



2025 EU-wide Transparency Exercise

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

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

2025 EU-wide Transparency Exercise

Leverage ratio

Banco de Sabadell, S.A.

(mln EUR, %)		As of 30/09/2024	As of 31/12/2024	As of 31/03/2025	As of 30/06/2025	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	12,552	12,236	12,135	13,098	C 47.00 (r0320,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
A.2	Tier 1 capital - fully phased-in definition	12,552	12,236			C 47.00 (r0310,c0010)	
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	240,418	235,102	250,811	252,191	C 47.00 (r0300,c0010)	
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	240,418	235,102			C 47.00 (r0290,c0010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	5.22%	5.20%	4.84%	5.19%	[A.1]/[B.1]	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	5.22%	5.20%			[A.2]/[B.2]	

2025 EU-wide Transparency Exercise
Capital

Banco de Sabadell, S.A.

		(in EUR, %)						
		As of 30/09/2024	As of 31/12/2024	As of 31/03/2025	As of 30/06/2025	CONEP CODE	REGULATION	
OWN FUNDS Transitional period	A	OWN FUNDS	14,830	14,181	14,094	14,912	CGI.00.00010.0010	Articles 41(1)(b) and 75 of CR
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	10,802	10,486	10,385	10,348	CGI.00.00020.0010	Article 55 of CR
	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and not own capital instruments)	8,236	8,236	8,233	7,937	CGI.00.00030.0010	Articles 24(1)(a)(i) and (ii), 27 to 29, 30(1), 30(2) and 31 of CR
	A.1.2	Retained earnings	7,454	7,104	7,060	7,739	CGI.00.00040.0010	Articles 24(1)(a)(i), 30(2) and 31(1) of CR
	A.1.3	Accumulated other comprehensive income	-478	-391	-472	-541	CGI.00.00050.0010	Articles 41(1)(b), 74(1) and 75 of CR
	A.1.4	Other Reserves	-1,632	-1,640	-1,605	-1,680	CGI.00.00060.0010	Articles 41(1)(b) and 74(1) of CR
	A.1.5	Funds for general banking risk	0	0	0	0	CGI.00.00070.0010	Articles 41(1)(b), 74(1) and 75 of CR
	A.1.6	Minority interest given recognition in CET1 capital	0	0	0	0	CGI.00.00080.0010	Article 84 of CR
	A.1.7	Adjustments to CET1 due to prudential filters	84	30	77	73	CGI.00.00090.0010	Articles 27 to 31 of CR
	A.1.8	(-) Intangible assets (including Goodwill)	-2,336	-2,326	-2,190	-2,198	CGI.00.00100.0010 + CGI.00.00110.0010	Articles 41(1)(b), 74(1) and 75 of CR, Articles 43(1)(b), 36(2) and 37 of CR
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences, net of associated DTLs	-268	-235	-214	-185	CGI.00.00120.0010	Articles 36(1) and 37 of CR
	A.1.10	(-) IBS shortfall of credit risk adjustments to expected losses	-5	-18	-32	-36	CGI.00.00130.0010	Articles 36(1)(b), 40 and 139 of CR
	A.1.11	(-) Defined benefit pension fund assets	0	0	0	0	CGI.00.00140.0010	Articles 41(1)(b), 36(1) and 41 of CR
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	0	0	CGI.00.00150.0010	Articles 41(1)(b), 36(1) and 41 of CR
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	0	0	0	0	CGI.00.00160.0010	Articles 36(1) and 37 of CR
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1250% risk weight	-1	-1	0	-11	CGI.00.00170.0010 + CGI.00.00180.0010 + CGI.00.00190.0010 + CGI.00.00200.0010 + CGI.00.00210.0010 + CGI.00.00220.0010 + CGI.00.00230.0010 + CGI.00.00240.0010 + CGI.00.00250.0010 + CGI.00.00260.0010 + CGI.00.00270.0010 + CGI.00.00280.0010 + CGI.00.00290.0010 + CGI.00.00300.0010 + CGI.00.00310.0010 + CGI.00.00320.0010 + CGI.00.00330.0010 + CGI.00.00340.0010 + CGI.00.00350.0010 + CGI.00.00360.0010 + CGI.00.00370.0010 + CGI.00.00380.0010 + CGI.00.00390.0010 + CGI.00.00400.0010 + CGI.00.00410.0010 + CGI.00.00420.0010 + CGI.00.00430.0010 + CGI.00.00440.0010 + CGI.00.00450.0010 + CGI.00.00460.0010 + CGI.00.00470.0010 + CGI.00.00480.0010 + CGI.00.00490.0010 + CGI.00.00500.0010 + CGI.00.00510.0010 + CGI.00.00520.0010 + CGI.00.00530.0010 + CGI.00.00540.0010 + CGI.00.00550.0010 + CGI.00.00560.0010 + CGI.00.00570.0010 + CGI.00.00580.0010 + CGI.00.00590.0010 + CGI.00.00600.0010 + CGI.00.00610.0010 + CGI.00.00620.0010 + CGI.00.00630.0010 + CGI.00.00640.0010 + CGI.00.00650.0010 + CGI.00.00660.0010 + CGI.00.00670.0010 + CGI.00.00680.0010 + CGI.00.00690.0010 + CGI.00.00700.0010 + CGI.00.00710.0010 + CGI.00.00720.0010 + CGI.00.00730.0010 + CGI.00.00740.0010 + CGI.00.00750.0010 + CGI.00.00760.0010 + CGI.00.00770.0010 + CGI.00.00780.0010 + CGI.00.00790.0010 + CGI.00.00800.0010 + CGI.00.00810.0010 + CGI.00.00820.0010 + CGI.00.00830.0010 + CGI.00.00840.0010 + CGI.00.00850.0010 + CGI.00.00860.0010 + CGI.00.00870.0010 + CGI.00.00880.0010 + CGI.00.00890.0010 + CGI.00.00900.0010 + CGI.00.00910.0010 + CGI.00.00920.0010 + CGI.00.00930.0010 + CGI.00.00940.0010 + CGI.00.00950.0010 + CGI.00.00960.0010 + CGI.00.00970.0010 + CGI.00.00980.0010 + CGI.00.00990.0010 + CGI.00.01000.0010	
	A.1.14.1	Of which: from securitisation positions (-)	-1	-1	0	-11	CGI.00.00170.0010	Articles 36(1) and 37 of CR
	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	CGI.00.00180.0010	Articles 36(1) and 37 of CR
	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	-24	-62	-58	-23	CGI.00.00190.0010	Articles 36(1) and 37 of CR
	A.1.17	(-) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment	0	0	0	0	CGI.00.00200.0010	Articles 36(1) and 37 of CR
	A.1.18	(-) Amount exceeding the 17.5% threshold	0	0	0	0	CGI.00.00210.0010	Articles 36(1) and 37 of CR
	A.1.18A	(-) Insufficient coverage for non-performing exposures	-107	-102	-77	-76	CGI.00.00220.0010	Articles 36(1) and 37 of CR
	A.1.18B	(-) Minimum value commitment shortfalls	0	0	0	0	CGI.00.00230.0010	Articles 36(1) and 37 of CR
	A.1.18C	(-) Other foreseeable tax charges	0	0	0	0	CGI.00.00240.0010	Articles 36(1) and 37 of CR
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CR	-110	-110	-110	-110	CGI.00.00250.0010	Articles 36(1) and 37 of CR
	A.1.20	CET1 capital elements or deductions - other	-112	-100	-144	-119	CGI.00.00260.0010	-
A.1.21	Transitional adjustments	0	0	0	0	CGI.00.00270.0010	-	
A.1.21.1	Transitional adjustments due to grandfathered CET1 Capital instruments (-/+)	0	0	0	0	CGI.00.00280.0010	Articles 40(1) to (3), and 404 to 407 of CR	
A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	0	0	0	0	CGI.00.00290.0010	Articles 479 and 480 of CR	
A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	0	0	0	0	CGI.00.00300.0010	Articles 480 to 472, 478 and 481 of CR	
A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	1,750	1,750	1,750	2,750	CGI.00.00310.0010	Articles 61 of CR	
A.2.1	Additional Tier 1 Capital Instruments	1,750	1,750	1,750	2,750	CGI.00.00320.0010	Articles 61 of CR	
A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	0	0	CGI.00.00330.0010	Articles 61 of CR	
A.2.3	Other Additional Tier 1 Capital components and deductions	0	0	0	0	CGI.00.00340.0010	Articles 61 of CR	
A.2.4	Additional Tier 1 transitional adjustments	0	0	0	0	CGI.00.00350.0010	Articles 61 of CR	
A.3	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	12,552	12,238	12,155	13,098	CGI.00.00360.0010	Articles 62 of CR	
A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	2,278	1,945	1,899	1,814	CGI.00.00370.0010	Articles 71 of CR	
A.4.1	Tier 2 Capital Instruments	1,975	1,649	1,625	1,545	CGI.00.00380.0010	Articles 71 of CR	
A.4.2	Other Tier 2 Capital components and deductions	303	296	275	269	CGI.00.00390.0010	Articles 71 of CR	
A.4.3	Tier 2 transitional adjustments	0	0	0	0	CGI.00.00400.0010	Articles 71 of CR	
OWN FUNDS REQUIREMENTS	B.1	TOTAL RISK EXPOSURE AMOUNT	79,839	80,485	79,524	79,239	CGI.00.00410.0010	Articles 92(1), 94 and 98 of CR
	B.2	TOTAL RISK EXPOSURE AMOUNT - PRE FLOOR	0	0	79,524	79,239	CGI.00.00420.0010	Articles 92(1), 94 and 98 of CR
CAPITAL RATIOS (%) Transitional period	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	13.53%	13.03%	13.06%	13.06%	CGI.00.00430.0010	-
	C.2	TIER 1 CAPITAL RATIO (transitional period)	15.72%	15.20%	15.26%	16.53%	CGI.00.00440.0010	-
	C.3	TOTAL CAPITAL RATIO (transitional period)	18.57%	17.62%	17.65%	18.82%	CGI.00.00450.0010	-
CAPITAL RATIOS (%) Transitional period - pre floor (CR3)	C.4	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period - pre floor)	0	0	13.06%	13.06%	CGI.00.00460.0010	-
	C.5	TIER 1 CAPITAL RATIO (transitional period - pre floor)	0	0	15.26%	16.53%	CGI.00.00470.0010	-
	C.6	TOTAL CAPITAL RATIO (transitional period - pre floor)	0	0	17.65%	18.82%	CGI.00.00480.0010	-
CET1 Capital Fully loaded (CR2)	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	10,802	10,486	10,385	10,348	CGI.00.00490.0010	-
	E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	13.53%	13.03%	13.06%	13.06%	CGI.00.00500.0010	-
Memo Items	F	Adjustments to CET1 due to IFRS 9 transitional arrangements	0	0	0	0	CGI.00.00510.0010	-
	F	Adjustments to AT1 due to IFRS 9 transitional arrangements	0	0	0	0	CGI.00.00520.0010	-
	F	Adjustments to T2 due to IFRS 9 transitional arrangements	0	0	0	0	CGI.00.00530.0010	-
	F	Adjustments included in RWAs due to IFRS 9 transitional arrangements	0	0	0	0	CGI.00.00540.0010	-

The fully loaded CET1 ratio is an estimate calculated based on bank's supervisory reporting. Therefore, any capital instruments that are not eligible from a regulatory point of view at the reporting date are not taken into account in this calculation. Fully loaded CET1 capital ratio estimation is based on the formulae stated in column "CONEP CODE" - please note that this might lead to differences to fully loaded CET1 capital ratios published by the participating banks e.g. in their Pillar 3 disclosure. The differences between the reference dates of 31 December 2024 and 31 March 2025 reflect not only the change in reporting period but also the impact of a new regulatory framework. Regulation (EU) 2024/2221, which amends Regulation (EU) No 575/2013 with respect to credit risk, credit valuation adjustment (CVA) risk, operational risk, market risk, and the introduction of the capital floor (commonly referred to as CR3), entered into force on 1 January 2025. The main changes introduced under CR3, compared to the previously applicable framework, affect the calculation of exposures and the resulting risk-weighted assets (RWA) for credit risk and operational risk (OpRisk). In addition, CR3 introduces an aggregate capital floor, which limits the variability of capital requirements for institutions using internal models.

