

T1 Analysis of shareholdings at 31 December 2018

No. of shares	Shareholders	Shares in tranche	% of capital
1 to 12,000	190,297	578,124,117	10.27%
12,001 to 120,000	42,519	1,288,813,941	22.90%
120,001 to 240,000	1,605	260,418,978	4.63%
240,001 to 1,200,000	914	390,814,906	6.95%
1,200,001 to 15,000,000	151	414,351,420	7.36%
More than 15,000,000	37	2,694,441,339	47.88%
TOTAL	235,523	5,626,964,701	100.00%

T2 Analysis of shareholdings at 31 December 2018

No. of shares	Shareholders	Shares in tranche	% of capital
1 to 12,000	191,049	568,067,780	10.10%
12,001 to 120,000	41,430	1,255,935,409	22.32%
120,001 to 240,000	1,572	255,423,290	4.54%
240,001 to 1,200,000	882	384,358,991	6.83%
1,200,001 to 15,000,000	159	490,753,568	8.72%
More than 15,000,000	38	2,672,425,663	47.49%
TOTAL	235,130	5,626,964,701	100.00%

T3 Earnings and book value per share 2015-2018

	Million	€M	€	€M	€
	No. of shares	Attributed income	Attributed income per share	Own funds	Book value per share
2015	5,616	710	0.126	12,926	2.30
2015 (*)	5,624	710	0.126	12,926	2.30
2016	5,627	802	0.142	13,426	2.39
2016 (**)	5,627	328	0.058	12,545	2.23
2017	5,627	802	0.142	13,426	2.39
2018	5,627	328	0.058	12,545	2.23

(*) Including dilutive effect of convertible bonds (33.01 million shares).
(**) Including dilutive effect of convertible bonds (7.52 million shares).

The customer

The objective of Banco Sabadell is to help people and companies to realise their plans, by anticipating their needs and providing the necessary support to make the best economic decisions.

In the Banco Sabadell business model the customer is always the primary concern. The relationship model, based on personalised attention and high standards of quality and service, enables the Bank to create value for customers and be there, wherever they are.

Banco Sabadell believes that its relationship with customers should be a long-term one based on trust and authenticity. For this reason, Banco Sabadell focuses on the customer experience as a way of standing out from its competitors and achieving profitable growth, which is a strategic objective. This approach is a logical consequence

of the excellence in quality of service that is part of Banco Sabadell's DNA.

In a constantly changing environment in which technology plays an ever more vital role and customers have increasing power to take decisions, Banco Sabadell's ambition is to be a leader in customer experience.

To achieve this, the Bank is engaged in a far-reaching transformation of its sales and marketing model and its offering of digital capabilities.

A multi-channel strategy that combines the human touch with the best of the digital world will enable Banco Sabadell to build relationships based on trust that are designed to meet the real needs of each and every customer (G16).

Banco Sabadell uses NPS (Net Promoter Score) to track and measure the customer experience, this being the most widely recognised benchmark in the market for

comparison with competitors and also with companies in other sectors, both domestic and foreign. It also conducts regular surveys and internal audits to gather in-depth knowledge of how satisfied its customers really are and to identify areas for improvement at any given moment, both generally and for each customer relationship channel. For each of these surveys and audits, the Bank sets itself quality targets and keeps the results under constant scrutiny.

Focus groups and in-depth customer surveys are carried out routinely so that customers can give us detailed accounts of how particular Bank processes have affected them, making it possible to gain insights into how the customer experience can be improved.

The results of these surveys reflect the Bank's focus on excellence in customer service quality (G17 & G18). Specifically, its current NPS scores reveal Banco Sabadell's position at the top of its peer group in the business customer segment, among the top three among individual retail customers, and in second place among personal banking customers.

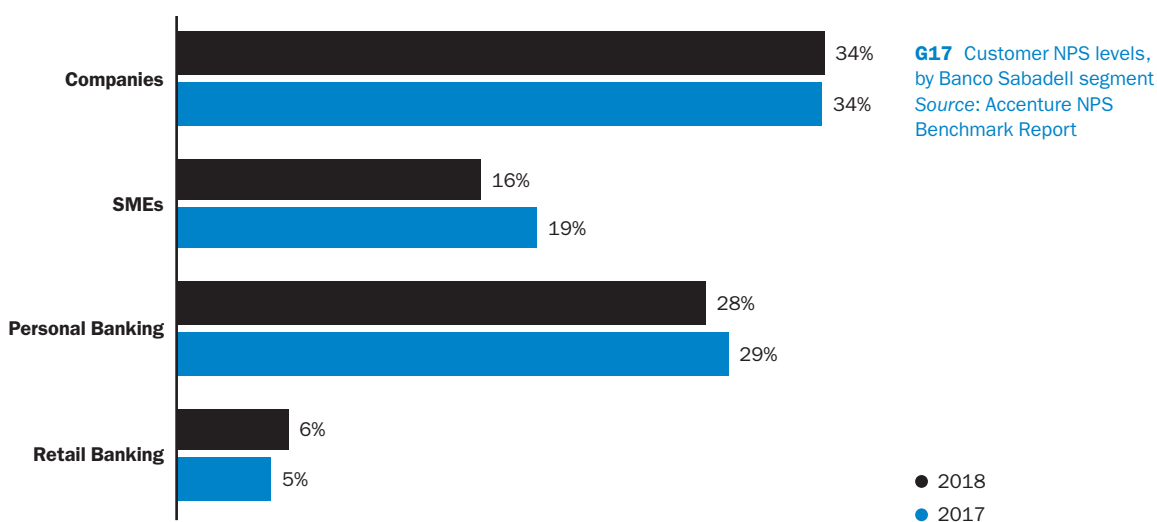
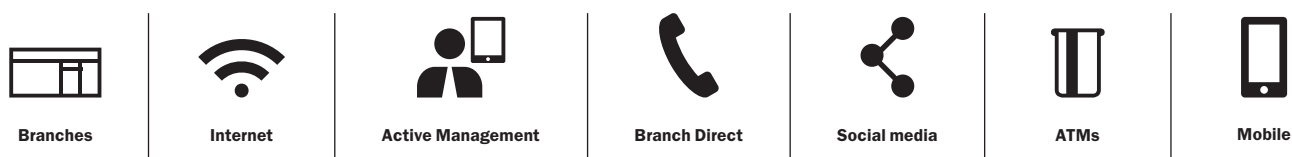
Banco Sabadell seeks to protect the interests of its customers and has control mechanisms in place to review the products and services it offers. Before a product or service is launched, an assessment is made of its suitability and

