

2023 EU-wide Stress Test

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



2023 EU-wide Stress Test: Summary

	Actual		Baseline Scenario			Adverse Scenario	
(mln EUR, %)	31/12/2022	31/12/2023	31/12/2024	31/12/2025	31/12/2023	31/12/2024	31/12/2025
Net interest income	3,805	4,225	4,564	4,525	3,187	3,759	3,742
Gains or losses on financial assets and liabilities held for trading and trading financial assets and trading financial liabilities	205	12	12	12	-9	9	9
Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss	-840	-1,042	-475	-488	-2,665	-1,218	-877
Profit or (-) loss for the year	869	1,056	1,739	1,678	-1,270	191	507
Coverage ratio: non-performing exposure (%)	40.64%	37.80%	35.95%	34.23%	40.82%	37.41%	35.69%
Common Equity Tier 1 capital	10,083	10,823	11,666	12,127	7,646	7,373	7,366
Total Risk exposure amount (all transitional adjustments included)	79,545	79,649	80,158	80,383	79,118	82,196	83,620
Common Equity Tier 1 ratio, %	12.68%	13.59%	14.55%	15.09%	9.66%	8.97%	8.81%
Fully loaded Common Equity Tier 1 ratio, %	12.55%	13.40%	14.48%	15.09%	9.20%	8.79%	8.81%
Tier 1 capital	11,733	12,473	13,316	13,777	9,296	9,023	9,016
Total leverage ratio exposures	253,840	253,840	253,840	253,840	253,840	253,840	253,840
Leverage ratio, %	4.62%	4.91%	5.25%	5.43%	3.66%	3.55%	3.55%
Fully loaded leverage ratio, %	4.59%	4.86%	5.23%	5.43%	3.52%	3.50%	3.55%
Memorandum item related to the application of IFRS-17 for banks with insurance subsidiaries or participations: Fully loaded Common Equity Tier 1 ratio - With application of IFRS-17, %	12.41%	13.26%	14.35%	14.95%	9.05%	8.64%	8.66%

IFRS 9 transitional arrangements?	Yes (static and dynamic)
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2023 EU-wide Stress Test: Credit risk IRB

									Actual 31/12/2022*							
				re values				sure amounts					Stock of	Stock of	Stock of	
		A-IF	·-	F-IR			IRB		IRB	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Coverage Ratio - Stage 3 exposure
	(min EUR,	Non-defaulted %)	Defaulted	Non-defaulted	Defaulted	Non-defaulted		Non-defaulted	Defaulted				exposure	exposure	exposure	exposure
	Central banks Central governments	0	0	0	0	0	0	0 0		0 0				0	0) -) -
	Institutions Corporates	0 18.301	1,757	20.287	369	9.018	524	10.873		34.961	3.204	2.12	15	2 12	0 93	94,14%
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	10,311	0 779	5,109 741	75 23	0 4,994	357	4,049		4,838 9,578	1.407	7 800		2 1	0 40	1 36.06%
	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME	88,770 73,662	1,819 1,001	0	0	16,541 10,439	828 525	0	0	81,972 68,497	5,088	1,97	1 12	8 24 7 6	9 70 8 18	
Banco de Sabadell, S.A.	Retail - Secured on real estate property - Of Which: non-SME	2,994 70,668	171 830	0	0	1,009 9,430	141 384	0		2,593	4,695	899	2	5 1 1 5	0 4: 8 14:	
	Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME	5,222 9,886	129 689	0	0	1,445 4,658	101 202	0	0	9 4,748 9 8,728	1,087	712	2 8		7 40	2 56.45%
	Retail - Other Retail - Of Which: non-SME Retail - Other Retail - Of Which: non-SME Faulty	5,706 4,180	374 315	0	0	1,799 2,858	52 150	0		5,070 3,658	499	37	4	1 6	9 19 8 20	7 52.39% 5 61.00%
	Securitisation Other non-credit obligation assets	0	0			0								0	0	1.
	TRB TOTAL	107,071	3,576	20,287	369	25,559	1,352	10,873	C	116,933	9,799	4,096	281	0 36	9 1,638	40.00%
									Actual							
			Exposu	re values			Risk expos	sure amounts	31/12/2022*						_	
		A-IF		F-IR	В	A-			IRB	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio -
		Non-defaulted		Non-defaulted		Non-defaulted		Non-defaulted	Defaulted	exposure	exposure	exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central banks (min EUR,	000	0	0	0	0	0	0		0	(0	0	-
	Central governments Institutions	0	0	0	0	0	0	0 0		0 0				0	0) -) -
	Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	17,454	1,322	11,315 2.348	319 74	8,639 0	484	5,522		25,827	54	1 6	5	9	9 81: 5 4:	72.29%
	Retail	10.012 39,200 29,246	767 1,349 581	163	9	4.821 7,074 3,988	356 398 217	109		9 8.832 9 36,909 9 27,886	2,185	1,405	9 8	6 13	14 271 13 611 17 16:	43.84%
SPAIN	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	2,969 2,6277	171 411	0	0	3,780 996 2,992	141	0		2,569	391	179	9	5 1	0 4.	23.67%
	Retail - Qualifying Revolving Retail - Other Retail	1,590 8,364	100	0	0	156 2,929	23	0		25,517 1,553 7,470	36	5 100	2	7	4 7	7 75.78%
	Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME	5,667 2,697	374 294	0	0	1,793 1,137	52 106			5,035	584	37.	7 4	3 5	i9 19 i4 17	7 52.39%
	Equity Securitisation	0	0			0	0		,	0		1		0	0	0.0370
	Other non-credit obligation assets	56.654	0 2,671	11.315	319	15.713	882	5,522		62,736		3.044	191	0 23	3 1.43	47.19%
							Dist		Actual 31/12/2022*				_			
		A-II		re values F-IR	В	A-	Risk expos	sure amounts	Actual 31/12/2022*	Stage 1	Stage 2	Stage 3	Stock of	Stock of provisions for	Stock of provisions for	Coverage Ratio -
		Non-defaulted			B Defaulted	A- Non-defaulted			31/12/2022*	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	(nin D.R.)	Non-defaulted	RB	F-IR			IRB	F	31/12/2022* IRB	exposure 0	(Stage 3 exposure	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Coverage Ratio - Stage 3 exposure
	Central banks Central governments Institutions	Non-defaulted 96) 0 0	RB	Non-defaulted 0 0 0		Non-defaulted 0 0 0	IRB	Non-defaulted	31/12/2022* IRB Defaulted	0 0 0	0		provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	- - - -
	Central banks Central governments Institutions Corporates Corporates - Of Which: Specialised Lending	Non-defaulted 96) 0 0 0 0 0 125 0 0	RB	F-IR Non-defaulted 0 0 0 1,486 466			IRB	Non-defaulted 0 0 0 0 0 0 0 982 427	31/12/2022* IRB Defaulted	exposure 0 0 0 0 0 1 0 0 1,518	92 28	1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	0 - 0 - 0 - 1 95.99%
	Central Seales Central Sporements Institutions Corporates Of Which: Secondard Landring Corporates Of Which: Secondard Landring Retail	Non-defaulted %) 0 0 0 125 0 110 47,393	Defaulted 0 0 0 0 0 0 431	F-IR Non-defauked 0 0 0 0 1,486		Non-defaulted 0 0 0 0 68 0 63 9,050	Defaulted 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	F- Non-defaulted 0 0 0 0 982 427 106	31/12/2022* IRB Defaulted	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	92 28 4,230	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure 0 0 1 0 1 0 5 5 2 1 0 0 0 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 -
UNITED KINGDOM	Central purels Central governments Institutions Corporates Corporates of Which Seconded Lending Extral Extra	Non-defaulted %) 0 0 0 125 0 110 47,393 42,312 5	Defaulted 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	F-IR Non-defaulted 0 0 0 1,486 466		Non-defaulted 0 0 0 0 68 0 63 9,050 6,048	Defaulted 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Non-defaulted	31/12/2022* IRB Defaulted	exposure 0 0 0 0 0 1 1,518 0 0 4377 0 290 0 0 43,072 0 0 38,690 0 0 4	0 0 92 28 0 4,230 3,603	3 400	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure 0 0 1 0 1 0 5 5 2 1 0 0 0 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0	95.99% 1 95.99% 1 96.14% 5 14.53% 5 3.84%
UNITED KINGDOM	Central panels Central quorenments Corporates Corporates Corporates Of Inthics Sectioned Lending Corporates Of Inthics SMI Real Real Real Secured on real entitle property Education of Corporates on the Corporate of Corporates of Corporates on the Corporates of Corporates on the Corporates of Cor	Non-defaulted 0 0 0 125 0 110 47,393 42,312 5 42,307 3,610	Defaulted 0 0 0 0 0 0 431	F-IR Non-defaulted 0 0 0 1,486 466		Non-defauted 0 0 0 0 6 68 0 3 9,050 6,046 1,286	Defaulted 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Non-defaulted	31/12/2022* IRB Defaulted () () () () () () () () () (exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	(((((((((((((((((((1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	provisions for Stage 1 exposure	provisions for Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for stage 3 exposure 0 0 0 0 5 5 5 5 5 7 7 8 11 11 11 11 11 11 11 11 11 11 11 11 1	95.99% 95.99% 1 96.14% 5 14.53% 5 3.84% 6 3.84% 6 45.62%
UNITED KINGDOM	Central pursue Central governments Transmitteries Compresses of Whites Specialized Lending Retail Security of the Part of Lending Specialized Lending Retail Security of Lending Lending Specialized Lending Retail Security of Lending Len	Non-defaulted 0 0 0 125 0 110 47,393 42,312 5,310 1,471 9	Defaulted 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	F-IR Non-defaulted 0 0 0 1,486 466		Non-defaulted 0 0 0 0 68 0 63 9,050 6,048 1,286 1,286	Defaulted 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Non-defaulted	31/12/2022* IRB Defaulted () () () () () () () () () (0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	() () () () () () () () () ()	51 400 1 1 2 1 2 1 2 1 2 1 2 1 2 1 2 1 2 1 2	provisions for Stage I	provisions for Stage 2	provisions for Stape 3 exposure 0	95.99% 1 95.99% 1 96.14% 5 14.53% 6 3.84% 6 3.84% 6 45.62% 6 68.67%
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United Kingdom	Central prover member Institutions Comprosites of White-S Securities Lending Corporates of White-S Securities Lending Corporates of White-S Securities Lending Retail Secured on and earths property Balant Security on and earths property Balant Security on and earths property Balant Security Comprosites Comprosite Securities Balant Securities Retail Comprosites Securities Balant Securities Retail Comprosites Securities Secu	Non-defaulted Non-defaulted 0 0 10 125 0 10 47,393 42,307 3,610 147,400 0 0 0 0 0 0 0 0 0 0 0 0	Defaulted	F-IX Non-defaulted 0 0 0 0 0 0 1,006 466 466 181 0 0 0 0 0 1,006 1,406 1,406 1,406 1,406 1,406 1,406 1,406 1,406 1,406 1,406 1,406		Non-defaulted 0 0 0 0 0 0 8 68 9 0 6,048 3 6,046 1,716 2 1,714 0 0	Defaulted C C C C C C C C C C C C C C C C C C C	F Non-defaulted 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	31/12/2022* IRB Defaulted (((((((((((((((((((exposure 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	() () () () () () () () () ()	1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	provisions for Stage I exposure 1	provisions for Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 3 exposure 0	95.99% 96.14% 14.53% 13.84% 14.53% 15.3.84% 16.62% 16.67%
United Kingdom	Central prover member Institutions Comprosites of White-S Securities Lending Corporates of White-S Securities Lending Corporates of White-S Securities Lending Retail Secured on and earths property Balant Security on and earths property Balant Security on and earths property Balant Security Comprosites Comprosite Securities Balant Securities Retail Comprosites Securities Balant Securities Retail Comprosites Securities Secu	Non-defaulted Non-defaulted 0 0 10 125 0 10 47,393 42,307 3,610 147,400 0 0 0 0 0 0 0 0 0 0 0 0	Defauted O	F-IX Non-defaulted 0 0 0 0 0 0 1,006 466 466 181 0 0 0 0 0 1,006 1,406 1,406 1,406 1,406 1,406 1,406 1,406 1,406 1,406 1,406 1,406	Defaulted 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Non-defaulted 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Defaulted C C C C C C C C C C C C C C C C C C C	F- Non-defaulted 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	31/12/2022* IRB Defoulted	exposure 0 0 0 0 0 0 1 0 0 2 0 1,518 2 34,072 2 34,072 3 44 0 2 36,074 1 1,202 1 1,202 0 0 0 44,590	C C C C C C C C C C C C C C C C C C C	1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	provisions for Stage 1 exposure 1	provisions for Stage 2 exposure 0 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2	provisions for Stage 3 exposure 0 1 0 1 0 1 0 1 0 1 0 1 0 1 0 1 0 1 0]
UNITED KINGDOM	Central paints Central governments Institution Companies of Whites Specialized Lending Read is Special or care parents of Whites Specialized Read is Special or care parents of Whites Special Read is Companies of Lending Specialized Lending Read is Companies of Lending Lending Lending Read is Companies of Lending Lending Lending Lending Read is Companies of Lending Lendin	Non-defaulted 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Defauted O	F-38 Non-defaulted 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Defaulted 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Non-defaulted 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Defauhed Defauhed 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	F- Non-defaulted 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	31/12/2022* RB Defaulted	exposure 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	() () () () () () () () () ()	1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	provisions for Stage 1 exposure 1	provisions for Stage 2 exposure 0	provisions for Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	95.99% 96.14% 14.53% 13.84% 14.53% 15.3.84% 16.62% 16.67%
United Kingdom	Control planes Central generalments Compress of Window Secondard Lending Reseal Compress of Lending Lending Lending Excell Secondard Compress of Lending Lending Reseal Could Lending Reseal Lending Lending Lending Reseal Coulding Reseal Control Lending Lending Reseal Coulding Reseal Control Lending Lending Reseal Coulding Reseal Control Lending Reseal Coulding Reseal Control Lending Reseal Coulding Reseal Control Lending Reseal Coulding Lending Lending Reseal Coulding Lending Lending Lending Reseal Coulding Lending Lending Lending Lending Lending Research Lending L	Non-defaulted 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Defaulted	FSW Non-defauled 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Defaulted 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Non-defaulted 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Defaulted Defaulted C C C C C C C C C C C C C C C C C C C	F Non-defaulted	31/12/2022* Persulted Comparison of the compar	exposure 0 0 0 0 0 0 1 0 0 2 0 1,518 2 34,072 2 34,072 3 44 0 2 36,074 1 1,202 1 1,202 0 0 0 44,590	C C C C C C C C C C C C C C C C C C C	1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	provisions for Stage 1 exposure 1	provisions for Stape 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stope 3	3
United Kingdom	Control panels Control proveniments Compress of Winter Secretard Lending Compress of Winter Secretard Lending Compress of Winter Secretard Lending Compress of Winter Secretard Compress of Winter Secretary Extent Secretary Secretary Secretary Secretary Read Control Read Of Winter Secretary Compress of Wint	30 Nor-defaulted 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Defaulted	Non-defaulted	Defaulted 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Non-defaulted 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Defaulted Defaulted C C C C C C C C C C C C C C C C C C C	Non-defaulted	31/12/2022* RB Defailed () () () () () () () () () (exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	C C C C C C C C C C C C C C C C C C C	513 3 3 513g 3 52post re	provisions for Stage 1 exposure 1	provisions for Stape 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stope 3	95.99% 96.14% 96.14% 1.35% 1.36% 1.3
United Kingdom	Central basis Central generoments Comparison Compar	No. Mon defauled 0 0 0 177 177 177 177 177 177 17	Defaulted	FSW Non-defauled 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Defaulted 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Non-defaulted 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Defaulted Defaulted C C C C C C C C C C C C C C C C C C C	Non-defaulted	31/12/2022* Defailed C Actual 31/11/2022* Defailed C C Defailed	exposure 0	C C C C C C C C C C C C C C C C C C C	513 3 3 513g 3 52post re	provisions for Stage 1 exposure 1	provisions for Stape 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stope 3	95.99% 95.19% 95.19% 95.14% 95.14% 95.14% 95.14% 96.15% 96
UNITED KINGDOM	Central banks Central governments Institutions Compresses of Whites Specialized Lendra Retail Securation or and extra property Of Whites Special Retail Securation or and extra property Of Whites Special Retail Country of Retail Securation or and extra property Of Whites Special Retail Country of Retail Country of Retail Security Retail Securation Retail Country of Retail Security Retail Country of Retail Country of Retail Country Retail Country of Retail Country of Retail Country Retail Country of Retail Country of Whites Special Retail Country of Retail Country of Whites Specialist Lendral Country of Retail Country of Whites Specialist Lendral Country of	Non-defaulted Non-defaulted	Defaulted	Compared Compared	Defaulted 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Non-defaulted 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Defaulted Defaulted C C C C C C C C C C C C C C C C C C C	Non-defaulted 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	31/12/2022* Defailed C Actual 31/11/2022* Defailed C C Defailed	0 0 0 0 0 0 0 0 0 0	C C C C C C C C C C C C C C C C C C C	513 3 3 513g 3 52post re	provisions for Stage 1 exposure 1	provisions for Stape 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stope 3	95,50% (15%)
	Control banks Control governments Compress of Winter Secretard Lending Compress of Winter Secretard Lending Compress of Winter Secretard Lending Compress of Winter Secretard Compress of Winter Secretard Recall Compress of Winter Secretary Recall Compress Recall Compress Recall Recall Compress Recall Recall Compress Recall Re	Non-defaulted	Defaulted	Compared Compared	Defaulted 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Non-defaulted 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Defaulted Defaulted C C C C C C C C C C C C C C C C C C C	Non-defaulted 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	31/12/2022* Defailed C Actual 31/11/2022* Defailed C C Defailed	0	\$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$	513 3 3 513g 3 52post re	provisions for Stage 1 exposure 1	provisions for Stape 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stope 3	95.99% 96.14% 14.53% 1.384% 1.384% 1.384% 1.45.0% 1.45.0% 1.45.0% 1.45.77% 1.47.77%
UNITED KINGDOM UNITED STATES	Central panels Central programments Institution Companies Retall Societad or and cental perspectiv Retall Companies Retall Companies Retall Companies Retall Companies Compan	Non-defaulted Non-defaulted	Defaulted	Compared Compared	Defaulted 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Non-defaulted 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Defaulted Defaulted C C C C C C C C C C C C C C C C C C C	Non-defaulted 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	31/12/2022* Defailed C Actual 31/11/2022* Defailed C C Defailed	0 0 0 0 0 0 0 0 0 0	\$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$	513 3 3 513g 3 52post re	provisions for Stage 1 exposure 1	provisions for Stape 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stope 3	95.50% (1.5%) (1
	Central panels Central programments Institution Companies Retall Societad or and cental perspectiv Retall Companies Retall Companies Retall Companies Retall Companies Compan	Non-defaulted	Defaulted	Compared Compared	Defaulted 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Non-defaulted 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Defaulted Defaulted C C C C C C C C C C C C C C C C C C C	Non-defaulted 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	31/12/2022* Defailed C Actual 31/11/2022* Defailed C C Defailed	Companies	C C C C C C C C C C C C C C C C C C C	513 3 3 513g 3 52post re	provisions for Stage 1 exposure 1	provisions for Stape 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stope 3	95.09/nm 195.09/nm 195.09/
	Central planes Central generoments International Compensates Corporates of Whites Secretaries Lending Corporates of Whites Secretaries Corporates of Whites Secretaries Retail Secretaries catalast preparity Retail Secretaries Compensates Compensates Retail Secretaries Retail Secretaries Retail Secretaries Compensates Retail Secretaries Retail Secretaries Retail Secretaries Retail Secretaries Retail Secretaries Retail Secretaries catalastes Retail Secretaries R	Non-defaulted	Defaulted	Compared Compared	Defaulted 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Non-defaulted 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Defaulted Defaulted C C C C C C C C C C C C C C C C C C C	Non-defaulted 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	31/12/2022* Defailed C Actual 31/11/2022* Defailed C C Defailed	0	C C C C C C C C C C C C C C C C C C C	513 3 3 513g 3 52post re	provisions for Stage 1 exposure 1	provisions for Stape 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stope 3	95.50% (1.5%) (1
	Central panels Central programments Institution Companies Retall Societad or and cental perspectiv Retall Companies Retall Companies Retall Companies Retall Companies Compan	Non-defaulted	Defaulted	Compared Compared	Defaulted 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Non-defaulted 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Defaulted Defaulted C C C C C C C C C C C C C C C C C C C	Non-defaulted 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	31/12/2022* Defaulted Office of the control of th	Companies	C C C C C C C C C C C C C C C C C C C	\$130	provisions for Stage 1 exposure 1	provisions for Stape 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stope 3	95.09% 05.15% 05



2023 EU-wide Stress Test: Credit risk IRB

									Actual							
			Exposu	ire values			Risk expos	ure amounts	31/12/2022*					1		
			-IRB		-IRB	A	IRB		-IRB	Stage 1	Stage 2	Stage 3	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage R
	(min ELR,	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	exposure	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage
	Central banks		0 (0	0	0		0	0	0		0	0		á -
	Central governments		0 0)	0	0			0	0	0		0	0		J -
	Institutions		0 0		0	0	0		0	0	0		0			ð -
	Corporates	6	5 3	46	2	27		25	0	100	3	4	0			4
	Corporates - Of Which: Specialised Lending		0 () :		0	0	- 6	0	0	0		0	0		0
	Corporates - Of Which: SME	1	7 (1	7			0	13	3		0			1
	Retail	3	5 () (0	6	0		0	35			0	0		0
	Retail - Secured on real estate property	3	4 (0	6			0	33			0			a .
MEXICO	Retail - Secured on real estate property - Of Which: SME		0	0	0	0	0		0	0	0		0	0		0 -
MEXICO	Retail - Secured on real estate property - Of Which; non-SME	3	4 (0	6	0		0	33	1		0	0		
	Retail - Qualifying Revolving		1 (0	0	0	0		0	1	0		0	0		0 1
	Retail - Other Retail		1 (0	0	0		0	1	0		0	0		0 1
	Retail - Other Retail - Of Which: SME		0	0	0	0	0		0	0	0		0	0		o -
	Retail - Other Retail - Of Which: non-SME		1 ()	0	0	0		0	1	0		0	0		0 8
	Equity		0 0			0				0	0		0	0		3 -
	Securitisation															
	Other non-credit obligation assets		0 0			0	0			0	0		0	0		j -
	IRB TOTAL	10	2 3	46	2	33	0	29	0	135	4	5	0			4 86

									Actual							
									31/12/2022*							
			Exposu	ire values			Risk expos	ure amounts								
		A-	IRB	F-	IRB	A	-IRB	F-	IRB	Stage 1	Stage 2	Stage 3	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio - Stage 3
	(min EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	exposure	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure
	Central banks	0	0	0	0	0	0	0	0	0	0		0	0	0	
	Central governments	0	0	0	0	0	0	0	0	0	0		0	0	0	-
	Institutions	0	0	0	0	0	0	0	0	0	0		0	0	0	-
	Corporates	9	0	31	0	3	0	17	0	37	3		0	0	0	4.03%
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0		0	0	0	-
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0		0	0	0	-
	Retail	22	0	0	0	3	0	0	0	21	0		0	0	0	60.97%
	Retail - Secured on real estate property	20	0	0	0	3	0	0	0	20	0		0	0	0	15.71%
ITALY	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0		0	0	0	-
IIALI	Retail - Secured on real estate property - Of Which: non-SME	20	0	0	0	3	0	0	0	20	0		0	0	0	15.71% 77.53%
	Retail - Oualifying Revolving	1	0	0	0	0	0	0	0	1	0		0	0	0	77.53%
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0		0	0	0	63.29%
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0		0	0	0	-
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0		0	0	0	63.29%
	Equity	0	0								0		0	0	- 0	-
	Securitisation															
	Other non-credit obligation assets	0	0								0		0	0	- 0	-
	IRB TOTAL	30	0	31	0	6	0	17	0	58	4		0	0	0	56.82%

^{*} Stage 1, 2, and 3 exposures as well as related provisions already reflect the restated distribution across IFRS 9 stages as of 1 January 2023 as per Methodological Note



