



2018 EU-wide Stress Test

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

2018 EU-wide Stress Test: Summary

Banco de Sabadell S.A.

	Actual	Restated	Baseline Scenario			Adverse Scenario		
	(starting year)	(starting year)	31/12/2018	31/12/2019	31/12/2020	31/12/2018	31/12/2019	31/12/2020
(min EUR, %)	31/12/2017	31/12/2017						
Net interest income	3,773		3,484	3,302	3,149	3,263	3,095	2,822
Gains or losses on financial assets and liabilities held for trading and trading financial assets and trading financial liabilities	216		114	114	114	73	86	86
Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss	-1,221		-630	-460	-420	-2,597	-1,218	-1,079
Profit or (-) loss for the year	805		473	525	419	-1,285	-136	-210
Coverage ratio: non-performing exposure (%)	38.98%	46.51%	43.82%	41.16%	39.36%	49.41%	46.73%	45.18%
Common Equity Tier 1 capital	10,415	10,451	10,282	10,478	10,604	7,930	7,309	6,745
Total Risk exposure amount (all transitional adjustments included)	77,505	77,385	77,737	78,076	78,530	79,735	80,058	80,296
Common Equity Tier 1 ratio, %	13.44%	13.51%	13.23%	13.42%	13.50%	9.95%	9.13%	8.40%
Fully loaded Common Equity Tier 1 ratio, %	12.79%	12.03%	12.34%	12.67%	12.89%	8.41%	8.06%	7.58%
Tier 1 capital	11,111	11,155	11,434	11,631	11,756	9,082	8,462	7,898
Total leverage ratio exposures	223,445	223,045	223,045	223,045	223,045	223,045	223,045	223,045
Leverage ratio, %	4.97%	5.00%	5.13%	5.21%	5.27%	4.07%	3.79%	3.54%
Fully loaded leverage ratio, %	4.95%	4.71%	4.83%	4.97%	5.07%	3.52%	3.41%	3.25%
Memorandum items								
Total amount of instruments with mandatory conversion into ordinary shares upon a fixed date in the 2018 -2020 period (cumulative conversions) ¹			0	0	0	0	0	0
Total Additional Tier 1 and Tier 2 instruments eligible as regulatory capital under the CRR provisions that convert into Common Equity Tier 1 or are written down upon a trigger event ²			1,150	1,150	1,150	1,150	1,150	1,150
Of which: eligible instruments whose trigger is above CET1 capital ratio in the adverse scenario ²			0	0	0	0	0	0

¹ Conversions not considered for CET1 computation

² Excluding instruments with mandatory conversion into ordinary shares upon a fixed date in the 2018 -2020 period

2018 EU-wide Stress Test: Credit risk IRB

Banco de Sabadell S.A.

		Restated													
		31/12/2017													
		Exposure values				Risk exposure amounts				Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	
		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 and central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	1,559	1	0	0	570	0	1,127	14	5	1	3.7%	
	Corporates	29,065	4,724	4,188	140	15,398	424	3,350	0	32,995	4,482	2,986	2,578	57.5%	
	Corporates - Of Which: Specialised Lending	0	0	4,188	140	0	0	3,350	0	4,003	81	163	42	52.1%	
	Corporates - Of Which: SME	13,272	3,888	0	0	6,354	368	0	0	13,250	3,793	2,247	2,138	56.1%	
	Retail	73,471	3,253	0	0	12,928	910	0	0	73,201	3,478	1,727	1,387	39.9%	
	Retail - Secured on real estate property	55,670	2,153	0	0	6,360	562	0	0	55,456	2,367	825	736	31.1%	
	Retail - Secured on real estate property - Of Which: SME	3,865	1,201	0	0	791	279	0	0	3,898	1,169	492	465	39.8%	
	Retail - Secured on real estate property - Of Which: non-SME	51,805	952	0	0	5,569	283	0	0	51,558	1,199	334	271	22.6%	
	Retail - Qualifying Revolving	5,466	62	0	0	1,449	161	0	0	5,431	97	112	42	43.1%	
	Retail - Other Retail	12,335	1,038	0	0	5,119	187	0	0	12,315	1,014	790	609	60.1%	
	Retail - Other Retail - Of Which: SME	6,961	745	0	0	1,954	45	0	0	6,944	716	547	477	66.6%	
	Retail - Other Retail - Of Which: non-SME	5,374	293	0	0	3,165	142	0	0	5,370	297	243	132	44.3%	
	Equity									0	0	0	0		
	Securitisation									0	0	0	0		
	Other non-credit obligation assets									0	0	0	0		
IRB TOTAL		102,536	7,977	5,746	141	28,326	1,334	3,920	0	107,323	7,973	4,718	3,965	49.7%	

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Restated												
		31/12/2017												
		Exposure values				Risk exposure amounts				Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
		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 and central governments	0	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	455	0	0	0	179	0	296	0	0	0	45.6%
	Corporates	25,070	4,684	2,513	132	12,955	423	2,129	0	27,350	4,443	2,842	2,558	57.6%
	Corporates - Of Which: Specialised Lending	0	0	2,513	132	0	0	2,129	0	2,349	80	155	42	51.7%
	Corporates - Of Which: SME	11,738	3,861	0	0	5,387	367	0	0	11,718	3,769	2,193	2,114	56.1%
	Retail	33,800	3,044	0	0	6,010	546	0	0	33,826	2,973	1,522	1,306	43.9%
	Retail - Secured on real estate property	21,721	2,018	0	0	2,619	487	0	0	21,760	1,978	769	704	35.6%
	Retail - Secured on real estate property - Of Which: SME	3,824	1,197	0	0	782	278	0	0	3,857	1,164	489	463	39.8%
	Retail - Secured on real estate property - Of Which: non-SME	17,897	821	0	0	1,836	209	0	0	17,903	814	280	241	29.6%
	Retail - Qualifying Revolving	1,469	21	0	0	134	0	0	0	1,469	21	20	11	53.5%
	Retail - Other Retail	10,610	1,006	0	0	3,257	58	0	0	10,597	974	733	590	60.6%
	Retail - Other Retail - Of Which: SME	6,892	742	0	0	1,936	45	0	0	6,875	714	545	476	66.6%
	Retail - Other Retail - Of Which: non-SME	3,718	264	0	0	1,321	13	0	0	3,721	260	188	114	44.0%
	Equity									0	0	0	0	
	Securitisation									0	0	0	0	
	Other non-credit obligation assets									0	0	0	0	
IRB TOTAL		58,869	7,728	2,968	132	18,965	969	2,308	0	61,471	7,416	4,364	3,863	52.1%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Restated												
		31/12/2017												
		Exposure values				Risk exposure amounts				Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
		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 and central governments	0	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	463	0	0	0	117	0	298	0	0	0	0
	Corporates	302	0	368	0	210	0	287	0	664	0	8	0	0.0%
	Corporates - Of Which: Specialised Lending	0	0	368	0	0	0	287	0	363	0	2	0	0
	Corporates - Of Which: SME	218	0	0	0	145	0	0	0	217	0	3	0	0.0%
	Retail	38,423	173	0	0	6,657	354	0	0	38,125	472	190	69	14.7%
	Retail - Secured on real estate property	32,789	106	0	0	3,502	65	0	0	32,533	362	46	23	6.4%
	Retail - Secured on real estate property - Of Which: SME	8	4	0	0	1	1	0	0	8	4	2	2	47.3%
	Retail - Secured on real estate property - Of Which: non-SME	32,781	102	0	0	3,501	64	0	0	32,526	358	44	21	5.9%
	Retail - Qualifying Revolving	3,975	40	0	0	1,312	161	0	0	3,940	75	91	39	40.2%
	Retail - Other Retail	1,659	28	0	0	1,842	129	0	0	1,651	35	53	16	45.8%
	Retail - Other Retail - Of Which: SME	17	0	0	0	3	0	0	0	17	0	0	0	81.1%
	Retail - Other Retail - Of Which: non-SME	1,642	27	0	0	1,839	129	0	0	1,634	35	53	16	45.6%
	Equity									0	0	0	0	
	Securitisation									0	0	0	0	
	Other non-credit obligation assets									0	0	0	0	
IRB TOTAL		38,725	174	831	0	6,867	354	404	0	39,086	472	198	69	14.7%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

2018 EU-wide Stress Test: Credit risk IRB
Banco de Sabadell S.A.

		Restated 31/12/2017													
		Exposure values				Risk exposure amounts				Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	
		A-IRB		F-IRB		A-IRB		F-IRB							
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted						
(mln EUR, %)															
United States	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Institutions	0	0	63	0	0	0	13	0	62	0	0	0	0	-
	Corporates	1,075	2	755	0	692	0	544	0	1,815	0	37	0	45.6%	
	Corporates - Of Which: Specialised Lending	0	0	755	0	0	0	544	0	738	0	3	0	-	
	Corporates - Of Which: SME	93	2	0	0	70	0	0	0	95	0	1	0	45.6%	
	Retail	72	1	0	0	12	0	0	0	72	1	1	0	45.2%	
	Retail - Secured on real estate property	60	1	0	0	9	0	0	0	60	1	0	0	46.6%	
	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	60	1	0	0	9	0	0	0	60	1	0	0	46.6%	
	Retail - Qualifying Revolving	1	0	0	0	0	0	0	0	1	0	0	0	50.6%	
	Retail - Other Retail	11	0	0	0	3	0	0	0	11	0	0	0	29.2%	
	Retail - Other Retail - Of Which: SME	9	0	0	0	3	0	0	0	9	0	0	0	-	
	Retail - Other Retail - Of Which: non-SME	2	0	0	0	0	0	0	0	2	0	0	0	29.2%	
	Equity									0	0	0	0	-	
	Securitisation														-
Other non-credit obligation assets									0	0	0	0	-		
IRB TOTAL		1,146	3	818	0	704	0	557	0	1,949	1	38	0	45.3%	

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Restated 31/12/2017													
		Exposure values				Risk exposure amounts				Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	
		A-IRB		F-IRB		A-IRB		F-IRB							
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted						
(mln EUR, %)															
Italy	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Institutions	0	0	30	0	0	0	16	0	8	0	0	0	0	-
	Corporates	9	0	0	0	7	0	0	0	9	0	0	0	-	
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0	-	
	Corporates - Of Which: SME	4	0	0	0	4	0	0	0	4	0	0	0	-	
	Retail	17	0	0	0	4	0	0	0	17	0	0	0	52.1%	
	Retail - Secured on real estate property	16	0	0	0	4	0	0	0	16	0	0	0	52.1%	
	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	16	0	0	0	4	0	0	0	16	0	0	0	52.1%	
	Retail - Qualifying Revolving	1	0	0	0	0	0	0	0	1	0	0	0	49.2%	
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0	61.7%	
	Retail - Other Retail - Of Which: SME	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	61.7%	
	Equity									0	0	0	0	-	
	Securitisation														-
Other non-credit obligation assets									0	0	0	0	-		
IRB TOTAL		26	0	30	0	11	0	16	0	34	0	0	0	52.1%	

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Restated 31/12/2017													
		Exposure values				Risk exposure amounts				Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	
		A-IRB		F-IRB		A-IRB		F-IRB							
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted						
(mln EUR, %)															
N.A.	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														-
	Retail - Other Retail - Of Which: SME														-
	Retail - Other Retail - Of Which: non-SME														-
	Equity														-
	Securitisation														-
Other non-credit obligation assets														-	
IRB TOTAL														-	

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

2018 EU-wide Stress Test: Credit risk IRB

Banco de Sabadell S.A.

