



## 2021 EU-wide Transparency Exercise

<b>Bank Name</b>	Banco de Sabadell, S.A.
<b>LEI Code</b>	SI5RG2M0WQQLZCXKRM20
<b>Country Code</b>	ES

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

## 2021 EU-wide Transparency Exercise

### Key Metrics

Banco de Sabadell, S.A.

(min EUR, %)	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	CORE CODE	REGULATION
<b>Available capital (amounts)</b>						
Common Equity Tier 1 (CET1) capital - transitional period	9,901	9,911	9,959	9,885	C 01.00 (r020,c010)	Article 50 of CRR
Common Equity Tier 1 (CET1) capital - transitional period - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	9,172	9,487	9,611	9,636	C 01.00 (r020,c010) - C 05.01 (r440,c010)	Article 50 of CRR
Tier 1 capital - transitional period	11,054	11,065	11,612	11,538	C 01.00 (r015,c010)	Article 25 of CRR
Tier 1 capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied - transitional definition	10,325	10,640	11,265	11,290	C 01.00 (r015,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020)	Article 25 of CRR
Total capital - transitional period	12,715	12,729	13,639	13,579	C 01.00 (r010,c010)	Articles 4(118) and 72 of CRR
Total capital - transitional period - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	12,220	12,550	13,332	13,331	C 01.00 (r010,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020) - C 05.01 (r440,c030)	Articles 4(118) and 72 of CRR
<b>Risk exposure amounts</b>						
Total risk exposure amount	77,765	78,858	80,705	81,033	C 02.00 (r010,c010)	Articles 92(3), 95, 96 and 98 of CRR
Total risk exposure amount as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	77,700	78,901	80,694	81,029	C 02.00 (r010,c010) - C 05.01 (r440,c040)	Articles 92(3), 95, 96 and 98 of CRR
<b>Capital ratios</b>						
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition	12.73%	12.57%	12.34%	12.20%	CA3 {1}	-
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	11.80%	12.02%	11.91%	11.89%	(C 01.00 (r020,c010) - C 05.01 (r440,c010)) / (C 02.00 (r010,c010) - C 05.01 (r440,c040))	-
Tier 1 (as a percentage of risk exposure amount) - transitional definition	14.22%	14.03%	14.39%	14.24%	CA3 {3}	-
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	13.29%	13.49%	13.96%	13.93%	(C 01.00 (r015,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020)) / (C 02.00 (r010,c010) - C 05.01 (r440,c040))	-
Total capital (as a percentage of risk exposure amount) - transitional definition	16.35%	16.14%	16.90%	16.76%	CA3 {5}	-
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	15.73%	15.91%	16.52%	16.45%	(C 01.00 (r010,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020) - C 05.01 (r440,c030) / (C 02.00 (r010,c010) - C 05.01 (r440,c040))	-
<b>Leverage ratios</b>						
Leverage ratio total exposure measure - using a transitional definition of Tier 1 capital	213,299	210,714	219,241	215,570	C 47.00 (r300,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
Leverage ratio - using a transitional definition of Tier 1 capital	5.18%	5.25%	5.30%	5.35%	C 47.00 (r340,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR



## 2021 EU-wide Transparency Exercise

### Leverage ratio

Banco de Sabadell, S.A.

(mln EUR, %)		As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	11,054	11,065	11,612	11,538	C 47.00 (r320,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
A.2	Tier 1 capital - fully phased-in definition	10,325	10,640	11,265	11,290	C 47.00 (r310,c010)	
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	213,299	210,714	219,241	215,570	C 47.00 (r300,c010)	
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	212,569	210,289	218,894	215,322	C 47.00 (r290,c010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	5.2%	5.3%	5.3%	5.4%	[A.1]/[B.1]	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	4.9%	5.1%	5.1%	5.2%	[A.2]/[B.2]	

2021 EU-wide Transparency Exercise  
Capital

Banco de Sabadell, S.A.

		(mils EUR, %)						
		As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	COREP CODE	REGULATION	
OWN FUNDS	<b>A</b>	<b>OWN FUNDS</b>	<b>12,715</b>	<b>12,729</b>	<b>13,639</b>	<b>13,579</b>	C 01.00 (0101,010)	Articles 4(1)(b) and 72 of CRR
	<b>A.1</b>	<b>COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)</b>	<b>9,901</b>	<b>9,911</b>	<b>9,959</b>	<b>9,885</b>	C 01.00 (0102,010)	Article 50 of CRR
	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	8,553	8,553	8,553	8,553	C 01.00 (0103,010)	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
	A.1.2	Retained earnings	5,500	5,499	5,414	5,549	C 01.00 (0130,010)	Articles 36(1) point (c), 36(2) and 36 (1) point (a) and (f) of CRR
	A.1.3	Accumulated other comprehensive income	-507	-524	-645	-523	C 01.00 (0180,010)	Articles 4(1)(b), 26(1) point (d) and 36 (1) point (f) of CRR
	A.1.4	Other Reserves	-1,056	-1,071	-1,053	-1,136	C 01.00 (0200,010)	Articles 4(1)(b) and 36(1) point (g) of CRR
	A.1.5	Funds for general banking risk	0	0	0	0	C 01.00 (0210,010)	Articles 4(1)(b), 26(1) point (f) and 36 (1) point (f) of CRR
	A.1.6	Minority interest given recognition in CET1 capital	9	9	10	10	C 01.00 (0230,010)	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	-103	-52	-13	60	C 01.00 (0250,010)	Articles 32 to 35 and 36 (1) point (f) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	-2,572	-2,196	-2,150	-2,198	C 01.00 (0300,010) + C 01.00 (0340,010)	Articles 4(1)(b), 36(1) point (b) and 37 of CRR. Articles 4(1)(b), 36(1) point (b) and 37 point (a) of CRR
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTAs	-457	-480	-492	-497	C 01.00 (0370,010)	Articles 36(1) point (c) and 38 of CRR
	A.1.10	(-) IBS shortfall of credit risk adjustments to expected losses	-5	-5	-5	-5	C 01.00 (0380,010)	Articles 36(1) point (d), 40 and 128 of CRR
	A.1.11	(-) Defined benefit pension fund assets	0	0	0	0	C 01.00 (0390,010)	Articles 4(1)(b), 36(1) point (a) and 41 of CRR
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	0	0	C 01.00 (0430,010)	Articles 4(1)(b), 36(1) point (g) and 44 of CRR
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	0	0	0	0	C 01.00 (0440,010)	Article 36(1) point (i) of CRR
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	-14	-14	-11	-15	C 01.00 (0450,010) + C 01.00 (0460,010) + C 01.00 (0470,010) + C 01.00 (0471,010) + C 01.00 (0472,010)	Articles 4(1)(b), 36(1) point (j) and 89 to 91 of CRR. Article 36(1) point (k) (i), 24(1) point (b), 24(1) point (c) and 258 of CRR. Article 36(1) point (k) (ii) and 270(2) of CRR. Article 36(1) point (k) (iii) and 133(8) of CRR and Article 36(1) point (k) (iv) and 151(4) of CRR.
	A.1.14.1	Of which: from securitisation positions (-)	-14	-14	-11	-15	C 01.00 (0460,010)	Articles 36(1) point (k) (i), 24(1) point (b), 24(1) point (c) and 258 of CRR
	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	C 01.00 (0480,010)	Article 4(2), 36(1) point (k), 43 to 46, 49 (2) and (3), and 79 of CRR
	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	-6	-18	-38	C 01.00 (0490,010)	Articles 36(1) point (c) and 38, Article 48(1) point (a) and 48(2) of CRR
	A.1.17	(-) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment	0	0	0	0	C 01.00 (0500,010)	Articles 4(2), 36(1) point (k), 43, 45, 47, 48(1) point (b), 48(1) (c) and 79 of CRR
	A.1.18	(-) Amount exceeding the 17.65% threshold	0	0	0	0	C 01.00 (0510,010)	Article 48 of CRR
	A.1.18A	(-) Insufficient coverage for non-performing exposures				-1	C 01.00 (0520,010)	Article 36(1) point (m) and Article 47c of CRR
	A.1.18B	(-) Minimum value commitment shortfalls				0	C 01.00 (0540,010)	Article 36(1) point (n) and Article 133(2) of CRR
	A.1.18C	(-) Other foreseeable tax charges				0	C 01.00 (0550,010)	Article 36(1) point (o) of CRR
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	0	0	0	0	C 01.00 (0540,010)	Article 3 CRR
	A.1.20	CET1 capital elements or deductions - other	-176	-178	-178	-133	C 01.00 (0570,010)	-
	A.1.21	Transitional adjustments	729	424	347	248	GA1 (1.1.16 + 1.1.18 + 1.1.126)	-
	A.1.21.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	0	0	C 01.00 (0220,010)	Articles 483(1) to (3), and 484 to 487 of CRR
	A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	0	0	0	0	C 01.00 (0240,010)	Articles 479 and 480 of CRR
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	729	424	347	248	C 01.00 (0530,010)	Articles 469 to 472, 478 and 481 of CRR
	<b>A.2</b>	<b>ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)</b>	<b>1,153</b>	<b>1,154</b>	<b>1,654</b>	<b>1,654</b>	C 01.00 (0300,010)	Article 61 of CRR
	A.2.1	Additional Tier 1 Capital instruments	1,153	1,154	1,654	1,654	C 01.00 (0540,010) + C 01.00 (0470,010)	
	A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	0	0	C 01.00 (0700,010)	
A.2.3	Other Additional Tier 1 Capital components and deductions	0	0	0	0	C 01.00 (0460,010) + C 01.00 (0700,010) + C 01.00 (0710,010) + C 01.00 (0740,010) + C 01.00 (0741,010) + C 01.00 (0742,010)		
A.2.4	Additional Tier 1 transitional adjustments	0	0	0	0	C 01.00 (0660,010) + C 01.00 (0680,010) + C 01.00 (0790,010)		
<b>A.3</b>	<b>TIER 1 CAPITAL (net of deductions and after transitional adjustments)</b>	<b>11,054</b>	<b>11,065</b>	<b>11,612</b>	<b>11,538</b>	C 01.00 (0101,010)	Article 25 of CRR	
<b>A.4</b>	<b>TIER 2 CAPITAL (net of deductions and after transitional adjustments)</b>	<b>1,661</b>	<b>1,665</b>	<b>2,027</b>	<b>2,040</b>	C 01.00 (0750,010)	Article 71 of CRR	
A.4.1	Tier 2 Capital instruments	1,661	1,664	1,810	1,795	C 01.00 (0760,010) + C 01.00 (0460,010)		
A.4.2	Other Tier 2 Capital components and deductions	234	246	257	245	C 01.00 (0910,010) + C 01.00 (0920,010) + C 01.00 (0930,010) + C 01.00 (0940,010) + C 01.00 (0950,010) + C 01.00 (0970,010) + C 01.00 (0971,010) + C 01.00 (0972,010)		
A.4.3	Tier 2 transitional adjustments	-234	-245	-40	0	C 01.00 (0880,010) + C 01.00 (0900,010) + C 01.00 (0960,010)		
OWN FUNDS REQUIREMENTS	<b>B</b>	<b>TOTAL RISK EXPOSURE AMOUNT</b>	<b>77,265</b>	<b>78,858</b>	<b>80,705</b>	<b>81,033</b>	C 02.00 (0101,010)	Articles 92(1), 95, 96 and 98 of CRR
	B.1	Of which: Transitional adjustments included	65	-43	11	4	C 05.01 (0101,040)	
CAPITAL RATIOS (%) Transitional period	<b>C.1</b>	<b>COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)</b>	<b>12.73%</b>	<b>12.57%</b>	<b>12.34%</b>	<b>12.20%</b>	CA3 (1)	-
	<b>C.2</b>	<b>TIER 1 CAPITAL RATIO (transitional period)</b>	<b>14.22%</b>	<b>14.03%</b>	<b>14.39%</b>	<b>14.24%</b>	CA3 (2)	-
	<b>C.3</b>	<b>TOTAL CAPITAL RATIO (transitional period)</b>	<b>16.35%</b>	<b>16.14%</b>	<b>16.90%</b>	<b>16.76%</b>	CA3 (3)	-
CET1 Capital Fully loaded	<b>D</b>	<b>COMMON EQUITY TIER 1 CAPITAL (fully loaded)</b>	<b>9,172</b>	<b>9,487</b>	<b>9,611</b>	<b>9,636</b>	11.5+1.13+A.1.21+MIN(A.1.21+A.1.13+A.2.1+A.2.4+MIN(A.4+A.1.21+A.2.3))	-
CET1 RATIO (%) Fully loaded <sup>(1)</sup>	<b>E</b>	<b>COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)</b>	<b>11.80%</b>	<b>12.02%</b>	<b>11.91%</b>	<b>11.89%</b>	(D.1)/(B.1)	-
Memo Items	<b>F</b>	<b>Adjustments to CET1 due to IFRS 9 transitional arrangements</b>	<b>729</b>	<b>424</b>	<b>347</b>	<b>248</b>	C 05.01 (0440,010)	
	<b>F</b>	<b>Adjustments to AT1 due to IFRS 9 transitional arrangements</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	C 05.01 (0440,010)	
	<b>F</b>	<b>Adjustments to T2 due to IFRS 9 transitional arrangements</b>	<b>-234</b>	<b>-245</b>	<b>-40</b>	<b>0</b>	C 05.01 (0440,010)	
	<b>F</b>	<b>Adjustments included in RWAs due to IFRS 9 transitional arrangements</b>	<b>65</b>	<b>-43</b>	<b>11</b>	<b>4</b>	C 05.01 (0440,040)	

(1) The fully loaded CET1 ratio is an estimate calculated based on bank's supervisory reporting. Therefore, any capital instruments that are not eligible from a regulatory point of view at the reporting date are not taken into account in this calculation. Fully loaded CET1 capital ratio estimation is based on the formulae stated in column "COREP CODE" - please note that this might lead to differences to fully loaded CET1 capital ratios published by the participating banks e.o. in their Pillar 3 disclosure



## 2021 EU-wide Transparency Exercise

### Overview of Risk exposure amounts

Banco de Sabadell, S.A.

