



2023 EU-wide Transparency Exercise

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

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Key Metrics

Banco de Sabadell, S.A.

(mln EUR, %)	As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	COREP CODE	REGULATION
Available capital (amounts)						
Common Equity Tier 1 (CET1) capital - transitional period	9,933	10,083	9,813	10,009	C 01.00 (r0020,c0010)	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	9,831	9,985	9,809	9,999	C 01.00 (r0020,c0010) - C 05.01 (r0440,c0010)	Article 50 of CRR
Tier 1 capital - transitional period	11,583	11,733	11,563	11,759	C 01.00 (r0015,c0010)	Article 25 of CRR
Tier 1 capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied - transitional definition	11,481	11,635	11,559	11,749	C 01.00 (r0015,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020)	Article 25 of CRR
Total capital - transitional period	13,492	13,588	13,943	14,118	C 01.00 (r0010,c0010)	Articles 4(118) and 72 of CRR
Total capital - transitional period - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	13,422	13,546	13,939	14,108	C 01.00 (r0010,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020) - C 05.01 (r0440,c0030)	Articles 4(118) and 72 of CRR
Risk exposure amounts						
Total risk exposure amount	80,965	79,545	77,707	78,433	C 02.00 (r0010,c0010)	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	80,979	79,560	77,703	78,423	C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040)	Articles 92(3), 95, 96 and 98 of CRR
Capital ratios						
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition	12.27%	12.68%	12.63%	12.76%	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	12.14%	12.55%	12.62%	12.75%	(C 01.00 (r0020,c0010) - C 05.01 (r0440,c0010)) / (C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040))	-
Tier 1 (as a percentage of risk exposure amount) - transitional definition	14.31%	14.75%	14.88%	14.99%	CA3 {3}	-
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	14.18%	14.62%	14.88%	14.98%	(C 01.00 (r0015,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020)) / (C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040))	-
Total capital (as a percentage of risk exposure amount) - transitional definition	16.66%	17.08%	17.94%	18.00%	CA3 {5}	-
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	16.57%	17.03%	17.94%	17.99%	(C 01.00 (r0010,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020) - C 05.01 (r0440,c0030) / (C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040))	-
Leverage ratios						
Leverage ratio total exposure measure - using a transitional definition of Tier 1 capital	257,544	253,840	247,574	240,474	C 47.00 (r0300,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
Leverage ratio - using a transitional definition of Tier 1 capital	4.50%	4.62%	4.67%	4.89%	C 47.00 (r0340,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR



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Leverage ratio

Banco de Sabadell, S.A.

(mln EUR, %)		As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	11,583	11,733	11,563	11,759	C 47.00 (r0320,c0010)	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	11,481	11,635	11,559	11,749	C 47.00 (r0310,c0010)	
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	257,544	253,840	247,574	240,474	C 47.00 (r0300,c0010)	
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	257,442	253,743	247,570	240,465	C 47.00 (r0290,c0010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	4.50%	4.62%	4.67%	4.89%	[A.1]/[B.1]	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	4.46%	4.59%	4.67%	4.89%	[A.2]/[B.2]	

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Capital

Banco de Sabadell, S.A.

		(in EUR, %)						
		As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	COREP CODE	REGULATION	
OWN FUNDS <small>Transitional period</small>	A	OWN FUNDS						
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)					Articles 4(1)(b) and 72 of CRR	
	A.1.1	9,933	10,083	9,813	10,009	C 01.00 (0500,0501)	Article 59 of CRR	
	A.1.2	8,553	8,553	8,553	8,553	C 01.00 (0502,0503)	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR	
	A.1.3	6,017	6,301	6,188	6,382	C 01.00 (0510,0504)	Articles 36(1) point (c), 26(2) and 36(1) points (a) and (f) of CRR	
	A.1.4	-489	-451	-546	-504	C 01.00 (0510,0505)	Articles 4(1)(b), 26(1) point (f) and 36(1) point (f) of CRR	
	A.1.5	-1,328	-1,361	-1,496	-1,538	C 01.00 (0520,0505)	Articles 4(1)(b) and 26(1) point (a) of CRR	
	A.1.6	0	0	0	0	C 01.00 (0520,0505)	Articles 4(1)(b), 26(1) point (f) and 36(1) point (f) of CRR	
	A.1.7	0	0	0	0	C 01.00 (0520,0505)	Articles 32 to 35 and 36(1) point (f) of CRR	
	A.1.8	-63	9	64	62	C 01.00 (0520,0505)	Articles 32 to 35 and 36(1) point (f) of CRR	
	A.1.9	(-) Intangible assets (including Goodwill)	-2,143	-2,145	-2,134	-2,127	C 01.00 (0530,0505) + C 01.00 (0540,0505)	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.1.10	(-) DTAs that rely on future profitability and do not arise from temporary differences (net of associated DTAs)	-398	-385	-353	-363	C 01.00 (0530,0505)	Articles 36(1) point (c) and 38 of CRR
	A.1.11	(-) IFRS shortfall of credit risk adjustments to expected losses	-4	-4	-4	-4	C 01.00 (0380,0505)	Articles 36(1) point (d), 40 and 139 of CRR
	A.1.12	(-) Defined benefit pension fund assets	0	0	0	0	C 01.00 (0390,0505)	Articles 4(1)(b), 36(1) point (a) and 41 of CRR
	A.1.13	(-) Reciprocal cross holdings in CET1 Capital	0	0	0	0	C 01.00 (0400,0505)	Articles 4(1)(b), 36(1) point (a) and 44 of CRR
	A.1.14	(-) Excess deduction from AT1 items over AT1 Capital	0	0	0	0	C 01.00 (0440,0505)	Article 36(1) point (i) of CRR
	A.1.14.1	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	-3	-1	0	0	C 01.00 (0460,0505) + C 01.00 (0462,0505) + C 01.00 (0470,0505) + C 01.00 (0472,0505)	Articles 4(36), 36(1) point (i) and 89 to 91 of CRR, Articles 36(1) point (i), 24(1) point (b), 24(2) point (b) and 258 of CRR, Articles 36(1) point (i), 24(1) point (b), 24(2) point (b) and 258 of CRR, Articles 36(1) point (i), 24(1) point (b), 24(2) point (b) and 258 of CRR, Articles 36(1) point (i), 24(1) point (b), 24(2) point (b) and 258 of CRR
	A.1.14.1	Of which: from securitisation positions (-)	-3	-1	0	0	C 01.00 (0462,0505)	Articles 36(1) point (i) (b), 24(1) point (b), 24(2) point (b) 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 (0480,0505)	Articles 4(27), 36(1) point (b), 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	-144	-153	-160	-158	C 01.00 (0490,0505)	Articles 36(1) point (c) and 38, Articles 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 (0500,0505)	Articles 4(27), 36(1) point (b), 43, 45, 47, 48(1) point (b), 48(1) (2) and 79 of CRR
	A.1.18	(-) Amount exceeding the 17.65% threshold	0	0	0	0	C 01.00 (0510,0505)	Article 48 of CRR
	A.1.18A	(-) Insufficient coverage for non-performing exposures	-6	-18	-20	-41	C 01.00 (0520,0505)	Articles 36(1) point (a) and Article 47c of CRR
A.1.18B	(-) Minimum value commitment shortfalls	0	0	0	0	C 01.00 (0514,0505)	Article 36(1) point (a) and Article 133(2) of CRR	
A.1.18C	(-) Other foreseeable tax charges	0	0	0	0	C 01.00 (0515,0505)	Article 36(1) point (a) of CRR	
A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	-25	-25	-100	-100	C 01.00 (0524,0505)	Article 3 of CRR	
A.1.20	CET1 capital elements or deductions - other	-135	-134	-171	-162	C 01.00 (0529,0505)	-	
A.1.21	Transitional adjustments	102	98	4	9	GA1 (1.1.1.6 + 1.1.1.8 + 1.1.1.20)	-	
A.1.21.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	0	0	C 01.00 (0520,0505)	Articles 48(1) to (3), and 48 to 48(7) of CRR	
A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	0	0	0	0	C 01.00 (0520,0505)	Articles 479 and 480 of CRR	
A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	102	98	4	9	C 01.00 (0520,0505)	Articles 469 to 472, 478 and 481 of CRR	
A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)					Article 61 of CRR		
A.2.1	Additional Tier 1 Capital Instruments	1,650	1,650	1,750	1,750	C 01.00 (0530,0505)	Article 61 of CRR	
A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	0	0	C 01.00 (0570,0505)	-	
A.2.3	Other Additional Tier 1 Capital components and deductions	0	0	0	0	C 01.00 (0580,0505) + C 01.00 (0582,0505) + C 01.00 (0575,0505) + C 01.00 (0576,0505) + C 01.00 (0577,0505) + C 01.00 (0578,0505)	-	
A.2.4	Additional Tier 1 transitional adjustments	0	0	0	0	C 01.00 (0580,0505) + C 01.00 (0582,0505) + C 01.00 (0575,0505)	-	
A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)					Articles 25 of CRR		
A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)					Article 71 of CRR		
A.4.1	Tier 2 Capital instruments	1,674	1,649	2,124	2,100	C 01.00 (0700,0505) + C 01.00 (0700,0505)	-	
A.4.2	Other Tier 2 Capital components and deductions	267	262	255	260	C 01.00 (0700,0505) + C 01.00 (0702,0505) + C 01.00 (0703,0505) + C 01.00 (0704,0505) + C 01.00 (0705,0505) + C 01.00 (0706,0505) + C 01.00 (0707,0505) + C 01.00 (0708,0505) + C 01.00 (0709,0505)	-	
A.4.3	Tier 2 transitional adjustments	-31	-56	0	0	C 01.00 (0700,0505) + C 01.00 (0702,0505) + C 01.00 (0703,0505)	-	
OWN FUNDS REQUIREMENTS	B	TOTAL RISK EXPOSURE AMOUNT					Articles 92(3), 95, 96 and 98 of CRR	
	B.1	-14	-15	4	9	C 01.00 (0700,0505)	-	
CAPITAL RATIOS (%) <small>Transitional period</small>	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)					GA3 (1)	
	C.2	TIER 1 CAPITAL RATIO (transitional period)					GA3 (2)	
	C.3	TOTAL CAPITAL RATIO (transitional period)					GA3 (3)	
CET1 Capital Fully loaded	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)					GA3 (4)	
	E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)					GA3 (5)	
Memo Items	F	Adjustments to CET1 due to IFRS 9 transitional arrangements					GA3 (6)	
	F	Adjustments to AT1 due to IFRS 9 transitional arrangements					C 01.00 (0440,0505)	
	F	Adjustments to T2 due to IFRS 9 transitional arrangements					C 01.00 (0440,0505)	
	F	Adjustments included in RWAs due to IFRS 9 transitional arrangements					C 01.00 (0440,0505)	

