

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



Key Metrics

(mln EUR, %)	As of 30/09/2018	As of 31/12/2018	As of 31/03/2019	As of 30/06/2019	COREP CODE	REGULATION
Available capital (amounts)						
Common Equity Tier 1 (CET1) capital - transitional period	9,563	9,629	9,656	9,794	C 01.00 (r020,c010)	Article 50 of CRR
Common Equity Tier 1 (CET1) capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	8,887	8,978	9,074	9,216	C 01.00 (r020,c010) - C 05.01 (r440,c010)	Article 50 of CRR
Tier 1 capital - transitional period	10,716	10,782	10,809	10,948	C 01.00 (r015,c010)	Article 25 of CRR
Tier 1 capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied - transitional definition	10,040	10,131	10,227	10,369	C 01.00 (r015,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020)	Article 25 of CRR
Total capital - transitional period	11,900	11,834	12,359	12,458	C 01.00 (r010,c010)	Articles 4(118) and 72 of CRR
Total capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	11,321	11,397	11,879	12,012	C 01.00 (r010,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020) - C 05.01 (r440,c030)	Articles 4(118) and 72 of CRR
Risk-weighted assets (amounts)						
Total risk-weighted assets	80,542	80,335	83,986	82,975	C 02.00 (r010,c010)	Articles 92(3), 95, 96 and 98 of CRR
Total risk-weighted assets as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	80,828	80,241	83,981	82,975	C 02.00 (r010,c010) - C 05.01 (r440,c040)	Articles 92(3), 95, 96 and 98 of CRR
Capital ratios						
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition	11.87%	11.99%	11.50%	11.80%	CA3 {1}	-
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	11.00%	11.19%	10.80%	11.11%	(C 01.00 (r020,c010) - C 05.01 (r440,c010))/ (C 02.00 (r010,c010) - C 05.01 (r440,c040))	-
Tier 1 (as a percentage of risk exposure amount) - transitional definition	13.30%	13.42%	12.87%	13.19%	CA3 {3}	-
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	12.42%	12.63%	12.18%	12.50%	(C 01.00 (r015,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020)) / (C 02.00 (r010,c010) - C 05.01 (r440,c040))	-
Total capital (as a percentage of risk exposure amount) - transitional definition	14.77%	14.73%	14.72%	15.01%	CA3 {5}	-
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	14.01%	14.20%	14.15%	14.48%	(C 01.00 (r010,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020) - C 05.01 (r440,c030) / (C 02.00 (r010,c010) - C 05.01 (r440,c040))	-
Leverage ratio						
Leverage ratio total exposure measure - using a transitional definition of Tier 1 capital	218,098	221,804	223,293	225,190	C 47.00 (r300,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
Leverage ratio - using a transitional definition of Tier 1 capital	4.91%	4.86%	4.84%	4.86%	C 47.00 (r340,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR



Leverage ratio

	(mln EUR, %)	As of 30/09/2018	As of 31/12/2018	As of 31/03/2019	As of 30/06/2019	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	10,716	10,782	10,809	10,948	C 47.00 (r320,c010)	
A.2	Tier 1 capital - fully phased-in definition	9,979	10,084	10,227	10,369	C 47.00 (r310,c010)	
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	218,098	221,804	223,293	225,190	C 47.00 (r300,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	218,037	221,757	223,293	225,190	C 47.00 (r290,c010)	CRR
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	4.9%	4.9%	4.8%	4.9%	C 47.00 (r340,c010)	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	4.6%	4.6%	4.6%	4.6%	C 47.00 (r330,c010)	

2019 EU-wide Transparency Exercise Capital

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			As of 30/09/2018	As of 31/12/2018	As of 31/03/2019	As of 30/06/2019	COREP CODE	REGULATION
	A	(min EUR, %) OWN FUNDS	11,900	11,834	12,359		C 01.00 (r010,c010)	Articles 4(118) and 72 of CRR
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional	9,563	9,629	9,656		C 01.00 (r020,c010)	Article 50 of CRR
	A.1.1	adjustments) Capital instruments eligible as CET1 Capital (including share premium and net own capital	8,403	8,443	8,443		C 01.00 (r030,c010)	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
	A.1.2	instruments) Retained earnings	14	161	0	198	C 01.00 (r130,c010)	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (l) of CRR
	A.1.3	Accumulated other comprehensive income	-477	-491	-339	-374	C 01.00 (r180,c010)	Articles 4(100), 26(1) point (d) and 36 (1) point (l) of CRR
	A.1.4	Other Reserves	3,839	3,833	4,001	4,032	C 01.00 (r200,c010)	Articles 4(117) and 26(1) point (e) of CRR
	A.1.5	Funds for general banking risk	0	0	0	0	C 01.00 (r210,c010)	Articles 4(112), 26(1) point (f) and 36 (1) point (l) of CRR
	A.1.6	Minority interest given recognition in CET1 capital	11	14	14	16	C 01.00 (r230,c010)	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	11	-25	-88	-114	C 01.00 (r250,c010)	Articles 32 to 35 of and 36 (1) point (I) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	-2,378	-2,461	-2,475	-2,502	C 01.00 (r300,c010) + C 01.00 (r340,c010)	Articles 4(113), 36(1) point (b) and 37 of CRR. Articles 4(115), 36(1) point (b) and 37 point (a) of CCR
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of	-320	-289	-292	-281	C 01.00 (r370,c010)	Articles 36(1) point (c) and 38 of CRR
	A.1.10	associated DTLs (-) IRB shortfall of credit risk adjustments to expected losses	0	0	0	0	C 01.00 (r380,c010)	Articles 36(1) point (d), 40 and 159 of CRR
		(-) Defined benefit pension fund assets	0	0	0		C 01.00 (r390,c010)	Articles 4(109), 36(1) point (e) and 41 of CRR
		(-) Reciprocal cross holdings in CET1 Capital	0	0	0		C 01.00 (r430,c010)	Articles 4(122), 36(1) point (g) and 44 of CRR
		(-) Excess deduction from AT1 items over AT1 Capital	0	0	0		C 01.00 (r440,c010)	Article 36(1) point (j) of CRR
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	-4	-4	-4	-4	C 01.00 (r450,c010) + C 01.00 (r460,c010) + C 01.00 (r470,c010) + C 01.00 (r471,c010)+ C 01.00 (r472,c010)	Articles 4(36), 36(1) point (k) (i) and 89 to 91 of CRR; Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR; Articles 36(1) point k) (iii) and 379(3) of CRR; Articles 36(1) point k) (iv) and 153(8) of CRR and Articles 36(1) point k) (v) and 155(4) of CRR.
	A.1.14.1	Of which: from securitisation positions (-)	0	0	0	0	C 01.00 (r460,c010)	Articles 36(1) point (k) (ii) 242(1) point (b) 244(1) point (b) and 258 of CPP
	A.1.14.1	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not	0	0	0			Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR Articles 4(27), 26(1) point (b), 43 to 46, 40 (2), and (2), and (3), and (70 of CRR)
		have a significant investment	0	0	0		C 01.00 (r480,c010)	Articles 4(27), 36(1) point (h); 43 to 46, 49 (2) and (3) and 79 of CRR
		(-) Deductible DTAs that rely on future profitability and arise from temporary differences(-) Holdings of CET1 capital instruments of financial sector entities where the institution has a	0	0	0		C 01.00 (r490,c010)	Articles 36(1) point (c) and 38; Articles 48(1) point (a) and 48(2) of CRR Articles 4(37), 36(1) point (i), 43, 45, 47, 49(1) point (b), 40(1) to (2) and 70 of CRR
	A.1.17	significant investment	0	0	0		C 01.00 (r500,c010)	Articles 4(27); 36(1) point (i); 43, 45; 47; 48(1) point (b); 49(1) to (3) and 79 of CRR
OWN FUNDS Transitional period		(-) Amount exceding the 17.65% threshold	0	0	0		C 01.00 (r510,c010)	Article 48 of CRR
	A.1.19		0	0	0		C 01.00 (r524,c010)	Article 3 CRR
		CET1 capital elements or deductions - other	-271	-248	-185		C 01.00 (r529,c010)	
		Transitional adjustments	737	697	582		CA1 {1.1.1.6 + 1.1.1.8 + 1.1.1.26}	-
	A.1.21.1		0	0	0		C 01.00 (r220,c010)	Articles 483(1) to (3), and 484 to 487 of CRR
	A.1.21.2		0	0	0		C 01.00 (r240,c010)	Articles 479 and 480 of CRR
	A.1.21.3		737	697	582		C 01.00 (r520,c010)	Articles 469 to 472, 478 and 481 of CRR
	A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	1,153	1,153	1,153	1,153	C 01.00 (r530,c010)	Article 61 of CRR
	A.2.1	Additional Tier 1 Capital instruments	1,153	1,153	1,153	·	C 01.00 (r540,c010) + C 01.00 (r670,c010)	
	A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	0	0	C 01.00 (r720,c010)	
	A.2.3	Other Additional Tier 1 Capital components and deductions	0	0	0	0	C 01.00 (r690,c010) + C 01.00 (r700,c010) + C 01.00 (r710,c010) + C 01.00 (r740,c010) + C 01.00 (r744,c010) + C 01.00 (r748,c010)	
	A.2.4	Additional Tier 1 transitional adjustments	0	0	0	0	C 01.00 (r660,c010) + C 01.00 (r680,c010) + C 01.00 (r730,c010)	
	A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	10,716	10,782	10,809	10,948	C 01.00 (r015,c010)	Article 25 of CRR
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	1,184	1,052	1,550	1,511	C 01.00 (r750,c010)	Article 71 of CRR
	A.4.1	Tier 2 Capital instruments	1,073	1,052	1,550	1,511	C 01.00 (r760,c010) + C 01.00 (r890,c010)	
	A.4.2	Other Tier 2 Capital components and deductions	208	214	103	132	C 01.00 (r910,c010) + C 01.00 (r920,c010) + C 01.00 (r930,c010) + C 01.00 (r940,c010) + C 01.00 (r950,c010) + C 01.00 (r970,c010) + C 01.00 (r974,c010) + C 01.00 (r978,c010)	
	A.4.3	Tier 2 transitional adjustments	-97	-214	-103	-132	C 01.00 (r880,c010) + C 01.00 (r900,c010) + C 01.00 (r960,c010)	
OWN FUNDS	В	TOTAL RISK EXPOSURE AMOUNT	80,542	80,335	83,986	82,975	C 02.00 (r010,c010)	Articles 92(3), 95, 96 and 98 of CRR
REQUIREMENTS	B.1	Of which: Transitional adjustments included	-286	94	4	0	C 05.01 (r010;c040)	
	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	11.87%	11.99%	11.50%	11.80%	CA3 {1}	-
CAPITAL RATIOS (%) Transitional period	C.2	TIER 1 CAPITAL RATIO (transitional period)	13.30%	13.42%	12.87%	13.19%	CA3 {3}	-
	C.3	TOTAL CAPITAL RATIO (transitional period)	14.77%	14.73%	14.72%	15.01%		-
CET1 Capital Fully loaded	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	8,826	8,931	9,074	9,216	[A.1-A.1.13-A.1.21+MIN(A.2+A.1.13- A.2.2-A.2.4+MIN(A.4+A.2.2-A.4.3,0),0)]	-
CET1 RATIO (%) Fully loaded ¹	E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	10.92%	11.13%	10.80%	11.11%	[D.1]/[B-B.1]	-
	F	Adjustments to CET1 due to IFRS 9 transitional arrangements	676	651	582	578	C 05.01 (r440,c010)	
Memo items	F	Adjustments to AT1 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r440,c020)	
	F	Adjustments to T2 due to IFRS 9 transitional arrangements	-97	-214	-103	-132	C 05.01 (r440,c030)	
	F	Adjustments included in RWAs due to IFRS 9 transitional arrangements	-286	94	4	0	C 05.01 (r440,c040)	
		llated based on bank's supervisory reporting. Therefore, any capital instruments that are not eligible from a rec						

(1)The fully loaded CET1 ratio is an estimate calculated based on bank's supervisory reporting. Therefore, any capital instruments that are not eligible from a regulatory point of view at the reporting date are not taken into account in this calculation.

