



2015 EU-wide Transparency Exercise

Bank Name	Banco de Sabadell, SA
LEI Code	SI5RG2M0WQQLZCXKRM20
Country Code	ES

2015 EU-wide Transparency Exercise

Capital

Banco de Sabadell, SA

CRR / CRDIV DEFINITION OF CAPITAL	As of 31/12/2014	As of 30/06/2015	COREP CODE	REGULATION
OWN FUNDS	9,501	11,147	CA1 {1}	Articles 4(118) and 72 of CRR
COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	8,703	9,847	CA1 {1.1.1}	Article 50 of CRR
Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	6,126	7,755	CA1 {1.1.1.1}	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
Retained earnings	3,184	3,143	CA1 {1.1.1.2}	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (f) of CRR
Accumulated other comprehensive income	937	-22	CA1 {1.1.1.3}	Articles 4(100), 26(1) point (d) and 36 (1) point (f) of CRR
Other Reserves	99	76	CA1 {1.1.1.4}	Articles 4(117) and 26(1) point (e) of CRR
Funds for general banking risk	0	0	CA1 {1.1.1.5}	Articles 4(112), 26(1) point (f) and 36 (1) point (f) of CRR
Minority interest given recognition in CET1 capital	10	11	CA1 {1.1.1.7}	Article 84 of CRR
Adjustments to CET1 due to prudential filters	-241	70	CA1 {1.1.1.9}	Articles 32 to 35 and 36 (1) point (f) of CRR
(-) Intangible assets (including Goodwill)	-1,598	-2,016	CA1 {1.1.1.10 + 1.1.1.11}	Articles 4(113), 36(1) point (b) and 37 of CRR. Articles 4(115), 36(1) point (b) and 37 point (a) of CRR
(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs	-54	-301	CA1 {1.1.1.12}	Articles 36(1) point (c) and 38 of CRR
(-) IRB shortfall of credit risk adjustments to expected losses	0	0	CA1 {1.1.1.13}	Articles 36(1) point (d), 40 and 159 of CRR
(-) Defined benefit pension fund assets	0	0	CA1 {1.1.1.14}	Articles 4(109), 36(1) point (e) and 41 of CRR
(-) Reciprocal cross holdings in CET1 Capital	0	0	CA1 {1.1.1.15}	Articles 4(122), 36(1) point (g) and 44 of CRR
(-) Excess deduction from AT1 items over AT1 Capital	-364	-370	CA1 {1.1.1.16}	Article 36(1) point (j) of CRR
(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	0	0	CA1 {1.1.1.17 to 1.1.1.21}	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.
Of which: from securitisation positions (-)	0	0	CA1 {1.1.1.18}	Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR
(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment	0	0	CA1 {1.1.1.22}	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	0	0	CA1 {1.1.1.23}	Articles 36(1) point (c) and 38; Articles 48(1) point (a) and 48(2) of CRR
(-) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment	0	0	CA1 {1.1.1.24}	Articles 4(27); 36(1) point (i); 43, 45; 47; 48(1) point (b); 49(1) to (3) and 79 of CRR
(-) Amount exceeding the 17.65% threshold	0	0	CA1 {1.1.1.25}	Article 470 of CRR
Other CET1 capital elements and deductions	-50	-50	CA1 {1.1.1.27} + CA1 {1.1.1.28}	-
Transitional adjustments	654	1,551	CA1 {1.1.1.16 + 1.1.1.8 + 1.1.1.26}	-
Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	CA1 {1.1.1.6}	Articles 483(1) to (3), and 484 to 487 of CRR
Transitional adjustments due to additional minority interests (+/-)	19	13	CA1 {1.1.1.8}	Articles 479 and 480 of CRR
Other transitional adjustments to CET1 Capital (+/-)	635	1,538	CA1 {1.1.1.26}	Articles 469 to 472, 478 and 481 of CRR
ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	0	0	CA1 {1.2}	Article 61 of CRR
Additional Tier 1 Capital instruments (including grandfathered amounts)	914	840	CA1 {1.1.2.1} + CA1 {1.1.2.2} + CA1 {1.1.2.3} + CA1 {1.1.2.4}	
Other additional Tier 1 Capital components and deductions (after transitional adjustments)	-914	-840	CA1 {1.1.2} - (CA1 {1.1.2.1} + CA1 {1.1.2.2} + CA1 {1.1.2.3} + CA1 {1.1.2.4})	
TIER 1 CAPITAL (net of deductions and after transitional adjustments)	8,703	9,847	CA1 {1.1}	Article 25 of CRR
TIER 2 CAPITAL (net of deductions and after transitional adjustments)	798	1,300	CA1 {1.2}	Article 71 of CRR
Tier 2 Capital instruments (including grandfathered amounts)	578	1,065	CA1 {1.2.1} + CA1 {1.2.2} + CA1 {1.2.3} + CA1 {1.2.4}	
Other Tier 2 Capital components and deductions (after transitional adjustments)	220	235	CA1 {1.2} - (CA1 {1.2.1} + CA1 {1.2.2} + CA1 {1.2.3} + CA1 {1.2.4})	
TOTAL RISK EXPOSURE AMOUNT	74,515	88,571	CA2 {1}	Articles 92(3), 95, 96 and 98 of CRR
Common Equity Tier 1 Capital ratio	11.68%	11.12%	CA3 {1}	-
Tier 1 Capital ratio	11.68%	11.12%	CA3 {3}	-
Total Capital ratio	12.75%	12.59%	CA3 {5}	-



