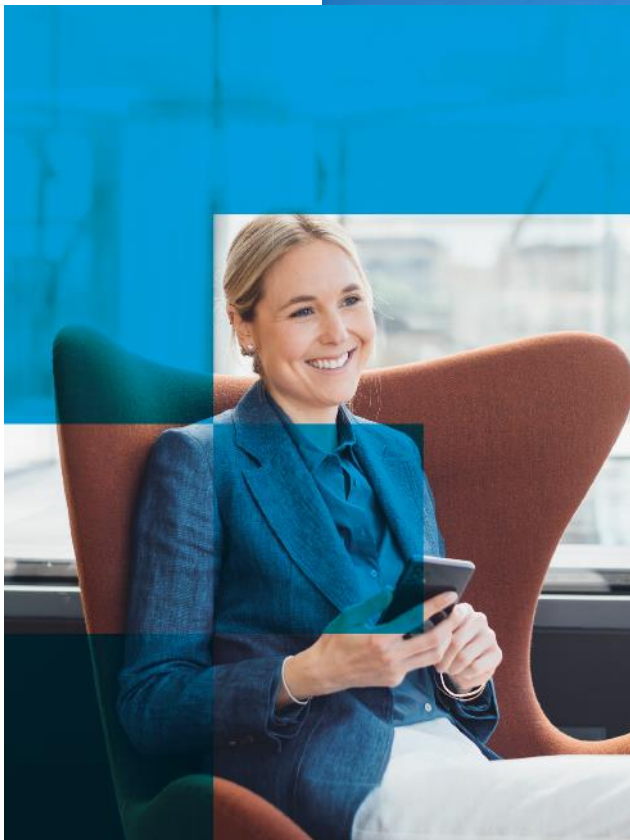


2Q25 Results



30 JULY 2025



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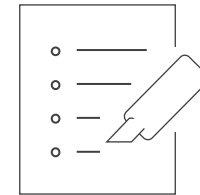
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Presentation prepared with Group data at closing of 30 June 2025, unless otherwise indicated.



Highlights

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%.

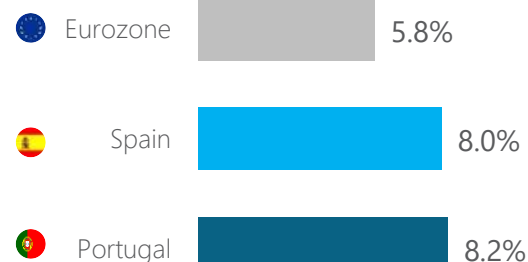


Iberian economies set to outperform despite uncertain global backdrop

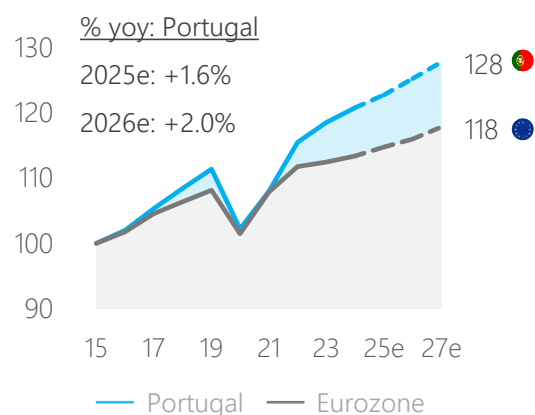
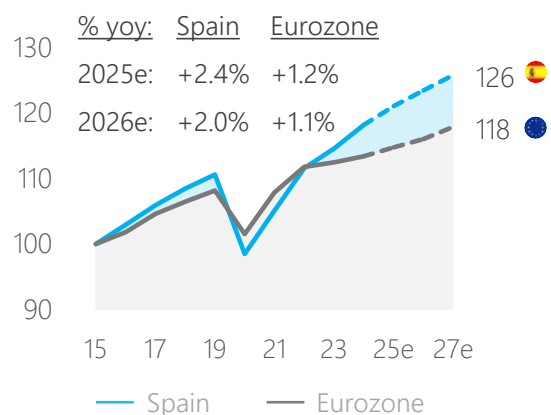


