

Net attributable profit

+90.6%
2015/2014

708.4M€

ROTE

7.6%

Acquisition of TSB and larger
international footprint



Increase in net interest income

+41.7%

Decline in loan loss ratio

-4.95%

Customers

Millions of customers

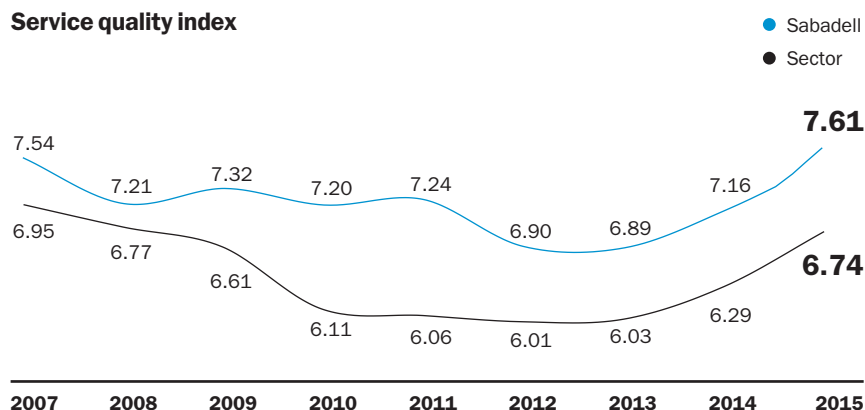
+78.1%
2015/2014

11.4

Branches

2,873

Service quality index



Source: STIGA, EQUOS RCB Analysis of objective quality in banking branch networks, Q4 2015.

Upward trend in profitability and acquisition
of TSB: pillars for 2015.

Shareholders

265,935 **+15%**
2015/2014

Dividend yield 3%

Employees

26,090 **98%**
received training

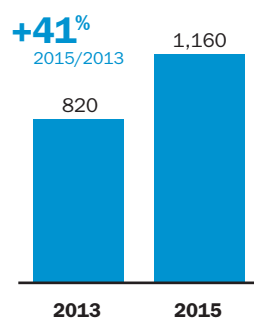
55.6% **44.4%**

Transformation

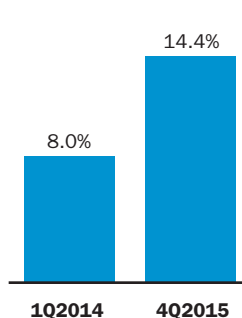


Sabadell Móvil, has been the best rated app by online Google and Apple stores for the fourth consecutive year

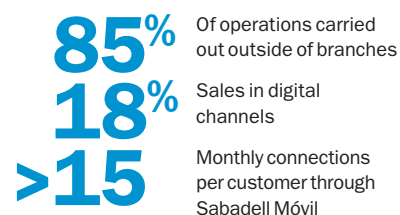
Total mobile customers
Customers (thousands)



Mobile only customers
% of active digital customers



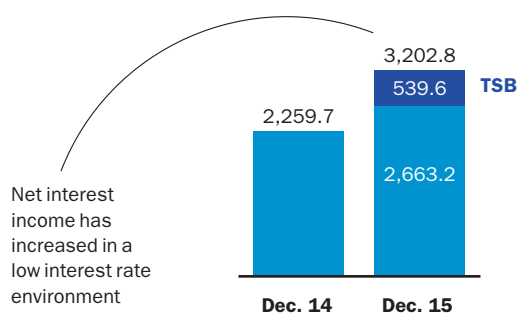
Significant impacts



Financial figures

Balance sheet	€ million	2015/2014
Total on-balance sheet assets	208,628	27.7
Loans and advances to customers	153,425	29.4
On-balance sheet customer funds	131,489	39.2
Shareholders' funds	12,275	20.1
Income statement (solid results)		
Net interest income	3,203	41.7
Net attributable profit	708.4	90.6
Non-performing loans		
Non-performing loans	12,344	- 22.4
Coverage ratio (%)	53.6	4.2
Solvency (capital at comfortable levels) (%)		
CET1 phase-in above regulator's requirements	11.5 (>9.25)	
CET1 fully loaded	11.4	
Liquidity (%)		
Loan to deposits (LTD) ratio	106.50	

Evolution of net interest income (€ million)



Evolution of loans and advances, excluding NPLs and ex TSB (€ million)