		Restated 31/12/2017												
		Exposure values				Risk exposure amounts				Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
		A-IRB		F-IRB		A-IRB		F-IRB						
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted					
(min EUR, %)														
N.A.	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													
	Retail - Other Retail - Of Which: SME													
	Retail - Other Retail - Of Which: non-SME													
	Equity													
Securitisation														
Other non-credit obligation assets														
IRB TOTAL														

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Restated 31/12/2017												
		Exposure values				Risk exposure amounts				Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
		A-IRB		F-IRB		A-IRB		F-IRB						
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted					
(min EUR, %)														
N.A.	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													
	Retail - Other Retail - Of Which: SME													
	Retail - Other Retail - Of Which: non-SME													
	Equity													
Securitisation														
Other non-credit obligation assets														
IRB TOTAL														

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Restated 31/12/2017												
		Exposure values				Risk exposure amounts				Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
		A-IRB		F-IRB		A-IRB		F-IRB						
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted					
(min EUR, %)														
N.A.	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													
	Retail - Other Retail - Of Which: SME													
	Retail - Other Retail - Of Which: non-SME													
	Equity													
Securitisation														
Other non-credit obligation assets														
IRB TOTAL														

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

2018 EU-wide Stress Test: Credit risk IRB

Banco de Sabadell S.A.

		Restated													
		31/12/2017													
		Exposure values				Risk exposure amounts				Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	
		A-IRB		F-IRB		A-IRB		F-IRB							
(min EUR, %)		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted						
N.A.	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														
	Retail - Other Retail - Of Which: SME														
	Retail - Other Retail - Of Which: non-SME														
	Equity														
	Securitisation														
Other non-credit obligation assets															
IRB TOTAL															

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Restated													
		31/12/2017													
		Exposure values				Risk exposure amounts				Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	
		A-IRB		F-IRB		A-IRB		F-IRB							
(min EUR, %)		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted						
N.A.	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														
	Retail - Other Retail - Of Which: SME														
	Retail - Other Retail - Of Which: non-SME														
	Equity														
	Securitisation														
Other non-credit obligation assets															
IRB TOTAL															

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

2018 EU-wide Stress Test: Credit risk IRB

Banco de Sabadell S.A.

		Baseline Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure ¹	Non performing exposure ²	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ²	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ²	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
		(mln EUR, %)														
Banco de Sabadell S.A.	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Institutions	1,118	23	14	10	45.0%	1,109	31	18	14	45.0%	1,101	39	22	18	45.0%
	Corporates	32,278	5,199	3,148	2,829	54.4%	31,695	5,781	3,301	3,012	52.1%	31,186	6,290	3,443	3,174	50.5%
	Corporates - Of Which: Specialised Lending	3,896	189	191	91	48.1%	3,799	286	222	134	47.0%	3,711	273	251	174	46.5%
	Corporates - Of Which: SME	12,927	4,116	2,312	2,234	54.3%	12,634	4,409	2,373	2,204	52.2%	12,375	4,668	2,431	2,366	50.7%
	Retail	72,227	4,453	1,998	1,682	37.8%	71,325	5,354	2,176	1,887	35.3%	70,491	6,188	2,332	2,083	33.7%
	Retail - Secured on real estate property	54,948	2,875	821	774	26.9%	54,481	3,342	845	806	24.1%	54,052	3,771	870	834	22.1%
	Retail - Secured on real estate property - Of Which: SME	3,735	1,332	498	486	36.5%	3,599	1,467	511	502	34.2%	3,487	1,580	522	515	32.6%
	Retail - Secured on real estate property - Of Which: non-SME	51,213	1,543	323	289	18.7%	50,882	1,874	334	304	16.2%	50,565	2,192	348	320	14.6%
	Retail - Qualifying Revolving	5,246	182	225	90	49.5%	5,259	269	255	132	49.0%	5,168	260	269	177	49.1%
	Retail - Other Retail	11,922	1,396	952	818	58.6%	11,595	1,743	1,076	949	54.5%	11,271	2,057	1,193	1,072	52.1%
	Retail - Other Retail - Of Which: SME	6,749	911	626	594	64.1%	6,575	1,085	681	646	59.5%	6,421	1,239	733	701	56.6%
	Retail - Other Retail - Of Which: non-SME	5,183	484	327	234	48.2%	5,010	657	395	303	46.1%	4,850	818	460	371	45.3%
	Equity	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	-
Other non-credit obligation assets	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-	
IRB TOTAL	105,622	9,674	5,161	4,521	46.7%	104,129	11,166	5,495	4,914	44.0%	102,778	12,518	5,796	5,275	42.1%	

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Baseline Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure ¹	Non performing exposure ²	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ²	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ²	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
		(mln EUR, %)														
Spain	Central banks and central governments	0	0	0	0	-	0	0	0	0	-	0	0	0	0	
	Institutions	295	1	1	1	45.0%	293	3	1	1	45.0%	292	4	2	2	45.0%
	Corporates	26,726	5,066	2,967	2,769	54.7%	26,234	5,558	3,087	2,917	52.3%	25,809	5,983	3,198	3,047	50.9%
	Corporates - Of Which: Specialised Lending	2,265	164	171	79	48.3%	2,191	238	192	112	47.3%	2,126	303	210	142	46.8%
	Corporates - Of Which: SME	11,636	4,050	2,245	2,204	54.4%	11,182	4,305	2,296	2,262	52.5%	10,959	4,528	2,344	2,313	51.1%
	Retail	33,101	3,698	1,643	1,522	41.2%	32,460	4,339	1,760	1,657	38.2%	31,895	4,994	1,872	1,778	36.3%
	Retail - Secured on real estate property	21,393	2,346	769	741	31.6%	21,071	2,667	791	771	28.9%	20,791	2,947	814	797	27.0%
	Retail - Secured on real estate property - Of Which: SME	3,695	1,326	495	483	36.5%	3,561	1,460	508	499	34.2%	3,449	1,571	519	512	32.6%
	Retail - Secured on real estate property - Of Which: non-SME	17,697	1,020	274	258	25.2%	17,510	1,207	283	271	22.5%	17,342	1,376	295	285	20.7%
	Retail - Qualifying Revolving	1,450	40	29	22	55.5%	1,432	58	35	28	49.1%	1,415	75	41	34	45.9%
	Retail - Other Retail	10,258	1,313	845	760	57.9%	9,956	1,615	933	858	53.2%	9,689	1,881	1,017	947	50.3%
	Retail - Other Retail - Of Which: SME	6,682	908	623	582	64.1%	6,509	1,081	678	644	59.6%	6,356	1,233	729	698	56.6%
	Retail - Other Retail - Of Which: non-SME	3,576	405	222	177	43.8%	3,447	534	256	215	40.3%	3,333	648	287	249	38.3%
	Equity	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	-
Other non-credit obligation assets	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-	
IRB TOTAL	60,122	8,765	4,611	4,292	49.0%	58,987	9,900	4,848	4,576	46.2%	57,996	10,891	5,072	4,827	44.3%	

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Baseline Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure ¹	Non performing exposure ²	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ²	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ²	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
		(mln EUR, %)														
United Kingdom	Central banks and central governments	0	0	0	0	-	0	0	0	0	-	0	0	0	0	
	Institutions	296	1	1	1	45.0%	295	3	1	1	45.0%	293	4	2	2	45.0%
	Corporates	656	8	13	4	43.4%	647	17	16	7	43.5%	640	24	20	11	43.7%
	Corporates - Of Which: Specialised Lending	359	5	5	2	45.0%	354	10	7	4	45.0%	349	15	9	7	45.0%
	Corporates - Of Which: SME	214	3	4	1	40.3%	212	5	5	2	40.4%	210	7	6	3	40.6%
	Retail	37,896	700	339	146	20.9%	37,655	941	398	215	22.8%	37,403	1,193	441	288	24.2%
	Retail - Secured on real estate property	32,412	483	41	24	5.0%	32,284	611	42	25	4.1%	32,151	744	43	26	3.5%
	Retail - Secured on real estate property - Of Which: SME	8	4	2	2	46.7%	7	4	2	2	44.7%	7	5	2	2	43.3%
	Retail - Secured on real estate property - Of Which: non-SME	32,404	479	39	22	4.6%	32,277	607	40	23	3.8%	32,143	740	41	24	3.3%
	Retail - Qualifying Revolving	3,875	140	194	67	47.8%	3,805	209	219	103	48.9%	3,732	283	227	141	50.0%
	Retail - Other Retail	1,610	77	103	55	71.4%	1,566	121	137	87	72.1%	1,520	166	171	121	72.7%
	Retail - Other Retail - Of Which: SME	17	0	0	0	67.8%	17	0	0	0	60.8%	17	1	0	0	57.1%
	Retail - Other Retail - Of Which: non-SME	1,592	77	103	55	71.5%	1,549	120	137	87	72.2%	1,503	166	171	120	72.7%
	Equity	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	-
Other non-credit obligation assets	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-	
IRB TOTAL	38,848	710	352	151	21.2%	38,597	961	416	223	23.2%	38,336	1,222	463	301	24.6%	

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

2018 EU-wide Stress Test: Credit risk IRB

Banco de Sabadell S.A.

