



2016 EU-wide Stress Test

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

2016 EU-wide Stress Test: Summary

Banco de Sabadell S.A.

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

¹ Conversions not considered for CET1 computation

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

**2016 EU-wide Stress Test:
Credit risk IRB**

Banco de Sabadell S.A.

		31/12/2015														
		Exposure values				Risk exposure amounts				Stock of provisions				Coverage Ratio - Default Stock ¹		
		A-IRB		F-IRB		A-IRB		F-IRB		A-IRB		F-IRB				
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted			
(mn EUR, %)																
Central banks and central governments		0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
Institutions		0	0	2,664	0	0	0	1,886	0	0	0	0	0	0	0	-
Corporates		27,986	9,591	3,411	476	16,702	1,933	3,275	0	281	4,627	72	279	48.8%		
Corporates - Of Which: Specialised Lending		0	0	3,411	476	0	0	3,275	0	0	0	72	279	59.9%		
Corporates - Of Which: SME		13,388	8,105	0	0	6,667	1,594	0	0	145	3,928	0	0	48.5%		
Retail		65,460	3,967	0	0	12,480	1,419	0	0	224	1,295	0	0	32.7%		
Retail - Secured on real estate property		48,653	3,025	0	0	6,307	950	0	0	158	894	0	0	28.2%		
Retail - Secured on real estate property - Of Which: SME		3,927	1,874	0	0	829	524	0	0	49	618	0	0	33.0%		
Retail - Secured on real estate property - Of Which: non-SME		44,726	1,151	0	0	5,478	425	0	0	109	276	0	0	20.5%		
Retail - Qualifying Revolving		5,834	50	0	0	1,649	175	0	0	23	20	0	0	39.1%		
Retail - Other Retail		10,872	893	0	0	4,524	294	0	0	43	422	0	0	47.3%		
Retail - Other Retail - Of Which: SME		6,525	710	0	0	1,751	151	0	0	20	346	0	0	48.8%		
Retail - Other Retail - Of Which: non-SME		4,347	182	0	0	2,772	143	0	0	23	76	0	0	41.8%		
Equity		1,201	0	0	0	2,789	0	0	0	0	0	0	0	-		
Securitisation		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	-		
IRB TOTAL		94,647	13,558	6,076	474	31,971	3,352	4,361	0	506	5,922	74	279	44.2%		

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

		31/12/2015													
		Exposure values				Risk exposure amounts				Stock of provisions				Coverage Ratio - Default Stock ¹	
		A-IRB		F-IRB		A-IRB		F-IRB		A-IRB		F-IRB			
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted		
(mn EUR, %)															
Central banks and central governments		0	0	0	0	0	0	0	0	0	0	0	0	0	-
Institutions		0	0	1,190	0	0	0	437	0	0	0	0	0	0	-
Corporates		23,916	9,415	2,512	451	13,856	1,876	2,559	0	257	4,573	67	259	49.0%	
Corporates - Of Which: Specialised Lending		0	0	2,512	451	0	0	2,559	0	0	0	67	259	58.9%	
Corporates - Of Which: SME		11,979	7,954	0	0	5,466	1,541	0	0	135	3,894	0	0	49.0%	
Corporates - Of Which: non-SME		28,619	3,870	0	0	8,852	993	0	0	184	1,240	0	0	33.8%	
Retail		3,900	1,871	0	0	3,091	804	0	0	135	831	0	0	29.6%	
Retail - Secured on real estate property		3,900	1,871	0	0	825	523	0	0	49	617	0	0	33.0%	
Retail - Secured on real estate property - Of Which: SME		14,961	940	0	0	2,266	281	0	0	87	214	0	0	22.8%	
Retail - Secured on real estate property - Of Which: non-SME		1,194	0	0	0	89	0	0	0	0	0	0	0	39.3%	
Retail - Qualifying Revolving		858	0	0	0	2,652	189	0	0	39	409	0	0	47.7%	
Retail - Other Retail		6,476	708	0	0	1,737	150	0	0	19	345	0	0	48.8%	
Retail - Other Retail - Of Which: SME		2,648	150	0	0	914	38	0	0	9	64	0	0	42.8%	
Retail - Other Retail - Of Which: non-SME		1,201	0	0	0	2,789	0	0	0	0	0	0	0	-	
Equity		0	0	0	0	0	0	0	0	0	0	0	0	-	
Securitisation		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	-	
IRB TOTAL		53,735	13,085	3,702	451	22,477	2,869	2,996	0	421	5,813	67	259	44.9%	

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

		31/12/2015													
		Exposure values				Risk exposure amounts				Stock of provisions				Coverage Ratio - Default Stock ¹	
		A-IRB		F-IRB		A-IRB		F-IRB		A-IRB		F-IRB			
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted		
(mn EUR, %)															
Central banks and central governments		0	0	0	0	0	0	0	0	0	0	0	0	0	-
Institutions		0	0	557	0	0	0	229	0	0	0	0	0	0	-
Corporates		301	24	8	0	226	9	5	0	5	15	0	0	62.0%	
Corporates - Of Which: Specialised Lending		83	24	0	0	0	0	5	0	0	0	0	0	-	
Corporates - Of Which: SME		35,961	26	0	0	6,404	415	0	0	58	47	0	0	18.0%	
Retail		29,422	179	0	0	3,009	135	0	0	21	16	0	0	8.8%	
Retail - Secured on real estate property		11	0	0	0	1	0	0	0	1	0	0	0	14.9%	
Retail - Secured on real estate property - Of Which: SME		29,441	179	0	0	3,008	135	0	0	21	16	0	0	8.8%	
Retail - Secured on real estate property - Of Which: non-SME		4,815	30	0	0	1,559	175	0	0	23	20	0	0	39.1%	
Retail - Qualifying Revolving		1,095	32	0	0	1,856	105	0	0	14	12	0	0	36.7%	
Retail - Other Retail		3	0	0	0	1	0	0	0	0	0	0	0	86.3%	
Retail - Other Retail - Of Which: SME		1,692	32	0	0	1,855	105	0	0	14	12	0	0	36.5%	
Retail - Other Retail - Of Which: non-SME		0	0	0	0	0	0	0	0	0	0	0	0	-	
Equity		0	0	0	0	0	0	0	0	0	0	0	0	-	
Securitisation		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	-	
IRB TOTAL		36,262	285	555	0	6,650	425	234	0	63	62	0	0	21.8%	

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

		31/12/2015													
		Exposure values				Risk exposure amounts				Stock of provisions				Coverage Ratio - Default Stock ¹	
		A-IRB		F-IRB		A-IRB		F-IRB		A-IRB		F-IRB			
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted		
(mn EUR, %)															
Central banks and central governments		0	0	0	0	0	0	0	0	0	0	0	0	0	-
Institutions		0	0	72	0	0	0	14	0	0	0	0	0	0	-
Corporates		1,189	0	580	0	975	0	463	0	10	4	0	0	62.7%	
Corporates - Of Which: Specialised Lending		0	0	580	0	0	0	463	0	0	0	0	0	-	
Corporates - Of Which: SME		238	0	0	0	364	0	0	0	1	0	0	0	-	
Corporates - Of Which: non-SME		37	0	0	0	8	0	0	0	8	0	0	0	-	
Retail		33	1	0	0	7	0	0	0	0	0	0	0	62.7%	
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		33	1	0	0	0	0	0	0	0	0	0	0	62.7%	
Retail - Secured on real estate property - Of Which: non-SME		1	0	0	0	0	0	0	0	0	0	0	0	-	
Retail - Qualifying Revolving		1	0	0	0	1	0	0	0	0	0	0	0	100.0%	
Retail - Other Retail		4	0	0	0	0	0	0	0	0	0	0	0	100.0%	
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	0	0	0	0	0	0	0	0	0	0	-	
Equity		0	0	0	0	0	0	0	0	0	0	0	0	-	
Securitisation		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	-	
IRB TOTAL		1,226	1	653	0	983	0	477	0	10	4	0	0	62.7%	

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

**2016 EU-wide Stress Test:
Credit risk IRB**
Banco de Sabadell S.A.

	31/12/2015													Coverage Ratio - Default Stock ¹
	Exposure values				Risk exposure amounts				Stock of provisions					
	A-IRB		F-IRB		A-IRB		F-IRB		A-IRB		F-IRB			
	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted		
(min EUR, %)														
Central banks and central governments	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	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Retail - Secured on real estate property	0	0	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	0	0
Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Retail - Other Retail - Of Which: non-SME	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
Securitisation	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
IRB TOTAL	0	0	0	0	0	0	0	0	0	0	0	0	0	0

