



NATIONAL SECURITIES MARKET COMMISSION

Pursuant to Article 226 of Law 6/2023, of March 17th, on Securities Markets and Investment Services (Ley 6/2023, de 17 de marzo, de los Mercados de Valores y de los Servicios de Inversión), Banco de Sabadell, S.A. (Banco Sabadell), informs the National Securities Market Commission (Comisión Nacional del Mercado de Valores) of the following

INSIDE INFORMATION

Banco Sabadell received the European Central Bank decision regarding the minimum prudential requirements as a result of the supervisory review and evaluation process (SREP) that will apply from 1 January 2024.

The requirement for Banco Sabadell at consolidated level is to keep a minimum Common Equity Tier I ratio of 8.93%¹ (CET1 phased-in) and a minimum Total Capital phased-in of 13.42%

These ratios include the minimum Pillar 1 requirement (8.00%, of which CET1 4.50%), the Pillar 2 requirement which increases by 0.10% (2.25% of which CET1 1.27%), the capital conservation buffer (2.50%), the requirement derived from its consideration as "other systemically important institution" (0.25%) and the countercyclical buffer (0.42%), linked to exposures in UK.

As of September 2023, the reported CET1 phased-in ratio of Banco Sabadell was 13.13% and the Total Capital phased-in ratio was 18.35%, with an MDA buffer in relation to the new requirement of 420 bps.

Gonzalo Baretino Coloma
Secretary General

Alicante, 30 November 2023

¹ The minimum requirement ratio of CET1 consists of: (a) the minimum capital requirement of Pillar 1 (4.50%), (b) P2R (1.266%), (c) the capital conservation buffer (2.50%), (d) the requirement arising from the consideration of Banco Sabadell as a systemically important institution (0.25%), and (e) the countercyclical capital buffer requirement (0.417%), calculated as of 30 September 2023. In addition to the CET1 requirement, the minimum total capital requirement includes: (i) Pillar 1 requirements of Additional Tier 1 (1.5%) and Tier 2 (2%), and (ii) part of the P2R requirement that can be covered by Additional Tier 1 and Tier 2 (0.422% and 0.563%, respectively).