

GREEN SENIOR PREFERRED ISSUANCE

November 2026

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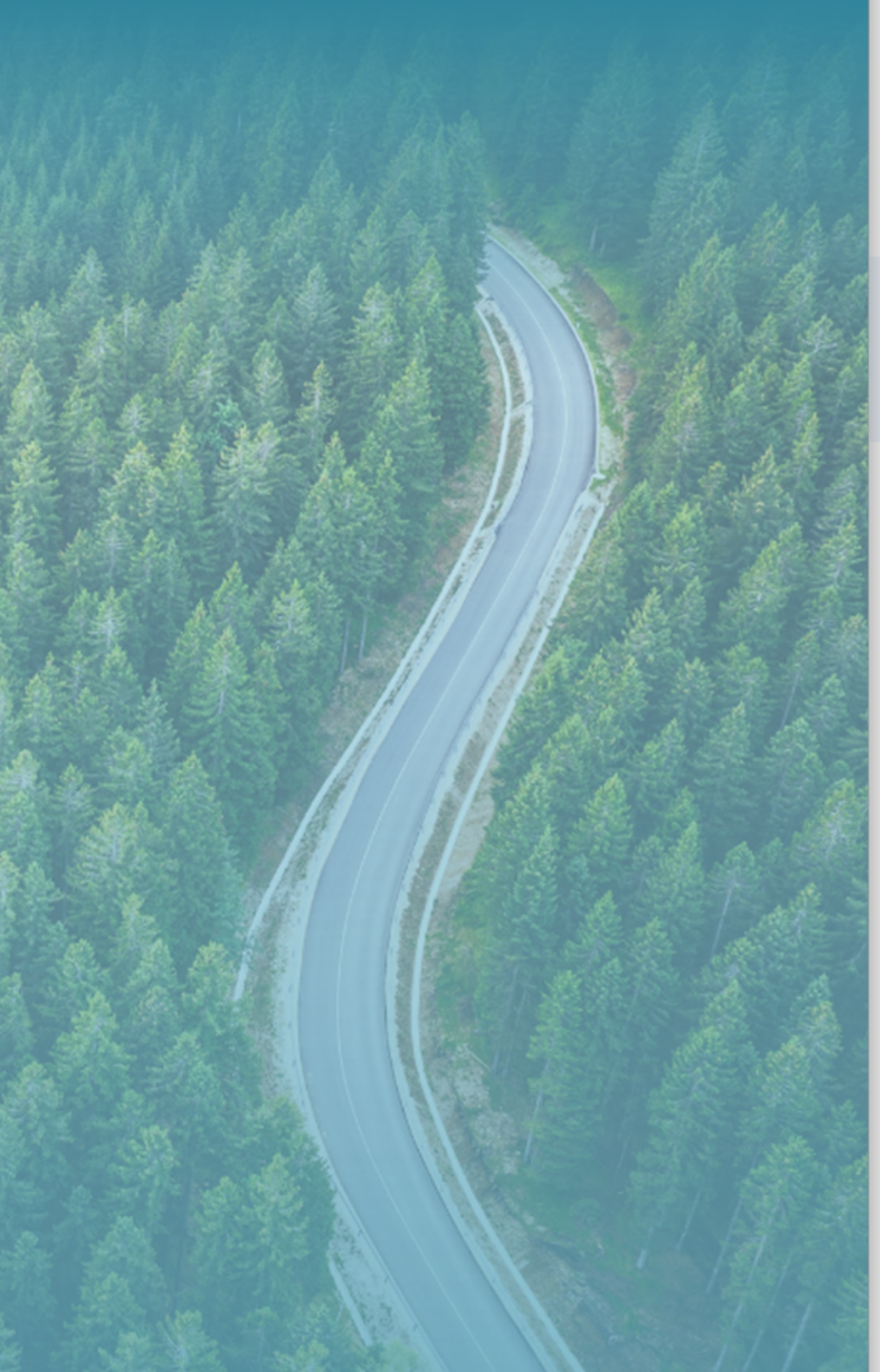
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A2: **Sustainable Funding Framework**

A3: **Previous issuances under CaixaBank's Sustainable Funding Framework**

A4: **Credit ratings & ESG indices and ratings**

A5: **Capital, liquidity and MREL position – 3Q26**

Green Senior Preferred issuance: Transaction overview

TRANSACTION SUMMARY

- **10th Green** Issuance by CaixaBank, S.A., **4th in Senior Preferred** format
- **17th ESG transaction**(1) issued by CaixaBank and the 1st Green offering following the November 2025 Social Tier 2 under the Sustainable Funding Framework updated in July 2025, with an "Excellent" SPO from Sustainable Fitch
- **Sustainable Funding Framework** aligned with the **four key pillars of ICMA Green Bond Principles (GBP) 2025**
- **Total Eligible Green Portfolio: €17.9Bn**(2) → of which €12.3Bn available for new issuances, including this transaction and €5.6Bn already allocated to the outstanding green bonds
- **Strong sustainability performance:** included in leading ESG indices (MSCI ESG Global Sustainability, DJSI, FTSE4Good, Ethibel/Euronext Sustainability Index (ESI), STOXX® Global ESG Leaders, CDP A List) and ample recognition by main sustainability/ESG analysts and rating agencies (Moody's, Sustainalytics, S&P Global, ISS)(3)
- Expected issue rating **of A2 / A+ / A+ / AH by Moody's / S&P / Fitch / DBRS**
- Notes issued off CaixaBank's **€40Bn EMTN Programme** and governed by Spanish law

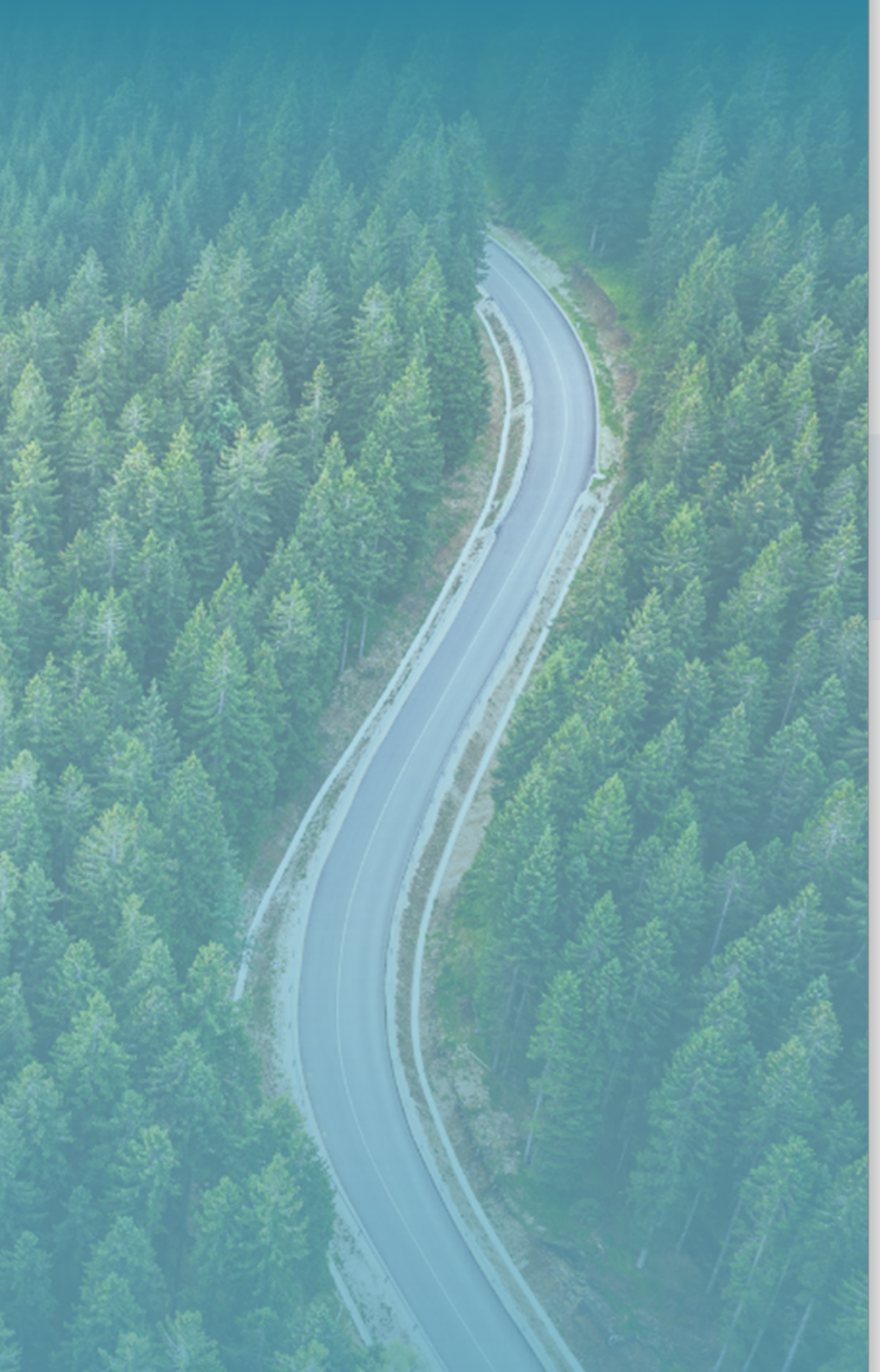
TRANSACTION RATIONALE

- Marks the completion of **CaixaBank's 2026 Funding Plan**, while supporting the proactive management of upcoming maturities(4) and further diversifying the investor base
- Aligned with **CaixaBank's 2025-2027 Strategic Plan and Sustainability Plan**
- Committed to **Climate Change Mitigation**, with **partial alignment to the EU Taxonomy** (Substantial Contribution Criteria + Minimum Safeguards). **Residential real estate assets are fully aligned** (SCC + MS + DNSH)
- Green Bond Proceeds expected **to be allocated to eligible green projects within the Eligible Green Bond Portfolio**(2), currently composed of:
  - Renewable energy & energy efficiency (SDG 7) (portfolio: **€9.7Bn**)
  - Green Buildings (Commercial and Residential RE) (SDG 7 + SDG 11) (**€6.57Bn**)
  - Clean transportation (SDG 9 +SDG 11) (**€1.58Bn**)
  - Sustainable water and wastewater management (SDG 6) (**€28M**)
  - Pollution prevention and control (SDG 12) (**€22M**)

INVESTMENT HIGHLIGHTS

- **Undisputed leadership in Spanish bancassurance** (#1 in assets, credit, deposits, life-insurance, wealth management, and key retail products) with **>21M clients in Spain and Portugal**
- **Strong franchise** with diversified revenue pool and high profitability supported by low-risk business model and robust balance sheet
- **Robust credit-quality**; **ample liquidity,** and **solid capital position**: 16.74% Total Capital and 24.17% sub-MREL / 27.25% MREL(5) with an ample buffer over requirements
- **Ample external recognition**: "Best Bank in Spain 2026" and "Best Domestic Private Bank in Portugal 2026" by Euromoney; "Best Bank in Spain and Best Bank in Western Europe in 2026", "World's Best Bank for Sustaining Communities 2026", "Best Bank for Sustainability Bonds in Western Europe 2026" and "Best Bank for Social Bonds in Western Europe 2026" by Global Finance; Top 10% S&P Global Corporate Sustainability Assessment (CSA) Score; Highest rating (5 stars) in sustainable investment by PRI
- The Bank has become a **leading ESG issuer** in Europe with 16 issuances since 2019

(1) Nine Green Bonds and seven Social Bonds already issued. Refer to Appendix 3 for additional details. Sustainable Funding Framework, Framework Presentation and SPO by Sustainable Fitch can be found at CaixaBank's corporate website here. (2) Portfolio as at 31 Dec. 2025. (3) Refer to Appendix 4 for additional detail. (4) Maturities consider call dates for callable issuances and maturity dates for bullet issuances. (5) Ratios based on management criteria as at 3Q26. From 2025 onwards, and according to supervisory expectations, banks that contemplate extraordinary distributions must deduct any CET1 surplus above the established threshold. Ratios based on management criteria do not include such deduction. Refer to Appendix 5 for additional detail.



