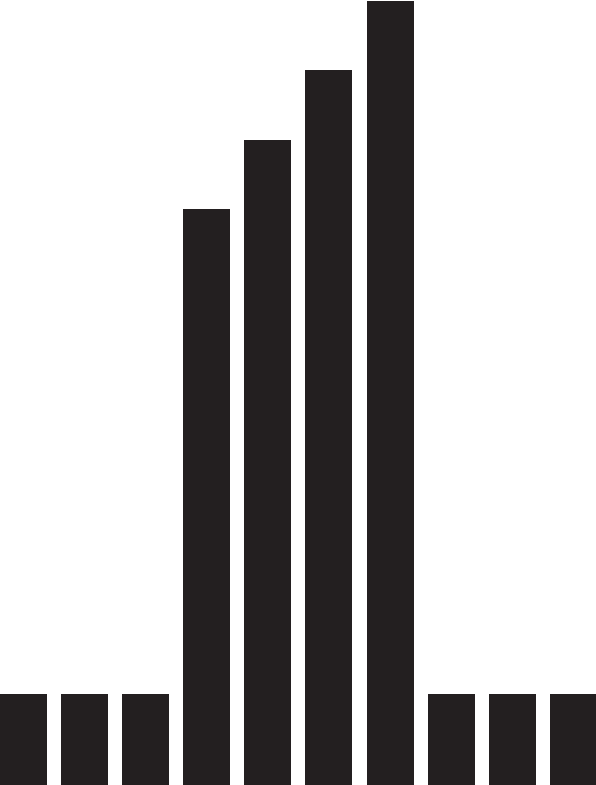


# Key figures and milestones in 2021



# Key figures and milestones in 2021

Profit attributable to the Group

**530** M€

**12.22%**

CET1  
fully-loaded  
+20pbs YoY\*

Value generation  
for shareholders

Payout<sup>1</sup>

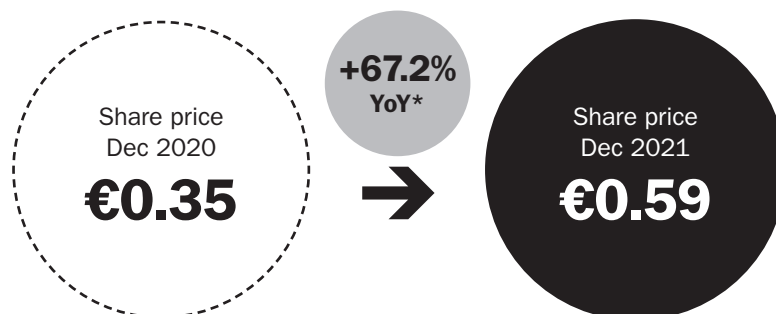
**32%**

ROTE<sup>2</sup>

**5.05%**

Organic capital generation, 20 basis points,  
at the same time that loans grow by more  
than 6.000 million euro.

Share price evolution



## Evolution of the outstanding loans of the group by geography<sup>3</sup>

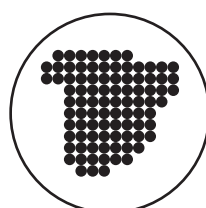
Outstanding loans

Total

**155** MM€  
**+5.5%** YoY\*

Dec 2021

Spain<sup>4</sup>



107 MM€

**+2.3%** YoY\*

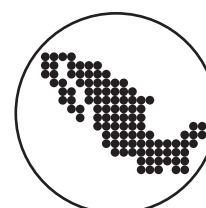
United Kingdom (TSB)



44 MM€

**+19.1%** YoY\*

Mexico



4 MM€

**+5.6%** YoY\*

\* YoY (year-on-year): Annual growth.