SPAIN AND PORTUGAL ARE EXPECTED TO **KEEP GROWING WELL ABOVE THE EUROZONE**

1Q25 vs. 4Q19 Δ Real GDP⁽¹⁾, %

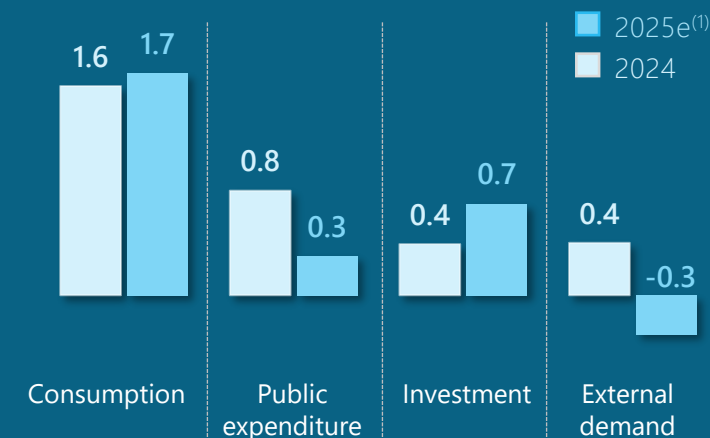


Real GDP growth⁽²⁾, 2015 base 100



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

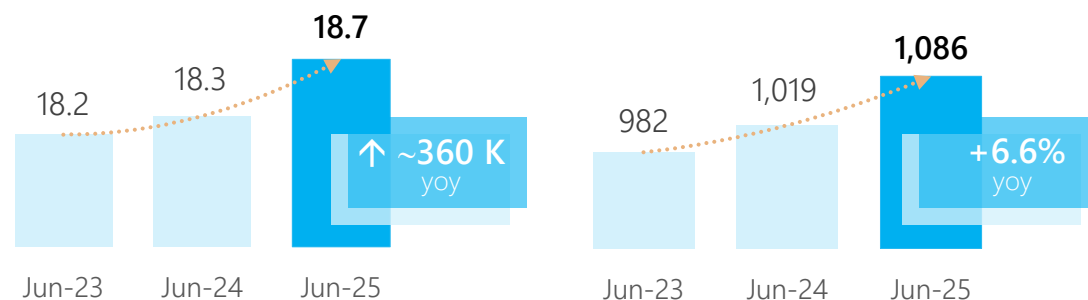
(1) 2Q25 GDP data for Spain is already available: +8.8% vs. 4Q19. (2) CaixaBank Research forecasts (July 2025) for 2025e and beyond. (3) Source: INE, Labour Force Survey. 2Q25. (4) 2Q25 vs. 2Q24 increase in employment. Source: INE, Labour Force Survey. 2Q25. (5) Households' disposable income. Source: 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

Clients in Spain, million

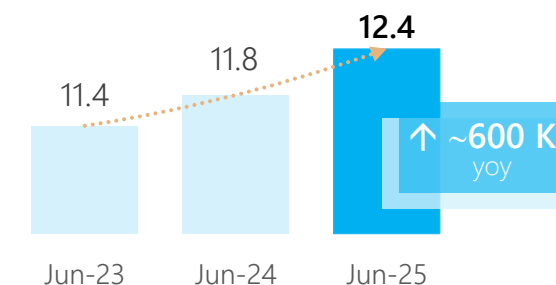
Business volume⁽¹⁾, €Bn

- **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

TRANSFORMATION: LEVERAGING IT TO BOOST COMMERCIAL ACTIVITY AND CUSTOMER EXPERIENCE

Digital clients⁽⁵⁾ in Spain, millionDigital onboarding, 1H25⁽⁶⁾

+45 % yoy

Digital sales, 1H25⁽⁷⁾

+22 % yoy

Tech hires⁽⁸⁾ (last 9 months)

~500

- **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**

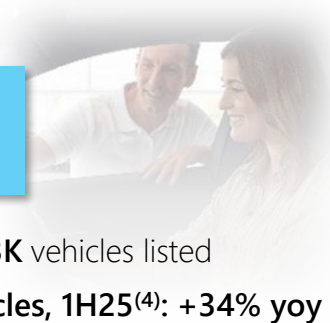


FaciliteaCoches

~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.