From December 2024, own funds data and capital ratios reflect the commitment by the Board of Directors to distribute to shareholders, on a recurring basis, any excess capital above 13% of the fully-loaded CET1 ratio, applying the regulatory output floor schedule. According to supervisory expectations, the regulatory ratios include an adjustment to CET1 corresponding to the excess capital above the aforementioned 13%.

2025 EU-wide Transparency Exercise

P&L

Banco de Sabadell, S.A.

(min EUR)	As of 30/09/2024	As of 31/12/2024	As of 31/03/2025	As of 30/06/2025
Interest income	7,278	9,714	2,246	4,429
Of which debt securities income	482	657	187	388
Of which loans and advances income	6,170	8,238	1,904	3,756
Interest expenses	3,531	4,692	1,029	2,003
(Of which deposits expenses)	2,307	3,037	648	1,281
(Of which debt securities issued expenses)	619	859	225	448
(Expenses on share capital repayable on demand)	0	0	0	0
Dividend income	6	6	2	4
Net Fee and commission income	1,010	1,357	344	694
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	-6	-12	11	17
Gains or (-) losses on financial assets and liabilities held for trading, net	79	-231	227	671
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	10	14	3	1
Gains or (-) losses from hedge accounting, net	-25	-34	-23	-36
Exchange differences [gain or (-) loss], net	-10	328	-198	-635
Net other operating income / (expenses)	-203	-268	-7	-24
TOTAL OPERATING INCOME, NET	4,608	6,182	1,577	3,117
(Administrative expenses)	1,932	2,583	644	1,278
(Cash contributions to resolution funds and deposit guarantee schemes)	14	25	6	11
(Depreciation)	375	501	114	232
Modification gains or (-) losses, net	0	0	0	0
(Provisions or (-) reversal of provisions)	4	44	2	3
(Payment commitments to resolution funds and deposit guarantee schemes)	0	0	0	0
(Commitments and guarantees given)	-33	-25	-14	-17
(Other provisions)	37	69	17	20
Of which pending legal issues and tax litigation ⁽¹⁾	0	15	0	0
Of which restructuring ²	0	-22	0	0
(Increases or (-) decreases of the fund for general banking risks, net) ⁽²⁾	0	0	0	0
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	520	592	121	218
(Financial assets at fair value through other comprehensive income)	0	0	0	0
(Financial assets at amortised cost)	520	592	120	218
(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates and on non-financial assets)	6	45	9	27
(of which Goodwill)	0	0	0	0
Negative goodwill recognised in profit or loss	0	0	0	0
Share of the profit or (-) loss of investments in subsidiaries, joint ventures and associates	123	158	58	97
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	-34	-36	-15	-14
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	1,845	2,514	724	1,431
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	1,295	1,829	489	976
Profit or (-) loss after tax from discontinued operations	0	0	0	0
PROFIT OR (-) LOSS FOR THE YEAR	1,295	1,829	489	976
Of which attributable to owners of the parent	1,295	1,827	489	975

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

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

2025 EU-wide Transparency Exercise
Total Assets: fair value and impairment distribution
Banco de Sabadell, S.A.

ASSETS:		As of 30/09/2024				As of 31/12/2024				As of 31/03/2025				As of 30/06/2025				References
		Fair value hierarchy				Fair value hierarchy				Fair value hierarchy				Fair value hierarchy				
		Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	
Cash, cash balances at central banks and other demand deposits	29,914				18,382				30,109				26,359				IAS 1.54 (f)	
Financial assets held for trading	2,700	643	2,057	0	3,439	1,417	2,021	1	3,878	1,966	1,912	0	3,755	1,768	1,988	0	IFRS 7.8(a)(i); IFRS 9 Appendix A	
Non-trading financial assets mandatorily at fair value through profit or loss	147	35	23	89	168	34	22	112	175	22	29	114	172	26	29	118	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)(ii); IFRS 9.4.1.5	
Financial assets at fair value through other comprehensive income	6,658	4,906	1,668	84	6,370	4,556	1,728	85	6,286	4,286	1,912	88	6,473	4,622	1,770	81	IFRS 7.8(b); IFRS 9.4.1.2a	
Financial assets at amortised cost	191,283				196,550				194,619				201,410				IFRS 7.8(f); IFRS 9.4.1.2	
Derivatives – Hedge accounting	2,315	0	2,315	0	2,395	0	2,395	0	2,367	0	2,367	0	2,256	0	2,256	0	IFRS 9.6.2.1; Annex V Part 1.2.2; Annex V Part 1.2.6	
Fair value changes of the hedged items in portfolio hedge of interest rate risk	-312				-412				-540				-388				IAS 39.49A(a); IFRS 9.6.5.8	
Other assets ⁽¹⁾	12,804				12,709				12,794				12,340					
TOTAL ASSETS	245,507				239,602				249,188				252,377				IAS 1.9(a); XI.6	

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

Breakdown of financial assets by instrument and by counterparty sector ⁽¹⁾		As of 30/09/2024						As of 31/12/2024						As of 31/03/2025						As of 30/06/2025						References
		Gross carrying amount ⁽²⁾			Accumulated impairment ⁽²⁾			Gross carrying amount ⁽²⁾			Accumulated impairment ⁽²⁾			Gross carrying amount ⁽²⁾			Accumulated impairment ⁽²⁾			Gross carrying amount ⁽²⁾			Accumulated impairment ⁽²⁾			
		Stage 1 Assets without significant increase in credit risk since initial recognition but not credit-impaired	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 but not credit-impaired	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 but not credit-impaired	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 but not credit-impaired	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 but not credit-impaired	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 but not credit-impaired	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 but not credit-impaired	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 but not credit-impaired	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	
Financial assets at fair value through other comprehensive income	Debt securities	6,792	0	0	-1	0	0	6,578	0	0	0	0	0	6,452	0	0	0	0	6,573	0	0	0	0	0	0	Annex V Part 1.31, 44(b)
	Loans and advances	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	Annex V Part 1.32, 44(a)
Financial assets at amortised cost	Debt securities	23,578	0	0	0	0	0	24,876	0	0	0	0	0	25,770	0	0	0	0	27,400	0	0	0	0	0	0	Annex V Part 1.31, 44(b)
	Loans and advances	154,242	11,387	5,051	-849	-437	-2,293	159,733	10,075	4,612	-309	-371	-2,167	157,567	9,566	4,367	-316	-357	-2,072	163,218	9,225	4,084	-302	-345	-1,859	Annex V Part 1.32, 44(a)

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

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

2025 EU-wide Transparency Exercise

Breakdown of liabilities

Banco de Sabadell, S.A.

(min EUR)

LIABILITIES:	Carrying amount				References
	As of 30/09/2024	As of 31/12/2024	As of 31/03/2025	As of 30/06/2025	
Financial liabilities held for trading	2,558	2,381	2,434	2,068	IFRS 7.8 (e) (ii); IFRS 9.BA.6
Trading financial liabilities ⁽¹⁾	0	0	0	0	Accounting Directive art 8(1)(a),(3),(6)
Financial liabilities designated at fair value through profit or loss	0	0	0	0	IFRS 7.8 (e)(i); IFRS 9.4.2.2
Financial liabilities measured at amortised cost	226,278	220,232	230,146	233,792	IFRS 7.8(g); IFRS 9.4.2.1
Non-trading non-derivative financial liabilities measured at a cost-based method ⁽¹⁾	0	0	0	0	Accounting Directive art 8(3)
Derivatives – Hedge accounting	1,008	804	645	542	IFRS 9.6.2.1; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	-197	-227	-200	-54	IAS 39.89A(b), IFRS 9.6.5.8
Provisions	454	478	469	437	IAS 37.10; IAS 1.54(l)
Tax liabilities	288	219	337	416	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	636	651	600	649	Annex V.Part 2.13
Liabilities included in disposal groups classified as held for sale	57	30	33	37	IAS 1.54 (p); IFRS 5.38, Annex V.Part 2.14
Haircuts for trading liabilities at fair value ⁽¹⁾	0	0	0	0	Annex V Part 1.29
TOTAL LIABILITIES	231,082	224,569	234,464	237,886	IAS 1.9(b);IG 6
TOTAL EQUITY	14,425	15,033	14,724	14,491	IAS 1.9(c), IG 6
TOTAL EQUITY AND TOTAL LIABILITIES	245,507	239,602	249,188	252,377	IAS 1.IG6

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

2025 EU-wide Transparency Exercise

Breakdown of liabilities

Banco de Sabadell, S.A.

