

Corporate Presentation

2Q25



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1. 

CAIXABANK GROUP
AT A GLANCE

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2. 

STRATEGY

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3. 

ACTIVITY &
RESULTS

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4. 

APPENDIX

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1

- CAIXABANK GROUP AT A GLANCE





CaixaBank Group at a glance

> LEADING BANCASSURANCE FRANCHISE IN SPAIN + PORTUGAL

**20.5 M**

Clients

**€660 Bn**

Total assets

**€378 Bn | €718 Bn**Client loans⁽¹⁾ | Client funds**25.3%**Market share in Spain
by business volume⁽²⁾

> A ONE-STOP SHOP FOR LIFETIME FINANCE AND INSURANCE NEEDS WITH AN OMNI-CHANNEL DISTRIBUTION PLATFORM

**4,106**

Branches

**12,317**

ATMs

**80%**% digital individual
clients in Spain⁽⁴⁾**#1**Life-insurance and
AM factories, in Spain

> FINANCIAL STRENGTH BACKED BY SOLID BALANCE SHEET

**18.5%**RoTE ttm⁽³⁾**38.6%**

C/I ttm

**2.3% | 70%**

% NPL | % NPL coverage

**12.5% | 217%**

% CET1 | % LCR (eop)

> A UNIQUE WAY OF BANKING DEEPLY ROOTED IN OUR DNA

**>400k**

Clients with basic accounts

**€1.2 Bn**Micro-credit granted
in 1H25⁽⁵⁾**€21 Bn**Mobilisation of sustainable
finance⁽⁶⁾ in 1H25**Upgrade to score 13**
by Sustainalytics⁽⁷⁾

(1) Gross loans. (2) Combined market share including private sector loans and deposits (households and non-financial businesses); mutual funds (CaixaBank AM); pension plans; and savings insurance in Spain. Based on latest available data from Bank of Spain, INVERCO, and ICEA (June 2025). Sector data for savings insurance are internal estimates. (3) 17.6% RoTE ttm PF with 2024 banking levy accrued on a linear basis (for consistency with accrual in 2025). (4) % of individual clients 18-65 years old with at least one access to Digital Banking in the last 6 months. (5) In Spain. (6) Group. (7) Rating upgraded to a score of 13 as of July 2025, vs. 14.7 in May 2024.



The bank of choice for Spanish retail customers

with a growing franchise in Portugal



Market share in key products: % in Spain⁽¹⁾



25.3%

Business volume⁽²⁾



23.5%

Loans to the private sector⁽³⁾



24.7%

Deposits (private sector)⁽³⁾



23.3%

Mutual funds



34.0%

Pension plans



37.6%

Savings insurance⁽⁴⁾



27.7%

Life-risk insurance



29.1%

Wealth Management⁽⁵⁾



31.0%

Credit card⁽⁶⁾ turnover



Market share in key products: BPI, % in Portugal⁽⁷⁾



11.6%

Loans to the private sector⁽³⁾



10.6%

Deposits (private sector)⁽³⁾



14.8%

Mortgages



11.1%

Customer funds



11.2%

Business loans



18.1%

Savings insurance

Premium brand reputation



Bloomberg

Member of
Dow Jones
Sustainability Indices
Powered by the S&P Global CSA



(1) Based on latest available data (June 2025) from Bank of Spain, ICEA, INVERCO, Social Security, Cards and Payments System. (2) Loans and deposits from other resident sectors (households and non-financial businesses), mutual funds (CaixaBank AM), pension plans, and savings insurance. (3) Resident households and businesses (excluding financial institutions and public sector). (4) Based on ICEA data. Sector data are internal estimates. (5) Combined market share including mutual funds, pension plans, and savings insurance. Based on latest ICEA and INVERCO data as of June 2025 (for savings insurance, sector data are internal estimates). (6) Including credit and debit cards. (7) Source: BPI and Bank of Portugal, latest available data (May 2025).



The #1 bancassurance Group in Spain

NUMBER OF CLIENTS

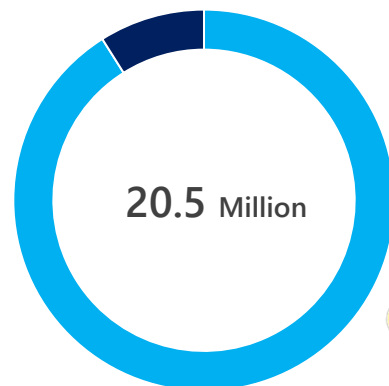
Breakdown by country, in Million



1.8



Portugal



18.7

Spain

TOTAL ASSETS

Breakdown in % over total



6%



Portugal



93%

Spain

> TOTAL ASSETS IN SPAIN⁽¹⁾

€Bn

CaixaBank



618



Peer 1

524

Peer 2

419

Peer 3

203

Peer 4

132

Peer 5

96

⁽¹⁾ Based on information reported by different entities. Peers: Banco Sabadell, Banco Santander, Bankinter, BBVA, and Unicaja.

The #1 bank by # of clients, total assets, and key retail products in Spain

A fully integrated bancassurance model, with leading distribution platform and factories



A one-stop shop for lifetime finance and insurance needs

with a highly-segmented business model based on convenience, specialisation, and quality of service

Key enablers



SCALE

OMNI-CHANNEL
DISTRIBUTION
PLATFORM

IT STRENGTH

OWN
FACTORIESTALENT &
CULTUREREFERENT IN
SUSTAINABILITY

> A ONE-STOP SHOP FOR LIFETIME FINANCE AND INSURANCE NEEDS

1H25 Data

Day-to-day
solutionsSavings and
investment products

Payments



Life insurance



Financing



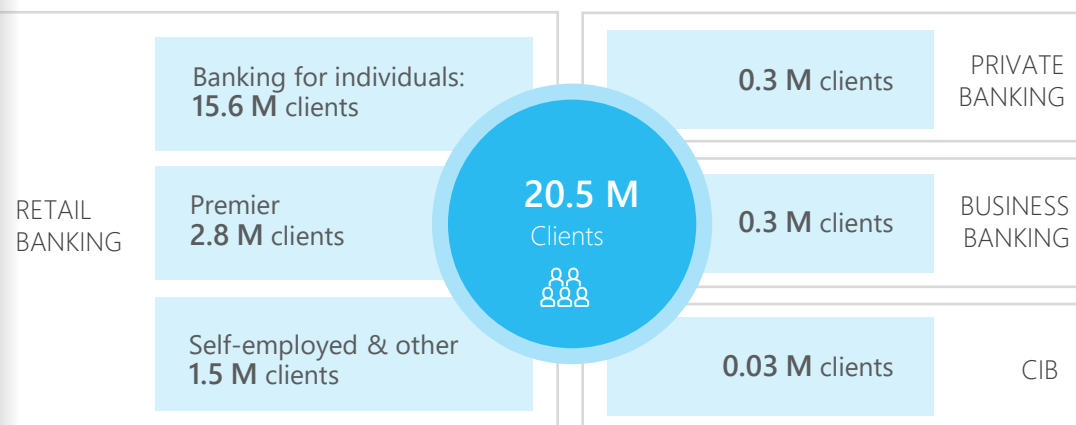
Non-life insurance

**Comprehensive**, diverse,
and **specialised** offeringUnique **advisory model** based on
knowledge, expertise and training →
>30,500 employees certified in advisory**Innovative** solutions with
support from own factories**Convenience**
and accessibility**Data, analytics and IT** to
better serve clients**Sustainable investment solutions**
with **46%** of AuMs under SFDR 8 & 9

> A HIGHLY SEGMENTED UNIVERSAL BANKING BUSINESS MODEL BASED ON SPECIALISATION

1H25 Data

Relation management adapted to client segments...



...bolstered by specialised network and value proposals



... and with distribution channels adapted to client preferences



(1) For retail banking clients only.



Omni-channel distribution platform tailored to customer preferences

> THE LARGEST PHYSICAL FOOTPRINT IN SPAIN AND BEST-IN-CLASS REMOTE AND DIGITAL CHANNELS

**23.6%**Market share by # of branches⁽¹⁾**3,803 | 3,550**

Branches | o/w retail branches

**11,076**

ATMs

**3.1 M**Clients with remote bank manager⁽²⁾**46.2%**Digital penetration⁽³⁾**80%**of individual clients 18-65y old are digital⁽⁴⁾

CaixaBankNow

**61% | 39%**Digital clients⁽⁵⁾ that are omni-channel | fully digital**3.8 M**Imagin bank clients looking for a neobank experience⁽⁶⁾**303 | 261**

Branches | retail branches

**1,241**

ATMs

**1.0 M**Digital clients⁽⁷⁾**0.2 M**Clients with remote bank manager⁽²⁾

> SUPPORTING CORPORATE CLIENTS INTERNATIONALLY⁽⁸⁾

**17**

Representative offices

**7**

International branches

**2**

Spanish Desks

**2**

Subsidiaries (100%)

- > Team of >230 professionals across 24 different countries⁽⁹⁾
- > Agreement with >1,600 correspondent banks

A leading distribution platform complemented by a well-trained sales force
 –with a long-track record in commercialisation of bancassurance products

(1) As of December 2024. Based on Bank of Spain data. (2) As of December 2024. (3) Latest available data as of June 2025. Total digital banking penetration (desktop + mobile). Including exclusive clients and shared clients with other entities. Source: GfK (Spain). (4) % of individual clients 18-65 years old with at least one access to Digital Banking in the last 6 months. (5) As of June 2025. Individual clients with at least one access to Digital Banking in the last 6 months. Of those clients, 74% use only mobile, 25% mobile + web and 1% only web. (6) As of June 2025. (7) As of June 2025. Individual clients with at least one access to Digital Banking in the last 3 months. (8) Refer to the following link for additional details: [International presence map | Companies CaixaBank](#). (9) Countries covered account for 82% of global GDP and 94% of international trade with Spain.

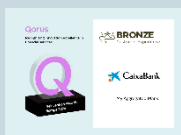
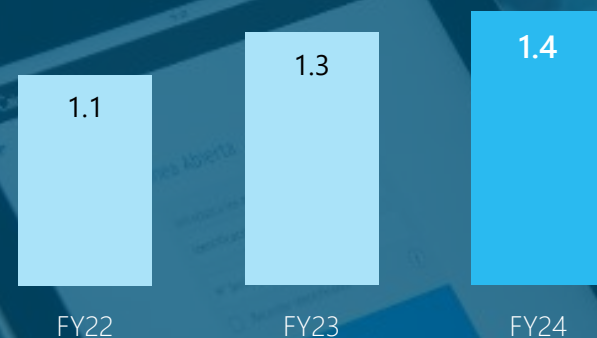


Boosting commercial effectiveness, efficiency, and compliance through IT

2024 Data

INCREASED INVESTMENT IN TECHNOLOGY AND DEVELOPMENT

€Bn



European
Innovator of the
Year 2024 (Silver)
Qorus

Best Digital
Private Bank
in Europe 2025
PWM (FT Group)

Best Digital Bank
in Spain 2024
Euromoney

Top Innovations in
Finance WE 2025: New
Signature for operations
in CaixaBank Applications
Global Finance



CALLS MADE TO LLMs⁽¹⁾
USING GENERATIVE AI

9.3 M

PROPOSALS⁽²⁾ CREATED
USING GENERATIVE AI

5 M

OF TYPES OF DOCUMENTS
MANAGED WITH AI

280

PAGES PROCESSED
PER DAY WITH AI

>2 M

CLOUD
ADOPTION⁽³⁾

20 %

APPLICATIONS MANAGED
IN THE **CLOUD**

1,788 (+60% yoy)

TRANSACTIONS
PROCESSED

275,229 M (+14% yoy)

CERTIFIED METRICS
IN DATAPOOL

15,868

IT PERSONNEL⁽⁴⁾ WITH
AGILE TRAINING

100%

(1) Large Language Models. (2) Conversations, summaries, drafts, etc. (3) 36.5% as of June 2025. (4) CaixaBank Tech.



Own product factories facilitate innovation and agility

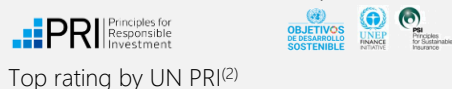
while offering the best value proposition to our clients



INSURANCE: LIFE AND NON-LIFE



- **100%** ownership
- **#1** in life-insurance (Spain)⁽¹⁾



- **49.9%** ownership
- **#1** in health insurance (Spain)⁽¹⁾



ASSET MANAGEMENT



- **100%** ownership
- **#1** in mutual funds (Spain)⁽¹⁾
- Market share in mutual funds in Spain: **23.5%**



The only European Asset Manager to obtain "EFQM 600 Seal" for its strategy focused on excellence, innovation and sustainability



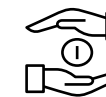
PAYMENTS & CONSUMER FINANCE



- **100%** ownership
- **#1** in credit card turnover (Spain)⁽¹⁾
- Market share in credit card turnover in Spain: **31.0%**



- **20%** ownership⁽³⁾



MICRO-CREDIT



- Largest private microfinance institution in Europe
- **100%** ownership
- **€1.2 Bn** micro-credits and other loans with social impact granted in 1H25
- Support from:



(1) Based on latest available data, from Bank of Spain, ICEA, INVERCO, Cards and Payments System, as of June 2025.

(2) All CaixaBank Group entities adhering to the PRI have achieved the highest rating of 5 stars in the most representative module: Policy, Governance and Strategy.

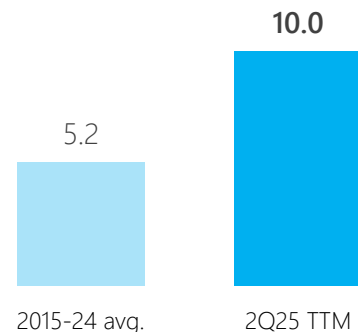
(3) Strategic partnership with Global Payments (owner of 80% of Comercia Global Payments).



Solid financials backed by a strong balance sheet

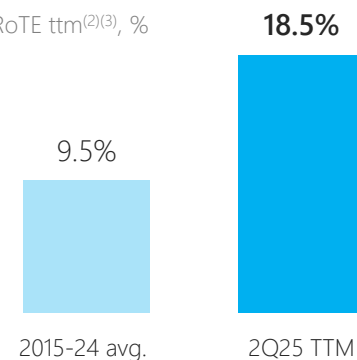
PRE-PROVISION PROFIT

Recurrent PPP⁽¹⁾, €Bn



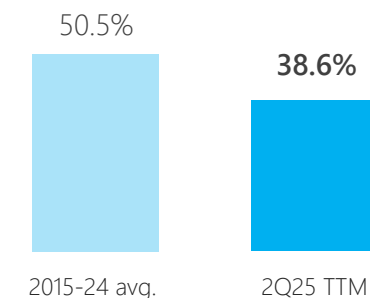
PROFITABILITY

RoTE ttm⁽²⁾⁽³⁾, %



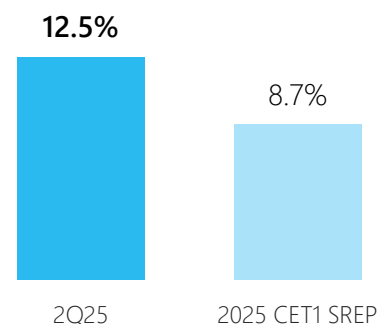
EFFICIENCY

C/I ttm⁽²⁾⁽⁴⁾, %



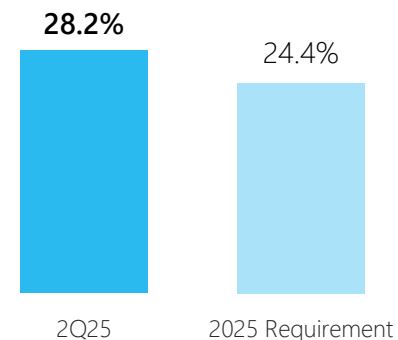
SOLID CAPITAL

% CET1 vs. SREP⁽⁵⁾, in % of RWAs



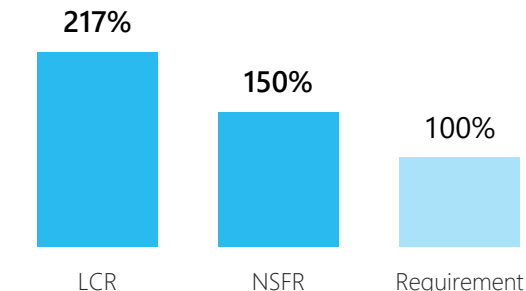
COMFORTABLE MREL

% MREL PF vs. requirement⁽⁶⁾, in % of RWAs



AMPLE LIQUIDITY

% LCR and % NSFR (eop)⁽⁷⁾ vs. requirement



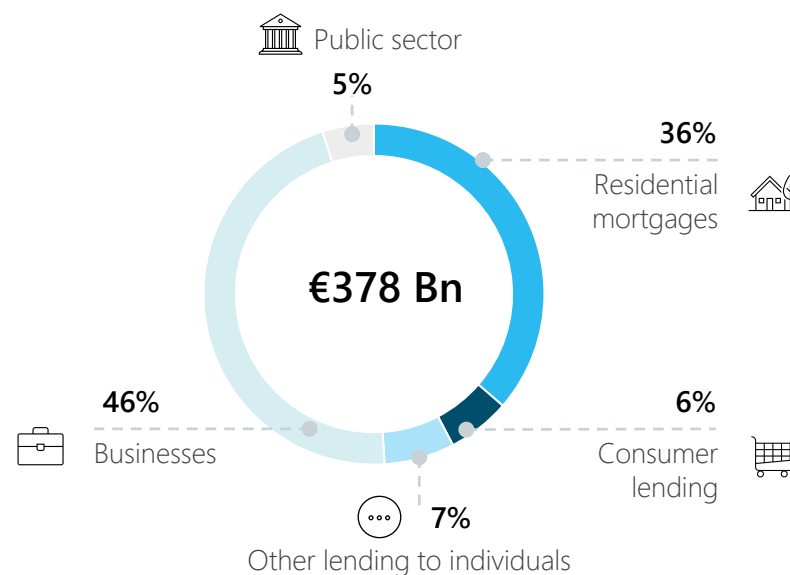
(1) Pre-provision profit excluding extraordinary operating expenses. 2021 PF including Bankia 12 months. 2023 and 2024 excluding impact from the banking tax (€373M pre/post tax in 2023, €493M pre/post tax in 2024). (2) Since 2022 under new accounting standards (IFRS17); 2015-2021 based on previously reported figures (IFRS 4). 2021 PF including Bankia 12 months. (3) Excluding one-off impacts from restructuring in 2019 and from M&A in 2021. 17.6% 2Q25 RoTE PF including the banking levy accrued on a linear basis in 2024 (for consistency with accrual in 2025). (4) Historical figures exclude extraordinary costs related to M&A impacts and 2019 restructuring. 2023 and 2024 PF adjusted to exclude the impact from the banking levy, for consistency with 2025. (5) SREP requirements for 2025 with P2R at 1.75%, the O-SII buffer at 0.50%, the countercyclical buffer at 0.12% and the systemic risk buffer in Portugal for 0.07%. (6) % MREL PF includes €2.6Bn SNP issued in July 2025. Reported % Sub. MREL and % MREL at 23.87% and 27.17%, respectively. MREL ratios exclude early redemptions announced in July 2025: JPY7,000M SNP (€43M eq.), and €1Bn SP. (7) % LCR 12-month average as of 30 June 2025 at 207%.



Conservatively managed balance sheet: A diversified loan portfolio and a stable funding structure

CUSTOMER-LOAN PORTFOLIO

Loans and advances to customers (gross)
Breakdown by main category, in % of total as of 30 June 2025

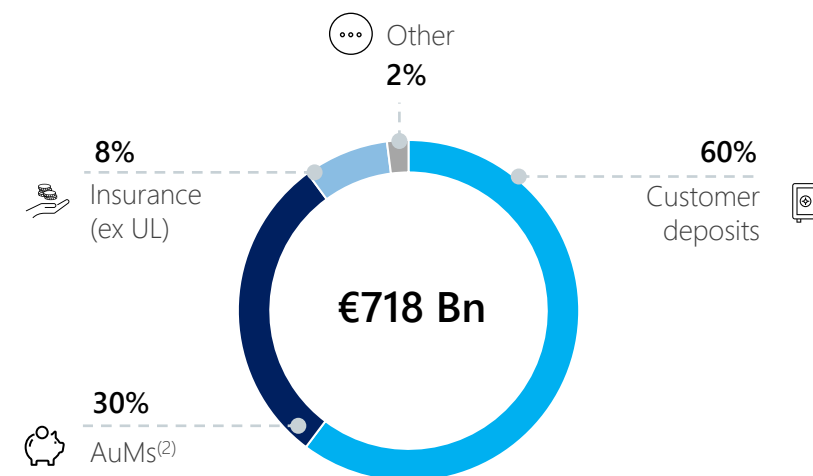


% OF LOAN-BOOK AT FIXED RATE⁽¹⁾

~33%

CUSTOMER FUNDS

Breakdown by main category, in % of total as of 30 June 2025



Deposit breakdown, in % of total deposit balances as of 30 June 2025⁽³⁾:

| | |
|-----------|-----|
| RETAIL | 76% |
| WHOLESALE | 24% |

INSURED
DEPOSITS⁽⁴⁾ 61%

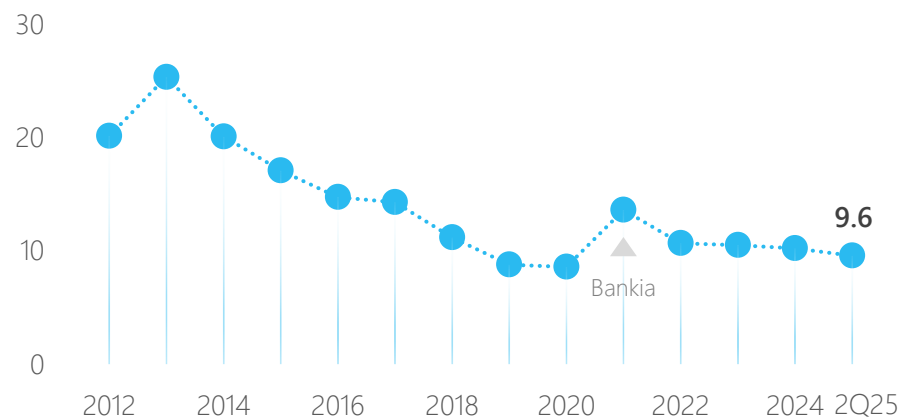
(1) Including hybrid mortgages (which have a fixed interest rate for a period of time and floating afterwards). Excludes fixed-rate loans maturing or repricing in <1 year. (2) Mutual funds (including managed portfolios and SICAVs), pension plans and unit linked. (3) End of period, based on Pillar 3 reporting data. (4) Deposits covered by the Deposit Guarantee Fund (deposits ≤ €100,000) in % of total deposit balances.



