



NATIONAL SECURITIES MARKET COMMISSION

Pursuant to Article 226 of the restated text of the Securities Market Law approved by the Royal Legislative Decree 4/2015, of 23 October (*texto refundido de la Ley del Mercado de Valores aprobado por el Real Decreto Legislativo 4/2015, de 23 de octubre*), Banco de Sabadell, S.A. (Banco Sabadell), informs the National Securities Market Commission (*Comisión Nacional del Mercado de Valores (CNMV)*) of the following

INSIDE INFORMATION

Banco Sabadell has received the communication through the Bank of Spain of the decision made by the Single Resolution Board (SRB) on the minimum requirement for own funds and eligible liabilities (MREL) and the subordination requirement applicable to Banco Sabadell on a consolidated basis.

Banco Sabadell needs to meet the following requirements from 1 January 2024:

- The minimum requirement for MREL is 22.09% of the total risk exposure amount (TREA) and 7.10% of the leverage ratio exposure (LRE).
- The subordination requirement is 16.23% of TREA and 7.10% of LRE.

The decision sets out the following interim requirements that must be met from 1 January 2022:

- The MREL requirement is 21.05% of TREA and 6.22% of LRE.
- The subordination requirement is 14.45% of TREA and 6.06% of LRE.

The own funds used by the entity to meet the combined buffer requirement (CBR) will not be eligible to meet its MREL and subordination requirements expressed in terms of TREA.

Banco Sabadell is already compliant with the requirements that need to be met from 1 January 2024 onwards, which are consistent with Banco Sabadell's expectations and in line with its funding plans.



	MREL Requirement	
	% TREA	% LRE
Requirement 1 January 2022	21.05%	6.22%
Requirement 1 January 2024	22.09%	7.10%
MREL 31 December 2021*	23.41%	10.02%

* The % TREA does not include capital used to meet the CBR (2.75% TREA).

	Subordination Requirement	
	% TREA	% LRE
Requirement 1 January 2022	14.45%	6.06%
Requirement 1 January 2024	16.23%	7.10%
Subordination 31 December 2021*	17.76%	7.85%

* The % TREA does not include capital used to meet the CBR (2.75% TREA).

Gonzalo Baretino Coloma
Secretary General

Alicante, 22 February 2022