(min EUR)

Breakdown of financial liabilities by instrument and by counterparty sector		Carrying amount				References
		As of 30/09/2024	As of 31/12/2024	As of 31/03/2025	As of 30/06/2025	
Derivatives		3,136	3,103	2,624	2,390	IFRS 9.BA.7(a); CRR Annex II
Short positions	Equity instruments	0	0	0	0	IAS 32.11; ECB/2013/33 Annex 2.Part 2.4-5
	Debt securities	429	83	455	219	Annex V.Part 1.31
Deposits	Central banks	2,719	1,697	712	695	Annex V.Part 1.42(a), 44(c)
	of which: Current accounts / overnight deposits	0	0	0	0	ECB/2013/33 Annex 2.Part 2.9.1
	General governments	19,366	9,584	22,989	23,966	Annex V.Part 1.42(b), 44(c)
	of which: Current accounts / overnight deposits	5,031	6,456	5,902	6,124	ECB/2013/33 Annex 2.Part 2.9.1
	Credit institutions	13,544	14,822	11,851	13,518	Annex V.Part 1.42(c),44(c)
	of which: Current accounts / overnight deposits	207	201	231	247	ECB/2013/33 Annex 2.Part 2.9.1
	Other financial corporations	4,083	3,995	4,754	3,976	Annex V.Part 1.42(d),44(c)
	of which: Current accounts / overnight deposits	1,640	1,490	2,018	2,033	ECB/2013/33 Annex 2.Part 2.9.1
	Non-financial corporations	41,913	43,693	41,999	42,632	Annex V.Part 1.42(e), 44(c)
	of which: Current accounts / overnight deposits	33,848	35,816	34,812	36,068	ECB/2013/33 Annex 2.Part 2.9.1
	Households	110,566	112,555	113,365	112,815	Annex V.Part 1.42(f), 44(c)
	of which: Current accounts / overnight deposits	93,359	94,700	95,546	96,378	Annex V.Part 1.42(f), 44(c)
	Debt securities issued		26,897	27,437	27,302	28,002
Of which: Subordinated Debt securities issued		4,080	4,092	3,812	4,763	Annex V.Part 1.37
Other financial liabilities		7,190	6,449	7,174	8,188	Annex V.Part 1.38-41
TOTAL FINANCIAL LIABILITIES		229,844	223,418	233,226	236,401	

2025 EU-wide Transparency Exercise

Market Risk

Banco de Sabadell, S.A.

	SA		IM										IM											
	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	VaR (Memorandum Item)		STRESSED VaR (Memorandum Item)		INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP				TOTAL RISK EXPOSURE AMOUNT	VaR (Memorandum Item)		STRESSED VaR (Memorandum Item)		INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP				TOTAL RISK EXPOSURE AMOUNT
			MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)		PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE			
(mln EUR)	As of 30/09/2024	As of 31/12/2024	As of 30/09/2024										As of 31/12/2024											
Traded Debt Instruments	353	391	0	0	0	0						0	0	0	0							0	0	
Of which: General risk	310	341	0	0	0	0						0	0	0	0							0	0	
Of which: Specific risk	32	40	0	0	0	0						0	0	0	0							32	40	
Equities	0	0	0	0	0	0						0	0	0	0							0	0	
Of which: General risk	0	0	0	0	0	0						0	0	0	0							0	0	
Of which: Specific risk	0	0	0	0	0	0						0	0	0	0							0	0	
Foreign exchange risk	55	263	0	0	0	0						0	0	0	0							0	0	
Commodities risk	0	0	0	0	0	0						0	0	0	0							0	0	
Total	408	654	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	As of 31/03/2025	As of 30/06/2025	As of 31/03/2025										As of 30/06/2025											
Traded Debt Instruments	355	420	0	0	0	0						0	0	0	0							0	0	
Of which: General risk	234	352	0	0	0	0						0	0	0	0							0	0	
Of which: Specific risk	108	57	0	0	0	0						0	0	0	0							0	0	
Equities	0	0	0	0	0	0						0	0	0	0							0	0	
Of which: General risk	0	0	0	0	0	0						0	0	0	0							0	0	
Of which: Specific risk	0	0	0	0	0	0						0	0	0	0							0	0	
Foreign exchange risk	61	63	0	0	0	0						0	0	0	0							0	0	
Commodities risk	0	0	0	0	0	0						0	0	0	0							0	0	
Total	416	483	0	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). For internal model banks, it also does not include certain add-ons imposed by the supervisor as part of the ongoing review of internal models (Article 110 CRR), both the own fund requirements for these CIU positions and those resulting from the add-on for internal model banks re in the RWEA OV2 template.

	Standardized Approach							
	As of 30/09/2024				As of 31/12/2024			
	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾
Central governments or central banks	4,189	4,207	160	0	4,488	4,271	166	0
Regional governments or local authorities	9,598	9,240	0	0	9,568	9,217	0	0
Public sector entities	3,669	3,251	511	0	4,749	3,921	582	0
Multilateral Development Banks	1,489	1,621	0	0	1,449	1,581	0	0
International Organizations	145	145	0	0	146	146	0	0
Institutions	4,221	3,789	1,234	0	4,899	3,886	1,288	0
Corporates	6,515	3,748	3,301	0	6,821	3,988	3,489	0
of which: SME	1,251	183	125	0	1,268	451	175	0
Real	4,094	2,487	1,777	0	4,202	2,596	1,854	0
of which: SME	160	419	278	0	160	348	263	0
Secured by mortgages on immovable property and AOC exposures	4,601	3,558	1,541	0	4,613	3,661	1,554	0
of which: SME	937	802	331	0	921	851	330	0
Exposures in default	1,281	301	331	0	1,271	299	323	0
Items associated with particularly high risk	405	249	372	221	405	241	361	211
Subordinated debt exposures	0	0	0	0	0	0	0	0
Covered bonds	238	238	24	0	239	239	24	0
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0
Collective Investments Undertakings (CIU)	1	1	44	0	1	1	42	0
Equity	0	0	0	0	0	0	0	0
Other exposures	9,871	10,081	10,724	0	9,885	10,165	10,618	0
Standardized Total ⁽⁴⁾	108,291	97,462	26,907	338	110,015	88,214	26,912	338

⁽¹⁾ Original exposure, unless Exposure value is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
⁽²⁾ Standardized Total does not include the securitisation position unless in the results prior to the 2024 exercise.
⁽³⁾ Only the most relevant exposures are disclosed. These have been selected under the following rule: Countries of locations cover up to 95% of total original exposure or Top 10 countries, ranked by original exposure, published in our last sector.
⁽⁴⁾ Starting from the 2024 exercise, value adjustments and provisions for the consolidated data include general credit risk adjustments, for the consistency with the data per country of counterparty.

	Standardized Approach							
	As of 30/09/2024				As of 31/12/2024			
	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾
Central governments or central banks	28,251	42,251	50	0	27,461	31,241	49	0
Regional governments or local authorities	3,488	3,281	0	0	3,388	3,221	0	0
Public sector entities	3,788	2,751	399	0	4,520	3,671	400	0
Multilateral Development Banks	0	0	0	0	0	0	0	0
International Organizations	0	0	0	0	0	0	0	0
Institutions	487	614	235	0	584	700	244	0
Corporates	2,444	1,212	1,266	0	2,462	1,188	1,242	0
of which: SME	1,477	329	208	0	1,512	401	327	0
Real	2,088	2,288	2,088	0	2,088	2,288	2,088	0
of which: SME	445	288	355	0	424	278	350	0
Secured by mortgages on immovable property and AOC exposures	2,020	1,271	568	0	1,952	1,211	541	0
of which: SME	742	670	282	0	721	654	282	0
Exposures in default	335	141	141	170	339	131	141	141
Items associated with particularly high risk	236	168	231	0	236	164	241	161
Subordinated debt exposures	0	0	0	0	0	0	0	0
Covered bonds	146	146	13	0	147	147	13	0
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0
Collective Investments Undertakings (CIU)	0	0	44	0	0	0	42	0
Equity	0	0	0	0	0	0	0	0
Other exposures	0,077	0,077	10,001	0	0,145	0,145	10,014	0
Standardized Total ⁽⁴⁾	39,144	50,001	29,144	170	40,001	50,001	29,144	170

⁽¹⁾ Original exposure, unless Exposure value is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
⁽²⁾ Total value adjustments and provisions per country of counterparty includes those for securitisation exposures but includes general credit risk adjustments.

	Standardized Approach							
	As of 30/09/2024				As of 31/12/2024			
	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾
Central governments or central banks	8,007	8,461	59	0	7,689	7,900	19	0
Regional governments or local authorities	0	0	0	0	0	0	0	0
Public sector entities	63	59	0	0	60	59	0	0
Multilateral Development Banks	0	0	0	0	0	0	0	0
International Organizations	0	0	0	0	0	0	0	0
Institutions	791	780	207	0	804	791	212	0
Corporates	647	64	54	0	646	64	62	0
of which: SME	53	52	46	0	55	54	47	0
Real	428	108	115	0	398	108	111	0
of which: SME	411	108	99	0	378	104	97	0
Secured by mortgages on immovable property and AOC exposures	428	88	88	0	398	88	88	0
of which: SME	63	61	29	0	61	60	29	0
Exposures in default	145	116	117	0	125	98	98	0
Items associated with particularly high risk	43	23	23	0	43	23	23	0
Subordinated debt exposures	0	0	0	0	0	0	0	0
Covered bonds	0	0	0	0	0	0	0	0
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0
Collective Investments Undertakings (CIU)	0	0	0	0	0	0	0	0
Equity	0	0	0	0	0	0	0	0
Other exposures	0,001	0,001	0,001	0	0,001	0,001	0,001	0
Standardized Total ⁽⁴⁾	9,008	9,008	9,008	0	8,700	8,700	8,700	0

⁽¹⁾ Original exposure, unless Exposure value is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
⁽²⁾ Total value adjustments and provisions per country of counterparty includes those for securitisation exposures but includes general credit risk adjustments.

	Standardized Approach							
	As of 30/09/2024				As of 31/12/2024			
	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾
Central governments or central banks	1,820	1,820	0	0	1,820	1,820	0	0
Regional governments or local authorities	0	0	0	0	0	0	0	0
Public sector entities	0	0	0	0	0	0	0	0
Multilateral Development Banks	0	0	0	0	0	0	0	0
International Organizations	0	0	0	0	0	0	0	0
Institutions	139	129	278	0	139	129	281	0
Corporates	404	405	288	0	445	517	314	0
of which: SME	0	0	0	0	0	0	0	0
Real	0	0	0	0	0	0	0	0
of which: SME	0	0	0	0	0	0	0	0
Secured by mortgages on immovable property and AOC exposures	139	131	281	0	139	149	272	0
of which: SME	0	0	0	0	0	0	0	0
Exposures in default	0	0	0	0	0	0	0	0
Items associated with particularly high risk	38	32	43	0	40	28	43	0
Subordinated debt exposures	0	0	0	0	0	0	0	0
Covered bonds	0	0	0	0	0	0	0	0
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0
Collective Investments Undertakings (CIU)	0	0	0	0	0	0	0	0
Equity	0	0	0	0	0	0	0	0
Other exposures	0	0	0	0	0	0	0	0
Standardized Total ⁽⁴⁾	1,959	1,959	1,959	0	1,959	1,959	1,959	0

⁽¹⁾ Original exposure, unless Exposure value is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
⁽²⁾ Total value adjustments and provisions per country of counterparty includes those for securitisation exposures but includes general credit risk adjustments.