1 It is the quotient of the corresponding dividends of the year/profit attributable to the Group.

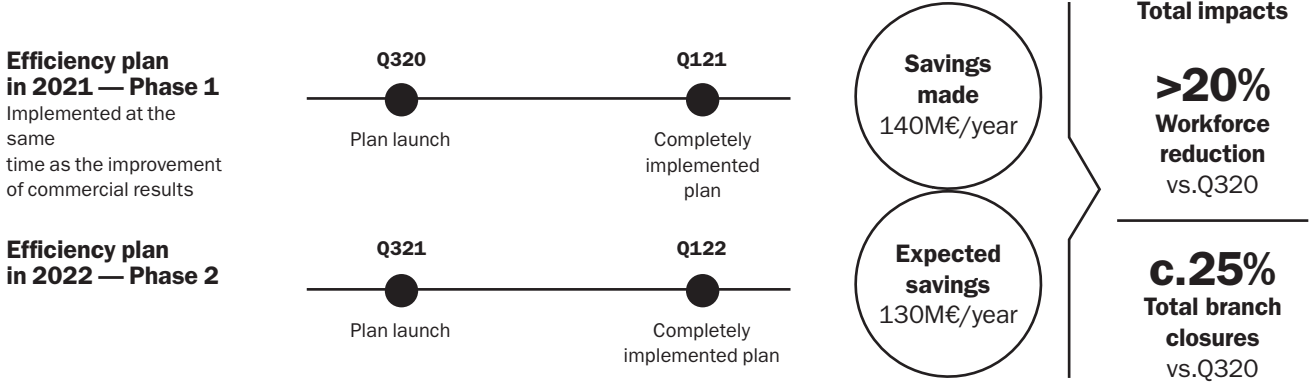
2 Profit attributable to the Group/average own funds. The denominator excludes intangible assets and goodwill of the investees.

3 Includes loans and advances to customers, excluding impairment allowances, repos, accruals adjustments and assets classified as stage 3.

4 Banking Business Spain includes the Foreign Branches (OFEX) and the Representative Offices.

# Efficiency plan

All the 2021 financial objectives were accomplished at the same time that the group was being reorganised.



