

## Other relevant information

CaixaBank Group hereby reports that it was subject to the 2023 EU- wide stress test conducted by the European Banking Authority (EBA), in cooperation with the European Central Bank (ECB) and the European Systemic Risk Board (ESRB).

The exercise uses data with reference date 31 December 2022 and covers a three-year time period (2023-2025) under two scenarios, baseline and adverse. This exercise allows to assess CaixaBank's resilience to adverse economic scenarios and its comparison with the rest of European banks involved. The results obtained are an important source of information for the Supervisory Review and Evaluation Process (SREP) in 2023. The stress test was conducted on the assumption of a static balance sheet as of December 2022 and, therefore, it does not take into account neither future business strategies nor 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 31 December 2025 increases by 276 basis points, to 15.24% from the starting level of 12.48% as of 31 December 2022.
- Under the adverse scenario, the fully-loaded CET1 ratio as of 31 December 2025 decreases by 313 basis points, to 9.35% from the starting level of 12,48% as of 31 December 2022.

For additional information, refer to the EBA's website ([www.eba.europa.eu](http://www.eba.europa.eu))

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