(min EUR, %)	RWAs				COREP CODE
	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	
Credit risk (excluding CCR and Securitisations) <sup>1</sup>	65,109	66,117	70,390	70,639	C 02.00 (r040, c010) - [C 07.00 (r090, c220, s001) + C 07.00 (r110, c220, s001) + C 07.00 (r130, c220, s001) + C 08.01 (r040, c260, s001) + C 08.01 (r050, c260, s001) + C 08.01 (r060, c260, s001) + C 08.01 (r040, c260, s002) + C 08.01 (r050, c260, s002) + C 08.01 (r060, c260, s002)] - [C 02.00 (R470, c010) - C 02.00 (R460, c010)]
Of which the standardised approach	29,667	29,391	29,488	29,179	C 02.00 (r060, c010) - [C 07.00 (r090, c220, s001) + C 07.00 (r110, c220, s001) + C 07.00 (r130, c220, s001)]
Of which the foundation IRB (FIRB) approach	3,799	3,820	3,964	3,920	C 02.00 (R250, c010) - [C 08.01 (r040, c260, s002) + C 08.01 (r050, c260, s002) + C 08.01 (r060, c260, s002)]
Of which the advanced IRB (AIRB) approach	29,428	30,780	34,722	35,445	C 02.00 (R310, c010) - [C 08.01 (r040, c260, s001) + C 08.01 (r050, c260, s001) + C 08.01 (r060, c260, s001)]
Of which equity IRB	2,216	2,126	2,216	2,095	C 02.00 (R420, c010)
Counterparty credit risk (CCR, excluding CVA) <sup>2</sup>	645	593	524	724	C 07.00 (r090, c220, s001) + C 07.00 (r110, c220, s001) + C 07.00 (r130, c220, s001) + C 08.01 (r040, c260, s001) + C 08.01 (r050, c260, s001) + C 08.01 (r060, c260, s001) + C 08.01 (r040, c260, s002) + C 08.01 (r050, c260, s002) + C 08.01 (r060, c260, s002) + C 02.00 (R460, c010)
Credit valuation adjustment - CVA	88	108	88	85	C 02.00 (R440, c010)
Settlement risk	0	0	0	0	C 02.00 (R490, c010)
Securitisation exposures in the banking book (after the cap)	135	125	117	109	C 02.00 (R470, c010)
Position, foreign exchange and commodities risks (Market risk)	548	535	516	399	C 02.00 (R520, c010)
Of which the standardised approach	548	535	516	399	C 02.00 (R530, c010)
Of which IMA	0	0	0	0	C 02.00 (R580, c010)
Of which securitisations and resecuritisations in the trading book	0	0	0	0	C 19.00_010_601*12.5+C 20.00_010_450*12.5+MAX(C 24.00_010_090,C 24.00_010_100,C 24.00_010_110)*12.5
Large exposures in the trading book	0	0	0	0	C 02.00 (R680, c010)
Operational risk	8,433	8,223	8,223	8,223	C 02.00 (R590, c010)
Of which basic indicator approach	0	0	0	0	C 02.00 (R600, c010)
Of which standardised approach	8,433	8,223	8,223	8,223	C 02.00 (R610, c010)
Of which advanced measurement approach	0	0	0	0	C 02.00 (R620, c010)
Other risk exposure amounts	2,807	3,158	847	854	C 02.00 (R630, c010) + C 02.00 (R690, c010)
Total	77,765	78,858	80,705	81,033	

<sup>1</sup> The positions "of which" are for information and do not need to sum up to Credit risk (excluding CCR and Securitisations)

<sup>2</sup> On-balance sheet exposures related to Free Deliveries [according to Article 379(1)] have not been included in 'Counterparty Credit Risk (CCR, excluding CVA)'. They are instead reported in the 'Credit Risk (excluding CCR and Securitisations)' section.

It should be taken into account that the Entity has carried out a project on the information provided to the Group from the Mexican subsidiaries (Banco de Sabadell S.A., I.B.M. and Sabcapital S.A. de C.V., SOFOM, E.R.), enhancing the data quality and the granularity of the information. The aforementioned improvements have been gone into production in the COREP statements since March 21, impacting on a better accuracy of the classification and risk-weight of the exposures of the Mexican subsidiaries.

It should be taken into account that as of December 2020 the European Central Bank (ECB), as consolidating supervisor, together with the PRA decided to grant permission to Banco de Sabadell, S.A. and TSB Bank Plc. to use and apply material changes to TSB Bank Plc's retail secured by real estate Probability of Default (PD), Loss Given Default (LGD)

and Exposure at Default (EAD) models for calculating own funds requirements for credit risk on the level of consolidation. Due to the aforementioned, the expected impact of the change of these models was included in "Other risk exposures" on December 2020, and reclassified to "Credit Risk" on March 2021.

## 2021 EU-wide Transparency Exercise

### P&L

Banco de Sabadell, S.A.

(m€ EUR)	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021
Interest income	3,284	4,327	1,013	2,050
Of which debt securities income	223	288	55	111
Of which loans and advances income	2,818	3,704	879	1,766
Interest expenses	735	922	179	362
Of which deposits expenses	330	407	73	136
Of which debt securities issued expenses	201	264	65	126
(Expenses on share capital repayable on demand)	0	0	0	0
Dividend income	1	1	0	1
Net Fee and commission income	1,000	1,350	342	709
Gains or (-) losses on derecognition of financial assets and liabilities not measured at fair value through profit or loss, and of non financial assets, net	172	779	11	95
Gains or (-) losses on financial assets and liabilities held for trading, net	355	445	-173	-80
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	-14	-10	1	6
Gains or (-) losses from hedge accounting, net	10	9	2	-1
Exchange differences (gain or (-) loss), net	-354	-427	183	88
Net other operating income / (expenses)	-27	-87	-11	-29
<b>TOTAL OPERATING INCOME, NET</b>	<b>3,693</b>	<b>5,466</b>	<b>1,190</b>	<b>2,479</b>
(Administrative expenses)	2,001	2,938	640	1,251
(Cash contributions to resolution funds and deposit guarantee schemes)	88	202	3	94
(Depreciation)	386	523	129	261
Modification gains or (-) losses, net	-5	-5	0	0
(Provisions or (-) reversal of provisions)	144	275	13	49
(Payment commitments to resolution funds and deposit guarantee schemes)	0	0	0	0
(Commitments and guarantees given)	60	87	-5	1
(Other provisions)	84	188	18	48
Of which pending legal issues and tax litigation <sup>1)</sup>	0	47	0	0
Of which restructuring <sup>2)</sup>	0	347	0	0
(Increases or (-) decreases of the fund for general banking risks, net) <sup>2)</sup>	0	0	0	0
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	1,092	1,740	318	504
(Financial assets at fair value through other comprehensive income)	-1	0	0	-1
(Financial assets at amortised cost)	1,092	1,740	318	505
(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates and on non-financial assets)	32	40	10	39
(of which Goodwill)	0	0	0	0
Negative goodwill recognised in profit or loss	0	0	0	0
Share of the profit or (-) loss of investments in subsidiaries, joint ventures and associates	24	35	44	53
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	187	103	-14	-35
<b>PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS</b>	<b>156</b>	<b>-121</b>	<b>108</b>	<b>297</b>
<b>PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS</b>	<b>203</b>	<b>3</b>	<b>78</b>	<b>227</b>
Profit or (-) loss after tax from discontinued operations	0	0	0	0
<b>PROFIT OR (-) LOSS FOR THE YEAR</b>	<b>203</b>	<b>3</b>	<b>78</b>	<b>227</b>
Of which attributable to owners of the parent	203	2	73	220

<sup>1)</sup> Information available only as of end of the year

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

**2021 EU-wide Transparency Exercise**  
**Total Assets: fair value and impairment distribution**

Banco de Sabadell, S.A.

ASSETS:	As of 30/09/2020				As of 31/12/2020				As of 31/03/2021				As of 30/06/2021				References
	Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			
		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3	
Cash, cash balances at central banks and other demand deposits	26,768				35,184				42,274				46,908				IAS 1.54 (i)
Financial assets held for trading	3,200	664	2,530	6	2,679	275	2,399	5	2,948	851	2,097	0	2,263	510	1,752	0	IFRS 7.8(a)(i); IFRS 9, Appendix A
Non-trading financial assets mandatorily at fair value through profit or loss	156	34	22	100	114	22	36	56	112	20	33	58	123	27	33	62	IFRS 7.8(a)(ii); IFRS 9.4.1.4
Financial assets designated at fair value through profit or loss	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	IFRS 7.8(a)(i); IFRS 9.4.1.5
Financial assets at fair value through other comprehensive income	6,996	6,693	206	97	6,677	6,407	170	99	6,875	6,632	138	105	6,900	6,484	258	158	IFRS 7.8(h); IFRS 9.4.1.2A
Financial assets at amortised cost	182,745				174,504				176,305				177,457				IFRS 7.8(f); IFRS 9.4.1.2
Derivatives – Hedge accounting	612	0	612	0	550	0	550	0	571	0	571	0	497	0	497	0	IFRS 9.6.2.1; Annex V.Part 1.22; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	459				459				243				214				IAS 39.89A(a); IFRS 9.6.5.8
Other assets <sup>1</sup>	15,065				15,510				15,466				15,675				
<b>TOTAL ASSETS</b>	<b>236,002</b>				<b>235,685</b>				<b>244,791</b>				<b>250,037</b>				IAS 1.9(a), IFRS 6

<sup>1</sup> Portfolios, which are not GAAP specific, i.e. which are not applicable for IFRS reporting banks, are considered in the position "Other assets".

Breakdown of financial assets by instrument and by counterparty sector <sup>1</sup>	As of 30/09/2020						As of 31/12/2020						As of 31/03/2021						As of 30/06/2021						References	
	Gross carrying amount			Accumulated impairment			Gross carrying amount			Accumulated impairment			Gross carrying amount			Accumulated impairment			Gross carrying amount <sup>(2)</sup>			Accumulated impairment <sup>(2)</sup>				
	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets		
Financial assets at fair value through other comprehensive income	Debt securities	6,835	0	0	-2	0	6,509	0	0	-2	0	6,707	0	0	-2	0	6,711	0	0	-1	0	0	0	Annex V.Part 1.31, 44(b)		
	Loans and advances	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	Annex V.Part 1.32, 44(a)		
Financial assets at amortised cost	Debt securities	22,200	0	0	0	0	18,091	0	0	0	0	18,497	0	0	0	0	19,045	0	0	0	0	0	0	Annex V.Part 1.31, 44(b)		
	Loans and advances	148,895	8,982	5,990	-551	-384	-2,386	142,870	11,273	5,352	-448	-465	-2,169	143,652	11,747	5,670	-482	-549	-2,230	143,936	11,995	5,491	-405	-512	-2,261	Annex V.Part 1.32, 44(a)

<sup>1</sup> This table covers IFRS 9 specific information and as such only applies for IFRS reporting banks.

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

## 2021 EU-wide Transparency Exercise

### Breakdown of liabilities

Banco de Sabadell, S.A.

