

# Key figures in 2018



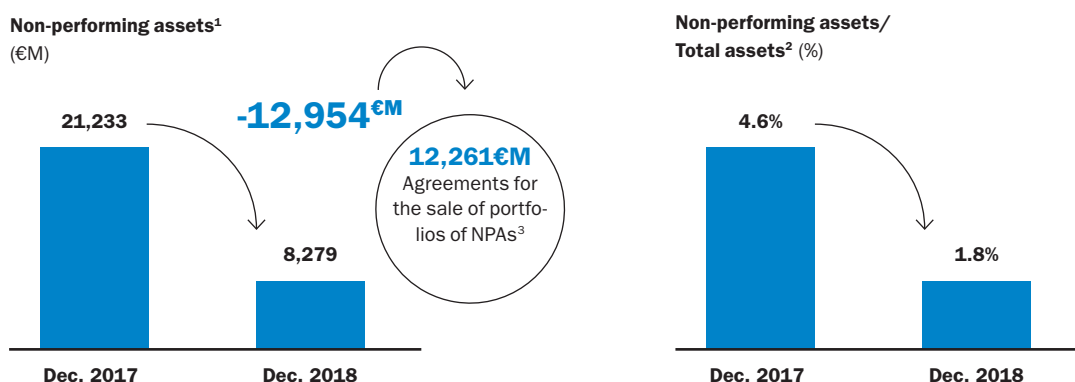
## Key figures

<b>Group net profit</b> <b>328.1 €M</b> <b>CET1 fully-loaded</b> <b>11.1%</b>	<b>Payout</b> <b>51%</b> <b>CET1 fully-loaded pro-forma<sup>4</sup></b> <b>11.3%</b>	<b>The NPL ratio<sup>7</sup> fell to</b> <b>4.2%</b> <b>NPA coverage ratio<sup>6</sup></b> <b>52.1%</b>	<b>Non-performing assets/Total assets<sup>2</sup></b> <b>1.8%</b>
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TSB migrated to a modern technology platform (though with extraordinary costs), balance sheet normalised, and focus on organisation structure.

<b>Net profit in the year</b> <b>328.1 €M</b> Net profit 2018	<b>Extraordinary impacts in the year</b>
<b>783.3 €M</b> Net profit 2018 (excl. extraordinary impacts)	<b>+9.6%</b> Net profit growth in 2018 (excl. extraordinary impacts) <sup>5</sup>
<b>121.0 €M</b> Extraordinary costs due to TSB technology migration	<b>339.0 €M</b> Extraordinary net impact of TSB technology migration
<b>177.1 €M</b> Extraordinary charges for the institutional sales of NPAs	

NPAs: situation normalised after portfolio sales.



1 Non-performing assets: pro-forma following the agreements for institutional sales of non-performing assets; includes 100% of APS.

2 Non-performing assets/Total assets (%): pro-forma following the agreements for institutional sales of non-performing assets; includes 100% of APS.

3 Portfolio sale agreements: gross carrying amount of real estate and loan portfolios whose sale has been agreed.

4 CET1 fully-loaded pro-forma: includes RWA released due to institutional sales of non-performing assets announced in 2Q18, the capital gain on the sale of Solvia, and the impact of IFRS 16.

5 Net profit growth 2018 (excl. extraordinary effects): calculated in like-for-like terms assuming constant exchange rates and on a constant consolidation scope basis.

6 NPA coverage ratio (%): pro-forma following the agreements for institutional sales of non-performing assets; includes 100% of APS to reflect changes

in the reporting methodology.

7 NPL ratio (%): pro-forma following the agreements for institutional sales of non-performing assets; includes contingent liabilities and 100% of APS.

## Digital and commercial transformation

Digital customer numbers increased by 6% in 2018, to 4.7M customers

**4.7M**

(+6% YoY)  
Group digital customers

**3.4M**

(+17% YoY)  
Group mobile customers

**69M**

(+3% YoY) Group monthly web+mobile traffic

**37,065**

(+39% YoY) Digital sales of consumer loans in Spain

**42%**

(-17pp YoY) Digital sales in the United Kingdom

**22%**

(+2pp YoY) Digital sales in Spain

**878k**

(+17% YoY) Customers under Active Management in Spain

**89%**

(+1pp YoY) Transactions via remote channels

**19M**

(+33% YoY) Impact of business intelligence

Investment in innovation

INSTANT CREDIT

PAYTPV

CARDUMEN

antai.

BIOMETRIC VOX

Undostres

Base10

Committed to the digital and commercial transformation to retain the lead in customer experience.

### Transformation of the model of relations with our customers

Value customers  
Specialisation



- Deployment of digital specialists
- New digital support services
- New capacities for Sabadell online Empresas
- Design planning visit 2019
- Design 360° advisory for large corporates

Mass markets  
Industrialisation



- Implementation in two regions
- Business intelligence
- Digital and self-service capabilities
- Simplification

## Banco Sabadell Group

Spain

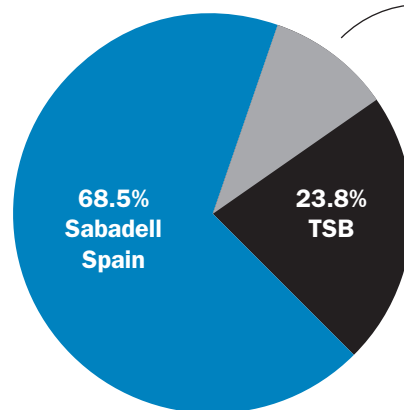
**Sabadell**

United Kingdom

**TSB**

Mexico

**Banco Sabadell**



Lending, by geography (%)