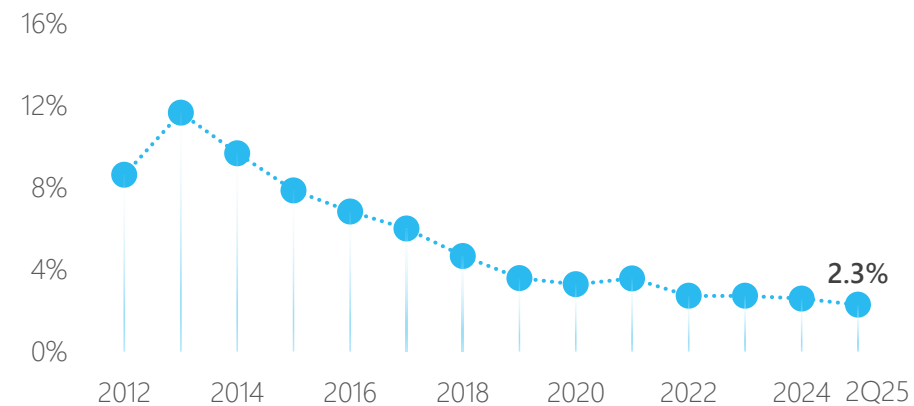
Sound asset quality metrics

NPL STOCK⁽¹⁾

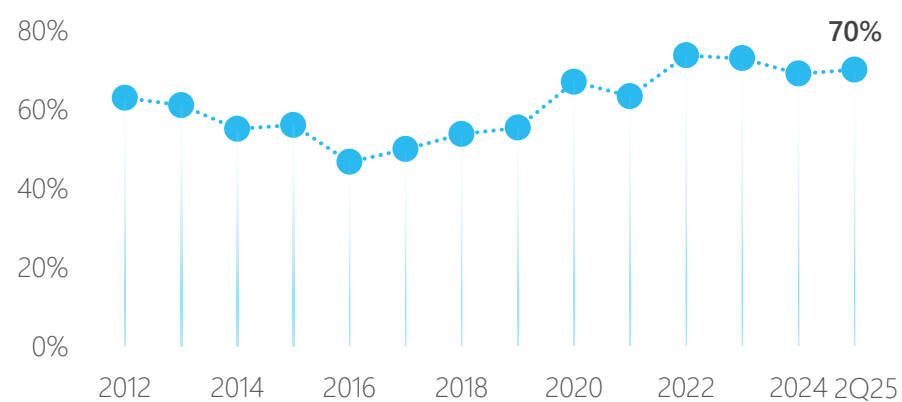
€Bn, eop

**NPL RATIO⁽¹⁾**

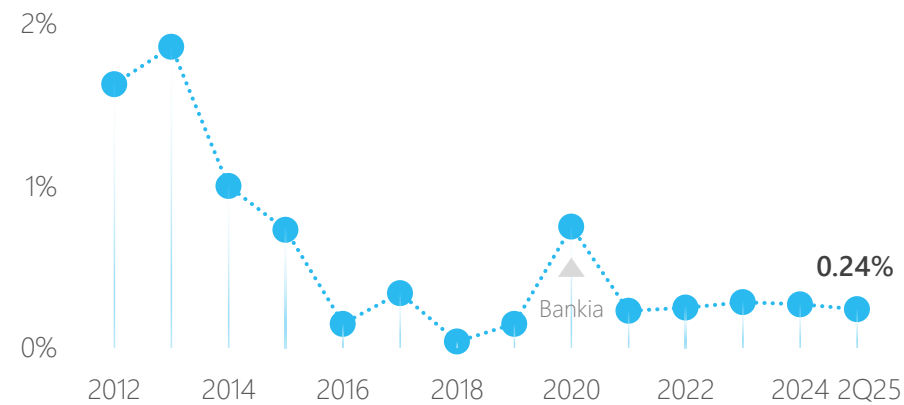
%, eop

**NPL COVERAGE RATIO⁽²⁾**

%, eop

**COST OF RISK**

%, ttm



(1) Includes non-performing contingent liabilities. (2) Ratio between total impairment allowances on loans to customers and contingent liabilities over non-performing loans and advances to customers and contingent liabilities.



Robust financials enable high and frequent returns

-profitability and returns to society are fully aligned

2024 Capital distribution

€3,096 M

FY24 Dividend
(53.5% cash payout)

€0.1488

Interim DPS
paid in Nov-24

€0.2864

Final DPS
paid in April 2025

SBBs: €1,500 M executed⁽¹⁾; €500 M launched in Jun-25⁽²⁾

2025 Distribution plan

50-60%

Cash Payout target

- **Interim divid.**⁽³⁾ [€885 – 1,181 M] to be paid in Nov-25
- **Final dividend** in April 2026

% CET1 threshold for additional distribution⁽⁴⁾: **12.25%**

Breakdown of share capital

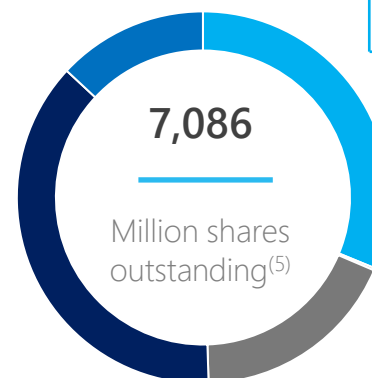
In % of total, as of 30 June 2025

13.1%

Retail

31.2%

"la Caixa" Foundation⁽⁶⁾



0.2%

Treasury stock
and Board of
Directors

37.4%

Institutional

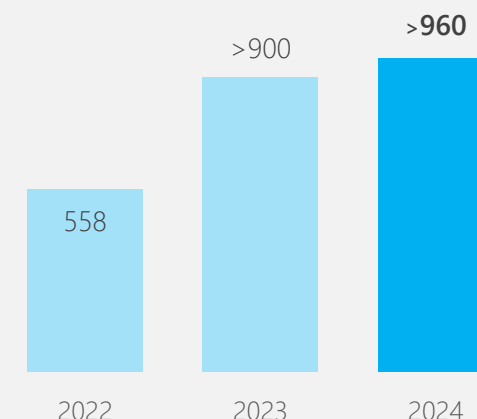
18.1%

FROB⁽⁷⁾



~533,000 SHAREHOLDERS

DIVIDEND DISTRIBUTED TO "LA CAIXA" FOUNDATION IN RECENT YEARS, €M



~€2.4 Bn IN TOTAL LAST 3 YEARS

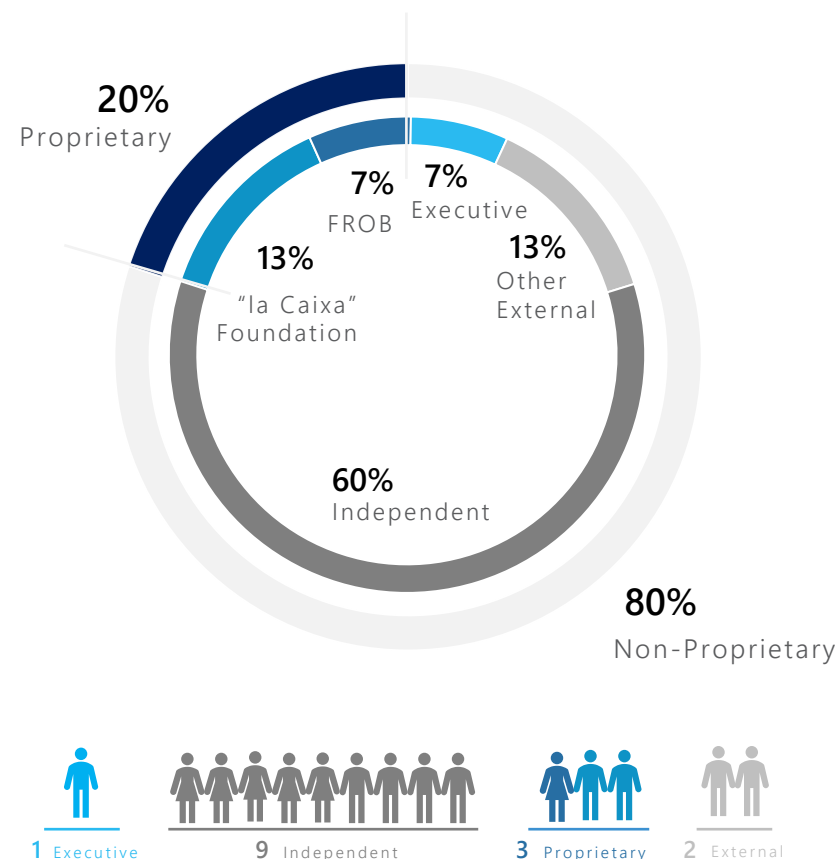
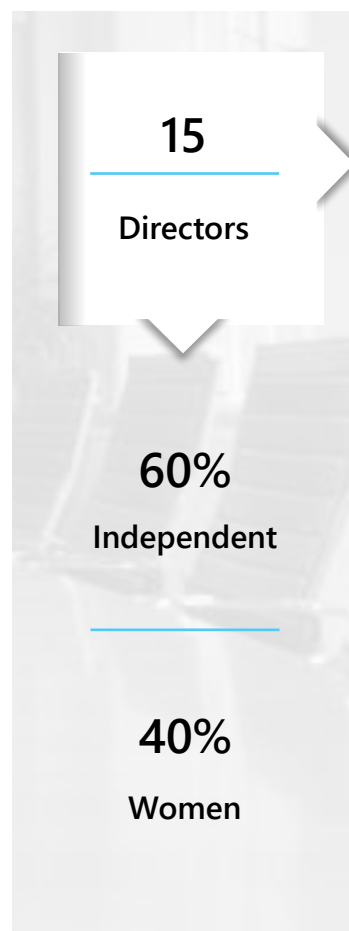
(1) As of 30 June 2025. Including SBBs #3, #4, and #5. (2) Based on ORI 25 July 2025, 26.6 million shares have been already acquired for €198.0M, equivalent to 39.6% of the maximum consideration (vs. figures as of 30 June 2025 of 15.5% executed and 10.6 million shares acquired for €77.6M). (3) Corresponding to the payout target for the interim dividend (30-40% of 1H25 net income), to be paid in November 2025. Relevant resolution from the Board of Directors and final amount of the interim dividend to be defined in October when approving results as of 30 September 2025. (4) Additional distributions subject to ECB and BoD approval. (5) Includes treasury stock. (6) As of 31 December 2024. According to the information provided by "la Caixa" Foundation (and its subsidiary Criteria Caixa, S.A.U.) (7) As of 31 December 2024. Spanish Executive Resolution Authority, which holds the stake via holding company BFA Tenedora de Acciones, S.A., was a controlling shareholder of Bankia S.A. and entered CaixaBank's shareholder base upon the merger with Bankia in March 2021.



Best-in-class in corporate governance is a corporate priority

BOARD OF DIRECTORS

Breakdown by category



BEST-IN-CLASS GOVERNANCE PRACTICES

- **One share, one vote**
- **Separate roles** for **chairman** (non-executive since 1 January 2025) and **CEO**
- Appointment of **Lead Independent Director** since 2017
- **Diversified Board** in terms of nationality, skills, backgrounds and disciplines, with yearly self-assessment exercise
- **"Fit & Proper"** process (ECB suitability approval needed)
- **Balanced remuneration** aimed at attracting and retaining the appropriate profile for the Board of Directors
- **Protection of minority shareholders** and initiatives to foster their involvement
- **AENOR** certified
- **ISS ESG Quality Score: top ranked** in all categories including Governance⁽¹⁾



99%

Average **attendance at board meetings**⁽²⁾

(1) Last update: July 2025. (2) In 2024.



Our purpose



Standing by

Be close to people and society. Be part of their lives, communities, reality and financial needs. Be close to their concerns, commit to them

People

Placing people at the centre and including all CaixaBank's stakeholders (both external and internal)

Standing by people for everything that matters

Everything

Beyond our financial activity

Matters

It allows everyone to embrace the purpose, according to their needs and specific situation. It lets CaixaBank talk about both micro and macro aspects, thus also encompassing the organisation's social commitment

OUR MISSION

Contribute to the **financial well-being** of our customers and to the **progress of society**



OUR VALUES



Quality



Trust



Social commitment

OUR CULTURE



People first



Agile attitude



Partnerships, our strength

2. STRATEGY





2025-27 Strategic Plan pillars to ensure sustained profitability at high levels



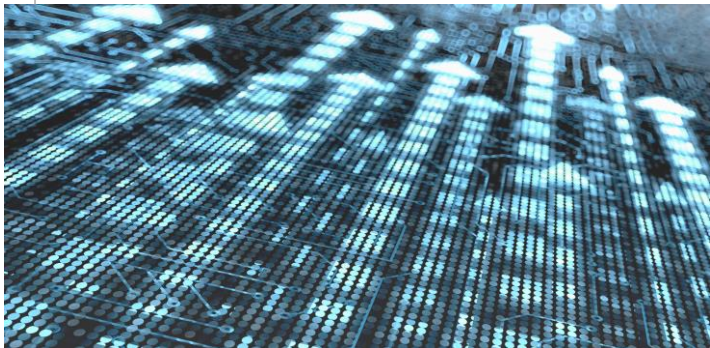
Growth acceleration

- > Focus on **customer loyalty** and **engagement**
- > Boost **international** growth
- > Improve the **value proposition** for individuals and businesses
- > Continuous solid and profitable growth in **Portugal**

2025e-27e CAGR

Business volume⁽¹⁾

>4%



Transformation and investment in the business

- > Optimise and enhance the **distribution platform** (e.g. redesigning the app to make it faster, simpler, and more effective)
- > Accelerate **IT & digital investments** (e.g. core banking upgrade, development of an AI agent platform, and upgraded channels and infrastructure to ensure resilience)
- > Boost **talent** transformation

2025e-27e

Total investment⁽²⁾
in IT & Digital

>€5 Bn



Distinctive ESG positioning

- > Advance to a more **sustainable economy** (invest in solutions for the transition & support the social and business fabric's decarbonisation)
- > Promote **social** and **economic prosperity** by:
 - Strengthening **social** and **financial inclusion**
 - Promoting **employability**
 - Addressing the challenges of increased **longevity**

2025e-27e

Sustainable finance
mobilisation⁽³⁾

>€100 Bn

Jobs generated⁽⁴⁾

150k



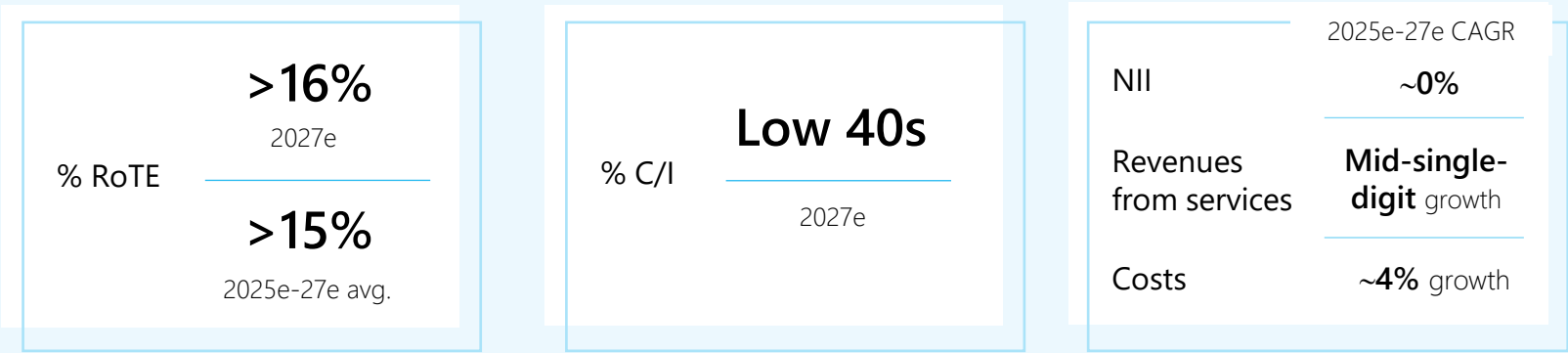
(1) Performing loans + customer funds. (2) CapEx and OpEx. (3) Group. Refer to the Appendix (Glossary) for definition. (4) Includes: jobs generated with support to entrepreneurs (MicroBank), students supported by Dualiza and rural entrepreneurs supported by "Tierra de Oportunidades".



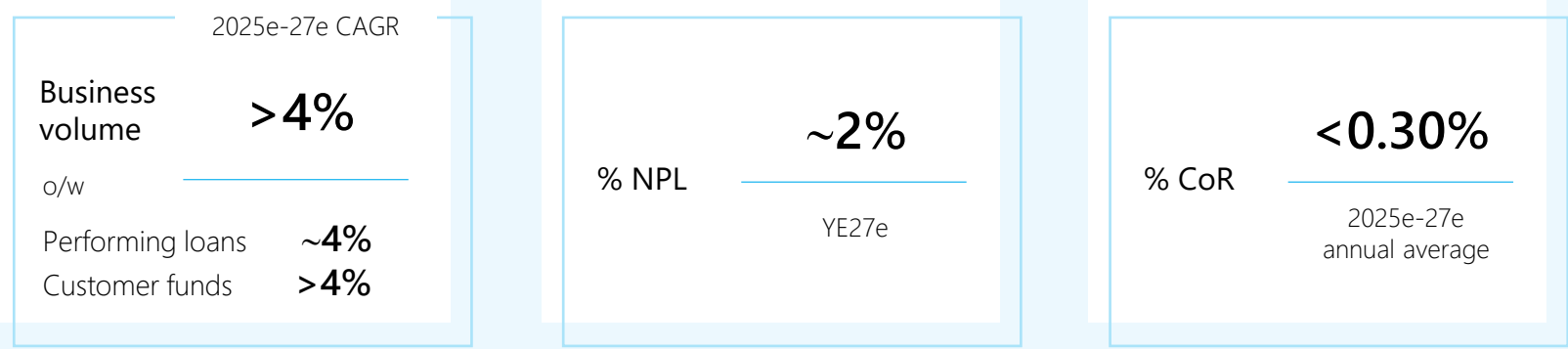
Key financial and capital targets: 2025-27 ambition



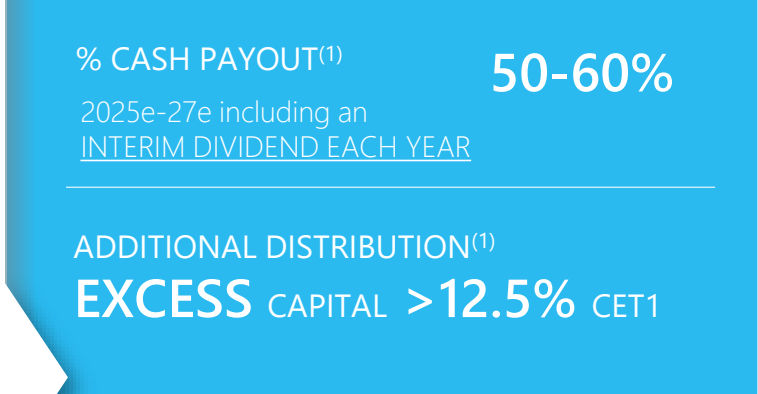
SUSTAINABLE PROFITABILITY WHILE INVESTING IN THE BUSINESS



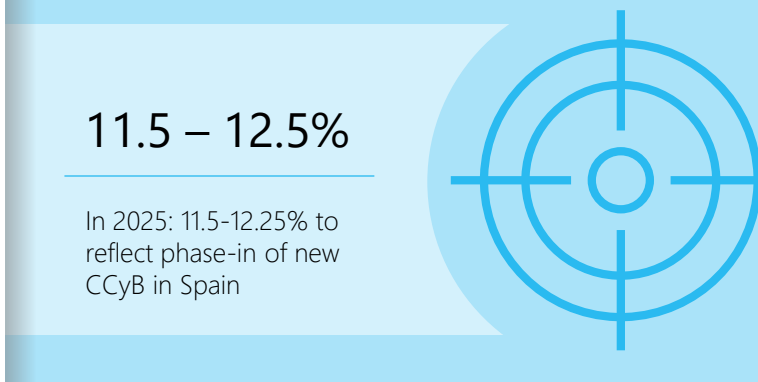
PROFITABLE GROWTH ON PRUDENT UNDERWRITING



HIGH DISTRIBUTION CAPACITY



While maintaining a strong capital position – %CET1 management target



(1) Subject to ECB and board approvals. Considering the achievement of 2025-27 Strategic Plan stated capital and profitability targets.

Note: As presented at Investor Day in November 2024.

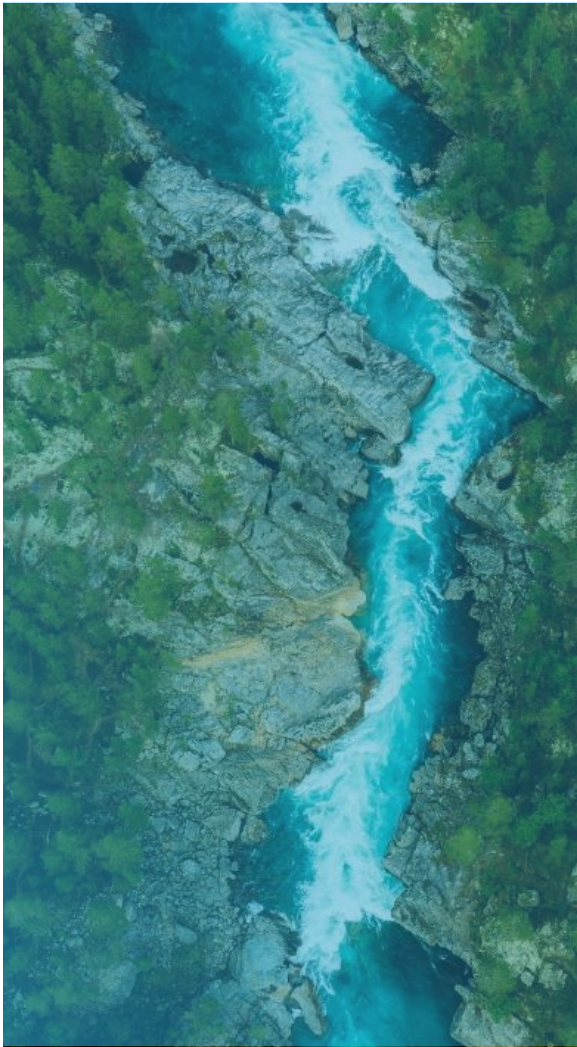


Sustainability: KPIs and key targets

2025-2027 SUSTAINABILITY PLAN: PRIORITIES AND KEY TARGETS

Evolution ytd of main KPIs⁽¹⁾ vs. target, 30 June 2025

| | ytd | Target |
|--|----------------------------|---|
| 1. ADVANCING TOWARDS A MORE SUSTAINABLE ECONOMY ⁽¹⁾ | | |
| Mobilisation of sustainable finance ⁽²⁾ | €21 Bn | >€100 Bn 2025-27 |
| Financial income generated by sustainable financing ⁽³⁾ | 16.2% | 17% 2027 |
| % of high-carbon emission companies (NZBA scope) ⁽⁴⁾ with whom a dialogue is maintained annually to support and finance their sustainable transition | 50.3% | 90% 2025-27 |
| 2. PROMOTE SOCIAL AND ECONOMIC PROSPERITY | | |
| # of people with inclusive solutions promoted by CaixaBank ⁽⁵⁾ | >1.65 M | Continuous monitoring of a KPI |
| # of jobs generated with CaixaBank's support ⁽⁶⁾ | >28,800 | 150,000 Cumulative 2025-27 |
| # in ranking of listed banks in Spain for senior customers ⁽⁷⁾ | #1 | #1 2027 |
| % of customers aged 50-67 years with wealth management products | 31% | 33% 2027 |
| > TO BE A BENCHMARK IN SUSTAINABILITY | | |
| Sustainability ratings ⁽⁸⁾ vs. European peers ⁽⁹⁾ | Above avg. in 5 ratings | Above avg. in ≥3 ratings ⁽¹⁰⁾ |
| <div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div></div> | | |



(1) Note that this ambition includes an additional indicator, "Meeting the annual NZBA targets aligned with the 2030 pathways and establishing action plans in case of misalignment", which is measured annually. (2) Group. Refer to the Appendix (Glossary) for definition. (3) Ex BPI. Based on year-end 2024 data and given the improved quality of available information, the target for 2027 has been revised, now set at 17% (previously 15%). (4) Clients under NZBA perimeter as of 31 December 2024, excluding individual clients, subsidiaries engaged through their parent company, and Project finance-only customers. (5) Includes social accounts, microcredits, users of mobile branches, among other. (6) Jobs generated with support from MicroBank microcredits, students supported by Dualiza, and entrepreneurs supported by "Tierra de Oportunidades". (7) Based on NPS, last 12 months – Stiga BMKS benchmark, considering banks with market cap >€10 Bn. (8) MSCI, S&P, Sustainalytics, Fitch, and ISS. (9) Peers included in the Eurostoxx Banks Index (SX7E). (10) And, in those where this is not achieved, maintain the rating at YE24.

3.

