

SabadellSM



Media Contact | Jenna Trueba
Jenna.Trueba@SabadellBank.com
(305) 376-2492

SABADELL UNITED BANK REPORTS \$7.8 MILLION IN NET INCOME FOR THE QUARTER ENDED JUNE 30, 2015

MIAMI — July 30, 2015 —Today Sabadell United Bank reported net income of \$7.8 million for the quarter ended June 30, 2015. The Bank earned a total of \$14.9 million year to date, a 14% increase compared to the same period last year, after excluding a nonrecurring gain on sales of certain corporate bonds.

Sabadell reported \$4.9 billion in assets as of June 30, 2015, having grown 20% compared to the same quarter a year ago, while maintaining a high liquidity level and strong core operational earnings. The bank's total gross loan portfolio reached \$3.5 billion, up 22% from the same period last year. Deposit balances reached \$3.8 billion, up 22% from the same period last year.

"Our second quarter earnings and organic growth are in line with our strategy and projections. We have had a solid first half of the year with steady loan and deposit growth. Our goal of focusing on developing close relationships with our clients has proven to be vital to our ongoing success," said Dwight Hill, President of Sabadell United Bank.

The bank's quarter -end Common Equity Tier 1 capital ratio ("CET1") and Tier 1 capital ratio were both 13.52%, Tier 1 leverage ratio was 9.81%, and total capital ratio was 14.77%, well above the FDIC standards for a well- capitalized bank of 6.50, 8.00, 5.00 and 10.00%, respectively. "We are pleased to have maintained our strong capital ratios while continuing to increase our deposit and loan portfolios," said Mario Trueba, CEO of Sabadell United Bank.

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, including its wealth management division, Sabadell Bank & Trust, and Banco Sabadell – Miami Branch, an international branch of its parent company, Banco Sabadell. Sabadell currently manages

nearly \$15 billion of business volume in Florida. Since 2007, Sabadell has grown its presence in Florida over twelvefold in terms of business volume.

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