



2023 EU-wide Stress Test

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

2023 EU-wide Stress Test: Summary

Banco de Sabadell, S.A.

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

IFRS 9 transitional arrangements?	Yes (static and dynamic)
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2023 EU-wide Stress Test: Credit risk IRB
Banco de Sabadell, S.A.

		Actual 31/12/2022*														
		Exposure values				Risk exposure amounts				Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
		A-IRB		F-IRB		A-IRB		F-IRB								
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted							
(min EUR, %)																
Banco de Sabadell, S.A.																
Central banks		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Central governments		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Institutions		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Corporates		18,201	1,253	20,287	369	8,010	520	10,873	0	38,961	3,298	2,125	152	121	930	44.14%
Corporates - Of Which: Specialised Lending		0	0	5,109	75	0	0	4,069	0	4,838	167	66	22	10	48	72.28%
Corporates - Of Which: SME		18,311	776	21,178	294	8,994	350	10,804	0	39,799	1,407	807	138	463	293	36.08%
Retail		73,662	1,051	0	0	16,541	828	0	0	81,972	6,595	3,971	128	298	700	35.53%
Retail - Secured on real estate property - Of Which: SME		73,662	1,051	0	0	16,439	523	0	0	88,497	5,088	3,078	27	68	181	17.07%
Retail - Secured on real estate property - Of Which: non-SME		0	0	0	0	1,102	305	0	0	0	1,407	903	101	230	519	23.62%
Retail - Qualifying Revolving		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Retail - Other Retail		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Retail - Other Retail - Of Which: SME		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Retail - Other Retail - Of Which: non-SME		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Equity		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Securitisation		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Other non-credit obligation assets		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
IRB TOTAL		107,071	3,576	20,287	369	25,559	1,352	10,873	0	116,933	9,799	4,096	280	369	1,638	40.00%

		Actual 31/12/2022*														
		Exposure values				Risk exposure amounts				Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
		A-IRB		F-IRB		A-IRB		F-IRB								
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted							
(min EUR, %)																
SPAIN																
Central banks		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Central governments		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Institutions		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Corporates		17,494	1,327	11,311	319	6,630	480	8,420	0	25,821	2,549	1,633	103	98	810	50.07%
Corporates - Of Which: Specialised Lending		0	0	2,283	74	0	0	1,724	0	2,211	65	54	65	1	48	72.29%
Corporates - Of Which: SME		18,012	767	163	0	4,821	356	1,090	0	8,832	1,282	777	54	44	278	35.70%
Retail		55,209	1,290	0	0	7,000	398	0	0	61,998	2,185	1,408	66	133	631	43.84%
Retail - Secured on real estate property		29,246	581	0	0	3,988	217	0	0	27,886	1,308	634	10	37	165	26.03%
Retail - Secured on real estate property - Of Which: SME		2,900	171	0	0	995	143	0	0							
Retail - Secured on real estate property - Of Which: non-SME		26,346	410	0	0											
Retail - Qualifying Revolving		1,590	100	0	0											
Retail - Other Retail		0	0	0	0											
Retail - Other Retail - Of Which: SME		0	0	0	0											
Retail - Other Retail - Of Which: non-SME		0	0	0	0											
Equity		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Securitisation		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Other non-credit obligation assets		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
IRB TOTAL		56,654	2,671	11,311	319	15,713	882	5,522	0	62,736	4,734	3,044	190	233	1,437	47.19%

		Actual 31/12/2022*														
		Exposure values				Risk exposure amounts				Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
		A-IRB		F-IRB		A-IRB		F-IRB								
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted							
(min EUR, %)																
UNITED KINGDOM																
Central banks		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Central governments		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Institutions		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Corporates		125	0	1,485	2	68	0	982	0	1,518	92	7	12	5	1	95.99%
Corporates - Of Which: Specialised Lending		0	0	465	0	0	0	427	0	437	28	0	0	0	0	0
Corporates - Of Which: SME		110	0	1,020	2	68	0	1,086	0	2,061	64	7	12	5	1	96.14%
Retail		47,371	431	0	0	9,050	424	0	0	43,072	4,230	517	41	112	75	14.53%
Retail - Secured on real estate property		47,371	388	0	0	6,048	303	0	0	38,693	3,603	465	16	28	16	5.84%
Retail - Secured on real estate property - Of Which: SME		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Retail - Secured on real estate property - Of Which: non-SME		47,371	388	0	0	6,048	303	0	0	38,693	3,603	465	16	28	16	5.84%
Retail - Qualifying Revolving		1,471	29	0	0	3,718	44	0	0	1,209	243	37	15	34	25	68.67%
Retail - Other Retail		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Retail - Other Retail - Of Which: SME		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Retail - Other Retail - Of Which: non-SME		1,462	29	0	0	3,718	44	0	0	1,209	243	37	15	34	25	68.67%
Equity		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Securitisation		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Other non-credit obligation assets		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
IRB TOTAL		47,516	431	1,486	2	9,118	424	982	0	44,590	4,322	519	53	117	77	14.77%

		Actual 31/12/2022*														
		Exposure values				Risk exposure amounts				Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
		A-IRB		F-IRB		A-IRB		F-IRB								
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted							
(min EUR, %)																
UNITED STATES																
Central banks		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Central governments		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Institutions		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Corporates		167	0	3,470	0	45	0	1,959	0	3,518	111	4	14	4	0	65.76%
Corporates - Of Which: Specialised Lending		0	0	1,308	0	0	0	952	0	1,292	8	0	4	0	0	0
Corporates - Of Which: SME		167	0	2,162	0	45	0	1,007	0	2,226	103	4	10	4	0	65.76%
Retail		153	0	0	0	23	0	0	0	151	2	0	0	0	0	31.90%
Retail - Secured on real estate property		153	0	0	0	23	0	0	0	151	2	0	0	0	0	5.88%
Retail - Secured on real estate property - Of Which: SME		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Retail - Secured on real estate property - Of Which: non-SME		153	0	0	0	23	0	0	0	151	2	0	0	0	0	5.88%
Retail - Qualifying Revolving		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Retail - Other Retail		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Retail - Other Retail - Of Which: SME		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Retail - Other Retail - Of Which: non-SME		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Equity		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Securitisation		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Other non-credit obligation assets		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
IRB TOTAL		323	0	3,470	0	69	0	1,959	0	3,672	113	1	14	4	0	32.30%

2023 EU-wide Stress Test: Credit risk IRB

Banco de Sabadell, S.A.