		Baseline Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
(mín EUR, %)																
United States	Central banks and central governments	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Institutions	62	0	0	0	45.0%	61	1	0	0	45.0%	61	1	0	0	45.0%
	Corporates	1,792	23	47	10	43.5%	1,770	45	57	20	43.7%	1,748	67	66	29	43.9%
	Corporates - Of Which: Specialised Lending	729	9	8	4	45.0%	720	19	12	8	45.0%	711	28	16	12	45.0%
	Corporates - Of Which: SME	92	3	2	1	32.9%	89	6	3	2	33.8%	87	9	4	3	34.6%
	Retail	71	2	1	1	32.2%	70	2	1	1	28.7%	69	3	1	1	26.2%
	Retail - Secured on real estate property	59	1	0	0	28.5%	59	2	0	0	20.9%	58	2	0	0	16.8%
	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	59	1	0	0	28.5%	59	2	0	0	20.9%	58	2	0	0	16.8%
	Retail - Qualifying Revolving	1	0	0	0	63.0%	1	0	0	0	58.4%	1	0	0	0	55.1%
	Retail - Other Retail	10	0	0	0	42.0%	10	1	0	0	42.8%	10	1	1	0	43.1%
	Retail - Other Retail - Of Which: SME	9	0	0	0	45.0%	8	1	0	0	45.0%	8	1	1	0	45.0%
	Retail - Other Retail - Of Which: non-SME	2	0	0	0	32.1%	2	0	0	0	32.2%	2	0	0	0	32.2%
	Equity	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	-
Other non-credit obligation assets	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-	
IRB TOTAL	1,925	25	48	11	42.8%	1,901	48	58	21	43.0%	1,878	71	68	31	43.2%	

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Baseline Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
(mín EUR, %)																
Italy	Central banks and central governments	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Institutions	8	0	0	0	45.0%	8	0	0	0	45.0%	8	0	0	0	45.0%
	Corporates	9	0	0	0	48.1%	8	0	0	0	48.1%	8	0	0	0	48.1%
	Corporates - Of Which: Specialised Lending	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Corporates - Of Which: SME	4	0	0	0	48.1%	3	0	0	0	48.1%	3	0	0	0	48.1%
	Retail	17	1	0	0	32.9%	16	1	0	0	25.0%	16	2	0	0	20.9%
	Retail - Secured on real estate property	16	1	0	0	30.1%	15	1	0	0	22.3%	15	1	0	0	18.2%
	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%
	Retail - Secured on real estate property - Of Which: non-SME	16	1	0	0	31.0%	15	1	0	0	23.1%	15	1	0	0	18.9%
	Retail - Qualifying Revolving	1	0	0	0	65.1%	1	0	0	0	62.5%	1	0	0	0	59.9%
	Retail - Other Retail	0	0	0	0	47.0%	0	0	0	0	42.5%	0	0	0	0	40.4%
	Retail - Other Retail - Of Which: SME	0	0	0	0	45.2%	0	0	0	0	45.2%	0	0	0	0	45.2%
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	47.1%	0	0	0	0	42.5%	0	0	0	0	40.4%
	Equity	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	-
Other non-credit obligation assets	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-	
IRB TOTAL	33	1	0	0	34.9%	32	2	1	0	29.4%	32	2	1	1	26.9%	

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Baseline Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
(mín EUR, %)																
N.A.	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															
	Retail - Other Retail - Of Which: SME															
	Retail - Other Retail - Of Which: non-SME															
	Equity															
	Securitisation															
Other non-credit obligation assets																
IRB TOTAL																

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

2018 EU-wide Stress Test: Credit risk IRB

Banco de Sabadell S.A.

		Baseline Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
(min EUR, %)																
N.A.	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															
	Retail - Other Retail - Of Which: SME															
	Retail - Other Retail - Of Which: non-SME															
	Equity															
	Securitisation															
Other non-credit obligation assets																
IRB TOTAL																

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Baseline Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
(min EUR, %)																
N.A.	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															
	Retail - Other Retail - Of Which: SME															
	Retail - Other Retail - Of Which: non-SME															
	Equity															
	Securitisation															
Other non-credit obligation assets																
IRB TOTAL																

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

2018 EU-wide Stress Test: Credit risk IRB

Banco de Sabadell S.A.

		Adverse Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ²	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ²	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ²
		(mIn EUR, %)														
Banco de Sabadell S.A.	Central banks and central governments	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Institutions	1,113	27	21	12	45.0%	1,094	46	27	21	45.0%	1,080	60	33	27	45.0%
	Corporates	31,955	5,521	3,859	3,285	59.5%	30,580	6,896	4,269	3,840	55.7%	29,576	7,900	4,617	4,271	54.1%
	Corporates - Of Which: Specialised Lending	3,857	228	246	108	47.5%	3,664	420	201	195	46.4%	3,514	571	348	263	46.0%
	Corporates - Of Which: SME	12,715	4,328	2,823	2,559	59.1%	11,944	5,099	3,003	2,829	55.5%	11,456	5,387	3,147	3,008	53.8%
	Retail	71,819	4,860	2,758	2,094	43.1%	70,106	6,574	3,265	2,740	41.7%	68,683	7,996	3,762	3,231	40.4%
	Retail - Secured on real estate property	54,697	3,126	1,279	1,053	33.7%	53,730	4,093	1,464	1,278	31.2%	52,907	4,916	1,608	1,462	29.7%
	Retail - Secured on real estate property - Of Which: SME	3,666	1,401	663	592	42.2%	3,401	1,666	706	660	39.7%	3,231	1,835	740	704	38.4%
	Retail - Secured on real estate property - Of Which: non-SME	51,031	1,725	616	462	26.8%	50,330	2,427	758	618	25.5%	49,676	3,081	868	758	24.6%
	Retail - Qualifying Revolving	5,318	210	227	113	53.6%	5,179	349	275	195	55.9%	5,047	481	431	267	55.4%
	Retail - Other Retail	11,804	1,524	1,252	928	60.9%	11,196	2,132	1,526	1,267	59.4%	10,729	2,599	1,723	1,502	57.8%
	Retail - Other Retail - Of Which: SME	6,675	985	812	651	66.1%	6,346	1,315	951	838	63.7%	6,107	1,554	1,051	957	61.6%
	Retail - Other Retail - Of Which: non-SME	5,129	539	439	277	51.4%	4,850	817	575	429	52.5%	4,623	1,045	672	545	52.2%
	Equity	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	-
Other non-credit obligation assets	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-	
IRB TOTAL	104,887	10,408	6,639	5,391	51.8%	101,780	13,516	7,562	6,601	48.8%	99,340	15,956	8,412	7,529	47.2%	

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Adverse Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ²	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ²	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ²
		(mIn EUR, %)														
Spain	Central banks and central governments	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Institutions	294	2	2	1	45.0%	291	5	3	2	45.0%	288	8	4	3	45.0%
	Corporates	26,451	5,241	3,688	3,203	60.0%	25,278	6,514	4,029	3,672	56.4%	24,429	7,363	4,322	4,038	54.8%
	Corporates - Of Which: Specialised Lending	2,232	192	205	92	47.8%	2,096	352	241	155	46.6%	1,988	440	276	204	46.2%
	Corporates - Of Which: SME	11,246	4,241	2,752	2,520	59.6%	10,560	4,936	2,907	2,758	56.0%	10,135	5,352	3,033	2,913	54.4%
	Retail	32,844	3,955	2,268	1,848	46.7%	31,684	5,115	2,596	2,299	44.9%	30,844	5,955	2,839	2,598	43.6%
	Retail - Secured on real estate property	21,250	2,488	1,132	967	38.9%	20,646	3,092	1,234	1,122	36.3%	20,221	3,518	1,316	1,231	35.0%
	Retail - Secured on real estate property - Of Which: SME	3,627	1,394	659	588	42.2%	3,364	1,657	702	657	39.6%	3,196	1,825	736	700	38.4%
	Retail - Secured on real estate property - Of Which: non-SME	17,623	1,094	473	379	34.6%	17,282	1,435	532	466	32.4%	17,025	1,692	581	531	31.4%
	Retail - Qualifying Revolving	1,448	42	34	24	58.3%	1,426	64	44	36	56.5%	1,406	84	52	45	54.1%
	Retail - Other Retail	10,145	1,426	1,102	857	60.1%	9,612	1,959	1,317	1,140	58.2%	9,218	2,353	1,470	1,321	56.2%
	Retail - Other Retail - Of Which: SME	6,608	981	809	649	66.1%	6,282	1,308	947	835	63.8%	6,045	1,545	1,046	952	61.6%
	Retail - Other Retail - Of Which: non-SME	3,537	444	293	208	46.8%	3,330	651	371	305	46.9%	3,173	808	425	369	45.7%
	Equity	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	-
Other non-credit obligation assets	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-	
IRB TOTAL	59,589	9,298	5,957	5,052	54.3%	57,253	11,634	6,628	5,973	51.3%	55,562	13,325	7,165	6,639	49.8%	

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Adverse Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ²	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ²	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ²
		(mIn EUR, %)														
United Kingdom	Central banks and central governments	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Institutions	295	2	3	1	45.0%	292	6	4	3	45.0%	289	9	5	4	45.0%
	Corporates	651	13	16	6	45.1%	631	33	24	16	46.6%	615	50	30	23	46.4%
	Corporates - Of Which: Specialised Lending	356	7	9	3	45.0%	345	18	13	8	45.0%	336	28	17	12	45.0%
	Corporates - Of Which: SME	212	5	5	2	45.3%	206	11	8	6	49.7%	201	17	10	8	49.2%
	Retail	37,751	845	463	226	26.8%	37,231	1,366	637	415	30.4%	36,674	1,922	886	601	31.3%
	Retail - Secured on real estate property	32,309	586	126	71	12.1%	31,975	919	205	135	14.7%	31,601	1,294	264	207	16.0%
	Retail - Secured on real estate property - Of Which: SME	7	4	3	2	56.7%	7	5	3	3	53.4%	7	5	3	3	51.7%
	Retail - Secured on real estate property - Of Which: non-SME	32,302	582	123	69	11.8%	31,968	914	202	133	14.3%	31,594	1,289	261	204	15.8%
	Retail - Qualifying Revolving	3,848	167	192	87	52.4%	3,732	283	230	159	55.8%	3,620	395	377	220	55.7%
	Retail - Other Retail	1,594	92	145	68	73.4%	1,523	163	203	122	74.8%	1,454	233	245	174	74.8%
	Retail - Other Retail - Of Which: SME	17	0	0	0	65.1%	17	1	0	0	57.6%	17	1	1	1	54.6%
	Retail - Other Retail - Of Which: non-SME	1,577	92	145	68	73.4%	1,506	163	202	122	74.9%	1,437	232	245	174	74.9%
	Equity	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	-
Other non-credit obligation assets	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-	
IRB TOTAL	38,697	861	482	233	27.1%	38,154	1,403	665	433	30.8%	37,578	1,980	922	628	31.7%	

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

2018 EU-wide Stress Test: Credit risk IRB

Banco de Sabadell S.A.

