

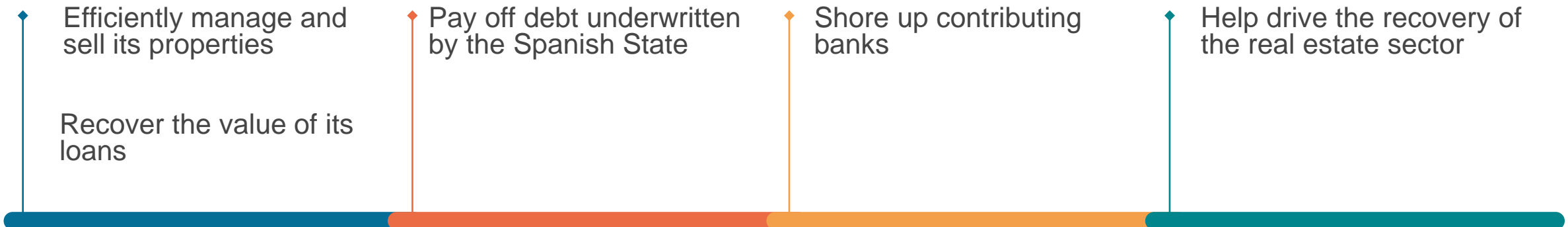
 **Sareb**

# Fact Sheet

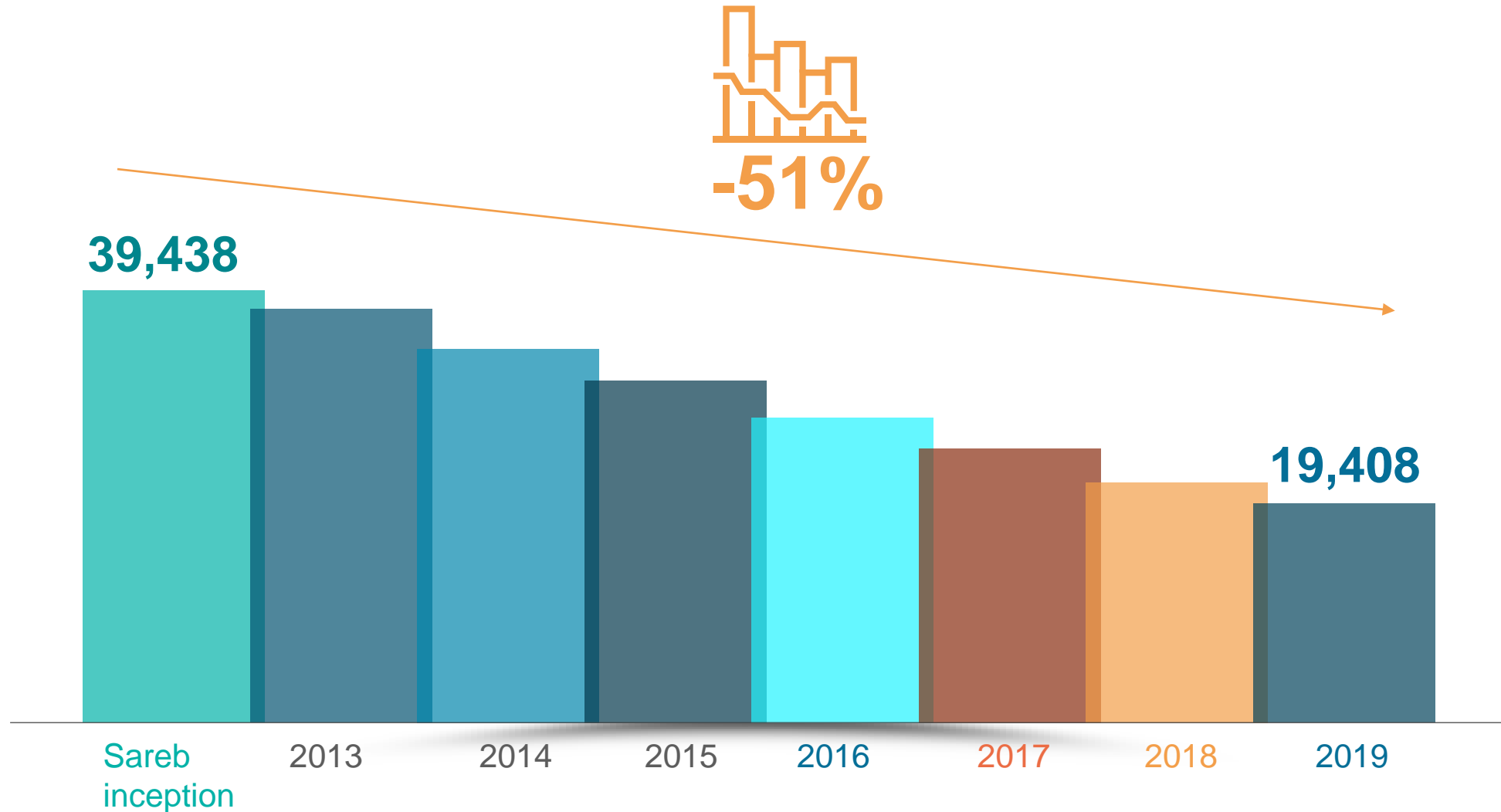
Sareb is a corporate vehicle



