

**SUPPLEMENT DATED 25 FEBRUARY 2020 TO THE INFORMATION  
MEMORANDUM DATED 18 DECEMBER 2019**



**CAIXABANK, S.A.**

*(Incorporated as a limited liability company (sociedad anónima) in the Kingdom of Spain)*

**€3,000,000,000**

**EURO-COMMERCIAL PAPER PROGRAMME**

This Supplement (the "**Supplement**") is supplemental to, forms part of and must be read and construed in conjunction with, the information memorandum dated 18 December 2019 and the supplement dated 31 January 2020 (the "**Information Memorandum**") prepared by CaixaBank, S.A. (the "**Issuer**") in connection with its Euro-Commercial Paper Programme (the "**Programme**") for the issuance of up to Euro 3,000,000,000 in aggregate principal amount of notes (the "**Notes**"). Terms given a defined meaning in the Information Memorandum shall, unless the context otherwise requires, have the same meaning when used in this Supplement.

This Supplement has been approved by the Irish Stock Exchange, trading as Euronext Dublin pursuant to the applicable listing and admission to trading rules.

## **IMPORTANT NOTICES**

The Issuer accepts responsibility for the information contained in this Supplement and declares that, having taken all reasonable care to ensure that such is the case, the information contained in this Supplement is, to the best of its knowledge, in accordance with the facts and contains no omission likely to affect its import.

To the extent that there is any inconsistency between (a) any statement in this Supplement and (b) any other statement in, or incorporated by reference into, the Information Memorandum, the statements in (a) above will prevail.

Save as disclosed in this Supplement, no significant new fact, material mistake or inaccuracy relating to the information included in the Information Memorandum which is capable of affecting the assessment of the Notes issued under the Programme has arisen or been noted, as the case may be, since publication of the Information Memorandum.

### **AMENDMENTS OR ADDITIONS TO THE INFORMATION MEMORANDUM**

With effect from the date of this Supplement the information appearing in, or incorporated by reference into, the Information Memorandum shall be supplemented and/or amended in the manner described below:

### **DOCUMENTS INCORPORATED BY REFERENCE**

The information set out below shall supplement the section of the Information Memorandum headed "Documents incorporated by reference" on page 8 of the Information Memorandum

"an English language translation of CaixaBank's audited consolidated financial statements prepared for the year ended 31 December 2019 together with the auditors' report thereto (the "**Audited Consolidated Financial Statements for the Year Ended 31 December 2019**") and CaixaBank's consolidated management report for 2019 ("**CaixaBank Consolidated Management Report for 2019**") have been filed with Euronext Dublin and are incorporated by reference in and form part of this Supplement (available at: [https://www.caixabank.com/deployedfiles/caixabank/Estaticos/PDFs/Informacion\\_accionistas\\_inversores/Informacion\\_Economica\\_Financiera/MEM\\_GRUPCAIXABANK\\_31122019\\_WEB\\_ING.pdf](https://www.caixabank.com/deployedfiles/caixabank/Estaticos/PDFs/Informacion_accionistas_inversores/Informacion_Economica_Financiera/MEM_GRUPCAIXABANK_31122019_WEB_ING.pdf))"

## **GENERAL INFORMATION**

The section headed "*No Significant Change*" of the "*General Information*" section on page 140 of the Information Memorandum is deleted and replaced by the following:

### **"No Significant Change**

There has been no significant change in the financial or trading position of the Issuer or the Group since 31 December 2019."