2015 EU-wide Transparency Exercise

Risk exposure amounts

Banco de Sabadell, SA

(mln EUR)	as of 31/12/2014	as of 30/06/2015
Risk exposure amounts for credit risk	68,487	78,864
Risk exposure amount for securitisation and re-securitisations in the banking book	0	0
Risk exposure amount for contributions to the default fund of a CCP	0	0
Risk exposure amount Other credit risk	68,487	78,864
Risk exposure amount for position, foreign exchange and commodities (Market risk)	904	2,294
of which: Risk exposure amount for securitisation and re-securitisations in the trading book ¹	0	0
Risk exposure amount for Credit Valuation Adjustment	92	426
Risk exposure amount for operational risk	5,032	6,986
Other risk exposure amounts	0	0
Total Risk Exposure Amount	74,515	88,571

(1) May include hedges, which are not securitisation positions, as per Article 338.3 of CRR

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Banco de Sabadell, SA

(mln EUR)	As of 31/12/2014	As of 30/06/2015
Interest income	4,419	2,083
Of which debt securities income	801	333
Of which loans and advances income	3,584	1,688
Interest expenses	2,252	828
(Of which deposits expenses)	1,754	623
(Of which debt securities issued expenses)	612	205
(Expenses on share capital repayable on demand)	0	0
Dividend income	9	2
Net Fee and commission income	861	448
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	1,859	998
Gains or (-) losses on financial assets and liabilities held for trading, net	41	108
Gains or (-) losses on financial assets and liabilities designated at fair value through profit or loss, net	0	0
Gains or (-) losses from hedge accounting, net	-1	0
Exchange differences [gain or (-) loss], net	100	82
Net other operating income /(expenses)	-147	9
TOTAL OPERATING INCOME, NET	4,888	2,903
(Administrative expenses)	1,769	906
(Depreciation)	276	142
(Provisions or (-) reversal of provisions)	-167	2
(Commitments and guarantees given)	-165	-11
(Other provisions)	-2	12
Of which pending legal issues and tax litigation ¹	0	
Of which restructuring ¹	0	
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	1,780	1,180
(Loans and receivables)	1,764	1,161
(Held to maturity investments, AFS assets and financial assets measured at cost)	16	19
(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates and on non-financial assets)	452	416
(of which Goodwill)	0	0
Negative goodwill recognised in profit or loss	0	207
Share of the profit or (-) loss of investments in subsidiaries, joint ventures and associates	104	45
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	-439	-151
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	444	357
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	377	354
Profit or (-) loss after tax from discontinued operations	0	0
PROFIT OR (-) LOSS FOR THE YEAR	377	354
Of which attributable to owners of the parent	372	352

