



## NATIONAL SECURITIES MARKET COMMISSION

Pursuant to Article 227 of Law 6/2023, of 17 March, 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

### OTHER RELEVANT 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 2026.

The requirement for Banco Sabadell at consolidated level is to keep a minimum Common Equity Tier I ratio of 8.85%<sup>1</sup> (CET1 phased-in) and a minimum Total Capital phased-in of 13.27%.

These ratios include the minimum Pillar 1 requirement (8.00%, of which CET1 4.50%), the Pillar 2 requirement, that has been reduced by 15bps (2.10% of which CET1 1.18%), 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%), mainly linked to exposures in UK.

As of June 2025, the CET1 phased-in ratio of Banco Sabadell was 13.62% and the Total Capital phased-in ratio was 19.38%, with an MDA buffer in relation to the new requirement of 477 bps.

Gonzalo Barettino Coloma  
Secretary General

Sabadell, 31 October 2025

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<sup>1</sup> The minimum ratio of CET1 consists of: (a) the minimum capital requirement of Pillar 1 (4.50%), (b) P2R (1.181%), (c) the capital conservation buffer (2.50%), (d) the requirement arising from the consideration of Banco Sabadell as other systemically important institution (0.25%), and (e) the countercyclical capital buffer requirement (0.42%), calculated as of 30 June 2025. 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 (0.394% and 0.525%, respectively).