Fully loaded CET1 capital ratio estimation is based on the formulae stated in column "COREP CODE" – please note that this might lead to differences to fully loaded CET1 capital ratios published by the participating banks e.g. in their Pillar 3 disclosure



Overview of Risk exposure amounts

		R	WAs		
(mln EUR, %)	As of 30/09/2018	As of 31/12/2018	As of 31/03/2019	As of 30/06/2019	COREP CODE
Credit risk (excluding CCR and Securitisations)	68,763	68,351	71,855	71,096	C 02.00 (r040, c010) -[C 07.00 (r090, c220, s001) + C 07.00 (r110, c220, s001) + C 07.00 (r130, c220, s001) + C 08.01 (r040, c260, s001) + C 08.01 (r050, c260, s001) + C 08.01 (r060, c260, s001) + C 08.01 (r040, c260, s002) + C 08.01 (r050, c260, s002,) + C 08.01 (r060, c260, s002)]-[C 02.00 (R220, c010) + C 02.00 (R430, c010)] - C 02.00 (R460,
Of which the standardised approach	33,731	32,519	32,115	32,109	C 02.00 (r060, c010)-[C 07.00 (r090, c220, s001) + C 07.00 (r110, c220, s001)+ C 07.00 (r130, c220, s001)]
Of which the foundation IRB (FIRB) approach	3,599	3,714	3,691	3,674	C 02.00 (R250, c010) - [C 08.01 (r040, c260, s002) + C 08.01 (r050, c260, s002) + C 08.01 (r060, c260, s002)]
Of which the advanced IRB (AIRB) approach	29,305	29,905	33,960	33,331	C 02.00 (R310, c010) - [C 08.01 (r040, c260, s001) + C 08.01 (r050, c260, s001) + C 08.01 (r060, c260, s001)]
Of which equity IRB	2,128	2,213	2,089	1,983	C 02.00 (R420, c010)
Counterparty credit risk (CCR, excluding CVA)	594	800	905	711	C 07.00 (r090, c220, s001) + C 07.00 (r110, c220, s001)+ C 07.00 (r130, c220, s001) + C 08.01 (r040, c260, s001) + C 08.01 (r050, c260, s001) + C 08.01 (r060, c260, s001) + C 08.01 (r040, c260, s002) + C 08.01 (r050, c260, s002) + C 02.00 (R460, c010)]
Credit valuation adjustment - CVA	211	315	285	168	C 02.00 (R640, c010)
Settlement risk	0	0	0	0	C 02.00 (R490, c010)
Securitisation exposures in the banking book (after the cap)	0	0	0	0	C 02.00 (R770, c010) + C 02.00 (R220, c010) + C 02.00 (R430, c010)
Position, foreign exchange and commodities risks (Market risk)	740	601	656	733	Q3 2018: C 02.00 (R520, c010) from Q4 2018: C 02.00 (R520, c010) + C 02.00 (R910, c010)
Of which the standardised approach	740	601	656	733	C 02.00 (R530, c010)
Of which IMA	0	0	0	0	C 02.00 (R580, c010)
Of which securitisations and resecuritisations in the trading book	0	0	0	0	Q3 2018: C 19.00_010_610*12.5+C 20.00_010_450*12.5+MAX(C 24.00_010_090,C 24.00_010_100,C 24.00_010_110)*12.5 from Q4 2018: C 19.00_010_610*12.5+C 20.00_010_450*12.5+MAX(C 24.00_010_090,C 24.00_010_100,C 24.00_010,C 24.00_010,C 24.00_010,C 24.00_010,C 24.00_010,C 24.00_010,C 24.00_010,C 24.00_010,C 24.00_010,C 24.00_0
Large exposures in the trading book	0	0	0	0	C 02.00 (R680, c010)
Operational risk	8,354	8,333	8,333	8,333	C 02.00 (R590, c010)
Of which basic indicator approach	0	0	0	0	C 02.00 (R600, c010)
Of which standardised approach	8,354	8,333	8,333	8,333	C 02.00 (R610, c010)
Of which advanced measurement approach	0	0	0	0	C 02.00 (R620, c010)
Other risk exposure amounts	1,879	1,934	1,951	1,933	Q3 2018: C 02.00 (R630, c010) + C 02.00 (R690, c010) - C 02.00 (R770, c010) from Q4 2018: Q3 2018: C 02.00 (R630, c010) + C 02.00 (R690, c010) - C 02.00 (R770, c010) - C 02.00 (R910, c010)
Total	80,542	80,335	83,986	82,975	



2019 EU-wide Transparency Exercise P&L Banco de Sabadell, S.A.

	As of 30/09/2018	As of 31/12/2018	As of 31/03/2019	As of 30/06/2019
(mln EUR)	2.500	4.062	1 242	2 400
Interest income	3,600	4,863	1,242	2,498
Of which debt securities income	296	396	84	174
Of which loans and advances income	3,065	4,117	1,045	2,106
Interest expenses	855	1,186	340	690
(Of which deposits expenses)	458	628	177	370
(Of which debt securities issued expenses)	99	131	62	128
(Expenses on share capital repayable on demand)	0	0	0	0
Dividend income	7	8	0	3
Net Fee and commission income	978	1,335	343	706
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	217	243	72	95
Gains or (-) losses on financial assets and liabilities held for trading, net	13	11	-79	-39
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	-20	-14	12	-20
Gains or (-) losses from hedge accounting, net	21	22	0	4
Exchange differences [gain or (-) loss], net	8	-1	71	17
Net other operating income /(expenses)	-132	-304	1	-103
TOTAL OPERATING INCOME, NET	3,836	4,977	1,321	2,473
(Administrative expenses)	2,198	2,919	664	1,340
(Depreciation)	264	348	113	227
Modification gains or (-) losses, net	0	0	0	0
(Provisions or (-) reversal of provisions)	87	161	3	16
(Commitments and guarantees given)	-11	-6	-2	2
(Other provisions)	98	166	5	14
Of which pending legal issues and tax litigation ¹		-1		
Of which restructuring ¹		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)	632	756	157	297
(Financial assets at fair value through other comprehensive income)	3	2	-2	-3
(Financial assets at amortised cost)	629	753	159	300
(Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets)	402	399	12	20
(of which Goodwill)	0	0	0	0
Negative goodwill recognised in profit or loss	0	0	0	0
Share of the profit or (-) loss of investments in subsidaries, joint ventures and associates	41	55	9	28
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	42	-35	-22	91
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	334	414	358	691
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	253	335	259	538
Profit or (-) loss after tax from discontinued operations	0	0	0	0
PROFIT OR (-) LOSS FOR THE YEAR	253	335	259	538
Of which attributable to owners of the parent	248	328	258	532
Of which attributable to owners of the parent	248	328	258	

⁽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."



Total Assets: fair value and impairment distribution

(mln EUR)	A	s of 30/09/201	18			As of 31/	12/2018			As of 31/	/03/2019			As of 30/	06/2019		
		Fa	ir value hierarc	chy		Fa	ir value hierarc	hy		Fa	ir value hierarc	hy		Fa	ir value hierarc	hy	
ASSETS:	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	References
Cash, cash balances at central banks and other demand deposits	20,310				23,494				22,675				19,771				IAS 1.54 (i)
Financial assets held for trading	1,830	299	1,531	0	2,050	320	1,730	0	2,238	440	1,799	0	2,396	373	2,023	0	IFRS 7.8(a)(ii);IFRS 9.Appendix A
Non-trading financial assets mandatorily at fair value through profit or loss	113	25	14	74	141	24	43	74	185	45	66	74	149	43	57	49	IFRS 7.8(a)(ii); IFRS 9.4.1.4
Financial assets designated at fair value through profit or loss	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	IFRS 7.8(a)(i); IFRS 9.4.1.5
Financial assets at fair value through other comprehensive income	13,077	12,500	515	62	13,247	12,723	470	54	8,748	8,331	353	64	7,962	7,544	334	84	IFRS 7.8(h); IFRS 9.4.1.2A
Financial assets at amortised cost	163,633				164,460				171,704				174,201				IFRS 7.8(f); IFRS 9.4.1.2
Derivatives – Hedge accounting	258	11	247	0	302	1	301	0	490	0	490	0	669	0	669	0	IFRS 9.6.2.1; Annex V.Part 1.22; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	36				57				133				241				IAS 39.89A(a); IFRS 9.6.5.8
Other assets ¹	18,424				18,511				19,489				19,356				
TOTAL ASSETS	217,681				222,264				225,663				224,744				IAS 1.9(a), IG 6

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

(mlr	n EUR)			As of 30/09/20	<u> </u>					As of 31	/12/2018					As of 31/	03/2019					As of 30	/06/2019			
Breakdown of financial assets by instrument and by counterparty sector ¹	5	Stage 1 Assets without significant increase in credit risk since initial recognition	initial recognition but not credit-	Stage 3 Credit-impaired assets	Stage 1 Assets without significant	credit risk since Credinitial recognition but not credit-	Stage 3 dit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	initial recognition but not credit-	Stage 3 Credit-impaired assets	Stage 1 Assets without significant	increase in credit risk since initial recognition but not credit-	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in credit risk since initial recognition but not credit-	Stage 3 Credit-impaired assets	Stage 1 Assets withou significant	increase in credit risk e since initial recognition but not credit	Stage 3 Credit- impaired assets	Stage 1	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-	Stage 3 Credit- impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in credit risk since initial recognition but not credit-	Stage 3 Credit- impaired assets	References
Financial assets at fair	Debt securities	12,777	impaired	0	0	impaired 0	0	12,977	impaired 0		0 0	impaired 0	0	8,511	impaired	0	0 -	impaired	0	7,744	impaired 0		0 -3	impaired 0	0	Annex V.Part 1.31, 44(b)
value through other comprehensive income	Loans and advances	() (0	0	0	0	0	0	(0 (0	0	C) (0	0	0	0	0	0		0 0	0	0	Annex V.Part 1.32, 44(a)
Financial assets at	Debt securities	13,028	3	0	0	0	0	13,132	0		0	0	0	16,800)	o	0	0	0	18,924	0		0 0	0	0	Annex V.Part 1.31, 44(b)
amortised cost	Loans and advances	137,859	9,776	6,954	-422	-426	-3,136	139,397	8,926	6,47	-376	-354	-2,740	143,227	8,663	6,30	3 -39	98 -33	7 -2,55	143,512	8,699	6,29	2 -389	-324	-2,512	Annex V.Part 1.32, 44(a)

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

Market Risk

Banco de Sabadell, S.A.

1	SA					IM									IM					
	JA.		VaR (Memorandum I	item) STRESSED V	R <i>(Memorandum item)</i>	INCREME AND MIC	ENTAL DEFAULT GRATION RISK FAL CHARGE		ICE RISKS C			VaR (Memora	andum item)	STRESSED VaR (M	Memorandum item)	INCRE DEFAU MIGRAT	MENTAL ILT AND ION RISK CHARGE		CE RISKS CAPITAL ARGE FOR CTP	
(mln EUR)	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	FACTOR (mc) x AVERAGE OF PR	MULTIPLICATI FACTOR (ms) REVIOUS AVERAGE OF Y (VaRt-1) PREVIOUS 6 WORKING DA (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST	TOTAL RISK EXPOSURE AMOUNT	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt	12 WEEKS - AVERAGE MEASURE	MEASIDE	FLOOR	12 WEEKS AVERAGE MEASURE	TOTAL RIS EXPOSURE AMOUNT URE
,	As of 30/09/2018	As of 31/12/2018			As of 30	/09/2018									As of 31/12	2/2018				
aded Debt Instruments	512		0	0	0 0							0	0	0	0					
Of which: General risk	461	291	0	0	0 0							0	0	0	0					
Of which: Specific risk	38	51	0	0	0							0	0	0	0					
ities	16	15	0	0	0							0	0	0	0					
Of which: General risk Of which: Specific risk	8	/ 7		0	0							0	0	0	0					
eign exchange risk	212	214		0	0 0															
nmodities risk	0	0		0	0 0								0	0	0					
tal	740	601	0	0	0 0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	As of 31/03/2019	As of 30/06/2019			As of 31	/03/2019									As of 30/00	6/2019				
ded Debt Instruments	414	491	0	0	0 0							0	0	0	0					
Of which: General risk	262	340	0	0	0 0							0	0	0	0					
Of which: Specific risk	124	137	0	0	0 0							0	0	0	0					
iities	20	14	0	0	0							0	0	0	0					
Of which: General risk	10	7	0	0	0								0	0						
of which: Specific risk	223	228	0	0	0							0		0						
eign exchange risk nmodities risk	223	220 n	0	0	0 0							l o	J 0	l 0						
al	656	733	0	0	0 0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

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

Credit Risk - Standardised Approach

Banco de Sabadell, S.A.

					Standardise	ed Approach			
			As of 30/	09/2018			As of 31	/12/2018	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions
	(mln EUR, %)								
	Central governments or central banks	44,909	49,119	714		48,308	52,604	743	
	Regional governments or local authorities	5,821	5,201	5		5,713	5,344	5	
	Public sector entities	1,930	1,526	213		1,738	1,505	228	
	Multilateral Development Banks	261	453	0		260	438	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	2,343	2,312	730		2,797	2,768	837	
	Corporates	6,011	4,038	3,554		5,666	3,440	2,912	
	of which: SME	5,205	3,735	3,258		4,991	3,179	2,651	
	Retail	4,480	2,623	1,826		4,479	2,567	1,794	
Consolidated data	of which: SME	1,441	832	483		1,440	781	454	
Consolidated data	Secured by mortgages on immovable property	20,529	18,718	6,809		20,058	18,277	6,634	
	of which: SME	935	872	331		907	842	315	
	Exposures in default	2,669	1,573	1,649	925	2,467	1,472	1,540	836
	Items associated with particularly high risk	157	108	162		76	48	73	
	Covered bonds	55	55	11		39	38	8	
	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	19,521	19,118	18,186		19,536	18,865	17,876	
	Standardised Total ²	108,687	104,843	33,858	1,154	111,138	107,366	32,648	1,022

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

(2) Standardised Total does not include the Secutarisation position unlike in the previous Transparency exercises' results.

					Standardise	d Approach			
			As of 30	/09/2018			As of 31/	/12/2018	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(mln EUR, %)						22.101		
	Central governments or central banks	25,826	29,816	0		28,342	32,409	0	
	Regional governments or local authorities	5,816	5,196	0		5,708	5,339	0	
	Public sector entities	1,930	1,526	213		1,738	1,505	228	
	Multilateral Development Banks	0	192	0		0	178	0	
	International Organisations Institutions	656	652	288		903	898	398	
	Corporates	3,054	1,820	1,792		2,877	1,488	1,415	
	of which: SME	2,572	1,613	1,585		2,499	1,303	1,231	
	Retail	3,709	2,175	1,530		3,862	2,243	1,586	
	of which: SME	979	584	337		1,026	565	327	
SPAIN	Secured by mortgages on immovable property	17,164	15,583	5,679		16,946	15,376	5,616	
	of which: SME	800	740	284		770	708	269	
	Exposures in default	2,386	1,359	1,432	862	2,231	1,286	1,352	790
	Items associated with particularly high risk	157	108	162		76	48	73	
	Covered bonds	55	55	11		39	38	8	
	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	18,893	17,654	17,609		18,936	17,319	17,309	
	Standardised Total ²				1,038				952

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

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

					Standardise	d Approach			
			As of 30	09/2018			As of 31,	/12/2018	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments an provisions ²
	(mln EUR, %)								
	Central governments or central banks	9,556	9,564	283		10,476	10,483	303	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	29	29	0		28	28	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	622	622	109		682	682	91	
	Corporates	38	32	28		41	31	26	
	of which: SME	22	22	18		22	20	16	
	Retail	236	204	135		230	192	126	
NITED KINGDOM	of which: SME Secured by mortgages on immovable property	129	105	61		138	106	62	
MITED KINGDOM	Secured by mortgages on immovable property	2,815	2,617	916		2,688	2,494	874	
	or which: SME	36	35	11		34	33	10	
	Exposures in default	199	169	170	27	180	154	154	2
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Other exposures	588	594	538		542	553	510	

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

		exposures, but includes genera	al credit risk adjustments.						
					Standardise	d Approach			
			As of 30	/09/2018			As of 31,	/12/2018	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(mln EUR, %)								
	Central governments or central banks	5,867	5,867	0		5,823	5,824	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	2	1	0		1	1	0	
	Corporates	5	4	2		3	4	2	
	of which: SME	3	4	2		1	4	2	
	Retail	10	3	2		14	6	4	
ITALY	of which: SME	5	3	2		10	6	4	
11/1	Secured by mortgages on immovable property	3	3	1		3	3	1	
	of which: SME	0	0			0	0	0	
	Exposures in default		0	0	U	1	0	0	0
	Items associated with particularly high risk Covered bonds	U	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	٨			0	0		
	Equity	0	l			0	0		
	Other exposures	0	6			n l	5		
	Standardised Total ²				0	O O	<u> </u>		0
	otaliaaraisea-rotai				- · · · · · · · · · · · · · · · · · · ·				

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



Credit Risk - Standardised Approach

Banco de Sabadell, S.A.