ACTIVITY AND RESULTS



Highlights

Strong H1 performance supports improved guidance

» High volume growth – powering revenues

of clients⁽¹⁾

↑ ~360K yoy

Performing loans

+5% yoy

Deposits

+7% yoy

Wealth mgmt. AuMs⁽²⁾

+8% yoy

» NII (-0.4% qoq) **stabilises** – expect 2Q to be cycle low

» Revenues from services (+5.4% 1H yoy) and **CoR** (24 bps, ttm) **better than guidance**

» Record low %NPL (2.3%) **with high coverage** (70%; overlays unused qoq)

» Solid capital (12.5% CET1) and ample liquidity (217% LCR)

1H25 Net income

€2,951 M | +10.3 % yoy⁽³⁾

% RoTE ttm⁽³⁾

18.5%

Improved
FY25 guidance

» Revenues from services: **↑ MSD⁽⁴⁾**

» CoR⁽⁵⁾: **~25 bps**

» % RoTE⁽⁶⁾: **>16%**

(1) In Spain. (2) Refer to the Appendix (Glossary) for definition. (3) 1H25 Net income +1.0% yoy and 17.6 % RoTE ttm PF with 2024 banking levy accrued on a linear basis (for consistency with accrual in 2025). (4) Mid-single-digit growth yoy. Improved vs. former guidance of “low-to-mid-single digit growth”. (5) Improved vs. former guidance of <30 bps. (6) Improved vs. former guidance of c.16%.

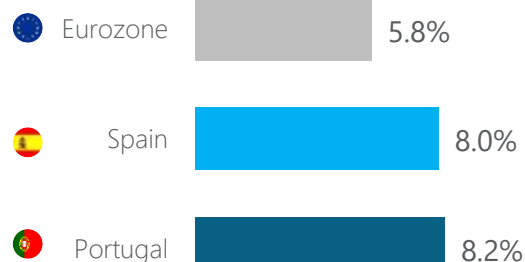


Iberian economies set to outperform despite uncertain global backdrop

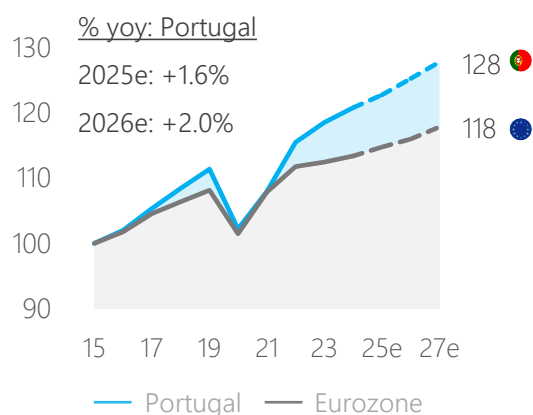
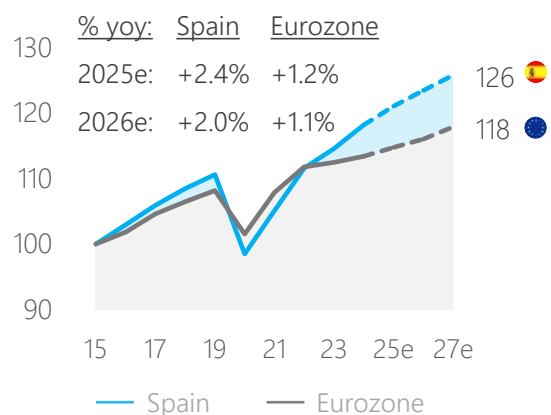


SPAIN AND PORTUGAL ARE EXPECTED TO **KEEP GROWING WELL ABOVE THE EUROZONE**

1Q25 vs. 4Q19 Δ Real GDP⁽¹⁾, %

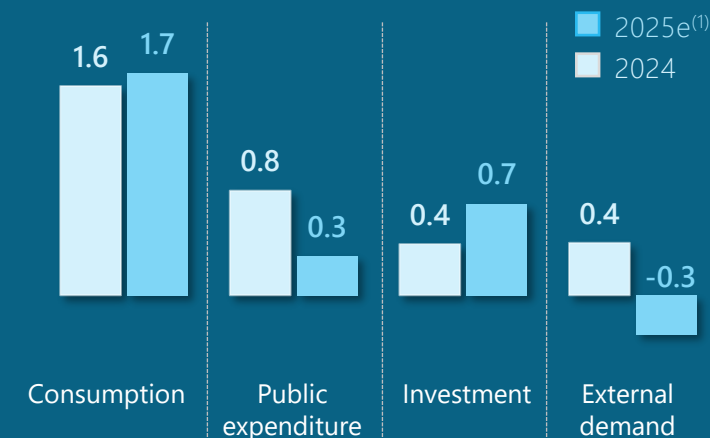


Real GDP growth⁽²⁾, 2015 base 100



Spain: growth expected to be driven by **consumer spending and investment recovery**

Contribution to GDP growth by component, pp



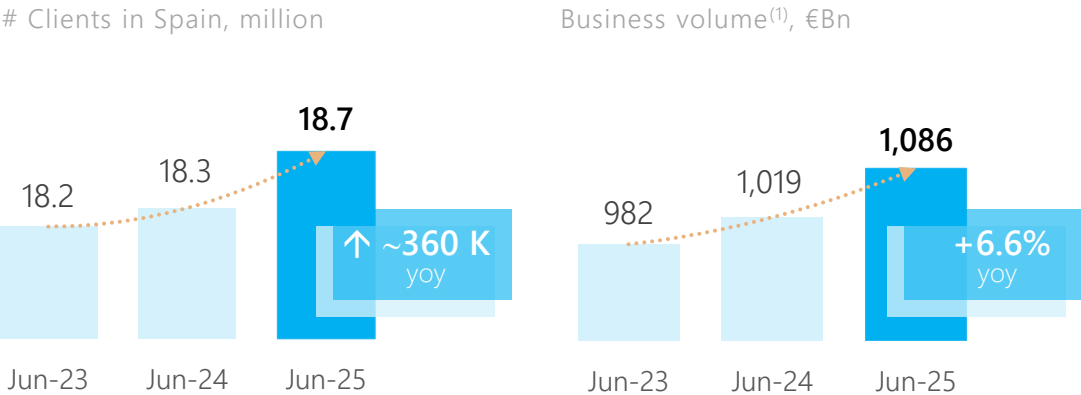
KEY GROWTH ENGINES:

| | | | |
|---------------------------------------|-----------|---|---------------------|
| > Population growth ⁽³⁾ | +1% yoy | > ↑ Tourism revenues ⁽⁷⁾ | +8% yoy |
| > Robust labour market ⁽⁴⁾ | +584K yoy | > ↑ Exports of other services ⁽⁸⁾ | +9% yoy |
| > ↑ disposable income ⁽⁵⁾ | +5% yoy | > Low exposure to US exports ⁽⁹⁾ | 1% GDP |
| > High savings rate ⁽⁶⁾ | 13% | > Low private sector leverage ⁽¹⁰⁾ | -31 pp vs. Eurozone |

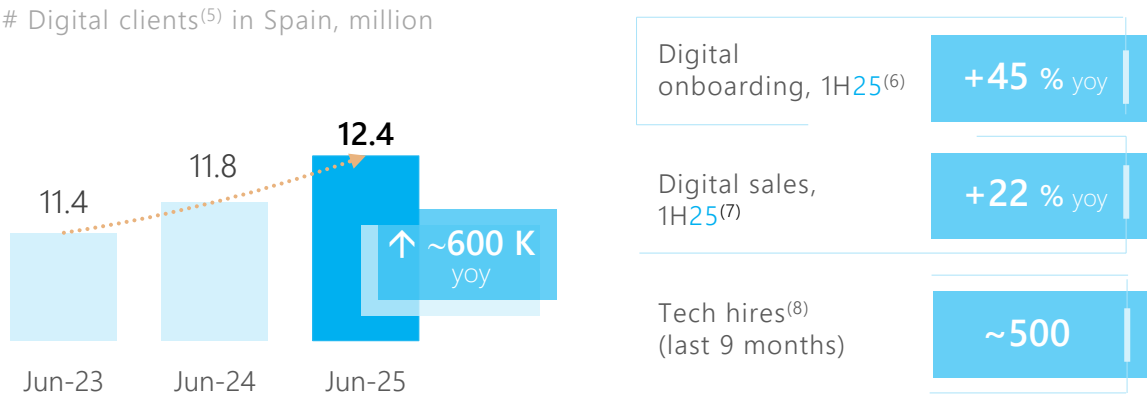
(1) 2Q25 GDP data for Spain is already available: +8.8% vs. 4Q19. (2) CaixaBank Research forecasts (July 2025) for 2025e and beyond. (3) Source: INE, Labour Force Survey. 2Q25. (4) 2Q25 vs. 2Q24 increase in employment. Source: INE, Labour Force Survey. 2Q25. (5) Households' disposable income. Source: INE. 1Q25 vs. 1Q24. (6) Source: INE. 1Q25 seasonally adjusted. (7) Source: INE, Tourism Expenditure Survey. May 2025 ttm. (8) Source: Bank of Spain. FY24. (9) Exports of goods. Source: Aduana and INE. FY24. (10) Difference between respective debt to GDP ratios, in p.p. Includes household and NFC non-consolidated debt in loans and debt securities. Source: Eurostat. 1Q25.

Steady rollout of our strategy – focused on growth and transformation

GROWING # OF CLIENTS AND BUSINESS VOLUME: COMMERCIAL MOMENTUM CONSOLIDATES IN 2Q



TRANSFORMATION: LEVERAGING IT TO BOOST COMMERCIAL ACTIVITY AND CUSTOMER EXPERIENCE



- **25.3%** Market share in business volume⁽²⁾
- **35.5%** Market share in payrolls + pension deposits⁽³⁾
- **71.7%** Relational clients⁽⁴⁾



Best bank in Spain in 2025 by Euromoney and Global Finance

- **Rapid adoption of GenAI** → reduction in average customer response times, NPS improvement...
- **AI tools** now available to the **entire workforce**
- **New App architecture** to unlock its full potential: simpler, faster and more effective. With **New AI features** from 2Q25



Best digital bank in Spain and Portugal in 2025 by Euromoney



While preserving our *unique way of banking*

World's Best Bank for Sustaining Communities
2025 by Global Finance



Best Bank for Diversity and Inclusion in Europe and Best Bank for ESG in Portugal 2025 by Euromoney



(1) Performing loans plus customer funds. (2) Combined market share including private sector loans and deposits (households and non-financial businesses); mutual funds (CaixaBank AM); pension plans; and savings insurance in Spain. Based on latest available data from Bank of Spain, INVERCO, and ICEA (June 2025). Sector data for savings insurance are internal estimates. (3) In Spain. Based on latest available data from TGSS (June 2025). (4) Individual clients in Spain with 3 or more product families with the bank. (5) Individual clients with at least one access to Digital Banking in the last 6 months. (6) Individual clients in Spain. +28% in adult individual clients. (7) To individual clients in Spain. (8) In Spain. Mainly code developers.

Fast-tracking business evolution with new and innovative solutions

Examples of recent initiatives

FaciliteaCasa

~42 K

Listed properties⁽¹⁾

- > **New RE portal** launched in May
- > Selective **offering, financing**, and fully **digital**



FaciliteaCoches

~11.7 K

Vehicles financed, 1H25^(1,2)

- > **New mobility platform**⁽³⁾ → 8.3K vehicles listed
- > ~€2 Bn new financing for vehicles, 1H25⁽⁴⁾: +34% yoy



Tap to Pay

~720 K

Transactions ytd^(1,5)

- > **1st bank** in Spain to offer the service⁽⁶⁾
- > **30.3%** market share in merchant PoS terminals^(1,7)



Generación +

~40 %

Penetration in ≥ 65y old clients^(1,8)

- > **>30K employees** trained to serve senior clients
- > **Broadened** financial and non-financial **ecosystem**



Enhancing value propositions and commercial capabilities

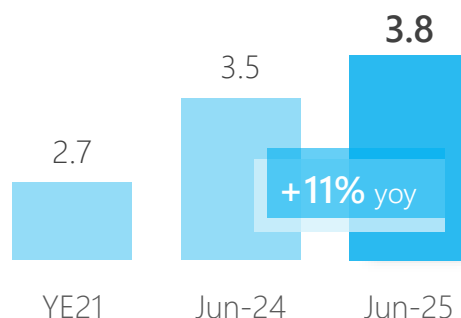
(1) In Spain. (2) Loans for used cars and used/new motorcycles via Facilitea, plus leasing of used cars. (3) Launched in December 2024. (4) Including vehicle financing through CaixaBank, Facilitea, and the dealership network, as well as car leasing. (5) Jan-Jul 2025. (6) Both for Android (launched in May 2023) and for iOS (launched in June 2025). (7) Internal estimate based on STMP and Redsyst data (June 2025 ttm). (8) Based on INE data. March 2025.

imagin An engine of growth among the young and digital



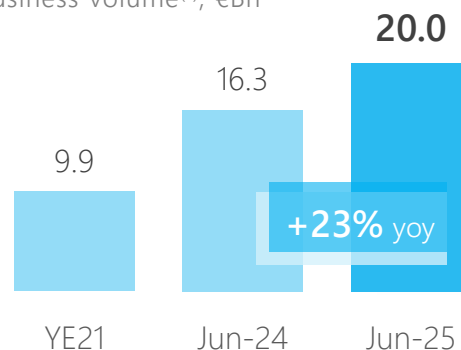
Strong growth in # of clients...

imagin clients, in millions



...and business volume

Business volume⁽¹⁾, €Bn



A PILLAR FOR CLIENT ACQUISITION

- > % of new client acquisition via imagin⁽²⁾ **~50%**
- > Adult clients with recurrent income flows deposited into imagin **~55%**
- > Market share in payrolls⁽³⁾ **8.5%**

COMPLETE RANGE OF SOLUTIONS

Business volume⁽¹⁾ breakdown, 30 June 2025 in % of total

26%
Client loans

18% Mortgages
8% Consumer loans

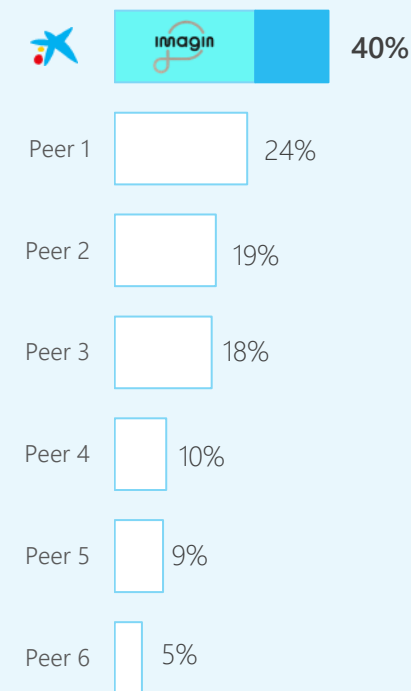


74%
Client funds

62% Sight deposits
7% Term deposits
5% Wealth mgmt.

MOBILE BANKING LEADER

Mobile banking penetration among 16-34-year-olds in Spain⁽⁴⁾, %

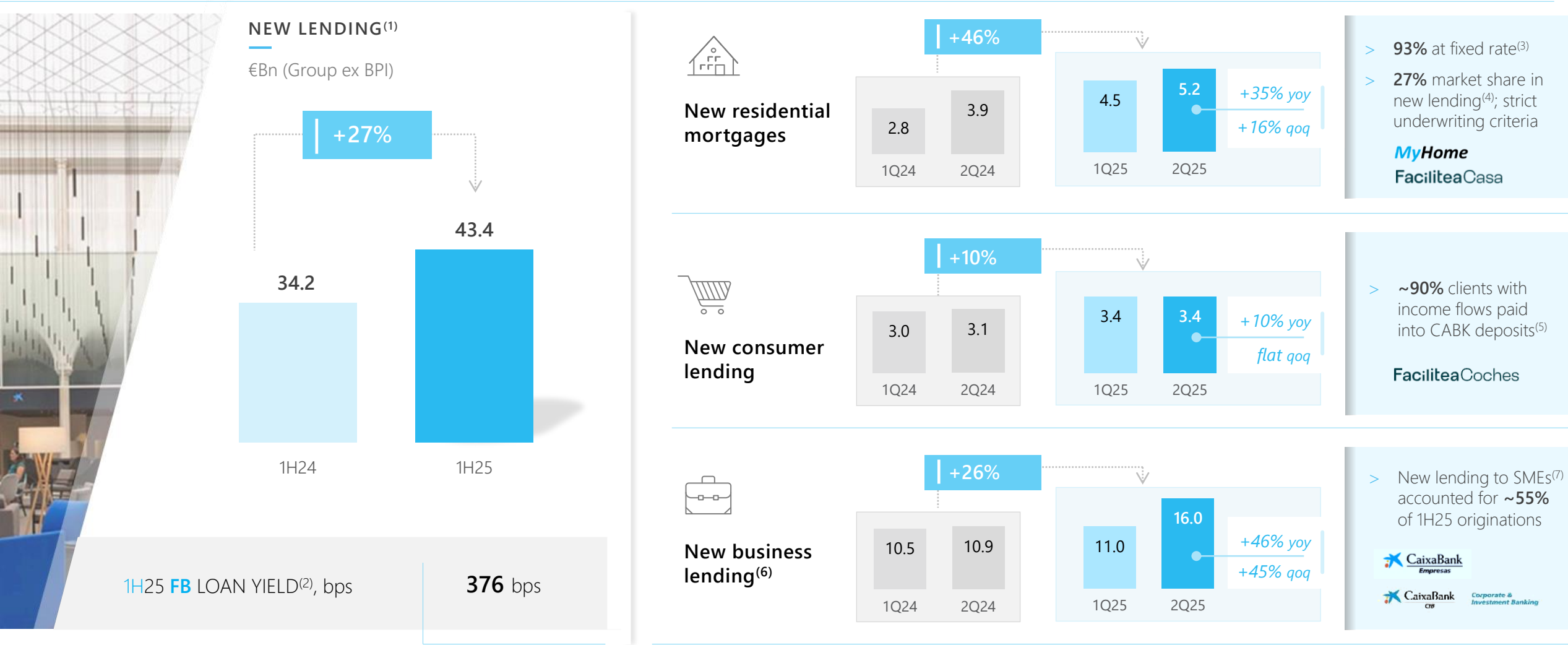


Unique proposition blending full digital experience with incumbent advantages

(1) Customer loans + funds. (2) In % of total new customer onboarding in Spain (CaixaBank + imagin) in the last 12 months. (3) In Spain. CaixaBank's total market share (including imagin): 36.2%. Based on data from TGSS. June 2025. (4) As % of total 16-34-year-old mobile banking users in Spain. Source: GfK DAM (June 2025). Peer group: Bankinter, BBVA, ING, Revolut, SAB, SAN.

Rising demand fuels double-digit increase in loan origination

New lending (Group ex BPI), €Bn



Loan-book growth accelerates across all key segments

PERFORMING LOANS⁽¹⁾,
30 June 2025

€369 Bn

+4.9% ytd
+3.9% qoq



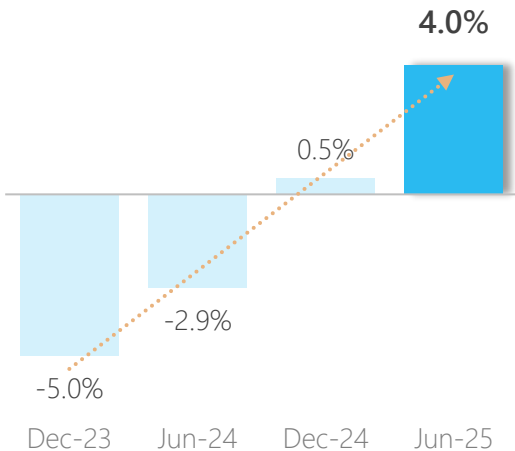
o/w:



RESIDENTIAL MORTGAGES

+3.0% ytd | +1.8% qoq

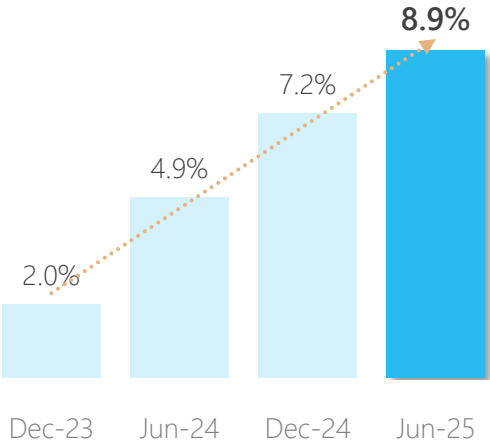
Performing residential mortgages, % yoy⁽²⁾



CONSUMER LENDING

+6.0% ytd | +3.1% qoq

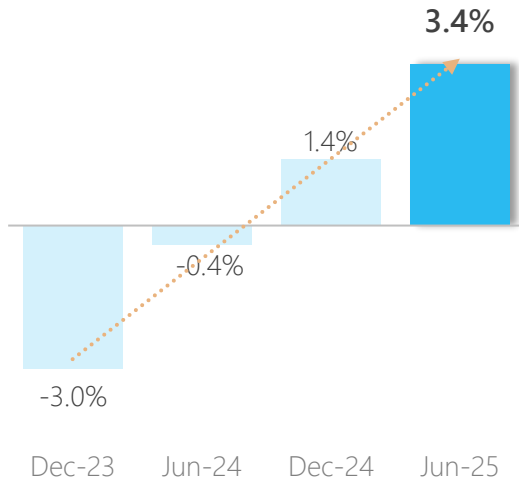
Performing consumer loans, % yoy⁽²⁾



BUSINESS LENDING

+4.1% ytd | +3.3% qoq

Performing business loans in Spain and Portugal⁽³⁾, % yoy⁽²⁾



(1) Refer to Appendix for additional details. Evolution affected by positive seasonality in "Other loans to individuals" related to public pension advances. Total performing loans adjusted for that effect: +3.8% ytd, +2.9% qoq.

(2) Cumulative growth of the stock over the last 12 months.

(3) Excludes CIB branches in countries other than Spain and Portugal.

Strong H1 drives customer funds above €700Bn

supported by both wealth management and deposits – complemented by seasonal uplift

CUSTOMER FUNDS⁽¹⁾,
30 June 2025

€718 Bn

+4.7% ytd
+3.9% qoq

o/w:



DEPOSITS & OTHERS⁽²⁾

+5.8% ytd | +4.8% qoq



WEALTH MANAGEMENT⁽³⁾

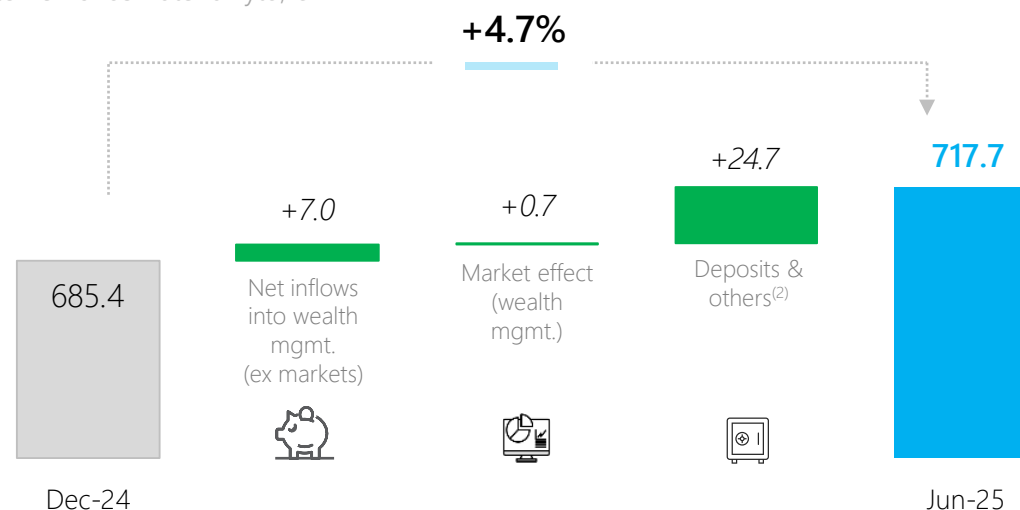
+2.9% ytd | +2.5% qoq

MARKET SHARE IN
DEPOSITS + WM
% in Spain⁽⁴⁾

26.2%

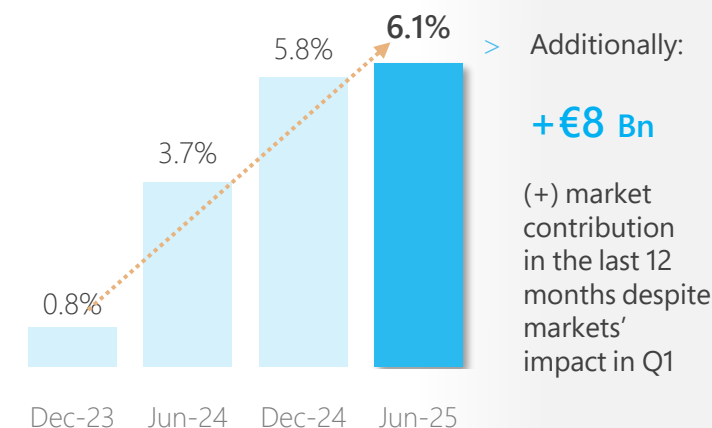
CUSTOMER FUNDS UP YTD driven by net inflows into deposits and WM
complemented by 2Q-end seasonality and rebound in markets post March-April correction

Customer funds waterfall ytd, €Bn



GROWTH ACCELERATION CONTINUES

Wealth management balances⁽³⁾ + Deposits,
% yoy ex market effects on wealth management⁽⁵⁾



(1) Refer to Appendix for additional details. (2) Deposits (including retail securities issuances), "Other funds", and "Other managed resources". Affected by positive seasonality in June. (3) Mutual funds (including portfolios and SICAVs), pension plans, and savings insurance. (4) Combined market share including deposits of households and non-financial businesses, mutual funds (CaixaBank AM), pension plans and savings insurance. Based on latest available data from Bank of Spain, INVERCO, and ICEA (June 2025). For savings insurance, sector data for June are internal estimates. (5) Growth considering cumulative net inflows over the last 12 months only, excluding any market impacts during that period.