		Actual 31/12/2022*															
		Exposure values				Risk exposure amounts				Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	
		A-IRB		F-IRB		A-IRB		F-IRB									
(min EUR, %)		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted								
MEXICO	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Corporates	66	3	66	2	22	0	29	0	100	3	4	0	0	0	0	91.02%
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	45.27%
	Corporates - Of Which: SME	10	0	0	0	0	0	0	0	10	0	0	0	0	0	0	69.24%
	Retail	35	0	0	0	0	0	0	0	35	11	0	0	0	0	0	30.68%
	Retail - Secured on real estate property	34	0	0	0	0	0	0	0	31	11	0	0	0	0	0	6.89%
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	6.89%
	Retail - Secured on real estate property - Of Which: non-SME	34	0	0	0	0	0	0	0	31	11	0	0	0	0	0	6.89%
	Retail - Qualifying Revolving	1	0	0	0	0	0	0	0	1	0	0	0	0	0	0	82.20%
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	94.55%
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	84.56%
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	84.56%
	Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
IRB TOTAL	102	3	66	2	33	0	29	0	135	4	5	0	0	0	4	86.41%	

		Actual 31/12/2022*															
		Exposure values				Risk exposure amounts				Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	
		A-IRB		F-IRB		A-IRB		F-IRB									
(min EUR, %)		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted								
ITALY	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Corporates	3	0	33	0	3	0	12	0	37	3	0	0	0	0	0	4.03%
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	20	0	0	0	0	0	0	0	20	0	0	0	0	0	0	60.97%
	Retail - Secured on real estate property	20	0	0	0	0	0	0	0	20	0	0	0	0	0	0	15.71%
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	20	0	0	0	0	0	0	0	20	0	0	0	0	0	0	15.71%
	Retail - Qualifying Revolving	1	0	0	0	0	0	0	0	1	0	0	0	0	0	0	27.53%
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	63.29%
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	63.29%
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	63.29%
	Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
IRB TOTAL	30	0	33	0	6	0	17	0	58	4	0	0	0	0	0	56.82%	

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



2023 EU-wide Stress Test: Credit risk IRB

Banco de Sabadell, S.A.

	Baseline Scenario																				
	31/12/2023							31/12/2024							31/12/2025						
	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
(m EUR, %)																					
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Institutions	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Corporates	34,432	3,062	2,796	179	119	1,199	42.87%	33,563	3,238	3,283	107	114	1,297	41.30%	33,003	3,323	3,958	108	117	1,558	39.39%
Corporates - Of Which: Specialised Lending	4,843	118	111	13	4	64	58.12%	4,826	97	149	13	4	78	52.64%	4,797	88	187	13	4	93	49.41%
Corporates - Of Which: SME	4,959	2,256	2,089	60	49	399	39.90%	4,239	2,218	1,837	35	34	470	35.83%	4,253	1,158	1,383	34	35	528	32.38%
Retail	89,751	2,871	2,871	1,323	488	1,013	34.12%	79,299	2,989	3,956	96	387	3,239	33.48%	77,975	3,720	4,833	94	374	3,661	32.39%
Retail - Secured on real estate property	67,694	5,308	1,663	22	292	242	14.00%	66,335	5,528	2,252	17	272	307	13.93%	65,647	6,341	2,679	17	278	360	13.37%
Retail - Secured on real estate property - Of Which: SME	1,602	216	246	2	46	48	19.09%	1,581	214	264	0	0	51	13.51%	1,558	248	360	0	0	58	16.10%
Retail - Secured on real estate property - Of Which: non-SME	65,092	4,988	1,417	19	287	194	13.72%	63,947	5,653	1,888	15	268	251	13.39%	63,089	6,098	2,318	15	274	302	13.18%
Retail - Qualifying Revolving	4,669	387	293	26	52	204	69.51%	4,388	354	415	23	37	284	68.30%	4,208	297	544	25	24	365	67.22%
Retail - Other Retail	4,860	620	554	57	62	312	56.38%	4,675	633	728	31	42	420	57.85%	4,500	641	894	29	41	477	53.33%
Retail - Other Retail - Of Which: SME	1,528	492	468	28	42	222	54.88%	1,520	492	592	0	0	309	51.70%	1,528	492	712	25	34	392	49.62%
Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
IRB TOTAL	115,184	9,872	5,772	271	563	2,214	38.36%	112,791	10,715	7,221	203	501	2,716	37.09%	110,977	11,064	8,788	198	488	3,119	35.49%

	Baseline Scenario																				
	31/12/2023							31/12/2024							31/12/2025						
	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
(m EUR, %)																					
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Institutions	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Corporates	29,306	2,624	2,184	115	103	1,081	47.87%	28,460	2,999	2,658	83	101	1,211	46.79%	27,838	3,058	3,118	88	102	1,348	41.24%
Corporates - Of Which: Specialised Lending	4,205	86	43	5	0	0	65.83%	4,194	90	33	0	1	0	62.13%	4,111	111	59	0	0	63	59.44%
Corporates - Of Which: SME	6,482	1,168	1,041	57	44	378	36.83%	6,467	1,147	1,277	32	29	456	36.71%	6,286	1,100	1,503	31	28	504	33.47%
Retail	37,082	1,948	1,948	83	183	1,021	41.10%	33,667	2,431	521	123	288	963	39.79%	32,742	2,893	2,893	131	278	1,078	37.39%
Retail - Secured on real estate property	27,178	1,769	880	9	55	199	22.40%	26,300	1,809	77	67	229	21.06%	25,620	2,911	1,278	0	71	258	20.10%	
Retail - Secured on real estate property - Of Which: SME	2,377	318	244	3	6	48	19.70%	2,353	271	354	3	5	53	12.33%	2,330	252	363	3	4	48	16.11%
Retail - Secured on real estate property - Of Which: non-SME	24,801	1,451	636	6	49	151	23.71%	24,246	1,789	63	62	178	22.47%	23,290	2,667	915	4	67	198	21.02%	
Retail - Qualifying Revolving	1,493	76	124	3	4	88	69.21%	1,458	139	139	3	5	90	64.77%	1,433	103	161	3	5	98	61.56%
Retail - Other Retail	2,182	608	468	69	80	518	54.20%	2,028	653	289	68	68	688	51.82%	2,058	444	1,652	43	38	224	46.10%
Retail - Other Retail - Of Which: SME	2,182	608	468	69	80	518	54.20%	2,028	653	289	68	68	688	51.82%	2,058	444	1,652	43	38	224	46.10%
Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
IRB TOTAL	61,058	5,326	4,130	197	242	1,846	44.70%	59,050	6,375	5,990	134	232	2,183	42.90%	57,580	6,932	6,002	130	231	2,427	40.43%

