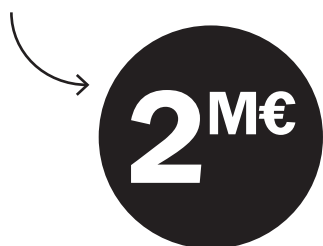


# Key figures and milestones in 2020



# Key figures in 2020

## Group net profit:



as a result of the effects of managing the COVID-19 crisis

Net income  
Excl. TSB

**222M€**

TSB net income

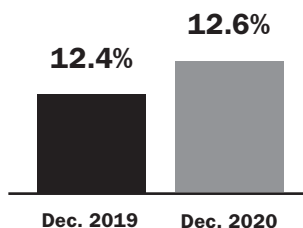
**-220M€**

**1,200M€**

Extraordinary provisions in 2020

## Strong capital position.

Phased-in CET1 ratio (%)<sup>1</sup>



Total capital ratio  
**16.1%**

## Lending growth in all geographies.

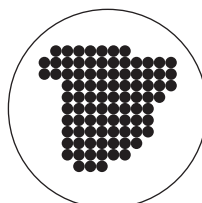
### Group outstanding loans and advances, by geography (YoY)<sup>\*1</sup>

Growth at constant exchange rates

Total

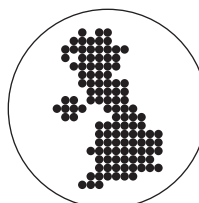
**+4.4%**

Spain\*\*



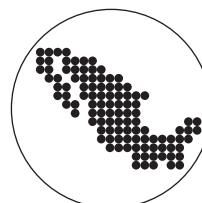
**+3.2%**

United Kingdom (TSB)



**+7.1%**

Mexico



**+13.0%**

<sup>1</sup> See roadmap of published information / \*YoY: Year-on-year growth / \*\*Includes 5 branches and 13 representative offices in the rest of the world

NPA ratio down to 3.6% after the sale of NPAs.

Total sale value of NPAs	NPA ratio <sup>1</sup>
<b>1.2<sup>B€</sup></b>	<b>▼3.6%</b>
NPA coverage ratio <sup>1</sup>	Net non-performing assets/Total assets <sup>1</sup>
<b>▲52.6%</b>	<b>▼1.4%</b>

Successful implementation of efficiency plan in Spain.



## Digital and commercial transformation

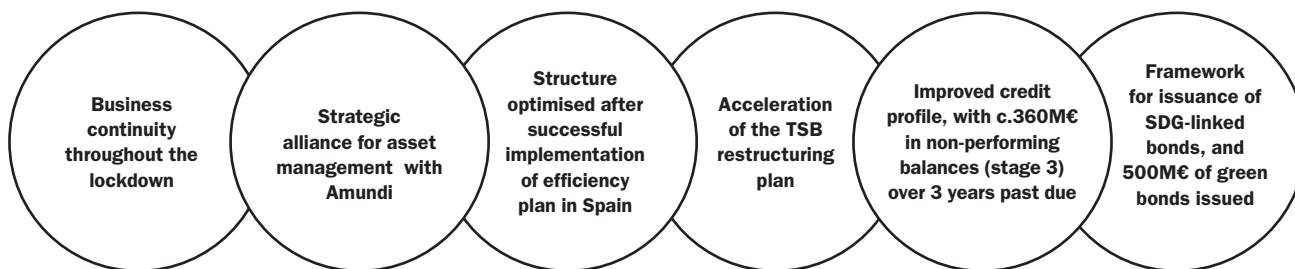
Progress with digitalisation, focused on efficiency and commercial activity.

Digitalisation of servicing (Spain)			Distance commercial activity (Spain)			Digital transformation (UK)		
<b>93%</b>	<b>82%</b>	<b>38%</b>	<b>&gt;90%</b>	<b>&gt;70%</b>	<b>&gt;550m</b>			
Service transactions via distance channels	Personalised impacts on customers as % of total	% of loans sold digitally	Transactions performed via digital or automated channels	Sales made through digital channels	Customers served via TSB Smart Agent			

<sup>1</sup> See roadmap of published information

# Milestones in 2020

## Achievements in 2020



Banco Sabadell maintains solid, sustained commercial performance despite the restrictions due to Covid-19.

