



## **NATIONAL SECURITIES MARKET COMMISSION**

Pursuant to Article 227 of the Law 6/2023 of 17 March on the 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) hereby informs the National Securities Market Commission (*Comisión Nacional del Mercado de Valores*) of the following:

## **OTHER RELEVANT INFORMATION**

Banco Sabadell was subject to the 2025 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 31 December 2024 and covers a three-year projection period (2025 – 2027) under two scenarios, base and adverse. The 2025 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 2024 and therefore does not take into account future business strategies and management actions. It is not a forecast of Banco Sabadell's profits.

The results of the exercise for Banco Sabadell are as follows:

- Under the base scenario, the regulatory CET 1 ratio (fully loaded) as of 31 December 2027 increases 297 basis points, to 16.00%, from the starting level of 13.03%.
- Under the adverse scenario, the regulatory CET 1 ratio (fully loaded) as of 31 December 2027 decreases 268 basis points, to 10.35% (281 basis points post CRR3 implementation).



As of June 2025, Banco Sabadell presents a public CET 1 Fully Loaded ratio of 13.56% and a Phase In ratio of 13.62%, with a buffer over regulatory requirements (MDA buffer) of 468 basis points.

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

Gonzalo Barettino Coloma  
Secretary General

Sabadell, 1 August 2025