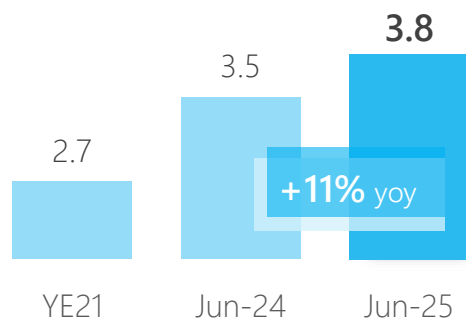


An engine of growth among the young and digital



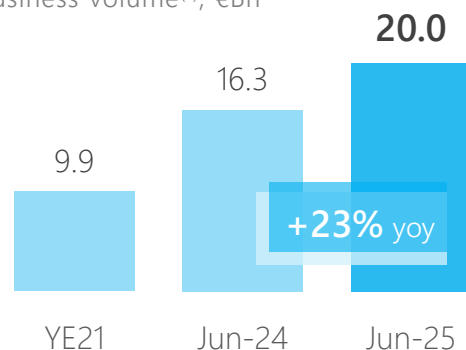
Strong growth in # of clients...

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

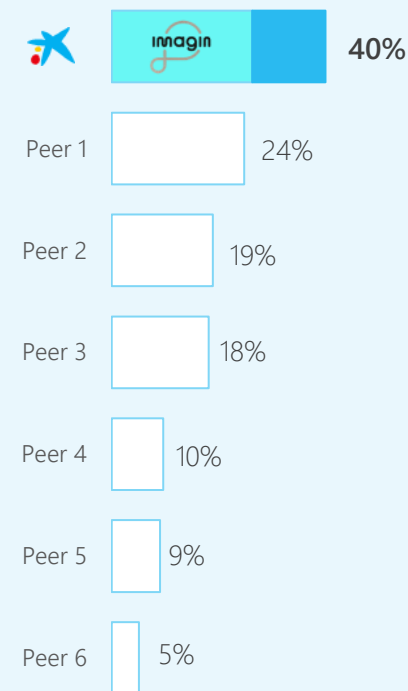


74%
Client funds

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. NOTE: Refer to the Appendix for additional details about imagin.

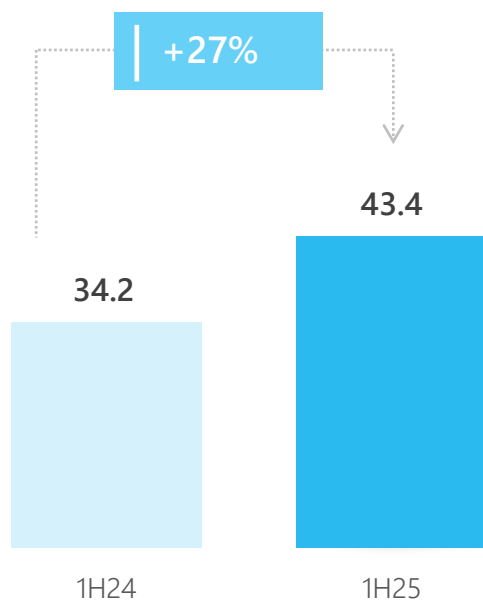


Rising demand fuels **double-digit** increase in loan origination

New lending (Group ex BPI), €Bn

NEW LENDING⁽¹⁾

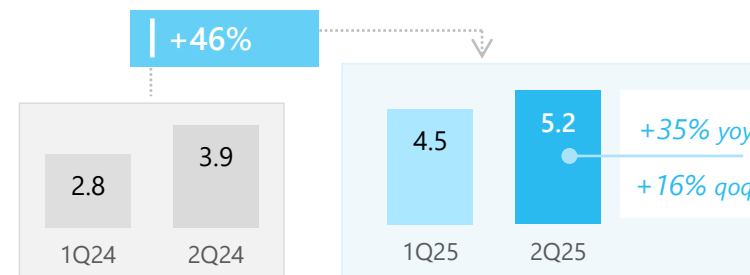
€Bn (Group ex BPI)

