

STRATEGIC PLAN 2025-2027

RoTE



Guidance **16%**

in 2027

Profit



>€1.6 bn

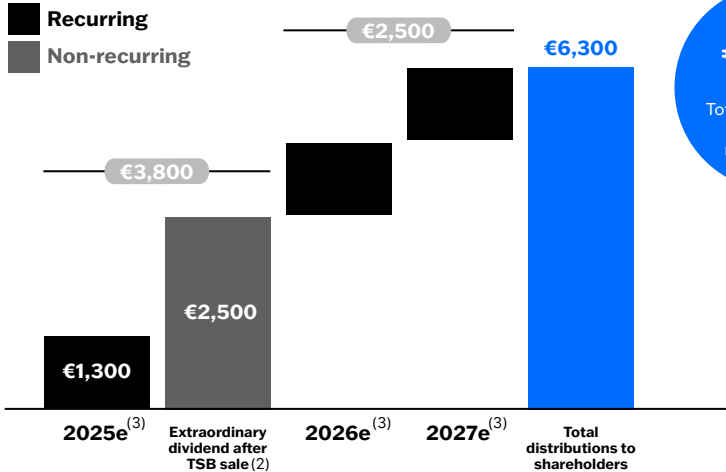
in 2027

Shareholder remuneration

€M

Recurring

Non-recurring



€6.3 bn⁽³⁾
2025-27e
Total accumulated shareholder remuneration

>40%
market capitalization

Dividend policy 2025-2027e

Dividend payment

60%

2 interim + 1 final dividend

August December March/April (after JGA)

Excess capital distribution

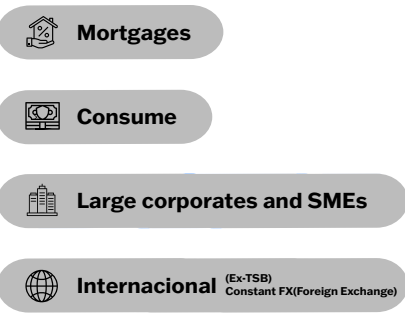
>13% CET1⁽⁴⁾

Through cash dividends or share buybacks

* 1 Shareholder remuneration through dividends and share buybacks corresponding to the relevant fiscal year. 2 Subject to shareholder approval. 3 Subject to the fulfillment of the business plan, a portion of which may also be subject to approval by shareholders and supervisors. 4. Fully-loaded, applying the regulatory calendar of the output floor

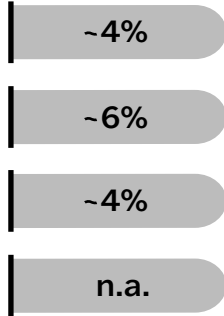
Commercial activity

Business segment



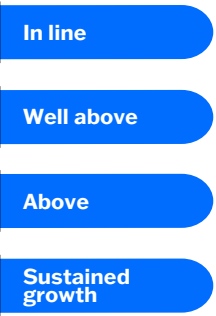
Spanish banking system

CAGR 24-27e



Banc Sabadell targets

CAGR 24-27e



Net interest income



€3.9 bn

in 2027

Fee income

+5%

average 5%+ annual growth from higher insurance, payment systems and savings and investment volumes

Cost of risk



40 basis points

in 2027

Balance sheet quality

NPL ratio



Coverage ratio