	Baseline Scenario																				
	31/12/2023							31/12/2024							31/12/2025						
	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
(m EUR, %)																					
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Institutions	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Corporates	1,522	18	32	6	2	10	30.54%	1,510	43	59	6	1	17	28.78%	1,491	14	85	5	1	24	28.20%
Corporates - Of Which: Specialised Lending	462	37	6	2	1	2	38.47%	441	11	11	2	0	4	38.56%	438	10	16	2	0	0	38.68%
Corporates - Of Which: SME	295	3	1	0	1	0	39.85%	275	5	13	0	0	0	32.78%	269	3	18	0	0	0	39.05%
Retail	42,427	1,935	958	50	307	200	21.45%	42,565	1,839	1,413	44	254	340	24.03%	42,293	1,688	1,870	44	244	470	25.57%
Retail - Secured on real estate property	38,611	1,376	712	12	236	36	5.37%	38,944	1,630	1,111	204	71	80	6.50%	38,149	1,348	1,303	113	205	100	7.66%
Retail - Secured on real estate property - Of Which: SME	1	1	0	0	0	0	6.08%	1	1	0	0	0	0	4.98%	1	0	0	0	0	0	5.92%
Retail - Secured on real estate property - Of Which: non-SME	38,610	1,369	712	12	236	36	5.37%	38,346	1,629	1,111	204	71	80	6.50%	38,142	1,348	1,303	113	205	100	7.66%
Retail - Qualifying Revolving	3,156	399	182	22	48	118	69.68%	3,102	273	273	20	32	180	79.20%	3,056	193	383	28	26	264	69.53%
Retail - Other Retail	1,160	255	74	15	23	51	68.04%	1,118	156	114	14	29	79	68.83%	1,090	247	152	13	18	164	68.24%
Retail - Other Retail - Of Which: SME	4	1	0	0	0	0	21.84%	3	0	0	0	0	0	21.56%	3	0	0	0	0	0	21.52%
Retail - Other Retail - Of Which: non-SME	1,152	254	74	15	23	51	68.02%	1,115	156	114	14	29	79	68.92%	1,087	246	152	13	18	164	68.34%
Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
IRB TOTAL	44,449	3,992	990	56	308	215	21.78%	44,075	3,881	1,474	50	257	357	24.22%	43,784	3,722	1,925	50	245	491	25.69%

	Baseline Scenario																				
	31/12/2023							31/12/2024							31/12/2025						
	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
(m EUR, %)																					
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Institutions	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Corporates	3,508	89	34	2	2	0	26.90%	3,485	79	63	2	2	17	25.72%	3,465	73	92	1	2	23	26.71%
Corporates - Of Which: Specialised Lending																					

2023 EU-wide Stress Test: Credit risk IRB

Banco de Sabadell, S.A.

	Baseline Scenario																							
	31/12/2023								31/12/2024								31/12/2025							
	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 2 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure			
(min EUR, %)																								
Central banks	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
Central governments	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
Institutions	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
Corporates	99	3	5	0	0	4	75.33%	98	3	2	0	0	0	64.41%	96	3	0	0	0	0	56.23%			
Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	-	0	0	0	0	0	0	45.22%	0	0	0	0	0	0	45.22%			
Corporates - Of Which: SME	14	2	1	0	0	3	62.50%	14	2	2	0	0	1	52.72%	14	2	0	0	0	0	53.94%			
Retail	34	1	1	0	0	0	19.35%	34	1	1	0	0	0	19.87%	33	0	0	0	0	0	13.24%			
Retail - Secured on real estate property	32	1	1	0	0	0	5.79%	32	2	1	0	0	0	5.56%	31	2	1	0	0	0	5.46%			
Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	-	0	0	0	0	0	0	4.69%	0	0	0	0	0	0	4.33%			
Retail - Secured on real estate property - Of Which: non-SME	32	1	1	0	0	0	5.79%	32	2	1	0	0	0	5.56%	31	2	1	0	0	0	5.46%			
Retail - Qualifying Revolving	1	0	0	0	0	0	26.01%	1	0	0	0	0	0	21.24%	1	0	0	0	0	0	67.49%			
Retail - Other Retail	1	0	0	0	0	0	66.31%	1	0	0	0	0	0	55.43%	1	0	0	0	0	0	66.27%			
Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	19.69%	0	0	0	0	0	0	19.42%	0	0	0	0	0	0	19.39%			
Retail - Other Retail - Of Which: non-SME	1	0	0	0	0	0	67.56%	1	0	0	0	0	0	52.39%	1	0	0	0	0	0	66.46%			
Equity	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
Securitisation	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
Other non-credit obligation assets	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
IRB TOTAL	133	5	6	0	0	4	68.78%	131	5	8	0	0	4	57.93%	130	5	0	0	0	5	50.38%			

	Baseline Scenario																							
	31/12/2023								31/12/2024								31/12/2025							
	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 2 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure			
(min EUR, %)																								
Central banks	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
Central governments	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
Institutions	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
Corporates	37	2	1	0	0	0	21.25%	37	1	1	0	0	0	21.24%	37	1	2	0	0	0	21.30%			
Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
Corporates - Of Which: SME	0	0	0	0	0	0	15.29%	0	0	0	0	0	0	15.02%	0	0	0	0	0	0	15.08%			
Retail	21	1	0	0	0	0	48.55%	21	1	1	0	0	0	41.47%	20	1	0	0	0	0	36.74%			
Retail - Secured on real estate property	20	1	0	0	0	0	10.25%	19	1	0	0	0	0	8.54%	19	1	0	0	0	0	7.69%			
Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
Retail - Secured on real estate property - Of Which: non-SME	20	1	0	0	0	0	10.25%	19	1	0	0	0	0	8.54%	19	1	0	0	0	0	7.69%			
Retail - Qualifying Revolving	1	0	0	0	0	0	24.63%	1	0	0	0	0	0	22.22%	1	0	0	0	0	0	20.29%			
Retail - Other Retail	0	0	0	0	0	0	53.02%	0	0	0	0	0	0	42.87%	0	0	0	0	0	0	44.69%			
Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	22.37%	0	0	0	0	0	0	22.11%	0	0	0	0	0	0	22.06%			
Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	56.96%	0	0	0	0	0	0	52.13%	0	0	0	0	0	0	50.75%			
Equity	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
Securitisation	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
Other non-credit obligation assets	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
IRB TOTAL	58	3	1	0	0	0	31.04%	58	2	2	0	0	1	26.80%	57	2	3	0	0	1	24.97%			

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

2023 EU-wide Stress Test: Credit risk IRB

Banco de Sabadell, S.A.

