

Key figures in 2014



Financial key figures

Thousand euro

Key data	2014	2013 (*)	% 14/13
Shareholders' equity	10,223,743	10,037,368	1.9
Total assets	163,345,673	163,522,541	(0.1)
Gross loans and advances to customers, excluding repos	121,140,838	124,614,933	(2.8)
Loans and advances to customers - gross	121,728,435	125,302,943	(2.9)
On-balance sheet funds	121,806,632	123,753,008	(1.6)
Customer deposits on balance sheet	94,460,668	94,497,187	(0.0)
Mutual funds	15,705,612	11,018,570	42.5
Pension funds and third-party insurance products	11,755,126	12,423,646	(5.4)
Funds under management	152,185,441	149,122,858	2.1

Thousand euro

Income statement	2014	2013 (*)	% 14/13
Net interest income	2,259,706	1,814,694	24.5
Gross income	4,800,526	3,831,198	25.3
Profit pre provisions	2,749,104	1,879,690	46.3
Net attributable profit	371,677	145,915	154.7

Resources	2014	2013
Number of branches	2,320	2,418
Number of employees	17,529	18,077

%

Ratios	2014	2013 (*)
Profitability and efficiency		
ROA (net profit / average total assets)	0.23	0.10
ROE (profit attributable to group / average shareholders' equity)	3.70	1.58
ROTE (profit attributable to group / average shareholders' equity less goodwill)	4.14	1.75
Cost:income ratio (**)	53.14	64.19
Cost:income ratio excluding non-recurring expenses (**)	51.93	62.28
Capital ratios (BIS) (***)		
Core capital	11.7	11.7
Tier I	11.7	11.7
BIS Ratio	12.8	12.5
Risk management		
Non-performing loans (€'000) (***)	14,192,150	16,021,491
Loan loss ratio (****)	12.17	13.63
Reserves for NPLs and real estate (€'000)	17,441,989	18,341,298
Overall coverage ratio (*****)	13.1	13.6

Shares	2014	2013 (*)
Number of shares	4,024,460,614	4,011,481,581
Number of shareholders	231,481	262,589
Share price (€)	2.205	1.896
Attributable earnings per share (€)	0.092	0.036
Attributable earnings per share adjusted for effect of mandatory convertible bonds (€)	0.087	0.034

(*) Restated as a result of early application of IFRIC 21.

(**) To calculate these ratios, gross operating income was adjusted considering only trading income and recurrent exchange differences. The historical series was restated on this basis.

(***) 2013 ratios in accordance with Basel II. Data at December 2014, in accordance with Basel III criteria and applying the modifications envisioned in Bank of Spain Circular 2/2014, which was approved in July 2014.

(****) The figures and percentages shown do not include assets covered by the Asset Protection Scheme (APS).

(*****) Shows provision as a percentage of total exposure to loan and real estate portfolios.

Non-financial key figures

Non-financial key figures: main sustainability indicators	2014	2013	% 14/13
Banco Sabadell customer service quality index (*)	7.16	6.89	3.9
Banco Sabadell staff satisfaction index (%) (**)	—	66	—
Gender diversity of the staff (women/total staff) (%)	50.1	50.0	0.2
Employees with indefinite contract (%)	99.8	98.5	1.2
Hours of training per employee	33.62	25.55	31.6

(*) Source: STIGA, EQUOS *Análisis de Calidad Objetiva en Redes Comerciales Bancarias* (4Q 2014). The industry average rating was 6.29 in 2014 and 6.03 in 2013.

(**) 66% of employees responded to the final question in the 2013 employee satisfaction survey that "All things considered, I would say it is an excellent place to work". No employee satisfaction survey was conducted in 2014. A survey will be conducted in 2015.