	Standardized Approach							
	As of 30/09/2024				As of 31/12/2024			
	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾
Central governments or central banks	1,190	1,331	18	0	1,421	1,607	32	0
Regional governments or local authorities	0	0	0	0	0	0	0	0
Public sector entities	64	198	118	0	0	190	95	0
Multilateral Development Banks	0	0	0	0	0	0	0	0
International Organizations	0	0	0	0	0	0	0	0
Institutions	127	117	25	0	112	108	14	0
Corporates	2,689	1,624	1,509	0	2,702	1,749	1,609	0
of which: SME	1,308	60	60	0	1,308	60	60	0
Real	135	43	24	0	138	44	27	0
of which: SME	0	0	0	0	0	0	0	0
Secured by mortgages on immovable property and AOC exposures	1,013	979	475	0	1,121	1,076	503	0
of which: SME	0	0	0	0	0	0	0	0
Exposures in default	111	68	68	43	118	74	78	43
Items associated with particularly high risk	14	7	11	0	14	8	12	0
Subordinated debt exposures	0	0	0	0	0	0	0	0
Covered bonds	0	0	0	0	0	0	0	0
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0
Collective Investments Undertakings (CIU)	0	0	0	0	0	0	0	0
Equity	0	0	0	0	0	0	0	0
Other exposures	0	0	0	0	0	0	0	0
Standardized Total ⁽⁴⁾	4,111	4,111	4,111	43	4,111	4,111	4,111	43

⁽¹⁾ Original exposure, unless Exposure value is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
⁽²⁾ Total value adjustments and provisions per country of counterparty includes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2024				As of 31/12/2024			
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾
(in EUR, '000)									
ITALY	Central governments or central banks	4,154	4,154	0		4,154	4,154	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	74	67	30		71	67	21	
	Corporates	4	5	4		12	15	12	
	of which: SME	0	0	0		0	0	0	
	of which: SME	1	0	0		0	0	0	
	Secured by mortgages on immovable property and AOC exposures	38	38	18		38	35	18	
	of which: SME	15	15	10		15	15	10	
	Exposures in default	0	0	0		0	0	0	
	Items associated with particularly high risk	0	0	0		0	0	0	
	Subordinated debt exposures	21	21	1		20	20	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised Total ⁽⁴⁾									

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

⁽²⁾ Total value adjustments and provisions per category of counterparty include those for securitisation exposures but exclude general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2024				As of 31/12/2024			
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾
(in EUR, '000)									
FRANCE	Central governments or central banks	61	111	0		62	142	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		1	1	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	652	658	188		658	676	28	
	Corporates	22	21	21		13	14	28	
	of which: SME	2	2	1		2	2	1	
	of which: SME	4	2	1		1	1	1	
	Secured by mortgages on immovable property and AOC exposures	4	2	2		2	2	1	
	of which: SME	78	76	20		79	77	21	
	Exposures in default	0	0	0		0	0	0	
	Items associated with particularly high risk	0	0	0		0	0	0	
	Subordinated debt exposures	35	35	1		35	35	1	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised Total ⁽⁴⁾									

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

⁽²⁾ Total value adjustments and provisions per category of counterparty include those for securitisation exposures but exclude general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2025				As of 30/06/2025			
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾
Consolidated data		58,574	58,574	123	54,033	58,266	119	52,266	246
Central governments or central banks		10,117	9,799	0	10,117	10,117	0	10,117	0
Regional governments or local authorities		4,309	4,255	0	4,309	4,255	0	4,309	0
Public sector entities		1,305	1,277	0	1,305	1,277	0	1,305	0
Multilateral Development Banks		147	147	0	147	147	0	147	0
International Organisations		4,472	3,887	0	4,472	3,887	0	4,472	0
Institutions		6,276	3,996	3,499	6,276	3,996	3,499	6,276	3,499
Corporates		1,656	396	350	1,656	396	350	1,656	350
of which: SME		4,317	2,796	2,822	4,317	2,796	2,822	4,317	2,822
Retail		770	445	251	770	445	251	770	251
of which: SME		5,137	4,194	2,377	5,137	4,194	2,377	5,137	2,377
Secured by mortgages on immovable property and ADC exposures		1,180	1,084	707	1,180	1,084	707	1,180	707
of which: SME		600	528	384	600	528	384	600	384
Exposures in default		40	28	41	40	27	40	40	28
Items associated with particularly high risk		240	240	24	240	240	24	240	24
Subordinated debt exposures		0	0	0	0	0	0	0	0
Covered bonds		0	0	0	0	0	0	0	0
Claims on institutions and corporates with a ST credit assessment		0	0	0	0	0	0	0	0
Collective investments undertakings (CIU)		0	0	0	0	0	0	0	0
Equity		0	0	0	0	0	0	0	0
Other exposures		0	0	0	0	0	0	0	0
Standardised Total ⁽⁴⁾		58,574	58,574	323	54,033	58,266	219	52,266	246

(1) Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
 (2) Standardised Total does not include the securitisation position unless in the results prior to the 2025 exercise.
 (3) Only the most relevant countries are disclosed. These have been selected under the following logic: Countries of counterparty covering up to 10% of total original exposure or Top 10 countries ranked by original exposure, whichever is the highest.
 (4) Starting from the 2024 exercise, value adjustments and provisions for the consolidated data include general credit risk adjustments, for the consistency with the data per country of counterparty.

		Standardised Approach							
		As of 31/03/2025				As of 30/06/2025			
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾
SPAIN		45,114	44,113	50	42,670	42,350	50	42,350	246
Central governments or central banks		9,107	8,785	0	9,107	9,107	0	9,107	0
Regional governments or local authorities		4,154	4,095	0	4,154	4,095	0	4,154	0
Public sector entities		0	0	0	0	0	0	0	0
Multilateral Development Banks		0	0	0	0	0	0	0	0
International Organisations		0	0	0	0	0	0	0	0
Institutions		385	244	233	385	244	233	385	233
Corporates		2,622	1,212	1,212	2,622	1,212	1,212	2,622	1,212
of which: SME		1,548	766	766	1,548	766	766	1,548	766
Retail		3,796	2,156	1,874	3,796	2,156	1,874	3,796	1,874
of which: SME		480	305	197	480	305	197	480	197
Secured by mortgages on immovable property and ADC exposures		2,278	1,480	888	2,278	1,480	888	2,278	888
of which: SME		940	629	384	940	629	384	940	384
Exposures in default		118	78	115	118	77	115	118	78
Items associated with particularly high risk		40	28	41	40	27	40	40	28
Subordinated debt exposures		0	0	0	0	0	0	0	0
Covered bonds		0	0	0	0	0	0	0	0
Claims on institutions and corporates with a ST credit assessment		0	0	0	0	0	0	0	0
Collective investments undertakings (CIU)		0	0	0	0	0	0	0	0
Equity		0	0	0	0	0	0	0	0
Other exposures		0	0	0	0	0	0	0	0
Standardised Total ⁽⁴⁾		45,114	44,113	250	42,670	42,350	155	42,350	246

(1) Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
 (2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2025				As of 30/06/2025			
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾
UNITED KINGDOM		6,889	7,130	29	6,769	7,088	30	6,769	7
Central governments or central banks		0	0	0	0	0	0	0	0
Regional governments or local authorities		0	0	0	0	0	0	0	0
Public sector entities		0	0	0	0	0	0	0	0
Multilateral Development Banks		0	0	0	0	0	0	0	0
International Organisations		0	0	0	0	0	0	0	0
Institutions		786	779	189	786	779	189	786	189
Corporates		184	154	154	184	154	154	184	154
of which: SME		15	13	13	15	13	13	15	13
Retail		275	264	264	275	264	264	275	264
of which: SME		256	247	247	256	247	247	256	247
Secured by mortgages on immovable property and ADC exposures		1,480	888	888	1,480	888	888	1,480	888
of which: SME		189	181	181	189	181	181	189	181
Exposures in default		118	50	50	118	50	50	118	50
Items associated with particularly high risk		0	0	0	0	0	0	0	0
Subordinated debt exposures		0	0	0	0	0	0	0	0
Covered bonds		0	0	0	0	0	0	0	0
Claims on institutions and corporates with a ST credit assessment		0	0	0	0	0	0	0	0
Collective investments undertakings (CIU)		0	0	0	0	0	0	0	0
Equity		0	0	0	0	0	0	0	0
Other exposures		0	0	0	0	0	0	0	0
Standardised Total ⁽⁴⁾		6,889	7,130	29	6,769	7,088	30	6,769	7

(1) Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
 (2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2025				As of 30/06/2025			
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾
UNITED STATES		1,910	1,910	0	2,366	2,366	0	2,366	11
Central governments or central banks		0	0	0	0	0	0	0	0
Regional governments or local authorities		0	0	0	0	0	0	0	0
Public sector entities		0	0	0	0	0	0	0	0
Multilateral Development Banks		0	0	0	0	0	0	0	0
International Organisations		0	0	0	0	0	0	0	0
Institutions		424	402	265	424	402	265	424	265
Corporates		0	0	0	0	0	0	0	0
of which: SME		0	0	0	0	0	0	0	0
Retail		0	0	0	0	0	0	0	0
of which: SME		0	0	0	0	0	0	0	0
Secured by mortgages on immovable property and ADC exposures		0	0	0	0	0	0	0	0
of which: SME		0	0	0	0	0	0	0	0
Exposures in default		0	0	0	0	0	0	0	0
Items associated with particularly high risk		0	0	0	0	0	0	0	0
Subordinated debt exposures		0	0	0	0	0	0	0	0
Covered bonds		0	0	0	0	0	0	0	0
Claims on institutions and corporates with a ST credit assessment		0	0	0	0	0	0	0	0
Collective investments undertakings (CIU)		0	0	0	0	0	0	0	0
Equity		0	0	0	0	0	0	0	0
Other exposures		0	0	0	0	0	0	0	0
Standardised Total ⁽⁴⁾		1,910	1,910	0	2,366	2,366	0	2,366	11

(1) Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
 (2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2025				As of 30/06/2025			
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾
MEXICO		1,210	1,249	35	1,227	1,312	38	1,227	63
Central governments or central banks		0	0	0	0	0	0	0	0
Regional governments or local authorities		0	175	87	0	172	86	0	86
Public sector entities		0	0	0	0	0	0	0	0
Multilateral Development Banks		0	0	0	0	0	0	0	0
International Organisations		0	0	0	0	0	0	0	0
Institutions		324	327	41	324	327	41	324	41
Corporates		2,082	1,817	1,532	2,082	1,800	1,491	2,082	1,491
of which: SME		0	0	0	0	0	0	0	0
Retail		68	51	38	67	52	36	67	36
of which: SME		0	0	0	0	0	0	0	0
Secured by mortgages on immovable property and ADC exposures		1,173	1,164	766	1,173	1,160	779	1,173	779
of which: SME		0	0	0	0	0	0	0	0
Exposures in default		118	62	62	118	62	62	118	62
Items associated with particularly high risk		0	0	0	0	0	0	0	0
Subordinated debt exposures		0	0	0	0	0	0	0	0
Covered bonds		0	0	0	0	0	0	0	0
Claims on institutions and corporates with a ST credit assessment		0	0	0	0	0	0	0	0
Collective investments undertakings (CIU)		0	0	0	0	0	0	0	0
Equity		0	0	0	0	0	0	0	0
Other exposures		0	0	0	0	0	0	0	0
Standardised Total ⁽⁴⁾		1,210	1,249	35	1,227	1,312	38	1,227	63

(1) Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
 (2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2025				As of 30/06/2025			
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾
(MIL EUR, %)									
ITALY	Central governments or central banks	532	532	0		4,261	4,261	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	88	75	36		45	36	36	
	Corporates	34	30	14		15	12	12	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property and ADC exposures	0	0	0		18	18	11	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0		0	0	0	
	Items associated with particularly high risk	0	0	0		0	0	0	
	Subordinated debt exposures	0	0	0		0	0	0	
Covered bonds	35	35	4		32	32	4		
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective investments undertakings (CUI)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised Total ⁽⁴⁾									

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

(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2025				As of 30/06/2025			
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾
(MIL EUR, %)									
FRANCE	Central governments or central banks	482	512	0		1,487	1,227	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	728	768	103		611	600	229	
	Corporates	56	55	15		70	71	29	
	of which: SME	0	0	0		0	0	0	
	Retail	2	1	1		2	1	1	
	of which: SME	1	1	0		1	1	1	
	Secured by mortgages on immovable property and ADC exposures	36	31	8		16	14	8	
	of which: SME	6	6	3		4	4	3	
	Exposures in default	12	11	11		12	11	11	
	Items associated with particularly high risk	0	0	0		0	0	0	
	Subordinated debt exposures	35	35	0		0	0	0	
Covered bonds	0	0	0		129	129	11		
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective investments undertakings (CUI)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised Total ⁽⁴⁾									

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

(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures but includes general credit risk adjustments.