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

	31/12/2015													Coverage Ratio - Default Stock ¹
	Exposure values				Risk exposure amounts				Stock of provisions					
	A-IRB		F-IRB		A-IRB		F-IRB		A-IRB		F-IRB			
	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted		
(min EUR, %)														
Central banks and central governments	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	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Retail - Secured on real estate property	0	0	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	0	0
Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Retail - Other Retail - Of Which: non-SME	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
Securitisation	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
IRB TOTAL	0	0	0	0	0	0	0	0	0	0	0	0	0	0

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

	31/12/2015													Coverage Ratio - Default Stock ¹
	Exposure values				Risk exposure amounts				Stock of provisions					
	A-IRB		F-IRB		A-IRB		F-IRB		A-IRB		F-IRB			
	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted		
(min EUR, %)														
Central banks and central governments	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	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Retail - Secured on real estate property	0	0	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	0	0
Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Retail - Other Retail - Of Which: non-SME	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
Securitisation	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
IRB TOTAL	0	0	0	0	0	0	0	0	0	0	0	0	0	0

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

	31/12/2015													Coverage Ratio - Default Stock ¹
	Exposure values				Risk exposure amounts				Stock of provisions					
	A-IRB		F-IRB		A-IRB		F-IRB		A-IRB		F-IRB			
	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted		
(min EUR, %)														
Central banks and central governments	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	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Retail - Secured on real estate property	0	0	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	0	0
Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Retail - Other Retail - Of Which: non-SME	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
Securitisation	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
IRB TOTAL	0	0	0	0	0	0	0	0	0	0	0	0	0	0

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

**2016 EU-wide Stress Test:
Credit risk IRB**

Banco de Sabadell S.A.

		31/12/2015												Coverage Ratio - Default Stock ¹		
		Exposure values				Risk exposure amounts				Stock of provisions						
		A-IRB		F-IRB		A-IRB		F-IRB		A-IRB		F-IRB				
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted			
(mn EUR, %)																
Central banks and central governments		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		0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
Corporates - Of Which: Specialised Lending		0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
Corporates - Of Which: SME		0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
Retail		0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
Retail - Secured on real estate property		0	0	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	0	0	-
Retail - Secured on real estate property - Of Which: non-SME		0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
Retail - Qualifying Revolving		0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
Retail - Other Retail		0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
Retail - Other Retail - Of Which: SME		0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
Retail - Other Retail - Of Which: non-SME		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	-
Securitisation		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	-
IRB TOTAL		0	0	0	0	0	0	0	0	0	0	0	0	0	0	-

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

		31/12/2015												Coverage Ratio - Default Stock ¹		
		Exposure values				Risk exposure amounts				Stock of provisions						
		A-IRB		F-IRB		A-IRB		F-IRB		A-IRB		F-IRB				
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted			
(mn EUR, %)																
Central banks and central governments		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		0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
Corporates - Of Which: Specialised Lending		0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
Corporates - Of Which: SME		0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
Retail		0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
Retail - Secured on real estate property		0	0	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	0	0	-
Retail - Secured on real estate property - Of Which: non-SME		0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
Retail - Qualifying Revolving		0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
Retail - Other Retail		0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
Retail - Other Retail - Of Which: SME		0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
Retail - Other Retail - Of Which: non-SME		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	-
Securitisation		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	-
IRB TOTAL		0	0	0	0	0	0	0	0	0	0	0	0	0	0	-

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

		31/12/2015												Coverage Ratio - Default Stock ¹		
		Exposure values				Risk exposure amounts				Stock of provisions						
		A-IRB		F-IRB		A-IRB		F-IRB		A-IRB		F-IRB				
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted			
(mn EUR, %)																
Central banks and central governments		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		0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
Corporates - Of Which: Specialised Lending		0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
Corporates - Of Which: SME		0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
Retail		0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
Retail - Secured on real estate property		0	0	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	0	0	-
Retail - Secured on real estate property - Of Which: non-SME		0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
Retail - Qualifying Revolving		0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
Retail - Other Retail		0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
Retail - Other Retail - Of Which: SME		0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
Retail - Other Retail - Of Which: non-SME		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	-
Securitisation		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	-
IRB TOTAL		0	0	0	0	0	0	0	0	0	0	0	0	0	0	-

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

**2016 EU-wide Stress Test:
Credit risk IRB**
Banco de Sabadell S.A.

	Baseline Scenario								
	31/12/2016			31/12/2017			31/12/2018		
	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
(m€ EUR, %)									
Central banks and central governments	0.0%	0	-	0.0%	0	-	0.0%	0	-
Institutions	0.0%	3	45.0%	0.0%	3	45.0%	0.0%	4	45.0%
Corporates	0.6%	5,450	47.8%	0.5%	5,783	46.1%	1.4%	5,783	46.1%
Corporates - Of Which: Specialised Lending	1.0%	385	58.1%	1.0%	415	56.0%	1.0%	445	55.4%
Corporates - Of Which: SME	0.6%	4,148	47.8%	0.5%	4,216	46.6%	1.5%	4,281	45.0%
Retail	0.3%	1,832	33.0%	0.3%	2,048	31.8%	0.3%	2,270	31.0%
Retail - Secured on real estate property	0.1%	1,691	26.3%	0.1%	1,118	23.7%	0.1%	1,147	21.8%
Retail - Secured on real estate property - Of Which: SME	0.2%	676	31.1%	0.2%	685	29.7%	0.2%	693	28.5%
Retail - Secured on real estate property - Of Which: non-SME	0.0%	415	19.9%	0.0%	434	17.0%	0.0%	454	15.1%
Retail - Qualifying Revolving	1.0%	105	53.8%	1.1%	171	56.8%	1.2%	241	58.4%
Retail - Other Retail	1.1%	636	50.8%	1.1%	758	50.2%	1.2%	882	50.1%
Retail - Other Retail - Of Which: SME	0.8%	469	52.4%	0.7%	508	51.0%	0.7%	558	50.0%
Retail - Other Retail - Of Which: non-SME	1.7%	177	46.7%	1.7%	250	48.8%	1.8%	324	50.3%
Equity	0.8%	4	90.0%	0.8%	4	90.0%	0.8%	4	90.0%
Securitisation	-	-	-	-	-	-	-	-	-
Other non-credit obligation assets	-	-	-	-	-	-	-	-	-
IRB TOTAL	0.4%	7,290	43.1%	0.4%	7,680	41.8%	0.4%	8,070	40.7%

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

	Adverse Scenario								
	31/12/2016			31/12/2017			31/12/2018		
	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
(m€ EUR, %)									
Central banks and central governments	0.0%	0	-	0.0%	0	-	0.0%	0	-
Institutions	0.1%	3	45.0%	0.1%	4	45.0%	0.1%	5	45.0%
Corporates	0.6%	5,450	47.8%	0.5%	5,783	46.1%	1.4%	5,783	46.1%
Corporates - Of Which: Specialised Lending	1.0%	385	58.1%	1.0%	415	56.0%	1.0%	445	55.4%
Corporates - Of Which: SME	0.6%	4,148	47.8%	0.5%	4,216	46.6%	1.5%	4,281	45.0%
Retail	0.3%	1,832	33.0%	0.3%	2,048	31.8%	0.3%	2,270	31.0%
Retail - Secured on real estate property	0.3%	1,290	29.6%	0.3%	1,428	27.6%	0.4%	1,627	25.2%
Retail - Secured on real estate property - Of Which: SME	0.2%	714	31.6%	0.2%	754	30.4%	0.2%	780	29.5%
Retail - Secured on real estate property - Of Which: non-SME	0.2%	575	27.1%	0.2%	674	24.8%	0.4%	847	22.0%
Retail - Qualifying Revolving	1.6%	141	60.0%	1.9%	251	62.9%	1.8%	353	63.9%
Retail - Other Retail	2.0%	762	55.2%	2.1%	989	55.6%	1.9%	1,186	55.7%
Retail - Other Retail - Of Which: SME	1.5%	535	56.5%	1.4%	635	55.7%	1.3%	722	55.0%
Retail - Other Retail - Of Which: non-SME	2.8%	228	52.1%	3.0%	354	55.4%	2.8%	464	56.9%
Equity	0.8%	4	90.0%	0.8%	4	90.0%	0.8%	4	90.0%
Securitisation	-	-	-	-	-	-	-	-	-
Other non-credit obligation assets	-	-	-	-	-	-	-	-	-
IRB TOTAL	0.9%	7,932	44.6%	0.9%	8,856	43.8%	1.0%	9,813	42.4%

