposure amount		Value adjustments and provisions	Original Exposure[1]		Exposure Value[1]	Risk exposure amount		Value adjustments and provisions
	(mln EUR, %)		Of which: defaulted			Of which: defaulted			Of which: defaulted			Of which: defaulted	
Country of Counterpart 9	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets												
	IRB Total												

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

		IRB Approach											
		As of 30/09/2020						As of 31/12/2020					
		Original Exposure[1]		Exposure Value[1]	Risk exposure amount		Value adjustments and provisions	Original Exposure[1]		Exposure Value[1]	Risk exposure amount		Value adjustments and provisions
	(mln EUR, %)		Of which: defaulted			Of which: defaulted			Of which: defaulted			Of which: defaulted	
Country of Counterpart 10	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets												
	IRB Total												

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

With reference to consolidated data and exposiures towards UK, it should be taken into account that as of December 2020 the European Central Bank (ECB), as consolidating supervisor, together with the PRA decided to grant permission to Banco de Sabadell, S.A. and TSB Bank Plc. to use and apply material changes to TSB Bank Plc's retail secured by real estate Probability of Default (PD), Loss Given Default (LGD) and Exposure at Default (EAD) models for calculating own funds requirements for credit risk on the level of consolidation. Due to the aforementioned, the expected impact of the change of these models was included in "Other risk exposures" on December 2020, and reclassified to "Credit Risk" on March 2021.

2021 EU-wide Transparency Exercise

Credit Risk - IRB Approach

Banco de Sabadell, S.A.

IRB Approach

	(mln EUR, %)	As of 31/03/2021						As of 30/06/2021					
		Original Exposure[1]	Original Exposure[1] - Of which: defaulted	Exposure Value[1]	Risk exposure amount	Risk exposure amount - Of which: defaulted	Value adjustments and provisions	Original Exposure[1]	Original Exposure[1] - Of which: defaulted	Exposure Value[1]	Risk exposure amount	Risk exposure amount - Of which: defaulted	Value adjustments and provisions
Consolidated data	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	1,187	0	664	319	0	1	1,288	0	805	353	0	1
	Corporates	53,051	2,515	39,143	20,588	579	1,203	52,982	2,385	39,070	21,659	569	1,044
	Corporates - Of Which: Specialised Lending	5,946	99	5,586	3,979	0	105	5,975	117	5,631	4,012	0	68
	Corporates - Of Which: SME	17,841	1,220	13,459	5,890	310	564	18,493	1,129	13,787	6,621	280	536
	Retail	95,097	3,269	86,792	18,189	1,134	1,580	96,569	3,186	88,431	17,956	1,102	1,635
	Retail - Secured on real estate property	68,834	1,563	69,597	11,081	515	479	70,392	1,493	71,185	10,843	518	446
	Retail - Secured on real estate property - Of Which: SME	3,953	480	3,771	1,006	92	175	3,886	426	3,707	973	87	137
	Retail - Secured on real estate property - Of Which: non-SME	64,880	1,083	65,826	10,075	424	305	66,506	1,068	67,479	9,870	431	309
	Retail - Qualifying Revolving	8,113	151	6,048	1,618	134	206	8,046	149	6,002	1,619	120	201
	Retail - Other Retail	18,150	1,556	11,147	5,490	484	894	18,130	1,544	11,243	5,495	464	987
	Retail - Other Retail - Of Which: SME	12,611	990	6,176	2,248	245	464	12,588	987	6,294	2,297	235	494
	Retail - Other Retail - Of Which: non-SME	5,539	566	4,971	3,242	239	430	5,542	557	4,949	3,198	230	493
	Equity	1,026	0	1,026	2,216	0		985	0	985	2,095	0	
	Other non credit-obligation assets				0						0		
	IRB Total[2]				**41,312**						**42,062**		

(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 Secutarisation position unlike in the results prior to the 2019 exercise.

IRB Approach

	(mln EUR, %)	As of 31/03/2021						As of 30/06/2021					
		Original Exposure[1]	Original Exposure[1] - Of which: defaulted	Exposure Value[1]	Risk exposure amount	Risk exposure amount - Of which: defaulted	Value adjustments and provisions	Original Exposure[1]	Original Exposure[1] - Of which: defaulted	Exposure Value[1]	Risk exposure amount	Risk exposure amount - Of which: defaulted	Value adjustments and provisions
SPAIN	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	263	0	194	65	0	0	268	0	200	76	0	0
	Corporates	41,093	2,262	29,305	15,028	573	1,037	41,491	2,223	29,564	15,681	563	945
	Corporates - Of Which: Specialised Lending	3,167	99	3,000	2,154	0	97	3,260	114	3,088	2,190	0	61
	Corporates - Of Which: SME	16,179	1,194	12,126	5,118	304	550	16,700	1,108	12,308	5,498	275	514
	Retail	46,712	2,738	38,414	7,531	644	1,261	47,230	2,675	39,083	7,601	627	1,327
	Retail - Secured on real estate property	27,534	1,113	27,226	3,695	208	418	28,109	1,058	27,805	3,743	203	385
	Retail - Secured on real estate property - Of Which: SME	3,838	479	3,660	951	91	174	3,772	425	3,598	932	87	136
	Retail - Secured on real estate property - Of Which: non-SME	23,696	634	23,566	2,744	116	245	24,336	632	24,207	2,811	116	248
	Retail - Qualifying Revolving	2,818	100	1,755	202	26	69	2,787	101	1,743	198	28	68
	Retail - Other Retail	16,361	1,525	9,433	3,634	410	774	16,334	1,515	9,535	3,660	396	874
	Retail - Other Retail - Of Which: SME	12,356	983	6,026	2,201	245	461	12,305	982	6,129	2,241	234	490
	Retail - Other Retail - Of Which: non-SME	4,005	542	3,407	1,433	165	313	4,029	534	3,406	1,419	162	384
	Equity	938	0	938	2,023	0	0	893	0	893	1,906	0	0
	Other non credit-obligation assets												
	IRB Total												

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

IRB Approach

	(mln EUR, %)	As of 31/03/2021						As of 30/06/2021					
		Original Exposure[1]	Original Exposure[1] - Of which: defaulted	Exposure Value[1]	Risk exposure amount	Risk exposure amount - Of which: defaulted	Value adjustments and provisions	Original Exposure[1]	Original Exposure[1] - Of which: defaulted	Exposure Value[1]	Risk exposure amount	Risk exposure amount - Of which: defaulted	Value adjustments and provisions
UNITED KINGDOM	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	35	0	21	6	0	0	156	0	142	72	0	0
	Corporates	1,987	48	1,603	986	0	30	1,999	48	1,660	1,188	0	32
	Corporates - Of Which: Specialised Lending	679	0	641	506	0	3	593	0	560	469	0	2
	Corporates - Of Which: SME	463	0	360	182	0	2	576	0	488	421	0	3
	Retail	46,325	491	46,408	10,258	483	303	47,194	472	47,317	9,964	468	291
	Retail - Secured on real estate property	39,430	424	40,513	7,019	303	53	40,370	408	41,481	6,753	310	53
	Retail - Secured on real estate property - Of Which: SME	12	0	7	2	0	0	12	0	7	2	0	0
	Retail - Secured on real estate property - Of Which: non-SME	39,418	424	40,506	7,017	303	53	40,358	408	41,474	6,751	310	52
	Retail - Qualifying Revolving	5,248	47	4,265	1,412	107	135	5,213	43	4,231	1,417	91	131
	Retail - Other Retail	1,647	21	1,631	1,827	73	116	1,611	21	1,605	1,794	67	107
	Retail - Other Retail - Of Which: SME	133	0	87	25	0	1	116	0	80	22	0	1
	Retail - Other Retail - Of Which: non-SME	1,514	21	1,544	1,802	73	115	1,495	20	1,525	1,772	67	107
	Equity	8	0	8	15	0	0	8	0	8	16	0	0
	Other non credit-obligation assets												
	IRB Total												