branches provide customers with product factsheets before any commitment is made. Where a complex financial product is to be marketed, the Bank conducts a test of its appropriateness and suitability as required by the Markets in Financial Instruments Directive (MiFID.)

The Group's customers and users may contact the Customer Care Service with any complaints or issues that have not been resolved satisfactorily by their local branch. The Customer Care Service is independent from the business and operational side of the Group and is governed by the Banco Sabadell Group's own rules and procedures on the protection of customers and users of financial services. Customers and users may also appeal to the Customer Ombudsman, an independent unit that is competent to resolve any issues referred to it either directly or on appeal. Decisions by the Customer Care Service or the Ombudsman are binding on all the Bank's branches and other units.

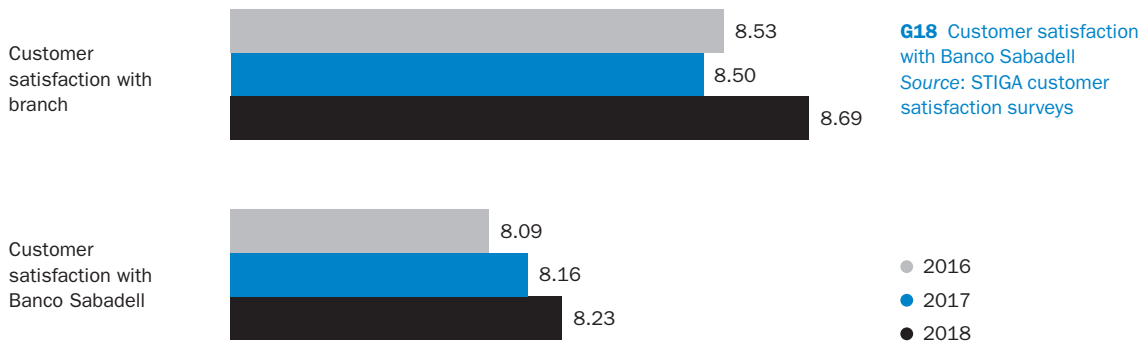
In 2018, the Customer Care Service handled 35,445 complaints and claims, 46.3% less than in the previous year. The Customer Care Service also provides assistance and information to customers and users with regard to other issues. In 2018, it handled 2,848 requests for assistance and information, compared with 1,917 the previous year.*

G16 Omnichannel strategy



Note: 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.

* For more details, see note 42 to the consolidated financial statements for 2018.



Note: The data reported are at December 2016, December 2017 and December 2018.

BS strengths

The strengths of the Banco Sabadell Group are described in the various chapters of the Annual Report, except for those detailed below, which are marked with an asterisk (*).

- **Organisation by businesses***
- **Multi-brand and multi-channel structure***
- **Leading-edge technology and innovation***
- **Service quality***
- **Focus on companies 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.

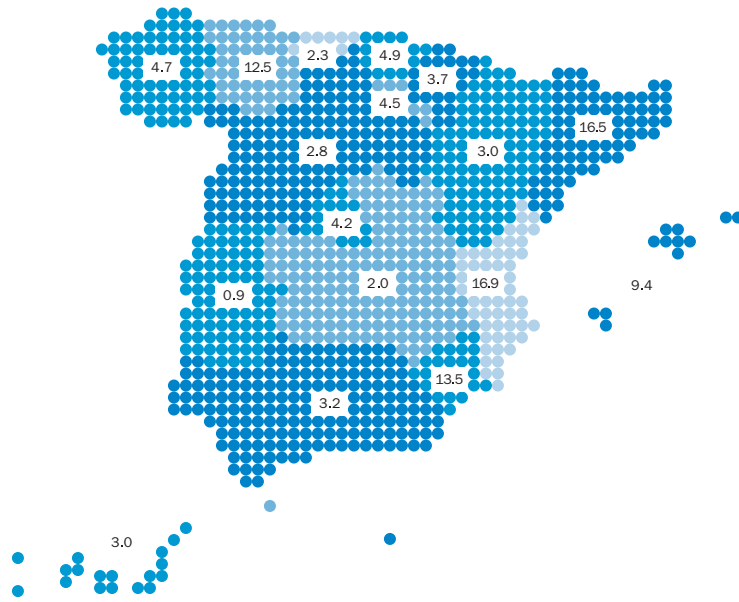
It offers products for both borrowers and savers (G19 & G20). Its products for borrowers include mortgage and other loans, credit facilities and working capital finance. For savers, the product range includes demand and term deposit accounts, mutual funds, endowment policies and pension plans.