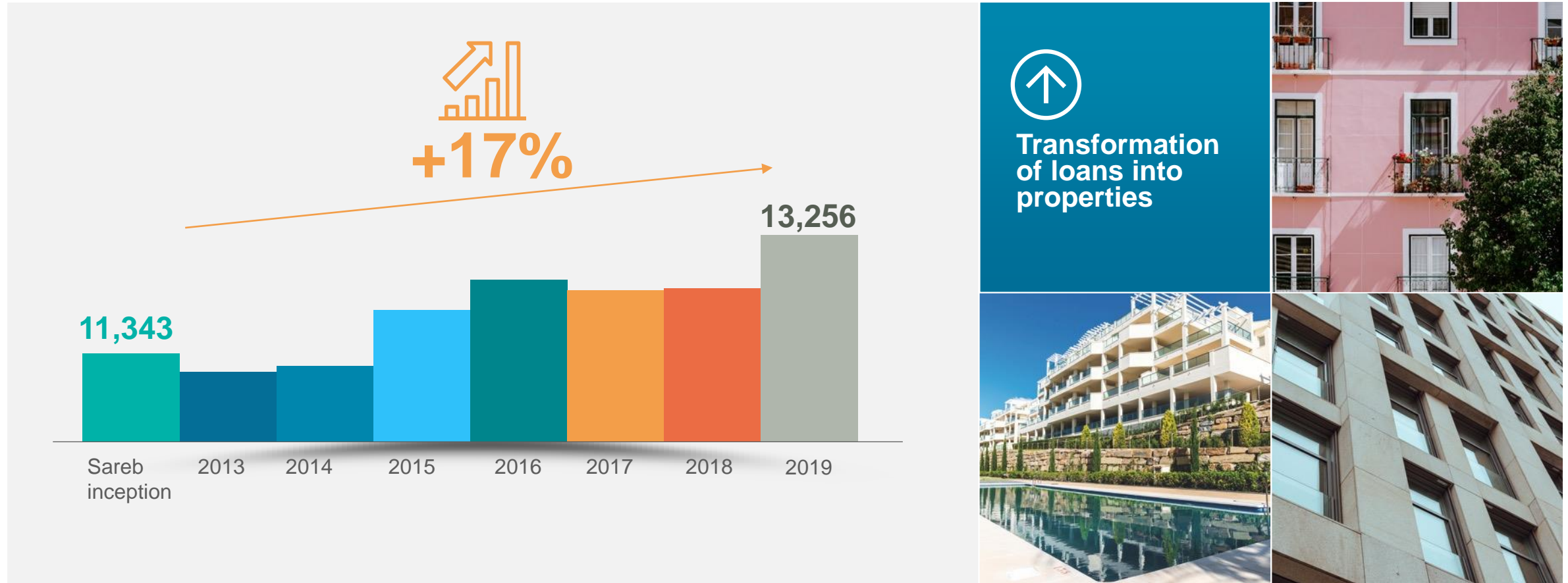
Created with the following objectives:



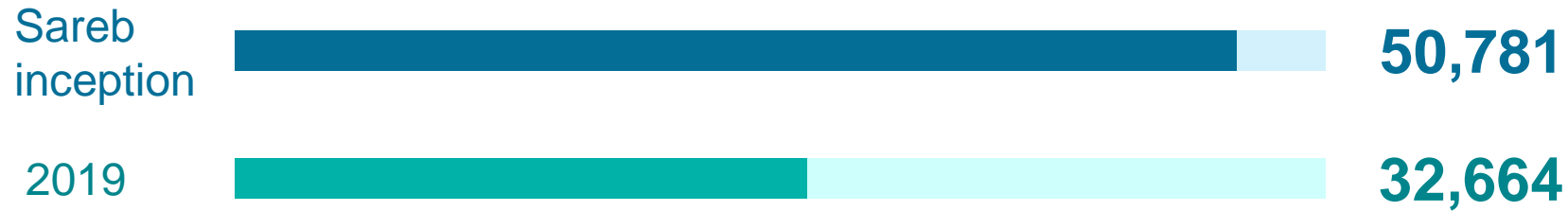
# Non-performing loan portfolio (NPLs) (€ million)