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A5: **Capital, liquidity and MREL position – 3Q26**

€17.9Bn eligible green portfolio

QUALIFYING GREEN ASSETS(1)

Outstanding balance as at Dec-25

Sustainable water and wastewater management –

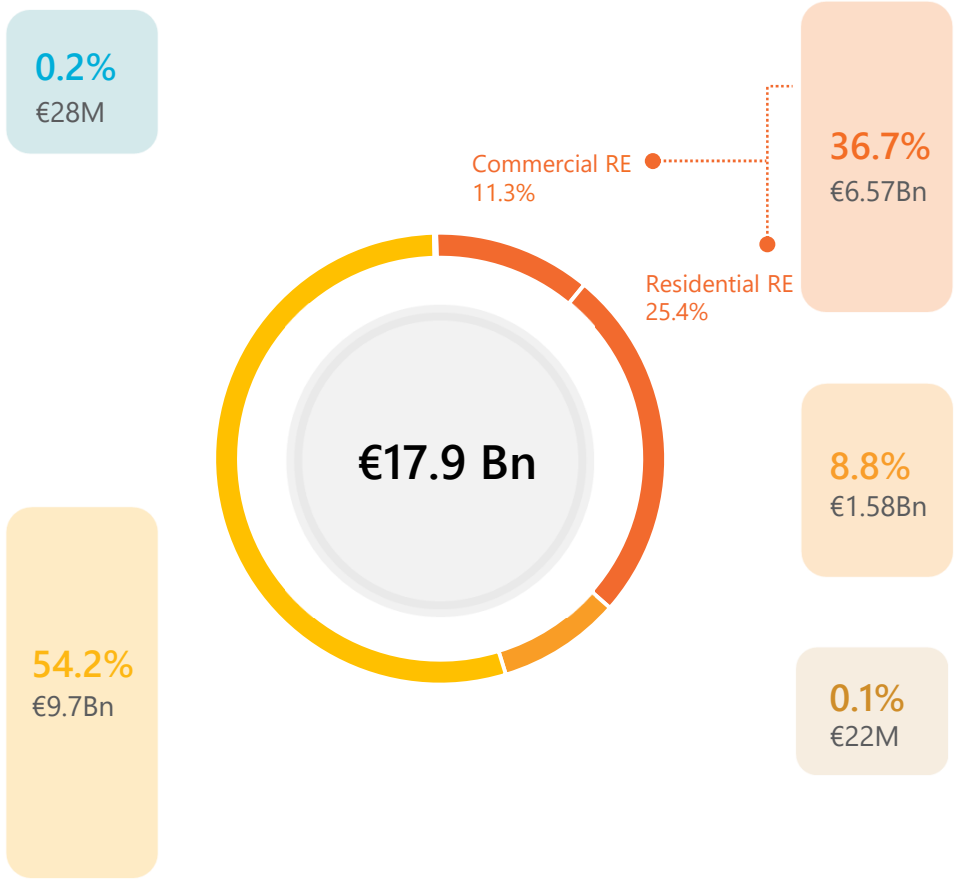
UN SDG: SDG 6

Financing/refinancing of activities that increase water-use efficiency and quality through water recycling, treatment and reuse (including treatment of wastewater), while maintaining a high degree of energy efficiency. This category also includes the financing/refinancing of activities that expand access to clean drinking water

Renewable energy & energy efficiency –

UN SDG: SDG 7

Financing/refinancing of activities aiming at financing equipment, development, manufacturing, construction, expansion, operation, distribution and maintenance of low-carbon and renewable energy(2)



Green Buildings–

UN SDG: SDG 7 + SDG 11

Financing/refinancing of activities that aim to develop quality, reliable, sustainable green buildings(3), including the development, acquisition, renovation or refurbishment of these buildings

Clean transportation–

UN SDG: SDG 9 + SDG 11

Financing/refinancing of activities that expand or maintain access to affordable, accessible, and sustainable mass passenger transport systems and related infrastructure

Pollution prevention and control–

UN SDG: SDG 12

Financing/refinancing of activities that contribute to waste prevention, minimization, collection, management, recycling, re-use, or processing for recovery

(1) For further details, please refer to the Sustainable Funding Framework (https://www.caixabank.com/deployedfiles/caixabank_com/Estaticos/PDFs/Accionistasinversores/CaixaBank_Sustainable_Funding_Framework_2025.pdf) and the latest Green Bond Report (https://www.caixabank.com/deployedfiles/caixabank_com/Estaticos/PDFs/Accionistasinversores/CaixaBank_GreenBonds_Report_Dec25.pdf).

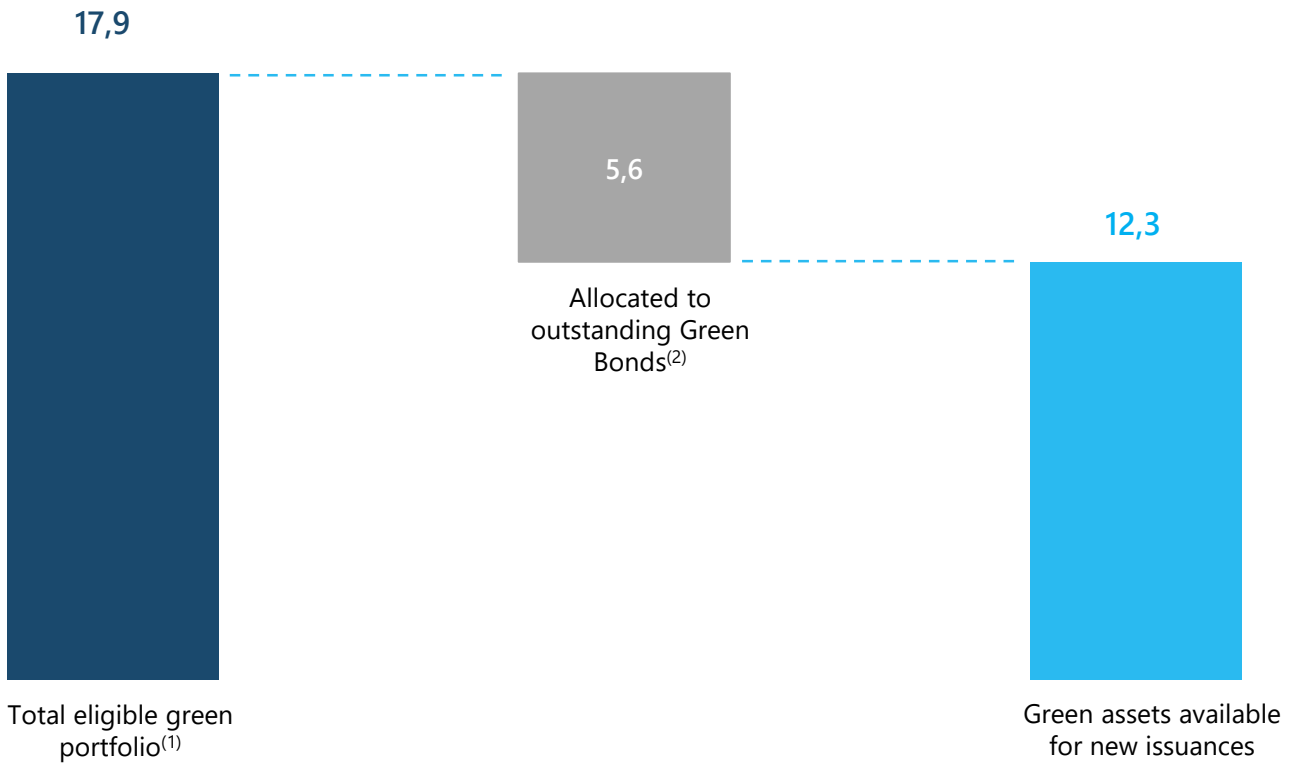
(2) The GHG emissions shall not exceed 100gr CO_2e/kWh or any other lower threshold endorsed by the EU Taxonomy technical eligibility criteria.

(3) Buildings included may be used for residential, commercial or industrial purposes. Industrial buildings used for the extraction, storage, transportation or manufacture of fossil fuels are excluded.

Breakdown of eligible green portfolio

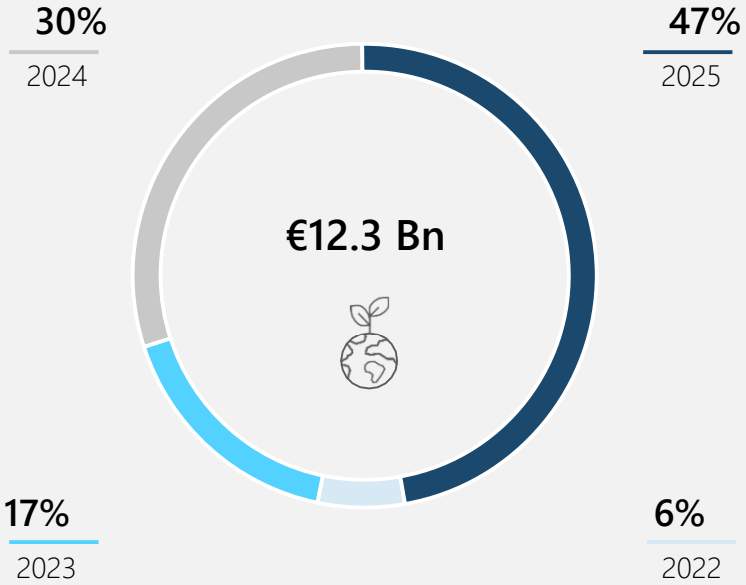
TOTAL ELIGIBLE GREEN PORTFOLIO(1) VS. ASSETS AVAILABLE FOR NEW ISSUANCES

Outstanding balance, €Bn as at Dec-25



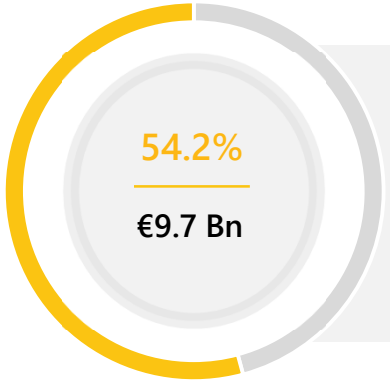
ELIGIBLE GREEN ASSETS AVAILABLE FOR NEW ISSUANCES

Breakdown by vintage



(1) Eligible green assets outstanding as at Dec-25.
(2) Refer to Appendix 3 for additional information.