2023 EU-wide Stress Test: Credit risk IRB Banco de Sabadell, S.A.

					31/12/2023							Baseline Scenario 31/12/2024	0						31/12/2025			
		Stage 1	Stage 2 exposure	Stage 3	Stock of provisions for	Stock of provisions for Stage 2	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3	Stage 1	Stage 2	Stage 3	Stock of provisions for Stage 1	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1	Stage 2	Stage 3	Stock of provisions for Stage 1	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	(min EUR, %))	exposure	Сфиис	Stage 1 exposure	exposure	exposure	exposure	схрозите	Скрозого	скрожие	exposure	exposure	exposure	exposure	схрозыс	ехрозите	скрожие	exposure	exposure	exposure	exposure
	Central banks Central governments Institutions		0 0 0	0 0	0	0	0	-	0 0	0	0	0	0 0	0	-	0	0		0 0	0 0	0	
	Corporates - Of Which: Specialised Lending	34,433 4,843	118	2,796	139 13	116 4	1,199	42.87% 58.12%	33,583 4,826	3,326 97	3,382 149	107	114	1,397 78	41.30% 52.64%	33,001 4,797	3,333 88	3,95i	6 104 7 13	112	1,558 92	39.39% 49.41%
	Corporates - Of Which: SME Retail	9,450 80,75 67,694	i0 1,256 i1 6,810 i4 5,308		60 132	49 448	390 1,015	35.90% 34.12% 14.60%	9,239 79,209 66,535	1,216 7,389 5,926	1,337 3,940 2,202	35 96	34	476 1,319	35.63% 33.48% 13.93%	9,053 77,975 65,642	1,158 7,730 6,341	1,58 4,83 2,67	2 94	33	528 1,561	33.38% 32.30% 13.57%
Banco de Sabadell, S.A.	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	67,694 2,603 65,093	14 5,308 12 319 12 4,989	244	22 3	292	242 48	14.60% 19.69% 13.72%	66,535 2,587 63,947	5,926 274 5,653		17 3	272 5 5 268	307	13.93% 17.51% 13.35%	65,642 2,558 63,085	6,341 245 6,096			7 278	364 58	13.57% 16.10% 13.18%
	Retail - Qualifying Revolving Retail - Other Retail	4,669 8,389	9 387	7 293	26 er	28/ 52 103	204	13.72% 69.51% 55.67%	4,580 8,094	354 1,109	1,898 415 1.323	23	37	253 284	13.35% 68.36% 55.08%	4,508 7,825	5,096 297 1.093	54-	4 22	2 24	366	67.22%
	Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME	4,860 3,529	620	554	57 28	62	312	56.38% 54.84%	4,675 3,420	633 476	726 597	31	42	420 309	57.85% 51.70%	4,500 3.325	641 452	89-	4 25	9 41	477 355	51.68% 53.33% 49.62%
	Eoultv Securitisation		0 0	0	0	0	0	-	0	0	0	C	0	0	•	0	0		0 0	0	0	-
	Other non-credit obligation assets IRB TOTAL	115,184	0 0 4 9,872	5,772	0 271	0 563	2,214	38.36%	112,791	10,715	7,321	203	501	2,716	37.09%	110,977	11,064	8,78	0 0 8 198	0 488	3,119	35.49%
												Baseline Scenario	•									
					31/12/2023 Stock of	Charles	Charles					31/12/2024 Stock of	Stock of	Stock of					31/12/2025 Stock of	Stock of	Stock of	
		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1	provisions for Stage 2 exposure	provisions for Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	(min EUR, %)		0 0		exposure	exposure	exposure	cxposure	0			exposure	exposure	exposure	Схрозые		0		exposure	exposure	exposure	exposure
	Central governments Institutions		0 0	0 0	0	0	0	-	0	0	0	0	0 0	0	-	0	0		0 0	0 0	0	-
	Corporates Corporates - Of Which: Specialised Lending	25,200 2,201	15 43	2,182	115 5	103	1,045	47.92% 65.83%	24,362 2,194	2,992 38	2,656 99	82	103	1,215 61	45.75% 62.13%	23,838 2,181	3,055 37	3,11:	8 80	102	1,348 68	43.24% 59.44%
	Corporates - Of Which: SME Retail	8,682 35,852	12 1,168 12 2,703	1,948	57 81	44 139	373 801	35.83% 41.10%	8,467 34,687	1,147 3,383	1,277 2,433	32 52	29 129	456 968	35.71% 39.79%	8,286 33,742	1,100 3,877	2,88	5 31 5 50	28	504 1,079	33.47% 37.39%
SPAIN	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	27,178 2,57	7 318	3 244		55 6	199 48	22.60% 19.70%	26,300 2,563		1,089 304		67	229 53	21.06% 17.53%	25,620 2,534	2,931 245	36		71	256 58	20.10% 16.11%
	Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail	24,60: 1,49: 7.18:	13 76	5 122	6 3 69	49 4 80	151 84	23.71% 69.21% 54.70%	23,737 1,458 6,930	93	785 139 1,205	3	62 5 5 5 58	90	22.43% 64.77% 53.82%	23,086 1,433 6,689	2,687 102 844	15	6 3	5 5	198 96	21.67% 61.56% 50.00%
	Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME	4,824 2,350	4 618	553	57 12	62	312	56.40% 52.29%	4,638 2,292	631	726	31	41	420	57.88% 47.68%	4,463 2,226	639			41	476 250	53.36% 44.63%
	Equity Securitisation	.,3.0	0 0	0	0	0	0	-	0	0	0	0	0	0	-	0	0		0 0	0	0	- 11.00%
	Other non-credit obligation assets IRB TOTAL	61,058	0 0 8 5,326	0 4,130	0 197	0 242	1,846	44.70%	0 59,050	0 6,375	5,090	134	0 232	0 2,183	- 42.90%	57,580	6,932	6,002	0 (0 233	0 2,427	40.43%
												Barolina Scopario										
	Central basis (nin EUR, %) Central governments Entitutions Carpoints - Of Wich: Socialised Lending Carpoints - Of Wich: Serialised Lending Ratal	Stage 1 exposure (((1,52 44, 28, 42,92	12 17 12 3 17 3,935	7 6 3 7 5 958	31/12/2023 Stock of provisions for Stage 1 exposure 0 0 0 6 6 2 2 1 50 50	Stock of provisions for Stage 2 exposure 0 0 2 1 1 0 307	Stock of provisions for Stage 3 exposure 0 0 0 110 2 3 3 206	Coverage Ratio - Stage 3 exposure	Stage 1 exposure 0 0 1,510 441 275 42,565	13 5 3,839	Stage 3 exposure 0 0 0 59 11 13 1,415	Baseline Scenarii 31/12/2024 Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 3 exposure 0 0 0 17 4 340	Coverage Ratio - Stage 3 exposure	Stage 1 exposure 0 0 0 1,491 438 269 42,293	Stage 2 exposure 0 0 0 34 10 5 3,688			Stock of provisions for Stage 2 exposure 0 0 0 1 1 0 0 1 1 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 3 exposure 0 0 0 24 6 5 3 470	Coverage Ratio - Stage 3 exposure
UNITED KINGDOM	Central powerments Institutions Corporates Corporates Corporates - Of Which: Specialized Lending Corporates - Of Which: Self- Corporates - Of Which: Self- Retail Retail - Secured on real estate property	exposure (exposure 0 0 0 0 0 0 0 2 58 2 17 2 3,935 1 3,370 4 1	exposure 0 0 0 0 0 0 0 0 0 3 322 6 3 77 5 958 0 717	Stock of provisions for Stage 1 exposure 0 0 0 0 6 2 2	0 0 0 0 2 2 1 1 0 307 236	provisions for Stage 3 exposure 0 0 0 0 10 10 10 2 2 2 2 2 2 2 2 2 2 2 2	exposure 30.54% 38.47% 39.85% 21.45% 5.37% 6.08%	0 0 0 0 1,510 441 2,755 42,565 38,344	0 0 0 0 42 13 5 3,839 3,324	0 0 0 59 11 13 1,415 1,030	31/12/2024	Stock of provisions for Stage 2 exposure	provisions for Stage 3 exposure 0 0 0 17 4	28.78% 38.50% 32.78% 24.03% 6.90% 5.98%	0 0 0 0 1,491 438 269 42,293 38,147	0 0 0 34 10 5 3,688 3,248	8) 1: 1: 1,83 1,300	Stock of provisions for Stage 1 exposure 0	exposure 0 0 0 0 0 0 5 1 1 2 0 0 0 0 1 244 2205 0 0	provisions for Stage 3 exposure 0 0 0 24 6	exposure
UNITED KINGDOM	Central lawsic Central governments Institutions Corporates Corpora	exposure ((() () () () () () () () (0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 1 exposure 0 0 0 0 6 2 2	0 0 0 2 2 1	provisions for Stage 3 exposure 0 0 0 0 10 10 10 2 2 2 2 2 2 2 2 2 2 2 2	- 30.54% 33.47% 33.84% 39.85% 21.45% 5.37% 6.08% 5.37% 69.68%	0 0 0 0 1,510 441 275 42,565	0 0 0 0 42 13 5 3,839 3,324 1 1 3,324 259	0 0 0 59 11 13 1,415 1,030 0 1,030	31/12/2024 Stock of provisions for Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 2 exposure 0 0 0 0 0 1 1 1 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 3 exposure 0 0 0 17 4	28.78% 28.78% 38.56% 32.78% 24.03% 6.90% 5.98% 6.90% 70.20% 68.83%	0 0 0 0 1,491 438 269 42,293	0 0 0 34 10 5 3,688 3,248	8 8 11 11 1,83 1,300 1,300 1,300	Stock of provisions for Stage 1 cxposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure 0	provisions for Stage 3 exposure 0 0 0 24 6	28.20% 38.68% 30.02% 25.57% 7.66% 5.92% 69.53% 68.24%
UNITED KINGDOM	Central sharks Central systemments Institutions Corporates Of thich: Specialised Lending Corporates Of Which: Specialised Lending Corporates Of Which: SME Retail Secured on real settlet property Retail Secured Secured on real settlet property Retail Secured Secu	exposure (exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 22 58 22 17 23 3,935 27 3,935 4 1 3,370 4 1 17 7 3,369 6 3,369 0 2255 8 22	exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 1 exposure 0 0 0 0 6 2 2	0 0 0 0 2 2 1 1 0 307 236	provisions for Stage 3 exposure 0 0 0 0 10 10 10 2 2 2 2 2 2 2 2 2 2 2 2	exposure	0 0 0 0 1,510 441 275 42,565 38,344 5 3,340 3,102	0 0 0 0 42 13 5 3,839 3,324 1 1 3,324 259 256	0 0 0 59 11 13 1,415 1,030 0 1,030	31/12/2024 Stock of provisions for Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 2 exposure 0 0 0 0 0 1 1 1 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 3 exposure 0 0 0 17 4	28.78% 38.56% 32.78% 24.03% 6.90% 5.98% 6.90% 70.20%	0 0 0 0 1,491 438 269 42,293 38,147 5 38,142 3,056	0 0 0 0 34 10 5 3,688 3,248 0 3,248	8 8 11 11 1,83 1,300 1,300 1,300	Stock of provisions for Stage 1 cxposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure 0 0 0 0 0 0 5 1 1 2 0 0 0 0 1 244 2205 0 0	provisions for Stage 3 exposure 0 0 0 24 6	28.20% 38.68% 30.02% 25.57% 7.66% 5.92% 7.66%
UNITED KINGDOM	Central basels Central developments Corporates Corporates Corporates - Of Which: Secondated Lending Corporates - Of Which: Secondated Lending Corporates - Of Which: Self Ration	exposure (1,522 44,28 42,922 38,61 33,60 3,154 1,166	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 1 exposure 0 0 0 0 6 2 2	0 0 0 0 2 2 1 1 0 307 236	provisions for Stage 3 exposure 0 0 0 0 10 10 10 2 2 2 2 2 2 2 2 2 2 2 2	20,54% 30,54% 38,47% 39,55% 21,45% 6,06% 6,06% 68,67%	0 0 0 0 1,510 441 275 42,565 38,340 3,100 3,100 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 9 111 133 1,415 1,033 0 0 1,030 271 114 0 114	31/12/2024 Stock of provisions for Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 2 exposure 0 0 0 0 0 1 1 1 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 3 exposure 0 0 0 17 4	28.78% 38.56% 32.78% 5.90% 6.90% 6.90% 6.83% 6.90% 68.83% 68.92%	exposure 0 0 0 0 1,491 438 2699 42,293 38,147 5 38,142 1,090 8 1,082	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	8 8 11 11 1,83 1,300 1,300 1,300	Stock of provisions for Stage 1 cxposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure 0 0 0 0 0 0 5 1 1 2 0 0 0 0 1 244 2205 0 0	provisions for Stage 3 exposure 0 0 0 24 6	28.20% 38.66% 30.02% 7.66% 7.66% 5.52% 7.66% 68.24% 68.24%
UNITED KINGDOM	Central severaments Central overaments Entitutions Corporate of Which: Secretard Lending Retail - Secured on real estate property Retail - Secured on real estate property of Which: DRE Retail - Secured on real estate property of Which: DRE Retail - Coalifying Reventing Retail - Coalifying Reventing Retail - Coalifying Reventing Retail - Coalify Reventing	exposure () () () () () () () ()	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 1 exposure 0 0 0 0 6 2 2	0 0 0 0 2 2 1 1 0 307 236	provisions for Stage 3 exposure 0 0 0 0 10 10 10 2 2 2 2 2 2 2 2 2 2 2 2	30.54% 38.47% 39.55% 5.37% 6.08% 5.37% 68.69%	0 0 0 1,510 441 275 42,565 38,344 5 33,344 3,102 1,118	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 9 111 133 1,415 1,033 0 0 1,030 271 114 0 114	31/12/2024 Stock of provisions for Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 2 exposure 0 0 0 0 0 1 1 1 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 3 exposure 0 0 0 17 4	28.78% 38.56% 32.78% 24.03% 6.90% 5.98% 6.90% 70.20% 68.83% 21.56%	0 0 0 0 0 0 0 0 0 0 0 0 0 0 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 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	Stock of provisions for Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure 0 0 0 0 0 0 5 1 1 2 0 0 0 0 1 244 2205 0 0	provisions for Stage 3 exposure 0 0 0 24 6	28.20% 28.20% 38.68% 30.02% 7.66% 7.66% 5.92% 68.24% 68.24% 68.34%
United Kingdom	Central basels Central developments Corporates Corporates Corporates - Of Which: Secondated Lending Corporates - Of Which: Secondated Lending Corporates - Of Which: Self Ration	exposure (1,522 44,28 42,922 38,61 33,60 3,154 1,166	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 2 2 1 1 0 307 236	provisions for Stage 3 exposure 0 0 0 0 10 10 10 2 2 2 2 2 2 2 2 2 2 2 2	20,54% 30,54% 38,47% 39,55% 21,45% 6,06% 6,06% 68,67%	0 0 0 0 1,510 441 275 42,565 38,340 3,100 3,100 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 9 111 133 1,415 1,033 0 0 1,030 271 114 0 114	31/2/024 Stock of provisions for Stage 1 exposure consumer consum	Stock of provisions for Stage 2 exposure	provisions for Stage 3 exposure 0 0 0 17 4	28.78% 38.56% 32.78% 5.90% 6.90% 6.90% 6.83% 6.90% 68.83% 68.92%	exposure 0 0 0 0 1,491 438 2699 42,293 38,147 5 38,142 1,090 8 1,082	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	Stock of provisions for Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure 0 0 0 0 0 0 5 1 1 2 0 0 0 0 1 244 2205 0 0	provisions for Stage 3 exposure 0 0 0 24 6	28.20% 38.66% 30.02% 7.66% 7.66% 5.52% 7.66% 68.24% 68.24%
UNITED KINGDOM	Central basels Central developments Corporates Corporates Corporates - Of Which: Secondated Lending Corporates - Of Which: Secondated Lending Corporates - Of Which: Self Ration	exposure () () () () () () () () () (0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 1 exposure	0	provisions for Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	30.54% 38.47% 39.85% 21.45% 6.06% 5.37% 60.05% 60.05%	0 0 0 1,510	90 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	31/12/2024 Stock of provisions for Stage 1 exposure	Stock of provident at the provident at t	provisions for Sage 3 expensive 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	28,78% 28,78% 38,55% 32,78% 24,03% 5,98% 5,98% 6,90% 70,20% 68,52% 68,52% 24,22%	exposure 0 0 0 0 1,491 438 2699 42,293 38,147 5 1,092 1,092 0 0 43,784	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	8 8 11 11 12 12 12 12 12 12 12 12 12 12 12	Stock of provisions for Gaper II	exposure 0 0 0 0 1 0 0 1 0 0 1 0 0 0 1 0 0 0 1 0 0 0 1 0	provisions for Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	28.20%. 28.20%. 38.60%. 30.02%. 7.66%. 7.66%. 60.24%. 25.59%.
UNITED KINGDOM	Central lawsis Carbol developments Composition Of Which: Socialised Limiting Composition Of Which: Socialised Limiting Composition Of Which: Self- Radial Composition Of Which: Self- Radial Social Social Social Composition Radial Social Social Composition Radial Social Social Composition Radial Social Social Composition Radial Social Composition Radial C	exposure (1,522 44,28 42,922 38,61 33,60 3,154 1,166	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	provisions for stage of exposure of the control of	20,54% 30,54% 38,47% 39,55% 21,45% 6,06% 6,06% 68,67%	0 0 0 0 1,510 441 275 42,565 38,340 3,100 3,100 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 9 111 133 1,415 1,033 0 0 1,030 271 114 0 114	31/12/2024 Stock of Provisions for Stage 1 George 2 George 2 George 3 Georg	Stock of provisions for Stage 3 or Operator 1 or Operator 2 or Operator 2 or Operator 3 or Operator	provisions for Stage 3 exposure 0 0 0 0 0 177 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4	28.78% 38.56% 32.78% 5.90% 6.90% 6.90% 6.83% 6.90% 68.83% 68.92%	exposure 0 0 0 0 1,491 438 2699 42,293 38,147 5 38,142 1,090 8 1,082	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	Stock of provisions for provisions for provisions for Stope 1 exposure 0 0	exposure 0 0 0 1 1 0 0 1 1 0 0 244 225	provisions for Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	28.20% 38.66% 30.02% 7.66% 7.66% 5.52% 7.66% 68.24% 68.24%
UNITED KINGDOM	Central baseks Central decements Certarial Secretarian Composition of Works Specialized Landing Composition of Works Specialized Landing Composition of Works Specialized Landing Recall Secretarian Recall Secretarian and statestic property Recall Secretarian and statestic property Recall Secretarian and statestic property of Works SPE Recall Counting Recollection Counting December of Works SPE Recall Counting Recollection Recol	exposure () () () () () () () () () (0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for actions for actions for actions for actions for actions for action for acti	exposure 0 0 0 0 0 0 2 1 1 0 0 307 236 0 236 236 0 236 3308 3308	provisions for Stage 3 exposure	30.54% 38.47% 39.85% 21.45% 6.06% 5.37% 60.05% 60.05%	0 0 0 1,510	90 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	31/12/2024 Stock of Provisions for Stock 1.	Stock of provident at the provident at t	provisions for Sage 3 expensive 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	28,78% 28,78% 38,55% 32,78% 24,03% 5,98% 5,98% 6,90% 70,20% 68,52% 68,52% 24,22%	exposure 0 0 0 0 1,491 438 2699 42,293 38,147 5 1,092 1,092 0 0 43,784	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	8 8 11 11 12 12 12 12 12 12 12 12 12 12 12	Stock of pr. Stock of caposure of capo	exposure 0 0 0 0 1 0 0 1 0 0 1 0 0 0 1 0 0 0 1 0 0 0 1 0	provisions for Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	28.20%. 28.20%. 38.60%. 30.02%. 7.66%. 7.66%. 60.24%. 25.59%.
UNITED KINGDOM	Central basks Cathol accessments Datholication Components Of Which Secondard Lending Corporates Of Which Secondard Lending Corporates Of Which Self Ratial Components Of Which Self Ratial Ratial Second on and estable property Ratial Resid Second on and estable property Resid Secondard On the Self Resid Secondard On the Self Resid Secondard Secondard On the Self Resid Secondard Secondard Secondard Self Resid Secondard Second	exposure 1	Compare Comp	exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for actions for actions for actions for actions for actions for action for acti	exposure 0 0 0 0 0 0 2 1 1 0 0 307 236 0 236 236 0 236 3308 3308	provisions for Stage 3 exposure	exposure 3.0 54% 3.0 54% 3.8 47% 2.8 55% 3.72% 4.60% 6.00% 6.00% 21.75% Coverage Ratio Stage 3 exposure	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	31/12/2024 Stock of Provisions for Stock 1.	Stock of provident at the provident at t	provisions for Sage 3 expensive 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure	### Composure Co	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	8 8 11 11 12 12 12 12 12 12 12 12 12 12 12	Stock of pr. Stock of caposure of the stock	exposure 0 0 0 0 1 0 0 1 0 0 1 0 0 0 1 0 0 0 1 0 0 0 1 0	provisions for Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	### Coverage ### C
UNITED KINGDOM	Central basks Cettral governments Cerporates Of Watch Specialised Landing Corporates Of Watch Specialised Landing Corporates Of Watch Specialised Landing Residual Secured on real scalar property Residual Secured on real scalar property Of Watch Stell Residual Secured on real scalar property Of Watch Stell Residual Secured on real scalar property Of Watch Stell Residual Coder Residual Secured on real scalar property Of Watch Stell Residual Coder Residual Secured on real scalar property Of Watch Stell Residual Coder Residual Secured On Watch Stell Residual Secured Se	exposure 1	Compare Comp	exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for actions for actions for actions for actions for actions for action for acti	exposure 0 0 0 0 0 0 2 1 1 0 0 307 236 0 236 236 0 236 3308 3308	provisions for Stage 3 exposure	exposure 3.0.54% 3.0.54% 3.0.54% 3.0.54% 3.0.55% 3.0.	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	31/12/2024 Stock of Provisions for Stock 1.	Stock of provident at the provident at t	provisions for Sage 3 expensive 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	28,79% 28,79% 28,79% 28,79% 22,79% 24,79% 24,79% 24,79% 24,79% 24,29% Coverage Ratio- 5age 3 40pcover 40pcovers	### Composure 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	8 8 11 11 12 12 12 12 12 12 12 12 12 12 12	Stock of pr. Stock of caposure of the stock	exposure 0 0 0 0 1 0 0 1 0 0 1 0 0 0 1 0 0 0 1 0 0 0 1 0	provisions for Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	### ##################################
	Centrel basks Cather deveraments Carporates Corporates - Or Winks Socialised Limiting Retail - Socialised Limiting Retail - Socialised Limiting Retail - Socialised Limiting Retail - Order Retail - Order Retail - Of Winks Socialised Retail - Order Retail - Order Retail - Of Winks Socialised Retail - Order Retail - Order Retail - Of Winks Socialised Retail - Order Retail - Order Retail - Of Winks Socialised Retail - Order Retail -	exposure 1	Stopp 2 2 3,392 3 3,992 3 3 3,992 3 3 3,992 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3	exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for actions for actions for actions for actions for actions for action for acti	exposure 0 0 0 0 0 0 2 1 1 0 0 307 236 0 236 236 0 236 3308 3308	provisions for Stage 3 exposure	exposure 3.0.54% 3.0.54% 3.0.54% 3.0.54% 3.0.54% 3.0.54% 3.0.54% 3.0.54% 3.0.54% 3.0.54% 3.0.54% 3.0.54% 3.0.54% 3.0.54% 3.0.54% 3.0.55% 3.0.55% 3.0.55% 3.0.55%	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	31/12/2024 Stock of Provisions for Stock 1.	Stock of provident at the provident at t	provisions for Sage 3 expensive 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure 28.70% 38.50% 38.50% 4.50% 4.50% 5.50% 5.50% 6.5	### Composure Co	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	8 8 11 11 12 12 12 12 12 12 12 12 12 12 12	Stock of pr. Stock of caposure of the stock	exposure 0 0 0 0 1 0 0 1 0 0 1 0 0 0 1 0 0 0 1 0 0 0 1 0	provisions for Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	### ##################################
UNITED KINGDOM	Central Basels Composter of Which: Secretained Lending Retail Recorded on and sector property Retail Secured on and sector property Retail Secured on and sector property Retail Secured on and sector property Retail Could fine as Recorded on and sector property of Which: Sector Retail Could fine as Record to Retail Could fine as Record to Retail Could fine as Record to Record to Retail Could fine as Record to Reco	exposure	Stage 2	exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for actions for actions for actions for actions for actions for action for acti	exposure 0 0 0 0 0 0 2 1 1 0 0 307 236 0 236 236 0 236 3308 3308	provisions for Stage 3 exposure	## aposture ## apo	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	31/12/2024 Stock of Provisions for Stock 1.	Stock of provident at the provident at t	provisions for Sage 3 expensive 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure 28.79% 38.50% 38.50% 4.407% 4.407% 4.50% 6.85% 6.85% 70.20% 6.85% 6.85% 70.20% 6.85% 70.20% 70	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	8 8 11 11 12 12 12 12 12 12 12 12 12 12 12	Stock of pr. Stock of caposure of the stock	exposure 0 0 0 0 1 0 0 1 0 0 1 0 0 0 1 0 0 0 1 0 0 0 1 0	provisions for Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	### ##################################
	Central Sevice Control Severements Carporates Composition of Which Severements Reside Composition Reside Severements Reside Composition Reside Severements Reside Composition Reside Severements Reside Composition Reside Severements Reside Composition Reside Comp	exposure 1.52: 1.52: 2.52 1.52: 2.	Stage 2	exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for actions for actions for actions for actions for actions for action for acti	exposure 0 0 0 0 0 0 2 1 1 0 0 307 236 0 236 236 0 236 3308 3308	provisions for Stage 3 exposure	\$25,50% (\$6.50%) (\$2.50%) (\$6.	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	31/12/2024 Stock of Provisions for Stock 1.	Stock of provident at the provident at t	provisions for Sage 3 expensive 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	20,200 2	### Composer ### C	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	8 8 11 11 12 12 12 12 12 12 12 12 12 12 12	Stock of pr. Stock of caposure of the stock	exposure 0 0 0 0 1 0 0 1 0 0 1 0 0 0 1 0 0 0 1 0 0 0 1 0	provisions for Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	### Constant ### Co
	Central basks Carbot deveraments Carbot deveraments Compostes of Which Socialised Linedia Retail Composition of Michael Socialised Linedia Retail Composition Linedia Retail Socialised Linedia Retail Coulificial Retail Linedia Retail Coulificial Retail Linedia Retail Coulificial Retail Linedia Retail Coulificial Retail Retail Coulificial Retail Retail Coulificial Retail Retail Coulificial Retail Linedia Retail Coulificial Linedia Retail Coulificial Linedia Retail Line	exposure 1.52: 1.52: 2.52 1.52: 2.	Stage 2	exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for actions for actions for actions for actions for actions for action for acti	exposure 0 0 0 0 0 0 2 1 1 0 0 307 236 0 236 236 0 236 3308 3308	provisions for Stage 3 exposure	## aposture ## apo	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	31/12/2024 Stock of Provisions for Stock 1.	Stock of provident at the provident at t	provisions for Sage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure 28.79% 38.50% 38.50% 4.407% 4.407% 4.50% 6.85% 6.85% 70.20% 6.85% 6.85% 70.20% 6.85% 70.20% 70	### Composer ### C	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	8 8 11 11 12 12 12 12 12 12 12 12 12 12 12	Stock of pr. Stock of caposure of the stock	exposure 0 0 0 0 1 0 0 1 0 0 1 0 0 0 1 0 0 0 1 0 0 0 1 0	provisions for Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	### ##################################
	Central basks Composition of Which Specialised Landing Retail Secured on real state property Retail Conditions Retail Confere Retail Re	exposure 1.52: 1.52: 2.52 1.52: 2.		exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for actions for actions for actions for actions for actions for action for acti	exposure 0 0 0 0 0 0 2 1 1 0 0 307 236 0 236 236 0 236 3308 3308	provisions for Stage 3 exposure	\$25,50% (\$6.50%) (\$2.50%) (\$6.	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	31/12/2024 Stock of Provisions for Stock 1.	Stock of provident at the provident at t	provisions for Sage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	20,200 2	0 0 0 0 0 0 0 0 0 0	0	8 8 11 11 12 12 12 12 12 12 12 12 12 12 12	Stock of pr. Stock of caposure of the stock	exposure 0 0 0 0 1 0 0 1 0 0 1 0 0 0 1 0 0 0 1 0 0 0 1 0	provisions for Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	### Constant ### Co



2023 EU-wide Stress Test: Credit risk IRB

												Baseline Scenario	•									
					31/12/2023							31/12/2024							31/12/2025			
	(min EUR, %	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure
	Central banks		0) (0	0		0 -	0	0		0 0	0		0 -	0		0		0		-
	Central governments		0) (0			0 -	0	0		0	0	1	0 -	0						
	Institutions		0) (0			0 -	0	0		0	0	1	0 -	0						
	Corporates	9	9 3	3 5	0	0		4 75.33%	98	3		7 0	0		4 64.41%	96	**	8		0		4 56.23 ¹ 3 45.22 ¹
	Corporates - Of Which: Specialised Lending		0) (0			0 45.22%	0	0		0	0	1	0 45.22%	0						45.22
	Corporates - Of Which: SME	1-	4 2	2 1	0			1 62.52%	14	2		2 0	0		1 57.77%	14						1 53.94 1 13.24 1 5.46 1 4.13 1 5.46
	Retail	3	4 1	1	0	0		0 18.35%	34	2		1 0	0	- 1	0 14.87%	33		1		0		13.24
	Retail - Secured on real estate property	3.	2 1	1	0			0 5.79%	32	2		1 0	0	1	5.56%	31						5.46
MEXICO	Retail - Secured on real estate property - Of Which: SME		0 0) (0	0		0 4.20%	0	0	-	0 0	0		0 4.16%	0		0		0		4.13
PILATO	Retail - Secured on real estate property - Of Which: non-SME	3.	2 1	1	0			0 5.79%	32	2		1 0	0	1	5.56%	31						5.46
	Retail - Qualifying Revolving		1 0) (0	0		0 76.01%		0	-	0 0	0		0 71.24%	1		0		0		67.49
	Retail - Other Retail		1 0) (0			0 66.31%	1	0		0	0	1	55.43%	1						48.27
	Retail - Other Retail - Of Which: SME		0 0) (0	0		0 19.69%	0	0	-	0 0	0		0 19.42%	0		0		0		19.39
	Retail - Other Retail - Of Which: non-SME		1 0) (0	0		0 67.76%		0	-	0 0	0		0 57.39%	1		0		0		50.40
	Equity		0 0			0		0 -	0	0		0 0	0		0 -	0				0		
	Securitisation																					
	Other non-credit obligation assets		0 0) (0		0 -	0	0		0 0	0		0 -	0				0		
	IRB TOTAL	133	5		0	0		4 68.78%	131	5		3 0	0	4	57.93%	130	5	9	0			50.389

