



## NATIONAL SECURITIES MARKET COMMISSION

Pursuant to Article 227 of the Law 6/2023 of 17 March, on the Markets of Securities and the 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

## OTHER RELEVANT INFORMATION

Banco Sabadell was subject to the 2023 EU-wide stress test conducted by the European Banking Authority (EBA), in cooperation with Bank of Spain, the European Central Bank (ECB), and the European Systemic Risk Board (ESRB).

The exercise takes into consideration data input with reference date 31st December 2022 and covers a three year projection period (2023 – 2025) under two scenarios, base and adverse. The 2023 EU-wide stress test does not contain a pass/fail threshold and instead is designed to be used as an important source of information for the purposes of the SREP (Supervisory Review and Examination Process). The results will assist competent authorities in assessing Banco Sabadell's ability to meet applicable prudential requirements under stressed scenarios.

The stress test has been carried out applying a static balance sheet assumption as of December 2022, and therefore does not take into account future business strategies and management actions. It is not a forecast of Banco Sabadell's profits.

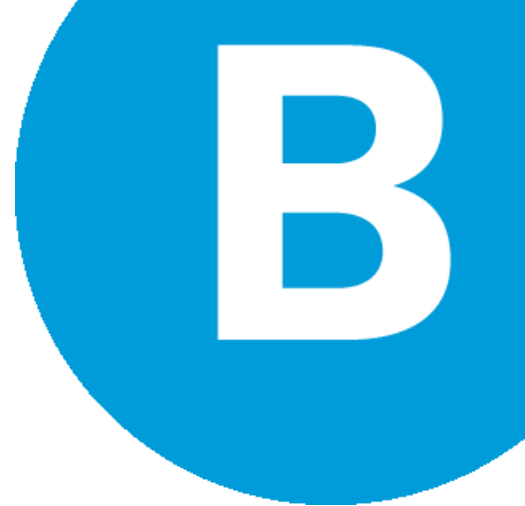
Banco Sabadell has obtained the following results in the exercise:

- Under the base scenario, the regulatory CET 1 ratio (fully loaded) as of 31st December 2025 increases 254 basis points, to 15.09%, from the starting level of 12.55%.
- Under the adverse scenario, the regulatory CET 1 ratio (fully loaded) as of 31st December 2025 decreases 374 basis points, to 8.81%.

As of June 2023 Banco Sabadell presents a CET 1 Fully Loaded ratio of 12.87% and a regulatory (Phase In) ratio of 12.88%, with a buffer over regulatory requirements (MDA buffer) of 422 basis points.

### Ad-hoc data collection on bond portfolios at amortised cost and FVOCI positions

The bank participated in the ad-hoc data collection on bond portfolios at amortised cost and FVOCI positions. The results of this exercise, as established by the EBA should not be added



to those of the stress test. The following table shows the carrying amount and fair value of bonds at amortised cost published by the EBA and do not take into account the positive fair value of hedging instruments. The impact, before taxes, according to these figures would be a loss of €1,945M, however, considering the aforementioned hedging instruments it would be reduced to €1,064M (€745M net of taxes and c.95pbs of CET1)

	feb-23 (million eur)					
	Carrying amount of debt securities	Fair value of debt securities	Positive impact hedges	Gross losses	Net of tax losses	CET1 Impact
<b>Total</b>	21,799	19,854	881	1,064	745	95pbs

For further information, consult the EBA website ([www.eba.europa.eu](http://www.eba.europa.eu)).

Gonzalo Baretino Coloma  
Secretary General

Alicante, 28 July 2023