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

IRB Approach

	(mln EUR, %)	As of 31/03/2021						As of 30/06/2021					
		Original Exposure[1]	Original Exposure[1] - Of which: defaulted	Exposure Value[1]	Risk exposure amount	Risk exposure amount - Of which: defaulted	Value adjustments and provisions	Original Exposure[1]	Original Exposure[1] - Of which: defaulted	Exposure Value[1]	Risk exposure amount	Risk exposure amount - Of which: defaulted	Value adjustments and provisions
MEXICO	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	8	0	2	0	0	0	9	0	2	0	0	0
	Corporates	191	4	191	103	1	3	269	8	259	127	2	4
	Corporates - Of Which: Specialised Lending	19	0	19	14	0	0	75	3	75	52	0	0
	Corporates - Of Which: SME	66	4	44	34	1	3	70	4	39	20	1	4
	Retail	29	2	28	6	0	0	36	1	36	10	0	0
	Retail - Secured on real estate property	23	1	23	3	0	0	24	1	24	3	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	22	1	22	3	0	0	24	1	24	3	0	0
	Retail - Qualifying Revolving	1	0	1	0	0	0	1	0	1	0	0	0
	Retail - Other Retail	5	1	5	2	0	0	11	0	11	7	0	0
	Retail - Other Retail - Of Which: SME	4	1	4	2	0	0	11	0	11	7	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	1	0	1	0	0	0
	Equity	3	0	3	7	0	0	4	0	4	7	0	0
	Other non credit-obligation assets												
	IRB Total												

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

IRB Approach

	(mln EUR, %)	As of 31/03/2021						As of 30/06/2021					
		Original Exposure[1]	Original Exposure[1] - Of which: defaulted	Exposure Value[1]	Risk exposure amount	Risk exposure amount - Of which: defaulted	Value adjustments and provisions	Original Exposure[1]	Original Exposure[1] - Of which: defaulted	Exposure Value[1]	Risk exposure amount	Risk exposure amount - Of which: defaulted	Value adjustments and provisions
UNITED STATES	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	17	0	5	1	0	0	22	0	10	2	0	0
	Corporates	2,593	0	2,334	1,306	0	14	2,596	0	2,323	1,338	0	12
	Corporates - Of Which: Specialised Lending	990	0	936	588	0	3	1,031	0	976	616	0	2
	Corporates - Of Which: SME	58	0	50	29	0	0	35	0	31	25	0	0
	Retail	120	1	117	20	0	0	131	0	121	22	0	0
	Retail - Secured on real estate property	111	0	111	18	0	0	111	0	111	17	0	0
	Retail - Secured on real estate property - Of Which: SME	3	0	3	1	0	0	3	0	3	1	0	0
	Retail - Secured on real estate property - Of Which: non-SME	108	0	107	17	0	0	108	0	108	16	0	0
	Retail - Qualifying Revolving	3	0	2	0	0	0	3	0	1	0	0	0
	Retail - Other Retail	6	0	5	2	0	0	18	0	9	5	0	0
	Retail - Other Retail - Of Which: SME	5	0	4	2	0	0	17	0	8	5	0	0
	Retail - Other Retail - Of Which: non-SME	1	0	1	0	0	0	1	0	1	0	0	0
	Equity	37	0	37	71	0	0	42	0	42	79	0	0
	Other non credit-obligation assets												
	IRB Total												

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

EBA EUROPEAN BANKING AUTHORITY

2021 EU-wide Transparency Exercise

Credit Risk - IRB Approach

Banco de Sabadell, S.A.

IRB Approach

	(mln EUR, %)	As of 31/03/2021 Original Exposure[1]	Of which: defaulted	Exposure Value[1]	Risk exposure amount	Of which: defaulted	Value adjustments and provisions	As of 30/06/2021 Original Exposure[1]	Of which: defaulted	Exposure Value[1]	Risk exposure amount	Of which: defaulted	Value adjustments and provisions
FRANCE	**Central banks and central governments**	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	215	0	200	92	0	0	215	0	199	37	0	0
	Corporates	2,465	4	1,784	923	0	14	2,249	3	1,585	821	0	11
	Corporates - Of Which: Specialised Lending	386	0	331	240	0	1	366	0	322	228	0	1
	Corporates - Of Which: SME	256	0	197	135	0	1	100	0	88	59	0	1
	Retail	209	5	190	60	1	2	213	5	193	52	1	3
	Retail - Secured on real estate property	169	2	168	52	0	1	175	2	175	44	0	1
	Retail - Secured on real estate property - Of Which: SME	63	0	63	32	0	0	62	0	62	22	0	0
	Retail - Secured on real estate property - Of Which: non-SME	105	2	105	20	0	0	114	2	113	22	0	0
	Retail - Qualifying Revolving	5	0	3	0	0	0	5	0	3	0	0	0
	Retail - Other Retail	35	2	19	7	0	1	33	2	16	8	0	1
	Retail - Other Retail - Of Which: SME	32	2	16	6	0	1	31	2	14	7	0	1
	Retail - Other Retail - Of Which: non-SME	3	0	3	1	0	0	2	0	2	1	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets												
	IRB Total												

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

IRB Approach

	(mln EUR, %)	As of 31/03/2021 Original Exposure[1]	Of which: defaulted	Exposure Value[1]	Risk exposure amount	Of which: defaulted	Value adjustments and provisions	As of 30/06/2021 Original Exposure[1]	Of which: defaulted	Exposure Value[1]	Risk exposure amount	Of which: defaulted	Value adjustments and provisions
ITALY	**Central banks and central governments**	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	19	0	15	4	0	0	23	0	19	5	0	0
	Corporates	79	40	36	18	0	0	83	74	22	4	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	9	0	6	2	0	0	9	0	7	4	0	0
	Retail	21	0	20	3	0	0	21	0	20	3	0	0
	Retail - Secured on real estate property	19	0	19	2	0	0	19	0	19	3	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	1	0	1	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	19	0	19	2	0	0	18	0	18	2	0	0
	Retail - Qualifying Revolving	2	0	1	0	0	0	2	0	1	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets												
	IRB Total												

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

IRB Approach

	(mln EUR, %)	As of 31/03/2021 Original Exposure[1]	Of which: defaulted	Exposure Value[1]	Risk exposure amount	Of which: defaulted	Value adjustments and provisions	As of 30/06/2021 Original Exposure[1]	Of which: defaulted	Exposure Value[1]	Risk exposure amount	Of which: defaulted	Value adjustments and provisions
Country of Counterpart 7	**Central banks and central governments**	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets												
	IRB Total												

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

IRB Approach

	(mln EUR, %)	As of 31/03/2021 Original Exposure[1]	Of which: defaulted	Exposure Value[1]	Risk exposure amount	Of which: defaulted	Value adjustments and provisions	As of 30/06/2021 Original Exposure[1]	Of which: defaulted	Exposure Value[1]	Risk exposure amount	Of which: defaulted	Value adjustments and provisions
Country of Counterpart 8	**Central banks and central governments**	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets												
	IRB Total												

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

IRB Approach

	(mln EUR, %)	As of 31/03/2021 Original Exposure[1]	Of which: defaulted	Exposure Value[1]	Risk exposure amount	Of which: defaulted	Value adjustments and provisions	As of 30/06/2021 Original Exposure[1]	Of which: defaulted	Exposure Value[1]	Risk exposure amount	Of which: defaulted	Value adjustments and provisions
Country of Counterpart 9	**Central banks and central governments**	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets												
	IRB Total												

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

IRB Approach

	(mln EUR, %)	As of 31/03/2021 Original Exposure[1]	Of which: defaulted	Exposure Value[1]	Risk exposure amount	Of which: defaulted	Value adjustments and provisions	As of 30/06/2021 Original Exposure[1]	Of which: defaulted	Exposure Value[1]	Risk exposure amount	Of which: defaulted	Value adjustments and provisions
Country of Counterpart 10	**Central banks and central governments**	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets												
	IRB Total												

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

With reference to consolidated data and exposures towards UK, it should be taken into account that as of December 2020 the European Central Bank (ECB), as consolidating supervisor, together with the PRA decided to grant permission to Banco de Sabadell, S.A. and TSB Bank Plc. to use and apply material changes to TSB Bank Plc's retail secured by real estate Probability of Default (PD), Loss Given Default (LGD) and Exposure at Default (EAD) models for calculating own funds requirements for credit risk on the level of consolidation. Due to the aforementioned, the expected impact of the change of these models was included in "Other risk exposures" on December 2020, and reclassified to "Credit Risk" on March 2021.

![EBA European Banking Authority]

2021 EU-wide Transparency Exercise

General governments exposures by country of the counterparty

Banco de Sabadell, S.A.

(mln EUR)

		As of 31/12/2020												
		Direct exposures												
		On balance sheet						Derivatives				Off balance sheet		
								Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures		
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)	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	Risk weighted exposure amount
[0 - 3M [	Austria													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														
[0 - 3M [	Belgium	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y [		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	
[3Y - 5Y [		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	
[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	
Total		0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M [	Bulgaria													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														
[0 - 3M [	Cyprus													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														
[0 - 3M [	Czech Republic	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y [		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	
[3Y - 5Y [		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	
[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	
Total		0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M [	Denmark	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y [		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	
[2Y - 3Y [		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	
[5Y - 10Y [		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	
Total		0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M [	Estonia													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														

2021 EU-wide Transparency Exercise

General governments exposures by country of the counterparty

Banco de Sabadell, S.A.

