

**PRIPs Regulation / Prohibition of sales to EEA retail investors** – The Notes are not intended to be offered, sold or otherwise made available to and should not be offered, sold or otherwise made available to any retail investor in the European Economic Area (**EEA**). For these purposes, a retail investor means a person who is one (or more) of: (i) a retail client as defined in point (11) of Article 4(1) of Directive 2014/65/EU (**MiFID II**); (ii) a customer within the meaning of the Directive (EU) 2016/97, where that customer would not qualify as a professional client as defined in point (10) of Article 4(1) of MiFID II; or (iii) not a qualified investor as defined in Regulation (EU) 2017/1129. Consequently no key information document required by Regulation (EU) No 1286/2014 (as amended, the **PRIPs Regulation**) for offering or selling the Notes or otherwise making them available to retail investors in the EEA has been prepared and therefore offering or selling the Notes or otherwise making them available to any retail investor in the EEA may be unlawful under the PRIPs Regulation.

**Consumer Composite Investments (Designated Activities) Regulations 2024 / Prohibition of sales to UK retail investors** – The Notes are not intended to be offered, sold, distributed or otherwise made available to and should not be offered, sold, distributed or otherwise made available to any retail investor in the United Kingdom (**UK**). For these purposes, retail investor means a person who is either one (or both) of the following: (i) not a professional client, as defined in point (8) of Article 2(1) of Regulation (EU) No. 600/2014 as it forms part of domestic law by virtue of the European Union (Withdrawal) Act 2018; or (ii) not a qualified investor as defined in paragraph 15 of Schedule 1 to the Public Offers and Admissions to Trading Regulations 2024. Consequently no disclosure document required by the FCA Product Disclosure Sourcebook (**DISC**) for offering, selling or distributing the Notes or otherwise making them available to retail investors in the UK has been prepared and therefore offering or selling or distributing the Notes or otherwise making them available to any retail investor in the UK may be unlawful under DISC and the Consumer Composite Investments (Designated Activities) Regulations 2024.

**Singapore Securities and Futures Act Product Classification** – Solely for the purposes of its obligations pursuant to sections 309B(1)(a) and 309B(1)(c) of the Securities and Futures Act 2001 of Singapore (the **SFA**), the Issuer has determined, and hereby notifies all relevant persons (as defined in Regulation 3(b) of the Securities and Futures (Capital Markets Products) Regulations 2018 (the **SF (CMP) Regulations**)) that the Notes will on issue be "prescribed capital markets products" (as defined in the SF (CMP) Regulations) and Excluded Investment Products (as defined in MAS Notice SFA 04-N12: Notice on the Sale of Investment Products and MAS Notice FAA-N16: Notice on Recommendations on Investment Products).

Series No: 1

Tranche No: 1

## **A\$5,000,000,000 Note Issuance Programme**

of

**CaixaBank, S.A.**  
(Issuer)

Issue of  
**A\$400,000,000 5.801% Ordinary Senior Notes**  
due 26 May 2031  
(Notes)

The date of this Pricing Supplement is 20 May 2026.

This Pricing Supplement (as referred to in the Information Memorandum dated 27 February 2026 (**Information Memorandum**) in relation to the above Programme) relates to the Tranche of Notes referred to above. It is supplementary to, and should be read in conjunction with, the terms and conditions of the Notes contained in the Information Memorandum (**Conditions**), the Information Memorandum and the Deed Poll dated 27 February 2026 made by the Issuer. Unless otherwise indicated, terms defined in the Conditions have the same meaning in this Pricing Supplement.

This Pricing Supplement does not constitute, and may not be used for the purposes of, an offer or solicitation by anyone in any jurisdiction in which such offer or solicitation is not authorised or to any person to whom it is unlawful to make such offer or solicitation, and no action is being taken to permit an offering of the Notes or the distribution of this Pricing Supplement in any jurisdiction where such action is required.

The Issuer is neither a bank or other authorised deposit-taking institution which is authorised under the Banking Act 1959 of Australia (**Australian Banking Act**) nor is it supervised by the Australian Prudential Regulation Authority. The Notes are not obligations of any government and, in particular, are not guaranteed by the Commonwealth of Australia.