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

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Overview of Risk exposure amounts

Banco de Sabadell, S.A.

	RWAs				COREP CODE
	As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	
(min EUR, %)					
Credit risk (excluding CCR and Securitisations) ¹	67,662	66,283	65,337	66,206	C 02.00 (r0040, c0010) - [C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001) + C 07.00 (r0130, c0220, s001) + C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001) + C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0060, c0260, s002) + C 02.00 (r0470, c0010) + C 02.00 (r0460, c0010)]
Of which the standardised approach	27,560	26,735	26,398	26,497	C 02.00 (r0050, c0010) - [C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001) + C 07.00 (r0130, c0220, s001)]
Of which the foundation IRB (FIRB) approach	9,935	10,778	10,132	10,388	C 02.00 (r0250, c0010) - [C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0060, c0260, s002)]
Of which the advanced IRB (AIRB) approach	28,199	26,845	27,088	27,517	C 02.00 (r0310, c0010) - [C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001)]
Of which equity IRB	1,967	1,925	1,719	1,804	C 02.00 (r0420, c0010)
Counterparty credit risk (CCR, excluding CVA) ²	553	581	612	700	C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001) + C 07.00 (r0130, c0220, s001) + C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001) + C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0060, c0260, s002) + C 02.00 (r0460, c0010)
Credit valuation adjustment - CVA	137	139	163	191	C 02.00 (r0640, c0010)
Settlement risk	0	0	0	0	C 02.00 (r0490, c0010)
Securitisation exposures in the banking book (after the cap)	285	261	235	222	C 02.00 (r0470, c0010)
Position, foreign exchange and commodities risks (Market risk)	1,010	997	763	517	C 02.00 (r0520, c0010)
Of which the standardised approach	1,010	997	763	517	C 02.00 (r0530, c0010)
Of which IMA	0	0	0	0	C 02.00 (r0580, c0010)
Of which securitisations and resecuritisations in the trading book	0	0	0	0	C 19.00 (r0010, c0601)*12.5 + C 20.00 (r010, c0450)*12.5 + MAX(C 24.00(r0010, c0090), C 24.00(r0010, c0100), C 24.00(r0010, c0110))*12.5
Large exposures in the trading book	0	0	0	0	C 02.00 (r0680, c0010)
Operational risk	7,931	8,161	8,161	8,161	C 02.00 (r0590, c0010)
Of which basic indicator approach	0	0	0	0	C 02.00 (r0600, c0010)
Of which standardised approach	7,931	8,161	8,161	8,161	C 02.00 (r0610, c0010)
Of which advanced measurement approach	0	0	0	0	C 02.00 (r0620, c0010)
Other risk exposure amounts	3,386	3,124	2,437	2,437	C 02.00 (r0630, c0010) + C 02.00 (r0690, c0010)
Total	80,965	79,545	77,707	78,433	

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

² 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.

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P&L Banco de Sabadell, S.A.

(mn EUR)	As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023
Interest income	3,461	4,991	1,835	3,952
Of which debt securities income	194	290	108	232
Of which loans and advances income	2,931	4,283	1,561	3,368
Interest expenses	734	1,185	733	1,678
(Of which deposits expenses)	335	581	459	1,070
(Of which debt securities issued expenses)	200	302	133	300
(Expenses on share capital repayable on demand)	0	0	0	0
Dividend income	3	3	2	7
Net Fee and commission income	1,118	1,490	350	697
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	16	-4	1	-10
Gains or (-) losses on financial assets and liabilities held for trading, net	-125	205	56	27
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	-6	-4	3	13
Gains or (-) losses from hedge accounting, net	12	18	0	-6
Exchange differences (gain or (-) loss), net	206	-128	-60	-3
Net other operating income /(expenses)	-48	-108	-167	-176
TOTAL OPERATING INCOME, NET	3,901	5,277	1,287	2,822
(Administrative expenses)	1,753	2,337	593	1,204
(Cash contributions to resolution funds and deposit guarantee schemes)	111	229	5	86
(Depreciation)	409	545	138	274
Modification gains or (-) losses, net	0	0	0	0
(Provisions or (-) reversal of provisions)	57	97	12	3
(Payment commitments to resolution funds and deposit guarantee schemes)	0	0	0	0
(Commitments and guarantees given)	-20	-14	-2	-5
(Other provisions)	77	111	14	7
Of which pending legal issues and tax litigation ¹	0	13	0	0
Of which restructuring ²	0	-243	0	0
(Increases or (-) decreases of the fund for general banking risks, net) ²	0	0	0	0
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	580	840	218	436
(Financial assets at fair value through other comprehensive income)	0	0	0	-1
(Financial assets at amortised cost)	580	840	219	436
(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates and on non-financial assets)	52	73	1	8
(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	106	116	28	62
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	-25	-28	-6	-24
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	1,019	1,243	342	851
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	723	869	205	564
Profit or (-) loss after tax from discontinued operations	0	0	0	0
PROFIT OR (-) LOSS FOR THE YEAR	723	869	205	564
Of which attributable to owners of the parent	709	859	205	564

¹ Information available only as of end of the year

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

2023 EU-wide Transparency Exercise
Total Assets: fair value and impairment distribution

Banco de Sabadell, S.A.

ASSETS:	As of 30/09/2022				As of 31/12/2022				As of 31/03/2023				As of 30/06/2023				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	43,970				41,260				38,093				30,755				IAS 1.54 (i)
Financial assets held for trading	5,865	1,059	4,806	1	4,017	417	3,598	2	3,687	481	3,205	1	4,038	533	3,505	0	IFRS 7.8(a)(i); IFRS 9 Appendix A
Non-trading financial assets mandatorily at fair value through profit or loss	87	19	5	64	77	15	10	52	81	15	12	54	97	32	11	53	IFRS 7.8(a)(i); 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	5,826	5,513	180	133	5,802	5,557	142	103	5,834	5,576	154	104	5,612	4,642	868	101	IFRS 7.8(h); IFRS 9.4.1.2A
Financial assets at amortised cost	189,349				185,073				185,854				187,846				IFRS 7.8(f); IFRS 9.4.1.2
Derivatives – Hedge accounting	3,411	0	3,407	4	3,072	0	3,062	10	2,770	0	2,766	4	3,363	0	3,363	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	-1,859				-1,546				-1,344				-1,672				IAS 39.89A(e); IFRS 9.6.5.8
Other assets ¹⁾	13,726				13,596				13,477				13,394				
TOTAL ASSETS	260,375				251,352				248,452				243,432				IAS 1.9(e); ICG 6

¹⁾Portfolios, which are nGAMP 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 ¹⁾	As of 30/09/2022						As of 31/12/2022						As of 31/03/2023						As of 30/06/2023						References	
	Gross carrying amount ⁽²⁾			Accumulated impairment ⁽²⁾			Gross carrying amount ⁽²⁾			Accumulated impairment ⁽²⁾			Gross carrying amount ⁽²⁾			Accumulated impairment ⁽²⁾			Gross carrying amount ⁽²⁾			Accumulated impairment ⁽²⁾				
	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	5,630	0	0	-1	0	0	0	5,624	0	0	-1	0	0	0	0	0	0	6,124	0	0	-1	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	0	Annex V.Part 1.32, 44(a)	
Financial assets at amortised cost	Debt securities	20,574	0	0	0	0	0	0	21,453	0	0	0	0	0	0	0	0	0	21,940	0	0	0	0	0	Annex V.Part 1.31, 44(b)	
	Loans and advances	153,260	13,066	5,353	-363	-511	-2,167	147,497	13,564	5,460	-347	-481	-2,195	147,750	13,373	5,529	-328	-488	-2,228	150,564	12,780	5,550	-357	-481	-2,268	Annex V.Part 1.32, 44(a)

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

⁽²⁾ 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.