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

G19 Market share
by autonomous region

Banco Sabadell market
share in Spain

7.9%



%, September 2018 figures.
Note: The figure shown for the Asturias
region includes the province of León.

Markets and Private Banking

By effecting a transformation towards a relationship model with customers via multiple channels, based on both the personalised face-to-face service and the option of remote channels, customers are offered an end-to-end solution with a full range of products and services. We analyse the specific needs of customers that require specialised and customised services and attention, combining the value of Private Banking with the financial strength and product capabilities of a universal bank.

The result is a value-added service of acknowledged quality in the design and management of savings and investment products, ranging from analysis of the most efficient investment options through advisory and execution services in the markets to active asset management and custody.

UK banking business (TSB)

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

Corporate & Investment 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 transactional 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.

Other geographies

The Other Regions business comprises mainly Mexico, offices in other countries and representative offices that offer a full range of banking and financial services in corporate banking, private banking and commercial banking.

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.

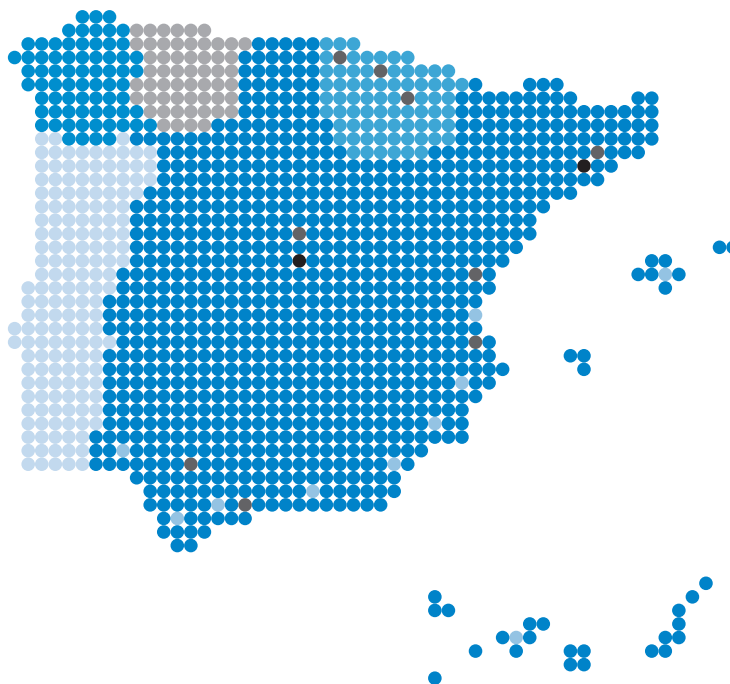
Multibrand strategy

The bank operates under the Sabadell brand, coupled with a distinctive local brand in some territories (T4).

Banco Sabadell is a leading player on the international stage. With a specialised offer and an effective value proposition, Banco Sabadell is present in strategic locations and works with organisations that promote foreign trade, supporting customers as they grow and expand internationally.

G20 Map of brands by zone

- Sabadell
- SabadellHerrero
- SabadellGallego
- SabadellGuipuzcoano
- SabadellSolbank
- SabadellUrquijo
- ActivoBank



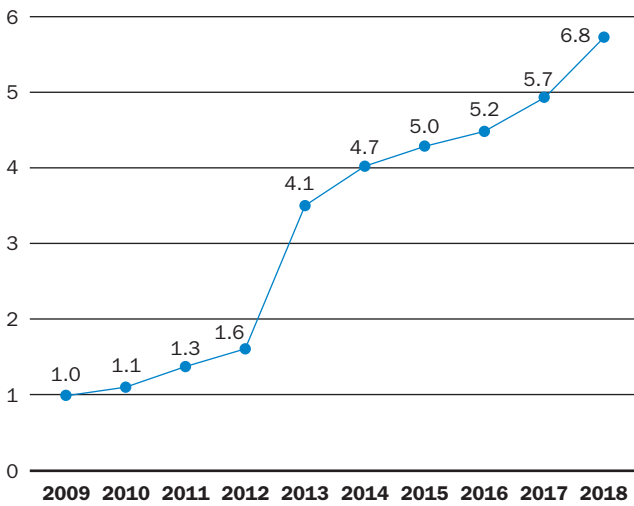
Sabadell	— Commercial banking, business banking — Coverage: all of Spain except for areas served by other brands
SabadellGuipuzcoano	— Commercial banking, business banking — Coverage: Basque Country, Navarra and La Rioja
SabadellHerrero	— Commercial banking, business banking — Coverage: Asturias and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