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



2015 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

Banco de Sabadell, SA

		Standardised Approach							
		As of 31/12/2014				As of 30/06/2015			
		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
(min EUR, %)									
Consolidated data	Central governments or central banks	20,666	29,205	280		31,087	38,848	887	
	Regional governments or local authorities	5,260	4,848	3		5,330	4,773	0	
	Public sector entities	3,469	3,203	386		3,272	3,048	298	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	1,109	1,013	589		2,526	2,422	886	
	Corporates	4,690	3,096	2,968		4,941	3,340	3,169	
	of which: SME	4,414	2,946	2,817		4,605	3,202	3,030	
	Retail	3,667	2,241	1,551		4,609	3,248	2,282	
	of which: SME	1,177	735	422		1,289	869	497	
	Secured by mortgages on immovable property	29,443	27,239	10,054		31,329	29,085	10,726	
	of which: SME	2,822	2,626	1,059		1,938	1,773	786	
	Exposures in default	13,753	8,653	9,607	2,196	11,973	7,983	8,770	1,335
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	183	183	49		106	106	26	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	16	5	5		201	181	181	
Equity	0	0	0		0	0	0		
Securitisation	0	0	0		0	0	0		
Other exposures	16,610	16,979	9,862		13,874	14,211	11,490		
Standardised Total	98,867	96,667	35,355	2,663	109,247	107,245	38,717	1,862	

⁽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).



2015 EU-wide Transparency Exercise

Credit Risk - IRB Approach

Banco de Sabadell, SA

		IRB Approach									
		As of 31/12/2014					As of 30/06/2015				
		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		
(min EUR, %)		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted			
Consolidated data	Central banks and central governments	0		0	0	0		0	0	0	
	Institutions	3,365		2,985	1,016	2	2,783	2,582	1,120	2	
	Corporates	49,386		37,135	22,089	4,377	49,686	37,953	22,062	4,193	
	Corporates - Of Which: Specialised Lending	3,707		3,652	2,730	364	3,655	3,605	2,718	393	
	Corporates - Of Which: SME	25,099		18,755	9,156	2,827	24,879	19,044	9,356	2,849	
	Retail	33,823		30,178	6,731	1,160	68,526	64,715	13,829	1,495	
	Retail - Secured on real estate property	21,495		20,122	3,957	640	47,645	47,520	6,897	880	
	Retail - Secured on real estate property - Of Which: SME	5,157		4,037	1,153	336	6,114	5,021	1,434	525	
	Retail - Secured on real estate property - Of Which: non-SME	16,338		16,085	2,804	304	41,531	42,499	5,464	355	
	Retail - Qualifying Revolving	1,600		936	88	0	7,782	5,758	2,065	46	
	Retail - Other Retail	10,728		9,119	2,686	521	13,100	11,437	4,867	569	
	Retail - Other Retail - Of Which: SME	8,275		6,786	1,880	444	8,692	7,157	1,952	456	
	Retail - Other Retail - Of Which: non-SME	2,454		2,333	806	77	4,408	4,280	2,916	113	
	Equity				3,296					3,137	
	Securitisation	0		0	0	0	0	0	0	0	
	Other non credit-obligation assets				0					0	
	IRB Total				33,132					40,148	

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).

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Sovereign Exposure

Banco de Sabadell, SA

(mln EUR)		As of 31/12/2014														
Residual Maturity	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) (1)		NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) (1)				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES (1)				INDIRECT SOVEREIGN EXPOSURES (3) (on and off balance sheet)				
		of which: loans and advances		of which: AFS banking book		of which: FVO (designated at fair value through profit&loss) banking book		Derivatives with positive fair value		Derivatives with negative fair value		Derivatives with positive fair value		Derivatives with negative fair value		
		Notional value	Fair-value (+)	Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (+)	Notional value	Fair-value (-)			
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	China	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] Total	Switzerland	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] Total	Other advanced economies non EEA	13	1	13	12	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] Total	Other Central and eastern Europe countries non EEA	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Middle East	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] Total	Latin America and the Caribbean	157	0	157	157	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] Total	Africa	2	0	2	2	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] Total	Others	5	5	5	5	0	0	0	0	0	0	0	0	0	0	0
Total		7	7	7	0	0	0	0	0	0	0	0	0	0	0	0