		IRB Approach									
		As of 30/09/2024					As of 31/12/2024				
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions		
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted			
Consolidated data	Central banks and central governments ⁽³⁾	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0
	Corporates	54,448	5,801	45,204	2,652	268	856	24,751	3,393	43,835	24,247
	Corporates - Of Which: Specialised Lending	6,762	38	5,975	4,652	0	60	6,314	88	5,339	3,940
	Corporates - Of Which: SME	10,433	662	8,711	4,289	193	309	30,488	563	8,777	4,443
	Retail	207,968	3,316	102,137	21,211	3,307	2,705	209,664	3,099	202,696	21,115
	Retail - Secured on real estate property	84,005	1,764	82,793	13,028	997	632	84,940	1,667	83,412	12,863
	Retail - Secured on real estate property - Of Which: SME	3,087	219	2,333	1,888	249	88	3,111	221	2,935	1,101
	Retail - Secured on real estate property - Of Which: non-SME	80,918	1,545	79,870	11,939	848	561	81,828	1,446	80,477	11,758
	Retail - Qualifying Revolving	8,636	149	5,705	2,235	137	183	9,201	113	6,386	2,088
	Retail - Other Retail	113,328	1,403	122,818	5,938	232	866	116,613	3,200	111,118	6,056
	Retail - Other Retail - Of Which: SME	10,405	1,034	8,032	2,332	97	134	10,325	1,011	8,070	2,340
	Retail - Other Retail - Of Which: non-SME	4,933	369	4,787	3,606	135	332	1,278	309	1,046	1,717
Equity	959	0	959	2,074	0	0	967	0	967	2,081	
Collective Investments Undertakings (CIU)											
Other non credit-obligation assets											
IRB Total ⁽⁴⁾				47,246						47,243	

⁽¹⁾Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
⁽²⁾Final, MGA and PMA from Q1 2025.
⁽³⁾IRB Total does not include the Securitisation position unlike in the results prior to the 2019 exercise.
⁽⁴⁾Only the most relevant countries are disclosed. These have been selected under the following rule: Countries of counterparty counting up to 95% of total original exposure or Top 10 countries ranked by original exposure, calculated as of last quarter.

		IRB Approach									
		As of 30/09/2024					As of 31/12/2024				
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions		
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted			
SPAIN	Central banks and central governments ⁽³⁾	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0
	Corporates	39,153	1,319	30,438	36,745	261	424	40,002	1,213	31,118	17,017
	Corporates - Of Which: Specialised Lending	2,351	2	1,960	1,461	0	14	2,404	1	1,802	1,421
	Corporates - Of Which: SME	10,025	656	8,389	4,116	193	303	30,037	560	8,454	4,170
	Retail	15,088	2,685	11,051	9,762	178	1,017	16,605	2,468	12,763	10,211
	Retail - Secured on real estate property	38,009	1,214	36,510	5,794	392	562	39,194	1,118	38,885	5,547
	Retail - Secured on real estate property - Of Which: SME	3,059	223	2,895	1,071	148	90	3,071	221	2,897	1,075
	Retail - Secured on real estate property - Of Which: non-SME	19,740	990	19,615	4,723	244	472	36,123	897	35,988	4,472
	Retail - Qualifying Revolving	1,510	98	1,879	361	33	97	1,570	61	2,417	526
	Retail - Other Retail	10,378	1,371	11,307	3,816	156	178	13,840	1,289	11,479	9,338
	Retail - Other Retail - Of Which: SME	10,378	1,094	8,015	2,339	97	134	10,295	1,010	8,051	2,335
	Retail - Other Retail - Of Which: non-SME	3,360	339	3,287	1,507	59	244	5,545	278	3,428	1,602
Equity	899	0	899	1,939	0	0	901	0	901	1,934	
Collective Investments Undertakings (CIU)											
Other non credit-obligation assets											
IRB Total ⁽⁴⁾											

⁽¹⁾Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
⁽²⁾Final, MGA and PMA from Q1 2025.

		IRB Approach									
		As of 30/09/2024					As of 31/12/2024				
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions		
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted			
UNITED KINGDOM	Central banks and central governments ⁽³⁾	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0
	Corporates	1,727	36	1,471	1,039	0	29	1,772	57	1,434	1,029
	Corporates - Of Which: Specialised Lending	660	30	602	491	0	34	698	57	590	463
	Corporates - Of Which: SME	51	0	51	68	0	1	50	0	50	60
	Retail	49,642	595	47,033	11,055	789	248	50,131	595	47,246	11,119
	Retail - Secured on real estate property	42,463	516	41,788	6,861	938	76	41,312	516	41,012	6,949
	Retail - Secured on real estate property - Of Which: SME	8	0	8	2	0	0	8	0	8	2
	Retail - Secured on real estate property - Of Which: non-SME	42,455	47	41,780	6,859	938	76	41,315	516	41,004	6,947
	Retail - Qualifying Revolving	5,442	47	3,700	2,091	114	85	5,488	49	3,722	2,063
	Retail - Other Retail	1,559	29	1,595	2,091	76	87	1,571	30	1,607	2,107
	Retail - Other Retail - Of Which: SME	8	0	8	1	0	0	8	0	8	1
	Retail - Other Retail - Of Which: non-SME	1,550	29	1,587	2,092	76	87	1,562	30	1,600	2,106
Equity	0	0	0	0	0	0	0	0	0	0	
Collective Investments Undertakings (CIU)											
Other non credit-obligation assets											
IRB Total ⁽⁴⁾											

⁽¹⁾Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
⁽²⁾Final, MGA and PMA from Q1 2025.

		IRB Approach									
		As of 30/09/2024					As of 31/12/2024				
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions		
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted			
UNITED STATES	Central banks and central governments ⁽³⁾	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0
	Corporates	5,359	0	4,814	2,598	0	22	4,779	15	4,136	1,649
	Corporates - Of Which: Specialised Lending	1,040	0	1,040	1,151	0	9	1,110	0	890	680
	Corporates - Of Which: SME	34	0	34	19	0	0	47	0	37	21
	Retail	231	1	231	23	0	0	238	1	237	29
	Retail - Secured on real estate property	229	1	229	23	0	0	247	0	246	29
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	229	1	229	23	0	0	246	0	246	29
	Retail - Qualifying Revolving	1	0	2	0	0	0	3	0	2	1
	Retail - Other Retail	1	0	1	0	0	0	1	0	1	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	1	0	1	0	0	0	1	0	1	0
Equity	14	0	14	26	0	0	16	0	16	31	
Collective Investments Undertakings (CIU)											
Other non credit-obligation assets											
IRB Total ⁽⁴⁾											

⁽¹⁾Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
⁽²⁾Final, MGA and PMA from Q1 2025.

		IRB Approach									
		As of 30/09/2024					As of 31/12/2024				
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions		
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted			
MEXICO	Central banks and central governments ⁽³⁾	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0
	Corporates	1,244	3	1,299	1,112	0	7	1,807	3	1,399	1,161
	Corporates - Of Which: Specialised Lending	584	0	552	309	0	2	599	0	372	194
	Corporates - Of Which: SME	60	3	26	17	0	1	60	3	31	17
	Retail	47	0	46	4	0	0	46	0	46	5
	Retail - Secured on real estate property	44	0	44	3	0	0	43	0	43	4
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	44	0	44	3	0	0	43	0	43	4
	Retail - Qualifying Revolving	2	0	1	0	0	0	2	0	1	0
	Retail - Other Retail	1	0	1	0	0	0	1	0	1	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	2	0	2	0	0	0	2	0	2	0
Equity											
Collective Investments Undertakings (CIU)											
Other non credit-obligation assets											
IRB Total ⁽⁴⁾											

⁽¹⁾Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
⁽²⁾Final, MGA and PMA from Q1 2025.

		IRB Approach														
		As of 30/09/2024						As of 31/12/2024								
		Original Exposure ⁽¹⁾		Exposure Value ⁽²⁾		Risk exposure amount		Value adjustments and provisions		Original Exposure ⁽¹⁾		Exposure Value ⁽²⁾		Risk exposure amount		Value adjustments and provisions
Of which: defaulted				Of which: defaulted				Of which: defaulted				Of which: defaulted				
		(in EUR, '000)														
ITALY	Central banks and central governments ⁽³⁾	0	0	0	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	0	0	0
	Corporates	300	0	255	127	0	1	323	0	263	181	0	1	0	0	0
	Corporates - Of Which: Specialized Lending	150	0	133	93	0	0	183	0	147	103	0	0	0	0	0
	Corporates - Of Which: SME	54	0	53	9	0	0	0	0	0	0	0	0	0	0	0
	Retail	25	0	23	2	0	0	27	0	25	3	0	0	0	0	0
	Retail - Secured on real estate property	23	0	22	2	0	0	25	0	23	2	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	23	0	22	2	0	0	25	0	23	2	0	0	0	0	0
	Retail - Qualifying Revolving	2	0	1	0	0	0	2	0	2	1	0	0	0	0	0
	Retail - Other Retail	1	0	1	0	0	0	2	0	1	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	1	0	0	0	0	0	1	0	1	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Collective Investments Undertakings (CIU)	0	0	0	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	0	0	0	
IRB Total																

