

Other relevant information

CaixaBank Group has been subject to the 2025 EU- wide stress test conducted by the European Banking Authority (EBA) in cooperation with the Bank of Spain, the European Central Bank (ECB) and the European Systemic Risk Board (ESRB).

The exercise takes into consideration data with reference date 31st December 2024 and covers a three-year period (2025-2027) under two scenarios, base and adverse. This exercise allows to assess CaixaBank's resilience to adverse economic scenarios and its comparison with the rest of European banks involved. This exercise incorporates the application of the new Capital Requirements Regulation (CRR3), and therefore the information as of 31st December 2024, has been restated to reflect the provisions of said regulation.

The exercise does not contain a pass-fail threshold. The results obtained are an important source of information for the Supervisory Review and Evaluation Process (SREP) in 2025. The stress test has been carried out applying a static balance sheet assumption and, therefore, it does not take into account future business strategies and management actions. It is not a forecast of CaixaBank Group's profits.

The results obtained are as follows:

- Under the baseline scenario, the fully loaded CET1 ratio as of 31st December 2027 increases 205 basis points, to 14.47% from the starting level of 12.42% restated at the starting point under CRR3.
- Under the adverse scenario, the fully loaded CET1 ratio as of 31st December 2027 decreases by 162 basis points, to 10.80% from the starting level of 12.42% restated at the starting point under CRR3.

Further information is available on the EBA website (www.eba.europa.eu).

1st August 2025