

BANCO SABADELL RESULTS

First quarter of 2025

Financial Strength

Profit

Q1 2025

€489 M

+58.6%
YoY

CET1 (FL) capital ratio

Q1 2025

13.31 %

+29bp
quarterly

+103bp
YoY

Profitability (RoTE)

Q1 2025

15 % *

+276bp
YoY

* 14.1% recurring

Balance quality

NPL Ratio

Q3 2024

3.52%

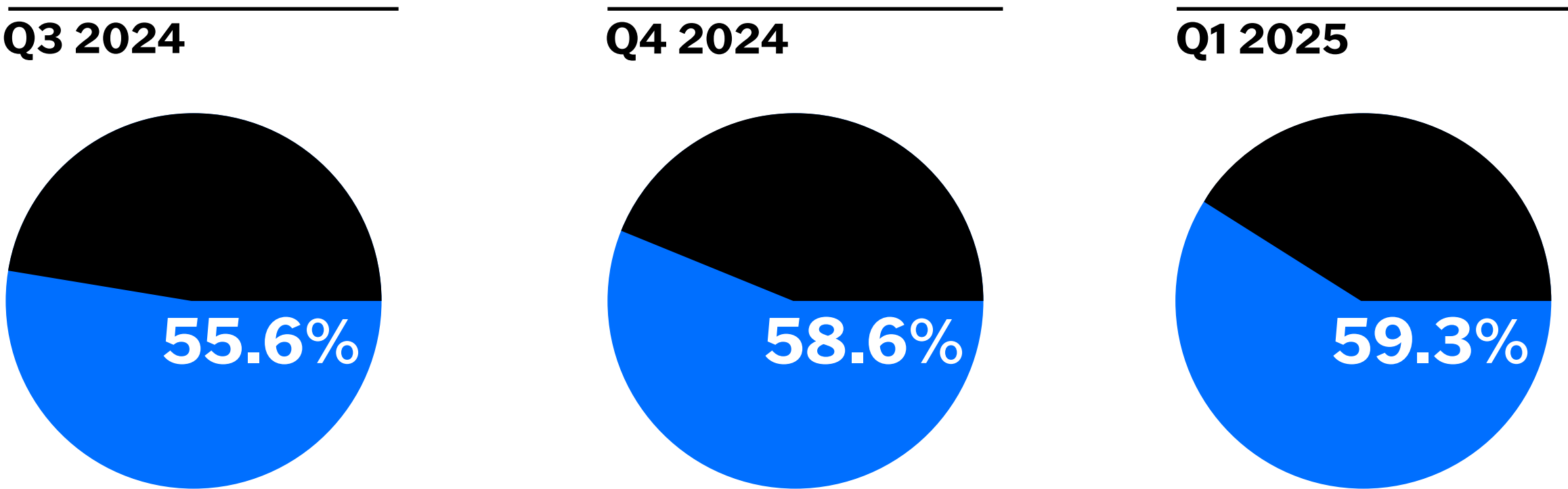
Q4 2024

2.84%

Q1 2025

2.67%

NPA Coverage Ratio



Shareholder Dividend

An estimated



€3,400 M


Against 2024-25
(€100m increase)

Distribute everything over:



13% CET1 (FL)


Share buy-back



21% of the
€1.002M planned
for 2025

Solid business performance


New business lending



€4,510M

+1%
YoY

New consumer lending



€698M

+26%
YoY


Mortgages



€1,645M

+81%
YoY

Credit card revenue



€6,060M

+6%
YoY

PoS terminal revenue



€13,043M

+5%
YoY