												Baseline Scenario										/
					31/12/2023							31/12/2024							31/12/2025			
	(min ELR, %)	exposure exp	ige 2 osure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central banks	0	0	0	0		0			0		0 0		0			0		0			0 -
	Central governments	0	0	0	0		0			0		0 0		0			0)	0)	0 -
	Institutions	0	0	0	0		0			0		0 0		0			0)	0)	0 -
	Corporates	37	2	1	0		0	21.25%	37	1		1 0		0	21.249	37	1		0)	0 21.30%
	Corporates - Of Which: Specialised Lending	0	0	0	0					0		0					0	1	0		1	ð -
	Corporates - Of Which: SME	0	0	0	0		0	15.29%		0		0 0		0	15.029		0)	0)	0 15.08%
	Retail	21	1	0	0			48.55%	21	1		1 0			41.479	20	1				1	0 36.74%
	Retail - Secured on real estate property	20	1	0	0		0	10.25%	19	1		0 0		0	8.549	19	1		0)	0 7.69%
ITALY	Retail - Secured on real estate property - Of Which: SME	0	0	0	0		0	-		0		0 0		0			0)	0)	ð -
IIALI	Retail - Secured on real estate property - Of Which: non-SME	20	1	0	0		0	10.25%	19	1		0 0		0	8.549	19	1		0)	0 7.69%
	Retail - Qualifying Revolving	1	0	0	0			74.63%	1	0		0 0		0	72.279	. 1	. 0)	0)	0 70.29%
	Retail - Other Retail	0	0	0	0		0	53.02%	(0		0 0		0	47.879		0)	0)	0 44.68%
	Retail - Other Retail - Of Which: SME	0	0	0	0			22.37%		0		0 0		0	22.119		0)	0)	0 22.06%
	Retail - Other Retail - Of Which: non-SME	0	0	0	0		0	56.96%		0		0 0		0	53.159		0)	0)	0 50.75%
	Equity	0	0	0	0		0			0		0		0			0		0			0 -
	Securitisation																					4
	Other non-credit obligation assets	0	0	0	0		0			0		0		0			0		0			0 -
	IRB TOTAL	58	3	1	0			31.04%	58	2	2	2 0		1	26.80%	57	2		. 0			1 24.97%

^{*} Stage 1, 2, and 3 exposures as well as related provisions already reflect the restated distribution across IFRS 9 stages as of 1 January 2023 as per Meth



2023 EU-wide Stress Test: Credit risk IRB Banco de Sabadell, S.A.

					31/12/2023							Adverse Scenario							31/12/2025			
		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio - Stage 3 exposure
	Central banks Central governments		0 0	0 0	exposure 0	exposure 0	exposure 0	exposure	0	0	0	exposure 0	exposure	exposure 0	exposure	0			exposure	exposure 0	exposure 0	exposure
	Institutions Corporates Corporates - Of Which: Specialised Lending	33,91 4,81	6 126	6 129	0 0 318 28	0 0 195 8	0 0 1,389 72	45.39% 55.88%	0 0 32,773 4,750	0 0 3,131 112	0 0 4,386 209	258 258	170	0 0 1,829 7 103	41.69% 49.39%	0 0 31,985 4,690	2,75	5,55 2 5,55 3 28	220	0 0 136	0 0 2,188 131	39.40% 46.42%
	Corporates - Of Which: SME Retail Retail - Secured on real actate property	9,44 78,97 66,19	2 1,173 1 8,120 1 6,445	0 3,447 5 2,027	99 293 100	52 767 491	445 1,266 440	37.79% 36.72% 21.73%	9,073 75,081 63,250	1,006 10,051 8,165 275	1,713 5,405 3,248 407	80 230 84	35 785 544	576 1,878 674	33.61% 34.75% 20.75% 22.79%	8,745 72,622 61,408	871 10,76 8,88 23	4,37	69 3 193 4 73	26 667 472	2,418 913	31.17% 33.83% 20.86% 20.28% 20.94% 75.40%
Banco de Sabadell, S.A.	Retal - Secured on real estate property - Of Which: SME Retall - Secured on real estate property - Of Which: non-SME Retall - Countly fing Revolving Retall - Cuther Retall Retall - Other Retall - Other Retall - Other Retall	2,56 63,62 4,56 8,21 4,74	5 520 5 1,155	0 1,752 0 263 5 1,157	91 43 150		362 197 628	28.55% 20.67% 74.79% 54.31% 51.55%	2,483 60,766 4,267 7,565 4,342	679	2,842 403 1,754 1.048	77 40 106	536 97 144	5 581 7 306 8 899	22.79% 20.45% 75.85% 51.22% 48.20%	2,416 58,992 4,095 7,119 4,048	8,64 71 1,17	3,89 5 53 1 2,23 7 1.34) 64 7 31 9	467 84 112	808 405 1,101	20.94% 75.40% 49.22% 45.82%
	Retail - Other Retail - Of Which: non-SME Equity Securitisation	3,46	6 531	4 662 1 495 0 0	49	90 0	287 0	58.01%	3,223 0	564 0	706 0	37	83	393	55.71%	3,071	53:	3 88 3 88	33	67 0	483 0	54.38%
	Other non-credit obligation assets IRB TOTAL	112,88	2 11,439	6,507	610	962	2,655	40.80%	107,854	13,183	9,792	488	956	3,707	37.86%	104,607	13,520	12,70	422	803	4,606	36.27%
					31/12/2023 Stock of	Stock of	Stock of					Adverse Scenario 31/12/2024 Stock of	Stock of	Stock of					31/12/2025 Stock of	Stock of	Stock of	
	(min EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central banks Central operiments Institutions Corporates Corporates - Of Which: Specialised Lending	24,76 2,19		0 0 0 0 0 0 6 2,392	0 0 0 255	0 0 0 175	0 0 0 1,200	50.14% 64.21%	0 0 23,771 2,166	0 0 0 2,762 43	0 0 3,478 122	0 0 0 205	0 0 154	0 0 0 0 0 1,566	45.03% 58.76%	0 0 23,134 2,141	2,45	3 4,42 3 15	179	0 0 0 126	0 0 0 1,864	- - 42.13% 55.70%
	Corporates - Of Which: SME Retail Retail - Secured on real estate property	8,68 35,44 26,92	6 1,080 3 2,760 1 1,803	0 2,300 3 1,103	90 171 44		423 973 314	37.61% 42.32% 28.44%	8,334 33,531 25,582	930 3,632 2,639	1,627 3,340 1,606	73 127 39	33 333 235		33.45% 38.70% 26.19%	8,022 32,259 24,709	801 4,02 3,061	3 2,06 7 4,21 0 2,05	69 8 108 3 3	21 272 206	639 1,556 534	31.02% 36.88% 25.94%
SPAIN	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail	2,54 24,37 1,48 7.04	9 1,480 1 85	0 829 5 124	8 35 5 122	132	92	28.57% 28.39% 74.37% 52.89%	2,460 23,122 1,431 6,518	2,365 112	406 1,201 147 1,587	3	231 8 86	102	22.82% 27.33% 69.24% 48.54%	2,392 22,317 1,406 6,144	23- 2,82: 11: 85:	51: 7 1,54: 5 16: 2 1,99	5 26 5 27	5 201 5 61	104 430 110 912	65.13%
	Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity Equity	7,04 4,71 2,32	3 621 8 251 0 0	1 661 1 412 0 0	101 21 0	79 30 0	341 226 0	51.57% 55.00%	4,306 2,211 0	642 240 0	1,047 539 0	69 16 0	61 24	505 265 0 0	48.23% 49.13%	4,013 2,131 0	63:	1,34 5 64	51 1 11 0 (45 16 0	618 294 0	45.79% 45.85% 45.66%
	Set on reasons Other non-crofit obligation assets IRB TOTAL	60,20	0 (5 5,616	0 0 5 4,692	0 426	0 434	0 2,173	46.31%	0 57,302	0 6,395	6,818	333	487	2,859	41.93%	55,393	6,480	8,642	287	0 397	0 3,419	39.57%
				I	31/12/2023							Adverse Scenario 31/12/2024							31/12/2025			
	(min EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central banks Central governments Institutions		0 0	0 0	0	0 0	0	-	0 0	0 0 0	0	0	0	0 0	-	0			0 0	0	0	-
	Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail	1,50 43 27 41,56	8 18 9 4	1 45 8 8 4 10 1 1,073	15 4 3 121	1 0 505	15 3 4 280	32.84% 39.43% 38.90% 26.06%	1,463 431 265 39,616	14	102 19 22 1,963	13 4 2 102	1 0 440	33 1 8 1 7	32.24% 39.92% 33.59% 29.04%	1,423 424 254 38,452	31 1: 6,561	5 15: 2 3: 5 3: 8 2,80	1 1	0 0 393	48 12 10 845	31.30% 39.93% 31.24% 30.17%
UNITED KINGDOM	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SMF	37,37	3 4,468 4 1 9 4,467	8 857 1 0 7 857	55 0 55	344 0 344	119 0 119	13.84% 4.28% 13.85%	35,799 5 35,794	5,352 1 5,351	1,548 0 1,548	44 0 44	302	0 243	15.68% 4.79% 15.68%	34,850 5 34,846	5,65 5,65	2,19	31	0 264	366 0 366	16.67% 4.94% 16.67%
	Retal - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Retail - Other Retail - Of Which: non-SME	3,06 1,12	7 280		38 27 0 27		102 59 0 59	75.16% 73.49% 24.98% 73.58%	2,816 1,002 8 994		251 163 0 163	37 21 0 21	89 58 0	201 3 127 0 0	79.79% 77.68% 25.81% 77.80%	2,670 931 8 923	31:		3 18 19		291 188 0 187	80.27% 77.91% 25.05% 78.04%
	Equity Securification Other non-credit obligation assets TER TOTAL	43.07	0 0	0 0	0	0	0	26.33%	0	0 0 6.287	2,064	0	451	0 0	- 29.20%	0	6.604	2.95) (0	0 893	- - 30.23%
	The Control of the Co				31/12/2023				.,,	-,,		Adverse Scenario							31/12/2025			
		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	31/12/2024 Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio - Stage 3	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	(min EUR, %) Central banks		0 0	0 0	exposure 0	exposure 0	exposure 0	exposure	0	0	0	exposure 0	exposure	exposure	exposure	0			exposure	exposure 0	exposure	exposure
	Central governments Institutions Corporates Corporates - Of Which: Specialised Lending	3,49 1,27	0 0 0 92 9 12	0 0 2 48 2 10	0 17 5	0 0 4	0 0 15 4	31.68% 37.43%	0 3,436 1,263	0 83 16	0 0 110 22	0 14 4	3	0 0 3 3 3 8	31.81% 37.60%	0 3,388 1,250	7:	5 16 7 3	1	0 2 0	0 52 12	31.07% 37.28%
LIMITED CTATES	Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME	15 14	7 0 1 5 8 4	0 0 5 1 4 1	0 0	0 0	0	28.07% 23.84% 8.21% 6.79%	7 148 145 1	0 7 6	1 2 2 0	0 0 0	0	0 0	29.23% 18.05% 7.83% 5.94%	6 146 143 1		7	1 (5 (5 (0 0	0 0	28.27% 15.09% 7.69% 5.69%
UNITED STATES	Retail - Served on real estate property - Of Which: non-SME Retail - Qualifying Revolving Partail - Other Partail	14	7 4	4 1 0 0 0 0	0	0 0	0	8.22% 77.85% 74.49%	145 1 1	6 0	2000	0	0	0 0	7.84% 74.11% 62.93%	143 1 1		7	0	0	0	7.70% 70.62% 56.37%
	Retal - Other Retal - Of Which: SME Retal - Other Retal - Of Which: non-SME Equity Securitisation		1 0	0 0	0	0	0	22.25% 83.62%	1 0	0	0	0	0	0 0	24.07% 77.51%	0 1 0			0	0	0	22.68% 72.73% -
	Other non-credit obligation assets IRB TOTAL	3,64	0 96	0 0 5 49	0 17	4	0 16	31.49%	0 3,584	90	112	0 14	3	35	31.56%	3,534	83	170	1 12	2	0 52	30.78%



2023 EU-wide Stress Test: Credit risk IRB

												Adverse Scenark										
					31/12/2023							31/12/2024							31/12/2025			
	(min ELR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure
	Central banks		0			0		0 -	0	0		0 0	0		-	0		0		0		-
	Central governments		0					0 -	0	0		0	0			0		0		0		
	Institutions		0					0 -	0	0		0	0			0		0		0		
	Corporates	91	8 4	- 6		0		4 70.83%	95	4		9 0	0		53.67%	93	4	11		0		5 44.80° 0 45.22° 1 50.77° 0 15.34° 0 8.99°
	Corporates - Of Which: Specialised Lending		0					0 45.22%	0	0		0	0		45.22%	0		0		0		45.22
	Corporates - Of Which: SME	14	4 2			0		1 63.68%	14	2		2 0	0	1	55.97%	14				0		50.77
	Retail	34	4 2			0		0 23.09%	33	2		1 0	0		17.84%	33	7	. 2		0		15.34
	Retail - Secured on real estate property	32	2 2			0		0 11.32%	32	2		1 0	0		9.69%	31		1		0		8.99
MEXICO	Retail - Secured on real estate property - Of Which: SME		0 0		0	0		0 2.76%	0	0		0	0		3.26%	0				0		3.37
MEXICO	Retail - Secured on real estate property - Of Which: non-SME	32	2 2			0		0 11.33%	31	2		1 0	0		9.70%	31		1		0		9.00
	Retail - Qualifying Revolving		1 0		0	0		0 81.41%	1	0		0	0		75.62%	1				0		70.65
	Retail - Other Retail		1 0)	0		0 69.11%	1	0		0	0		55.47%	1		0		0		47.13
	Retail - Other Retail - Of Which: SME		0 0		0	0		0 22.50%	0	0		0	0		23.30%	0				0		70.65° 0 47.13° 0 22.57° 0 50.44°
	Retail - Other Retail - Of Which: non-SME		1 0			0		0 71.27%	1	0		0 0	0		58.81%	1				0		50.44
	Equity		0)	0		0 -	0	0		0	0			0		0		0		
	Securitisation																					
	Other non-credit obligation assets		0 0			0		0 -	0	0		0 0	0		-	0		0		0		
	IRB TOTAL	132	2 5	7	- 0			4 65,47%	128	- 6	10		- 0		49,37%	126	- 6	13		- 0		41.119

												Adverse Scenario	•									
					31/12/2023							31/12/2024							31/12/2025			
	(min ELR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central banks	0	0	0	0			0 -	0	0		0 0		0 1	-) (0	0 1		0 -
	Central governments	0	0	0	0)	0 -	0	0		0 0)	0 1	-		0 0			0 1)	ð -
	Institutions	0	0	0)	0 -				0 0)	0 0) -) (1)	0 0)	J -
	Corporates	37	2	1)	0 24.57%	36	2		2 0)		25.71%	35	i 1		,	0 ()	1 25.07%
	Corporates - Of Which: Specialised Lending	0	0					0 - 20 18%				0 0		0 1	21 660					0 1		3 -
	Corporates - Of Which: SME	0	0		0			0 20.18%			-	0 0		0	21.66%					0		0 20.67% 0 32.35%
	Retail - Secured on real estate property	21		0				0 50.80%	20		-			0	39.469	20				0		0 32.35%
	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME	20	0				1	0 13.2370	19		-	0 0		0	10.25%	15	1 1			0	1	0.0198
ITALY	Retail - Secured on real estate property - Of Which: non-SME	20	1				2	0 13 23%	. 10	1		0 0)	0 1	10.25%	10	1 1			0 1	2	0 9.01%
	Retail - Qualifying Revolving	1	0		0		1	0 80.63%	1			0 0		0 1	77 69%					0 1	1	
	Retail - Other Retail	0	0		0		1	0 56.46%			-	0 0	1	0	9 76%		1			0	1	0 74.98% 0 45.47%
	Retail - Other Retail - Of Which: SME	0	0	0)	0 25.30%		0		0 0)	0 (26.08%) (0	0 ()	0 25,28%
	Retail - Other Retail - Of Which: non-SME	0	0	0	0)	0 62.28%		0	· ·	0 0)	0 0	58.73%		0 0			0 0)	0 25.28% 0 55.96%
	Equity	0	0	0	0)	0 -	0	0		0 0)	0 0) (0 0)	o -
	Securitisation																					
	Other non-credit obligation assets	0	0	0	0			0 -	0	0		0 0		0 1	-) (0	0 1		0 -
	IRB TOTAL	58	3	2	0		1	32.41%	56	3	3	3 0		1	28.61%	55	. 2		5 (0 0	1	1 26.47%

^{*} Stage 1, 2, and 3 exposures as well as related provisions already reflect the restated distribution across IFRS 9 stages as of 1 January 2023 as per Meth

2023 EU-wide Stress Test: Credit risk STA Banco de Sabadell, S.A.

							Actual					
							31/12/2022					
		Exposure	values	Risk exposu	re amounts				Stock of	Stock of	Stock of	
	(min EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure
	Central banks	42.045	0	53	0	41.319	101	35	0	0	0	0.00
	Central governments	31.872	3	117	5	25.644	1.355	582		0	59	10.07
	Regional governments or local authorities	8.822	6	0	9	8.555	4	8	0	0		17.539
	Public sector entities	2.062	2	386	3	1.954	2	- 4	1	0		28,339
	Multilateral Development Banks	767			0	680	22	- 4		0	2	38,129
	International Organisations	294			0	294	0			0	0	0.003
	Institutions	3.128	2	1.150	3	1.567	6	6	3	0	2	30,449
	Corporates	5.776	68	5.078	83	5.348	386	126	36	9	56	44,779
	of which: SME	490		444	- 1	393	51	1	4	1		75,619
	Retail	2,350	67	1,711	78	2,323	63	212	34	7	142	
Banco de Sabadell, S.A.	of which: SME	303		176	7	293	18	13	6	2	7	51.859
	Secured by mortgages on immovable property	13,521	550		551	11,485	2,039	1,003	15	56	389	
	of which: SME	797	69	370	69	602	201	77	3	4	10	13.239
	Items associated with particularly high risk	450	0	674	0	361	55	54	2	0	19	35.629
	Covered bonds	0	0	0	0	0	0		0	0	0	0.009
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	0	0.009
	Collective investments undertakings (CIU)	3	0	25	0	2	0	0	0	0	0	0.009
	Equity	0	0	0	0	0	0	0	0	0	0	0.009
	Securitisation											
	Other exposures	13,261	15	11,803	15	2,640	10	47		0	30	
	Standardised Total	124,351	713	26,417	748	102.181	4.042	2.080	99	73	701	33.68%

							Actual					
							31/12/2022	2*				
		Exposure	e values	Risk exposu	ure amounts				Stock of	Stock of	Stock of	
	(min EUR, %)	Non-defaulted		Non-defaulted		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central banks	32.551		0	0	32.551			0	0	0	0.00%
	Central governments	25.621		72	0	20.924	1.315	541	0	0	58	10.77%
	Regional governments or local authorities	8,771	6	0	9	8,504	4	8	0	0		17.53%
	Public sector entities	1.890		311	3	1,792			0	0	0	13.72%
	Multilateral Development Banks	363		0	0	276	22	- 4	0	0	2	38.12%
	International Organisations	0		0	0	0	0		0	0	0	0.00%
	Institutions	693		291	1	350	5		0		0	2.40%
	Corporates	1.118	13	1.046	16	1.002	116	42	5	2	30	71,64%
	of which: SME	344		321	1	297	43		1	0		86.69%
	Retail	2,110		1,556	76	2,087	52	209	29	6	139	
SPAIN	of which: SME	150		86		141	10	13	1	1		51.73%
	Secured by mortgages on immovable property	10.321	437		437		1.228	818	6	47	346	
	of which: SME	627		309	67	446	185	77	1	3	10	12.91%
	Items associated with particularly high risk	277		416	0	260	12	10	1	0	- 4	42.18%
	Covered bonds	0			0	0			0			0.00%
	Claims on institutions and corporates with a ST credit assessment	0		0	0	0	0		0		0	0.00%
	Collective investments undertakings (CIU)	3		25	0	2	0		0	0	0	0.00%
	Equity	0		0	0	0	0		0	0	0	0.00%
	Securitisation											
	Other exposures	10,721	12	11,184	13	1,286	5	41	6	0	27	
	Standardised Total	94,439	537	18.980	555	78,144	2.759	1.672	47	55	607	36.32%

							Actual					
							31/12/202	2*				
		Exposure	values	Risk exposi	ire amounts				Stock of	Stock of	Stock of	
	(min EUR, %)	Non-defaulted		Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central banks	8,581	0	38	0	7,855	101	35	0	0	0	0.00%
	Central governments	0	0	0	0	0	0		0	0	0	0.00%
	Regional governments or local authorities	0	0	0	0	0	0		0	0	0	0.00%
	Public sector entities	0	0	0	0	0	0		0	0	0	0.00%
	Multilateral Development Banks	0		0	0	0					0	0.00%
	International Organisations	0	0	0	0	0	0		0	0		0.00%
	Institutions	734	0	214	0	408	0		0	0		0.00%
	Corporates	137	1	130	1	134	3	- 4	3	0		11.70%
	of which: SME	44	0	39	0	42	3		2	0		28.33%
LINETED LODGE OF A	Retail	164	1	101	1	158	10	3	5	1		42.02%
UNITED KINGDOM	of which: SME	132	0	77	0	130	7		5	1		60.41%
	Secured by mortgages on immovable property	1.335	91	477	91	830	481	129		2	12	9.17%
	of which: SME	44	2	14	2	42	3	1		0		59.31%
	Items associated with particularly high risk	20	0	30	0	20	0		0	0		58.82%
	Covered bonds	0	0	0	0	0	0		0	0		0.00%
	Claims on institutions and corporates with a ST credit assessment	0			0	0	0					0.00%
	Collective investments undertakings (CIU)	0			0	0	0					0.00%
	Equity	0	0	0	0	0	0					0.00%
	Securitisation											
	Other exposures	843	0	582	0	658	0		0	0		2.40%
	Standardised Total	11,814	92	1,571	93	10,064	596	171	10	4	13	7.83%

							Actual					
							31/12/202	2*				
		Exposure	: values	Risk exposi	ure amounts				Stock of	Stock of	Stock of	
	(min BJR, %)		Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central banks	347		0	0	347	0		0	0		0.00%
	Central governments	1,053		1	0	276	0		0	0		45.22%
	Regional governments or local authorities	0		0	0	0	0		0	0		0.00%
	Public sector entities	0		0	0	0	0		0	0		0.00%
	Multilateral Development Banks	186		0	0	186	0		0	0		0.00%
	International Organisations	0		0	0	0	0		0	0		0.00%
	Institutions	115		26	0	115	0		0	0		0.00%
	Corporates	777		430	0	749	20		8	1		59.73%
	of which: SME	0		0	0	0	0		0	0		0.00%
LULTERS OF LEGS	Retail	- 4		3	0	4	0		0	0		66.77%
UNITED STATES	of which: SME	1		0	0	1	0		0	0		54.15%
	Secured by mortgages on immovable property	319		159	0	186	134		1	1		46.11%
	of which: SME	2		1	0	0	2		0	0		0.00%
	Items associated with particularly high risk	61		91	0	61	0		0	0		0.00%
	Covered bonds	0		0	0	0	0		0	0		0.00%
	Claims on institutions and corporates with a ST credit assessment	0		0	0	0	0		0	0		0.00%
	Collective investments undertakings (CIU)	0		0	0	0	0		0	0		0.00%
	Equity	0		0		0	0		0			0.00%
	Securitisation											
	Other exposures	113		2	0	88	0			0		4.30%
	Standardised Total	2.975		713		2.013	155		10	2		52.37%

EBA BANKING AUTHORITY

2023 EU-wide Stress Test: Credit risk STA

AULI DA					Banco	o de Sabade	II, S.A.					
							Actual					
							31/12/2022	•				
		Exposure	values	Risk exposu	ire amounts				Stock of	Stock of	Stock of	
	(min EUR, %)	Non-defaulted		Non-defaulted		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central banks	515		0	0	515	0	0	0	0	0	0.00%
	Central governments	495		17	0	10	0	1	0	0	0	0.48%
	Regional governments or local authorities	0		0	0	0	0	0	0	0	0	0.00%
	Public sector entities	149		75	0	148	1	2	1	0	1	51.11%
	Multilateral Development Banks	0		0	0	0	0	0	0	0	0	0.00%
	International Organisations	0		0	0	0	0	0	0	0	0	0.00%
	Institutions	10		5	0	10	0	0	0	0	0	0.00%
	Corporates	2.682	47	2.442	57	2.476	172	69	12	1	23	32.69%
	of which: SME	46		35	0	0	0	0	0	0	0	0.00%
	Retail	17		12	0	17	0	0	0	0	0	66.52%
MEXICO	of which: SME	0			0	0	0		0	0	0	41.95%
	Secured by mortgages on immovable property	1.161	13	556	14	1.050	104	24	5	- 1	9	37.21%
	of which: SME	0			0	0	0		0	0	0	0.00%
	Items associated with particularly high risk	31		46	0	15	2	29	0	0	15	51.11%
	Covered bonds	0			0	0	0		0	0	0	0.00%
	Claims on institutions and corporates with a ST credit assessment	0		0	0	0	0	0	0	0	0	0.00%
	Collective investments undertakings (CIU)	0		0	0	0	0	0	0	0	0	0.00%
	Equity	0		0	0	0	0	0	0	0	0	0.00%
	Securitisation											
	Other exposures	738	- 3	21	3	123	3	6	- 1	0	3	48,76%
	Standardised Total	5,797	62	3,174	73	4,374	283	130	19	2	50	38.38%

							Actual					
							31/12/202	2*				
		Exposure	values	Risk exposu	ire amounts				Stock of	Stock of	Stock of	
	(min EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central banks	0		0	0	0	0	-	0	0	0	0.00%
	Central governments	3,014		0	0	3,014	0		0	0		0.00%
	Regional governments or local authorities	0		0	0	0	0		0	0		0.00%
	Public sector entities	0		0	0	0	0		0	0		0.00%
	Multilateral Development Banks	0		0	0	0	0		0	0		0.00%
	International Organisations	0		0	0	0	0		0	0		0.00%
	Institutions	64		37	0	13	0		0	0		0.00%
	Corporates	13		10	0	13	0		0		0	12.85%
	of which: SME	0			0	0	0		0		0	0.00%
	Retail				0	1	0		0		0	68.07%
ITALY	of which: SME	0			0	0	0		0		0	52.99%
	Secured by mortgages on immovable property	41		20	0	41	0		0		0	50.64%
	of which: SME	39		19	0	39	0		0		0	0.00%
	Items associated with particularly high risk	0			0	0	0		0		0	90.96%
	Covered bonds	0			0	0	0		0		0	0.00%
	Claims on institutions and corporates with a ST credit assessment	0			0	0	0		0		0	0.00%
	Collective investments undertakings (CIU)	0			0	0	0		0	0	0	0.00%
	Equity	0			0	0	0		0	0	0	0.00%
	Securitisation											
	Other exposures	254			0	0	0		0	0	0	0.00%
	Standardised Total	3,386		67		3.080			. 0	0		55.73%

^{*} Stage 1, 2, and 3 exposures as well as related provisions already reflect the restated distribution across IFRS 9 stages as of 1 January 2023 as per Methodological Note.

