

Key figures in 2017

T1 Key Figures

	2016	2017	% 17/16
Balance sheet (€M)	(A)		
Total assets	212,507.7	221,348.3	4.2
Outstanding gross lending	140,557.3	137,521.7	(2.2)
Loans and advances to customers - gross	150,095.2	147,324.6	(1.8)
Funds on the balance sheet	160,948.0	159,095.3	(1.2)
<i>Of which: On-balance sheet customer funds</i>	133,456.6	132,096.2	(1.0)
Mutual funds	22,594.2	27,374.6	21.2
Pension funds and insurance brokerage	14,360.4	13,951.4	(2.8)
Funds under management	201,554.0	204,419.9	1.4
Equity	13,083.0	13,221.8	1.1
Own funds	12,926.2	13,425.9	3.9
Income statement (€M)	(B)		
Net interest income	3,837.8	3,802.4	(0.9)
Gross income	5,470.7	5,737.3	4.9
Pre-provisions income	2,411.5	2,612.1	8.3
Profit attributable to the Group	710.4	801.5	12.8
Profitability and efficiency ratios (%)	(C)		
ROA	0.35%	0.38%	
RoRWA	0.83%	1.03%	
ROE	5.59%	6.10%	
ROTE	6.72%	7.27%	
Cost:income	48.68%	50.15%	
Capital management	(D)		
Risk weighted assets (RWA) (€M)	86,069.9	77,638.2	(9.8)
Common Equity Tier 1 (phased-in) (%)	12.0	13.4	
Tier I (phased-in) (%)	12.0	14.3	
Total capital ratio (phased-in) (%)	13.8	16.1	
Leverage ratio (phased-in) (%)	4.7	5.0	
Risk management	(E)		
NPLs (€M)	9,746.0	7,925.3	(18.7)
Total NPAs (€M)	18,781.0	15,318.4	(18.4)
NPL ratio (%)	6.14	5.14	
NPL coverage ratio (%) (excluding interest rate floors)	47.3	45.7	
NPA asset coverage ratio (%) (excluding interest rate floors)	47.4	49.8	
Liquidity management	(F)		
Loan to deposits ratio (%)	105.1	104.3	
Share data (period end)	(G)		
Number of shareholders	260,948	235,130	
Average number of shares (million)	5,452	5,570	
Share price (€)	1.323	1.656	
Market capitalisation (€M)	7,212.9	9,223.9	
Earnings per share (EPS) (€)	0.13	0.14	
Book value per share (€)	2.37	2.41	
Price/Book value	0.56	0.69	
Price/earnings ratio (P/E)	10.15	11.85	
Other information			
Branches	2,767	2,473	
Employees	25,945	25,845	

(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 and the cost:income ratio in the last two years.

(D) The ratios in this section of the table have been included to give a meaningful picture of the capital position in the last two years.

(E) This section gives some key balances and ratios related to the Group's risk management.

(F) This section gives a meaningful picture of liquidity in the last two years.

(G) 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:

[https://www.grupbancsabadel.com/en/Shareholder and Investor Information/Financial information/Alternative performance measures](https://www.grupbancsabadel.com/en/Shareholder%20and%20Investor%20Information/Financial%20information/Alternative%20performance%20measures)