

Key updates since the end of 2Q24 and reminder of guidance and other public items

26 September 2024

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CaixaBank Group Investor Relations

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As of 26 September 2024

01. KEY PUBLIC DISCLOSURES AND OTHER ITEMS OF NOTE SINCE 2Q-END

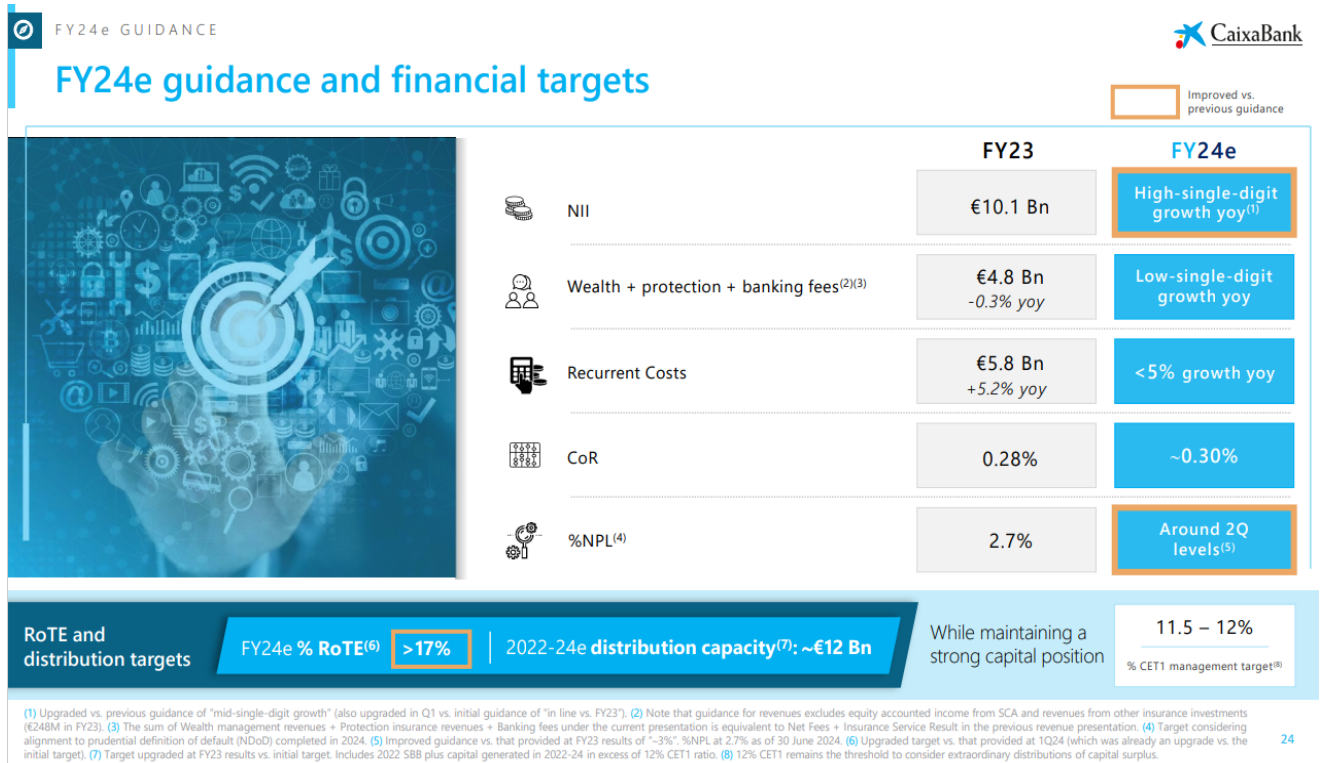
DATE	EVENT NOTICE	ADDITIONAL DETAILS
20 Sep. 2024	Update on 4 th SBB	https://www.caixabank.com/StaticFiles/pdfs/240920_OIR_SBB_es.pdf
13 Sep. 2024	Update on 4 th SBB	https://www.caixabank.com/StaticFiles/pdfs/240913_OIR_SBB_es.pdf
06 Sep. 2024	Update on 4 th SBB	https://www.caixabank.com/StaticFiles/pdfs/OIR%20ENG_06092024.pdf
30 Aug. 2024	Update on 4 th SBB	https://www.caixabank.com/StaticFiles/pdfs/OIR%20ENG_30082024.pdf
23 Aug. 2024	Update on 4 th SBB	https://www.caixabank.com/StaticFiles/pdfs/240823_OIR_SBB_en.pdf
16 Aug. 2024	Update on 4 th SBB	https://www.caixabank.com/StaticFiles/pdfs/240816_OIR_SBB_en.pdf
09 Aug. 2024	Update on 4 th SBB	https://www.caixabank.com/StaticFiles/pdfs/240809_OIR_SBB_en.pdf
02 Aug. 2024	Update on 4 th SBB	https://www.caixabank.com/StaticFiles/pdfs/240802_OIR_SBB_en.pdf
31 Jul. 2024	2Q24 Results	Quarterly financial information CaixaBank
31 Jul. 2024	Commencement of 4 th SBB	https://www.caixabank.com/StaticFiles/pdfs/240731_OIR_SBB_en.pdf
21 Sep. 2024	BPI: Competition, Regulation and Supervision Court ruling	https://www.bancobpi.pt/contentservice/getContent?documentName=PR_UCMS02113759
19 Sep. 2024	BPI: Non-executive director – beginning of duties	https://www.bancobpi.pt/contentservice/getContent?documentName=PR_UCMS02113534
21 Aug. 2024	BPI: BoD and Executive Committee – announcement	https://www.bancobpi.pt/contentservice/getContent?documentName=PR_UCMS02112414