		Adverse Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
(mín EUR, %)																
United States	Central banks and central governments	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Institutions	61	0	1	0	45.0%	61	1	1	1	45.0%	60	2	1	1	45.0%
	Corporates	1,780	35	41	16	44.6%	1,726	89	61	41	45.8%	1,685	131	78	60	45.9%
	Corporates - Of Which: Specialised Lending	724	14	17	6	45.0%	702	37	26	17	45.0%	683	55	33	25	45.0%
	Corporates - Of Which: SME	91	4	4	2	35.4%	85	10	5	4	38.9%	82	13	7	5	39.8%
	Retail	71	2	1	1	38.1%	69	4	2	1	34.9%	68	5	2	2	33.5%
	Retail - Secured on real estate property	59	1	1	0	34.7%	58	2	1	1	28.8%	57	3	1	1	26.7%
	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	59	1	1	0	34.7%	58	2	1	1	28.8%	57	3	1	1	26.7%
	Retail - Qualifying Revolving	1	0	0	0	65.4%	1	0	0	0	63.9%	1	0	0	0	61.1%
	Retail - Other Retail	10	1	1	0	43.3%	10	1	1	1	44.3%	9	2	1	1	44.4%
	Retail - Other Retail - Of Which: SME	8	0	1	0	45.0%	8	1	1	1	45.0%	7	2	1	1	45.0%
	Retail - Other Retail - Of Which: non-SME	2	0	0	0	35.2%	2	0	0	0	38.9%	2	0	0	0	38.9%
	Equity	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	-
Other non-credit obligation assets	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-	
IRB TOTAL	1,912	38	43	17	44.3%	1,856	94	63	42	45.3%	1,812	137	81	62	45.5%	

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Adverse Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
(mín EUR, %)																
Italy	Central banks and central governments	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Institutions	8	0	0	0	45.0%	7	0	0	0	45.0%	7	0	0	0	45.0%
	Corporates	9	0	0	0	54.8%	8	0	0	0	61.0%	8	1	0	0	61.1%
	Corporates - Of Which: Specialised Lending	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Corporates - Of Which: SME	4	0	0	0	54.8%	3	0	0	0	60.9%	3	0	0	0	60.9%
	Retail	17	1	1	0	39.3%	16	2	1	1	31.7%	16	2	1	1	28.8%
	Retail - Secured on real estate property	16	1	0	0	37.2%	15	2	1	1	29.4%	14	2	1	1	26.6%
	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%
	Retail - Secured on real estate property - Of Which: non-SME	16	1	0	0	38.4%	15	1	1	1	30.4%	14	2	1	1	27.4%
	Retail - Qualifying Revolving	1	0	0	0	68.4%	1	0	0	0	67.6%	1	0	0	0	65.2%
	Retail - Other Retail	0	0	0	0	49.8%	0	0	0	0	50.7%	0	0	0	0	49.4%
	Retail - Other Retail - Of Which: SME	0	0	0	0	50.6%	0	0	0	0	55.4%	0	0	0	0	55.4%
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	49.8%	0	0	0	0	50.6%	0	0	0	0	49.3%
	Equity	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	-
Other non-credit obligation assets	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-	
IRB TOTAL	33	1	1	1	41.2%	32	2	1	1	37.1%	31	3	1	1	36.2%	

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Adverse Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
(mín EUR, %)																
N.A.	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															
	Retail - Other Retail - Of Which: SME															
	Retail - Other Retail - Of Which: non-SME															
	Equity															
	Securitisation															
Other non-credit obligation assets																
IRB TOTAL																

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

2018 EU-wide Stress Test: Credit risk IRB

Banco de Sabadell S.A.

		Adverse Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
(min EUR, %)																
N.A.	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															
	Retail - Other Retail - Of Which: SME															
	Retail - Other Retail - Of Which: non-SME															
	Equity															
	Securitisation															
Other non-credit obligation assets																
IRB TOTAL																

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Adverse Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
(min EUR, %)																
N.A.	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															
	Retail - Other Retail - Of Which: SME															
	Retail - Other Retail - Of Which: non-SME															
	Equity															
	Securitisation															
Other non-credit obligation assets																
IRB TOTAL																

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Adverse Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
(min EUR, %)																
N.A.	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															
	Retail - Other Retail - Of Which: SME															
	Retail - Other Retail - Of Which: non-SME															
	Equity															
	Securitisation															
Other non-credit obligation assets																
IRB TOTAL																

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

2018 EU-wide Stress Test: Credit risk STA

Banco de Sabadell S.A.

		Restated								
		31/12/2017								
		Exposure values		Risk exposure amounts		Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
		Non-defaulted	Defaulted	Non-defaulted	Defaulted					
(mIn EUR, %)										
Banco de Sabadell S.A.	Central governments or central banks	55,819	0	748	0	45,611	0	1	0	62.9%
	Regional governments or local authorities	5,235	9	1	13	4,270	11	2	2	21.2%
	Public sector entities	1,517	14	409	17	1,018	22	9	8	37.0%
	Multilateral Development Banks	275	0	2	0	5	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0	0	0.0%
	Institutions	2,411	30	684	29	1,672	33	5	4	12.0%
	Corporates	3,935	108	2,431	150	3,538	110	95	60	54.6%
	of which: SME	2,111	21	980	24	1,709	36	43	16	44.4%
	Retail	3,312	75	1,641	78	3,355	351	328	278	79.1%
	of which: SME	433	7	249	7	439	14	12	7	49.7%
	Secured by mortgages on immovable property	21,040	1,747	7,347	1,505	21,085	2,614	940	848	32.5%
	of which: SME	892	20	360	18	895	31	13	11	34.9%
	Items associated with particularly high risk	0	0	0	0	0	0	0	0	0.0%
	Covered bonds	55	0	11	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%
	Collective investments undertakings (CIU)	73	0	74	0	73	0	0	0	68.5%
	Equity			0	0	0	0	0	0	0.0%
Securitisations										
Other exposures			17,615	30	4,350	50	119	27	53.2%	
Standardised Total		112,722	2,006	30,962	1,822	84,967	3,191	1,498	1,227	38.5%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Restated								
		31/12/2017								
		Exposure values		Risk exposure amounts		Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
		Non-defaulted	Defaulted	Non-defaulted	Defaulted					
(mIn EUR, %)										
Spain	Central governments or central banks	32,461	0	0	0	28,131	0	0	0	0.0%
	Regional governments or local authorities	5,235	9	0	13	4,270	11	2	2	21.2%
	Public sector entities	1,517	14	409	17	1,018	22	9	8	37.0%
	Multilateral Development Banks	0	0	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0	0	0.0%
	Institutions	887	1	281	1	870	3	3	3	72.7%
	Corporates	2,075	104	1,518	144	2,126	104	76	58	55.3%
	of which: SME	735	17	535	18	744	30	28	14	45.0%
	Retail	2,728	67	1,394	68	2,765	317	290	252	79.5%
	of which: SME	291	6	173	6	292	12	9	6	51.9%
	Secured by mortgages on immovable property	17,464	1,462	6,087	1,234	17,542	2,244	860	783	34.9%
	of which: SME	836	13	337	16	839	29	13	11	36.9%
	Items associated with particularly high risk	0	0	0	0	0	0	0	0	0.0%
	Covered bonds	55	0	11	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%
	Collective investments undertakings (CIU)	71	0	73	0	71	0	0	0	68.5%
	Equity					0	0	0	0	0.0%
Securitisations					3,880	49	118	26	52.8%	
Other exposures										
Standardised Total		80,701	1,681	27,032	1,507	60,674	2,752	1,359	1,132	41.1%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Restated								
		31/12/2017								
		Exposure values		Risk exposure amounts		Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
		Non-defaulted	Defaulted	Non-defaulted	Defaulted					
(mIn EUR, %)										
United Kingdom	Central governments or central banks	10,636	0	193	0	8,445	0	0	0	0.0%
	Regional governments or local authorities	0	0	0	0	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0	0	0	0	0.0%
	Multilateral Development Banks	271	0	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0	0	0.0%
	Institutions	866	0	166	0	444	0	0	0	0.0%
	Corporates	53	0	48	0	54	0	1	0	0.2%
	of which: SME	40	0	35	0	40	0	0	0	0.0%
	Retail	340	4	157	4	287	27	27	21	75.0%
	of which: SME	121	1	70	1	126	2	2	1	37.9%
	Secured by mortgages on immovable property	2,932	217	1,025	209	2,896	272	49	36	13.4%
	of which: SME	38	1	12	2	39	2	0	0	7.5%
	Items associated with particularly high risk	0	0	0	0	0	0	0	0	0.0%
	Covered bonds	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%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0.0%
	Equity					0	0	0	0	0.0%
Securitisations					467	0	0	0	0.0%	
Other exposures										
Standardised Total		15,802	221	2,008	214	12,553	300	76	57	19.0%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

2018 EU-wide Stress Test: Credit risk STA

Banco de Sabadell S.A.

		Restated								
		31/12/2017								
		Exposure values		Risk exposure amounts		Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
Non-defaulted	Defaulted	Non-defaulted	Defaulted							
(min EUR, %)										
United States	Central governments or central banks	514	0	0	0	181	0	0	0	0.0%
	Regional governments or local authorities	0	0	0	0	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0	0	0.0%
	Institutions	129	0	31	0	114	0	0	0	0.0%
	Corporates	662	0	293	0	249	0	3	0	0.0%
	of which: SME	530	0	163	0	118	0	2	0	0.0%
	Retail	44	0	10	0	44	0	1	0	84.6%
	of which: SME	6	0	0	0	6	0	0	0	0.0%
	Secured by mortgages on immovable property	19	0	7	0	19	0	0	0	30.9%
	of which: SME	3	0	2	0	3	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0	0	0	0	0.0%
	Covered bonds	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%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0.0%
	Equity					0	0	0	0	0.0%
	Securitisation									
	Other exposures					0	0	0	0	0.0%
	Standardised Total	1,367	1	341	1	608	1	4	0	46.8%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note

		Restated								
		31/12/2017								
		Exposure values		Risk exposure amounts		Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
Non-defaulted	Defaulted	Non-defaulted	Defaulted							
(min EUR, %)										
Italy	Central governments or central banks	9,891	0	0	0	7,058	0	0	0	0.0%
	Regional governments or local authorities	0	0	0	0	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0	0	0.0%
	Institutions	2	0	0	0	2	0	0	0	0.0%
	Corporates	28	0	27	0	28	0	0	0	0.0%
	of which: SME	3	0	2	0	3	0	0	0	0.0%
	Retail	11	0	4	0	11	0	0	0	71.4%
	of which: SME	0	0	0	0	0	0	0	0	51.9%
	Secured by mortgages on immovable property	4	0	1	0	4	1	0	0	35.7%
	of which: SME	0	0	0	0	0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0	0	0	0	0.0%
	Covered bonds	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%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0.0%
	Equity					0	0	0	0	0.0%
	Securitisation									
	Other exposures					0	0	0	0	0.0%
	Standardised Total	9,936	0	32	0	7,103	1	1	0	39.8%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note

		Restated								
		31/12/2017								
		Exposure values		Risk exposure amounts		Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
Non-defaulted	Defaulted	Non-defaulted	Defaulted							
(min EUR, %)										
N.A.	Central governments or central banks									
	Regional governments or local authorities									
	Public sector entities									
	Multilateral Development Banks									
	International Organisations									
	Institutions									
	Corporates									
	of which: SME									
	Retail									
	of which: SME									
	Secured by mortgages on immovable property									
	of which: SME									
	Items associated with particularly high risk									
	Covered bonds									
	Claims on institutions and corporates with a ST credit assessment									
	Collective investments undertakings (CIU)									
	Equity									
	Securitisation									
	Other exposures									
	Standardised Total									

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note

2018 EU-wide Stress Test: Credit risk STA

Banco de Sabadell S.A.