Notes and definitions

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

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

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

(mln EUR)		As of 30/06/2015															
Residual Maturity	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) (1)		NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) (1)				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES (1)				INDIRECT SOVEREIGN EXPOSURES (3) (on and off balance sheet)					
		of which: loans and advances		of which: AFS banking book		of which: FVO (designated at fair value through profit&loss) banking book		of which: Financial assets held for trading (2)		Derivatives with positive fair value		Derivatives with negative fair value		Derivatives with positive fair value		Derivatives with negative fair value	
		Notional value	Fair-value (+)	Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (+)	Notional value	Fair-value (-)		
[0 - 3M]	United Kingdom	0	0	0	0												
[3M - 1Y]		0	0	0	0												
[1Y - 2Y]		0	0	0	0												
[2Y - 3Y]		0	0	0	0												
[3Y - 5Y]		0	0	0	0												
[5Y - 10Y]		222	0	222	222												
[10Y - more]	1,196	0	1,196	1,196													
Total	1,418	0	1,418	1,418	0	0	0	0	0	0	0	0	0	0	0		
[0 - 3M]	Iceland																
[3M - 1Y]																	
[1Y - 2Y]																	
[2Y - 3Y]																	
[3Y - 5Y]																	
[5Y - 10Y]																	
[10Y - more]																	
Total	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
[0 - 3M]	Liechtenstein																
[3M - 1Y]																	
[1Y - 2Y]																	
[2Y - 3Y]																	
[3Y - 5Y]																	
[5Y - 10Y]																	
[10Y - more]																	
Total	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
[0 - 3M]	Norway																
[3M - 1Y]																	
[1Y - 2Y]																	
[2Y - 3Y]																	
[3Y - 5Y]																	
[5Y - 10Y]																	
[10Y - more]																	
Total	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
[0 - 3M]	Australia																
[3M - 1Y]																	
[1Y - 2Y]																	
[2Y - 3Y]																	
[3Y - 5Y]																	
[5Y - 10Y]																	
[10Y - more]																	
Total	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
[0 - 3M]	Canada																
[3M - 1Y]																	
[1Y - 2Y]																	
[2Y - 3Y]																	
[3Y - 5Y]																	
[5Y - 10Y]																	
[10Y - more]																	
Total	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
[0 - 3M]	Hong Kong																
[3M - 1Y]																	
[1Y - 2Y]																	
[2Y - 3Y]																	
[3Y - 5Y]																	
[5Y - 10Y]																	
[10Y - more]																	
Total	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
[0 - 3M]	Japan																
[3M - 1Y]																	
[1Y - 2Y]																	
[2Y - 3Y]																	
[3Y - 5Y]																	
[5Y - 10Y]																	
[10Y - more]																	
Total	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
[0 - 3M]	U.S.	1	0	1	0							1	0	1	0		
[3M - 1Y]		0	0	0	0												
[1Y - 2Y]		0	0	0	0												
[2Y - 3Y]		15	13	15	1												
[3Y - 5Y]		42	31	42	11												
[5Y - 10Y]		1,185	15	1,185	1,171												
[10Y - more]	1,457	0	1,457	1,457													
Total	2,700	59	2,700	2,641	0	0	0	0	0	0	0	1	0	1	0		