T4 Brands used by Banco Sabadell in Spain

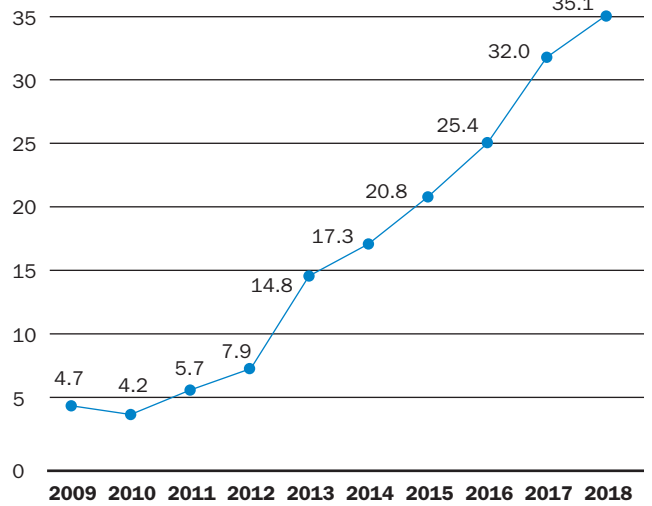
BS brand perception indicators

During 2018, the Bank continued its successful policy of raising awareness of its brand, key to increasing its capacity for growth in the retail market in Spain, where it aims to match the brand recognition achieved by its main competitors. In the last six years, “top-of-mind” awareness of the Sabadell brand has increased from 1.6% to 6.8% (up 325%) and total brand awareness from 7.9% to 35.1% (up 344%), putting the brand in fifth place among Spanish financial institutions according to data from the FRS Inmark annual survey, a key industry benchmark (G21 & G22).

G21 Top-of-mind brand awareness
Fuente: FRS Inmark



G22 Total brand awareness
Source: FRS Inmark



Advertising campaigns and actions to enhance the Bank’s image in 2018

In 2018, the Bank maintained its characteristic style of advertising, which differentiates it from the competition and other advertisers.

It also advanced in its communication model and presence in the mass media, from sporadic and seasonal appearances to a more continuous presence through agreements and sponsorships in media related to our target customers.

Brands face an increasingly complex challenge: connecting with their audience in a meaningful way while distinguishing themselves from the competition.

To address this challenge, Banco Sabadell rolled out the “Futuros” communication campaign in 2018. The Bank went one step further in its communication strategy, moving from being an advertiser to providing content that is of use to customers, who are at the centre of its focus.

A new way to approach people with an ambitious, daring strategic approach. A commercial publishing line.

“Futuros” is based on the premise that the future is not yet written, that there is not just one future. There are as many futures as there are people. Options and decisions that often come together at specific junctures in life and specific financial needs.

Throughout the year, the strategy hinged on live debates on current issues of interest that affect people’s day-to-day lives and their economy.

There were three live debates during the year, with high TV production values, involving celebrities such as actress Aitana Sánchez-Gijón and tennis player Rafa Nadal, as well as subject experts such as Gustavo de Elorza (an educator), Patricia Soley-Beltran (a sociologist and anthropologist) and Miguel Pita (a geneticist and expert in molecular biology).

The first debate, on 3 May, talked about coexistence and family and the advantages of the Expansion Account, which epitomises the Bank’s response and adaptability to help organise the household economy in a range of family formats.

The second debate, on 14 June, dealt with education and the Bank’s value proposition focused on financing formulas to help meet the educational needs of the accountholder or their family.

The final debate of the year, on 20 September, dealt with the possibilities that the future offers and what they may depend on, emphasising the Bank’s expertise in providing advice and support in building personal futures through regular saving, adapted to each person, situation and time.