02. NEW WHOLESALE FUNDING ISSUANCES SINCE THE END OF 2Q

DATE	EVENT NOTICE	ADDITIONAL DETAILS
19 Sep. 2024	€750 M SP Euribor 3m + 0.60% 4NC3	XS2902578322
19 Sep. 2024	€1.25 Bn Social SNP 3.625% 8NC7	XS2902578249
8 Aug. 2024	€1 Bn T2 4.375% 12NC7	XS2875107307
03 Sep. 2024	BPI: €275 M AT1 ISSUANCE AND €275 M AT1 REDEMPTION	https://www.bancobpi.pt/contentservice/getContent?documentName=PR_UCMS02112823

03. GROUP PUBLIC GUIDANCE REMINDER

- > Refer to 2Q24 CaixaBank Results presentation (slide 22) → [240731_Webcast_1S24_en.pdf \(caixabank.com\)](#)



04. REMINDER OF OTHER RECENT PUBLIC ITEMS OF NOTE

- > **Day-count by quarter in 2024** → 1Q: 91 days (vs. 90 days in 2023); 2Q: 91 days; 3Q: 92 days; 4Q: 92 days.
- > **Positive seasonality in customer loans and deposits in 2Q:**
 - **On deposits** → **Management quote from 2Q24 results webcast transcript¹:** "we have that seasonality in the second quarter, this, let's say, extra payroll, that is like EUR10 billion. But then the payback of those balances, according to past experience, is not 100%. So average balances generally tend to be more positive than before".
 - **On loans** → **Excerpt from 1H24 Quarterly Report²:** "Loans and advances to customers gross reached €361,646 million on 30 June 2024, up 2.1% in the year and 1.9% in the quarter. The positive seasonal impact from the advance of double payments made to pension holders in June for approximately €3,700 million stands out (+1.1% in the year and +0.9% in the quarter, stripping out this seasonal effect)."
- > **2024 Dividend plan** → Cash distribution between 50% and 60% of the consolidated net profit, to be paid in two cash payments: an interim dividend to be paid during November 2024, amounting to between 30% and 40% of the consolidated net profit for the first half of 2024 profit, and a final dividend in April 2025

(1) Source: Bloomberg Final Transcript 2024-07-31 → S1 2024 Earnings Call

(2) https://www.caixabank.com/deployedfiles/caixabank_com/Estaticos/PDFs/AccionistasInversores/Informacion_economico_financiera/IF_ENG_2T24.pdf

- > **DBRS rating outlook upgrade** → 08 Aug, 2024 Morningstar DBRS Changes Trends on CaixaBank's Credit Ratings to Positive from Stable
- > **Banking tax in Spain** → Booked in full in 1Q24 (-€493 M vs. -€373 M in 2023).
- > **DGF press release including information regarding the achievement of the minimum targeted level before July 2024** (March 2024) → [nota-informativa-2024-03-07-cuentas-anuales-fgd.pdf](#)
- > **SRB press release regarding the Single Resolution Fund** (February 2024) → [Single Resolution Fund: no expected contribution in 2024 as target level reached | Single Resolution Board \(europa.eu\)](#). As a reminder, the impact on 2023 P&L from CaixaBank's Group contribution to the SRF in 2023 (2Q) amounted to €164 M.
- > **New collective agreement with the unions for 2024-26** (April 2024) → [Definitive signing of the Savings Banks Collective Bargaining Agreement - Association of Savings Banks and Banks created by such banks \(ceca.es\)](#).
- > **TEF divestment** (June 2024) → [240610_OIR_TEF_en.pdf \(caixabank.com\)](#). Transfer of entire remaining stake (2.546%) in TEF.
- > **Registration of new share capital** (June 2024) → [CNMV - Total derechos voto y capital - CAIXABANK, S.A.](#) Total number of shares: 7,268,087,68.
- > **New revenue breakdown presentation since 1Q24**. Refer to 2Q24 CaixaBank Results presentation (slides 39-40 in Appendix A3) → [240731_Webcast_1S24_en.pdf \(caixabank.com\)](#)