Renewable energy & energy efficiency



188
loans for renewable energy projects

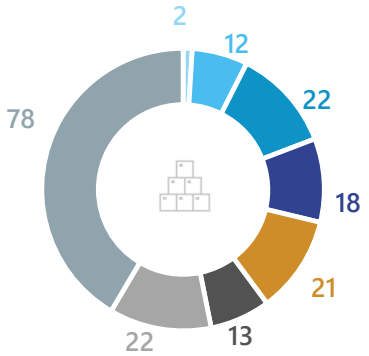
51.4
Average €M / loan

8.4
Average time to maturity (# years)

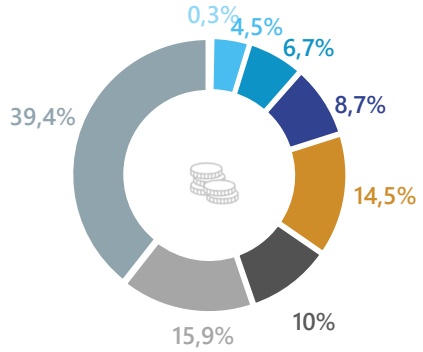


BREAKDOWN BY VINTAGE(1)

Number of projects



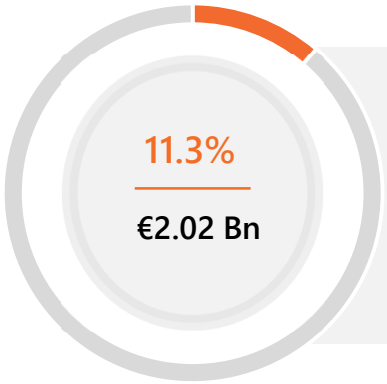
% of total outstanding balance(2)



2018 2019 2020 2021 2022 2023 2024 2025

(1) Eligible green assets as at Dec-25.
(2) Only include the volume of the loans financed by CaixaBank.

Green Buildings – Commercial Real Estate



70
loans for green buildings

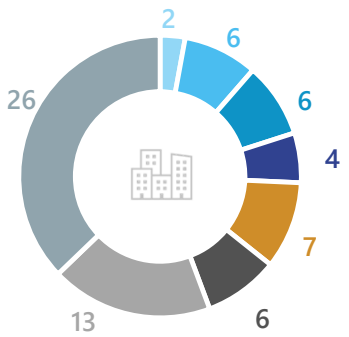
28.8
Average €M / loan

8.6
Average time to maturity (# years)

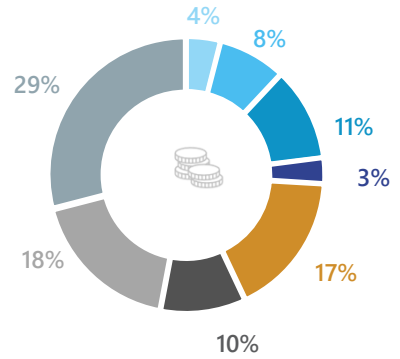


BREAKDOWN BY VINTAGE(1)

Number of buildings



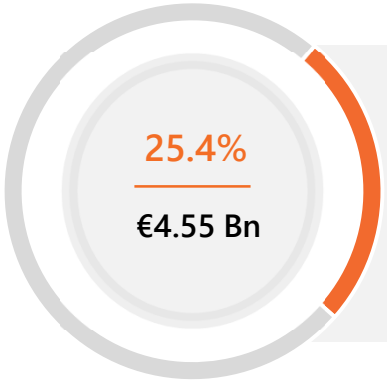
% of total outstanding balance(2)



2017 | 2019 | 2020 | 2021 | 2022 | 2023 | 2024 | 2025

(1) Eligible green assets as at Dec-25.
(2) Only include the volume of the loans financed by CaixaBank.

Green Buildings – Residential Real Estate



25,062
loans for green buildings

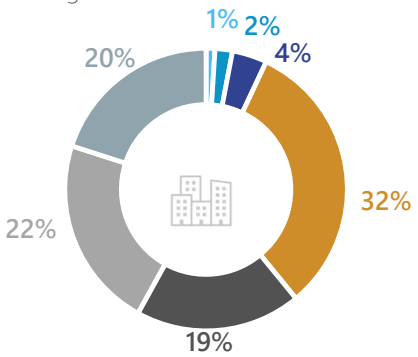
0.18
Average €M / loan

22.2
Average time to maturity (# years)

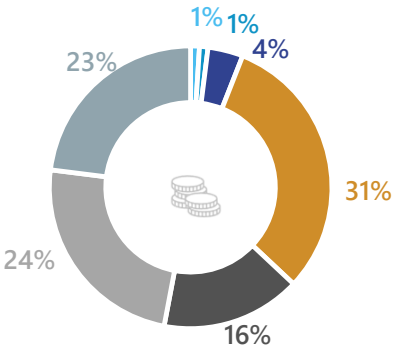


BREAKDOWN BY VINTAGE(1)

% of total number of buildings



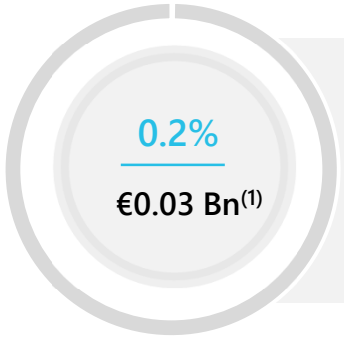
% of total outstanding balance(2)



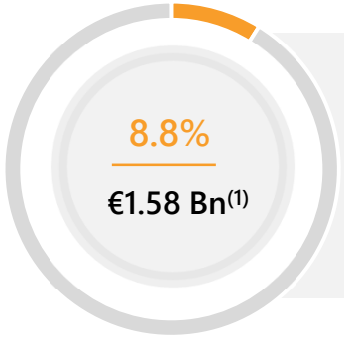
2019 2020 2021 2022 2023 2024 2025

(1) Eligible green assets as at Dec-25. (2) Only include the volume of the loans financed by CaixaBank.

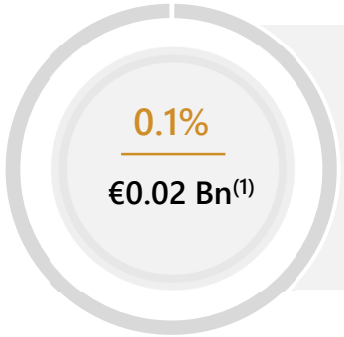
Sustainable water and wastewater management, Clean transportation and Pollution prevention and control



3	9.2	1.2
# loans for water and wastewater management	Average €M / loan	Average time to maturity (# years)

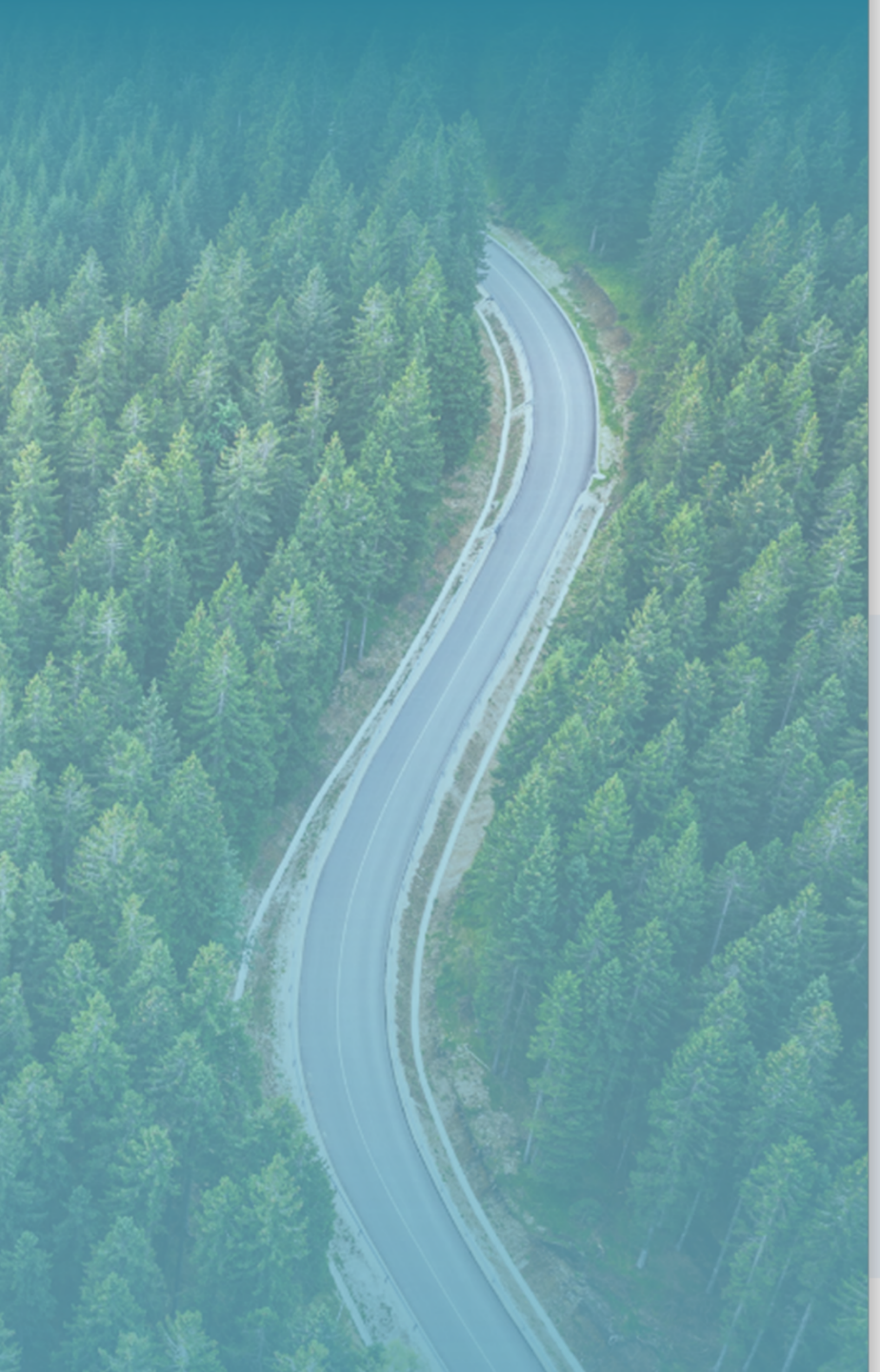


48	33	5.1
# loans for clean transport	Average €M / loan	Average time to maturity (# years)



10	2.2	2.6
# loans for responsible consumption and production	Average €M / loan	Average time to maturity (# years)

(1) Eligible green assets as at Dec-25.



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A1: **Sustainable Banking & Strategic Priorities**

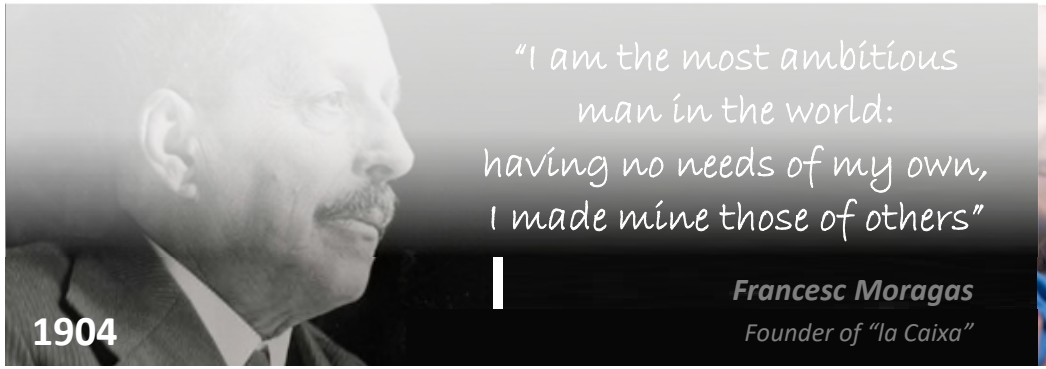
A2: **Sustainable Funding Framework**

A3: **Previous issuances under CaixaBank's Sustainable Funding Framework**

A4: **Credit ratings & ESG indices and ratings**

A5: **Capital, liquidity and MREL position – 3Q26**

Born sustainable and responsible









It is in our DNA

"la Caixa" was founded originally as a savings bank in **1904**, with the aim of fostering **savings, retirement planning and disability insurance f**or the working class. In 1918, the welfare programme was integrated into the organisation.