# Property portfolio (€ million)



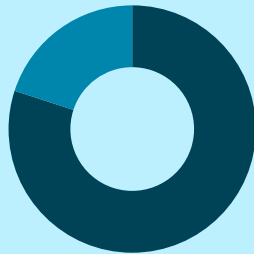
## Reduction of the portfolio (€ million)



## Breakdown per type of asset (% of €M)

## Sareb inception

**20%**  
Properties



**80%**  
Loans

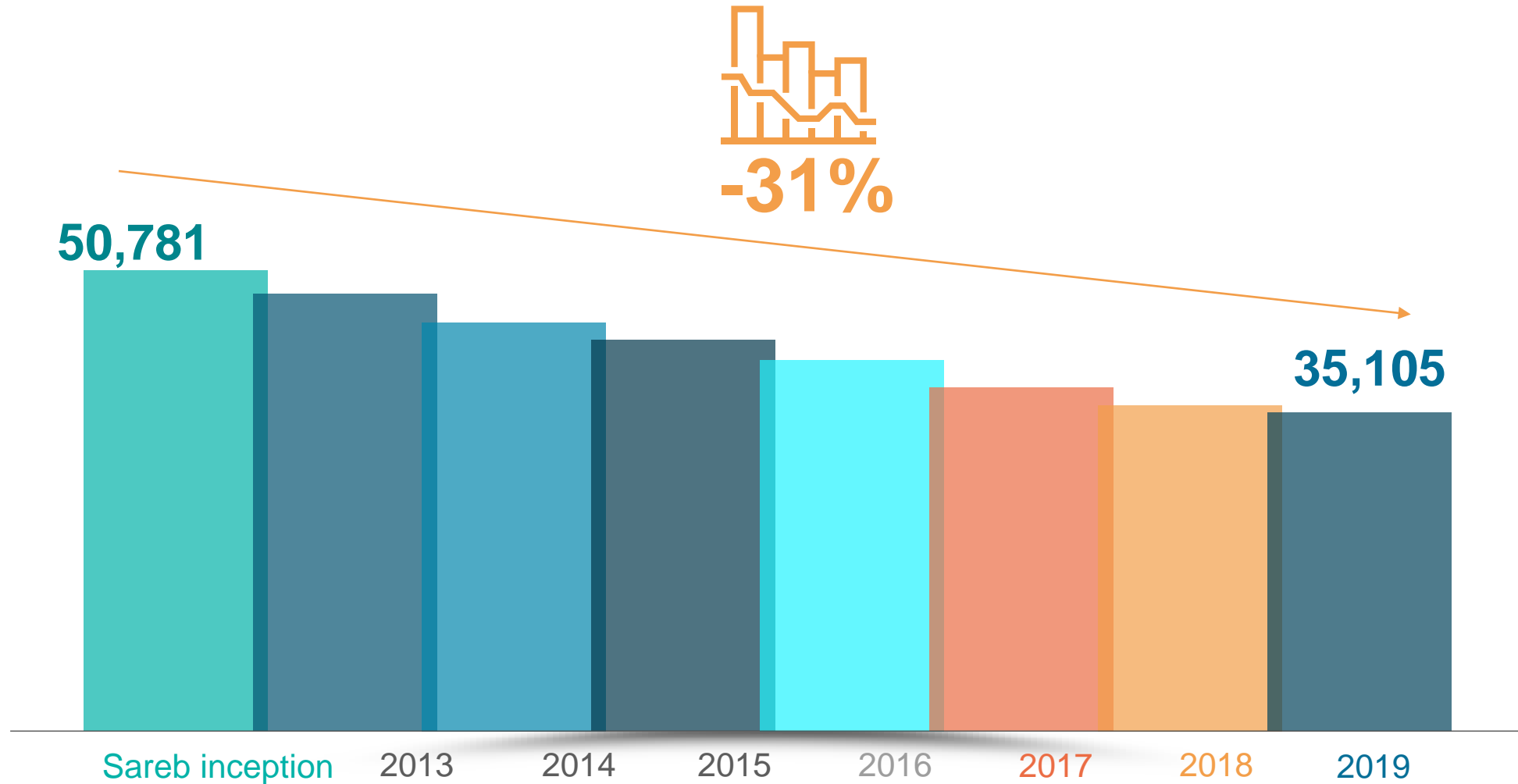
## 2019

**40%**  
Properties



**60%**  
Loans

## Reduction of debt underwritten by the Spanish State (€ million)



## Key figures



**€18,117M**

Portfolio  
reduction



**€15,676M**

Debt  
repaid



**€26,506M**

Revenue



**€2,785M**

Interest paid to  
banks



**€1,319M**

Taxes  
paid



**106,450**

Properties  
sold