					Standardise	d Approach			
			As of 30,	/09/2018			As of 31/	12/2018	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments an provisions ²
	(mln EUR, %)								
	Central governments or central banks	522	522	0		488	488	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	117	117	0		117	117	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	342	342	75		297	295	68	
	Corporates	1,024	996	582		984	919	502	
	of which: SME	1,020	996	582		980	919	502	
	Retail	50	22	13		55	25	16	
NITED STATES	of which: SME	17	19 15	11		49 18	22	14	
	Secured by mortgages on immovable property of which: SME	17	15	0		16	10	0	
	Exposures in default	9	7	10	1	1	1	1	
	Items associated with particularly high risk	0	0	0	1	0	0	1	
	Covered bonds	0	0			0	0		
	Claims on institutions and corporates with a ST credit assessment	0	0			o l	0		
	Collective investments undertakings (CIU)	0	0			0	0	0	
	Equity	0	0			0	0	0	
	Other exposures	0	34	0		0	82	0	
	Standardised Total ²				12				

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

Total value adjustments and provisions per country of co)L
exposures, but includes general credit risk adjustments.	

(mln EUR, %)

Central governments or central banks

Multilateral Development Banks International Organisations

Public sector entities

Institutions Corporates

Retail

Equity

PORTUGAL

of which: SME

of which: SME **Exposures in default**

Covered bonds

Other exposures Standardised Total²

Regional governments or local authorities

Secured by mortgages on immovable property

Items associated with particularly high risk

Collective investments undertakings (CIU)

Claims on institutions and corporates with a ST credit assessment

					Standardise	ed Approach			
			As of 30	/09/2018			As of 31,	/12/2018	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(mln EUR, %)								
	Central governments or central banks	61	65	0		59	63	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	209	208	83		177	177	85 79	
	Corporates	48	47	43		86	84 84	79	
	of which: SME Retail	34 14	33 10	32		86 18	12	79	
	of which: SME	12	10	0		16	12	7	
FRANCE	Secured by mortgages on immovable property	12	16	5		23	23	/	
	of which: SME	10	10	١		23	23 Q	4	
	Exposures in default	5	3	3	1	5	3	7	1
	Items associated with particularly high risk	ا م	0	0		0	0	0	1
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0			0	0	0	
	Collective investments undertakings (CIU)	0	0			0	0		
	Equity	0	0	0		0	0	0	
	Other exposures	0	1	0		0	1	0	
	Standardised Total ²				2				3
		(1) Original exposure, unlike Exp	osure value, is reported before	taking into account any effect	due to credit conversion factors	or credit risk mitigation techniqu	es (e.a. substitution effects).		

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

			Standardise	d Approach			
	As of 30/	09/2018			As of 31,	/12/2018	
Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
2,028	2,045	93		2,072	2,089	93	
0	0	0		0	0	0	
0	0	0		0	0	0	
0	0	0		0	0	0	
0	0	0		0	0	0	
0	0	0		0	0	0	
24	9	8		26	11	10	
24	9	8		26	11	10	
6	3	2		6	4	2	
5	3	2		5	4	2	
1	1	0		1	1	0	
0	0	0	0	0	0	0 0	
0	0	0	U	0	0		
0	0	0 n		n l	0	0 n	
n l	0	l o		n l	0	n	
0	0			0	0		
0	0			0	0		
0	0	I		0	1	l o	

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

	(2) Total value adjustments and provisions per country of counterparty excludes those for securistisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.									
				Standardise	d Approach					
		As of 30/	09/2018			As of 31	/12/2018			
	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²		
(mln EUR, %)										
	0	0	0		0	0	0			
	0	0	0		0	0	0			
	0	0	١		0	0				
	0	0	0		0	0				
Institutions	0	0	0		0	0	0			
Corporates	0	0	0		0	0	0			
of which: SME	0	0	0		0	0	0			
Retail	0	0	0		0	0	0			
	0	0	0		0	0	0			
	0	0	0		0	0	0			
	0	0	0		0	0	0			
	0	0	0	0	0	0	0	U		
	0	0	0		0	0	0			
	0	0	0		0	0				
	0	0			0	0				
	0	0	0		0	0	0			
Other exposures	0	0	0		0	0	0			
Standardised Total ²				0				0		
	Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: SME Exposures in default Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Other exposures	(min EUR, %) Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Secured by mortgages on immovable property of which: SME Secured by mortgages on immovable property of which: SME Secured with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Other exposures	exposures, but includes general credit risk adjustments. As of 30/ Original Exposure 1 (min EUR, %) Central governments or central banks Regional governments or local authorities 0 0 0 Rultilateral Development Banks 0 0 0 International Organisations 0 0 0 Institutions 0 0 0 Corporates 0 0 0 0 Retail 0 f which: SME 0 0 0 Retail 0 f which: SME 0 0 0 Exposures in default 1 0 0 Exposures in default 1 0 0 Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity 0 0 0 Cher exposures 0 0 0 Cher exposures 0 0 0 Collective investments undertakings (CIU) 0 0 Cher exposures 0 0 0 Collective investments undertakings (CIU) 0 0 0 Cher exposures	As of 30/09/2018	Standardise As of 30/09/2018 Contrail governments or central banks Contrail governments or local authorities Contrail governments Contrail governments or local authorities Contrail governments Contrail governments	Standardised Approach As of 30/09/2018 Original Exposure (min EUR, %) Central governments or central banks Regional governments or local authorities Public sector entities O	Public sector entities and solution of sector entities and solution of which: SME and solution of which: SME and solution sector entities associated by mortages on immovable property of which: SME associated with particularly high risk converted bonds collective investments and corporates with a ST credit assessment Collective investments and collective investments and solution institutions and corporates with a ST credit assessment collective investments and solution institutions and corporates with a ST credit assessment collective investments and solution institutions and corporates with a ST credit assessment collective investments and solution institutions and corporates with a ST credit assessment collective investments and solution institutions and corporates with a ST credit assessment collective investments and collective investments and solution institutions and corporates with a ST credit assessment collective investments undertakings (CIU) and the solution investments and solution in the solutio	Standardise Stan		

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



Credit Risk - Standardised Approach

Banco de Sabadell, S.A.

		Standardised Approach								
			As of 30/	09/2018			As of 31	/12/2018		
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments ar provisions ²	
	(mln EUR, %)									
	Central governments or central banks	0	0	0		0	0	0		
	Regional governments or local authorities	0	0	0		0	0	0		
	Public sector entities	0	0	0		0	0	0		
	Multilateral Development Banks	0	0	0		0	0	0		
	International Organisations Institutions	0	0	0		0	0	0		
	Corporates	0	0	١		0	0	0		
	of which: SME	0	0	Ö		0	0			
	Retail	0	0	0		0	0	0		
Country of	of which: SME	0	0	0		0	0	0		
Counterpart 8	Secured by mortgages on immovable property	0	0	0		0	0	0		
Counterpart	of which: SME	0	0	0		0	0	0		
	Exposures in default	0	0	0	0	0	0	0		
	Items associated with particularly high risk	0	0	0		0	0	0		
	Covered bonds	0	0	0		0	0	0		
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
	Collective investments undertakings (CIU)	0	0	0		0	0	0		
	Equity Other exposures	0	0	0		0	0	0		
	Standardised Total ²	0	U	U	0	U	U	+		

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

					Standardise	ed Approach			
			As of 30	/09/2018			As of 31,	/12/2018	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments an provisions ²
	(mln EUR, %)		•						
	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	1	
	International Organisations	0	0			0	0		
	Institutions	0	0	0		0	0	0	
	Corporates	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
Country of	of which: SME	0	0	0		0	0	0	
Counterpart 9	Secured by mortgages on immovable property	0	0	0		0	0	0	
o o o o o o o o o o o o o o o o o o o	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	
	Items associated with particularly high risk Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0			0) n		
	Equity	0	n			n	0		
	Other exposures		0			0	0		
	Standardised Total ²				0				

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

		(2) Total value adjustments and exposures, but includes gener	provisions per country of coun al credit risk adjustments.	terparty excludes those for secu	uristisation exposures, additional	valuation adjustments (AVAs) a	nd other own funds reductions	related to the	
					Standardise	d Approach			
			As of 30	09/2018			As of 31	/12/2018	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(mln EUR, %)								
	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	0	0	0		0	0	0	
	of which: SME Retail	0	0	0		0	0	0	
Country of	of which: SME	0	0	0		0	0	0	
_		0	0	0		0	0	0	
Counterpart 10	Secured by mortgages on immovable property of which: SME	0	0	0		0	0		
	Exposures in default	0	١	0	0	0	0		0
	Items associated with particularly high risk	0	0	0	Ü	0	0		
	Covered bonds	0				n l	0		
	Claims on institutions and corporates with a ST credit assessment	0	ľ			n l	0		
	Collective investments undertakings (CIU)	0	l o			n l	0		
	Equity	0	0			0	0		
	Other exposures	0	0			0	0		
	Standardised Total ²				0				0

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



Credit Risk - Standardised Approach

Banco de Sabadell, S.A.

					Standardise	ed Approach			
			As of 31/	03/2019			As of 30	/06/2019	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions
	(mln EUR, %)								
	Central governments or central banks	46,075	50,286	504	ł I	45,888	50,630	322	
	Regional governments or local authorities	5,974	5,655	5		6,253	6,037	5	
	Public sector entities	1,692	1,380	218	3	1,627	1,332	203	
	Multilateral Development Banks	340	506	0		327	483	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	2,032	2,002	588	3	2,057	2,028	670	
	Corporates	5,672	3,285	2,740		6,183	3,275	2,796	
	of which: SME	5,003	3,067	2,524	ł i	5,474	3,003	2,524	
	Retail	4,632	2,663	1,842	2	5,103	2,662	1,854	
Canaalidatad data	of which: SME	1,551	815	469		1,439	756	437	
Consolidated data	of which: SME Secured by mortgages on immovable property	19,421	17,682	6,226	5	18,817	17,112	6,027	
	of which: SME	835	787	296	5	796	750	285	
	Exposures in default	2,482	1,497	1,567	821	2,423	1,442	1,517	818
	Items associated with particularly high risk	48	33	49		79	55	83	
	Covered bonds	39	38	8	3	92	91	13	
	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	20,568	19,991	18,575		21,356	20,900	18,784	
	Standardised Total ²	108,974	105,018	32,323	999	110,207	106,04	32,274	991

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

(2) Standardised Total does not include the Secutarisation position unlike in the previous Transparency exercises' results.

					Standardise	ed Approach			
			As of 31,	/03/2019			As of 30	/06/2019	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(mln EUR, %)	27 101	2: 17:			2.1.00=			
	Central governments or central banks	27,494	31,471	0		24,887	29,334	0	
	Regional governments or local authorities	5,968	5,650	0		6,248	6,032	0	
	Public sector entities	1,676	1,380	218		1,551	1,332	203	
	Multilateral Development Banks	0	166	0		0	155	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	475	472	202		510	509	231	
	Corporates	2,974	1,501	1,417		3,523	1,568	1,486	
	of which: SME	2,574	1,312	1,229		3,126	1,367	1,285	
	Retail	3,982	2,337	1,635		4,490	2,356	1,659	
SPAIN	of which: SME	1,111	600	345		1,020	547	314	
317(11)	Secured by mortgages on immovable property	16,358	14,837	5,237		15,949	14,452	5,096	
	of which: SME	707	661	254		670	626	238	
	Exposures in default	2,265	1,324	1,394	781	2,210	1,271	1,343	781
	Items associated with particularly high risk	48	33	49		79	55	83	
	Covered bonds	39	38	8		39	38	8	
	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	19,826	18,239	17,891		20,372	18,900	18,178	
	Standardised Total ²				940				938

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

		exposures, but includes genera	I credit risk adjustments.						
					Standardise	d Approach			
			As of 31	/03/2019			As of 30	/06/2019	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments au provisions ²
	(mln EUR, %)								
	Central governments or central banks	9,261	9,283	184		10,273	10,356	118	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	16	0	0		76	0	0	
	Multilateral Development Banks	30	30	0		30	30	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	607	607	85		605	605	129	
	Corporates	64	56	52		33	29	25	
	of which: SME	48	46	42		22	19	16	
	Retail	232	195	128		213	178	117	
NITED KINGDOM	of which: SME	138	107	62		130	100	58	
111125 H21105011	Secured by mortgages on immovable property	2,671	2,471	860		2,487	2,297	800	
	of which: SME	34 170	33 144	10	24	31 162	30 139	10 139	
	Exposures in default	170	144	144	24	162	139	139	
	Items associated with particularly high risk Covered bonds	0	0	0		53	53	0	
	Claims on institutions and corporates with a ST credit assessment	0	0			23))	5	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
		0	0	0		0	0		
	Equity Other exposures	652	659	629		701	706	550	
	Standardised Total ²	032	033	023	35	701	700	330	