2023 EU-wide Stress Test: Credit risk STA Banco de Sabadell, S.A.

					31/12/2023							Baseline Scenari 31/12/2024	•						31/12/2025			
					Stock of provisions for	Stock of	Stock of	Coverage Ratio -				Stock of	Stock of	Stock of	Coverage Ratio -				Stock of	Stock of	Stock of	Coverage Ratio
	(min FIR %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central banks Central opernments	41.076 25,716	6 254 6 1,217	126	0	0	160	0.00% 40.00%	40.906 25,712	345 1,155	205	5 1	0	20	0 0.00% 6 40.00%	40.753 25,666	41	8 285 c 790		0 0	0	0.00%
	Regional governments or local authorities	8,498	8 41	27	8	0	11	40.00% 40.00% 35.98%	8,45S	64	46	6 1	1	11	9 40.00% 5 36.01%	8,419	8	2 66	- 2	1	26	
	Public sector entities Multilateral Development Banks	680	0 18	9	1	0	3	28.41%	677	16	14		. 0		3 25.01%	674	1	5 18			4	36.03% 23.39%
	International Organisations Institutions	290 1.551 5.354	1 12	2 15	0	0	9	26.47% 33.93% 37.12%	287 1.540 5.314	3 15	23	3	0 0		1 25.83% 7 32.05% 6 32.49%	285 1,530 5,251	1	4 5 8 29		0	1 9	25.69% 30.69% 30.09%
	Corporates of which: SME	399	9 34		17	4	85	33.73%	396	220 26		5 1	2 5	10	7 31,25%	392	2	2 32	17	5	126 10	
Banco de Sabadell, S.A.	Retail of which: SME	2,189 277		285	16	10	167	58.57% 48.28%	2,102 266	142	353	3 1: B	13	18	9 53.56% 3 47.14%	2,033 258		6 417	12	13	210 16	50.32% 46.24%
	Secured by mortgages on immovable property	11,694 649	4 1,582	1,251	7	43	417	33.32% 13.78%	11,743 668	1,328	1,456	6 6	37	44.	1 30,25%	11.720	1,17	0 1,638		32	462 18	
	of which: SNE Tems associated with particularly high risk Covered bonds	378	B 34	59	1	0	20	34.05% 0.00%	384	23	63	3	. 0	2	5 14.31% 1 32.80% 0 0.00%	385		8 68		. 0	22	14.70% 31.73% 0.00%
	Claims on institutions and corporates with a ST credit assessment		0 0	0	0	0		0.00% 32.31%	0	0		0 1	0		0 0.00% 0 30.74%			0 0			0	0.009 29.139
	Collective investments undertakings (CLU) Equity Securitication	0	0 0	0	0	0		0.00%	0	0		0 (0		0 0.00%	0		0 0		0	0	0.00%
	Other exposures	2,577 101,954	7 33 4 3,602	87 2,748	4	0 65	36 1.006	40.82% 36.61%	2,529 101,590	45 3,373	124 3,340	1 78	0 62	1.11	0 32.74% 7 33.44%	2,487 101,135	5 3,26	1 159	77	0 58	45 1.225	28.449 31.38%
					31/12/2023 Stock of	Stock of	Stock of					Baseline Scenari 31/12/2024 Stock of	o Stock of	Stock of					31/12/2025 Stock of	Stock of	Stock of	
	(min EUR, %) Central banks	Stage 1 exposure	Stage 2 exposure		provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure
	Central governments Regional governments or local authorities	21,018 8,447	7 41	591 77	19 8	6	236	40.00% 40.00%	21,036 8,405	1,103 64	641 44	1 1	6	251	6 40.00% 8 40.00%	8,369	8	7 691 1 65	18	6	276	40.00%
	Regional governments or local authorities Public sector entities Multilateral Development Banks	1.781	1 9	6	1	0	2	34.85% 29.71%	1,773 280	13 12	10	0			4 36.88% 3 25.97%	1.766	1	7 13			5 2	37.87% 24.01%
	International Organisations Institutions	0 347	0	0		0		0.00% 24.58%	0 344	0		5	0		0 0.00% 2 25.54%	0		0 0			0	0.00%
	Corporates of which: SME	1.018	80	62	3	1	35	62,30% 33,27%	1,019	60	80		ļ	4	2 25.54% 3 53.60% 4 29.91%	1.013	5	0 97		1	47	28.29% 48.28% 28.59% 50.05% 38.01% 30.88%
SPAIN	Retail of which SMF	307 1,971	1 101	273	13	8	160	58.57% 44,78%	1,895	114	335	5 1:	10	17	9 53.41%	1,834	11	7 393	- 1	10	197	50.05%
STAIN	Secured by mortpages on immovable property	9,108	B 1,042		4	37	368	36,54%	9,068	926	1,162	2	31	38	8 40.70% 6 33.19%		85	1 1,302		27	402	30.88%
	of which: SME Items associated with particularly high risk	496 260		89 13	0	0	11	12.58% 34.69%	518 258	91 7	95 16	6 (0 0	1	2 12.40% 5 30.65%	527 256		2 109 7 20	-	0 0	13 5	12.27% 27.94%
	Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CLU)	0	0 0	0	0	0	- 6	0.00%	0	0	- 6	0 1	0 0		0 0.00%	0		0 0		0	0	0.00% 0.00% 29.13%
	Equity	2	0 0	0	0	0	0	32.31% 0.00%	2	0	0	0 0	0 0		0 30.74% 0.00%	. 2		0 0		0	0	29.13% 0.00%
	Securitisation Other exposures	1.255	5 16	59	2		25	49.27%	1.232	22	77	7	2 0	3.	2 41.10%	1,212	2	S 95	45	0 45	34	35.99%
	- Salidatorico Total	77,816	2,638	2,120		52	852	40.20%	77,491	2,567	2,517			92	7 36.81%	77,134	2,54	7 2,894			998	34.49%
					31/12/2023							Baseline Scenari 31/12/2024	0						31/12/2025			
	(relo DE N	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Charles of	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	31/12/2025 Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Control banks (min D.R. %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure		Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	0.00%	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure		Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	0.00%	7,806		Stage 3 exposure	Stock of	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	
	Central banks Central opverments Regional governments or local authorities	Stage 1 exposure 7,838 0	Stage 2 exposure	Stage 3 exposure 53 0	Charles of	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	0.00% 40.00% 0.00%		Stage 2 exposure 98 0	Stage 3 exposure	Stock of	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	0 0.00% 0 40.00% 0 0.00%	7,806 0		Stage 3 exposure 2 83 0 0 0	Stock of	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	0.009 40.009 0.009
	Central banks Central overnments Recional overnments or local authorities Public sector entities Multilateral Development Banks	Stage 1 exposure 7,838 0 0	Stage 2 exposure 8 100 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure	Charles of	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	0.00% 40.00% 0.00% 0.00% 0.00%		Stage 2 exposure 98 0 0	Stage 3 exposure	Stock of	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	0 0.00% 0 40.00% 0 0.00% 0 0.00%	7,806 0 0		Stage 3 exposure 2 83 0 0 0 0 0 0 0 0	Stock of	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure 0 0 0 0	0.009 40.009 0.009 0.009
	Contral Sanks Contral Soverments Contral Soverments Rockes1 Governments or Ical authorities Rockes1 Governments or Ical authorities Multilateral Development Ranks International Prosidention.	Stage 1 exposure 7,838 0 0 0 0 0 402	Stage 2 exposure 3 100 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure	Charles of	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	0.00% 40.00% 0.00% 0.00% 0.00% 0.00% 32.12%	7,825 0 0 0 0 0 0 396	Stage 2 exposure 98 0 0 0 0 0	Stage 3 exposure	Stock of	Stock of provisions for Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 3 exposure	0 0.00% 0 40.00% 0 0.00% 0 0.00% 0 0.00% 2 30.33%	7,806 0 0 0 0 0 0 395	10	Stage 3 exposure 2 83 0 0 0 0 0 0 0 0 0 0 0 4	Stock of	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure 0 0 0 0 2	0.009 40.009 0.009 0.009
	Command sease Central recommenders Resident convermenters Resident convermenters Resident convermenters Multilatural Development Banks Uniter antical of Constraintions Residenters Reside	Stage 1 exposure 7,838 0 0 0 0 402 127 402	Stage 2 exposure 3 100 0 0 0 0 0 0 0 0 2 2 2 2 5	Stage 3 exposure 533 0 0 0 0 0 3 3	Charles of	Stock of provisions for Stage 2 exposure 0 0 0 0 0 1 1	Stock of provisions for Stage 3 exposure	0.00% 40.00% 0.00% 0.00% 0.00% 32.12% 43.17% 66.36%		Stage 2 exposure 98 0 0 0 0 0 3 3 7	Stage 3 exposure 65 6 6 6 6 6	Stock of	Stock of provisions for Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 3 exposure	0 0.00% 0 40.00% 0 0.00% 0 0.00% 0 0.00% 0 0.00% 2 30.33% 5 37.2%	7,806 0 0 0 0 0 0 395 116	10	Stage 3 exposure 2 83 0 0 0 0 0 0 0 0 0 4 8 7 18 5 3 3	Stock of	Stock of provisions for Stage 2 exposure 0 0 0 0 0 1 1 1	Stock of provisions for Stage 3 exposure 0 0 0 0 2 2 6	0.009 40.009 0.009 0.009 0.009 0.009 28.87 34.769
UNITED KINGDOM	Central traces Control accommends or shell shifted the Adults central retition Control accommend traces Control accommend Control C	Stage 1 exposure 7,838 0 0 0 0 402 1277 409	8 100 0 0 0 0 0 0 0 0 0 0 0 2 2 2 7 5 0 4 5 20	Stage 3 exposure 533 0 0 0 0 0 0 3 3 9 9	Charles of	Stock of provisions for Stage 2 exposure 0 0 0 0 1 1 0 2 2 2	Stock of provisions for Stage 3 exposure	0.09% 40.09% 0.09% 0.09% 0.09% 0.09% 32.12% 66.36% 70.62% 71.07%	7,825 0 0 0 0 0 0 0 398 121 39 137	Stage 2 exposure 98 0 0 0 0 0 3 3 7 5 24	Stage 3 exposure 68 60 60 60 60 61 61	Stock of	Stock of provisions for Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 3 exposure	0 0.00% 0 40.00% 0 0.00% 0 0.00% 0 0.00% 0 0.00% 1 66.77% 1 66.77% 5 71.57%	7,806 0 0 0 0 0 0 395 116 38 132	2 2 2	2 83 0 0 0 0 0 0 0 0 0 0 0 4 8 7 18 5 3 6 114	Stock of	Stock of provisions for Stage 2 exposure 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 3 exposure 0 0 0 0 0 2 2 6 2 10	0.00% 40.00% 0.00% 0.00% 0.00% 0.00% 28.81% 34.76% 66.09% 70.27%
UNITED KINGDOM	Control states Control concentrates Control concentrates Control concentrates Control	7,838 0 0 0 0 0 402 127 40	8 100 0 0 0 0 0 0 0 0 0 0 0 2 2 2 7 5 0 4 5 20	Stage 3 exposure 53 0 0 0 0 0 0 0 3 3 9 9 1 1 6 3	Charles of	Stock of provisions for Stage 2 exposure 0 0 0 0 1 1 0 2 2 2 3 1	Stock of provisions for Stage 3 exposure	0.00% 40.00% 0.00% 0.00% 0.00% 0.00% 32.12% 66.36% 70.62% 71.07%	7,825 0 0 0 0 0 0 396 121 39 137	\$tage 2 exposure 98 0 0 0 0 0 0 3 7 7 5 24 29 29	Stage 3 exposure 58 6 6 6 6 6 6 14 12 16 18	Stock of	Stock of provisions for Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 3 exposure	0 0.00% 0 40.00% 0 0.00% 0 0.00% 0 0.00% 0 0.00% 1 66.77% 1 66.77% 5 71.57%	7,806 0 0 0 0 0 0 395 116 38 132	2 2 2	2 83 0 0 0 0 0 0 0 0 0 0 0 4 8 7 18 5 3 6 114	Stock of	Stock of provisions for Stage 2 exposure 0 0 0 0 0 1 1 1 1 3 2 2 3 1 1	Stock of provisions for Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0.00% 40.00% 0.00% 0.00% 0.00% 0.00% 28.81% 34.76% 66.09% 70.27%
united Kingdom	Control thanks Control (accommends or should a should be Adultic control mellion Adultic control Adultic contr	7,838 0 0 0 0 0 402 127 40	8 100 0 0 0 0 0 0 0 0 0 0 0 2 2 2 7 5 0 4 5 20	Stage 3 exposure 53 0 0 0 0 0 0 3 3 9 1 1 6 3 2 2 2 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Charles of	Stock of provisions for Stock of provisions for Stock of	Stock of provisions for Stage 3 exposure	0.09% 40.09% 0.09% 0.09% 0.09% 0.09% 32.12% 43.17% 66.37% 70.62% 9.34% 9.34% 76.61%	7,825 0 0 0 0 0 0 0 398 121 39 137	Stage 2 exposure 98 0 0 0 0 0 7 7 5 24 20 259 7 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure 68 6 6 6 6 6 6 14 2 10 6 8 8 12 18 18 18	Stock of	Stock of provisions for Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 3 exposure	0 0.00% 0 40.00% 0 0.00% 0 0.00% 0 0.00% 0 0.00% 2 30.33% 5 37.22% 1 66.77% 7 79.94% 7 79.94% 7 91.18% 2 80.29%	7,806 0 0 0 0 0 0 395 116 38 132 107 1,036	2 2 2	2 83 0 0 0 0 0 0 0 0 0 0 0 4 8 7 18 5 3 6 114	Stock of	Stock of provisions for Stage 2 exposure 0 0 0 0 0 0 0 0 1 1	Stock of provisions for Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0.09% 40.09% 0.00% 0.00% 0.00% 28.81% 34.75% 66.09% 70.27% 80.75% 80.75%
UNITED KINGDOM	Control tables Control conversables Reduce control control control Reduce control control Reduce control Reduce control Reduce control Reduce control Reduce	7,838 0 0 0 0 0 402 127 40	8 100 0 0 0 0 0 0 0 0 0 0 0 2 2 2 7 5 0 4 5 20	Stage 3 exposure 533 0 0 0 0 0 0 3 9 162 2 2 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Charles of	Stock of provisions for Stock of provisions for Stock of	Stock of provisions for Stage 3 exposure	0.09% 40.09% 0.09% 0.09% 0.09% 0.09% 32.12% 43.17% 66.36% 70.62% 71.07% 3.34% 5.61% 21.29% 0.09%	7,825 0 0 0 0 0 0 0 398 121 39 137	Stage 2 exposure 98 0 0 0 0 2 2 2 2 2 2 0 0 0	Stage 3 exposure 65 6 6 6 6 6 6 7 1 1 1 1 1 1 1 1 1 1 1 1 1	Stock of	Stock of provisions for Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 3 exposure	0 0.00% 0 40.00% 0 0.00% 0 0.00% 0 0.00% 0 0.00% 0 0.00% 1 66.7% 1 66.7% 5 71.57% 2 9.19% 2 90.29% 0 0.00% 0 0.00%	7,806 0 0 0 0 0 0 395 11616 388 1322 107 1,036 0 0 0 0 0 0	2 2 2	2 83 0 0 0 0 0 0 0 0 0 0 0 4 8 7 18 5 3 6 114	Stock of	Stock of provisions for Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 3 Stage 3	0.099 40.090 0.0090 0.0090 0.0090 0.0090 28.819 34.769 66.0999 70.279 21.4690 0.0090 0.0090
UNITED KINGDOM	Control thanks Control accommends or social softwardises Adulation state entities Adulation state Adulation Adula	7,838 0 0 0 0 0 402 127 40	8 100 0 0 0 0 0 0 0 0 0 0 0 2 2 2 7 5 5 20	Stage 3 exposure 53 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Charles of	Stock of provisions for Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for provisions for Stock of provisions for Stock Sto	0.00% 40.00% 0.00% 0.00% 0.00% 0.00% 32.12% 66.36% 71.07% 21.27% 21.27% 0.00% 0.00% 0.00%	7,825 0 0 0 0 9 988 121 137 112 1,004 38 20 0 0	Stage 2 experience 98 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure 65	Stock of	Stock of provisions for Stock of provisions for Stock of provisions for Stock of the Stock of th	Stock of provisions for Stage 3 exposure	0 0.00% 0 40.00% 0 0.00% 0 0.00% 0 0.00% 0 0.00% 1 0.00% 1 0.00% 2 30.33% 1 66.77% 5 71.57% 5 71.57% 2 80.29% 0 0.00% 0 0.00%	7,806 0 0 0 0 0 0 3959 1166 1321 1222 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	2 2 20	2 83 0 0 0 0 0 0 0 0 0 0 0 4 8 7 18 5 3 6 114	Stock of	Stock of provisions for Steps 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of	0.099 40.090 0.0090 0.0090 0.0090 0.0090 0.0090 0.0090 0.0090 0.0090 0.0090 0.0090 0.0090 0.0090 0.0090 0.0090 0.0090 0.0090 0.0090
united kingdom	Control tables Control conversables Reduce control control control Reduce control control Reduce control Reduce control Reduce control Reduce control Reduce	7,838 0 0 0 0 0 402 127 40	8 1000 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 2 2 2 2 7 5 5 20 0 4 4 5 6 7 7 8 7 8 8 8 6 8 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	33 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure 0	Stock of provisions for Stage 3 exposure	0.09% 40.09% 0.09% 0.09% 0.09% 0.09% 32.12% 43.17% 66.36% 70.62% 71.07% 3.34% 5.61% 21.29% 0.09%	7,825 0 0 0 0 0 0 0 398 121 39 137	98 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	655 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6	Stock of provisions for Stage 1 exposure	Stock of previous for stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 3 exposure	0 0.00% 0 40.00% 0 0.00% 0 0.00% 0 0.00% 0 0.00% 0 0.00% 1 66.7% 1 66.7% 5 71.57% 2 9.19% 2 90.29% 0 0.00% 0 0.00%	7,806 0 0 0 0 0 0 0 395 116 38 132 107 1,006 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	2 2 20	2 833 0 0 0 0 0 0 0 0 0 0 0 0 0 4 8 8 5 3 3 6 14 1 9 6 205 7 7 4 4 0 0 0 0 0 0 0 0 0	Stock of	Stack of provisions for Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 3 exposure	0.00% 40.00% 0.00% 0.00% 0.00% 0.00% 28.81% 34.76% 66.09% 70.27%
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	Control states Control of cont	7,2518 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Steps 2 stepsone	\$3 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for a special state of the spec	provisions for Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 3 exposure 5 cc 5	6.00% 6.00%	7,833 0 0 0 0 0 0 0 0 0 0 0 10 110 131 131	99 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9	55 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5	Stock of provisions for Stages of St	provisions for Stage 2 syposure 1 stage 2 syposure 2 syposu	provisions for provisions for Stage 3 exposure	0.00% 0.00%	7,000 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2	0 550 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Sock of processors for processors for support of the processor of the proc	provisions for Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	6. 00m and
	Control banks Could incomments and the control could be about the country of the	7,2518 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Steps 2 stepsone	\$3 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for a special state of the spec	provisions for Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 3 exposure 5 cc 5	6.007. 6.007.	7,833 0 0 0 0 0 0 0 0 0 0 0 10 110 131 131	99 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9	55 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5	Stock of provisions for Stages of St	provisions for Stage 2 syposure 1 stage 2 syposure 2 syposu	provisions for provisions for Stage 3 exposure	0.000	7,000 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2	0 550 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Sock of processors for processors for support of the processor of the proc	provisions for Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	6.000

2023 EU-wide Stress Test: Credit risk STA

											Banc	o de Sabadel	II, S.A.									
					31/12/2023							Baseline Scenario 31/12/2024							31/12/2025			
	(min ELR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure
	Central banks	512	2		. 0) (0.00%	510	4		2 0	0	0	0.00%	507	5	- 3	0	0	0	0.0
	Central governments	10	0	- 1			0	40.00%	9	0		1 0	0	0	40.00%	9	0		. 0	0	0	0 40.00
	Regional governments or local authorities	0	0		0		0	40.00%	0	0		0	0	0	40.00%	0	0		0	0	0	0 40.00
	Public sector entities	146	1	3			1	38.19%	145	1		0	0	2	34.08%	143	2		. 0	0	2	2 31.93
	Multilateral Development Banks	0	0		0		0	0.00%	0	0		0	0	0	0.00%	0	0		0	0	0	0.00
	International Organisations	0	0		0		0	0.00%	0	0		0	0	0	0.00%	0	0		0	0	0	0.00
	Institutions	10	0		0			11.77%	10	0		0	0	0	11.40%	10	0		0	0	0	0 11.40
	Corporates	2,514	108	96	6		30	31.24%	2,520	78	120	6	1	36	30.36%	2,511	63	144	6	1	43	3 29.78
	of which: SME	0	0		0			13.95%	0	0		0	0	0	13.84%	0	0		0	0	0	0 13.89
	Retail	16	1					29,66%	15	1		1 0		0	26,47%	15	1					0 25.35
MEXICO	of which: SME							22,78%	0	0		0	0	0	17,52%		0				0	0 15.0
	Secured by mortgages on immovable property	1.090	63	35			10	28,28%	1.098	44	46	5 1	0	11	24.16%	1.098	35	56	1		12	21.47
	of which: SME							0.00%	0	0		0	0	0	0.00%		0				0	0.00
	Items associated with particularly high risk	15	1	25			15	50,94%	15	1	25	9 0	0	15	50,78%	16	- 1	25			15	5 50.62
	Covered bonds							0.00%	0	0		0	0	0	0.00%		0				0	0.00
	Claims on institutions and corporates with a ST credit assessment	0	0		0		0	0.00%	0	0		0	0	0	0.00%	0	0		0	0	0	0.00
	Collective investments undertakings (CIU)	0	0		0		0	0.00%	0	0		0	0	0	0.00%	0	0		0	0	0	0.00
	Equity	0	0					0.00%	0			0 0	0	0	0.00%	0	0				0	0.00
	Securitisation																					
	Other exposures	122	2) 3	43,27%	121	2		B 0		3	39.61%	120	2	9			3	36.88
	Standardised Total	4,435	179	173	7		. 59	34.35%	4,443	132	211	. 8	2	67	31.96%	4,428	108	250	8	1	76	5 30.289

	İ											Baseline Scenario										
					31/12/2023							31/12/2024							31/12/2025			
	(min EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central banks	0	0		0			0.00%	0	0		0	0	0	0.00%		0	0	0	0	0	0.00%
	Central governments	2,988	14	17	5		5	40.00%	2,967	22	24	5	0	10	40.00%	2,949	28	37	5	0	15	40.00%
	Regional governments or local authorities	0	0		0			0.00%	0	0		0		0	0.00%	0	0	0	0			0.00%
	Public sector entities	0	0		0			0.00%	0	0		0		0	0.00%	0	0	0	0			0.00%
	Multilateral Development Banks	0	0		0			0.00%	0	0		0		0	0.00%	0	0	0	0			0.00%
	International Organisations	0	0		0			0.00%	0	0		0		0	0.00%	0	0	0	0			0.00%
	Institutions	13	0		0			43.05%	13	0		0		0	42.89%	12	0	0	0			42.84%
	Corporates	12	0		0			12.01%	11	0		0		0	11.62%	10	0	3	0			11.56%
	of which: SME	0	0		0			0.00%	0	0		0		0	0.00%	0	0	0	0			0.00%
	Retail	1	0		0			61.87%	1	0		0		0	56.76%	1	0	0	0			52.62%
ITALY	of which: SME	0	0		0			52.55%	0	0		0		0	52.32%	0	0	0	0			52.08%
	Secured by mortpages on immovable property	40	0		0			28.11%	40	0		0		0	22.42%	39	1		0			19.64%
	of which: SME	38	0		0			12.57%	38	0		0		0	12.73%	38	0		0			12.86%
	Items associated with particularly high risk	0	0		0			90.95%	0	0		0		0	90.96%	0	0	0	0			90.96%
	Covered bonds	0	0		0			0.00%	0	0		0		0	0.00%	0	0	0	0			0.00%
	Claims on institutions and corporates with a ST credit assessment	0	0		0			0.00%	0	0		0		0	0.00%	0	0	0	0			0.00%
	Collective investments undertakings (CIU)	0	0		0			0.00%	0	0		0		0	0.00%	0	0	0	0			0.00%
	Equity	0	0		0			0.00%	0	0		0		0	0.00%	0	0	0	0			0.00%
	Securitisation																					
	Other exposures	0	0		0			11.76%	0	0		0		0	11.32%	0	0	0	0			11.30%
	Standardised Total	3.053	15	14	. 5		5	38.01%	3.031	23	27	5		10	37.71%	3.011	29	41	5	0	15	37.61%

^{*} Stage 1, 2, and 3 exposures as well as related provisions already reflect the restated distribution across IFRS 9 stages as of 1 January 2023 as per Methodolog

