

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.



## **Key Metrics**

(min 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



## Leverage ratio

	(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)	
A.2	Tier 1 capital - fully phased-in definition	10,325	10,640	11,265	11,290	C 47.00 (r310,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending
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)	CRR
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]	



# 2021 EU-wide Transparency Exercise Capital Banco de Sabadell, S.A.

							COREP CODE	REGULATION
	A	(min EUR, %) OWN FUNDS	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021 13,639	As of 30/06/2021	C 01.00 (*010.010)	REGULATION Articles 4(118) and 72 of CRR
		COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying	, ,		,,,,,	.,		,
	A.1	transitional adjustments)  Capital instruments eligible as CET1 Capital (including share premium and net own capital	9,901	9,911	9,959	9,885	C 01.00 (r020,c010)	Article 50 of CRR
	A.1.1	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 (i) of CIR
	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 (f) 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 (I) of CRR
	A.1.8	(-) Intangible assets (including Goodwil)	-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 COR
	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		0	0	0	0	C 01.00 (r430,c010)	Articles 4(122), 36(1) point (g) and 44 of CRR
	A.1.13		0	0	0	0	C 01.00 (r440,c010)	Article 36(1) point (j) of CRR
	A.1.14		-14	-14	-11	-15	C 01.00 (r450,c010) + C 01.00 (r450,c010) + C 01.00 (r471,c010) + C 01.00 (r472,c010) + C 01.00 (r472,c010) + C 01.00 (r472,c010)	Articles 4(36), 36(1) point (b) (i) and 89 to 91 of CRIC, Articles 36(1) point (b) (b), 243(1) point (b), 244(1) point (b) and 256 of CRIC, Articles 36(1) point b) (ii) and 276(3) of CRIC, Articles 36(1) point b) (iv) and 153(6) of CRIC and Articles 36(1) point b) (iv) and 153(6) of CRIC.
	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 institution 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		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 institution 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
OWN FUNDS Transitional period	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 (I) 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.e010)	Articles 479 and 480 of CRR
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	729	424	347	248	C 01.00 (rS20,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 (rS30,c010)	Article 65 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 I Capital components and deductions	0	0	0	0	C01.00 (r990,c010) + C 01.00 (r790,c010) + C 01.00 (r790,c010) + C 01.00 (r790,c010) + C 01.00 (r740,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 (r790,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 2S 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)	
						245	C 01.00 (r910,c010) + C 01.00 (r920,c010) + C 01.00 (r930,c010) + C 01.00 (r940,c010) + C 01.00 (r930,c010) + C 01.00 (r930,c010) + C 01.00 (r9374,c010) + C 01.00 (r938,c010)	
	A.4.2		234	246	257		C 01.00 (r974,c010) + C 01.00 (r978,c010)	
	A.4.2 A.4.3	Other Tier 2 Capital components and deductions  Tier 2 transitional adjustments	-234	246 -245	-40	0	C 01.00 (r880,c010) + C 01.00 (r900,c010) +	
	A.4.3	Ter 2 transitional adjustments	-234	-245	-40	0	C 01.00 (1880,c010) + C 01.00 (1900,c010) + C 01.00 (1900,c010)	Article OFT IS IS NO WAY (TIE)
OWN FUNDS REQUIREMENTS	A.4.3	Tier 2 transitional adjustments TOTAL RISK EXPOSURE AMOUNT	-234 77,765	-245 78,858	-40 80,705	0 81,033	C 01.00 (1880,0010) + C 01.00 (1900,0010) + C 01.00 (1900,0010) + C 02.00 (100,0010)	Antonis SC(), 50, 50 and 50 of CRI
OWN FUNDS REQUIREMENTS	A.4.3 B B.1	Tier 2 transitional adjustments TOTAL RISK EXPOSURE AMOUNT Of which: Transitional adjustments included	-234 77,765 65	-245 78,858 -43	-40 80,705 11	0 81,033 4	C 01.00 (1880,c010) + C 01.00 (1900,c010) + C 01.00 (1900,c010) + C 02.00 (1910,c010) C 02.00 (1910,c010)	
CAPITAL RATIOS (%)	A.4.3 B B.1 C.1	Tier 2 transitional adjustments TOTAL RISK EXPOSURE AMOUNT Of which: Transitional adjustments included COMMON EQUITY TER 1 CAPITAL RATIO (transitional period)	-234 77,765 65 12,73%	-245 78,858 -43 12,57%	-40 80,705 11 12,34%	0 81,033 4 12.20%	C 01.00 (#895,c010) + C 01.00 (#995,c010) + C 01.00 (#895,c010) + C 01.00 (#995,c010) + C 02.00 (#895,c010) C 02.00 (#895,c010) C 03.01 (#895,c010) C 03.01 (#895,c010)	
	A.4.3 B B.1 C.1	The 2 transitional adjustments  TOTAL RISK EXPOSURE AMOUNT  Of which: Transitional adjustments included  COMMON EQUITY TER 1 CAPITAL RATIO (transitional period)  THER 1 CAPITAL RATIO (transitional period)	-234 77,765 65 12,73% 14,22%	-245 78,858 -43 12,57%	-40 80,705 11 12.34% 14.39%	0 81,033 4 12,20% 14,24%	C 01.00 (1980,c010) + C 01.00 (1990,c010) + C 01.00 (1980,c010) + C 02.00 (1980,c010) C 02.00 (1980,c010) C 05.01 (1980,c010) C 05.01 (1980,c010) C 05.01 (1980,c010)	
CAPITAL RATIOS (%) Transitional period	A.4.3 B B.1 C.1 C.2	The 2 transitional adjustments  TOTAL RISK EXPOSURE AMOUNT  Of which: Transitional adjustments included  COMMON EQUITY TER 1 CAPITAL RATIO (transitional period)  TIES 1 CAPITAL RATIO (transitional period)  TOTAL CAPITAL RATIO (transitional period)	-234 77,765 65 12,73% 14,22% 16,35%	-245 78,858 -43 12,57% 14,03%	-40 80,705 11 12.34% 14.39%	0 81,033 4 12,20% 14,24% 16,76%	C 01.10 (1980,c011) + C 01.00 (1930,c010) + C 01.10 (1980,c011) + C 02.20 (1980,c011) C 02.20 (1980,c011) C 03.11 (1980,c011) C 03.13 C 03.13	
CAPITAL RATIOS (%) Transitional period CET1 Capital Fully loaded	A.4.3  B. B.1  C.1  C.2  C.3	The 2 transitional adjustments  TOTAL RISK EXPOSURE AMOUNT  Of which: Torsitional adjustments included  COMMON EQUITY TER 1 CAPITAL RATIO (transitional period)  TITE 1 CAPITAL RATIO (transitional period)  TOTAL CAPITAL RATIO (transitional period)  COMMON EQUITY TER 1 CAPITAL (filly foaded)	-234 77,765 65 12,73% 14,22% 9,172	-245 78,658 -43 12,57% 14,63% 16,14%	-40 80,705 11 12,34% 14,39% 16,90%	0 81,033 4 12,20% 14,24% 16,76%	C0120 (980,400) - C0.20 (990,400) - C0.20 (990,4	
CAPITAL RATIOS (%) Transitional period CET1 Capital	A.4.3  B  B.1  C.1  C.2  C.3  D	The 2 transitional adjustments  TOTAL RISK EXPOSURE AMOUNT  Of shirts. Transitional adjustments included  COMMON EQUITY TER 1 CAPITAL RATIO (transitional period)  TIER 1 CAPITAL RATIO (transitional period)  TOTAL CAPITAL RATIO (transitional period)  COMMON EQUITY TER 1 CAPITAL (fully loaded)  COMMON EQUITY TER 1 CAPITAL (fully loaded)	-234 77,765 65 12,73% 14,22% 16,35% 9,172	-245 78,858 -43 12,57% 14,03% 16,14% 9,487	40 80,705 11 12,34% 14,39% 16,90% 9,611	0 81,033 4 12,20% 14,24% 16,76% 9,636	Contain (Maladal) - Co. 20 (Mala	
CAPITAL RATIOS (%) Transitional period  CET1 Capital Fully loaded CET1 RATIO (%)	A.4.3  B.1  C.1  C.2  C.3  D  E	Tite 2 transitional adjustments  TOTAL RESK EXPOSURE AMOUNT  Of white: Transitional adjustments included  COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)  TIER 1 CAPITAL RATIO (transitional period)  TOTAL CAPITAL RATIO (transitional period)  COMMON EQUITY TIER 1 CAPITAL (fully loaded)  COMMON EQUITY TIER 1 CAPITAL (fully loaded)  Adjustments to CET1 due to IPRS 9 transitional arrangements	-234 77,765 65 12,73% 14,22% 16,35% 9,172 11,80%	-245 78,858 -43 12,57% 14,03% 16,14% 9,487 12,02%	40 80,705 11 12,34% 14,39% 16,99% 9,611 11,91%	0 81,033 4 12,29% 14,24% 16,76% 9,635 11,89%	Contact (minutes) + Contac	
CAPITAL RATIOS (%) Transitional period  CET1 Capital Fully loaded CET1 RATIO (%)	A.4.3 B B.1 C.1 C.2 C.3 D E F	Tite 2 transitional adjustments  TOTAL RISK EXPOSURE AMOUNT  Of which; Transitional adjustments included  COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)  TOTAL CAPITAL RATIO (transitional period)  TOTAL CAPITAL RATIO (transitional period)  COMMON EQUITY TIER 1 CAPITAL (hilly loaded)  COMMON EQUITY TIER 1 CAPITAL RATIO (thily loaded)  Adjustments to CETI due to IFRS 9 transitional arrangements  Adjustments to ATT due to IFRS 9 transitional arrangements	-234 77,765 65 12,73% 14,22% 9,172 11,80% 729	245 78,858 43 12,57% 14,03% 16,14% 9,487 12,02% 424	40 80,705 11 12,34% 14,39% 9,611 11,91% 347	0 81,033 4 12,28% 14,24% 16,76% 9,636 11,89% 248	C 0.00 (980,000) + C 0.00 (990,000) + C 0.00 (990,0	
CAPITAL PATIOS (%) Transitional period  CETI Capital Fully loaded  CETI RATIO (%) Fully loaded	A.4.3  B.1  C.1  C.2  C.3  D  E	Tite 2 transitional adjustments  TOTAL RESK EXPOSURE AMOUNT  Of white: Transitional adjustments included  COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)  TIER 1 CAPITAL RATIO (transitional period)  TOTAL CAPITAL RATIO (transitional period)  COMMON EQUITY TIER 1 CAPITAL (fully loaded)  COMMON EQUITY TIER 1 CAPITAL (fully loaded)  Adjustments to CET1 due to IPRS 9 transitional arrangements	-234 77,765 65 12,73% 14,22% 16,35% 9,172 11,80%	-245 78,858 -43 12,57% 14,03% 16,14% 9,487 12,02%	40 80,705 11 12,34% 14,39% 16,99% 9,611 11,91%	0 81,033 4 12,29% 14,24% 16,76% 9,635 11,89%	Contact (minutes) + Contac	

<sup>(1)</sup>The fully loaded CET1 ratio is an estimate calculated based on bank's supervisory reporting. Therefore, any capital indimments that are not eligible from a regulatory point of view at the reporting date are not balen into account in this calculation.
Fully loaded CET1 capital ratio estimation is based on the formulae stated in column "COREP" college note that this mintel load to differences to fully loaded CET1 capital ratio sublished by the carticostation banks e.e. in their Pillar's disclosure



#### Overview of Risk exposure amounts

					1
		RW	'As	l	
(min EUR, %)	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) <sup>1</sup>	65,109	66,117	70,390	70,639	C 02.00 (n404, c310) -[C 07.00 (n90, c220, s001) + C 07.00 (r110, c220, s001) + C 07.00 (r130, c220, s001) + C 08.01 (n40, c220, s002) - C 08.
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) <sup>2</sup>	645	593	524	724	C 07.00 (1990, 2220, 5001) + C 07.00 (110, 220, 5001) + C 07.00 (1130, 220, 5001) + C 08.01 (1940, 226, 5001) + C 08.01 (1950, 2260, 5002) + C 08.01 (1950, 2260, 5002) + C 08.01 (1950, 2260, 5002) + 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	

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

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

It should be taken into account that 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.



# **2021 EU-wide Transparency Exercise**P&L Banco de Sabadell, S.A.

	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021
(min EUR) Interest income	3,284	4.327	1,013	2,050
Of which debt securities income	223	288	55	2,000
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
Refree and commission income  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 quarantee 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 <sup>1</sup>	0	47	0	0
Of which restructuring <sup>1</sup>	0	347	0	0
(Increases or (-) decreases of the fund for general banking risks, net) <sup>2</sup>	0	0	0	0
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	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  (1) Information available only as of end of the year	203	2	73	220

<sup>(</sup>i) 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."



#### Total Assets: fair value and impairment distribution

(min EUR)		As of 30/09/20	20			As of 31,	/12/2020			As of 31/	03/2021			As of 30/	06/2021		
		Fa	ir value hierar	thy		Fa	ir value hierar	chy		Fa	ir value hieran	chy		Fa	ir value hierar	chy	
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	References
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 <sup>1</sup>	15,065				15,519				15,466				15,675				
TOTAL ASSETS	236,002				235,685				244,791				250,037				IAS 1.9(a), IG 6

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

(min	EUR)		,	As of 30/09/20	)20					As of 31	/12/2020					As of 31	/03/2021					As of 30/	06/2021			
		Gross carry	ying amount		Accı	mulated impair	ment	Gro	ss carrying amo	ount	Accu	mulated impair	ment	Gro	ss carrying am	ount	Acci	ımulated impaiı	ment	Gros	carrying amo	unt <sup>(2)</sup>	Accum	ulated impairm	ent <sup>(2)</sup>	
Breakdown of financial assets by instrument and by counterparty sector <sup>1</sup>		Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in credit risk since	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in credit risk since	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in credit risk since	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in credit risk since	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in credit risk since	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	References
Financial assets at fair	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)
value through other comprehensive income	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	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)
amortised cost	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)

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

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



#### **Breakdown of liabilities**

Banco de Sabadell, S.A.

