

BS strengths

The strengths of Banco Sabadell are set out in the chapters of this annual report, apart from those that are detailed below.



Organization by business (G4-8)

The banking business is divided into the following business units:

Commercial Banking

Offers both lending and savings products. Lending products include mortgage loans and credit facilities. The product range for savers includes demand and term deposit accounts, mutual funds and pension plans.

Other key business areas are insurance products and payment means, such as credit cards and transfers.

Markets and Private Banking

Offers and designs value-added products and services to deliver good returns to customers, increase and diversify the customer base and ensure that investment processes remain consistent, based on disciplined analysis and proven quality. There is also a move towards a multi-channel approach to customer relationship management.

UK banking business (TSB)

The TSB franchise includes retail banking in the United Kingdom (current and savings accounts, personal loans, cards and mortgages).

Global Corporate Banking

Offers specialized financial services to large corporations and financial institutions, together with a comprehensive range of solutions, from transactional banking to more sophisticated, tailor-made solutions in such areas as structured financing and treasury services, among others.

Banking business America

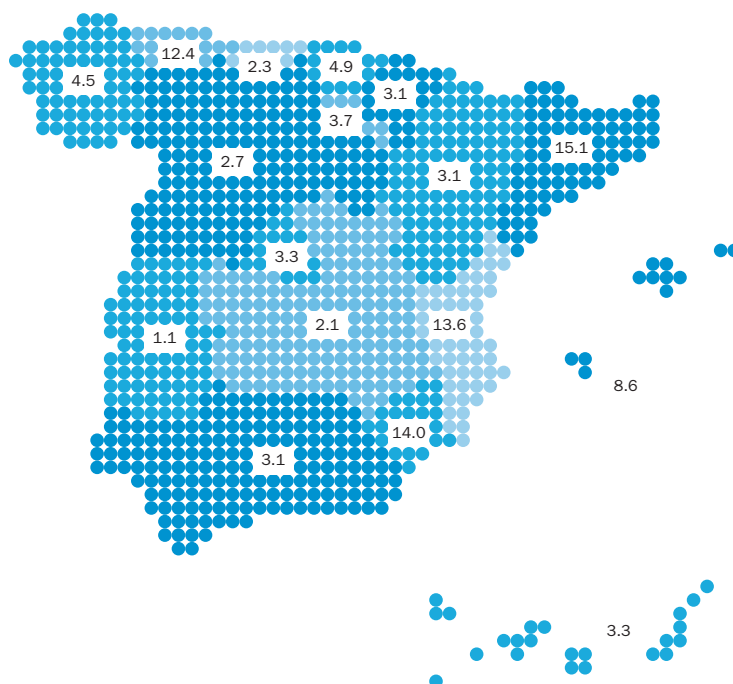
Provides all types of banking and financial services, from the most complex and specialized for large corporations, including project finance, to offerings for individuals, covering all products and services that professionals and companies of all sizes might need.

Asset Transformation

Manages the Group's non-performing and real estate exposure across all its businesses, and sets and implements the strategy with regard to real estate investees, including Solvia. The approach to non-performing and real estate exposure is to develop an asset transformation strategy based on a comprehensive vision of the group's real estate portfolio with the goal of maximising its value.

Banco Sabadell market share in Spain

7.2%



Multibrand strategy

The Bank operates with a number of brands in Spain, all under the Banco Sabadell umbrella (T5).

In 2015, Banco Sabadell began to unify its territorial brands in order to enhance its potential nationwide and internationally under a single marque. Initially, the SabadellAtlantico and SabadellCAM brands were replaced by Sabadell (G10).

Banco Sabadell is a well-known name in international banking. With a specialized offer and an effective value proposition, Banco Sabadell is present in strategic locations and works with organizations that promote foreign trade, supporting customers as they grow and expand internationally.

Sabadell	— Commercial Banking and Corporate Banking — Serving: all of Spain except territories covered by other brands
Sabadell Guipuzcoano	— Commercial Banking and Corporate Banking — Serving: Basque Country, Navarra and La Rioja
Sabadell Herrero	— Commercial Banking and Corporate Banking — Serving: Asturias and León
Sabadell Solbank	— Commercial banking for European residents in Spain's tourist zones — Serving: the Mediterranean coast and the islands
Sabadell Urquijo Banca privada	— Private Banking. Merger of Sabadell Banca Privada and Banco Urquijo — Serving: all of Spain
Sabadell Gallego	— Serving: Galicia

T5 Brands under which Banco Sabadell operates in Spain