## TSB

### Profitability

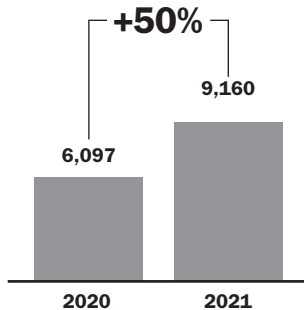


### Contribution to the group net profit

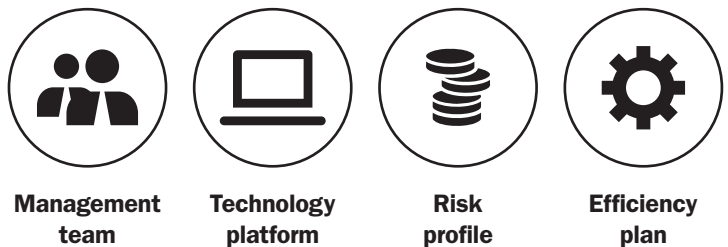


### Mortgages

New annual production of mortgages M€

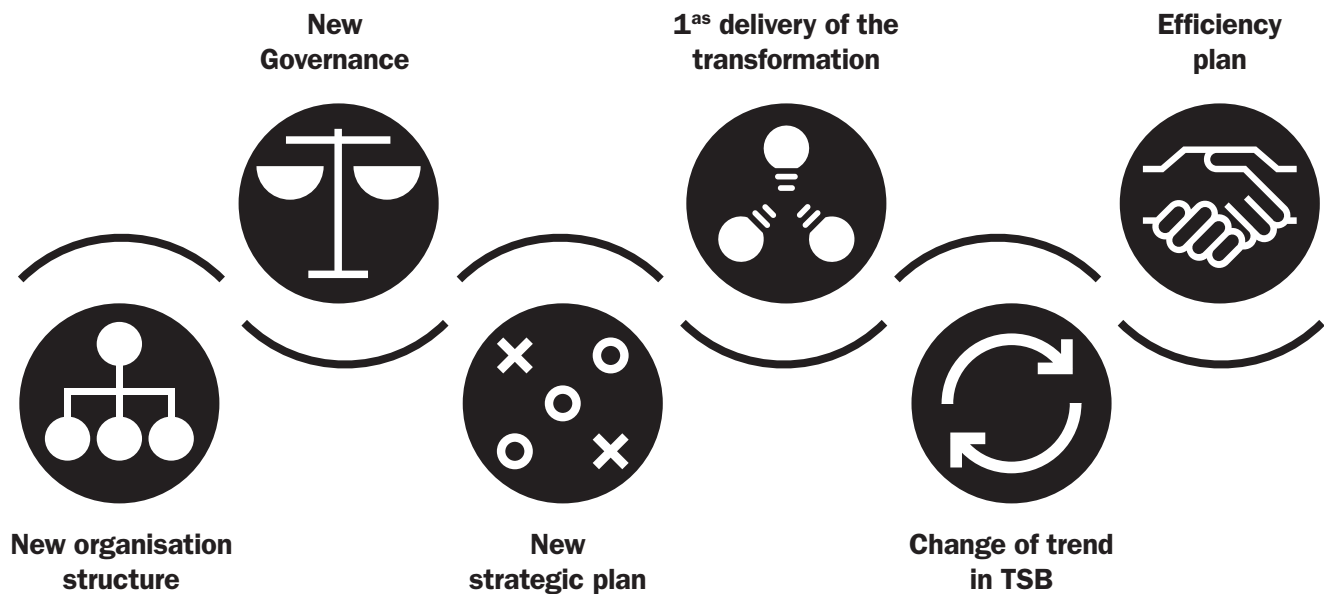


### Key points in trend change



\* YoY (year-on-year): Annual growth.

# The transformation is now underway...



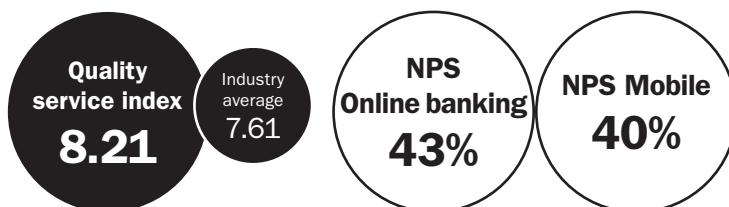
... without losing commercial focus.

## Market share per product in Sabadell Spain (%)

● Dec 2021 ● Sept 2021 ● YtD

Cards turnover (YtD) <sup>5</sup>	<b>7.6%</b>	<b>-8 bps</b>	Mortgage (stock, outstanding loans) <sup>8</sup>	<b>6.6%</b>	<b>+12 bps</b>
POS turnover (YtD) <sup>5</sup>	<b>16.0%</b>	<b>-91 bps</b>	Consumer loans (stock, outstanding loans) <sup>8</sup>	<b>3.7%</b>	<b>+8 bps</b>
Life insurance premiums (YtD) <sup>6</sup>	<b>9.5%</b>	<b>+69 bps</b>	Company loans <sup>9</sup>	<b>9.8%</b>	<b>+26 bps</b>
Mutual funds <sup>7</sup>	<b>5.6%</b>	<b>+11 bps</b>			

## Service quality and NPS<sup>10</sup> Sabadell Spain



### Net Promoter Score (NPS)

SMEs	12%	<b>1st</b>
Companies	35%	<b>1st</b>

<sup>5</sup> Market shares according to Servired data.