It is in our mission, vision and values

OUR MISSION: Contribute to the financial well-being of our customers and to the progress of society

OUR VISION: To be a leading and innovative financial group, with best-in-class service and a benchmark in sustainability

OUR VALUES: Quality, Trust, Social Commitment

It is in our activity and actions

Universal banking model, offering quality service, following best-practices in corporate governance and management, and showing exemplary conduct



FOSTERING **FINANCIAL INCLUSION**

LEADING **MICRO-LENDER** IN EUROPE

SOLUTIONS WITH **SOCIAL IMPACT**

SOCIAL PROJECTS ACROSS THE **TERRITORY**

COMMITMENT TO **SUSTAINABILITY**

ROBUST **CULTURE** AND **GOVERNANCE**

A unique way of banking

Setting the benchmark in sustainable and responsible banking is and has always been a **key priority in the Group strategy**

STRATEGIC PRIORITIES ACROSS DIFFERENT STRATEGIC PLANS

2015-2018



1. Best-in-class in **quality of service** and **reputation**
2. Sustainable profitability above cost of capital
3. Optimisation of capital allocation
4. Enhance our leadership in banking digitalisation
5. Retain and attract the best talent

2019-2021



1. Offer the best customer experience
2. Accelerate digital transformation to boost efficiency and flexibility
3. Foster a people-centric, agile and collaborative culture
4. Attractive shareholder returns and solid financials
5. A benchmark in **responsible banking** and **social commitment**

2022-2024



1. Growing the business, developing the best value proposition for our customers
2. Operate an efficient customer model adapted to customer preferences
3. **Sustainability** – a benchmark in Europe

2025-2027



1. Growth acceleration
2. Transformation and investment in the business
3. **Distinctive ESG positioning**

Sustainability is inherent to our differential way of banking

2025-27 Sustainability Plan

1. ADVANCING TOWARDS **A MORE SUSTAINABLE ECONOMY**

Investing in current and future **transition solutions**

- ✓ **RENEWABLE** ENERGY
- ✓ CLEAN **MOBILITY**
- ✓ EFFICIENT **BUILDING**
- ✓ INDUSTRIAL **DECARBONISATION**
- ✓ SUSTAINABLE **INTERMEDIATION**

Driving **decarbonisation in society** and **businesses**

- ✓ **NET-ZERO** LOAN PORTFOLIO **BY 2050** (FOR BUSINESSES AND HOUSEHOLDS)
- ✓ **SUPPORT** FOR **BUSINESSES** (CUSTOMERS AND EMITTERS)



2. PROMOTE **SOCIAL** AND **ECONOMIC PROSPERITY**

Strengthening **social** and **financial inclusion**

- ✓ ACCESSIBLE FINANCING AND SERVICES IN **RURAL AREAS**
- ✓ PRODUCTS AND SERVICES FOR **VULNERABLE GROUPS**
- ✓ **FINANCIAL EDUCATION** AND **HEALTH**
- ✓ COLLABORATION WITH **"LA CAIXA"** FOUNDATION AND OTHERS

Promoting **employability** and **entrepreneurship**

- ✓ JOB **TRAINING**
- ✓ SUPPORT FOR **ENTREPRENEURS** AND **SELF-EMPLOYED**

Addressing the challenges of **increased longevity**

- ✓ LIFETIME **SAVINGS PLANNING**
- ✓ **SENIORS'** FINANCIAL AND PERSONAL WELL-BEING



COMPLEMENTARY INITIATIVES

SUPPORT **INSTRUMENTS** | **ANTICIPATING** EMERGING **TRENDS** | ROBUST **SUSTAINABLE GOVERNANCE**

Sustainability: 9M26 highlights

ADVANCING TOWARDS A MORE SUSTAINABLE ECONOMY[1]

PROMOTE SOCIAL AND ECONOMIC PROSPERITY

TO BE A BENCHMARK IN SUSTAINABILITY

EVOLUTION OF MAIN KPIs VS. TARGET, SEP-26	End-of-period cumulative figure	Target
» Mobilisation of **sustainable finance**[2]	**>€92 Bn**	**>€100 Bn** Cumulative 2025-27
» % of financial income generated by **sustain. financing**[3]	**19%**	**17%** 2027
» % of high-carbon companies annually engaged on their **sustainable transition**[4]	**52%**	**90%** 2025-27 annual basis
» **# of jobs generated** with CaixaBank's support[5]	**>80,600**	**150,000** Cumulative 2025-27
» **% of customers** aged 50-67 years with **WM products**	**30%**	**33%** 2027
» **# in ranking** of listed banks in Spain **for senior customers**[6]	**#2**	**#1** 2027
» # of people with **inclusive solutions** promoted by CaixaBank[7]	**2.1 M**	Continuous monitoring of a KPI
Sustainability ratings[8] vs. European peers[9]	**> avg. in 5 ratings**	Above avg. in ≥3 ratings[10]

9M26 HIGHLIGHTS

- Recognised as **Europe's #1 sustainable bank** by S&P Global
- **3 EBRD[11] awards** recognising CaixaBank's role in green trade finance
- **19,642 volunteers participated at CaixaBank's "Social Month"**, carrying out >4,600 activities
- **€2.15M raised through the "No Home Without Food"** campaign with "la Caixa" Foundation

Best Bank in Spain 2026
Best Bank for Corporate Responsibility in Spain

World's Best Bank for Sustaining Communities 2026
Best Bank for Sustainability Bonds and for Social Bonds in WE 2026

(1) Note: ambition includes an additional indicator, "Meeting the annual Net Zero targets aligned with the 2030 pathways and establishing action plans in case of misalignment", which is reported annually. (2) Group. See Glossary for definition. (3) Ex BPI. 1H26 data; KPI measured semi-annually. (4) Selected Net Zero clients at 31-Oct-25, excluding individuals, subsidiaries engaged via parent companies, and project finance-only clients. (5) Jobs generated or improved employability through the support from MicroBank microcredits, students supported by Dualiza, and entrepreneurs supported by "Tierra de Oportunidades". (6) NPS ranking (last 12 months) among banks with >€10Bn market cap (Stiga BMKS, LTM). (7) Includes social accounts, microcredits, and mobile branch users, among others. (8) MSCI, S&P, Sustainalytics, Fitch, and ISS. (9) Peers included in the SX7E as at YE24. (10) By YE27, and, in those where this is not achieved, maintain the rating at YE24. (11) EBRD.

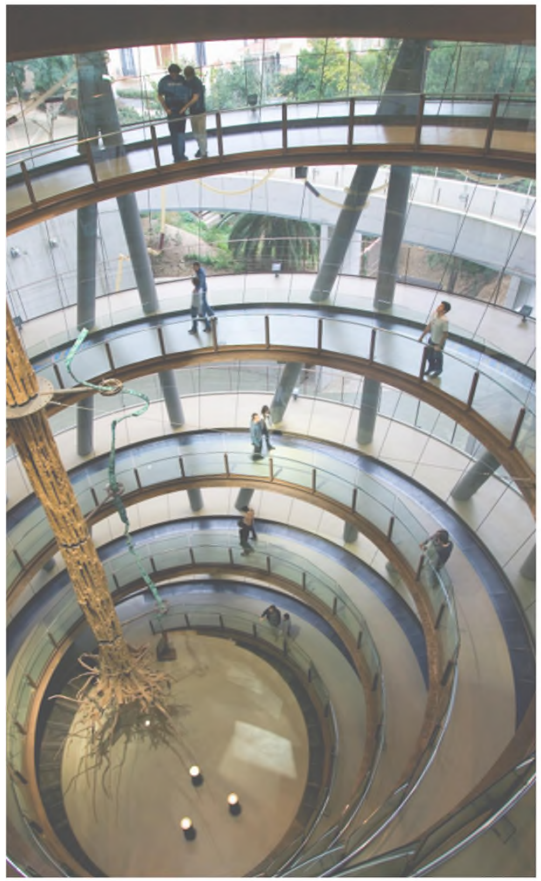
CaixaBank Sustainable Funding Framework

FRAMEWORK **UPDATE IN 2025**

- The **SDG Bond Framework published in 2019 and updated in 2022** represents a **statement of intent to clearly contribute to the process of transition** to a carbon neutral economy and to the economy, employment and social initiatives
- Since then, CaixaBank's Sustainable asset portfolio has been growing and several additional ESG commitments have been pledged; in line with those commitments, **CaixaBank updated for a second time its Sustainable Funding Framework in July 2025, which reflects the current sustainability strategy of the bank and its intention to be aligned with the EU Regulation on ESG**
- CaixaBank has been **a frequent Green and Social Bond issuer** since the **establishment of its SDGs Bond Framework in August 2019**(1)
- **CaixaBank reports on a portfolio basis**(2)**:** Green Bonds Reports and Social Bonds Reports, outline the allocation of Green and Social Bond proceeds to Eligible Green and Social Portfolios and their associated positive environmental and/or social impact

HIGHLIGHTS

- The Framework allows CaixaBank to issue **Green**(3)**, Social**(4) and/or **Sustainability debt instruments**(5)
- **Debt instruments issued under the Framework are fully aligned with the four key pillars of the ICMA** Green Bond Principles 2025 ("GBP 2025"), Social Bond Principles 2025 ("SBP 2025") and Sustainability Bond Guidelines 2021 ("SBG 2021")
- **For each Green, Social or Sustainability debt instrument** issued, CaixaBank asserts that it will adopt: **(1) Use of Proceeds; (2) Project Evaluation and Selection; (3) Management of Proceeds; (4) Reporting, as set out in the Framework**
- **Funds raised** through issuances under this Framework will be allocated to finance or refinance a variety of assets ("Eligible Projects") that promote the following **UN SDGs:**



(1) 15 issuances under the SDGs Bond Framework between August 2019 and June 2025: 9 Green Bonds and 6 Social Bonds for a total Euro equivalent issue volume of €14.4Bn, becoming one of the leading issuers among Euro Area financial institutions. (2) Annually updated SDG bonds reports. For latest reports, refer to CaixaBank's website: SDG Bonds Report – CaixaBank. Social and Green reports have both been verified by an independent third party, with limited assurance. (3) Proceeds allocated to green projects only. (4) Proceeds allocated to social projects only. (5) Including Bonds and/or Commercial Paper.

