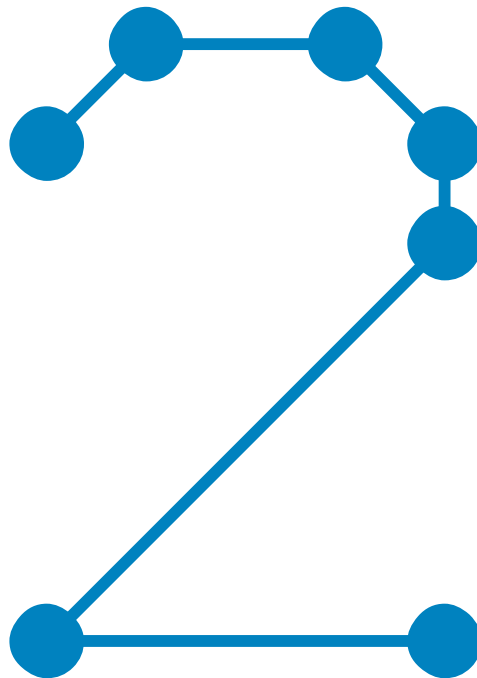


Key figures in 2017



Highlights

Net profit attributed to the Group

801.5 €M

Gross operating income

5,737 €M

Customer Loans

147,325 €M

+13%

Payout
49%

NPL ratio¹
down to

5.1%

NPA coverage ratio³

54.7%

CET1 (fully-loaded)²

12%

Customers

Million customers

+1.7%
2017/2016

12.1

Branches

-10.7%
2017/2016

2,473

Service quality

Net promoter score (NPS)⁴

Sabadell quality index with respect to the industry

| | 2017 | Ranking |
|---------------------------------------|------|-----------------|
| Large corporates (turnover > 5 €M) | 34% | 1 st |
| SMEs (turnover < 5 €M) | 19% | 1 st |
| Personal Banking | 29% | 2 nd |
| Retail Banking | 5% | 4 th |

Sabadell expanded its quality lead over the industry by attaining #1 position in customer experience among large corporates and SMEs

Shareholders

235,130

0.07€



Proposed
dividend 100%
in cash

Dividend yield
after approval:

4.2%

Employees

25,845

89%
received training
in the year



55.6%



44.4%

34.6% of managers are women

1 Includes contingent risks. Sabadell NPLs (excl. TSB, foreclosed assets and NPA) include 20% of the NPLs included in the APS, since that risk is borne by Sabadell in accordance with the APS protocol.

2 Pro-forma data post-IFRS 9.

3 Pro-forma post-IFRS 9; includes contingent risks; Sabadell NPLs (excl. TSB, foreclosed assets and NPA) include 20% of the NPLs included in the APS, since that risk is borne by Sabadell in accordance with the APS protocol. Excludes provisions for interest rate floors.

4 Accenture NPS benchmark survey. The NPS is based on the question "On a scale of 0 to 10, where 0 is 'not at all likely' and 10 is 'I would definitely recommend it', how likely would you be to recommend Banco Sabadell to a relative or friend?". The NPS is the percentage of customers who answered 9 or 10, after eliminating those who answered between 0 and 6. Includes institutions that are comparable to the Group. Data for the most recent available month.

Digital and commercial transformation



4.4M

(+10% YoY)
Group digital customers

3.3M

(+17% YoY)
Group mobile customers

88%

(+2pp YoY) Out-of-branch transactions in Spain

20%

(+1pp YoY) Digital sales in Spain

59%

(+9pp YoY) Digital sales in the UK

26,725

(+68% YoY) Digital sales of unsecured finance in Spain

35M

(+19% YoY) Monthly web + mobile traffic in Spain

14%

Share of Bizum registrations in Spain

332,000

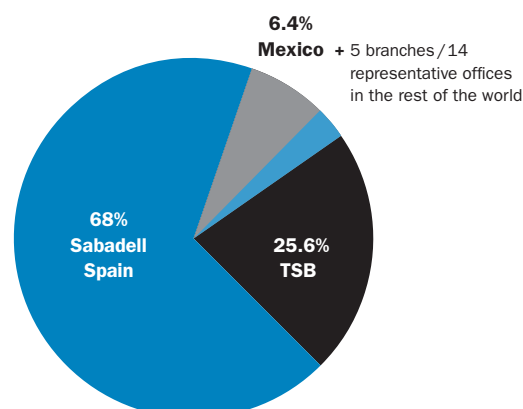
(+108% YoY) Sabadell Wallet downloads in Spain

Banco Sabadell regained investment grade.

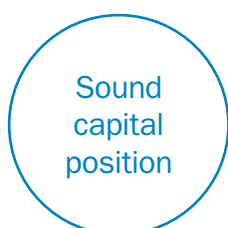
Banco Sabadell Group

Global presence

Lending, by geography



Financial data



| Balance sheet | €M | 2017/2016 |
|--|---------|-----------|
| Total on-balance sheet assets | 221,348 | 4.2 |
| Customer loans | 147,325 | (1.8) |
| Funds under management | 204,420 | 1.4 |
| Own funds | 13,426 | 3.9 |
| Results | | |
| Core banking revenues (comparable data) ⁵ | 5,025.8 | 5.5 |
| Net profit attributed to the Group | 801.5 | 12.8 |
| Risks | | |
| NPLs | 7,925 | (18.7) |
| NPA coverage ratio (%) ⁶ | 49.8 | |
| Capital ratios (%) | | |
| CET1 phase-in | 13.4 | |
| CET1 fully loaded | 12.8 | |
| Liquidity (%) | | |
| Loan-to-deposit (LTD) ratio | 104.3 | |

Quality certificates



MADRID EXCELENTE



ISO 14001 CERTIFICATION



ISO 9001 CERTIFICATION



EFQM EUROPEAN EXCELLENCE

⁵ Net interest income and commissions; calculated in like-for-like terms assuming constant exchange rates and excluding Sabadell United Bank.

⁶ Pre-IFRS 9; excludes provisions for interest rate floors.