Wealth management delivers another strong semester

with net inflows holding firm amid market volatility

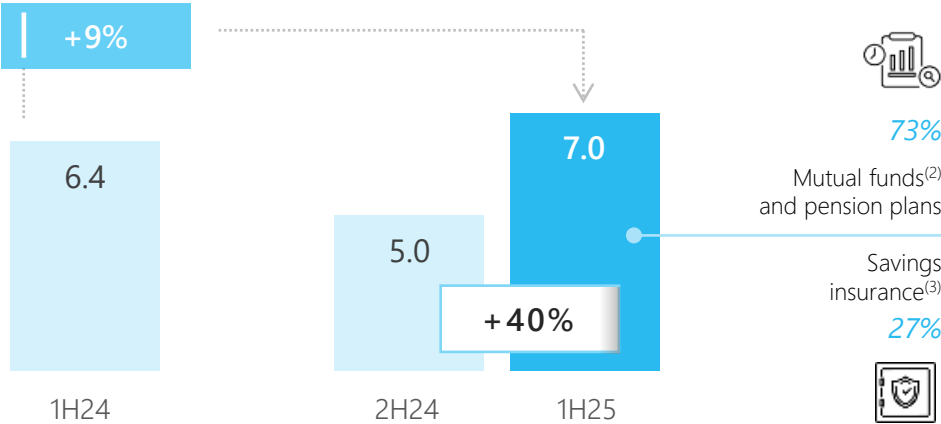


Uniquely equipped to serve structurally growing demand



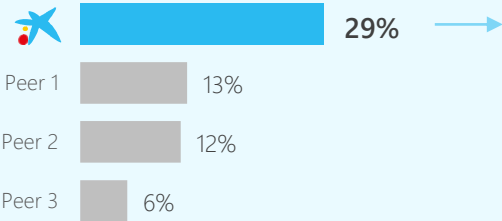
SUSTAINED GROWTH IN NET INFLOWS

Net inflows into wealth management⁽¹⁾ (ex market effects), €Bn



#1 IN WEALTH MANAGEMENT IN SPAIN

Market share by total WM AuMs⁽⁴⁾, %



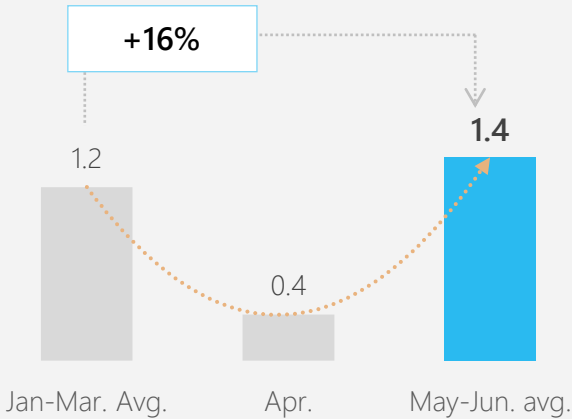
Market share by product⁽⁵⁾

| | | |
|-------------------|-----|----|
| Mutual funds | 23% | #1 |
| Pension plans | 34% | #1 |
| Savings insurance | 38% | #1 |

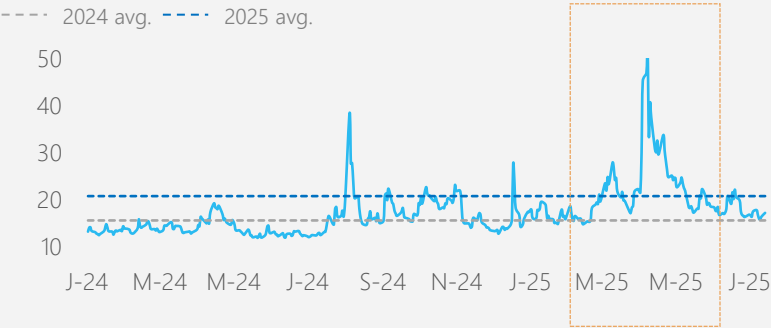
NET INFLOWS BOUNCE BACK

AFTER MARCH-APRIL MARKET CORRECTION

Net inflows into wealth mgmt. (ex market effects)/month, €Bn



Market volatility: VIX index⁽⁶⁾



(1) Mutual funds (including portfolios and SICAVs), pension plans, and savings insurance. (2) Includes managed portfolios and SICAVs. (3) Includes unit linked. (4) Combined market share including mutual funds, pension plans, and savings insurance. Peer group includes: BBVA, Ibercaja, SAN. Based on latest published information by ICEA and INVERCO. June 2025 for CaixaBank (for savings insurance, sector data are internal estimates); March 2025 for peers. (5) As of June 2025, based on latest available data from ICEA and INVERCO (for savings insurance, sector data is internal estimate). (6) Source: Bloomberg.

31

Protection insurance premia up double-digits

underpinned by commercial dynamism and product innovation

Protection insurance premia⁽¹⁾

30 June 2025, % yoy

+12.3%

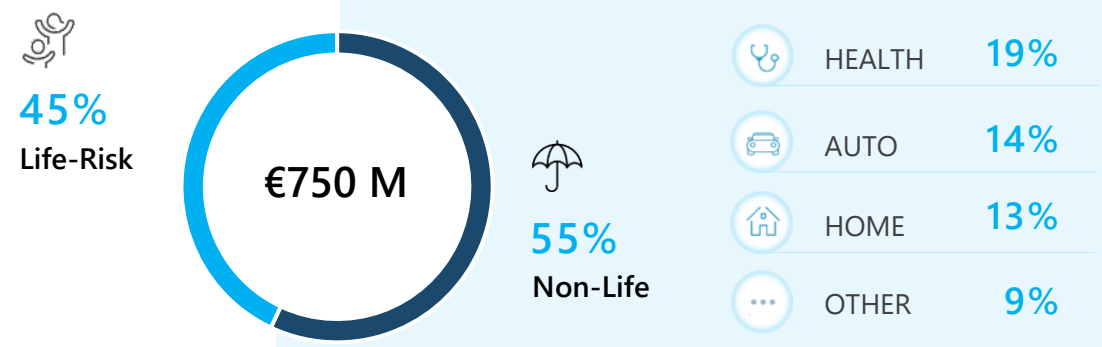
o/w:

- > LIFE-RISK: +12.8%
- > NON-LIFE: +11.9%

POSITIVE PRODUCTION DYNAMICS





BOLSTERED BY MYBOX OFFERING AND INCREASED LOAN ORIGINATION

1H25 ttm new protection premia⁽²⁾: breakdown by segment, %

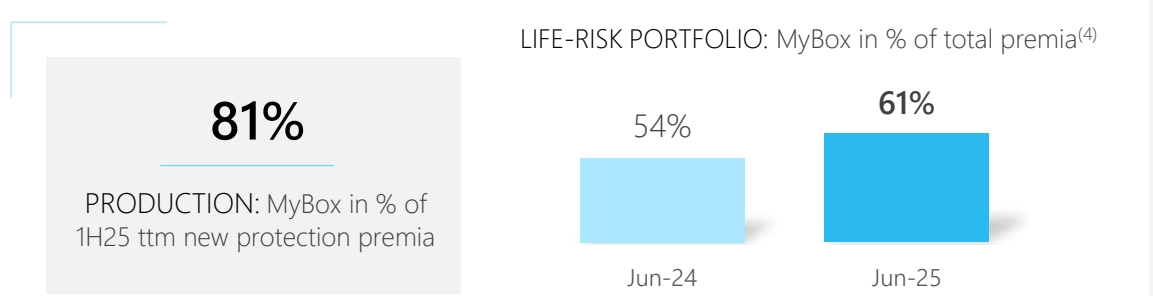


CONTINUOUS MARKET SHARE GAINS

Market shares in Spain in % and Δyoy in bps⁽³⁾

| | | | |
|--|-------------------------|---|--------------------------|
|  LIFE-RISK | 27.7% +76 bps |  HEALTH INSUR. | 30.4% +30 bps |
|  HOME INSUR. | 10.5% +29 bps |  PERSONAL ACCIDENT INSUR. | 12.4% +167 bps |

INCREASING WEIGHT OF MYBOX



MyBox

CONTINUED DEPLOYMENT OF **CLIENT-FOCUSED INNOVATIVE OFFERING**

- > Convenient, predictable cost, and with more complete coverage → lower churn rate
- > Addressing uncovered needs and raising demand in face of longevity (e.g. **MyBox LifeCare**; **MyBox Retirement self-employed**; **MyBox tranquility senior**)



VidaCaixa SegurCaixa Adeslas

(1) 1H25 earned premia on an annualised basis. Includes VidaCaixa life-risk premia (excluding BPI Vida e Pensoes) plus SegurCaixa Adeslas non-life premia sold through the bancassurance network. (2) CABK ex BPI and considering life-risk and non-life risk premia sold through the bancassurance channel. All insurance products (including single premium with multiannual tenor) are presented on an annual basis to facilitate comparisons across all product lines. Historical series were restated to reflect measurement enhancements. (3) In Spain. Based on latest available data from ICEA (March 2025 except for accident insurance which data corresponds to YE24). (4) VidaCaixa earned life-risk premia (excluding BPI Vida e Pensoes) on an annualised basis.



BPI: on a successful journey of growth and profitability

—with ample untapped potential ahead in a growing market

2018: 1st year with full year consolidation of BPI into CaixaBank Group

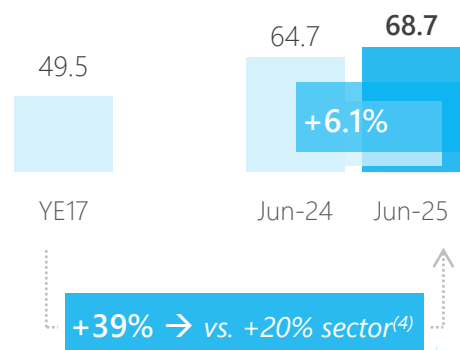
Net income, 1H25

€235 M

BPI Segment⁽¹⁾

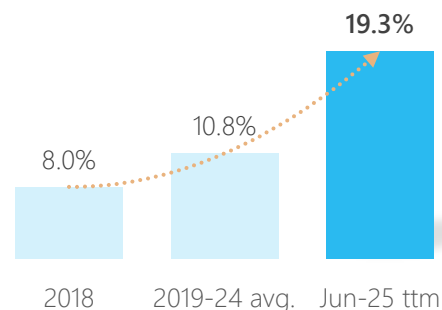
> VOLUME GROWTH CONSISTENTLY BEATING THE MARKET

Business volume^(2,3), €Bn eop



> INCREASED PROFITABILITY

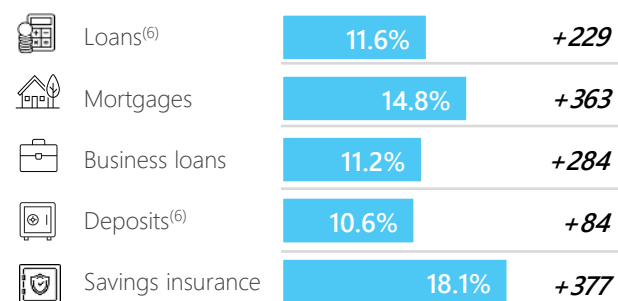
RoTE^(2,7), %



> WIDESPREAD MARKET SHARE GAINS

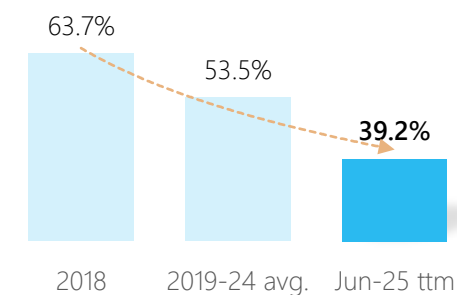
Market share in Portugal⁽⁵⁾, %

Δ 2017-25, bps



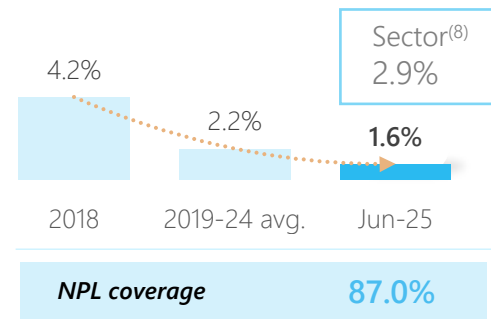
> EFFICIENCY IMPROVEMENT

% recurrent C/I^(2,7), %



> LOW % NPL WELL BELOW THE SECTOR

% NPL⁽²⁾, eop



Leveraging on strong fundamentals to keep seizing potential in a growing market



(1) Contribution of the banking activity in Portugal to the Group's consolidated results, excluding among other items, earnings from equity investments in BFA and BCI. (2) BPI segment. (3) Performing loans plus customer funds. YE17 customer funds exclude Portuguese treasury bond placements. (4) Sector ex BPI. Sector data based on latest available data from the Bank of Portugal (May 2025). (5) Source: Bank of Portugal, latest available data (May 2025). (6) Households and non-financial businesses. (7) 2022 figure restated under IFRS 17/9. 2018-21 figures as reported historically (IFRS 4). (8) % NPLs in credit to the resident private sector (households and non-financial businesses), based on latest available information published by Bank of Portugal (March 2025).

Net income up qoq

–with steady growth in revenues from services, even lower CoR, and easing NII headwinds



CONSOLIDATED INCOME STATEMENT

| €M | 2Q25 | 2Q24 | % yoy | % qoq |
|--|--------------|--------------|---------------|--------------|
| Net interest income | 2,636 | 2,791 | -5.6% | -0.4% |
| Revenues from services ⁽¹⁾ , o/w: | 1,303 | 1,252 | +4.0% | +1.9% |
| Wealth management | 483 | 431 | +12.0% | -1.3% |
| Protection insurance | 287 | 297 | -3.2% | +0.1% |
| Banking fees | 532 | 524 | +1.5% | +6.1% |
| Other revenues | 90 | 161 | -44.0% | +4.7% |
| Dividends ⁽²⁾ | 5 | 93 | -94.4% | -90.1% |
| Equity accounted | 76 | 65 | +16.0% | +5.7% |
| Trading income | 67 | 76 | -12.0% | -3.7% |
| Other op. income & expenses ⁽³⁾ | (57) | (73) | -21.5% | -46.9% |
| Revenues | 4,030 | 4,205 | -4.2% | +0.5% |
| Total operating expenses | (1,599) | (1,520) | +5.2% | +1.2% |
| Pre-impairment income | 2,431 | 2,685 | -9.5% | -0.0% |
| Loan-loss charges | (178) | (218) | -18.7% | -8.8% |
| Other provisions | (62) | (103) | -39.3% | +44.9% |
| Gains/losses on disposals and other | (24) | (44) | -45.8% | |
| Pre-tax income | 2,167 | 2,320 | -6.6% | -0.9% |
| Tax, minority & other ⁽⁴⁾ | (685) | (649) | +5.5% | -4.4% |
| Net income | 1,482 | 1,670 | -11.3% | +0.8% |
| Net income PF⁽⁵⁾ | 1,482 | 1,547 | -4.2% | +0.8% |
| <i>Pro memoria</i> | | | | |
| Fees | 986 | 953 | +3.5% | +2.5% |
| Insurance service result | 317 | 299 | +5.8% | +0.0% |

REVENUES

- > **NII pressures abating** as diminishing funding costs, rising volumes, and positive ALCO contribution increasingly offset loan index resets
- > **Sustained growth in revenues from services**
 - **Wealth management:** up double-digit yoy on higher AuMs; qoq mainly reflects impact from market correction in March-April
 - **Protection insurance revenues** supported by (+) organic trends with yoy masked by (+) non-recurrent factors in 2Q24⁽⁶⁾
 - **Banking fees** recover yoy while growing strongly qoq with support from CIB activity and gradual stabilisation of recurrent fees
- > **Other revenues** mainly reflect absence of TEF dividend post divestment and recognition of BFA dividend in 1Q; other operating income and expenses affected by one-offs

COSTS

- > **Costs evolve in line with guidance**

PROVISIONS & OTHER

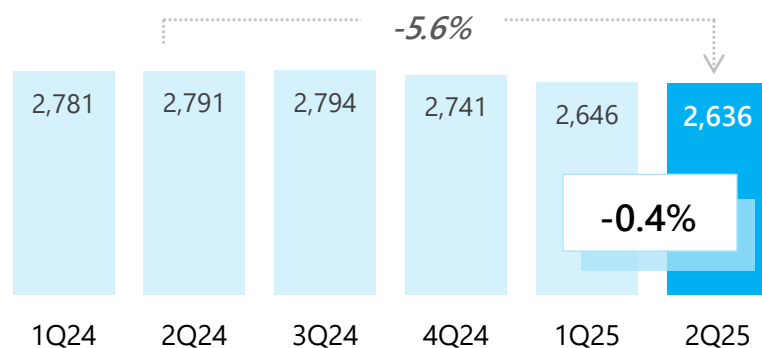
- > **Lower LLCs** with CoR at reduced levels
- > **Other provisions** back to normalised range
- > **Tax, minority & other:** includes impact from banking tax and DTA write-up

(1) Equivalent to the sum of “Net fees” and “Insurance service result”. Refer to the Appendix for additional details. (2) 2Q24 included €45M from BFA dividend (vs. €50M recognised in 1Q25) and €43M from TEF dividend, which ceased following the full divestment in June 2024. (3) 2Q25 includes +€22M from the reversal of the solidarity levy in Portugal. (4) 1Q25 and 2Q25 include impact from banking tax (-€148M per quarter) and write-up of off-balance sheet TLCFs and deductions (+€84M in 2Q25 and +€67M in 1Q25). (5) 2Q24 and % yoy PF with 2024 banking levy accrued on a linear basis throughout the year. (6) Including, among other, positive one-off at BPI (+€16M).

NII stabilises earlier than anticipated – 2Q expected to mark this cycle low

NII pressures abate

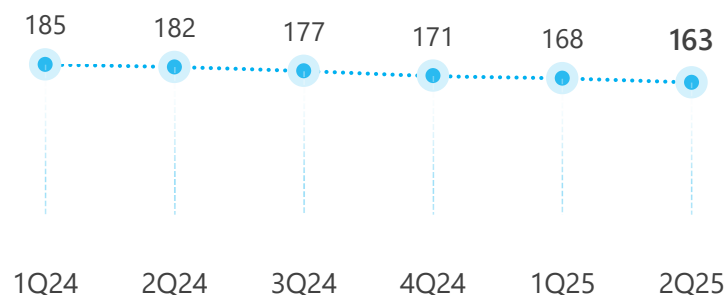
NII evolution, €M



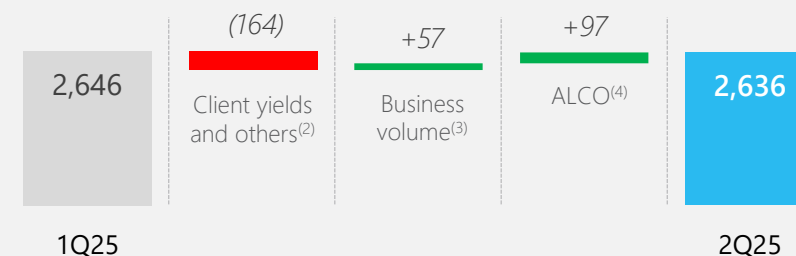
€5,572 M 1H24 \rightarrow -5.2% \rightarrow €5,282 M 1H25

NIM evolution

bps



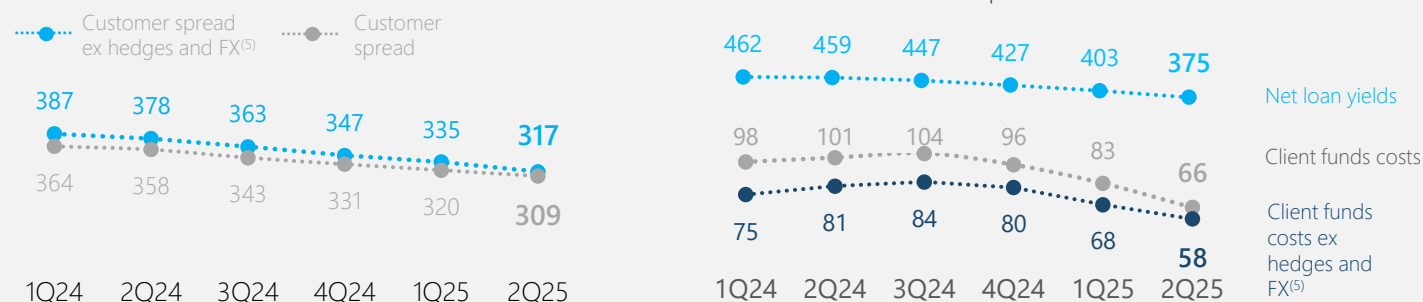
QoQ NII BRIDGE⁽¹⁾ – €M



Growing support from:

- > higher volumes
- > lower funding costs
- > hedging strategy

CUSTOMER SPREAD AND YIELDS MAINLY REFLECT INDEX RESETS– bps



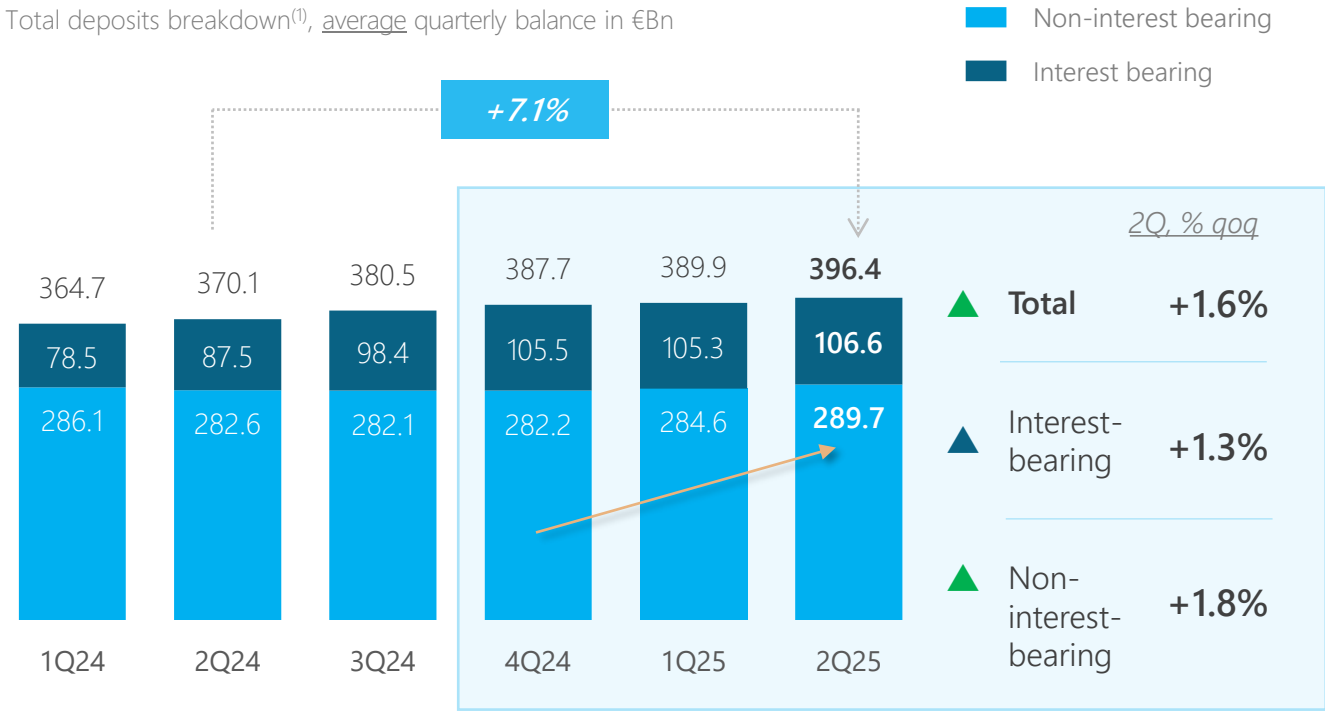
NII IMPROVEMENT EXPECTED TO ACCELERATE FROM 2H26e

(1) Δ qoq includes +€12M from day-count effect. (2) Includes impact from loan index resets and deposit repricing, NII from insurance, cash balances, and financial intermediaries. (3) NII from loan and deposit volume growth. Refer to the Appendix (glossary) for additional details. (4) Includes NII from structural deposit hedges, bond portfolio, and wholesale funding. (5) Excluding for CaixaBank ex BPI structural deposit hedges and FX and international branch deposits. NOTE: the correct breakdown of 1Q25 NII evolution qoq, as presented on page 16 of 1Q25 Results presentation, should have been: -€23M day-count; -€193M client yields; +€27M business volume; +€94M ALCO.