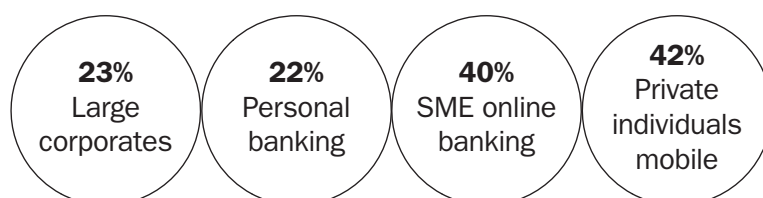
### Sabadell Spain product market shares (%)<sup>1</sup>

● Dec. 2020 ● YoY

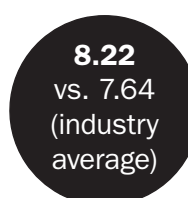
POS terminals	16.9%	+2 bp	Credit cards	7.7%	-22 bp
Insurance	6.0%	+13 bp	Mutual funds <sup>1</sup>	6.0%	+4 bp

### Service quality and NPS Sabadell Spain

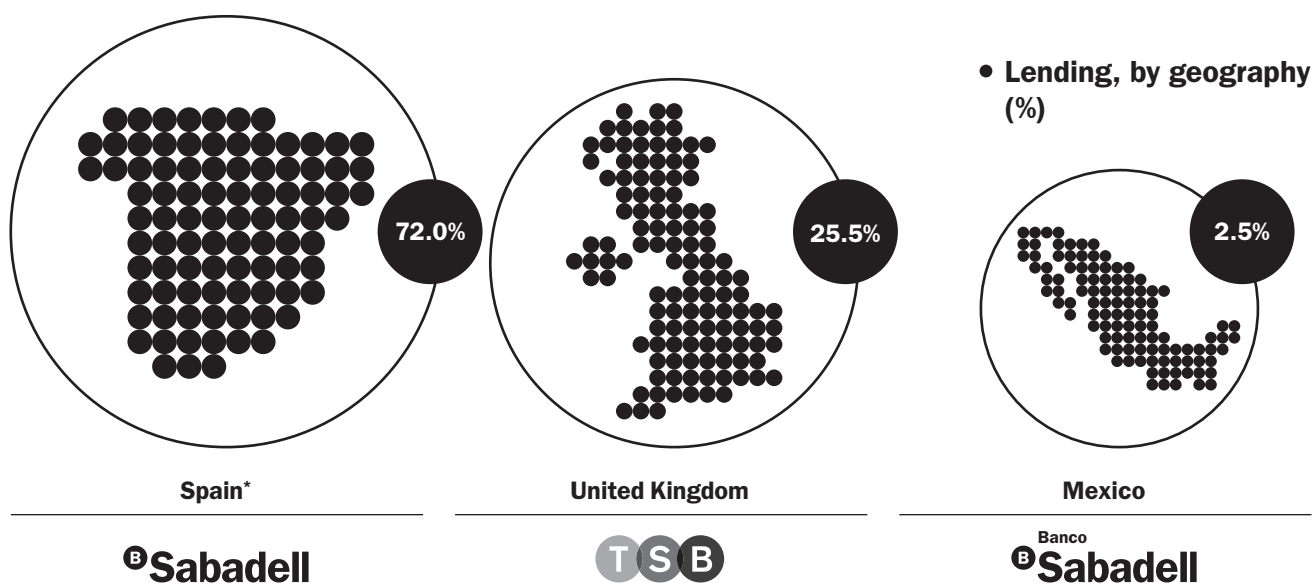
#### Net promoter score (NPS)<sup>1</sup>



#### Service quality index<sup>1</sup>



<sup>1</sup> See roadmap of published information



> **12M**

Customers

> **2,000**

Branches

> **244,000**

Shareholders

> **23,000**

Employees

## Financial data (Group)

	Million euros / %	2020/2019 % chg.
<b>Balance sheet</b>	Total assets (M€)	235,763
	Customer loans (M€) <sup>1</sup>	152,265
	Funds under management and marketed (M€)	209,748
	Own funds (M€)	12,944
<b>Results</b>	Gross income (M€)	5,302
	Group net profit (M€)	2
<b>Risk</b>	Non-performing assets (M€)	7,182
	NPA coverage ratio (%)	52.6
	Net non-performing assets / Total assets (%)	1.4
<b>Capital ratios</b>	CET1 phased-in (%)	12.6
	CET1 fully loaded (%)	12.0
<b>Liquidity</b>	Loan-to-deposit (LtD) ratio	97.6

<sup>1</sup> See roadmap of published information

\* Includes 5 branches and 13 representative offices in the rest of the world