(mln EUR)

		As of 31/12/2020												
		Direct exposures												Risk weighted exposure amount
		On balance sheet						Derivatives				Off balance sheet		
								Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures		
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)	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 [	Finland													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														
[0 - 3M [	France	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y [		51	51	0	0	51	0	0	0	0	0	0	0	
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y [		10	10	0	0	0	10	0	0	0	0	0	0	
[5Y - 10Y [		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	
Total		61	61	0	0	51	10	0	0	0	0	0	0	0
[0 - 3M [	Germany	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y [		1	1	1	0	0	0	0	0	0	0	0	0	
[3Y - 5Y [		2	2	2	0	0	0	0	0	0	0	0	0	
[5Y - 10Y [		1	1	1	0	0	0	0	0	0	0	0	0	
[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	
Total		4	4	4	0	0	0	0	0	0	0	0	0	0
[0 - 3M [	Croatia													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														
[0 - 3M [	Greece	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y [		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	
[3Y - 5Y [		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	
[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	
Total		0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M [	Hungary													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														
[0 - 3M [	Ireland	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y [		57	57	0	0	57	0	0	0	0	0	0	0	
[2Y - 3Y [		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	
[5Y - 10Y [		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	
Total		57	57	0	0	57	0	0	0	0	0	0	0	0
[0 - 3M [	Italy	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y [		5	5	5	0	0	0	0	0	0	0	0	0	
[1Y - 2Y [		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	
[3Y - 5Y [		1,172	1,172	0	0	0	1,172	0	0	0	0	0	0	
[5Y - 10Y [		1,012	1,012	0	0	0	1,012	0	0	0	0	0	0	
[10Y - more		609	609	0	0	0	609	0	0	0	0	0	0	
Total		2,797	2,797	5	0	0	2,792	0	0	0	0	0	0	0
[0 - 3M [	Latvia													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														

2021 EU-wide Transparency Exercise

General governments exposures by country of the counterparty

Banco de Sabadell, S.A.

(mln EUR)

Residual Maturity	Country / Region	As of 31/12/2020												
		Direct exposures												
		On balance sheet						Derivatives				Off balance sheet		
								Derivatives with positive fair value		Derivatives with negative fair value		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)	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	Risk weighted exposure amount
[0 - 3M [	Lithuania													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														
[0 - 3M [	Luxembourg													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														
[0 - 3M [	Malta													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														
[0 - 3M [	Netherlands													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														
[0 - 3M [	Poland	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y [		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	
[3Y - 5Y [		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	
[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	
Total		0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M [	Portugal	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y [		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	
[3Y - 5Y [		92	92	0	0	0	92	0	0	0	0	0	0	
[5Y - 10Y [		833	833	0	0	0	833	0	0	0	0	0	0	
[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	
Total		926	926	0	0	0	925	0	0	0	0	0	0	0
[0 - 3M [	Romania	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y [		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	
[3Y - 5Y [		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	
[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	
Total		0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M [	Slovakia													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														
[0 - 3M [	Slovenia													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														

2021 EU-wide Transparency Exercise

General governments exposures by country of the counterparty

Banco de Sabadell, S.A.

(mln EUR)

		As of 31/12/2020												
		Direct exposures												
		On balance sheet						Derivatives				Off balance sheet		
								Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures		
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)	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	Risk weighted exposure amount
[0 - 3M [	Spain	432	432	0	0	31	402	0	0	0	0	312	0	
[3M - 1Y [		254	254	15	0	103	136	1	8	0	0	1,760	0	
[1Y - 2Y [		967	967	22	0	72	873	1	81	0	0	2	0	
[2Y - 3Y [		3,913	3,913	10	0	800	3,103	1	20	0	4	0	0	
[3Y - 5Y [		2,580	2,580	2	0	1,250	1,327	0	6	0	0	212	0	
[5Y - 10Y [		12,364	12,364	12	0	1,163	11,189	0	0	0	0	842	0	
[10Y - more		5,475	5,475	0	0	51	5,424	25	99	0	0	271	0	
Total		**25,985**	**25,985**	**62**	**0**	**3,470**	**22,453**	**28**	**214**	**0**	**4**	**3,399**	**0**	**138**
[0 - 3M [	Sweden													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														
[0 - 3M [	United Kingdom	7	7	0	0	7	0	0	0	0	0	0	0	
[3M - 1Y [		6	6	0	0	6	0	0	0	0	0	0	0	
[1Y - 2Y [		12	12	0	0	12	0	0	0	0	0	0	0	
[2Y - 3Y [		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	
[5Y - 10Y [		535	535	0	0	535	0	0	0	0	0	0	0	
[10Y - more		1,419	1,419	0	0	801	618	0	0	0	0	0	0	
Total		**1,978**	**1,978**	**0**	**0**	**1,361**	**618**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
[0 - 3M [	Iceland													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														
[0 - 3M [	Liechtenstein													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														
[0 - 3M [	Norway	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y [		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	
[3Y - 5Y [		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	
[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	
Total		**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
[0 - 3M [	Australia													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														
[0 - 3M [	Canada	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y [		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	
[3Y - 5Y [		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	
[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	
Total		**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
[0 - 3M [	Hong Kong													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														

2021 EU-wide Transparency Exercise

General governments exposures by country of the counterparty

Banco de Sabadell, S.A.

(mln EUR)

		As of 31/12/2020												
		Direct exposures												
		On balance sheet						Derivatives				Off balance sheet		
								Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures		
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)	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	Risk weighted exposure amount
[0 - 3M [	Japan	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y [	Japan	0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y [	Japan	0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y [	Japan	0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y [	Japan	0	0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y [	Japan	0	0	0	0	0	0	0	0	0	0	0	0	
[10Y - more	Japan	0	0	0	0	0	0	0	0	0	0	0	0	
Total	Japan	0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M [	U.S.	19	19	0	0	16	0	0	0	0	0	0	0	
[3M - 1Y [	U.S.	0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y [	U.S.	0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y [	U.S.	0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y [	U.S.	0	0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y [	U.S.	49	49	0	0	49	0	0	0	0	0	0	0	
[10Y - more	U.S.	745	745	0	0	444	301	0	0	0	0	0	0	
Total	U.S.	812	812	0	0	509	301	0	0	0	0	0	0	0
[0 - 3M [	China													
[3M - 1Y [	China													
[1Y - 2Y [	China													
[2Y - 3Y [	China													
[3Y - 5Y [	China													
[5Y - 10Y [	China													
[10Y - more	China													
Total	China													
[0 - 3M [	Switzerland													
[3M - 1Y [	Switzerland													
[1Y - 2Y [	Switzerland													
[2Y - 3Y [	Switzerland													
[3Y - 5Y [	Switzerland													
[5Y - 10Y [	Switzerland													
[10Y - more	Switzerland													
Total	Switzerland													
[0 - 3M [	Other advanced economies non EEA	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y [	Other advanced economies non EEA	0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y [	Other advanced economies non EEA	0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y [	Other advanced economies non EEA	0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y [	Other advanced economies non EEA	0	0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y [	Other advanced economies non EEA	0	0	0	0	0	0	0	0	0	0	0	0	
[10Y - more	Other advanced economies non EEA	0	0	0	0	0	0	0	0	0	0	0	0	
Total	Other advanced economies non EEA	0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M [	Other Central and eastern Europe countries non EEA													
[3M - 1Y [	Other Central and eastern Europe countries non EEA													
[1Y - 2Y [	Other Central and eastern Europe countries non EEA													
[2Y - 3Y [	Other Central and eastern Europe countries non EEA													
[3Y - 5Y [	Other Central and eastern Europe countries non EEA													
[5Y - 10Y [	Other Central and eastern Europe countries non EEA													
[10Y - more	Other Central and eastern Europe countries non EEA													
Total	Other Central and eastern Europe countries non EEA													
[0 - 3M [	Middle East	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y [	Middle East	0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y [	Middle East	0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y [	Middle East	0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y [	Middle East	0	0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y [	Middle East	0	0	0	0	0	0	0	0	0	0	0	0	
[10Y - more	Middle East	0	0	0	0	0	0	0	0	0	0	0	0	
Total	Middle East	0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M [	Latin America and the Caribbean	86	86	0	0	86	0	0	0	0	0	0	0	
[3M - 1Y [	Latin America and the Caribbean	21	21	0	0	21	0	0	0	0	0	0	0	
[1Y - 2Y [	Latin America and the Caribbean	23	23	0	0	23	0	0	0	0	0	0	0	
[2Y - 3Y [	Latin America and the Caribbean	31	31	0	0	31	0	0	0	0	0	0	0	
[3Y - 5Y [	Latin America and the Caribbean	0	0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y [	Latin America and the Caribbean	268	268	0	0	167	101	0	0	0	0	0	0	
[10Y - more	Latin America and the Caribbean	159	159	0	0	159	0	0	0	0	0	0	0	
Total	Latin America and the Caribbean	589	589	0	0	488	101	0	0	0	0	0	0	39

2021 EU-wide Transparency Exercise

General governments exposures by country of the counterparty

Banco de Sabadell, S.A.