		Restated								
		31/12/2017								
		Exposure values		Risk exposure amounts		Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
Non-defaulted	Defaulted	Non-defaulted	Defaulted							
(min EUR, %)										
N.A.	Central governments or central banks									
	Regional governments or local authorities									
	Public sector entities									
	Multilateral Development Banks									
	International Organisations									
	Institutions									
	Corporates									
	of which: SME									
	Retail									
	of which: SME									
	Secured by mortgages on immovable property									
	of which: SME									
	Items associated with particularly high risk									
	Covered bonds									
	Claims on institutions and corporates with a ST credit assessment									
	Collective investments undertakings (CIU)									
Equity										
Securitisation										
Other exposures										
Standardised Total										

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note

		Restated								
		31/12/2017								
		Exposure values		Risk exposure amounts		Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
Non-defaulted	Defaulted	Non-defaulted	Defaulted							
(min EUR, %)										
N.A.	Central governments or central banks									
	Regional governments or local authorities									
	Public sector entities									
	Multilateral Development Banks									
	International Organisations									
	Institutions									
	Corporates									
	of which: SME									
	Retail									
	of which: SME									
	Secured by mortgages on immovable property									
	of which: SME									
	Items associated with particularly high risk									
	Covered bonds									
	Claims on institutions and corporates with a ST credit assessment									
	Collective investments undertakings (CIU)									
Equity										
Securitisation										
Other exposures										
Standardised Total										

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note

		Restated								
		31/12/2017								
		Exposure values		Risk exposure amounts		Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
Non-defaulted	Defaulted	Non-defaulted	Defaulted							
(min EUR, %)										
N.A.	Central governments or central banks									
	Regional governments or local authorities									
	Public sector entities									
	Multilateral Development Banks									
	International Organisations									
	Institutions									
	Corporates									
	of which: SME									
	Retail									
	of which: SME									
	Secured by mortgages on immovable property									
	of which: SME									
	Items associated with particularly high risk									
	Covered bonds									
	Claims on institutions and corporates with a ST credit assessment									
	Collective investments undertakings (CIU)									
Equity										
Securitisation										
Other exposures										
Standardised Total										

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note

2018 EU-wide Stress Test: Credit risk STA

Banco de Sabadell S.A.

		Restated								
		31/12/2017								
		Exposure values		Risk exposure amounts		Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
Non-defaulted	Defaulted	Non-defaulted	Defaulted							
(mln EUR, %)										
N.A.	Central governments or central banks									
	Regional governments or local authorities									
	Public sector entities									
	Multilateral Development Banks									
	International Organisations									
	Institutions									
	Corporates									
	of which: SME									
	Retail									
	of which: SME									
	Secured by mortgages on immovable property									
	of which: SME									
	Items associated with particularly high risk									
	Covered bonds									
	Claims on institutions and corporates with a ST credit assessment									
	Collective investments undertakings (CIU)									
Equity										
Securitisation										
Other exposures										
Standardised Total										

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note

		Restated								
		31/12/2017								
		Exposure values		Risk exposure amounts		Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
Non-defaulted	Defaulted	Non-defaulted	Defaulted							
(mln EUR, %)										
N.A.	Central governments or central banks									
	Regional governments or local authorities									
	Public sector entities									
	Multilateral Development Banks									
	International Organisations									
	Institutions									
	Corporates									
	of which: SME									
	Retail									
	of which: SME									
	Secured by mortgages on immovable property									
	of which: SME									
	Items associated with particularly high risk									
	Covered bonds									
	Claims on institutions and corporates with a ST credit assessment									
	Collective investments undertakings (CIU)									
Equity										
Securitisation										
Other exposures										
Standardised Total										

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note

2018 EU-wide Stress Test: Credit risk STA

Banco de Sabadell S.A.

		Baseline Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
(min EUR, %)																
Banco de Sabadell S.A.	Central governments or central banks	45,567	44	27	18	40.0%	45,527	84	43	24	40.0%	45,487	124	59	50	40.0%
	Regional governments or local authorities	4,261	21	11	8	40.3%	4,251	20	15	13	42.8%	4,241	40	20	18	44.1%
	Public sector entities	1,015	25	10	9	36.3%	1,013	28	11	10	36.1%	1,010	30	12	11	36.1%
	Multilateral Development Banks	5	0	0	0	45.0%	5	0	0	0	45.0%	5	0	0	0	45.0%
	International Organisations	0	0	0	0	40.0%	0	0	0	0	40.0%	0	0	0	0	40.0%
	Institutions	1,664	42	21	19	45.5%	1,656	50	26	24	47.6%	1,648	58	29	27	47.2%
	Corporates	2,409	229	149	114	49.9%	3,214	324	187	153	47.2%	3,226	401	217	184	45.8%
	of which: SME	1,649	96	72	45	47.0%	1,598	147	91	66	44.8%	1,554	191	108	83	43.8%
	Retail	3,232	474	368	317	66.8%	3,121	585	403	351	60.1%	3,021	685	434	383	55.9%
	of which: SME	430	23	19	12	51.2%	421	32	24	15	46.8%	412	41	27	19	45.0%
	Secured by mortgages on immovable property	20,656	3043	974	921	30.3%	20,266	3433	999	953	27.8%	19,910	3788	1,028	986	26.0%
	of which: SME	875	51	13	12	23.3%	855	71	14	13	18.5%	838	88	15	14	15.9%
	Items associated with particularly high risk	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0.0%	0	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	0.0%	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	72	2	1	1	42.7%	70	4	2	2	42.6%	68	5	3	2	42.6%
	Equity	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%	
Other exposures	4,340	60	124	37	62.6%	4,322	68	126	40	58.1%	4,324	75	128	42	55.4%	
Standardised Total	84,220	3938	1,685	1,444	36.7%	83,552	4606	1,812	1,579	34.3%	82,951	5207	1,931	1,702	32.7%	

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note

		Baseline Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
(min EUR, %)																
Spain	Central governments or central banks	28,106	25	16	10	40.0%	28,084	47	25	19	40.0%	28,063	69	33	27	40.0%
	Regional governments or local authorities	4,261	21	11	8	40.3%	4,251	20	15	13	42.8%	4,241	40	20	18	44.1%
	Public sector entities	1,015	25	10	9	36.3%	1,013	28	11	10	36.1%	1,010	30	12	11	36.1%
	Multilateral Development Banks	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Institutions	866	6	3	5	60.0%	862	12	7	7	55.3%	858	16	9	9	52.0%
	Corporates	2,051	179	111	92	51.4%	1,993	238	132	115	48.3%	1,946	284	149	132	46.6%
	of which: SME	719	55	41	27	49.1%	697	77	48	35	45.6%	677	55	43	33	43.9%
	Retail	2,659	423	314	283	66.8%	2,564	518	339	309	59.7%	2,480	602	362	332	55.2%
	of which: SME	285	19	12	9	48.4%	278	26	13	11	41.9%	272	32	14	12	38.4%
	Secured by mortgages on immovable property	17,181	2606	882	843	32.4%	16,864	2923	903	870	29.8%	16,587	3200	927	897	28.0%
	of which: SME	819	49	13	12	24.2%	800	67	14	13	19.1%	784	84	15	14	16.4%
	Items associated with particularly high risk	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0.0%	0	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	0.0%	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	69	2	1	1	42.7%	67	4	2	2	42.6%	66	5	2	2	42.5%
	Equity	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%	
Other exposures	3,871	57	123	37	63.6%	3,864	64	125	39	60.0%	3,858	70	127	40	57.7%	
Standardised Total	60,079	3347	1,473	1,288	38.5%	59,562	3864	1,559	1,382	35.8%	59,110	4316	1,641	1,469	34.0%	

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note

		Baseline Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
(min EUR, %)																
United Kingdom	Central governments or central banks	8,445	0	0	0	0.0%	8,445	0	0	0	0.0%	8,445	0	0	0	0.0%
	Regional governments or local authorities	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Institutions	441	3	1	0	3.1%	439	5	3	2	45.0%	436	8	5	3	45.0%
	Corporates	53	1	2	1	55.6%	52	2	3	1	56.6%	51	3	3	2	57.8%
	of which: SME	40	1	1	1	54.3%	39	2	2	1	54.0%	38	2	2	1	54.4%
	Retail	243	31	37	24	75.7%	238	37	44	28	74.8%	231	44	49	33	74.2%
	of which: SME	124	4	7	2	66.8%	122	6	10	4	69.5%	120	8	12	6	70.8%
	Secured by mortgages on immovable property	2,840	329	54	42	12.8%	2,778	391	57	46	11.8%	2,710	458	60	51	11.1%
	of which: SME	38	2	0	0	6.6%	38	3	0	0	5.7%	37	3	0	0	4.9%
	Items associated with particularly high risk	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0.0%	0	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	0.0%	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	45.2%	0	0	0	0	45.2%	0	0	0	0	45.2%
	Equity	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%	
Other exposures	466	1	0	0	3.5%	464	3	0	0	2.1%	463	4	1	1	12.6%	
Standardised Total	12,489	365	95	66	18.2%	12,415	438	107	77	17.7%	12,337	517	118	89	17.2%	

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note

2018 EU-wide Stress Test: Credit risk STA

Banco de Sabadell S.A.