	Baseline Scenario								
	31/12/2016			31/12/2017			31/12/2018		
	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
(m€ EUR, %)									
Central banks and central governments	0.0%	0	-	0.0%	0	-	0.0%	1	45.0%
Institutions	0.0%	0	45.0%	0.0%	0	45.0%	0.0%	1	45.0%
Corporates	0.6%	5,324	48.1%	0.5%	5,468	47.2%	0.5%	5,605	46.5%
Corporates - Of Which: Specialised Lending	1.2%	383	59.0%	1.2%	389	57.3%	1.1%	413	56.3%
Corporates - Of Which: SME	0.5%	4,922	47.9%	0.5%	4,148	47.0%	1.4%	4,202	46.2%
Retail	0.1%	1,592	28.3%	0.1%	1,788	32.8%	0.1%	1,853	36.8%
Retail - Secured on real estate property	0.1%	1,028	28.3%	0.1%	1,048	26.4%	0.1%	1,068	25.0%
Retail - Secured on real estate property - Of Which: SME	0.2%	675	31.1%	0.2%	684	29.7%	0.2%	692	28.5%
Retail - Secured on real estate property - Of Which: non-SME	0.1%	352	23.3%	0.1%	364	21.1%	0.1%	370	19.6%
Retail - Qualifying Revolving	0.5%	6	38.2%	0.5%	11	38.0%	0.5%	16	38.1%
Retail - Other Retail	0.8%	559	49.4%	0.8%	632	47.6%	0.8%	704	46.4%
Retail - Other Retail - Of Which: SME	0.8%	457	52.4%	0.7%	506	51.0%	0.7%	556	50.0%
Retail - Other Retail - Of Which: non-SME	1.1%	102	39.0%	0.9%	126	37.3%	0.9%	148	36.4%
Equity	0.8%	4	90.0%	0.8%	4	90.0%	0.8%	4	90.0%
Securitisation	-	-	-	-	-	-	-	-	-
Other non-credit obligation assets	-	-	-	-	-	-	-	-	-
IRB TOTAL	0.5%	6,921	43.9%	0.4%	7,168	42.7%	0.4%	7,407	41.7%

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

	Adverse Scenario								
	31/12/2016			31/12/2017			31/12/2018		
	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
(m€ EUR, %)									
Central banks and central governments	0.0%	0	-	0.0%	0	-	0.0%	0	-
Institutions	0.1%	0	45.0%	0.1%	1	45.0%	0.1%	1	45.0%
Corporates	0.6%	5,324	48.1%	0.5%	5,468	47.2%	0.5%	5,605	46.5%
Corporates - Of Which: Specialised Lending	1.2%	383	59.0%	1.2%	389	57.3%	1.1%	413	56.3%
Corporates - Of Which: SME	0.5%	4,922	47.9%	0.5%	4,148	47.0%	1.4%	4,202	46.2%
Retail	0.1%	1,592	28.3%	0.1%	1,788	32.8%	0.1%	1,853	36.8%
Retail - Secured on real estate property	0.1%	1,028	28.3%	0.1%	1,048	26.4%	0.1%	1,068	25.0%
Retail - Secured on real estate property - Of Which: SME	0.2%	675	31.1%	0.2%	684	29.7%	0.2%	692	28.5%
Retail - Secured on real estate property - Of Which: non-SME	0.1%	352	23.3%	0.1%	364	21.1%	0.1%	370	19.6%
Retail - Qualifying Revolving	0.5%	6	38.2%	0.5%	11	38.0%	0.5%	16	38.1%
Retail - Other Retail	0.8%	559	49.4%	0.8%	632	47.6%	0.8%	704	46.4%
Retail - Other Retail - Of Which: SME	0.8%	457	52.4%	0.7%	506	51.0%	0.7%	556	50.0%
Retail - Other Retail - Of Which: non-SME	1.1%	102	39.0%	0.9%	126	37.3%	0.9%	148	36.4%
Equity	0.8%	4	90.0%	0.8%	4	90.0%	0.8%	4	90.0%
Securitisation	-	-	-	-	-	-	-	-	-
Other non-credit obligation assets	-	-	-	-	-	-	-	-	-
IRB TOTAL	1.2%	7,455	45.2%	1.1%	8,080	44.3%	1.2%	8,715	43.9%

	Baseline Scenario								
	31/12/2016			31/12/2017			31/12/2018		
	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
(m€ EUR, %)									
Central banks and central governments	0.0%	0	-	0.0%	0	-	0.0%	0	-
Institutions	0.0%	0	45.0%	0.0%	0	45.0%	0.0%	0	45.0%
Corporates	0.6%	5,324	48.1%	0.5%	5,468	47.2%	0.5%	5,605	46.5%
Corporates - Of Which: Specialised Lending	1.2%	383	59.0%	1.2%	389	57.3%	1.1%	413	56.3%
Corporates - Of Which: SME	0.6%	4,941	47.9%	0.5%	4,079	46.9%	1.4%	4,192	46.0%
Retail	0.3%	2,24	38.9%	0.3%	340	30.9%	0.3%	464	32.1%
Retail - Secured on real estate property	0.0%	51	8.5%	0.0%	57	6.7%	0.0%	64	5.9%
Retail - Secured on real estate property - Of Which: SME	0.3%	0	11.7%	0.5%	0	11.2%	0.5%	0	11.5%
Retail - Secured on real estate property - Of Which: non-SME	0.0%	51	8.5%	0.0%	57	6.7%	0.0%	63	5.9%
Retail - Qualifying Revolving	1.2%	99	55.6%	1.3%	160	59.2%	1.4%	225	61.0%
Retail - Other Retail	2.7%	74	66.9%	3.0%	123	72.2%	3.3%	175	74.7%
Retail - Other Retail - Of Which: SME	0.5%	0	75.7%	0.5%	0	69.7%	0.5%	0	65.9%
Retail - Other Retail - Of Which: non-SME	2.7%	74	66.9%	3.0%	123	72.2%	3.3%	175	74.7%
Equity	-	-	-	-	-	-	-	-	-
Securitisation	-	-	-	-	-	-	-	-	-
Other non-credit obligation assets	-	-	-	-	-	-	-	-	-
IRB TOTAL	0.3%	248	30.5%	0.3%	367	32.9%	0.4%	494	32.9%

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

	Adverse Scenario								
	31/12/2016			31/12/2017			31/12/2018		
	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
(m€ EUR, %)									
Central banks and central governments	0.0%	0	-	0.0%	0	-	0.0%	0	-
Institutions	0.0%	0	45.0%	0.0%	0	45.0%	0.0%	0	45.0%
Corporates	0.6%	5,324	48.1%	0.5%	5,468	47.2%	0.5%	5,605	46.5%
Corporates - Of Which: Specialised Lending	1.2%	383	59.0%	1.2%	389	57.3%	1.1%	413	56.3%
Corporates - Of Which: SME	1.0%	0	45.0%	1.0%	0	45.0%	1.0%	0	45.0%
Retail	0.3%	2,24	38.9%	0.3%	340	30.9%	0.3%	464	32.1%
Retail - Secured on real estate property	0.1%	89	16.0%	0.1%	125	15.3%	0.3%	220	14.4%
Retail - Secured on real estate property - Of Which: SME	0.1%	89	16.0%	0.1%	125	15.3%	0.3%	220	14.4%
Retail - Secured on real estate property - Of Which: non-SME	0.1%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%
Retail - Qualifying Revolving	1.8%	132	61.4%	2.2%	234	64.7%	2.1%	330	65.9%
Retail - Other Retail	4.1%	96	72.5%	5.0%	178	77.8%	4.9%	253	80.0%
Retail - Other Retail - Of Which: SME	0.9%	0	73.6%	0.8%	0	67.6%	0.6%	0	64.2%
Retail - Other Retail - Of Which: non-SME	4.1%	96	72.5%	5.0%	178	77.8%	4.9%	253	80.0%
Equity	-	-	-	-	-	-	-	-	-
Securitisation	-	-	-	-	-	-	-	-	-
Other non-credit obligation assets	-	-	-	-	-	-	-	-	-
IRB TOTAL	0.5%	345	37.6%	0.6%	571	40.4%	0.8%	839	35.4%

	Baseline Scenario								
	31/12/2016			31/12/2017			31/12/2018		

2016 EU-wide Stress Test: Credit risk STA

Banco de Sabadell S.A.

