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SUPPLEMENT TO THE REGISTRATION DOCUMENT OF CAIXABANK, S.A.
FILED WITH THE OFFICIAL REGISTRY OF THE SPANISH SECURITIES
MARKET REGULATOR ON 12 JULY 2018

This supplement (the “Supplement”) to the Registration Document of CaixaBank, S.A. (the “Issuer”) drawn up in accordance with Annex I of Commission Regulation (EC) No 809/2004 of 29 April 2004 and filed with the Official Registry of the Spanish Securities Market Regulator (the “CNMV”) on 12 July 2018 is a supplement in accordance with article 22 of Royal Decree 1310/2005 of 4 November 2004, which partially elaborates upon the provisions of the Security Markets Act 24/1988, of 28 July, (currently Royal Decree Law 4/2015, of 23 October, enacting the restated text of the Securities Market Act) in connection with the admission of securities to trading on official secondary markets, public offers for the sales or subscription of securities and the prospectus required for such purposes.

This Supplement should be read in conjunction with the Registration Document, the supplement to the Registration Document filed with the CNMV on 31 July 2018 under registration number 10915.1 and with any other supplements thereto that CaixaBank, S.A. may publish in the future.

1. PERSONS RESPONSIBLE FOR THE INFORMATION

Matthias Bulach, Head of Financing Accounting, Control and Capital, for and on behalf of the Issuer by virtue of the resolution adopted by the Board of Directors on 24 May 2018 assumes responsibility for the content of this Supplement.

Matthias Bulach 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 his knowledge, accurate and truthful and does not omit anything likely to affect its import.

2. INCORPORATION OF THE UNAUDITED QUARTERLY BUSINESS ACTIVITY AND RESULTS REPORT PREPARED UNDER THE MANAGEMENT CRITERIA FOR THE NINE MONTHS ENDED 30 SEPTEMBER 2018 INTO THE REGISTRATION DOCUMENT

The unaudited quarterly business activity and results report prepared under the management criteria for the nine months ended 30 September 2018 and filed with the CNMV on 26 October 2018 are incorporated by reference into the Registration Document.

3. INCORPORATION OF PUBLISHED SIGNIFICANT EVENTS INTO THE REGISTRATION DOCUMENT

The significant events published since the Registration Document was filed with the Official Registry of the CNMV, i.e. since 12 July 2018, until the date hereof are incorporated by reference into the Registration Document.

In particular, the Issuer would like to highlight the significant event filed with the CNMV on 2 November 2018 under registration number 271162 related to CaixaBank Group participation in the EU-wide banking sector stress test for 2018 and the results thereof as follows:

“CaixaBank Group has taken part in the 2018 EU-wide stress test, which has been coordinated by the European Banking Authority and supervised by the European Central Bank. The test uses reference data from 31st December 2017 and comprises a three-year period (2018-2020) in two scenarios, baseline and adverse. The results obtained are as follows:

Under the adverse scenario, the fully-loaded CET1 ratio at 31st December 2020 is depleted by 239 basis points, reaching a level of 9.11% from 11.50%, after the initial application of IFRS-9 on 31st December 2017. In this same scenario, the phase-in CET1 is also 9.11% from an initial 12.54%, after the initial application of IFRS-9, implying a 343 basis point depletion.

Under the baseline scenario, the fully-loaded CET1 ratio at 31st December 2020 increases by 210 basis points to a level of 13.60% and the phase-in CET1 ratio increases by 106 basis points.”

4. VALIDITY OF THE REST OF THE TERMS OF THE REGISTRATION DOCUMENT

The incorporation of the unaudited quarterly business activity and results report prepared under the management criteria for the nine months ended 30 September 2018 and the significant events stated above does not alter any other term of the Registration Document of CaixaBank, S.A.

The unaudited quarterly business activity and results report prepared under the management criteria for the nine months ended 30 September 2018 and filed with the CNMV on 26 October 2018 is available at the website of CaixaBank, S.A.: https://www.caixabank.com/deployedfiles/caixabank/Estaticos/PDFs/Informacion_accionistas_inversores/InformeFinanciero3T18_ESP.pdf and at the website of the CNMV: <http://cnmv.es/portal/Consultas/DatosEntidad.aspx?numero=2100&tipo=ECN&nif=A-08663619>.

The significant events published until the date hereof are available at the website of CaixaBank, S.A.:

https://www2.caixabank.com/apl/informacion_caixabank/index_es.html?t=1 and at the website of the CNMV: <http://cnmv.es/portal/Consultas/DatosEntidad.aspx?numero=2100&tipo=ECN&nif=A-08663619>.

Barcelona, 7 November 2018

Matthias Bulach

For and on behalf of the Issuer