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

				Standardise	d Approach			
		As of 31,	/03/2019			As of 30	/06/2019	
	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
(mln EUR, %)								
	5,812	5,812	0		6,769	6,769	0	
	0	0	0		0	0	0	
	0	0	0		0	0	0	
	0	0	0		0	0	0	
	0	0	0		0	0	0	
	1	1	0		0	0	0	
•	4	3	2		5	3	2	
	12	3	2		2	3	2	
	12	0	3		10	0	3	
	0	2	3		7 2	0	3	
	3 0	0	1		2	0	1	
	1	0		0	1	0		0
	0	0		o d	0	0		Ü
	0	0			0	0		
	0	0	0		0	0		
	0	0	0		0	0	0	
	0	0	0		0	0	0	
Other exposures	0	5	0		2	7	0	
				0				0
	Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: SME Exposures in default Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity	(min EUR, %) Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: SME Exposures in default Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Other exposures Standardised Total ²	Central governments or central banks Regional governments or local authorities Public sector entities On thitilateral Development Banks On thi	(mln EUR, %) Central governments or central banks 5,812 5,812 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 1 1 1 0 Corporates 4 3 2 of which: SME 1 3 2 Retail 12 6 3 of which: SME 8 6 3 Secured by mortgages on immovable property 3 3 3 1 of which: SME 0 0 0 0 Exposures in default 1 0 0 0 Items associated with particularly high risk 0 0 0 0 Covered bonds 0 0 0 0 0 Claims on institutions and corporates with a ST credit assessment 0 0 0 0 Collective investments under	(min EUR, %) Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Institutions Corporates of Which; SME Retail of Which; SME Secured by mortgages on immovable property of which; SME Exposures in default Items associated with particularly high risk Collective investments undertakings (CIU) Equity Other exposures Original Exposure I Exposure Value¹ Exposure Value¹ Exposure amount Value adjustments and provisions² Value adjustments and provisions² Value adjustments and provisions² Value adjustments and provisions² Sall Coordinate 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Central governments or central banks 5,812 5,812 0 6,769 Regional governments or local authorities 0 0 0 0 Public sector entities 0 0 0 0 Multilateral Development Banks 0 0 0 0 Institutions 1 1 1 0 0 Institutions 1 1 1 0 0 Institutions 1 1 3 2 2 5 Retail 0 which: SME 1 3 2 2 5 Retail 0 which: SME 3 3 1 Secured by mortgages on immovable property 3 3 3 1 of which: SME 0 0 0 0 0 Exposures in default 1 0 0 0 Exposures in default 1 0 0 0 Covered bonds 0 0 0 0 Calisms on institutions and corporates with a ST credit assessment 0 0 0 0 Equity 0 0 0 0 Equity 0 0 0 0 Equity 0 0 0 Chalms on institutions and corporates with a ST credit assessment 0 0 0 Cother exposures 0 0 0 Cother exposures 0 0 0 Cother exposures 0 0 0 Equity 0 0 0 0 Cother exposures 0 0 0 Called the institutions and corporates with a ST credit assessment 0 0 0 Cother exposures 0 0 0 Called the institutions and corporates with a ST credit assessment 0 0 0 Cother exposures 0 0 Cother exposures	Central governments or central banks S,812 S,812	Central governments or central banks 5,812 5,812 0 0 0 0 0 0 0 0 0

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



Retail

FRANCE

of which: SME

Exposures in default

Other exposures
Standardised Total²

Secured by mortgages on immovable property of which: SME

Items associated with particularly high risk

Collective investments undertakings (CIU)

Claims on institutions and corporates with a ST credit assessment

2019 EU-wide Transparency Exercise

12

11 13

Credit Pick - Standardised Annroach

					Credit Ri	isk - Standardised A	Approach		
					E	Banco de Sabadell, S.A			
					Standardise	ed Approach			
			As of 31	./03/2019			As of 30	/06/2019	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(mln EUR, %)								
	Central governments or central banks Regional governments or local authorities	607	607	0		836	836	0	
	Public sector entities	0	0				0	0	
	Multilateral Development Banks	126	126	0		148	148	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	265	263			232	232	54	
	Corporates	1,104	1,033			1,003	935	557	
	of which: SME	1,100	1,033			991	928	549	
	Retail	45	17			43	18	11	
UNITED STATES	of which: SME	39	14			38	16	9	
311123 3171123	Secured by mortgages on immovable property	15	14	5		15	13	5	
	of which: SME	3	3		0	3	3		
	Exposures in default		1		U	1	1	1	U
	Items associated with particularly high risk	0	0	0		١	0	0	
	Covered bonds Claims on institutions and corporates with a ST credit assessment	0	0			١	0	0	
	Collective investments undertakings (CIU)	0	0			١	0		
	Equity	0	0				0	0	
	Other exposures	1	92	0		5	89	0	
	Standardised Total ²				2				2
		(1) Original exposure, unlike Ex	rposure value, is reported befo	ore taking into account any effect	t due to credit conversion factors	s or credit risk mitigation technic	ques (e.g. substitution effects).		
			d provisions per country of co	unterparty excludes those for sec					
					Standardise	ed Approach			
			As of 31	./03/2019			As of 30	/06/2019	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(mln EUR, %)								
	Central governments or central banks	60	64	0		59	62	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0 1	0	0	
	Multilateral Development Banks International Organisations	0	0	0		0	0	0	
	International Organisations Institutions	164	163	0		100	100	73	
	Corporates	63	62	•		189 82	189 72	69	
	of which: SME	63	62			82	72	69	
	- Trinch of E	05	02]		l 02	/2	I 35	

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

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

		exposures, but includes genera		, , , , , , , , , , , , , , , , , , ,					
					Standardise	ed Approach			
			As of 31	/03/2019			As of 30	/06/2019	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(mln EUR, %)								
	Central governments or central banks	1,805	1,805	0		2,262	2,262	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	13	15	14		12	14	13	
	of which: SME	13	15	14		12	14	13	
	Retail of which: SME	6	3	2		р Б	3	2	
PORTUGAL	Secured by mortgages on immovable property	5	3) 1	3	2	
	of which: SME	1 0	1	0		1	1	0	
	Exposures in default	0	0		n	0	0		0
	Items associated with particularly high risk	ا ۱	0			n	n		U
	Covered bonds	o l	0			l	n		
	Claims on institutions and corporates with a ST credit assessment	0	0			ľ	n		
	Collective investments undertakings (CIU)	0	0			0	0		
	Equity	0	0	0		0	0	0	
	Other exposures	0	1				1		
	Standardised Total ²				0				0

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

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

		exposures, but includes gener	al credit risk adjustments.						
					Standardise	d Approach			
			As of 31	/03/2019			As of 30	/06/2019	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(mln EUR, %)								
	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
Country	Retail	0	0	0		0	0	0	
Country of	of which: SME	0	0	0		0	0	0	
Counterpart 7	Secured by mortgages on immovable property	0	0	0		0	0	0	
30 a	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Other exposures	0	0	0		0	0	0	
	Standardised Total ²				0				l o

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



Claims on institutions and corporates with a ST credit assessment

Collective investments undertakings (CIU)

Other exposures
Standardised Total²

2019 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

Banco de Sabadell, S.A.

					Standardise	ed Approach			
			As of 31	/03/2019			As of 30	/06/2019	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments an provisions ²
	(mln EUR, %)								
	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0		
Country of	of which: SME	0	0				0		
	Secured by mortgages on immovable property	0	0	0		0	0	0	
Counterpart 8	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Other exposures	0	0	0		0	0	0	
	Standardised Total ²				0				I

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

					Standardise	d Approach			
			As of 31/	03/2019			As of 30/	06/2019	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(mln EUR, %) Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
Country of	Retail	0	0	0		0	0	0	
	of which: SME Secured by mortgages on immovable property	0	0	0		0	0	0	
Counterpart 9	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0		
	The state of the s	l	0	l Š		٥	9	l	

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

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

		exposures, but includes gener	ar create risk dayasaments.		Chandaudica	d Annyonah			
					Standardise	d Approach			
			As of 31	/03/2019			As of 30	06/2019	
	(role EUD - 0/)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(mln EUR, %) Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0			0	0		
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
Country of	Retail	0	0	0		0	0	0	
Country of	of which: SME	0	0	0		0	0	0	
Counterpart 10	Secured by mortgages on immovable property	0	0	0		0	0	0	
'	of which: SME	0	0	0	0	0	0	0	2
	Exposures in default	0	0	0	U	0	0	0	0
	Items associated with particularly high risk Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	n			0 n	0	0	
	Collective investments undertakings (CIU)	0	0			0	0		
	Equity	0	0			0	0	0	
	Other exposures	0	0			0	0	0	
	Standardised Total ²				0				0

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

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

							Darico de Sa	,					
							IRB App	oroach					
				As of 30/	09/2018					As of 31/	12/2018		
		Original Ex	(posure ¹	Exposure Value ¹	Risk exposu	re amount	Value adjustments and	Original E	xposure ¹	Exposure Value ¹	Risk exposu	re amount	Value adjustments and
	(mln EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	C	0
	Institutions	1,902	2	1,542	637	0	3	2,266	2	1,881	749	C	1
	Corporates	46,905	3,732	37,076	18,736	298	1,497	48,888	2,974	38,695	19,618	240	•
	Corporates - Of Which: Specialised Lending	4,479	0	4,438	3,316	0	128	4,767	0	4,684	3,437	C	115
	Corporates - Of Which: SME	18,532	2,827	14,853	6,300	243	887	18,817	2,189	•	6,715	192	
	Retail	81,289	3,059	77,492	13,985	906	1,373	81,118	3,044	•	13,915	868	
	Retail - Secured on real estate property	57,738	1,824	58,296	6,980	491	531	57,486			7,024	474	
Consolidated data	Retail - Secured on real estate property - Of Which: SME	5,072	993	4,313	943	229	256	4,916	930	4,195	940	213	
Consolidated data	Retail - Secured on real estate property - Of Which: non-SME	52,666	831	53,983	6,037	263	275	52,569	824	· · ·	6,085	260	
	Retail - Qualifying Revolving	7,815	111	5,765	1,668	200	148	7,780	118		1,647	186	
	Retail - Other Retail	15,736	1,124	13,432	5,337	214	694	15,852	1,171		5,243	207	
	Retail - Other Retail - Of Which: SME	10,022	773	7,768	2,024	42	409	10,023	792	· · ·	2,005	39	
	Retail - Other Retail - Of Which: non-SME	5,715	351	5,664	3,313	172	285	5,829	379	5,776	3,238	168	278
	Equity	954	0	946	2,128	0		968	0	961	2,213	C	
	Other non credit-obligation assets				0						0		
	IRB Total ²				35,486						36,494		

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

(2) IRB Total does not include the Secutarisation position unlike in the previous Transparency exercises' results.

							IRB App	proach					
				As of 30	09/2018					As of 31/	12/2018		
		Original E	xposure ¹	Exposure Value ¹	Risk exposu	ire amount	Value adjustments	Original E	xposure ¹	Exposure	Risk exposu	re amount	Value adjustments
	(mln EUR, %)		Of which: defaulted	vaiue⁻		Of which: defaulted	and provisions		Of which: defaulted	Value ¹		Of which: defaulted	and provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	579	0	546	224	0	0	873	0	838	290	0	0
	Corporates	40,792	3,658	31,378	15,208	295	1,433	41,837	2,900	32,158	15,636	237	1,229
	Corporates - Of Which: Specialised Lending	2,693	0	2,663	2,017	0	120	2,885	0	2,813	2,086	0	111
	Corporates - Of Which: SME	17,308		13,775	5,575	240		17,629	2,126	14,173	6,065	189	686
	Retail	41,966			6,689	463	•	42,318		37,915	6,646	437	1,100
	Retail - Secured on real estate property	24,867	1,681	23,958	3,019	407		24,998	1,611	24,127		384	431
CDAIN	Retail - Secured on real estate property - Of Which: SME	5,021	988	4,266	930	228		4,853	925	4,135	904	213	221
SPAIN	Retail - Secured on real estate property - Of Which: non-SME	19,846	693	19,692	2,089	179	228	20,145	686	19,992	2,042	171	210
	Retail - Qualifying Revolving	2,967	41	1,729	151	1	35	2,957	46	1,738	144	1	39
	Retail - Other Retail	14,132		11,858	3,519	56	622	14,364	1,118	12,050	3,556	53	630
	Retail - Other Retail - Of Which: SME	9,884	769	7,691	2,006	42	407	9,882	789	7,650	1,989	39	424
	Retail - Other Retail - Of Which: non-SME	4,248	305	4,167	1,513	14	214	4,482	329	4,400	1,567	14	206
	Equity	809	0	801	1,811	0	0	835	0	828	1,901	0	0
	Other non credit-obligation assets												
	IRB Total												

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

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

							IRB Ap	proach					
				As of 30/	09/2018					As of 31/	12/2018		
		Original Ex	posure ¹	Exposure	Risk exposu	ire amount	Value adjustments	Original E	exposure ¹	Exposure	Risk exposu	re amount	Value adjustment
	(mln EUR, %)		Of which: defaulted	Value ¹		Of which: defaulted	and provisions		Of which: defaulted	Value ¹		Of which: defaulted	and provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	
	Institutions	289	0	287	85	0	0	304	0	299	114	0)
	Corporates	806	0	777	527	0	6	926		808	531	0)
	Corporates - Of Which: Specialised Lending	390	0	390	303	0	1	372	0	372	276	0)
	Corporates - Of Which: SME	108	0	100	84	0	1	79	0	69	56	0)
	Retail	37,802	230	38,511	7,005	434	221	37,220	236	37,897	6,953	423	3
	Retail - Secured on real estate property	31,535	119	33,009	3,693	76	40	31,092	119	32,543	3,783	82	2
LINITED KINCDOM	Retail - Secured on real estate property - Of Which: SME	11	4	8	2	1	1	10	4	7	2	1	
UNITED KINGDOM	Retail - Secured on real estate property - Of Which: non-SME	31,524	115	33,002	3,691	76	39	31,082	115	32,536	3,781	82	2
	Retail - Qualifying Revolving	4,798	68	4,009	1,515	199	112	4,774	70	3,981	1,502	186	5
	Retail - Other Retail	1,469	44	1,493	1,797	158	69	1,354	47	1,373	1,669	154	!
	Retail - Other Retail - Of Which: SME	22	0	15	3	0	0	26	0	17	4	0	
	Retail - Other Retail - Of Which: non-SME	1,446	44	1,478	1,794	158	69	1,327	47	1,356	1,665	154	!
	Equity	13	0	13	24	0	0	3	0	3	6	0	
	Other non credit-obligation assets												
	IRB Total												