2023 EU-wide Stress Test: Credit risk STA Banco de Sabadell, S.A.

												Adverse Scenario										
					31/12/2023							31/12/2024							31/12/2025			
	(min ELR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ra Stage 3 exposure
	Central banks	40,993		164	0		0	0.00%	40,675		331	0	0	0	0.00%	40,449	521	486	0	0		
	Central governments	25,627	1,283	671	34	8	269	40.00%	25,529		761	33	9	304	40.00%	25,472	1,259	850	32	6	340	40
	Regional governments or local authorities	8,482	50	34	10	1	14	40.00%	8,421	85	60	10	1	24	40.00%	8,377	102	86	10	1	34	40.
	Public sector entities	1,946	12	12	4	0	4	38.02%	1.928	20	22	3	0	8	38,36%	1.915	24	31	з	0	17	38.0
	Multilateral Development Banks	677	19	11	2		4	34,73%	668	18	20	1	0	6	30,27%	662	16	28	- 1		8	27.5
	International Organisations	289	3	2	- 1		1	29.23%	285	4	5		0	1	29,99%	282	5	7			7	29.8
	Institutions	1,548	13	17	3		6	33.95%	1,529	19	25	3	0	9	32.07%	1.516	22	39	2		17	30.6
	Corporates	5,280	289	290	65	13	118	40.67%	5.111	237	517	53	11	192	37,55%	4,964	192	704	46	8	254	36.
	of which: SME	393	37	15	5	2	6	36,89%	380	31	34	4	2	12	35,55%	369	26	50	- 4	2	17	36.1 34.6
	Retail	2,144	134	318	41	25	200	62.73%	1,992	167	438	39	37	257	58.74%	1,886	160	550	33	28	322	58.
Banco de Sabadell, S.A.	of which: SME	273	28	23	5	5	- 11	50.92%	248		38	3	7	19	51.32%	232	40	51	3	7	26	51.5
	Secured by mortgages on immovable property	11,204	1,969	1,355	21	120	561	41.40%	10,672	2,093	1,762	21	146	636	36.12%	10,288	2,100	2,140	17	110	716	33.0
	of which: SME	640	139	101	3	5	15	15.07%	644		131	3	4	21	16.36%	642	81	157	3	4	27	17.1
	Items associated with particularly high risk	374	36	60	1	0	22	36.97%	376	27	68	1	0	24	34.88%	375	20	75	1	0	25	33.2
	Covered bonds	0	0	0	0	0	0	0.00%	0	0		0	0	0	0.00%	0	0	0	0	0		0.0
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0		0	0	0	0.00%	0	0	0	0	0		0.0
	Collective investments undertakings (CIU)	2	0	0	0	0	0	31.79%	2	0		0	0	0	29.80%	2	0	0	0	0		27.9
	Equity	0	0	0	0	0	0	0.00%	0	0		0	0	0	0.00%	0	0	0	0	0		0.0
	Securitisation																					
	Other exposures	2,561	38	98	10	1	42	42.42%	2,483	55	159	6	1	53	33.03%	2,428	58	211	5	1	60	28.4 34.21
	Standardised Total	101,126	4,144	3,034	191	167	1,240	40.86%	99,669	4,466	4,168	171	206	1,516	36.37%	98,618	4,480	5,206	151	153	1,785	34.21
·	·											Adverse Scenario										

												Adverse Scenario										
					31/12/2023							31/12/2024							31/12/2025			
	(min EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central banks	32,268	182	101	0	0		0.00%	32,000		232	0	0	0	0.00%	31.813	385	353	0	0	0	0.00%
	Central governments	20,941	1,230	609	25	8	244	40.00%	20,878		677	25	9	271	40.00%	20,848	1,188	744	24	6	298	40.00%
	Regional governments or local authorities	8,432	50	34	10	1	13	40.00%	8,371	85	60	10	1	24	40.00%	8,328	102	86	10	1	34	40.00%
	Public sector entities	1,777	10					36,70%	1,763	18	15		0	6	39,27%	1,753	21	21	2			39.92%
	Multilateral Development Banks	277	16	9				37.17%	275	13	14	1	0	5	31.73%	273	10	19	1	0	5	29.00%
	International Organisations		0	0	0	0		0.00%	0	0	0	0	0	0	0.00%	0	0		0		0	0.00%
	Institutions	346	5	- 4		0		25.20%	341	6	8	1	0	2	26.15%	338	6	- 11	1		3	25.56%
	Corporates	1,007	84	69		2	4	62,85%	989	66	104			54	51.47%	972	51	136	6	1	62	45,72%
	of which: SME	304	28	10	3	1		37.34%	302	21	19	2	1	7	34.05%	298	16	28	2		9	32.33%
	Retail	1,930	109	306	37	19	192	62.71%	1,801	128	415	36	29	242	58.36%	1,709	119	516	30	20	299	57.99%
SPAIN	of which: SME	135	10	18		1	- 9	47.02%	128	9	26	1	1	11	41.52%	123		33	1	0	13	38.43%
	Secured by mortgages on immovable property	8,684	1,387	1,086	13	103	488	44.99%	8,129	1,634	1,394	13	133	547	39.27%	7,734	1,738	1,684	11	101	612	36.35%
	of which: SME	489	124	94		3	13	13.47%	502	89	116	1	2	16	13.56%	507	65	135	1	1	18	13.60%
	Items associated with particularly high risk	258	10	15		0		34.09%	254	9	20	0	0	6	28.66%	250	7	25	0		6	25.50%
	Covered bonds				0			0.00%		0		0	0		0.00%		0					0.00%
	Claims on institutions and corporates with a ST credit assessment		0	0	0	0		0.00%	0	0	0	0	0	0	0.00%	0	0		0		0	0.00%
	Collective investments undertakings (CIU)	2	0	0	0	0		31.79%	2	0	0	0	0	0	29.80%	2	0		0		0	27.99%
	Equity		0		0			0.00%	0	0	0	0	0		0.00%	0	0		0	0		0.00%
	Securitisation																					
	Other exposures	1,247	19	66	5	0	33	50.73%	1,207	27	97	3	0	39	39.69%	1,180	28	123	3		42	34.13% 36.86%
	Standardised Total	77,169	3,101	2,305	104	133	1,026	44.51%	76,011	3,528	3,036	98	174	1,194	39.34%	75,200	3,656	3,719	87	129	1,371	36.86%

												Adverse Scenari										
					31/12/2023							31/12/2024							31/12/2025			
	(min EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central banks	7,819	112	60	0	0		0.00%	7,776	123	93		0	0	0.00%	7,744	125	123		0	0	0.00%
	Central governments	0	0	0	0	0		40.00%	0	0	0		0	0	40.00%	0	0	0		0	0	40.00%
	Regional governments or local authorities	0	0	0	0	0		0.00%	0	0	0		0	0	0.00%	0	0	0		0	0	0.00%
	Public sector entities	0	0	0	0	0		0.00%	0	0	0		0	0	0.00%	0	0	0		0	0	0.00%
	Multilateral Development Banks	0	0	0	0	0		0.00%	0	0	0		0	0	0.00%	0	0	0		0	0	0.00%
	International Organisations	0	0	0	0	0		0.00%	0	0	0		0	0	0.00%	0	0	0		0	0	0.00%
	Institutions	401	3	4		0		31.57%	395	5	8	1	0	2	29.56%	391	5	11		0	3	27.94%
	Corporates	124	6	11	2	1	5	44.29%	113	9	19	1 2	2	8	40.76%	106	9	26		2	10	40.05%
	of which: SME	40	5	1		1		69.75%	36	7	3	1	2	2	74.74%	33	8	5		2	- 4	74.96%
	Retail	142	22	7	3	6	5	75.77%	123	34	14		8	12	80.51%	111	38	22		7	18	80.73%
UNITED KINGDOM	of which: SME	117	18	3	3	5	3	76.08%	100	28	10	1 2	6	8	81.86%	91	31	16		6	13	81.77%
	Secured by mortgages on immovable property	902	364	175	2	10	30	16.98%	916	300	224		8	37	16.55%	934	243	264		6	43	16.34%
	of which: SME	38	6	2		2		76.60%	32	9	4	1	2	3	81.52%	29	10	6		2	5	81.67%
	Items associated with particularly high risk	20	0	0	0	0		24.91%	20	0	1		0	0	25.65%	19	0			0	0	24.99%
	Covered bonds	0	0	0	0	0		0.00%	0	0	0		0	0	0.00%	0	0	0		0	0	0.00%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0		0.00%	0	0	0		0	0	0.00%	0	0	0		0	0	0.00%
	Collective investments undertakings (CIU)	0	0	0	0	0		0.00%	0	0	0		0	0	0.00%	0	0	0		0	0	0.00%
	Equity	0	0	0	0	0		0.00%	0	0	0		0	0	0.00%	0	0	0		0	0	0.00%
	Securitisation																					
	Other exposures	638	7	12	3	- 0	- 2	16.25%	618	12	28		0	5	16.74%		13	42	,	0	7	15.89%
	Standardised Total	10,047	514	269	11	17	43	15.87%	9,961	482	387	8	17	64	16.45%	9,908	434	489	7	15	81	16.67%

					31/12/2023							31/12/2024							31/12/2025			
	(min EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central banks	344	2	1	0	0		0.00%	341	3		2 0	0	0	0.00%	339	9 4			0		0.00%
	Central governments	274	2	1	0			40.00%	272	3		2 0	0		40.00%	270	3			0		1 40.00%
	Regional governments or local authorities	0	0	0	0			40.00%	0	0		0	0	0	40.00%					0		0 40.00%
	Public sector entities	0	0	0	0			0.00%	0	0		0	0	0	0.00%					0		0.00%
	Multilateral Development Banks	185	1	0	0			45.00%	184	2		1 0	0	0	45.00%	183	3 2			0		1 45.00%
	International Organisations	0	0	0	0			0.00%	0	0		0	0	0	0.00%					0		0.00%
	Institutions	114	1	1	0			30.02%	112	1		2 0	0		28.52%	111	1 2			0		1 26.89%
	Corporates	713	22	33	11	2	9	25.47%	668	21	75	9 8	1	21	26.26%	633	18	11	7	1	3/	0 25.43%
	of which: SME	0	0	0	0			38.19%	0	0		0	0	0	39.39%					0		0 38.02%
	Retail	4	0	0	0			45.71%	3	0		0	0	0	37.22%	3	3 (0		0 32.47%
UNITED STATES	of which: SME	1	0	0	0			19.68%	1	0		0	0	0	21.02%	1				0		J 19.68%
	Secured by mortgages on immovable property	235	81	5	1	1	2	33.15%	254	55	11	1 1	1	3	30.72%	265	39	1	1	0		5 29.85%
	of which: SME	0	1	0	0			21.48%	1	1		0	0	0	19.23%	1				0		0 19.68% 5 29.85% 0 18.54% 1 29.50%
	Items associated with particularly high risk	60	0	1	0			29.39%	59	1		2 0	0		30.27%	58	3 1			0		
	Covered bonds	0	0	0	0			0.00%	0	0		0	0	0	0.00%					0		0.00%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0			0.00%	0	0		0	0	0	0.00%					0		0.00%
	Collective investments undertakings (CIU)	0	0	0	0	0		0.00%	0	0		0	0	0	0.00%					0		0.00%
	Equity	0	0	0	0			0.00%	0	0		0 0	0	0	0.00%) (0		0.00%
	Securitisation																					
	Other exposures	87	- 1	- 1	0			18.92%	85	- 1		2 0	0	0	20.40%	84	1 1			0		1 19.20% 9 25.73%
	Standardised Total	2.014	110	44	13	3	11	26.31%	1.978	88	102	10	2	27	26,55%	1.946	71	157	9	1	3/	25.73%

2023 EU-wide Stress Test: Credit risk STA

IIIGH											Bance	o de Sabade	ell, S.A.									
												Adverse Scenari										
					31/12/2023							31/12/2024							31/12/2025			
	(min EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central banks	511	3	7	2 0			0.00%	507	5	i 4		0	0	0.00%	504	6	6		0	0	0.00%
	Central governments	10	0	1			0	40.00%	9	0	1		0	0	40.00%	9	0			0	0	0 40.00%
	Regional governments or local authorities		0		0		0	40.00%	0	0) (0	0	40.00%		0	0		0	0	0 40.00%
	Public sector entities	145	2	4	1		2	40.65%	142	2	7	7	. 0	2	36.32%	139	2	10		1 0	3	3 33.80%
	Multilateral Development Banks		0		0		0	0.00%	0	0	0) (0	0	0.00%		0	0		0 0	0	0 0.00%
	International Organisations		0		0		0	0.00%	0	0	0) (0	0	0.00%		0	0		0 0	0	0.009
	Institutions	10	0		0		0	16.39%	10	0	0) (0	0	17.46%	10	0	0		0 0	0	0 16.48%
	Corporates	2,477	114	123	7 33		50	39.22%	2,424	88	206	31	4	85	41.44%	2,369	70	280	26	5 2	118	8 42.38%
	of which: SME		0		0		0	15.99%	0	0	0) (0	0	16.53%		0	0		0 0	0	0 16 26%
	Retail	16	1		0		0	34,43%	15	- 1			0	0	33.11%	14	1			0	0	0 31.33%
MEXICO	of which: SME		0		0		0	23.16%	0	0) (0	0	16.12%		0	0		0	0	0 12.99%
	Secured by mortgages on immovable property	1.081	67	41	1 3		14	35,39%	1.074	51	64	1	1	17	27.01%	1.063	39	86		2 0	20	0 23.04%
	of which: SME		0		0		0	0.00%	0	0) (0	0	0.00%		0	0		0	0	0.00%
	Items associated with particularly high risk	15	1	25	9 0		17	57.16%	15	- 1	29)	0	17	56.80%	15	1	30		0	17	7 56,43%
	Covered bonds		0		0		0	0.00%	0	0) (0	0	0.00%		0	0		0	0	0.00%
	Claims on institutions and corporates with a ST credit assessment		0		0		0	0.00%	0	0) (0	0	0.00%		0	0		0	0	0.00%
	Collective investments undertakings (CIU)		0		0			0.00%	0	0) (0	0	0.00%					0 0		0 0.00%
	Equity		0		0			0.00%	0	0) (0	0	0.00%					0 0		0 0.00%
	Securitisation			·																1		
	Other exposures	121	2	-	1		1	47.93%	119	2	9		1 0	4	43 32%	117	2	- 11		0 0	9	5 39.819
	Standardised Total	4,385	191	210	37		86	40.97%	4,315	151	320	34	5	126	39,42%	4,240	122	424	25	3	164	5 39.81% 4 38.57%

	i											Adverse Scenario									
					31/12/2023							31/12/2024						31/12/2025			
	(min EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of Stock provisions for Stage 1 Stage exposure expos	s for provisions for 2 Stage 3	Coverage Ratio Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central banks	0	0		0			0.00%		0		0	0	0.00%		0	0	0	0	0	0.00%
	Central governments	2,981	17	16	6		7	40.00%	2,952	29	33	3 6	0	13 40.00%		36	49	6	0	20	40.00%
	Regional governments or local authorities	0	0		0			0.00%	0	0		0	0	0.00%	b 0		0	0		0	0.00%
	Public sector entities	0	0		0			0.00%	0	0		0	0	0.00%	b 0		0	0		0	0.00%
	Multilateral Development Banks	0	0		0			0.00%	0	0		0	0	0.00%	b 0	0	0	0	0	0	0.00%
	International Organisations	0	0		0			0.00%	0	0		0	0	0.00%	b 0	0	0	0	0	0	0.00%
	Institutions	13	0		0			43.74%	12	0		0	0	0 43.93%	h 12		0	0		0	43.90%
	Corporates	11	0	1	0			15.83%	9	0	3	3 0	0	1 16.83%	b 8		4	0		1	16.02%
	of which: SME	0	0		0			0.00%	0	0		0	0	0.00%	b 0		0	0		0	0.00%
	Retail	1	0		0			67.49%	1	0		0	0	0 62.26%	b 0	0	0	0	0	0	57.70%
ITALY	of which: SME	0	0		0			57.89%	0	0		0	0	0 57.41%	b 0	0	0	0	0	0	56.82%
	Secured by mortgages on immovable property	40	0	- 1	0			36.74%	39	1		1 0	0	0 26.94%	b 38	1	2	0	0	1	23.53%
	of which: SME	38	0		0			23.60%	37	0		1 0	0	0 20.46%	b 36	0	2	0	0	0	19.55%
	Items associated with particularly high risk	0	0		0			100.00%	0	0		0	0	0 100.00%	b 0	0	0	0	0	0	100.00%
	Covered bonds	0	0		0			0.00%	0	0		0	0	0.00%	b 0	0	0	0	0	0	0.00%
	Claims on institutions and corporates with a ST credit assessment	0	0		0			0.00%	0	0		0	0	0.00%	b 0	0	0	0	0	0	0.00%
	Collective investments undertakings (CIU)	0	0		0			0.00%	0	0		0	0	0.00%	b 0	0	0	0		0	0.00%
	Equity	0	0		0			0.00%	0	0		0	0	0.00%	b 0	0	0	0	0	0	0.00%
	Securitisation																				
	Other exposures	0	0		0			17.12%	0	0		0	0	0 18.36%	b 0	0	0	0	0	0	17.25%
	Standardised Total	3.045	18	19	7		7	38,45%	3.013	31	38	7	0 :	4 37.69%	2.988	37	56	6	0	21	37.51%

^{*} Stace 1. 2. and 3 exposures as well as related provisions already reflect the restated distribution across IFRS 9 staces as of 1 January 2023 as per Methodolox

2023 EU-wide Stress Test: Credit risk COVID-19 IRB Banco de Sabadell, S.A.

								Public guara	ntees - Actual						
								31/13	1/2022						
		Exposur	e values	Risk expos	are amounts	Stage 1	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of which	Stage 3	Stage 3 exposure, of which	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio Stage 3
	(min EUR, %)	A-IRB	F-IRB		F-IRB	exposure	guaranteed amount	exposure	guaranteed amount	exposure	guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure
	Central banks														
	Central opvernments														
	Institutions														
	Corporates	2.827	466	291	82	2.245	1.815	786	627	312	236	3	13	85	279
	Competes - Of Which- Spanished Landon	1 921		160		1 968		416	344	193	127			- 0	
	Corporates - Of Which: SME		16	159	0	1.388	1,146			183	137	- 2	7	40	21.80%
	Retail	4,444		230		3.320	2.800	799	695	327	243	- 5	14	52	15.97%
Banco de Sabadell.	Retail - Secured on real estate property	12				9	7	- 2		2					10.63%
	Retail - Secured on real estate property - Of Which: SME	12	0		0	9	7	2	- 1	2		- 0	0	0	10.63%
S.A.	Retail - Secured on real estate property - Of Which: non-														
	Retail - Qualifying Revolving												- 0		
	Retail - Other Retail	4.432		229		3.311	2,792	797	694	325	242	5	14	52	
	Retail - Other Retail - Of Which: SME			192		2.912	2,449	726 71		287	210	- 5	12	47	16.52%
	Retail - Other Retail - Of Which: non-SME	500	0	37	0	399	343	71	62	38	31	- 1	- 1	5	12.04%
	Equity														
	Securitisation														
	Other non-credit obligation assets	7.271	466	521	82	5,565	4.614	1.585	1,323				27	138	21.54%
	IR8 TOTAL	7.271	465	521	82	5.565	4.614	1.585	1.323	639	479	8	27	138	21.54%

								Public guara	ntees - Actual						
								31/1	2/2022						
		Exposu	re values	Risk expos	ure amounts	Stage 1	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of which	Stage 3	Stage 3 exposure, of which	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio
	(min EUR, %)		F-IRB	A-DEB	F-IRB	exposure	guaranteed amount	exposure	guaranteed amount	exposure	guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure
	Central banks														
	Central governments														
	Institutions														
	Corporates	2,827	466	291	82	2.245	1.815	786	627	312	236	3	13	85	27%
	Corposites - Of Which: Specialised Lending														
	Corporates - Of Which: SME														
	Retail	4,444		230	0	3.320	2,800	799	695	327	243	5	14	52	16%
	Retail - Secured on real estate property														
SPAIN	Retail - Secured on real estate property - Of Which: SME														
SI ALIV				0	0		0	0	0			0	0		
	Retail - Qualifying Revolving														
	Retail - Other Retail														
	Retail - Other Retail - Of Which: SME														
	Retail - Other Retail - Of Which: non-SME														
	Equity														
	Securitisation														
	Other non-credit obligation assets														

								Public guara	ntees - Actual						
								31/1	2/2022						
		Exposu	re values	Risk expos	ure amounts	Stage 1	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of which	Stage 3	Stage 3 exposure, of which	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio - Stage 3
	(min ELIR, %)	A-198	F-IRB	A-398	FIRB	exposure	guaranteed amount	exposure	guaranteed amount	exposure	guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure 20086.2
	Central banks														
	Central governments														
	Institutions														
	Corporates	0	0	0	0	0					0	0	0		
	Corporates - Of Which: Specialised Lending														
	Corporates - Of Which: SME														
	Retail	0	0	0	0	0					0	0	0		
	Retail - Secured on real estate property														
UNITED KINGDOM	Retail - Secured on real estate property - Of Which: SME														
GIVET ED ICHODON		0	0	0	0	0					0	0	0		
	Retail - Qualifying Revolving														
	Retail - Other Retail														
	Retail - Other Retail - Of Which: SME														
	Retail - Other Retail - Of Which: non-SME														
	Equity														
	Securitisation														
	Other non-credit obligation assets														
	IRB TOTAL			0					0				0		

								Public guara	ntees - Actual						
								31/1	2/2022						
		Exposu	e values	Risk expos	ure amounts	Stage 1	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of which	Stage 3	Stage 3 exposure, of which	Stock of provisions for	Stock of provisions for		Coverage Ratio - Stage 3
	(min EUR, %)					exposure	guaranteed	exposure	guaranteed amount	exposure	guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure
	Central banks														
	Central governments														
	Institutions														
	Corporates		٥	0						٥		0			
	Corporates - Of Which: Specialised Lending														
	Corporates - Of Which: SME														
	Retail		0	0						0		0			-
	Retail - Secured on real estate property														
UNITED STATES	Retail - Secured on real estate property - Of Which: SME												_		
	Retail - Secured on real estate property - Of Which: non-		0											- 0	
	Retail - Qualifying Revolving														
	Retail - Other Retail Retail - Other Retail - Of Which: SME														
	Retail - Other Retail - Of Which: non-SME													_	
	Equity Securitization													_	
	Other non-credit obligation assets													_	
	Other non-credit obligation assets	_	_	_	_	_	_	_	_	_	_	_	_		

EBA RANCORE

						Banco	de Sabade	II, S.A.							
								Public guara	ntees - Actual						
								31/1	2/2022						
		Exposu	re values	Risk expos	ure amounts	Stage 1	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of which	Stage 3	Stage 3 exposure, of which	Stock of provisions for	Stock of provisions for		Coverage Ratio - Stage 3
	(min EUR, %)		F-IRB		F-IRB	exposure	guaranteed amount	exposure	guaranteed amount	exposure	guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure
	Central banks														
	Central governments														
	Institutions		-	-		-		-		-					
	Corporates Corporates - Of Which: Specialised Lending									0			0	0	
	Corporates - Of Which: SME		-	-		-		-		-					
	Retail - Secured on real estate property				U					0		U			
	Retail - Secured on real estate property - Of Which: SME														
MEXICO	Retail - Secured on real estate property - Of Which: SRE Retail - Secured on real estate property - Of Which: non-		-	-		-		-		-					
	Retail - Secured on real estate property - Of Which: non- Retail - Qualifying Revolving				U					0		U			
	Retail - Other Retail														
	Retail - Other Retail - Of Which: SME														
	Retail - Other Retail - Of Which: non-SME														
	Equity														
	Securitisation														
	Other non-credit obligation assets														
	IRB TOTAL														

								Public guara	ntees - Actual						
								31/1	2/2022						
		Exposu	re values	Risk expos	ure amounts	Stage 1	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of which	Stage 3	Stage 3 exposure, of which	Stock of provisions for	Stock of provisions for		Coverage Ratio -
	(min EUR, %)		F-IRB	A-188	FIRB	exposure	guaranteed amount	exposure	guaranteed amount	exposure	guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure
	Central banks														
	Central assertments														
	Institutions														
	Corporates	0	0	. 0		0				0	0	. 0	0		
	Corporates - Of Which: Specialised Lending														
	Corposities - Of Which: SME														
	Retail		0	. 0		0				0	0	. 0	0		
	Retail - Secured on real estate property														
ITALY	Retail - Secured on real estate property - Of Which: SME														
IIALI	Retail - Secured on real estate property - Of Which: non-		0	. 0		0				0	0	. 0	0		
	Retail - Qualifying Revolving														
	Betail - Other Betail														
	Retail - Other Retail - Of Which: SME														
	Retail - Other Retail - Of Which: non-SME														
	Fmily														
	Securitisation														
	Other non-credit obligation assets														
	IRB TOTAL														1-