Sustainable Funding Framework is aligned with the four key pillars of ICMA 2025 GBP, 2025 SBP and 2021 SBG[1]

4 KEY PILLARS

Use of proceeds

- Net proceeds will be used to **finance or refinance**, in whole or in part, **new or existing** Eligible Projects that meet the categories of eligibility[2] as established in ICMA 2025 GBP/ 2025 SBP and 2021 SBG[1]
- Eligible loans, investments, and **CAPEX can be included in the portfolio without restriction on timing**. OPEX is eligible if initiated within the previous three years.
- **Eligibility criteria for Green Assets have been enhanced** to reflect the latest Delegated Acts under the EU Taxonomy[3]

Project evaluation and selection

- A **3-stage process** determines eligibility and selects projects:
  - **Loan nomination** by business units
  - **Review and selection** by the Sustainable Funding Working Group
  - **Inclusion/exclusion** in Eligible portfolios after the shortlisted projects plus the Working Group review and recommendation are submitted to the Sustainability Committee
- At least on an **annual basis**, the alignment of **Eligible Projects** with the **Eligibility Criteria** will be re-assessed[4]

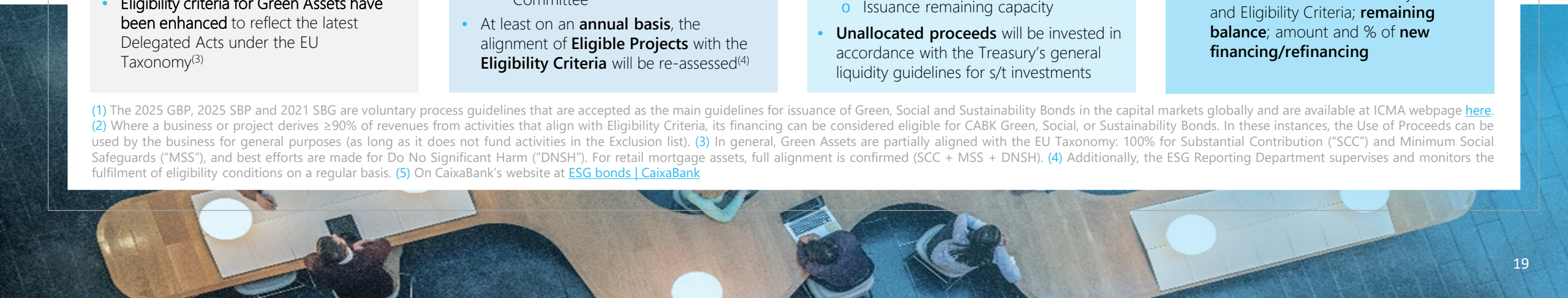
Management of proceeds

- **Portfolio approach to manage proceeds**
- CaixaBank's **Treasury team** is in charge of **managing and tracking the proceeds** (from the Green, Social or Sustainability debt instruments) and of keeping its **Sustainable Funding Register** including:
  - Principal, maturity and coupon
  - Eligible portfolios, criteria and projects
  - Issuance remaining capacity
- **Unallocated proceeds** will be invested in accordance with the Treasury's general liquidity guidelines for s/t investments

Reporting

- **Allocation and Impact** reporting:
  - An **annual allocation and impact report** will be provided[5] at least until full allocation of net proceeds; thereafter, information on allocation of net proceeds would be provided in case of material change in allocation
  - Allocation information will at least contain: **amount** allocated by SDG and Eligibility Criteria; **remaining balance**; amount and % of **new financing/refinancing**

(1) The 2025 GBP, 2025 SBP and 2021 SBG are voluntary process guidelines that are accepted as the main guidelines for issuance of Green, Social and Sustainability Bonds in the capital markets globally and are available at ICMA webpage here. (2) Where a business or project derives ≥90% of revenues from activities that align with Eligibility Criteria, its financing can be considered eligible for CABK Green, Social, or Sustainability Bonds. In these instances, the Use of Proceeds can be used by the business for general purposes (as long as it does not fund activities in the Exclusion list). (3) In general, Green Assets are partially aligned with the EU Taxonomy: 100% for Substantial Contribution ("SCC") and Minimum Social Safeguards ("MSS"), and best efforts are made for Do No Significant Harm ("DNSH"). For retail mortgage assets, full alignment is confirmed (SCC + MSS + DNSH). (4) Additionally, the ESG Reporting Department supervises and monitors the fulfilment of eligibility conditions on a regular basis. (5) On CaixaBank's website at ESG bonds | CaixaBank



Use of proceeds (I/III) - Social eligible categories

ICMA SBP category	Preliminary EU Social Taxonomy Objective	Target Population	Eligibility criteria	Examples of eligible assets	SDG & SDG Target
Access to essential services (financial inclusion)	Adequate living standards and well-being for end-users	Low-income population (as per income criteria defined by MicroBank) Population living in rural areas in Spain who lack access to basic financial services	Activities that improve access to financial services for underserved populations	MicroBank's Family Microcredit; essential bank services (e.g. microfinance, deposit-taking, insurance, retail loans/mortgages) provided to individuals or MSME businesses in rural areas	1.4 1.5
Access to essential services (healthcare)	Adequate living standards and well-being for end-users	General population, regardless of their income capacity Elderly population and other groups in need of medical support, including the vulnerable population	Activities that enhance (i) access to free / subsidised healthcare, early warning, risk and mgmt. of health crises; (ii) provision of adequate treatments to the elderly and vulnerable population	Healthcare facilities providing public and/or subsidised health care services; public infrastructure and equipment supplying emergency medical care and disease control services; public training centres for healthcare/emergency response professionals; medical/ social centres; nursing homes	3.8 3.b
Access to essential services (education)	Adequate living standards and well-being for end-users	General Spanish population, regardless of their income capacity	Activities that improve (i) access to publicly funded primary, secondary, adult and vocational education, including for vulnerable population groups; (ii) publicly funded educational infrastructure	Construction and/or renovation of public or publicly subsidised schools, public student housing, public or publicly subsidised professional training centres Educational loans	4.1 4.2 4.3 4.4
Socioeconomic advancement and empowerment (gender equality)	Decent work	Women and/or gender minorities	Bank financing granted to self-employed women and to women-owned Micro, Small and Medium Enterprises ("MSMEs")	Personal loans for self-employed women Loans granted to women-owned MSMEs, as per the European Commission definition	5.5 5.a
Decent work and econ. growth; Employ. generation	Decent work	Entrepreneurs and business owners located in the most economically disadvantaged regions of Spain Entrepreneurs and business owners, who belong to vulnerable groups	Bank financing that: (i) promotes growth of MSMEs in the most economically disadvantaged regions of Spain; (ii) contributes to sustainable job creation, econ. Growth and social well-being to encourage entrepreneurship	Personal loans without any collateral or guarantee for self-employed workers; loans to MSMEs in the most deprived regions of Spain; loans granted by CABK to entrepreneurs or to newly created start-ups in the most deprived regions of Spain	8.3 8.5 8.10
Socioeconomic advancement and empowerment	Adequate living standards and well-being for end-users	Vulnerable populations include the unemployed, migrants, the youth, the elderly, the undereducated and disabled individuals	Financing local social projects sponsored by: (i) non-profit organisations; (ii) religious organisations; (iii) foundations or philanthropic structures; iv.) for profit companies investing in developing countries	Loans granted to NGOs and private Social Projects for the accomplishment of general interest initiatives, aimed at reducing exclusions and inequalities	10.2 10.3
Affordable housing	Inclusive and sustainable communities and societies	Eligible beneficiaries according to socio-economic requirements set by regional governments in Spain	Loans granted to the development and provision of Social Housing	Social housing ownership Social housing available for rent	11.1 11.3
Food security and sustainable food systems	Inclusive and sustainable communities and societies	Farmers and rural entrepreneurs, with a focus on depopulated rural areas and those contributing to sustainable agricultural practices and rural development	Financing or refinancing of loans, for self-employed individuals or micro-enterprises operating in the agricultural sector through MicroBank or the AgroBank network	Renewal of tractors and harvesters with ≥10% CO_2 reduction; renewal of agricultural machinery with ≥30% CO_2 or energy savings. Projects improving water efficiency by ≥10%. Climate resilience initiatives	12.2

Use of proceeds (II/III) - Green eligible categories

ICMA GBP category	EU-GBS[1] environmental objectives	Eligibility criteria	Examples of eligible assets (EU Taxonomy Economic Activities)	SDG & SDG Target
Sustainable water and wastewater management	• Climate change mitigation • Sustainable use and protection of water and marine resources	Activities that increase water-use efficiency and quality through water recycling, treatment and reuse (including treatment of wastewater) while maintaining high degree of energy efficiency. Nature-based solutions for flood and drought risk prevention and protection	5.1.- Construction, extension and operation of water collection, treatment and supply systems; 5.2.- Renewal of water collection, treatment and supply systems; 5.3.- Construction, extension and operation of wastewater collection and treatment; 5.4.- Renewal of wastewater collection and treatment; 2.1.- Water supply; 3.1.- Nature-based solutions for flood and drought risk prevention and protection	6.1 6.3 6.4
Climate change adaptation	• Climate change adaptation	Design, construction, extension, upgrade, operation, and renewal of structural measures aiming at prevention and protection against floods and stormwater management	14.2.- Flood risk prevention and protection infrastructure	11.5 13.1
Renewable energy Energy efficiency	• Climate change mitigation	Activities aiming at financing equipment, development, manufacturing, construction, expansion, operation, distribution and maintenance of low-carbon and renewable energy	3.1.- Manufacture of renewable energy technologies; 3.2.- Manufacture of equipment for the production and use of hydrogen; 4.1/2/3/5/6/8.- Electricity generation using solar photovoltaic technology / concentrated solar power (CSP) Technology / from wind power / from hydropower / from geothermal energy / from bioenergy; 4.9.- Transmission and distribution of electricity; 4.10/12.- Storage of electricity / of hydrogen; 4.13.- Manufacture of biogas and biofuels for use in transport and of bioliquids; 3.4/10.- Manufacture of batteries / of hydrogen; 7.6.- Installation, maintenance and repair of renewable energy technologies	7.1 7.2 7.3
Green buildings	• Climate change mitigation • Protection and Restoration of Biodiversity and Ecosystems	Activities aimed at developing quality, reliable, sustainable green buildings, including development, acquisition, renovation and refurbishment (including eco-tourism facilities)	7.1.- Construction of new buildings; 7.2.- Renovation of existing buildings; 7.3.- Installation, maintenance and repair of energy efficiency equipment; 7.7.- Acquisition and ownership of buildings; 2.1. - Hotels, holiday, camping grounds and similar accommodation	7.3 11.3 15.1 15.4
Clean Transportation	• Climate change mitigation	Activities that expand or maintain access to affordable, accessible, and sustainable individual and/or mass passenger and/or freight transport systems and related infrastructure	3.3/18/19.- Manufacture of low carbon technologies for transport / of automotive and mobility components / of rail rolling stock constituents; 6.1.- Passenger interurban rail transport; 6.2.- Freight rail transport; 6.3.- Urban and suburban transport, road passenger transport; 6.4.- Operation of personal mobility devices, cycle logistics; 6.5.- Transport by motorbikes, passenger cars and light commercial vehicles; 6.6.- Freight transport services by road; 6.7/8.- Inland passenger water transport / freight water transport; 6.9.- Retrofitting of inland water passenger and freight transport; 6.10.- Sea and coastal freight water transport, vessels for port operations and auxiliary activities; 6.11.- Sea and coastal passenger water transport; 6.12.- Retrofitting of sea and coastal freight and passenger water transport; 6.13/14/15/16.- Infrastructure for personal mobility, cycle logistics / for rail transport / enabling low-carbon road transport and public transport / enabling low carbon water transport	9.1 11.2 11.6
Pollution prevention and control	• Climate change mitigation	Activities that contribute to waste prevention, minimisation, collection, management, recycling, re-use, or processing for recovery	5.5.- Collection and transport of non-hazardous waste in source segregated fractions; 5.6.- Anaerobic digestion of sewage sludge; 5.7.- Anaerobic digestion of bio-waste; 5.8.- Composting of bio-waste; 5.9.- Material recovery from non-hazardous waste; 5.11.- Transport of CO2; 5.12.-Underground permanent geological storage of CO2	12.2 12.5

(1) European Green Bond Standard.