#### (mln EUR)

		Carrying	amount		
LIABILITIES:	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 <sup>1</sup>	0	0	0	0	Accounting Directive art 8(1)(a),(3),(6)
Financial liabilities designated at fair value through profit or loss	0	0	0	0	IFRS 7.8 (e)(i); IFRS 9.4.2.2
Financial liabilities measured at amortised cost	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 <sup>1</sup>	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(I)
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 <sup>1</sup>	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

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



#### **Breakdown of liabilities**

Banco de Sabadell, S.A.

(mln EUR)

			Carrying	amount		
Breakdown of financial liabiliti	es by instrument and by counterparty sector	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
Chart positions	Equity instruments	0	0	0	0	IAS 32.11; ECB/2013/33 Annex 2.Part 2.4-5
Short positions	Debt securities	76	216	43	35	Annex V.Part 1.31
	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)
Danielle.	of which: Current accounts / overnight deposits	288	372	471	469	ECB/2013/33 Annex 2.Part 2.9.1
Deposits	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: Subor	dinated 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
OTAL FINANCIAL LIABILITIES		221,375	220,790	230,403	235,468	



# 2021 EU-wide Transparency Exercise Market Risk

	SA						IM									IN						
			VaR (Memoran	ndum item)	STRESSED VaR (	Memorandum item)	AND MIG	NTAL DEFAULT RATION RISK AL CHARGE	ALL PRICE	RISKS CAPIT	AL CHARGE		VaR (Memori	andum item)	STRESSED VaR (Memorandum item)		INCREM DEFAUI MIGRATI CAPITAL	LT AND ON RISK	ALL PRICE	RISKS CAPITA FOR CTP	AL CHARGE	
(min EUR)	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 (SVaRI 1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE		TOTAL RISK EXPOSURE AMOUNT
	As of 30/09/2020	As of 31/12/2020				As of 30	/09/2020									As of 31/1	2/2020					
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 Of which: General risk	7	2	0	0	0	0							0	0	0	0						
Of which: Specific risk	3	1	0	ı ö	0	0							l o	0	0	0						
Foreign exchange risk	45	55	0	0	0	0							o o	0	0	0						
Commodities risk	0	0	ō	ō	ō	ō							o o	ō	ō	ō						
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 30/0	6/2021					
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	ō	0							0	0	0	0						
Equities	23		1 0	0	0	0								0	0	0						
Of which: General risk	11	ŏ	l ő	l ő	l ő	0							l ő	l ő	l ő	0						
Of which: Specific risk	11	0	0	0	ō	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 OVI template.



# 2021 EU-wide Transparency Exercise Credit Risk - Standardised Approach Banco de Sabadell, S.A.

					Standardise	d Approach							
			As of 30/09/2020 As of 31/12/2020										
		Original Exposure <sup>1</sup>	Original Exposure* Exposure Value* Risk exposure amount Value adjustments and Original Exposure* Exposure Value* Risk exposure amount Provisions										
	(min EUR, %)	54.214	63,369	256		58.271	66.769	222					
	Central governments or central banks Regional governments or local authorities	7,468	6,453	256 15		7,587	6,822	222					
	Public sector entities	1,890	1,553			1.901	1.566	219					
	Public sector entities  Multilateral Development Ranks	413	1,553	203		447	1,500	219					
	International Organisations	415	3,7	ů		0	0.1	0					
	Institutions	1,649	1,560	544		1,555	1,471	534					
	Cornerates	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					
Consolidated data	of which: SME	2,011	800	467		1,904	731	430					
Consolidated data	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 cornorates with a ST credit assessment	0	0	0		0	0	0					
	Collective investments undertakings (CIU)	0	0	0		0		0					
	Eoulty	16.932	0 17.908	15.851		17.179	0 18.257	16.446					
	Other exposures												
	Standardised Total <sup>2</sup>	114,488	115,084 posure value, is reported befo	29,807	992	117,404	118,586	29,533	1,121				

		Standardised Approach									
			As of 30,	09/2020			As of 31,	/12/2020			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments an provisions <sup>2</sup>		
	(min EUR, %) 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				
	Public sector entities	1.618	1,378	203		1.626	1.386	219			
	Multilateral Development Banks	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			
SPAIN	of which: SME	799	480	277		670	384	221			
317414	Secured by mortgages on immovable property	14,621	13,117	5,054		14,380	13,402	5,208 568			
	of which: SME	1,134 1,699	1,034 953	461 1.001		1,250 1,701	1,164 858	568			
	Exposures in default Trems associated with particularly high risk	1,699	95.3	1,001		1,701	285	427	/3		
	Items associated with particularly high risk Covered bonds	85/	608	987		3/0	285	427			
	Claims on institutions and corporates with a ST credit assessment	0		1		0	0	l å			
	Collective investments undertakings (CIU)	i o	ŏ	l ő		o o	ŏ	l ä			
	Equity					0					
	Other exposures	12.009	12.098	11.653		12.138	12.319	12.148			
	Standardised Total <sup>2</sup>			11,100	829				96		

	exposures, but includes general credit risk adjustments.									
				Standardise	d Approach					
		As of 30)	09/2020			As of 31)	12/2020			
(min EUR. %)	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>		
Central dovernments or central banks Regional governments or local authorities Public sector entities	7,204 0 77	7,835 0 0	91 0 0		7,558 0 76	8,247 0 0	74 0 0			
Multilateral Development Banks International Organisations Institutions	0 0 491	0 0 491	0 0 61		0 0 436	0 0 436	0 65			
Cornorates of which: SME Retail	72 59 747	60 52 154 98	52 44 99		96 73 835 781	75 67 181	64 55 113 75			
of which: SME Secured by mortoages on immovable property of which: SME Exposures in default	686 2,094 33 139	1,896 28 120	57 679 9 121	17	781 2,032 32 140	129 1,844 27 119	75 660 9 119	20		
Extraorder in the rest of the control of the contro	23 232 0	12 232 0	17 23 0	47	24 235 0	12 235 0	18 24 0	20		
Collective investments undertakings (CIU) Eauitv Other exposures	0 0 813	0 0 816	0 0 541		0 0 825	0 0 821	0 0 542			
				22						

Distinct accours, untile Econour value, is exceeded before taking into account any effect due to credit consocurs, so credit risk initiation schoicsups (i.e., subdishion effects).
 That value advantages and experience occurred construences couldness that consocurs and other parts which in and other own funds reductions without to the

As of 30/9/2020   As of 31/12/2020   As of 31/12/2020   As of 31/12/2020			exposures, but includes gene	ral credit risk adjustments.						
Control over-member or control solids   Control over-member or control solid   Contr						Standardise	d Approach			
Contral sovernments or contral solids   Contral solid so				As of 30)	09/2020			As of 31,	/12/2020	
Central ownerments or central sales   699   724   55   780   780   51			Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
Other exposures 3,922 3,884 3,615 4,014 3,939 3,717	MEXICO	Contral ownermouts or central sharing  States of ownermouts or food arthritists  with the contract of the contract  Mediciner of local constantions  and ownermout of constantions  of a relative  of a r	699 0 0 0 16 43 31 40 28 8 27 27 27 4 4 0 0	734 0 0 0 16 6 6 24 21 17 15 4 0 0	85 0 0 0 3 3 5 17 14 7 7 7 7 0 0	13	0 0 0 109 77 65 41	0 0	0 0 0 0 49 39	n
			3,922	3,884	3,615			3,939	3,717	

		(7) Total value adjustments and crovisions our country of counterparty excludes those for securistization execuses, additional valuation adjustments (AVIsi) and other own funds reductions related to the exposures; but includes general credit risk adjustments.									
					Standardise	d Approach					
			As of 30)	09/2020			As of 31	/12/2020			
	(min EUR. %)	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>		
UNITED STATES	Control communities or control basis in Colo.  And Control communities or local anthonities  Public sector certifies  Solid control control control  Solid control control  Solid control	9460 0 0 0 0 21 21 956 956 926 132 127 26 0 0 0 0	945 0 0 0 21 811 819 62 59 24 13 2 2 0 0 0 0	0 0 0 0 10 633 591 36 34 10 6 3 0 0		881: 0 0 0 0 19 1,020 1,108 130 126 24 12 3 0 0 0 0 0	881 0 0 0 0 19 933 920 65 63 22 22 12 0 0 0	0 0 0 9 701 690 41			
	Standardised Total <sup>2</sup>				9				9		

The Control amounts while Economy value, is reported before taken into account also while the last control consents from the large or mail and religiation before this interest in a control and interest in the large or mail and religiation before the account of the large of the large or mail and religiation of the large of the large or mail and religiation or mail and re



## 2021 EU-wide Transparency Exercise Credit Risk - Standardised Approach Banco de Sabadell, S.A.

	Darico de Sabadell, S.A.											
					Standardise	d Approach						
			As of 30/	09/2020			As of 31	/12/2020				
	(min PUP %)	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>s</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>			
FRANCE	Control or communities or central behavior of the sys- desical accommunities or central behavior of the administration of the control of the	57 0 0 0 43 191 191 595 595 54 0 0 0 0 0	57 0 0 0 0 14 160 160 199 39 39 36 25 25 3 0 0 0 0	0 0 0 13 141 141 141 151 152 22 22 23 23 20 0 0 0 0	1	55 0 0 0 0 0 181 181 194 19 27 27 27 3 0 0 0 0	56 6 6 177 177 12 12 12 13 3 3 2 2 6 6 6 177 177 177 177 177 177 177 177 1	0 0 0 21 155 57 7 7 3 9 9 0 0 0 0				
•		(1) Original exposure, unlike Ex	posure value, is reported befor	re taking into account any effer	t due to credit conversion facto	rs or credit risk mitigation techn	riques (e.a. substitution effec	ts\.				

		exposures, but includes general creat has adjustments.									
					Standardise	ed Approach					
			As of 30)	09/2020			As of 31	/12/2020			
	(min EUR. %)	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>s</sup>	Exposure Value <sup>3</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>		
ITALY	Control ownerments or central banks  Marked of ownerments or local authorities  Marked of the Control of local authorities  Marked for Devolvement Banks  Marked for Devolvement Banks  Compress  Grant Control of Control o	2,810 0 0 0 0 0 1 19 6 4 4 22 29 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	2,810 0 0 0 0 8 8 8 2 2 2 2 2 7 2 4 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 5 5 1 1 14 13 3 0 0 0	0	2,792 0 0 0 0 0 2 2 20 20 6 6 12 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	2,795 0 0 0 11 11 12 22 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 6 6 2 2 2 1 1 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0		
			d provisions per country of cou			ors or credit risk mitigation technical valuation adjustments (AVAs)					
		Mark Followed									

			Ar of 30				Standardised Approach								
			A3 01 30,	09/2020			As of 31,	12/2020							
Control or	(min EUR. %)	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>						
Rodonal of Pull of Section 1 Advantages of Pull of Pul	val accommentar or central banks on occurrence to robot authorities literal Provisionere Banks manniord Consultations manniord Consultations martined Provisionere Banks manniord Consultations martined Provisionere Banks martined	0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0	۰	0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0	٥						

O Created sensourse, untile Essourse value, is recorded before takino into account any effect due to credit convenien factors or credit risk militation techniques (a.e., substitution effects).

Of Total value advantments and provisions our country of countempth conducts those for securioristication accessances, address and accessances (AMA) and other own funds instruction valued to the

		<ul> <li>Total would all substitution are producted for colours or construction or construction or construction are considered for colours or construction or construction</li></ul>									
					Standardise	d Approach					
			As of 30)	09/2020			As of 31	/12/2020			
	(min EUR. %)	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>s</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>		
Country of Counterpart 8	Control (communities or control basis)  Relational conversation or for all authorities  Public sector controls  Relational conversation or Basis  Control (control or Basis)  Co	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0		
	Equity Other exposures	0	0	0		0	0	0			
	Standardised Total <sup>2</sup>				0				0		

Choiceal exposure, unlike Exposure value, is recorded before basins into account any effort due to condit conversion factors or condit risk mitization techniques (e.g., substitution efforts).

Total value actualments and provisions per country of countermark excludes those for securistication exposures, additional valuation adjustments (AVIAI) and other own funds reductions related to the

		exposures, but includes general credit risk adjustments.									
					Standardise	d Approach					
			As of 30	/09/2020			As of 31	/12/2020			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>s</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>		
Country of Counterpart 9	Control Communities to credit all beautiful to the Act of Control Cont	000000000000000000000000000000000000000		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0				0		
1	Standardised Total <sup>2</sup>				0						

\*\*Distinct encours with Economic value is recorded before lattine the account on effect due to condition before a condition and control to the condition of the Amelianian inchronomic facilities and authorities the condition of the account and account on the condition of the account and account on a distinction of the Amelianian of the condition of the account of the Amelianian of the condition of the Amelianian of the Amel

		Standardised Approach								
			As of 30	/09/2020			As of 31,	/12/2020		
	(min PIB %)	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>s</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	
	(mn 808-56) Central governments or central banks Regional governments or local authorities	0	0	0		0	0	0		
	Public sector entities Multilateral Development Banks	0		0		0	0	0		
	International Organisations Institutions	i i	i i	0		0	0	0		
	Corporates	o o	Č	0		0	0	0		
Country of	of which: SME Retail	0		0		0	0	0		
Counterpart 10	of which: SME Secured by mortoages on immovable property	0		0		0	0	0		
	of which: SME Exposures in default	0		0	0	0	0	0	0	
İ	Items associated with particularly high risk Covered bonds	0	0	0		0	0	0		
İ	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)	0	0	0		0	0	0		
	Equity Other exposures	0		0		0	0	0		
	Standardised Total <sup>2</sup>	(1) Original exposure, unlike Ex			0		·		0	

The College and courses, unlike Economy value, as wemenful before value in the counter to write of an invention convenient between or an influence of counter convenient between the counter c



Banco de Sabadell, S.A.