2023 EU-wide Stress Test: Credit risk COVID-19 IRB Banco de Sabadell, S.A.

														inco de Saba	ucii, oii ii														
														Public guarant	ees - Baseline Scena	rio													
					31,	/12/2023								3	/12/2024									31/1	2/2025				
			Stage 1	Stage		Stage 3	Stock of	Stock of	Stock of Co			Stage 1	Stag		Stage 3	Stock of	Stock of	Stock of			Stage 1		Stage 2		Stage 3	Stock of	Stock of	Stock of Coverage	
		Stage 1 exposure	exposure, of which guaranteed amount	Stage 2 exposure which	of Stage 3 exposure	exposure, of which		provisions for Stage 2 exposure	provisions for Stage 3 exposure	verage Ratio - Stage 3 exposure	Stage 1 exposure	eposure, of which uaranteed	Stage 2 exposure whi	of Stage 3 exposure	exposure, of which guaranteed		provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which	Stage 3 exposure	exposure, of which guaranteed		Stock of provisions for Stage 2 exposure	provisions for Stage 3 exposure	e 3
	(min BUR, %)	exposure	guaranteed	exposure guarants amour	ed exposure	guaranteed	Stage 1 exposure	exposure	exposure	exposure	exposure go	uaranteed amount	guara amo	red exposure	guaranteed amount	Stage 1 exposure	exposure	exposure	exposure	exposure	guaranteed amount	exposure	guaranteed amount	exposure	guaranteed	Stage 1 exposure	exposure	exposure expos	sure
	Central banks																												
	Central covernments Institutions																												
	Corporates Committee Of White Contributed London	2.42	4 1.959	582	461 3	37 258	8 3	8	135	40%	2.503	2.025	482	307	158 264	3	6	142	40%	2.538	2.058	427	351	377	26	0 3	5	148	39%
	Corporates - Of Which: SME																												
	Retail - Secured on real estate property	3.37	2 2.870	703	585 3	71 28	3 7	13	160	43%	3,390	2.907	646	540	10 291	7	11	173	42%	3,386	2.923	614	517	446	29	9 7	10	186	42%
Banco de Sabad	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: ron- Retail - Qualifying Revolving																												
S.A.	Ratail - Secured on real estate property - Of Which: ron- Retail - Qualifying Revolving		+												+														
	Retail - Other Retail Rutail - Other Retail - Of Which: SME																												
	Rutail - Other Ratail - Of Which: non-SME																												
	Equity		-			_								_															
	Other non-credit obligation assets																												
	IRS TOTAL	5.78	3 4.828	1.241	.046 71	65 541	1 9	20	320	41.76%	5.872	4.932	1.092	929	124 555	9	17	340	41.24%	5.898	4.981	1.011	867	879	56	8 5	15	359 4	40.81%
															ees - Baseline Scena	rio													
						/12/2023									/12/2024									31/1	2/2025				
		form 1	Stage 1 exposure, of	Stage exposure	of same?	Stage 3 exposure, of	Stock of	Stock of	Stock of Co	verage Ratio -	40	Stage 1 cposure, of	Stag expose	2 , of	Stage 3 exposure, of	Stock of	Stock of	Stock of	Coverage Ratio -	franc 1	Stage 1 exposure, of	Dans 2	Stage 2 exposure, of	60mm 2	Stage 3 exposure, of	Stock of	Stock of	Stock of Coverage	Ratio -
		Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure which guarants	of Stage 3 exposure	exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	Stage 3	Stage 3 exposure	Stage 1 exposure	eposure, of which uaranteed	Stage 2 exposure whit guarantee	of Stage 3	exposure, of which guaranteed	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3	Stage 3 exposure	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3 exposure	exposure, of which guaranteed	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	e 3
	(min BUR, %)		amount	amour		amount	exposure	exposure	exposure		,	amount	armo		amount	exposure	exposure	exposure	exponent		amount		amount		amount	exposure	exposure	exposure	
	Central banks Central governments														_														
	Institutions																												
	Corporates Corporates - Of Which: Socialised Lending	2.42	4 1.959	582	461 3	37 258	8 3	8	135	40%	2.503	2.025	482	389	158 264	3	6	142	40%	2.538	2.058	427	351	377	26	0 3	5	148	39%
	Corconites - Of Which: SME																												
		3.37	2 2.870	703	585 3	71 28	3 7	13	160	43%	3,390	2,907	646	540	10 291	7	- 11	173	42%	3,386	2.923	614	517	446	29	9 7	10	186	42%
SPAIN	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-																												
			0 0				0 0		0 -					-							٥	0						•	
	Retail - Other Retail Retail - Other Retail - Of Which: SME																												
	Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME																												
	Equity																												
	Other non-credit obligation assets																												
	IRB TOTAL	5,783	3 4,828	1,241	,046 71	65 541	1 9	20	320	42%	5,872	4,932	1,092	929	124 555	9	17	340	41%	5,898	4,981	1,011	867	879	56	8 5	15	359	41%
	IRB TOTAL	5,78	3 4,828	1,241	,046 71	65 543	1 9	20	320	42%	5,872	4,932	1,092		•		171	340	41%	5,898	4,981	1,011	867	879	50	81 5	15	399	41%
	IRB TOTAL	5,78	3 4,828	1,241			1 9	20	320	42%	5,872	4,932	1,092	Public guarant	ees - Baseline Scena		ы	340	41%	5,898	4,981	1,011	867		•	8	15	399	41%
	IRB TOTAL	5,78			31,	/12/2023	1 9	20		42%				Public guarant	ees - Baseline Scena 1/12/2024		17			5,898		1,011			2/2625	8		399	41%
	ERS TOTAL		State 1	Store	31,	/12/2023	Sector	20 Stock of	Stock of Co	verane Batin .		Stane 1	94	Public guarant	ees - Baseline Scena 1/12/2024 Stena 3	rio Dank of	Stock of				Sare 1		State 2	31/1	2/2025 Stage 3	Stock of	Stock of	Stock of Coverage	41%
		Stage 1	State 1	Store	31,	/12/2023	Sector	Stock of provisions for Stage 2	Stock of provisions for Stage 3	verane Batin .		Stane 1	94	Public guarant	ees - Baseline Scena 1/12/2024 Stena 3	rio Dank of	Stock of provisions for Stage 2				Sare 1		State 2		2/2025 Stage 3	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	42%
	(min E.S., %)			Stage 2 Stage	31,	/12/2023 Stage 3		Stock of provisions for Stage 2 exposure	Stock of Co	verage Ratio -		Stage 1	Sag	Public guarant	ees - Baseline Scena 1/12/2024 Stage 3	rio	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure						31/1	2/2025	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	42% s Ratio - se 3 sure
	Constitution (one DAL to)		Stere 1	Store	31,	/12/2023	Sector	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3	verane Batin .		Stane 1	94	Public guarant	ees - Baseline Scena 1/12/2024 Stena 3	rio Dank of	Stock of provisions for Stage 2 exposure				Sare 1		State 2	31/1	2/2025 Stage 3	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage Stage 3 exposure	41% r Ratio - se 3 sure
	Control banks Control banks Control commonwells		Stere 1	Store	31,	/12/2023	Sector	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3	verane Batin .		Stane 1	94	Public guarant	ees - Baseline Scena 1/12/2024 Stena 3	rio Dank of	Stock of provisions for Stage 2 exposure				Sare 1		State 2	31/1	2/2025 Stage 3	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	41% Ratio - e 3 sure
	Control State 10 (An Ed. N) Control State 10 (An Ed. N) Control State Control State 10 (An Ed. N) Control State 10		Stere 1	Store	31,	/12/2023	Sector	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3	verane Batin .		Stane 1	94	Public guarant	ees - Baseline Scena 1/12/2024 Stena 3	rio Dank of	Stock of provisions for Stage 2 exposure				Sare 1		State 2	31/1	2/2025 Stage 3	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	41% a Ratio - e 3 sure
	Control heads Control conventions Control convent		State 1	Store	31,	/12/2023	Sector	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3	verane Batin .		Stane 1	94	Public guarant	ees - Baseline Scena 1/12/2024 Stena 3	rio Dank of	Stock of provisions for Stage 2 exposure				Sare 1		State 2	31/1	2/2025 Stage 3	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	42% a Ratio - se 3 sure
	Control house (one CSA, %) Control recommends Destinate Control Contro		State 1	Store	31,	/12/2023	Sector	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3	verane Batin .		Stane 1	94	Public guarant	ees - Baseline Scena 1/12/2024 Stena 3	rio Dank of	Stock of provisions for Stage 2 exposure				Sare 1		State 2	31/1	2/2025 Stage 3	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure control of the stage of the s	41% a Ratio
UNITED KINGDO	Control large (not ESA, to) Control community Control		State 1	Store	31,	/12/2023	Sector	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3	verane Batin .		Stane 1	94	Public guarant	ees - Baseline Scena 1/12/2024 Stena 3	rio Dank of	Stock of provisions for Stage 2 exposure				Sare 1		State 2	31/1	2/2025 Stage 3	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Steps Steps Steps Steps O S	41%
UNITED KINGDO	Control States (Onto Did. N). Control communities Control communities Control		Stere 1	Store	31,	/12/2023	Sector	Stock of provisions for Stops 2 exposure	Stock of provisions for Stage 3	verane Batin .		Stane 1	94	Public guarant	ees - Baseline Scena 1/12/2024 Stena 3	rio Dank of	Stock of provisions for Stage 2 exposure				Sare 1		State 2	31/1	2/2025 Stage 3	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of Coverage Provisions for Stage 3 expensive exposure 0	42%
UNITED KINGDO	Control health Control health Control health Control		Stere 1	Store	31,	/12/2023	Sector	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3	verane Batin .		Stane 1	94	Public guarant	ees - Baseline Scena 1/12/2024 Stena 3	rio Dank of	Stock of provisions for Stoge 2 exposure				Sare 1		State 2	31/1	2/2025 Stage 3	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of Corresponding to Stock of Expressions for Stock of exposure Stock of exposure Corresponding to Stock of Corresponding to Stock of Corresponding to Stock of Stock of Corresponding to Stock of	42%
UNITED KINGDO	Control Services Control communities Control comm		Stere 1	Store	31,	/12/2023	Sector	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3	verane Batin .		Stane 1	94	Public guarant	ees - Baseline Scena 1/12/2024 Stena 3	rio Dank of	Stock of provisions for Stage 2 exposure				Sare 1		State 2	31/1	2/2025 Stage 3	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of Convergence of Stock	41%
UNITED KINGDO	Control health Control health Control health Control C		Stere 1	Store	31,	/12/2023	Sector	Stock of provisions for Suga 2 exposure	Stock of provisions for Stage 3	verane Batin .		Stane 1	94	Public guarant	ees - Baseline Scena 1/12/2024 Stena 3	rio Dank of	Stock of provisions for Stock of provisions for Stock of exposure				Sare 1		State 2	31/1	2/2025 Stage 3	Stock of provisions for stock of provisions for stock of or provisions for stock of the stock of	Stock of produces for Stepes	Special Coverage Stage 3 Stage	42%
UNITED KINGDO	Control Services Control communities Control comm		Stere 1	Store	31,	/12/2023	Sector	Stock of provisions for Stope 2 exposure 0	Stock of provisions for Stage 3	verane Batin .		Stane 1	94	Public guarant	ees - Baseline Scena 1/12/2024 Stena 3	rio Dank of	Stock of provisions of provisions of appears of appears of a provision of a provi				Sare 1		State 2	31/1	2/2025 Stage 3	Stock of provisions for Stops 1 exposure	Stock of provisions for Stope 2 explosive	Stock of Coverage to Stage Sta	42%
UNITED KINGOX	Control health Control health Control health Control C		Stere 1	Store	31,	/12/2023	Sector	Stock of provious for Super 2 coperate of the super 2	Stock of provisions for Stage 3	verane Batin .		Stane 1	94	Public guarant	ees - Baseline Scena 1/12/2024 Stena 3	rio Dank of	Stock of provisions for exposure of the provision of a exposure of the provision of the pro				Sare 1		State 2	31/1	2/2025 Stage 3	Stock of provisions for provisions for stock of provisions for stock of the stock o	Block of provisions for Stage 2 exposure	Stock of Spread of Stock of St	42%
UNITED KINGOX	Control health Control health Control health Control C		Stere 1	Store	31,	/12/2023	Sector	Stock of provisions for Stock of provisions for Stope 2 as pointre	Stock of provisions for Stage 3	verane Batin .		Stane 1	94	Public guarantee	see - Baseline Scena	Stock of provision for provision for a stock of provision for a stock of a st	Stock of provinges 2 exposure 0				Sare 1		State 2	31/1	2/2025 Stage 3	Stock of provisions for Stock of provisions for Stock of Control Stock of Stock of Control	Stock of provisions for Stock of provisions for Stock of Congress of Stock of Congress of	Stock of Converging of Step provisions for Step at expension of Step at	42%
UNITED KINGDA	Control health Control health Control health Control C		Stere 1	Store	of Stage 3 expenses at a stage 3 expenses at	/12/2023 Shep 3	Sector	Stock of providings for a stock of providings for a stock of a sto	Stock of provisions for Stage 3	verane Batin .		Stane 1	94	Public gearante	ees - Baseline Scena	Stock of provision for provision for a stock of provision for a stock of a st	Stock of provision for provisi				Sare 1		State 2	31/1/ Stage 3 exposure	2/2035 Stage 3 of exposure of	Stock of previous for previous for previous for care of the previous fo	Stock of provisions for Stope 2 exposure	Stock of Convergence of Stage	42%
UNITED KINGON	Control health Control health Control health Control C		Steps 1 exposure, of which guaranted amount 1	Steps 2 Steps	of Stope 3 of exposure	/12/2023 Spage 3 Spage	Speck of provisions for Stope 1 expects	pervisions for Stape 2 exposure 0	Stock of provisions for C Stage 2 separate C C C Stage 2 separate C C C C C C C C C C C C C C C C C C C	verage Ratio - Stage 3 exposure	Stape 1 exposure g	Starge 1 Starge 1 Starge 2 Sta	Stage 2	Public guarante	een - Baseline Scran (1727/2024 Spen J Spen	Stock of provisions for exposure	0	Stock of present of the present of t	Coverage Ratio - Stage 3 exposure	Stage 1 върсия	Shape 1 exposure, of which which which which which will be a second amount of the control of the	Stage 2 exposure	States 2 exposure, of year anteed amount	31/1 Steps 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	2/2025 Stop 3 Stop 3 suppose 3 suppo	provisions for Stage of Stage	provisions for Stage 2 exposure 0	Step	e3
UNITED KINGOX	Control health Control health Control health Control C	Stage 1 exposure	Steps 1 exposure, of which guaranted amount 1	Steps 2 Steps	of Stope 3	/12/2023 Spage 3 Spage	Speck of provisions for Stope 1 expects	pervisions for Stage 2 expansive 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of C Sapp 3 exposure C C Sapp 3 c C C C C Sapp 3 c C C C C C C C C C C C C C C C C C C	verage Ratio - Stage 3 exposure	Stape 1 exposure g	Starge 1 Starge 1 Starge 2 Sta	Stage 2	Public guarante	een - Baseline Scena 1/12/2024 Siesa 3 exposure, of pura nated guranteed amount	Part of process of pro	O O O O O O O O O O O O O O O O O O O	Stock of present of the present of t	Coverage Ratio - Stage 3 exposure	Stage 1 върсия	Shape 1 exposure, of which which which which which will be a second amount of the control of the	Stage 2 exposure	States 2 exposure, of year anteed amount	31/1 Steps 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	2/2025 Stop 3 Stop 3 suppose 3 suppo	provisions for Stage of Stage	provisions for Stage 2 exposure 0	provisions for Stage Sta	e3
UNITED KINGOX	Consort hander Control hander Control and Control an		Steps 1 exposure, of which guaranted amount 1	Steps 2 Steps	of Stope 3	/12/2023 Spage 3 Spage	Speck of provisions for Stope 1 expects	pervisions for Stage 2 expansive 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of C Sapp 3 exposure C C Sapp 3 c C C C C Sapp 3 c C C C C C C C C C C C C C C C C C C	verage Ratio - Stage 3 exposure	Stape 1 exposure g	Starge 1 Starge 1 Starge 2 Sta	Storge 2 desperation of the story of the sto	Public guarantees and a separate of the separa	een - Baseline Scran //12/2024 Sippe 3	Stack of provisions for support of the support of t	O O O O O O O O O O O O O O O O O O O	Stock of provisions for Bays 3 explains a spokers of a sp	Coverage Ratio - Stage 3 exposure	Stage 1 върсия	Shape 1 exposure, of which which which which which will be a second amount of the control of the	Stage 2 exposure	States 2 exposure, of year anteed amount	31/11 Steps 3 exposure 0 0	2/2025 Stop 3 Stop 3 suppose 3 suppo	provisions for Stage of Stage	provisions for Stage 2 exposure Communication of Communic	provisions for Stage Sta	e 3
UNITED KINGON	Control health Control health Control health Control C	Stage 1 exposure	Stage 1 exposure, of whether of white o	Steps 2 Steps	of Stope 3	/12/2023 Shep 3	Speck of provisions for Stope 1 expects	pervisions for Stape 2 exposure 0	Stock of provisions for C Stage 2 separate C C C Stage 2 separate C C C C C C C C C C C C C C C C C C C	verage Ratio - Steps 1 exposure 1	Stape 1 exposure g	Stepp 1	Steps 2 Steps	Public guarantees and a separate of the separa	een - Baseline Scena (122/2024 Steps 3 sepsons, of of of of of of of of of of	Part of process of pro	0	Stock of present of the present of t		Stage 1 върсия	Stage 3 exposure of which gueranteed arround	Stage 2 exposure	State 2	31/11 Steps 3 exposure 0 0	2/2035 Stage 3 of exposure of	provisions for Stage of Stage	provisions for Stage 2 exposure 0	providents for Stay Stay Stay Stay Stay Stay Stay Stay	e 3
UNITED KINGOX	Consort hander Consort hander Consort Act (1985) Read Consort A	Stage 1 exposure	Steps 1 exposure, of which guaranted amount 1	Steps 2 Steps	of Stope 3	/12/2023 Spage 3 Spage	Speck of provisions for Stope 1 expects	pervisions for Stage 2 expansive 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of C Sapp 3 exposure C C Sapp 3 c C C C C Sapp 3 c C C C C C C C C C C C C C C C C C C	verage Ratio - Stage 3 exposure	Stape 1 exposure g	Starge 1 Starge 1 Starge 2 Sta	Storge 2 desperation of the story of the sto	Public guarantees and a separate of the separa	een - Baseline Scena (122/2024 Steps 3 sepsons, of of of of of of of of of of	Stack of provisions for support of the support of t	O O O O O O O O O O O O O O O O O O O	Stock of provisions for Bays 3 explains a spokers of a sp	Coverage Ratio - Stage 3 exposure	Stage 1 върсия	Shape 1 exposure, of which which which was a second amount of the control of the	Stage 2 exposure	States 2 exposure, of year anteed amount	31/11 Steps 3 exposure 0 0	2/2025 Stop 3 Stop 3 suppose 3 suppo	provisions for Stage of Stage	provisions for Stage 2 exposure Communication of Communic	provisions for Stage Sta	e 3
UNITED KINGOX	Control health Control health Control health Control C	Stage 1 exposure	Steps 1 exposure, of which guaranted amount 1	Steps 2 Steps	of Stope 3	/12/2023 Spage 3 Spage	Speck of provisions for Stope 1 expects	pervisions for Stage 2 expansive 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of C Sapp 3 exposure C C Sapp 3 c C C C C Sapp 3 c C C C C C C C C C C C C C C C C C C	verage Ratio - Stage 3 exposure	Stape 1 exposure g	Starge 1 Starge 1 Starge 2 Sta	Straps 2 despitation of the strategy of the st	Public guarantees and a separate of the separa	een - Baseline Scena (122/2024 Steps 3 sepsons, of of of of of of of of of of	Stack of provisions for support of the support of t	O O O O O O O O O O O O O O O O O O O	Stock of provisions for Bays 3 explains a spokers of a sp	Coverage Ratio - Stage 3 exposure	Stage 1 върсия	Shape 1 exposure, of which which which was a second amount of the control of the	Stage 2 exposure	States 2 exposure, of year anteed amount	31/11 Steps 3 exposure 0 0	2/2025 Stop 3 Stop 3 suppose 3 suppo	provisions for Stage of Stage	provisions for Stage 2 exposure Communication of Communic	provisions for Stage Sta	e 3
UNITED KINGO	Control hands Control hands Control hands Control Control And Control And Control And And Control And And And And And And And An	Stage 1 exposure	Steps 1 exposure, of which guaranted amount 1	Steps 2 Steps	of Stope 3	/12/2023 Spage 3 Spage	Speck of provisions for Stope 1 expects	pervisions for Stage 2 expansive 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of C Sapp 3 exposure C C Sapp 3 c C C C C Sapp 3 c C C C C C C C C C C C C C C C C C C	verage Ratio - Stage 3 exposure	Stape 1 exposure g	Starge 1 Starge 1 Starge 2 Sta	Straps 2 despitation of the strategy of the st	Public goarant 2 of Stage 3 or explaint and A stage 3 or explaint D D D D D D D D D D D D D D D D D D D	een - Baseline Scena (122/2024 Steps 3 sepsons, of of of of of of of of of of	Stack of provisions for support of the support of t	O O O O O O O O O O O O O O O O O O O	Stock of provisions for Bays 3 explains a spokers of a sp	Coverage Ratio - Stage 3 exposure	Stage 1 върсия	Shape 1 exposure, of which which which was a second amount of the control of the	Stage 2 exposure	States 2 exposure, of year anteed amount	31/11 Steps 3 exposure 0 0	2/2025 Stop 3 Stop 3 suppose 3 suppo	provisions for Stage of Stage	provisions for Stage 2 exposure Communication of Communic	provisions for Stage Sta	e 3
UNITED KINGON	Control States Control States Control States Control Control Control States States Control Control Control States States East Control Control States States Mark States Control Control States States Mark States Control Contr	Stage 1 exposure	Steps 1 exposure, of which guaranted amount 1	Steps 2 Steps	of Stope 3	/12/2023 Spage 3 Spage	Speck of provisions for Stope 1 expects	pervisions for Stage 2 expansive 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of C Sapp 3 exposure C C Sapp 3 c C C C C Sapp 3 c C C C C C C C C C C C C C C C C C C	verage Ratio - Stage 3 exposure	Stape 1 exposure g	Starge 1 Starge 1 Starge 2 Sta	Straps 2 despitation of the strategy of the st	Public goarant 2 of Stage 3 or explaint and A stage 3 or explaint D D D D D D D D D D D D D D D D D D D	een - Baseline Scena (122/2024 Steps 3 sepsons, of of of of of of of of of of	Stack of provisions for support of the support of t	O O O O O O O O O O O O O O O O O O O	Stock of provisions for Bays 3 explains a spokers of a sp	Coverage Ratio - Stage 3 exposure	Stage 1 върсия	Shape 1 exposure, of which which which was a second amount of the control of the	Stage 2 exposure	States 2 exposure, of year anteed amount	31/11 Steps 3 exposure 0 0	2/2025 Stop 3 Stop 3 suppose 3 suppo	provisions for Stage of Stage	provisions for Stage 2 exposure Communication of Communic	provisions for Stage Sta	e3
	Control Name (One Did. N) Control Name (Control No.	Stage 1 exposure	Steps 1 exposure, of which guaranted amount 1	Steps 2 Steps	of Stope 3	/12/2023 Spage 3 Spage	Speck of provisions for Stope 1 expects	pervisions for Stage 2 expansive 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of C Sapp 3 seponsors C C C Sapp 3 seponsors C C C C C C C C C C C C C C C C C C C	verage Ratio - Stage 3 exposure	Stape 1 exposure g	Starge 1 Starge 1 Starge 2 Sta	Straps 2 despitation of the strategy of the st	Public goarant 2 of Stage 3 or explaint and A stage 3 or explaint D D D D D D D D D D D D D D D D D D D	een - Baseline Scena (122/2024 Steps 3 sepsons, of of of of of of of of of of	Stack of provisions for support of the support of t	O O O O O O O O O O O O O O O O O O O	Stock of provisions for Bays 3 explains a spokers of a sp	Coverage Ratio - Stage 3 exposure	Stage 1 върсия	Shape 1 exposure, of which which which was a second amount of the control of the	Stage 2 exposure	States 2 exposure, of year anteed amount	31/11 Steps 3 exposure 0 0	2/2025 Stop 3 Stop 3 suppose 3 suppo	provisions for Stage of Stage	provisions for Stage 2 exposure Communication of Communic	provisions for Stage Sta	e3
UNITED KINGON	Control bases Control bases Control bases Control C	Stage 1 exposure	Steps 1 exposure, of which guaranted amount 1	Steps 2 Steps	of Stope 3	/12/2023 Spage 3 Spage	Speck of provisions for Stope 1 expects	pervisions for Stage 2 expansive 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of C Sapp 3 seponsors C C C Sapp 3 seponsors C C C C C C C C C C C C C C C C C C C	verage Ratio - Stage 3 exposure	Stape 1 exposure g	Starge 1 Starge 1 Starge 2 Sta	Straps 2 despitation of the strategy of the st	Public goarant 2 of Stage 3 or explaint and A stage 3 or explaint D D D D D D D D D D D D D D D D D D D	een - Baseline Scena (122/2024 Steps 3 sepsons, of of of of of of of of of of	Stack of provisions for support of the support of t	O O O O O O O O O O O O O O O O O O O	Stock of provisions for Bays 3 explains a spokers of a sp	Coverage Ratio - Stage 3 exposure	Stage 1 върсия	Shape 1 exposure, of which which which which which will be a second amount of the control of the	Stage 2 exposure	States 2 exposure, of year anteed amount	31/11 Steps 3 exposure 0 0	2/2025 Stop 3 Stop 3 suppose 3 suppo	provisions for Stage of Stage	provisions for Stage 2 exposure Communication of Communic	provisions for Stage Sta	e3
	Control bases Control bases Control bases Control C	Stage 1 exposure	Steps 1 exposure, of which guaranted amount 1	Steps 2 Steps	of Stope 3	/12/2023 Spage 3 Spage	Speck of provisions for Stope 1 expects	pervisions for Stage 2 expansive 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of C Sapp 3 seponsors C C C Sapp 3 seponsors C C C C C C C C C C C C C C C C C C C	verage Ratio - Stage 3 exposure	Stape 1 exposure g	Starge 1 Starge 1 Starge 2 Sta	Straps 2 despitation of the strategy of the st	Public goarant 2 of Stage 3 or explaint and A stage 3 or explaint D D D D D D D D D D D D D D D D D D D	een - Baseline Scena (122/2024 Steps 3 sepsons, of of of of of of of of of of	Stack of provisions for support of the support of t	O O O O O O O O O O O O O O O O O O O	Stock of provisions for Bays 3 explains a spokers of a sp	Coverage Ratio - Stage 3 exposure	Stage 1 върсия	Shape 1 exposure, of which which which which which will be a second amount of the control of the	Stage 2 exposure	States 2 exposure, of year anteed amount	31/11 Steps 3 exposure 0 0	2/2025 Stop 3 Stop 3 suppose 3 suppo	provisions for Stage of Stage	provisions for Stage 2 exposure Communication of Communic	provisions for Stage Sta	e 3
	Control bases Control bases Control bases Control C	Stage 1 exposure	Steps 1 exposure, of which guaranted amount 1	Steps 2 Steps	of Stope 3	/12/2023 Spage 3 Spage	Speck of provisions for Stope 1 expects	pervisions for Stage 2 expansive 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of C Sapp 3 seponsors C C C Sapp 3 seponsors C C C C C C C C C C C C C C C C C C C	verage Ratio - Stage 3 exposure	Stape 1 exposure g	Starge 1 Starge 1 Starge 2 Sta	Straps 2 despitation of the strategy of the st	Public goarant 2 of Stage 3 or explaint and A stage 3 or explaint D D D D D D D D D D D D D D D D D D D	een - Baseline Scena (122/2024 Steps 3 sepsons, of of of of of of of of of of	Stack of provisions for support of the support of t	O O O O O O O O O O O O O O O O O O O	Stock of provisions for Bays 3 explains a spokers of a sp	Coverage Ratio - Stage 3 exposure	Stage 1 върсия	Shape 1 exposure, of which which which which which will be a second amount of the control of the	Stage 2 exposure	States 2 exposure, of year anteed amount	31/11 Steps 3 exposure 0 0	2/2025 Stop 3 Stop 3 suppose 3 suppo	provisions for Stage of Stage	provisions for Stage 2 exposure Communication of Communic	provisions for Stage Sta	e 3
	Control bases Control bases Control bases Control C	Stage 1 exposure	Steps 1 exposure, of which guaranted amount 1	Steps 2 Steps	of Stope 3	/12/2023 Spage 3 Spage	Speck of provisions for Stope 1 expects	pervisions for Stage 2 expansive 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of C Sapp 3 seponsors C C C Sapp 3 seponsors C C C C C C C C C C C C C C C C C C C	verage Ratio - Stage 3 exposure	Stape 1 exposure g	Starge 1 Starge 1 Starge 2 Sta	Straps 2 despitation of the strategy of the st	Public goarant 2 of Stage 3 or explaint and A stage 3 or explaint D D D D D D D D D D D D D D D D D D D	een - Baseline Scena (122/2024 Steps 3 sepsons, of of of of of of of of of of	Stack of provisions for support of the support of t	O O O O O O O O O O O O O O O O O O O	Stock of provisions for Bays 3 explains a spokers of a sp	Coverage Ratio - Stage 3 exposure	Stage 1 върсия	Shape 1 exposure, of which which which which which will be a second amount of the control of the	Stage 2 exposure	States 2 exposure, of year anteed amount	31/11 Steps 3 exposure 0 0	2/2025 Stop 3 Stop 3 suppose 3 suppo	provisions for Stage of Stage	provisions for Stage 2 exposure Communication of Communic	provisions for Stage Sta	e3
	Control banks Control banks Control banks Control of March School of March	Stage 1 exposure	Steps 1 exposure, of which guaranted amount 1	Steps 2 Steps	of Stope 3	/12/2023 Spage 3 Spage	Speck of provisions for Stope 1 expects	pervisions for Stage 2 expansive 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of C Sapp 3 seponsors C C C Sapp 3 seponsors C C C C C C C C C C C C C C C C C C C	verage Ratio - Stage 3 exposure	Stape 1 exposure g	Starge 1 Starge 1 Starge 2 Sta	Straps 2 despitation of the strategy of the st	Public goarant 2 of Stage 3 or explaint and A stage 3 or explaint D D D D D D D D D D D D D D D D D D D	een - Baseline Scena (122/2024 Steps 3 sepsons, of of of of of of of of of of	Stack of provisions for support of the support of t	O O O O O O O O O O O O O O O O O O O	Stock of provisions for Bays 3 explains a spokers of a sp	Coverage Ratio - Stage 3 exposure	Stage 1 върсия	Shape 1 exposure, of which which which which which will be a second amount of the control of the	Stage 2 exposure	States 2 exposure, of year anteed amount	31/11 Steps 3 exposure 0 0	2/2025 Stop 3 Stop 3 suppose 3 suppo	provisions for Stage of Stage	provisions for Stage 2 exposure Communication of Communic	provisions for Stage Sta	e3
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						31/1	2/2023									31/1	12/2024										12/2025				
			Stage 1	1	Stage 2	1	Stage 3	Stock of	Stock of	Stock of			Stage 1	1	Stage 2	1	Stage 3	Stock of	Stock of	Stock of	1		Stage 1		Stage 2	1	Stage 3	Stock of	Stock of	Stock of	
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MEXICO	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-											,													0 /						
7.7	Retail - Qualifying Revolving				,		_	,	, ,	· ·			, ,		, ,					, ,			, ,				1				
	Retail - Other Retail																												_		
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			Stage 1	1	Stage 2	1	Stage 3						Stage 1	1	Stage 2	1	Stage 3				1		Stage 1		Stage 2	1	Stage 3				
		Stage 1	exposure, of	Stage 2	exposure, of	Stage 3	exposure, of	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio -	Stage 1	exposure, of	Stage 2	exposure, of	Stage 3	exposure, of	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio -	Stage 1	exposure, of	Stage 2	exposure, of	Stage 3	exposure, of	Stock of provisions for	Stock of provisions for	Stock of provisions for	overage Ratio -
		exposure	which	exposure	which	exposure	which	Stage 1	Stage 2	Stage 3	Stage 3	exposure	which	exposure	which	exposure	which	Stage 1	Stage 2	Stage 3	Stage 3	exposure	which	exposure	which	exposure	which	Stage 1	Stage 2	Stage 3	Stage 3
	(min BJR, %)		guaranteed		guaranteed		guaranteed	exposure	exposure	exposure	exposure		guaranteed		guaranteed		guaranteed	exposure	exposure	exposure	exposure		guaranteed		guaranteed		guaranteed	exposure	exposure	exposure	exposure
	Central banks		amount		amount		amount						amount		amount		amount						amount		amount		amount				
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	Institutions			1		1								1		1	1	1	1		1	1							4		
	Corporates		0 0		0 0					0			0		0 0					0			0 0		0 0		1	0 0		0.	
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	Other non-credit obligation assets																														
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			Stage 1		State 2	31/12/							State 1		State 2	31/12	2024 Stage 3						State 1		Steps 2	31/12					
		Stage 1	exposure, of	Stage 2	exposure, of which guaranteed	Stage 3	exposure, of which guaranteed	Stock of provisions for p Stage 1 exposure	Stock of rovisions for p	Stock of provisions for	overage Ratio - Stage 3	Stage 1	exposure, of which guaranteed	Stage 2	exposure, of which guaranteed	Stage 3	exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for	Coverage Ratio - Stage 3 exposure	Stage 1	exposure, of which guaranteed	Stage 2	exposure, of which guaranteed	Stage 3	exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for	Stock of provisions for Stage 3	erage Ratio - Stage 3 exposure
	(min BUR, %)	exposure)	guaranteed amount	exposure	guaranteed	exposure	guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure	exposure	guaranteed amount	exposure	guaranteed amount	exposure	guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure	exposure	guaranteed amount	exposure	guaranteed amount	exposure	guaranteed amount	Stage 1 exposure	Stage 2 exposure	exposure ex	exposure
	Central banks Central covernments Institutions																														
	Cornerates	2.35	7 1.941	60	0 477	346	260	- 6	14	143	41%	2,450	1.994	509	416	383	268	6	9	157	41%	2.481	2.029	447	374	415	275	5	5	168	40%
	Corporates - Of White- Specialized Lendon Corporates - Of White- SME Betal	111	2844	22	5 608	387	286	17	21	176	60%	3.298	2.854	601	988	457	296	12	14	205	45%	1 286	2 873	650	998	510	307	- 11	10	234	44%
Banco de Sabadell,	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: ron- Retail - Qualifying Revolving																														
S.A.	Rutal - Secured on real estate property - Of Which: non- Retail - Qualifying Revolving																														
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	Rotel - Other Retal - Of Which: non-SME Equity																														
	Other non-credit oblication assets IRB TOTAL	5.71	9 4.785	1.28	1.085	790	546	21	33	346	43.73%	5.729	4.848	1.163	1.004	896	564	14	22	386	43.27%	5.743	4.902	1.067	932	979	582	13	15	418	42,66%
			•		•								•					•	•												
						31/12/	/2022									ublic guarantees - 31/12		b				1				91/19	2/2025				
			Stage 1		Stage 2		Stant 3	Stock of	Stock of	Stock of	Coverage Ratio -		Stage 1		Stage 2		Stare 3	Stock of	Stock of	Stock of	Coverage Ratio		Stage 1		Stage 2		Stage 3	Stock of	Stock of	Stock of	man Bada .
		Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3 exposure	exposure, of which guaranteed	provisions for p Stage 1	rovisions for p Stage 2	provisions for Stage 3	Stage 3 exposure	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which ouaranteed	Stage 3 exposure	exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3 exposure	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3 exposure	exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	erage Ratio - Stage 3 exposure
	(min EUR, %) Central banks)	amount		amount		amount	exposure	exposure	exposure			amount		amount		amount	exposure	exposure	exposure			amount		amount		amount	exposure	exposure	exposure	
	Central covernments Institutions																														
	Corporates Corporates - Of Which: Specialised Lending	2.30	7 1.941	60	0 477	346	260	- 6	14	143	41%	2,450	1,994	509	416	383	268	- 6	9	157	41%	2.481	2.029	447	374	415	275	5	5	168	40%
	Corporates - Of Which: SME Retail	3.33	3 2844	72	5 606	387	286	17	21	176	45%	3,296	2.854	691	588	457	296	12	14	205	45%	3,286	2.873	650	558	510	307	11	10	224	44%
SPAIN	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: pro-																														
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	Retail - Ouatfyins Revolvins Retail - Other Retail Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME																														
	Equity Securitization																														
	Other non-credit oblication assets IRB TOTAL	5,71	9 4,785	1,28	1,085	790	546	21	33	346	44%	5,729	4,848	1,163	1,004	896	564	14	22	388	43%	5,743	4,902	1,067	932	979	582	13	15	418	43%
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						31/12/										31/12	2024									31/12					
		Stage 1	Stage 1 exposure, of	Stage 2	Stage 2 exposure, of	Stage 3	Stage 3 exposure, of	Stock of provisions for p Stage 1 exposure	Stock of rovisions for p Stage 2 exposure	Stock of provisions for Stage 3	overage Ratio	Stage 1	Stage 1 exposure, of which guaranteed	Stage 2	Stage 2 exposure, of	Stage 3	Stage 3 exposure, of	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1	Stage 1 exposure, of which guaranteed	Stage 2	Stage 2 exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for	Stock of Cover	erage Ratio
	(min BJR, %)	exposure	exposure, of which guaranteed	exposure	exposure, of which guaranteed	exposure	exposure, of which guaranteed	Stage 1	Stage 2 exposure	Stage 3	Stage 3 exposure	exposure	which	exposure	exposure, of which guaranteed	exposure	exposure, of which guaranteed	Stage 1 exposure	Stage 2			exposure		exposure				Stage 1	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	erage Ratio - Stage 3 exposure
	Central banks Central covernments		minositi		announc								guaranteed						exposure	exposure	exposure		guaranteed		guaranteed	exposure	guaranteed				
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	Corporates		0 0		0 0	0	0		0	exposure 0 -		0	guaranteed amount		amount		amount	0	exposure	stage 3 exposure	exposure		guaranteed amount	0	guaranteed amount	exposure	guaranteed amount	0	0	0 -	
	Corporates - Of Which: Socialised Lending Corporates - Of Which: SME		0 0		0 0	0	0	0	0	0 -		0	guaranteed amount	0	amount	0	amount 0	0	exposure 0	exposure 0	exposure	0	guaranteed amount	0	guaranteed amount	exposure 0	guaranteed amount 0	0	o	0 -	
	Coronates - Of Which: Socialised Landing Coronates - Of Which: SME Retail Retail Retail - Secured on real safate property		0 0		0 0	0	0	0	0	0 - 0 -		0	guaranteed amount 0	0	arrount	0	amount 0	0	exposure 0	exposure 0	exposure	0	guaranteed amount 0	0	guaranteed amount 0	exposure 0	guaranteed amount	0	0	0 -	
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UNITED KINGDOM	Compraise of Whith: Socialised Lendrics Compraise of Whith: Set Retail Retail - Secured on real setate property British - Secured on real setate property - Of Whith: Set. British - Secured on real setate property - Of Whith: Set. British - Secured on real setate property - Of Whith: roo- Retail - One-White - Secured on real setate property - Of Whith: roo- British - One-White - Secured on real setate property - Of Whith: roo- British - Other - Earlie - One-White British - Other - Earlie - One-White British - Other - Earlie - One-White British - Other - Earlie - Other - Earlie - Other		0 0		0 0	0	0	0	0	0 - 0 -		0	guaranteed amount 0	0	amount 0	0	0 0	0	0 0	0 exboance	exposure	0	guaranteed amount	0	guaranteed entount	0 0	guaranteed amount 0	0	0	0 -	
UNITED KINGDOM	Corrorate - Of Whith: Secrated Landons Corrorate - Of Whith: Secrated Landons Corrorate - Of Whith: Secrated Landons Retail - Secured on real exists property Retail - Secured on real lands to property Retail - Secured Landons Retail - Operations Retail - Operations Retail - Operations		0 0		0 0	0	0	0	0	0 - 0 -		0	guaranteed amount 0 0	0	amount 0	0	0 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	exposure	0	guaranteed amount	0	guaranteed emount 0 0	0	guaranteed amount 0	0	0	0 -	
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EBA BURGHAN BANKING AUTHORITY