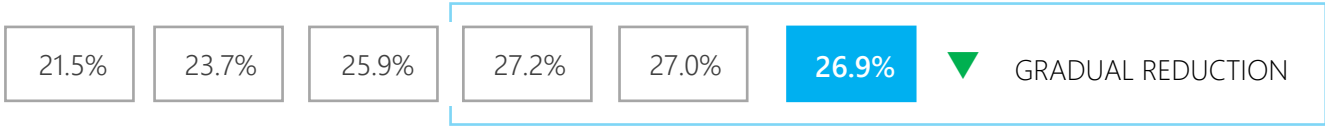
Deposit strength offers rising support for NII

Steady growth in deposit balances

mainly reflecting growing non-interest-bearing balances

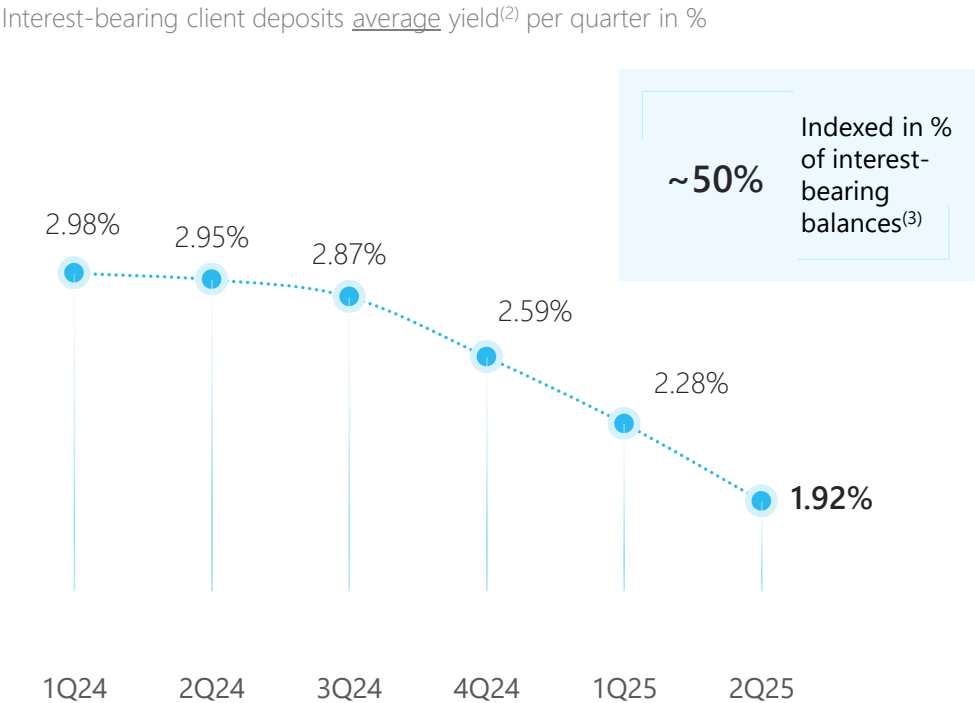


Interest-bearing client deposits⁽¹⁾ in % of total (quarterly average)



Acceleration of deposit cost reduction

as indexed deposits rapidly reflect rate resets



Quarterly average €STR⁽⁴⁾: Δ qoq in bps



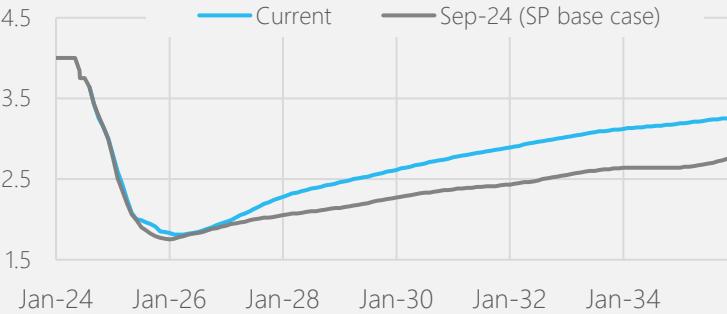
(1) Including FX and excluding employee deposits, international branch deposits, retail securities, and other outside the commercial network scope. Note that the historical series has been affected by non-material revisions to reflect better information and improvements in the calculation. (2) % yield (quarterly average) over remunerated interest-bearing deposits as detailed in note 1, excluding hedges. (3) Indexed balances in % of total on-balance sheet client funds (excluding insurance) that are being remunerated (including FX, international branch deposits, employee deposits, retail securities and other and excluding hedges). End-of-period as of 30 June 2025. (4) Source: Bloomberg.

Long-term rate outlook favours reinvestment strategy

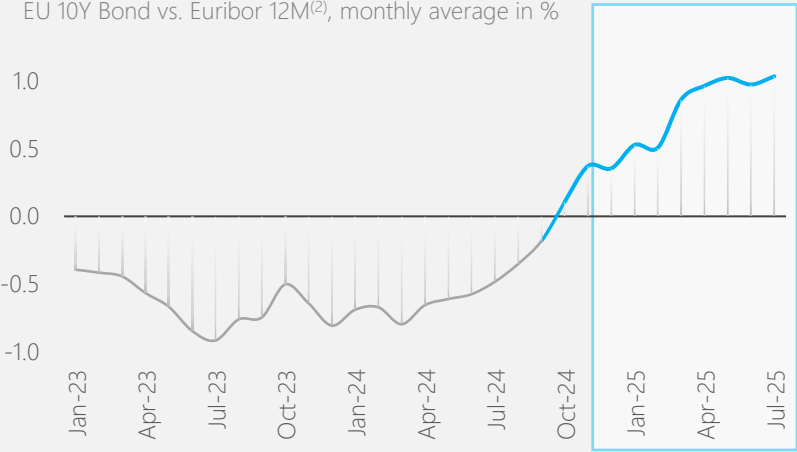
–while short-term rates remain broadly aligned with Strategic Plan’s assumptions

AN EVOLVING RATE ENVIRONMENT: CURRENT YIELD CURVE AND SPREAD BACKDROP OFFER VALUE AND NEW OPPORTUNITIES FOR ALCO MANAGEMENT

DFR evolution: current market forwards⁽¹⁾ vs. market forwards as of end-Sep. 2024 (Strategic Plan base case), in %

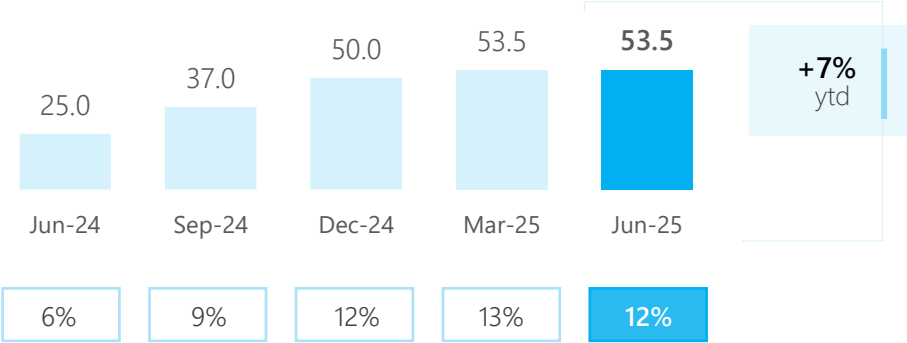


EU 10Y Bond vs. Euribor 12M⁽²⁾, monthly average in %



STRUCTURAL DEPOSIT HEDGES UP YTD – STABLE QoQ

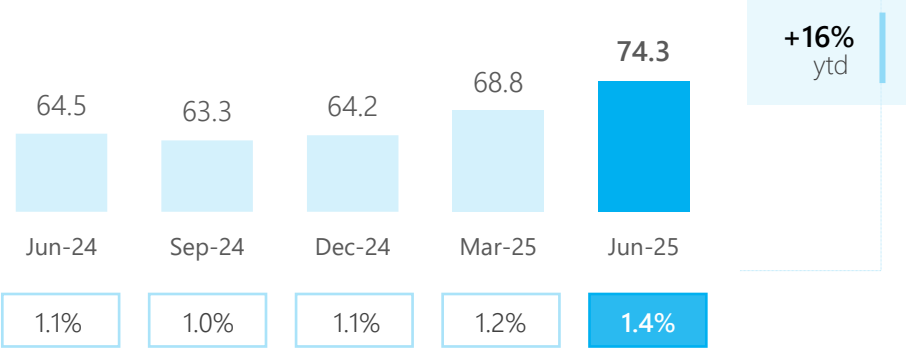
Structural hedges over deposits^(3,4), €Bn and in % over total deposits



- > **+€3.5Bn** new structural hedges in 1H25, for a total of **€53.5 Bn**; **stable qoq**
- > New rate backdrop (+) to rollover and reload hedges
- > Hedges remain a key tool to manage NII sensitivity
- > **~€15 Bn** legacy hedges at **~0%** maturing by 1Q27

INCREASED AND HIGHER-YIELDING ALCO BOOK

ALCO portfolio^(3,5) in €Bn and yield in %

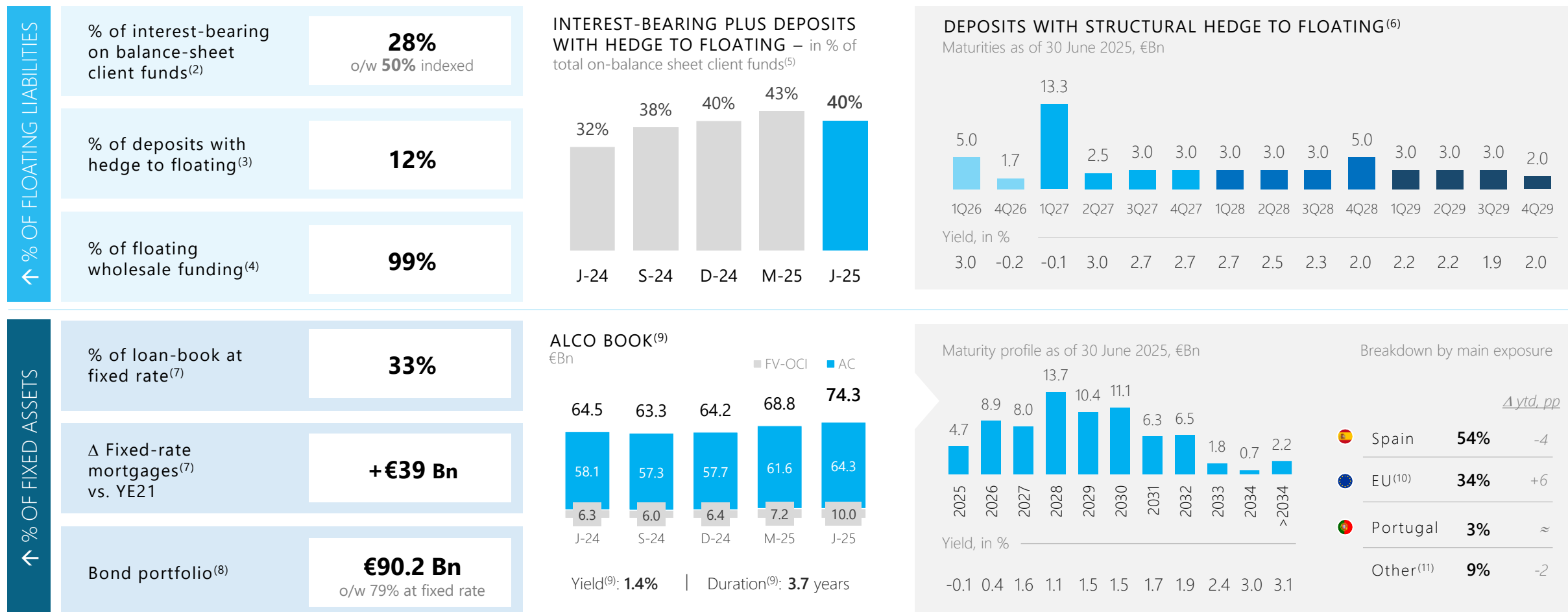


- > ALCO portfolio **+15.9 % ytd**
- > Yield **up to 1.4%**
- > **~€22 Bn** maturities in **2025-27** at **0.8% average yield**



Interest rate sensitivity management:

Targeting 12-24M NII sensitivity of $\pm 5\%$ to ± 100 bps parallel shift in interest rates

Key drivers to reduce sensitivity⁽¹⁾

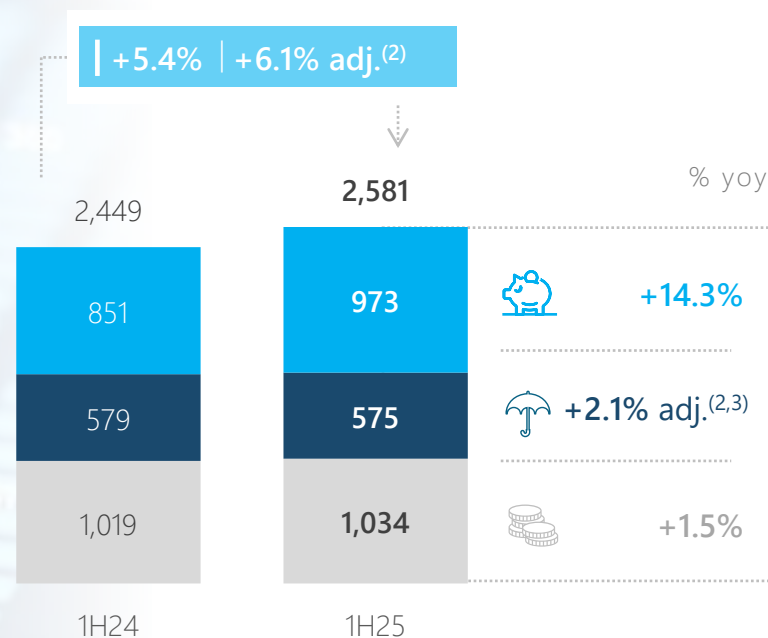
(1) Data as of 30 June 2025. (2) % of on-balance sheet client funds (excluding insurance) remunerated (including FX, international branch deposits, employee deposits, retail securities and other and excluding hedges). (3) Hedges executed by end of Jun 2025 in % of total deposits at 30 June 2025. (4) Excluding AT1. (5) In % of total on-balance sheet client funds, excluding insurance. Note that the historical series was affected by non-material revisions to reflect better information and improvements in the calculation. (6) Structural hedges over core deposits (non-sensitive to rates), receiving fixed rate and paying floating rate (€STR). (7) Including hybrid mortgages (which have a fixed interest rate for a period of time and floating afterwards). Excludes fixed-rate loans maturing or repricing in <1 year. (8) It compares to €80.2 Bn by YE24 and it includes ALCO book (€74.3Bn) and SAREB bonds (€15.8 Bn). (9) Excludes SAREB bonds (1.9% yield, 0.2 years duration). When including those SAREB bonds, total yield at 1.5% and duration at 3.1 years. (10) Including EU, Austria, Belgium, France, Italy, the Netherlands, and core SSAs. (11) Mainly includes US Treasuries, Investment Grade corporates, and others.

Revenues from services up +5.4% yoy in 1H25

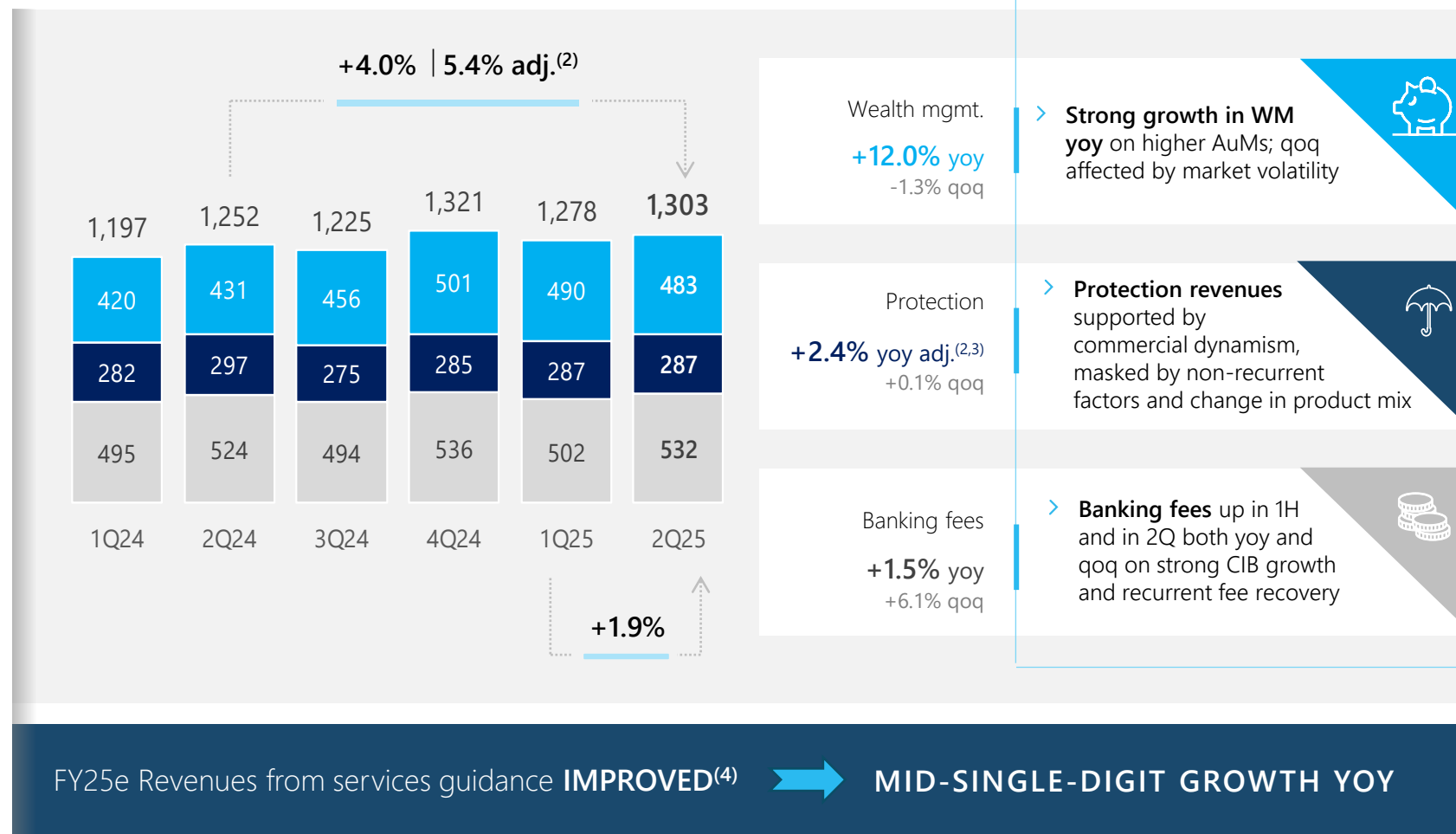
—with evolution in 2Q affected by non-recurrent factors and market volatility

REVENUES FROM SERVICES⁽¹⁾

€M



- Wealth management
- Protection insurance
- Banking fees



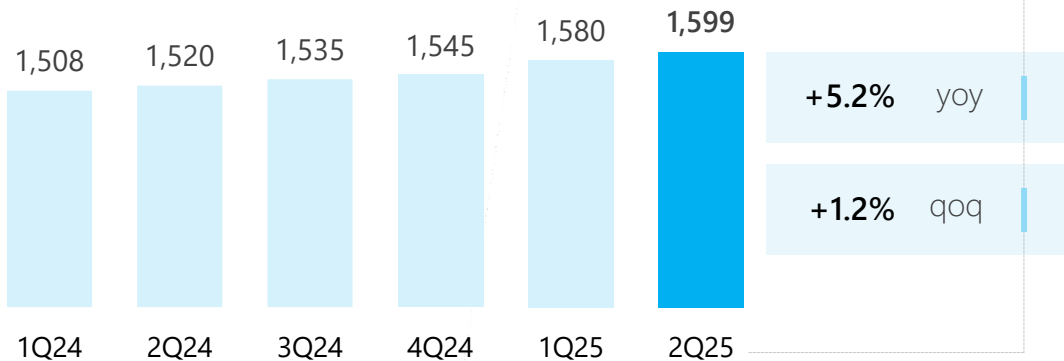
FY25e Revenues from services guidance **IMPROVED⁽⁴⁾** ➔ **MID-SINGLE-DIGIT GROWTH YOY**

(1) Refer to the Appendix for additional details. (2) Adjusted excluding positive one-off at BPI in 2Q24 (+€16M). (3) Unadjusted figures: -0.7% 1H yoy; -3.2% 2Q yoy. (4) Vs. former guidance of "Low-to-mid single-digit growth".