	Adverse Scenario																					
	31/12/2023								31/12/2024													
	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 2 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	
(in EUR, %)																						
Central banks	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Central governments	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Institutions	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Corporates	98	4	0	0	0	4	70.83%	95	4	0	0	0	0	53.67%	93	4	11	0	0	0	44.80%	
Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	-	0	0	0	0	0	0	45.22%	0	0	0	0	0	0	45.22%	
Corporates - Of Which: SME	14	2	2	0	0	3	63.08%	14	2	2	0	0	1	55.97%	14	2	2	0	0	0	50.77%	
Retail	35	2	1	0	0	0	23.09%	33	2	1	0	0	0	12.86%	33	2	1	0	0	0	15.34%	
Retail - Secured on real estate property	32	2	1	0	0	0	11.32%	32	2	1	0	0	0	9.69%	31	2	1	0	0	0	8.99%	
Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	2.76%	0	0	0	0	0	0	3.30%	0	0	0	0	0	0	3.37%	
Retail - Secured on real estate property - Of Which: non-SME	32	2	1	0	0	0	11.33%	31	2	1	0	0	0	6.39%	31	2	1	0	0	0	6.00%	
Retail - Qualifying Revolving	1	0	0	0	0	0	81.41%	1	0	0	0	0	0	75.62%	1	0	0	0	0	0	70.65%	
Retail - Other Retail	1	0	0	0	0	0	69.11%	1	0	0	0	0	0	55.47%	1	0	0	0	0	0	45.13%	
Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	22.50%	0	0	0	0	0	0	23.30%	0	0	0	0	0	0	22.57%	
Retail - Other Retail - Of Which: non-SME	1	0	0	0	0	0	71.37%	0	0	0	0	0	0	58.91%	1	0	0	0	0	0	50.44%	
Equity	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Securitisation	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Other non-credit obligation assets	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
IRB TOTAL	132	5	7	0	0	4	65.47%	128	6	10	0	0	5	49.37%	126	6	13	0	0	5	41.11%	

	Adverse Scenario																					
	31/12/2023								31/12/2025													
	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 2 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	
(in EUR, %)																						
Central banks	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Central governments	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Institutions	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Corporates	37	2	1	0	0	0	24.57%	35	2	2	0	0	1	25.71%	35	1	4	0	0	1	25.07%	
Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Corporates - Of Which: SME	0	0	0	0	0	0	20.18%	0	0	0	0	0	0	21.66%	0	0	0	0	0	0	20.67%	
Retail	21	1	0	0	0	0	30.80%	20	1	1	0	0	0	39.46%	20	1	1	0	0	0	39.35%	
Retail - Secured on real estate property	20	1	0	0	0	0	13.23%	19	1	0	0	0	0	10.25%	19	1	1	0	0	0	9.01%	
Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Retail - Secured on real estate property - Of Which: non-SME	20	1	0	0	0	0	13.23%	19	1	0	0	0	0	10.25%	19	1	1	0	0	0	9.01%	
Retail - Qualifying Revolving	1	0	0	0	0	0	86.67%	1	0	0	0	0	0	77.69%	1	0	0	0	0	0	74.98%	
Retail - Other Retail	0	0	0	0	0	0	56.46%	0	0	0	0	0	0	49.70%	0	0	0	0	0	0	45.47%	
Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	25.30%	0	0	0	0	0	0	26.08%	0	0	0	0	0	0	25.28%	
Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	62.38%	0	0	0	0	0	0	58.73%	0	0	0	0	0	0	55.96%	
Equity	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Securitisation	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Other non-credit obligation assets	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
IRB TOTAL	58	3	2	0	0	0	32.41%	56	3	3	0	0	1	26.61%	55	2	5	0	0	1	26.47%	

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

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

		Actual												
		31/12/2022*												
		Exposure values		Risk exposure amounts		Stage 1 exposure			Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio- Stage 3 exposure
(mB EUR, %)		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio- Stage 3 exposure		
Banco de Sabadell, S.A.	Central banks	49,265	0	0	0	41,319	100	35	0	0	0	0.00%		
	Central governments	33,872	0	117	0	26,696	4,350	66	0	0	0	60		
	Regional governments or local authorities	3,822	0	0	0	3,555	0	0	0	0	0	1		
	Public sector entities	2,062	0	388	0	1,664	29	4	0	0	0	1		
	Multilateral Development Banks	292	0	0	0	292	0	0	0	0	0	0		
	International Organisations	291	0	0	0	291	0	0	0	0	0	0		
	Institutions	1,129	7	1,150	7	1,262	0	0	0	0	0	2		
	Corporate	6,726	68	6,074	83	5,386	386	126	0	0	0	95		
	of which: SME	606	0	644	1	201	0	0	0	0	0	26		
	Retail	2,390	0	1,711	78	2,333	0	0	0	0	0	142		
	of which: SME	308	0	444	7	201	0	0	0	0	0	1		
	Secured by mortgages on immovable property	13,921	555	5,428	551	11,455	2,079	1,003	0	0	0	389		
	of which: SME	787	60	270	69	602	201	77	0	0	0	10		
	Items associated with particularly high risk	492	492	0	0	281	99	94	0	0	0	19		
	Covered bonds	0	0	0	0	0	0	0	0	0	0	0		
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	0	0		
	Collective investments undertakings (CIU)	3	0	25	0	2	0	0	0	0	0	0		
	Equity	0	0	0	0	0	0	0	0	0	0	0		
Securitisation	0	0	0	0	0	0	0	0	0	0	0			
Other exposures	11,261	15	13,403	13	2,640	0	0	0	0	0	0			
Standardised Total	124,351	713	26,417	348	101,881	4,042	2,090	99	73	761	33.64%			