2023 EU-wide Stress Test: Credit risk COVID-19 STA Banco de Sabadell, S.A.

SA														
Page														
Marie						Stage 1				Stage 3	Shork of	Short of	Stock of	
Marie			Exposure values	Risk exposure	Stage 1	exposure, of which	Stage 2	exposure, of which	Stage 3	exposure, of which	provisions for	provisions for	provisions for	Coverage Ratio Stage 3
Marie Mari						guaranteed		guaranteed		guaranteed	ехровите	exposure	exposure	exposure
SANS Manual man		Cantral newsraments												
SAN SANDE		Regional governments or local authorities Public parter entities												
SAN SANDE		Multilateral Development Banks												
SAN		Institutions												
SAN 1.00 to 100 1.00 to 10			13	20 2	11	10	18 2	12	2	1	0	- 0		23%
SANN	Banco de Sabadell,		66 15	6	57	50 12	7	6 7	2	2	0	0	0	12%
SAIN	S.A.	Secured by mortnanes on immovable amounts	0	0			0	0	0		0	0		
SPAIN State		Items associated with particularly high risk												
SAIN Color		Claims on institutions and corporates with a ST credit assessment												
SPAIN		Collective investments undertakings (CIU)												
SPAIN		Securitisation												
		Standardised Total	173	26	145	122	25	18	- 4		0	- 1	- 1	29%
								Public guara	ntees - Actual					
SPAIN Main								31/1						
SPAIN Main						Stage 1		Stage 2		Stage 3	Stock of	Stock of	Stock of	
SPAIN Main			Exposure values	Risk exposure	Stage 1	which	Stage 2	which	Stage 3	which	provisions for Share 1	provisions for Stans 2	provisions for Stens 1	Stage 3
SPAIN Separate Sep						guaranteed		quaranteed		guaranteed	ехроните	exposure	exposure	exposure
SPAIN Manufacture from denotation 1		Central governments												
SPAIN Marian Mar		Regional governments or local authorities												
SPAIN Second column Secon														
SPAIN Margination from 13		Institutions												
SPRIN March			13	20	11	10	15	12	2	1	0	- 1	1 0	
Marcal for melitions in branched in accordance 1	CDATAL	Retail		6			7	- 6	2	2	0	0		12%
Minimum international and amounts of the selection of t	SPAIN	Secured by mortososs on immovable property	0	0	- 13	- 12	0	0			0			. 13%
Marie Mari		of which: non-SME Stems associated with particularly high risk		0	٥			0			0			
Management Man														
UNITED KINDOM Control Name Cont		Collection investments undertakings (CIII)												
UNITED KINDOM Control Name Cont		Equity Securitization												
UNITED KINDOM Control Name Cont		Other emouses Standardized Total	173	26	145	122	25	16	-	,		-	,	20%
Value														
Page														
Committee Comm														
Committee Comm						Stage 1		31/1	1/2022	Stage 3	2004	200	200	
UNITED KINGOON Control of the con			Exposure values	Risk exposure	Stage 1	Stage 1 exposure, of which	Stage 2	31/1	1/2022	Stage 3 exposure, of which	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio Stage 3
UNITED KINGOOM		(min ELE, %)	Exposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	31/1	1/2022	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Coverage Ratio Stage 3 exposure
UNITED KINGOOM		Central banks	Exposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	31/1	1/2022	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Coverage Ratio Stage 3 exposure
UNITED KINGOOM		Central banks	Exposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	31/1	1/2022	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Coverage Ratio Stage 3 exposure
UNITED KINGDOM Manual was assessed with particular transmit parti		Central bands Central occurrence Enclosed occurrence Benical occurrence Public actor entities Hultilateral Development Banks	Deposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	31/1	1/2022	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Coverage Ratio Stage 3 exposure
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Section Processing Proces	UNITED KINGDOM	Control based. And of the control o	Capatina values 0 0 0 0 0 0 0	Risk exposure amounts 0 0 0 0 0	Stage 1 exposure	Stage I supposers, of which guaranteed	Stage 2 exposure	31/1	1/2022	Stage 3 exposures, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Coverage Ratio Stape 3 exposure
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					Banco	de Sabade	II, S.A.						
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	(min EUR, %)	Exposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central banks												
	Central governments												
	Deviced accomments or local authorities										, ,	1	
	Public sector entities												
	Multilateral Development Banks												
	International Organisations												
	Institutions												
	Corporates		0		0	0	0			0			
	of which: SVE		0			0	0		0	0			
	Retail		0	0	0	0	0						
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	of which: non-SME		0										
	Stems associated with nextinularly high risk												
	Covered bonds												
	Claims on institutions and corporates with a ST credit assessment												
	Collective investments undertakings (CIU)												
	Equity										, ,	1	
	Securitisation												
	Other exposures												

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	(min ELIR, %)	Exposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure
	Central banks												
	Central governments												
	Regional governments or local authorities												
	Public sector entities												
	Multilateral Development Sanks												
	International Organisations												
	Institutions												
	Corporates	0	0			0	0			0	0		
	of which: SME	0	0			0	0						
	Retail	0	0			0	0						
ITALY	of which: SME	0	0	0	0		0	0	0		0	0	
	Secured by mortosoes on immovable property	0	0			0	0						
	of which resulting	0	0			0	0				0		
	Sterns associated with particularly high risk												
	Covered bonds												
	Claims on institutions and corporates with a ST credit assessment												
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	Standardised Total		0				0				0		

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						31/1	2/2023									Public guarantees -		lo								31/1	2/2025				
		Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio - Stage 3	Stage 1 exposure	Stage 1 exposure, of which	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	Stage 3 exposure, of which	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio - Stage 3	Stage 1 exposure	Stage 1 exposure, of which	Stage 2 exposure	Stage 2 exposure, of which	Stage 3 exposure	Stage 3 exposure, of which	Stock of provisions for Stage 1	Stock of provisions for pro Stage 2 exposure e	Stock of ovisions for Stage 3	rage Ratio - Stage 3
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Banco de Sabadell, S.A.	Satus! of which SH: Secured by mortoures on immunity of which non-SH:		50			3	0	0	0		41.00%	0	50			0	3	0	0	- 1	40.02%	58	50			1 0	3	0		-	39,26%
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			Stage 1 exposure, of		Stage 2 exposure, of		2/2023 Stage 3 exposure, of	Stock of	Stock of	Stock of	Coverage Ratio -		Stage 1 exposure, of		Stage 2 exposure, of	31/12	/2024 Stage 3 exposure, of	Stock of provisions for Stage 1 exposure	Stock of	Stock of	Coverage Ratio -		Stage 1 exposure, of		Stage 2 exposure, of	31/1	2/2025 Stage 3 exposure, of which guaranteed	Stock of	Stock of	Stock of Cove	race Ratio -
	(nie EUR, 1	Stage 1 exposure	Stage 1 exposure, of which guaranteed arround	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	Stage 3 exposure, of which guaranteed arrount	Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	which guaranteed amount	provisions for Stage 1 exposure	provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	which guaranteed amount	Stage 2 exposure	which guaranteed	Stage 3 exposure	which guaranteed	provisions for Stage 1 exposure	Stock of provisions for pro Stage 2 exposure e	Stage 3 exposure	tage 3 sposure
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		Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2	Stage 2 exposure, of which guaranteed	Stage 3 exposure	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1	Stock of provisions for Stans 2	Stock of provisions for State 1	Coverage Ratio - Stage 3 exposure	Stage 1	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 1	Coverage Ratio - Stage 3 exposure	Stage 1	Stage 1 exposure, of which guaranteed	Stage 2	Stage 2 exposure, of which	Stage 3	Stage 3 exposure, of which	Stock of provisions for Street 1	Stock of provisions for pro Stage 2 exposure e	Stock of ovisions for Stage 1	rage Ratio - Stage 3
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	(min EUR, %	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central banks																														
	Central governments Beninnal povernments or local authorities			1	+							1													1	1		+			
	Public sector entities																														
	Multilateral Development Banks International Organisations		1																								-				
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	Corporates of which: SMC	-		0	0 0			0			-					0	0		0	0	-	0	0		0 1	0 1	0	0 0		0	
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	(min EUR, No.	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	31/1: Stage 3 exposure	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed			Stock of	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	12/2025 Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 augustum	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
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	Central banks Central governments	exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	31/1: Stage 3	2/2024 Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3
	Central banks Central governments Resident governments or local authorities Public sector entities	exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	31/1: Stage 3	2/2024 Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3
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	Certal brais Certal covernments Senioral covernments Senioral covernments received authorities Subdic sector certains Subdic sector certains Subdicient Sub	exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3 exposure	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	2/2024 Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3
	Central Service Contral Conversation of Service description Resistant Conversation of Service description Resistant Conversation of Service Resistant Conversation of Service Resistant Conversation of Service Resistant Conversation Conversation of which DEC	exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	2/2024 Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3 exposure	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3
ITALY	Certal brais Certal covernments Senioral covernments Senioral covernments received authorities Subdic sector certains Subdic sector certains Subdicient Sub	exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	2/2024 Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3 exposure	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3
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ITALY	Control states Control convention or lead of schedules Mall control convention or lead of schedules Mall control control control Mall control control Mall contro	exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	2/2024 Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3 exposure	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3
ITALY	Control section Control securements or and authorities Market and au	exposure	exposure, of which guaranteed	Steps 2 exposum	exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	2/2024 Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3 exposure	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3
ITALY	Control sealers And Control s	exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	2/2024 Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3 exposure	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3
ITALY	Control based Control	exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3	Stage 1 exposure	exposure, of which guaranteed	Stage 2 stage 2 stage 2 stage 2 stage 2 stage 2 stage 3	Stage 2 exposure, of which guaranteed	Stage 3 exposure	2/2024 Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3	Stage 1 exposure	exposure, of which guaranteed	Stage 2 explorate	exposure, of which guaranteed	Stage 3 exposure	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3
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2023 EU-wide Stress Test: Credit risk COVID-19 STA	
Banco de Sabadell, S.A.	

