

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 2027, 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 2026 at 1.75%. Of this, at least 0.98% shall be met with Common Equity Tier 1 (CET1) capital.

On this basis, CaixaBank will be required to achieve a minimum CET1 ratio of 9.47%. 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 (3.99%), which consists of: the capital conservation buffer (2.50%), the O-SII buffer (0.50%)², the countercyclical buffer (0.93%)³ for exposures in countries with an activated buffer, and the systemic risk buffer for mortgage exposures in Portugal (0.06%). The minimum requirements applicable from 1 January 2027 incorporate, as the main change compared with the previous year, the activation of the remaining 0.50% of the countercyclical capital buffer for credit exposures in Spain, which came into effect on 1 October 2026 with an estimated impact of 35 basis points.

In addition, based on the minimum Pillar 1 requirements applicable to Tier 1 capital ratio (6%) and Total Capital ratio (8%), the resulting requirements stand at 11.30% and 13.74%, respectively.

Finally, CaixaBank shall meet a minimum leverage ratio requirement of 3%, which remains unchanged compared to 2026.

¹ Applies only at a consolidated level. Under article 104a of the CRD V.

² Applies only at a consolidated level.

³ This information is updated quarterly and may differ between individual and consolidated levels.

These solvency and leverage ratio requirements compare with the following capital position of CaixaBank Group as of 30 June 2026:

	30.06.2026	30.06.2026 regulatory (*)	30 June 2026 minimum requirements				1 January 2027 minimum requirements			
			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	12.53%	12.33%	9.12%	4.50%	0.98%	3.63%	9.47%	4.5%	0.98%	3.99%
Tier 1	14.33%	14.12%	10.95%	6.00%	1.31%	3.63%	11.30%	6.0%	1.31%	3.99%
Total Capital	16.83%	16.63%	13.38%	8.00%	1.75%	3.63%	13.74%	8.0%	1.75%	3.99%
Leverage Ratio	5.58%	5.50%	3.00%	3.0%			3.00%	3.0%		

(*) In accordance with supervisory expectations, regulatory ratios must include a deduction from CET1 for any surplus above the threshold established for additional Capital distributions, as well as taking into account the payout defined for regulatory purposes in the Dividends forecast.

26 October 2026