

Significant event

With regard to the publication of the Royal Decree 1/2017, CaixaBank hereby informs that, at closing of the first semester of 2016, as reported in the Financial Report of that period, it had a provision of €515 million to cover the potential repayment of the amounts that could be derived from the mortgage contracts entered with consumers that have floors.

After the ruling of the European Court of Justice on 21 December 2016, and taking into account the applicable regulation, it is planned to propose to the Board of Directors to increase the provision by an additional €110 million.

In accordance with the Significant Event published on 9 January 2017, the FY2016 results presentation will take place on 2 February 2017.

Barcelona, 23 January 2017