															Public ç	guarantees - Advi	verse Scenario														
			Stage 1		Stage 2	31/12	2/2023 Stage 3	Stock of	Stock of	Shork of			Stage 1	SI	ige 2	31/12/2024	Stage 3	Stock of	Shork of	Shork of			Stage 1		Stage 2	31/1	2/2025 Stage 3	Stock of	Shork of	Stock of	
		Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	exposure, of which	Stage 3 exposure	exposure, of which	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Coverage Ratio - Stage 3	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	sure, of St hich exp	tage 3 exp	which	provisions for p Stage 1	ovisions for Stage 2	provisions for Stage 3	Coverage Ratio - Stage 3	Stage 1 exposure	exposure, of which	Stage 2 exposure	exposure, of which	Stage 3 exposure	exposure, of which	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Coverage Ratio - Stage 3
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Dance de Cabadell	of which Off		ay /3		- "	-		Ů			41,92%			- 1							2.00										34,02%
Banco de Sabadell S.A.	of which: SME		2 30				- 4		- 0		4.0%	3/	20	-	-	- 3	- 1	-			41.00%	3/	20							- 4	40.35%
	of which non-SVE Terms associated with nacticularly binh risk																														
	Covered bonds Claims on institutions and corporates with a ST credit assessment																														
	Collective investments undertakings (CIU) Equity																														
	Securitisation Other exposures																														
	Standardised Total	-	47 123	21	16	6	4	0		3	42.22%	146	123	26	16	8	5	0	0	3	38.87%	146	123		8 15	10				4	36,77%
						31/1	2/2023								Public s	guarantees - Advi	verse Scenario									31/1	2/2025				
			Stage 1		Stage 2		Stage 3	Stock of	Stock of	Stock of	Coverage Ratio - Stage 3 exposure		Stage 1	SI	ige 2	- 1 -	Stage 3	Stock of provisions for p Stage 1 exposure	Stock of	Stock of	C		Stage 1		Stage 2		Stage 3	Stock of	Stock of	Stock of	
	(min PIR 1	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 expo exposure gua	age 2 sure, of hich sa anteed exp	tage 3 exp	which usranteed	provisions for p Stage 1	stage 2	provisions for Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	which guaranteed	provisions for Stage 1	provisions for Stage 2	Stock of provisions for Stage 3 exposure	Stage 3
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	Regional governments or local authorities																														
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	Institutions				,,,		,				41,92%		-	- 1	10		-			,	36.76%		7/		10					,	24.05%
	of which 245		57 50		,	- 7	,				42.7%	57	50			-	-			- 1	41 18%	57			6 5					,	40 35%
SPAIN	of which SME Secured by mortgages on immovable property		0 0									0				0									0 0				0		
	of which non-SVE Items associated with particularly high risk																														
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	Standardised Total	10	47 123	21	16	6	4		0	3	42.22%	146	123	20		8	5	0	0	3	38.87%	146	123	1						4	36.77%
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						31/12	2/2023								Public ç	guarantees - Advi 31/12/202-	verse Scenario 24									31/3	2/2025				
		Stage 1	Stage 1 exposure, of	Stron 2	Stage 2 exposure, of	31/12 State 3	2/2023 Stage 3 exposure, of	Stock of grovisions for	Stock of growingers for	Stock of provisions for	Coverage Ratio -	Stage 1	Stage 1 exposure, of	Stace 2 exp	Public o	31/12/2024 31/2/2024 Stoom 3		Stock of provisions for p	Stock of	Stock of provisions for	Coverage Ratio -	Store 1	Stage 1 exposure, of	Stroe 2	Stage 2 exposure, of	31/1 State 3	2/2025 Stage 3 exposure, of	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio -
	(min EUS),	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	2/2023 Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 spi stage 2 v gua	Public g	31/12/2024 31/12/2024 tage 3 posure gu		Stock of provisions for p Stage 1 exposure	Stock of revisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	31/1 Stage 3 exposure	2/2025 Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central banks Central banks Central covernments	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	31/12 Stage 3 exposure	2/2023 Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Radio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 expensive guarante	Public g age 2 sure, of hich san anteed exp	31/12/2024 31/22/2024 Sage 3 exp posure ga		Stock of provisions for p Stage 1 exposure	Stock of revisions for 5 Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	31/1 Stage 3 exposure	2/2025 Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Control Senior Control Senior Control Control Control Control Control	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	31/12 Stage 3 exposure	2/2023 Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 expi	Public g ign 2 sure, of \$2 hich exp	guarantees - Advi 31/12/2024 5 tage 3 posure gu		Stock of provisions for p Stage 1 exposure	Stock of revisions for Stage 2 Exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	31/3 Stage 3 exposure	2/2025 Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Control Service Control Contro	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	2/2023 Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Raño - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of white guaranteed	Stage 2 sxposure gua	Public of States, of States of State	31/12/202- 31/12/202- 5 5 5 5 6 6 7 7 8 9 9 9		Stock of provisions for Stage 1 exposure	Stock of revisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	31/1 Stage 3 exposure	2/2025 Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 Exposure
	Constitution (An ISIA) Constitution of the Con	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 esposurs, of which guaranteed	31/2: Stage 3 exposure	2/2023 Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which gustanteed	Stage 2 exposure guardente	Public of seasons of s	guarantees - Advisor 31/12/202-5 sage 3 possure ga		Stock of provisions for p Stage 1 exposure	Stock of revisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 expours, of which gurranteed	Stage 2 exposure	Stage 2 exposure, of which guaranted	31/1 Stage 3 exposure	2/2025 Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage	Coverage Ratio- Stage 3 exposure
UNITED KINGDOM	Control leads Control Security Control Co	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stape 2 exposure	Stage 2 exposure, of which guaranteed	31/1: Stage 3 exposure	2/2023 Stage 3 exposers, of which guaranteed	Stock of provisions for Stage I suppossure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 supcours, of which guaranteed	Stage 2 supposure graphs of the control of the cont	Public of services	31/12/202- 31/12/202- 5 lage 3 exp posure ga		Stock of provisions for provisions for Stage 1 exposure	Stock of sovietion for Stage 2 supposses	Stock of provisions for Steps 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 expours, of which guaranteed	Stage 2 exposure	Stage 2 asposure, of which guaranted	31/1 Stage 3 exposure	2/2025 Stage 3 exposure, of which guaranteed	Stock of provisions for Stage I exposure	Stock of provisions for Stage 2 Stage 2 stage 100 mm and 100 mm an	Stock of provisions for Stops 3 exposurs	Coverage Ratio - Stage 3 exposure
UNITED KINGDOM	Amend hash color of managements and considerations and consider	Stage 1 exposure	Stage 8 exposure, of which guaranteed	Stops 2 exposure	Stage 2 sepasors, of which guaranteed	Stage 3 exposure	2/2023 Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 Stage 6 Stage	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed guaranteed	Stage 2 supplement of the stage	Public of September of Septembe	20 markes - Adri 31/12/202- 5 1age 3 exposure 92		Stock of provisions for provisions for Stage 1 exponure	Stock of rowings for Stage 2 exposure	Stock of provisions for Stock of articles of Stock of Sto	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	51/1 Stage 3 exposure	2/2025 Stape 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Shock of provisions for Shape 2 exposures	Stock of provisions for Stops 3 exposurs	Coverage Ratio - Stage 3 exposure
UNITED KINGDOM	Control for the Control for th	Stage 1 exposure	Stage 1 exposure, of which our matted guaranteed guaran	Stage 2 exposure	Stage 2 separates, of which guaranteed	Stage 3 exposure 0 0	2/2023 Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposite exposite	Stage 1 exposure	Stage 1 exposure, of which guaranteed guaranteed	Stage 2 expeasure grant	Public of seasons of s	31/12/202- 31/12/202- large 3 guarantees - Advisor exp guarantees - Advisor exp guarantees - Advisor exp guarantees - Advisor exp guarantees - Advisor guarantees - Advisor guara		Stock of provisions for Stage 1 exposure	Stock of ovisions for provisions for Stage 2 exposure	Stock of provisions for Zage 2 supposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed guaranteed	Stage 3 exposure	2/2025 Sispe 3 exposure, of which guaranteed	Stock of provisions for stage 1 exposure	Shock of providence for Shage 2 exposures	Stock of provisions for Stape 3 exposure	Coverage Ratio - Stage 3 exposure
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UNITED KINGDOM	South State Control Control Control Control Control Control Control Control Con	Stage 1 exposure	Story 1 exposure, of spirits of spirits of s	Stage 2 exposure	Stage 2 esposars, of which guaranteed	Slage 3 exposure	2/2023 Sage 3 Sa	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for 2age 3 expenses	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 expours, of which guaranteed	Stage 2 supposites graphs and a supposite graph and a supposite graphs and a supposite graphs and a supposite graphs and a supposite grap	Public of Public of States	31/12/202- 31/12/202- 5 Sept. Sept		Stock of provisions for Stope I exponents	Stock of covisions for Stage 2 exposure	Stock of provisions for Staps 2 exposure exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Page 1 exposers, of which guaranteed guaranteed 0	Stage 2 explorure	Stage 2 aspect, of which guaranteed	31/3 Stage 3 exposure	2/2015 Stage 3 exposure, of which garanteed garanteed	Stock of povisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stack of previous to a supervision to a	Coverage Ratio. Steps 3 Reposem
UNITED KINGDOM	consideration consid	Stage 2 exposure	Shape 3 expressed a september of the sep	Stage 2 explanare	Steps 2 exposure, of other o	31/1: Steps 3 exposure 0 0	2/2023 crossing of exposing e	Stock of provisions for Stops is a system.	Stock of previsions for Stage 2 supporter of the Stage 2 supporter of t	Stock of provisions for 2age 3 expenses	Coverage Reformance Stage 3 exposure exposure	Stage 1 exposure	Sings 1 exposure, of which which gasemined of the control of the c	Stage 2 espirate guarante guar	Public of States	31/12/202- 31/12/202- 5 Sept. 5 Sept		Stock of provisions for provisions for provisions for adoptions.	Stock of covisions for Stage 2 exposure	Stock of provisions for Staps 2 exposure control of the sta	Coverage Balo. Sleys 3 Reposers	Stage I exposure	Stage 1 escent, et escent, et witch witch guaranteel e	Stage 2 exposure	Stage 2 stype to a fine stype	31/1 Stage 3 exposure	2/2025 Shipt 3 express of express	Stock of process of Stock of Process of Stock of	Stock of providing in the providing in t	Stack of president for a superior of the super	Coverage Reto - Stage 3 exposure
UNITED KINGDOM	Control Service Control Service Annual Control Annual Contr	Stage 1 exposure	Stope 1 exposure, of which which which of the control of the contr	Steps 2 exposure	Stage 2 exposure, of which government	31/1: Steps 3 exposure	2/2023 Steps 3 Exposite of	Block of provious for Steps 1 separate of the Steps 1	Stock of previsions for Stage 2 separate 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stock of provisions for Stock of Reptaces	Coverage Ratio - Stage 3 -	Stage 1 exposure	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Q Q Q Q Q Q Q Q Q Q Q Q Q Q Q Q Q Q Q	O O O O O O O O O O O O O O O O O O O	Stage 3 posses, ef which discuss the control of the	0	9	9 9	-	Stage 1 exposure	Stage 1 esponse of esp	Stage 2 exposure	Stope 2 sepseum, of which which guaranteed of the control of the c	31/3 Stage 3 exposure	2/2025 Stage 3	Stock of previous for Stage 1 exposure 1 exposure 1 exposure 1 exposure 1 exposure 2 exp	Stock of provision for Stope 1 days to the Sto	Stock of previous for Steps 3 expansis	Coverage Reto - 28age 3 exposure
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UNITED KINGDOM	Control March Control		0 0 0	9	0 0	0 0 0	3 3 3 3	9	0 0	0 2 2 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	Q Q Q Q Q Q Q Q Q Q Q Q Q Q Q Q Q Q Q	O O O O O O O O O O O O O O O O O O O	Stage 3 posses, ef which discuss the control of the	0	9	9 9	-	0 0	9 9		0 0 0	5	G G G G G G G G G G G G G G G G G G G	0 0	9	9	-
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UNITED KINGDOM	Control March Control		0 0 0	9	0 0	0 0 0	3 3 3 3	9	0 0	0 2 2 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	Q Q Q Q Q Q Q Q Q Q Q Q Q Q Q Q Q Q Q	O O O O O O O O O O O O O O O O O O O	Stage 3 posses, ef which discuss the control of the	0	9	9 9	-	0 0	9 9		0 0 0	5	G G G G G G G G G G G G G G G G G G G	0 0	9	9	-
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UNITED KINGDOM	Control Contro		0 0 0	9	0 0	0 0 0	3 3 3 3	9	0 0	0 2 2 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	Q Q Q Q Q Q Q Q Q Q Q Q Q Q Q Q Q Q Q	O O O O O O O O O O O O O O O O O O O	Stage 3 posses, ef which discuss the control of the	0	9	9 9	-	0 0	9 9		0 0 0	5	G G G G G G G G G G G G G G G G G G G	0 0	9	9	-
	Control Contro		0 0 0	9	0 0	0 0 0	3 3 3 3	9	0 0	0 2 2 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	Q Q Q Q Q Q Q Q Q Q Q Q Q Q Q Q Q Q Q	O O O O O O O O O O O O O O O O O O O	Stage 3 posses, ef which discuss the control of the	0	9	9 9	-	0 0	9 9		0 0 0	5	G G G G G G G G G G G G G G G G G G G	0 0	9	9	-
	Control Contro		0 0 0	9	0 0	0 0 0	3 3 3 3	9	0 0	0 2 2 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	Q Q Q Q Q Q Q Q Q Q Q Q Q Q Q Q Q Q Q	O O O O O O O O O O O O O O O O O O O	Stage 3 posses, ef which discuss the control of the	0	9	9 9	-	0 0	9 9		0 0 0	5	G G G G G G G G G G G G G G G G G G G	0 0	9	9	-
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	Control Contro		0 0 0	9	0 0	0 0 0	3 3 3 3	9	0 0	0 2 2 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	Q Q Q Q Q Q Q Q Q Q Q Q Q Q Q Q Q Q Q	O O O O O O O O O O O O O O O O O O O	Stage 3 posses, ef which discuss the control of the	0	9	9 9	-	0 0	9 9		0 0 0	5	G G G G G G G G G G G G G G G G G G G	0 0	9	9	-

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						31/1	2/2023									31/1	12/2024									31/1	12/2025				
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						31/1:	2/2023										s - Adverse Scenar 12/2024									31/1	12/2025	_			
	(min ELER,	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	2/2023 Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed			Stock of provisions for Stage 1 exposure	Stage 2	Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	12/2025 Stage 3 exposure, of which guaranteed	Stock of provisions fo Stage 1 exposure	Stage 2	Stage 3	Coverage Ratio - Stage 3 exposure
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	Central banks Central governments	exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	31/1 Stage 3	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3		exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3
	Central banks Central covernments Recional covernments or local authorities	exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	31/1 Stage 3	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3		exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3
	Central banks Central sovernments Central overnments Revision overnments or local authorities Public sector entities Middletent Devolvement Revision Middletent Devolvement Revision	exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	31/1 Stage 3	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3		exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3
	Control banks Control accommends Resisted convernments Resisted convernments or local authorities Public sector entities Mobilitation Resistances Resist Authorities (Consentations)	exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	31/1 Stage 3	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3		exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3
	Central banks Central covernments Basinal covernments Basinal covernments or beed authorities Public sector centities or Banks Basinal Covernments Basin	ехромите	exposure, of which guaranteed amount	Stage 2 exposum	exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	31/1 Stage 3	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3		exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3
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ITALY	Control statements Application of the control statements Application of the control statements Application of the control statements	exposure b)	exposure, of which guaranteed amount	Stage 2 exposure	exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	31/1 Stage 3	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3		exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3
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2023 EU-wide Stress Test: Securitisations

		Actual		Baseline Scenario			Adverse Scenario	
	(mln EUR)	31/12/2022	31/12/2023	31/12/2024	31/12/2025	31/12/2023	31/12/2024	31/12/2025
	SEC-IRBA	2,432						
	SEC-SA	0						
Exposure values	SEC-ERBA	0						
	SEC-IAA	0						
	Total	2,432						
	SEC-IRBA	261	280	308	342	283	331	407
	SEC-SA	0	0	0	0	0	0	0
REA	SEC-ERBA	0	0	0	0	0	0	0
REA	SEC-IAA	0	0	0	0	0	0	0
	Additional risk exposure amounts	0	0	0	0	0	0	0
	Total	261	280	308	342	283	331	407
Impairments	Total banking book others than assessed at fair value		0	0	0	0	0	0



2023 EU-wide Stress Test: Risk exposure amounts

	Actual		Baseline scenario		ı	Adverse scenario	
(mln EUR)	31/12/2022	31/12/2023	31/12/2024	31/12/2025	31/12/2023	31/12/2024	31/12/2025
Risk exposure amount for credit risk	67,140	67,259	67,600	67,941	67,495	70,636	72,050
Risk exposure amount for securitisations and re-securitisations	261	280	308	342	283	331	407
Risk exposure amount other credit risk	66,879	66,979	67,293	67,599	67,212	70,305	71,644
Risk exposure amount for market risk	1,136	1,136	1,136	1,136	1,137	1,154	1,154
Risk exposure amount for operational risk	8,161	8,161	8,161	8,161	8,161	8,161	8,161
Other risk exposure amounts	3,124	3,119	3,262	3,146	2,313	2,271	2,255
Total risk exposure amount	79,560	79,674	80,158	80,383	79,105	82,221	83,620
Total Risk exposure amount (transitional)	79,545	79,649	80,158	80,383	79,118	82,196	83,620
Total Risk exposure amount (fully loaded)	79,560	79,674	80,158	80,383	79,105	82,221	83,620



		IFRS 9 first implementation	Actual		Baseline Scenario			Adverse Scenario	
	(min EUR, %	01/01/2018	31/12/2022	2023	2024	2025	2023	2024	2025
A	OWN FUNDS		13,588	14,375	15,217	15,685	11,207	10,949	10,948
A.	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)		10,083	10,823	11,666	12,127	7,646	7,373	7,366
A.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)		8,553	8,553	8,553	8,553	8,553	8,553	8,553
A.1.	.1 of which: CET1 instruments subscribed by Government		0	0	0	0	0	0	0
A.1	2 Retained earnings		6,301	6,829	7,698	8,536	5,030	5,126	5,604
A.1	3 Accumulated other comprehensive income		-651	-651	-651	-651	-1,068	-1,068	-1,068
A.1.	Arising from full revaluation, cash flow hedge and liquidity reserves		0	0	0	0	-417	-417	-417
A.1.	OCI Impact of defined benefit pension plans [gain or (-) loss]		0	0	0	0	0	0	0
A.1.	.3 Other OCI contributions		-651	-651	-651	-651	-651	-651	-651
A.1	4 Other Reserves		-1,361	-1,439	-1,516	-1,593	-1,439	-1,516	-1,593
A.1	5 Funds for general banking risk		0	0	0	0	0	0	0
A.1	6 Minority interest given recognition in CET1 capital		0	0	0	0	0	0	0
A.1	7 Adjustments to CET1 due to prudential filters		9	9	9	9	9	9	9
A.1.	(-) Value adjustments due to the requirements for prudent valuation (AVA)		-12	-12	-12	-12	-12	-12	-12
A.1.	.2 Cash flow hedge reserve		64	64	64	64	64	64	64
A.1.	.3 Other adjustments		-44	-44	-44	-44	-44	-44	-44
A.1	8 (-) Intangible assets (including Goodwill)		-2,145	-1,991	-1,887	-1,758	-1,991	-1,887	-1,758
A.1.	of which: Goodwill (-)		-1,027	-1,027	-1,027	-1,027	-1,027	-1,027	-1,027
A.1.	of which: Software assets (-)		-1,083	-952	-853	-728	-952	-853	-728
A.1.	of which: Other intangible assets (-)		-35	-12	-7	-3	-12	-7	-3
A.1	9 (-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs		-385	-285	-116	0	-956	-943	-897
A.1	(-) IRB shortfall of credit risk adjustments to expected losses		-4	-4	-4	-4	-4	-4	-4
A.1	(-) Defined benefit pension fund assets		0	0	0	0	0	0	0
A.1	(-) Reciprocal cross holdings in CET1 Capital		0	0	0	0	0	0	0
A.1	(-) Excess deduction from AT1 items over AT1 Capital		0	0	0	0	0	0	0



			IFRS 9 first implementation	Actual	Baseline Scenario		Adverse Scenario			
		(mln EUR, %)	01/01/2018	31/12/2022	2023	2024	2025	2023	2024	2025
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1250% risk weight		-1	-1	-1	-1	-1	-1	-1
	A.1.14.1	of which: from securitisation positions (-)		-1	0	0	0	0	0	0
	A.1.15	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment		0	0	0	0	0	0	0
	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences		-153	-78	-4	0	-528	-533	-546
	A.1.17	(-) CET1 instruments of financial sector entities where the institution has a significant investment		0	0	0	0	0	0	0
	A.1.18	(-) Amount exceeding the 17.65% threshold		0	0	0	0	-80	-83	-77
OWN FUNDS	A.1.18A	(-) Insufficient coverage for non-performing exposures		-18	-109	-312	-805	-85	-264	-696
	A.1.18B	(-) Minimum value commitment shortfalls		0	0	0	0	0	0	0
	A.1.18C	(-) Other foreseeable tax charges		0	0	0	0	0	0	0
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 of Regulation (EU) No 575/2013		-25	-25	-25	-25	-25	-25	-25
	A.1.20	CET1 capital elements or deductions - other		-134	-134	-134	-134	-134	-134	-134
	A.1.21	Amount subject to IFRS 9 transitional arrangements		-359	-634	-553	-344	-1,065	-900	-344
	A.1.21.1	Increase in IFRS 9 ECL provisions net of EL as of 01/01/2018 compared to related IAS 39 figures as at 31/12/17 ("static part")	491	491	491	491	491	491	491	491
	A.1.21.2	Increase in non-credit-impaired IFRS 9 ECL provisions net of EL compared to related IFRS 9 figures as at between 01/01/2018 and 31/12/2019 ("old dynamic part")		0	0	0	0	0	0	0
	A.1.21.3	Increase of CET1 capital due to the tax deductibility of the amounts above ("static part + old dynamic part")		147	147	147	147	147	147	147
	A.1.21.4	Increase in non-credit-impaired IFRS 9 ECL provisions net of EL compared to related IFRS 9 figures as at 01/01/2020 ("new dynamic part")		22	414	299	0	1,030	794	0
	A.1.21.4.1	Increase of CET1 capital due to the tax deductibility of the amounts above ("new dynamic part")		7	124	90	0	309	238	0
	A.1.22	Transitional adjustments		98	150	58	0	366	144	0
	A.1.22.1	Adjustments due to IFRS 9 transitional arrangements		98	150	58	0	366	144	0
	A.1.22.1.1	From the increased IFRS 9 ECL provisions net of EL		97	145	52	0	360	139	0
	A.1.22.1.2	From the amount of DTAs that is deducted from CET1 capital		0	5	5	0	5	5	0
	A.1.22.2	Other transitional adjustments to CET1 Capital		0	0	0	0	0	0	0
	A.1.22.2.1	of which: due to DTAs that rely on future profitability and do not arise from temporary differences		0	0	0	0	0	0	0
	A.1.22.2.2	of which: due to DTAs that rely on future profitability and arise from temporary differences and CET1 instruments of financial sector entities where the institution has a significant investment		0	0	0	0	0	0	0



			IFRS 9 first implementation	Actual	Baseline Scenario			Adverse Scenario		
		(min EUR, %)	01/01/2018	31/12/2022	2023	2024	2025	2023	2024	2025
	A.1.22.2.3	of which: due to unrealised gains and losses measured at fair value through other comprehensive income in view of COVID-19 pandemic		0	0	0	0	0	0	0
	A.1.22.2.4	of which: exemption from deduction of Equity Holdings in Insurance Companies from CET 1 Items		0	0	0	0	0	0	0
	A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)		1,650	1,650	1,650	1,650	1,650	1,650	1,650
	A.2.1	Additional Tier 1 Capital instruments		1,650	1,650	1,650	1,650	1,650	1,650	1,650
	A.2.2	(-) Excess deduction from T2 items over T2 capital		0	0	0	0	0	0	0
	A.2.3	Other Additional Tier 1 Capital components and deductions		0	0	0	0	0	0	0
	A.2.4	Additional Tier 1 transitional adjustments		0	0	0	0	0	0	0
	A.2.4.1	of which: adjustments due to IFRS 9 transitional arrangements		0	0	0	0	0	0	0
	A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)		11,733	12,473	13,316	13,777	9,296	9,023	9,016
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)		1,855	1,902	1,901	1,908	1,911	1,926	1,931
	A.4.1	Tier 2 Capital instruments		1,649	1,649	1,649	1,649	1,649	1,649	1,649
	A.4.2	Other Tier 2 Capital components and deductions		262	253	252	259	262	277	282
	A.4.3	Tier 2 transitional adjustments		-56	0	0	0	0	0	0
	A.4.3.1	of which: adjustments due to IFRS 9 transitional arrangements		-56	0	0	0	0	0	0
	A.5	Grandfathered Additional Tier 1 Capital instruments eligible as Tier 2		0	0	0	0	0	0	0
	В	TOTAL RISK EXPOSURE AMOUNT		79,560	79,674	80,158	80,383	79,105	82,221	83,620
TOTAL RISK EXPOSURE AMOUNT	B.1	of which: Transitional adjustments included		0	0	0	0	0	0	0
	B.2	Adjustments due to IFRS 9 transitional arrangements		-15	-25	-1	0	12	-26	0
	C.1	Common Equity Tier 1 Capital ratio		12.68%	13.59%	14.55%	15.09%	9.66%	8.97%	8.81%
CAPITAL RATIOS (%) Transitional period	C.2	Tier 1 Capital ratio		14.75%	15.66%	16.61%	17.14%	11.75%	10.98%	10.78%
	C.3	Total Capital ratio		17.08%	18.05%	18.98%	19.51%	14.16%	13.32%	13.09%
	D.1	COMMON EQUITY TIER 1 CAPITAL (fully loaded)		9,985	10,673	11,609	12,127	7,280	7,229	7,366
Fully loaded CAPITAL	D.2	TIER 1 CAPITAL (fully loaded)		11,635	12,323	13,259	13,777	8,930	8,879	9,016
	D.3	TOTAL CAPITAL (fully loaded)		13,546	14,225	15,160	15,685	10,841	10,805	10,948



			IFRS 9 first implementation	Actual	Baseline Scenario			Adverse Scenario		
		(min EUR, %)	01/01/2018	31/12/2022	2023	2024	2025	2023	2024	2025
CAPITAL RATIOS (%) Fully loaded	E.1	Common Equity Tier 1 Capital ratio		12.55%	13.40%	14.48%	15.09%	9.20%	8.79%	8.81%
	E.2	Tier 1 Capital ratio		14.62%	15.47%	16.54%	17.14%	11.29%	10.80%	10.78%
	E.3	Total Capital ratio		17.03%	17.85%	18.91%	19.51%	13.70%	13.14%	13.09%
	H.1	Total leverage ratio exposures (transitional)		253,840	253,840	253840	253840	253840	253840	253840
Leverage ratios (%)	H.2	Total leverage ratio exposures (fully loaded)		253,743	253,743	253743	253743	253743	253743	253743
Leverage ratios (%)	Н.3	Leverage ratio (transitional)		4.62%	4.91%	5.25%	5.43%	3.66%	3.55%	3.55%
	H.4	Leverage ratio (fully loaded)		4.59%	4.86%	5.23%	5.43%	3.52%	3.50%	3.55%
	P.1	Capital conservation buffer		2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%
	P.2	Countercyclical capital buffer		0.19%	0.19%	0.19%	0.19%	0.19%	0.19%	0.19%
Transitional combined buffer	P.3	O-SII buffer		0.25%	0.25%	0.25%	0.25%	0.25%	0.25%	0.25%
requirements (%)	P.4	G-SII buffer		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	P.5	Systemic risk buffer applied to exposures according to article 133 of CRD		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	P.6	Combined buffer		2.94%	2.94%	2.94%	2.94%	2.94%	2.94%	2.94%
	R.1	Pillar 2 capital requirement		2.15%	2.15%	2.15%	2.15%	2.15%	2.15%	2.15%
	R.1.1	of which: CET1		1.21%	1.21%	1.21%	1.21%	1.21%	1.21%	1.21%
	R.1.2	of which: AT1		0.40%	0.40%	0.40%	0.40%	0.40%	0.40%	0.40%
Pillar 2 (%)	R.2	Total SREP capital requirement (applicable requirement to be met at all times - including adverse scenario - according to EBA/GL/2018/03)		10.15%	10.15%	10.15%	10.15%	10.15%	10.15%	10.15%
	R.2.1	of which: CET1		5.71%	5.71%	5.71%	5.71%	5.71%	5.71%	5.71%
	R.3	Overall capital requirement (applicable requirement under the baseline scenario according to EBA/GL/2018/03)		13.09%	13.09%	13.09%	13.09%	13.09%	13.09%	13.09%
	R.3.1	of which: CET1 (relevant input for maximum distributable amount calculation according to Art 141 CRD)		8.65%	8.65%	8.65%	8.65%	8.65%	8.65%	8.65%
	R.4	Leverage Ratio pillar 2 requirement		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	S.1	COMMON EQUITY TIER 1 CAPITAL (fully loaded) - Restated as of 1st January 2023 after first application of IFRS-17		9,833						
Memorandum items	5.2	COMMON EQUITY TIER 1 CAPITAL (fully loaded) - With application of IFRS-17			10,521	11,457	11,975	7,128	7,077	7,214
related to the application of IFRS-17 for banks with insurance subsidiaries or	S.3	TOTAL RISK EXPOSURE AMOUNT - Restated as of 1st January 2023 after first application of IFRS-		79,252						
participations	S.4	TOTAL RISK EXPOSURE AMOUNT - With application of IFRS-17			79,366	79,850	80,075	78,797	81,913	83,312
	S.5	Common Equity Tier 1 Capital ratio (fully loaded) - With application of IFRS-17		12.41%	13.26%	14.35%	14.95%	9.05%	8.64%	8.66%



2023 EU-wide Stress Test: P&L

	Actual	Baseline scenario			Adverse scenario		
(mln EUR)	31/12/2022	31/12/2023	31/12/2024	31/12/2025	31/12/2023	31/12/2024	31/12/2025
Net interest income	3,805	4,225	4,564	4,525	3,187	3,759	3,742
Interest income	4,991	7,770	7,375	6,896	9,742	9,480	8,763
Interest expense	-1,185	-3,545	-2,811	-2,371	-6,543	-5,391	-4,467
Dividend income	3	3	3	3	1	1	1
Net fee and commission income	1,490	1,469	1,473	1,470	954	1,078	1,156
Gains or losses on financial assets and liabilities held for trading and trading financial assets and trading financial liabilities	205	12	12	12	-9	9	9
Gains or losses on non-trading financial assets mandatorily at fair value through profit or loss by instrument and Gains or losses on financial assets and liabilities designated at fair value through profit or loss					-33		
Other operating income not listed above, net	-226	38	38	38	29	36	36
Total operating income, net	5,277	5,746	6,088	6,046	4,130	4,883	4,944
Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss	-840	-1,042	-475	-488	-2,665	-1,218	-877
Other income and expenses not listed above, net	-3,194	-3,238	-3,178	-3,209	-3,306	-3,421	-3,374
Profit or (-) loss before tax from continuing operations	1,243	1,466	2,435	2,349	-1,841	244	692
Tax expenses or (-) income related to profit or loss from continuing operations	-373	-410	-696	-672	571	-52	-186
Profit or (-) loss after tax from discontinued operations (disposed at cut-off date)	0						
Profit or (-) loss for the year	869	1,056	1,739	1,678	-1,270	191	507
Amount of dividends paid and minority interests after MDA-related adjustments	440	528	870	839	1	96	28
Attributable to owners of the parent net of estimated dividends	429	528	869	839	-1,271	95	478
Memo row: Impact of one-off adjustments		0	0	0	0	0	0
Total post-tax MDA-related adjustment		0	0	0	0	0	0
Memorandum item for banks with insurance subsidiaries or participations: Profit or (-) loss for the year - With application of IFRS-17		1,056	1,739	1,678	-1,270	191	507



2023 EU-wide Stress Test: Major capital measures and realised losses

	(mln EUR)	
Issuance of CET 1 Instruments 01 January to 31 March 2023		Impact on Common Equity Tier 1
Raising of capital instruments eligible as CET1 capital (+)		0
Repayment of CET1 capital, buybacks (-)		0
Conversion to CET1 of hybrid instruments (+)		0

Net issuance of Additional Tier 1 and Tier 2 Instruments 01 January to 31 March 2023	Impact on Additional Tier 1 and Tier 2
Net issuance of Additional Tier 1 and T2 Instruments with a trigger at or above bank's post stress test CET1 ratio in the adverse scenario during the stress test horizon (+/-)	0
Net issuance of Additional Tier 1 and T2 Instrument with a trigger below bank's post stress test CET1 ratio in the adverse scenario during the stress test horizon $(+/-)$	0

Realised losses 01 January to 31 March 2023	
Realised fines/litigation costs (net of provisions) (-)	0
Other material losses and provisions (-)	0