		31/12/2015							
		Exposure values		Risk exposure amounts		Stock of provisions		Coverage Ratio - Default Stock ³	
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted		
Banco de Sabadell S.A.	Central governments or central banks	25,513	0	1,005	0	0	0	0.0%	
	Regional governments or local authorities	4,382	11	1	16	0	0	0.0%	
	Public sector entities	3,104	22	241	15	0	6	20.7%	
	Multilateral Development Banks	0	0	0	0	0	0	0.0%	
	International Organisations	0	0	0	0	0	0	0.0%	
	Institutions	1,733	0	585	0	1	3	68.3%	
	Corporates	5,072	218	3,807	268	159	114	33.5%	
	of which: SME	2,581	24	2,079	9	25	40	59.2%	
	Retail	3,389	195	2,187	210	29	101	37.5%	
	of which: SME	1,029	21	537	21	9	18	46.0%	
	Secured by mortgages on immovable property	32,478	2,786	11,528	2,356	433	865	23.7%	
	of which: SME	748	31	240	27	5	97	75.9%	
	Items associated with particularly high risk	0	0	0	0	0	0	0.0%	
	Covered bonds	106	0	21	0	0	0	0.0%	
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.0%	
	Collective investments undertakings (CIU)	130	0	120	0	0	0	59.2%	
	Equity	0	0	0	0	0	0	0.0%	
	Securitisation								
	Other exposures	25,657	11	16,860	16	5,740	18	62.2%	
	Standardised Total	101,565	3,243	36,354	2,881	6,362	1,108	25.3%	

³ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		Baseline Scenario								
		31/12/2016			31/12/2017			31/12/2018		
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ³	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ³	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ³
	0.1%	5	40.2%	0.1%	9	40.2%	0.1%	14	40.2%	
	0.1%	11	64.6%	0.1%	13	62.7%	0.1%	15	61.8%	
	0.2%	10	27.7%	0.2%	12	30.2%	0.2%	15	32.0%	
	-	0	-	-	0	-	-	0	-	
	0.1%	0	40.0%	0.1%	0	40.0%	0.1%	0	40.0%	
	0.1%	0	48.5%	0.1%	4	47.0%	0.1%	5	46.4%	
	1.0%	335	40.0%	1.0%	387	41.5%	0.9%	437	42.4%	
	0.7%	79	53.3%	0.6%	95	50.2%	0.6%	110	48.6%	
	1.3%	214	48.5%	1.1%	252	46.7%	1.0%	286	45.7%	
	1.0%	42	49.2%	0.9%	51	47.2%	0.9%	61	46.0%	
	0.1%	1,513	25.8%	0.1%	1,551	23.9%	0.1%	1,591	22.5%	
	0.2%	103	65.7%	0.2%	104	58.8%	0.2%	105	53.6%	
	-	0	-	-	0	-	-	0	-	
	-	0	-	-	0	-	-	0	-	
	-	0	-	-	0	-	-	0	-	
	1.6%	2	47.4%	1.6%	4	47.2%	1.6%	6	47.2%	
	-	0	-	-	0	-	-	0	-	
	-	0	-	-	0	-	-	0	-	
	0.1%	82	56.6%	0.0%	88	54.7%	0.1%	93	50.8%	
	0.2%	2,175	29.2%	0.2%	2,321	28.0%	0.2%	2,462	27.2%	

		31/12/2015							
		Exposure values		Risk exposure amounts		Stock of provisions		Coverage Ratio - Default Stock ³	
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted		
Spain	Central governments or central banks	9,553	0	0	0	0	0	0.0%	
	Regional governments or local authorities	4,375	11	0	16	0	0	0.0%	
	Public sector entities	2,129	22	241	15	0	6	20.7%	
	Multilateral Development Banks	0	0	0	0	0	0	0.0%	
	International Organisations	0	0	0	0	0	0	0.0%	
	Institutions	569	0	249	0	0	0	138.8%	
	Corporates	2,382	208	1,604	266	134	108	34.3%	
	of which: SME	571	15	415	8	34	5	69.3%	
	Retail	2,466	149	1,620	159	24	97	39.5%	
	of which: SME	449	11	241	9	6	16	60.2%	
	Secured by mortgages on immovable property	22,007	2,277	7,714	1,857	216	732	24.3%	
	of which: SME	494	11	143	7	3	8	41.5%	
	Items associated with particularly high risk	0	0	0	0	0	0	0.0%	
	Covered bonds	106	0	21	0	0	0	0.0%	
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.0%	
	Collective investments undertakings (CIU)	130	0	119	0	0	0	59.2%	
	Equity	0	0	0	0	0	0	0.0%	
	Securitisation								
	Other exposures	23,472	11	15,165	15	5,732	5	32.6%	
	Standardised Total	67,189	2,678	26,793	2,328	6,106	947	26.3%	

³ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		Baseline Scenario								
		31/12/2016			31/12/2017			31/12/2018		
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ³	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ³	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ³
	0.1%	4	40.0%	0.1%	3	40.0%	0.1%	12	40.0%	
	0.1%	11	64.6%	0.1%	13	62.7%	0.1%	15	61.8%	
	0.2%	10	27.7%	0.2%	12	30.2%	0.2%	15	32.0%	
	-	0	-	-	0	-	-	0	-	
	0.1%	1	45.1%	0.1%	1	45.0%	0.1%	1	45.0%	
	1.4%	291	39.8%	1.4%	328	41.1%	1.4%	363	42.0%	
	1.1%	5	60.4%	1.1%	52	55.4%	1.1%	58	52.3%	
	1.3%	180	46.9%	1.1%	206	44.9%	1.0%	228	43.8%	
	1.3%	28	53.1%	1.1%	33	49.5%	1.2%	38	47.7%	
	0.2%	1,119	26.4%	0.1%	1,148	24.6%	0.1%	1,178	23.3%	
	0.2%	12	23.9%	0.2%	12	18.3%	0.2%	13	15.5%	
	-	0	-	-	0	-	-	0	-	
	-	0	-	-	0	-	-	0	-	
	-	0	-	-	0	-	-	0	-	
	1.6%	2	47.4%	1.6%	4	47.2%	1.6%	6	47.2%	
	-	0	-	-	0	-	-	0	-	
	-	0	-	-	0	-	-	0	-	
	0.1%	64	61.8%	0.0%	65	56.5%	0.0%	68	53.1%	
	0.3%	1,682	29.7%	0.2%	1,787	28.5%	0.2%	1,889	27.7%	

		31/12/2015							
		Exposure values		Risk exposure amounts		Stock of provisions		Coverage Ratio - Default Stock ³	
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted		
United Kingdom	Central governments or central banks	5,393	0	412	0	0	0	0.0%	
	Regional governments or local authorities	0	0	0	0	0	0	0.0%	
	Public sector entities	0	0	0	0	0	0	0.0%	
	Multilateral Development Banks	0	0	0	0	0	0	0.0%	
	International Organisations	0	0	0	0	0	0	0.0%	
	Institutions	703	0	159	0	0	0	0.0%	
	Corporates	45	0	45	0	0	0	25.0%	
	of which: SME	30	0	30	0	0	0	0.0%	
	Retail	525	36	355	38	1	13	11.3%	
	of which: SME	316	7	189	9	1	1	7.9%	
	Secured by mortgages on immovable property	7,609	416	2,659	412	49	19	4.4%	
	of which: SME	27	0	7	0	0	0	0.0%	
	Items associated with particularly high risk	0	0	0	0	0	0	0.0%	
	Covered bonds	0	0	0	0	0	0	0.0%	
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.0%	
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0.0%	
	Equity	0	0	0	0	0	0	0.0%	
	Securitisation								
	Other exposures	890	0	474	0	0	0	0.0%	
	Standardised Total	15,165	452	4,103	450	51	20	4.5%	

³ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		Baseline Scenario								
		31/12/2016			31/12/2017			31/12/2018		
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ³	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ³	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ³
	0.0%	0	40.0%	0.0%	1	40.0%	0.0%	1	40.0%	
	-	0	-	-	0	-	-	0	-	
	-	0	-	-	0	-	-	0	-	
	-	0	-	-	0	-	-	0	-	
	0.2%	1	45.0%	0.2%	2	45.7%	0.1%	3	45.5%	
	0.7%	0	44.2%	0.7%	1	45.7%	0.7%	1	46.2%	
	0.8%	0	44.4%	0.7%	1	46.3%	0.8%	1	47.0%	
	1.2%	13	52.6%	1.2%	19	54.9%	1.3%	26	56.3%	
	0.6%	6	37.4%	0.6%	8	37.7%	0.6%	10	37.8%	
	0.1%	111	11.6%	0.1%	120	11.0%	0.1%	128	10.6%	
	0.0%	0	2.1%	0.0%	0	1.9%	0.0%	0	1.9%	
	-	0	-	-	0	-	-	0	-	
	-	0	-	-	0	-	-	0	-	
	-	0	-	-	0	-	-	0	-	
	-	0	-	-	0	-	-	0	-	
	0.3%	2	34.6%	0.3%	4	36.8%	0.5%	7	35.1%	
	0.1%	127	13.6%	0.1%	146	13.8%	0.2%	166	13.5%	

2016 EU-wide Stress Test: Credit risk STA

Banco de Sabadell S.A.