		Baseline Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
(mln EUR, %)																
United States	Central governments or central banks	181	0	0	0	40.0%	181	0	0	0	40.0%	181	0	0	0	40.0%
	Regional governments or local authorities	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Institutions	114	0	0	0	45.0%	114	1	0	0	45.0%	114	1	0	0	45.0%
	Corporates	244	5	6	2	44.9%	240	10	8	4	44.9%	236	13	9	6	44.9%
	of which: SME	115	3	3	1	44.9%	113	6	4	3	44.8%	111	7	5	3	44.8%
	Retail	43	1	1	1	51.3%	43	2	1	1	48.3%	42	3	2	1	47.1%
	of which: SME	6	0	0	0	44.9%	6	0	0	0	44.9%	6	0	0	0	44.9%
	Secured by mortgages on immovable property	19	1	0	0	25.4%	18	1	0	0	20.6%	18	2	0	0	18.2%
	of which: SME	3	0	0	0	0.0%	3	0	0	0	0.0%	3	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0.0%	0	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	0.0%	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	45.0%	0	0	0	0	45.0%	0	0	0	0	45.0%
	Equity	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%	
Other exposures	0	0	0	0	36.8%	0	0	0	0	36.8%	0	0	0	0	36.8%	
Standardised Total	601	8	7	3	43.7%	595	13	10	6	43.1%	590	19	12	8	42.9%	

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Baseline Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
(mln EUR, %)																
Italy	Central governments or central banks	7,044	15	9	6	40.0%	7,029	29	15	12	40.0%	7,015	43	21	17	40.0%
	Regional governments or local authorities	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Institutions	2	0	0	0	45.0%	2	0	0	0	45.0%	2	0	0	0	45.0%
	Corporates	28	1	1	0	44.3%	27	1	1	0	44.1%	27	1	1	1	44.0%
	of which: SME	3	0	0	0	34.0%	3	0	0	0	33.5%	3	0	0	0	33.7%
	Retail	11	0	0	0	45.8%	10	1	0	0	43.4%	10	1	1	1	42.5%
	of which: SME	0	0	0	0	68.4%	0	0	0	0	63.9%	0	0	0	0	60.7%
	Secured by mortgages on immovable property	4	1	0	0	33.0%	4	1	0	0	29.7%	4	1	0	0	27.2%
	of which: SME	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0.0%	0	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	0.0%	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	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%
Securitisation	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%	
Other exposures	0	0	0	0	36.8%	0	0	0	0	36.8%	0	0	0	0	36.8%	
Standardised Total	7,088	16	10	7	40.0%	7,072	32	16	13	39.9%	7,057	47	22	19	39.9%	

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Baseline Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
(mln EUR, %)																
N.A.	Central governments or central banks															
	Regional governments or local authorities															
	Public sector entities															
	Multilateral Development Banks															
	International Organisations															
	Institutions															
	Corporates															
	of which: SME															
	Retail															
	of which: SME															
	Secured by mortgages on immovable property															
	of which: SME															
	Items associated with particularly high risk															
	Covered bonds															
	Claims on institutions and corporates with a ST credit assessment															
	Collective investments undertakings (CIU)															
	Equity															
Securitisation																
Other exposures																
Standardised Total																

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

2018 EU-wide Stress Test: Credit risk STA

Banko de Sabadell S.A.

(mln EUR, %)		Baseline Scenario															
		31/12/2018					31/12/2019					31/12/2020					
		Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	
N.A.	Central governments or central banks																
	Regional governments or local authorities																
	Public sector entities																
	Multilateral Development Banks																
	International Organisations																
	Institutions																
	Corporates																
	of which: SME																
	Retail																
	of which: SME																
	Secured by mortgages on immovable property																
	of which: SME																
	Items associated with particularly high risk																
	Covered bonds																
Claims on institutions and corporates with a ST credit assessment																	
Collective investments undertakings (CIU)																	
Equity																	
Securitisation																	
Other exposures																	
Standardised Total																	

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

(mln EUR, %)		Baseline Scenario															
		31/12/2018					31/12/2019					31/12/2020					
		Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	
N.A.	Central governments or central banks																
	Regional governments or local authorities																
	Public sector entities																
	Multilateral Development Banks																
	International Organisations																
	Institutions																
	Corporates																
	of which: SME																
	Retail																
	of which: SME																
	Secured by mortgages on immovable property																
	of which: SME																
	Items associated with particularly high risk																
	Covered bonds																
Claims on institutions and corporates with a ST credit assessment																	
Collective investments undertakings (CIU)																	
Equity																	
Securitisation																	
Other exposures																	
Standardised Total																	

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

(mln EUR, %)		Baseline Scenario															
		31/12/2018					31/12/2019					31/12/2020					
		Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	
N.A.	Central governments or central banks																
	Regional governments or local authorities																
	Public sector entities																
	Multilateral Development Banks																
	International Organisations																
	Institutions																
	Corporates																
	of which: SME																
	Retail																
	of which: SME																
	Secured by mortgages on immovable property																
	of which: SME																
	Items associated with particularly high risk																
	Covered bonds																
Claims on institutions and corporates with a ST credit assessment																	
Collective investments undertakings (CIU)																	
Equity																	
Securitisation																	
Other exposures																	
Standardised Total																	

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

2018 EU-wide Stress Test: Credit risk STA

Banco de Sabadell S.A.

		Baseline Scenario															
		31/12/2018					31/12/2019					31/12/2020					
		Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	
(min EUR, %)																	
N.A.	Central governments or central banks																
	Regional governments or local authorities																
	Public sector entities																
	Multilateral Development Banks																
	International Organisations																
	Institutions																
	Corporates																
	of which: SME																
	Retail																
	of which: SME																
	Secured by mortgages on immovable property																
	of which: SME																
	Items associated with particularly high risk																
	Covered bonds																
	Claims on institutions and corporates with a ST credit assessment																
Collective investments undertakings (CIU)																	
Equity																	
Securitisation																	
Other exposures																	
Standardised Total																	

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Baseline Scenario															
		31/12/2018					31/12/2019					31/12/2020					
		Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	
(min EUR, %)																	
N.A.	Central governments or central banks																
	Regional governments or local authorities																
	Public sector entities																
	Multilateral Development Banks																
	International Organisations																
	Institutions																
	Corporates																
	of which: SME																
	Retail																
	of which: SME																
	Secured by mortgages on immovable property																
	of which: SME																
	Items associated with particularly high risk																
	Covered bonds																
	Claims on institutions and corporates with a ST credit assessment																
Collective investments undertakings (CIU)																	
Equity																	
Securitisation																	
Other exposures																	
Standardised Total																	

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

2018 EU-wide Stress Test: Credit risk STA

Banco de Sabadell S.A.

		Adverse Scenario																	
		31/12/2018					31/12/2019					31/12/2020							
		Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹			
(mln EUR, %)																			
Banco de Sabadell S.A.	Central governments or central banks	45,561	50	41	20	40.0%	45,510	101	62	40	40.0%	45,457	154	83	62	40.0%			
	Regional governments or local authorities	4,261	21	15	9	44.3%	4,251	30	22	16	52.2%	4,241	40	27	22	54.3%			
	Public sector entities	1,015	25	10	9	36.7%	1,013	28	12	10	37.0%	1,010	30	13	11	37.4%			
	Multilateral Development Banks	5	0	0	0	45.0%	5	0	0	0	45.0%	5	0	0	0	45.0%			
	International Organisations	0	0	0	0	40.0%	0	0	0	0	40.0%	0	0	0	0	40.0%			
	Institutions	1,660	46	30	20	44.2%	1,642	64	37	30	47.1%	1,628	77	42	36	46.7%			
	Corporates	3,380	257	204	133	51.6%	3,219	418	266	210	50.2%	3,097	541	316	268	49.5%			
	of which: SME	1,631	114	104	57	49.9%	1,543	202	133	100	49.2%	1,478	267	158	129	48.4%			
	Retail	3,202	504	423	334	66.2%	3,029	677	483	407	60.1%	2,895	811	528	462	57.0%			
	of which: SME	427	26	27	14	52.8%	411	42	35	21	50.4%	397	56	40	27	49.2%			
	Secured by mortgages on immovable property	20,513	3186	1,404	1,237	38.8%	19,843	3855	1,534	1,407	36.5%	19,322	4376	1,630	1,531	35.0%			
	of which: SME	866	66	22	16	26.0%	827	99	27	22	22.4%	799	127	31	31	21.0%			
	Items associated with particularly high risk	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%			
	Covered bonds	0	0	0	0	0.0%	0	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	0.0%	0	0	0	0	0.0%			
	Collective investments undertakings (CIU)	71	3	3	1	49.2%	68	6	4	3	53.6%	65	8	5	4	53.5%			
Equity	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%				
Securitisation																			
Other exposures	4,337	63	45	41	65.3%	4,322	78	51	48	61.5%	4,310	90	55	52	57.8%				
Standardised Total	84,005	4153	2,174	1,805	43.5%	82,902	5256	2,470	2,171	41.3%	82,030	6128	2,698	2,448	39.9%				

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note

		Adverse Scenario																	
		31/12/2018					31/12/2019					31/12/2020							
		Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹			
(mln EUR, %)																			
Spain	Central governments or central banks	28,102	29	23	12	40.0%	28,073	58	35	23	40.0%	28,044	87	46	35	40.0%			
	Regional governments or local authorities	4,261	21	15	9	44.3%	4,251	30	22	16	52.2%	4,241	40	27	22	54.3%			
	Public sector entities	1,015	25	10	9	36.7%	1,013	28	12	10	37.0%	1,010	30	13	11	37.4%			
	Multilateral Development Banks	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%			
	International Organisations	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%			
	Institutions	864	11	6	6	57.2%	855	19	13	10	51.8%	849	26	16	13	50.1%			
	Corporates	2,035	196	145	105	53.6%	1,938	293	185	152	51.9%	1,862	369	215	188	51.0%			
	of which: SME	710	64	62	35	54.1%	667	107	75	57	53.5%	636	138	86	72	52.3%			
	Retail	2,633	449	354	297	66.2%	2,488	594	396	355	59.8%	2,376	706	432	397	56.2%			
	of which: SME	283	21	14	10	49.7%	271	33	18	15	45.0%	262	42	20	18	42.2%			
	Secured by mortgages on immovable property	17,064	2723	1,262	1,129	41.5%	16,523	3263	1,362	1,268	38.9%	16,133	3653	1,439	1,367	37.4%			
	of which: SME	811	57	22	15	26.7%	774	94	26	21	22.8%	746	121	30	26	21.3%			
	Items associated with particularly high risk	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%			
	Covered bonds	0	0	0	0	0.0%	0	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	0.0%	0	0	0	0	0.0%			
	Collective investments undertakings (CIU)	69	3	3	1	49.3%	66	6	4	3	53.7%	63	8	5	4	53.7%			
Equity	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%				
Securitisation																			
Other exposures	3,869	59	44	40	67.3%	3,858	70	49	46	65.6%	3,851	78	51	49	63.5%				
Standardised Total	59,911	3515	1,869	1,608	45.8%	59,065	4361	2,077	1,884	43.2%	58,429	4997	2,244	2,086	41.7%				

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note

		Adverse Scenario																	
		31/12/2018					31/12/2019					31/12/2020							
		Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹			
(mln EUR, %)																			
United Kingdom	Central governments or central banks	8,445	0	0	0	0.0%	8,445	0	0	0	0.0%	8,445	0	0	0	0.0%			
	Regional governments or local authorities	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%			
	Public sector entities	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%			
	Multilateral Development Banks	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%			
	International Organisations	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%			
	Institutions	440	4	3	0	3.1%	434	10	6	4	45.0%	430	14	8	6	45.0%			
	Corporates	53	1	3	1	57.6%	51	3	5	2	61.2%	49	5	5	3	62.1%			
	of which: SME	39	1	2	1	56.2%	38	3	3	2	58.4%	37	4	4	2	58.8%			
	Retail	242	33	48	25	75.9%	232	43	61	32	75.4%	222	53	65	40	75.0%			
	of which: SME	124	4	12	3	69.7%	120	8	17	6	73.0%	116	12	19	9	73.6%			
	Secured by mortgages on immovable property	2,818	350	87	59	17.0%	2,710	459	113	85	18.4%	2,595	574	129	106	18.4%			
	of which: SME	38	3	0	0	10.3%	37	3	1	0	13.4%	36	4	1	1	14.1%			
	Items associated with particularly high risk	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%			
	Covered bonds	0	0	0	0	0.0%	0	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	0.0%	0	0	0	0	0.0%			
	Collective investments undertakings (CIU)	0	0	0	0	50.6%	0	0	0	0	55.4%	0	0	0	0	55.4%			
Equity	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%				
Securitisation																			
Other exposures	465	2	0	0	2.2%	461	6	1	1	9.3%	456	11	2	2	14.1%				
Standardised Total	12,463	391	141	85	21.8%	12,333	521	186	124	23.7%	12,197	656	210	156	23.8%				

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note

2018 EU-wide Stress Test: Credit risk STA

Banco de Sabadell S.A.