(mln EUR)		As of 30/06/2015															
Residual Maturity	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) (1)		NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) (1)				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES (1)				INDIRECT SOVEREIGN EXPOSURES (3) (on and off balance sheet)					
		of which: loans and advances		of which: AFS banking book		of which: FVO (designated at fair value through profit&loss) banking book		of which: Financial assets held for trading (2)		Derivatives with positive fair value		Derivatives with negative fair value		Derivatives with positive fair value		Derivatives with negative fair value	
		Notional value	Fair-value (+)	Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (+)	Notional value	Fair-value (-)		
[0 - 3M]	China																
[3M - 1Y]																	
[1Y - 2Y]																	
[2Y - 3Y]																	
[3Y - 5Y]																	
[5Y - 10Y]																	
[10Y - more]																	
Total		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[0 - 3M]	Switzerland																
[3M - 1Y]																	
[1Y - 2Y]																	
[2Y - 3Y]																	
[3Y - 5Y]																	
[5Y - 10Y]																	
[10Y - more]																	
Total		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[0 - 3M]	Other advanced economies non EEA	1	1	1	0												
[3M - 1Y]		19	4	19	15												
[1Y - 2Y]		5	0	5	5												
[2Y - 3Y]		0	0	0	0												
[3Y - 5Y]		1	1	1	0												
[5Y - 10Y]		6	6	6	0												
[10Y - more]	18	18	18	0													
Total		50	30	50	20	0	0	0	0	0	0	0	0	0	0	0	
[0 - 3M]	Other Central and eastern Europe countries non EEA																
[3M - 1Y]																	
[1Y - 2Y]																	
[2Y - 3Y]																	
[3Y - 5Y]																	
[5Y - 10Y]																	
[10Y - more]																	
Total		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[0 - 3M]	Middle East																
[3M - 1Y]																	
[1Y - 2Y]																	
[2Y - 3Y]																	
[3Y - 5Y]																	
[5Y - 10Y]																	
[10Y - more]																	
Total		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[0 - 3M]	Latin America and the Caribbean																
[3M - 1Y]																	
[1Y - 2Y]																	
[2Y - 3Y]		41	0	41	41												
[3Y - 5Y]		6	0	6	6												
[5Y - 10Y]		562	0	562	562												
[10Y - more]	0	0	0	0													
Total		610	0	610	610	0	0	0	0	0	0	0	0	0	0	0	
[0 - 3M]	Africa	3	3	3	0												
[3M - 1Y]		1	0	1	1												
[1Y - 2Y]		0	0	0	0												
[2Y - 3Y]		0	0	0	0												
[3Y - 5Y]		3	3	3	0												
[5Y - 10Y]		0	0	0	0												
[10Y - more]	0	0	0	0													
Total		7	6	7	1	0	0	0	0	0	0	0	0	0	0	0	
[0 - 3M]	Others	2	2	2	2												
[3M - 1Y]		0	0	0	0												
[1Y - 2Y]		0	0	0	0												
[2Y - 3Y]		0	0	0	0												
[3Y - 5Y]		0	0	0	0												
[5Y - 10Y]		5	5	5	5												
[10Y - more]	0	0	0	0													
Total		6	6	6	0	0	0	0	0	0	0	0	0	0	0	0	

Notes and definitions

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

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

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

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Information on performing and non-performing exposures