2023 EU-wide Transparency Exercise

Breakdown of liabilities

Banco de Sabadell, S.A.

(mln EUR)

LIABILITIES:	Carrying amount				References
	As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	
Financial liabilities held for trading	4,956	3,598	3,429	3,868	IFRS 7.8 (e) (ii); IFRS 9.BA.6
Trading financial liabilities ¹	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	239,621	232,491	229,859	223,849	IFRS 7.8(g); IFRS 9.4.2.1
Non-trading non-derivative financial liabilities measured at a cost-based method ¹	0	0	0	0	Accounting Directive art 8(3)
Derivatives – Hedge accounting	1,253	1,241	1,232	1,621	IFRS 9.6.2.1; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	-1,022	-959	-860	-1,155	IAS 39.89A(b), IFRS 9.6.5.8
Provisions	644	659	633	574	IAS 37.10; IAS 1.54(l)
Tax liabilities	268	225	343	398	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	1,291	872	643	729	Annex V.Part 2.13
Liabilities included in disposal groups classified as held for sale	0	0	28	28	IAS 1.54 (p); IFRS 5.38, Annex V.Part 2.14
Haircuts for trading liabilities at fair value ¹	0	0	0	0	Annex V Part 1.29
TOTAL LIABILITIES	247,012	238,128	235,307	229,912	IAS 1.9(b);IG 6
TOTAL EQUITY	13,363	13,224	13,145	13,520	IAS 1.9(c), IG 6
TOTAL EQUITY AND TOTAL LIABILITIES	260,375	251,352	248,452	243,432	IAS 1.1G6

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

2023 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 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	
Derivatives		6,083	4,615	4,354	5,143	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	126	224	306	345	Annex V.Part 1.31
Deposits	Central banks	37,605	27,844	18,521	9,721	Annex V.Part 1.42(a), 44(c)
	of which: Current accounts / overnight deposits	0	0	0	0	ECB/2013/33 Annex 2.Part 2.9.1
	General governments	8,622	8,499	8,551	7,923	Annex V.Part 1.42(b), 44(c)
	of which: Current accounts / overnight deposits	4,273	5,029	4,941	4,205	ECB/2013/33 Annex 2.Part 2.9.1
	Credit institutions	9,475	11,339	17,267	17,775	Annex V.Part 1.42(c),44(c)
	of which: Current accounts / overnight deposits	304	378	376	465	ECB/2013/33 Annex 2.Part 2.9.1
	Other financial corporations	4,303	4,284	4,393	3,808	Annex V.Part 1.42(d),44(c)
	of which: Current accounts / overnight deposits	2,085	1,963	1,934	1,972	ECB/2013/33 Annex 2.Part 2.9.1
	Non-financial corporations	43,722	43,540	41,976	42,565	Annex V.Part 1.42(e), 44(c)
	of which: Current accounts / overnight deposits	38,537	38,666	36,213	35,583	ECB/2013/33 Annex 2.Part 2.9.1
	Households	106,905	107,754	106,648	107,336	Annex V.Part 1.42(f), 44(c)
	of which: Current accounts / overnight deposits	102,777	101,913	99,577	98,350	Annex V.Part 1.42(f), 44(c)
Debt securities issued		21,622	22,578	25,878	26,299	Annex V.Part 1.37, Part 2.98
Of which: Subordinated Debt securities issued		3,484	3,478	4,092	4,079	Annex V.Part 1.37
Other financial liabilities		7,367	6,653	6,626	8,422	Annex V.Part 1.38-41
TOTAL FINANCIAL LIABILITIES		245,830	237,330	234,520	229,338	

2023 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 30/09/2022	As of 31/12/2022	As of 30/09/2022										As of 31/12/2022									
Traded Debt Instruments	883	883	0	0	0	0					0	0	0	0						0		
Of which: General risk	821	828	0	0	0	0					0	0	0	0						0		
Of which: Specific risk	29	32	0	0	0	0					0	0	0	0						0		
Equities	0	0	0	0	0	0					0	0	0	0						0		
Of which: General risk	0	0	0	0	0	0					0	0	0	0						0		
Of which: Specific risk	0	0	0	0	0	0					0	0	0	0						0		
Foreign exchange risk	127	113	0	0	0	0					0	0	0	0						0		
Commodities risk	0	0	0	0	0	0					0	0	0	0						0		
Total	1,010	997	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
	As of 31/03/2023	As of 30/06/2023	As of 31/03/2023										As of 30/06/2023									
Traded Debt Instruments	655	414	0	0	0	0					0	0	0	0						0		
Of which: General risk	556	349	0	0	0	0					0	0	0	0						0		
Of which: Specific risk	61	42	0	0	0	0					0	0	0	0						0		
Equities	0	0	0	0	0	0					0	0	0	0						0		
Of which: General risk	0	0	0	0	0	0					0	0	0	0						0		
Of which: Specific risk	0	0	0	0	0	0					0	0	0	0						0		
Foreign exchange risk	108	102	0	0	0	0					0	0	0	0						0		
Commodities risk	0	0	0	0	0	0					0	0	0	0						0		
Total	763	517	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		

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 30/09/2022				As of 31/12/2022			
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾
Consolidated data	Central governments or central banks	48,297	77,071	101		48,852	77,071	173	
	Regional governments or local authorities	8,963	8,456	0		9,228	8,822	0	
	Public sector entities	2,334	1,839	338		2,583	2,062	388	
	Multilateral Development Banks	258	713	0		409	707	0	
	International Organisations	242	242	0		204	204	0	
	Institutions	4,029	3,398	1,139		3,221	3,128	1,150	
	Corporates	8,799	5,995	3,343		8,372	5,776	5,078	
	of which: SME	745	493	496		725	493	484	
	Retail	1,159	2,342	1,798		1,107	2,300	1,711	
	of which: SME	891	311	185		830	303	176	
	Secured by mortgages on immovable property	15,181	14,044	5,641		14,697	13,531	5,400	
	of which: SME	533	860	461		884	797	378	
	Exposures in default	1,532	861	861	631	1,452	751	748	630
	Items associated with particular/risk high	533	429	643		563	450	674	
	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	13,074	13,088	12,039		12,703	13,473	12,789		
Standardised Total ⁽⁴⁾	127,189	129,029	27,916	841	123,522	125,224	27,150	811	

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

(2) Exposure value Total does not include the securitisation position unless in the results area for the 2022 exercise.

(3) Only the most relevant countries are disclosed. These have been selected under the following risk: Countries of counterparties covers up to 5% of total original exposure or Top 10 countries ranked by original exposure, calculated as of last quarter.

(4) Starting from the 2022 exercise, value adjustments and provisions for the consolidated data include general credit risk adjustments, for the consistency with the data per country of counterparty.