Use of proceeds (III/III) - Exclusions

» ON TOP OF THE EXCLUSIONS SPECIFIED IN THE ESG MANAGEMENT RELATED POLICIES(1), LOANS AND PROJECTS FALLING IN **THE FOLLOWING CATEGORIES WILL BE NON-ELIGIBLE** AS USE OF PROCEEDS UNDER ANY CAIXABANK SUSTAINABLE DEBT INSTRUMENT ISSUANCE. THESE EXCLUSIONS ARE ALIGNED WITH PREVAILING MARKET STANDARDS AND ARE **CONSISTENT WITH THE EXCLUSION CRITERIA ESTABLISHED BY THE EU PARIS-ALIGNED BENCHMARK (EU PAB).**

- **Animal** maltreatment and intensive animal farming
- **Asbestos**
- **Coal** mining and power generation from coal (coal-fired power plants)
- **Conflict** minerals
- **Fossil** Fuel
- **Gambling**/adult entertainment
- **Hazardous** chemicals
- Inorganic, synthetic **fertilizers, pesticides or herbicides**
- **Large scale dams** (above 25MW)
- **Nuclear** power generation
- **Oil and gas**
- **Palm oil**
- **Soy oil**
- **Tobacco**
- **Weapons**

(1) Refer to CaixaBank's website for further details.

Asset evaluation and selection process

- IN LINE WITH CAIXABANK'S **SUSTAINABILITY PRINCIPLES**, THE USE OF PROCEEDS CATEGORIES IN THE SUSTAINABLE FUNDING FRAMEWORK ARE ALIGNED WITH THE AIM OF SUPPORTING THE **TRANSITION TO A CARBON NEUTRAL ECONOMY** AND CONTRIBUTING TO **ECONOMY, EMPLOYMENT, AND SOCIAL INITIATIVES**
- THE ELIGIBLE PROJECTS NEED TO **COMPLY WITH LOCAL LAWS AND REGULATIONS** AS WELL AS **CAIXABANK'S ENVIRONMENTAL AND SOCIAL RISK POLICIES**

01 Nomination

Each **Business Unit nominates** new and existing loans within the eligible Use of Proceeds categories **to the Sustainable Funding Working Group** (which includes representatives from the Treasury and Sustainability departments)

02 Review and selection

The **Working Group:**

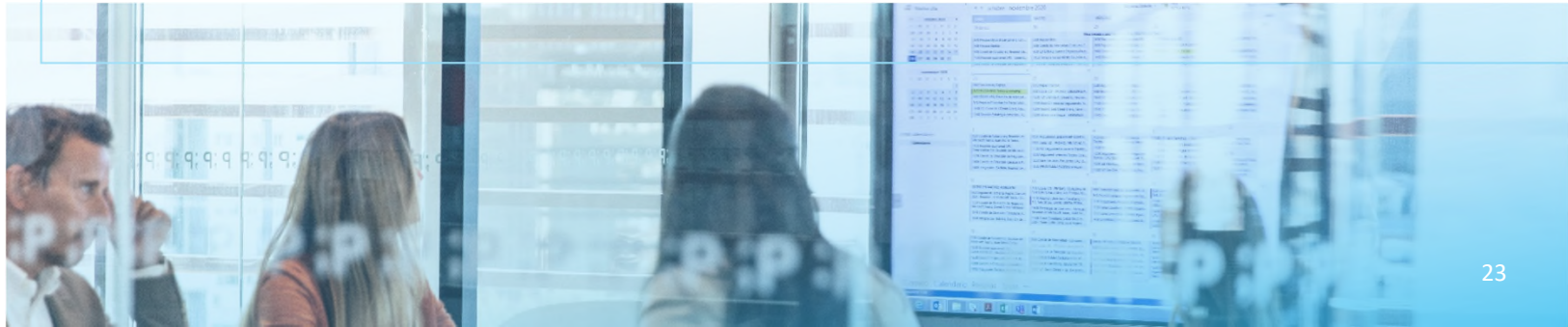
1. **Reviews** the financial assets and client
2. **Assesses** and confirms the type of asset, its compliance with the Framework and its benefit to SDGs
3. **Submits shortlist**, review and recommendation to the Sustainability Committee for informational purposes

03 Inclusion (or exclusion)

The **Eligible Portfolios** are subsequently **recorded in the Sustainable Debt Instruments Register**

- At least on an **annual** basis, the alignment of **Eligible Projects with the Eligibility Criteria will be re-assessed**
- Additionally, the **ESG Reporting Department** (as a monitoring and supervising unit for corporate sustainability reporting) **supervises and monitors** the fulfilment of eligibility conditions **on a regular basis**





Management of proceeds



CAIXABANK'S **TREASURY TEAM** WILL BE IN CHARGE OF **MANAGING THE NET PROCEEDS**

THE **SUSTAINABLE FUNDING REGISTER** WILL INCLUDE THE FOLLOWING INFORMATION:

- Sustainability debt instrument(s) information such as the **principal amount, maturity date or the coupon**
- **Eligible Portfolios indicating breakdown by category and the corresponding Eligibility Criteria**, as well as a brief description of the Projects included in each portfolio
- The **issuance remaining capacity** defined as the differential between each Eligible Portfolio and the Sustainability debt instrument(s) issued and outstanding

- Intend to maintain an **aggregate amount of assets** in the different Eligible Portfolios at least equal to the aggregate net proceeds of all outstanding Green, Social or Sustainability debt instruments
- In case of **asset divestment or if a project no longer meets the Eligibility Criteria**, the asset in question is to be replaced with other Eligible Projects compliant with the Eligibility Criteria of the Framework
- The proceeds are to be **allocated within 2 years from the date of issuance**. Pending full allocation of Proceeds, or in case of insufficient Eligible assets, the balance of net proceeds will be invested according to the Treasury's general liquidity guidelines for short-term investments
- Each authorised entity within the CaixaBank Group shall be **responsible for the management** of its respective Eligible Portfolio

Reporting

ALLOCATION REPORTING

On an **annual basis**, CaixaBank will provide **information on the allocation of the net proceeds** of its Green, Social, or Sustainability debt instrument(s) on CaixaBank's website. Such information will be provided, at least, until all the net proceeds have been allocated and thereafter in case of any material change to the allocation. The information **will contain at least the following details**:

- Total amount allocated by SDG and Eligible Category
- The remaining balance of unallocated proceeds
- The amount and percentage of new financing and refinancing



IMPACT REPORTING

Performance indicators on the Eligible Projects financed will be provided annually(1), at least until all net proceeds have been allocated. Performance indicators monitored by CaixaBank **may include:**

ELIGIBLE PROJECT CATEGORY	INDICATIVE IMPACT REPORTING INDICATOR
Access to essential services (financing and financial services)	• Number of loans or number of people who were provided these loans • Number of loans financed to individuals/families living in rural areas
Access to essential services (healthcare)	• Number of public hospitals and other healthcare facilities built/upgraded • Number of residents benefitting from healthcare • Total healthcare interventions performed by the medical center
Access to essential services (education and vocational training)	• Number of students supported; Number of loan beneficiaries
Socioeconomic advancement and empowerment (gender equality)	• Number of loans granted to women-led companies; Number of beneficiaries
Sustainable water and wastewater management	• Cubic meters of water saved/reduced/treated; Cubic meters of recycled water used; Cubic meters of water provided/cleaned • Energy consumption per cubic meter of recycled water
Renewable energy and Energy efficiency	• MW of clean energy provided • Number of tonnes of CO_2e avoided through renewable energy • Number of solar farms, wind farms or hydro power plants (< 25MW) • Location and type of solar or wind farms
Decent work and Economic Growth (employment generation including through the potential effect of SME financing and microfinance)	• Number of jobs created / maintained • Number of microfinance, micro-enterprise, and SME loans • Number of start-ups granted a loan
Green Buildings and energy efficiency	• Location and type of certified Green Buildings • Number of tonnes of CO_2e avoided • Energy consumption (kWh/m^2 per year)
Socioeconomic advancement and empowerment	• Number of loans granted; Number of beneficiaries
Clean Transportation	• Length of tracks built for mass public transport • Number of tonnes of CO_2e avoided through sustainable transport • Total GHG emission per passenger–kilometre (gCO_2e/pkm) • Location and populations served through new transport systems • Number of electric vehicles provided
Affordable housing	• Number of affordable housing loans granted
Pollution prevention and control	• Tonnes of waste recycled / of waste reduced/avoided / of waste diverted from landfill • Annual GHG emissions reduced/avoided in tonnes of CO_2e • Energy recovered from waste (minus any support fuel) in GWh/ MWh/ KJ of net energy generated
Food security and sustainable food systems	• Number of loans granted; Number of beneficiaries



(1) On a best-effort basis, CaixaBank intends to meet the recommendations of ICMA's Harmonised Framework for Impact Reporting. Reports will include information on methodology supporting calculation of quantitative impact indicators. Performance indicators will be prorated by CaixaBank's share of financing in each project

Second Party Opinion –Sustainable Fitch deems CaixaBank Sustainable Funding Framework Excellent(1)

HIGHLIGHTS

Sustainable Fitch is of the opinion that:

- CaixaBank's Sustainable Funding Framework **has an overall qualification of Excellent, the top score on their 4-level rating scale**
- It also **aligns with the relevant market standards:** ICMA GBP 2025, SBP 2025 and SBG 2021
- The Framework is **partially aligned with the EU Taxonomy**. All green categories meet the Substantial Contribution Criteria (SCC) and Minimum Safeguards (MS), while **retail mortgages achieve full alignment** (SCC, MS, and Do No Significant Harm — DNSH)
- The Framework is **aligned with the Bank's overall sustainability strategy** and initiatives and will further the Bank's action on its key environmental priorities
- CaixaBank has **adequate measures to identify, manage and mitigate environmental and social risks** commonly associated with the eligible projects
- Investments in the eligible categories are expected to **advance the UN Sustainable Development Goals, specifically SDGs 1, 3, 4, 5, 6, 7, 8, 9, 10, 11, 12, 13 and 15**

Sustainable Fitch
a FitchSolutions Company

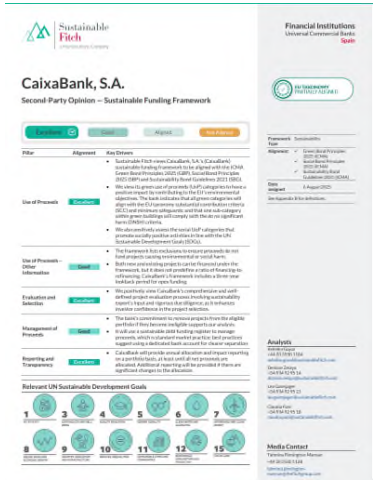
USE OF PROCEEDS	USE OF PROCEEDS – OTHER INFORMATION	PROJECT EVALUATION AND SELECTION	MANAGEMENT OF PROCEEDS	REPORTING AND TRANSPARENCY
Excellent	Good	Excellent	Good	Excellent

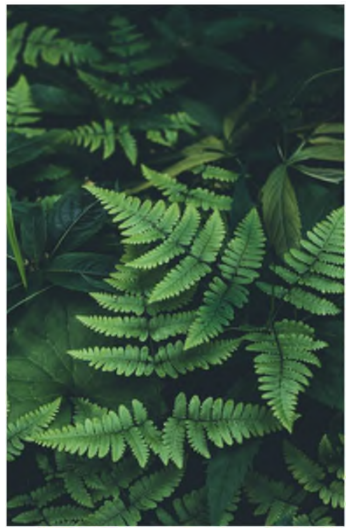
EXPECTED TO ADVANCE ON SDGs



ALIGNED WITH CAIXABANK'S OVERALL SUSTAINABILITY STRATEGY AND ENVIRONMENTAL AND RISK MANAGEMENT







(1) Refer to CaixaBank's webpage for further details.

