BANCO SABADELL RESULTS

First quarter 2024

Profit

€308M
+50,4%
YoY

CET1 Solvency ratio

1Q 2024	13.30%
1Q 2023	12,78%
1Q 2022	12,45%

Profitability

4Q 2023	11,5%
10 2024	12.2%



Equivalent to delivering a 4% increase in future earnings per share

Recurring margin

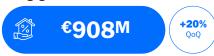
€**820**M +13,8%

Commercial activity in Spain

New business lending







Consumer loans

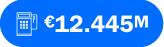


+13%YoY

Card turnover







+11% YoY

Good momentum in savings

Investment funds and other off-balance sheet products



Asset quality strengthens

NPL ratio decreases Coverage ratio increases 3,46% $_{3,52\%}^{vs.}$ 55,8%% $_{52\%}^{vs.}$

Current accounts and term deposits