(mln EUR)

LIABILITIES:	Carrying amount				References
	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	
Financial liabilities held for trading	2,629	2,654	1,959	1,639	IFRS 7.8 (e) (ii); IFRS 9.BA.6
Trading financial liabilities <sup>1</sup>	0	0	0	0	Accounting Directive art 8(1)(a),(3),(6)
Financial liabilities designated at fair value through profit or loss	0	0	0	0	IFRS 7.8 (e)(i); IFRS 9.4.2.2
Financial liabilities measured at amortised cost	217,994	217,362	227,893	233,222	IFRS 7.8(g); IFRS 9.4.2.1
Non-trading non-derivative financial liabilities measured at a cost-based method <sup>1</sup>	0	0	0	0	Accounting Directive art 8(3)
Derivatives – Hedge accounting	752	775	551	606	IFRS 9.6.2.1; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	382	372	223	206	IAS 39.89A(b), IFRS 9.6.5.8
Provisions	586	991	680	677	IAS 37.10; IAS 1.54(l)
Tax liabilities	228	206	248	252	IAS 1.54(n-o)
Share capital repayable on demand	0	0	0	0	IAS 32 IE 33; IFRIC 2; Annex V.Part 2.12
Other liabilities	699	834	608	691	Annex V.Part 2.13
Liabilities included in disposal groups classified as held for sale	1	0	0	70	IAS 1.54 (p); IFRS 5.38, Annex V.Part 2.14
Haircuts for trading liabilities at fair value <sup>1</sup>	0	0	0	0	Annex V Part 1.29
<b>TOTAL LIABILITIES</b>	<b>223,271</b>	<b>223,193</b>	<b>232,162</b>	<b>237,364</b>	IAS 1.9(b);IG 6
<b>TOTAL EQUITY</b>	<b>12,731</b>	<b>12,492</b>	<b>12,630</b>	<b>12,673</b>	IAS 1.9(c), IG 6
<b>TOTAL EQUITY AND TOTAL LIABILITIES</b>	<b>236,002</b>	<b>235,685</b>	<b>244,791</b>	<b>250,037</b>	IAS 1.IG6

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



## 2021 EU-wide Transparency Exercise

### Breakdown of liabilities

Banco de Sabadell, S.A.

(mln EUR)

Breakdown of financial liabilities by instrument and by counterparty sector		Carrying amount				References
		As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	
Derivatives		3,306	3,213	2,466	2,210	IFRS 9.BA.7(a); CRR Annex II
Short positions	Equity instruments	0	0	0	0	IAS 32.11; ECB/2013/33 Annex 2.Part 2.4-5
	Debt securities	76	216	43	35	Annex V.Part 1.31
Deposits	Central banks	30,362	31,881	34,593	34,819	Annex V.Part 1.42(a), 44(c)
	of which: Current accounts / overnight deposits	2	4	4	27	ECB/2013/33 Annex 2.Part 2.9.1
	General governments	6,233	6,457	6,007	7,017	Annex V.Part 1.42(b), 44(c)
	of which: Current accounts / overnight deposits	4,317	4,529	3,676	4,197	ECB/2013/33 Annex 2.Part 2.9.1
	Credit institutions	12,298	10,055	10,481	12,644	Annex V.Part 1.42(c),44(c)
	of which: Current accounts / overnight deposits	288	372	471	469	ECB/2013/33 Annex 2.Part 2.9.1
	Other financial corporations	6,333	5,595	6,966	4,189	Annex V.Part 1.42(d),44(c)
	of which: Current accounts / overnight deposits	2,783	3,020	2,494	1,790	ECB/2013/33 Annex 2.Part 2.9.1
	Non-financial corporations	39,731	40,032	40,774	42,883	Annex V.Part 1.42(e), 44(c)
	of which: Current accounts / overnight deposits	34,217	34,755	36,052	37,922	ECB/2013/33 Annex 2.Part 2.9.1
	Households	96,665	99,186	102,807	104,124	Annex V.Part 1.42(f), 44(c)
	of which: Current accounts / overnight deposits	84,979	88,002	93,182	96,121	Annex V.Part 1.42(f), 44(c)
Debt securities issued		21,759	20,413	21,524	21,778	Annex V.Part 1.37, Part 2.98
Of which: Subordinated Debt securities issued		2,921	2,908	3,940	3,468	Annex V.Part 1.37
Other financial liabilities		4,613	3,742	4,742	5,769	Annex V.Part 1.38-41
<b>TOTAL FINANCIAL LIABILITIES</b>		<b>221,375</b>	<b>220,790</b>	<b>230,403</b>	<b>235,468</b>	

## 2021 EU-wide Transparency Exercise

Market Risk  
Banco de Sabadell, S.A.

	SA		IM										IM											
	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	VaR (Memorandum item)		STRESSED VaR (Memorandum item)			INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP			TOTAL RISK EXPOSURE AMOUNT	VaR (Memorandum item)		STRESSED VaR (Memorandum item)			INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP			TOTAL RISK EXPOSURE AMOUNT
			MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)		PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE			
(mln EUR)	As of 30/09/2020	As of 31/12/2020	As of 30/09/2020										As of 31/12/2020											
Traded Debt Instruments	496	477	0	0	0	0						0	0	0	0							0	0	
Of which: General risk	338	299	0	0	0	0						0	0	0	0							0	0	
Of which: Specific risk	127	124	0	0	0	0						0	0	0	0							0	0	
Equities	7	2	0	0	0	0						0	0	0	0							0	0	
Of which: General risk	3	1	0	0	0	0						0	0	0	0							0	0	
Of which: Specific risk	3	1	0	0	0	0						0	0	0	0							0	0	
Foreign exchange risk	45	55	0	0	0	0						0	0	0	0							0	0	
Commodities risk	0	0	0	0	0	0						0	0	0	0							0	0	
<b>Total</b>	<b>548</b>	<b>535</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	
	As of 31/03/2021	As of 30/06/2021	As of 31/03/2021										As of 30/06/2021											
Traded Debt Instruments	439	222	0	0	0	0						0	0	0	0							0	0	
Of which: General risk	340	251	0	0	0	0						0	0	0	0							0	0	
Of which: Specific risk	70	44	0	0	0	0						0	0	0	0							0	0	
Equities	23	0	0	0	0	0						0	0	0	0							0	0	
Of which: General risk	11	0	0	0	0	0						0	0	0	0							0	0	
Of which: Specific risk	11	0	0	0	0	0						0	0	0	0							0	0	
Foreign exchange risk	54	54	0	0	0	0						0	0	0	0							0	0	
Commodities risk	0	0	0	0	0	0						0	0	0	0							0	0	
<b>Total</b>	<b>516</b>	<b>385</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	

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

		Standardised Approach							
		As of 30/09/2020				As of 31/12/2020			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
(in EUR, %)									
Consolidated data	Central governments or central banks	54,214	61,369	259		58,271	66,769	222	
	Regional governments or local authorities	7,468	6,465	15		7,557	6,622	14	
	Public sector entities	1,890	1,553	203		1,901	1,566	219	
	Multilateral Development Banks	413	597	0		442	611	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	1,649	1,560	544		1,533	1,471	534	
	Corporates	6,266	2,217	2,760		6,665	2,065	2,456	
	of which: SME	5,533	2,888	2,432		4,909	2,660	2,388	
	Retail	5,190	2,763	1,827		5,095	2,714	1,968	
	of which: SME	2,011	800	467		1,904	731	430	
	Secured by mortgages on immovable property	17,301	15,563	5,936		17,043	15,847	6,090	
	of which: SME	1,369	1,266	590		1,534	1,430	656	
	Exposures in default	1,944	1,131	1,183	700	1,955	1,034	1,056	674
	Items associated with particularly high risk	968	738	119		979	679	94	
Covered bonds	232	231	23		235	235	24		
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective Investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other exposures	16,524	17,900	15,851		17,217	18,227	16,446		
Standardised Total <sup>4</sup>		114,488	115,084	29,807	992	117,404	118,586	29,533	1,121

<sup>1</sup> Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e. substitution effects).  
<sup>2</sup> Exposure value includes the fair value of counterparty credit risk in the security credit to the 30th exposure.

		Standardised Approach							
		As of 30/09/2020				As of 31/12/2020			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
(in EUR, %)									
SPAIN	Central governments or central banks	46,457	46,671	50		45,071	52,803	50	
	Regional governments or local authorities	7,452	6,457	15		7,557	6,622	14	
	Public sector entities	1,818	1,378	203		1,826	1,386	219	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	404	350	348		345	296	299	
	Corporates	3,393	1,354	1,222		2,735	1,000	880	
	of which: SME	2,902	1,301	971		2,274	804	687	
	Retail	2,768	2,388	1,660		2,659	2,266	1,621	
	of which: SME	799	463	277		670	384	221	
	Secured by mortgages on immovable property	14,621	13,119	5,094		14,386	13,402	5,268	
	of which: SME	1,134	1,034	461		1,250	1,164	558	
	Exposures in default	1,899	953	1,061	617	1,701	958	889	750
	Items associated with particularly high risk	857	628	90		857	392	392	
Covered bonds	0	0	0		0	0	0		
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective Investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other exposures	13,000	13,000	11,623		12,138	12,310	13,149		
Standardised Total <sup>4</sup>		82,829	82,829	20,223	829	82,829	82,829	20,223	964

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

		Standardised Approach							
		As of 30/09/2020				As of 31/12/2020			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
(in EUR, %)									
UNITED KINGDOM	Central governments or central banks	2,004	2,833	91		2,538	6,240	74	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	77	0	0		76	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	491	61	61		436	436	65	
	Corporates	72	66	52		85	75	64	
	of which: SME	59	54	44		73	67	55	
	Retail	797	154	99		835	184	111	
	of which: SME	686	98	67		781	129	75	
	Secured by mortgages on immovable property	2,094	1,896	679		2,032	1,894	660	
	of which: SME	131	125	5		127	122	2	
	Exposures in default	139	120	121	17	140	119	119	20
	Items associated with particularly high risk	23	12	12		23	12	12	
Covered bonds	232	232	23		235	235	24		
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective Investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other exposures	811	811	541		825	821	541		
Standardised Total <sup>4</sup>		3,315	3,315	1,162	33	3,315	3,315	1,162	34

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

		Standardised Approach							
		As of 30/09/2020				As of 31/12/2020			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
(in EUR, %)									
MEXICO	Central governments or central banks	699	734	65		780	780	51	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	16	16	3		109	109	49	
	Corporates	43	6	5		77	40	39	
	of which: SME	31	4	3		65	36	34	
	Retail	40	24	17		41	25	18	
	of which: SME	28	24	21		27	24	21	
	Secured by mortgages on immovable property	17	17	7		15	15	6	
	of which: SME	15	15	6		13	13	5	
	Exposures in default	27	15	15	13	25	2	2	23
	Items associated with particularly high risk	4	4	7		5	5	7	
Covered bonds	0	0	0		0	0	0		
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective Investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other exposures	5,021	2,880	3,613		4,014	5,021	3,710		
Standardised Total <sup>4</sup>		6,420	6,420	4,420	42	6,420	6,420	4,420	47

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

		Standardised Approach							
		As of 30/09/2020				As of 31/12/2020			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
(in EUR, %)									
UNITED STATES	Central governments or central banks	948	940	0		881	881	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	21	21	10		19	19	9	
	Corporates	936	831	603		1,020	931	701	
	of which: SME	820	810	590		1,008	920	690	
	Retail	132	62	36		130	65	41	
	of which: SME	127	59	34		126	63	40	
	Secured by mortgages on immovable property	25	24	10		24	22	9	
	of which: SME	13	13	6		12	12	5	
	Exposures in default	2	2	3	0	2	2	3	0
	Items associated with particularly high risk	0	0	0		0	0	0	
Covered bonds	0	0	0		0	0	0		
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective Investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other exposures	30	22	0		31	20	0		
Standardised Total <sup>4</sup>		1,002	1,002	623	0	932	932	623	0

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

Standardised Approach								
As of 30/09/2020					As of 31/12/2020			
	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
(in EUR, %)								
FRANCE	Central governments or central banks	57	57	0	55	56	0	0
	Regional governments or local authorities	0	0	0	0	0	0	0
	Public sector entities	0	0	0	0	0	0	0
	Multilateral Development Banks	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0
	Institutions	43	43	0	0	42	42	0
	Corporates	191	160	141	130	170	156	156
	of which: SME	191	160	141	130	170	156	156
	Retail	96	39	23	14	12	7	7
	of which: SME	96	39	23	14	12	7	7
	Secured by mortgages on immovable property	35	35	35	37	37	37	37
	of which: SME	35	35	35	37	37	37	37
	Exposures in default	25	25	8	27	26	9	9
	Items associated with particularly high risk	4	4	3	1	2	2	1
	Covered bonds	0	0	0	0	0	0	0
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0
Collective investments undertakings (CIU)	0	0	0	0	0	0	0	
Equity	0	0	0	0	0	0	0	
Other exposures	23	20	0	0	37	0	0	
Standardised Total <sup>4</sup>				0				0