		Standardised Approach							
		As of 30/09/2022				As of 31/12/2022			
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾
SPAIN	Central governments or central banks	14,127	42,807	72		10,960	31,251	72	
	Regional governments or local authorities	8,862	8,456	0		9,177	8,771	0	
	Public sector entities	2,468	1,882	297		2,461	1,890	311	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	454	565	229		737	693	291	
	Corporates	1,094	1,039	976		2,100	1,118	1,046	
	of which: SME	623	385	385		570	344	321	
	Retail	3,343	2,085	1,540		3,356	2,110	1,556	
	of which: SME	1,568	143	325		1,501	100	86	
	Secured by mortgages on immovable property	1,288	10,751	4,259		11,211	10,321	4,081	
	of which: SME	727	650	333		709	627	309	
	Exposures in default	1,181	644	644	520	1,100	527	527	533
	Items associated with particular/risk high	273	231	347		348	277	416	
	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	10,514	10,573	11,224		10,362	10,887	11,103		
Standardised Total ⁽⁴⁾	40,544	40,573	11,224	673	38,362	38,887	11,103	660	

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

(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2022				As of 31/12/2022			
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾
UNITED KINGDOM	Central governments or central banks	7,807	8,333	0		8,100	8,581	38	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	56	0	0		57	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	497	480	117		748	734	214	
	Corporates	113	185	189		187	137	130	
	of which: SME	37	34	39		51	44	39	
	Retail	640	344	109		597	344	101	
	of which: SME	605	190	79		562	152	77	
	Secured by mortgages on immovable property	1,695	1,413	995		1,526	1,335	977	
	of which: SME	51	85	85		48	44	44	
	Exposures in default	145	96	97	12	127	92	93	12
	Items associated with particular/risk high	43	26	31		41	26	31	
	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	1,716	1,710	576		1,880	1,880	589		
Standardised Total ⁽⁴⁾	11,878	11,870	1,710	31	11,880	11,880	1,710	27	

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

(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2022				As of 31/12/2022			
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾
MEXICO	Central governments or central banks	1,003	1,014	13		1,003	1,010	17	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	154	77		0	149	75	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	151	14	12		152	16	1	
	Corporates	3,877	2,840	2,631		3,656	2,682	2,442	
	of which: SME	9	9	9		9	9	9	
	Retail	24	17	13		23	17	12	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	1,154	1,111	520		1,237	1,161	556	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	98	58	68	33	113	62	71	31
	Items associated with particular/risk high	33	16	24		51	31	46	
	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	576	670	20		620	720	21		
Standardised Total ⁽⁴⁾	6,037	6,037	20	78	6,037	6,037	21	71	

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

(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2022				As of 31/12/2022			
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾
UNITED STATES	Central governments or central banks	1,401	1,408	1		1,393	1,400	1	
	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	116	109	52		124	115	26	
	Corporates	966	747	495		977	777	430	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
	of which: SME	1	1	1		1	1	1	
	Secured by mortgages on immovable property	369	369	181		323	318	159	
	of which: SME	2	2	2		2	2	2	
	Exposures in default	4	2	0		0	0	0	
	Items associated with particular/risk high	68	67	101		62	61	91	
	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	218	303	177		215	113	0		
Standardised Total ⁽⁴⁾	2,636	2,636	177	11	2,636	2,636	177	12	

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

(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2022				As of 31/12/2022			
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾
ITALY	Central governments or central banks	2,870	2,870	0		3,053	3,054	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	83	77	40		88	64	37	
	Corporates	10	9	7		13	13	10	
	of which: SME	0	0	0		0	0	0	
	Retail	1	0	0		1	1	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	41	41	20		41	41	20	
	of which: SME	39	39	20		39	39	19	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0	0	0	0	0	0
	Covered bonds	0	0	0		0	0	0	
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	83	83	0		254	254	0		
Standardised Total ⁽⁴⁾				1				1	

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

(2) Total value adjustments and provisions per country of counterpart excludes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2022				As of 31/12/2022			
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾
FRANCE	Central governments or central banks	12	14	0		207	203	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	489	489	12		272	261	70	
	Corporates	243	229	23		225	211	21	
	of which: SME	3	3	3		3	3	3	
	Retail	49	35	17		23	12	7	
	of which: SME	46	35	17		21	11	6	
	Secured by mortgages on immovable property	106	103	34		99	95	30	
	of which: SME	67	67	39		61	60	16	
	Exposures in default	4	3	4	1	1	1	1	0
	Items associated with particularly high risk	0	0	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	85	84	0		69	69	1		
Standardised Total ⁽⁴⁾				1				1	

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

(2) Total value adjustments and provisions per country of counterpart excludes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2023				As of 30/06/2023			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
Consolidated data	(in EUR, %)								
	Central governments or central banks	41,831	33,064	393		34,349	43,231	177	
	Regional governments or local authorities	9,537	9,271	0		9,723	9,352	0	
	Public sector entities	2,685	1,994	397		3,102	2,199	366	
	Multilateral Development Banks	462	819	0		564	898	0	
	International Organisations	245	245	0		144	144	0	
	Institutions	3,415	3,075	1,108		4,371	4,065	1,307	
	Corporates	8,468	5,795	5,007		8,881	5,845	5,170	
	of which: SME	563	502	440		561	487	426	
	Retail	4,668	2,382	1,740		5,071	2,659	1,913	
	of which: SME	738	274	157		1,036	470	271	
	Secured by mortgages on immovable property	14,026	12,623	5,142		13,670	12,512	5,035	
	of which: SME	898	774	361		866	809	370	
	Exposures in default	1,394	785	833	553	1,397	774	822	570
	Items associated with particularly high risk	566	411	616		499	373	559	
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	13,013	13,013	13,270		13,711	13,955	13,662		
Standardised Total ⁴	118,794	120,604	26,851	744	112,402	112,040	27,833	789	

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

(2) Standardised Total does not include the securitisation position unless in the results prior to the 2019 exercise.

(3) Only the most relevant countries are disclosed. These have been selected under the following rule: Countries of counterparties covering up to 95% of total original exposure or Top 10 countries ranked by original exposure, calculated as of last quarter.

		Standardised Approach							
		As of 31/03/2023				As of 30/06/2023			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
SPAIN	(in EUR, %)								
	Central governments or central banks	40,022	33,030	72		38,498	49,239	72	
	Regional governments or local authorities	9,466	9,220	0		9,672	9,300	0	
	Public sector entities	2,598	1,767	316		2,957	1,955	365	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	766	738	284		948	834	324	
	Corporates	2,035	1,039	936		2,195	1,075	985	
	of which: SME	398	365	285		442	379	342	
	Retail	3,356	2,150	1,591		4,112	2,234	1,653	
	of which: SME	203	122	70		225	139	75	
	Secured by mortgages on immovable property	18,815	16,971	8,056		18,526	16,668	8,813	
	of which: SME	721	602	297		690	638	307	
	Exposures in default	1,146	644	644	478	1,086	573	606	491
	Items associated with particularly high risk	349	283	425		346	277	418	
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	10,244	10,818	11,078		9,945	10,667	10,873		
Standardised Total ⁴				589				616	

(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 but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2023				As of 30/06/2023			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
UNITED KINGDOM	(in EUR, %)								
	Central governments or central banks	6,751	9,208	64		6,461	8,991	44	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	59	0	0		57	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	606	933	171		639	625	136	
	Corporates	127	129	294		151	145	145	
	of which: SME	66	58	102		66	59	54	
	Retail	578	875	169		673	238	238	
	of which: SME	542	137	153		643	202	117	
	Secured by mortgages on immovable property	1,472	1,278	456		1,434	1,238	439	
	of which: SME	42	42	14	14	46	42	42	
	Exposures in default	136	100	101	14	131	103	103	12
	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	80	80	80		80	80	80		
Standardised Total ⁴				30				25	

(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 but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2023				As of 30/06/2023			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
MEXICO	(in EUR, %)								
	Central governments or central banks	998	1,000	17		1,700	1,727	18	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	163	82		64	220	140	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	127	102	102		312	319	66	
	Corporates	3,951	2,977	2,713		4,218	3,041	2,821	
	of which: SME	87	87	87		66	66	66	
	Retail	26	19	14		143	136	81	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	1,010	937	466		136	136	67	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	99	57	60	39	141	85	97	54
	Items associated with particularly high risk	56	26	38		32	15	23	
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	62	720	30		80	122	45		
Standardised Total ⁴				78				95	

(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 but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2023				As of 30/06/2023			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
UNITED STATES	(in EUR, %)								
	Central governments or central banks	1,392	1,456	0		1,295	1,349	5	
	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	92	86	21		116	108	27	
	Corporates	876	662	380		845	672	360	
	of which: SME	0	0	0		0	0	0	
	Retail	12	4	4		14	4	4	
	of which: SME	4	1	1		4	2	1	
	Secured by mortgages on immovable property	242	227	118		299	255	131	
	of which: SME	2	2	2		1	1	1	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	1,159	58	87		99	58	87	
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	92	89	35		0	29	7		
Standardised Total ⁴				11				12	

(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 but includes general credit risk adjustments.

Banco de Sabadell, S.A.