**FUTU
WHETHER
No. 1 OR
NO TWO PEO
THE SAN**

And you have yo
It's as easy as setting up a plan
starting from just 3

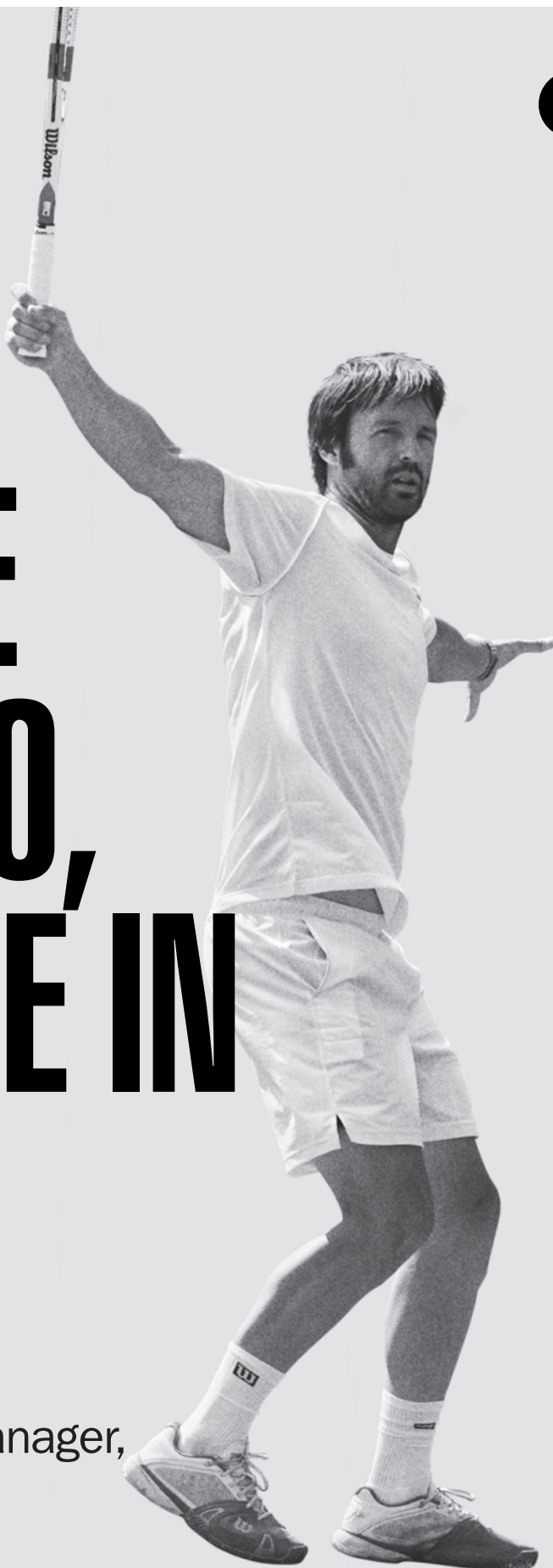
B S

RES: ● ●
R YOU'RE
No. 1620,
OPLE SAVE IN
ME WAY.

our own way too.

with your relationship manager,

30 euros a month.



Multi-channel strategy

The year 2018 was the first one in the 2020 Master Plan, one of whose objectives is to effectively transform the current business and turn a profit on capacities built in previous years and those that were launched during the year.

This transformation translates into an improvement in the customer experience, where Banco Sabadell has adapted to customers' new spending habits through the delivery of a quality service, as well as an improvement in productivity and efficiency thanks to the implementation of new relationship models that make Banco Sabadell different. Additionally, the move to simpler, more agile and industrialised processes guarantees the objective of maintaining long-term relationships at all times.

During 2018, the Bank enhanced customer service models adapted to the needs of each of the customer segments — companies, personal banking, business and retail — and achieved a record level of customer satisfaction by protecting the key moments in the relationship with the customer accompanied by greater proactivity and specialisation on the part of the Banco Sabadell teams. In this connection, it created the positions of business director and digital specialist for companies.

New propensity models were developed with which the Bank anticipates customers' needs, either through their relationship with the branch network or through the other channels that the Bank places at their disposal. The year ended with 80 events in production, resulting in over 19 million contacts with customers.

This commercial drive was accompanied by new digital capabilities that enable customers to interact with the Bank in a simpler way; the results included a 39% increase in consumer loan production and a 25% increase in transactions via non-branch channels.

Simplification and improvement of operational processes was another theme of this year, addressing those that are most critical for customers, such as mortgage lending, and onboarding new customers and accounts. A new complaints handling tool was rolled out that provides ongoing detailed information and diagnostics of customer perceptions in their interactions with the Bank.

Branch network

Table T5 presents details of the domestic branch network. Including the 592 overseas branches, the Group had 2,457 branches at the end of 2018.

Region	Branches	Region	Branches
Andalusia	130	Valencia	326
Aragón	31	Extremadura	6
Asturias	109	Galicia	109
Balearic Islands	56	La Rioja	8
Canary Islands	31	Madrid	183
Cantabria	5	Murcia	126
Castilla-la Mancha	23	Navarra	15
Castilla y León	59	Basque Country	92
Catalonia	556	Ceuta and Melilla	2

T5 Distribution of branches by region

ATM network

At the end of 2018, the Group's network of self-service tills in Spain totalled 2,924 ATMs and 344 passbook updating machines. This figure is lower than at the end of 2017 (2,954 ATMs and 345 passbook updaters in December 2017).

The number of transactions declined slightly (by 0.7%) in 2018 to 112 million.

The split between transactions done using credit/debit cards and passbooks was 67.2%/32.8%. The most frequent transaction category was cash withdrawals (more than 62% of the total), followed by passbook updates, cash deposits and balance enquiries.

During 2018, efforts focused on further improving the availability of the ATM fleet and enhancing the customer experience, which obtained an average of score of 8.1.

A new feature in 2018 was the Sabadell Cash In card, which greatly speeds up the process of cash deposits for businesses. ATMs were also upgraded in readiness for the new European regulations on detecting and seizing fake bank notes.

BS Online

Despite all the figures on growth and use of mobile data, BS Online visit and usage figures did not decline with respect to 2017. Traffic and usage frequency numbers remain high, and transactional usage is particularly prevalent in the company segment.

The number of transactions performed via BS Online continues to grow: servicing transactions for corporate customers increased by 7% last year.

In 2018, the Bank focused specifically on improving and facilitating transactions and processes by customers in the corporate segment. Several projects were launched to reduce friction and increase the delivery of value to customers, including notably improvements in the login process, a search engine for finding transactions, and presentaion of the transactions used most frequently by the user.

At the same time, the most heavily used online transactions, such as transfers, file generation and confirming and guarantees, were optimised.

Growth in servicing transactions

+7%

Sabadell Mòvil

The number of users of Sabadell Mòvil (BSM) continued to rise, from 2 million to 2.4 million in 2018. The app is the sole digital relationship channel with the Bank for almost 40% of digital customers (G23).

In addition to statistics for downloads and preferences, the frequency of use has increased and averages 22 times per week.

The channel's usage and servicing statistics continue to rise, particularly in recurring operations and consumer finance transactions.