		Standardised Approach									
			As of 31,	03/2021			As of 30/	06/2021			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions		
	(min EUR, %)										
	entral governments or central banks	66,279 7,848	75,400 7,241	188		71,058 8.043	80,976 7.367	250 13			
	teolonal governments or local authorities		7,241 1,381	13		8,043 2,273	1,471	13 228			
	ublic sector entities fultilateral Development Banks	2,188 249	456	100		2,273	439	220			
	nternational Organisations	0	-00	0				o o			
	nstitutions	1,827	1,764	656		1,627	1,556	470			
	omorates	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			
Re	tetali	5,202	2,658			5,953	2,726	1,919			
Consolidated data	of which: SME	2,025	705			2,201	750	448			
JOHNOHUALEU UALA	ecured by mortgages on immovable property	16,781	15,573			16,450	15,277	5,886			
	of which: SME	1,596	1,486	709		1,682	1,576	746			
	xposures in default	2,009	1,091		833	1,927	1,083	1,160	80		
	tems associated with particularly high risk	634	507	761		518	403	604			
	overed bonds	267	267	53		276	276	55			
	Jaims on institutions and comparates with a ST credit assessment	0	0	0		0	0 23	127			
	ollective investments undertakinos (CIU)	0	U	U		25	23	127			
	aulty ther exposures	13.052	14.555	12.830		13.556	15.120	12,847			
	tandardised Total <sup>2</sup>	125.845	127,554	29,599	1.144	131.601	133,195	29,293	1,08		

					Standardise	d Approach			
			As of 31,	03/2021			As of 30	/06/2021	
	(min EUR. %)	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
	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		
	Public sector entities	2,060	1,350	189		2,146	1,440	228	
	Multilateral Development Banks	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			2,474	1,149		
	of which: SME	1,826	816			1,976	939	829	
	Retail	3,694	2,221	1,591		4,452	2,267		
SPAIN	of which: SME	738	372			911	398	229	
517414	Secured by mortgages on immovable property	14,054	13,076			13,724	12,779	4,978	
	of which: SME	1,254 1,744	1,165 904		768	1,270 1.661	1,184	594 950	
	Exposures in default  Items associated with particularly high risk	328	269		/00	305	241	362	792
	Items associated with particularly high risk Covered honds	328	200	403		305	241	362	
	Claims on institutions and corporates with a ST credit assessment	0		1 0		0			
	Collective investments undertakings (CIU)	i o	o o	l ő		22	22	120	
	Equity	0				0			
	Other exposures	11.679	12.249	12.134		11.715	12.272	12.133	
	Standardised Total <sup>2</sup>				967			,	905

		exposures, but includes gener	al credit risk adjustments.						
					Standardise	d Approach			
			As of 31/	03/2021			As of 30,	06/2021	
	(min EUR. %).	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
	Central governments or central banks	7.266	8.022	70		6,587	7,333	73	
	Regional governments or local authorities	7,200	0,022	0		0,307	0	,,	
	Public sector entities	76	ō	ō		77	ō	ō	
	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	
UNITED KINGDOM	of which: SME	855	138	80		828	124	72	
ONLIED KINGDOM	Secured by mortoages 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	25 267	13	19		25 276	12 276	18	
	Covered bonds	26/	26/	53		2/6	2/6	55	
	Claims on institutions and corporates with a ST credit assessment	0	0	0			0		
l	Collective investments undertakings (CIU) Equity	0	0	0			0		
l	Other exposures	918	892	604		952	923	652	
	Standardised Total <sup>2</sup>	720	0,12	0.7	33	7.00	,,,,	001	32
	Standardised Total								JI

(1) Output appears, cells Econom value, is reported before taking into account any effect due to creat convenient feature or cell of an ellipsion beforesse (e.g. absolution effects).
(2) Total value adoptivents and provisions or constraint of contrapantly excludes from the accordation exposure, additional substantial effects).
(3) Total value adoptivents and provisions or constraint of contrapantly excludes from the accordation exposure, additional substantial effects).

					Standardis	d Approach			
			As of 31,	03/2021			As of 30	/06/2021	
	(min EUR. %)	Original Exposure <sup>t</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
MEXICO	Central (consuments or central basis)  Andread accomments or local submitties Public sector entities Public sector entities Inflaments on Basis Inflaments on Basis Inflaments I	699 0 0 0 0 181 4,082 4,012 552 17 12 17 19 0 0 0 0 0 191	699 0 0 0 181 3,470 24 15 16 12 2 7 7 10 0 0 0	19 0 0 86 3,133 3,075 11 17 7 5 10 225 0 0	9	698 0 0 0 6 4,025 46 26 14 14 14 41 41 43 6 0 0 0	797 0 0 0 0 6 3,213 3,213 30 20 10 30 30 0 0 0	2,000 2,000 2,000 215 6 4 4 4 4 1 6 0 0	12
	Standardised Total <sup>2</sup>				44				42

	(2) Total value adjustments and exposures, but includes gener		unterparty excludes those for s	ecuridisation exposures, additio	nal valuation adjustments (AVAs	s) and other own funds reduct	sions related to the	
				Standardise	d Approach			
		As of 31,	03/2021			As of 30	06/2021	
(min EUR. %)	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
Central governments or central banks Recional governments or local authorities Public sector entities Multilateral Development Banks International Organisations	1,070 0 4 0	1,070 0 4 0 0	0 0 0 0		1,106 0 3 0 0	1,106 0 3 0 0	0 0 0 0	
Institutions Cornorates of which: SME Retail of which: SME	42 1,240 1,230 134 131	41 1,113 1,102 65 64	15 849 838 42 41		26 1,266 1,256 130 125	26 1,140 1,131 67 65	12 876 867 43 42	
Secured by mortrages on immovable property of which SME of programs of a secure of the	25 13 8 0	23 13 6 0	10 5 6 0	2	23 11 5 0	22 11 4 0	9 5 4 0	1
Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CEU) Eoultv Other exposures	0 0 0 71	0 0 0 163	0		0 0 0 28	0 0 0 115	0 0	
Standardised Total <sup>2</sup>				14				13

(1) Organi operate, utilité Epparer vales, in reporte la des tales pies accourt any effect due to conti connection ficts or conti and efficient formation of the continue of the continue of the continue of the continue or continue en displante behavious (e.g. aubellation effect).
(2) Tale vius applicaments and positiones per consely of contripanty exclude those for accordation exposures, additional substantion applicaments ((ridge) and other core fronts reductions valente to the operations.)



Country of Counterpart 8

### 2021 EU-wide Transparency Exercise

# Credit Risk - Standardised Approach Banco de Sabadell, S.A.

	Banco de Sabadell, S.A.								
					Standardis	d Approach			
			As of 31,	03/2021			As of 30	/06/2021	
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
	(min EUR. %)  Central governments or central banks		50			67	60		
	Regional governments or local authorities	0	30	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	22 278		65	64 197	23	
	Corporates	292	287			207 207	197 197		
	of which: SME Retail	292	287	278		207	197	188 30	
	of which: SME	19	12	7		57	41	30	
FRANCE	Secured by mortgages on immovable property	47	44	16		104	99		
	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		9	0	0	
	Collective investments undertakings (CIU)		0	0				0	
	Equity Other exposures	70	- 0						
	Standardised Total <sup>2</sup>	/8	/3		-	30	30		7
	Junioropeo fotal	(1) Original exposure, unlike E:	manus value is consisted had	no taking into account any offi	act due to confit commisse for	ner or credit risk militaritien toch	princes (a.a. cubetitution offer	**	
		(2) Total value adjustments an							
		(z) rosa value adjustments an	a provisions per country of co	unterparty excludes those for s	ecuniosación exposures, adolbo	nai valuation adjustments (AVA)	s) and other own funds reduc	cons related to the	

					Standardise	d Approach			
			As of 31;	03/2021			As of 30	06/2021	
	(min EUR, %))	Original Exposure <sup>s</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>t</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
	Central convenients or central banks. Reclocal convenients or focal authorities Public sector celtities Multilational Deviaments Tanks International Oreanisations International Oreanisations International Oreanisations	2,784 0 0 0 0	2,794 0 0 0 0 0	0 0 0 0		2,767 S 0 0 1	2,767 5 0 0 0	0 0 0 0	
ITALY	Corporates of which: SME Retail of which: SME Secured by mortcaces on immovable property	11 9 6 4 41	8 8 3 3 40	5 5 2 2 20		10 10 6 4 41	10 10 3 3 41	8 8 2 2 2 20	
	of which: SME Executers in default Items associated with particularly high risk Covered bonds Covered bonds Claims on institutions and conorates with a ST credit assessment Collective investments undertakings (CIU)	1 0 0	0 0 0	0	0	1 0 0	0 0 0 0	0 0 0 0	0
	Equity Other exposures Standardised Total <sup>2</sup>	1	0 4	0	0	0 31	0 32	0	1

O (1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit convenience fectors or credit risk mitigation bachrisques (e.g., substitution effects).
(2) Total value adjustments and provisions per country of counterparty excludes those for securitization exposures, additional valuation adjustments (WAI) and other own funds inductions related to the

			ral credit risk adjustments.						
					Standardise	d Approach			
			As of 31,	03/2021			As of 30	06/2021	
	(min EUR. %)	Original Exposure <sup>s</sup>	Exposure Value <sup>s</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>t</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
Country of Counterpart 7	contral incomments or contral basis.  An object of the contral	0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	0

O)
(3) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit convenion further or credit nike mitigation techniques (e.g., substitution effects).
(2) Total value adjustments and provisions per country of counterparty exclusions then for securitisation exposures, additional valuation adjustments (PAMs) and other own funds reductions related to the

	exposures, but includes gene					,		
				Standardise	d Approach			
		As of 31/	03/2021			As of 30/	06/2021	
R. %)	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
K. 10	0	0	0		0	0	0	
	0	0	0		0	0	0	
	0	0	0		0	0	0	
	0	0	0		ő	o o	0	
	0	0	0		0	0	0	
	0	0	0		0	0	0	
	0	0	0		ő	o o	0	
	0	0	0		0	0	0	
rty	0	0	0		0	0	0	
	0	0	0	0	ő	o o	0	
:	0	0	0		0	0	0	
a ST credit assessment	0	0	0		0	0	0	
a SI credit assessment	0	0	0		0	0	0	
	0	0	0		0	0	0	
	0	0	0	0	0		0	

			nd provisions per country of co		ecuristisation exposures, additio				
					Standardis	ed Approach			
			As of 31	/03/2021			As of 30	/06/2021	
	(min PIII) %).)	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
Country Counterp	Contral overmentation or contral hashs Residual overmentation for all arthritise Public sector entities Public sector entities Public sector entities Public sector entities Public sector entities International of branch and and International of branch and International of branch and International of branch and International organizations (Corporate Galdicia) Sec	000000000000000000000000000000000000000			0	000000000000000000000000000000000000000	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	
	Standardicad Total <sup>2</sup>								

O)

(Disjoil oppose, unlike Exposure value, is reported before taking into account any effect due to credit convenion factors or credit rais, miligation techniques (e.g., substitution effects).

(2) Total value adjustments and provisions per country of counterparty exclusies those for securitisation exposures, additional valuation adjustments (AMA) and other own funds inductions related to the

		exposures, but includes gene		unarparty excudes cross to a	есановооп офизие, возос	rai raibator abjustrierio (ArA	ay and cone community reduc	oons reassed to one	
					Standardise	d Approach			
			As of 31	/03/2021			As of 30,	/06/2021	
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
	(min EUR, %)								
	Central governments or central banks Regional governments or local authorities	0	0			0	0	0	
	Public sector entities	o o	o o	0		o o	ŏ	ő	
	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 Retail	0	0			0		0	
Country of	of which: SME	o o	o o	0		o o	ŏ	ő	
Counterpart 10	Secured by mortgages on immovable property	0	0	0		0	0	0	
Counterpart 10	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 Claims on institutions and corporates with a ST credit assessment	0	0			0		0	
	Collective investments undertakings (CIU)	0	0			0	0		
	Equity	0	0			ō		0	
	Other exposures	0	0	0		0		0	
	Standardised Total <sup>2</sup>				0				0

O Oppide deposes, unitie Expositer value, is reported before billing this account any effect due to void consistent feature or code risk enlightent subvisious (a.g., substitution effects).
(7) Total value alugitaments and provisious perior conserver of contribution effects and consistent of code and

# 2021 EU-wide Transparency Exercise Credit Risk - IRB Approach

Banco de Sabadell, S.A.

							IRB Ap	proach					
				As of :	30/09/2020					As of 3	31/12/2020		
		Original I	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments	Original I	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustment
	(min EUR, %)		Of which: defaulted	• 4100		Of which: defaulted	provisions		Of which: defaulted			Of which: defaulted	provisions
	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 5.291	1,824	37,922	18,880	482	899	51,849 5.588	2,394 77	37,768	19,733	809	1,147
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	16.977	1.182	5,082 12,604	3,822 5.158	340	30 482	16.899	1.165	5,282 12.807	3,832 5.319	337	178 540
	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	7,030 826	115	156	3,893	475	3,708	7,912	95	170
Consolidated data	Retail - Secured on real estate property - Of Which: non-S		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		
	TRR Total <sup>2</sup>				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 ris (2) IRB Total does not include the Secutarization position unlike in the results prior to the 2019 exercise.