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

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

Standardised Approach								
As of 30/09/2020					As of 31/12/2020			
	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
(in EUR, %)								
ITALY	Central governments or central banks	2,810	2,810	0	2,791	2,792	0	0
	Regional governments or local authorities	0	0	0	0	0	0	0
	Public sector entities	0	0	0	0	0	0	0
	Multilateral Development Banks	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0
	Corporates	21	8	5	22	10	6	6
	of which: SME	19	9	5	20	10	6	6
	Retail	6	4	2	4	4	2	2
	of which: SME	6	4	2	4	4	2	2
	Secured by mortgages on immovable property	32	27	14	32	32	14	14
	of which: SME	29	24	13	29	28	14	14
	Exposures in default	1	1	0	0	1	0	0
	Items associated with particularly high risk	0	0	0	0	0	0	0
	Covered bonds	0	0	0	0	0	0	0
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0
Collective investments undertakings (CIU)	0	0	0	0	0	0	0	
Equity	0	0	0	0	0	0	0	
Other exposures	27	40	0	0	14	0	0	
Standardised Total <sup>4</sup>				0				0

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

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

Standardised Approach								
As of 30/09/2020					As of 31/12/2020			
	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
(in EUR, %)								
Country of Counterpart 7	Central governments or central banks	0	0	0	0	0	0	0
	Regional governments or local authorities	0	0	0	0	0	0	0
	Public sector entities	0	0	0	0	0	0	0
	Multilateral Development Banks	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0
	Secured by mortgages on immovable property	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0
	Exposures in default	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0	0	0	0	0
	Covered bonds	0	0	0	0	0	0	0
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0
Collective investments undertakings (CIU)	0	0	0	0	0	0	0	
Equity	0	0	0	0	0	0	0	
Other exposures	0	0	0	0	0	0	0	
Standardised Total <sup>4</sup>				0				0

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

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

Standardised Approach								
As of 30/09/2020					As of 31/12/2020			
	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
(in EUR, %)								
Country of Counterpart 8	Central governments or central banks	0	0	0	0	0	0	0
	Regional governments or local authorities	0	0	0	0	0	0	0
	Public sector entities	0	0	0	0	0	0	0
	Multilateral Development Banks	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0
	Secured by mortgages on immovable property	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0
	Exposures in default	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0	0	0	0	0
	Covered bonds	0	0	0	0	0	0	0
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0
Collective investments undertakings (CIU)	0	0	0	0	0	0	0	
Equity	0	0	0	0	0	0	0	
Other exposures	0	0	0	0	0	0	0	
Standardised Total <sup>4</sup>				0				0

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

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

Standardised Approach								
As of 30/09/2020					As of 31/12/2020			
	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
(in EUR, %)								
Country of Counterpart 9	Central governments or central banks	0	0	0	0	0	0	0
	Regional governments or local authorities	0	0	0	0	0	0	0
	Public sector entities	0	0	0	0	0	0	0
	Multilateral Development Banks	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0
	Secured by mortgages on immovable property	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0
	Exposures in default	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0	0	0	0	0
	Covered bonds	0	0	0	0	0	0	0
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0
Collective investments undertakings (CIU)	0	0	0	0	0	0	0	
Equity	0	0	0	0	0	0	0	
Other exposures	0	0	0	0	0	0	0	
Standardised Total <sup>4</sup>				0				0

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

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

Standardised Approach								
As of 30/09/2020					As of 31/12/2020			
	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
(in EUR, %)								
Country of Counterpart 10	Central governments or central banks	0	0	0	0	0	0	0
	Regional governments or local authorities	0	0	0	0	0	0	0
	Public sector entities	0	0	0	0	0	0	0
	Multilateral Development Banks	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0
	Secured by mortgages on immovable property	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0
	Exposures in default	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0	0	0	0	0
	Covered bonds	0	0	0	0	0	0	0
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0
Collective investments undertakings (CIU)	0	0	0	0	0	0	0	
Equity	0	0	0	0	0	0	0	
Other exposures	0	0	0	0	0	0	0	
Standardised Total <sup>4</sup>				0				0

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

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

With reference to consolidated data and exposures towards Mexico, it should be taken into account that the Entity has carried out a project on the information provided to the Group from the Mexican subsidiaries Banco de Sabadell S.A., B.S.A., and Sabadell S.A. de C.V., SOFOM S.A., enhancing the data quality and the granularity of the information. The aforementioned improvements have been gone into production in the COREP statements since March 21, impacting on a better accuracy of the classification and risk-weight of the exposures of the Mexican subsidiaries.

		Standardised Approach							
		As of 31/03/2021				As of 30/06/2021			
		Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>
(in EUR, %)									
Consolidated data	Central governments or central banks	66,279	75,400	189		71,093	85,976	220	
	Regional governments or local authorities	7,888	7,244	13		8,063	7,367	13	
	Public sector entities	2,188	1,381	189		2,273	1,471	189	
	Multilateral Development Banks	249	498	0		247	439	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	1,827	1,764	696		1,827	1,558	670	
	Corporates	9,594	6,659	5,878		9,650	6,479	5,274	
	of which: SME	6,676	6,262	5,484		6,924	6,213	5,470	
	Retail	2,918	2,697	1,018		2,726	2,268	1,019	
	Secured by mortgages on immovable property	1,256	1,486	700		1,450	1,577	5,888	
	of which: SME	2,009	1,991	1,160	833	1,927	1,083	1,160	836
	Exposures in default	694	607	761		538	463	594	
	Items associated with particularly high risk	267	267	93		276	276	95	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other exposures	13,052	14,555	12,358		13,556	15,120	12,807		
Standardised Total <sup>(4)</sup>	126,846	127,544	29,599	1,144	131,661	133,196	29,293	1,086	

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).  
(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.  
(3) Standardised Total does not include the Discontinuation position unlike in the results prior to the 2019 exercise.

		Standardised Approach							
		As of 31/03/2021				As of 30/06/2021			
		Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>
(in EUR, %)									
SPAIN	Central governments or central banks	53,274	62,914	90		58,689	67,667	50	
	Regional governments or local authorities	7,823	7,228	0		8,094	7,348	0	
	Public sector entities	2,060	1,350	189		2,146	1,440	228	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	894	880	271		831	593	265	
	Corporates	2,362	1,593	1,927		2,474	1,599	1,037	
	of which: SME	1,626	1,516	699		1,576	939	629	
	Retail	3,694	2,221	1,991		4,452	2,267	1,621	
	Secured by mortgages on immovable property	738	372	215	768	911	398	229	742
	of which: SME	14,054	13,176	5,093		13,794	12,779	4,976	
	Exposures in default	1,254	1,165	583		1,230	1,184	594	
	Items associated with particularly high risk	1,744	904	964		1,661	888	950	
	Covered bonds	28	267	462		362	241	76	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other exposures	13,679	12,249	12,134	967	11,715	12,272	12,133	965	
Standardised Total <sup>(4)</sup>	113,679	127,249	32,134	967	117,715	127,272	32,133	965	

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).  
(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.  
(3) Standardised Total does not include the Discontinuation position unlike in the results prior to the 2019 exercise.

		Standardised Approach							
		As of 31/03/2021				As of 30/06/2021			
		Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>
(in EUR, %)									
UNITED KINGDOM	Central governments or central banks	7,266	8,022	79		6,597	7,333	73	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	76	0	0		77	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	530	520	65		463	463	67	
	Corporates	48	39	24		109	82	76	
	of which: SME	31	31	25		99	74	69	
	Retail	967	188	117		879	173	106	
	Secured by mortgages on immovable property	805	139	80		824	124	72	
	of which: SME	2,094	1,896	985		2,026	1,829	661	
	Exposures in default	85	79	85		85	82	85	
	Items associated with particularly high risk	146	126	126	18	134	117	117	16
	Covered bonds	25	13	13		25	13	13	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other exposures	691	693	654		692	693	652		
Standardised Total <sup>(4)</sup>	11,579	12,249	12,134	33	11,715	12,272	12,133	32	

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).  
(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.  
(3) Standardised Total does not include the Discontinuation position unlike in the results prior to the 2019 exercise.

		Standardised Approach							
		As of 31/03/2021				As of 30/06/2021			
		Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>
(in EUR, %)									
MEXICO	Central governments or central banks	699	699	19		698	707	59	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	181	181	86		6	6	3	
	Corporates	4,062	3,470	3,135		4,026	3,213	2,907	
	of which: SME	4,022	3,462	3,075		4,022	3,213	2,907	
	Retail	59	24	19		46	30	22	
	Secured by mortgages on immovable property	17	15	7		14	14	6	
	of which: SME	12	12	5		10	10	5	
	Exposures in default	17	7	10	9	41	30	11	11
	Items associated with particularly high risk	194	156	235		43	33	49	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other exposures	151	255	40		470	555	35		
Standardised Total <sup>(4)</sup>	6,091	6,091	4,044	44	6,070	6,070	4,044	42	

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).  
(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.  
(3) Standardised Total does not include the Discontinuation position unlike in the results prior to the 2019 exercise.

		Standardised Approach							
		As of 31/03/2021				As of 30/06/2021			
		Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>
(in EUR, %)									
UNITED STATES	Central governments or central banks	1,070	1,070	0		1,104	1,104	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	4	4	0		3	3	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	42	41	15		26	26	12	
	Corporates	1,240	1,113	949		1,266	1,140	876	
	of which: SME	1,220	1,100	888		1,256	1,131	867	
	Retail	134	65	42		130	67	43	
	Secured by mortgages on immovable property	121	64	41		125	65	42	
	of which: SME	25	23	23		23	22	9	
	Exposures in default	13	13	9		11	11	9	
	Items associated with particularly high risk	0	0	0	2	0	0	0	1
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other exposures	71	53	0		28	115	0		
Standardised Total <sup>(4)</sup>	2,512	2,512	1,044	14	2,512	2,512	1,044	13	

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).  
(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.  
(3) Standardised Total does not include the Discontinuation position unlike in the results prior to the 2019 exercise.



**2021 EU-wide Transparency Exercise**  
Credit Risk - Standardised Approach

Banco de Sabadell, S.A.

		Standardised Approach							
		As of 31/03/2021				As of 30/06/2021			
		Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(2)</sup>	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(2)</sup>
FRANCE	Central governments or central banks	57	58	0		57	60	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	77	77	22		62	64	22	
	Corporates	282	287	278		207	197	188	
	of which: SME	282	287	278		207	197	188	
	Retail	19	12	8		54	42	30	
	of which: SME	19	12	8		54	42	30	
	Secured by mortgages on immovable property	47	46	16		104	99	36	
	of which: SME	39	34	13		94	90	33	
	Exposures in default	7	6	0		7	2	0	
	Items associated with particularly high risk	13	13	0	1	7	6	0	1
	Covered bonds	0	0	0		0	0	0	

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

		Standardised Approach							
		As of 31/03/2021				As of 30/06/2021			
		Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(2)</sup>	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(2)</sup>
ITALY	Central governments or central banks	2,294	2,294	0		2,167	2,167	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		1	1	0	
	Corporates	11	8	5		10	10	8	
	of which: SME	11	8	5		10	10	8	
	Retail	6	3	2		6	2	0	
	of which: SME	6	3	2		6	2	0	
	Secured by mortgages on immovable property	41	40	19		41	41	19	
	of which: SME	39	38	19		39	39	19	
	Exposures in default	0	0	0		0	0	0	
	Items associated with particularly high risk	0	0	0		0	0	0	

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

		Standardised Approach							
		As of 31/03/2021				As of 30/06/2021			
		Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(2)</sup>	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(2)</sup>
Country of Counterpart 7	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0		0	0	0	
	Items associated with particularly high risk	0	0	0		0	0	0	

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

		Standardised Approach							
		As of 31/03/2021				As of 30/06/2021			
		Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(2)</sup>	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(2)</sup>
Country of Counterpart 8	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0		0	0	0	
	Items associated with particularly high risk	0	0	0		0	0	0	

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

		Standardised Approach							
		As of 31/03/2021				As of 30/06/2021			
		Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(2)</sup>	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(2)</sup>
Country of Counterpart 9	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0		0	0	0	
	Items associated with particularly high risk	0	0	0		0	0	0	

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

		Standardised Approach							
		As of 31/03/2021				As of 30/06/2021			
		Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(2)</sup>	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(2)</sup>
Country of Counterpart 10	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0		0	0	0	
	Items associated with particularly high risk	0	0	0		0	0	0	

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

With reference to consolidated data and exposure towards Mexico, it should be taken into account that the Entity has carried out a project on the information provided to the Group from the Mexican subsidiaries (Banco de Sabadell S.A., SABAD, and Banco de Sabadell S.A. de C.V., SABAD, S.B.), enhancing the data quality and the granularity of the information. The above-mentioned improvements have been gone into production in the COREP statements since March 21, impacting on a better accuracy of the classification and risk-weight of the exposures of the Mexican subsidiaries.