The app's feature set was expanded in 2018 in order to make it more useful to customers. Customers were quick to adopt the new immediate transfer service. In addition, based on analytics of usage data, the transfer process was optimised to enable transfers to be retrieved and allowing transfers to both private individuals and companies.

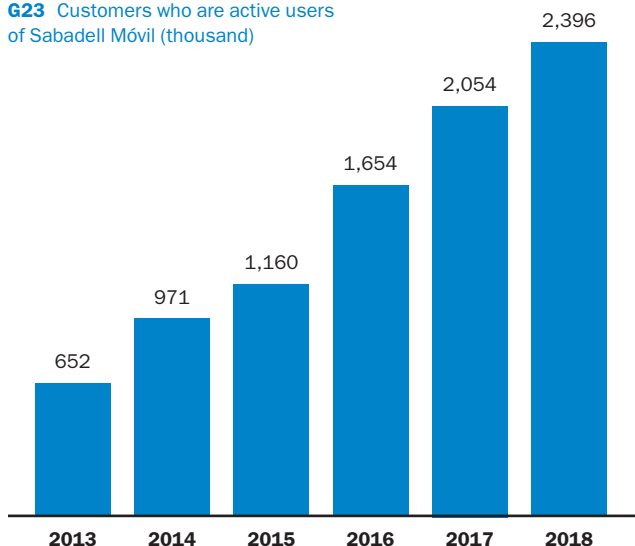
The process of applying for consumer finance and for accepting and drawing on pre-approved loans has been automated and optimised. As a result, the app is now involved in 80% of transactions in these categories.

Continuing with the goal of enabling customers to pay credit and debit card debt in instalments, the instalment option is now integrated directly into the receipt that the app displays after each purchase, which increases awareness and use of this service.

As part of the project to improve customer experience and the app's ergonomics, the home screen and overall statement screen were redesigned in September. Without impairing the convenience of viewing all the user's balances in a single screen, this reduced the number of clicks required to enter subsections and put the most frequent transactions in the top tier, making them easier to use. It also laid the foundations for expanding the home screen's feature set and for aggregating information from the user's other banks.

The Instant Money service makes it possible to receive money without a card at any of the Bank's ATMs, which quadrupled the rate of monthly repeat use to 50%.

G23 Customers who are active users of Sabadell Mòvil (thousand)



Sabadell Wallet

2018 marked a watershed in Banco Sabadell's digital transformation: by mid-year, digital customers accounted for over 50% of the total, and this percentage had climbed 2 percentage points to 52% by year-end based on visit figures and the use of online banking, particularly the mobile app. BSM and BS Wallet maintained double-digit growth figures, while the web channel continued to grow.

In 2018, the Sabadell Wallet app benefited from the launch of Apple Pay, which gained strong user traction and awareness.

The app continues to improve the enrolment process and usability, and is logging overall growth in the rates of adoption, use and repeat use by customers.

Combined with the use of payment services via mobile devices, the use of mobile-based money sending services (Bizum) has doubled to over 500,000 transactions.

Branch Direct

Contacts with Branch Direct increased by over 17% in 2018 with respect to 2017, to 4.5 million.

The contact channels that experienced fastest growth in 2018 were telephone, e-mail and social media. Telephone accounted for 70% of total contacts, ahead of e-mail, chat and social media. Figure G24 plots the growth of the various channels.

The SLA (Service Level Agreement) ratio for telephone enquiries exceeded 94.0%, followed by chat (92.1%) and e-mail (93.1%). There were more than 396,000 mentions on social media, and the number of interactions exceeded 184,000, with an SLA of 96.9%.

Growth in volume in 2018 was driven by:

- Implementation of Apple Pay, which is available for users of iOS mobile devices.
- The entry into force of the MiFID II Directive, which changed the rules of this market in order to promote transparency on the part of institutions selling this type of financial product and of financial advisory firms.

x 4 in 5 years

#active Sabadell Mòvil users

- The new General Data Protection Regulation (GDPR), which requires that customers expressly consent to the commercial processing of their personal data, came into force.
- A proactive chat service was introduced for business customers.

Social media

Banco Sabadell has been participating in the conversation on the internet since 2010, through the most popular social media, with the goal of providing an excellent service, publicising its activities and exploring new spaces for dialogue.

Social media are among the main channels for engaging with our customers, both for managing transactional activity and for broadcasting institutional messages, marketing campaigns and general interest messages. Behind these channels, there is a great team of professionals who strive every day to handle queries from customers and potential customers as quickly as possible.

Their use is growing exponentially and the Bank sets a high priority on raising its social media profile. Based on demand and the need to serve all customers anywhere in the world, a 24x7 service was implemented in 2011.

At present, the Bank is mentioned in social media between 50,000 and 120,000 times per month. Banco Sabadell has achieved an audience of over 500,000 users.

A key factor in this success is the constant creation of our own content. A large number of events, institutional, sponsored or with active participation, are broadcast via social media.

Examples include presentations of earnings and the Shareholders' Meetings, the Barcelona Open Banc Sabadell Conde de Godó tennis tournament, conversations with Rafa Nadal, and the 4YFN Summit for start-ups at the Mobile World Congress.

Banco Sabadell monitors and listens actively on all social media. It analyses trends and audiences and draws up its presence and content strategy on that basis. The Bank has expanded its social media presence in the last two years, having greatly increased its Instagram follower count and created the @Innocells Twitter account for its digital business hub. Responding to growing demand for attention via digital channels, it has created an exclusive Twitter profile for queries from customers and potential customers (@Sabadell_Help).