		31/12/2015						
		Exposure values		Risk exposure amounts		Stock of provisions		Coverage Ratio - Default Stock ¹
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	
United States	Central governments or central banks	2,871	0	0	0	0	0	0.0%
	Regional governments or local authorities	7	0	0	0	0	0	0.0%
	Public sector entities	976	0	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0.0%
	Institutions	50	0	15	0	0	0	0.0%
	Corporates	1,662	1	1,634	2	23	1	27.1%
	of which: SME	1,345	1	1,338	1	18	1	40.7%
	Retail	158	2	86	3	2	1	33.2%
	of which: SME	117	1	60	1	1	1	40.9%
	Secured by mortgages on immovable property	2,283	22	951	22	158	15	39.4%
	of which: SME	172	8	71	8	2	5	38.7%
	Items associated with particularly high risk	0	0	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0.0%
	Equity	0	0	0	0	0	0	0.0%
	Securitisation	0	0	0	0	0	0	0.0%
Other exposures	98	0	23	0	0	0	0.0%	
Standardised Total	8,105	26	2,709	26	183	16	38.4%	

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

		Baseline Scenario								
		31/12/2016			31/12/2017			31/12/2018		
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
United States	Central governments or central banks	0.0%	0	44.6%	0.0%	0	44.6%	0.0%	1	44.6%
	Regional governments or local authorities	-	0	-	-	0	-	0	0	-
	Public sector entities	0.0%	0	40.0%	0.0%	0	40.0%	0.0%	0	40.0%
	Multilateral Development Banks	-	0	-	-	0	-	-	0	-
	International Organisations	-	0	-	-	0	-	-	0	-
	Institutions	0.0%	0	45.0%	0.0%	0	45.0%	0.0%	0	45.0%
	Corporates	0.2%	27	52.0%	0.2%	31	49.7%	0.2%	35	48.8%
	of which: SME	0.2%	22	51.9%	0.2%	24	49.7%	0.2%	27	49.0%
	Retail	0.6%	6	64.6%	0.6%	7	60.2%	0.6%	8	57.8%
	of which: SME	0.6%	4	65.7%	0.6%	5	61.0%	0.6%	5	58.4%
	Secured by mortgages on immovable property	0.0%	173	32.5%	0.0%	173	27.9%	0.0%	173	24.4%
	of which: SME	0.0%	7	33.7%	0.0%	8	30.0%	0.0%	8	27.1%
	Items associated with particularly high risk	-	0	-	-	0	-	-	0	-
	Covered bonds	-	0	-	-	0	-	-	0	-
	Claims on institutions and corporates with a ST credit assessment	-	0	-	-	0	-	-	0	-
	Collective investments undertakings (CIU)	-	0	-	-	0	-	-	0	-
	Equity	-	0	-	-	0	-	-	0	-
	Securitisation	-	0	-	-	0	-	-	0	-
Other exposures	0.0%	0	54.6%	0.0%	0	54.4%	0.0%	0	54.5%	
Standardised Total	0.1%	206	38.9%	0.1%	211	36.2%	0.1%	217	34.6%	

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

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

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

		Baseline Scenario								
		31/12/2016			31/12/2017			31/12/2018		
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
United States	Central governments or central banks	-	0	-	-	0	-	0	-	-
	Regional governments or local authorities	-	0	-	-	0	-	0	-	-
	Public sector entities	-	0	-	-	0	-	0	-	-
	Multilateral Development Banks	-	0	-	-	0	-	0	-	-
	International Organisations	-	0	-	-	0	-	0	-	-
	Institutions	-	0	-	-	0	-	0	-	-
	Corporates	-	0	-	-	0	-	0	-	-
	of which: SME	-	0	-	-	0	-	0	-	-
	Retail	-	0	-	-	0	-	0	-	-
	of which: SME	-	0	-	-	0	-	0	-	-
	Secured by mortgages on immovable property	-	0	-	-	0	-	0	-	-
	of which: SME	-	0	-	-	0	-	0	-	-
	Items associated with particularly high risk	-	0	-	-	0	-	0	-	-
	Covered bonds	-	0	-	-	0	-	0	-	-
	Claims on institutions and corporates with a ST credit assessment	-	0	-	-	0	-	0	-	-
	Collective investments undertakings (CIU)	-	0	-	-	0	-	0	-	-
	Equity	-	0	-	-	0	-	0	-	-
	Securitisation	-	0	-	-	0	-	0	-	-
Other exposures	-	0	-	-	0	-	0	-	-	
Standardised Total	-	0	-	-	0	-	0	-	0	

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

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

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

		Baseline Scenario								
		31/12/2016			31/12/2017			31/12/2018		
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
United States	Central governments or central banks	-	0	-	-	0	-	0	-	-
	Regional governments or local authorities	-	0	-	-	0	-	0	-	-
	Public sector entities	-	0	-	-	0	-	0	-	-
	Multilateral Development Banks	-	0	-	-	0	-	0	-	-
	International Organisations	-	0	-	-	0	-	0	-	-
	Institutions	-	0	-	-	0	-	0	-	-
	Corporates	-	0	-	-	0	-	0	-	-
	of which: SME	-	0	-	-	0	-	0	-	-
	Retail	-	0	-	-	0	-	0	-	-
	of which: SME	-	0	-	-	0	-	0	-	-
	Secured by mortgages on immovable property	-	0	-	-	0	-	0	-	-
	of which: SME	-	0	-	-	0	-	0	-	-
	Items associated with particularly high risk	-	0	-	-	0	-	0	-	-
	Covered bonds	-	0	-	-	0	-	0	-	-
	Claims on institutions and corporates with a ST credit assessment	-	0	-	-	0	-	0	-	-
	Collective investments undertakings (CIU)	-	0	-	-	0	-	0	-	-
	Equity	-	0	-	-	0	-	0	-	-
	Securitisation	-	0	-	-	0	-	0	-	-
Other exposures	-	0	-	-	0	-	0	-	-	
Standardised Total	-	0	-	-	0	-	0	-	0	

2016 EU-wide Stress Test: Credit risk STA

Banco de Sabadell S.A.

		Adverse Scenario								
		31/12/2016			31/12/2017			31/12/2018		
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
Banco de Sabadell S.A.	Central governments or central banks	0.2%	15	40.2%	0.2%	30	40.2%	0.2%	45	40.2%
	Regional governments or local authorities	0.4%	21	68.1%	0.4%	33	67.1%	0.3%	43	66.1%
	Public sector entities	0.6%	16	37.6%	0.5%	24	41.0%	0.5%	31	42.6%
	Multilateral Development Banks	-	0	-	-	0	-	-	0	-
	International Organisations	0.3%	0	40.0%	0.3%	0	40.0%	0.3%	0	40.0%
	Institutions	0.2%	3	47.4%	0.2%	6	46.3%	0.2%	8	45.9%
	Corporates	2.0%	405	46.7%	1.9%	508	48.5%	1.6%	590	49.2%
	of which: SME	1.4%	98	55.7%	1.3%	130	53.0%	1.0%	156	51.9%
	Retail	2.0%	254	53.2%	1.9%	318	51.9%	1.6%	370	51.0%
	of which: SME	1.8%	52	52.7%	1.8%	72	51.5%	1.5%	88	50.8%
	Secured by mortgages on immovable property	0.6%	1,938	33.9%	0.5%	2,124	32.7%	0.6%	2,304	31.2%
	of which: SME	0.8%	108	63.1%	0.7%	113	55.1%	0.5%	116	50.1%
	Items associated with particularly high risk	-	0	-	-	0	-	-	0	-
	Covered bonds	-	0	-	-	0	-	-	0	-
	Claims on institutions and corporates with a ST credit assessment	-	0	-	-	0	-	-	0	-
	Collective investments undertakings (CIU)	2.9%	4	54.5%	2.8%	7	54.3%	2.5%	10	53.7%
Equity	-	0	-	-	0	-	-	0	-	
Securitisation	-	-	-	-	-	-	-	-	-	
Other exposures	0.1%	87	56.8%	0.1%	98	55.9%	0.1%	108	55.9%	
Standardised Total	0.6%	2,744	37.2%	0.6%	3,148	36.7%	0.5%	3,509	35.8%	