Banco de Sabadell, SA

	As of 31/12/2014							As of 30/06/2015							
	Gross carrying amount				Accumulated impairment, accumulated changes in fair value due to credit risk and provisions			Collaterals and financial guarantees received on non-performing exposures	Gross carrying amount				Accumulated impairment, accumulated changes in fair value due to credit risk and provisions ⁴		Collaterals and financial guarantees received on non-performing exposures
	Of which performing but past due >30 days and <=90 days	Of which non-performing ¹	Of which: defaulted	On performing exposures ²	On non-performing exposures ³	On performing exposures ²	On non-performing exposures ³		Of which performing but past due >30 days and <=90 days	Of which non-performing ¹	Of which: defaulted	On performing exposures ²	On non-performing exposures ³		
								(min EUR, %)							
Debt securities (including at amortised cost and fair value)	20,455	0	22	0	15	0	0	22,748	0	72	72	14	0	0	
Central banks	403	0	0	0	0	0	0	0	0	0	0	0	0	0	
General governments	16,578	0	0	0	1	0	0	19,374	0	0	0	0	0	0	
Credit institutions	978	0	10	0	0	0	0	954	0	63	63	10	0	0	
Other financial corporations	2,314	0	12	0	1	0	0	2,240	0	3	3	4	0	0	
Non-financial corporations	181	0	0	0	13	0	0	180	0	6	6	0	0	0	
Loans and advances (including at amortised cost and fair value)	123,881	2,205	15,709	15,709	1,134	6,585	8,019	160,396	2,229	14,304	14,304	1,438	6,046	6,798	
Central banks	677	0	0	0	0	0	0	6,583	0	0	0	0	0	0	
General governments	6,085	11	12	12	1	0	0	6,046	11	11	11	4	0	0	
Credit institutions	3,999	0	9	9	0	1	0	5,122	0	0	0	2	0	0	
Other financial corporations	11,713	0	116	116	45	84	12	7,772	1	135	135	39	107	13	
Non-financial corporations	51,637	656	10,888	10,888	902	5,091	4,730	52,593	710	9,240	9,240	1,038	4,662	3,786	
Households	49,770	1,537	4,684	4,684	185	1,408	3,276	82,281	1,507	4,918	4,918	355	1,277	2,999	
DEBT INSTRUMENTS other than HFT	144,335	2,205	15,731	15,709	1,149	6,585	8,019	183,144	2,229	14,376	14,376	1,452	6,046	6,798	
OFF-BALANCE SHEET EXPOSURES	23,826		195	195	67	66	47	28,746		127	127	89	38	0	

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

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

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

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Forborne Exposures

Banco de Sabadell, SA

	As of 31/12/2014					As of 30/06/2015				
	Gross carrying amount of exposures with forbearance measures	Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures		Collateral and financial guarantees received on exposures with forbearance measures	Gross carrying amount of exposures with forbearance measures	Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees received on exposures with forbearance measures		
		Of which non-performing exposures with forbearance measures	Of which on non-performing exposures with forbearance measures			Of which non-performing exposures with forbearance measures	Of which on non-performing exposures with forbearance measures			
(min 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)	16,946	7,579	3,561	2,920	10,691	15,619	6,986	3,390	2,744	10,084
Central banks	0	0	0	0	0	0	0	0	0	0
General governments	161	0	0	0	39	155	1	2	0	34
Credit institutions	0	0	0	0	0	1	0	0	0	0
Other financial corporations	1,139	0	1	0	69	149	3	2	2	5
Non-financial corporations	10,200	5,613	2,964	2,430	6,005	9,261	4,781	2,705	2,253	5,162
Households	5,445	1,965	596	490	4,578	6,053	2,201	681	489	4,882
DEBT INSTRUMENTS other than HFT	16,946	7,579	3,561	2,920	10,691	15,619	6,986	3,390	2,744	10,084
Loan commitments given	499	124	0	0	0	231	95	0	0	0

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



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Leverage ratio

Banco de Sabadell, SA

(mln EUR, %)

		As of 31/12/2014	As of 30/06/2015	Disclosure Template Code	REGULATION
A	Tier 1 capital	8,703	9,847	LRCom {20}	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
B	Total leverage ratio exposures	166,861	208,235	LRCom {21}	
C	Leverage ratio	5.22%	4.73%	A/B	

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Information on collaterals: Mortgage loans

Banco de Sabadell, SA

(min EUR, %)	As of 31/12/2014		As of 30/06/2015	
	Mortgage loans [Loans collateralized by immovable property]		Mortgage loans [Loans collateralized by immovable property]	
	Carrying amount	Maximum amount of the collateral that can be considered ¹	Carrying amount	Maximum amount of the collateral that can be considered ¹
Loans and advances	66,881	61,959	92,876	88,113
of which: Other financial corporations	78	71	85	76
of which: Non-financial corporations	21,354	17,569	20,876	17,262
of which: Households	45,355	44,232	71,784	70,692

¹This column includes information only on immovable property collaterals. In accordance with the ITS on supervisory reporting, the sum of the amounts of the collateral shall not exceed the carrying amount of the related loan.