Costs evolve as guided while C/I ratio remains at very low levels

COSTS EVOLVE IN LINE WITH GUIDANCE

Operating costs, €M

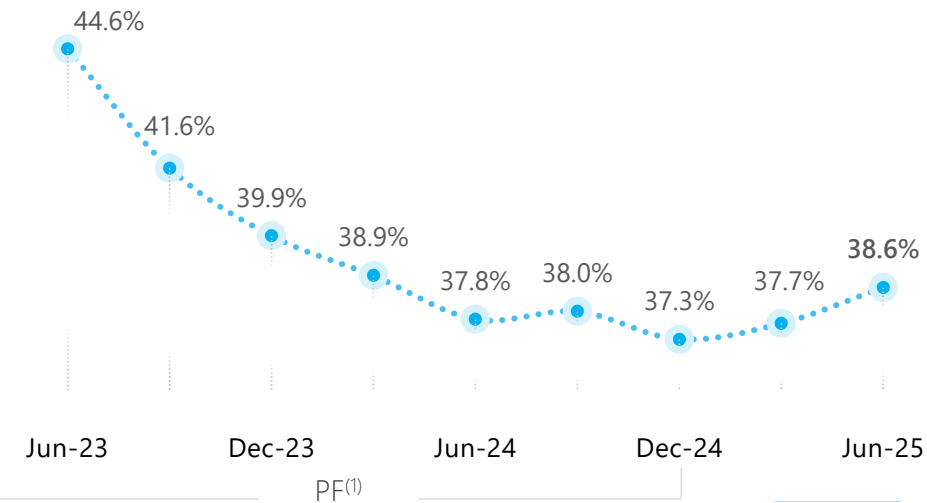


BREAKDOWN BY MAIN CATEGORY

| €M and % | 2Q25 | % yoy | % qoq | 1H25 | % yoy |
|--|--------------|--------------|--------------|--------------|--------------|
|  PERSONNEL | 994 | +6.1% | +1.4% | 1,975 | +6.0% |
|  GENERAL EXPENSES | 408 | +5.3% | +0.2% | 816 | +5.1% |
|  DEPRECIATION | 196 | +0.6% | +2.4% | 388 | -0.5% |
| TOTAL | 1,599 | +5.2% | +1.2% | 3,179 | +5.0% |

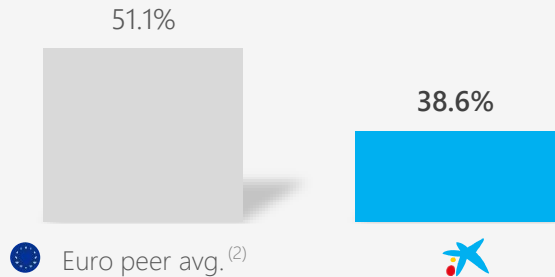
% C/I REMAINS AT LOW LEVELS...

% C/I ttm⁽¹⁾



... AND WELL BELOW PEER AVERAGE

% C/I ttm



(1) Historical series (Jun. 23 – Dec. 24) PF adjusted to exclude impact from banking levy in 2023 and 2024, for consistency with 2025. (2) Weighted average, based on latest reported data by peers. Peer group: top 10 banks by market cap included in the SX7E index as of 30 June 2025.

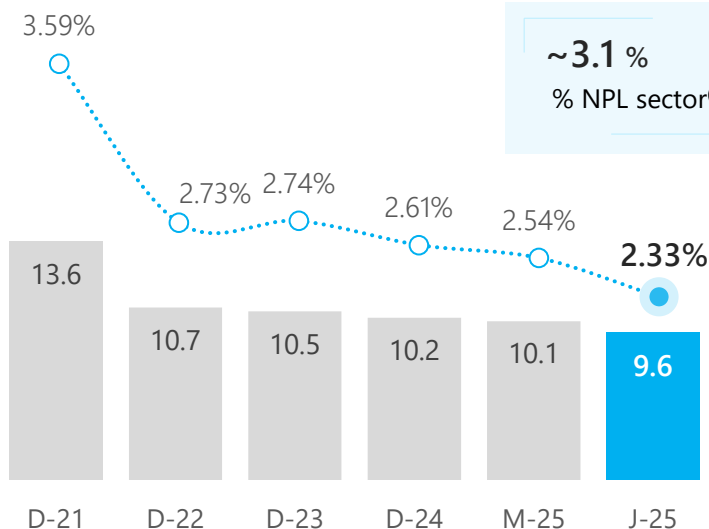


Step improvement in credit quality metrics:

% NPL hits record low on broad-based gains, with strong coverage and declining CoR



LOWER NPLs AND RECORD-LOW % NPL ON SUPPORTIVE ORGANIC TRENDS AND ACTIVE MANAGEMENT – NPLs⁽¹⁾ (€Bn) and % NPL⁽¹⁾



% NPL by segment, 30 June 2025



Mortgages
2.2% -40 bps ytd



Business loans
2.6% -11 bps ytd

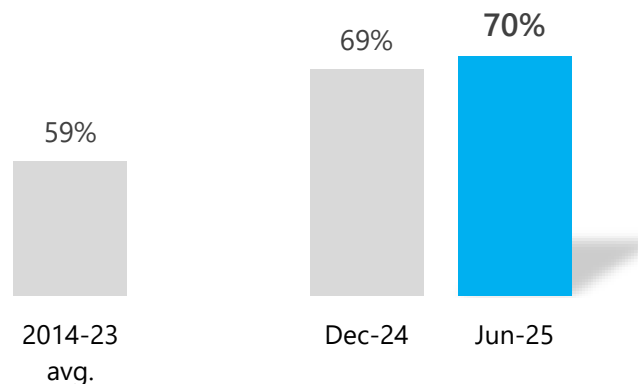


Consumer loans
2.9% -21 bps ytd



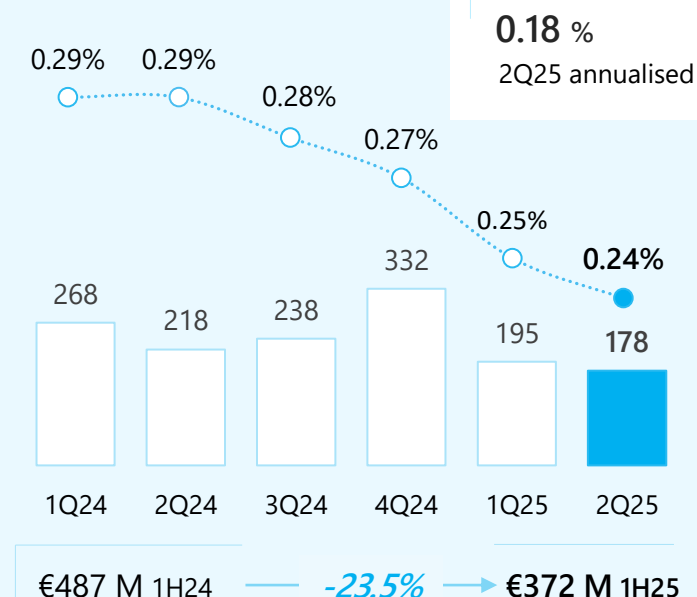
Other⁽³⁾
1.9% -44 bps ytd

MAINTAINING HIGH COVERAGE, ABOVE HISTORICAL AVERAGE, WITH OVERLAYS UNUSED QoQ – %NPL coverage⁽⁴⁾



LOWER CoR WITH IMPROVED GUIDANCE

CoR ttm (%) LLCs (€M)



€6.7 Bn

Total provision funds

o/w:

€341 M

Unassigned collective prov.; unchanged qoq⁽⁵⁾

FY25e CoR guidance
IMPROVED⁽⁶⁾



~0.25%

(1) Includes non-performing contingent liabilities (€507 M by end of June 2025). NPL evolution in 2Q25 affected by portfolio sales. (2) % NPLs in credit to the resident private sector, based on latest available information published by the Bank of Spain (May 2025). The ratio PF ex CABK stands at 3.3%. (3) Includes other loans to individuals (excluding consumer lending), loans to the public sector, and contingent liabilities. (4) Ratio between total impairment allowances on loans to customers and contingent liabilities over non-performing loans and advances to customers and contingent liabilities. The ratio of total impairment allowances over total loans and advances to customers and contingent liabilities stands at 1.6% as of 30 June 2025 (vs. 1.8% as of March 2025 and December 2024). (5) Evolution of unassigned collective provisions: stable qoq and +€2M ytd. (6) Vs. former guidance of <0.30%.

Ample liquidity reserves

Well positioned to seize opportunity from the expected re-leveraging of core economies

Comfortable liquidity metrics

30 June 2025 (eop)

217%

% LCR⁽¹⁾

150%

% NSFR

13.1%

% ASSET
ENCUMBRANCE

85.1%

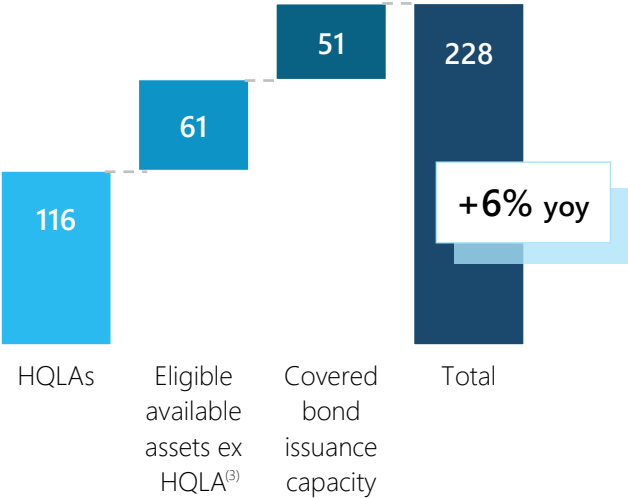
% LTD

€54 Bn

COMMERCIAL GAP⁽²⁾

LIQUIDITY SOURCES⁽³⁾

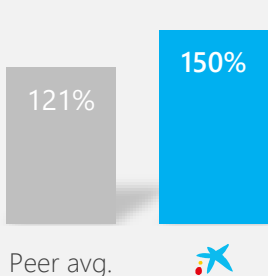
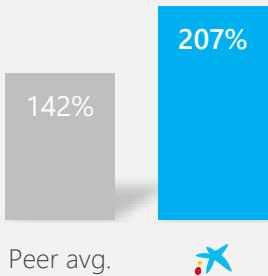
€Bn, 30 June 2025



LIQUIDITY RATIOS WELL ABOVE PEER AVERAGE...

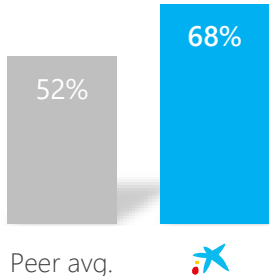
% LCR (12-month average)^(4,5)

% NSFR (eop)^(4,5)



...WITH A STRONG AND STABLE DEPOSIT BASE

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



| | |
|--|-----|
| Retail deposits ⁽⁴⁾ | 76% |
| Wholesale deposits ⁽⁴⁾ | 24% |
| Insured deposits ⁽⁶⁾ in % of total deposits ⁽⁴⁾ | 61% |

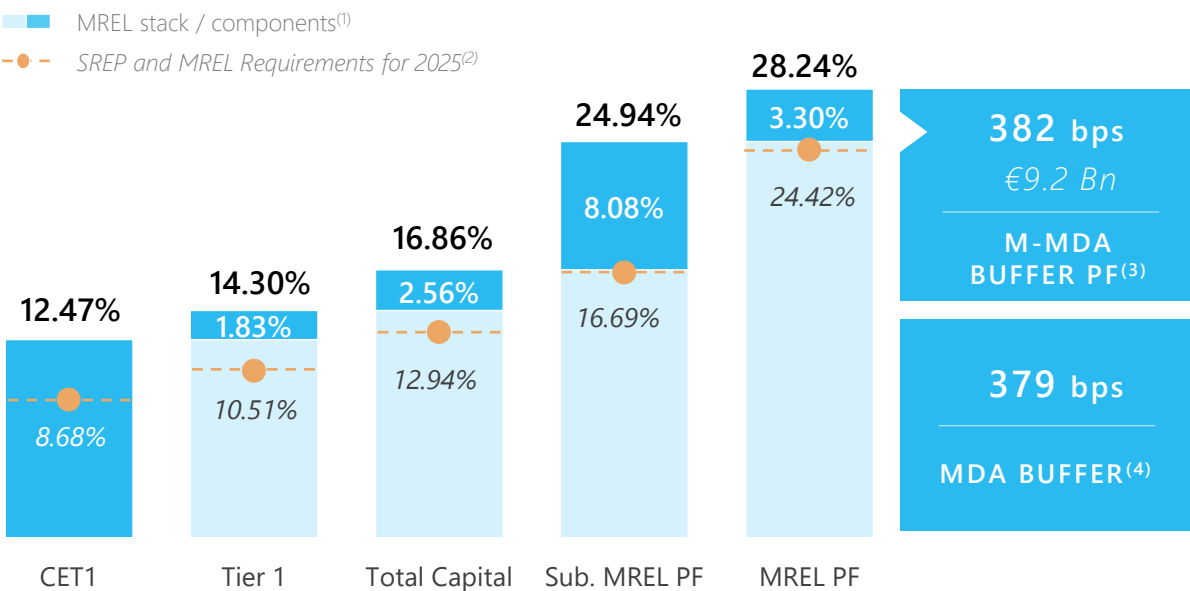
(1) % LCR at 30 June 2025. 12-month average % LCR as of 30 June 2025: 207%. (2) Customer demand plus time deposits (excluding retail securities) minus loans. +€6.1 Bn ytd. (3) From 1Q25, liquidity sources include other eligible available assets beyond ECB deposit facilities and HQLAs. (4) Based on latest Pillar 3 available data: June 2025 for CaixaBank and March 2025 for peers weighted average. Peer group includes top 10 entities (excluding CaixaBank) in the SX7E index by market cap as of 30 June 2025. (5) CaixaBank's %LCR 12M avg. and % NSFR eop as of March 2025 at 206% and 148%, respectively). (6) Deposits covered by the Deposit Guarantee Fund (deposits ≤ €100,000 per account holder) in % of total deposit balances.

Comfortable MREL position and buffers

reflecting prudent management as well as continuous and successful market access

MREL STRUCTURE VS. REQUIREMENTS

Group MREL stack as of 30 June 2025 PF⁽¹⁾ vs. requirements⁽²⁾, % of RWAs

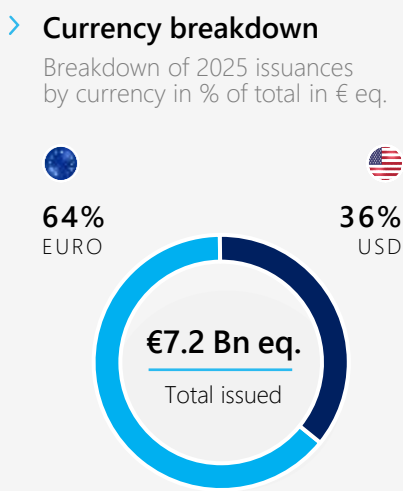


REGULATORY RATIOS PF⁽⁴⁾



CONTINUED AND SUCCESSFUL MARKET ACCESS

| €Bn eq. | 2025 Issuances ⁽⁵⁾ |
|--------------------|-------------------------------|
| SP | 1.5 |
| SNP ⁽⁶⁾ | 3.7 |
| Tier 2 | 1.0 |
| AT1 ⁽⁷⁾ | 1.0 |
| TOTAL | 7.2 |

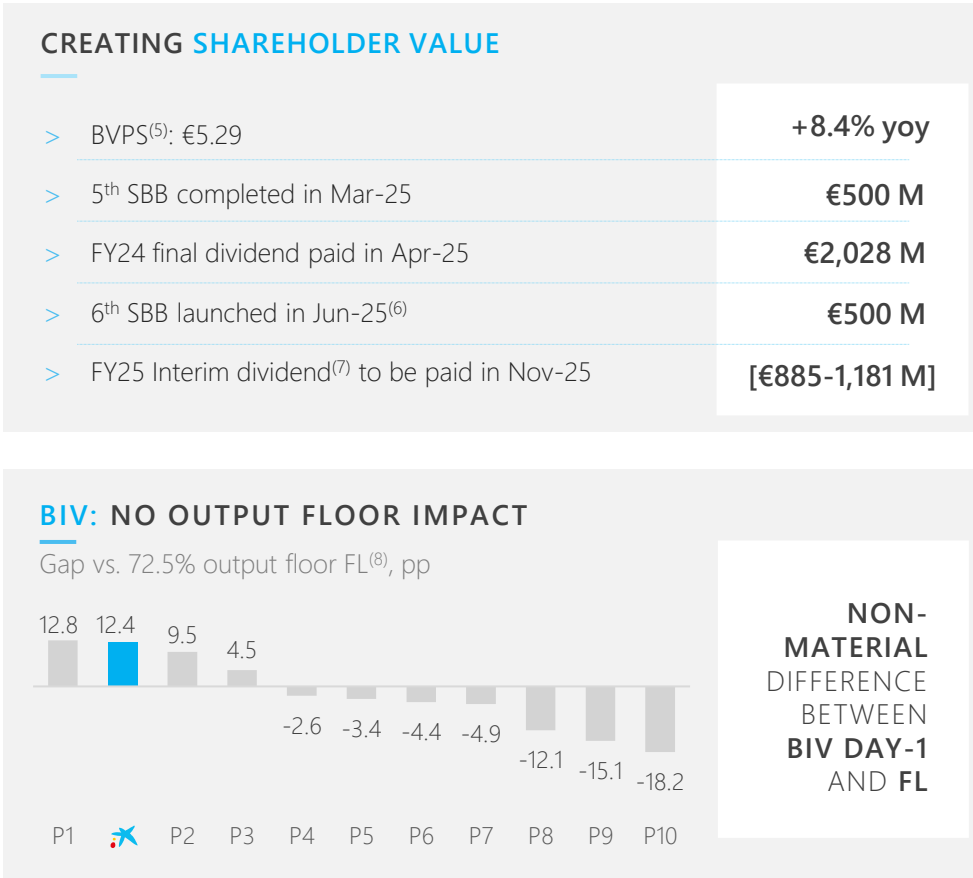
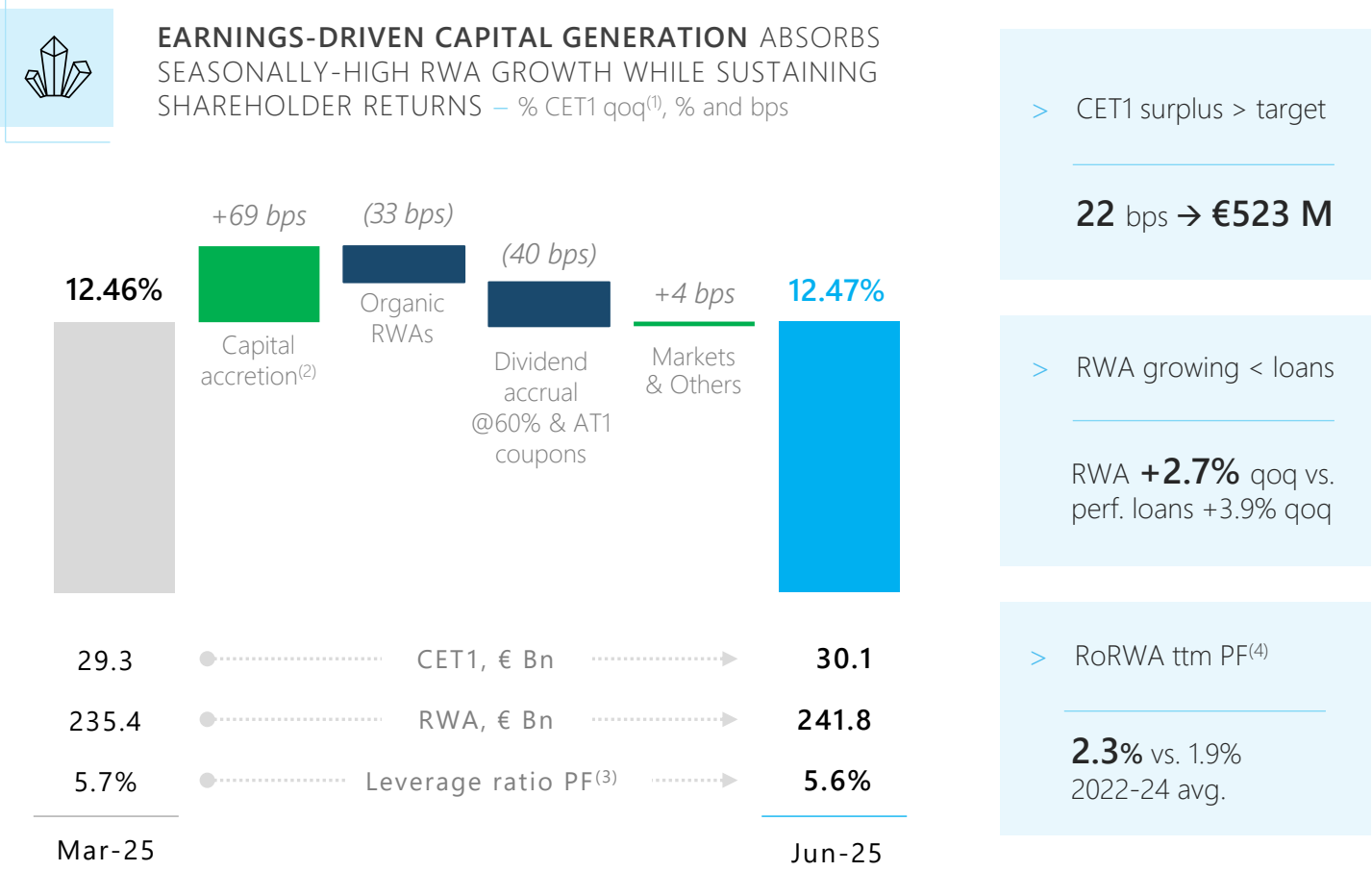


> *Broader investor reach unlocks better market access and supports more competitive funding conditions*

(1) % Sub. MREL and % MREL PF including €2.6Bn SNP issued in July 2025. Reported % Sub. MREL and % MREL at 23.87% and 27.17%, respectively. MREL ratios exclude early redemptions announced in July 2025: JPY7,000M SNP (€43M eq.), and €1Bn SP. (2) SREP requirements for 2025 with P2R at 1.75%, O-SII buffer at 0.50%, countercyclical buffer at 0.12% and systemic risk buffer in Portugal at 0.07% (note that the implementation of the counter-cyclical buffer in Spain will increase the requirement by 37 bps). (3) MDA (CET1) and M-MDA buffer PF including Jul-25 SNP issuances, based on management capital ratios and SREP requirements as detailed in note 2. Regulatory MDA buffer at 357 bps and regulatory M-MDA buffer PF at 360 bps. (4) 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. % Sub. MREL and % MREL PF including Jul-25 SNP issuances. Reported regulatory % Sub. MREL and % MREL at 23.65% and 26.95%, respectively. (5) CABK ex BPI. It includes SNP private placement for €150M (3.5NC2.5). (6) Of which USD 3Bn (€2.6 Bn eq.) issued in Jul-25. (7) In 1Q25, €836M of the 5.25% €1.25Bn AT1 Perp-non call March 2026 was repurchased through a tender offer, leaving €414M outstanding. Net AT1 issuance in 1Q25 was €0.2 Bn.

Robust capital generation supports strong business momentum

High-quality growth and optimisation to keep driving sustainable shareholder value



(1) Mar-25 updated with the latest officially reported data. Refer to the Appendix for 1Q25 % CET1 qoq bridge presented under the current breakdown criteria.

(2) Includes capital accretion from net income and DTA consumption.

(3) Jun-25 PF including €2.6Bn SNP issued in July 2025. Reported leverage ratio at 5.6%.

(4) Jun-25 RoRWA ttm PF with 2024 banking levy accrued on a linear basis and excluding BIV day-1 impact. Reported RoRWA ttm at 2.5%.

(5) Book value (eop) divided by number of outstanding shares (excluding treasury shares).

(6) Based on ORI 25 July 2025, 26.6 million shares have been already acquired for €198.0M, equivalent to 39.6% of the maximum consideration (vs. figures as of 30 June 2025 of 15.5% executed and 10.6 million shares acquired for €77.6M).

(7) Corresponding to the payout target for the interim dividend (30-40% of 1H25 net income), to be paid in November 2025. Relevant resolution from the Board of Directors and final amount of the interim dividend to be defined in October when approving results as of 30 September 2025.