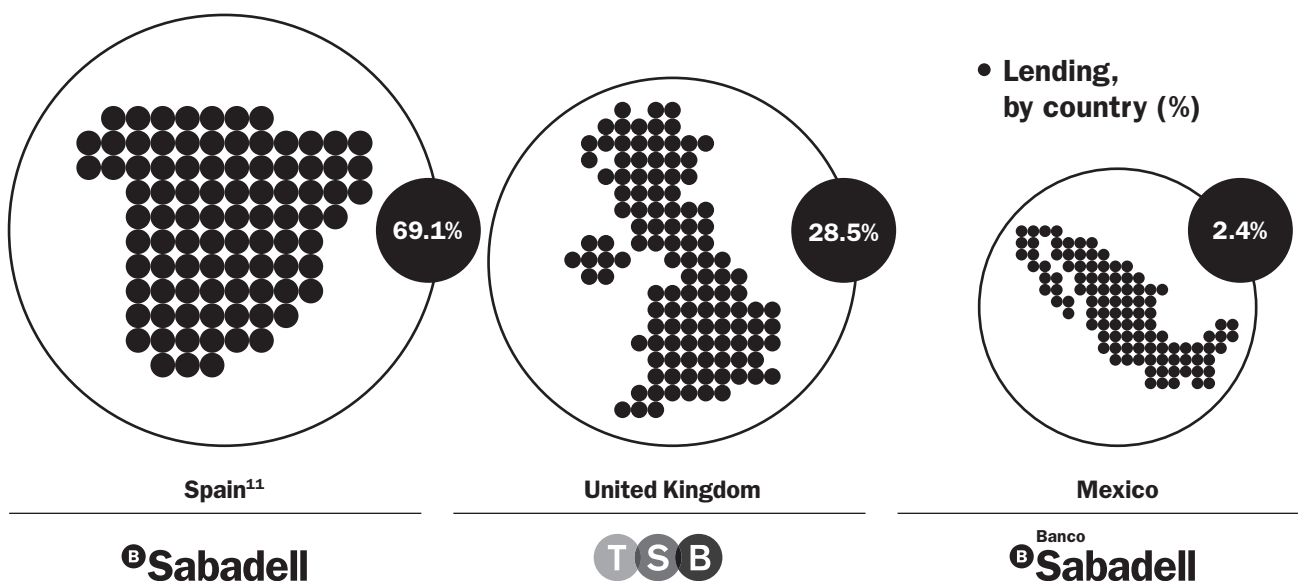
<sup>6</sup> Protection insurance market share based on ICEA.

<sup>7</sup> Mutual funds market share based on Inverco. Market share and historic information on mutual funds follow Inverco methodology, which excludes mutual funds in which fund of funds are invested. To Banco Sabadell excludes third party mutual funds and SICAVS (6,745M€ to Dec-21).

<sup>8</sup> Market shares according to Bank of Spain data.

<sup>9</sup> Market shares according to Bank of Spain data. It includes Corporate Banking and excludes the public sector.

<sup>10</sup> Service quality source: STIGA, EQUOS. Source NPS: *Benchmark NPS Accenture Report*. NPS Online banking refers to the SME segment. NPS Mobile refers to Retail Banking.



>12M

Customers

>1,500

Branches

>228,000

Shareholders

>20,000

Employees

Financial data (Group)

	Million euro / %	2021/2020 % var.	
<b>Balance Sheet</b>	Total assets (M€)	251,947	6.9
	Outstanding loans (M€)	154,912	5.5
	Funds under management and third-party funds (M€)	224,968	7.3
	Shareholders' equity (M€)	13,357	3.2
<b>Results</b>	Net interest income (M€)	3,425	0.8
	Profit attributable to the Group (M€)	530	264.0
<b>Risks</b>	NPA exposures (M€)	7,565	
	NPA coverage ratio (%)	53.1	
	Net non-performing assets/Total assets (%)	1.4	
<b>Solvency</b>	CET1 <i>phased-in</i> (%)	12.5	
	CET1 <i>fully-loaded</i> (%)	12.2	
<b>Liquidity</b>	Loan-to-deposit ratio (LTD) (%)	96.3	

11 Banking Business Spain includes the Foreign Branches (OFEX) and the Representative Offices.