

Inside Information

CaixaBank S.A. hereby reports that, having obtained the relevant regulatory authorisation, the Board of Directors has approved a share buyback programme (the “Buyback Programme”, the “Programme” or “SBB”) for a maximum amount of 500 million euros.

The Buyback Programme will be carried out in accordance with Article 5 of EU Regulation 596/2014 of the European Parliament and of the Council of 16 April 2014 on market abuse (the “Market Abuse Regulation”) as well as Delegated Regulation (UE) 2016/1052 of the Commission (the “Delegated Regulation”) and will have the following characteristics:

- Purpose of the Programme: to reduce CaixaBank’s share capital by amortising the own shares acquired under the SBB. The capital reduction may be carried out, depending on when the program ends, based on the resolution for capital reduction approved by the Ordinary General Shareholders Meeting held on April 11, 2025, under item 5.2 of the agenda or, based on a new proposed resolution that, if applicable, will be submitted for adoption at the Ordinary General Shareholders Meeting in 2026.
- Maximum investment: the Buyback Programme will have a maximum monetary amount of 500 million euros.
- Maximum number of shares: the maximum number of shares to be acquired under the Programme will depend on the average purchase price and, together with the own shares already held by CaixaBank at any given time, shall not exceed 10% of CaixaBank’s share capital.
- Term of the Programme: The launch of the Programme will be duly announced at an appropriate time once the ongoing share buy-back programme -whose approval and commencement were announced by means of an Inside Information communication dated 30 January 2025 (registration number 2564) and a subsequent Other Relevant Information communication dated 16 June 2025 (registration number 35289), respectively- has been completed. In any case, the Programme shall have a maximum duration of six months from its launch date. Nevertheless, the Company reserves the right to terminate the Buyback Programme if the maximum monetary amount is reached earlier or if any circumstances arose that would justify or require such termination.
- Programme execution: The Programme will be executed externally by an investment bank acting as Programme manager and will

make its own decisions regarding the timing of the share purchases, independently of the Company, while complying at all times with the limits and conditions established in the Market Abuse Regulation and the Delegated Regulation. In particular, no more than 25% of the average daily volume of shares in the trading venue where the purchase takes place can be purchased on any trading day, with the average daily trading volume for each trading venue being that of the twenty trading days prior to the date of each purchase.

- Trading venues: the purchases will be made on the “Sistema de Interconexión Bursátil Español- Mercado Continuo” as well as on the DXE Europe, Turquoise Europe and Aquis Exchange.

For the purposes of calculating the regulatory capital and in accordance with the applicable prudential regulations¹, CaixaBank will deduct the maximum monetary amount of 500 million euros from the solvency ratios as of 30 September 2025. For illustrative purposes, CaixaBank’s Group solvency ratios as of 30 September 2025 and the pro-forma ratios without the impact of the SBB are detailed below:

Figures as at end of Sep-25

	Sep-25		SBB Impact	Sep-25 Regulatory*
	With SBB	Pro-forma without SBB		
% CET1	12.44%	12.64%	-0.21%	12.25%
% TIER 1	14.39%	14.60%	-0.21%	14.21%
% CAPITAL TOTAL	16.94%	17.15%	-0.21%	16.76%
% SUBORDINATED MREL	24.92%	25.12%	-0.21%	24.73%
% MREL	27.89%	28.10%	-0.21%	27.70%
% Leverage	5.62%	5.70%	-0.08%	5.55%

** Starting in 2025, in accordance with supervisory expectations, regulatory ratios must include a CET1 deduction for any surplus above the threshold established for extraordinary capital distributions (12.25% in 2025). Regulatory ratios include the impact of the share buyback program.*

The share purchase transactions, as well as any amendment, temporary suspension, definitive interruption, or termination of the Buyback Programme will be duly reported to the Spanish securities regulator (“CNMV”) and to other relevant authorities in accordance with the applicable regulations.

31 October 2025

¹ EU Regulation 575/2013, “Article 3. Application of stricter requirements by institutions