The depositor protection provisions in Division 2 of Part II of the Australian Banking Act do not apply to the Issuer. No Notes shall be "protected accounts" or "deposit liabilities" within the meaning of the Australian Banking Act and an investment in Notes will not be covered by the depositor protection

provisions in section 13A of the Australian Banking Act and will not be covered by the Australian Government's bank deposit guarantee (also commonly referred to as the Financial Claims Scheme).

Notes that are offered for issue or sale or transferred in, or into, Australia are offered only in circumstances that would not require disclosure to investors under Parts 6D.2 or 7.9 of the Corporations Act and issued and transferred in compliance with the terms of the exemption from compliance with section 66 of the Australian Banking Act that is available to the Issuer. Such Notes are issued or transferred in, or into, Australia in parcels of not less than A\$500,000 in aggregate principal amount.

The particulars to be specified in relation to the Tranche of Notes referred to above are as follows:

1. Issuer: CaixaBank, S.A.
2. Type of Notes: Fixed Rate Note
3. Status of Notes: Senior Notes – Ordinary Senior Notes
4. Method of Distribution: Syndicated Issue
5. Joint Lead Managers: Commonwealth Bank of Australia (ABN 48 123 123 124)  
Mizuho Securities Asia Limited (ARBN 603 425 912)  
National Australia Bank Limited (ABN 12 004 044 937)  
Royal Bank of Canada (ABN 86 076 940 880)  
UBS AG, Australia Branch (ABN 47 088 129 613)
6. Dealer: Commonwealth Bank of Australia (ABN 48 123 123 124)  
Mizuho Securities Asia Limited (ARBN 603 425 912)  
National Australia Bank Limited (ABN 12 004 044 937)  
Royal Bank of Canada (ABN 86 076 940 880)  
UBS AG, Australia Branch (ABN 47 088 129 613)
7. Registrar: BTA Institutional Services Australia Limited (ABN 48 002 916 396)
8. Issuing and Paying Agent: BTA Institutional Services Australia Limited (ABN 48 002 916 396)
9. Calculation Agent: BTA Institutional Services Australia Limited (ABN 48 002 916 396)
10. Series Particulars (Fungibility with other Tranches): *Not Applicable*
11. Principal Amount of Tranche: A\$400,000,000
12. Issue Date: 26 May 2026
13. Issue Price: 100.00%

14.	Currency:	A\$
15.	Denomination:	<p>A\$10,000 per Note, provided that the minimum aggregate consideration payable (disregarding monies lent by the Issuer or its associates) will be:</p> <ul style="list-style-type: none"> <li>i. at least A\$500,000 for Notes issued or transferred in or into Australia (disregarding monies lent by the transferor or its associates to the transferee) and the offer does not otherwise require disclosure to investors under Part 6D.2 or 7.9 of the Corporations Act 2001; and</li> <li>ii. at least A\$200,000 for Notes issued or transferred outside of Australia.</li> </ul> <p>In addition, the issue and transfer of Notes in Australia must comply with the Banking exemption No. 1 of 2018 dated 21 March 2018 promulgated by the Australian Prudential Regulation Authority and which requires all offers and transfers to be in parcels of not less than A\$500,000 in aggregate principal amount. Banking exemption No. 1 does not apply to offers and transfers which occur outside Australia.</p>
16.	Maturity Date:	26 May 2031
17.	Record Date:	As per the Conditions
18.	Condition 8 (Fixed-to-Floating Rate Notes) applies:	No
19.	Condition 6 (Fixed Rate Notes) applies:	Yes
	Fixed Coupon Amount:	A\$290.05 per Denomination payable semi-annually in arrear
	Interest Rate:	5.801% per annum
	Interest Commencement Date:	Issue Date
	Interest Payment Dates:	26 May and 26 November in each year, commencing on (and including) 26 November 2026, and ending on (and including) the Maturity Date, subject to adjustment for payment purposes only in accordance with the Business Day Convention
	Business Day Convention:	Following Business Day Convention
	Day Count Fraction:	RBA Bond Basis
	Relevant Financial Centre(s):	Sydney
20.	Condition 7 (Floating Rate Notes) applies:	No
21.	Condition 10.2 (Early redemption for taxation reasons):	

