

[CaixaBank's CEO video transcript](#)

2024 has been a very positive year that closes a cycle in which we have achieved all the goals we had set for ourselves in our Strategic Plan 2022-2024: business growth, improvement in the quality of service, strict risk management and appropriate profitability recovery.

Our strong growth is based on the excellent evolution of customer funds, which have increased by €55 billion, up 8.7% from 2023, as well as on new credit production, which continues to move forward at a very good pace, up 32% compared to 2023, and also on net inflows in wealth management, which have reached €11.4 billion.

The strength of the balance sheet remains one of our hallmarks: liquidity and solvency are well above the regulatory minimum requirements, and NPLs are down to 2.6%, with a reduction of €280 million in doubtful loans.

Revenue growth and strict risk management underpin the profit obtained, which stands at €5.78 billion, up 20%, and places return on tangible equity above 18%. The cost-to-income ratio continues to improve in a context of strong investment in the business, standing at 38.5%

Our financial strength has enabled us to offer an attractive shareholder remuneration over the last three years, with an ordinary dividend of €7.7 billion. Of this amount, approximately €2.4 billion have been paid to the la Caixa Foundation, and another €1.3 billion to the FROB, thus directly reverting our profits to society. In addition, the €4.3 billion share buyback programmes already executed or announced will allow us to meet the €12 billion distribution target.

In 2024, we have strengthened our leadership position and far exceeded the targets set in the 2022-2024 Strategic Plan. For 2025, we will accelerate our growth and deepen our transformation, with the ambition of continuing to support families and companies, therefore contributing to the progress of all society.