

Key figures in 2016

| | 2015 | 2016 | % 16/15 |
|--|---------------|---------------|---------|
| Balance sheet (€ million) | (A) | | |
| Total assets | 208,627.8 | 212,507.7 | 1.9 |
| Gross loans and advances to customers, excluding repos | 152,696.8 | 150,087.3 | (1.7) |
| Loans and advances to customers - gross | 153,425.3 | 150,095.2 | (2.2) |
| Funds on the balance sheet | 162,974.0 | 160,982.9 | (1.2) |
| Of which: On-balance sheet customer funds | 131,489.2 | 133,456.6 | 1.5 |
| Mutual funds | 21,427.3 | 22,594.2 | 5.4 |
| Pension funds and insurance brokerage | 11,951.9 | 14,360.4 | 20.2 |
| Funds under management | 200,355.1 | 201,588.8 | 0.6 |
| Shareholders' equity | 12,274.9 | 12,926.2 | 5.3 |
| Income statement (€ million) | (B) | | |
| Net interest income | 3,202.8 | 3,837.8 | 19.8 |
| Gross income | 5,478.4 | 5,470.7 | (0.1) |
| Profit before impairment and other provisions | 2,863.0 | 2,411.5 | (15.8) |
| Profit attributed to the group | 708.4 | 710.4 | 0.3 |
| Ratios (%) | (C) | | |
| ROA | 0.38% | 0.35% | |
| ROE | 6.34% | 5.84% | |
| ROTE | 7.58% | 7.01% | |
| Cost:income | 48.96% | 48.68% | |
| Core capital / Common equity | 11.5% | 12.0% | |
| Tier I | 11.5% | 12.0% | |
| BIS Ratio | 12.9% | 13.8% | |
| Risk management | (D) | | |
| Doubtful exposures (€ million) | 12,560.8 | 9,746.0 | |
| NPL ratio (%) | 7.79 | 6.14 | |
| Reserves for NPLs and real estate (€ million) | 11,344.0 | 9,873.1 | |
| Coverage ratio (%) | 53.6 | 51.5 | |
| Share data (period end) | (E) | | |
| Number of shareholders | 265,935 | 260,948 | |
| Number of shares | 5,439,244,992 | 5,616,151,196 | |
| Share price (€) | 1,635 | 1,323 | |
| Market capitalisation (€ million) | 8,893.2 | 7,430.2 | |
| Earnings per share (EPS) (€) | 0.130 | 0.130 | |
| Book value per share (€) | 2.26 | 2.30 | |
| Price / Book value (times) | 0.72 | 0.57 | |
| Price / earnings ratio (P/E) (times) | 12.55 | 10.46 | |
| Other information | | | |
| Branches | 2,873 | 2,767 | |
| Employees | 26,090 | 25,945 | |
| Number of customers (million) | 11.4 | 11.9 | |

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

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

(C) The ratios in this section of the table have been included to give a meaningful picture 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.

See list, definition and purpose of the APMs used by the Banco Sabadell Group at: www.grupbancsabadell.com/INFORMACION_ACCIONISTAS_E_INVERSOSES/INFORMACION_FINANCIERA/MEDIDAS_ALTERNATIVAS_DEL_RENDIMIENTO