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SABADELL UNITED BANK REPORTS \$22.2 MILLION IN NET INCOME FOR THE YEAR ENDED DECEMBER 31, 2014

MIAMI — January 30, 2015 — Sabadell United Bank reported a net income of \$22.2 million for the year ended December 31, 2014. This compares to the \$21.1 million of net income earned in 2013, excluding a one-time tax benefit booked in 2013.

The bank reported \$4.6 billion in assets as of December 31, 2014, having grown 19 percent compared to one year ago while maintaining a high liquidity level and strong core operational earnings. The bank's total gross loan portfolio reached \$3.3 billion, up 25 percent from the same period last year. In total, the bank originated over \$1.1 billion in new loan commitments in 2014. Deposit balances reached \$3.7 billion, gaining 16 percent when compared to same period last year.

The bank's year-end Tier 1 risk-based capital ratio was 13.19 percent and its Tier 1 to average assets ratio was 9.32 percent; this is well above the FDIC standards for a well-capitalized bank of 6.00 and 5.00 percent.

"In 2014, we achieved our strategic growth goals, both for loans and deposits. We increased our core earnings and maintained strong solvency ratios," said Mario Trueba, President and CEO.

He added, "We have invested in technology and talent in order to improve our operational model and to enhance our clients' service experience. These enhancements, combined with our new branches and team from JGB Bank, position us well for further growth."

ABOUT SABADELL

Sabadell United Bank is a locally-managed, nationally-chartered banking institution with 27 locations throughout Florida, serving more than 45,000 clients. It is recognized as the trusted

financial advisor for professionals and businesses as well as high-net-worth individuals. Sabadell consistently ranks as one of the most well capitalized banks in the state and is rated 5 stars by Bauer Financial for its financial stability. The bank's devotion to its clients is matched by its commitment to the local community which is visible through its extensive charitable and civic involvement.

Sabadell also has a Branch of Banco de Sabadell S.A. (Spain) that operates in Miami as a full International Branch. The International Branch provides a wide range of banking services via its two lines of business, International Corporate and Private Banking. Sabadell's International Branch currently manages \$4.4 billion in client assets and \$2.1 billion in loans. Together, Sabadell United Bank and Sabadell's International Miami Branch manage over \$14 billion in client assets.

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