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

⁽²⁾Incl. RGAAs and PDAs from Q1 2025

		IRB Approach														
		As of 30/09/2024						As of 31/12/2024								
		Original Exposure ⁽¹⁾		Exposure Value ⁽²⁾		Risk exposure amount		Value adjustments and provisions		Original Exposure ⁽¹⁾		Exposure Value ⁽²⁾		Risk exposure amount		Value adjustments and provisions
Of which: defaulted				Of which: defaulted				Of which: defaulted				Of which: defaulted				
		(in EUR, '000)														
FRANCE	Central banks and central governments ⁽³⁾	0	0	0	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	0	0	0
	Corporates	2,376	27	1,706	996	0	18	2,075	26	1,589	977	0	18	0	0	0
	Corporates - Of Which: Specialized Lending	309	0	283	237	0	2	304	0	266	222	0	1	0	0	0
	Corporates - Of Which: SME	145	0	190	31	0	1	143	0	95	32	0	1	0	0	0
	Retail	179	3	170	25	1	1	177	2	173	27	1	1	1	0	0
	Retail - Secured on real estate property	166	2	160	24	0	1	169	1	168	25	0	1	0	0	0
	Retail - Secured on real estate property - Of Which: SME	4	0	3	1	0	0	3	0	3	1	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	162	2	157	23	0	1	166	1	165	24	0	1	0	0	0
	Retail - Qualifying Revolving	4	0	3	0	0	0	4	0	3	1	0	0	0	0	0
	Retail - Other Retail	9	0	7	1	0	0	9	0	7	1	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	2	0	1	0	0	0	2	0	1	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	1	0	1	0	0	0	1	0	1	1	0	0	0	0	0
Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Collective Investments Undertakings (CIU)	0	0	0	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	0	0	0	
IRB Total																

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

⁽²⁾Incl. RGAAs and PDAs from Q1 2025

		IRB Approach															
		As of 31/03/2025						As of 30/06/2025									
		Original Exposure ⁽¹⁾		Exposure Value ⁽²⁾		Risk exposure amount		Value adjustments and provisions		Original Exposure ⁽¹⁾		Exposure Value ⁽²⁾		Risk exposure amount		Value adjustments and provisions	
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
Consolidated data	Central banks and central governments ⁽³⁾	0	0	0	0	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	0	0	0	0
	Corporates	54,690	0	5,557	3,956	213	48	633	54,943	0	41,800	23,546	179	460			
	Corporates - Of Which: Specialised Lending	5,563	1,150	43,558	21,989	213	0	263	4,394	0	5,267	4,000	0	0			
	Corporates - Of Which: SME	10,727	518	9,122	4,238	143	263	10,856	481	9,125	6,124	127	276				
	Retail	329,056	2,951	100,705	202,979	1,289	1,451	100,007	2,748	101,888	202,019	1,256	1,448				
	Retail - Secured on real estate property	85,175	1,626	83,369	12,072	936	598	85,402	1,494	82,907	11,846	889	535				
	Retail - Secured on real estate property - Of Which: SME	3,196	241	3,287	1,054	139	99	3,199	220	3,242	1,040	122	91				
	Retail - Secured on real estate property - Of Which: non-SME	81,979	1,385	80,082	11,018	798	501	82,203	1,274	79,665	10,806	767	424				
	Retail - Qualifying Revolving	8,370	120	3,804	2,309	142	158	6,036	115	5,838	2,342	148	139				
	Retail - Other Retail - Of Which: SME	16,056	1,188	14,928	6,135	278	146	14,311	1,237	14,542	6,274	284	823				
	Retail - Other Retail - Of Which: non-SME	9,771	1,034	8,054	2,236	148	490	9,210	968	7,335	2,100	142	511				
	Retail - Other Retail - Of Which: non-SME	1,140	293	1,463	3,762	111	243	1,419	300	1,518	3,712	142	244				
	Equity	926	0	926	0	0	0	916	0	916	1,957	0	0				
Collective Investments Undertakings (CIU)	0	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	0				
IRB Total ⁽⁴⁾																	

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
 (2) Incl. RGA and P&As from Q1 2025.
 (3) IRB Total does not include the Securitisation position unlike in the results prior to the 2019 exercise.
 (4) On the most relevant countries are disclosed, there have been selected under the following risk Countries of concentration covering up to 93% of total original exposure or Top 10 countries ranked by original exposure, calculated as of last quarter.

		IRB Approach															
		As of 31/03/2025						As of 30/06/2025									
		Original Exposure ⁽¹⁾		Exposure Value ⁽²⁾		Risk exposure amount		Value adjustments and provisions		Original Exposure ⁽¹⁾		Exposure Value ⁽²⁾		Risk exposure amount		Value adjustments and provisions	
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
SPAIN	Central banks and central governments ⁽³⁾	0	0	0	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	0	0	0	
	Corporates	40,565	1,008	31,989	15,649	212	533	40,461	977	32,029	15,139	172	515				
	Corporates - Of Which: Specialised Lending	2,542	0	2,205	1,471	0	0	2,515	0	2,076	1,412	0	0				
	Corporates - Of Which: SME	10,333	512	8,803	4,055	143	258	10,390	472	8,893	3,237	25	25				
	Retail	17,122	2,123	13,096	9,765	407	329	14,894	2,156	13,822	5,082	465	447				
	Retail - Secured on real estate property	40,065	1,095	39,611	5,298	325	520	40,482	980	40,028	5,218	291	251				
	Retail - Secured on real estate property - Of Which: SME	3,538	240	3,251	1,028	138	97	3,502	230	3,208	1,027	121	91				
	Retail - Secured on real estate property - Of Which: non-SME	36,527	855	36,360	4,270	187	423	36,980	750	36,820	4,200	169	160				
	Retail - Qualifying Revolving	3,588	63	2,424	505	41	68	3,327	69	2,938	495	46	73				
	Retail - Other Retail	14,559	1,296	12,349	3,377	199	668	14,566	1,219	12,574	4,213	194	194				
	Retail - Other Retail - Of Which: SME	11,100	1,034	9,381	2,058	148	496	10,660	967	8,883	2,430	142	578				
	Retail - Other Retail - Of Which: non-SME	3,759	262	3,868	1,319	51	172	3,887	259	4,011	1,783	52	176				
	Equity	861	0	861	1,817	0	0	854	0	854	1,820	0	0				
Collective Investments Undertakings (CIU)	0	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	0				
IRB Total ⁽⁴⁾																	

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
 (2) Incl. RGA and P&As from Q1 2025.

		IRB Approach															
		As of 31/03/2025						As of 30/06/2025									
		Original Exposure ⁽¹⁾		Exposure Value ⁽²⁾		Risk exposure amount		Value adjustments and provisions		Original Exposure ⁽¹⁾		Exposure Value ⁽²⁾		Risk exposure amount		Value adjustments and provisions	
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
UNITED KINGDOM	Central banks and central governments ⁽³⁾	0	0	0	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	0	0	0	
	Corporates	1,759	0	1,358	997	0	18	1,929	12	1,524	981	0	24				
	Corporates - Of Which: Specialised Lending	792	0	620	480	0	14	724	0	591	481	0	6				
	Corporates - Of Which: SME	79	0	46	31	0	0	79	12	106	66	0	12				
	Retail	49,151	577	46,288	10,247	796	228	48,356	508	49,212	10,088	783	208				
	Retail - Secured on real estate property	42,817	2,123	41,005	6,454	605	64	42,147	464	40,089	6,266	102	162				
	Retail - Secured on real estate property - Of Which: SME	4	0	4	1	0	0	4	0	4	1	0	0				
	Retail - Secured on real estate property - Of Which: non-SME	42,813	2,123	41,001	6,453	605	64	42,143	464	40,085	6,265	102	162				
	Retail - Qualifying Revolving	4,739	45	4,417	1,795	100	88	4,466	44	5,433	1,839	102	84				
	Retail - Other Retail	1,095	30	1,634	2,038	80	76	1,542	30	1,540	1,993	89	67				
	Retail - Other Retail - Of Which: SME	1	0	1	0	0	0	1	0	1	0	0	0				
	Retail - Other Retail - Of Which: non-SME	1,094	30	1,633	2,038	80	76	1,541	30	1,539	1,993	89	67				
	Equity	0	0	0	0	0	0	0	0	0	0	0	0	0			
Collective Investments Undertakings (CIU)	0	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	0				
IRB Total ⁽⁴⁾																	

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
 (2) Incl. RGA and P&As from Q1 2025.

		IRB Approach															
		As of 31/03/2025						As of 30/06/2025									
		Original Exposure ⁽¹⁾		Exposure Value ⁽²⁾		Risk exposure amount		Value adjustments and provisions		Original Exposure ⁽¹⁾		Exposure Value ⁽²⁾		Risk exposure amount		Value adjustments and provisions	
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
UNITED STATES	Central banks and central governments ⁽³⁾	0	0	0	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	0	0	0	
	Corporates	4,643	14	3,976	1,576	0	11	4,778	12	3,947	1,543	0	10				
	Corporates - Of Which: Specialised Lending	1,179	0	904	766	0	3	1,216	0	984	697	0	1				
	Corporates - Of Which: SME	59	0	53	33	0	1	48	0	48	29	0	1				
	Retail	285	1	263	30	0	0	275	1	274	31	0	0				
	Retail - Secured on real estate property	751	1	750	24	0	0	752	1	751	25	0	0				
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0				
	Retail - Secured on real estate property - Of Which: non-SME	111	1	200	24	0	0	202	1	251	266	0	0				
	Retail - Qualifying Revolving	3	0	2	1	0	0	3	0	2	1	0	0				
	Retail - Other Retail	1	0	1	0	0	0	1	0	1	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	1	0	1	0	0	0	1	0	1	0	0	0				
	Equity	10	0	10	5	0	0	10	0	11	5	0	0				
Collective Investments Undertakings (CIU)	17	0	17	11	0	0	16	0	16	11	0	0					
Other non-credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0				
IRB Total ⁽⁴⁾																	

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
 (2) Incl. RGA and P&As from Q1 2025.

		IRB Approach															
		As of 31/03/2025						As of 30/06/2025									
		Original Exposure ⁽¹⁾		Exposure Value ⁽²⁾		Risk exposure amount		Value adjustments and provisions		Original Exposure ⁽¹⁾		Exposure Value ⁽²⁾		Risk exposure amount		Value adjustments and provisions	
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
MEXICO	Central banks and central governments ⁽³⁾	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Institutions	1,382	3	1,284	1,088	0	7	1,408	3	1,296	1,244	0	8				
	Corporates	114	0	481	335	0	2	498	0	471	517	0	2				
	Corporates - Of Which: Specialised Lending	30	3	25	10	0	1	37	3	32	35	0	1				
	Corporates - Of Which: SME	52	0	51	5	0	0	54	0	53	5	0	0				
	Retail	49	0	49	4	0	0	51	0	51	4	0	0				
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0				
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0				
	Retail - Secured on real estate property - Of Which: non-SME	49	0	49	4	0	0	51	0	51	4	0	0				
	Retail - Qualifying Revolving	2	0	1	0	0	0	2	0	1	0	0	0				
	Retail - Other Retail	1	0	1	0	0	0	1	0	1	0	0	0				
	Retail - Other Retail - Of Which: SME	1	0	1	0	0	0	1	0	1	0	0	0				
	Retail - Other Retail - Of Which: non-SME	2	0	2	4	0	0	2	0	2	4	0	0				
	Equity	0	0	0	0	0	0	0	0	0	0	0	0	0			
Collective Investments Undertakings (CIU)	0	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	0				
IRB Total ⁽⁴⁾																	

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
 (2) Incl. RGA and P&As from Q1 2025.