(mln EUR)

		As of 31/12/2020												
		Direct exposures												Risk weighted exposure amount
		On balance sheet						Derivatives				Off balance sheet		
								Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures		
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)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
[0 - 3M [	Africa	1	1	0	0	1	0	0	0	0	0	0	0	
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y [		1	1	0	0	1	0	0	0	0	0	0	0	
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y [		5	5	0	0	0	5	0	0	0	0	0	0	
[5Y - 10Y [		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	
Total		**6**	**6**	**0**	**0**	**1**	**5**	**0**	**0**	**0**	**0**	**0**	**0**	**1**
[0 - 3M [	Others	24	24	0	0	0	24	0	0	0	0	0	0	
[3M - 1Y [		1	1	0	0	0	1	0	0	0	0	18	0	
[1Y - 2Y [		53	53	5	0	0	48	0	0	0	0	0	0	
[2Y - 3Y [		14	14	7	0	0	7	0	0	0	0	0	0	
[3Y - 5Y [		2	2	0	0	0	2	0	0	0	0	0	0	
[5Y - 10Y [		6	6	0	0	0	6	0	0	0	0	0	0	
[10Y - more		8	8	0	0	0	8	0	0	0	0	0	0	
Total		**107**	**107**	**12**	**0**	**0**	**95**	**0**	**0**	**0**	**0**	**18**	**0**	**30**

Notes and definitions

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

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

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

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

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

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

Regions:

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

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

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

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

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

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

(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.

![EBA logo]

2021 EU-wide Transparency Exercise

General governments exposures by country of the counterparty

Banco de Sabadell, S.A.

(mln EUR)

Residual Maturity	Country / Region	As of 30/06/2021												
		Direct exposures												Risk weighted exposure amount
		On balance sheet						Derivatives				Off balance sheet		
								Derivatives with positive fair value		Derivatives with negative fair value		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)	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 [	Austria													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														
[0 - 3M [	Belgium	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y [		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	
[3Y - 5Y [		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	
[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	
Total		**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
[0 - 3M [	Bulgaria													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														
[0 - 3M [	Cyprus													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														
[0 - 3M [	Czech Republic	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y [		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	
[3Y - 5Y [		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	
[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	
Total		**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
[0 - 3M [	Denmark	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y [		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	
[2Y - 3Y [		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	
[5Y - 10Y [		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	
Total		**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
[0 - 3M [	Estonia													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														

2021 EU-wide Transparency Exercise

General governments exposures by country of the counterparty

Banco de Sabadell, S.A.

(mln EUR)

		As of 30/06/2021												
		Direct exposures												Risk weighted exposure amount
		On balance sheet						Derivatives				Off balance sheet		
								Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures		
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)	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 [	Finland													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														
[0 - 3M [	France	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y [		15	15	15	0	0	0	0	0	0	0	0	0	
[1Y - 2Y [		51	51	0	0	51	0	0	0	0	0	0	0	
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y [		10	10	0	0	0	10	0	0	0	0	0	0	
[5Y - 10Y [		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	
Total		**76**	**76**	**15**	**0**	**51**	**10**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
[0 - 3M [	Germany	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y [		2	2	2	0	0	0	0	0	0	0	0	0	
[3Y - 5Y [		2	2	2	0	0	0	0	0	0	0	0	0	
[5Y - 10Y [		1	1	1	0	0	0	0	0	0	0	0	0	
[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	
Total		**5**	**5**	**5**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
[0 - 3M [	Croatia													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														
[0 - 3M [	Greece	99	99	99	0	0	0	0	0	0	0	0	0	
[3M - 1Y [		5	5	5	0	0	0	0	0	0	0	0	0	
[1Y - 2Y [		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	
[3Y - 5Y [		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	
[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	
Total		**104**	**104**	**104**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
[0 - 3M [	Hungary													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														
[0 - 3M [	Ireland	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y [		57	57	0	0	57	0	0	0	0	0	0	0	
[1Y - 2Y [		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	
[3Y - 5Y [		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	
[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	
Total		**57**	**57**	**0**	**0**	**57**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
[0 - 3M [	Italy	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y [		12	12	7	0	0	5	0	0	0	0	0	0	
[1Y - 2Y [		31	31	31	0	0	0	0	0	0	0	0	0	
[2Y - 3Y [		9	9	9	0	0	0	0	0	0	0	0	0	
[3Y - 5Y [		1,158	1,158	0	0	0	1,158	0	0	0	0	0	0	
[5Y - 10Y [		1,002	1,002	0	0	0	1,002	0	0	0	0	0	0	
[10Y - more		607	607	0	0	0	607	0	0	0	0	0	0	
Total		**2,818**	**2,818**	**47**	**0**	**0**	**2,772**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
[0 - 3M [	Latvia													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														

![EBA logo]

2021 EU-wide Transparency Exercise

General governments exposures by country of the counterparty

Banco de Sabadell, S.A.

(mln EUR)

Residual Maturity	Country / Region	As of 30/06/2021 – Direct exposures – On balance sheet: Total gross carrying amount of non-derivative financial assets	On balance sheet: Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Derivatives with positive fair value: Carrying amount	Derivatives with positive fair value: Notional amount	Derivatives with negative fair value: Carrying amount	Derivatives with negative fair value: Notional amount	Off balance sheet – Off-balance sheet exposures: Nominal	Off balance sheet – Off-balance sheet exposures: Provisions	Risk weighted exposure amount
[0 - 3M [	Lithuania													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														
[0 - 3M [	Luxembourg													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														
[0 - 3M [	Malta													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														
[0 - 3M [	Netherlands													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														
[0 - 3M [	Poland	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y [		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	
[3Y - 5Y [		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	
[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	
Total		**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
[0 - 3M [	Portugal	1	1	0	0	0	1	0	0	0	0	0	0	
[3M - 1Y [		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	
[2Y - 3Y [		88	88	0	0	0	88	0	0	0	0	0	0	
[3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y [		829	829	0	0	0	829	0	0	0	0	0	0	
[10Y - more		5	5	5	0	0	0	0	0	0	0	0	0	
Total		**922**	**922**	**5**	**0**	**0**	**917**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
[0 - 3M [	Romania	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y [		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	
[3Y - 5Y [		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	
[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	
Total		**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
[0 - 3M [	Slovakia													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														
[0 - 3M [	Slovenia													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														

2021 EU-wide Transparency Exercise

General governments exposures by country of the counterparty

Banco de Sabadell, S.A.

(mln EUR)

		As of 30/06/2021												
		Direct exposures												
		On balance sheet						Derivatives				Off balance sheet		
								Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures		
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)	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	Risk weighted exposure amount
[0 - 3M [	Spain	277	277	0	0	24	254	0	6	0	0	337	0	
[3M - 1Y [		829	829	129	0	89	610	0	9	0	1	1.535	0	
[1Y - 2Y [		3,151	3,151	2	0	529	2,621	0	55	0	3	1	0	
[2Y - 3Y [		2,185	2,185	0	0	303	1,882	1	10	0	10	12	0	
[3Y - 5Y [		2,336	2,336	0	0	1,210	1,126	0	5	0	0	204	0	
[5Y - 10Y [		13,532	13,532	0	0	1,530	12,001	0	0	0	0	828	0	
[10Y - more		3,539	3,539	10	0	51	3,478	18	97	0	0	358	0	
Total		**25,850**	**25,850**	**141**	**0**	**3,736**	**21,972**	**20**	**182**	**0**	**14**	**3,275**	**0**	**117**
[0 - 3M [	Sweden													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														
[0 - 3M [	United Kingdom	6	6	0	0	6	0	0	0	0	0	0	0	
[3M - 1Y [		6	6	0	0	6	0	0	0	0	0	0	0	
[1Y - 2Y [		6	6	0	0	6	0	0	0	0	0	0	0	
[2Y - 3Y [		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	
[5Y - 10Y [		536	536	0	0	536	0	0	0	0	0	0	0	
[10Y - more		2,448	2,448	0	0	843	1,605	0	0	0	0	0	0	
Total		**3,002**	**3,002**	**0**	**0**	**1,397**	**1,605**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
[0 - 3M [	Iceland													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														
[0 - 3M [	Liechtenstein													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														
[0 - 3M [	Norway	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y [		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	
[3Y - 5Y [		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	
[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	
Total		**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
[0 - 3M [	Australia													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														
[0 - 3M [	Canada	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y [		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	
[3Y - 5Y [		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	
[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	
Total		**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
[0 - 3M [	Hong Kong													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														

2021 EU-wide Transparency Exercise

General governments exposures by country of the counterparty

Banco de Sabadell, S.A.