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

		Adverse Scenario								
		31/12/2016			31/12/2017			31/12/2018		
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
Spain	Central governments or central banks	0.3%	15	40.0%	0.3%	27	40.0%	0.3%	41	40.0%
	Regional governments or local authorities	0.4%	21	68.1%	0.4%	33	67.1%	0.3%	43	66.1%
	Public sector entities	0.6%	16	37.6%	0.6%	24	41.0%	0.5%	31	42.6%
	Multilateral Development Banks	-	0	-	-	0	-	-	0	-
	International Organisations	-	0	-	-	0	-	-	0	-
	Institutions	0.2%	1	45.0%	0.2%	2	45.0%	0.1%	3	45.0%
	Corporates	3.0%	348	46.3%	2.9%	425	48.3%	2.5%	486	49.1%
	of which: SME	2.8%	55	59.2%	2.6%	70	55.1%	2.1%	80	53.0%
	Retail	2.1%	213	52.0%	1.9%	258	50.4%	1.5%	294	49.4%
	of which: SME	2.5%	34	56.5%	2.4%	45	54.1%	2.1%	54	52.8%
	Secured by mortgages on immovable property	0.7%	1,440	33.8%	0.6%	1,571	32.5%	0.7%	1,711	30.9%
	of which: SME	1.0%	16	27.0%	0.9%	20	23.0%	0.7%	23	20.9%
	Items associated with particularly high risk	-	0	-	-	0	-	-	0	-
	Covered bonds	-	0	-	-	0	-	-	0	-
	Claims on institutions and corporates with a ST credit assessment	-	0	-	-	0	-	-	0	-
	Collective investments undertakings (CIU)	2.9%	4	54.5%	2.8%	7	54.3%	2.5%	10	53.8%
Equity	-	0	-	-	0	-	-	0	-	
Securitisation	-	-	-	-	-	-	-	-	-	
Other exposures	0.1%	69	63.7%	0.1%	74	59.4%	0.1%	78	56.8%	
Standardised Total	0.7%	2,126	37.1%	0.7%	2,421	36.6%	0.6%	2,696	35.5%	

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

		Adverse Scenario								
		31/12/2016			31/12/2017			31/12/2018		
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
United Kingdom	Central governments or central banks	0.0%	0	40.0%	0.0%	1	40.0%	0.0%	1	40.0%
	Regional governments or local authorities	-	0	-	-	0	-	-	0	-
	Public sector entities	-	0	-	-	0	-	-	0	-
	Multilateral Development Banks	-	0	-	-	0	-	-	0	-
	International Organisations	-	0	-	-	0	-	-	0	-
	Institutions	0.2%	1	45.0%	0.2%	2	45.6%	0.2%	3	45.9%
	Corporates	1.3%	1	47.0%	1.3%	1	48.5%	1.2%	2	48.9%
	of which: SME	1.5%	1	48.0%	1.5%	1	50.0%	1.3%	1	50.5%
	Retail	1.7%	17	58.6%	2.2%	28	60.2%	2.1%	39	61.1%
	of which: SME	0.9%	8	42.9%	1.3%	12	43.3%	1.2%	16	43.5%
	Secured by mortgages on immovable property	0.4%	204	26.6%	0.5%	255	27.9%	0.4%	288	27.3%
	of which: SME	0.1%	0	7.0%	0.1%	0	6.2%	0.1%	0	5.6%
	Items associated with particularly high risk	-	0	-	-	0	-	-	0	-
	Covered bonds	-	0	-	-	0	-	-	0	-
	Claims on institutions and corporates with a ST credit assessment	-	0	-	-	0	-	-	0	-
	Collective investments undertakings (CIU)	-	0	-	-	0	-	-	0	-
Equity	-	0	-	-	0	-	-	0	-	
Securitisation	-	-	-	-	-	-	-	-	-	
Other exposures	0.5%	3	40.7%	0.6%	8	47.0%	0.6%	11	43.7%	
Standardised Total	0.4%	226	28.3%	0.4%	295	30.1%	0.4%	345	30.1%	

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

2016 EU-wide Stress Test: Credit risk STA

Banco de Sabadell S.A.

		Adverse Scenario								
		31/12/2016			31/12/2017			31/12/2018		
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
United States	Central governments or central banks	0.1%	1	44.8%	0.1%	1	44.8%	0.1%	2	44.8%
	Regional governments or local authorities	-	0	-	-	0	-	-	0	-
	Public sector entities	0.0%	0	40.0%	0.0%	0	40.0%	0.0%	0	40.0%
	Multilateral Development Banks	-	0	-	-	0	-	-	0	-
	International Organisations	-	0	-	-	0	-	-	0	-
	Institutions	0.0%	0	45.0%	0.0%	0	45.0%	0.0%	0	45.0%
	Corporates	0.4%	31	51.8%	0.5%	39	50.7%	0.4%	45	50.4%
	of which: SME	0.3%	24	52.3%	0.4%	29	51.4%	0.3%	33	51.2%
	Retail	1.0%	6	64.5%	1.0%	8	60.7%	0.8%	9	59.1%
	of which: SME	1.0%	4	65.1%	1.1%	6	61.2%	0.8%	7	59.7%
	Secured by mortgages on immovable property	0.0%	173	30.3%	0.0%	173	24.4%	0.0%	173	21.4%
	of which: SME	0.1%	7	31.6%	0.1%	8	26.5%	0.0%	8	23.9%
	Items associated with particularly high risk	-	0	-	-	0	-	-	0	-
	Covered bonds	-	0	-	-	0	-	-	0	-
	Claims on institutions and corporates with a ST credit assessment	-	0	-	-	0	-	-	0	-
	Collective investments undertakings (CIU)	-	0	-	-	0	-	-	0	-
Equity	-	0	-	-	0	-	-	0	-	
Securitisation	-	0	-	-	0	-	-	0	-	
Other exposures	0.0%	0	61.6%	0.0%	0	61.6%	0.0%	0	61.2%	
Standardised Total	0.2%	211	38.6%	0.2%	221	36.2%	0.2%	229	35.4%	

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

		Adverse Scenario								
		31/12/2016			31/12/2017			31/12/2018		
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
	Central governments or central banks	-	0	-	-	0	-	-	0	-
	Regional governments or local authorities	-	0	-	-	0	-	-	0	-
	Public sector entities	-	0	-	-	0	-	-	0	-
	Multilateral Development Banks	-	0	-	-	0	-	-	0	-
	International Organisations	-	0	-	-	0	-	-	0	-
	Institutions	-	0	-	-	0	-	-	0	-
	Corporates	-	0	-	-	0	-	-	0	-
	of which: SME	-	0	-	-	0	-	-	0	-
	Retail	-	0	-	-	0	-	-	0	-
	of which: SME	-	0	-	-	0	-	-	0	-
	Secured by mortgages on immovable property	-	0	-	-	0	-	-	0	-
	of which: SME	-	0	-	-	0	-	-	0	-
	Items associated with particularly high risk	-	0	-	-	0	-	-	0	-
	Covered bonds	-	0	-	-	0	-	-	0	-
	Claims on institutions and corporates with a ST credit assessment	-	0	-	-	0	-	-	0	-
	Collective investments undertakings (CIU)	-	0	-	-	0	-	-	0	-
Equity	-	0	-	-	0	-	-	0	-	
Securitisation	-	0	-	-	0	-	-	0	-	
Other exposures	-	0	-	-	0	-	-	0	-	
Standardised Total	-	0	-	-	0	-	-	0	-	

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

		Adverse Scenario								
		31/12/2016			31/12/2017			31/12/2018		
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
	Central governments or central banks	-	0	-	-	0	-	-	0	-
	Regional governments or local authorities	-	0	-	-	0	-	-	0	-
	Public sector entities	-	0	-	-	0	-	-	0	-
	Multilateral Development Banks	-	0	-	-	0	-	-	0	-
	International Organisations	-	0	-	-	0	-	-	0	-
	Institutions	-	0	-	-	0	-	-	0	-
	Corporates	-	0	-	-	0	-	-	0	-
	of which: SME	-	0	-	-	0	-	-	0	-
	Retail	-	0	-	-	0	-	-	0	-
	of which: SME	-	0	-	-	0	-	-	0	-
	Secured by mortgages on immovable property	-	0	-	-	0	-	-	0	-
	of which: SME	-	0	-	-	0	-	-	0	-
	Items associated with particularly high risk	-	0	-	-	0	-	-	0	-
	Covered bonds	-	0	-	-	0	-	-	0	-
	Claims on institutions and corporates with a ST credit assessment	-	0	-	-	0	-	-	0	-
	Collective investments undertakings (CIU)	-	0	-	-	0	-	-	0	-
Equity	-	0	-	-	0	-	-	0	-	
Securitisation	-	0	-	-	0	-	-	0	-	
Other exposures	-	0	-	-	0	-	-	0	-	
Standardised Total	-	0	-	-	0	-	-	0	-	

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

2016 EU-wide Stress Test: Credit risk STA

Banco de Sabadell S.A.