		Standardised Approach							
		As of 31/03/2023				As of 30/06/2023			
		Original Exposure ⁽¹⁾	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ⁽¹⁾	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
ITALY	Central governments or central banks	3,360	3,261	0		3,337	3,238	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	62	59	34		299	296	91	
	Corporates	11	10	7		12	11	8	
	of which: SME	0	0	0		0	0	0	
	Retail	1	1	1		1	1	1	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	46	46	22		46	46	22	
	of which: SME	38	38	22		38	38	21	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0	0	0	0	0	0
	Covered bonds	0	0	0		0	0	0	
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	25	25	0		0	0	0		
Standardised Total ⁽²⁾				1				1	

(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 exclude those for securitisation exposures but include general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2023				As of 30/06/2023			
		Original Exposure ⁽¹⁾	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ⁽¹⁾	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
FRANCE	Central governments or central banks	256	256	0		256	259	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	428	418	137		555	537	186	
	Corporates	130	109	102		142	126	110	
	of which: SME	0	0	0		0	0	0	
	Retail	2	2	1		25	13	7	
	Secured by mortgages on immovable property	1	1	0		24	12	7	
	of which: SME	95	90	27		94	89	26	
	Exposures in default	64	60	16		61	60	16	
	Items associated with particularly high risk	5	4	6	1	5	4	6	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	0	0	0		0	0	0		
Standardised Total ⁽²⁾				5				5	

(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 exclude those for securitisation exposures but include general credit risk adjustments.



2023 EU-wide Transparency Exercise

Credit Risk - IRB Approach

Banco di Sabadell, S.A.

		IRB Approach									
		As of 30/09/2022					As of 31/12/2022				
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
Consolidated data	(in EUR, %)	0	0	0	0	0	0	0	0	0	0
	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	50,862	2,411	40,124	20,337	522	1,261	53,330	2,708	40,744	20,434
	Corporates - Of Which: Specialised Lending	5,138	76	4,047	3,260	0	75	5,036	75	5,183	4,969
	Corporates - Of Which: SME	15,930	1,033	11,984	5,870	374	391	15,820	965	11,854	5,839
	Retail	99,620	2,205	93,751	37,685	838	1,815	98,393	2,147	90,589	37,369
	Retail - Secured on real estate property	74,999	1,094	75,813	11,485	529	238	73,913	1,008	74,663	10,964
	Retail - Secured on real estate property - Of Which: SME	3,360	179	3,151	1,204	143	52	3,208	176	3,165	1,126
	Retail - Secured on real estate property - Of Which: non-SME	71,639	916	72,662	10,301	386	206	70,525	831	71,498	9,844
	Retail - Qualifying Revolving	7,853	139	5,376	1,602	113	195	7,788	144	5,351	1,546
	Retail - Other Retail - Of Which: SME	16,368	972	16,923	4,896	197	362	16,692	995	16,375	4,859
	Retail - Other Retail - Of Which: non-SME	11,785	619	6,127	1,863	43	266	11,672	642	6,080	1,851
	Retail - Other Retail - Of Which: non-SME	4,963	251	4,476	1,036	154	296	5,030	253	4,495	1,009
	Equity	915	0	915	1,967	0	0	893	0	893	1,925
Other non credit-obligation assets											
IRB Total				40,289							39,709

(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.

(3) Only the most relevant countries are disclosed. These have been selected under the following rule: Countries of counterpart covering up to 95% of total original exposure or Top 10 countries ranked by original exposure, calculated as of last quarter.

		IRB Approach									
		As of 30/09/2022					As of 31/12/2022				
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
SPAIN	(in EUR, %)	0	0	0	0	0	0	0	0	0	0
	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	43,243	2,305	30,018	14,967	318	1,084	43,525	2,222	30,409	14,646
	Corporates - Of Which: Specialised Lending	2,413	76	2,233	1,527	0	59	2,638	74	2,422	1,724
	Corporates - Of Which: SME	15,009	960	11,375	5,475	373	355	14,815	959	10,591	5,286
	Retail	47,699	1,697	40,116	7,493	401	783	48,019	1,663	40,549	7,471
	Retail - Secured on real estate property	29,862	667	29,439	4,253	226	321	29,209	389	29,027	4,205
	Retail - Secured on real estate property - Of Which: SME	3,312	179	3,125	1,177	143	52	3,360	176	3,139	1,141
	Retail - Secured on real estate property - Of Which: non-SME	26,409	469	26,313	3,076	84	149	26,850	412	26,888	3,068
	Retail - Qualifying Revolving	2,205	128	1,208	386	24	82	2,658	162	1,690	175
	Retail - Other Retail - Of Which: SME	15,191	952	8,970	3,054	151	300	15,151	973	9,032	3,087
	Retail - Other Retail - Of Which: non-SME	11,799	619	6,055	1,829	43	265	11,607	642	6,041	1,844
	Retail - Other Retail - Of Which: non-SME	3,453	333	2,875	1,195	108	235	3,544	331	2,991	1,243
	Equity	826	0	826	1,779	0	0	820	0	820	1,788
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 30/09/2022					As of 31/12/2022				
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
UNITED KINGDOM	(in EUR, %)	0	0	0	0	0	0	0	0	0	0
	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	171	0	1,531	985	0	15	1,898	2	1,613	1,050
	Corporates - Of Which: Specialised Lending	420	0	398	223	0	6	597	0	466	427
	Corporates - Of Which: SME	173	0	152	85	0	1	317	2	292	169
	Retail	49,705	462	46,465	10,096	429	219	48,109	444	47,624	9,474
	Retail - Secured on real estate property	1,790	0	1,790	2,995	0	0	1,790	0	1,790	2,995
	Retail - Secured on real estate property - Of Which: SME	43,082	387	43,275	9,849	395	49	43,547	387	43,693	9,349
	Retail - Secured on real estate property - Of Which: non-SME	5,106	36	3,642	1,432	88	110	5,088	37	3,635	1,363
	Retail - Qualifying Revolving	1,510	18	1,540	0	45	60	1,467	20	1,491	2,759
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	1,510	18	1,540	1,832	45	60	1,452	20	1,462	1,757
	Equity	4	0	4	0	0	0	4	0	4	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 30/09/2022					As of 31/12/2022				
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
MEXICO	(in EUR, %)	0	0	0	0	0	0	0	0	0	0
	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	171	7	164	80	0	4	123	9	117	55
	Corporates - Of Which: Specialised Lending	9	0	9	6	0	0	7	0	7	6
	Corporates - Of Which: SME	35	2	20	6	0	6	23	1	18	7
	Retail	36	0	34	5	0	0	37	0	36	6
	Retail - Secured on real estate property	32	0	31	0	0	0	36	0	34	6
	Retail - Secured on real estate property - Of Which: SME	31	0	31	0	0	0	34	0	34	6
	Retail - Secured on real estate property - Of Which: non-SME	2	0	1	0	0	0	2	0	2	0
	Retail - Qualifying Revolving	3	0	2	1	0	0	1	0	1	0
	Retail - Other Retail - Of Which: SME	2	0	2	0	0	0	2	0	2	0
	Retail - Other Retail - Of Which: non-SME	1	0	1	0	0	0	1	0	1	0
	Equity	2	0	2	4	0	0	2	0	2	4
	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 30/09/2022					As of 31/12/2022				
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
UNITED STATES	(in EUR, %)	0	0	0	0	0	0	0	0	0	0
	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	3,241	0	3,515	3,860	0	28	3,841	0	3,637	3,065
	Corporates - Of Which: Specialised Lending	1,447	0	1,334	835	0	4	1,419	0	1,308	992
	Corporates - Of Which: SME	26	0	23	53	0	0	20	0	8	0
	Retail	151	0	150	21	0	0	158	0	156	23
	Retail - Secured on real estate property	147	0	147	21	0	0	154	0	153	23
	Retail - Secured on real estate property - Of Which: SME	1	0	1	0	0	0	1	0	1	0
	Retail - Secured on real estate property - Of Which: non-SME	146	0	146	21	0	0	153	0	153	23
	Retail - Qualifying Revolving	2	0	2	0	0	0	2	0	2	0
	Retail - Other Retail - Of Which: SME	1	0	1	0	0	0	1	0	1	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	1	0	1	0
	Equity	1	0	1	0	0	0	1	0	1	0
	Other non credit-obligation assets	44	0	44	83	0	0	21	0	21	39
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 30/09/2022					As of 31/12/2022						
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions
		Of which: subordinated		Of which: subordinated		Of which: subordinated		Of which: subordinated		Of which: subordinated		Of which: subordinated	
ITALY	(in EUR, %)												
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	73	0	43	37	0	0	65	0	40	20	0	1
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	5	0	4	2	0	0	1	0	0	0	0	0
	Retail	22	0	21	3	0	0	22	0	22	3	0	0
	Retail - Secured on real estate property	19	0	19	3	0	0	21	0	21	3	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	19	0	19	3	0	0	21	0	21	3	0	0
	Retail - Qualifying Revolving	2	0	1	0	0	0	1	0	1	0	0	0
	Retail - Other Retail	1	0	1	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	1	0	1	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
Equity	0	0	0	0	0	0	0	0	0	0	0	0	
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	
IRB Total													