(mln EUR)

		As of 30/06/2021												
		Direct exposures												
		On balance sheet						Derivatives				Off balance sheet		
								Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures		
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)	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	Risk weighted exposure amount
[0 - 3M [	Japan	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y [		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	
[3Y - 5Y [		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	
[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	
Total		**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
[0 - 3M [	U.S.	17	17	0	0	17	0	0	0	0	0	0	0	
[3M - 1Y [		3	3	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y [		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	
[3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y [		48	48	0	0	48	0	0	0	0	0	0	0	
[10Y - more		955	955	0	0	717	238	0	0	0	0	0	0	
Total		**1,022**	**1,022**	**0**	**0**	**782**	**238**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
[0 - 3M [	China													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														
[0 - 3M [	Switzerland													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														
[0 - 3M [	Other advanced economies non EEA	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y [		114	114	114	0	0	0	0	0	0	0	0	0	
[1Y - 2Y [		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	
[3Y - 5Y [		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	
[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	
Total		**114**	**114**	**114**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
[0 - 3M [	Other Central and eastern Europe countries non EEA													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														
[0 - 3M [	Middle East	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y [		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	
[3Y - 5Y [		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	
[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	
Total		**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
[0 - 3M [	Latin America and the Caribbean	108	108	0	0	108	0	0	0	0	0	1	0	
[3M - 1Y [		32	32	0	0	32	0	0	0	0	0	0	0	
[1Y - 2Y [		46	46	0	0	46	0	0	0	0	0	0	0	
[2Y - 3Y [		41	41	0	0	41	0	0	0	0	0	0	0	
[3Y - 5Y [		68	68	0	0	63	5	0	0	0	0	7	0	
[5Y - 10Y [		139	139	0	0	40	100	0	0	0	0	0	0	
[10Y - more		244	244	0	0	244	0	0	0	0	0	0	0	
Total		**679**	**679**	**0**	**0**	**574**	**105**	**0**	**0**	**0**	**0**	**8**	**0**	**15**

2021 EU-wide Transparency Exercise

General governments exposures by country of the counterparty

Banco de Sabadell, S.A.

(mln EUR)

		As of 30/06/2021												
		Direct exposures												Risk weighted exposure amount
		On balance sheet						Derivatives				Off balance sheet		
								Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures		
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)	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	
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y [		1	1	0	0	1	0	0	0	0	0	0	0	
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y [		5	5	0	0	0	5	0	0	0	0	0	0	
[5Y - 10Y [		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	
Total		**6**	**6**	**0**	**0**	**1**	**5**	**0**	**0**	**0**	**0**	**0**	**0**	**1**
[0 - 3M [	Others	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y [		27	27	0	0	0	27	0	0	0	0	18	0	
[1Y - 2Y [		37	37	0	0	11	25	0	0	0	0	0	0	
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y [		1	1	0	0	0	1	0	0	0	0	0	0	
[5Y - 10Y [		31	31	0	0	26	5	0	0	0	0	0	0	
[10Y - more		8	8	0	0	0	8	0	0	0	0	0	0	
Total		**104**	**104**	**0**	**0**	**37**	**67**	**0**	**0**	**0**	**0**	**18**	**0**	**25**

Notes and definitions

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

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

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

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

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

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

Regions:

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

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

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

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

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

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

(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.

2021 EU-wide Transparency Exercise

Performing and non-performing exposures

Banco de Sabadell, S.A.

(mln EUR)	As of 30/09/2020									As of 31/12/2020								
	Gross carrying amount					Accumulated impairment, accumulated changes in fair value due to credit risk and provisions[4]			Collaterals and financial guarantees received on non-performing exposures	Gross carrying amount					Accumulated impairment, accumulated changes in fair value due to credit risk and provisions[4]			Collaterals and financial guarantees received on non-performing exposures
		Of which performing but past due >30 days and <=90 days	Of which non-performing[1]			On performing exposures[2]	On non-performing exposures[3]				Of which performing but past due >30 days and <=90 days	Of which non-performing[1]			On performing exposures[2]	On non-performing exposures[3]		
				Of which: defaulted	Of which Stage 3			Of which Stage 3					Of which: defaulted	Of which Stage 3			Of which Stage 3	
Cash balances at central banks and other demand deposits	**26,073**	**0**	**1**	**1**	**1**	**0**	**0**	**0**	**0**	**34,435**	**0**	**1**	**1**	**1**	**0**	**0**	**0**	**0**
Debt securities (including at amortised cost and fair value)	**29,177**	**0**	**1**	**1**	**0**	**2**	**0**	**0**	**0**	**24,702**	**0**	**1**	**1**	**0**	**2**	**0**	**0**	**0**
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
General governments	26,838	0	0	0	0	0	0	0	0	22,429	0	0	0	0	0	0	0	0
Credit institutions	1,218	0	0	0	0	0	0	0	0	1,275	0	0	0	0	1	0	0	0
Other financial corporations	843	0	0	0	0	1	0	0	0	715	0	0	0	0	1	0	0	0
Non-financial corporations	278	0	1	1	0	1	0	0	0	283	0	1	1	0	1	0	0	0
Loans and advances(including at amortised cost and fair value)	**163,867**	**359**	**6,051**	**5,706**	**5,990**	**933**	**2,389**	**2,386**	**2,913**	**159,495**	**301**	**5,927**	**5,521**	**5,352**	**863**	**2,220**	**2,169**	**2,967**
Central banks	113	0	0	0	0	0	0	0	0	135	0	0	0	0	0	0	0	0
General governments	9,860	1	11	11	11	0	2	2	1	10,163	1	28	28	10	0	2	2	1
Credit institutions	12,109	1	0	0	0	1	0	0	0	7,081	0	0	0	0	1	0	0	0
Other financial corporations	1,815	0	16	16	16	5	12	12	3	1,585	0	19	19	18	6	12	12	6
Non-financial corporations	57,005	182	2,625	2,599	2,625	514	1,226	1,226	1,103	56,379	104	3,092	3,043	2,698	442	1,317	1,281	1,378
of which: small and medium-sized enterprises at amortised cost	27,159	122	1,843	1,828	1,843	331	828	828	869	27,381	56	2,033	2,000	1,792	236	887	865	1,007
of which: Loans collateralised by commercial immovable property at amortised cost	**8,164**	**83**	**531**	**529**	**531**	**57**	**137**	**137**	**392**	**8,045**	**14**	**589**	**584**	**485**	**90**	**162**	**153**	**427**
Households	82,965	174	3,400	3,080	3,339	413	1,149	1,146	1,805	84,153	195	2,789	2,431	2,625	413	888	874	1,582
of which: Loans collateralised by residential immovable property at amortised cost	**70,803**	**130**	**2,198**	**1,953**	**2,136**	**123**	**506**	**504**	**1,572**	**71,856**	**133**	**1,663**	**1,372**	**1,567**	**121**	**309**	**305**	**1,354**
of which: Credit for consumption at amortised cost	**4,912**	**30**	**449**	**421**	**449**	**149**	**302**	**302**	**18**	**4,964**	**40**	**451**	**433**	**444**	**147**	**288**	**287**	**18**
DEBT INSTRUMENTS other than HFT	**219,117**	**359**	**6,053**	**5,707**	**5,991**	**934**	**2,389**	**2,386**	**2,913**	**218,632**	**301**	**5,928**	**5,522**	**5,353**	**865**	**2,220**	**2,169**	**2,967**
OFF-BALANCE SHEET EXPOSURES	**40,220**		**212**	**192**	**210**	**105**	**65**	**65**	**0**	**38,926**		**776**	**745**	**585**	**90**	**106**	**102**	**0**

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

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

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

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

(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.

2021 EU-wide Transparency Exercise

Performing and non-performing exposures

Banco de Sabadell, S.A.