					IRB Ap	proach			
			As of 30	/09/2018			As of 31/	/12/2018	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and
	(mln EUR, %)	Of which: defaulted	Value	Of which: defaulted	provisions	Of which: defaulted	Value	Of which: defaulted	provisions
	Central banks and central governments	0 0	0	0	0 0	0	0 0	0	0
	Institutions	54 0	50	21	0 0	72	0 65	32	0
	Corporates	67	43	34	0 0	64	0 39	30	0
	Corporates - Of Which: Specialised Lending	0 0	0	0	0 0	0	0 0	0	0
	Corporates - Of Which: SME	9 0	3	2	0 0	10	0 4	2	0
	Retail	18 1	18	4	0 0	17	1 17	3	0
	Retail - Secured on real estate property	16	16	4	0 0	15	1 15	3	0
TALY	Retail - Secured on real estate property - Of Which: SME	0	0	0	0 0	0	0	0	0
IIALI	Retail - Secured on real estate property - Of Which: non-SME	16	16	4	0 0	15	1 15	3	0
	Retail - Qualifying Revolving	1 0	1	0	0 0	1	0 1	0	0
	Retail - Other Retail	1 0	0	0	0 0	1	0 0	0	0
	Retail - Other Retail - Of Which: SME	0 0	0	0	0 0	0	0 0	0	0
	Retail - Other Retail - Of Which: non-SME	0 0	0	0	0 0	0	0 0	0	0
	Equity	5 0	5	13	0 0	0	0 0	0	0
	Other non credit-obligation assets								
	IRB Total								

						IRB App	proach					
			As of 30/	09/2018					As of 31/	12/2018		
		Original Exposure ¹	Exposure Value ¹	Risk exposu	ıre amount	Value adjustments and	Original E	xposure¹	Exposure Value ¹	Risk exposu	ıre amount	Valu adjustn and
	(mln EUR, %)	Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisi
	Central banks and central governments	0	0 0	0	(0	0	C	0	0	()
	Institutions	94	0 91	21	(0	107	C	104	27	C)
	Corporates	1,630	1,587	1,039	(12	1,916	1	1,887	1,168)
	Corporates - Of Which: Specialised Lending	865	0 864	597	(4	955	0	954	650	()
	Corporates - Of Which: SME	95	0 71	66	(58	0	44	45	(2
	Retail	102 73	1 8/	14	(105 76]	. 84	13	(
	Retail - Secured on real estate property	/3	1 /2	11	(/6	1	/6	12	(
UNITED STATES	Retail - Secured on real estate property - Of Which: SME	72	1 72	U 11	(75	1	7	12	(
3.11.12.3.7.1.12	Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving	73	1 /2	11	(/5	1	/3	12	(
	Retail - Other Retail	26	0 14	3	(26		7	1		
	Retail - Other Retail - Of Which: SME	24	0 11	2			25		<u> </u>	1		
	Retail - Other Retail - Of Which: non-SME	2	0 2	0		اً م	2	ď	1	0		
	Equity	30	0 30	57		ا ا	32		32	90		
	Other non credit-obligation assets											
	IRB Total											

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

						IRB App	oroach					
			As of 30/	09/2018					As of 31/	12/2018		
		Original Exposure ¹	Exposure	Risk exposu	ire amount	Value adjustments	Original E	ixposure¹	Exposure	Risk exposu	re amount	\ adju
	(mln EUR, %)	Of which: defaulted	- Value ¹		Of which: defaulted	and provisions		Of which: defaulted	- Value ¹		Of which: defaulted	pro
	Central banks and central governments	n derauited	0	0	derauited	0	0	derauited	0	0	ueraurteu	0
	Institutions	211	197	46	(204	0	194	50	(3
	Corporates	1,019	974	530	(18	1,140	9	1,091	621	(ა
	Corporates - Of Which: Specialised Lending	223	213	157	C	1	219	0	210	161	(ე
	Corporates - Of Which: SME	178	176	95	C	10	43	9	41	32	C	J
	Retail	130	120	26	C	1	124	1	. 117	26	C	J
	Retail - Secured on real estate property	98 1	. 98	22	(1	99	0	98	22	C	J
ED ANICE	Retail - Secured on real estate property - Of Which: SME	21 0	21	6	(0	20	0	20	6	C	J
FRANCE	Retail - Secured on real estate property - Of Which: non-SME	77 0	77	16	C	0	78	0	78	17	(J
	Retail - Qualifying Revolving	5 0	3	0	C	0	5	0	3	0	(J
	Retail - Other Retail	26 1	. 20	4	C	1	20	1	. 16	3	C	J
	Retail - Other Retail - Of Which: SME	23 1	. 17	3	C	0	18	1	. 13	2	C)
	Retail - Other Retail - Of Which: non-SME	3 0	3	1	C	0	3	0	3	1	C)
	Equity	4 0	4	12	(0	3	0	3	9)
	Other non credit-obligation assets											
	IRB Total											

						IRB Ap	proach					
			As of 30	/09/2018					As of 31,	/12/2018		
		Original Exposure ¹	Exposure	Risk exposu	ure amount	Value adjustments	Original	Exposure ¹	Exposure	Risk exposu	ire amount	Value adjustments
	(EUD 0()	Of which:	- Value ¹		Of which:	and provisions		Of which:	Value ¹		Of which:	and provisions
	(mln EUR, %)	defaulted		0	defaulted			defaulted	0	0	defaulted	
	Central banks and central governments Institutions	12	10	0	(٥		0 7	ا	0	
	Corporates	12	10	10			107		104	3	0	
	Corporates - Of Which: Specialised Lending		0	10			10/		107	0	0	
	Corporates - Of Which: SME	9	6	6			96		93	94	0	
	Retail	12	11	4			28		25	28	0	
	Retail - Secured on real estate property	8	8	3			21		21	26	0	
DODTHOM:	Retail - Secured on real estate property - Of Which: SME	5 0	5	3	(0	18	3 O	18	26	0)
PORTUGAL	Retail - Secured on real estate property - Of Which: non-SME	3 (3	1	(0	3	0	3	1	0	
	Retail - Qualifying Revolving	1 (0	0	(0	1	. 0	0	0	0	
	Retail - Other Retail	3	3	1	(0	7	' o	4	2	0	
	Retail - Other Retail - Of Which: SME	3 (3	1	l (0	6	5 0	4	2	0	
	Retail - Other Retail - Of Which: non-SME	0 0	0	0	(0	C	0	0	0	0	
	Equity	3 (3	8	(0	1	. 0	1	2	0	
	Other non credit-obligation assets											
	IRB Total											

					IRB App	proach			
			As of 30/	09/2018			As of 31,	12/2018	
		Original Exposure ¹	Exposure	Risk exposure amount	Value adjustments	Original Exposure ¹	Exposure	Risk exposure amount	Value adjustment
	(mln EUR, %)	Of which: defaulted	Value ¹	Of which: defaulted	and provisions	Of which: defaulted	— Value ¹	Of which: defaulted	and provisions
	Central banks and central governments	0 0	0	0 (0	0	0 0	0 (0
Country of Counterpart 7	Institutions	0 0	0	0	0	0	0	0	0
	Corporates	0 0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0 0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0 0	0	0		0	0	0	0
	Retail Secured on real estate preparty	0 0	0	0		0	0	0	0
	Retail - Secured on real estate property Of Which: SME	0 0	0	0		0			0
Country of Counterpart 7	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME		0			0			0
Country of Counterpart 7	Retail - Qualifying Revolving		0			ő			o l
	Retail - Other Retail		0	0	ا م	o l	0 0		0
	Retail - Other Retail - Of Which: SME	0 0	0	0		o	0 0	0	0
	Retail - Other Retail - Of Which: non-SME	0 0	0	0	0	0	0 0	0	0
	Equity	0 0	0	0	0	О	0 0	0	0
	Other non credit-obligation assets								
	IRB Total								

					IRB A _F	proach					
			As of 30/	09/2018				As of 31	/12/2018		
		Original Exposure ¹	Exposure	Risk exposure amour	adjustments	Origina	l Exposure ¹	Exposure	Risk expos	sure amount	Value adjustments
	(mln EUR, %)	Of which: defaulted	Value ¹	Of whice default			Of which: defaulted	- Value ¹		Of which: defaulted	and provisions
•	Central banks and central governments	0 0	0	0	0 0		0 0	0	(0
	Institutions		0	0	0 0		0	0			0
	Corporates	0 0	0	0	0 0			0			0
	Corporates - Of Which: Specialised Lending	0 0	0	0	0			0			0
	Corporates - Of Which: SME	0 0	0	0	0			0			0
	Retail	0 0	0	0	0			0			0
	Retail - Secured on real estate property	0 0	0	0	0			0			0
Country of Counterpart 8	Retail - Secured on real estate property - Of Which: SME	0	0	0				0			0
country of countricipant o	Retail - Secured on real estate property - Of Which: non-SME	0	0	0				0			
	Retail - Qualifying Revolving	0 0	0	0	0			0			0
	Retail - Other Retail	0 0	0	0	0			0			0
	Retail - Other Retail - Of Which: SME	0 0	0	0	0			0			0
	Retail - Other Retail - Of Which: non-SME	0 0	0	0	0			0			0
	Equity	0 0	U	U	0			U)	U
	Other non credit-obligation assets										
	IRB Total	(1) Original exposure, unlike Exposure									

					IRB App	proach			
			As of 30/	09/2018			As of 31/	12/2018	
		Original Exposure ¹	Exposure	Risk exposure amount	Value adjustments	Original Exposu	Exposure	Risk exposure amount	Value adjustment
	(mln EUR, %)	Of which: defaulted	Value ¹	Of which: defaulted	and provisions		Value ¹ which: aulted	Of which: defaulted	and provisions
	Central banks and central governments	0 0	0	0	0 0	0	0 0	0	0
	Institutions		0	0		0	0 0	0	0
Country of Counterpart 9	Corporates	0 0	0	0	0 0	0	0 0	0	0
	Corporates - Of Which: Specialised Lending	0 0	0	0	0 0	0	0 0	О	0
	Corporates - Of Which: SME	0 0	0	0	0 0	0	0 0	О	0
	Retail	0 0	0	0	0 0	0	0 0	0	0
	Retail - Secured on real estate property	0 0	0	0	0 0	0	0 0	0	0
Country of Country of O	Retail - Secured on real estate property - Of Which: SME	0 0	0	0	0 0	0	0 0	0	0
Country of Counterpart 9	Retail - Secured on real estate property - Of Which: non-SME	0 0	0	0	0 0	0	0 0	0	0
	Retail - Qualifying Revolving	0 0	0	0	0 0	0	0 0	0	0
	Retail - Other Retail	0 0	0	0	0 0	0	0 0	0	0
	Retail - Other Retail - Of Which: SME	0 0	0	0	0 0	0	0 0	0	0
	Retail - Other Retail - Of Which: non-SME	0 0	0	0	0 0	0	0 0	0	0
	Equity	0 0	0	0	0 0	0	0 0	0	0
	Other non credit-obligation assets								
	IRB Total								

						IRB App	proach					
			As of 30	/09/2018					As of 31/	/12/2018		
		Original Exposure ¹	Exposure	Risk exposu	ıre amount	Value adjustments	Original	Exposure ¹	Exposure	Risk exposı	ire amount	Value adjustme
		Of which:	Value ¹		Of which:	and provisions		Of which:	Value ¹		Of which:	and provision
	(mln EUR, %)	defaulted			defaulted			defaulted			defaulted	
	Central banks and central governments	0 0	0	0	C	0	(0	0	0	0	P
	Institutions	0 0	0	0	C	0	(0	0	0	0)
	Corporates	0 0	0	0	C	0	(0	0	0	0)
	Corporates - Of Which: Specialised Lending	0 0	0	0	C	0	(0	0	0	0)
	Corporates - Of Which: SME	0 0	0	0	C	0	(0	0	0	0)
	Retail	0 0	0	0	C	0	(0	0	0	0)
	Retail - Secured on real estate property	0 0	0	0	C	0	(0	0	0	0)
Country of Countarnart 10	Retail - Secured on real estate property - Of Which: SME	0 0	0	0	C	0	(0	0	0	0)
Country of Counterpart 10	Retail - Secured on real estate property - Of Which: non-SME	0 0	0	0	C	0	(0	0	0	0)
	Retail - Qualifying Revolving	0 0	0	0	C	0	(0	0	0	0	
	Retail - Other Retail	0 0	0	0	C	0	(0	0	0	0	
	Retail - Other Retail - Of Which: SME	0 0	0	0	C	0	(0 0	0	0	0	
	Retail - Other Retail - Of Which: non-SME	0 0	0	0	C	0	(0 0	0	0	0)
	Equity	0 0	0	0	C	0	(0	0	0	0)
	Other non credit-obligation assets											
	IRB Total											

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

							barico de Sal						
							IRB App	roach					
				As of 31/	03/2019					As of 30/	06/2019		
		Original E	xposure ¹	Exposure Value ¹	Risk exposu	ıre amount	Value adjustments and	Original E	xposure ¹	Exposure Value ¹	Risk exposi	ure amount	Value adjustmer and
	(mln EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provision
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0)
	Institutions	1,852	0	1,494	655	0	1	1,587	1	1,198	526	0)
	Corporates	49,362	2,765	39,230	21,908	663	1,132	51,838	2,740	40,536	21,444	617	7
	Corporates - Of Which: Specialised Lending	4,877	0	4,761	3,507	0	116	5,034	0	4,881	3,563	0)
	Corporates - Of Which: SME	18,925	2,082	15,189	7,944	399	658	18,980	2,065	15,155	7,503	408	3
	Retail	83,660	3,039	79,964	15,775			82,934	3,034	79,314	15,569	1,156	5
	Retail - Secured on real estate property	59,697	1,732	60,384	7,557	327	467	59,225	1,666	59,915	7,586	316	5
Canaalidatad data	Retail - Secured on real estate property - Of Which: SME	4,930	901	4,236	1,056	139	215	4,862	850	4,217	1,089	124	1
Consolidated data	Retail - Secured on real estate property - Of Which: non-SME	54,767	831	56,149	6,501	187		54,363	815	55,698	6,497	192	2
	Retail - Qualifying Revolving	7,925	114	5,849	1,762	200	144	7,653	119	5,633	1,651	195	5
	Retail - Other Retail	16,039	1,193	13,731	6,455	621	734	16,056	1,250	13,765	6,333	645	5
	Retail - Other Retail - Of Which: SME	10,274	810	8,023	2,953	317		10,326	840	8,097	2,944	336	5
	Retail - Other Retail - Of Which: non-SME	5,765	383	5,708	3,502	304	285	5,731	410	5,668	3,390	309)
	Equity	911	0	898	2,089	0		861	0	847	1,983	0)
	Other non credit-obligation assets				0						0		
	IRB Total ²				40,428						39,523		

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

(2) IRB Total does not include the Secutarisation position unlike in the previous Transparency exercises' results.