	Early Redemption Amount:	100% of the outstanding principal amount of the Notes
	Minimum / maximum notice period for early redemption for taxation reasons (Condition 10.2):	As per Condition 10.2
22.	Condition 10.3 (Investor Put) applies:	Not Applicable
23.	Condition 10.4 (Issuer Call) applies:	Not Applicable
24.	Condition 10.5 (Capital Event) applies:	Not Applicable
25.	Condition 10.6 (Eligible Liabilities Event):	Applicable
26.	Condition 10.7 (Clean-Up Call)	Applicable
	Clean-Up Percentage	75%
	Minimum / maximum notice period for Clean-Up Call	As per Condition 10.7
27.	Early Redemption Amount payable on redemption for taxation reasons, on an Event of Default or upon the occurrence of an Eligible Liabilities Event:	100% of the outstanding principal amount of the Notes
28.	Ordinary Senior Notes optionality:	
	Additional Events of Default (Condition 14):	Condition 14.2 is applicable
29.	Additional Conditions:	Not Applicable
30.	Clearing Systems:	Austraclear System
		Interests in the Notes may also be traded through Euroclear and Clearstream as described in the Information Memorandum.
31.	ISIN:	AU3CB0334902
32.	Common Code:	337887970
33.	Selling Restrictions:	As set out in the Information Memorandum
34.	Singapore Sales to Institutional Investors and Accredited Investors only:	Applicable
35.	Listing:	The Notes are intended to be quoted on the Australian Securities Exchange ( <b>ASX</b> )
36.	Credit ratings:	The Notes to be issued are expected to be rated:  "A+" by S&P Global Ratings Europe Limited; "A2" by Moody's Investors Service España, S.A.;

"A" by Fitch Ratings Ireland Limited; and "A (high)" by DBRS Ratings GmbH.

*A credit rating is not a recommendation to buy, sell or hold Notes and may be subject to revision, suspension or withdrawal at any time by the assigning rating agency. Each rating should be evaluated independently of any other rating.*

*Credit ratings are for distribution only to a person (a) who is not a "retail client" within the meaning of section 761G of the Corporations Act and is also a sophisticated investor, professional investor or other investor in respect of whom disclosure is not required under Parts 6D.2 or 7.9 of the Corporations Act, and (b) who is otherwise permitted to receive credit ratings in accordance with applicable law in any jurisdiction in which the person may be located. Anyone who is not such a person is not entitled to receive this Pricing Supplement and anyone who receives this Pricing Supplement must not distribute it to any person who is not entitled to receive it.*

37. Additional Information:

The section of the Information Memorandum entitled "Important Notice – UK PRIIPs Regulation – Prohibition of sales to UK retail investors" shall be deleted in its entirety and replaced with the following:

**Prohibition of sales to UK retail investors** – The Notes are not intended to be offered, sold, distributed or otherwise made available to and should not be offered, sold, distributed or otherwise made available to any retail investor in the United Kingdom (**UK**). For these purposes, a retail investor means a person who is either one (or both) of the following: (i) not a professional client, as defined in point (8) of Article 2(1) of Regulation (EU) No 600/2014 as it forms part of UK domestic law by virtue of the European Union (Withdrawal) Act 2018 ; or (ii) not a qualified investor as defined in paragraph 15 of Schedule 1 to the Public Offers and Admissions to Trading Regulations 2024. Consequently no disclosure document required by the FCA Product Disclosure Sourcebook (**DISC**) for offering, selling or distributing the Notes or otherwise making them available to retail investors in the UK has been prepared and therefore offering, selling or distributing the Notes or otherwise making them available to any retail investor in the UK may be unlawful under DISC and the Consumer Composite Investments (Designated Activities) Regulations 2024.

The Issuer accepts responsibility for the information contained in this Pricing Supplement.

**CONFIRMED**

For and on behalf of  
**CaixaBank, S.A.**

By: .....

Date: .....