(8) Calculated as the difference between (i) the ratio of RWAs over RWAs calculated using full standardised approach and (ii) the 72.5% output floor fully loaded. Based on 1Q25 Pillar 3 reporting. Peer group includes top 10 entities (excluding CaixaBank) in the SX7E index by market cap as of 30 June 2025. Note that CaixaBank has not made use of the transitional provisions under CRR3. As a result, 2025 figures reflect the full impact of implementing this regulation.

44

Improved guidance for revenues from services, CoR, and RoTE



Improved vs.
previous guidance

| | FY24 | FY25e |
|---------------------------------------|------------------------|-----------------------|
| NII | €11,108 M +9.8% yoy | Down mid-single-digit |
| Revenues from services ⁽¹⁾ | €4,995 M +4.6% yoy | Up mid-single-digit |
| Operating costs | €6,108 M +4.9% yoy | Up c.5% |
| CoR ⁽²⁾ | 0.27% | ~0.25% |
| RoTE ⁽³⁾ | 18.1% | >16% |

2025 % CET1 Management target

11.5% - 12.25%

2025 % Cash payout target

50-60%

2025 % CET1 threshold
for additional distribution⁽⁴⁾

12.25%

(1) Upgraded vs. previous guidance of "Up low-to-mid single-digit". (2) Improved vs. previous guidance of "<0.30%". (3) Upgraded vs. previous guidance of "~16%". (4) Subject to ECB and BoD approval.

Appendix

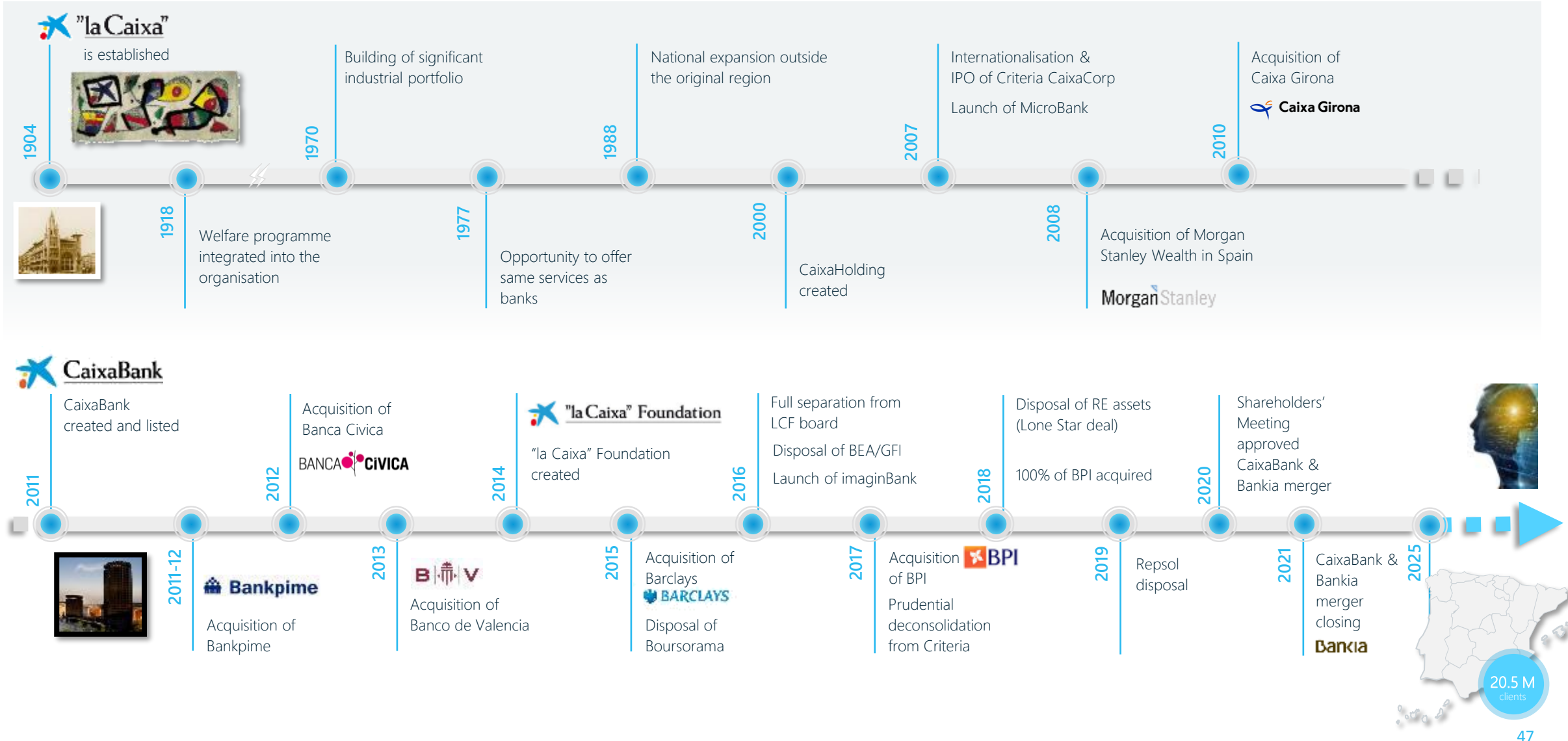
A1. CaixaBank Group: additional information

A2. Glossary





A history that spans since 1904





EU Banking Landscape – “Who is who” (by country)

RANKING BY MARKET CAP.⁽¹⁾

| | | | | |
|--|------------------|---------------|--|------------|
| | Peer 1 | €105 Bn | | # 1 |
| | Peer 2 | €89 Bn | | # 2 |
| | Peer 3 | €87 Bn | | # 3 |
| | Peer 4 | €86 Bn | | # 4 |
| | Peer 5 | €75 Bn | | # 5 |
| | Peer 6 | €59 Bn | | # 6 |
| | CaixaBank | €52 Bn | | # 7 |
| | Peer 7 | €49 Bn | | # 8 |
| | Peer 8 | €49 Bn | | # 9 |
| | Peer 9 | €44 Bn | | #10 |
| | Peer 10 | €39 Bn | | #11 |
| | Peer 11 | €37 Bn | | #12 |
| | Peer 12 | €32 Bn | | #13 |
| | Peer 13 | €30 Bn | | #14 |
| | Peer 14 | €19 Bn | | #15 |
| | Peer 15 | €15 Bn | | #16 |
| | Peer 16 | €15 Bn | | #17 |
| | Peer 17 | €14 Bn | | #18 |
| | Peer 18 | €12 Bn | | #19 |
| | Peer 19 | €12 Bn | | #20 |
| | Peer 20 | €11 Bn | | #21 |
| | Peer 21 | €10 Bn | | #22 |
| | Peer 22 | €10 Bn | | #23 |
| | Peer 23 | €9 Bn | | #24 |
| | Peer 24 | €9 Bn | | #25 |
| | Peer 25 | €9 Bn | | #26 |
| | Peer 26 | €6 Bn | | #27 |
| | Peer 27 | €5 Bn | | #28 |

RANKING BY TOTAL ASSETS⁽²⁾

| | | | | |
|--|------------------|----------------|--|------------|
| | Peer 4 | €2.849 Bn | | # 1 |
| | Peer 8 | €2.314 Bn | | # 2 |
| | Peer 1 | €1.816 Bn | | # 3 |
| | Peer 10 | €1.551 Bn | | # 4 |
| | Peer 7 | €1.398 Bn | | # 5 |
| | Peer 6 | €1.087 Bn | | # 6 |
| | Peer 3 | €943 Bn | | # 7 |
| | Peer 2 | €860 Bn | | # 8 |
| | Peer 5 | €777 Bn | | # 9 |
| | CaixaBank | €660 Bn | | #10 |
| | Peer 9 | €637 Bn | | #11 |
| | Peer 12 | €582 Bn | | #12 |
| | Peer 14 | €414 Bn | | #13 |
| | Peer 11 | €391 Bn | | #14 |
| | Peer 13 | €361 Bn | | #15 |
| | Peer 17 | €252 Bn | | #16 |
| | Peer 15 | €211 Bn | | #17 |
| | Peer 25 | €204 Bn | | #18 |
| | Peer 16 | €169 Bn | | #19 |
| | Peer 20 | €145 Bn | | #20 |
| | Peer 22 | €132 Bn | | #21 |
| | Peer 23 | €126 Bn | | #22 |
| | Peer 21 | €105 Bn | | #23 |
| | Peer 24 | €73 Bn | | #24 |
| | Peer 27 | €57 Bn | | #25 |
| | Peer 19 | €35 Bn | | #26 |
| | Peer 26 | €18 Bn | | #27 |
| | Peer 18 | NA | | #28 |

RANKING BY RWAS⁽²⁾

| | | | | |
|--|------------------|----------------|--|------------|
| | Peer 4 | €790 Bn | | # 1 |
| | Peer 1 | €626 Bn | | # 2 |
| | Peer 8 | €406 Bn | | # 3 |
| | Peer 10 | €388 Bn | | # 4 |
| | Peer 5 | €387 Bn | | # 5 |
| | Peer 7 | €341 Bn | | # 6 |
| | Peer 6 | €336 Bn | | # 7 |
| | Peer 3 | €309 Bn | | # 8 |
| | Peer 2 | €288 Bn | | # 9 |
| | CaixaBank | €242 Bn | | #10 |
| | Peer 12 | €176 Bn | | #11 |
| | Peer 9 | €158 Bn | | #12 |
| | Peer 13 | €153 Bn | | #13 |
| | Peer 14 | €140 Bn | | #14 |
| | Peer 11 | €126 Bn | | #15 |
| | Peer 16 | €113 Bn | | #16 |
| | Peer 25 | €96 Bn | | #17 |
| | Peer 17 | €80 Bn | | #18 |
| | Peer 15 | €64 Bn | | #19 |
| | Peer 20 | €56 Bn | | #20 |
| | Peer 23 | €46 Bn | | #21 |
| | Peer 22 | €44 Bn | | #22 |
| | Peer 21 | €41 Bn | | #23 |
| | Peer 24 | €24 Bn | | #24 |
| | Peer 19 | €6 Bn | | #25 |
| | Peer 26 | €5 Bn | | #26 |
| | Peer 18 | NA | | #27 |
| | Peer 27 | NA | | #28 |

(1) Source: Bloomberg. As of 30 June 2025 (includes treasury shares). Peer group includes entities included in the SX7E Eurostoxx Banks index as of 30 June 2025.

(2) Source: Bloomberg. Latest available data as of 22 August 2025. Peer group includes entities included in the SX7E Eurostoxx Banks index as of 30 June 2025.



Premium brand reputation with ample external recognition

» Premium brand reputation

| | | | | | |
|--|--|---|--|---|---|
| | Best Bank in Spain 2025 Best Bank for Consumers in Spain & Europe | World's Best Bank for Sustaining Communities 2025 Best Bank for Sustaining Communities in WE 2025 Best Bank for Social Bonds in Western Europe 2025 | Spain's Best Private Bank 2025 Spain's Best for UHNW 2025 | Spain's Best for Family Office Services 2025 Euromoney | Member of Dow Jones Sustainability Indices Powered by the S&P Global CSA Among Top 15 banks in the world in ESG Dow Jones Sustainability Index PRI Principles for Responsible Investment Highest rating (5 stars) in sustainable investment PRI |
| | Best Bank for Diversity and Inclusion in Europe Euromoney | Best Bank in Spain 2025 Best Bank in Western Europe 2025 Global Finance | | Top 3 in the world in gender equality Bloomberg GEI | |

» Wide recognition of leading IT infrastructure and innovation

| | | | | | |
|--|---|--|---|--|--|
| | Top Innovations in Finance - Western Europe 2025 New Signature for operations in CaixaBank Group Apps. Global Finance | Best Digital Private Bank in Europe 2025 Best Private Bank for Digital Marketing and Communication in Europe 2025 PWM (FT Group) | European Innovator of the Year 2025 (Gold) Qorus | Best Digital Bank in Spain 2025 Euromoney | Best Global Innovation in Customer Journey Design 2023: Insights Center BAI (Bank Admin. Institute) |
|--|---|--|---|--|--|

» BPI: Premium brand and innovation recognition

| | | | | | | | |
|--|---|---|---|---|--|--|--|
| | Best ESG Bank in Portugal 2025 Euromoney | Best Domestic Private Bank in Portugal 2025 Best Private Bank for Succession Planning in Portugal 2025 Best Private Bank for Digital Solutions in Portugal 2025 Best Private Bank for Next-Gen in Portugal 2025 Euromoney | Best Private Bank in Portugal for Digitally Empowering Relationship Managers 2025 PWM (FT Group) | #1 Prestige Products 2025 Cinco Estrelas | Most Trusted Banking Brand in Portugal 2024 Reader's Digest | Market Member - Bonds 2024 Euronext Lisbon Awards | Best Private Bank in Europe for Digital Education 2024 PWM (FT Group) |
|--|---|---|---|---|--|--|--|



At the forefront of digital transformation

2024 FIGURES



>> IMPROVING FLEXIBILITY, SCALABILITY AND EFFICIENCY OF IT INFRASTRUCTURE

- Gradually shifting to cloud processing and solutions → **36.5% cloud adoption** by June 2025
- **1,788** applications managed in the cloud and **~88% significant incidents resolved in <4 hours**
- High-quality and inter-connected data centres (DPCs) to support and develop Group activities → **275,229 M transactions processed** in 2024 (+14% yoy); **~33K transactions/per second**
- Extended use of agile methodology → **100%** of IT personnel with Agile training (88% at YE23)



>> CONTINUED INVESTMENT IN CYBERSECURITY



- **>€99 M** budget in information security by 2025 (+42% vs 2024)
- Advanced cybersecurity model, **certified under international standard ISO 27001**, CSIRT and FIRST; with a team of specialists 24/7 and established as CERT official
- Continued training for all employees → **78% completed cybersecurity courses** in 1H25 **INFOPROTECT⁽¹⁾**
- Benchmarks: **800/900 by BITSIGHT⁽²⁾** vs. 753 peer avg; **4.2/5 by CNPIC⁽³⁾** vs. 4.3 peer avg.; **100/100 by DJSI** vs. 76 peer average⁽⁴⁾; **4/5 by INCIBE** vs. 3.5 peer average⁽⁵⁾; **4.11/5 by CSF** vs. 3.21 peer average⁽⁶⁾
- Continued participation in different R+D+I projects, collaborating at European level to develop cybersecurity capabilities, such as: Rewire, AI4CIBER, Atlantis, Green.Dat.AI, Emerald, InterSOC & NGSOC and Piqaso



>> SYSTEMATIC APPLICATION OF DATA ANALYTICS ACROSS THE ORGANISATION

- **Data and analytics** are a bedrock that supports our transformational journey
- **BIG DATA:** a single information repository → **26 TB data managed daily** (vs. 22 TB in 2023)
- **AI:** **>2 M** of pages processed per day and **280 types of documents** managed in 2024 using DocAI; **9.3M calls** made to Large Language Models and **5M** of proposals created using generative AI



(1) Since 2015, Infoprotect integrates all the security awareness initiatives aimed at all employees to protect information and to foster a company-wide culture of global security Bimonthly security newsletter with security news and recommendations. (2) Average Spanish financial institutions. Ratings on scale of 0-900. (3) CNPIC Cyber Resilience Report 2024. (4) Dow Jones Sustainability index 2024. Information security. (5) CyberEx Spain 2024 INCIBE. (6) Cyber Strategy Framework, December 2024.



Strong sustainability performance




Ample recognition by main ESG analysts and rating agencies (I/II)

| ESG Indices - Ratings | Worst ← Rating scale → Best | CaixaBank | Additional information |
|-----------------------|---|------------------------|--|
| | ESG Entity Rating Score (solicited) | 2 | <ul style="list-style-type: none">ESG Entity Rating Score. Reference analyst: Sustainable Fitch SolicitedFirst inclusion / Last update / Periodicity: 2023 / Oct. 2024 / Annual |
| | Sustainability score | 86 | <ul style="list-style-type: none">Included uninterruptedly since 2012 in DJSI World/DJSI Europe. Reference analyst: S&P GlobalFirst inclusion / Last update / Periodicity: 2012 / Dec. 2024 / AnnualCaixaBank is in 9th position in DJSI World and 2nd in DJSI Europe |
| | ESG rating | AA | <ul style="list-style-type: none">First inclusion / Last update / Periodicity: 2015 / Feb. 2025 / AnnualIn 2025, CaixaBank received an ESG rating of AA from MSCI and was classified as a Leader. The Access to Finance and Financing Environmental Impact categories stand out, with scores above the average |
| | ESG risk rating | 13 | <ul style="list-style-type: none">STOXX Global ESG; included in ESG STOXX index. Reference analyst: SustainalyticsFirst inclusion / Last update / Periodicity: 2013 / July 2025 / AnnualCABK is at Low Risk of experiencing material financial impacts from ESG factors. The analyst rates CABK's ESG risk management as STRONG |
| | ESG QualityScore | 1 1 1 E I S I G | <ul style="list-style-type: none">ISS ESG QualityScoreLast update / Periodicity: July 2025 / MonthlyTop rated in all categories: QualityScore "1" in Environment, Social and Governance.<ul style="list-style-type: none">Environment: maximum score in all categoriesSocial: maximum score in in all categoriesGovernance: maximum score in Compensation, Shareholder Rights and Audit & Risk oversight |



Strong sustainability performance

Ample recognition by main ESG analysts and rating agencies (II/II)

| ESG Indices - Ratings | Worst ← Rating scale → Best | CaixaBank | Additional information |
|---|--|---|---|
|  Corporate ESG Performance RATED BY ISS ESG Prime | <p>ESG corporate rating</p> <p>D- D D+ C- C C+ B- B B+ A- A A+</p> <p>Transparency level</p> <p>Very low Low Medium High Very high</p> | <p>C +</p> <p>Status: Prime</p> <p>Transparency: very high</p> <p>Decile rank: #1</p> | <ul style="list-style-type: none">ISS ESG corporate rating, ISS ESG Europe Governance QualityScore Index, Solactive ISS ESG index Series. Reference analyst: ISSFirst inclusion / Last update / Periodicity: 2013 / Nov. 2024 / AnnualIn the absolute rating, rated in the ISS ESG Prime segment, in top 10% of industry group ("Public & Regional Banks", including 285 companies under analysis). In the #1 decile in terms of relative performance ("High") and in transparency, rated "very high" |
|  FTSE4Good | <p>ESG rating</p> <p>0 1 2 3 4 5</p> | <p>4.2</p> | <ul style="list-style-type: none">FTSE4Good Index Series. Reference analyst: FTSE RussellFirst inclusion / Last update / Periodicity: 2011 / Feb 2025 / AnnualOverall rating above sector average (4.2 vs. 2.7 sector average) |
|  Climate CDP A List 2024 | <p>Climate change rating</p> <p>D- D C- C B- B A- A</p> <p>Disclosure Awareness Management Leadership</p> | <p>A</p> | <ul style="list-style-type: none">Reference analyst: CDPFirst inclusion / Last update / Periodicity: 2012 / Feb 2025 / Annual4th consecutive year in the A List and 11th consecutive year in the Leadership category for corporate transparency and action on climate change |

Other analysts/ESG ratings with ongoing assessment on CaixaBank



REFINITIV

esgbook



Bloomberg



Other recognition



S&P Global
Sustainability
Yearbook 2025

Bloomberg

Included in Bloomberg
Gender Equality Score



CDP Supplier
Engagement
Leader 2024



Group P&L – €M

| | 1H25 | % yoy | Bancassurance | | BPI | | Corporate center | |
|--|--------------|--------------|---------------|--------------|------------|---------------|------------------|---------------|
| | | | 1H25 | % yoy | 1H25 | % yoy | 1H25 | % yoy |
| Net interest income | 5,282 | -5.2% | 4,786 | -5.4% | 430 | -11.5% | 66 | |
| Revenues from services ⁽¹⁾ , o/w: | 2,581 | 5.4% | 2,431 | 6.6% | 150 | -10.7% | | |
| Wealth management | 973 | 14.3% | 944 | 14.7% | 29 | 2.6% | | |
| Protection insurance | 575 | -0.7% | 553 | 2.7% | 21 | -46.5% | | |
| Banking fees | 1,034 | 1.5% | 934 | 1.6% | 99 | -0.2% | | |
| Other revenues | 177 | | 113 | | 27 | 95.4% | 36 | |
| Dividends | 58 | -40.6% | 2 | 30.7% | 7 | -16.9% | 50 | -44.0% |
| Equity accounted | 147 | 21.4% | 142 | 35.0% | 10 | -7.4% | (5) | |
| Trading income | 136 | -0.6% | 127 | 5.8% | 14 | -20.7% | (5) | |
| Other op. income & exp. | (165) | -75.7% | (158) | -75.8% | (3) | -86.7% | (4) | 8.3% |
| Revenues | 8,040 | 4.4% | 7,331 | 6.0% | 607 | -9.1% | 103 | -11.7% |
| Total operating expenses | (3,179) | 5.0% | (2,889) | 5.5% | (255) | -0.7% | (35) | 6.5% |
| Pre-impairment income | 4,862 | 4.0% | 4,441 | 6.3% | 353 | -14.3% | 68 | -18.9% |
| LLPs | (372) | -23.5% | (345) | -28.5% | (28) | | | |
| Other provisions | (105) | -45.7% | (105) | -40.2% | (0) | -98.7% | | |
| Gains/losses on disposals and other | (31) | -41.5% | (24) | -54.6% | 0 | -83.5% | (7) | |
| Pre-tax income | 4,353 | 10.5% | 3,967 | 14.5% | 325 | -16.9% | 61 | -26.3% |
| Income tax | (1,399) | 10.8% | (1,303) | 14.5% | (90) | -28.0% | (6) | |
| Profit / (loss) after tax | 2,955 | 10.4% | 2,665 | 14.5% | 235 | -11.6% | 55 | -33.9% |
| Minority interests & other | 3 | | 3 | | | | | |
| Net income | 2,951 | 10.3% | 2,662 | 14.4% | 235 | -11.6% | 55 | -33.9% |
| <i>Pro memoria</i> | | | | | | | | |
| Fees | 1,948 | 5.0% | 1,798 | 6.6% | 150 | -10.7% | | |
| Insurance service result | 633 | 6.5% | 633 | 6.5% | | | | |

(1) Equivalent to the sum of "Net fees" and "Insurance service result".



Group customer loans and funds

LOAN BOOK

Breakdown, €Bn

| | 30 Jun 25 | % ytd | % qoq |
|--|--------------|--------------|--------------|
| I. Loans to individuals | 185.1 | +4.7% | +3.7% |
| Residential mortgages | 137.3 | +2.6% | +1.4% |
| Other loans to individuals | 47.7 | +11.5% | +11.0% |
| o/w consumer loans ⁽¹⁾ | 22.5 | +5.8% | +2.9% |
| o/w other | 25.2 | +17.2% | +19.3% |
| II. Loans to businesses | 174.2 | +4.0% | +3.2% |
| o/w international CIB branches | 31.0 | +9.5% | +8.7% |
| Loans to individuals & businesses | 359.2 | +4.4% | +3.5% |
| III. Public sector | 18.4 | +8.4% | +8.5% |
| Total loans | 377.6 | +4.5% | +3.7% |
| Performing loans | 368.6 | +4.9% | +3.9% |

CUSTOMER FUNDS

Breakdown, €Bn

| | 30 Jun 25 | % ytd | % qoq |
|-------------------------------------|--------------|--------------|--------------|
| I. On-balance-sheet funds | 520.6 | +5.0% | +4.1% |
| Deposits | 432.5 | +5.5% | +4.6% |
| Demand deposits | 370.5 | +7.6% | +7.2% |
| Time deposits ⁽²⁾ | 62.0 | -5.5% | -8.5% |
| Insurance | 82.1 | +2.6% | +2.2% |
| o/w unit linked | 24.3 | +3.6% | +3.2% |
| Other funds | 6.1 | +4.2% | -5.2% |
| II. Off-balance-sheet AuM | 188.6 | +3.1% | +2.6% |
| Mutual funds, portfolios and SICAVs | 139.1 | +4.5% | +3.0% |
| Pension plans | 49.4 | -0.8% | +1.3% |
| III. Other managed resources | 8.5 | +29.8% | +28.3% |
| Total Customer funds | 717.7 | +4.7% | +3.9% |
| Wealth management ⁽³⁾ | 270.9 | +2.9% | +2.5% |

(1) Unsecured loans to individuals, excluding loans for home purchases. Includes personal loans as well as revolving credit card balances; excluding float. (2) Includes retail securities issuances (€647M as of 30 June 2025). (3) Refer to the Appendix (Glossary) for definition.



