

SabadellSM



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SABADELL UNITED BANK REPORTS \$34.9 MILLION IN NET INCOME FOR THE YEAR ENDED DECEMBER 31, 2015

MIAMI — January 29, 2016 — Today Sabadell United Bank reported net income of \$34.9 million for the year ended December 31, 2015. A 57 percent increase from the \$22.2 million of net income earned in 2014.

Sabadell reported \$5.2 billion in assets as of December 31, 2015, having grown 14 percent from the \$4.6 billion reported at the conclusion of 2014, while maintaining a high liquidity level and strong core operational earnings. The bank's total gross loan portfolio reached \$3.7 billion, up 12 percent from the same period last year, and deposit balances reached \$4 billion, up 13 percent from the same period last year.

The bank's quarter-end Common Equity Tier 1 capital ratio ("CET1") and Tier 1 capital ratio were both 13.76 percent, while its Tier 1 leverage ratio was 9.73 percent and its total capital ratio was 15.01 percent. These far exceed the FDIC standards for a well-capitalized bank.

"In 2015 we have achieved our strategic growth goals, for both loans and deposits, while at the same time, increasing core earnings and operational efficiency. Our goals of focusing on developing close relationships with our clients and excellent service continue to be vital to our ongoing success," said Dwight Hill, President of Sabadell United Bank.

"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.

He added, "During 2015 we have also been focused on efficiency, improvement of our operational model and enhancement our client's service experience. All these efforts position us well for further growth."

ABOUT SABADELL

Sabadell United Bank, N.A. is a locally managed, nationally chartered banking institution that serves over 40,000 clients through its branch network in 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 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 \$16 billion of business volume in Florida. Since 2007, Sabadell has grown its presence in Florida over twelvefold in terms of business volume.