1H25 **FB** LOAN YIELD⁽²⁾, bps

376 bps



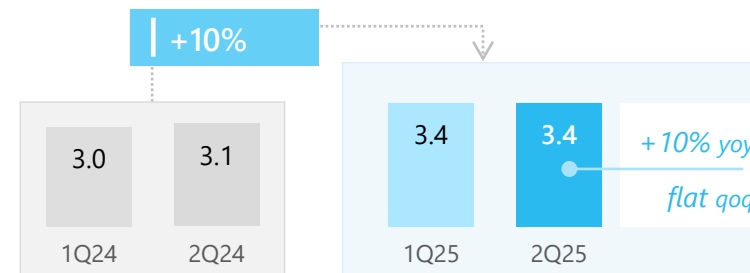
New residential mortgages



- > **93%** at fixed rate⁽³⁾
- > **27%** market share in new lending⁽⁴⁾; strict underwriting criteria

MyHome
FaciliteaCasa

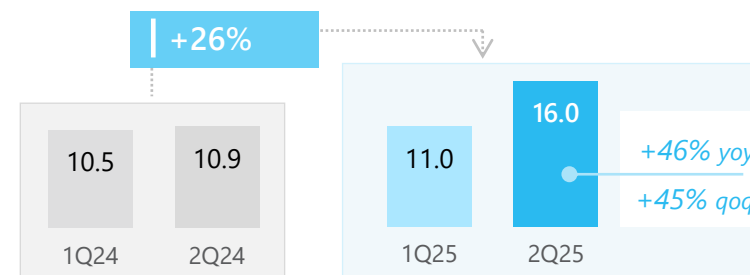
New consumer lending



- > **~90%** clients with income flows paid into CABK deposits⁽⁵⁾

FaciliteaCoches

New business lending⁽⁶⁾



- > New lending to SMEs⁽⁷⁾ accounted for **~55%** of 1H25 originations

 CaixaBank
Empresas CaixaBank
CIB Corporate & Investment Banking

(1) New mortgages, consumer, and business loans. (2) Group ex BPI. Yields are compiled from long-term lending production data (loans and credit facilities, including those that are syndicated) of CaixaBank, S.A. (Spain) and MicroBank, excluding public sector. (3) Breakdown of 1H25 new mortgage production: 93% at fixed rate, 6% floating, and 1% hybrid. (4) Market share in new mortgages in Spain (trailing 3 months as of May 2025). Based on data from Bank of Spain. (5) % over personal loans by CaixaBank. (6) Includes loans, syndicate loans, and credit facilities (excluding factoring and confirming) from Business Banking, RE business, Corporate Banking in Spain, and International Branches. (7) Business Banking segment in Spain.



Loan-book growth accelerates across all key segments

PERFORMING LOANS⁽¹⁾,
30 June 2025

€369 Bn

+4.9% ytd
+3.9% qoq

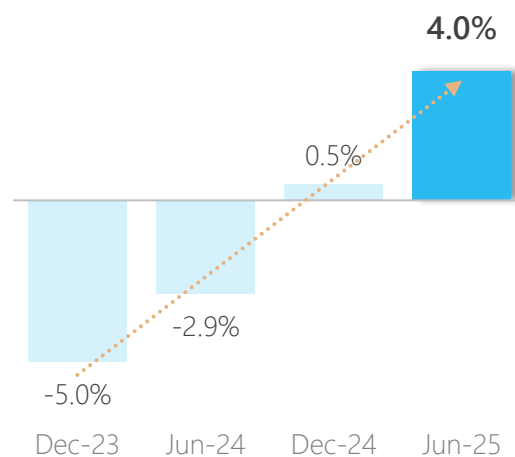
o/w:



