

Attributed income

710.4 €mn
 +0.3%
 2016/2015

Increase in net interest income

+19.8%

NPL ratio down to

6.1%

Increase in outstanding lending

+0.1%

Decline in problem asset exposure since 2013

7.4 €bn

Customers

Million customers

+4.4%
 2016/2015

11.9

Branches

-3.8%

2,767

Service quality

Net promoter score

Sabadell quality index performance vs. banking industry

	2016	Ranking	Since 2013 ↑
Large corporates (revenues > €5mn)	29%	1 st	+14pp
SMEs (revenues < €5mn)	16%	1 st	+13pp
Personal Banking	29%	2 nd	+33pp
Retail Banking	4%	3 rd	+26pp

Banco Sabadell maintained its lead over the industry in terms of quality and retained number-one position in the ranking for large corporates and SMEs.

Triple Plan 2014–2016:
 a very positive outcome.

Shareholders

260,948

Dividend yield
3.8%

0.05€



Proposed dividend 100% in cash

In cash

Employees

25,945

98%
 received training



55.9%

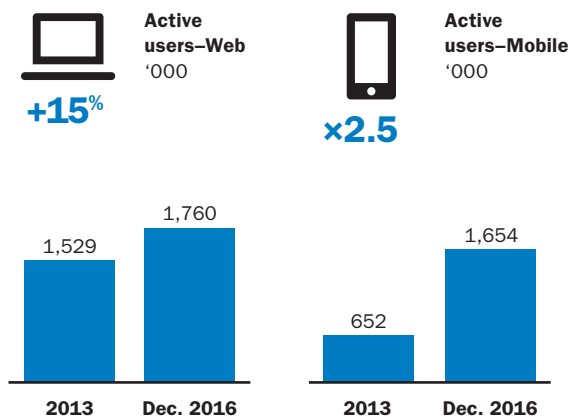


44.1%

Digital transformation



Sabadell Wallet and Bizum — new mobile payment platforms

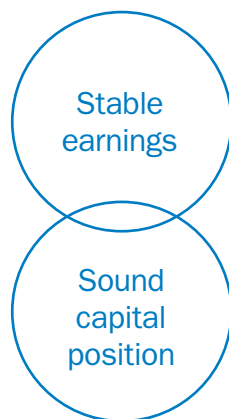


Significant impacts

86% Transactions via distance means

18% Sales via digital channels

Financial data



Balance sheet	€ million	2016/2015
Total on-balance sheet assets	212,508	1.9
Customer loans	150,095	-2.2
On-balance sheet customer funds	133,457	1.5
Own funds	12,926	5.3
Earnings (solid results)		
Net interest income	3,838	19.8
Attributable income	710.4	0.3
Doubtful exposures		
Doubtful exposures	9,746	-22.4
Coverage ratio (%)	51.5	-3.7
Capital adequacy (comfortable) (%)		
CET1 phase-in above regulatory requirements	12.0 (>9.25)	
CET1 fully loaded	12.0	
Liquidity (%)		
Loan-to-deposit (LtD) ratio	105.1	

Solid growth in core banking revenues

