

Key figures in 2018

T1

| | 2017 | 2018 | % 18/17 |
|---|------------|---------|---------|
| Balance sheet (€M) | (A) | | |
| Total assets | 221,348 | 222,322 | 0.4 |
| Outstanding gross lending | 137,522 | 139,366 | 1.3 |
| Loans and advances to customers, gross | 147,325 | 146,420 | (0.6) |
| Funds on the balance sheet | 159,095 | 161,678 | 1.6 |
| <i>Of which: On-balance sheet customer funds</i> | 132,096 | 137,343 | 4.0 |
| Mutual funds | 27,375 | 26,379 | (3.6) |
| Pension funds and insurance brokerage | 13,951 | 14,059 | 0.8 |
| Funds under management | 204,420 | 205,711 | 0.6 |
| Equity | 13,222 | 12,117 | (8.4) |
| Shareholders' equity | 13,426 | 12,545 | (6.6) |
| Income statement (M€) | (B) | | |
| Net interest income | 3,802.4 | 3,675.2 | (3.3) |
| Gross income | 5,737.3 | 5,010.2 | (12.7) |
| Pre-provisions income | 2,612.1 | 1,736.8 | (33.5) |
| Profit attributable to the Group | 801.5 | 328.1 | (59.1) |
| Ratios (%) | (C) | | |
| ROA | 0.38 | 0.15 | |
| RoRWA | 1.03 | 0.41 | |
| ROE | 6.10 | 2.60 | |
| ROTE | 7.27 | 3.18 | |
| Cost:income | 50.15 | 58.29 | |
| Capital management | (D) | | |
| Risk weighted assets (RWA) (€M) | 77,505 | 80,279 | |
| Common Equity Tier 1 (phased-in) (%) | 13.4 | 12.0 | |
| Tier I (phased-in) (%) | 14.3 | 13.4 | |
| Total capital ratio (phased-in) (%) | 16.1 | 15.5 | |
| Leverage ratio (phased-in) (%) | 5.0 | 4.9 | |
| Risk management | (E) | | |
| Exposures classified as stage 3 (€ '000) | 7,925 | 6,554 | |
| Total NPAs (€M) | 15,318 | 8,279 | |
| NPL ratio (%) | 5.14 | 4.22 | |
| Coverage ratio for assets classified as stage 3 (%) | 45.7 | 54.1 | |
| NPA coverage ratio (%) (*) | 49.8 | 52.1 | |
| Liquidity management | (F) | | |
| Loan-to-deposit ratio (%) | 104.3 | 101.6 | |
| Share data (period end) | (G) | | |
| Number of shareholders | 235,130 | 235,523 | |
| Average number of shares (million) | 5,570 | 5,565 | |
| Share price (€) | 1.656 | 1.001 | |
| Market capitalisation (€M) | 9,224 | 5,568 | |
| Earnings per share (EPS) (€) | 0.14 | 0.05 | |
| Book value per share (€) | 2.41 | 2.25 | |
| Price/Book value | 0.69 | 0.45 | |
| Price/earnings ratio (P/E) | 11.85 | 20.11 | |
| Other information | | | |
| Branches | 2,473 | 2,457 | |
| Employees | 25,845 | 26,181 | |

(*) 2017 figures exclude interest-rate floor clauses.

(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:

www.grupbancsabadell.com/INFORMACION_ACCIONISTAS_E_INVERSORES/INFORMACION_FINANCIERA/MEDIDAS_ALTERNATIVAS_DEL_RENDIMIENTO