RESIDENTIAL MORTGAGES

+3.0% ytd | +1.8% qoq

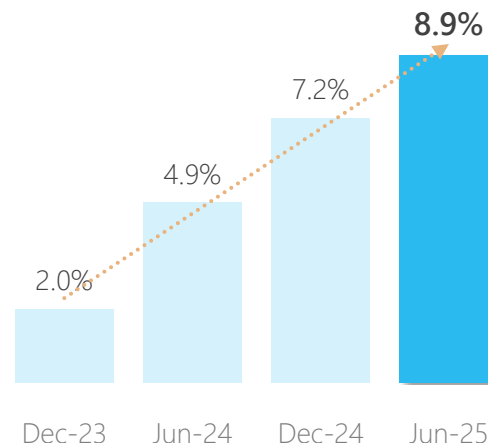
Performing residential mortgages, % yoy⁽²⁾



CONSUMER LENDING

+6.0% ytd | +3.1% qoq

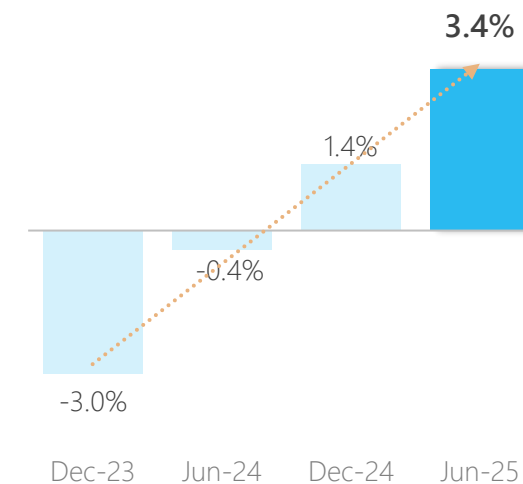
Performing consumer loans, % yoy⁽²⁾



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⁾

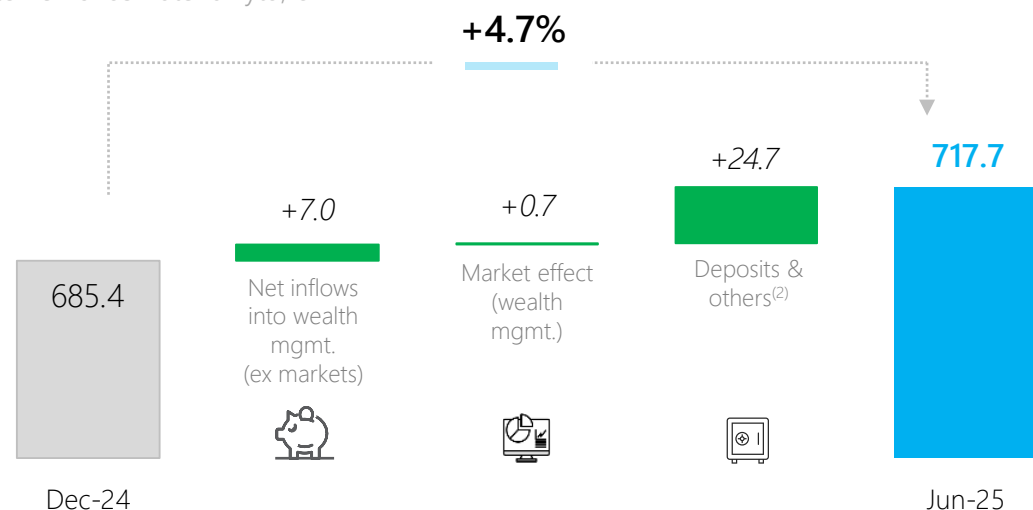
+2.9% ytd | +2.5% qoq