		Actual												
		31/12/2022*												
		Exposure values		Risk exposure amounts		Stage 1 exposure			Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio- Stage 3 exposure
(mB EUR, %)		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio- Stage 3 exposure		
SPAIN	Central banks	26,514	0	0	0	23,814	4	0	0	0	0	0.00%		
	Central governments	26,021	0	77	0	20,934	1,315	64	0	0	0	65		
	Regional governments or local authorities	6,271	0	0	0	5,509	4	0	0	0	0	1		
	Public sector entities	1,900	0	241	0	1,262	1	7	0	0	0	0		
	Multilateral Development Banks	363	0	0	0	276	22	4	0	0	0	2		
	International Organisations	0	0	0	0	0	0	0	0	0	0	0		
	Institutions	691	1	291	1	330	0	0	0	0	0	0		
	Corporate	1,118	11	1,046	16	1,000	146	45	0	0	0	30		
	of which: SME	364	0	291	0	297	43	1	0	0	0	1		
	Retail	2,110	60	1,576	76	2,087	52	206	29	0	0	139		
	of which: SME	150	0	86	0	161	10	13	0	0	0	1		
	Secured by mortgages on immovable property	18,321	437	4,081	437	9,159	1,228	818	0	0	0	47		
	of which: SME	428	63	209	42	446	193	72	1	0	0	31		
	Items associated with particularly high risk	377	63	455	0	200	12	10	0	0	0	4		
	Covered bonds	0	0	0	0	0	0	0	0	0	0	0		
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	0	0		
	Collective investments undertakings (CIU)	3	0	25	0	2	0	0	0	0	0	0		
	Equity	0	0	0	0	0	0	0	0	0	0	0		
Securitisation	0	0	0	0	0	0	0	0	0	0	0			
Other exposures	10,721	15	13,484	13	3,288	0	0	0	0	0	0			
Standardised Total	94,439	371	18,990	355	76,144	2,759	1,672	47	95	407	36.32%			

		Actual												
		31/12/2022*												
		Exposure values		Risk exposure amounts		Stage 1 exposure			Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio- Stage 3 exposure
(mB EUR, %)		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio- Stage 3 exposure		
UNITED KINGDOM	Central banks	5,581	0	0	0	7,555	103	35	0	0	0	0.00%		
	Central governments	0	0	0	0	0	0	0	0	0	0	0		
	Regional governments or local authorities	0	0	0	0	0	0	0	0	0	0	0		
	Public sector entities	0	0	0	0	0	0	0	0	0	0	0		
	Multilateral Development Banks	0	0	0	0	0	0	0	0	0	0	0		
	International Organisations	0	0	0	0	0	0	0	0	0	0	0		
	Institutions	274	0	214	0	499	0	0	0	0	0	0		
	Corporate	172	1	130	1	134	0	0	0	0	0	0		
	of which: SME	44	0	39	0	42	0	0	0	0	0	0		
	Retail	164	0	101	1	138	10	1	1	1	1	1		
	of which: SME	132	0	77	0	130	7	0	0	0	0	0		
	Secured by mortgages on immovable property	1,315	91	477	91	830	481	125	0	0	0	41		
	of which: SME	14	0	4	0	4	0	0	0	0	0	0		
	Items associated with particularly high risk	20	0	30	0	20	0	0	0	0	0	0		
	Covered bonds	0	0	0	0	0	0	0	0	0	0	0		
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	0	0		
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0		
	Equity	0	0	0	0	0	0	0	0	0	0	0		
Securitisation	0	0	0	0	0	0	0	0	0	0	0			
Other exposures	861	0	583	0	638	0	0	0	0	0	0			
Standardised Total	11,814	92	1,671	93	10,041	596	171	10	4	13	7.82%			

		Actual												
		31/12/2022*												
		Exposure values		Risk exposure amounts		Stage 1 exposure			Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio- Stage 3 exposure
(mB EUR, %)		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio- Stage 3 exposure		
UNITED STATES	Central banks	347	0	0	0	347	0	0	0	0	0	0.00%		
	Central governments	2,062	0	0	0	2,062	0	0	0	0	0	0		
	Regional governments or local authorities	0	0	0	0	0	0	0	0	0	0	0		
	Public sector entities	0	0	0	0	0	0	0	0	0	0	0		
	Multilateral Development Banks	186	0	0	0	186	0	0	0	0	0	0		
	International Organisations	0	0	0	0	0	0	0	0	0	0	0		
	Institutions	115	0	0	0	115	0	0	0	0	0	0		
	Corporate	777	0	430	0	749	26	0	0	0	0	0		
	of which: SME	12	0	0	0	12	0	0	0	0	0	0		
	Retail	4	0	3	0	4	0	0	0	0	0	0		
	of which: SME	310	0	159	0	155	134	0	0	0	0	0		
	Secured by mortgages on immovable property	21	0	1	0	21	0	0	0	0	0	0		
	of which: SME	41	0	0	0	41	0	0	0	0	0	0		
	Items associated with particularly high risk	0	0	0	0	0	0	0	0	0	0	0		
	Covered bonds	0	0	0	0	0	0	0	0	0	0	0		
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	0	0		
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0		
	Equity	0	0	0	0	0	0	0	0	0	0	0		
Securitisation	0	0	0	0	0	0	0	0	0	0	0			
Other exposures	313	0	7	0	310	0	0	0	0	0	0			
Standardised Total	2,972	0	721	0	2,091	150	0	0	0	0	0			

2023 EU-wide Stress Test: Credit risk STA

Banco de Sabadell, S.A.

		Actual										
		31/12/2022*										
		Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
		Non-defaulted	Defaulted	Non-defaulted	Defaulted							
MEXICO	Central banks	515	0	0	0	515	0	0	0	0	0	0.00%
	Central governments	895	0	17	0	0	0	0	0	0	0	0.00%
	Regional governments or local authorities	0	0	0	0	0	0	0	0	0	0	0.00%
	Public sector entities	1,899	0	72	0	1,888	0	0	0	0	0	0.00%
	Multilateral Development Banks	0	0	0	0	0	0	0	0	0	0	0.00%
	International Organisations	0	0	0	0	0	0	0	0	0	0	0.00%
	Institutions	10	0	1	0	10	0	0	0	0	0	0.00%
	Corporate	2,584	47	2,442	12	2,476	0	0	0	0	0	0.00%
	of which: SME	65	0	15	0	0	0	0	0	0	0	0.00%
	Retail	17	0	12	0	17	0	0	0	0	0	0.00%
	of which: SME	0	0	0	0	0	0	0	0	0	0	0.00%
	Secured by mortgages on immovable property	1,161	14	586	14	3,080	104	24	2	1	2	37.24%
	of which: SME	0	0	0	0	0	0	0	0	0	0	0.00%
	Items associated with specific high risk	31	0	34	0	14	2	20	2	2	14	51.14%
	Covered bonds	0	0	0	0	0	0	0	0	0	0	0.00%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	0	0.00%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0.00%
	Equity	0	0	0	0	0	0	0	0	0	0	0.00%
Securitisation	738	0	21	0	122	3	0	1	0	3	48.50%	
Other exposures	0	0	0	0	0	0	0	0	0	0	0.00%	
Standardised Total	5,797	62	3,174	73	4,374	283	130	19	2	80	38.38%	

