

## Other relevant information

CaixaBank S.A. hereby reports that, on 17 December 2024, it was notified by the Bank of Spain of its Total and Subordinated Minimum Requirements for Own Funds and Eligible Liabilities (“MREL”), as determined by the Single Resolution Board (“SRB”), based on the information as of 31 December 2023. These requirements replace those previously applicable, as reported on 22 March 2024 in filing number 27659 to the Spanish securities regulator (“CNMV”).

Total and Subordinated MREL are expressed as a percentage of both Risk-Weighted Assets (“RWA”) and the Leverage Ratio Exposure (“LRE”).

As set out in the notification, CaixaBank, on a consolidated basis, must comply upon receipt of this notification with a minimum amount of own funds and eligible liabilities of 21.23% of RWA, which equates to 24.42% when including the current Combined Buffer Requirements (“CBR”)<sup>1</sup>. Regarding the requirement that was in effect until the receipt of this notification, the new requirement represents a reduction of 31bps, mainly reflecting a decreased Market Confidence Charge (MCC).

With regard to the requirement for a minimum amount of own funds and subordinated eligible liabilities (“the Subordinated MREL Requirement”), the SRB has decided that CaixaBank, on a consolidated basis, must comply upon receipt of this notification with a Subordinated MREL requirement of 13.50% of RWA, which equates to 16.69% when including the current CBR, remaining unchanged from the current requirement.

Furthermore, CaixaBank, on a consolidated basis, must comply upon receipt of this notification with a Total and Subordinated MREL requirement of 6.15% of LRE.

As of 30 September 2024, CaixaBank, on a consolidated basis, already complies with the Total and Subordinated MREL Requirements, both as a percentage of RWA and as percentage of LRE. Furthermore, the long-term funding plan foresees continued comfortable compliance with the MREL ratios in the future.

## Total and Subordinated MREL requirements including CBR vs ratios reported on 30/09/2024

Requirement as % RWA	Until December 16, 2024	Starting December 17, 2024	MREL ratio reported Sep24
Total MREL	24.73%	24.42%	28.31%
Subordinated MREL	16.69%	16.69%	24.70%

Requirement as % LRE	Until December 16, 2024	Starting December 17, 2024	MREL ratio reported Sep24
Total MREL	6.20%	6.15%	11.11%
Subordinated MREL	6.20%	6.15%	9.69%

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<sup>11</sup>Combined Buffer Requirements (CBR) of 3.19%, including the CBR applicable September 2024 and the estimated impact from the SyRB for mortgage exposures in Portugal (effective from October 2024). Starting 1 October 2025, a buffer of 0.50% will be activated for credit exposures in Spain, which will result in an estimated increase of 37 bps. Countercyclical buffer is updated quarterly.