Loan portfolio – additional information

RESIDENTIAL MORTGAGE PORTFOLIO

CABK ex BPI as of 30 June 2025: breakdown by date of origination, % of total

| % of total by origination date | | Current LTV | % Fixed rate |
|--------------------------------|-------------|-------------|--------------|
| 41% | before 2012 | 48% | 8% |
| 5% | 2012-2015 | 51% | 13% |
| 54% | after 2015 | 59% | 83% |
| Total €121.1 Bn | | 54% | 49% |

- **2Q25 new mortgages⁽¹⁾**: 93% at fixed rate; avg. ~75% LTV
- **Floating-rate residential mortgage portfolio:**
 - Average **monthly installment** estimated at ~€530⁽²⁾
 - Average **affordability ratio** estimated at ~24%, increasing to <25% with E12M at 3%⁽³⁾

PERFORMING FLOATING MORTGAGES⁽⁴⁾

| Breakdown by level of Euribor at latest reset, in % of total as of 30 June 2025 | 2Q25 | 1Q25 |
|---|---------------------|------|
| | Euribor ≤ 2.5% | 15% |
| | 2.5% < Euribor ≤ 3% | 47% |
| | Euribor > 3% | 38% |



GOVERNMENT GUARANTEED LOANS⁽⁵⁾

Outstanding balance as of 30 June 2025, €Bn

| | Total | o/w Spain (ICO) |
|-----------------------------|------------|-----------------|
| Loans to individuals | 0.3 | 0.3 |
| Other loans to individuals | 0.3 | 0.3 |
| Loans to businesses | 5.6 | 5.2 |
| Public sector | 0.0 | 0.0 |
| TOTAL | 5.9 | 5.5 |

- **81% of ICO loans⁽⁶⁾ granted already amortised⁽⁷⁾**
- **4.4% of ICOs classified under stage 3⁽⁸⁾**

(1) CABK ex BPI. (2) Internal estimate. CABK ex BPI. (3) Internal estimates referred to floating-rate residential mortgages of clients with income flows paid into CaixaBank. CABK ex BPI. (4) CABK ex BPI individual client mortgages, excluding those not referenced to Euribor. (5) Including COVID-19 ICO loans in Spain and COVID-19 public support lines in Portugal. (6) Loans with fixed payment schedules. It excludes products such as revolving credit facilities or reverse factoring with no pre-established payment schedules (€1.6 Bn outstanding balance by 30 June 2025). (7) Includes amortisations and cancellations. (8) Outstanding balance under Stage 3 (includes subjective NPLs, ie. NPLs for reasons other than >90 days past due) over amount of total loans granted plus the outstanding balance of revolving credit facilities.

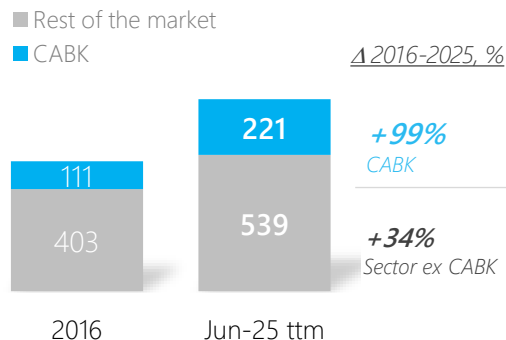


Additional information on wealth management and protection insurance

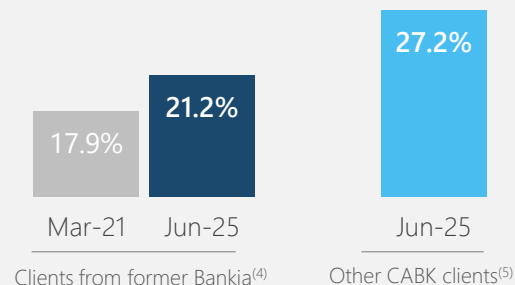


WEALTH MANAGEMENT

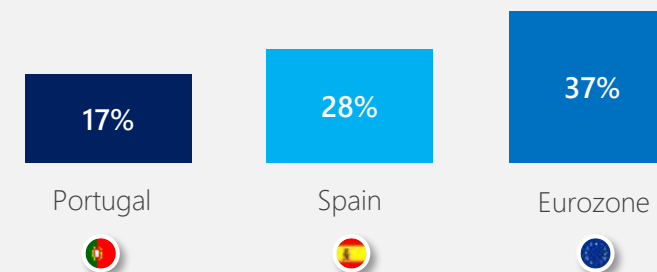
Spanish wealth management market⁽¹⁾: AuMs in €Bn



% of CaixaBank clients⁽²⁾ with wealth management products⁽³⁾, by origin

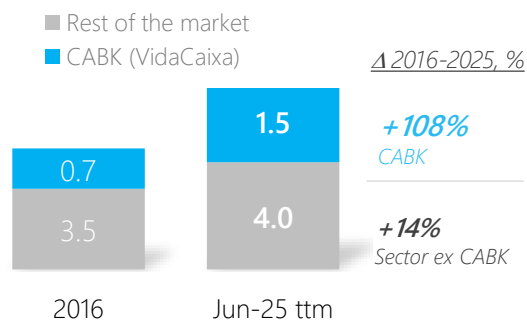


Wealth management products in % of total household savings by country or region⁽⁶⁾

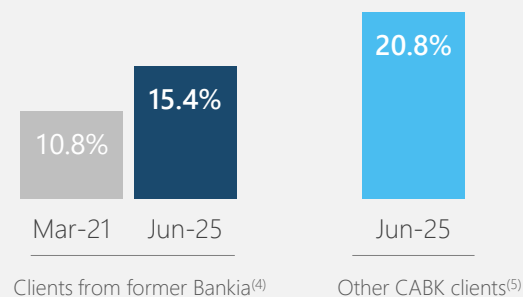


PROTECTION INSURANCE

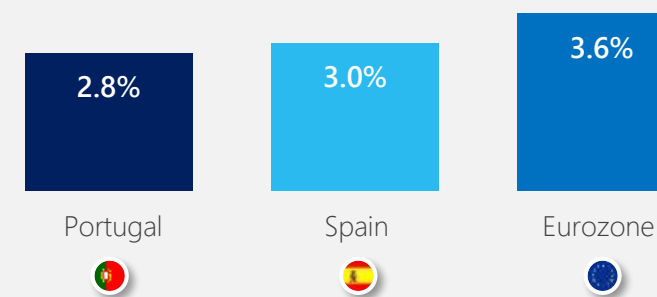
Spanish life-risk insurance market⁽⁷⁾: premia in €Bn



% of CaixaBank clients⁽²⁾ with non-life insurance products⁽⁸⁾, by origin



Non-life insurance premia in % of GDP by country or region⁽⁹⁾



(1) In Spain. As of June 2025, based on ICEA and INVERCO (sector data for savings insurance are internal estimates). (2) Individual clients in Spain, by origin. (3) Including mutual funds, pension plans, savings insurance and securities. Note that synergy target for wealth management considers both increasing penetrations and margins. (4) Excluding clients shared by former Bankia network and CABK. (5) CABK clients as of March 2021 (merger date), including those shared with former Bankia. (6) Source: Eurostat. Latest available data (March 2025). (7) In Spain. Based on latest available data from ICEA (June 2025). (8) Includes home, health, dental, and auto insurance as well as other non-life insurance for self-employed. (9) Source: Allianz Global Insurance Report 2025, latest available data (2024).



Balance sheet

| € Million | 30 June 2025 | 31 March 2025 | Chg. % | 31 Dec. 2024 | Chg. % |
|--|----------------|----------------|--------------|----------------|------------|
| - Cash and cash balances at central banks and other demand deposits | 49,190 | 49,957 | (1.5) | 49,804 | (1.2) |
| - Financial assets held for trading | 7,330 | 5,539 | 32.3 | 5,688 | 28.9 |
| - Financial assets not designated for trading compulsorily measured at fair value through profit or loss | 18,309 | 17,605 | 4.0 | 17,248 | 6.2 |
| Equity instruments | 18,309 | 17,599 | 4.0 | 17,248 | 6.2 |
| Debt securities | 0 | 5 | | 0 | |
| Loans and advances | 0 | 0 | | 0 | |
| - Financial assets designated at fair value through profit or loss | 6,011 | 6,032 | (0.4) | 6,498 | (7.5) |
| - Financial assets at fair value with changes in other comprehensive income | 70,675 | 68,566 | 3.1 | 68,767 | 2.8 |
| - Financial assets at amortised cost | 472,456 | 454,094 | 4.0 | 446,790 | 5.7 |
| Credit institutions | 16,898 | 15,250 | 10.8 | 14,950 | 13.0 |
| Customers | 368,888 | 355,038 | 3.9 | 351,799 | 4.9 |
| Debt securities | 86,670 | 83,806 | 3.4 | 80,041 | 8.3 |
| - Derivatives - Hedge accounting | 1,346 | 647 | | 531 | |
| - Investments in joint ventures and associates | 1,863 | 1,854 | 0.5 | 1,874 | (0.6) |
| - Assets under reinsurance contracts | 72 | 62 | 15.1 | 53 | 34.4 |
| - Tangible assets | 6,807 | 6,918 | (1.6) | 6,975 | (2.4) |
| - Intangible assets | 5,097 | 5,062 | 0.7 | 5,073 | 0.5 |
| - Non-current assets and disposal groups classified as held for sale | 1,575 | 1,680 | (6.3) | 2,012 | (21.7) |
| - Other assets | 19,090 | 18,454 | 3.5 | 19,689 | (3.0) |
| Total assets | 659,822 | 636,468 | 3.7 | 631,003 | 4.6 |
| Liabilities | 622,387 | 598,533 | 4.0 | 594,138 | 4.8 |
| - Financial liabilities held for trading | 4,052 | 3,253 | 24.6 | 3,631 | 11.6 |
| - Financial liabilities designated at fair value through profit or loss | 3,790 | 3,677 | 3.1 | 3,600 | 5.3 |
| - Financial liabilities at amortised cost | 524,895 | 504,726 | 4.0 | 498,820 | 5.2 |
| Deposits from central banks and credit institutions | 10,633 | 9,193 | 15.7 | 11,178 | (4.9) |
| Customer deposits | 454,550 | 435,581 | 4.4 | 424,238 | 7.1 |
| Debt securities issued | 51,174 | 52,145 | (1.9) | 56,563 | (9.5) |
| Other financial liabilities | 8,538 | 7,807 | 9.4 | 6,842 | 24.8 |
| - Insurance contract liabilities | 76,952 | 74,615 | 3.1 | 75,605 | 1.8 |
| - Provisions | 3,788 | 4,125 | (8.2) | 4,258 | (11.0) |
| - Other liabilities | 8,910 | 8,137 | 9.5 | 8,224 | 8.3 |
| Equity | 37,435 | 37,934 | (1.3) | 36,865 | 1.5 |
| - Shareholders' equity | 37,904 | 38,574 | (1.7) | 37,425 | 1.3 |
| - Minority interest | 11 | 26 | (58.0) | 34 | (67.4) |
| - Accumulated other comprehensive income | (480) | (666) | (27.9) | (594) | (19.2) |
| Total liabilities and equity | 659,822 | 636,468 | 3.7 | 631,003 | 4.6 |



Glossary (I/IV)

In addition to the financial information prepared in accordance with International Financial Reporting Standards (IFRS), this document includes certain Alternative Performance Measures (APMs) as defined in the guidelines on Alternative Performance Measures issued by the European Securities and Markets Authority on 5 October 2015 (ESMA/2015/1415). CaixaBank uses certain APMs, which have not been audited, for a better understanding of the company's financial performance. These measures are considered additional disclosures and in no case replace the financial information prepared under IFRS. Moreover, the way the Group defines and calculates these measures may differ to the way similar measures are calculated by other companies. Accordingly, they may not be comparable. ESMA guidelines define an APM as a financial measure of historical or future performance, financial position, or cash flows, other than a financial measure defined or specified in the applicable financial reporting framework. In accordance with these guidelines, following is a list of the APMs used along with a glossary for abbreviations and other. Refer to the Quarterly Financial Report for additional information on APMs and a reconciliation between certain management indicators and the indicators presented in the consolidated financial statements prepared under IFRS.

| Term | Definition |
|---------------------|---|
| ABS | Asset-backed security. |
| AC | Amortised cost. |
| ALCO | Asset – Liability Committee. |
| Affordability ratio | Monthly mortgage instalment over monthly income flows. |
| AGM | Annual General Meeting. |
| AI / GenAI | Artificial Intelligence / Generative Artificial Intelligence. |
| Asset encumbrance | Encumbered assets/Total assets plus collateral received. |
| AT1 | Additional Tier 1. |
| AuM / AM | Includes mutual funds, managed portfolios, SICAVs, pension plans and some unit linked products at BPI that are not affected by IFRS 17/9. |
| Avg. | Average. |
| Banking fees | Sum of recurrent banking fees and wholesale banking fees. |
| BCI | Banco Comercial e de Investimentos. |
| BFA | Banco de Fomento Angola. |
| B III / IV | Basel III / IV. |
| BoD | Board of Directors. |
| bps | Basis points. |
| Business volume | Client funds plus loans or performing loans. |
| BVPS | Book Value per share. Quotient between equity less minority interests divided by the number of outstanding shares at a specific date. |

| Term | Definition |
|------------------------|--|
| CAGR | Compound Annual Growth Rate. |
| CET1 | Common Equity Tier 1. |
| C/I ratio | Cost-to-income ratio. |
| CIB | Corporate and Institutional Banking. |
| CNMV | Comisión Nacional del Mercado de Valores (Spain). |
| Commercial gap | Deposits minus loans. |
| Consumer loans (Group) | Unsecured loans to individuals, excluding those for home purchases. Includes personal loans, as well as revolving credit card balances excluding float. |
| CoR | Cost of risk. Total allowances for insolvency risk (ttm) divided by gross average lending plus contingent liabilities, using management criteria. |
| Core revenues | Sum of NII, Wealth management revenues, Protection revenues, Banking fees and Equity accounted income from insurance investments. |
| Customer spread | Difference between average rate of return on loans (annualised income for the quarter from loans and advances divided by the net average balance of loans and advances for the quarter); and average rate for retail deposits (annualised quarterly cost of retail deposits divided by the average balance of those retail deposits for the quarter, ex subordinated liabilities). |
| Deposits & other | Deposits (including retail securities issuances), Other funds and Other managed resources. |
| DFR | Deposit facility rate. |
| DPS | Dividend per share. |
| DTA | Deferred tax assets. |
| €Bn €M | Billion euros Million euros. |
| €STR | Euro Short Term Rate. |



Glossary (II/IV)

| Term | Definition |
|--------------------------------------|--|
| E12M | Euribor 12 months. |
| ECB | European Central Bank. |
| EOP | End of period. |
| EPS | Earnings per share. Quotient between profit/(loss) attributed to the Group and the average number of shares outstanding. |
| Equity accounted | Share of profit/(loss) of entities accounted for using the equity method. |
| ESG | Environmental, Social, and Governance. |
| EIF | European Investment Fund. |
| EU | European Union. |
| Eq. | Equivalent. |
| Ex. / Excl. | Abbreviation of excluding. |
| FB / BB | Front Book / Back Book. |
| FL | Fully loaded. |
| FV | Fair Value. |
| FX | Foreign exchange. |
| FY | Fiscal year. |
| Gains / losses on disposals & others | Gains/losses on de-recognition of assets and others. Includes the following line items: Impairment/(reversal) of impairment on investments in joint ventures or associates; impairment/(reversal) of impairment on non-financial assets; Gains/(losses) on derecognition of non-financial assets and investments, net; Negative goodwill recognised in profit or loss; Profit/(loss) from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations, net. |
| GDP | Gross Domestic Product. |
| HQLAs | High quality liquid assets. |
| ICO | Instituto de Crédito Oficial. Spain. |
| INE | Instituto Nacional de Estadística. Spain. |

| Term | Definition |
|--------------------------|--|
| Insurance service result | It includes the accrual of the margin on savings insurance contracts, as well as on Unit Linked products, and the recognition of income and expenses from claims corresponding to short term risk insurance. For the entire insurance business, this line item is reported net of expenses directly attributable to the contracts. |
| JPY | Japanese Yen currency. |
| #K | # Thousand. |
| KPI | Key Performance Indicator. |
| LCR | Liquidity coverage ratio. |
| Leverage ratio | Quotient between Tier 1 capital and total assets, including contingent risk and commitments weighted and other adjustments. |
| Liquidity sources | Includes total liquid assets (i.e. HQLAs and eligible available assets ex HQLAs) plus covered bond issuance capacity. |
| LLCs / LLPs | Loan-loss charges / Loan-loss provisions. |
| LTD | Loan to deposits: quotient between net loans and advances to customers using management criteria excluding brokered loans (funded by public institutions); and customer deposits on the balance sheet. |
| LTV | Loan to Value. |
| M | Million. |
| M-MDA buffer | Maximum Distributable Amount related to MREL. |
| M/T | Medium Term. |
| MDA buffer | Maximum Distributable Amount buffer. |
| Mgmt. | Management. |
| MREL | Minimum Requirement for own funds and eligible liabilities to absorb losses, includes instruments eligible for total capital, senior debt non-preferred, senior debt preferred and other instruments ranking pari-passu with the latter, at Single Resolution Board's criteria. |
| MSD | Mid-single-digit. |



Glossary (III/IV)

| | Definition |
|--|--|
| Net fees and commissions | Net fee and commission income. (+) Fee and commission income; (-) fee and commission expenses. |
| New lending | New mortgages, consumer and business loans in Spain. |
| NFC | Non-financial corporation. |
| NII | Net interest income. Under IFRS 17, it continues to consider revenues from financial assets affected by the insurance business, but at the same time, accounts for a cost derived from interests which come from the capitalisation of the new insurance liabilities at an interest very similar to the asset acquisition performance rate. The difference between those revenues and costs it is not significant. The margin from savings insurance contracts is accounted for in "Insurance service result". |
| NII from business volume, Δ qoq | Evolution qoq of NII from growth in loans and deposits. Δ NII from loan growth calculated as the change in average loan balances multiplied by the spread between the average loan yield and the average cost of liquidity (i.e. the DFR). NII from deposit growth calculated as the change in average deposit volumes multiplied by the spread between the average DFR and the average cost of deposits. Excludes structural hedges (included in NII from ALCO). |
| NIM | Net interest margin, also balance sheet spread, difference between average rate of return on assets (annualised interest income for the quarter divided by total average assets for the quarter); and average cost of funds (annualised interest expenses for the quarter divided by total average funds for the quarter). |
| NPL coverage ratio | Quotient between total credit loss provisions for loans to customers and contingent liabilities, using management criteria; and non-performing loans and advances to customers and contingent liabilities, using management criteria. |
| NPL ratio | Non-performing loan ratio. Non-performing loans and advances to customers and contingent liabilities, using management criteria over gross loans to customers and contingent liabilities, using management criteria. |
| NPL stock / NPLs | Non-performing loans including non-performing contingent liabilities. |
| NPS | Net promoter score indicator. |
| NSFR | Net stable funding ratio. |
| NZBA | Net Zero Banking Alliance. |
| OCI | Other Comprehensive Income. |

| Term | Definition |
|---|---|
| ORI | Other Relevant Information. |
| O-SII buffer | Other systemically important institution. |
| P# | Abbreviation of Peer #. |
| P&L | Profit and Loss Account. |
| P2R | Pillar 2 Requirement. |
| Payout | Payout ratio. Quotient between dividends; and profit attributable to the Group. |
| Performing loan book | Total loans and advances to customers less non-performing loans and advances, using management criteria. |
| PF | Pro Forma. |
| Pp | Percentage points. |
| PoS | Point of sale terminal. |
| Pre-impairment income | Pre-provision profit / pre-impairment income includes: (+) Revenues; (-) Operating expenses. |
| Protection revenues / Prot. Rev. / Protection | Protection insurance revenues, including insurance service result from life-risk insurance and insurance distribution fees. |
| Q | Quarter. |
| RE | Real Estate. |
| REV. | Revenues. |
| RoRWA | Return on Risk-Weighted Assets. |
| RoTE | Return on tangible equity. Profit attributable to the Group trailing 12 months (adj. by AT1 coupon, registered in shareholder equity) over 12-month average shareholder tangible equity plus valuation adjustments. |
| RWAs | Risk Weighted Assets. |
| SBB | Share Buy-Back. |
| Serv. | Services |
| SME | Small and medium enterprises. |



Glossary (IV/IV)

| Term | Definition |
|-----------------------------------|--|
| SNP | Senior non preferred debt. |
| SP | Senior preferred debt. |
| SREP | Supervisory Review and Evaluation Process. |
| SSA | Sovereign, supra-national, and agencies. |
| Sub. MREL | Subordinated MREL: Minimum Requirement for own funds and Eligible Liabilities to absorb losses, includes instruments eligible for total capital and senior debt non-preferred. |
| TLCF | Tax loss carry-forward. |
| Total operating expenses/costs | Include the following items: administrative expenses; depreciation and amortisation and extraordinary expenses. |
| Total protection insurance premia | Includes VidaCaixa life-risk premia plus SegurCaixa Adeslas non-life premia sold through the bancassurance network. Presented on an annualised basis. |
| Sustainable finance mobilisation | The cumulative sustainable finance mobilisation in the 2025–2027 period is the sum of: (i) new production of sustainable financing to individuals and companies across Retail, Business, CIB, MicroBank, CPC and BPI, where the amount considered corresponds to the formalised risk limit of each transaction, including long-term, working capital and guarantee exposures, and also covers novated and tacit or explicit renewals; and (ii) sustainable intermediation through the channelling of third-party funds into sustainable investments, including: a) CaixaBank's share in the placement of sustainable bonds issued by clients; b) the net increase, excluding market effects, in assets under management in equity and corporate fixed income products by CaixaBank Asset Management under MiFID II; c) the gross increase, excluding market effects, in sustainable assets under management by VidaCaixa under SFDR; d) intermediation of sustainable funds from third-party managers under SFDR; and e) intermediation in electric or hybrid vehicle leasing. The eligibility criteria are defined in CaixaBank's Sustainable and Transition Finance Eligibility Guide, developed with the support of Sustainalytics. |
| TEF | Telefónica, S.A.. |

| Term | Definition |
|--|--|
| TGSS | Tesorería general de la seguridad social. Spain. |
| TLCF | Tax loss carry-forward. |
| Total operating expenses/costs | Include the following items: administrative expenses; depreciation and amortisation and extraordinary expenses. |
| Total protection insurance premia | Includes VidaCaixa life-risk premia plus SegurCaixa Adeslas non-life premia sold through the bancassurance network. Presented on an annualised basis. |
| Trading income | Gains/(losses) on financial assets and liabilities. Includes the following line items: Gains/(losses) on de-recognition of financial assets and liabilities not measured at fair value through profit or loss, net; Gains/(losses) on financial assets not designated for trading that must be designated at fair value through profit or loss, net; Gains/(losses) on financial assets and liabilities held for trading, net; Gains/(losses) from hedge accounting, net; Exchange differences, net. |
| ttm | Trailing 12 months. |
| US | United States of America. |
| WM/ Wealth mgmt./ Wealth management balances | Includes customer funds in mutual funds, managed portfolios and SICAVs; pension plans; and insurance funds (on and off-balance sheet). |
| WM / Wealth mgmt. / Wealth management Revenues | Includes AuM fees and insurance service result from savings insurance and unit linked. |
| Wealth: net inflows | Includes inflows into wealth management products (mutual funds, managed portfolios and SICAVs; pension plans; and insurance funds, on and off-balance sheet). |
| Y / YE | Year / Year-end. |
| YoY | Year-on-year. |
| YTD | Year-to-date. |



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