		Adverse Scenario								
		31/12/2016			31/12/2017			31/12/2018		
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
	Central governments or central banks	-	0	-	-	0	-	-	0	-
	Regional governments or local authorities	-	0	-	-	0	-	-	0	-
	Public sector entities	-	0	-	-	0	-	-	0	-
	Multilateral Development Banks	-	0	-	-	0	-	-	0	-
	International Organisations	-	0	-	-	0	-	-	0	-
	Institutions	-	0	-	-	0	-	-	0	-
	Corporates	-	0	-	-	0	-	-	0	-
	of which: SME	-	0	-	-	0	-	-	0	-
	Retail	-	0	-	-	0	-	-	0	-
	of which: SME	-	0	-	-	0	-	-	0	-
	Secured by mortgages on immovable property	-	0	-	-	0	-	-	0	-
	of which: SME	-	0	-	-	0	-	-	0	-
	Items associated with particularly high risk	-	0	-	-	0	-	-	0	-
	Covered bonds	-	0	-	-	0	-	-	0	-
	Claims on institutions and corporates with a ST credit assessment	-	0	-	-	0	-	-	0	-
	Collective investments undertakings (CIU)	-	0	-	-	0	-	-	0	-
	Equity	-	0	-	-	0	-	-	0	-
	Securitisation	-	0	-	-	0	-	-	0	-
	Other exposures	-	0	-	-	0	-	-	0	-
	Standardised Total	-	0	-	-	0	-	-	0	-

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

		Adverse Scenario								
		31/12/2016			31/12/2017			31/12/2018		
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
	Central governments or central banks	-	0	-	-	0	-	-	0	-
	Regional governments or local authorities	-	0	-	-	0	-	-	0	-
	Public sector entities	-	0	-	-	0	-	-	0	-
	Multilateral Development Banks	-	0	-	-	0	-	-	0	-
	International Organisations	-	0	-	-	0	-	-	0	-
	Institutions	-	0	-	-	0	-	-	0	-
	Corporates	-	0	-	-	0	-	-	0	-
	of which: SME	-	0	-	-	0	-	-	0	-
	Retail	-	0	-	-	0	-	-	0	-
	of which: SME	-	0	-	-	0	-	-	0	-
	Secured by mortgages on immovable property	-	0	-	-	0	-	-	0	-
	of which: SME	-	0	-	-	0	-	-	0	-
	Items associated with particularly high risk	-	0	-	-	0	-	-	0	-
	Covered bonds	-	0	-	-	0	-	-	0	-
	Claims on institutions and corporates with a ST credit assessment	-	0	-	-	0	-	-	0	-
	Collective investments undertakings (CIU)	-	0	-	-	0	-	-	0	-
	Equity	-	0	-	-	0	-	-	0	-
	Securitisation	-	0	-	-	0	-	-	0	-
	Other exposures	-	0	-	-	0	-	-	0	-
	Standardised Total	-	0	-	-	0	-	-	0	-

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

		Adverse Scenario								
		31/12/2016			31/12/2017			31/12/2018		
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
	Central governments or central banks	-	0	-	-	0	-	-	0	-
	Regional governments or local authorities	-	0	-	-	0	-	-	0	-
	Public sector entities	-	0	-	-	0	-	-	0	-
	Multilateral Development Banks	-	0	-	-	0	-	-	0	-
	International Organisations	-	0	-	-	0	-	-	0	-
	Institutions	-	0	-	-	0	-	-	0	-
	Corporates	-	0	-	-	0	-	-	0	-
	of which: SME	-	0	-	-	0	-	-	0	-
	Retail	-	0	-	-	0	-	-	0	-
	of which: SME	-	0	-	-	0	-	-	0	-
	Secured by mortgages on immovable property	-	0	-	-	0	-	-	0	-
	of which: SME	-	0	-	-	0	-	-	0	-
	Items associated with particularly high risk	-	0	-	-	0	-	-	0	-
	Covered bonds	-	0	-	-	0	-	-	0	-
	Claims on institutions and corporates with a ST credit assessment	-	0	-	-	0	-	-	0	-
	Collective investments undertakings (CIU)	-	0	-	-	0	-	-	0	-
	Equity	-	0	-	-	0	-	-	0	-
	Securitisation	-	0	-	-	0	-	-	0	-
	Other exposures	-	0	-	-	0	-	-	0	-
	Standardised Total	-	0	-	-	0	-	-	0	-

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

2016 EU-wide Stress Test: Credit risk STA

Banco de Sabadell S.A.

		Adverse Scenario								
		31/12/2016			31/12/2017			31/12/2018		
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
	Central governments or central banks	-	0	-	-	0	-	-	0	-
	Regional governments or local authorities	-	0	-	-	0	-	-	0	-
	Public sector entities	-	0	-	-	0	-	-	0	-
	Multilateral Development Banks	-	0	-	-	0	-	-	0	-
	International Organisations	-	0	-	-	0	-	-	0	-
	Institutions	-	0	-	-	0	-	-	0	-
	Corporates	-	0	-	-	0	-	-	0	-
	of which: SME	-	0	-	-	0	-	-	0	-
	Retail	-	0	-	-	0	-	-	0	-
	of which: SME	-	0	-	-	0	-	-	0	-
	Secured by mortgages on immovable property	-	0	-	-	0	-	-	0	-
	of which: SME	-	0	-	-	0	-	-	0	-
	Items associated with particularly high risk	-	0	-	-	0	-	-	0	-
	Covered Bonds	-	0	-	-	0	-	-	0	-
	Claims on institutions and corporates with a ST credit assessment	-	0	-	-	0	-	-	0	-
	Collective investments undertakings (CIU)	-	0	-	-	0	-	-	0	-
	Equity	-	0	-	-	0	-	-	0	-
	Securitisation	-	0	-	-	0	-	-	0	-
	Other exposures	-	0	-	-	0	-	-	0	-
	Standardised Total	-	0	-	-	0	-	-	0	-

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

		Adverse Scenario								
		31/12/2016			31/12/2017			31/12/2018		
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
	Central governments or central banks	-	0	-	-	0	-	-	0	-
	Regional governments or local authorities	-	0	-	-	0	-	-	0	-
	Public sector entities	-	0	-	-	0	-	-	0	-
	Multilateral Development Banks	-	0	-	-	0	-	-	0	-
	International Organisations	-	0	-	-	0	-	-	0	-
	Institutions	-	0	-	-	0	-	-	0	-
	Corporates	-	0	-	-	0	-	-	0	-
	of which: SME	-	0	-	-	0	-	-	0	-
	Retail	-	0	-	-	0	-	-	0	-
	of which: SME	-	0	-	-	0	-	-	0	-
	Secured by mortgages on immovable property	-	0	-	-	0	-	-	0	-
	of which: SME	-	0	-	-	0	-	-	0	-
	Items associated with particularly high risk	-	0	-	-	0	-	-	0	-
	Covered bonds	-	0	-	-	0	-	-	0	-
	Claims on institutions and corporates with a ST credit assessment	-	0	-	-	0	-	-	0	-
	Collective investments undertakings (CIU)	-	0	-	-	0	-	-	0	-
	Equity	-	0	-	-	0	-	-	0	-
	Securitisation	-	0	-	-	0	-	-	0	-
	Other exposures	-	0	-	-	0	-	-	0	-
	Standardised Total	-	0	-	-	0	-	-	0	-

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

2016 EU-wide Stress Test: Securitisations

Banco de Sabadell S.A.

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

2016 EU-wide Stress Test: Sovereign

Banco de Sabadell S.A.

		31/12/2015															
		GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) (1)		NET DIRECT EXPOSURES (accounting value gross of provisions) (1)					DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES (1)				INDIRECT SOVEREIGN EXPOSURES (3) (on and off balance sheet)				
Residual Maturity	Country / Region								Derivatives with positive fair value		Derivatives with negative fair value		Derivatives with positive fair value		Derivatives with negative fair value		
				of which: AFS	of which: FVO (designated at fair value through profit&loss)	of which: HFT (2)	of which: HTM	of which: Loans and receivables	Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)	
[0 - 3M]	Africa	1	1	1	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]		1	1	1	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	
Tot	1	1	1	0	0	0	0	0	0	0	0	0	0	0	0	0	
[0 - 3M]	Others	16	16	14	0	0	0	2	0	0	0	0	0	0	0	0	0
[3M - 1Y]		14	14	6	0	0	0	8	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		3	3	0	0	0	0	3	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]		10	10	0	0	0	0	10	0	0	0	0	0	0	0	0	0
[10Y - more]	22	22	0	0	0	0	22	0	0	0	0	0	0	0	0	0	
Tot	65	65	20	0	0	0	46	0	0	0	0	0	0	0	0	0	
Total		25,449	25,297	17,525	0	580	0	7,192	0	0	0	0	0	0	0	0	

Notes, definitions and regions:

(1) 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. Exposures to central banks should not be included here.