								IRB Ap	proach					
					As of	0/09/2020					As of 31/12/2020			
			Original Exposure Exposure Risk exposure amount adjustments Value and							Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments
		(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central bar	nks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institution		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
SPAIN		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
SPAIN		Retail - Secured on real estate property - Of Which: non-Si	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	credit-obligation assets	910	0	900	1,960	0	0	901	0	901	1,946	0	0
		credit obligation assets												
	IRB Total													

							B Approach							
				As of :	30/09/2020					As of :	f 31/12/2020			
		Original I	Original Exposure Exposure Risk exposure amount Value adjustments and and						Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments and	
	(min EUR, %)	1	Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions	
	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	529 257	0	503 217	424	0	3	576 307	0	541 252	463		3	
	Corporates - Of Which: SME		0		101		2		0		115		1	
	Retail	40,093 33,952	203 130	40,834 35,526	7,122 4.116	332 91	288 54	42,511 35,969	201 136	43,227 37,633	7,263 4.185	286 101	280	
	Retail - Secured on real estate property		130	35,526	4,116	91	54	35,969	1.95	37,633	4,185	101	51 0	
UNITED KINGDOM	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-		130	35.516	4,111	91	54	35.957	136	37.625	4.183	101	51	
		4,800	45	3,942	1.346	109	114	4,957	45	4.047	1,370	110	124	
	Retail - Qualifying Revolving Retail - Other Retail	1,341	96 27	3,942 1,366	1,346	109	120	1,585	45 20	1,547	1,370	76	129	
	Retail - Other Retail - Of Which: SME	1,511	27	1,300	1,039	132	120	1,565	20	1,5%	26	76	100	
	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	
	Retail - Other Retail - Of Which: non-sMe Equity	1,330	27	1,364	1,039	132	120	1,403	20	8	1,663	76	0	
	Other non credit-obligation assets	-			13						15	-	-	
	IRB Total													

								IRB Ap	proach					
					As of	30/09/2020					As of	31/12/2020		
			Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments	Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments
		(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
		nks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institution Corporate:		8 222	0	177	0 105		0	8 197	0	2 194	93		0
	Corporates	Corporates - Of Which: Specialised Lending	39	3	39	34	0	3	36	3	36	93 27	1	3
		Corporates - Of Which: SME	61		39	19	,	2	60		41	20	1	2
	Retail	corporates of William Solic	37	í	35	11	n n	ő	26	í	26	4	n n	n
		Retail - Secured on real estate property	20	1	20	3	ō	ō	22	i	22	3	ō	ō
		Retail - Secured on real estate property - Of Which: SME	1	0	1	0	0		1	0	1	0	0	0
MEXICO		Retail - Secured on real estate property - Of Which: non-Sf	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
	Equity		3	0	3	5	0		3		3	ь	0	0
		credit-obligation assets												
	IRB Total													

							IND AP	producti					
				As of	30/09/2020					As of	31/12/2020		
		Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments	Original I	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments
	(min EUR, %)		Of which: defaulted	•		Of which: defaulted	provisions		Of which: defaulted	· uice		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	٥	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
UNITED STATES	Retail - Secured on real estate property - Of Which: SME	2	0	2	0	0	0	2	0	2	0	0	0
UNITED STATES	Retail - Secured on real estate property - Of Which: non-5	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												
		m											į

# 2021 EU-wide Transparency Exercise Credit Risk - IRB Approach

Banco de Sabadell, S.A.

							IRB Ap	proach					
				As of	0/09/2020					As of 3	1/12/2020		
		Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments	Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustment
	(min EUR, %)		Of which: defaulted	Value*		Of which: defaulted	provisions		Of which: defaulted	Value*		Of which: defaulted	provisions
	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		18	2,537	4	1,761	835	0	12
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	326 251	0	282 211	204 103	0	2	337 213	0	291 159	212 72		1
	Corporates - Ut Wnich: SME Retail	126	3	114	23	0	3	179	1	159	42	0	1
	Retail - Secured on real estate property	98	2	98	19			158	2	157	38	0	1
	Retail - Secured on real estate property - Of Which: SME	0		0	0			56		56	18		n
FRANCE	Retail - Secured on real estate property - Of Which: non-St	98	2	97	19	0	0	102	2	101	20	0	0
	Retail - Qualifying Revolving	5	n	3	0	0	0	5	n	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	ō	1	14	1	9	3	ō	i
	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						IRB Ap	nroach					
				As of	30/09/2020		and ap	producti		As of	31/12/2020		
		Original	Exposure <sup>1</sup>	Exposure	Risk exposur	e amount	Value adjustments	Original	Exposure <sup>1</sup>	Exposure	Risk exposure	amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	and provisions		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	and provisions
	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		1
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	U	0	0	U		0
	Corporates - Of Which: SME Retail	8 20	0	6 19	2	0	0	7 21	0	5 20	2		0
	Retail - Secured on real estate property	18	0	19	3	0	0	19	0	20 19	3	0	0
	Retail - Secured on real estate property - Of Which: SME	10	0	10	6	0	0	19	0	19	0		0
ITALY	Retail - Secured on real estate property - Of Which: non-Si	18	0	18	2	0		19		19	2		0
	Retail - Qualifying Revolving	20	0	1	i i	0		2		17	i i		0
	Retail - Other Retail	â	0	n n	0	0	0	n	0	â	0	0	0
	Retail - Other Retail - Of Which: SME	ō	0		o o	0	ō	ō	0	ō	o o	0	ō
	Retail - Other Retail - Of Which: non-SME	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets												

						IRB Ap	proach					
			As of	30/09/2020					As of	31/12/2020		
	Original	Exposure <sup>1</sup>	Exposure	Risk exposur	e amount	Value adjustments	Original	Exposure <sup>1</sup>	Exposure	Risk exposure	amount	Value adjustments and
(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
Institutions	0	0	0	0	0	0	0	0	0	0	0	0
Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	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: non-S Retail - Qualifying Revolving		0	0	0	0	0	0	0	0	0	0	0
Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	0
	Control table and control governments  Corporate:  Corporate: Of Which: Special entiring Corporate: Of Which: Special entiring Corporate: Of Which: Special  Retail - Secured on all estable properly  Betail - Secured on all estable properly  Betail - Secured on and estable properly Of Which: SPE  Betail - Coult Flore Secured on and code properly Of Which: SPE  Betail - Other Retail  Betail - Other Retail - Of Which: SPE  Retail - Coult Retail - Of Which: SPE  Retail - Coult Retail - Of Which: SPE	(mit EU, %)  Central basis and central governments  Corporates  Corporates  Corporates of Which Specialised Lending  Corporates of Which Specialised Lending  Corporates of Which Specialised Lending  Retail Secured on real states property  f Which SHE  Retail Secured on real states property  Retail Country Retail of Control Country  Retail Country Retail or Which SHE  Retail Control Retail or Which: Nor SHE  Control Country Retail Control Country  Control Control Control Control Country  Control Control Control Control Country  Control Control Control Control Control Country  Control	Corpurates Of Wich Sp. (a) Control of Corpurates Of Corpurates Of Corpurates Of Corpurates Of Corpurates Of Corpurates Of Corpurates Of Corpurates Of Which Specialised Lending Of Of Corpurates Of Which Specialised Lending Of Of Of Corpurates Of Which Specialised Lending Of Of Of Of Office Corpurates Of Which SPEC Of Office Corpurates Of Which SPEC Office Corpurates Of Office Corpurates Of Office Corpurates Office Office Corpurates Office Corpurates Office Office Corpurates Of	Continue   Continue	Exposure	Control banks and control generations   Control banks and control generations   Control banks and control generations   Control banks and control generations   Control banks and control generations   Control banks and control generations   Control banks and control generations   Control banks and control generations   Control banks   Control bank	As of 39/09/2020   As of 39/09	Criginal Exposure*   Crigina	As of 30(97)2220   Value   Proposed   Prop	As of 30/09/2020	As of 30/09/2020	As of 30 (99) 2020   As of 30 (99) 2020   As of 31/12/2020

							IRB Ap	proach					
				As of	30/09/2020					As of	31/12/2020		
		Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	e amount	Value adjustments	Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposur	amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central banks and central governments Institutions Corporates	0	0	0 0	0 0	0	0 0 0	0	0	0	0	000	0
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail	0	0	0	0	0	0	0	0	0	0	0	0
Country of Counterpart 9	Retail - Secured on real estate property  Retail - Secured on real estate property - Of Which:		0	0	0	0	0	0	0	0	0	0	0
Country of Counterpart 8	Retail - Secured on real estate property - Of Which: Retail - Qualifying Revolving Retail - Other Retail	on-Si 0 0 0	0	0	0	0	0	0	0	0	0 0	0	0
	Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets IRB Total												

		1					IRB Ap	proach					
				As of	30/09/2020					As of	31/12/2020		
		Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments	Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposur	e amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central banks and central governments Institutions	0 0	0	0	0	0		0	0	0 0	0	0	0
			0			0	0	0		0	0		0
	Corporates  Corporates - Of Which: Specialised Lending		0				0	0		0	0		0
	Corporates - Of Which: SME	i i	0	o o	0	0	0	0	0	0	n n	0	0
	Retail		0	0	0	0	0	0	0	ō	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
Country of Counterpart 9	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
Country of Counterpart 9	Retail - Secured on real estate property - Of Which: non-	57 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
	Retail - Other Retail - Of Which: SME	0	0	0		0	0	0	0	0	U		0
	Retail - Other Retail - Of Which: non-SME Equity	0	0	0		0	0		0	0	0		0
	Other non credit-obligation assets		0					- 0			· ·		
	IRB Total								1			1	

Control below and certain prevenues.   Comparation   Com									IRB Ap	proach					
Control basis and central governments   Cont						As of	30/09/2020					As of	31/12/2020		
Country of Counterpart 10   Country of Cou				Original	Exposure <sup>1</sup>	Exposure	Risk exposure	e amount	adjustments	Original	Exposure <sup>1</sup>	Exposure	Risk exposure	amount	Value adjustments
Country of Counterpart 10   Counterpart 10   Country of Counterpart 10   Country of Counterpart 10   Country of Country			(min EUR, %)			Value		Of which: defaulted				Value		Of which: defaulted	provisions
Country of Counterpart 10  Country of Counterpart 10  Retail - Secured on real states property - C which, DME		Central b Institution	sanks and central governments	0	0	0	0	0 0		0	0 0		0	0 0	0
Robin   Country of Counterpart 10   Robin   Security   Robin   Country of C		Corporat		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	0	0		0	0		0	0	0
Country of Counterpart 10  Real-1-Secured on real estate property - Of Which: DBF   0   0   0   0   0   0   0   0   0			Corporates - Of Which: SME		0	0	0	0		0	0		0	0	0
Country of Counterpart 10  Retail - Source or red exteap property or Which SEE  Retail - Qualitying Recording  Retail - Qual		Retail	Patall - Corwad on real artate property	0	0	0	0			0			0		0
Retail - Source on resistate property - Of Whole: sensor 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0				0	0	0	0	0		0	0		0		0
Razal - Qualifying Recoloring   0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Country of Counterpart 10		Retail - Secured on real estate property - Of Which; non-Sf	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō
Redail - COV Redail - CY Withols: SME			Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
Retail - Other Retail - Of White: non-SNE				0	0	0	0	0		0	0		0	0	0
Equity 0 0 0 0 0 0 0 0 0 0				0	0	0	0	0		0	0		0	0	0
			Retail - Other Retail - Of Which; non-SME	0	0	0	0	0		0	0		0	0	0
				0	0		U			0			U		
Other non credit-obligation assets															_

\*\*Collected accounts, unlike Excusar value, is recorded before labble trible content are effect due to credit convenion factors or coder risk relication beforebase (i.e., a substitution effect).

With reference to consolidated data and exposures towards (I.K. of housed be taken into account that as of December 2000 the Enropings Central bank (ECE), as consolidating sepervisor, topother with the PMA decided to graph centralistic banks and a particular seperation in Banks or School about (I.K. of house). As well as this bank (I.K. of house I.K. 
Credit Risk - IRB Approach Banco de Sabadell, S.A.

Consolidated data   Cons									IRB Ap	proach					
Control lists and central governments   Cont						As of 3	1/03/2021					As of 3	0/06/2021		
Consolidated data  Consolidated				Original I	Exposure <sup>1</sup>		Risk exposure	e amount	adjustments	Original I	xposure <sup>1</sup>		Risk exposur	e amount	Value adjustmen
Testifations (Corporates of With-Socialized Lending) 1,1877 0, 566 239 0 0 1 1,288 0 555 235 0 1 1 1,287 0 1,287 0 1,287 0 1 1,287 0 1,287 0 1 1,287 0		(min EUR, %)				Value						Value			provision
Consolidated data  Consolidated						0		0	0	0			0	0	0
Consolidated data  Consolidated								0	1 202						1 044
Consolidated data  Consolidated								0							
Recal Secured on real statute property   66,878   1,561   69,977   1,1081   515   69,977   1,1081   515   69,077   1,081   515   69,077   1,081   516   69,077   1,081   516   69,077   1,081   69,081								310						280	
Consolidated data    Retail Source or use all earnings of the control of the cont		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
Consolidated data															
Hata's Coultifys Newborns, 1.1.1.1.1.1.1.1.1.1.1.1.1.1.1.1.1.1.1.	Concolidated data														
Repail - Change February   1,1250   1,1257   1	Corisonuateu uata		erty - Of Which: non-Si												
Ratal - One Regal - Of Which: SHE         12,611         990         6,376         2,248         26         64         12,589         997         6,294         2,287         25         64           GWIP Start - One Regal - Of Which: nov-SHE         5,539         564         4,971         3,242         239         00         5,542         557         4,961         3,198         220         49           Claim Free Land - On Which: nov-SHE         1,006         0         1,006         2,216         0         965         0         995         2,076         0           Other non-credit-obligation assets         0         0         0         0         0         0         0         0									206						
Ratal - Other Ratal - Of Which: non-SHE 5.539 546 4,971 3,342 239 00 5,542 557 4,949 3,198 220 493 Equity 1,005 0 1,005 0 2,216 0 985 0 985 0 995 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0			-												
\$\frac{\text{coulty}}{\text{Chen non credit obligation assets}} \															
Other non credit-obligation assets 0 0			IIISHE					2.00	-50					0	123
100 Total <sup>2</sup> 42.052				1,020	Ů	1,010	0	ŭ		303		200	0		
		TRR Total <sup>2</sup>					41,312						42,062		

