

## Key figures in 2015

		2014	2015	% 15/14	T1
<b>Balance sheet</b> (€ million)					
<b>(A)</b>					
Total assets		163,345.7	208,627.8	27.7	
Gross loans and advances to customers, excluding repos		117,964.0	152,696.8	29.4	
Gross loans and advances to customers		118,551.6	153,425.3	29.4	
On-balance sheet funds	(1)	121,806.6	162,974.0	33.8	
Of which: on-balance sheet customer funds	(2)	94,460.7	131,489.2	39.2	
Mutual funds		15,705.6	21,427.3	36.4	
Pension funds and third-party insurance products		11,755.1	11,951.9	1.7	
Funds under management	(3)	152,185.4	200,355.1	31.7	
Shareholders' equity		10,223.7	12,274.9	20.1	
<b>Income statement</b> (€ million)					
<b>(B)</b>					
Net interest income		2,259.7	3,202.8	41.7	
Gross income		4,800.5	5,478.4	14.1	
Profit before impairment and other provisions		2,749.1	2,863.0	4.1	
Profit attributed to the group		371.7	708.4	90.6	
<b>Ratios</b> (%)					
<b>(C)</b>					
ROA	(4)	0.23	0.38		
ROE	(5)	3.70	6.34		
ROTE	(6)	4.36	7.58		
Cost/income	(7)	53.14	50.45		
Core capital / Common equity	(8)	11.7	11.5		
Tier I	(9)	11.7	11.5		
BIS Ratio	(10)	12.8	12.9		
<b>Risk management</b>					
<b>(D)</b>					
Doubtful loans (€ million)		15,909.9	12,560.8		
Loan loss ratio (%)		12.74	7.79		
Loan loss and real estate impairment allowances (€ million)		11,814.1	11,344.0		
Loan loss coverage ratio (%)		49.4	53.6		
<b>Share data</b> (period end)					
<b>(E)</b>					
Number of shareholders		231,481	265,935		
Number of shares	(11)	4,024,460,614	5,439,244,992		
Share price (euro)		2,205	1,635		
Market capitalisation (€ million)	(12)	8,873.9	8,893.2		
Net attributed earnings per share (euro)		0.092	0.130		
Book value per share (euro)	(13)	2.54	2.26		
Price/Book value (times)		0.87	0.72		
Price/earnings ratio(P/E) (times)		23.88	12.55		
Including the conversion of mandatorily convertible bonds:					
Number of total shares, including shares arising from the conversion		4,289,732,386	5,472,251,402		
Net attributed earnings per share (euro)		0.087	0.129		
Carrying value per share (euro)		2.38	2.24		
Price/Book value (times)		0.93	0.73		
<b>Other information</b>					
<b>(14)</b>					
Branches		2,320	2,873		
Employees		17,529	26,090		
Number of customers (in millions)		6.4	11.4		

(A) This table of key figures provides an overview of year-on-year changes in the main items on the group's consolidated balance sheet, focusing especially on data related to loans and advances and customer funds.

(B) This section sets out key components of the income statement for the last two years.

(C) The ratios in this section of the table have been included to give a meaningful indication of profitability, efficiency and capital adequacy in the last two years.

(D) This section gives some key balances related to the group's risk management, as well as the most significant ratios related to this risk.

(E) This section provides data on the share price and other stock market ratios and indicators.

(1) Includes customer deposits, debits represented by marketable securities, subordinated liabilities and liabilities under insurance contracts.

(2) Includes customer deposits (ex repos) and other liabilities placed via the branch network: mandatory convertible bonds, straight bonds issued by Banco Sabadell, commercial paper and others.

(3) Includes on-balance sheet funds, mutual funds, pension funds, asset management and insurance contracts.

(4) Consolidated profit/(loss) for the year / average total assets.

(5) Income attributed to the group / average shareholders' equity (not treating income attributable to the group as part of shareholders' equity).

(6) Income attributed to the group / average shareholders' equity (not treating income attributable to the group as part of shareholders' equity and deducting goodwill).

(7) Personnel and other general administrative expenses (gross income). To calculate these ratios, gross income was adjusted considering only net trading income and recurring exchange differences.

(8) Core capital funds / risk weighted assets (RWA). The ratio was calculated according to Basel III with modifications provided in Bank of Spain Circular 2/2014 (approved in July 2014).

(9) Tier 2 capital / risk weighted assets (RWA). The ratio was calculated according to Basel III with modifications provided in Bank of Spain Circular 2/2014 (approved in July 2014).

(10) Capital base / risk weighted assets (RWA). The ratio was calculated according to Basel III with modifications provided in Bank of Spain Circular 2/2014 (approved in July 2014).

(11) The year-on-year change mainly corresponds to the capital increase with preferential subscription rights carried out in April 2015, in the context of the acquisition of TSB.

(12) Number of shares by quoted market price at year-end.

(13) Shareholders' equity / Number of shares.

(14) The changes mainly correspond to the acquisition of TSB.