		Actual										
		31/12/2022*										
		Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
		Non-defaulted	Defaulted	Non-defaulted	Defaulted							
ITALY	Central banks	0	0	0	0	0	0	0	0	0	0	0.00%
	Central governments	3,014	0	0	0	3,014	0	0	0	0	0	0.00%
	Regional governments or local authorities	0	0	0	0	0	0	0	0	0	0	0.00%
	Public sector entities	0	0	0	0	0	0	0	0	0	0	0.00%
	Multilateral Development Banks	0	0	0	0	0	0	0	0	0	0	0.00%
	International Organisations	0	0	0	0	0	0	0	0	0	0	0.00%
	Institutions	64	0	17	0	17	0	0	0	0	0	0.00%
	Corporate	111	0	10	0	111	0	0	0	0	0	0.00%
	of which: SME	0	0	0	0	0	0	0	0	0	0	0.00%
	Retail	0	0	0	0	0	0	0	0	0	0	0.00%
	of which: SME	0	0	0	0	0	0	0	0	0	0	0.00%
	Secured by mortgages on immovable property	41	0	0	0	41	0	0	0	0	0	0.00%
	of which: SME	39	0	19	0	39	0	0	0	0	0	0.00%
	Items associated with specific high risk	0	0	0	0	0	0	0	0	0	0	0.00%
	Covered bonds	0	0	0	0	0	0	0	0	0	0	0.00%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	0	0.00%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0.00%
	Equity	0	0	0	0	0	0	0	0	0	0	0.00%
Securitisation	0	0	0	0	0	0	0	0	0	0	0.00%	
Other exposures	254	0	0	0	0	0	0	0	0	0	0.00%	
Standardised Total	3,366	0	67	0	3,091	0	0	0	0	0	0.00%	

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

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

	31/12/2023							31/12/2024							31/12/2025								
	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio- Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio- Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio- Stage 3 exposure		
(mil EUR, %)																							
Central banks	513	0	1	0	0	0	0.00%	510	0	1	0	0	0.00%	507	0	1	0	0	0	0.00%			
Central governments	10	0	0	0	0	0	40.00%	0	0	0	0	0	40.00%	0	0	0	0	0	0	40.00%			
Regional governments or local authorities	0	0	0	0	0	0	40.00%	0	0	0	0	0	40.00%	0	0	0	0	0	0	40.00%			
Public sector entities	146	1	3	0	0	1	38.50%	145	1	4	0	0	34.00%	141	2	4	0	0	0	31.93%			
Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%			
International Organizations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%			
Institutions	10	0	0	0	0	0	11.37%	10	0	0	0	0	11.40%	10	0	0	0	0	0	11.40%			
Corporates	3,014	105	96	0	0	30	31.22%	2,920	79	100	4	30	30	2,511	63	144	4	0	0	0	0		
of which: SME	0	0	0	0	0	0	13.05%	0	0	0	0	0	13.05%	0	0	0	0	0	0	0	13.05%		
of which: SME	16	1	0	0	0	0	29.60%	15	1	1	0	0	28.43%	15	1	1	0	0	0	28.30%			
Secured by mortgages on immovable security	1,090	61	35	1	0	10	28.24%	1,088	61	35	1	11	24.14%	1,098	35	35	1	0	0	12	21.47%		
of which: SME	0	0	0	0	0	0	22.28%	0	0	0	0	0	12.52%	0	0	0	0	0	0	0	14.50%		
Items associated with particularly high risk	14	0	0	0	0	0	0.00%	14	0	0	0	0	0.00%	14	0	0	0	0	0	0	0.00%		
Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%		
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%		
Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%		
Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%		
Securitisation	122	2	7	0	0	3	43.27%	121	2	8	0	0	3	39.61%	120	2	9	0	0	0	3	36.80%	
Other exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%		
Standardised Total	4,435	179	173	7	1	59	34.35%	4,443	132	211	8	67	31.96%	4,428	108	250	8	1	76	30.28%			

	31/12/2023							31/12/2024							31/12/2025								
	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio- Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio- Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio- Stage 3 exposure		
(mil EUR, %)																							
Central banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%		
Central governments	2,088	10	12	1	0	0	40.00%	2,067	23	24	1	0	10	40.00%	2,040	26	37	1	0	0	15	40.00%	
Regional governments or local authorities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%		
Public sector entities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%		
Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%		
International Organizations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%		
Institutions	11	0	0	0	0	0	43.00%	11	0	0	0	0	42.80%	11	0	0	0	0	0	42.80%			
Corporates	12	0	1	0	0	0	12.01%	11	0	2	0	0	11.62%	10	0	3	0	0	0	11.56%			
of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%			
of which: SME	0	0	0	0	0	0	61.87%	0	0	0	0	0	60.70%	0	0	0	0	0	0	59.62%			
Secured by mortgages on immovable security	0	0	1	0	0	0	52.51%	0	0	0	0	0	52.32%	0	0	1	0	0	0	51.64%			
of which: SME	0	0	0	0	0	0	28.11%	0	0	1	0	0	24.43%	0	0	1	0	0	0	21.86%			
Items associated with particularly high risk	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%			
Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%			
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%			
Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%			
Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%			
Securitisation	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%			
Other exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%			
Standardised Total	3,053	15	14	1	0	0	38.91%	3,011	23	27	1	0	10	37.71%	3,011	29	41	1	0	15	37.61%		