		Adverse Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
(mtn EUR, %)		181	0	0	0	40.0%	181	0	0	0	40.0%	181	0	0	0	40.0%
United States	Central governments or central banks	0	0	0	0	0.0%	0	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	0.0%	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Institutions	114	0	0	0	45.0%	114	1	0	0	45.0%	114	1	1	0	45.0%
	Corporates	242	7	7	3	45.0%	234	16	11	7	45.1%	227	22	13	10	45.1%
	of which: SME	114	4	4	2	45.0%	110	8	5	4	45.1%	107	11	6	5	45.1%
	Retail	43	2	2	1	50.4%	41	3	2	2	48.0%	40	4	3	2	47.4%
	of which: SME	6	0	0	0	45.0%	6	0	0	0	45.0%	5	0	0	0	45.0%
	Secured by mortgages on immovable property	18	1	0	0	33.2%	18	2	1	0	27.8%	17	2	1	1	25.8%
	of which: SME	3	0	0	0	0.0%	3	0	0	0	0.0%	3	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0.0%	0	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	0.0%	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	45.0%	0	0	0	0	45.0%	0	0	0	0	45.0%
	Equity	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Securitisation	0	0	0	0	44.6%	0	0	0	0	52.1%	0	0	0	0	52.1%
Other exposures	0	0	0	0	44.6%	0	0	0	0	52.1%	0	0	0	0	52.1%	
Standardised Total	599	10	10	4	44.6%	587	21	14	9	44.1%	579	30	17	13	43.9%	

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Adverse Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
(mtn EUR, %)		7,042	16	14	6	40.0%	7,024	35	22	14	40.0%	7,004	55	30	22	40.0%
Italy	Central governments or central banks	0	0	0	0	0.0%	0	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	0.0%	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Institutions	2	0	0	0	45.0%	2	0	0	0	45.0%	2	0	0	0	45.0%
	Corporates	28	1	1	0	52.6%	26	2	2	1	58.0%	26	3	2	2	57.9%
	of which: SME	3	0	0	0	42.4%	3	0	0	0	42.3%	3	1	0	0	42.4%
	Retail	10	1	1	0	49.4%	10	1	1	1	52.3%	9	2	1	1	51.8%
	of which: SME	0	0	0	0	70.4%	0	0	0	0	68.7%	0	0	0	0	65.8%
	Secured by mortgages on immovable property	4	0	0	0	44.4%	4	1	0	0	40.0%	3	1	0	0	37.5%
	of which: SME	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0.0%	0	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	0.0%	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	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%
	Securitisation	0	0	0	0	44.6%	0	0	0	0	52.1%	0	0	0	0	52.1%
Other exposures	0	0	0	0	44.6%	0	0	0	0	52.1%	0	0	0	0	52.1%	
Standardised Total	7,086	18	16	8	41.1%	7,065	39	25	16	41.3%	7,044	60	33	25	41.1%	

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Adverse Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
(mtn EUR, %)																
N.A.	Central governments or central banks															
	Regional governments or local authorities															
	Public sector entities															
	Multilateral Development Banks															
	International Organisations															
	Institutions															
	Corporates															
	of which: SME															
	Retail															
	of which: SME															
	Secured by mortgages on immovable property															
	of which: SME															
	Items associated with particularly high risk															
	Covered bonds															
	Claims on institutions and corporates with a ST credit assessment															
	Collective investments undertakings (CIU)															
	Equity															
	Securitisation															
Other exposures																
Standardised Total																

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

2018 EU-wide Stress Test: Credit risk STA

Banco de Sabadell S.A.

(mln EUR, %)		Adverse Scenario															
		31/12/2018					31/12/2019					31/12/2020					
		Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	
N.A.	Central governments or central banks																
	Regional governments or local authorities																
	Public sector entities																
	Multilateral Development Banks																
	International Organisations																
	Institutions																
	Corporates																
	of which: SME																
	Retail																
	of which: SME																
	Secured by mortgages on immovable property																
	of which: SME																
	Items associated with particularly high risk																
	Covered bonds																
	Claims on institutions and corporates with a ST credit assessment																
Collective investments undertakings (CIU)																	
Equity																	
Securitisation																	
Other exposures																	
Standardised Total																	

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

(mln EUR, %)		Adverse Scenario															
		31/12/2018					31/12/2019					31/12/2020					
		Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	
N.A.	Central governments or central banks																
	Regional governments or local authorities																
	Public sector entities																
	Multilateral Development Banks																
	International Organisations																
	Institutions																
	Corporates																
	of which: SME																
	Retail																
	of which: SME																
	Secured by mortgages on immovable property																
	of which: SME																
	Items associated with particularly high risk																
	Covered bonds																
	Claims on institutions and corporates with a ST credit assessment																
Collective investments undertakings (CIU)																	
Equity																	
Securitisation																	
Other exposures																	
Standardised Total																	

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

(mln EUR, %)		Adverse Scenario															
		31/12/2018					31/12/2019					31/12/2020					
		Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	
N.A.	Central governments or central banks																
	Regional governments or local authorities																
	Public sector entities																
	Multilateral Development Banks																
	International Organisations																
	Institutions																
	Corporates																
	of which: SME																
	Retail																
	of which: SME																
	Secured by mortgages on immovable property																
	of which: SME																
	Items associated with particularly high risk																
	Covered bonds																
	Claims on institutions and corporates with a ST credit assessment																
Collective investments undertakings (CIU)																	
Equity																	
Securitisation																	
Other exposures																	
Standardised Total																	

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

2018 EU-wide Stress Test: Credit risk STA

Banco de Sabadell S.A.

(min EUR, %)		Adverse Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
N.A.	Central governments or central banks															
	Regional governments or local authorities															
	Public sector entities															
	Multilateral Development Banks															
	International Organisations															
	Institutions															
	Corporates															
	of which: SME															
	Retail															
	of which: SME															
	Secured by mortgages on immovable property															
	of which: SME															
	Items associated with particularly high risk															
Covered bonds																
Claims on institutions and corporates with a ST credit assessment																
Collective investments undertakings (CIU)																
Equity																
Securitisation																
Other exposures																
Standardised Total																

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

(min EUR, %)		Adverse Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
N.A.	Central governments or central banks															
	Regional governments or local authorities															
	Public sector entities															
	Multilateral Development Banks															
	International Organisations															
	Institutions															
	Corporates															
	of which: SME															
	Retail															
	of which: SME															
	Secured by mortgages on immovable property															
	of which: SME															
	Items associated with particularly high risk															
Covered bonds																
Claims on institutions and corporates with a ST credit assessment																
Collective investments undertakings (CIU)																
Equity																
Securitisation																
Other exposures																
Standardised Total																

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

2018 EU-wide Stress Test: Risk exposure amounts

Banco de Sabadell S.A.

(mln EUR)

	Actual	Restated	Baseline scenario			Adverse scenario		
	31/12/2017	31/12/2017	31/12/2018	31/12/2019	31/12/2020	31/12/2018	31/12/2019	31/12/2020
Risk exposure amount for credit risk	68,655	68,652	68,900	69,254	69,698	70,645	70,975	71,254
Risk exposure amount for securitisations and re-securitisations	0	0	0	0	0	0	0	0
Risk exposure amount other credit risk	68,655	68,652	68,900	69,254	69,698	70,645	70,975	71,254
Risk exposure amount for market risk	496	496	496	496	496	511	535	530
Risk exposure amount for operational risk	8,354	8,354	8,354	8,354	8,354	8,354	8,354	8,354
Other risk exposure amounts	0	0	0	0	0	0	0	0
Total risk exposure amount	77,505	77,502	77,750	78,104	78,549	79,510	79,864	80,138

2018 EU-wide Stress Test: Capital

Banco de Sabadell S.A.