CaixaBank Sustainable Bond Issues – **Green Bonds**

~€8.2 Bn(1)

in Green bond issues
2020 – September 2026

- CLEAN WATER AND SANITATION
- AFFORDABLE AND CLEAN ENERGY
- INDUSTRY, INNOVATION AND INFRASTRUCTURE
- SUSTAINABLE CITIES AND COMMUNITIES
- RESPONSIBLE CONSUMPTION AND PRODUCTION

INAUGURAL GREEN BOND(2)

- Issue date: **18 Nov. 2020**
- Type: **Senior Non-Preferred**
- Nominal amount: **€1 Bn**
- Maturity: **18 Nov. 2026**
- Coupon: **0.375%**

Green bond of the year 2021 (banks) by Environmental Finance

2ND GREEN BOND

- Issue date: **9 Feb. 2021**
- Type: **Senior Non-Preferred**
- Nominal amount: **€1 Bn**
- Maturity: **9 Feb. 2029**
- Coupon: **0.50%**

3RD GREEN BOND(2)

- Issue date: **18 Mar. 2021**
- Type: **Tier 2**
- Nominal amount: **€1 Bn**
- Maturity: **18 Jun. 2031**
- Coupon: **1.25%**

First issuance of a Tier 2 subordinated green bond by a Spanish bank

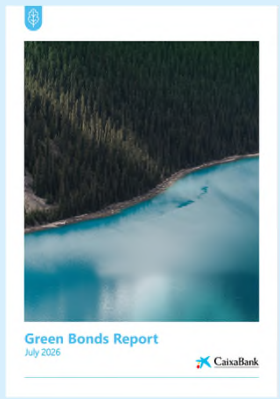
4TH GREEN BOND(2)

- Issue date: **3 Jun. 2021**
- Type: **Senior Non-Preferred**
- Nominal amount: **£0.5 Bn**
- Maturity: **3 Dec. 2026**
- Coupon: **1.50%**

First CaixaBank bond issuance in currency other than Euro

5TH GREEN BOND

- Issue date: **7 Sep. 2022**
- Type: **Senior Preferred**
- Nominal amount: **€1 Bn**
- Maturity: **7 Sep. 2029**
- Coupon: **3.75%**



Green Bond Report(3)
2021 | 2022 | 2023 | 2024 | 2025 | 2026

6TH GREEN BOND

- Issue date: **14 Nov. 2022**
- Type: **Senior Non-Preferred**
- Nominal amount: **€1 Bn**
- Maturity: **14 Nov. 2030**
- Coupon: **5.375%**

7TH GREEN BOND

- Issue date: **9 Feb. 2024**
- Type: **Senior Non-Preferred**
- Nominal amount: **€1.25 Bn**
- Maturity: **9 Feb. 2032**
- Coupon: **4.125%**

8TH GREEN BOND

- Issue date: **19 Mar. 2024**
- Type: **Senior Preferred**
- Nominal amount: **CHF0.3 Bn**
- Maturity: **19 Mar. 2030**
- Coupon: **2.175%**

9TH GREEN BOND

- Issue date: **26 Jun. 2025**
- Type: **Senior Preferred**
- Nominal amount: **€1 Bn**
- Maturity: **26 Jun. 2035**
- Coupon: **3.375%**

(1) €eq. 5.6Bn outstanding as at Sep-26, excluding green bonds already amortised (detailed in footnote 2). (2) Already amortised. (3) Refer to the following link for additional detail: SDG Green Bonds

CaixaBank Sustainable Bond Issues – **Social Bonds**

€7.25 Bn(1)

In Social bond issues
2019 – September 2026

- NO POVERTY
- GOOD HEALTH AND WELL-BEING
- QUALITY EDUCATION
- GENDER EQUALITY
- DECENT WORK AND ECONOMIC GROWTH
- REDUCED INEQUALITIES
- SUSTAINABLE CITIES AND COMMUNITIES (SOCIAL HOUSING)

INAUGURAL SOCIAL BOND(2)

- Issue date: **26 Sep. 2019**
- Type: **Senior Non-Pref.**
- Nominal amount: **€1 Bn**
- Maturity: **1 Oct. 2024**
- Coupon: **0.375%**

- 1st Spanish bank to issue a social bond linked to SDGs
- Social bond of the year 2020 (banks) by Environmental Finance

Environmental Finance Bond Awards 2020 Winner Social bond of the year – bank

2ND SOCIAL BOND(2)

- Issue date: **10 Jul. 2020**
- Type: **Senior Preferred**
- Nominal amount: **€1 Bn**
- Maturity: **10 Jul. 2026**
- Coupon: **0.75%**

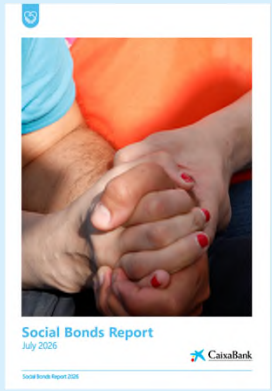
COVID Social Bond

3RD SOCIAL BOND

- Issue date: **26 May 2021**
- Type: **Senior Non-Pref.**
- Nominal amount: **€1 Bn**
- Maturity: **26 May 2028**
- Coupon: **0.75%**

4TH SOCIAL BOND

- Issue date: **21 Jan. 2022**
- Type: **Senior Preferred**
- Nominal amount: **€1 Bn**
- Maturity: **21 Jan. 2028**
- Coupon: **0.625%**



Social Bond Report(3)
2020 | 2021 | 2022 | 2023
2024 | 2025 | 2026

5TH SOCIAL BOND(2)

- Issue date: **16 May 2023**
- Type: **Senior Non-Pref.**
- Nominal amount: **€1 Bn**
- Maturity: **16 May 2027**
- Coupon: **4.625%**

6TH SOCIAL BOND

- Issue date: **19 Sep. 2024**
- Type: **Senior Non-Pref.**
- Nominal amount: **€1.25 Bn**
- Maturity: **19 Sep. 2032**
- Coupon: **3.625%**

7TH SOCIAL BOND

- Issue date: **14 Nov. 2025**
- Type: **Tier 2**
- Nominal amount: **€1 Bn**
- Maturity: **14 May 2038**
- Coupon: **3.875%**

(1) €4.25Bn outstanding as at Sep-26, excluding social bonds already amortised (detailed in footnote 2). (2) Already amortised. (3) Refer to the following link for additional detail: SDG Social Bonds.

Credit ratings

Improved during 2026

	Issuer Rating			Debt instruments			
	Long term	Short term	Outlook	SP	SNP	Tier 2	Covered bonds
MOODY'S RATINGS 21 April 2026	A2	P-1	stable	A2(1)	A3	Baa1	Aaa(2)
S&P Global Ratings 19 March 2026	A+	A-1	stable	A+	BBB+	BBB	AAA(3)
FitchRatings 8 July 2026	A+	F1	stable	A+	A	BBB+	-
MORNINGSTAR DBRS 18 December 2025	A (high)	R-1 (middle)	stable	A (high)	A	A (low)	AAA(4)

(1) Already incorporates the impact of the Full Depositor Preference (FDP). (2) As at 16 June 2026. (3) As at 20 January 2026. (4) As at 9 January 2026.

CaixaBank ESG indices – ratings

Worst ← Rating scale → Best

Sustainable Fitch

ESG Entity Rating Score (solicited)



2

S&P Global

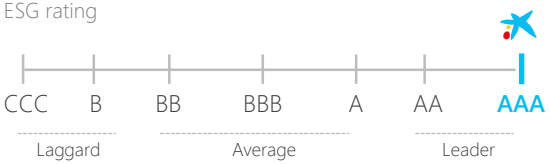
Sustainability score



87

MSCI ESG RATINGS

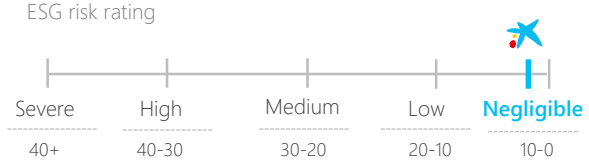
ESG rating



AAA
Leader

STOXX / SUSTAINALYTICS

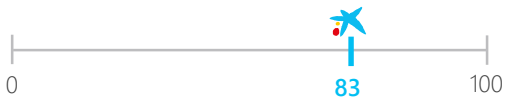
ESG risk rating



9.3
Negligible

ecovadis

Sustainability rating



83
Gold

Worst ← Rating scale → Best

ISS ESG Corporate ESG Performance Prime

ESG corporate rating



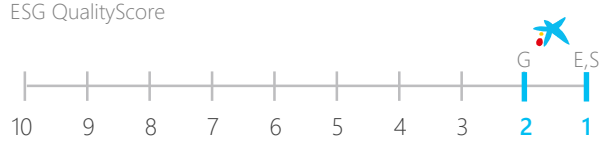
Transparency level



B -
Status: **Prime**
Transparency: **very high**
Decile rank: **#1**

ISS ESG QualityScore

ESG QualityScore



1 | 1 | 2
E I S I G

FTSE4Good

ESG rating



4.9

CDP A List 2025

Climate change rating



A
Leadership

Other analysts / ESG ratings:

Bloomberg · esgbook · standard ethics (Sustainable Category) · inrate (Listed in the IBEX ESG) · EthiFinance ESG ratings · World Benchmarking Alliance · LSEG · CLARITY AI

Ample liquidity reserves remain a hallmark

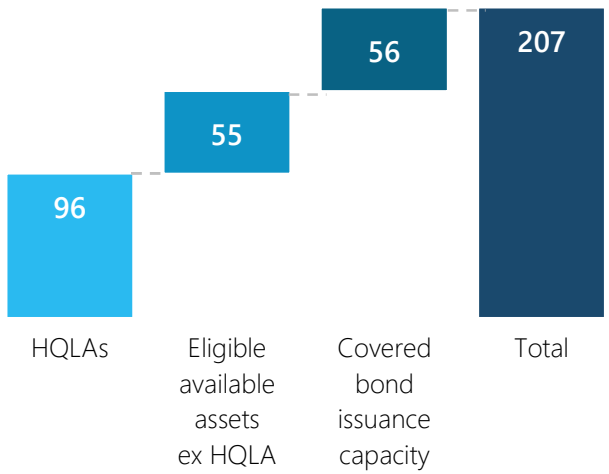
Strong liquidity metrics

30 September 2026 (eop)

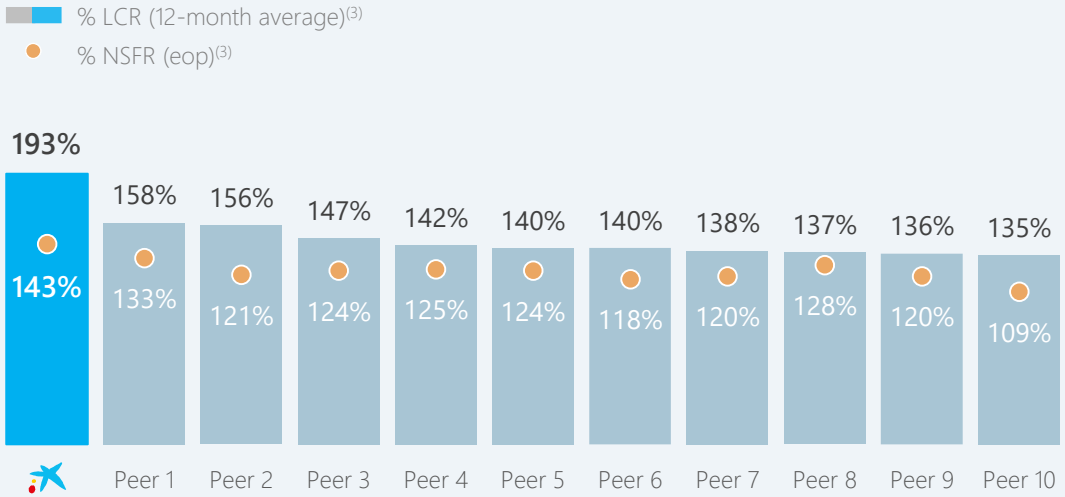
178%	139%	15.7%	90.3%	€34Bn
% LCR(1)	% NSFR	% ASSET ENCUMBRANCE	% LtD	COMMERCIAL GAP(2)