		IRB Approach														
		As of 31/03/2025						As of 30/06/2025								
		Original Exposure ⁽¹⁾		Exposure Value ⁽²⁾		Risk exposure amount		Value adjustments and provisions		Original Exposure ⁽¹⁾		Exposure Value ⁽²⁾		Risk exposure amount		Value adjustments and provisions
Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		
ITALY	Central banks and central governments ⁽³⁾	0	0	0	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	0	0	0
	Corporates	197	0	303	172	0	2	308	0	304	179	0	2	306	0	2
	Corporate - Of Which: Specialised Lending	184	0	130	91	0	0	183	0	130	91	0	0	130	0	0
	Corporate - Of Which: SME	17	0	17	22	0	0	0	0	0	0	0	0	0	0	0
	Retail	28	0	28	4	0	0	28	0	28	4	0	0	28	4	0
	Retail - Secured on real estate property	24	0	24	2	0	0	25	0	25	2	0	0	25	2	0
	Retail - Secured on real estate property - Of Which: SME	1	0	1	0	0	0	1	0	1	0	0	0	1	0	0
	Retail - Secured on real estate property - Of Which: non-SME	23	0	23	2	0	0	24	0	24	2	0	0	24	2	0
	Retail - Qualifying Revolving	2	0	2	0	0	0	2	0	2	0	0	0	2	0	0
	Retail - Other Retail	3	0	2	1	0	0	2	0	2	0	0	0	2	0	0
	Retail - Other Retail - Of Which: SME	3	0	2	1	0	0	2	0	2	0	0	0	2	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Facility	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Collective Investments Undertakings (CIU)	0	0	0	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	0	0	0	
IRB Total																

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
 (2) Incl. MGA and PSEs from Q1 2025

		IRB Approach														
		As of 31/03/2025						As of 30/06/2025								
		Original Exposure ⁽¹⁾		Exposure Value ⁽²⁾		Risk exposure amount		Value adjustments and provisions		Original Exposure ⁽¹⁾		Exposure Value ⁽²⁾		Risk exposure amount		Value adjustments and provisions
Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		
FRANCE	Central banks and central governments ⁽³⁾	0	0	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	0	0	
	Corporates	1,899	26	1,897	783	0	18	1,915	14	1,511	772	0	19	1,530	0	19
	Corporate - Of Which: Specialised Lending	222	0	226	228	0	1	288	0	247	206	0	1	248	0	1
	Corporate - Of Which: SME	133	0	133	56	0	1	182	0	177	54	0	1	177	0	1
	Retail	180	3	177	28	1	1	182	3	178	28	1	1	179	1	1
	Retail - Secured on real estate property	170	3	173	26	1	1	174	2	173	26	1	1	173	1	1
	Retail - Secured on real estate property - Of Which: SME	4	0	4	1	0	0	4	0	3	1	0	0	3	0	0
	Retail - Secured on real estate property - Of Which: non-SME	170	3	170	25	0	0	170	2	170	25	0	0	170	25	0
	Retail - Qualifying Revolving	4	0	3	1	1	0	4	0	3	1	0	0	3	0	0
	Retail - Other Retail	3	0	2	1	0	0	3	0	2	1	0	0	2	0	0
	Retail - Other Retail - Of Which: SME	2	0	1	0	0	0	2	0	1	0	0	0	1	0	0
	Retail - Other Retail - Of Which: non-SME	1	0	1	0	0	0	1	0	1	0	0	0	1	0	0
Facility	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Collective Investments Undertakings (CIU)	0	0	0	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	0	0	0	
IRB Total																

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
 (2) Incl. MGA and PSEs from Q1 2025

2025 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

Banco de Sabadell, S.A.

As of 31/12/2024

(mln EUR)		Direct exposures												Off balance sheet		Risk weighted exposure amount	
Residual Maturity	Country / Region	On balance sheet				Derivatives				Off balance sheet exposures							
		Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Nominal	Provisions						
		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				
[0 - 3M]	Other Central and eastern Europe countries non EEA	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y+ more]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M]	Middle East	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[10Y+ more]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M]	Latin America and the Caribbean	57	57	0	0	57	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		93	93	0	0	93	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		448	448	0	0	448	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		260	260	0	0	260	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		16	16	0	0	16	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]	336	336	0	0	336	0	0	36	181	0	0	0	0	0	0	0	
[10Y+ more]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total		1,012	1,012	0	0	908	0	104	0	0	0	0	0	0	0	0	
[0 - 3M]	Africa	8	8	0	0	8	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	0	0
[1Y - 2Y]		1	1	0	0	1	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[10Y+ more]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total		9	9	0	0	1	0	8	0	0	0	0	0	0	0	0	
[0 - 3M]	Others ⁽¹⁾	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[10Y+ more]	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	

Notes and definitions

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

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

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

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

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

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

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

Regions:

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

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

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

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

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

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

(7) The values for the "Other" bucket is calculated subtracting from the reported Total the breakdown of the listed countries. As a result of precision and rounding in the calculation we accept an approximation in the order of 0.4.

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

2025 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

Banco de Sabadell, S.A.

As of 30/06/2025

(mln EUR)		Direct exposures												Off balance sheet		Risk weighted exposure amount	
Residual Maturity	Country / Region	On balance sheet				Derivatives with positive fair value				Derivatives with negative fair value				Off-balance sheet exposures			
		Non-derivative financial assets by accounting portfolio												Nominal	Provisions		
		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						
[0 - 3M]	Other Central and eastern Europe countries non EEA	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M]	Middle East	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M]	Latin America and the Caribbean	52	52	0	0	52	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		126	126	0	0	123	3	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		277	277	0	0	277	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		192	192	0	0	192	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		202	202	0	0	102	100	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[10Y - more]	25	25	0	0	25	0	0	0	0	0	0	0	0	0	0	0	
Total		972	972	0	0	846	126	0	0	0	0	0	0	0	0	0	16
[0 - 3M]	Africa	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		1	1	0	0	1	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total		1	1	0	0	1	0	0	0	0	0	0	0	0	0	0	1
[0 - 3M]	Others ⁽¹⁾	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[10Y - more]	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	0

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.
- 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".
- The exposures reported cover only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other counterpart with full or partial government guarantees.
- The banks disclose the exposures in the "Financial assets held for trading" portfolio after offsetting the cash short positions having the same maturities.
- The exposures reported include the positions towards counterpart (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 counterpart (other than sovereign) with full or partial government guarantees by central, regional and local governments.
- Residual countries not reported separately in the Transparency exercise.

Regions:

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

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

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

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

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

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 €04.

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

2025 EU-wide Transparency Exercise
Performing and non-performing exposures
Banco di Sabadell, S.A.

	As of 30/09/2024														As of 30/09/2024																								
	Gross carrying amount/ Nominal amount				Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions ⁽¹⁾										Collateral and financial guarantees received on non-performing exposures				Gross carrying amount/ Nominal amount				Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions ⁽¹⁾										Collateral and financial guarantees received on non-performing exposures						
	Of which performing	Of which Stage 1 ⁽²⁾	Of which performing but past due 90 days and <180 days	Of which non-performing ⁽³⁾	On performing exposures ⁽⁴⁾					On non-performing exposures ⁽⁴⁾					Of which performing	Of which performing but past due 90 days and <180 days	Of which non-performing ⁽³⁾	On performing exposures ⁽⁴⁾					On non-performing exposures ⁽⁴⁾					Of which performing	Of which performing but past due 90 days and <180 days	Of which non-performing ⁽³⁾									
					Of which Stage 2	Of which defaulted	Of which stage 3 ⁽⁵⁾	Of which Stage 2	Of which Stage 2	Of which Stage 2	Of which Stage 3 ⁽⁵⁾	Of which Stage 2	Of which defaulted	Of which stage 3 ⁽⁵⁾				Of which Stage 2	Of which defaulted	Of which stage 3 ⁽⁵⁾	Of which Stage 2	Of which defaulted	Of which stage 3 ⁽⁵⁾																
EUR																																							
Cash balances at central banks and other demand deposits	26,302	26,302	0	0	2	0	0	2	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Debt securities (including at amortised cost and fair value)	26,424	26,424	0	0	2	0	0	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
General governments	26,514	26,514	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Other institutions	2,008	2,008	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	205	205	0	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Non-financial corporations	322	322	0	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Loans and advances (including at amortised cost and fair value)	170,810	165,397	11,096	288	5,431	281	1,264	5,451	762	441	2,217	21	2,281	1,822	179,551	168,574	9,771	361	4,988	394	4,852	4,511	620	346	2,189	20	2,167	1,264	2,861	1,026	0	0	0	0	0	0			
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
General governments	9,152	9,154	1	2	1	1	1	0	0	0	0	0	0	0	9,152	9,155	10	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Credit institutions	11,009	11,009	2	1	0	0	0	0	0	0	0	0	0	0	12,775	12,775	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Other financial corporations	1,552	1,524	30	0	21	0	21	31	2	0	19	0	19	2	1,611	1,622	25	0	19	0	19	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Non-financial corporations	57,211	54,246	4,522	52	2,851	135	2,021	2,816	387	200	1,271	11	1,244	1,126	58,348	55,816	4,467	68	2,568	142	2,547	2,428	313	154	1,227	15	1,212	1,026	0	0	0	0	0	0	0	0			
of which: small and medium sized enterprises	23,883	21,594	2,826	44	2,290	81	2,264	2,264	198	114	906	0	888	1,111	25,762	23,876	2,631	62	1,800	91	1,822	1,817	178	102	946	17	931	801	808	0	0	0	0	0	0	0			
of which: Loans collateralised by commercial immovable property	7,624	7,189	1,694	4	431	22	421	400	78	41	170	2	168	217	7,512	7,184	1,172	2	441	14	441	432	47	21	262	1	261	115	0	0	0	0	0	0	0	0			
Households	56,791	55,345	4,212	232	2,440	155	2,211	2,214	369	214	1,021	11	1,012	1,183	62,587	60,195	5,279	274	2,401	182	2,290	2,185	310	188	952	11	941	1,226	0	0	0	0	0	0	0	0			
of which: Loans collateralised by residential immovable property	39,016	37,525	5,547	100	1,512	307	1,484	1,509	143	109	401	0	394	1,109	79,773	78,205	4,491	214	1,508	102	1,510	1,391	130	99	430	0	427	1,071	0	0	0	0	0	0	0	0			
of which: Credit for consumption	4,114	4,146	330	30	380	21	384	381	13	20	200	0	202	25	6,246	5,848	381	40	201	24	201	201	14	238	0	232	25	0	0	0	0	0	0	0	0	0	0		
DEBT INSTRUMENTS other than HTF	238,549	238,119	11,096	288	5,437	281	1,264	5,454	762	441	2,217	21	2,281	1,822	228,799	228,799	9,771	361	4,988	394	4,852	4,511	620	346	2,189	20	2,167	1,264	2,861	1,026	0	0	0	0	0	0			
OFF-BALANCE SHEET EXPOSURE	27,681	27,241	5,118	889	827	889	281	84	14	77	4	72	0	66,076	65,461	1,114	889	881	271	264	90	14	82	4	71	0	71	0	0	0	0	0	0	0	0				

⁽¹⁾ For the definition of off-balance sheet exposures refer to Article 12(1) of Regulation (EU) No 173/2013 (SME)

⁽²⁾ Institutions report the cumulative amount of expected credit losses since initial recognition for financial instruments subject to measurement and provisions at off-balance sheet amounts.

