

**SUPPLEMENT DATED 3 DECEMBER 2024 TO THE BASE PROSPECTUS DATED
18 APRIL 2024**



CAIXABANK, S.A.
(Incorporated as a limited liability company (sociedad anónima) in Spain)

EURO 30,000,000,000
Euro Medium Term Note Programme

This Supplement (the "**Supplement**") is supplemental to, forms part of and must be read and construed in conjunction with, the base prospectus dated 18 April 2024 and the supplements thereto dated 30 April 2024, 1 August 2024 and 31 October 2024 (together, the "**Base Prospectus**") prepared by CaixaBank, S.A. (the "**Issuer**") in connection with its Euro Medium Term Note Programme (the "**Programme**") for the issuance of up to Euro 30,000,000,000 in aggregate principal amount of notes (the "**Notes**"). This Supplement constitutes a supplement to the Base Prospectus for the purposes of Article 23 of Regulation (EU) 2017/1129 (the "**Prospectus Regulation**"). Terms given a defined meaning in the Base Prospectus shall, unless the context otherwise requires, have the same meaning when used in this Supplement.

This Supplement has been approved by the Central Bank of Ireland (the "**Central Bank**") in its capacity as competent authority under the Prospectus Regulation. The Central Bank only approves this Supplement as meeting the standards of completeness, comprehensibility and consistency imposed by the Prospectus Regulation. Approval by the Central Bank should not be considered as an endorsement of the Issuer or of the quality of the Notes. Investors should make their own assessment as to the suitability of investing in the Notes.

IMPORTANT NOTICES

The Issuer accepts responsibility for the information contained in this Supplement. To the best of the knowledge of the Issuer the information contained in this Supplement is in accordance with the facts and makes 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 Base Prospectus, the statements in (a) above will prevail.

Save as disclosed in this Supplement, no significant new factor, material mistake or inaccuracy relating to the information included in the Base Prospectus which may affect the assessment of the Notes issued under the Programme has arisen or been noted, as the case may be, since publication of the Base Prospectus.

AMENDMENTS OR ADDITIONS TO THE BASE PROSPECTUS

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

IMPORTANT INFORMATION

The following text is to be added at the end of the section headed "IMPORTANT INFORMATION" on page 7 of the Base Prospectus:

"Certain information included herein contains forward-looking statements and objectives which have not been verified by an independent entity, and the accuracy, completeness or correctness thereof should not be relied upon. All statements that are not statements of historical fact, including, without limitation, those regarding the financial position, business strategy, management plans and objectives for future operations of CaixaBank (which term includes its subsidiaries and investees) and run-rate metrics, are mere forward-looking statements and objectives. These forward-looking statements and objectives involve known and unknown risks, uncertainties and other factors, which may cause actual results, performance or achievements of CaixaBank, or industry results, to be materially different from those expressed or implied by these forward-looking statements. These forward-looking statements and objectives are based on numerous assumptions regarding CaixaBank's present and future business strategies and the environment in which CaixaBank expects to operate in the future, which may not be fulfilled. Due to such uncertainties and risks, investors are cautioned not to place undue reliance on such forward-looking statements and objectives."

DESCRIPTION OF THE ISSUER

The following text is to be added in the section headed "DESCRIPTION OF THE ISSUER – INFORMATION ABOUT THE ISSUER – Recent Events" and before "Credit Ratings" on page 255 of the Base Prospectus:

"Strategic Plan 2025-2027"

In its Strategic Plan 2025-2027, CaixaBank will build upon the solid foundation established in its 2022-2024 Strategic Plan. The Group's strategy focuses on two key objectives to ensure sustained long-term profitability: strengthening its market leadership and accelerating its transformation to thrive in an increasingly digital and competitive landscape. The Strategic Plan is structured around three interconnected pillars:

Accelerate growth in all business segments in both Spain and Portugal. CaixaBank is committed to strengthening customer loyalty and engagement as a core driver of growth. By boosting its own digital ecosystems and solutions, CaixaBank aims to create seamless customer experiences that meet the evolving needs of individuals and businesses. The bank aims to build on its success in Spain while driving further transformation and growth in Portugal. Growth will also involve maintaining international momentum and developing new sustainability-focused products and services.