							IRB App	roach					
				As of 31/	03/2019					As of 30/	06/2019		
		Original E	xposure ¹	Exposure	Risk exposı	ıre amount	Value adjustments	Original E	xposure ¹	Exposure	Risk exposu	ure amount	Value adjustments
	(mln EUR, %)		Of which: defaulted	Value ¹		Of which: defaulted	and provisions		Of which: defaulted	Value ¹		Of which: defaulted	and provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	C)
	Institutions	831	0	809	292	0	0	465	0	445	187	C)
	Corporates	42,125	2,685	32,541	17,775	648	1,084	42,511	2,574	32,752	16,826	585	1,04
	Corporates - Of Which: Specialised Lending	3,143	0	3,037	2,222	0	113	3,142	0	3,047	2,171	C	11
	Corporates - Of Which: SME	17,566	2,011	14,030	7,018	387		17,655	1,953	14,063	6,673		63
	Retail	42,852	2,768	38,492	8,428	727		43,242	2,776	39,035	8,452	755	
	Retail - Secured on real estate property	25,274	1,577	24,435	3,440	244		25,698	1,518	24,912	3,479	231	
CDAIN	Retail - Secured on real estate property - Of Which: SME	4,864	897	4,174	1,016	138	214	4,778	846	4,136	1,001	124	1 2
SPAIN	Retail - Secured on real estate property - Of Which: non-SME	20,410	680	20,261	2,425	106	202	20,920	672	20,776	2,478	107	7 19
	Retail - Qualifying Revolving	2,948	49	1,723	168	21	42	2,918	57	1,710	165	25	5
	Retail - Other Retail	14,629	1,142	12,334	4,819	461	663	14,626	1,201	12,414	4,808	499	68
	Retail - Other Retail - Of Which: SME	10,173	807		316	448	10,115	835	7,991	2,915	335	45	
	Retail - Other Retail - Of Which: non-SME	4,456 335 4,371	1,883	145	215	4,511	365	4,422	1,893	164	23		
	Equity	823	0	811	1,858	0	0	762	0	748	1,716		
	Other non credit-obligation assets												
	IRB Total												

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

							IRB Ap	proach					
				As of 31/	03/2019					As of 30/	06/2019		
		Original I	Exposure ¹	Exposure Value ¹	Risk exposu	ıre amount	Value adjustments and	Original E	xposure ¹	Exposure Value ¹	Risk exposu	re amount	Value adjustments and
	(mln EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	value		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	C	0
	Institutions	175		170	60	0	0	136	0	133	37	C	0
	Corporates	1,015		917	606	0	3	1,402	0	1,090	706	C) 3
	Corporates - Of Which: Specialised Lending	360		360	288	0	1	426		406	330	C) 1
	Corporates - Of Which: SME	101		92	93	0	0	73		61	56	C	0
	Retail	39,184		39,914	7,019	414	213	37,907		38,621	6,727	395	199
	Retail - Secured on real estate property	32,961	132	34,495	3,815	78	44	31,999	125	33,483	3,751	82	2 41
UNITED KINGDOM	Retail - Secured on real estate property - Of Which: SME	10		7	2	1	1	9	4	6	1	C) 1
ONLIED KINGDOM	Retail - Secured on real estate property - Of Which: non-SME	32,951	128	34,488	3,813	77		31,989		33,476	3,750	81	-
	Retail - Qualifying Revolving	4,927		4,098	1,591	178		4,685		3,896	1,483	170	
	Retail - Other Retail	1,296	44	1,321	1,612	158	69	1,224	41	1,242	1,493	144	1 62
	Retail - Other Retail - Of Which: SME	7	0	3	1	0	0	24	0	17	4	C	0
	Retail - Other Retail - Of Which: non-SME	1,289	44	1,317	1,610	158	69	1,199	41	1,226	1,489	144	1 62
	Equity	3	0	3	6	0	0	3	0	3	6	C	0
	Other non credit-obligation assets												
	IRB Total												

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

						IRB Ap	proach					
			As of 31	/03/2019					As of 30/	06/2019		
		Original Exposure ¹	Exposure Value ¹	Risk expos	sure amount	Value adjustments and	Original	Exposure ¹	Exposure Value ¹	Risk expos	sure amount	Value adjustment and
	(mln EUR, %)	Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central banks and central governments	0	0 0	0) (0	0	0	0	0	C	
	Institutions	68	0 57	32	. c	0	61	0	53	29	o c)
	Corporates	67	0 42	40	0	0	109	0	70	57	ď	
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	C)
	Corporates - Of Which: SME	10	0 4	2		0	64	0	42	42	. C)
	Retail	19	1 18	3		0	17	1	. 17	3	S C)
	Retail - Secured on real estate property	16	0 16	2		0	15	0	15	2		
ITALY	Retail - Secured on real estate property - Of Which: SME	0	0 0	0		0	0	0	0	0		
	Retail - Secured on real estate property - Of Which: non-SME	16	0 16	2		0	15	0	15	2		
	Retail - Qualifying Revolving	1		0			1	0		0		2
	Retail - Other Retail	2	0 1	0			1	0	0	0		2
	Retail - Other Retail - Of Which: SME	2		0			0			0		` [
	Retail - Other Retail - Of Which: non-SME	0		0			0			0		(1
	Equity Other non credit-obligation assets	U	U	U		, U	U	0	U	U	, L	
	IRB Total											

						IRB Ap	proach					
			As of 31/	03/2019					As of 30/	06/2019		
		Original Exposure ¹	Exposure Value ¹	Risk exposu	ire amount	Value adjustments and	Original E	xposure ¹	Exposure Value ¹	Risk exposu	ıre amount	Value adjustmer and
	(mln EUR, %)	Of which: defaulted	value		Of which: defaulted	provisions		Of which: defaulted	value		Of which: defaulted	provision
	Central banks and central governments	0 0	0	0	C	0	0	0	0	0	0)
	Institutions	42	33	11	C	0	14	0	10	2	0	
	Corporates Compared to Charles Considered Landing	1,672	1,632 830	1,027	C	4	1,886	1	1,831 798	1,116 575	0	
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	831	830	592	C	2	799 50	1	798	5/5	0	
	Retail	108	98	19		0	101	1	94	18	0	
	Retail - Secured on real estate property	86	86	16	C	Ö	88	1	88	16	0	
	Retail - Secured on real estate property - Of Which: SME	2	2	1	C	ő	2	0	2	1	0	
UNITED STATES	Retail - Secured on real estate property - Of Which: non-SME	84	. 84	16	C	0	86	1	. 86	16	0	
	Retail - Qualifying Revolving	3	1	0	C	0	3	0	2	0	0)
	Retail - Other Retail	18	10	3	C	0	10	0	4	1	0	
	Retail - Other Retail - Of Which: SME	17	9	2	C	0	9	0	3	1	0	
	Retail - Other Retail - Of Which: non-SME	1	1	0	C	0	1	0	1	0	0)
	Equity	36	36	102	С	0	50	0	50	142	0)
	Other non credit-obligation assets											
	IRB Total											

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

						IRB Ap	proach					
			As of 31/	03/2019					As of 30/	06/2019		
		Original Exposure ¹	Exposure	Risk expos	ure amount	Value adjustments	Original	Exposure ¹	Exposure	Risk exposi	ure amount	adju
	(mln EUR, %)	Of which defaulted			Of which: defaulted	and provisions		Of which: defaulted	- Value ¹		Of which: defaulted	pro
	Central banks and central governments	0	0 0	0	C	0	0	0	0	0	(0
	Institutions	79	0 70	15	c	0	106	0	89	24	(٥
	Corporates	1,201	9 1,153	633	0	12	2,145	54	1,616	890	(٥
	Corporates - Of Which: Specialised Lending	216	0 208	160	0	0	310	0	279	204	(٥
	Corporates - Of Which: SME	58	9 44	23	0	9	89	9	70	44	(٥
	Retail	135	2 127	29	(1	171	3	141	40	(٥
	Retail - Secured on real estate property	106	1 106	25	(0	108	1	108	35	(٥
ED ANCE	Retail - Secured on real estate property - Of Which: SME	20	0 20	6	0	0	20	0	20	17	(٥
FRANCE	Retail - Secured on real estate property - Of Which: non-SME	86	1 85	19	0	0	88	1	. 87	18	(٥
	Retail - Qualifying Revolving	5	0 3	0	0	0	5	0	3	0	(٥
	Retail - Other Retail	24	1 18	4	C	0	58	2	30	5	(٥
	Retail - Other Retail - Of Which: SME	21	1 16	3	c	0	55	2	. 28	4	(٥
	Retail - Other Retail - Of Which: non-SME	3	0 3	1	0	0	3	0	3	1	(٥
	Equity	3	0 3	9	0	0	3	0	3	9	(٥
	Other non credit-obligation assets											
	IRB Total											

						IRB Ap	proach					
			As of 31/	03/2019					As of 30/	06/2019		
		Original Exposure ¹	Exposure Value ¹	Risk expos	ure amount	Value adjustments	Original I	Exposure ¹	Exposure	Risk expos	ure amount	Val adjusti
	(mln EUR, %)	Of which: defaulted	- value⁻		Of which: defaulted	and provisions		Of which: defaulted	- value		Of which: defaulted	– an provis
	Central banks and central governments	0 0	0	0	0	0	0	0	0	0		0
	Institutions	5 0	4	3	0	0	5	0	4	2		0
	Corporates	269	170	138	0	1	382	0	276	191		0
	Corporates - Of Which: Specialised Lending	0 0	0	0	0	0	6	0	6	4		0
	Corporates - Of Which: SME	93	92	97	0	0	122	0	121	96	1	0
	Retail	27 1	26	32	0	0	49	1	47	69	1	0
	Retail - Secured on real estate property	21 0	21	30	0	0	43	0	43	68	1	0
PORTUGAL	Retail - Secured on real estate property - Of Which: SME	18	18	29	0	0	39	0	39	67		0
TORTOGAL	Retail - Secured on real estate property - Of Which: non-SME	3	3	1	0	0	4	0	4	1		0
	Retail - Qualifying Revolving		0	0	0	0	1 -	0	0	0		0
	Retail - Other Retail	5 1	4	2	0	0	5		4	2		0
	Retail - Other Retail - Of Which: SME	5	4	2	0	0	5		3	1		0
	Retail - Other Retail - Of Which: non-SME		0	0	0	U	0			0		0
	Equity	1	1	2	0	U	1		1	2		U
	Other non credit-obligation assets								which: faulted 0 0 0 4			
	IRB Total											

						IRB Ap	proach				
			As of 31	/03/2019					As of 30	/06/2019	
		Original Exposure ¹	Exposure Value ¹	Risk expos	sure amount	Value adjustments and	Original E	exposure ¹	Exposure Value ¹	Risk exposure amo	Value adjustments and
	(mln EUR, %)	Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value	Of wl defau	ich: provisions
Country of Counterpart 7	Central banks and central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity Other non credit-obligation assets IRB Total	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0				0 0 0 0 0 0 0 0 0			0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0

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

						IRB Ap	proach					
			As of 31	/03/2019					As of 30	/06/2019		
		Original Exposure ¹	Exposure Value ¹	Risk expos	sure amount	Value adjustments and	Original	Exposure ¹	Exposure Value ¹	Risk expos	sure amount	Value adjustments and
	(mln EUR, %)	Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central banks and central governments	0 0	0	C	0	0	(0	0	0	()
	Institutions		0			0			0	0		
	Corporates Corporates - Of Which: Specialised Lending						(1		\downarrow	1
	Corporates - Of Which: SME			1					1 0		,	ó
	Retail								0		آ ار)
	Retail - Secured on real estate property	0 0	0	d		0	ď	0	0	0	أر	J
Country of Country	Retail - Secured on real estate property - Of Which: SME	0 0	0	C	o c	0	C	0	0	0	ı)
Country of Counterpart 8	Retail - Secured on real estate property - Of Which: non-SME	0 0	0	C) c	0	C	0	0	0	ı c	ן
	Retail - Qualifying Revolving	0 0	0	C) c	0	C	0	0	0	ı c)
	Retail - Other Retail	0 0	0	C) c	0	C	0	0	0	/ c	ן
	Retail - Other Retail - Of Which: SME	0 0	0	C	0	0	C	0	0	0	/)
	Retail - Other Retail - Of Which: non-SME	0 0	0	C	ol c	0	C	0	0	0	ď	7
	Equity	0 0	0	C		0	C	0	0	0	C	7
	Other non credit-obligation assets											
	IRB Total											