(mln EUR)	As of 31/03/2021								
	Gross carrying amount					Accumulated impairment, accumulated changes in fair value due to credit risk and provisions[4]			Collaterals and financial guarantees received on non-performing exposures
		Of which performing but past due >30 days and <=90 days	Of which non-performing[1]			On performing exposures[2]	On non-performing exposures[3]		
				Of which: defaulted	Of which Stage 3			Of which Stage 3	
Cash balances at central banks and other demand deposits	**41,616**	**0**	**1**	**1**	**1**	**0**	**0**	**0**	**0**
Debt securities (including at amortised cost and fair value)	**25,304**	**0**	**1**	**1**	**0**	**2**	**0**	**0**	**0**
Central banks	0	0	0	0	0	0	0	0	0
General governments	23,874	0	0	0	0	0	0	0	0
Credit institutions	898	0	0	0	0	0	0	0	0
Other financial corporations	237	0	0	0	0	1	0	0	0
Non-financial corporations	295	0	1	1	0	0	0	0	0
Loans and advances(including at amortised cost and fair value)	**161,068**	**408**	**6,368**	**6,023**	**5,670**	**971**	**2,290**	**2,230**	**3,076**
Central banks	142	0	0	0	0	0	0	0	0
General governments	9,085	1	11	11	10	0	2	2	1
Credit institutions	4,941	0	0	0	0	1	0	0	0
Other financial corporations	1,274	3	19	19	18	9	12	12	6
Non-financial corporations	58,104	140	3,270	3,209	2,795	532	1,354	1,314	1,452
of which: small and medium-sized enterprises at amortised cost	28,304	88	2,114	2,084	1,785	275	898	870	1,061
of which: Loans collateralised by commercial immovable property at amortised cost	**8,002**	**12**	**624**	**614**	**502**	**120**	**173**	**162**	**450**
Households	87,523	264	3,068	2,784	2,848	429	922	902	1,617
of which: Loans collateralised by residential immovable property at amortised cost	**75,264**	**152**	**1,907**	**1,516**	**1,785**	**120**	**313**	**308**	**1,393**
of which: Credit for consumption at amortised cost	**4,979**	**83**	**457**	**439**	**447**	**155**	**297**	**296**	**17**
DEBT INSTRUMENTS other than HFT	**227,988**	**408**	**6,370**	**6,024**	**5,671**	**973**	**2,290**	**2,230**	**3,076**
OFF-BALANCE SHEET EXPOSURES	**39,484**		**780**	**759**	**581**	**87**	**107**	**104**	**0**

(mln EUR)	As of 30/06/2021								
	Gross carrying amount[5]					Accumulated impairment, accumulated changes in fair value due to credit risk and provisions[4,5]			Collaterals and financial guarantees received on non-performing exposures
		Of which performing but past due >30 days and <=90 days	Of which non-performing[1]			On performing exposures[2]	On non-performing exposures[3]		
				Of which: defaulted	Of which Stage 3			Of which Stage 3	
Cash balances at central banks and other demand deposits	**46,279**	**0**	**3**	**1**	**3**	**0**	**0**	**0**	**0**
Debt securities (including at amortised cost and fair value)	**25,861**	**0**	**1**	**1**	**0**	**2**	**0**	**0**	**0**
Central banks	0	0	0	0	0	0	0	0	0
General governments	24,460	0	0	0	0	0	0	0	0
Credit institutions	896	0	0	0	0	0	0	0	0
Other financial corporations	283	0	0	0	0	1	0	0	0
Non-financial corporations	222	0	1	1	0	0	0	0	0
Loans and advances(including at amortised cost and fair value)	**161,591**	**165**	**6,259**	**5,891**	**5,491**	**867**	**2,313**	**2,261**	**3,236**
Central banks	155	0	0	0	0	0	0	0	0
General governments	9,207	0	13	13	9	1	2	2	1
Credit institutions	3,379	0	0	0	0	1	0	0	0
Other financial corporations	1,170	0	19	19	18	8	12	12	6
Non-financial corporations	58,132	32	3,208	3,107	2,699	443	1,306	1,275	1,481
of which: small and medium-sized enterprises at amortised cost	28,308	24	2,168	2,076	1,815	173	895	870	1,072
of which: Loans collateralised by commercial immovable property at amortised cost	**7,911**	**5**	**648**	**637**	**525**	**74**	**168**	**164**	**480**
Households	89,548	132	3,019	2,752	2,765	414	992	972	1,749
of which: Loans collateralised by residential immovable property at amortised cost	**76,685**	**91**	**1,869**	**1,674**	**1,698**	**126**	**313**	**305**	**1,549**
of which: Credit for consumption at amortised cost	**4,955**	**25**	**458**	**435**	**450**	**151**	**321**	**319**	**14**
DEBT INSTRUMENTS other than HFT	**233,730**	**165**	**6,263**	**5,892**	**5,495**	**869**	**2,313**	**2,261**	**3,236**
OFF-BALANCE SHEET EXPOSURES	**38,634**		**703**	**682**	**557**	**84**	**116**	**111**	**0**

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

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

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

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

(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.

2021 EU-wide Transparency Exercise

Forborne exposures

Banco de Sabadell, S.A.

(mln EUR)	As of 30/09/2020						As of 31/12/2020					
	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures[2]		Collateral and financial guarantees received on exposures with forbearance measures		Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures[2]		Collateral and financial guarantees received on exposures with forbearance measures	
		Of which non-performing exposures with forbearance measures		Of which on non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which on non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures
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)	**4,604**	**2,995**	**1,102**	**972**	**2,955**	**1,726**	**5,338**	**2,987**	**1,135**	**986**	**3,436**	**1,718**
Central banks	0	0	0	0	0	0	0	0	0	0	0	0
General governments	11	9	1	1	1	0	15	9	1	1	5	0
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	18	14	11	11	5	3	19	14	12	12	5	2
Non-financial corporations	2,282	1,461	675	593	1,432	754	3,053	1,620	754	662	1,842	828
of which: small and medium-sized enterprises at amortised cost	1,715	1,091	479	406	1,133		2,113	1,203	534	468	1,431	
Households	2,293	1,511	415	367	1,516	969	2,251	1,344	368	311	1,584	887
DEBT INSTRUMENTS other than HFT	**4,604**	**2,995**	**1,102**	**972**	**2,955**		**5,338**	**2,987**	**1,135**	**986**	**3,436**	
Loan commitments given	**63**	**28**	**0**	**0**	**0**	**0**	**111**	**54**	**0**	**0**	**0**	**0**
QUALITY OF FORBEARANCE[2]												
Loans and advances that have been forborne more than twice	0						0					
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria	0						0					

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

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

2021 EU-wide Transparency Exercise

Forborne exposures

Banco de Sabadell, S.A.

(mln EUR)	As of 31/03/2021						As of 30/06/2021					
	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[2]		Collateral and financial guarantees received on exposures with forbearance measures		Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures[2]		Collateral and financial guarantees received on exposures with forbearance measures	
		Of which non-performing exposures with forbearance measures		Of which on non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which on non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures
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)	**6,511**	**3,319**	**1,303**	**1,092**	**4,058**	**1,842**	**6,953**	**3,351**	**1,255**	**1,078**	**4,415**	**1,961**
Central banks	0	0	0	0	0	0	0	0	0	0	0	0
General governments	10	9	1	1	1	1	10	9	1	1	1	1
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	34	15	13	12	19	2	26	15	12	12	13	2
Non-financial corporations	4,162	1,890	908	754	2,417	915	4,575	1,895	829	702	2,744	1,019
of which: small and medium-sized enterprises at amortised cost	2,471	1,269	572	480	1,709		2,775	1,333	539	480	2,051	
Households	2,304	1,405	381	326	1,621	924	2,342	1,432	413	363	1,656	940
DEBT INSTRUMENTS other than HFT	**6,511**	**3,319**	**1,303**	**1,092**	**4,058**		**6,953**	**3,351**	**1,255**	**1,078**	**4,415**	
Loan commitments given	**111**	**50**	**5**	**2**	**0**	**0**	**138**	**54**	**6**	**4**	**0**	**0**
QUALITY OF FORBEARANCE[2]												
Loans and advances that have been forborne more than twice	0						0					
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria	0						0					

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

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

2021 EU-wide Transparency Exercise

Breakdown of loans and advances to non-financial corporations other than held for trading

Banco de Sabadell, S.A.

