

SabadellSM



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SABADELL UNITED BANK REPORTS \$7.1 MILLION IN NET INCOME FOR THE QUARTER ENDED MARCH 31, 2015

MIAMI — April 30, 2015 — Today Sabadell United Bank reported a net income of \$7.1 million for the quarter ended March 31, 2015. This represents a 29% increase over the Bank's \$5.5 million earnings from the same period last year, after excluding a nonrecurring gain on sales of certain corporate bonds.

"We began another solid year with steady loan and deposit growth while prioritizing client service and establishing new client relationships. Our goals of focusing on deposits and relationships have been and will continue to be keys to our ongoing success," said Dwight Hill, President of Sabadell United Bank.

The Bank reported \$4.7 billion in assets as of March 31, 2015, having grown 18% compared to the same quarter in 2014, while maintaining a high liquidity level and strong core operational earnings. The bank's total gross loan portfolio reached \$3.4 billion, up 22% from the same period last year. Deposit balances reached \$3.7 billion, up 19% from the same period last year.

As of 2015, the new Basel III regulatory capital ratios came into effect, changes to the regulatory capital components and ratios include a new capital threshold identified as Common Equity Tier 1 Capital ratio ("CET1"). "Our capital ratios show the continued strength of our institution," said Mario Trueba, CEO of Sabadell United Bank.

The bank's quarter-end CET1 ratio was 13.80 percent, the Tier 1 capital ratio was 13.80 percent, and its Tier 1 leverage ratio was 10.10 percent. These ratios are well above the FDIC standards for a well-capitalized bank of 6.50, 8.00, and 5.00 percent, respectively.

ABOUT SABADELL

Sabadell United Bank, N.A. is a locally managed, nationally chartered banking institution that serves over 40,000 clients with a network of 26 branches throughout Florida. Professionals, businesses, as well as high-net-worth individuals look to Sabadell as their trusted financial advisor. Sabadell United Bank 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. Sabadell's Florida operations include Sabadell United Bank, its wealth management division, Sabadell Bank & Trust, and Banco Sabadell – Miami Branch, an international branch of its parent company, Banco Sabadell. Sabadell currently manages more than \$14 billion of business volume in Florida. Since 2007, Sabadell has grown its presence in Florida over twelvefold in terms of business volume.