

Banking since 1881

Banco Sabadell is currently one of Spain's leading banks, with a prominent position in personal and corporate banking. The year 2015 was a decisive one for internationalization.

With a young, highly qualified workforce equipped with the most modern technology and sales resources, Banco Sabadell's business model focuses on being its customers' main bank, with a relationship based on quality and commitment.

By building lasting profitable relationships, Banco Sabadell works with its customers throughout their financial lifecycle, with proposals that meet their needs using the appropriate channels and with a comprehensive range of products and services that enhance the long-term relationship, under the principles of professionalism, ethics and transparency.*

Adaptation to market needs is achieved through a range of plans and businesses that represent distinctive value propositions, can be clearly identified by the markets and are reflected internally in organizational and management differences.

Banco Sabadell establishes its strategy in the form of three-year plans. The current strategic plan, the “Triple” plan, which runs from 2014 to 2016, focuses on leveraging the value of the customer base, extracting profit from the newly acquired size and capabilities, laying the foundation for internationalization in terms of structure and teams, and entering new markets.

Landmark developments

G1 Landmark developments (G4-3)

A group of 127 businesspeople and merchants in Sabadell founded the bank, with the goal of financing local industry.	Acquisition of NatWest Spain Group and Banco de Asturias.	Successful bid for Banco Atlántico.	Acquisition of Banco Urquijo.	Acquisition of BBVA's private banking business in Miami. Sale of 50% of the insurance business.	Takeover bid for 100% of Banco Guipuzcoano.	Acquisition of Banco CAM and creation of Sabadell Urquijo BP.	Commencement of operations in Mexico.
1881	1996	2003	2006	2008	2010	2012	2014
1965	2001	2004	2007	2009	2011	2013	2015
Commencement of expansion into nearby towns.	Banco Sabadell is floated. Acquisition of Banco Herrero.	Capital increase and entry in the IBEX-35. Banco Atlántico integrated in technological and operating terms.	Acquisition of TransAtlantic Bank (USA).	Acquisition of Mellon United National Bank.	Acquisition of the assets and liabilities of Lydian Private Bank (Florida) and announcement of the adjudication of Banco CAM.	Acquisition of the network of Caixa Penedès, Banco Gallego and the Spanish business of Lloyds Banking Group.	TSB acquisition. Banking licence obtained in Mexico.

* Consult the Corporate Values in the CSR - Code of conduct section of the website.

In 2015, Banco Sabadell stabilized its size in Spain and significantly increased its international footprint.

The Bank expanded its international footprint in 2015 with the acquisition of UK bank TSB. As a result, at 2015 year end, 68% of the Group's lending was in Spain, 27% in the United Kingdom and 5% in America. In 2015, Banco Sabadell also opened two new representative offices, in

Peru and Colombia, and obtained a licence to operate as a commercial bank in Mexico.

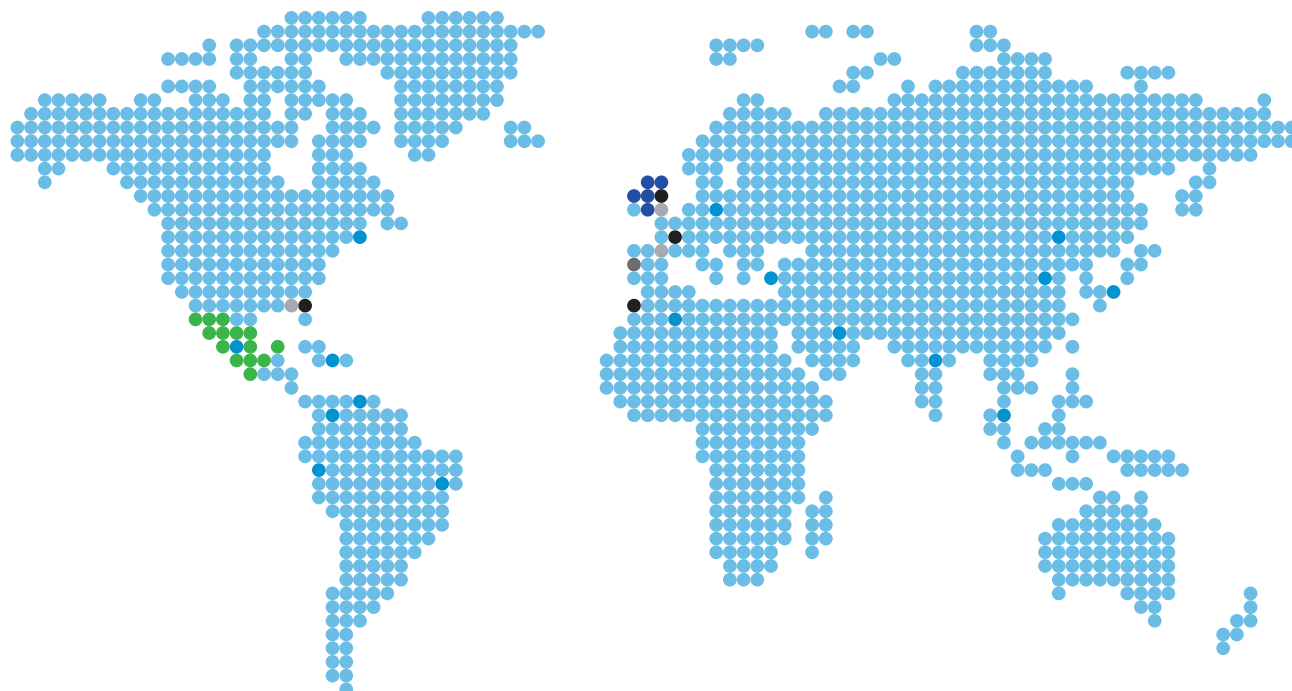
Banco Sabadell operated in 19 countries through branches, representative offices, subsidiaries and investees at 2015 year-end (G2).

	2007	2010	2015	2015/2007
Assets	76,776	97,099	208,684	X 2.7
Lending (*)	63,165	73,058	152,646	X 2.4
Deposits (**)	34,717	49,374	131,489	X 3.8
Branches	1,249	1,467	2,873	X 2.3
Employees	10,234	10,777	26,090	X 2.6

T1 Banco Sabadell — changes in key numbers (€Mn.)

(*) Gross loans excluding repos.
(**) Customer funds on the balance sheet.

G2 Banco Sabadell worldwide



- **Branches**
 - **Representative offices**
 - **Banking subsidiaries**
 - **Associated banks**
- | | | | |
|---------|-----------------------|------------------------------------|----------------------|
| UK | New York (USA) | Istanbul (Turkey) | London (UK) |
| USA | Dubai (UAE) | Caracas (Venezuela) | Andorra |
| France | New Delhi (India) | Santo Domingo (Dominican Republic) | Miami (USA) |
| Morocco | Mexico City (Mexico) | Colombia (Bogota) | Mexico City (Mexico) |
| | Warsaw (Poland) | Lima (Peru) | |
| | Singapore (Singapore) | | |