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

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

	31/12/2023							31/12/2024							31/12/2025							
	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio- Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio- Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio- Stage 3 exposure	
(mB EUR, %)																						
Central banks	0.001	209	164	0	0	0	0.00%	0.001	450	311	0	0	0.00%	0.001	521	384	0	0	0	0	0.00%	
Central governments	0.002	3,281	871	0	0	0	40.00%	0.002	1,923	619	0	0	40.00%	0.002	1,929	684	0	0	0	0	0	40.00%
Regional governments or local authorities	0.003	10	74	0	0	0	40.00%	0.003	60	60	0	0	40.00%	0.003	103	103	0	0	0	0	0	40.00%
Public sector entities	1.006	19	32	0	0	0	38.00%	1.008	20	22	0	0	38.00%	1.014	24	31	0	0	0	0	0	38.00%
Multilateral Development Banks	0.007	10	14	0	0	0	34.00%	0.007	10	10	0	0	34.00%	0.007	10	10	0	0	0	0	0	34.00%
International Organisations	286	2	2	0	0	0	29.00%	286	4	5	0	0	29.00%	287	5	7	0	0	0	0	0	29.00%
Institutions	1,588	11	17	0	0	0	33.00%	1,529	19	29	0	0	33.00%	1,514	24	39	0	0	0	0	0	33.00%
Corporates	5,288	289	290	48	14	118	49.00%	5,144	227	142	14	14	49.00%	4,969	192	104	48	4	4	4	4	49.00%
of which: SME	393	23	16	0	0	0	36.00%	389	31	34	0	0	36.00%	361	26	30	0	0	0	0	0	36.00%
Retail	2,144	134	318	48	25	200	62.00%	1,992	181	138	19	19	62.00%	1,888	160	89	33	28	28	28	28	62.00%
of which: SME	124	16	36	0	0	0	36.00%	120	20	28	0	0	36.00%	117	16	20	0	0	0	0	0	36.00%
Secured by mortgages on immovable property	11,014	1,058	1,058	0	120	851	41.00%	10,521	2,093	1,783	21	146	43%	10,281	1,109	2,110	17	110	110	110	110	43%
of which: SME	690	130	161	0	0	0	15.00%	684	105	131	0	0	15.00%	662	81	137	0	0	0	0	0	15.00%
Items associated with particularly high risk	2	24	69	0	0	0	36.00%	2	27	68	0	0	24.00%	2	29	72	0	0	0	0	0	24.00%
Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%	
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%	
Collective Investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%	
Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%	
Securitisation	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%	
Other exposures	2,161	18	46	0	0	0	42.00%	2,063	22	159	0	0	33.00%	2,428	48	0	0	0	0	0	0	34.00%
Standardised Total	101,528	4,144	3,034	193	167	1,249	40.80%	99,669	4,466	4,168	171	206	33.00%	98,618	4,480	5,200	151	153	153	153	33.00%	

Banco de Sabadell, S.A.

	31/12/2023							31/12/2024							31/12/2025								
	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio- Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio- Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio- Stage 3 exposure		
(mB EUR, %)																							
Central banks	28,890	182	114	0	0	0	40.00%	31,690	188	221	0	0	40.00%	31,841	206	143	0	0	0	0	0	40.00%	
Central governments	20,941	1,230	609	0	0	0	40.00%	20,678	1,248	627	0	0	40.00%	20,681	1,188	744	0	0	0	0	0	0	40.00%
Regional governments or local authorities	8,432	50	34	0	0	0	40.00%	8,321	81	60	0	0	40.00%	8,320	102	86	0	0	0	0	0	40.00%	
Public sector entities	1,777	101	8	0	0	0	36.00%	1,761	101	11	0	0	36.00%	1,751	21	21	0	0	0	0	0	36.00%	
Multilateral Development Banks	272	10	0	0	0	0	37.00%	279	13	14	0	0	37.00%	277	10	10	0	0	0	0	0	37.00%	
International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%		
Institutions	386	5	4	0	0	0	25.00%	341	6	8	0	0	26.00%	338	6	11	0	0	0	0	0	25.50%	
Corporates	1,602	86	69	0	0	0	67.00%	1,660	96	101	0	0	64.00%	1,672	51	36	0	0	0	0	0	62.00%	
of which: SME	304	28	10	0	0	0	37.00%	302	19	21	0	0	34.00%	291	26	29	0	0	0	0	0	32.00%	
Retail	1,039	109	36	0	0	0	42.00%	1,080	128	136	29	29	42.00%	1,209	119	516	30	20	20	20	20	42.00%	
of which: SME	135	10	18	0	0	0	47.00%	139	26	31	0	0	45.00%	141	13	13	0	0	0	0	0	46.00%	
Secured by mortgages on immovable property	8,884	1,387	1,086	13	103	488	44.00%	8,129	1,634	1,191	13	133	43%	7,734	1,238	1,684	13	101	101	101	101	43.00%	
of which: SME	489	128	94	0	0	0	13.00%	550	88	105	0	0	13.00%	550	85	133	0	0	0	0	0	13.00%	
Items associated with particularly high risk	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%		
Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%		
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%		
Collective Investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%		
Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%		
Securitisation	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%		
Other exposures	3,242	10	68	0	0	0	59.00%	3,267	21	67	0	0	59.00%	3,400	18	113	0	0	0	0	0	54.00%	
Standardised Total	77,069	3,101	2,395	104	133	1,628	44.50%	76,011	3,628	3,036	98	174	33.00%	75,200	3,659	3,719	87	129	129	129	33.00%		

SPAIN

	31/12/2023							31/12/2024							31/12/2025							
	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio- Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio- Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio- Stage 3 exposure	
(mB EUR, %)																						
Central banks	7,819	112	62	0	0	0	0.00%	7,726	123	93	0	0	0.00%	7,744	125	123	0	0	0	0	0	0.00%
Central governments	0	0	0	0	0	0	40.00%	0	0	0	0	0	40.00%	0	0	0	0	0	0	0	40.00%	
Regional governments or local authorities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%	
Public sector entities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%	
Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%	
International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%	
Institutions	401	4	4	0	0	0	31.00%	395	6	8	0	0	29.00%	391	5	11	0	0	0	0	0	29.00%
Corporates	324	11	11	0	0	0	48.00%	313	13	15	0	0	49.00%	304	9	19	0	0	0	0	0	49.00%
of which: SME	49	2	1	0	0	0	69.00%	39	3	3	0	0	74.00%	37	8	5	0	0	0	0	0	74.00%
Retail	142	22	7	0	0	0	75.00%	133	31	14	0	0	80.00%	111	38	23	0	0	0	0	0	80.00%
of which: SME	117	18	3	0	0	0	76.00%	109	28	10	0	0	81.00%	91	31	18	0	0	0	0	0	81.00%
Secured by mortgages on immovable property	601	368	125	0	13	39	36.00%	599	365	264	0	0	37.00%	624	263	364	0	0	0	0	0	37.00%
of which: SME	20	1	0	0	0	0	76.00%	19	4	4	0	0	81.50%	19	10	11	0	0	0	0	0	81.50%
Items associated with particularly high risk	0	0	0	0	0	0	24.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%	
Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0								