		Actual	Restated	Baseline Scenario			Adverse Scenario		
		31/12/2017	31/12/2017	2018	2019	2020	2018	2019	2020
(m€ EUR,%)									
A	OWN FUNDS	12,459	12,510	12,790	12,986	13,111	10,438	9,817	9,253
A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	10,415	10,451	10,282	10,478	10,604	7,930	7,309	6,745
A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	8,403	8,403	8,403	8,403	8,403	8,403	8,403	8,403
A.1.1.1	Of which: CET1 instruments subscribed by Government	0	0	0	0	0	0	0	0
A.1.2	Retained earnings	-498	408	693	1,009	1,260	-881	-1,020	-1,233
A.1.3	Accumulated other comprehensive income	-265	-206	-206	-206	-206	-580	-580	-580
A.1.3.1	Arising from full revaluation, cash flow hedge and liquidity reserves	-272	-213	-213	-213	-213	-587	-587	-587
A.1.3.2	OCI Impact of defined benefit pension plans (gain or (-) loss)	7	7	7	7	7	7	7	7
A.1.3.3	Other OCI contributions	0	0	0	0	0	0	0	0
A.1.4	Other Reserves	4,207	3,505	3,453	3,402	3,351	3,453	3,453	3,453
A.1.5	Funds for general banking risk	0	0	0	0	0	0	0	0
A.1.6	Minority interest given recognition in CET1 capital	11	11	11	11	11	11	11	11
A.1.7	Adjustments to CET1 due to prudential filters	77	77	77	77	77	77	77	77
A.1.8	(-) Intangible assets (including Goodwill)	-2,246	-2,246	-2,246	-2,246	-2,246	-2,246	-2,246	-2,246
A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTAs	-215	-218	-183	-146	-117	-734	-796	-887
A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses	-66	-5	-5	-5	-5	-5	-5	-5
A.1.11	(-) Defined benefit pension fund assets	0	0	0	0	0	0	0	0
A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	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	0
A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	0	0	0	0	0	0	0	0
A.1.14.1	Of which: from securitisation positions (-)	0	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	0	0	0	0	0	-251	-278	-318
A.1.17	(-) CET1 instruments of financial sector entities where the institution has a significant investment	0	0	0	0	0	0	0	0
A.1.18	(-) Amount exceeding the 17.65% threshold	0	0	0	0	0	-199	-176	-201
A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	-363	-363	-363	-363	-363	-363	-363	-363
A.1.20	CET1 capital elements or deductions - other	-40	-40	-40	-40	-40	-40	-40	-40
OWN FUNDS	Memo Item: Gross cumulative IFRS 9 impact on capital (net of taxes)		-621						
A.1.21	Of which: subject to transitional arrangements		-680		-680	-680	-1,128	-899	-840
A.1.21.1.1	Increase in IFRS 9 ECL provisions net of EL compared to related IAS 39 figures as at 31/12/17		971		971	971	971	971	971
A.1.21.1.2	Increase in non-credit-impaired IFRS 9 ECL provisions net of EL compared to related IFRS 9 figures as at 01/01/2018		0		0	0	641	314	228
A.1.21.1.3	Increase of CET1 capital due to the tax deductibility of the amounts above		291		291	291	483	385	360
A.1.22	Transitional adjustments	504	1,128	688	583	480	1,245	869	674
A.1.22.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	0	0	0	0	0	0
A.1.22.2	Transitional adjustments due to additional minority interests (+/-)	5	5	0	0	0	0	0	0
A.1.22.3	Adjustments due to IFRS 9 transitional arrangements	646	652	652	583	480	1,188	869	674
A.1.22.3.1	From the increased IFRS 9 ECL provisions net of EL	646	646	646	578	476	1,072	764	588
A.1.22.3.2	From the amount of DTAs that is deducted from CET1 capital		6	6	5	4	117	105	86
A.1.22.4	Other transitional adjustments to CET1 Capital	499	475	37	0	0	56	0	0
A.1.22.4.1	Of which: due to DTAs that rely on future profitability and do not arise from temporary differences	86	87	37	0	0	56	0	0
A.1.22.4.2	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	0
A.1.22.4.3	Of which: Transitional adjustments to CET1 Capital from unrealised gains/losses (+/-)	-50	-62						

2018 EU-wide Stress Test: Capital

Banco de Sabadell S.A.

		Actual	Restated	Baseline Scenario			Adverse Scenario		
		31/12/2017	31/12/2017	2018	2019	2020	2018	2019	2020
		(m€ EUR,%)							
ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	A.2	696	703	1,152	1,152	1,152	1,152	1,152	1,152
	A.2.1	1,152	1,152	1,152	1,152	1,152	1,152	1,152	1,152
	A.2.2	0	0	0	0	0	0	0	0
	A.2.3	0	0	0	0	0	0	0	0
	A.2.4	-456	-449	0	0	0	0	0	0
	A.2.4.1			0	0	0	0	0	0
	A.3	11,111	11,155	11,434	11,631	11,756	9,082	8,462	7,898
	A.4	1,348	1,355	1,355	1,355	1,355	1,355	1,355	1,355
	A.4.1	1,133	1,133	1,133	1,133	1,133	1,133	1,133	1,133
	A.4.2	222	222	222	222	222	222	222	222
	A.4.3	-7	0	0	0	0	0	0	0
	A.4.3.1			0	0	0	0	0	0
A.5	0	0	0	0	0	0	0	0	
TOTAL RISK EXPOSURE AMOUNT	B	77,505	77,502	77,750	78,104	78,549	79,510	79,864	80,138
	B.1	0	0	0	0	0	0	0	0
	B.2		-117	-13	-28	-18	225	194	158
CAPITAL RATIOS (%) Transitional period	C.1	13.44%	13.51%	13.23%	13.42%	13.50%	9.95%	9.13%	8.40%
	C.2	14.34%	14.41%	14.71%	14.90%	14.97%	11.39%	10.57%	9.84%
	C.3	16.07%	16.17%	16.45%	16.63%	16.70%	13.09%	12.26%	11.52%
Fully loaded CAPITAL	D.1	9,911	9,326	9,594	9,895	10,124	6,685	6,440	6,072
	D.2	11,063	10,478	10,746	11,048	11,276	7,838	7,593	7,224
	D.3	12,418	11,833	12,101	12,403	12,632	9,193	8,948	8,579
CAPITAL RATIOS (%) Fully loaded	E.1	12.79%	12.03%	12.34%	12.67%	12.89%	8.41%	8.06%	7.58%
	E.2	14.27%	13.52%	13.82%	14.14%	14.36%	9.86%	9.51%	9.01%
	E.3	16.02%	15.27%	15.56%	15.88%	16.08%	11.56%	11.20%	10.71%
Memorandum Items	F	0	0	0	0	0	0	0	0
	G			1,150	1,150	1,150	1,150	1,150	1,150
	G.1			0	0	0	0	0	0
	H.1	223,445	223,045	223,045	223,045	223,045	223,045	223,045	223,045
	H.2	223,402	222,399	222,399	222,399	222,399	222,399	222,399	222,399
	H.3	4.97%	5.00%	5.13%	5.21%	5.27%	4.07%	3.79%	3.54%
	H.4	4.95%	4.71%	4.83%	4.97%	5.07%	3.52%	3.41%	3.25%
Transitional combined buffer requirements (%)	P.1	1.25%	1.25%	1.88%	2.50%	2.50%	1.88%	2.50%	2.50%
	P.2	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	P.3	0.13%	0.13%	0.19%	0.25%	0.25%	0.19%	0.25%	0.25%
	P.4	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	P.5	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	P.5.1	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
P.6	1.38%	1.38%	2.06%	2.75%	2.75%	2.06%	2.75%	2.75%	

(1) Conversions not considered for CET1 computation
(2) Excluding instruments included in row F

2018 EU-wide Stress Test: P&L

Banco de Sabadell S.A.

	Actual	Baseline scenario			Adverse scenario		
	31/12/2017	31/12/2018	31/12/2019	31/12/2020	31/12/2018	31/12/2019	31/12/2020
(mln EUR)							
Net interest income	3,773	3,484	3,302	3,149	3,263	3,095	2,822
Interest income	4,809	4,717	4,714	4,903	5,309	5,498	5,671
Interest expense	-1,036	-1,234	-1,412	-1,754	-2,016	-2,358	-2,789
Dividend income	7	7	7	7	4	4	4
Net fee and commission income	1,229	1,229	1,229	1,229	1,106	1,106	1,106
Gains or losses on financial assets and liabilities held for trading and trading financial assets and trading financial liabilities	216	114	114	114	73	86	86
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					-22		
Other operating income not listed above, net	593	-200	-200	-200	-232	-200	-200
Total operating income, net	5,818	4,635	4,453	4,300	4,191	4,090	3,818
Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss	-1,221	-630	-460	-420	-2,597	-1,218	-1,079
Other income and expenses not listed above, net	-3,750	-3,340	-3,253	-3,292	-3,441	-3,077	-3,049
Profit or (-) loss before tax from continuing operations	847	665	739	588	-1,847	-205	-310
Tax expenses or (-) income related to profit or loss from continuing operations	-41	-192	-214	-169	561	69	100
Profit or (-) loss after tax from discontinued operations	0						
Profit or (-) loss for the year	805	473	525	419	-1,285	-136	-210
Amount of dividends paid and minority interests after MDA-related adjustments	397	188	209	167	4	4	4
Attributable to owners of the parent net of estimated dividends	408	284	316	252	-1,289	-140	-213
Memo row: Impact of one-off adjustments		0	0	0	0	0	0
The results include distribution restrictions for MDA adjustments		No	No	No	No	Yes	Yes

2018 EU-wide Stress Test: Major capital measures and realised losses

Banco de Sabadell S.A.

Issuance of CET 1 Instruments 01 January to 30 June 2018	Impact on Common Equity Tier 1 mln EUR
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 30 June 2018	Impact on Additional Tier 1 and Tier 2 mln EUR
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 30 June 2018	mln EUR
Realised fines/litigation costs (net of provisions) (-)	0
Other material losses and provisions (-)	0

2018 EU-wide Stress Test

Information on performing and non-performing exposures¹

Banco de Sabadell S.A.

	Actual						
	31/12/2017						
	Gross carrying amount		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions			Collaterals and financial guarantees received on non-performing exposures	
Of which performing but past due >30 days and <=90 days	Of which non-performing		On performing exposures ²	On non-performing exposures ³			
		Of which: defaulted					
(mln EUR)							
Debt securities (including at amortised cost and fair value)	24,523	0	13	13	2	6	0
Central banks	0	0	0	0	0	0	0
General governments	22,258	0	0	0	1	0	0
Credit institutions	839	0	0	0	0	0	0
Other financial corporations	1,221	0	13	13	1	6	0
Non-financial corporations	205	0	0	0	0	0	0
Loans and advances (including at amortised cost and fair value)	178,397	879	8,175	7,943	459	3,105	4,260
Central banks	25,160	0	0	0	0	0	0
General governments	9,873	1	12	12	0	3	1
Credit institutions	5,853	0	0	0	5	0	0
Other financial corporations	4,005	1	39	39	4	15	16
Non-financial corporations	50,910	272	4,369	4,315	268	2,059	1,849
Households	82,596	606	3,754	3,577	182	1,028	2,395
DEBT INSTRUMENTS other than HFT	202,920	879	8,188	7,956	461	3,111	4,260
OFF-BALANCE SHEET EXPOSURES	32,808		118	18	-54	-31	0

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

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

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

2018 EU-wide Stress Test

Information on performing and forborne exposures¹

Banco de Sabadell S.A.

	Actual				
	31/12/2017				
	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures		Collateral and financial guarantees received on exposures with forbearance measures
	Of which non-performing exposures with forbearance measures		Of which on non-performing exposures with forbearance measures		
(mln EUR)					
Debt securities (including at amortised cost and fair value)	0	0	0	0	0
Central banks	0	0	0	0	0
General governments	0	0	0	0	0
Credit institutions	0	0	0	0	0
Other financial corporations	0	0	0	0	0
Non-financial corporations	0	0	0	0	0
Loans and advances (including at amortised cost and fair value)	6,833	3,843	1,244	1,181	2,840
Central banks	0	0	0	0	0
General governments	12	10	3	3	1
Credit institutions	0	0	0	0	0
Other financial corporations	82	29	14	14	22
Non-financial corporations	3,440	1,980	809	780	1,165
Households	3,299	1,824	419	385	1,653
DEBT INSTRUMENTS other than HFT	6,833	3,843	1,244	1,181	2,840
Loan commitments given	123	31	-2	-1	0

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