

# BS strengths

The strengths of the Banco Sabadell Group are described in different chapters of the annual report, except for those detailed below, marked with an \*:

- **Organisation by businesses\***
- **Multi-brand and multi-channel structure\***
- **Leading-edge technology and innovation\***
- **Service quality\***
- **Focus on business and personal banking**
- **A leading player on the international stage**
- **Strict management of capital and risk**
- **Defined, transparent corporate governance**

## Organisation by business

The banking business is divided into the following business units:

### Commercial Banking

Commercial Banking provides a range of financial products and services for large and medium-sized companies, SMEs, retail and other businesses; private individuals (i.e. private banking, personal banking and retail banking); non-residents and professional/occupational groups. Commercial Banking's specialised service ensures that customers receive the personalised attention they need, whether from the knowledgeable staff assigned to its branches or via channels designed to offer ease of access to a wide range of remote banking services.

It offers products for both borrowers and savers. Its products for borrowers include mortgage and other loans, credit facilities and working capital finance. For savers, the product range includes demand and term deposit accounts, mutual funds, endowment policies and pension plans.

Other key business areas are general insurance products and payment means such as credit cards and money transfer services.

## Markets and Private Banking

Savings and investment products are designed and sold through a multi-channel distribution approach. A high value-added service of recognised excellence whose offerings range from investment analysis and execution of market trades to active portfolio management and custodian services, with the aim of securing good returns for investors and thus helping to grow and diversify our customer base.

### UK banking business (TSB)

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

### Americas & Global Corporate Banking

It provides banking and financial services of all kinds, including highly complex and specialised products for large corporate and institutional clients (such as project finance and treasury services) with a focus on a comprehensive range of transaction banking products and services likely to be required by business and professional firms of any size, along with products specially designed for individual and private banking clients in any of the geographies covered.

### Asset Transformation

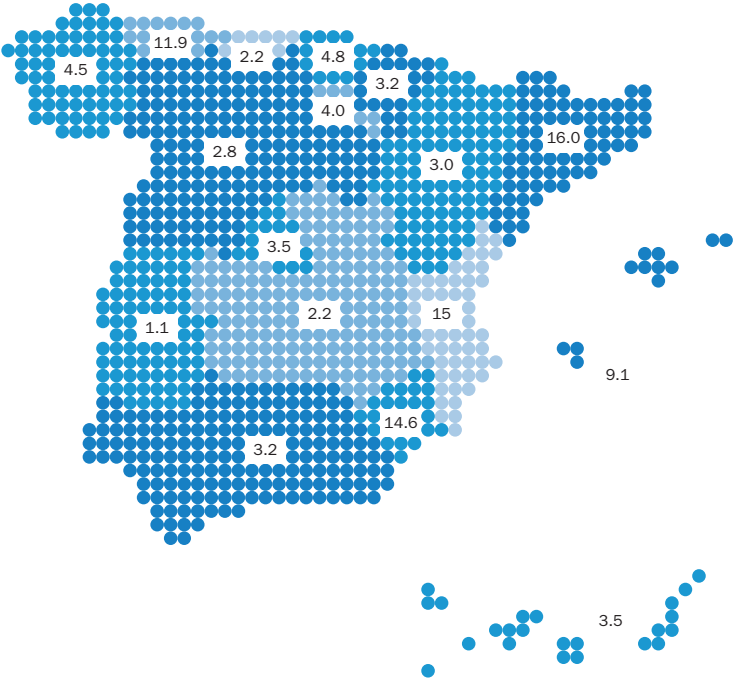
Manages the Group's non-performing and real estate exposure across all its businesses, and sets and implements the strategy with regard to real estate investees, including Solvia. The approach to non-performing and real estate exposure is to develop an asset transformation strategy based on a comprehensive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

G26 Market share by autonomous region

Banco Sabadell market share in Spain

7.2%

%, June 2016 figures.  
Note: The figure shown for the Asturias region includes the province of León.



Multibrand strategy

The bank operates under the Sabadell brand, coupled with a distinctive local brand in some territories (T5).

Banco Sabadell is a leading player on the international stage. 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 (G27).

<b>Sabadell</b>	— Commercial banking, business banking — Coverage: all of Spain except for areas served by other brands
<b>Sabadell</b> Guipuzcoano	— Commercial banking, business banking — Coverage: Basque Country, Navarra and La Rioja
<b>Sabadell</b> Herrero	— Commercial banking, business banking — Coverage: Asturias and León
<b>Sabadell</b> Solbank	— Commercial banking for European residents in Spain's tourist zones — Coverage: Mediterranean coastal areas and islands
<b>Sabadell</b> Urquijo Banca privada	— Private banking. A merger of Sabadell Banca Privada with Banco Urquijo — Coverage: commercial banking and business banking throughout Spain
<b>Sabadell</b> Gallego	— Commercial banking, business banking — Coverage: Galicia
<b>Activobank</b>	— Commercial banking — Offices in Madrid and Barcelona

T5 Brands used by Banco Sabadell in Spain