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

	31/12/2023							31/12/2024							31/12/2025						
	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio- Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio- Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio- Stage 3 exposure
(mln EUR, %)																					
Central banks	113	0	2	0	0	0	0.00%	507	0	4	0	0	0.00%	508	0	0	0	0	0	0	0.00%
Central governments	10	0	1	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
Regional governments or local authorities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
Public sector entities	145	2	4	1	0	2	0.00%	182	2	7	1	0	2	178	2	10	1	0	3	0	2.85%
Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
Institutions	10	0	0	0	0	0	0.00%	10	0	0	0	0	0.00%	10	0	0	0	0	0	0	0.00%
Corporates	3,072	116	122	33	4	30	36.72%	2,454	88	256	13	0	85	2,369	26	280	28	0	118	0	16.26%
of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
of which: SME	16	1	0	0	0	0	0.00%	16	1	1	0	0	0.00%	16	1	1	0	0	0	0	0.00%
Secured by mortgages on immovable security	1,084	67	64	3	1	14	35.35%	1,029	54	64	2	1	17	2,224%	1,064	30	86	2	24	0	23.00%
of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
Items associated with particularly high risk	14	0	0	0	0	0	0.00%	14	0	0	0	0	0.00%	14	0	0	0	0	0	0	0.00%
Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
Other exposures	121	2	7	0	3	47.93%	119	2	0	0	0	0	43.32%	117	2	11	0	0	0	0	39.81%
Standardised Total	4,385	191	210	37	5	86	48.97%	4,315	155	320	34	0	126	4,240	122	434	29	3	164	0	38.87%

	31/12/2023							31/12/2024							31/12/2025						
	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio- Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio- Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio- Stage 3 exposure
(mln EUR, %)																					
Central banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
Central governments	2,081	17	36	4	0	7	40.00%	2,062	20	31	4	0	13	40.00%	2,020	36	49	4	0	20	40.00%
Regional governments or local authorities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
Public sector entities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
Institutions	11	0	0	0	0	0	0.00%	11	0	0	0	0	0.00%	11	0	0	0	0	0	0	0.00%
Corporates	11	0	1	0	0	0	15.83%	9	0	3	0	0	1	16.67%	1	0	4	0	0	1	16.00%
of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
Secured by mortgages on immovable security	0	0	1	0	0	0	57.69%	0	0	0	0	0	0	57.61%	0	0	0	0	0	0	0.00%
of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
Items associated with particularly high risk	38	0	0	0	0	0	23.65%	37	0	1	0	0	0	20.40%	36	0	2	0	0	0	19.50%
Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
Securitisation	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
Other exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
Standardised Total	2,094	18	39	7	0	7	38.45%	2,043	31	38	7	0	14	37.69%	2,001	37	54	4	0	21	37.51%

* Stage 1, 2, and 3 exposures as well as related provisions already reflect the restated distribution across IFRS 9 stages as of 1 January 2022 as per Methodology

2023 EU-wide Stress Test: Securitisations

Banco de Sabadell, S.A.

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



2023 EU-wide Stress Test: Risk exposure amounts

Banco de Sabadell, S.A.

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

2023 EU-wide Stress Test: Capital

Banco de Sabadell, S.A.

		(min EUR, %)		IFRS 9 first implementation	Actual	Baseline Scenario			Adverse Scenario		
		01/01/2018	31/12/2022	2023	2024	2025	2023	2024	2025		
A	OWN FUNDS		13,588	14,375	15,217	15,685	11,207	10,949	10,948		
A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)		10,083	10,823	11,666	12,127	7,646	7,373	7,366		
A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)		8,553	8,553	8,553	8,553	8,553	8,553	8,553		
A.1.1.1	of which: CET1 instruments subscribed by Government		0	0	0	0	0	0	0		
A.1.2	Retained earnings		6,301	6,829	7,698	8,536	5,030	5,126	5,604		
A.1.3	Accumulated other comprehensive income		-651	-651	-651	-651	-1,068	-1,068	-1,068		
A.1.3.1	Arising from full revaluation, cash flow hedge and liquidity reserves		0	0	0	0	-417	-417	-417		
A.1.3.2	OCI Impact of defined benefit pension plans [gain or (-) loss]		0	0	0	0	0	0	0		
A.1.3.3	Other OCI contributions		-651	-651	-651	-651	-651	-651	-651		
A.1.4	Other Reserves		-1,361	-1,439	-1,516	-1,593	-1,439	-1,516	-1,593		
A.1.5	Funds for general banking risk		0	0	0	0	0	0	0		
A.1.6	Minority interest given recognition in CET1 capital		0	0	0	0	0	0	0		
A.1.7	Adjustments to CET1 due to prudential filters		9	9	9	9	9	9	9		
A.1.7.1	(-) Value adjustments due to the requirements for prudent valuation (AVA)		-12	-12	-12	-12	-12	-12	-12		
A.1.7.2	Cash flow hedge reserve		64	64	64	64	64	64	64		
A.1.7.3	Other adjustments		-44	-44	-44	-44	-44	-44	-44		
A.1.8	(-) Intangible assets (including Goodwill)		-2,145	-1,991	-1,887	-1,758	-1,991	-1,887	-1,758		
A.1.8.1	of which: Goodwill (-)		-1,027	-1,027	-1,027	-1,027	-1,027	-1,027	-1,027		
A.1.8.2	of which: Software assets (-)		-1,083	-952	-853	-728	-952	-853	-728		
A.1.8.3	of which: Other intangible assets (-)		-35	-12	-7	-3	-12	-7	-3		
A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs		-385	-285	-116	0	-956	-943	-897		
A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses		-4	-4	-4	-4	-4	-4	-4		
A.1.11	(-) Defined benefit pension fund assets		0	0	0	0	0	0	0		
A.1.12	(-) Reciprocal cross holdings in CET1 Capital		0	0	0	0	0	0	0		
A.1.13	(-) Excess deduction from AT1 items over AT1 Capital		0	0	0	0	0	0	0		

2023 EU-wide Stress Test: Capital

Banco de Sabadell, S.A.

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

2023 EU-wide Stress Test: Capital

Banco de Sabadell, S.A.

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

2023 EU-wide Stress Test: Capital

Banco de Sabadell, S.A.

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

2023 EU-wide Stress Test: P&L

Banco de Sabadell, S.A.

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

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

Banco de Sabadell, S.A.

(mln EUR)

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

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

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