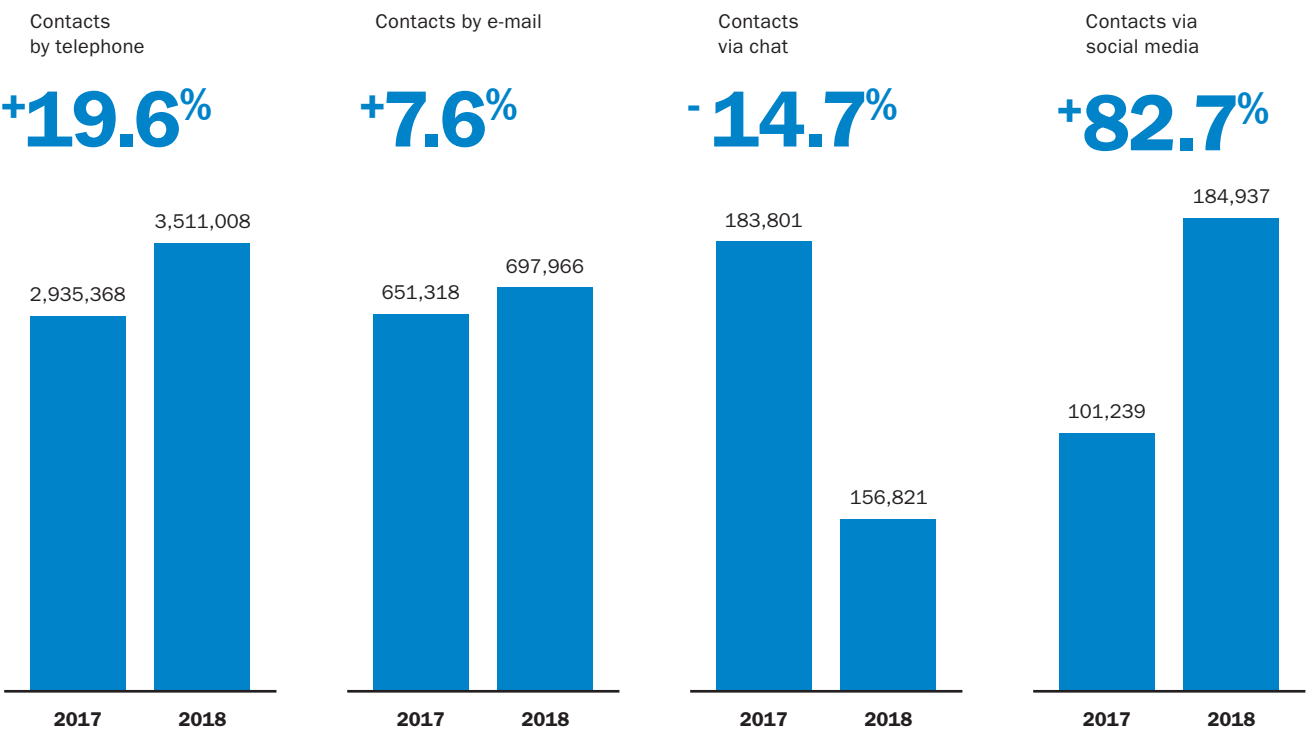
Digital know-how and business models (InnoCells)

InnoCells, Banco Sabadell's digital business hub and corporate venture arm

InnoCells is Banco Sabadell's digital business hub and corporate venture arm. It is the natural evolution of the Bank's continued commitment to digital and commercial transformation in order to offer the best service to its customers.

In InnoCells, Banco Sabadell combines the agility and innovation of the digital ecosystem with its own experience and track record: extensive knowledge of its customers, a solid brand based on service, and proximity to entrepreneurship, among others.

G24 Contacts by channel type



InnoCells gives the Group a competitive advantage and accelerates its transformation and the achievement of its strategic vision by drawing on an external ecosystem. The purpose of InnoCells is to expand the value chain by identifying new lines of business in order to anticipate customers' needs and address them through a complete offer with an end-to-end vision.

InnoCells is part of the institution's entrepreneurship ecosystem, alongside BStartup, a program designed to support entrepreneurs in the early stages, and Sabadell Venture Capital, focused on companies seeking to expand through A or B series investment rounds.

Digital strategy, know-how hub

InnoCells drives the Group's strategic reflection in digital matters, acting as a hub for know-how with a broad knowledge of the ecosystem based on analysis of new segments (digital generations), new business and relationship models and new knowledge (data), which translates into new value propositions (consumer perspective and data-first models).

The integration of the strategic function into InnoCells is key to ensuring alignment with the Group's needs and, in turn, it is sufficiently agile to anticipate the movements of the market, which is constantly evolving.

It is also a source of competitive advantages in the model, while ensuring the strategic centrality of the projects in coordination with the business building teams and strategic investments.

Business building, creating and promoting new businesses

InnoCells acts as a business builder, with a highly flexible model through the creation and promotion of digital businesses in areas of strategic interest for the Banco Sabadell Group.

To this end, InnoCells provides the entrepreneurial ecosystem with the Bank's strategic assets and capabilities to promote and accelerate the development of new initiatives.

Strategic investments

As a corporate venture arm, InnoCells makes strategic investments in digital and technological initiatives that provide new capabilities.