							IRB Ap	proach					
				As of :	31/03/2021					As of	30/06/2021		
		Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments	Original I	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments
	(min ELR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	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
SPAIN	Retail - Secured on real estate property - Of Which: St		479	3,660	951	91	174	3,772	425	3,598	932	87	136
SPAIN	Retail - Secured on real estate property - Of Which: no		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												

30 3 2 303 53 0 53 135 116 1 1,999 593 576 47,194 40,370 12 40,358 5,213 1,611 116 1,495 48 0 0 472 408 0 408 43 21 0 1,603 641 360 46,408 40,513 7 40,506 4,265 1,631 87 1,188 469 421 9,964 6,753 2 6,751 1,417 1,794 22 1,772 1,987 679 463 46,325 39,430 12 39,418 5,248 1,647 133 1,514 986 506 182 10,258 7,019 2 7,017 1,412 1,827 25 1,802 0 0 483 303 0 303 107 73 0 0 468 310 0 310 91 67 0 UNITED KINGDOM

							IRB Ap	proach					
				As of 3	31/03/2021					As of	30/06/2021		
		Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments	Original I	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central banks and central governments Institutions	0	0	0	0	0	0	0	0	0	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
MEXICO	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-Si	0 22	0	0 22	0		0	24		24	0	0	0
	Retail - Qualifying Revolving	1		1	3		0	24		1	0	0	0
	Retail - Other Retail	ŝ	i	ŝ	2	0	0	11	0	11	7	0	0
	Retail - Other Retail - Of Which: SME	4	i	4	,	0	0	11	0	11	7	0	0
	Retail - Other Retail - Of Which: non-SME	o	0	o o	0	ō	ō	1	ō	1	0	0	0
	Equity	3	0	3	7	0	0	4	0	4	7	0	0
	Other non credit-obligation assets												

							IRB Ap	proach					
				As of	31/03/2021					As of	30/06/2021		
		Original	Exposure <sup>1</sup>	Exposure	Risk exposure	amount	Value adjustments	Original I	Exposure <sup>1</sup>	Exposure	Risk exposure	amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	and provisions		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	and provisions
	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	
	Corporates - Of Which: SME	58	0	50	29		0		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
UNITED STATES	Retail - Secured on real estate property - Of Which: SME	3		3	1	0	0	3	0	3	1	0	0
OHETED STATES	Retail - Secured on real estate property - Of Which: non-SI	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  Retail - Other Retail - Of Which: SME	6	0	5	4	0		18 17	0	9	5	0	0
		5			2	0	0	17	0	8	5	0	
	Retail - Other Retail - Of Which: non-SME	1	0	1	0	0	0	1	0	1	0 79	0	0
	Equity	37		37	71		0	42		42	/9	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).

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

							IRB Ap	proach					
				As of	31/03/2021					As of	30/06/2021		
		Original I	Exposure <sup>1</sup>	Exposure	Risk exposure	amount	Value adjustments	Original I	Exposure <sup>1</sup>	Exposure	Risk exposure	amount	Value adjustments
	(min EUR. %)		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	provisions		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	provisions
	Central banks and central governments Institutions	0 215	0	0 200	0 92	0	0	0 215	0	0 199	0 37	0	0
	Corporates	2.465	4	1.784	923	0	14	2.249	3	1.585	821	ő	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 0
FRANCE	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-Sh	63 105	0	63 105	32 20	0	0	62 114	0	113	22 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	i
	Retail - Other Retail - Of Which: SME	32	2	16	6	ō	1	31	2	14	7	ō	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 Ap	proach					
				As of	31/03/2021					As of	30/06/2021	l l	
		Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments	Original	Exposure <sup>1</sup>	Exposure	Risk exposure	e amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value*		Of which: defaulted	and provisions		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	and provisions
	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	
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	0			0		0		0	0		0	
	Corporates - Of Which: SME Retail	21	0	20	2	0	0	21		20	4	0	0
	Retail - Secured on real estate property	19	0	19	3		0	19	0	19	3	0	
	Retail - Secured on real estate property - Of Which: SME	0	0	0	n	0	0	i	0	i	n n	0	0
ITALY	Retail - Secured on real estate property - Of Which: non-St	19	0	19	2	0	0	18	0	18	2	0	0
	Retail - Qualifying Revolving	2	ō	1	ō	ō	ō	2	ō	1	ō	ō	ō
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	o	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												

							IRB Ap	proacn					
				As of 1	31/03/2021					As of	30/06/2021		
		Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments	Original I	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	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 Corporates - Of Which: SME	0	0	0	0	0	0		0	0	0	0	0
	Retail		0	0	0	0	0			0		0	0
	Retail - Secured on real estate property	0	0		0	0	0				0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0			0	0	0	0
Country of Counterpart 7	Retail - Secured on real estate property - Of Which: non-S		0	0	0	ő	0	0	0	0	0	0	0
,	Retail - Qualifying Revolving	ů	0	0	0	ő	0				ů.		ő
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SMF	ů	0	0	0	0	0		0	0	o o	ő	0
	Retail - Other Retail - Of Which: non-SME	n n	0	0	0	ő	ı ö	0	0	ı ö	0	0	ő
	Equity	0		0	0	0							0
	Other non credit-obligation assets	Ů	Ů			ŭ	, i		, i	ŭ		Ů	
	IRB Total												

(1) Original exposure,	unlike Exposure value,	is reported before taking it	nto account any o	effect due to cred	it conversion fa	actors or credit risi	k mitigation tech	niques (e.g. substitutio	n effects).

								IRB Ap	proach					
					As of	31/03/2021					As of	30/06/2021		
			Original	Exposure <sup>1</sup>	Exposure	Risk exposur	amount	Value adjustments and	Original	Exposure <sup>1</sup>	Exposure	Risk exposur	e amount	Value adjustments and
		(min EUR, %)		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	provisions		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	provisions
		nks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institution		0	0	0	0	0	0	0	0	0	0	0	0
	Corporate	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	
		Corporates - Of Which: SME	0		0	0	0		0	0	0	0	0	
	Retail	Corporates - Or Wilds. SPE	0	0	0	0	0	0	0	0	0	0	0	ů
		Retail - Secured on real estate property	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō
		Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
Country of Counterpart 8		Retail - Secured on real estate property - Of Which: non-Si	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 Other non	credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	
	IRB Total													

							IRB Ap	proach					
				As of	31/03/2021					As of	30/06/2021		
		Original	Exposure <sup>1</sup>	Exposure	Risk exposure	amount	Value adjustments	Original	Exposure <sup>1</sup>	Exposure	Risk exposus	e amount	Value adjustments
	(min EUR, %)	1	Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	and provisions		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	and provisions
	Central banks and central governments Institutions	0	0	0	0	0	0	0	0	0	0	0	0
					0		0		0				0
	Corporates				0		0			0		0	0
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME		0		0	0	0	0	0	0	0	0	0
	Retail				0		0			0	0	0	0
	Retail - Secured on real estate property				0		0		0	0			0
	Retail - Secured on real estate property - Of Which: SME				0		0			0			0
Country of Counterpart 9	Retail - Secured on real estate property - Of Which: non-S			ŏ	0		0		0	o o		0	0
,	Retail - Qualifying Revolving	ı i	0	ů	0		0		0	0			0
	Retail - Other Retail			ŏ	0		0		0	ő		0	0
	Retail - Other Retail - Of Which: SME	4 6	0	ň	0	0	ı ö	ı ö	0	o o	i .	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	ň	0	0	ı ö	0	0	o o	i .	0	0
	Other non credit-obligation assets												
	IRB Total												

							IRB Ap	proach					
				As of	31/03/2021					As of	30/06/2021		
		Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments	Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposur	e amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	Value*		Of which: defaulted	provisions		Of which: defaulted	Value*		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions Corporates	0		0	0	0	0	0	0	0	0	0	0
		0			0		0			0		0	
	Corporates - Of Which: Specialised Lending 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	
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	n n	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
Country of Counterpart 10	Retail - Secured on real estate property - Of Which: non-Sh	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō
	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												

(I) Organ exposes, write Exposes were as expected before table; sets accust any effort due to credit conversion factors or cost did entire before the conversion of the conver



General governments exposures by country of the counterparty

							Banco de Sabadell, S.A							
							As of 31/12/2020							
						Direc	t exposures							
	(mln EUR)			On balance si	1eet				Deriva	tives		Off balar	nce sheet	
												Off-balance si	neet exposures	
								Derivatives with po-	sitive fair value	Derivatives with	negative fair value			
						<u> </u>								Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial											exposure amount
,	,,3	derivative financial assets	assets (net of short positions)									Nominal	Provisions	
				of which: Financial assets	of which: Financial assets designated at fair value	of which: Financial assets at fair value through other	or which: Financial assets at	Carrying amount	Notional amount	Carrying amount	Notional amount			
				held for trading	through profit or loss	comprehensive income	amortised cost			carrying amount				
[ 0 - 3M [ [ 3M - 1Y [														
[ 1Y - 2Y [ [ 2Y - 3Y [	Austria													
[3Y - 5Y [ [5Y - 10Y [														
[10Y - more Total [ 0 - 3M [		0	0	0	0	0	0	0	0	0	0	0	0	
[ 3M - 1Y [ [ 1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[ 2Y - 3Y [ [ 3Y - 5Y [ [ 5Y - 10Y [	Belgium	0 0 0	0	0	0	0	0	0	0	0	0	0	0	
[10Y - more		0	0	0	0	0	0 0	0	0	0	0	0	0	0
[ 0 - 3M [ [ 3M - 1Y [ [ 1Y - 2Y [														
[ 2Y - 3Y [ [3Y - 5Y ] [5Y - 10Y ]	Bulgaria													
[10Y - more														
[ 0 - 3M [ [ 3M - 1Y [ [ 1Y - 2Y [														
[ 2Y - 3Y [   13Y - 5Y     15Y - 10Y	Cyprus													
l 10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	
[ 0 - 3M [ [ 3M - 1Y [ [ 1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[ 1Y - 2Y     2Y - 3Y     3Y - 5Y     5Y - 10Y	Czech Republic	0 0	0	0 0	0 0 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
「0 - 3M 「 「3M - 1Y 「 「1Y - 2Y 「		0 0	0	0	0	0	0	0	0	0	0	0	0	
[ 2Y - 3Y [ [ 3Y - 5Y [ [ 5Y - 10Y [	Denmark	0 0 0	0 0 0	0 0 0	0 0 0	0 0	0 0 0	0 0 0	0 0	0 0 0	0 0 0	0 0	0 0	
[10Y - more Total		0	0	0 <b>0</b>	0	0	0	0	0	0	0	0	0	0
[ 0 - 3M [														
[ 2Y - 3Y [ [3Y - 5Y [ [5Y - 10Y [	Estonia													
f 10Y - more Total														



General governments exposures by country of the counterparty

							Banco de Sabadell, S.A							
							As of 31/12/2020	1						
						Dire	ct exposures							
	(mln EUR)			On balance sl	heet				Deriva	tives		Off balar	nce sheet	
												Off-balance sh	neet exposures	
								Derivatives with pos	sitive fair value	Derivatives with	negative fair value			
														Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial											exposure amount
Residual Placulity	Country / Region	derivative financial assets	assets (net of short positions)									Nominal	Provisions	
				of which: Financial assets		of which: Financial assets at	of which: Financial assets at					Nommar	Provisions	
				held for trading	designated at fair value through profit or loss	fair value through other comprehensive income	amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount			
[ 0 - 3M [														
[ 1Y - 2Y [	Finland													
[ 2Y - 3Y [														
[10Y - more Total [ 0 - 3M [		0	0	0	0	0	0	0	0	0	0	0	0	
[ 0 - 3M [	France	51 0	51 0	0	0	51 0	0	0	0	0	0	0	0	
	France	10 0	10 0	0	0	0	10 0	0	0	0	0	0	0	
T10Y - more		61	0 61	0	0	0 51	0 10	0	0	0	0	0	0	0
[ 3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y [	Germany	2 1	2 1	2	0	0	0	0	0	0	0	0	0	
[10Y - more Total		4	0 4	0 4	0	0	0	0	0	0	0 0	0	0	0
「0-3M「 「3M-1Y「 「1Y-2Y「														
[1Y - 2Y   [2Y - 3Y   [3Y - 5Y   [5Y - 10Y	Croatia													
Total														
[ 0 - 3M [		0	0	0	0	0	0	0	0	0	0	0	0	
[ 1Y - 2Y [	Greece	0	0	0	0	0	0	0	0	0	0	0	0	
		0	0	0	0	0	0	0	0	0	0	0	0	0
107 - more   107 - more   107 - more   107 - more   108														
1 2Y - 3Y I 13Y - 5Y I	Hungary													
Total														
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y]		0	0 0 57	0	0	0 0 57	0	0	0	0	0	0	0	
[ 1Y - 2Y [ [ 2Y - 3Y [ [ 3Y - 5Y [	Ireland	57 0 0	0 0	0	0	0 0	0	0	0	0	0	0	0	
T3Y - 5Y		0 0 57	0 0 57	0	0	0 0 57	0	0 0	0	0	0	0	0	0
[ 0 - 3M [ [ 3M - 1V [		0 5	0 5	0 5	0	0 0	0	0	0	0	0	0	0	U
[ 1Y - 2Y   [ 2Y - 3Y   [ 3Y - 5Y   [ 5Y - 10Y	Italy	0 0 1,172	0 0 1,172	0 0	0	0 0	0 0 1.172	0	0	0	0	0	0	
[5Y - 10Y [ [10Y - more Total		1,012 609	1,012 609	0	0	0	0 1,172 1,012 609	0	0	0	0	0	0	
Total [ 0 - 3M [ [ 3M - 1Y [ [ 1Y - 2Y [		2,797	2,797	5	0	0	2,792	0	0	0	0	0	0	0
[ 2Y - 3Y [	Latvia													
[3Y - 5Y   [5Y - 10Y   [10Y - more														
f10Y - more Total	1													