⁽³⁾ Institutions report the cumulative amount of expected credit losses since initial recognition for financial instruments subject to measurement. The accumulated credit losses at the start due to credit risk for financial instruments measured at the value through profit or loss other than HTF and provisions for off-balance sheet amounts.

⁽⁴⁾ For the on-balance sheet items, accumulated impairment and accumulated negative changes in fair value due to credit risk are disclosed with positive sign if they are decreasing over. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the IFRS 9 provisions (paragraphs 18.02 / 18.03), which follow a sign convention based on credit loss estimation, as explained in Annex 1 of the IFRS 9 (paragraphs 12 and 13) (paragraphs 12.01-12.02). It is to be noted that, however, for the off-balance sheet instruments, the same sign (Accumulated impairment, accumulated changes in fair value due to credit risk and provisions) is disclosed consistently with the IFRS 9 sign convention. This is because, based on this sign convention, the provision on off-balance sheet commitments are generally reported with positive sign.

⁽⁵⁾ From June 2023, the gross carrying amount of assets and accumulated exposures that are purchased or engaged in credit mitigation or risk mitigation are not included in the impairment stage, as it was the case in previous periods.

2025 EU-wide Transparency Exercise

Forborne exposures

Banco de Sabadell, S.A.

	As of 30/09/2024						As of 31/12/2024					
	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures (2)		Collateral and financial guarantees received on exposures with forbearance measures		Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures (2)		Collateral and financial guarantees received on exposures with forbearance measures	
		Of which non-performing exposures with forbearance measures		Of which on non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which on non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures
(mln EUR)												
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	0	0	0	0	0	0
Central banks	0	0	0	0	0		0	0	0	0	0	
General governments	0	0	0	0	0		0	0	0	0	0	
Credit institutions	0	0	0	0	0		0	0	0	0	0	
Other financial corporations	0	0	0	0	0		0	0	0	0	0	
Non-financial corporations	0	0	0	0	0		0	0	0	0	0	
Loans and advances (including at amortised cost and fair value)	4,181	2,384	930	865	2,701	1,327	3,931	2,260	851	798	2,601	1,263
Central banks	0	0	0	0	0	0	0	0	0	0	0	0
General governments	13	1	0	0	5	0	5	0	0	0	0	0
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	17	16	15	15	2	1	14	13	12	12	2	1
Non-financial corporations	2,707	1,389	565	521	1,717	739	2,582	1,324	538	501	1,678	685
of which: small and medium-sized enterprises	1,657	949	384	358	1,151		1,626	916	371	348	1,111	
Households	1,444	978	351	329	977	587	1,329	923	302	285	921	576
DEBT INSTRUMENTS other than HFT	4,181	2,384	930	865	2,701		3,931	2,260	851	798	2,601	
Loan commitments given	161	73	6	5	0	0	181	69	8	6	0	0
QUALITY OF FORBEARANCE												
Loans and advances that have been forborne more than twice (3)	0						0					
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria (3)	0						0					

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

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

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

2025 EU-wide Transparency Exercise

Forborne exposures

Banco de Sabadell, S.A.

	As of 31/03/2025						As of 30/06/2025					
	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures (2)		Collateral and financial guarantees received on exposures with forbearance measures		Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures (2)		Collateral and financial guarantees received on exposures with forbearance measures	
		Of which non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures
(min EUR)												
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	0	0	0	0	0	0
Central banks	0	0	0	0	0		0	0	0	0	0	
General governments	0	0	0	0	0		0	0	0	0	0	
Credit institutions	0	0	0	0	0		0	0	0	0	0	
Other financial corporations	0	0	0	0	0		0	0	0	0	0	
Non-financial corporations	0	0	0	0	0		0	0	0	0	0	
Loans and advances (including at amortised cost and fair value)	3,745	2,089	790	736	2,509	1,183	3,498	1,944	758	708	2,328	1,095
Central banks	0	0	0	0	0	0	0	0	0	0	0	0
General governments	5	1	0	0	0	0	5	0	0	0	0	0
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	14	13	12	12	2	1	19	17	12	12	2	1
Non-financial corporations	2,445	1,176	475	438	1,632	635	2,274	1,086	477	442	1,491	562
of which: small and medium-sized enterprises	1,539	812	333	310	1,045		1,459	769	346	321	946	
Households	1,282	900	303	286	876	547	1,201	840	269	253	835	532
DEBT INSTRUMENTS other than HFT	3,745	2,089	790	736	2,509		3,498	1,944	758	708	2,328	
Loan commitments given	152	57	2	1	0	0	158	52	5	3	0	0
QUALITY OF FORBEARANCE												
Loans and advances that have been forborne more than twice (1)	0						0					
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria (1)	0						0					

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

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

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

2025 EU-wide Transparency Exercise
Breakdown of loans and advances to non-financial corporations other than held for trading
 Banco de Sabadell, S.A.

(mln EUR)	As of 30/09/2024						As of 31/12/2024						As of 31/03/2025						As of 30/06/2025					
	Gross carrying amount		Of which: non-performin	Of which loans and advances subject to impairment	Accumulated impairment ⁽¹⁾	Accumulated negative changes in fair value due to credit risk on non-performing exposures ⁽²⁾	Gross carrying amount		Of which: non-performin	Of which loans and advances subject to impairment	Accumulated impairment ⁽¹⁾	Accumulated negative changes in fair value due to credit risk on non-performing exposures ⁽²⁾	Gross carrying amount		Of which: non-performin	Of which loans and advances subject to impairment	Accumulated impairment ⁽¹⁾	Accumulated negative changes in fair value due to credit risk on non-performing exposures ⁽²⁾	Gross carrying amount		Of which: non-performin	Of which loans and advances subject to impairment	Accumulated impairment ⁽¹⁾	Accumulated negative changes in fair value due to credit risk on non-performing exposures ⁽²⁾
		of which: defaulted						of which: defaulted						of which: defaulted						of which: defaulted				
A Agriculture, forestry and fishing	1,077	81	80	1,077	46	0	1,067	75	75	1,067	43	0	1,055	72	71	1,055	41	0	1,099	82	82	1,099	48	0
B Mining and quarrying	605	10	10	605	9	0	547	9	9	547	8	0	590	13	13	590	9	0	333	10	10	333	8	0
C Manufacturing	9,212	431	421	9,212	240	0	9,367	440	439	9,367	234	0	9,281	373	370	9,281	198	0	9,593	351	341	9,593	209	0
D Electricity, gas, steam and air conditioning supply	4,675	79	79	4,675	58	0	4,821	97	96	4,821	65	0	4,984	64	64	4,984	50	0	4,863	57	57	4,863	52	0
E Water supply	390	6	6	390	3	0	329	6	6	329	4	0	340	6	6	340	4	0	466	3	3	466	3	0
F Construction	3,887	267	265	3,887	172	0	4,163	274	272	4,163	165	0	3,912	233	231	3,912	144	0	3,782	206	204	3,782	141	0
G Wholesale and retail trade	8,443	554	547	8,443	298	0	8,532	534	528	8,532	293	0	8,463	505	499	8,463	272	0	8,481	472	462	8,481	302	0
H Transport and storage	3,659	95	95	3,659	67	0	3,906	99	98	3,906	54	0	3,928	94	93	3,928	53	0	3,788	86	86	3,788	55	0
I Accommodation and food service activities	4,202	324	322	4,202	119	0	4,141	306	304	4,141	114	0	4,183	267	264	4,183	104	0	4,159	214	213	4,159	109	0
J Information and communication	2,292	51	51	2,292	34	0	2,454	71	71	2,454	39	0	2,656	62	61	2,656	36	0	2,682	69	68	2,682	38	0
K Financial and insurance activities	5,600	445	445	5,600	159	0	5,487	74	74	5,487	53	0	5,556	79	79	5,556	52	0	5,787	71	70	5,787	49	0
L Real estate activities	6,214	248	244	6,214	115	0	6,261	247	241	6,261	116	0	6,389	229	228	6,389	108	0	6,613	197	184	6,613	108	0
M Professional, scientific and technical activities	2,254	155	153	2,254	85	0	2,183	146	145	2,183	84	0	2,154	139	137	2,154	80	0	2,324	154	151	2,324	92	0
N Administrative and support service activities	1,878	69	69	1,878	47	0	2,046	66	66	2,046	39	0	2,155	62	62	2,155	35	0	2,291	57	57	2,291	37	0
O Public administration and defence, compulsory social security	484	3	3	484	0	0	592	3	3	592	0	0	591	3	3	591	0	0	592	3	3	592	0	0
P Education	309	20	20	309	11	0	281	19	19	281	10	0	279	18	18	279	9	0	281	16	16	281	9	0
Q Human health services and social work activities	1,177	35	35	1,177	19	0	1,280	36	36	1,280	19	0	1,323	37	37	1,323	17	0	1,276	34	34	1,276	19	0
R Arts, entertainment and recreation	420	42	41	420	21	0	436	30	30	436	17	0	442	29	29	442	16	0	413	27	26	413	17	0
S Other services	439	37	36	439	161	0	489	35	35	489	183	0	431	36	31	431	214	0	438	78	77	438	85	0
Loans and advances	57,217	2,951	2,921	57,217	1,662	0	58,384	2,588	2,547	58,384	1,540	0	58,711	2,320	2,297	58,711	1,444	0	59,260	2,185	2,142	59,260	1,382	0

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

The 'NACE codes' disclosed in this template F 06.01 are the codes included in Regulation (EC) No 1893/2006 of the European Parliament and of the Council (NACE rev. 2). The latter has been reviewed by the Commission Delegated Regulation (EU) 2023/137 of 10 October 2022 (NACE rev. 2.1) which shall apply to the data transmissions to the Commission (Eurostat) relating to each reference period from 1 January 2025. Until the Commission Implementing Regulation (EU) 2021/451 is amended to include the new codes (NACE rev. 2.1), institutions are asked to keep reporting the outdated codes (NACE rev. 2). (ref: EBA's Q&A 2024_7158)