¹Original 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 30/09/2022					As of 31/12/2022						
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions
		Of which: subordinated		Of which: subordinated		Of which: subordinated		Of which: subordinated		Of which: subordinated		Of which: subordinated	
FRANCE	(in EUR, %)												
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	1,589	66	1,509	787	0	35	2,147	65	1,706	1,115	0	0
	Corporates - Of Which: Specialised Lending	323	0	279	204	0	3	405	0	344	378	0	3
	Corporates - Of Which: SME	223	17	219	196	0	23	222	11	218	176	0	4
	Retail	145	2	141	32	0	1	146	2	143	31	0	1
	Retail - Secured on real estate property	136	1	135	28	0	0	138	2	137	28	0	0
	Retail - Secured on real estate property - Of Which: SME	2	0	2	1	0	0	2	0	2	1	0	0
	Retail - Secured on real estate property - Of Which: non-SME	134	1	133	29	0	0	136	2	135	29	0	0
	Retail - Qualifying Revolving	5	0	3	0	0	0	4	0	3	0	0	0
	Retail - Other Retail	4	0	4	1	0	0	3	0	3	1	0	0
	Retail - Other Retail - Of Which: SME	2	0	1	0	0	0	1	0	1	0	0	0
	Retail - Other Retail - Of Which: non-SME	3	0	3	1	0	0	2	0	2	1	0	0
Equity	0	0	0	0	0	0	0	0	0	0	0	0	
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	
IRB Total													

¹Original 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 31/03/2023					As of 30/06/2023				
	(in EUR, %)	Original Exposure ¹	Exposure Value ²	Risk exposure amount		Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount		Value adjustments and provisions
				Of which: defaulted	Of which: restructured				Of which: defaulted	Of which: restructured	
Consolidated data											
Central banks and central governments											
Institutions											
Corporates											
Corporates - Of Which: Specialised Lending											
Corporates - Of Which: SME											
Retail											
Retail - Secured on real estate property											
Retail - Secured on real estate property - Of Which: SME											
Retail - Secured on real estate property - Of Which: non-SME											
Retail - Qualifying Revolving											
Retail - Other Retail - Of Which: SME											
Retail - Other Retail - Of Which: non-SME											
Equity											
Other non credit-obligation assets											
IRB Total³											

(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 2013 exercise.

(3) Only the most relevant countries are disclosed. These have been selected under the following rule: Countries of counterparties covering up to 95% of total original exposure or Top 10 countries ranked by original exposure, calculated as of last quarter.

		IRB Approach									
		As of 31/03/2023					As of 30/06/2023				
	(in EUR, %)	Original Exposure ¹	Exposure Value ²	Risk exposure amount		Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount		Value adjustments and provisions
				Of which: defaulted	Of which: restructured				Of which: defaulted	Of which: restructured	
SPAIN											
Central banks and central governments											
Institutions											
Corporates											
Corporates - Of Which: Specialised Lending											
Corporates - Of Which: SME											
Retail											
Retail - Secured on real estate property											
Retail - Secured on real estate property - Of Which: SME											
Retail - Secured on real estate property - Of Which: non-SME											
Retail - Qualifying Revolving											
Retail - Other Retail - Of Which: SME											
Retail - Other Retail - Of Which: non-SME											
Equity											
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 31/03/2023					As of 30/06/2023				
	(in EUR, %)	Original Exposure ¹	Exposure Value ²	Risk exposure amount		Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount		Value adjustments and provisions
				Of which: defaulted	Of which: restructured				Of which: defaulted	Of which: restructured	
UNITED KINGDOM											
Central banks and central governments											
Institutions											
Corporates											
Corporates - Of Which: Specialised Lending											
Corporates - Of Which: SME											
Retail											
Retail - Secured on real estate property											
Retail - Secured on real estate property - Of Which: SME											
Retail - Secured on real estate property - Of Which: non-SME											
Retail - Qualifying Revolving											
Retail - Other Retail - Of Which: SME											
Retail - Other Retail - Of Which: non-SME											
Equity											
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 31/03/2023					As of 30/06/2023				
	(in EUR, %)	Original Exposure ¹	Exposure Value ²	Risk exposure amount		Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount		Value adjustments and provisions
				Of which: defaulted	Of which: restructured				Of which: defaulted	Of which: restructured	
MEXICO											
Central banks and central governments											
Institutions											
Corporates											
Corporates - Of Which: Specialised Lending											
Corporates - Of Which: SME											
Retail											
Retail - Secured on real estate property											
Retail - Secured on real estate property - Of Which: SME											
Retail - Secured on real estate property - Of Which: non-SME											
Retail - Qualifying Revolving											
Retail - Other Retail - Of Which: SME											
Retail - Other Retail - Of Which: non-SME											
Equity											
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 31/03/2023					As of 30/06/2023				
	(in EUR, %)	Original Exposure ¹	Exposure Value ²	Risk exposure amount		Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount		Value adjustments and provisions
				Of which: defaulted	Of which: restructured				Of which: defaulted	Of which: restructured	
UNITED STATES											
Central banks and central governments											
Institutions											
Corporates											
Corporates - Of Which: Specialised Lending											
Corporates - Of Which: SME											
Retail											
Retail - Secured on real estate property											
Retail - Secured on real estate property - Of Which: SME											
Retail - Secured on real estate property - Of Which: non-SME											
Retail - Qualifying Revolving											
Retail - Other Retail - Of Which: SME											
Retail - Other Retail - Of Which: non-SME											
Equity											
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 31/03/2023						As of 30/06/2023					
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions			
		Of which: off-balance		Of which: off-balance			Of which: off-balance		Of which: off-balance				
ITALY	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	
	Institutions	0	0	0	0	0	0	0	0	0	0	0	
	Corporates	77	0	48	37	0	72	0	46	19	0	0	
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	
	Corporates - Of Which: SME	15	0	11	5	0	15	0	14	4	0	0	
	Retail	22	0	21	4	0	23	0	23	4	0	0	
	Retail - Secured on real estate property	19	0	19	3	0	21	0	21	3	0	0	
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Secured on real estate property - Of Which: non-SME	19	0	19	3	0	21	0	21	3	0	0	
	Retail - Qualifying Revolving	1	0	1	0	0	1	0	1	0	0	0	
	Retail - Other Retail	2	0	1	0	0	1	0	1	0	0	0	
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail - Of Which: non-SME	2	0	1	0	0	1	0	1	0	0	0	
	Equity	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	
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 31/03/2023						As of 30/06/2023					
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions			
		Of which: off-balance		Of which: off-balance			Of which: off-balance		Of which: off-balance				
FRANCE	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	
	Institutions	0	0	0	0	0	0	0	0	0	0	0	
	Corporates	2,157	18	1,696	970	18	2,115	24	1,686	927	18	23	
	Corporates - Of Which: Specialised Lending	402	0	343	323	0	401	0	346	337	0	5	
	Corporates - Of Which: SME	222	0	302	162	0	117	0	110	106	0	1	
	Retail	149	2	145	32	1	133	2	150	33	1	1	
	Retail - Secured on real estate property	140	2	139	30	0	146	2	146	32	1	1	
	Retail - Secured on real estate property - Of Which: SME	2	0	2	1	0	3	0	3	0	0	0	
	Retail - Secured on real estate property - Of Which: non-SME	138	2	137	30	0	143	2	143	32	1	1	
	Retail - Qualifying Revolving	4	0	3	0	0	4	0	2	0	0	0	
	Retail - Other Retail	5	0	3	1	0	3	0	3	1	0	0	
	Retail - Other Retail - Of Which: SME	2	0	1	0	0	1	0	1	0	0	0	
	Retail - Other Retail - Of Which: non-SME	2	0	2	1	0	2	0	2	1	0	0	
	Equity	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	
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).

2023 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

Banco de Sabadell, S.A.

As of 31/12/2022

		Direct exposures														Risk weighted exposure amount
		On balance sheet				Derivatives				Off balance sheet						
		Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures						
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions			
[0 - 3M]	Africa	0	0	0	0	0	0	0	0	0	0	0	0	0		
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0		
[1Y - 2Y]		1	1	0	0	1	0	0	0	0	0	0	0	0		
[2Y - 3Y]		3	3	0	0	3	0	0	0	0	0	0	0	0		
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0		
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0		
[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0			
Total		4	4	0	0	1	3	0	0	0	0	0	0	0		
[0 - 3M]	Others	0	0	0	0	0	0	0	0	0	0	0	0	0		
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0		
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0		
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0		
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0		
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0		
[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0			
Total		0	0	0	0	0	0	0	0	0	0	0	0	0		

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, The Democratic Republic Of The Congo, 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, Switzerland, United Republic Of Tanzania, 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 €04.