General governments exposures by country of the counterparty

							Banco de Sabadell, S.A							
							As of 31/12/2020							
						Dire	ct exposures							
	(mln EUR)			On balance sl	heet				Deriva	tives		Off balar	ice sheet	
												Off-balance sh	eet exposures	
								Derivatives with pos	itive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
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	exposure amount
[ 0 - 3M   1   1   1   1   1   1   1   1   1	Lithuania													
[ 0 - 3M [	Luxembourg													
[ 0 - 3M [	Maita													
[ 0 - 3M   1   1   1   1   1   1   1   1   1	Netherlands													
[ 0 - 3M [	Poland	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0
13Y - 10Y     110Y - more	Portugal	0 0 0 0 9 92 833 0	0 0 0 0 92 833 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 92 833 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0
[ 0 - 3M   [ 3M - 1Y   [ 1Y - 2Y   [ 2Y - 3Y   [ 3Y - 5Y   [ 15Y - 10Y	Romania	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0
[ 0 - 3M   [ 3M - 1Y   [ 1Y - 2Y   [ 2Y - 3Y   [ 3Y - 5Y   [ 5Y - 10Y	Slovakia													
10 - 3M     13M - 17     13M - 17     11 - 27     12 - 37     137 - 57     157 - 107     107 - more   Total	Slovenia													



General governments exposures by country of the counterparty

							Banco de Sabadell, S.A							
							As of 31/12/2020							
						Dire	ct exposures							
	(mln EUR)			On balance sl	1eet				Deriva	tives		Off balar	ice sheet	
												Off-balance sh	eet exposures	
								Derivatives with pos	itive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
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	amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[ 0 - 3M   1   1   1   1   1   1   1   1   1	Spain	432 254 967 3,913 2,580 12,364 5,475 25,985	432 254 967 3,913 2,580 12,364 5,475 25,985	0 15 22 10 2 12 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	31 103 72 800 1,250 1,163 51 3,470	402 136 873 3,103 1,327 11,189 5,424 22,453	0 1 1 1 0 0 25	0 8 81 20 6 0 99	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 4 0 0	312 1,760 2 0 212 842 271 3,399	0 0 0 0 0	138
[ 0 - 3M   F   3M - 1Y   F   3M - 1Y   F   1Y - 2Y   F   2Y - 3Y   F   3Y - 5Y   F   5Y - 10Y   F   10Y - more Total	Sweden			-		3	3,10			-		5,51		
[ 0 - 3M [	United Kingdom	7 6 12 0 0 535 1,419	7 6 12 0 0 535 1,419	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	7 6 12 0 0 535 801	0 0 0 0 0 0 0 6 6 618	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0
[ 0 - 3M   1   1   1   1   1   1   1   1   1	Iceland			•		•								
[ 0 - 3M [	Liechtenstein													
[ 3M - 1Y [	Norway	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0	0 0 0 0 0	0
[ 0 - 3M   [ 3M - 1Y   [ 1Y - 2Y   [ 2Y - 3Y   [ 3Y - 5Y   [ 15Y - 10Y	Australia							-		-				
[ 0 - 3M [	Canada	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0	0 0 0 0 0 0	0
10 - 3M     13M - 17     13M - 17     11 - 27     12 - 37     137 - 57     157 - 107     107 - more   Total	Hong Kong													



General governments exposures by country of the counterparty

							Banco de Sabadell, S.A	<u>.                                    </u>						
							As of 31/12/2020							
						Dire	ct exposures							
	(mln EUR)			On balance sl	heet				Deriva	tives		Off balar	ice sheet	
												Off-balance sh	eet exposures	
								Derivatives with pos	sitive fair value	Derivatives with	negative fair value			Risk weighted
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	exposure amount
[ 0 - 3M	Japan	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0
[ 0 - 3M [	U.S.	19 0 0 0 0 0 49 745	19 0 0 0 0 0 0 49 745	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	16 0 0 0 0 0 0 49 444	0 0 0 0 0 0 0 0 301 301	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0
[ 0 - 3M [	China													
[ 0 - 3M [	Switzerland													
[ 0 - 3M [	Other advanced economies non EEA	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0
[ 0 - 3M	Other Central and eastern Europe countries non EEA						,	Ţ.		j		,	·	
[ 0 - 3M [	Middle East	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0
[ 0 - 3M [	Latin America and the Caribbean	86 21 23 31 0 268 159 589	86 21 23 31 0 268 159	0 0 0 0 0	0 0 0 0 0	86 21 23 31 0 167 159 488	0 0 0 0 0 101 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	39



#### General governments exposures by country of the counterparty

							Banco de Sabadell, S.A	١.						
							As of 31/12/2020							
						Dire	t exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	ice sheet	
								Derivatives with po	sitive fair value	Derivatives with	n negative fair value	Off-balance sh	eet exposures	
														Risk weighted
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	exposure amount
[ 0 - 3M [	Africa	1 0 1 0 5 0	1 0 1 0 5 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	1 0 1 0 0 0 0	0 0 0 5 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	1
[ 0 - 3M [	Others	24 1 53 14 2 6	24 1 53 14 2 6	0 0 5 7 0	0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	24 1 48 7 2 6	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0	0 18 0 0 0	0 0 0 0	
[10Y - more Total	1	8 107	8 107	0 12	0	0	8 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, Dominician Republic, Ecuador, Glenada, Guyana, Halt, 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 Berbuda, Antigua A

Africa: Algeria, Egypt, Morocco, South Africa, Angola, Benin, Botswana, Burkina Faso, Burund, Cameroon, Cape Verde, Central African Republic, Chad, Comoros, Congo, Ongo, The Democratic Republic Of The, Côte D'I'voire, Equatorial Guinea, Ethicpia, Gabon, Gambia, Ghana, Guinea-Bissau, Kenya, Lesotho, Liberia, Madagascar, Malawi, Mail, Mauritius, Maurit

- (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.



General governments exposures by country of the counterparty

							Banco de Sabadell, S.A							
							As of 30/06/2021							
						Direc	ct exposures							
	(mln EUR)			On balance si	heet				Deriva	tives		Off bala	nce sheet	
												Off-balance si	neet exposures	
								Derivatives with po	sitive fair value	Derivatives with	negative fair value			
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		of which: Financial assets at	of which: Financial assets at					Nominal	Provisions	Risk weighted exposure amount
				held for trading	designated at fair value through profit or loss	fair value through other comprehensive income	amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount			
[ 0 - 3M [	Austria													
[ 0 - 3M [	Belgium	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0
[ 0 - 3M [	Bulgaria											-		
[ 0 - 3M [	Cyprus													
[ 0 - 3M [	Czech Republic	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0
[ 0 - 3M [	Denmark	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0
[0 - 3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Estonia													



General governments exposures by country of the counterparty

							Banco de Sabadell, S.A	١.						
							As of 30/06/2021							
						Direc	ct exposures							
	(mln EUR)			On balance si	neet .				Deriva	tives		Off balar	ice sheet	
												Off-balance sh	eet exposures	
								Derivatives with pos	itive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
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	exposure amount
[ 0 - 3M   [ 3M - 1Y   [ 1Y - 2Y   [ 2Y - 3Y   [ 3Y - 5Y   [ 5Y - 10Y   Total	Finland													
10 - 3M     13M - 1Y     13M - 1Y     13Y - 2Y     12Y - 3Y     13Y - 5Y     15Y - 10Y     10Y - more   Total	France	0 15 51 0 10 0 0	0 15 51 0 10 0 0	0 15 0 0 0 0 0	0 0 0 0 0	0 0 51 0 0 0	0 0 0 0 10 0	0 0 0 0 0	0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0
[ 0 - 3M   [ 3M - 1Y [ [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more	Germany	0 0 0 2 2 1 1	0 0 0 2 2 1 0	0 0 0 2 2 1 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0
[ 0 - 3M [	Croatia													
[0-3M]  3M-1Y   1Y-2Y   2Y-3Y   3Y-5Y	Greece	99 5 0 0 0 0	99 5 0 0 0 0 0	99 5 0 0 0 0 104	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0	0 0 0 0 0	0
13Y - more Total [0 - 3M   [3M - 1Y   [1Y - 2Y   [1Y - 10Y   Hungary														
[ 0 - 3M   [ 3M - 1Y   [ 1Y - 2Y   [ 2Y - 3Y   [ 3Y - 5Y   [ 5Y - 10Y	Ireland	0 57 0 0 0 0 0 57	0 57 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 57 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0
[ 0 - 3M   [ 3M - 1Y [ [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more	Italy	0 12 31 9 1.158 1.002 607 2,818	0 12 31 9 1.158 1,002 607	0 7 31 9 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 5 0 0 1,158 1,002 607 2,772	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	
[ 0 - 3M [	Latvia													



General governments exposures by country of the counterparty

							Banco de Sabadell, S.A	١.						
							As of 30/06/2021							
						Direc	ct exposures							
	(mln EUR)			On balance sl	1eet				Deriva	tives		Off balar	ıce sheet	
												Off-balance sh	neet exposures	
								Derivatives with pos	itive fair value	Derivatives with	negative fair value			Risk weighted
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   [ 3M - 1Y   [ 1Y - 2Y   [ 2Y - 3Y   [ 3Y - 5Y   [ 5Y - 10Y	Lithuania													
[ 0 - 3M [	Luxembourg													
[ 0 - 3M [	Maita													
[ 0 - 3M [	Netherlands													
[ 0 - 3M [	Poland	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0	0 0 0 0	0 0 0 0 0	0 0 0 0	0 0 0 0	0
13Y - 10Y     110Y - more	Portugal	1 0 0 88 0 829 5	1 0 0 88 0 829 5	0 0 0 0 0 0 5	0 0 0 0 0	0 0 0 0 0	1 0 0 88 0 829 0	0 0 0 0 0	0 0 0 0	0	0 0 0 0 0	0 0 0 0	0	0
[ 0 - 3M   [ 3M - 1Y   [ 1Y - 2Y   [ 2Y - 3Y     3Y - 5Y	Romania	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0	0 0 0 0 0	
110Y - more	Slovakia													
10 - 3M     13M - 17     13M - 17     11 - 27     12 - 37     137 - 57     157 - 107     107 - more   Total	Slovenia													



#### General governments exposures by country of the counterparty

							Banco de Sabadell, S.A							
							As of 30/06/2021							
						Dire	ct exposures							
	(mln EUR)			On balance si	heet				Deriva	tives		Off balar	ice sheet	
												Off-balance sl	neet exposures	
								Derivatives with pos	sitive fair value	Derivatives with	negative fair value			Risk weighted
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 ioss	of which: Financial assets at fair value through other comprehensive income	amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[ 0 - 3M	Spain	277 829 3,151 2,185 2,336 13,532 3,539 25,850	277 829 3,151 2,185 2,336 13,532 3,539 25,850	0 129 2 0 0 0 10	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	24 89 529 303 1,210 1,530 51 3,736	254 610 2,621 1,882 1,126 12,001 3,478 21,972	0 0 0 1 0 0 18 20	6 9 55 10 5 0 97	0 0 0 0 0	0 1 3 10 0 0	337 1.535 1 12 204 828 358 3,275	0	117
f 0 - 3M f f 3M - 1Y f f 1Y - 2Y f f 2Y - 3Y f [3Y - 5Y f f 5Y - 10Y f 10Y - more Total	Sweden					3,33				-				
[ 0 - 3M [	United Kingdom	6 6 6 0 0 536 2,448 3,002	6 6 6 0 0 536 2,448 3,002	0 0 0 0 0	0 0 0 0 0	6 6 6 0 0 536 843 1.397	0 0 0 0 0 0 0 1,605	0 0 0 0 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0
[ 0 - 3M   1   1   1   1   1   1   1   1   1	Iceland													
[ 0 - 3M [	Liechtenstein													
[ 3M - 1Y [	Norway	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0
[ 0 - 3M   [ 3M - 1Y   [ 1Y - 2Y   [ 2Y - 3Y   [ 3Y - 5Y   [ 15Y - 10Y   [ 10Y - more	Australia													
[ 0 - 3M [	Canada	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0
0 - 3M     13M - 1Y     13M - 1Y       11Y - 2Y       12Y - 3Y     13Y - 5Y     15Y - 10Y     110Y - more   Total	Hong Kong													