		IRB Approach									
		As of 30/09/2020					As of 31/12/2020				
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions		
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted			
<b>(in EUR, %)</b>											
Consolidated data	Central banks and central governments	0	0	0	0	0	0	0	0	0	0
	Institutions	1,456	0	994	374	1	1,300	70	806	324	0
	Corporates	52,273	1,824	37,022	18,880	482	899	51,849	2,294	37,268	19,723
	Corporates - Of Which: Specialised Lending	5,291	0	5,082	3,822	0	30	5,288	77	5,282	3,822
	Corporates - Of Which: SME	16,977	1,182	12,250	5,118	340	482	16,899	1,185	12,807	5,119
	Retail	87,312	2,960	80,265	24,473	1,073	1,493	90,688	2,887	83,441	24,982
	Retail - Secured on real estate property	62,138	1,361	61,196	7,658	339	401	64,791	1,275	66,135	7,912
	Retail - Secured on real estate property - Of Which: SME	3,569	567	3,598	626	115	156	3,893	475	3,788	686
	Retail - Secured on real estate property - Of Which: non-SME	58,189	794	58,598	6,832	224	245	60,897	800	62,427	7,027
	Retail - Qualifying Revolving	7,762	141	5,694	1,892	139	188	7,871	146	5,778	1,576
	Retail - Other Retail - Of Which: SME	17,282	1,469	11,301	5,222	398	986	18,196	1,476	13,828	5,493
Retail - Other Retail - Of Which: non-SME	11,963	935	6,511	2,271	286	471	12,641	937	6,509	2,305	
Retail - Other Retail - Of Which: non-SME	5,329	324	4,979	3,051	310	437	5,355	329	5,188	3,189	
Equity	1,035	0	1,024	2,216	0	0	985	0	985	2,138	
Other non credit-obligation assets											
IRB Total				35,943						37,164	

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).  
(2) IRB Total does not include the Securitisation position unlike in the results prior to the 2019 exercise.

		IRB Approach									
		As of 30/09/2020					As of 31/12/2020				
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions		
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted			
<b>(in EUR, %)</b>											
SPAIN	Central banks and central governments	0	0	0	0	0	0	0	0	0	0
	Institutions	327	0	255	78	0	286	0	215	70	0
	Corporates	40,188	1,677	27,866	11,615	479	727	40,075	2,221	28,307	14,436
	Corporates - Of Which: Specialised Lending	2,830	0	2,779	2,160	0	17	2,807	77	2,889	2,295
	Corporates - Of Which: SME	15,449	1,146	11,320	4,486	338	467	15,412	1,131	11,580	4,887
	Retail	45,179	2,716	37,601	9,968	712	1,389	45,317	2,655	38,261	678
	Retail - Secured on real estate property	26,477	1,205	25,953	3,220	242	340	26,979	1,111	26,672	3,390
	Retail - Secured on real estate property - Of Which: SME	3,325	567	3,355	611	115	156	3,791	494	3,603	652
	Retail - Secured on real estate property - Of Which: non-SME	22,551	638	22,398	2,610	127	185	23,188	617	23,069	2,738
	Retail - Qualifying Revolving	2,912	91	1,224	142	29	68	2,866	97	1,703	203
	Retail - Other Retail - Of Which: SME	15,760	1,420	9,924	3,624	462	783	16,472	1,447	9,905	3,709
Retail - Other Retail - Of Which: non-SME	11,816	927	6,426	2,239	285	467	12,342	931	6,337	2,263	
Equity	3,075	493	3,498	3,285	178	314	4,130	516	3,568	3,496	
Other non credit-obligation assets	910	0	900	1,960	0	901	0	901	1,960	0	
IRB Total											

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

		IRB Approach									
		As of 30/09/2020					As of 31/12/2020				
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions		
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted			
<b>(in EUR, %)</b>											
UNITED KINGDOM	Central banks and central governments	0	0	0	0	0	0	0	0	0	0
	Institutions	200	0	187	37	0	191	0	177	20	0
	Corporates	1,884	35	1,468	842	17	1,797	35	1,421	864	26
	Corporates - Of Which: Specialised Lending	529	0	503	424	0	3	576	0	541	463
	Corporates - Of Which: SME	257	0	217	101	0	287	0	232	115	0
	Retail	40,093	203	40,834	7,122	332	288	40,511	201	43,227	7,263
	Retail - Secured on real estate property	33,952	130	35,250	4,116	91	54	35,969	136	37,633	4,185
	Retail - Secured on real estate property - Of Which: SME	12	0	11	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	33,940	130	35,239	4,116	91	54	35,969	136	37,633	4,185
	Retail - Qualifying Revolving	4,000	90	3,942	3,366	109	118	4,057	494	4,047	3,708
	Retail - Other Retail	1,341	27	1,366	1,659	132	120	1,385	20	1,547	1,709
Retail - Other Retail - Of Which: SME	5	0	2,555	411	215	24	321	424	115	26	
Retail - Other Retail - Of Which: non-SME	1,336	27	1,364	1,659	132	120	1,403	20	1,432	1,683	
Equity	8	0	8	15	0	8	0	8	15	0	
Other non credit-obligation assets											
IRB Total											

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

		IRB Approach									
		As of 30/09/2020					As of 31/12/2020				
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions		
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted			
<b>(in EUR, %)</b>											
MEXICO	Central banks and central governments	0	0	0	0	0	0	0	0	0	0
	Institutions	8	0	2	0	0	8	0	2	0	0
	Corporates	222	5	137	105	1	197	5	194	83	1
	Corporates - Of Which: Specialised Lending	39	0	39	34	0	36	0	36	27	0
	Corporates - Of Which: SME	61	5	39	19	1	3	60	5	41	20
	Retail	37	1	35	11	0	26	1	26	4	0
	Retail - Secured on real estate property	20	1	20	3	0	22	1	22	3	0
	Retail - Secured on real estate property - Of Which: SME	1	0	1	0	0	1	0	1	0	0
	Retail - Secured on real estate property - Of Which: non-SME	19	1	19	3	0	21	1	21	3	0
	Retail - Qualifying Revolving	1	0	1	0	0	1	0	1	0	0
	Retail - Other Retail	15	0	14	8	0	3	0	3	1	0
Equity	15	0	14	8	0	2	0	2	1	0	
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	
IRB Total	3	0	3	5	0	3	0	3	6	0	

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

		IRB Approach									
		As of 30/09/2020					As of 31/12/2020				
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions		
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted			
<b>(in EUR, %)</b>											
UNITED STATES	Central banks and central governments	19	0	0	0	0	14	0	0	0	0
	Institutions	2,817	5	2,669	1,343	0	2,821	5	2,389	1,289	0
	Corporates	1,035	0	977	639	0	5	926	0	801	571
	Corporates - Of Which: Specialised Lending	139	5	136	90	0	1	138	5	129	84
	Corporates - Of Which: SME	118	1	114	20	0	107	1	114	28	0
	Retail	106	0	106	17	0	0	109	0	109	17
	Retail - Secured on real estate property	2	0	2	0	0	2	0	2	0	0
	Retail - Secured on real estate property - Of Which: SME	105	0	104	17	0	107	0	107	17	0
	Retail - Qualifying Revolving	3	0	2	0	0	3	0	2	0	0
	Retail - Other Retail	9	0	6	2	0	5	0	3	1	0
	Equity	8	0	5	2	0	3	0	2	1	0
Other non credit-obligation assets	1	0	1	0	0	1	0	1	0	0	
IRB Total	11	0	11	33	0	17	0	37	20	0	

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

**2021 EU-wide Transparency Exercise**

Credit Risk - IRB Approach

Banco de Sabadell, S.A.

		IRB Approach																
		As of 30/09/2020						As of 31/12/2020										
		Original Exposure <sup>1</sup>		Exposure Value <sup>2</sup>		Risk exposure amount		Value adjustments and provisions		Original Exposure <sup>1</sup>		Exposure Value <sup>2</sup>		Risk exposure amount		Value adjustments and provisions		
(in EUR, %)		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		
FRANCE	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	170	0	154	28	0	0	182	0	86	16	0	0	0	0	0	0	0
	Corporates	2,430	3	1,753	766	0	0	18	2,537	4	1,761	835	0	0	12	0	0	0
	Corporates - Of Which: SME	336	0	262	204	0	0	2	337	0	291	212	0	0	1	0	0	0
	Retail	251	3	211	103	0	2	213	0	139	71	0	0	0	1	0	0	0
	Retail - Secured on real estate property	126	5	114	23	0	2	179	4	172	42	0	0	0	2	0	0	0
	Retail - Secured on real estate property - Of Which: SME	96	2	88	19	0	0	158	2	157	38	0	0	0	1	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	56	0	56	18	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	5	0	3	0	0	0	5	0	3	0	0	0	0	0	0	0	0
	Retail - Other Retail	22	3	10	3	0	2	17	2	11	4	0	0	0	1	0	0	0
	Retail - Other Retail - Of Which: SME	19	3	10	3	0	1	14	1	9	1	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	3	0	3	1	0	0	3	0	3	1	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
IRB Total	2,927	6	2,022	800	0	2	2,903	6	2,001	874	0	0	0	3	0	0	0	

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

		IRB Approach																
		As of 30/09/2020						As of 31/12/2020										
		Original Exposure <sup>1</sup>		Exposure Value <sup>2</sup>		Risk exposure amount		Value adjustments and provisions		Original Exposure <sup>1</sup>		Exposure Value <sup>2</sup>		Risk exposure amount		Value adjustments and provisions		
(in EUR, %)		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		
ITALY	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	51	0	49	24	0	0	62	0	58	28	0	0	0	0	0	0	0
	Corporates	92	54	45	19	0	0	73	35	38	19	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	8	0	6	2	0	0	7	0	5	2	0	0	0	0	0	0	0
	Retail	20	0	19	3	0	0	21	0	20	3	0	0	0	0	0	0	0
	Retail - Secured on real estate property	18	0	18	3	0	0	18	0	18	3	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	18	0	18	3	0	0	18	0	18	3	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	2	0	1	0	0	0	2	0	1	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
IRB Total	73	54	64	27	0	0	73	35	38	19	0	0	0	0	0	0	0	

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

		IRB Approach																
		As of 30/09/2020						As of 31/12/2020										
		Original Exposure <sup>1</sup>		Exposure Value <sup>2</sup>		Risk exposure amount		Value adjustments and provisions		Original Exposure <sup>1</sup>		Exposure Value <sup>2</sup>		Risk exposure amount		Value adjustments and provisions		
(in EUR, %)		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		
Country of Counterpart 7	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
IRB Total	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	

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

		IRB Approach																
		As of 30/09/2020						As of 31/12/2020										
		Original Exposure <sup>1</sup>		Exposure Value <sup>2</sup>		Risk exposure amount		Value adjustments and provisions		Original Exposure <sup>1</sup>		Exposure Value <sup>2</sup>		Risk exposure amount		Value adjustments and provisions		
(in EUR, %)		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		
Country of Counterpart 8	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
IRB Total	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	

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

		IRB Approach																
		As of 30/09/2020						As of 31/12/2020										
		Original Exposure <sup>1</sup>		Exposure Value <sup>2</sup>		Risk exposure amount		Value adjustments and provisions		Original Exposure <sup>1</sup>		Exposure Value <sup>2</sup>		Risk exposure amount		Value adjustments and provisions		
(in EUR, %)		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		
Country of Counterpart 9	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
IRB Total	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	

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

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		IRB Approach									
		As of 31/03/2021					As of 30/06/2021				
		Original Exposure <sup>3</sup>	Exposure Value <sup>4</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>3</sup>	Exposure Value <sup>4</sup>	Risk exposure amount	Value adjustments and provisions		
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
(in EUR, %)											
Central banks and central governments		0	0	0	0	0	0	0	0	0	0
Institutions		1,187	0	664	319	1	0	1,288	0	353	0
Corporates		5,051	2,515	39,143	20,538	579	1,003	52,982	1,285	39,070	21,059
Corporates - Of Which: Specialised Lending		5,946	99	5,386	3,979	0	0	5,975	117	5,631	4,021
Corporates - Of Which: SME		17,941	1,220	13,499	5,890	310	564	18,493	1,129	13,767	6,621
Retail		65,097	3,269	86,702	18,189	1,134	1,530	96,589	3,186	88,431	17,566
Retail - Secured on real estate property		68,824	1,563	69,597	11,881	515	479	70,302	1,493	71,185	10,843
Retail - Secured on real estate property - Of Which: SME		1,263	480	3,771	1,885	92	175	3,386	426	3,787	973
Retail - Other Retail		64,880	1,083	65,826	10,075	424	305	66,916	1,068	67,479	9,870
Retail - Qualifying Revolving		6,112	151	6,048	1,618	134	206	6,045	149	6,062	1,619
Retail - Other Retail - Of Which: SME		18,120	1,856	11,147	5,490	484	894	18,130	1,694	11,243	5,495
Retail - Other Retail - Of Which: non-SME		12,611	990	6,176	2,248	245	464	12,388	987	6,294	2,287
Retail - Other Retail - Of Which: non-SME		5,579	566	4,971	3,242	239	420	5,540	527	4,946	3,198
Equity		1,026	0	1,026	2,216	0	0	985	0	985	2,095
Other non credit-obligation assets											
IRB Total <sup>1</sup>					41,312						42,062

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).  
(2) IRB Total does not include the Securitisation position unlike in the results prior to the 2019 exercise.