**70,190**

Developer  
proposals  
managed



**4,647**

Reduction in  
no. of debtors



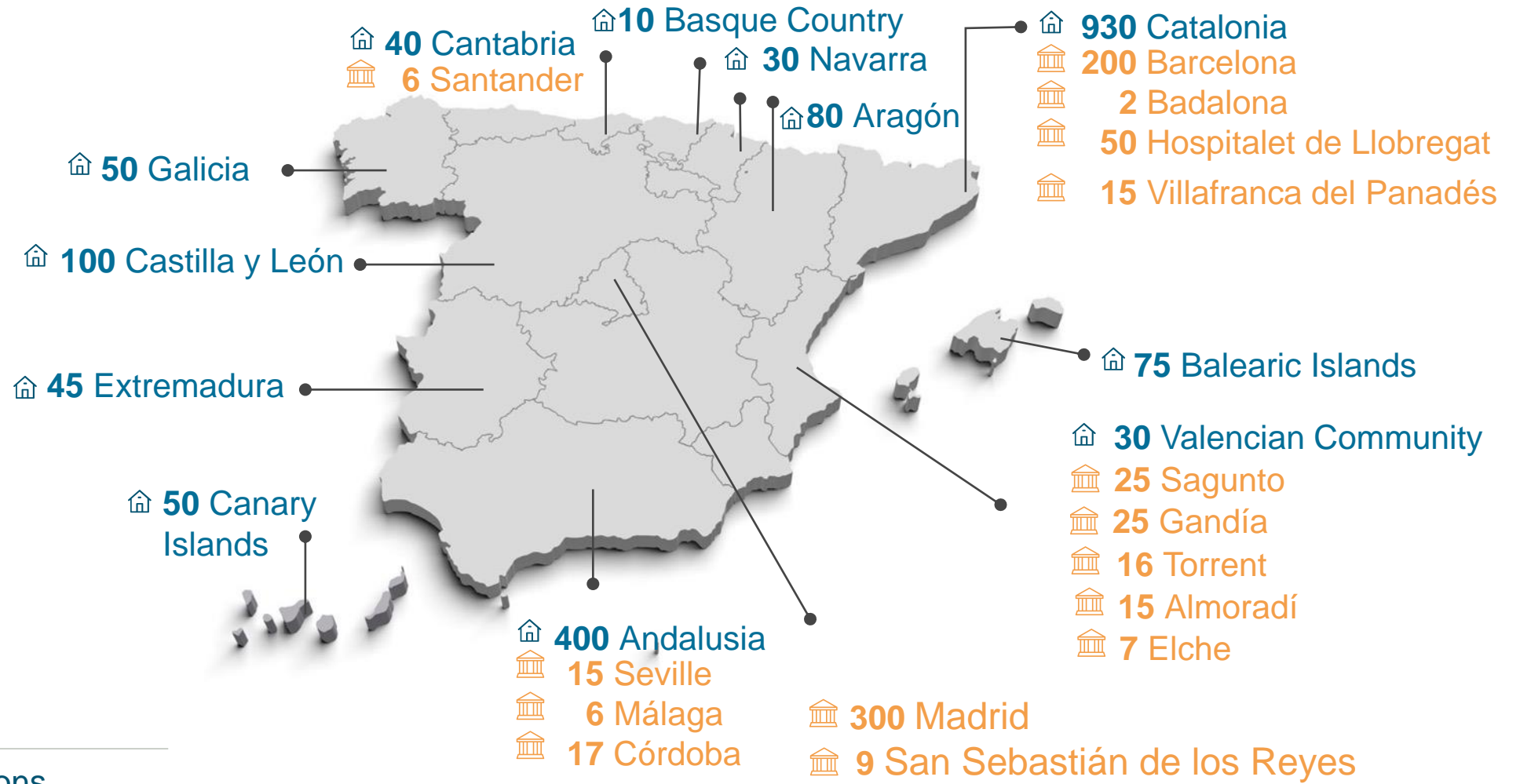
**21,430**

Homes under  
construction



**10,000**

Homes for  
social welfare  
purposes



 Autonomous regions

 Town councils

\* Social housing agreements signed with Región Foral de Navarra, Balearic Islands, Aragón and Badalona City Council have expired in 2019.



## Sareb's contribution to GDP between 2013 and 2019

**€15,676M**

Repaid debt

**€7,165M**

Direct, indirect and  
induced economic  
contribution

**€29,548M**

**€5,388M**

Interest on debt

**€1,319M**

Paid in taxes