

# BANCO SABADELL RESULTS

Q3 2024

## Financial Strength

### Profit

YTD 2024 **€1,295 M**  
+25.9% YoY

### CET1 Capital Ratio

Q1 2024	13.30 %
Q2 2024	13.48 %
<b>Q3 2024</b>	<b>13.80 %</b>

+32bp QoQ

### Profitability

Q3 2024 **13.2 %**  
+296bp YoY

### Coverage Ratio

Q3 2024 **57.9 %**  
+4bp QoQ

**Core Results** → **€2,470 M**  
+6.1% YoY

## Shareholder Dividend

An estimated

**€2,900 M**

against 2024–25

Pay-out ratio

**60 %**

Equivalent

**30 %** of the Bank's market value

## Solid business performance in Spain

New business lending

**€11,413 M**

+26% YoY

New consumer lending

**€1,856 M**

+17% YoY

Off-balance sheet funds

**€44,781 M**

+13.8% YoY

Mortgages

**€3,126 M**

+34% YoY

Credit card revenue

**€18,470 M**

+7% YoY

Customer funds

**€208,249 M**

+3.4% YoY

## Conclusions

Record profit: **€1,295 M.**  
Figure for all of 2023 matched in just nine months

**Double-digit growth in our main segments.**  
Strong performance in new corporate, SME and consumer lending

Banco Sabadell has further strengthened its position as **a forward-looking bank with enormous capacity to generate long-term shareholder value**