		IRB Approach									
		As of 31/03/2021					As of 30/06/2021				
		Original Exposure <sup>3</sup>	Exposure Value <sup>4</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>3</sup>	Exposure Value <sup>4</sup>	Risk exposure amount	Value adjustments and provisions		
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
(in EUR, %)											
Central banks and central governments		0	0	0	0	0	0	0	0	0	0
Institutions		283	0	194	65	0	0	268	0	200	76
Corporates		41,099	2,262	29,705	15,028	573	1,037	41,491	2,223	29,564	15,681
Corporates - Of Which: Specialised Lending		3,167	99	3,000	2,154	0	0	3,068	114	3,088	2,190
Corporates - Of Which: SME		16,179	1,194	12,126	5,118	304	520	16,700	1,108	12,308	5,498
Retail		46,712	2,738	38,414	6,644	1,263	1,263	47,220	2,675	39,883	6,537
Retail - Secured on real estate property		27,534	1,113	27,226	3,695	208	418	28,109	1,058	27,805	3,743
Retail - Secured on real estate property - Of Which: SME		3,039	479	3,660	951	92	175	3,772	425	3,988	921
Retail - Other Retail		23,696	634	23,566	2,744	116	245	24,336	632	24,207	2,811
Retail - Qualifying Revolving		2,811	100	1,795	204	26	69	2,797	101	1,743	198
Retail - Other Retail - Of Which: SME		16,363	1,825	9,493	3,624	410	774	16,324	1,823	9,325	3,660
Retail - Other Retail - Of Which: non-SME		12,336	983	6,026	2,201	245	461	12,305	982	6,129	2,241
Equity		4,059	542	2,497	1,433	165	312	4,029	524	2,466	1,419
Other non credit-obligation assets		938	0	938	2,023	0	0	893	0	893	1,906
IRB Total <sup>1</sup>											

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

		IRB Approach									
		As of 31/03/2021					As of 30/06/2021				
		Original Exposure <sup>3</sup>	Exposure Value <sup>4</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>3</sup>	Exposure Value <sup>4</sup>	Risk exposure amount	Value adjustments and provisions		
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
(in EUR, %)											
Central banks and central governments		0	0	0	0	0	0	0	0	0	0
Institutions		35	0	21	6	0	0	156	0	140	0
Corporates		1,867	48	1,603	96	0	0	1,899	48	1,650	1,138
Corporates - Of Which: Specialised Lending		679	0	641	506	0	3	578	0	560	469
Corporates - Of Which: SME		0	209	182	1	0	0	576	0	498	421
Retail		46,325	491	46,408	10,258	483	303	47,194	472	47,317	9,964
Retail - Secured on real estate property		29,420	424	40,513	7,019	303	53	40,370	408	41,461	6,763
Retail - Secured on real estate property - Of Which: SME		0	0	7	2	0	0	7	2	1	0
Retail - Other Retail		29,418	424	40,506	7,017	303	53	40,363	408	41,476	6,761
Retail - Qualifying Revolving		4,346	47	4,265	112	0	0	4,272	45	4,222	1,417
Retail - Other Retail		1,647	21	1,631	1,627	73	116	1,611	21	1,605	1,794
Retail - Other Retail - Of Which: SME		1,201	0	57	25	0	0	1,272	425	307	21
Retail - Other Retail - Of Which: non-SME		1,544	21	1,534	1,802	73	115	1,495	20	1,535	1,772
Equity		8	0	8	15	0	0	8	0	8	15
Other non credit-obligation assets											
IRB Total <sup>1</sup>											

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

		IRB Approach									
		As of 31/03/2021					As of 30/06/2021				
		Original Exposure <sup>3</sup>	Exposure Value <sup>4</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>3</sup>	Exposure Value <sup>4</sup>	Risk exposure amount	Value adjustments and provisions		
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
(in EUR, %)											
Central banks and central governments		0	0	0	0	0	0	0	0	0	0
Institutions		8	0	2	0	0	0	9	0	2	0
Corporates		191	4	191	103	1	3	209	8	209	127
Corporates - Of Which: Specialised Lending		19	0	19	14	0	0	75	3	75	52
Corporates - Of Which: SME		66	4	66	34	1	3	70	4	39	20
Retail		29	2	29	6	0	0	36	1	36	10
Retail - Secured on real estate property		23	1	23	3	0	0	24	1	24	3
Retail - Secured on real estate property - Of Which: SME		0	0	0	0	0	0	0	0	0	0
Retail - Other Retail		22	1	22	3	0	0	24	1	24	3
Retail - Qualifying Revolving		5	1	5	2	0	0	11	0	11	7
Retail - Other Retail		4	1	4	2	0	0	11	0	11	7
Retail - Other Retail - Of Which: SME		0	0	0	0	0	0	1	0	1	0
Retail - Other Retail - Of Which: non-SME		3	0	3	7	0	0	4	0	4	7
Equity											
Other non credit-obligation assets											
IRB Total <sup>1</sup>											

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

		IRB Approach									
		As of 31/03/2021					As of 30/06/2021				
		Original Exposure <sup>3</sup>	Exposure Value <sup>4</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>3</sup>	Exposure Value <sup>4</sup>	Risk exposure amount	Value adjustments and provisions		
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
(in EUR, %)											
Central banks and central governments		0	0	0	0	0	0	0	0	0	0
Institutions		17	0	5	1	0	0	22	0	10	0
Corporates		2,993	0	2,394	1,306	0	14	2,996	0	2,323	1,338
Corporates - Of Which: Specialised Lending		990	0	906	598	0	3	1,031	0	976	626
Corporates - Of Which: SME		58	0	90	29	0	0	35	0	31	25
Retail		180	1	117	20	0	0	131	0	121	22
Retail - Secured on real estate property		111	0	111	18	0	0	111	0	111	17
Retail - Secured on real estate property - Of Which: SME		3	0	3	1	0	0	3	0	3	1
Retail - Other Retail		108	0	107	17	0	0	108	0	108	16
Retail - Qualifying Revolving		3	0	2	0	0	0	3	0	1	0
Retail - Other Retail		6	0	5	2	0	0	18	0	9	5
Retail - Other Retail - Of Which: SME		5	0	4	2	0	0	17	0	8	5
Retail - Other Retail - Of Which: non-SME		1	0	1	0	0	0	1	0	1	0
Equity		17	0	17	71	0	0	42	0	42	79
Other non credit-obligation assets											
IRB Total <sup>1</sup>											

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

		IRB Approach											
		As of 31/03/2021						As of 30/06/2021					
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>3</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions				
(in EUR, %)		Of which defaulted		Of which defaulted		Of which defaulted		Of which defaulted		Of which defaulted			
FRANCE	Central banks and central governments	0	0	0	0	0	0	0	0	0	0		
	Institutions	0	0	0	0	0	0	0	0	0	0		
	Corporates	2,463	4	1,794	923	0	14	2,249	3	1,585	821		
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0		
	Corporates - Of Which: SME	266	0	213	246	0	1	366	3	222	226		
	Retail	209	5	399	60	1	2	213	5	399	32		
	Retail - Secured on real estate property	189	2	168	52	0	1	175	2	175	44		
	Retail - Secured on real estate property - Of Which: SME	63	0	63	32	0	0	62	0	62	22		
	Retail - Secured on real estate property - Of Which: non-SME	126	2	105	20	0	0	113	2	113	22		
	Retail - Qualifying Revolving	5	0	3	0	0	0	3	0	3	0		
	Retail - Other Retail	15	2	19	7	0	1	33	2	16	8		
	Retail - Other Retail - Of Which: SME	12	2	16	6	0	1	31	2	14	7		
	Retail - Other Retail - Of Which: non-SME	3	0	3	1	0	0	2	0	2	1		
	Equity	0	0	0	0	0	0	0	0	0	0		
	Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0		
IRB Total													

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

		IRB Approach											
		As of 31/03/2021						As of 30/06/2021					
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>3</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions				
(in EUR, %)		Of which defaulted		Of which defaulted		Of which defaulted		Of which defaulted		Of which defaulted			
ITALY	Central banks and central governments	0	0	0	0	0	0	0	0	0	0		
	Institutions	19	0	15	4	0	0	23	0	19	5		
	Corporates	79	40	36	18	0	0	83	24	22	4		
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0		
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0		
	Retail	21	0	20	3	0	0	21	0	20	3		
	Retail - Secured on real estate property	19	0	19	2	0	0	18	0	18	2		
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0		
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0		
	Retail - Qualifying Revolving	2	0	1	0	0	0	2	0	1	0		
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0		
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0		
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0		
	Equity	0	0	0	0	0	0	0	0	0	0		
	Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0		
IRB Total													

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

		IRB Approach											
		As of 31/03/2021						As of 30/06/2021					
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>3</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions				
(in EUR, %)		Of which defaulted		Of which defaulted		Of which defaulted		Of which defaulted		Of which defaulted			
Country of Counterpart 7	Central banks and central governments	0	0	0	0	0	0	0	0	0	0		
	Institutions	0	0	0	0	0	0	0	0	0	0		
	Corporates	0	0	0	0	0	0	0	0	0	0		
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0		
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0		
	Retail	0	0	0	0	0	0	0	0	0	0		
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0		
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0		
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0		
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0		
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0		
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0		
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0		
	Equity	0	0	0	0	0	0	0	0	0	0		
	Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0		
IRB Total													

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

		IRB Approach											
		As of 31/03/2021						As of 30/06/2021					
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>3</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions				
(in EUR, %)		Of which defaulted		Of which defaulted		Of which defaulted		Of which defaulted		Of which defaulted			
Country of Counterpart 8	Central banks and central governments	0	0	0	0	0	0	0	0	0	0		
	Institutions	0	0	0	0	0	0	0	0	0	0		
	Corporates	0	0	0	0	0	0	0	0	0	0		
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0		
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0		
	Retail	0	0	0	0	0	0	0	0	0	0		
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0		
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0		
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0		
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0		
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0		
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0		
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0		
	Equity	0	0	0	0	0	0	0	0	0	0		
	Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0		
IRB Total													

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

		IRB Approach											
		As of 31/03/2021						As of 30/06/2021					
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>3</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions				
(in EUR, %)		Of which defaulted		Of which defaulted		Of which defaulted		Of which defaulted		Of which defaulted			
Country of Counterpart 9	Central banks and central governments	0	0	0	0	0	0	0	0	0	0		
	Institutions	0	0	0	0	0	0	0	0	0	0		
	Corporates	0	0	0	0	0	0	0	0	0	0		
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0		
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0		
	Retail	0	0	0	0	0	0	0	0	0	0		
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0		
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0		
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0		
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0		
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0		
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0		
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0		
	Equity	0	0	0	0	0	0	0	0	0	0		
	Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0		
IRB Total													

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

		IRB Approach											
		As of 31/03/2021						As of 30/06/2021					
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>3</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions				
(in EUR, %)		Of which defaulted		Of which defaulted		Of which defaulted		Of which defaulted		Of which defaulted			
Country of Counterpart 10	Central banks and central governments	0	0	0	0	0	0	0	0	0	0		
	Institutions	0	0	0	0	0	0	0	0	0	0		
	Corporates	0	0	0	0	0	0	0	0	0	0		
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0		
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0		
	Retail	0	0	0	0	0	0	0	0	0	0		
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0		
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0		
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0		
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0		
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0		
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0		
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0		
	Equity	0	0	0	0	0	0	0	0	0	0		
	Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0		
IRB Total													

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

With reference to consolidated data and exposures towards UK, it should be taken into account that as of December 2020 the European Central Bank (ECB), as coordinating supervisor, together with the PRA decided to grant permission to Banco de Sabadell, S.A. and TSB Bank PLC to use and apply material changes to TSB Bank PLC's retail secured by real estate Probability of Default (PD), Loss Given Default (LGD) and Exposure at Default (EAD) models for calculating own funds requirements for credit risk on the level of consolidation. Due to the aforementioned, the expected impact of the change of these models was included in "Other risk exposures" on December 2020, and reclassified to "Credit Risk" on March 2021.