General governments exposures by country of the counterparty

							Banco de Sabadell, S.A							
							As of 30/06/2021							
						Direc	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	nce sheet	
												Off-balance sl	neet exposures	
								Derivatives with pos	sitive fair value	Derivatives with	negative fair value			
						1								Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial											exposure amount
,	, , ,g	derivative financial assets	assets (net of short positions)									Nominal	Provisions	
				of which: Financial assets	of which: Financial assets	of which: Financial assets at	of which: Financial assets at					Nominal	FIOVISIONS	
				held for trading	designated at fair value through profit or loss	fair value through other comprehensive income	amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount			
[ 0 - 3M [		0	0	0	0	0	0 0 0	0	0	0	0	0	0	
[ 2Y - 3Y [ [3Y - 5Y [ [5Y - 10Y [	Japan	0	0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y   [10Y - more Total		0	0	0	0	0	0 0	0	0	0	0	0	0	0
10tal   0 - 3M     13M - 1Y		17 3	0 17 3	0	0	17 0	0	0	0	0	0	0	0	0
「1Y - 2Y 「 「2Y - 3Y 「	u.s.	0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y [  5Y - 10Y	U.S.	0 48	0 48	0	0	0 48 717	0	0	0	0	0	0	0	
Total		955 1,022	955 1,022	0	0	717	238 238	0	0	0	0	0	0	0
[ 0 - 3M [ [ 3M - 1Y [ [ 1Y - 2Y [														
[ 2Y - 3Y [ [3Y - 5Y [ [5Y - 10Y [	China													
[5Y - 10Y [   10Y - more   Total														
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y]														
[ 1Y - 2Y [ [ 2Y - 3Y [	Switzerland													
Total		0	0	0	0	0	0	0	0	0	0	0	0	
[ 3M - 1Y [ [ 1Y - 2Y [	Other advanced economies	114 0	114 0	114 0	0	0	0	0	0	0	0	0	0	
[ 2Y - 3Y [ [ 3Y - 5Y [ [ 5Y - 10Y [	other advanced economies non EEA	0	0	0	0	0	0	0	0	0	0	0	0	
[10Y - more Total		0 114	0 114	0 114	0	0	0	0	0	0	0	0	0	0
[ 0 - 3M [   3M - 1Y [														
[ 1Y - 2Y [	Other Central and eastern Europe countries non EEA													
Total   0 - 3M     3M - 1Y		0	0	0	0	0	0	0	0	0	0	0	0	
[ 3M - 1Y [		0	0	0	0 0	0 0	0	0	0	0	0	0	0	
[3Y - 5Y [	Middle East	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
[ 0 - 3M [ [ 3M - 1Y [ [ 1Y - 2Y [		108 32 46	108 32 46	0	0	108 32 46	0	0	0	0	0	0	0	
1 2Y - 3Y I 13Y - 5Y I	Latin America and the Caribbean	46 41 68 139 244	41 68	0	0	41 63	0 5	0	0	0	0	0 7	0	
[5Y - 10Y [ [10Y - more		139 244	139 244	0	0	40 244	100 0	0	0	0	0	0	0	
Total	1	679	679	0	0	574	105	0	0	0	0	8	0	15



#### General governments exposures by country of the counterparty

							Banco de Sabadell, S.A	١.						
							As of 30/06/2021							
						Direc	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	ice sheet	
								Derivatives with po	sitive fair value	Derivatives with	negative fair value	Off-balance sh	eet 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 [	Africa	0 0 1 0 5 0 0	0 0 1 0 5 0 0	0 0 0 0 0	0 0 0 0 0	0 0 1 0 0 0	0 0 0 0 5 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	1
[ 0 - 3M [	Others	0 27 37 0 1 31 8	0 27 37 0 1 31 8	0 0 0 0 0	0 0 0 0 0	0 0 111 0 0 26	0 27 25 0 1 5	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 18 0 0 0	0 0 0 0 0	
Total		104	104	0	0	37	67	0	Ů O	0	ů o	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's 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, Dominician Republic, Ecuador, Glenada, Guyana, Halt, 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 Berbuda, Antigua A

Africa: Algeria, Egypt, Morocco, South Africa, Angola, Benin, Botswana, Burkina Faso, Burund, Cameroon, Cape Verde, Central African Republic, Chad, Comoros, Congo, Ongo, The Democratic Republic Of The, Côte D'I'voire, Equatorial Guinea, Ethicpia, Gabon, Gambia, Ghana, Guinea-Bissau, Kenya, Lesotho, Liberia, Madagascar, Malawi, Mail, Mauritius, Maurit

- (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.



Performing and non-performing exposures Banco de Sabadell, S.A.

					As of 30/09/202	D								As of 31/12/202	D			
		Gre	oss carrying amo	unt			ed impairment, ac fair value due to d		Collaterals and financial		Gross	carrying amou	unt			ed impairment, ac fair value due to		Collaterals and financial
		Of which performing but past due >30	Of w	hich non-perforn	ning <sup>1</sup>	On performing	On non-perform	ing exposures <sup>3</sup>	guarantees received on non- performing		Of which performing but past due >30	Of w	hich non-perforn	ning <sup>1</sup>	On performing exposures <sup>2</sup>	On non-perform	ning exposures <sup>3</sup>	guarantees received on non- performing
		days and <=90 days		Of which: defaulted	Of which Stage	exposures <sup>2</sup>		Of which Stage 3	exposures		days and <=90 days		Of which: defaulted	Of which Stage	exposures <sup>-</sup>		Of which Stage	exposures
(min EUR)  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		1	1	0	2	0	0	0
Central banks	. 0	0	0	0	0	0	0	0	0		0	0	0	0	0	0	0	0
General governments	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		5,928	5,522	5,353	865	2,220	2,169	2,967
OFF-BALANCE SHEET EXPOSURES	40,220		212	192	210	105		65	0	38,926		776	745		90	106		0

<sup>17</sup> For the definition of non-performing exposures pieses refer to COMMISSION IMPLEMENTING REGULATION (EU) 2015/227 of 3 January 2015, ANIEX V, Part 2-Template related instructions, subblile 29
17 Institutions report here collective allowances for incurred but not reported isoses (instruments at amortised cost) and changes in fair value of the reforming exposures due to credit risk and provisions (instruments at fair value other than HFT)
17 Institutions report here specifical isoscentific for frauncial seasity, individually and collective eliminated: a amortised cost or an exposure of the collective allowances for frauncial seasity, individually and collective eliminated instruments at a mission collective frauncial seasity. The collective eliminate instruments are discussed with a positive sign if they are decreasing seaset. Following this sign convention, information is disclosed with in sign convention, and a carefully destinated impairments and accumulated impairm



Performing and non-performing exposures Banco de Sabadell, S.A.

	As of 31/03/2021													As of 30/06/202	1			
		Gro	ess carrying amo	unt		Accumulat changes in provisions	ed impairment, accun fair value due to cred	nulated dit risk and	Collaterals and financial		Gro	ss carrying amou	ınt <sup>s</sup>			ed impairment, a fair value due to s,s		Collaterals and
		Of which performing but past due >30	Ofw	hich non-perform	ming <sup>1</sup>	On performing	On non-performing	exposures <sup>3</sup>	guarantees received on non- performing		Of which performing but past due >30	Of w	hich non-perfor	ming <sup>1</sup>	On performing	On non-perform	ming exposures <sup>3</sup>	guarantees received on non- performing
		days and <=90 days		Of which: defaulted	Of which Stage	exposures <sup>2</sup>	Of	which Stage 3	exposures		days and <=90 days		Of which: defaulted	Of which Stage	exposures <sup>2</sup>		Of which Stage	exposures
(min EUR)  Cash balances at central banks and other demand deposits	41,616	0	1	1	1			0	0	46,279	0	3	derdance	3				
Debt securities (including at amortised cost and fair value)	25,304	0	1	1	0	2	0	0	0	25,861		1	1	. 0	2			,
Central banks	. 0	0	0	0	0	(	0	0	0	0	0	0	(	0	0	(	0	0
General governments	23,874	0	0	0	0	(	0	0	0	24,460	0	0	(	0	0	(	0	ð
Credit institutions	898	0	0	0	0	(	0	0	0	896	0	0	(	0	C	(	0	3
Other financial corporations	237	0	0	0	0	1	. 0	0	0	283	0	0	(	0	1	(	0	3
Non-financial corporations	295	0	1	1	0	(	0	0	0	222	0	1	1	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	161,591	165	6,259	5,891	5,491	867	2,313	2,261	1 3,230
Central banks	142	0	0	0	0	(	0	0	0	155	0	0	(	0	C		0	)
General governments	9,085	1	11	11	10	(	2	2	1	9,207	0	13	13	9	1		2 2	2
Credit institutions	4,941	0	0	0	0	1	0	0	0	3,379	0	0	(	0	1		0	)
Other financial corporations	1,274	3	19	19	18	ģ	12	12	6	1,170	0	19	19	18	8	12	12	2
Non-financial corporations	58,104	140	3,270	3,209	2,795	532	1,354	1,314	1,452	58,132	32	3,208	3,107	7 2,699	443	1,306	1,275	5 1,48
of which: small and medium-sized enterprises at amortised cost	28,304	88	2,114	2,084	1,785	275	898	870	1,061	28,308	24	2,168	2,076	1,815	173	895	870	0 1,07
of which: Loans collateralised by commercial immovable property at amortised cost	8,002	12	624	614	502	120	173	162	450	7,911	5	648	637	525	74	168	164	4 480
Households	87,523	264	3,068	2,784	2,848	429	922	902	1,617	89,548	132	3,019	2,752	2,765	414	992	972	2 1,74
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	76,685	91	1,869	1,674	1,698	126	313	305	5 1,54
of which: Credit for consumption at amortised cost	4,979	83	457	439	447	155	297	296	17	4,955	25	458	435	450	151	321	319	9 14
DEBT INSTRUMENTS other than HFT	227,988	408	6,370	6,024	5,671	973	2,290	2,230	3,076	233,730	165	6,263	5,892	5,495	869	2,313	2,261	1 3,230
OFF-BALANCE SHEET EXPOSURES	39,484		780	759	581	87	107	104	0	38,634		703	682	557	84	116	111	

<sup>(1)</sup> For the definition of non-performing exposures please refer to COMMISSION IMPERENTING ESCLATION (EI) 2015/227 of 9 amony 2015, ANNEX V, Part 2-Template related instructions, substite 29
(2) Institutions report here collective allowances for incurrent but not reported looses (institutions exposures due to credit risk and provisions (instruments at fair value other than HFT)
(3) Institutions report here exposures for financial associal, institutions 


#### Forborne exposures

	As of 30/09/2020 Accumulated impairment,								As of 31/	12/2020		
		ying amount of with forbearance	accumulated o	hanges in fair redit risk and exposures with	Collateral and fina received on ex forbearance	cposures with		ring amount of with forbearance	Accumulated in accumulated cl value due to cr provisions for forbearance m	hanges in fair edit risk and exposures with		ancial guarantees xposures with e measures
(min EUR)		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 nonperforming 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	О
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 <sup>2</sup>												
Loans and advances that have been forborne more than twice	0						0					
Non-performing forborne loans and advances that failed to meet the non- nerforming exit criteria	0						0					

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

<sup>&</sup>lt;sup>©</sup>For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F18.00 / F19.00), 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.



#### Forborne exposures

Banco de Sabadell, S.A.

			As of 31/	03/2021					As of 30/	06/2021		
		ying amount of with forbearance	Accumulated in accumulated c value due to co provisions for forbearance m	hanges in fair edit risk and exposures with	Collateral and fin received on e forbearanc	xposures with		ring amount of with forbearance	Accumulated in accumulated cl value due to cr provisions for forbearance m	hanges in fair edit risk and exposures with	received on e	ancial guarantees xposures with e measures
(min EUR)		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	o
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 <sup>2</sup>												
Loans and advances that have been forborne more than twice	0						0					
Non-performing forborne loans and advances that failed to meet the non- nerforming exit criteria	0						0					

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

(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 F18.00 / F19.00), 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.

			AS OF 3	0/09/2020					AS OF 3	1/12/2020					AS OF 31	/03/2021					As of 30	0/06/2021		
	Gross carr	ying amount				Accumulated	Gross car	ying amount				Accumulated	Gross car	ying amount				Accumulated	Gross carr	ying amount				Accumulated
(min EUR)		Of which: non- performi	of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment <sup>1</sup>	negative changes in fair value due to credit risk on non-performing exposures <sup>1</sup>		Of which non- performi		Of which loans and advances subject to impairment	Accumulated impairment <sup>1</sup>	negative changes in fair value due to credit risk on non-performing exposures <sup>1</sup>		Of which non- performi	of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment <sup>1</sup>	negative changes in fair value due to credit risk on non-performing exposures <sup>1</sup>		Of which non- performi		Of which loans and advances subject to impairment	Accumulated impairment <sup>1</sup>	negative
A Agriculture, forestry and fishing	885	58	58	885	26	0	912	61	60	912	30	0	942	74	73	942	31	0	968	81	78	968	34	0
B Mining and guarrying	568	13	13	568	7	0	453	15	15	453	7	0	484	15	15	484	6	0	413	16	15	413	10	0
C Manufacturing	9.294	484	479	9.294	284	0	9.004	603	601	9.004	285	0	9.251	623	606	9.251	288	0	9.560	575	567	9.560	286	0
D Electricity, gas, steam and air conditioning supply	4,313	63	63	4,313	111	0	3,858	88	88	3,858	61	0	4,161	99	99	4,161	59	0	4,165	102	102	4,165	77	0
E Water supply	683	10	4	683	11	0	679	15	6	679	18	0	665	9	6	665	9	0	625	10	7	625	8	0
F Construction	5.517	442	441	5.517	270	0	5.210	415	413	5.210	248	0	5.212	416	413	5.212	242	0	4.821	376	371	4.821	211	0
G Wholesale and retail trade	7.533	436	425	7.533	325	0	7.613	465	449	7.613	267	0	8.091	476	468	8.091	323	0	8.146	523	516	8.146	263	0
H Transport and storage	3,609	94	94	3,609	65	0	3,682	173	172	3,682	81	0	3,651	190	188	3,651	85	0	3,700	210	208	3,700	125	0
I Accommodation and food service activities	5,267	145	145	5,267	101	0	5,394	216	213	5,394	150	0	5,617	275	260	5,617	179	0	5,575	345	298	5,575	186	0
3 Information and communication	1.580	44	44	1.580	39	0	1.585	53	52	1.585	39	0	1.661	51	51	1.661	35	0	1.819	41	41	1.819	32	0
K Financial and insurance activities	4,035	108	108	4,035	99	0	4,075	129	129	4,075	94	0	4,228	110	108	4,228	104	0	4,138	86	84	4,138	102	0
L Real estate activities	6,963	302	302	6,963	164	0	6,802	332	326	6,802	175	0	6,851	325	320	6,851	189	0	7,106	363	354	7,106	179	0
M Professional, scientific and technical activities	2,583	170	170	2,583	106	0	2,872	243	240	2,872	147	0	2,928	238	235	2,928	146	0	2,922	224	217	2,922	129	0
N Administrative and support service activities	1,798	68	68	1,798	36	0	1,815	91	91	1,815	39	0	1,897	165	164	1,897	58	0	1,838	101	98	1,838	38	0
O Public administration and defence, compulsory social security	232	4	4	232	1	0	325	4	4	325	1	0	327	S	5	327	1	0	326	5	5	326	1	0
P Education	298	21	21	298	10	0	296	22	22	296	11	0	297	25	25	297	11	0	312	25	24	312	11	0
Q Human health services and social work activities	840	89	88	840	16	0	802	83	81	802	51	0	840	86	85	840	61	0	755	30	29	755	17	0
R Arts. entertainment and recreation	573	47	46	573	23	0	544	54	52	544	25	0	587	60	59	587	28	0	557	67	64	557	28	0
S Other services	436	27	27	436	44	0	455	29	28	455	32	0	415	30	28	415	33	0	386	30	29	386	13	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	58 104	3 270	3.209	58 104	1.885	0	58 132	3.208	3 107	58 132	1 749	0

<sup>(1)</sup> The Items 'accumulated impairment' and 'accumulated negative changes in fair value due to credit risk on non-performing exposures' are disclosed with a positive sign if they are decreasing an asset. Following this sign convention, information is disclosed with the oppositive sign of what is reported according to the FINREP framework (template F 65.01), which follows a sign convention based on a credit/debt convention, as explained in Annex V, Part 1 paragraphs 9 and 10 of Regulation (EV) (10 608)(2014 - 115 on Sign-privary reporting.



