

## 2026 CaixaBank General Shareholders' Meeting approves a final dividend of 2,320 million euros and increases total annual dividend to 3,500 million euros

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- ***Meanwhile, the Chief Executive Officer, Gonzalo Gortázar, stated that “the strong position of CaixaBank will allow us to continue supporting the economy, businesses and families, while strengthening our social commitment and continuing to create value for our shareholders.”***
- ***The General Shareholders' Meeting of CaixaBank approved all the resolutions submitted for voting, including the re-election of Tomás Muniesa as proprietary director and Eduardo Javier Sanchiz as independent director, the appointment of Ana María García Fau as independent director, and the ratification of the appointment by co-option of Pablo Arturo Forero Calderón as independent director***

**Valencia, 27 March 2026**

The 2026 Ordinary General Shareholders' Meeting of CaixaBank approved all the resolutions submitted for voting, including the distribution of a final cash dividend charged to 2025 profits of 2,320 million euros, equivalent to 33.21 euro cents gross per share, to be paid on 9 April 2026.

This second payment, together with the interim dividend of 16.79 euro cents gross per share paid last November, increases total cash shareholder remuneration for the 2025 financial year to 0.50 euros gross per share. This represents an increase of 15% in the annual gross dividend per share compared with 0.4352 euros gross per share in the previous year.

As a result, the total amount allocated to dividends charged to 2025 results amounts to 3,499 million euros, representing a *payout* of 59.4%, within the range defined in the dividend plan of distributing in cash between 50% and 60% of consolidated net profit. Of this total shareholder remuneration, around 50% is returned directly to society, as it is received by the “la Caixa” Foundation and the

FROB. In addition, the Bank has 515,620 shareholders (year-end 2025), the vast majority of whom are retail shareholders.

The Chairman of CaixaBank, **Tomás Muniesa**, in his address to the General Shareholders' Meeting, stated that the Bank was once again a leader in 2025, with a robust, profitable and socially-committed banking model. A leadership built on our outstanding results, though also – above all – on a different approach to banking: close to customers, value-driven and focused on the long term”.

“Our model inspires, innovates and places commitment at the heart of everything we do as we work to make our values a reality: quality, trust and social commitment,” said the Chairman of CaixaBank, who added that growth in 2025 “was once again possible thanks to our ability to understand people’s needs”.

According to Muniesa, “this is only possible with a model that is close to customers and specialised, and that leaves no one behind. Whether you live in a large city or in a rural area, on the mainland or abroad, you will find us there. Whether you are a retail customer, self-employed, an SME or a multinational, we have the solutions you need”.

He also noted that “banks need to earn the trust of customers and markets, and the best way to achieve this is by offering a long-term customer relationship model, with a suite of solutions covering the entire life cycle”.

### **Supporting economic and social development for all**

The Chairman of CaixaBank also reviewed the geopolitical situation, the current high level of uncertainty due to the war in Iran, and the challenges facing the Spanish economy in particular: “longevity, the labour market, immigration and housing — are all closely interrelated, and require an overarching approach and broad political and social consensus to address them”.

In this context, the Chairman highlighted the role played by the Bank, with the aim of “contributing to progress towards a more sustainable economy and supporting the economic and social development of everyone”.

He emphasised that CaixaBank’s social commitment in 2025 “taken shape in the realm of financial and social inclusion and in other areas with a positive social impact. In 2025, more than 1.8 million people benefited from an inclusive solution promoted by the Group.”.

### **Creating value for shareholders**

The Chairman of CaixaBank also outlined how the Bank has created value for shareholders and highlighted the “strong performance of the share in 2025”. The share price’s performance was “very significant”, and it almost doubled in value, rising from €5.24 to €10.45 as at 31 December.

The increase in CaixaBank's share price was 99.5% compared with 80% for the Euro Stoxx Banks and 49% for the IBEX-35, significantly outperforming both benchmark indices. "This signals the market's confidence in, and recognition of, the Bank's strategy and the way it is run" he said.

He also referred to the dividend policy and share buybacks. "In short, the financial strength we demonstrated in this first year of the Strategic Plan allows us to increase remuneration for all our shareholders" he said, noting that "More than 31% of the dividend goes to "la Caixa" Foundation, our reference shareholder, illustrating our pride in belonging to a group that genuinely delivers on its unflinching commitment to society".