**2021 EU-wide Transparency Exercise**  
**General governments exposures by country of the counterparty**

Banco de Sabadell, S.A.

As of 31/12/2020

Residual Maturity		Country / Region		Direct exposures								Off balance sheet		Risk weighted exposure amount
				On balance sheet				Derivatives				Off-balance sheet exposures		
				Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Derivatives with positive fair value	Derivatives with negative fair value	Nominal	Provisions	
						Carrying amount	Notional amount	Carrying amount	Notional amount					
[ 0 - 3M ]		1	1	0	0	1	0	0	0	0	0	0	0	
[ 3M - 1Y ]		0	0	0	0	0	0	0	0	0	0	0	0	
[ 1Y - 2Y ]		1	1	0	0	1	0	0	0	0	0	0	0	
[ 2Y - 3Y ]		0	0	0	0	0	0	0	0	0	0	0	0	
[ 3Y - 5Y ]		5	5	0	0	0	5	0	0	0	0	0	0	
[ 5Y - 10Y ]		0	0	0	0	0	0	0	0	0	0	0	0	
[ 10Y - more ]		0	0	0	0	0	0	0	0	0	0	0	0	
<b>Total</b>		<b>6</b>	<b>6</b>	<b>0</b>	<b>0</b>	<b>1</b>	<b>5</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>1</b>
[ 0 - 3M ]		24	24	0	0	0	24	0	0	0	0	0	0	
[ 3M - 1Y ]		1	1	0	0	0	1	0	0	0	0	0	18	
[ 1Y - 2Y ]		53	53	5	0	0	48	0	0	0	0	0	0	
[ 2Y - 3Y ]		14	14	7	0	0	7	0	0	0	0	0	0	
[ 3Y - 5Y ]		2	2	0	0	0	2	0	0	0	0	0	0	
[ 5Y - 10Y ]		6	6	0	0	0	6	0	0	0	0	0	0	
[ 10Y - more ]		8	8	0	0	0	8	0	0	0	0	0	0	
<b>Total</b>		<b>107</b>	<b>107</b>	<b>12</b>	<b>0</b>	<b>0</b>	<b>95</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>18</b>	<b>30</b>

**Notes and definitions**

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

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

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

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

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

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

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

**Residuals:**

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

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

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

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

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

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

(7) The values for the 'Other' bucket is calculated subtracting from the reported Total the breakdown of the listed countries. As a result of precision and rounding in the calculation we accept an approximation in the order of e04.













**2021 EU-wide Transparency Exercise**  
**General governments exposures by country of the counterparty**

Banco de Sabadell, S.A.

As of 30/06/2021

Residual Maturity		Country / Region		Direct exposures								Off balance sheet		Risk weighted exposure amount
				On balance sheet				Derivatives				Off-balance sheet exposures		
				Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Derivatives with positive fair value	Derivatives with negative fair value	Nominal	Provisions	
						Carrying amount	Notional amount	Carrying amount	Notional amount					
[ 0 - 3M ]		0	0	0	0	0	0	0	0	0	0	0	0	
[ 3M - 1Y ]		0	0	0	0	0	0	0	0	0	0	0	0	
[ 1Y - 2Y ]		1	1	0	0	1	0	0	0	0	0	0	0	
[ 2Y - 3Y ]		0	0	0	0	0	0	0	0	0	0	0	0	
[ 3Y - 5Y ]		5	5	0	0	0	5	0	0	0	0	0	0	
[ 5Y - 10Y ]		0	0	0	0	0	0	0	0	0	0	0	0	
[ 10Y - more ]		0	0	0	0	0	0	0	0	0	0	0	0	
<b>Total</b>		<b>6</b>	<b>6</b>	<b>0</b>	<b>0</b>	<b>1</b>	<b>5</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>1</b>
[ 0 - 3M ]		0	0	0	0	0	0	0	0	0	0	0	0	
[ 3M - 1Y ]		27	27	0	0	0	27	0	0	0	0	0	0	
[ 1Y - 2Y ]		37	37	0	0	11	25	0	0	0	0	0	0	
[ 2Y - 3Y ]		0	0	0	0	0	0	0	0	0	0	0	0	
[ 3Y - 5Y ]		1	1	0	0	0	1	0	0	0	0	0	0	
[ 5Y - 10Y ]		31	31	0	0	26	5	0	0	0	0	0	0	
[ 10Y - more ]		8	8	0	0	0	8	0	0	0	0	0	0	
<b>Total</b>		<b>104</b>	<b>104</b>	<b>0</b>	<b>0</b>	<b>37</b>	<b>67</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>18</b>	<b>0</b>	<b>25</b>

**Notes and definitions**

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

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

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

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

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

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

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

Regions:

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

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

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

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

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

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

(7) The values for the 'Other' bucket is calculated subtracting from the reported Total the breakdown of the listed countries. As a result of precision and rounding in the calculation we accept an approximation in the order of e04.

**2021 EU-wide Transparency Exercise**  
**Performing and non-performing exposures**  
 Banco de Sabadell, S.A.

	As of 30/09/2020										As of 31/12/2020											
	Gross carrying amount					Accumulated impairment, accumulated changes in fair value due to credit risk and provisions <sup>1)</sup>					Collaterals and financial guarantees received on non-performing exposures	Gross carrying amount					Accumulated impairment, accumulated changes in fair value due to credit risk and provisions <sup>1)</sup>					Collaterals and financial guarantees received on non-performing exposures
	Of which performing but past due >30 days and <=90 days	Of which non-performing <sup>1)</sup>				On performing exposures <sup>2)</sup>	On non-performing exposures <sup>2)</sup>					Of which performing but past due >30 days and <=90 days	Of which non-performing <sup>1)</sup>				On performing exposures <sup>2)</sup>	On non-performing exposures <sup>2)</sup>				
		Of which: defaulted	Of which Stage 3				Of which Stage 3						Of which Stage 3					Of which Stage 3				
(mln EUR)																						
Cash balances at central banks and other demand deposits	26,073	0	1	1	1	0	0	0	0	0	34,435	0	1	1	1	0	0	0	0	0	0	
Debt securities (including at amortised cost and fair value)	29,177	0	1	1	1	0	2	0	0	0	24,702	0	1	1	0	2	0	0	0	0	0	
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
General governments	26,838	0	0	0	0	0	0	0	0	0	22,429	0	0	0	0	0	0	0	0	0	0	
Credit institutions	1,218	0	0	0	0	0	0	0	0	0	1,275	0	0	0	0	1	0	0	0	0	0	
Other financial corporations	843	0	0	0	0	1	0	0	0	0	715	0	0	0	0	1	0	0	0	0	0	
Non-financial corporations	278	0	1	1	0	1	0	0	0	0	283	0	1	1	0	1	0	0	0	0	0	
Loans and advances (including at amortised cost and fair value)	163,867	359	6,051	5,706	5,990	933	2,389	2,386	2,913	159,495	301	5,927	5,521	5,352	863	2,220	2,169	2,967				
Central banks	113	0	0	0	0	0	0	0	0	135	0	0	0	0	0	0	0	0	0	0		
General governments	9,860	1	11	11	11	0	2	2	1	10,163	1	28	28	10	0	2	2	1				
Credit institutions	12,109	1	0	0	0	1	0	0	0	7,081	0	0	0	0	1	0	0	0				
Other financial corporations	1,815	0	16	16	16	5	12	12	3	1,585	0	19	19	18	6	12	12	6				
Non-financial corporations	57,005	182	2,625	2,599	2,625	514	1,226	1,226	1,103	56,379	104	3,092	3,043	2,698	442	1,317	1,281	1,378				
of which: small and medium-sized enterprises at amortised cost	27,159	122	1,843	1,828	1,843	331	828	828	869	27,381	56	2,033	2,000	1,792	236	887	865	1,007				
of which: Loans collateralised by commercial immovable property at amortised cost	8,164	83	531	529	531	57	137	137	392	8,045	14	589	584	485	90	162	153	427				
Households	82,965	174	3,400	3,080	3,339	413	1,149	1,146	1,805	84,153	195	2,789	2,431	2,625	413	888	874	1,582				
of which: Loans collateralised by residential immovable property at amortised cost	70,803	130	2,198	1,953	2,136	123	506	504	1,572	71,856	133	1,663	1,372	1,567	121	309	305	1,354				
of which: Credit for consumption at amortised cost	4,912	30	449	421	449	149	302	302	18	4,964	40	451	433	444	147	288	287	18				
DEBT INSTRUMENTS other than HFT	219,117	359	6,053	5,707	5,991	934	2,389	2,386	2,913	218,632	301	5,928	5,522	5,353	865	2,220	2,169	2,967				
OFF-BALANCE SHEET EXPOSURES	40,220		212	192	210	105	65	65	0	38,926		776	745	585	90	106	102	0				

<sup>1)</sup> For the definition of non-performing exposures please refer to COMMISSION IMPLEMENTING REGULATION (EU) 2015/227 of 9 January 2015, ANNEX V, Part 2-Template related instructions, subtable 29  
<sup>2)</sup> Institutions report here collective allowances for incurred but not reported losses (instruments at amortised cost) and changes in fair value of performing exposures due to credit risk and provisions (instruments at fair value other than HFT)  
<sup>3)</sup> Institutions report here specific allowances for financial assets, individually and collectively estimated (instruments at amortised cost) and changes in fair value of NPE due to credit risk and provisions (instruments at fair value other than HFT)  
<sup>4)</sup> For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 9 and 10 of Regulation (EU) No 680/2014 - ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item ("Accumulated impairment, accumulated changes in fair value due to credit risk and provisions") is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.  
<sup>5)</sup> From June 2021, the gross carrying amount of assets and accumulated impairments that are purchased or originated as credit-impaired at initial recognition are not included in the impairment stages, as it was the case in previous periods.