(8) Information on Non-derivative financial assets by accounting portfolio is not included for institutions applying nGAP

2023 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

Banco de Sabadell, S.A.

As of 30/06/2023

(min EUR)		Direct exposures														Risk weighted exposure amount	
		On balance sheet							Derivatives				Off balance sheet				
		Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures			
of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss					of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions				
[0 - 3M]	Africa	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		1	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		3	3	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total		4	4	0	0	0	1	3	0	0	0	0	0	0	0	0	1
[0 - 3M]	Others	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

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, The Democratic Republic Of The Congo, 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, Switzerland, United Republic Of Tanzania, 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.

(8) Information on Non-derivative financial assets by accounting portfolio is not included for institutions applying rGAP

2023 EU-wide Transparency Exercise
Performing and non-performing exposures
Banco de Sabadell, S.A.

	As of 30/09/2022										As of 31/12/2022									
	Gross carrying amount/ Nominal amount					Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions ¹⁾					Gross carrying amount/ Nominal amount					Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions ¹⁾				
	Of which performing best past due >30 days and <90 days		Of which non-performing ²⁾			On performing exposures ³⁾		On non-performing exposures ³⁾			Of which performing best past due >30 days and <90 days		Of which non-performing ³⁾			On performing exposures ³⁾		On non-performing exposures ³⁾		
			Of which: defaulted	Of which Stage 3 ⁴⁾				Of which Stage 3 ⁴⁾					Of which: defaulted	Of which Stage 3 ⁴⁾			Of which Stage 3 ⁴⁾			
Cash balances at central banks and other demand deposits	43,301	0	3	1	3	0	0	0	0	40,574	0	4	1	4	0	0	0	0	0	
Debt securities (including at amortised cost and fair value)	26,285	0	4	1	0	1	2	0	0	27,131	0	1	0	0	2	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	
General governments	24,887	0	0	0	0	0	0	0	25,534	0	0	0	0	0	0	0	0	0	0	
Credit institutions	1,000	0	0	0	0	0	0	0	1,179	0	0	0	0	0	0	0	0	0	0	
Other financial corporations	134	0	3	0	0	0	2	0	213	0	0	0	0	0	0	0	0	0	0	
Non-financial corporations	254	0	1	1	0	1	0	0	206	0	1	0	0	0	1	0	0	0	0	
Loans and advances (including at amortised cost and fair value)	171,818	235	5,695	5,366	5,353	852	2,190	2,167	3,022	166,645	333	5,862	5,601	5,460	797	2,227	2,195	3,157	3,157	
Central banks	166	0	0	0	0	0	0	0	0	163	0	0	0	0	0	0	0	0	0	
General governments	10,386	2	10	10	8	0	2	2	5	10,159	0	9	9	8	0	2	2	0	0	
Credit institutions	9,221	0	0	0	0	3	0	0	0	4,703	0	0	0	0	3	0	0	0	0	
Other financial corporations	1,336	1	20	20	20	5	18	18	7	1,881	0	18	17	17	4	16	16	2	2	
Non-financial corporations	59,230	95	2,954	2,915	2,765	503	1,165	1,150	1,488	58,440	80	3,344	3,303	3,100	434	1,250	1,228	1,803	1,803	
of which: small and medium-sized enterprises	29,561	42	2,141	2,111	2,011	291	775	764	1,233	28,760	79	2,527	2,500	2,372	232	793	780	1,555	1,555	
of which: Loans collateralised by commercial immovable property	8,580	1	708	701	677	81	248	246	439	8,391	5	684	674	659	77	239	237	414	414	
Households	91,449	137	2,708	2,439	2,557	341	1,005	997	1,528	91,290	240	2,492	2,272	2,236	357	950	950	1,353	1,353	
of which: Loans collateralised by residential immovable property	79,421	82	1,798	1,576	1,670	103	468	464	1,328	79,237	176	1,581	1,422	1,463	120	420	416	1,158	1,158	
of which: Credit for consumption	4,982	25	356	335	352	127	250	249	17	5,028	31	366	344	355	114	253	251	18	18	
NET INSTRUMENTS other than HFT	241,405	235	5,701	5,367	5,356	854	2,192	2,167	3,022	234,350	333	5,867	5,601	5,464	799	2,227	2,195	3,157	3,157	
OFF-BALANCE SHEET EXPOSURES	38,963		629	599	531	65	108	106	0	39,222		557	535	390	73	104	96	0	0	

¹⁾ For the definition of non-performing exposures please refer to Article 47(a)(2) of Regulation (EU) No 575/2013 (CRR).

²⁾ Institutions must have the cumulative amount of expected credit losses since initial recognition for financial instruments subject to measurement and provisions for off-balance sheet exposures.

³⁾ Institutions must have the cumulative amount of expected credit losses since initial recognition for financial instruments subject to measurement and provisions for off-balance sheet exposures.

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 PFRB framework (template P 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451 - 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 PFRB sign convention. This is because, based on the sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

⁵⁾ From June 2022, 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.

2023 EU-wide Transparency Exercise
Performing and non-performing exposures
Banco de Sabadell, S.A.

	As of 31/03/2023										As of 30/06/2023											
	Gross carrying amount/ Nominal amount						Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions*				Collaterals and financial guarantees received on non-performing exposures	Gross carrying amount/ Nominal amount						Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions*				Collaterals and financial guarantees received on non-performing exposures
	Of which performing but past due >90 days and <=90 days		Of which non-performing ⁽¹⁾				On performing exposures ⁽²⁾		On non-performing exposures ⁽²⁾			Of which performing but past due >90 days and <=90 days		Of which non-performing ⁽¹⁾				On performing exposures ⁽²⁾		On non-performing exposures ⁽²⁾		
			Of which: defaulted	Of which Stage 3 ⁽³⁾					Of which Stage 3 ⁽³⁾					Of which: defaulted	Of which Stage 3 ⁽³⁾			Of which Stage 3 ⁽³⁾				
Cash balances at central banks and other demand deposits	37,469	0	1	1	1	0	0	0	0	0	30,123	0	1	1	1	0	0	0	0	0		
Debt securities (including at amortised cost and fair value)	27,836	0	1	1	1	0	0	0	0	0	28,125	0	2	0	0	1	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		
General governments	26,362	0	0	0	0	0	0	0	0	0	26,364	0	0	0	0	0	0	0	0	0		
Credit institutions	1,282	0	0	0	0	0	0	0	0	1,457	0	0	0	0	0	0	0	0	0	0		
Other financial corporations	142	0	0	0	0	1	0	0	0	33	0	1	0	0	0	0	0	0	0	0		
Non-financial corporations	211	0	1	0	1	0	0	0	0	267	0	1	0	0	0	1	0	0	0	0		
Loans and advances (including at amortised cost and fair value)	166,773	306	5,950	5,697	5,529	782	2,263	2,228	3,280	149,613	193	5,906	5,651	5,550	805	2,302	2,268	3,110				
Central banks	164	0	0	0	0	0	0	0	0	160	0	0	0	0	0	0	0	0	0			
General governments	9,165	1	8	8	8	0	2	2	0	9,226	5	7	7	7	0	1	1	0	0			
Credit institutions	8,124	0	0	0	0	2	0	0	0	9,150	0	0	0	0	3	0	0	0	0			
Other financial corporations	1,446	1	22	17	22	4	19	19	2	1,649	0	22	22	22	5	18	18	2	2			
Non-financial corporations	57,394	84	3,395	3,363	3,142	427	1,252	1,229	1,301	57,237	61	3,314	3,280	3,124	420	1,278	1,256	1,276				
of which: small and medium-sized enterprises	28,182	77	2,446	2,523	2,363	219	819	801	1,197	27,853	53	2,484	2,458	2,316	238	858	843	1,492				
of which: Loans collateralised by commercial immovable property	8,075	8	706	704	662	95	220	228	459	7,542	3	657	653	607	71	222	219	393				
Households	90,481	219	2,524	2,309	2,357	348	990	979	1,357	91,483	127	2,563	2,342	2,289	368	1,006	993	1,373				
of which: Loans collateralised by residential immovable property	78,423	154	1,596	1,445	1,485	126	442	438	1,151	78,712	88	1,643	1,488	1,532	132	452	442	1,189				
of which: Credit for consumption	5,107	34	365	341	350	115	254	251	16	5,255	23	372	349	359	124	265	263	319				
DEBT INSTRUMENTS other than HFT	232,078	306	5,952	5,697	5,531	784	2,263	2,228	3,280	227,241	193	5,909	5,651	5,550	804	2,302	2,268	3,110				
OFF-BALANCE SHEET EXPOSURES	37,558		499	476	468	72	103	99	0	37,545		496	471	394	75	97	92	0				

(1) For the definition of non-performing exposures please refer to Article 4(1)(2) of Regulation (EU) No 575/2013 (CRD).
(2) Institutions report here the cumulative amount of expected credit losses since initial recognition for financial instruments subject to impairment and provisions for off-balance sheet exposures.
(3) Institutions report here the cumulative amount of expected credit losses since initial recognition for financial instruments subject to impairment, the accumulated negative changes in fair value due to credit risk for financial instruments measured at fair value through profit or loss other than HFT and provisions for off-balance sheet exposures.
(4) For the on-balance sheet items, accumulated impairment 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 18.05), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451 - ITS on Supervisory reporting. However, for the off-balance sheet exposures, the same item (Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions) is disclosed consistently with the FINREP sign convention. This is because, based on the 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.