						IRB Ap	proach					
			As of 31/	03/2019					As of 30/	06/2019		
		Original Exposure ¹	Exposure	Risk exposi	ure amount	Value adjustments	Original	Exposure ¹	Exposure	Risk expos	ure amount	Value adjustme
		Of which:	Value*		Of which:	and provisions		Of which:	Value ¹		Of which:	and provision
	(mln EUR, %)	defaulted			defaulted			defaulted			defaulted	
	Central banks and central governments	0 0	0	0	0	0	(0	0		
	Institutions	0 0	0	0	0		(0	0		
	Corporates Of Which: Coosinlined Londing	0 0	0	0	0				0	0		
	Corporates - Of Which: Specialised Lending	0 0	0	0	0		(0	0		
	Corporates - Of Which: SME Retail	0 0	0	0	0				0	0		
	Retail - Secured on real estate property		0	0	0				0	0		
	Retail - Secured on real estate property - Of Which: SME		0	0					0	0		
Country of Counterpart 9	Retail - Secured on real estate property - Of Which: non-SME		0	0					0	0		
, , , , , , , , , , , , , , , , , , , ,	Retail - Qualifying Revolving		0	0	١				0	0		
	Retail - Other Retail		0	0	١				0	0		
	Retail - Other Retail - Of Which: SME		0	0	١				0	0		
	Retail - Other Retail - Of Which: non-SME		0	0	١	0			0	0		
	Equity	0 0	0	0	0	o		o o	0	0		
	Other non credit-obligation assets		Value ¹									
	IRB Total											

					IRB Ap	proach					
			As of 31	/03/2019				As of 30/	06/2019		
		Original Exposure ¹	Exposure	Risk exposure amount	Value adjustments	Original E	Exposure ¹	Exposure	Risk expos	sure amount	Value adjustment
	(mln EUR, %)	Of which: defaulted	- Value ¹	Of which: defaulted	and provisions		Of which: defaulted	- Value ¹		Of which: defaulted	and provisions
	Central banks and central governments	0 0	0	0	0 0	0	0	0	(0 (0
	Institutions	0 0	0	0	0	0	0	0	C	0	0
	Corporates	0	0	0	0 0	0	0	0	0	0 (0
	Corporates - Of Which: Specialised Lending	0		0	0	0	0	0			0
	Corporates - Of Which: SME Retail			0	0	0	0				0
	Retail - Secured on real estate property			0	0	0	0	0			0
	Retail - Secured on real estate property - Of Which: SME					1 0	0	0			0
Country of Counterpart 10	Retail - Secured on real estate property - Of Which: non-SME			0		0		o o			0
,	Retail - Qualifying Revolving			0	0 0	0		0			0
	Retail - Other Retail	0 0	0	0	0 0	0	0	0	ď		0
	Retail - Other Retail - Of Which: SME	0 0	0	О	0 0	0	0	0	C		0
	Retail - Other Retail - Of Which: non-SME	0 0	0	0	0 0	0	0	0	C		0
	Equity	0 0	0	0	0 0	0	0	0	C		0
	Other non credit-obligation assets										
	IRB Total										



General governments exposures by country of the counterparty

							Banco de Sabadell, S.A							
							As of 31/12/2018							
						Dire	ct exposures							
	(mln EUR)			On balance sl	heet				Deriva	tives		Off balan	ce sheet	
												Off-balance sh	eet exposures	
Residual Maturity	Country / Region	Total gross carrying amount of non-	Total carrying amount of non-derivative financial					Derivatives with po	sitive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
		derivative financial assets	assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
[0 - 3M [Austria													
Total [0 - 3M [Belgium	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0
[0 - 3M [Bulgaria													
[0 - 3M [3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [Cyprus													
[0 - 3M [3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [Czech Republic	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0
[0 - 3M [Denmark		U U	J. Control of the con			J. Control of the con	0		J			U	U C C C C C C C C C C C C C C C C C C C
[0 - 3M [Estonia													



General governments exposures by country of the counterparty

							Banco de Sabadell, S.A As of 31/12/2018						
						Dire	ct exposures	,					
	(mln EUR)			On balance sl	heet		oc exposures		 Deriva	tives	Off balaı	nce sheet	
	(Min EUK)							Derivatives with pos		Derivatives with negative fair value	Off-balance sl	neet exposures	
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount Notional amount	Nominal	Provisions	Risk weighted exposure amount
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more	Finland												
[0 - 3M [3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more	France	0 0 0 0 53 0 0	0 0 0 0 53 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 53 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0
[0 - 3M [3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more	Germany	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	
[0 - 3M [Croatia												
[0 - 3M [Greece												
[0 - 3M [Hungary												
[0 - 3M [Ireland	0 0 0 0 58 0 0	0 0 0 0 58 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 58 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	
[0 - 3M [Italy	58 0 7 5 0 0 4,423 1,400 5,836	58 0 7 5 0 0 4,423 1,400 5,836	0 7 5 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 4,423 1,400	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	
Total [0 - 3M [Latvia	5,836	5,836	12	0	0	5,823	0	0	0	0 0	0	0



General governments exposures by country of the counterparty

						Banco de Sabadell, S.					
						As of 31/12/2018	3				
						Direct exposures					
	(mln EUR)			On balance sl	heet		Deriva	ntives		Off balance she	et
							Derivatives with positive fair value	Derivatives with negative	ve fair value	Off-balance sheet expo	sures
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)		of which: Financial assets designated at fair value through profit or loss of which: Financial as fair value through comprehensive inc	amortised cost	Carrying amount Notional amount	Carrying amount Notice	tional amount	Nominal Prov	Risk weighted exposure amount isions
[0 - 3M [Lithuania										
[5Y - 10Y [[10Y - more											
[0 - 3M [Luxembourg										
[0 - 3M [Malta										
Total [0 - 3M [Netherlands										
[0 - 3M [Poland										
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Portugal	0 0 0 0 0 2,023 0	0 0 0 0 0 2,023 0 2,023	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 6 0	0 0 0 0 0 331 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0
Total [0 - 3M [Romania	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0
Total [0 - 3M [Slovakia										
[0 - 3M [Slovenia										



General governments exposures by country of the counterparty

							Banco de Sabadell, S.A							
							As of 31/12/2018							
						Direc	ct exposures							
	(mln EUR)			On balance sh	neet				Derivat	tives		Off balan	ce sheet	
												Off-balance sh	eet exposures	
								Derivatives with posit	ive fair value	Derivatives with	negative fair value			_
								Delivatives with positi	ive laii value	Delivatives with	inegative fair value			
														Risk weighted
		Total gross carrying amount of non-	Total carrying amount of non-derivative financial											exposure amount
Residual Maturity	Country / Region	derivative financial assets	assets (net of short positions)									Nominal	Provisions	
				of which: Financial assets	of which: Financial assets	of which: Financial assets at	of which: Financial assets at					Nominal	PIOVISIONS	
				held for trading	designated at fair value through profit or loss	fair value through other comprehensive income	amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount			
[0 - 3M [[3M - 1Y [863 647	863 647	3 126	0	179 212	680 308	0	0 0	0	0 74	396 755	0	
[1Y - 2Y [[2Y - 3Y [Spain	541 713	863 647 541 710	12 1	0	179 212 438 425	90 287	0	5 1	0	15 0 822	318	0	
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total		4,396 8,780 9,398 25,337	4,388 8,767 9,398 25,313	8 0	0	1,011 3,640 379 6,286	3,382 5,132 9,018 18,898	0 148	1 1 971	24 0	1,917 0	131 355	0 2	
Total [0 - 3M [[3M - 1Y [25,337	25,313	153	0	6,286	18,898	149	993	31	2,827	1,956	2	1,327
[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [Sweden													
[0 - 3M [
[0 - 3M [[3M - 1Y [0 0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [United Kingdom	0 0 0	0 0	0 0 0	0 0 0	0 0	0 0	0 0 0	0 0 0	0 0 0	0 0	0 0 0	0 0 0	
[0 - 3M [905 1,422 2,327	905 1,422 2,327	0	0	905 1,314 2,219	0 108 108	0	0	0	0	0 0	0 0	0
[0 - 3M [2,327	Z,3Z7	j	Ţ	2,213	190	,	ŭ					
[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [Iceland													
I IOTAL I														
[0 - 3M [
[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [Liechtenstein													
I IOTAL I														
[0 - 3M [[3M - 1Y [0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y [[3Y - 5Y [Norway	0	0	0	0	0	0	0	0 0	0	0	0 0	0	
[0 - 3M [0 0 0	0 0 0	0 0 0	0 0 	0 0	0 0 0	0 0 0	0 0 0	0 0 0	0 0 0	0 0 0	0 0 0	0
[0 - 3M [
[2Y - 3Y [[3Y - 5Y [Australia													
I I OTAL														
[0 - 3M [[3M - 1Y [[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y [[3Y - 5Y [Canada	0	0	0	0	0	0	0	0 0	0	0	0 0	0	
[0 - 3M [0 0 0	0 0 0	0 0 0	0 0 0	0 0 0	0 0 0	0 0 0	0 0 0	0 0 0	0	0 0 0	0 0 0	0
[0 - 3M [
[2Y - 3Y [[3Y - 5Y [Hong Kong													
[51 - 101 [10Y - more Total														



General governments exposures by country of the counterparty

							Banco de Sabadell, S.A	<u>4. </u>						
							As of 31/12/2018	3						
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	nce sheet	
												Off-balance sh	neet exposures	
			Total carrying amount of					Derivatives with pos	sitive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
[0 - 3M [Japan													
[0 - 3M [u.s.	0 0 0 0 0 171 167	0 0 0 0 0 171 167 338	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 171 167	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0
[0 - 3M [China													
[0 - 3M [Switzerland													
[0 - 3M [[3M - 1Y [[1Y - 2Y [Other advanced economies non EEA													
[0 - 3M [Other Central and eastern Europe countries non EEA													
[0 - 3M [Middle East	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0
[0 - 3M [Latin America and the Caribbean	0 4 25 51 149 453 138	0 4 25 51 149 453	0 0 0 0 0 0	0 0 0 0 0 0	0 0 20 51 149 453 138	0 4 5 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	1 0 0 0 0 0 0 0	0 0 0 0 0	



General governments exposures by country of the counterparty

Banco de Sabadell, S.A.

							barred ac Sabaacii, Sir							
							As of 31/12/2018	<u> </u>						
						Dire	ct exposures							
	(mln EUR)			On balance sl	neet				Deriva	tives		Off balar	nce sheet	
								Donivativos with m	ocitivo fair valvo	Davivativas viiti	a magativa fair valua	Off-balance sh	neet exposures	
								Derivatives with po	ositive fair value	Derivatives with	n negative fair value			
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[0 - 3M [1 0 0	1 0 0	0 0 0	0 0 0	1 0 0	0 0 0	000		0 0 0	0 0 0	0 0 0	0 0 0	
[5Y - 10Y [Africa	0 9 0 10	0 9 0 10	0 0 0 0	0 0 0 0	0 0 0 0	0 9 0 9	0 0 0 0	0 0 0 0 0 0	0 0 0 0	0 0 0 0	0 0 0 0	0 0 0 0	1
[0 - 3M [Others	0 0 0 5 36 0	0 0 5 36 0	0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 5 36 0			0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0	
Total	1	96	96	0	0	0	96	0	0	0	0	0	0	30

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 have sovereign exposures of at least 1% of total "Debt securities and loans receivables". Country of breakdown is only available for institutions that have sovereign exposures of 10% or more compared to total sovereign exposures. Where the latter threshold is not met, information is disclosed through the aggregate "Others".
- (2) The exposures reported cover only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other counterparts with full or partial government guarantees
- (3) The banks disclose the exposures in the "Financial assets held for trading" portfolio after offsetting the cash short positions having the same maturities.
- (4) The exposures reported include the positions towards counterparts (other than sovereign) on sovereign credit risk (i.e. CDS, financial guarantees) booked in all the accounting portfolio (on-off balance sheet). Irrespective of the denomination and or accounting classification of the positions
- the economic substance over the form must be used as a criteria for the identification of the exposures to be included in this column. This item does not include exposures to counterparts (other than sovereign) with full or partial government guarantees by central, regional and local governments (5) Residual countries not reported separately in the Transparency exercise

Regions:

- Other advanced non EEA: Israel, Korea, New Zealand, Russia, San Marino, Singapore and Taiwan.
- Other CEE non EEA: Albania, Bosnia and Herzegovina, FYR Macedonia, Montenegro, Serbia and Turkey.
- Middle East: Bahrain, Djibouti, Iran, Iraq, Jordan, Kuwait, Lebanon, Libya, Oman, Qatar, Saudi Arabia, Sudan, Syria, United Arab Emirates and Yemen.
- Latin America: Argentina, Belize, Bolivia, Brazil, Chile, Colombia, Brazil, Chile, Colombia, Costa Rica, 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, Chad, Comoros, Congo, Chad, Chad, Comoros, Congo, Chad, Chad, Comoros, Congo, Chad, Chad, Comoros, Congo, Chad, Chad, Comoros, Chad, Principe, Senegal, Seychelles, Sierra Leone, South Sudan, Swaziland, Tanzania, United Republic Of, Togo, Uganda, Zambia, Zimbabwe and Tunisia.
- (6) The columns 'Total carrying amount of non-derivative financial assets (net of short positions)' provide information on a net basis, whilst the related 'of which' positions present information on a gross basis.