A3. GROSS INCOME BREAKDOWN & PRESENTATION DETAILS



1H24 Gross income breakdown: current⁽¹⁾ versus previous presentation

PREVIOUS PRESENTATION

1H24, in €M

Net interest income	5,572	(a)
Net fees and commissions, o/w:	1,855	(b)
Recurrent banking fees	878	(c)
Wholesale banking fees	141	(d)
Mutual funds + pension plans fees and other ⁽²⁾	625	(e)
Insurance distribution fees	211	(f)
Insurance service result, o/w:	594	(g)
Life-risk insurance result	368	(h)
Life-savings insurance result	183	(i)
Unit linked result	43	(j)
Income from investments ⁽³⁾ , o/w:	220	(k)
Revenues from insurance investments	102	(l)
Other	117	(m)
Trading	137	(n)
Other operating income/expenses	(677)	(o)
Gross income	7,701	
o/w Revenues from services	2,449	(b) + (g)
o/w Core revenues ⁽⁴⁾	8,124	(a)+(b)+(g)+(l)

CURRENT PRESENTATION

1H24, in €M

Net interest income	5,572	(a)
Wealth management revenues, o/w:	851	(p) = (e) + (i) + (j)
AuMs ⁽⁵⁾	610	(e) ⁽⁶⁾
Life-savings insurance ⁽⁶⁾	241	(i)+(j) ⁽⁶⁾
Protection insurance revenues, o/w:	579	(q) = (f) + (h)
Life-risk insurance	368	(h)
Insurance distribution fees	211	(f)
Banking fees, o/w:	1,019	(t) = (c) + (d)
Recurrent banking fees	878	(c)
Wholesale banking fees	141	(d)
Other revenues, o/w:	(320)	(k)+(n)+(o)
Revenues from insurance investments	102	(l)
Other income from investments (ex insurance investments)	117	(m)
Trading	137	(n)
Other operating income/expenses	(677)	(o)
Gross income	7,701	
o/w Revenues from services	2,449	(p)+(q)+(r)
o/w Core revenues ⁽⁴⁾	8,124	(a)+(p)+(q)+(r)+(l)

(1) Since 1Q24. (2) Includes €15M mainly from unit linked products at BPI that were not affected by IFRS 17/9. (3) Including equity accounted income and dividends. (4) Nil, net fees, insurance service result, and core revenues from insurance investments under the previous presentation of revenues. Nil, wealth management revenues, protection insurance revenues, banking fees, and core revenues from insurance investments (the latter presented under "Other revenues") in the current presentation. (5) Mutual funds (including managed portfolios and SICAVs) and pension plans. Excluding unit linked products, mainly from BPI, that are currently included within "Life-savings insurance". (6) Includes unit linked (previously accounted within "Insurance Service Result" with some within "Pension plan fees and other").

05. UPCOMING EVENTS

- > **15 October 2024:** Publication of the Company's compiled analyst consensus³
- > **31 October 2024:** 3Q24 Results Webcast⁴
- > **4-7 November 2024:** 3Q24 Virtual Roadshow
- > **19 November 2024:** Capital Markets Day (CMD) in Madrid
- > **20 November 2024:** CMD Roadshow – UK
- > **21 November 2024:** JP Morgan European Financial Conference in London
- > **Late November 2024:** CMD Roadshow – EU
- > **3-4 December 2024:** CMD Roadshow – USA

(3) Consensus based on the compilation of estimates provided by analysts covering CaixaBank's shares. Contributions from different sets of analysts may lead to estimates that differ from consensus figures published by other financial information providers. Consensus estimates will be published provided the number of analysts contributing to its calculation is higher than 50% of the total number of analysts covering CaixaBank's share.

(4) Tentative date until sent to the Spanish securities market regulator (CNMV) for the corresponding call for presentation of results.

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