2023 EU-wide Transparency Exercise

Forborne exposures

Banco de Sabadell, S.A.

	As of 30/09/2022						As of 31/12/2022						
	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees received on exposures with forbearance measures		Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees received on exposures with forbearance measures		
	Of which non-performing exposures with forbearance measures	Of which on non-performing exposures with forbearance measures	Of which 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	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	0
Debt securities (including at amortised cost and fair value)	0	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		
Loans and advances (including at amortised cost and fair value)	6,038	3,035	1,146	1,042	3,992	1,777	5,594	2,884	1,082	990	3,713	1,691	
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	
General governments	9	8	1	1	1	1	8	7	1	1	0	0	
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0	
Other financial corporations	27	17	15	15	11	2	26	17	15	15	10	1	
Non-financial corporations	3,918	1,738	700	633	2,472	967	3,618	1,685	693	635	2,270	922	
of which: small and medium-sized enterprises	2,726	1,316	493	451	1,993		2,516	1,268	469	433	1,847		
Households	2,083	1,272	429	393	1,508	808	1,941	1,176	373	339	1,433	767	
DEBT INSTRUMENTS other than HFT	6,038	3,035	1,146	1,042	3,992		5,594	2,884	1,082	990	3,713		
Loan commitments given	209	59	9	6	0	0	183	47	8	4	0	0	
QUALITY OF FORBEARANCE ²													
Loans and advances that have been forborne more than twice ³	0						0						
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria ³	0						0						

⁽¹⁾ Forborne exposures are debt contracts in respect of which forbearance measures as defined in Article 47b(1) and (2) CRR have been applied

⁽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 10 and 11 of Regulation (EU) 2021/451- 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.

⁽³⁾ The information 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.

2023 EU-wide Transparency Exercise

Forborne exposures

Banco de Sabadell, S.A.

	As of 31/03/2023						As of 30/06/2023					
	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees received on exposures with forbearance measures		Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees received on exposures with forbearance measures	
	Of which non-performing exposures with forbearance measures		Of which 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)												
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	
Loans and advances (including at amortised cost and fair value)	5,553	2,977	1,025	942	3,747	1,825	5,304	2,975	1,119	1,036	3,466	1,717
Central banks	0	0	0	0	0	0	0	0	0	0	0	0
General governments	8	7	1	1	0	0	7	7	0	0	0	0
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	27	17	15	15	10	1	21	16	15	15	5	2
Non-financial corporations	3,582	1,730	632	578	2,310	1,016	3,373	1,700	681	629	2,105	922
of which: small and medium-sized enterprises	2,443	1,259	399	366	1,860		2,372	1,223	434	401	1,726	
Households	1,937	1,224	377	348	1,427	807	1,904	1,251	423	393	1,356	793
DEBT INSTRUMENTS other than HFT	5,553	2,977	1,025	942	3,747		5,304	2,975	1,119	1,036	3,466	
Loan commitments given	184	56	9	5	0	0	196	58	9	5	0	0
QUALITY OF FORBEARANCE²												
Loans and advances that have been forborne more than twice ³	0						0					
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria ³	0						0					

(1) Forborne exposures are debt contracts in respect of which forbearance measures as defined in Article 47b(1) and (2) CRR have been applied

(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 10 and 11 of Regulation (EU) 2021/451- 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.

(3) The information 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.

2023 EU-wide Transparency Exercise
Breakdown of loans and advances to non-financial corporations other than held for trading
 Banco de Sabadell, S.A.

(min EUR)	AS OF 30/09/2022						AS OF 31/12/2022						AS OF 31/03/2023						AS OF 30/06/2023					
	Gross carrying amount		Of which: non-perform	Of which loans and advances subject to impairment	Accumulated impairment ¹	Accumulated negative changes in fair value due to credit risk on non-performing exposures ¹	Gross carrying amount		Of which: non-perform	Of which loans and advances subject to impairment	Accumulated impairment ¹	Accumulated negative changes in fair value due to credit risk on non-performing exposures ¹	Gross carrying amount		Of which: non-perform	Of which loans and advances subject to impairment	Accumulated impairment ¹	Accumulated negative changes in fair value due to credit risk on non-performing exposures ¹	Gross carrying amount		Of which: non-perform	Of which loans and advances subject to impairment	Accumulated impairment ¹	Accumulated negative changes in fair value due to credit risk on non-performing exposures ¹
		of which: defaulted						of which: defaulted						of which: defaulted						of which: defaulted				
A Agriculture, forestry and fishing	1,107	73	71	1,107	46	0	1,077	74	74	1,077	43	0	1,096	86	85	1,096	51	0	1,106	95	95	1,106	59	0
B Mining and quarrying	469	12	12	469	8	0	370	9	9	370	7	0	378	9	9	378	7	0	417	8	8	417	7	0
C Manufacturing	10,343	481	473	10,343	256	0	8,869	502	495	8,869	257	0	9,691	478	470	9,691	249	0	9,720	485	477	9,720	276	0
D Electricity, gas, steam and air conditioning supply	4,631	88	88	4,631	88	0	4,785	103	103	4,785	86	0	4,844	54	54	4,844	44	0	4,662	62	62	4,662	48	0
E Water supply	386	4	4	386	3	0	352	6	6	352	3	0	347	6	6	347	4	0	388	6	4	388	4	0
F Construction	4,527	328	325	4,527	176	0	4,294	311	306	4,294	174	0	4,135	293	289	4,135	159	0	4,113	294	291	4,113	176	0
G Wholesale and retail trade	8,951	514	508	8,951	245	0	8,944	479	468	8,944	257	0	8,881	511	506	8,881	238	0	8,760	506	499	8,760	276	0
H Transport and storage	3,635	150	149	3,635	88	0	3,295	146	146	3,295	80	0	3,578	171	170	3,578	80	0	3,443	148	148	3,443	82	0
I Accommodation and food service activities	4,845	433	430	4,845	140	0	4,592	426	424	4,592	144	0	4,550	495	492	4,550	139	0	4,594	465	462	4,594	148	0
J Information and communication	1,865	47	47	1,865	16	0	1,837	42	42	1,837	26	0	1,957	47	46	1,957	27	0	1,863	46	46	1,863	29	0
K Financial and insurance activities	4,526	98	98	4,526	111	0	4,595	506	506	4,595	83	0	4,634	465	465	4,634	156	0	4,471	456	456	4,471	152	0
L Real estate activities	6,829	305	295	6,829	165	0	6,779	307	297	6,779	162	0	6,764	331	325	6,764	156	0	6,738	303	297	6,738	160	0
M Professional, scientific and technical activities	2,582	159	155	2,582	92	0	2,358	188	185	2,358	96	0	2,343	183	181	2,343	88	0	2,442	181	178	2,442	92	0
N Administrative and support service activities	1,657	102	102	1,657	36	0	1,670	97	96	1,670	37	0	1,699	93	92	1,699	38	0	1,780	90	89	1,780	39	0
O Public administration and defence, compulsory social security	281	3	3	281	1	0	378	3	3	378	1	0	370	3	3	370	1	0	365	3	3	365	1	0
P Education	315	19	19	315	11	0	321	16	16	321	10	0	306	19	19	306	11	0	328	19	18	328	11	0
Q Human health services and social work activities	947	24	23	947	16	0	937	21	21	937	13	0	958	28	27	958	15	0	1,002	29	29	1,002	16	0
R Arts, entertainment and recreation	488	79	79	488	34	0	511	78	78	511	79	0	453	86	86	453	35	0	446	82	82	446	35	0
S Other services	916	35	34	916	126	0	1,044	27	27	1,044	127	0	412	38	37	412	161	0	539	37	36	539	95	0
Loans and advances	59,749	7,954	7,913	59,739	1,668	0	58,449	3,344	3,303	58,449	1,684	0	57,804	3,305	3,303	57,804	1,680	0	57,737	3,314	3,280	57,737	1,707	0

¹ 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 10 and 11 of Regulation (EU) 2021/451 - ITS on Supervisory reporting.