General governments exposures by country of the counterparty

							Banco de Sabadell, S.A							
							As of 30/06/2019							
						Dire	ct exposures							
	(mln EUR)			On balance sl	heet				Deriva	tives		Off balan	ce sheet	
												Off-balance sh	eet exposures	
			Total carrying amount of					Derivatives with po	ositive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
[0 - 3M [Austria													
Total [0 - 3M [Belgium	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0
[0 - 3M [Bulgaria							· ·						
[0 - 3M [3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [Cyprus													
[0 - 3M [Czech Republic	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0
[0 - 3M [3M - 1Y [[1Y - 2Y [[2Y - 3Y [Denmark	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	
[0 - 3M [Estonia		J				J	•		J		J		J



General governments exposures by country of the counterparty

							Banco de Sabadell, S.A							
							As of 30/06/2019							
						Dire	ct exposures							
	(mln EUR)			On balance sl	heet				Deriva	tives		Off balan	ce sheet	
												Off-balance sh	eet exposures	
			Total carrying amount of					Derivatives with p	ositive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	non-derivative financial assets (net of short positions)		of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
[0 - 3M [Finland													
[0 - 3M [France	0 0 0 0 53 0 0	0 0 0 0 53 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 53 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0
[0 - 3M [Germany	0 0 0 0 0 2 0	0 0 0 0 0 2 0	0 0 0 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 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0
[0 - 3M [Croatia													
[0 - 3M [Greece	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0
[0 - 3M [Hungary													
[0 - 3M [3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more	Ireland	0 0 0 58 0 0 0	0 0 0 58 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 58 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0
[0 - 3M [Italy	0 20 0 0 0 4,375 1,393 5,788	0 20 0 0 0	0 20 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 4,375 1,393	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	
[0 - 3M [Latvia	3,788	3,708	20			3,700			U	V		U	



General governments exposures by country of the counterparty

						Banco de Sabadell, S.A				
						As of 30/06/2019				
					Dire	ect exposures				
	(mln EUR)			On balance sl	heet		Deriva	tives	Off balance sheet	
							Derivatives with positive fair value	Derivatives with negative fair va	Off-balance sheet exposures ue	
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)		of which: Financial assets 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 amo	Nominal Provisions	Risk weighted exposure amount
[0 - 3M [Lithuania									
[0 - 3M [Luxembourg									
[0 - 3M [Malta									
[0 - 3M [Netherlands									
Total [0 - 3M [Poland									
[0 - 3M [Portugal	0 0 0 0 0 1,621 630	0 0 0 0 0 1,621 630 2,251	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 989 630	0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 22 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 595 0 0 0 595 0 0 0 595 0 0 0	0
Total [0 - 3M [Romania									
Total [0 - 3M [Slovakia									
[0 - 3M [Slovenia									



General governments exposures by country of the counterparty

		Banco de Sabadell, S.A. As of 30/06/2019												
						Dire	ct exposures	<u>'</u>						
	(mln EUR)			On balance sl	neet				Derivat	tives		Off balan	ice sheet	
								Derivatives with pos	sitive fair value	Derivatives with neg	gative fair value	Off-balance sh	eet exposures	
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Spain	445 1,311 526 405 3,443 10,227 9,730 26,087	445 1,311 526 152 3,443 10,226 9,728 25,831	50 140 8 0 6 2 2 2	0 0 0 0 0 0	73 408 275 59 118 2,146 0	9,728	0 0 0 0 1 0 165	0 0 5 2 12 1 571 592	0 0 0 0 0 18 0	0 15 84 0 5 645 0 749	135 696 0 2 10 202 280 1,325	0 0 0 0 0 0 2 2	916
[0 - 3M [Sweden	20,007	23,631	207		3,080	22,500	100	392		743	1,323		910
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	United Kingdom	0 0 0 0 0 299 1,109	0 0 0 0 0 299 1,109	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 299 996	0 0 0 0 0 0 113 113	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0
[0 - 3M [Iceland	7	-,											
[0 - 3M [Liechtenstein													
[0 - 3M [Norway	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0
[0 - 3M [Australia													
[0 - 3M [Canada	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	
[0 - 3M [Hong Kong			U			U		U	U	U	U	O	



General governments exposures by country of the counterparty

							Banco de Sabadell, S.A									
		As of 30/06/2019 Direct exposures														
						Dire	ct exposures									
	(mln EUR)			On balance sh	heet				Deriva	tives		Off balan	ce sheet			
												Off-balance sh	eet exposures			
			Total carrying amount of					Derivatives with po	sitive fair value	Derivatives with	negative fair value			Risk weighted exposure amount		
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	non-derivative financial assets (net of short positions)		of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount		
[0 - 3M [Japan															
[0 - 3M [U.S.	0 0 0 0 0 183 208	0 0 0 0 0 183 208 391	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 183 160	0 0 0 0 0 0 0 48 48	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0		
[0 - 3M [China															
[0 - 3M [Switzerland															
[0 - 3M [Other advanced economies non EEA															
[0 - 3M [Other Central and eastern Europe countries non EEA															
[0 - 3M [Middle East	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0			
Total [0 - 3M [Latin America and the Caribbean	1 27 26 32 0 308 232	1 27 26 32 0 308	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 21 20 32 0 308 232	1 6 5 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	183		



General governments exposures by country of the counterparty

Banco de Sabadell, S.A.

							barico de Sabadell, S.F	٦.									
			As of 30/06/2019														
						Dire	ct exposures										
	(mln EUR)			On balance sl	heet			Deriva		Off balar	nce sheet	1					
Residual Maturity								Derivatives with p	ositive fair value	Derivatives with	n negative fair value	Off-balance sh	neet exposures				
	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)		of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal Provisions	Risk weighted exposure amount				
[0 - 3M [Africa	0 0 1 0 0 8 0	0 0 1 0 0 8 0	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 1 1 0 0 0 0	0 0 0 0 0 8 0		0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0			
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more	Others	0 0 6 0 31 0 56	0 0 6 0 31 0 56	0 0 2 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 4 0 31 0 56			0 0 0 0 0	0 0 0 0 0 0	0 0 1 0 0 0	0 0 0 0 0	30			

Notes and definition

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 have sovereign exposures of 10% or more compared to total sovereign exposures. Where the latter threshold is not met, information is disclosed through the aggregate "Others".

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

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

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

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

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

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

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

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

Latin America: Argentina, Belize, Bolivia, Brazil, Chile, Colombia, Costa Rica, Dominican Republic, Ecuador, El Salvador, Grenada, Guatemala, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and the Grenadines, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and the Grenadines, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaraguay, Peru, St. Kitts and Revisa, Capman Islands, Cuba, French Guiana, Guadeloupe, Martinique, Puerto Rico, Saint Barthélemy, Turks And Caicos Islands, 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, Chad, Comoros, Congo, The Democratic Republic, Chad, Comoros, Congo, The Democratic Republic, Chad, Comoros, Congo, Congo,

(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.



Performing and non-performing exposures

			<u> p</u>	As of 30/09/201	.8					Δ	As of 31/12/201	8		
		Gross carry	ing amount		Accumulated in accumulated control value due to control provisions 4	hanges in fair	Collaterals and financial		Gross carry	ing amount		Accumulated in accumulated ch value due to cre provisions ⁴	hanges in fair	Collaterals and financial
		Of which performing but past due >30	Of which non	-performing ¹	On performing	On non- performing	guarantees received on non- performing		Of which performing but past due >30	Of which non	Of which non-performing ¹		On non- performing	guarantees received on non- performing
(mla EUD)		days and <=90 days		Of which: defaulted	exposures ²	exposures ³	exposures		days and <=90 days		Of which: defaulted	exposures ²	exposures ³	exposures
(mln EUR) Debt securities (including at amortised cost and fair value)	25,918	0	0	0	0	0	0	26,250	0	0	0	0	0	0
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0
General governments	23,552	0	0	0	0	0	0	23,863	0	0	0	0	0	0
Credit institutions	826	0	0	0	0	0	0	846	0	0	0	0	0	0
Other financial corporations	1,259	0	0	0	0	0	0	1,301	0	0	0	0	0	0
Non-financial corporations	280	0	0	0	0	0	0	240	0	0	0	0	0	0
Loans and advances(including at amortised cost and fair value)	174,216	439	7,074	6,825	836	3,149	3,295	177,478	623	6,590	6,311	725	2,745	3,182
Central banks	19,124	0	0	0	0	0	0	22,164	0	0	0	0	0	0
General governments	9,771	2	20	20	0	5	7	10,958	1	20	20	0	5	8
Credit institutions	7,466	1	2	2	2	1	0	8,815	0	2	2	2	0	0
Other financial corporations	1,497	0	15	15	2	12	4	2,005	0	15	15	5	11	4
Non-financial corporations	53,608	104	3,577	3,577	457	1,948	1,316	52,075	189	3,113	3,100	403	1,599	1,230
of which: small and medium-sized enterprises at amortised cost	24,647	88	1,840	1,838	251	862	816	24,405	113	1,667	1,656	256	721	789
Households	82,749	332	3,461	3,212	375	1,183	1,969	81,462	434	3,440	3,174	316	1,129	1,940
DEBT INSTRUMENTS other than HFT	200,133	439	7,074	6,825	837	3,149	3,295	203,728	623	6,590	6,311	725	2,745	3,182
OFF-BALANCE SHEET EXPOSURES	32,104		128	44	43	43	0	32,921		137	56	60	49	2

⁽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 incurrred but not reported losses (instruments at amortised cost) and changes in fair value of performing exposures due to credit risk and provisions (instruments at fair value other than HFT)

⁽³⁾ 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)

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



Performing and non-performing exposures

			A	As of 31/03/201	9					Δ	As of 30/06/2019						
		Gross carrying amount			Accumulated impairment, accumulated changes in fair value due to credit risk and provisions ⁴				Gross carrying amount			Accumulated in accumulated control value due to control provisions 4	hanges in fair	Collaterals and financial guarantees			
		Of which performing but past due >30	Of which non-performing ¹		On performing	On non- performing	guarantees received on non- performing		Of which performing but past due >30			On performing	On non- performing	received on non- performing			
(mln EUR)		days and <=90 days		Of which: defaulted	exposures ²	exposures ³	exposures		days and <=90 days		Of which: defaulted	exposures ²	exposures ³	exposures			
Debt securities (including at amortised cost and fair value)	25,496	0	1	0	4	0	0	26,817	0	1	0	3	0	0			
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
General governments	22,952	0	0	0	0	0	0	24,380	0	0	0	0	0	0			
Credit institutions	938	0	0	0	0	0	0	862	0	0	0	0	0	0			
Other financial corporations	1,281	0	0	0	1	0	0	1,217	0	0	0	1	0	0			
Non-financial corporations	325	0	1	0	2	0	0	358	0	1	0	1	0	0			
Loans and advances(including at amortised cost and fair value)	180,202	864	6,401	6,049	729	2,559	3,286	177,615	451	6,379	6,083	710	2,516	3,278			
Central banks	21,584	0	0	0	0	0	0	18,387	0	0	0	0	0	0			
General governments	10,242	5	12	12	0	2	2	10,873	3	12	12	0	2	1			
Credit institutions	11,120	0	0	0	1	0	0	11,056	0	1	1	1	0	0			
Other financial corporations	2,493	0	15	15	4	11	4	1,646	0	15	15	4	11	4			
Non-financial corporations	52,060	251	2,900	2,887	411	1,433	1,210	53,224	166	2,923	2,901	405	1,405	1,234			
of which: small and medium-sized enterprises at amortised cost	24,468	157	1,662	1,651	257	726	789	25,120	107	1,730	1,718	253	757	818			
Households	82,704	607	3,473	3,134	314	1,113	2,071	82,429	281	3,429	3,155	299	1,098	2,038			
DEBT INSTRUMENTS other than HFT	205,698	864	6,402	6,049	734	2,560	3,286	204,432	451	6,379	6,083	712	2,516	3,278			
OFF-BALANCE SHEET EXPOSURES	33,921		147	62	57	48	0	38,232		150	58	60	47	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 incurrred but not reported losses (instruments at amortised cost) and changes in fair value of performing exposures due to credit risk and provisions (instruments at fair value other than HFT)

⁽³⁾ 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)

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



Forborne exposures

			As of 30/09/2018					As of 31/12/2018	3	
	Gross carrying exposures wit measures		Accumulated im accumulated character value due to creprovisions for exforted provisions for expressions.	anges in fair dit risk and xposures with	Collateral and financial guarantees	Gross carrying exposures wit measures		Accumulated in accumulated che value due to cre provisions for e forbearance me	anges in fair edit risk and exposures with	Collateral and financial guarantees
(rate EUD)		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures	received on		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures	received on
(mln EUR) Debt securities (including at amortised cost and fair value)	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)	5,675	3,197	1,365	1,146	2,275	5,313	3,043	1,163	994	3,447
Central banks	0	0	0	0	0	0	0	0	0	0
General governments	19	19	5	5	7	20	20	5	5	8
Credit institutions	0	0	0	0	0	0	0	0	0	0
Other financial corporations	64	15	11	11	11	54	15	11	11	31
Non-financial corporations	2,729	1,601	828	697	899	2,501	1,451	704	585	1,407
of which: small and medium-sized enterprises at amortised cost	1,645	854	454	334	535	1,566	827	399	296	937
Households	2,862	1,562	522	434	1,358	2,738	1,557	442	393	2,001
DEBT INSTRUMENTS other than HFT	5,675	3,197	1,365	1,146	2,275	5,313	3,043	1,163	994	3,447
Loan commitments given	55	14	0	0	0	115	31	13	6	0

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

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



Forborne exposures

			As of 31/03/2019				As of 30/06/2019					
	Gross carrying exposures wit measures		Accumulated im accumulated ch value due to cre provisions for e forbearance me	anges in fair dit risk and exposures with	Collateral and financial guarantees	Gross carrying exposures wit measures		accumulated ch value due to cre provisions for e	Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²			
(mln EUR)		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures	forbearance		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures	received on exposures with forbearance measures		
Debt securities (including at amortised cost and fair value)	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)	5,243	3,271	1,237	1,114	3,365	5,015	3,178	1,169	1,056	3,248		
Central banks	0	0	0	0	0	0	0	0	0	0		
General governments	13	12	2	2	2	12	12	2	2	1		
Credit institutions	3	0	0	0	0	0	0	0	0	0		
Other financial corporations	51	14	10	10	29	49	14	10	10	28		
Non-financial corporations	2,499	1,615	794	715	1,398	2,381	1,529	738	664	1,347		
of which: small and medium-sized enterprises at amortised cost	1,435	843	374	309	924	1,413	859	378	318	903		
Households	2,678	1,629	431	387	1,935	2,573	1,624	419	380	1,872		
DEBT INSTRUMENTS other than HFT	5,243	3,271	1,237	1,114	3,365	5,015	3,178	1,169	1,056	3,248		
Loan commitments given	122	29	7	2	0	73	19	7	4	0		

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

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