(mln EUR)	As of 30/09/2020						As of 31/12/2020					
	Gross carrying amount	Of which: non-performi	of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment[1]	Accumulated negative changes in fair value due to credit risk on non-performing exposures[1]	Gross carrying amount	Of which: non-performi	of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment[1]	Accumulated negative changes in fair value due to credit risk on non-performing exposures[1]
A Agriculture, forestry and fishing	885	58	58	885	26	0	912	61	60	912	30	0
B Mining and quarrying	568	13	13	568	7	0	453	15	15	453	7	0
C Manufacturing	9,294	484	479	9,294	284	0	9,004	603	601	9,004	285	0
D Electricity, gas, steam and air conditioning supply	4,313	63	63	4,313	111	0	3,858	88	88	3,858	61	0
E Water supply	683	10	4	683	11	0	679	15	6	679	18	0
F Construction	5,517	442	441	5,517	270	0	5,210	415	413	5,210	248	0
G Wholesale and retail trade	7.533	436	425	7.533	325	0	7.613	465	449	7.613	267	0
H Transport and storage	3,609	94	94	3,609	65	0	3,682	173	172	3,682	81	0
I Accommodation and food service activities	5,267	145	145	5,267	101	0	5,394	216	213	5,394	150	0
J Information and communication	1.580	44	44	1.580	39	0	1.585	53	52	1.585	39	0
K Financial and insurance activities	4,035	108	108	4,035	99	0	4,075	129	129	4,075	94	0
L Real estate activities	6.963	302	302	6.963	164	0	6.802	332	326	6.802	175	0
M Professional, scientific and technical activities	2,583	170	170	2,583	106	0	2,872	243	240	2,872	147	0
N Administrative and support service activities	1,798	68	68	1,798	36	0	1,815	91	91	1,815	39	0
O Public administration and defence, compulsory social security	232	4	4	232	1	0	325	4	4	325	1	0
P Education	298	21	21	298	10	0	296	22	22	296	11	0
Q Human health services and social work activities	840	89	88	840	16	0	802	83	81	802	51	0
R Arts, entertainment and recreation	573	47	46	573	23	0	544	54	52	544	25	0
S Other services	436	27	27	436	44	0	455	29	28	455	32	0
Loans and advances	57,005	2,625	2,599	57,005	1,740	0	56,379	3,092	3,043	56,379	1,759	0

(mln EUR)	As of 31/03/2021						As of 30/06/2021					
	Gross carrying amount	Of which: non-performi	of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment[1]	Accumulated negative changes in fair value due to credit risk on non-performing exposures[1]	Gross carrying amount	Of which: non-performi	of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment[1]	Accumulated negative changes in fair value due to credit risk on non-performing exposures[1]
A Agriculture, forestry and fishing	942	74	73	942	31	0	968	81	78	968	34	0
B Mining and quarrying	484	15	15	484	6	0	413	16	15	413	10	0
C Manufacturing	9,251	623	606	9,251	288	0	9,560	575	567	9,560	286	0
D Electricity, gas, steam and air conditioning supply	4,161	99	99	4,161	59	0	4,165	102	102	4,165	77	0
E Water supply	665	9	6	665	9	0	625	10	7	625	8	0
F Construction	5,212	416	413	5,212	242	0	4,821	376	371	4,821	211	0
G Wholesale and retail trade	8.091	476	468	8.091	323	0	8.146	523	516	8.146	263	0
H Transport and storage	3,651	190	188	3,651	85	0	3,700	210	208	3,700	125	0
I Accommodation and food service activities	5,617	275	260	5,617	179	0	5,575	345	298	5,575	186	0
J Information and communication	1.661	51	51	1.661	35	0	1.819	41	41	1.819	32	0
K Financial and insurance activities	4,228	110	108	4,228	104	0	4,138	86	84	4,138	102	0
L Real estate activities	6.851	325	320	6.851	189	0	7.106	363	354	7.106	179	0
M Professional, scientific and technical activities	2,928	238	235	2,928	146	0	2,922	224	217	2,922	129	0
N Administrative and support service activities	1,897	165	164	1,897	58	0	1,838	101	98	1,838	38	0
O Public administration and defence, compulsory social security	327	5	5	327	1	0	326	5	5	326	1	0
P Education	297	25	25	297	11	0	312	25	24	312	11	0
Q Human health services and social work activities	840	86	85	840	61	0	755	30	29	755	17	0
R Arts, entertainment and recreation	587	60	59	587	28	0	557	67	64	557	28	0
S Other services	415	30	28	415	33	0	386	30	29	386	13	0
Loans and advances	58,104	3,270	3,209	58,104	1,885	0	58,132	3,208	3,107	58,132	1,749	0

(1) The items 'accumulated impairment' and 'accumulated negative changes in fair value due to credit risk on non-performing exposures' are disclosed with a positive sign if they are decreasing an asset. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (template F 06.01), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 9 and 10 of Regulation (EU) No 680/2014 - ITS on Supervisory reporting.

2021 EU-wide Transparency Exercise

Information on loans and advances subject to legislative and non-legislative moratoria and public guarantee schemes in accordance with EBA Guidelines EBA/GL/2020/02

Banco de Sabadell, S.A.

(mln EUR)	As of 30/09/2020																As of 31/12/2020															
	Gross carrying amount							Accumulated impairment, accumulated negative changes in fair value due to credit risk							Maximum amount of the guarantee that can be considered	Gross carrying amount	Gross carrying amount							Accumulated impairment, accumulated negative changes in fair value due to credit risk							Maximum amount of the guarantee that can be considered	Gross carrying amount
		Performing			Non-performing				Performing			Non-performing						Performing			Non-performing				Performing			Non-performing				
			Of which: exposures with forbearance measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days			Of which: exposures with forbearance measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days	Public guarantee received in the context of the COVID-19 crisis	Inflows to non-performing exposures			Of which: exposures with forbearance measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days			Of which: exposures with forbearance measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days	Public guarantee received in the context of the COVID-19 crisis	Inflows to non-performing exposures
Loans and advances subject to active EBA-compliant moratoria	4,511	4,071	192	1,832	440	283	390	70	52	13	38	17	13	14	0	25	3,197	2,866	190	1,275	332	257	308	77	42	14	36	34	30	31	0	13
of which: Households	4,231	3,791	186	1,825	440	283	390	63	46	10	35	17	13	14	0	25	2,863	2,536	182	1,227	327	256	307	68	36	11	32	32	30	31	0	13
of which: Collateralised by residential immovable property	3,788	3,393	147	1,347	394	241	347	39	27	6	6	12	10	10	0	19	2,605	2,318	162	1,139	287	221	269	54	27	9	24	27	25	26	0	10
of which: Non-financial corporations	280	280	6	6	0	0	0	7	7	3	3	0	0	0	0	0	334	329	8	49	5	1	1	8	6	3	4	2	0	0	0	0
of which: Small and Medium-sized Enterprises	83	83	6	6	0	0	0	4	4	3	3	0	0	0	0	0	227	223	8	27	5	1	1	8	6	3	4	2	0	0	0	0
of which: Collateralised by commercial immovable property	26	26	5	6	0	0	0	4	4	3	3	0	0	0	0	0	183	183	7	47	1	1	1	5	5	3	4	0	0	0	0	0

(mln EUR)	As of 30/09/2020																As of 31/12/2020															
	Gross carrying amount							Accumulated impairment, accumulated negative changes in fair value due to credit risk							Maximum amount of the guarantee that can be considered	Gross carrying amount	Gross carrying amount							Accumulated impairment, accumulated negative changes in fair value due to credit risk							Maximum amount of the guarantee that can be considered	Gross carrying amount
		Performing			Non-performing				Performing			Non-performing						Performing			Non-performing				Performing			Non-performing				
			Of which: exposures with forbearance measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days			Of which: exposures with forbearance measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days	Public guarantee received in the context of the COVID-19 crisis	Inflows to non-performing exposures			Of which: exposures with forbearance measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days			Of which: exposures with forbearance measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days	Public guarantee received in the context of the COVID-19 crisis	Inflows to non-performing exposures
Loans and advances with expired EBA-compliant moratoria	5,133	4,972	86	1,424	161	106	114	70	59	5	46	11	6	8	0	16	5,998	5,723	222	1,929	275	161	153	88	60	10	51	29	17	15	0	32
of which: Households	5,128	4,967	86	1,424	161	106	114	70	59	5	46	11	6	8	0	16	5,971	5,697	222	1,927	275	161	153	88	59	10	51	29	17	15	0	32
of which: Collateralised by residential immovable property	4,793	4,656	69	1,253	137	86	94	27	21	2	13	6	3	5	0	10	5,513	5,293	175	1,750	220	118	119	35	24	5	21	11	6	8	0	19
of which: Non-financial corporations	6	6	0	0	0	0	0	0	0	0	0	0	0	0	0	0	27	27	0	3	0	0	0	0	0	0	0	0	0	0	0	0
of which: Small and Medium-sized Enterprises	3	3	0	0	0	0	0	0	0	0	0	0	0	0	0	0	21	21	0	3	0	0	0	0	0	0	0	0	0	0	0	0
of which: Collateralised by commercial immovable property	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	11	11	0	3	0	0	0	0	0	0	0	0	0	0	0	0