(2) For positions in HFT this should include gross exposures (fama) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching

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

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

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

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

Latin America: Venezuela, Uruguay, Trinidad and Tobago, Suriname, St. Vincent and the Grenadines, St. Lucia, St. Kitts and Nevis, Peru, Paragauv, Panama, Nicaragua, Mexico, Jamaica, Honduras, Haiti, Guvana, Guatemala, Grenada, El Salvador, Ecuador, Dominican Republic, Dominica, Costa Rica, Colombia, Chile, Brazil, Bolivia and Belize.

Africa: South Africa, Tunisia, Morocco, Eavot and Aloeria.

2016 EU-wide Stress Test - Risk exposure amounts

Banco de Sabadell S.A.

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

2016 EU-wide Stress Test - P&L

Banco de Sabadell S.A.

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

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

		(min EUR, %)	Baseline Scenario				Adverse Scenario		
			31/12/2015	31/12/2016	31/12/2017	31/12/2018	31/12/2016	31/12/2017	31/12/2018
OWN FUNDS	A	OWN FUNDS	11,435	11,902	12,445	12,944	9,443	8,911	8,311
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	10,192	10,779	11,406	11,896	8,323	7,878	7,272
	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	8,377	8,377	8,377	8,377	8,377	8,377	8,377
	A.1.1.1	Of which: CET1 instruments subscribed by Government	0	0	0	0	0	0	0
	A.1.2	Retained earnings	3,640	4,086	4,655	5,175	3,139	3,153	3,122
	A.1.3	Accumulated other comprehensive income	456	456	456	456	-1,820	-1,820	-1,820
	A.1.3.1	Of which: arising from unrealised gains/losses from Sovereign exposure in AFS portfolio	207	207	207	207	-1,594	-1,594	-1,594
	A.1.3.2	Of which: arising from unrealised gains/losses from the rest of AFS portfolio	212	212	212	212	-262	-262	-262
	A.1.4	Other Reserves	130	130	130	130	130	130	130
	A.1.5	Funds for general banking risk	0	0	0	0	0	0	0
	A.1.6	Minority interest given recognition in CET1 capital	11	11	11	11	11	11	11
	A.1.7	Adjustments to CET1 due to prudential filters	-21	-21	-21	-21	-21	-21	-21
	A.1.8	(-) Intangible assets (including Goodwill)	-2,084	-2,084	-2,084	-2,084	-2,084	-2,084	-2,084
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs	-231	-231	-231	-231	-471	-489	-526
	A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses	-6	-6	-6	-6	-6	-6	-6
	A.1.11	(-) Defined benefit pension fund assets	0	0	0	0	0	0	0
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	0	0	0	0	0
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	-1,157	-742	-326	0	-742	-326	0
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	0	0	0	0	0	0	0
	A.1.14.1	Of which: from securitisation positions (-)	0	0	0	0	0	0	0
	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	0	0	0
	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	0	0	0	0	0	0
	A.1.17	(-) CET1 instruments of financial sector entities where the institution has a significant investment	0	0	0	0	0	0	0
	A.1.18	(-) Amount exceeding the 17.65% threshold	0	0	0	0	0	0	0
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	0	0	0	0	0	0	0
	A.1.20	CET1 capital elements or deductions - other	-50	-50	-50	-50	-50	-50	-50
	A.1.21	Transitional adjustments	1,127	853	496	139	1,859	1,002	139
	A.1.21.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	0	0	0	0	0
	A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	13	9	4	0	9	4	0
	A.1.21.3	Transitional adjustments to CET1 Capital from unrealised gains/losses from Sovereign exposure in AFS portfolio (+/-)	0	-83	-41	0	638	319	0
A.1.21.4	Transitional adjustments to CET1 Capital from unrealised gains/losses from the rest of AFS portfolio (+/-)	0	-85	-42	0	105	52	0	
A.1.21.5	Other transitional adjustments to CET1 Capital	1,114	1,012	575	139	1,107	627	139	
A.1.21.5.1	Of which: due to DTAs that rely on future profitability and do not arise from temporary differences	208	185	162	139	281	213	139	
A.1.21.5.2	Of which: due to DTAs that rely on future profitability and arise from temporary differences and CET1 instruments of financial sector entities where the institution has a significant investment	0	0	0	0	0	0	0	
A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	0	0	0	89	0	0	89	
A.2.1	Additional Tier 1 Capital instruments	80	80	80	80	80	80	80	
A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	0	0	0	0	0	
A.2.3	Other Additional Tier 1 Capital components and deductions	1,157	742	326	0	742	326	0	
A.2.4	Additional Tier 1 transitional adjustments	-1,237	-821	-406	10	-821	-406	10	
A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	10,192	10,779	11,406	11,985	8,323	7,878	7,362	
A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	1,243	1,123	1,039	959	1,120	1,033	949	
A.4.1	Tier 2 Capital instruments	928	841	752	663	841	752	663	
A.4.2	Other Tier 2 Capital components and deductions	272	277	282	286	274	276	277	
A.4.3	Tier 2 transitional adjustments	42	6	5	9	6	5	9	
TOTAL RISK EXPOSURE AMOUNT	B	TOTAL RISK EXPOSURE AMOUNT	87,185	89,266	90,549	91,764	87,921	88,394	88,753
	B.1	Of which: Transitional adjustments included	0	0	0	0	0	0	0
CAPITAL RATIOS (%) Transitional period	C.1	Common Equity Tier 1 Capital ratio	11.69%	12.08%	12.60%	12.96%	9.47%	8.91%	8.19%
	C.2	Tier 1 Capital ratio	11.69%	12.08%	12.60%	13.06%	9.47%	8.91%	8.29%
	C.3	Total Capital ratio	13.12%	13.33%	13.74%	14.11%	10.74%	10.08%	9.36%
CAPITAL RATIOS (%) Fully loaded	D.1	Common Equity Tier 1 Capital ratio (1)	11.72%	11.95%	12.41%	12.81%	8.20%	8.15%	8.04%
	D.2	Tier 1 Capital ratio (2)	11.82%	12.04%	12.50%	12.90%	8.29%	8.24%	8.13%
	D.3	Total Capital ratio (3)	13.19%	13.29%	13.64%	13.93%	9.55%	9.40%	9.19%
E	Total amount of instruments with mandatory conversion into ordinary shares upon a fixed date in the 2016-2018 period (cumulative conversions) (4)	78	78	78	78	78	78	78	
F	Total Additional Tier 1 and Tier 2 instruments eligible as regulatory capital under the CRR provisions that convert into Common Equity Tier 1 or are written down upon a trigger event (5)	0	0	0	0	0	0	0	
Memorandum items	F.1	Of which: eligible instruments whose trigger is above CET1 capital ratio in the adverse scenario (5)	0	0	0	0	0	0	0
	G.1	Total leverage ratio exposures (transitional)	212,268	212,268	212,268	212,268	212,268	212,268	212,268
	G.2	Total leverage ratio exposures (fully loaded)	212,406	212,406	212,406	212,406	212,406	212,406	212,406
	G.3	Leverage ratio (transitional)	4.80%	5.08%	5.37%	5.65%	3.92%	3.71%	3.47%
G.4	Leverage ratio (fully loaded)	4.85%	5.06%	5.33%	5.57%	3.43%	3.43%	3.40%	

(1) Fully loaded CET1 capital ratio estimation: $(A.1.A.1.13+A.1.21+MBN/A.2+A.1.13-A.2.2-A.2.4+MBN/A.4+A.2.2-A.4.3.0.10)/B-B.11$
(2) Fully loaded T1 capital ratio estimation: $(A.1.A.1.21+A.2.2-A.2.4+MBN/A.4+A.2.2-A.4.3.0.10)/B-B.11$
(3) Fully loaded Total capital ratio estimation: $(A.1.A.1.21+A.2.2-A.4.3.0.10)/B-B.11$. This ratio does not include grandfathered AT1 capital instruments meeting the conditions laid down in Article 63 of CRR and, hence, eligible as fully loaded T2 capital. Therefore, the ratio could be underestimated for banks with material instruments of such kind.
(4) Conversions not considered for CET1 computation
(5) Excluding instruments included in row E

2016 EU-wide Stress Test

Information on performing and non-performing exposures¹

Banco de Sabadell S.A.

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

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

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

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

2016 EU-wide Stress Test

Information on forbore exposures¹

Banco de Sabadell S.A.

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

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