

## Other relevant information

CaixaBank S.A. hereby reports that, on 16 December 2025, 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 information as of 31 December 2024. These requirements replace those previously applicable, as reported on 17 December 2024 in filing number 31803 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 stated 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 21.27% of RWA, which equates to 24.83% when including the current Combined Buffer Requirements ("CBR")<sup>1</sup>. Compared to the requirements in effect prior to the receipt of this notification, the new requirement represents an increase of 4 bps due to the annual calibration update. The reduction in the Market Confidence Charge (MCC) remains in effect.

With respect to the requirement for a minimum amount of own funds and subordinated eligible liabilities ("the Subordinated MREL Requirement"), the SRB has determined that CaixaBank, on a consolidated basis, must comply upon receipt of this notification with a Subordinated MREL requirement of 13.50% of RWA, which corresponds to 17.06% 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 6.04% of LRE.

As of 30 September 2025, 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 as of 30/09/2025**

| Requirement as % RWA | Until December 16, 2025 | Starting December 16, 2025 | MREL ratio reported Sep25 |
|----------------------|-------------------------|----------------------------|---------------------------|
| Total MREL           | 24.79%                  | 24.83%                     | <b>27.89%</b>             |
| Subordinated MREL    | 17.06%                  | 17.06%                     | <b>24.92%</b>             |

| Requirement as % LRE | Until December 16, 2025 | Starting December 16, 2025 | MREL ratio reported Sep25 |
|----------------------|-------------------------|----------------------------|---------------------------|
| Total MREL           | 6.15%                   | 6.04%                      | <b>10.89%</b>             |
| Subordinated MREL    | 6.15%                   | 6.04%                      | <b>9.73%</b>              |

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<sup>1</sup>Combined Buffer Requirements (CBR) of 3.56%, including the CBR applicable as of September 2025 and the estimated impact (0.37%) of the activation of a 0.50% buffer for credit exposures in Spain, effective as of October 2025. The countercyclical buffer is updated quarterly.