(mln EUR)	As of 30/09/2020																As of 31/12/2020															
	Gross carrying amount							Accumulated impairment, accumulated negative changes in fair value due to credit risk							Maximum amount of the guarantee that can be considered	Gross carrying amount	Gross carrying amount							Accumulated impairment, accumulated negative changes in fair value due to credit risk							Maximum amount of the guarantee that can be considered	Gross carrying amount
		Performing			Non-performing				Performing			Non-performing						Performing			Non-performing				Performing			Non-performing				
			Of which: exposures with forbearance measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days			Of which: exposures with forbearance measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days	Public guarantee received in the context of the COVID-19 crisis	Inflows to non-performing exposures			Of which: exposures with forbearance measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days			Of which: exposures with forbearance measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days	Public guarantee received in the context of the COVID-19 crisis	Inflows to non-performing exposures
Newly originated loans and advances subject to public guarantee schemes	7,758	7,718	35	369	40	33	37	25	22	1	6	3	3	3	5,503	16	8,680	8,503	142	792	177	75	164	46	30	8	14	16	7	15	6,164	56
of which: Households	801	798			3			3	3			0				1	942	932			11			5	5			1				4
of which: Collateralised by residential immovable property	0	0			0			0	0			0				0	0	0			0			0	0			0				0
of which: Non-financial corporations	6,954	6,917	35	333	37	31	34	23	20	1	5	3	3	3	5,330	15	7,734	7,568	126	693	166	68	155	40	25	7	13	15	6	14	5,954	52
of which: Small and Medium-sized Enterprises	5,031	5,005			26			15	14			1				12	5,688	5,595			92			27	19			8				33
of which: Collateralised by commercial immovable property	11	10			0			0	0			0				0	8	7			1			0	0			0				0

2021 EU-wide Transparency Exercise

Information on loans and advances subject to legislative and non-legislative moratoria and public guarantee schemes in accordance with EBA Guidelines EBA/GL/2020/02

Banco de Sabadell, S.A.

As of 31/03/2021

(mln EUR)	Gross carrying amount							Accumulated impairment, accumulated negative changes in fair value due to credit risk							Maximum amount of the guarantee that can be considered	Gross carrying amount
		Performing			Non-performing				Performing			Non-performing				
			Of which: exposures with forbearance measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days			Of which: exposures with forbearance measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days	Public guarantee received in the context of the COVID-19 crisis	Inflows to non-performing exposures
Loans and advances subject to active EBA-compliant moratoria	2,760	2,539	147	801	221	144	199	54	32	13	26	21	17	18	0	8
of which: Households	2,431	2,221	127	771	210	144	192	44	25	8	19	19	17	18	0	8
of which: Collateralised by residential immovable property	2,215	2,032	105	714	183	120	166	31	16	5	13	15	14	14	0	7
of which: Non-financial corporations	329	319	20	30	10	1	7	10	8	5	6	2	0	0	0	0
of which: Small and Medium-sized Enterprises	250	240	20	30	10	1	7	10	8	5	6	2	0	0	0	0
of which: Collateralised by commercial immovable property	183	176	19	28	7	1	7	7	7	5	6	0	0	0	0	0

As of 30/06/2021

(mln EUR)	Gross carrying amount							Accumulated impairment, accumulated negative changes in fair value due to credit risk							Maximum amount of the guarantee that can be considered	Gross carrying amount
		Performing			Non-performing				Performing			Non-performing				
			Of which: exposures with forbearance measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days			Of which: exposures with forbearance measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days	Public guarantee received in the context of the COVID-19 crisis	Inflows to non-performing exposures
Loans and advances subject to active EBA-compliant moratoria	1,160	1,026	113	380	134	100	130	38	21	10	19	18	12	12	0	16
of which: Households	853	728	93	323	125	97	120	27	14	5	13	13	11	12	0	16
of which: Collateralised by residential immovable property	737	631	75	282	106	81	102	18	9	3	8	9	8	9	0	13
of which: Non-financial corporations	307	298	20	57	10	3	9	11	6	5	6	5	0	0	0	0
of which: Small and Medium-sized Enterprises	235	225	20	37	10	3	9	11	6	5	5	5	0	0	0	0
of which: Collateralised by commercial immovable property	160	151	19	55	9	3	9	6	6	5	6	0	0	0	0	0

As of 31/03/2021

(mln EUR)	Gross carrying amount							Accumulated impairment, accumulated negative changes in fair value due to credit risk							Maximum amount of the guarantee that can be considered	Gross carrying amount
		Performing			Non-performing				Performing			Non-performing				
			Of which: exposures with forbearance measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days			Of which: exposures with forbearance measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days	Public guarantee received in the context of the COVID-19 crisis	Inflows to non-performing exposures
Loans and advances with expired EBA-compliant moratoria	6,880	6,397	294	2,240	484	346	324	126	74	14	64	52	40	35	0	48
of which: Households	6,830	6,347	293	2,231	483	346	324	125	73	14	63	52	40	35	0	48
of which: Collateralised by residential immovable property	6,303	5,902	242	2,043	401	278	265	63	38	8	34	26	21	22	0	36
of which: Non-financial corporations	51	50	1	9	0	0	0	1	1	0	1	0	0	0	0	0
of which: Small and Medium-sized Enterprises	39	39	1	5	0	0	0	1	1	0	0	0	0	0	0	0
of which: Collateralised by commercial immovable property	29	29	0	5	0	0	0	0	0	0	0	0	0	0	0	0

As of 30/06/2021

(mln EUR)	Gross carrying amount							Accumulated impairment, accumulated negative changes in fair value due to credit risk							Maximum amount of the guarantee that can be considered	Gross carrying amount
		Performing			Non-performing				Performing			Non-performing				
			Of which: exposures with forbearance measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days			Of which: exposures with forbearance measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days	Public guarantee received in the context of the COVID-19 crisis	Inflows to non-performing exposures
Loans and advances with expired EBA-compliant moratoria	8,219	7,584	351	2,581	635	448	437	157	86	16	74	71	57	45	0	83
of which: Households	8,143	7,508	350	2,569	634	448	436	156	85	16	74	71	57	45	0	83
of which: Collateralised by residential immovable property	7,547	7,007	293	2,398	541	374	371	85	50	10	47	35	30	28	0	69
of which: Non-financial corporations	77	76	1	13	1	0	0	1	1	0	1	0	0	0	0	0
of which: Small and Medium-sized Enterprises	63	62	0	9	1	0	0	1	1	0	0	0	0	0	0	0
of which: Collateralised by commercial immovable property	56	55	0	8	0	0	0	1	1	0	0	0	0	0	0	0

As of 31/03/2021

(mln EUR)	Gross carrying amount							Accumulated impairment, accumulated negative changes in fair value due to credit risk							Maximum amount of the guarantee that can be considered	Gross carrying amount
		Performing			Non-performing				Performing			Non-performing				
			Of which: exposures with forbearance measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days			Of which: exposures with forbearance measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days	Public guarantee received in the context of the COVID-19 crisis	Inflows to non-performing exposures
Newly originated loans and advances subject to public guarantee schemes	9,558	9,308	146	897	250	107	237	53	34	9	17	20	9	18	7,376	62
of which: Households	1,048	1,031			17			7	5			1				3
of which: Collateralised by residential immovable property	0	0			0			0	0			0				0
of which: Non-financial corporations	8,507	8,274	133	788	234	96	221	47	28	8	15	18	8	17	6,520	59
of which: Small and Medium-sized Enterprises	6,270	6,125			145			29	21			8				25
of which: Collateralised by commercial immovable property	13	12			1			0	0			0				0

As of 30/06/2021

(mln EUR)	Gross carrying amount							Accumulated impairment, accumulated negative changes in fair value due to credit risk							Maximum amount of the guarantee that can be considered	Gross carrying amount
		Performing			Non-performing				Performing			Non-performing				
			Of which: exposures with forbearance measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days			Of which: exposures with forbearance measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days	Public guarantee received in the context of the COVID-19 crisis	Inflows to non-performing exposures
Newly originated loans and advances subject to public guarantee schemes	9,834	9,500	563	1,155	334	200	304	65	38	12	21	28	20	24	7,572	90
of which: Households	1,082	1,062			19			6	5			1				5
of which: Collateralised by residential immovable property	0	0			0			0	0			0				0
of which: Non-financial corporations	8,748	8,434	526	1,029	315	189	288	59	32	10	19	27	20	24	6,695	84
of which: Small and Medium-sized Enterprises	6,511	6,325			186			35	24			11				46
of which: Collateralised by commercial immovable property	18	17			1			0	0			0				0