**2021 EU-wide Transparency Exercise**  
**Performing and non-performing exposures**  
 Banco de Sabadell, S.A.

	As of 31/03/2021										As of 30/06/2021														
	Gross carrying amount					Accumulated impairment, accumulated changes in fair value due to credit risk and provisions <sup>4,5</sup>					Collaterals and financial guarantees received on non-performing exposures	Gross carrying amount <sup>5</sup>					Accumulated impairment, accumulated changes in fair value due to credit risk and provisions <sup>4,5</sup>					Collaterals and financial guarantees received on non-performing exposures			
	Of which performing but past due >30 days and <=90 days	Of which non-performing <sup>1</sup>			On performing exposures <sup>2</sup>	On non-performing exposures <sup>3</sup>			Of which performing but past due >30 days and <=90 days	Of which non-performing <sup>1</sup>			On performing exposures <sup>2</sup>	On non-performing exposures <sup>3</sup>											
		Of which: defaulted	Of which Stage 3			Of which Stage 3	Of which: defaulted	Of which Stage 3				Of which: defaulted		Of which Stage 3		Of which Stage 3									
(in EUR)																									
Cash balances at central banks and other demand deposits	41,616	0	1	1	1	0	0	0	0	0	0	0	3	1	3	0	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	25,304	0	1	1	0	2	0	0	0	0	0	25,861	0	1	1	0	2	0	0	0	0	0	0	0	0
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
General governments	23,874	0	0	0	0	0	0	0	0	0	0	24,460	0	0	0	0	0	0	0	0	0	0	0	0	0
Credit institutions	898	0	0	0	0	0	0	0	0	0	0	896	0	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	237	0	0	0	0	1	0	0	0	0	0	283	0	0	0	0	1	0	0	0	0	0	0	0	0
Non-financial corporations	295	0	1	1	0	0	0	0	0	0	0	222	0	1	1	0	0	0	0	0	0	0	0	0	0
Loans and advances (including at amortised cost and fair value)	161,068	408	6,368	6,023	5,670	971	2,290	2,230	3,076	161,591	165	6,259	5,891	5,491	867	2,313	2,261	3,236							
Central banks	142	0	0	0	0	0	0	0	0	0	155	0	0	0	0	0	0	0	0	0	0	0	0		
General governments	9,085	1	11	11	10	0	2	2	1	9,207	0	13	13	9	1	2	2	1	1	2	2	1	1		
Credit institutions	4,941	0	0	0	0	1	0	0	0	3,379	0	0	0	0	1	0	0	0	0	0	0	0	0		
Other financial corporations	1,274	3	19	19	18	9	12	12	6	1,170	0	19	19	18	8	12	12	6	8	12	12	6	6		
Non-financial corporations	58,104	140	3,270	3,209	2,795	532	1,354	1,314	1,452	58,132	32	3,208	3,107	2,699	443	1,306	1,275	1,481							
of which: small and medium-sized enterprises at amortised cost	28,304	88	2,114	2,084	1,785	275	898	870	1,061	28,308	24	2,168	2,076	1,815	173	895	870	1,072							
of which: Loans collateralised by commercial immovable property at amortised cost	8,002	12	624	614	502	120	173	162	450	7,911	5	648	637	525	74	168	164	480							
Households	87,523	264	3,068	2,784	2,848	429	922	902	1,617	89,548	132	3,019	2,752	2,765	414	992	972	1,749							
of which: Loans collateralised by residential immovable property at amortised cost	75,264	152	1,907	1,516	1,785	120	313	308	1,393	76,685	91	1,869	1,674	1,698	126	313	305	1,549							
of which: Credit for consumption at amortised cost	4,979	83	457	439	447	155	297	296	17	4,955	25	458	435	450	151	321	319	14							
DEBT INSTRUMENTS other than HFT	227,988	408	6,370	6,024	5,671	973	2,290	2,230	3,076	233,730	165	6,263	5,892	5,495	869	2,313	2,261	3,236							
OFF-BALANCE SHEET EXPOSURES	39,484		780	759	581	87	107	104	0	38,634		703	682	557	84	116	111	0							

(1) For the definition of non-performing exposures please refer to COMMISSION IMPLEMENTING REGULATION (EU) 2015/227 of 9 January 2015, ANNEX V, Part 2-Template related instructions, subtable 29  
 (2) Institutions report here collective allowances for incurred but not reported losses (instruments at amortised cost) and changes in fair value of performing exposures due to credit risk and provisions (instruments at fair value other than HFT)  
 (3) Institutions report here specific allowances for financial assets, individually and collectively estimated (instruments at amortised cost) and changes in fair value of NPE due to credit risk and provisions (instruments at fair value other than HFT)  
 (4) For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 9 and 10 of Regulation (EU) No 680/2014 - ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item (Accumulated impairment, accumulated changes in fair value due to credit risk and provisions) is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.  
 (5) From June 2021, the gross carrying amount of assets and accumulated impairments that are purchased or originated as credit-impaired at initial recognition are not included in the impairment stages, as it was the case in previous periods.



## 2021 EU-wide Transparency Exercise

### Forborne exposures

Banco de Sabadell, S.A.

	As of 30/09/2020						As of 31/12/2020					
	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures <sup>2</sup>		Collateral and financial guarantees received on exposures with forbearance measures		Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures <sup>2</sup>		Collateral and financial guarantees received on exposures with forbearance measures	
		Of which non-performing exposures with forbearance measures		Of which on non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which on non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures
(mln EUR)												
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	0	0	0	0	0	0
Central banks	0	0	0	0	0		0	0	0	0	0	
General governments	0	0	0	0	0		0	0	0	0	0	
Credit institutions	0	0	0	0	0		0	0	0	0	0	
Other financial corporations	0	0	0	0	0		0	0	0	0	0	
Non-financial corporations	0	0	0	0	0		0	0	0	0	0	
<b>Loans and advances (including at amortised cost and fair value)</b>	<b>4,604</b>	<b>2,995</b>	<b>1,102</b>	<b>972</b>	<b>2,955</b>	<b>1,726</b>	<b>5,338</b>	<b>2,987</b>	<b>1,135</b>	<b>986</b>	<b>3,436</b>	<b>1,718</b>
Central banks	0	0	0	0	0	0	0	0	0	0	0	0
General governments	11	9	1	1	1	0	15	9	1	1	5	0
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	18	14	11	11	5	3	19	14	12	12	5	2
Non-financial corporations	2,282	1,461	675	593	1,432	754	3,053	1,620	754	662	1,842	828
of which: small and medium-sized enterprises at amortised cost	1,715	1,091	479	406	1,133		2,113	1,203	534	468	1,431	
Households	2,293	1,511	415	367	1,516	969	2,251	1,344	368	311	1,584	887
<b>DEBT INSTRUMENTS other than HFT</b>	<b>4,604</b>	<b>2,995</b>	<b>1,102</b>	<b>972</b>	<b>2,955</b>		<b>5,338</b>	<b>2,987</b>	<b>1,135</b>	<b>986</b>	<b>3,436</b>	
Loan commitments given	63	28	0	0	0	0	111	54	0	0	0	0
<b>QUALITY OF FORBEARANCE<sup>2</sup></b>												
Loans and advances that have been forborne more than twice	0						0					
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria	0						0					

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

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

## 2021 EU-wide Transparency Exercise

### Forborne exposures

Banco de Sabadell, S.A.

	As of 31/03/2021						As of 30/06/2021					
	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures <sup>2</sup>		Collateral and financial guarantees received on exposures with forbearance measures		Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures <sup>2</sup>		Collateral and financial guarantees received on exposures with forbearance measures	
		Of which non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures
(mln EUR)												
<b>Cash balances at central banks and other demand deposits</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
<b>Debt securities (including at amortised cost and fair value)</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
Central banks	0	0	0	0	0		0	0	0	0	0	
General governments	0	0	0	0	0		0	0	0	0	0	
Credit institutions	0	0	0	0	0		0	0	0	0	0	
Other financial corporations	0	0	0	0	0		0	0	0	0	0	
Non-financial corporations	0	0	0	0	0		0	0	0	0	0	
<b>Loans and advances (including at amortised cost and fair value)</b>	<b>6,511</b>	<b>3,319</b>	<b>1,303</b>	<b>1,092</b>	<b>4,058</b>	<b>1,842</b>	<b>6,953</b>	<b>3,351</b>	<b>1,255</b>	<b>1,078</b>	<b>4,415</b>	<b>1,961</b>
Central banks	0	0	0	0	0	0	0	0	0	0	0	0
General governments	10	9	1	1	1	1	10	9	1	1	1	1
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	34	15	13	12	19	2	26	15	12	12	13	2
Non-financial corporations	4,162	1,890	908	754	2,417	915	4,575	1,895	829	702	2,744	1,019
of which: small and medium-sized enterprises at amortised cost	2,471	1,269	572	480	1,709		2,775	1,333	539	480	2,051	
Households	2,304	1,405	381	326	1,621	924	2,342	1,432	413	363	1,656	940
<b>DEBT INSTRUMENTS other than HFT</b>	<b>6,511</b>	<b>3,319</b>	<b>1,303</b>	<b>1,092</b>	<b>4,058</b>		<b>6,953</b>	<b>3,351</b>	<b>1,255</b>	<b>1,078</b>	<b>4,415</b>	
<b>Loan commitments given</b>	<b>111</b>	<b>50</b>	<b>5</b>	<b>2</b>	<b>0</b>	<b>0</b>	<b>138</b>	<b>54</b>	<b>6</b>	<b>4</b>	<b>0</b>	<b>0</b>
<b>QUALITY OF FORBEARANCE<sup>2</sup></b>												
Loans and advances that have been forborne more than twice	0						0					
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria	0						0					

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

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

**2021 EU-wide Transparency Exercise**  
**Breakdown of loans and advances to non-financial corporations other than held for trading**  
 Banco de Sabadell, S.A.

(m EUR)	AS OF 30/09/2020						AS OF 31/12/2020						AS OF 31/03/2021						AS OF 30/06/2021					
	Gross carrying amount		Of which: non-perform	Of which loans and advances subject to impairment	Accumulated impairment	Accumulated negative changes in fair value due to credit risk on non-performing exposures <sup>1</sup>	Gross carrying amount		Of which: non-perform	Of which loans and advances subject to impairment	Accumulated impairment	Accumulated negative changes in fair value due to credit risk on non-performing exposures <sup>1</sup>	Gross carrying amount		Of which: non-perform	Of which loans and advances subject to impairment	Accumulated impairment	Accumulated negative changes in fair value due to credit risk on non-performing exposures <sup>1</sup>	Gross carrying amount		Of which: non-perform	Of which loans and advances subject to impairment	Accumulated impairment	Accumulated negative changes in fair value due to credit risk on non-performing exposures <sup>1</sup>
		of which: defaulted						of which: defaulted						of which: defaulted						of which: defaulted				
A Agriculture, forestry and fishing	895	58	58	885	26	0	912	61	60	912	30	0	942	74	73	942	31	0	968	81	79	968	34	0
B Mining and quarrying	568	13	13	568	7	0	453	15	15	453	7	0	484	15	15	484	6	0	413	16	16	413	10	0
C Manufacturing	9,294	484	479	9,294	284	0	9,004	603	601	9,004	285	0	9,251	623	606	9,251	288	0	9,560	575	567	9,560	286	0
D Electricity, gas, steam and air conditioning supply	4,313	63	63	4,313	111	0	3,858	88	88	3,858	61	0	4,161	99	99	4,161	59	0	4,165	102	102	4,165	77	0
E Water supply	883	18	4	883	11	0	879	15	8	879	18	0	885	8	6	885	9	0	825	10	7	825	8	0
F Construction	5,517	442	441	5,517	200	0	5,210	415	413	5,210	488	0	5,312	416	413	5,312	242	0	4,931	376	371	4,821	211	0
G Wholesale and retail trade	7,533	436	425	7,533	325	0	7,613	465	449	7,613	367	0	8,091	476	468	8,091	323	0	8,146	533	516	8,146	263	0
H Transport and storage	3,609	94	94	3,609	65	0	3,682	172	172	3,682	81	0	3,651	190	188	3,651	85	0	3,700	210	208	3,700	125	0
I Accommodation and food service activities	5,267	145	145	5,267	101	0	5,294	216	213	5,294	150	0	5,617	275	260	5,617	179	0	5,575	345	298	5,575	186	0
J Information and communication	1,580	44	44	1,580	39	0	1,585	33	32	1,585	39	0	1,661	51	51	1,661	35	0	1,819	41	41	1,819	32	0
K Financial and insurance activities	4,035	108	108	4,035	99	0	4,035	129	129	4,035	94	0	4,228	110	108	4,228	104	0	4,338	86	84	4,338	102	0
L Real estate activities	6,963	302	302	6,963	164	0	6,802	332	326	6,802	175	0	6,851	325	320	6,851	189	0	7,106	363	354	7,106	179	0
M Professional, scientific and technical activities	2,583	170	170	2,583	106	0	2,872	243	240	2,872	147	0	2,928	238	235	2,928	146	0	2,922	224	217	2,922	129	0
N Administrative and support service activities	1,798	68	68	1,798	36	0	1,815	91	91	1,815	39	0	1,897	165	164	1,897	58	0	1,838	101	98	1,838	38	0
O Public administration and defence, compulsory social security	232	4	4	232	1	0	325	4	4	325	1	0	327	5	5	327	1	0	326	5	5	326	1	0
P Education	298	21	21	298	10	0	296	22	22	296	11	0	297	25	25	297	11	0	312	25	24	312	11	0
Q Human health services and social work activities	840	89	88	840	16	0	802	83	81	802	51	0	840	86	85	840	61	0	755	30	29	755	17	0
R Arts, entertainment and recreation	573	47	46	573	23	0	544	54	52	544	25	0	587	60	59	587	28	0	557	67	64	557	28	0
S Other services	436	27	27	436	44	0	455	29	28	455	32	0	415	30	28	415	33	0	386	30	29	386	13	0
Loans and advances	57,005	2,626	2,599	57,005	1,740	0	56,379	3,092	3,040	56,379	1,739	0	58,104	3,270	3,209	58,104	1,885	0	58,132	3,208	3,187	58,132	1,740	0

<sup>1</sup> The items 'accumulated impairment' and 'accumulated negative changes in fair value due to credit risk on non-performing exposures' are disclosed with a positive sign if they are decreasing an asset. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (template F 06.01), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 9 and 10 of Regulation (EU) No 680/2014 - ITS on Supervisory reporting.