Accelerate transformation to adapt to the ongoing evolution of the financial landscape. By accelerating investments in advanced technologies, CaixaBank aims to optimise operations, enhance customer experiences, and provide seamless, personalised services. This transformation includes modernising its digital channels and seamlessly integrating physical and digital interactions to enhance commercial capabilities. Guided by a commitment to organizational excellence, CaixaBank's transformation efforts are designed to foster innovation and drive efficiency across all facets of its operations.

Distinctive ESG Positioning. Sustainability lies at the heart of CaixaBank's identity, with the bank channeling significant resources to support a greener economy and drive social progress. Simultaneously, CaixaBank remains firmly committed to promoting economic and social prosperity.

The following sections outline the key strategies and initiatives underpinning each of these pillars.

1. Growth

CaixaBank's leadership will be reinforced through targeted strategies across five core areas:

- **Daily Banking:** CaixaBank's growth strategy is firmly rooted in fostering loyalty and engagement, aiming to strengthen ties with existing clients while attracting new ones. The bank seeks to expand through customer acquisition and payroll domiciliation, all while enhancing service quality.
- **Mortgages and Consumer Lending:** Expanding market share within the home ecosystem and consumer lending remains a priority. The bank leverages its innovative digital ecosystems, including the *Facilitea* platforms for housing, equipped homes, and mobility, to deliver personalised solutions. Growth will also be driven by sustainability-focused products and advisory services.

- **Wealth Management:** CaixaBank seeks to expand its wealth management services by introducing innovative advisory solutions that reinforce its leadership in this segment. With a focus on longevity-driven opportunities, the bank will address the evolving financial needs of an ageing population.
- **Protection:** CaixaBank’s ambition to outpace the market in life-risk and general insurance is driven by its privileged position to meet new demand. The bank will work to enhance its value proposition with new products and services in protection.
- **Businesses & CIB:** CaixaBank aims to build on its successful business model to drive profitable growth in both business banking and corporate and investment banking, with the objective of outperforming market growth. The bank is dedicated to supporting corporate clients in their international expansion while broadening its client base and strengthening its capabilities. A strong focus is placed on expanding the SME segment and advancing digitalization to enhance efficiency and improve service quality. Furthermore, sustainability-focused products and a favorable business financing environment position CaixaBank to capitalise on emerging opportunities.

2. Accelerating Transformation

Transformation is central to CaixaBank’s strategy as it adapts to a rapidly evolving environment. This initiative is centered around three main pillars:

1. **Enhancing Distribution Platforms:** CaixaBank is refining its distribution model by promoting valuable customer interactions—whether in-person or remote—supported by technology and artificial intelligence. Reducing administrative tasks ensures more time is dedicated to customer engagement.
2. **Investing in Technology:** CaixaBank is accelerating investments in advanced technologies to drive transformation and remain at the forefront of innovation. Key initiatives include cloud migration, application modernization, and the development of advanced cognitive AI platforms. These advancements are designed to enhance agility, streamline operations, and deliver a superior customer experience. Modernising digital channels is a central focus, aimed at improving customer interactions, boosting digital sales, and building new capabilities. The bank is also strengthening its technological resilience by improving IT architecture, simplifying processes, and maintaining a robust focus on cybersecurity to safeguard data and operations. Investments in analytics and machine learning are enhancing CaixaBank's ability to make data-driven decisions, improving both operational efficiency and customer engagement.
3. **Strengthening Organizational Excellence:** CaixaBank is fostering a culture of agility, simplification, and skill development through upskilling and reskilling programs. A focus on attracting young, technically proficient talent will ensure CaixaBank remains at the forefront of innovation and growth. The promotion of a customer-centric culture remains integral to this vision to prepare for growth and transformation.

3. Distinctive ESG Positioning

CaixaBank’s commitment to sustainability is deeply rooted in its identity, reinforced by its ownership by *La Caixa Foundation*, which drives its strong focus on social and environmental progress. This approach is centred on two primary objectives:

1. **Supporting a Sustainable Economy:** CaixaBank's initiatives that contribute to environmental and societal goals include offering a diverse range of sustainability-focused products and services, collaborating with clients on decarbonization strategies, and actively engaging stakeholders in initiatives that promote responsible practices.
2. **Promoting Economic and Social Progress:** as part of its model, CaixaBank works closely with *La Caixa Foundation* and remains committed to being an enabler of societal well-being by fostering financial inclusion, supporting employability through specialised training programs, and promoting entrepreneurship as a driver of economic growth. Its tailored services for senior clients are designed to address the unique financial planning needs of an ageing population."