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

26.2%

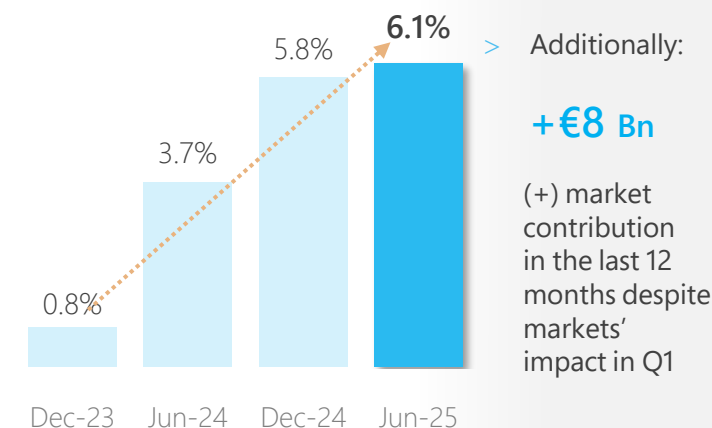
CUSTOMER FUNDS UP YTD driven by net inflows into deposits and WM
complemented by 2Q-end seasonality and rebound in markets post March-April correction

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.



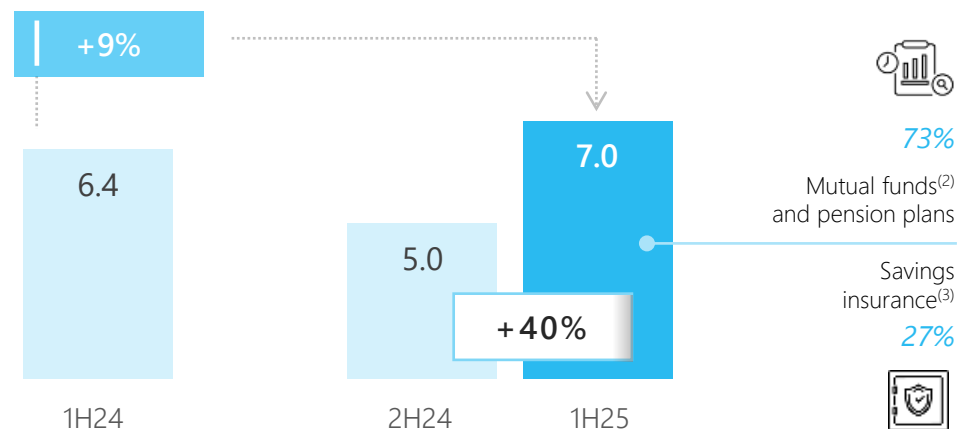
Wealth management delivers another strong semester