InnoCells directly acquires minority stakes in order to gain access to new capacities, talent, knowledge and technology that will ensure continuous change in the Group. It also performs acquisitions (digital M&A) in order to incorporate proven business models and core capabilities with a shorter time-to-market. InnoCells also invests directly in third-party funds as a means of strategic positioning and gaining access to deal flow.

InnoCells has consolidated an operational layer model that maximises the return on investments, their strategic fit and the relationship between the entrepreneurial

ecosystem and the Group by establishing partnerships and sharing knowledge, among others.

For the time being, investments are focused on Europe, Israel, the United States and Mexico.

Portfolio

In September 2017, InnoCells co-led its first investment: Bud, a UK technology provider that offers financial institutions a platform to accelerate their digital transformation and evolve towards platform models (PSD2). In January 2019, InnoCells reaffirmed its commitment to Bud in a USD 20 million round.

In February 2018, InnoCells led an investment round in Spanish startup Biometric Vox, which offers authentication and advanced electronic signature solutions through voice biometrics.

In June, the corporate venture arm acquired Instant Credit, a Spanish startup that offers instant point-of-sale credit for in-store and e-commerce purchases. In July, it invested €7.5 million in Cardumen Capital, a Spanish-Israeli venture capital fund.

In September 2018, InnoCells bought into Antai Venture Builder with an investment of €5 million. In October, it acquired PAYTPV, an online payment platform, and in November it invested in Base10, a US tech fund. In December, it entered the Mexican market with an investment in UnDosTres, a digital payment platform.

Quality of service

For Banco Sabadell, quality is not just a strategic option; rather, it is a whole approach to doing business, whether in the delivery of value to stakeholders or in the execution of each and every process forming part of that business. This natural affinity with excellence helps to enhance the Bank's capabilities in all areas, transforming threats into strengths and challenges into opportunities for the future.

Consequently, the Bank makes use of existing standards and benchmarks to judge its own actions and satisfy itself that its way of doing business is the right one, and it sets itself new goals based on continual self-criticism.

The EQUOS RCB market benchmark, a survey conducted by independent consultancy Stiga over the last twelve years, shows the result of Banco Sabadell's efforts in this connection: it scored above the average for its peer group (+0.77) and the industry (+0.97) and it leads its peer group in terms of commercial action, the principal factor addressed by the survey (G25).

A key benchmark against which to measure and improve management practices is the European Foundation

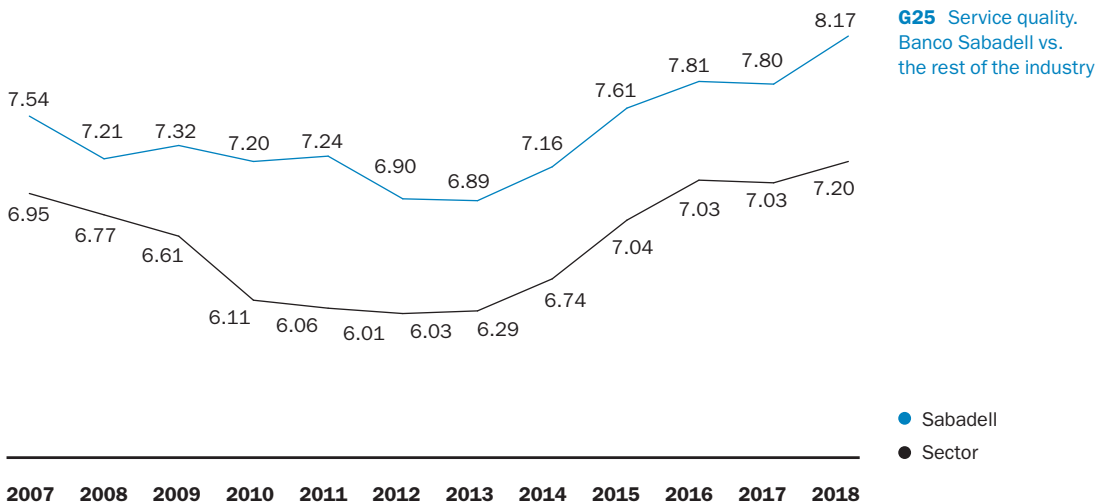
for Quality Management (EFQM) excellence model, against which the Bank is independently assessed every two years. The assessment carried out in November 2018 resulted in the Bank's EFQM Gold Seal (over 500 points) being renewed, with a score of over 700 points being awarded according to EFQM's very demanding standards. We maintain very high levels, as already noted in 2014 and 2016, and we are the only financial institution that has exceeded this score in the demanding EFQM model.

Moreover, Banco Sabadell is still the only Spanish credit institution with 100% of its financial operations certified to the ISO 9001 standard, providing further proof of its customer-centric philosophy and diligent approach to process management. Banco Sabadell's ISO 9001 certification was renewed in 2018.

The Bank's "Madrid Excelente" quality mark was also renewed in 2018 for another three years after successfully passing the evaluation.

The actions implemented under the commercial plan have been successful: customer satisfaction surveys ratify the improvement in service quality with respect to the industry average and also in absolute terms.

Banco Sabadell maintains a clear lead in quality over the rest of the industry.



Source: EQUOS, STIGA, Estudio de calidad de redes bancarias. 2018 figures, reported with consolidated scope at the end of each year.

Certificaciones de calidad

