

## Inside information

CaixaBank S.A. hereby reports that, on 16 March 2023, 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 2021. These requirements replace those that were previously applicable, as reported on 22 February 2022 in filing number 1315 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 by 1 January 2024 with a minimum amount of own funds and eligible liabilities of 21.21% of RWA, which would equate to 24.24% when including the current Combined Buffer Requirements (“CBR”)<sup>1</sup>. As for the intermediate requirement, the SRB has decided that, from 1 January 2022, CaixaBank must comply with a Total MREL requirement of 19.33% of RWA (unchanged from previous communication), which is equal to 22.36% when including the current CBR.

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 by 1 January 2024 with a Subordinated MREL requirement of 15.37% of RWA, which would equate to 18.40% when including the current CBR. As for the intermediate requirement, the SRB has decided that, from 1 January 2022, CaixaBank must comply with a Subordinated MREL requirement of 13.50% of RWA (unchanged from previous communication), which is equal to 16.53% when including the current CBR.

Furthermore, CaixaBank, on a consolidated basis, must comply by 1 January 2024 with a Total and Subordinated MREL requirement of 6.19% of LRE (unchanged from previous communication). As for the intermediate requirement, the SRB has decided that, from 1 January 2022, CaixaBank must comply with a Total and Subordinated MREL

requirement of 6.09% of LRE (unchanged from previous communication).

As of 31 December 2022, 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 to continue comfortably complying with the MREL ratios in the future.

### Total and Subordinated MREL including CBR vs ratios reported on 31/12/2022<sup>2</sup>

Requirement as % RWA	Current	2024	MREL ratio
Total MREL	22.36%	24.24%	25.94%
Subordinated MREL	16.53%	18.40%	22.48%

Requirement as % LRE	Current	2024	MREL ratio
Total MREL	6.09%	6.19%	9.90%
Subordinated MREL	6.09%	6.19%	8.58%

17 March 2023

<sup>1</sup>Combined Buffer Requirements (CBR) 3.03%, including the Other Systemically Important Institution (“O-SII”) buffer, as of 2023 (0.5%).

<sup>2</sup>Not including issuances made in 2023 to date: EUR 750 M AT1, GBP 500 M Tier 2 and USD 1,250 M SNP