## 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

İ								As of 30	/09/2020															is of 31/12/202	,						
	Gross c	anying amount							Accumulated im	pairment, accumu	lated negative chan	nges in fair valu	se due to credit risi	k	Maximum amount of the guarantee that can be considered	Gross carrying amount	Gross	carrying amount						Accumula	ed impairment, a	cumulated negativ	r changes in fair	value due to credit ri	sk	Maximum amount of the guarantee that can be considered	Gross carrying amount
			Of which:	Of which:	Non-perform	Of which: exposures with			Performing	Of which: exposures with	Of which: Instruments		Of which: exposures with					Performing	Of which: exposures with			Of which: exposures with		Perfor	Of which	with Instrumen		Of which: exposures with		Public	
(min EUR)			forbeirance measurei	with significant increase in credit risk since initial recognition but not credit- impained (Stage 2)		forbiarance measurisi	Of which: Unlikely to pay that are not past-due or past-due <= 90 days			forbeirance measures	with significant increase in credit risk since initial recognition but not credit- impained (Stage 2)			Of which: Unlikely to pay that are not past-due or past-due <= 90 days	Public guarantee received in the context of the CDVID-19 crisis	Inflows to non- parforming exposures			forbeasings moissures	with significant increase in credit risk since initial recognition but not credit- impained (Stage 2)		forbiarance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days		forbeard medicum		ince	forbiárance melasunis	Of which: Unlikely to pay that are not past-due or past-due <= 90 days	Public guarantee received in the contact of the COVID-19 crisis	Inflows to non- performing exposures
Loans and advances subject to active EBA-compliant mositoria	4,511	4,071	192	1,632	440	293	390	70	52	13	38	17	13	14	0	25	3,197	2,866	190	1,275	332	257	308 3	7 4		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	۰	25	2,863	2,536	182	1,227	327	256	307 6	a 3	. 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	۰	19	2,605	2,318	162	1,139	287	221	209 1	4 2		24	27	25	26	0	10
of which: Non-financial corporations	280	280	6	6	0		0	7	7	3	3	0		0		0	334	329		49	5	1	1		3	4	2	0	0	0	
of which: Small and Medium-sized Enterprises	83	83	6	6	0		0	4	4	3	3	0		0		0	227	223		27	5	1	1		3	4	2	0	0	0	
of which: Collateralised by commercial immovable property	26	26	5	6	0	۰	0	4	4	3	3	0		0	۰	0	163	183	7	47	1	1	1	s :	3	4	0	0	0	0	

								to of 20	/09/2020															to of 25	/12/2020							
	Gross	canying amount	:						Accordated impatient, accordated regative durings in far value due to crofit els participation durings in far value due to crofit els participations durings in far value due to crofit els participations during in far value due to crofit els participations during in far value due to crofit els participations during in far value due to crofit els participations during in far value due to crofit els participations during in far value due to crofit els participations during in far value due to crofit els participations during in far value due to crofit els participations during in far value due to crofit els participations during in far value due to crofit els participations during in far value due to crofit els participations during in far value due to crofit els participations during in far value due to crofit els participations during in far value due to crofit els participations during in far value due to crofit els participations during in far value due to crofit els participations during in far value due to crofit els participations during in far value due to crofit els participations during in far value due to crofit els participations during in far value due to crofit els participations due to crof							Gross carrying amount	Gross	carrying amount								aliment, accum	ulated regative cha	nges in fair valu	e due to credit ris		Maximum amount of the guarantee that can be considered	Gross carrying amount
		Performing			Non-performi	ing						Non-performi	ing					Performing			Non-perform	ing			Performing			Non-performi				
(min ELR)			Of which: exposures w forbeirance measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impained (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			exposures with forbeirance	Of which: Unlikely to pay that are not past-due or past-due <= 90 days	COVID-19	Inflows to non- performing exposures			Of which: exposures with forbeasings measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impained (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: exposums wit forbeasings measures	Of which: Instruments with significant rocease in credit risk since intal recognition but not crudit- impained (Stage 2)		Of which: exposures with forbeirance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days	Public guarantee received in the contect of the COVID-19 crisis	Inflows to non- performing exposures
Loans and advances with expired ESA-compliant monitoria	5,133	4,972	86	1,424	161	106	114	70	59	s	46	11	6		۰	16	5,990	5,723	222	1,929	275	161	153	88	60	10	51	29	17	15	۰	32
of which: Households	5,128	4,967	85	1,424	161	106	114	70	59	5	46	11	6		0	16	5,971	5,697	222	1,927	275	161	153	88	59	30	51	29	17	15		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	116	119	35	24	5	21	11	6		0	19
of which: Non-financial corporations	6	6	0		0		0		0	0	0	0		0		0	27	27	0	3	0		۰	0		0			0	0	0	
of which: Small and Medium-sized Enterprises	3	3	0		0	۰	0	0	٥	0	0	0	۰	٥	۰	0	21	21	0	3	٥	۰	۰	0	۰	0	۰	0	0	٥	۰	۰
of which: Collateralised by commercial immovable property		0	0		0		0		0	0	0	0		0		0	11	11	0	3	0			0		0			0	0		

								As of 30)	09/2020															As of 31	/12/2020							
															Maximum amount of the guarantee that can be considered	Gross carrying amount														ř.	Maximum amount of the guarantee that can be considered	Gross carrying amount
(min EUR)		Performing	Of which: exposures with forbearance measures	Of which: Instruments with significant increase in ordit risk since initial recognition but not credit- impaired (Stage 2)	Non-performi	Of which: exposures with forbsarance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days			Of which: soposums with forbearance measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impained (Stage 2)		Of which: exposures with forbeirance	Of which: Unlikely to pay that are not past-due or past-due <= 90 days	Public guarantee received in the context of the CDVID-19 crisis	Inflows to non- performing exposures		Performing	Of which: soposums with forbeasings measures	Of which: Instruments with significant increase in could risk since initial recognition but not could- irrpained (Stage 2)	Non-perform	Of which: exposures with forbearance missions	Of which: Unlikely to pay that are not past-due or past-due <= 90 days		Performing	Of which: exposures will forbeasence measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit-impained (Stage 2)		Of which: exposures with forbusiance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days	Public guarantee nooseed in the contact of the COVID-19 crisis	Enflows 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	354	46	30		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				
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	ca ca	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							33
of which: Collaboralised by commercial immovable property	11	10			0				0			0				0		7			1			0	۰			0				



# Information on loans and advances subject to legislative and non-legislative moratoria and public guarantee schemes in accordance with EBA Guidelines EBA/GL/2020/072 Barco de Sabdell S.A.

1								ford 33	/03/2021															As of 30	/06/2021							
	Gross c	carrying amount								pairment, accum	lated regative char	nges in fair val	ive due to credit ri	sk	Maximum amount of the guasintee that can be considered	Gross carrying amount	Gross	carrying amount	:							saloment, accur	ulated negative cha	nges in fair valu	ue due to credit ris		Micomum amount of the guarantee that can be considered	
(refin EUR)		Nurforming	Of which: exposures will forbearance measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impained (Stage 2)	Non-performi	ng Of which: exposures with forbazance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days		Performing	Of which: exposures with forbearance measures	Of which: Instruments with significant increase in cede tak since witial recognition but not credit-impaired (Stage 2)	Non-perform	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	Enflows to non- performing exposures		Performing	Of which: exposures wit forbeasince moleures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impained (Stage 2)	Non-parformi	of which: oposures with forbarance measures	Of which: Unlikely to pay that are not past-due or past-due c= 90 days		Performing	Of which: exposures w forbustance measures	Of which:	Non-perform	ing Of which: exposures with forbairance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days	Public guirantee received in the contact 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	10	0		1,160	1,026	113	380	134	100	130	38	21	10	19	16	12	12		16
of which: Households	2,431	2,221	127	771	210	144	192	44	25		19	29	17	10	0		853	726	93	323	125	97	120	27	14	5	13	13	11	12		16
of which: Collaboralised by residential immovable property	2,215	2,032	105	714	183	120	166	31	16	5	13	15	14	14	0	7	737	631	75	282	106	81	102	10	9	3		9		9		13
of which: Non-financial corporations	329	319	20	30	30	1	7	10		5	6	2		0	0	0	307	298	20	57	10	3	9	11	6	5	6	5	0			
of which: Small and Medium-sized Enterprises	250	240	20	30	30	1	7	10		5	6	2		0	0	0	235	225	20	37	10	3	9	11	6	5	s	5	0	0	0	0
of which: Collaboralised by commercial immovable property	183	176	19	26	7	1	7	7	7	5	6	0		0	0	0	160	151	19	55	9	3		6	6	5	6	0	0	0	۰	0

								As of 31	/03/2021															As of 30	/06/2021							
	Gross :														Maximum amount of the guarantee that can be considered	Gross carrying amount															Miximum amount of the guarantee that can be considered	Gross carrying amount
					Non-perform				Performing			Non-perform	ing					Performing			Non-perform	ing			Performing			Non-perform	ing			
(min EUR)			Of which: exposures with forbearance measures	Of which: Instruments with significant increase in credit risk since initial ricognition but not credit- impained (Stage 2)		Of which: exposures wit forbearance measures	Of which: Unlikely to pay that are not past-due or past-due or 90 days			Of which: exposures with forbearance measures	Of which: Instruments with significant increase in could risk since initial recognition but not credit- impaired (Skage 2)		Of which: exposures with forboarance 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				Of which: exposures wit forbearance measures	Of which: Instruments with significant rocease in credit raik since initial recognition but not credit- impained (Stage 2)		Of which: exposures with forbassance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days			Of which: exposures will forbearance measures	Of which: in instruments with significant increase in owdit raik since initial recognition but not credit- impained (Stage 2)		Of which: eopoisures with forbarrance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days	Public guarantee received in the contant of the COVED-19 crisis	Inflows to non- performing exposures
Loans and advances with expired EBA-compliant moratoria	6,880	6,397	294	2,240	404	346	324	126	74	14	64	52	40	35		46	8,219	7,584	351	2,581	635	446	437	157	86	16	24	71	57	45		83
of which: Households	6,830	6,347	293	2,231	463	346	324	125	73	14	63	52	40	35	0	40	8,143	7,500	350	2,569	634	445	435	156	85	16	24	71	57	45	0	83
of which: Collaboralised by residential immovable property	6,303	5,902	242	2,043	401	278	265	63	36		34	26	21	22	0	36	7,547	7,007	293	2,398	541	374	371	85	50	10	47	35	30	26	0	69
of which: Non-financial corporations	51	50	1	9	0	0	0	1	1	0	1	0	0		0	0	77	76	1	13	1	0		1	1	0	1	0	0	۰		
of which: Small and Medium-sized Enterprises	39	39	1	s	0		0	1	1	0		0		0	0	0	63	62	0		1	0		1	1	0	۰	0	0	۰	0	۰
of which: Collateralised by commercial immovable property	29	29	0	5	0	0	0	0	0	0		0		0	0	0	56	55	0		0	0		1	1	0		0	0	۰		

İ								As of 31,	03/2021															As of 30	/06/2021							
															Maximum amount of the guarantee that can be considered	Gross carrying amount														k	Maximum amount of the guarantee that can be considered	Gross carrying amount
(min EUR)		Performing	Of which: exposume wit forbearance measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impained (Stage 2)	Non-perform	ing  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 cwdit risk since initial recognition but not credit- impained (Stage 2)		Of which: exposures with forbeirance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days	Public guarantee received in the contact of the COVID-19 crisis			Performing	Of which: exposures with forbeasings measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit-irrpained (Stage 2)		Of which: exposures with forbasisince measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days			Of which: exposures will forbearance measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impained (Stage 2)		Of which: exposures with forbatrance measures	Of which: Unitedy to pay that are not past-due or past-due <= 90 days	Public guarantee received in the contact 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	۰	18	7,376	8	9,834	9,500	563	1,155	334	200	304	65	38	12	21	28	20	24	7,572	90
of which: Households	1,048	1,031			17			7	5			1				3	1,082	1,062			19			6	5			1				5
of which: Collateralised by residential immovable property		0						0	0			0				۰	0	۰			0			0	۰			0				
of which: Non-financial corporations	8,507	8,274	133	788	234	96	221	47	28		15	18		17	6,520	59	8,746	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	6,270	6,125			145			29	21							25	6,511	6,325			186			35	24			11				46
of which: Collateralised by commercial immovable property	13	12			1											۰	18	17			-							0				0