Other relevant information

CaixaBank, S.A. has received the decision of the European Central Bank (ECB) regarding the minimum prudential capital requirements and leverage ratio, effective from 1 January 2026, following the outcome of the Supervisory Review and Evaluation Process (SREP).

This decision establishes that the Pillar 2 Requirement (P2R)[1] will remain unchanged compared to 2025 at 1.75%. Of this, at least 0.98% shall be met with Common Equity Tier 1 (CET1) capital.

On this basis, CaixaBank is required to achieve a minimum CET1 ratio of 9.11%. This includes the Pillar 1 regulatory minimum (4.50%), the P2R requirement (0.98%) confirmed by the decision referred to in this communication, and the rest of the capital buffer requirements (3.63%), which consists of: the capital conservation buffer (2.50%), the OSII buffer (0.50%)[2], the countercyclical buffer (0.57%)[3/4] for exposures in countries with an activated buffer, and the systemic risk buffer for mortgage exposures in Portugal (0.06%)[5].

In addition, based on the minimum Pillar 1 requirements applicable to Tier 1 capital ratio (6%) and Total Capital ratio (8%), the requirements shall meet 10.94% and 13.38%, respectively.

Finally, CaixaBank shall meet a minimum leverage ratio requirement of 3%, which remains unchanged compared to 2025.

These solvency and leverage ratio requirements compare with the following situation of CaixaBank Group as of 30 September 2025:

			30 Sept. 2025 minimum requirements				1 January 2026 minimum requirements			
	30.09.2025	30.09.2025 regulatory (*)	TOTAL	*of which Pillar 1*	*of which Pillar 2R*	*of which Buffers*	TOTAL	*of which Pillar 1*	*of which Pillar 2R*	*of which Buffers*
CET1	**12.44%**	**12.25%**	**8.67%**	*4.5%*	*0.98%*	*3.19%*	**9.11%**	*4.5%*	*0.98%*	*3.63%*
Tier 1	**14.39%**	**14.21%**	**10.50%**	*6.0%*	*1.31%*	*3.19%*	**10.94%**	*6.0%*	*1.31%*	*3.63%*
Total Capital	**16.94%**	**16.76%**	**12.94%**	*8.0%*	*1.75%*	*3.19%*	**13.38%**	*8.0%*	*1.75%*	*3.63%*
Leverage Ratio	**5.62%**	**5.55%**	**3.00%**	*3.0%*			**3.00%**	*3.0%*		

(*) Starting in 2025, in line with supervisory expectations, regulatory ratios must include a CET1 deduction for any surplus above the threshold set for extraordinary capital distributions (12.25% in 2025).

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[1] *Applies only at a consolidated level. Under article 104a of the CRD V.*
[2] *Applies only at a consolidated level.*
[3] *Based on exposures as of 30 June 2025 and includes the application of the 0.50% buffer for credit exposures in Spain, which came into effect on 1 October 2025 and implies an estimated increase of 37 basis points, as well as the activation of the 0.75% buffer for credit exposures in Portugal, which will come into effect on January 1, 2026 and will imply an estimated increase of 7 basis points. Additionally, starting 1 October 2026, the buffer for credit exposures in Spain will increase to 1.0% (which will imply an additional estimated increase of 37 basis points). This information is updated quarterly and may differ between individual and consolidated levels.*
[4] *The change in minimum applicable requirements from 1 January 2026 compared to the equivalent requirements for 2025, is mainly due to the entry into force of the countercyclical buffer in Spain and Portugal.*
[5] *Estimated based on exposures as of 30 June 2025.*