

Caixa Central - Caixa Central de Crédito Agrícola Mútuo, CRL informs on

Moody's ratings upgrade

22 July 2025

Under the terms of Article 17 of Regulation (EU) No 596/2014 of the European Parliament and of the Council of 16 April 2014, Caixa Central - Caixa Central de Crédito Agrícola Mútuo, CRL ("Caixa Central") hereby informs that today **Moody's has upgraded its ratings of Caixa Central by one notch**, as follows:

Ratings - Moody's	19 November 2024	22 July 2025
Caixa Central de Crédito Agrícola Mútuo		
Outlook	Stable	Stable
Baseline Credit Assessment (BCA)	baa2	baa1
Long Term Deposits	Baa1	A3
Senior Unsecured Notes	Baa3	Baa2

Moody's has noted that these upgrades signal Caixa Central's improving asset quality, supported by sustained de-risking strategy, as well as its stronger profitability and enhanced loss-absorption capacity underpinned by very high capital levels.

Moody's also mentions that the baa1 BCA reflects Caixa Central's granular and expanding retail deposit base and its ample liquidity position.

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Share Capital: 331 744 155.00 Euros

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