Robust liquidity sources

€Bn

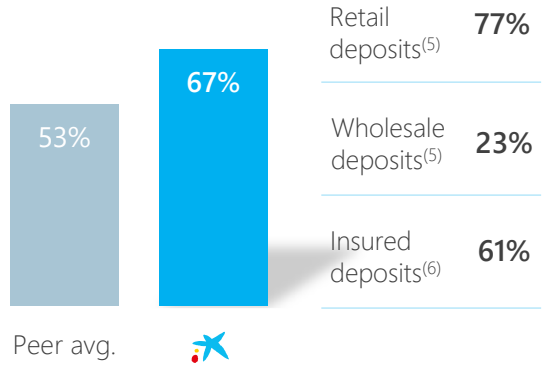


Liquidity ratios well above peers



Strong and stable deposit base

Stable retail deposits + wholesale operational deposits in % of total deposit balances(3,4)



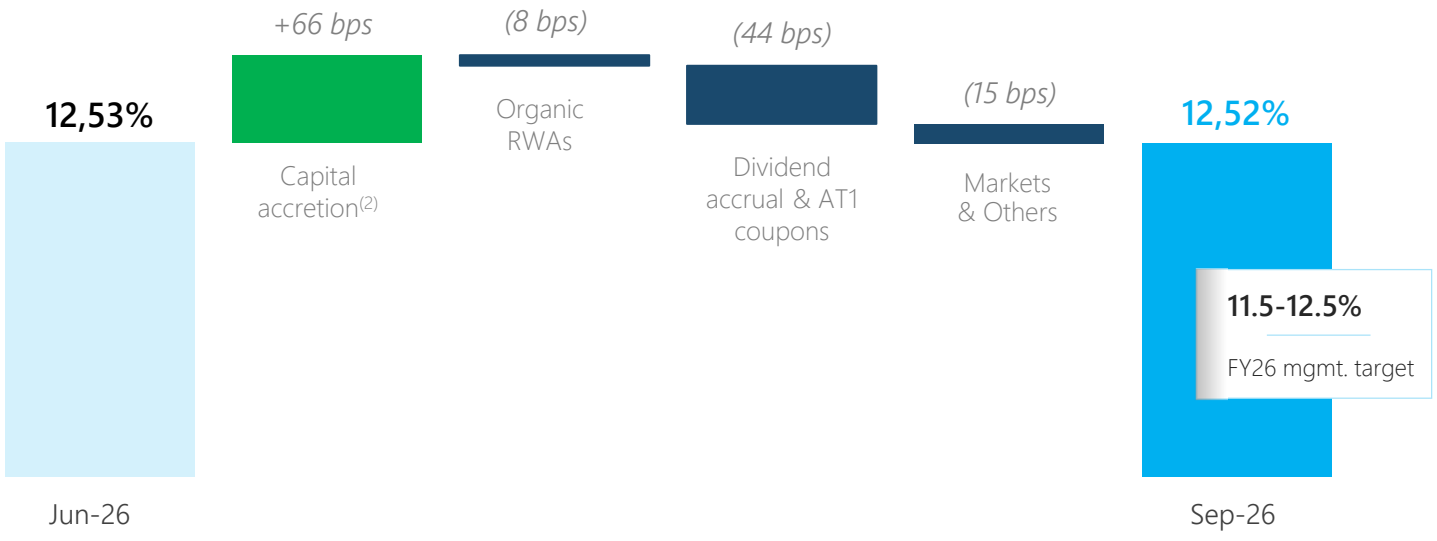
(1) Eop % LCR. 12-month average % LCR at Sep-26: 187%. (2) Customer sight plus time deposits (excluding retail securities) minus loans. (3) Based on latest public Pillar 3 reporting data as at Jun-26 (also for CaixaBank, for comparison purposes). Peer group includes top 10 entities by market cap (excluding CaixaBank) in the SX7E index as at end Sep-26. (4) Peers' weighted average. (5) Based on Sep-26 Pillar 3 data for CABK, in % of total deposit balances. (6) Deposits covered by the Deposit Guarantee Fund (deposits ≤ €100,000 per account holder) in % of total deposit balances.

Strong capital accretion supports growth and attractive returns

Underlying drivers remain intact despite 3Q market headwinds

Strong and sustained earnings-driven organic generation

% CET1 qoq[1], % and bps



31.5	CET1, €Bn	31.7
251.6	RWA, €Bn	253.6
5.6%	Leverage ratio	5.7%

CREATING SHAREHOLDER VALUE

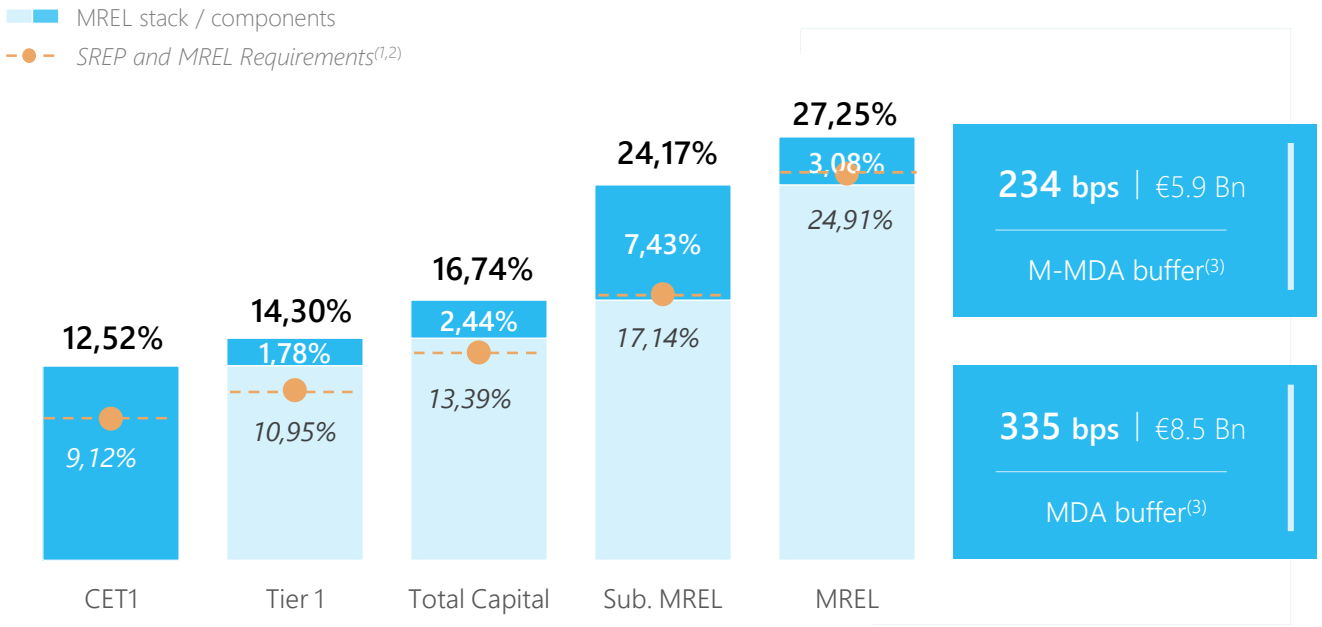
BVPS + FY25 DPS	**€6.22**	+14% yoy(3)
Final FY25 dividend paid in Apr-26	**€2,315 M**	€0.3321/sh.
8th SBB ongoing(4)	**€500 M**	68% executed
2026 interim dividend(5) to be paid in Nov-26	**€1,281 M**	40% payout 1H26 result
2026 interim DPS(5)	**€0.1844**	+10% yoy

(1) Jun-26 updated with the latest officially reported data. (2) Includes capital accretion from net income and evolution of capital consumption from DTAs. (3) Evolution vs. BVPS as at 30-Sep-25. (4) Based on 23-Oct-26 ORI, 27.8M shares have been acquired for €340.1M, equivalent to 68.0% of the max. consideration (vs. 25.1M shares, €307.2M, and 61.4% by 30-Sep-26). The maximum duration of the programme has been extended until 30-Jan-27. See Inside Information published on 30-Oct-26 for details. (5) Approved by the BoD on 29-Oct-2026 to be paid in Nov-2026.

MREL structure and issuances

MREL stack vs. requirements

As at 30 September 2026, % of RWAs



REGULATORY RATIOS – as at 30 September 2026(4)

12.20%	13.99%	16.42%	23.85%	26.93%

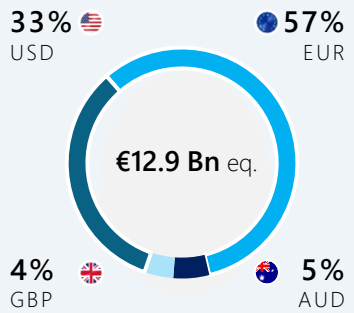
2025-27 issuance plan: >60% executed

Issues by instrument (CABK ex BPI), €Bn equivalent

	Issuance plan 2025-27(5)	Issued in 2025-9M26
SP	~5.0	2.1
SNP	~10.0	7.3
Tier 2	~3.0	2.0
AT1	~2.5	1.5
TOTAL	~21	12.9

>60% executed

Breakdown of total issued in 2025-9M26 by currency, %



> *Maintaining financial flexibility through comfortable MREL buffers and diversified market access*

(1) Current SREP requirements, also applicable from 1-Jan-27, include 1.75% P2R, 0.50% O-SII buffer, 0.57% countercyclical buffer (including the new Portuguese buffer and the phase-in in Spain), and a 0.06% systemic risk buffer in Portugal. MREL and Sub. MREL requirements received in Dec-25, both including the CBR as at Sep-26. (2) The final phase-in of the counter-cyclical buffer in Spain will add 35 bps from Oct-26. SREP requirements applicable from Oct-26, following the final phase-in of the counter-cyclical buffer in Spain: 9.47% CET1, 11.30% Tier 1, 13.74% Total Capital and 3.0% leverage ratio. (3) MDA (Tier1) and M-MDA buffers are calculated based on management capital ratios and requirements as detailed in note (1). (4) From 2025 onwards, and in line with supervisory requirements, banks that contemplate additional distributions must deduct any CET1 surplus above the established threshold for distribution of excess capital (management ratios exclude this deduction). In addition, also according to supervisory requirements, the accrual of the ordinary dividend payout reflected in the 2026 interim regulatory ratios (76.3%) corresponds to the final FY25 effective payout, including the 7th SBB and also the 8th, as the latter was applied against YE25 capital surplus (management ratios consider 60% payout). Regulatory MDA/M-MDA buffers stand at 304/202 bps vs. SREP/MREL requirements as detailed in note (1). (5) As presented at Investor Day (Nov-24) and still valid.

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