### Positive business performance in 2025

CaixaBank Chief Executive Officer **Gonzalo Gortázar** presented shareholders with details of the Bank's results and business activity during 2025 and expressed confidence in the economic environment in 2026 despite the risks associated with the current geopolitical situation and the uncertainty generated by the war in Iran. He also stated that "the strong position of CaixaBank will allow us to continue supporting the economy, businesses and families, while strengthening our social commitment and continuing to create value for our shareholders".

"2025 was a great year for CaixaBank," said the Chief Executive Officer, explaining that the Bank achieved net profit of 5,891 million euros, up 1.8%, thanks to the positive performance of commercial activity, which enabled business volumes to increase by 6.9% during the year to reach 1.1 trillion euros.

Gortázar highlighted the "strong increase in lending, driven by dynamic demand", which resulted in a 7% increase in the performing loan portfolio, with significant increases in both corporate and retail segments; he also highlighted "robust growth in customer funds," which rose by 6.8% during the year.

He also referred to the strength of the Group's balance sheet, with a reduction in the non-performing loan ratio to historically low levels (2.1%), a comfortable liquidity position and strong organic capital generation.

### Accelerating transformation

All of this, he explained, "allowed us to close the year with growth above expectations and even stronger financial solidity". As a result, he noted, "we have revised upwards the main growth and profitability targets for the coming years, while maintaining our ambition to accelerate operational transformation".

In this regard, he made clear that transformation "is not only a technological project, but must be understood as a long-term commitment to doing things differently, anticipating our customers' needs and an environment that is evolving very rapidly. We are accelerating transformation, yes, but always with a clear vision: to be useful to society," he added.

The Chief Executive Officer of CaixaBank stated that “we are strengthening our different way of doing banking: we are close to people for everything that matters, we contribute to the financial well-being of our customers and to the progress of society as a whole, and we reinforce our values of quality, trust and social commitment”.

Both the Chairman and the Chief Executive Officer used their speeches to recognise the workforce of the CaixaBank Group, made up of more than 47,000 people, who played a fundamental role in the strong results for the 2025 financial year and will continue to do so in addressing the challenges of 2026.

“I can assure you that the contribution of every single person at CaixaBank matters and is always visible. Each and every one of you are the true architects of this recognisable and distinctive banking model,” said Muniesa. Gortázar added that “their professionalism, dedication and commitment throughout the year, and also in the past, have made CaixaBank a benchmark institution in Spain not only in terms of volume but also, and more importantly, in quality and expertise”.

### **Resolutions passed at the Annual General Meeting**

In addition to the distribution of the final dividend charged to 2025 profits, the General Shareholders’ Meeting approved all the resolutions submitted for voting, including the approval of the individual and consolidated financial statements and their respective management reports for 2025; the management of the Board of Directors during the year; the reduction of share capital up to a maximum amount corresponding to 10% of share capital; and the reappointment of the auditor of the company and its consolidated group for the 2027 financial year.

The General Meeting also approved the re-election of Tomás Muniesa as director, in the category of proprietary director at the proposal of the “la Caixa” Banking Foundation, for a four-year term.

It also approved the appointment of Ana María García Fau as independent director of the Bank for a four-year term to fill the vacancy left by Amparo Moraleda Martínez, who resigned from her position as director with effect from the conclusion of the Shareholders’ Meeting; the re-election of Eduardo Javier Sanchiz as independent director; and the ratification of the appointment by co-option of Pablo Arturo Forero Calderón as independent director.

The Bank recognises and thanks Amparo Moraleda for her work during the twelve years she served as a member of the Board, where she contributed her extensive knowledge and experience in the technological and financial fields.

CaixaBank’s Board of Directors retains its 15-member structure, of whom 10 – 67% – are independent directors, and continues to have a female representation of 40%.

## Sustainable event aligned with the SDGs

The General Shareholders' Meeting of CaixaBank obtained, for the fourth consecutive year, certification as a "Sustainable Event aligned with the SDGs" (United Nations Sustainable Development Goals), awarded by the consultancy firm Bureau Veritas.

In order to achieve this, the Bank has taken into account environmental aspects, such as waste management and energy, water and other material consumption; social aspects, such as the accessibility of the space or the safety of the attendees, as well as the contribution of the event to the local economy by procuring products and services from local suppliers.

By applying sustainability criteria to events, CaixaBank's operational carbon footprint can be reduced, in accordance with the goals of the Bank's Environmental Management Plan.