with net inflows holding firm amid market volatility



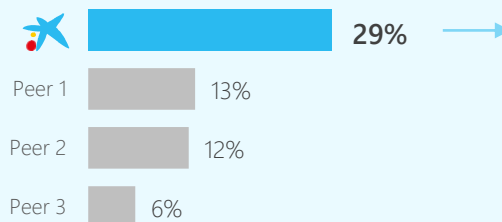
SUSTAINED GROWTH IN NET INFLOWS

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



#1 IN WEALTH MANAGEMENT IN SPAIN

Market share by total WM AuMs⁽⁴⁾, %



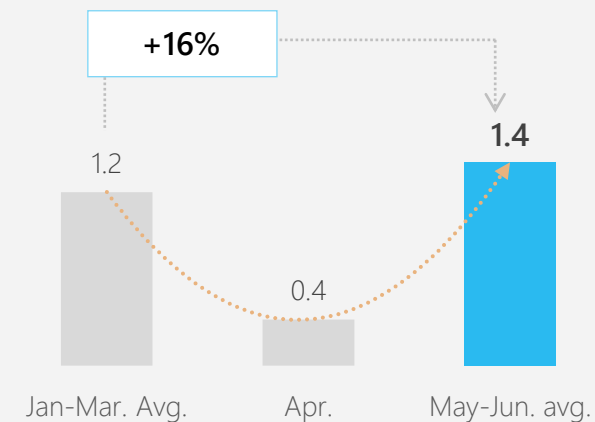
Market share by product⁽⁵⁾

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

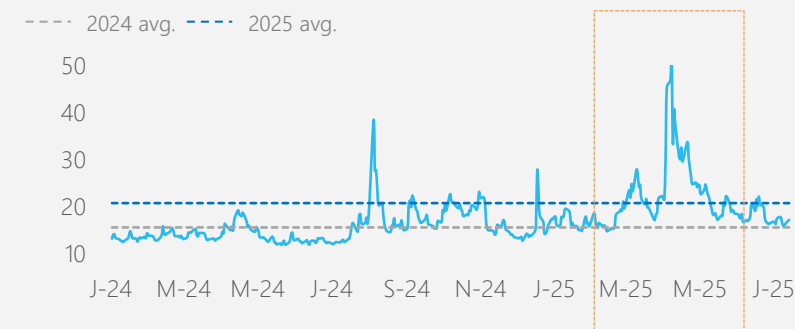
NET INFLOWS BOUNCE BACK

AFTER MARCH-APRIL MARKET CORRECTION

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



Market volatility: VIX index⁽⁶⁾



Uniquely equipped to serve structurally growing demand



(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.



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, %



45%
Life-Risk



55%
Non-Life



HEALTH **19%**



AUTO **14%**



HOME **13%**



OTHER **9%**

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

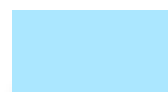
INCREASING WEIGHT OF MYBOX

81%

PRODUCTION: MyBox in % of 1H25 ttm new protection premia

LIFE-RISK PORTFOLIO: MyBox in % of total premia⁽⁴⁾

54%



Jun-24

61%



Jun-25

MyBox

- > Convenient, predictable cost, and with more complete coverage → lower churn rate

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

- > Addressing uncovered needs and raising demand in face of longevity (e.g. **MyBox LifeCare**; **MyBox Retirement self-employed**; **MyBox tranquility senior**)



(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.



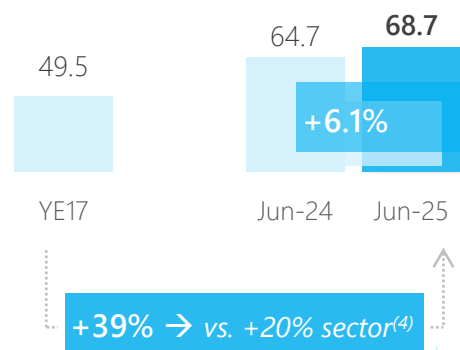
BPI: on a successful journey of growth and profitability

—with ample untapped potential ahead in a growing market

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

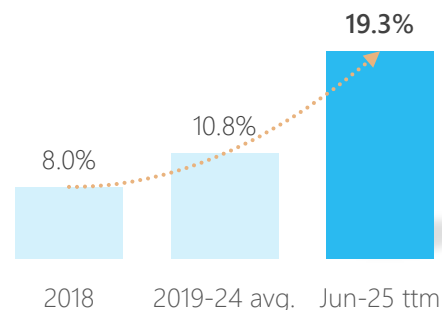
> VOLUME GROWTH CONSISTENTLY BEATING THE MARKET

Business volume^(2,3), €Bn eop



> INCREASED PROFITABILITY

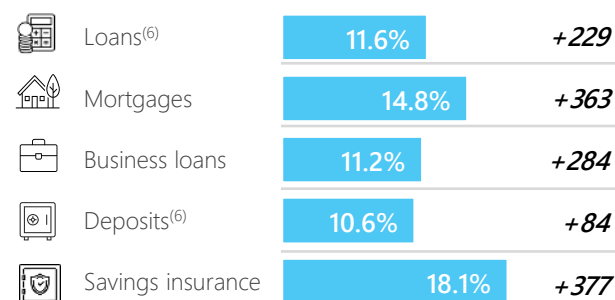
RoTE^(2,7), %



> WIDESPREAD MARKET SHARE GAINS

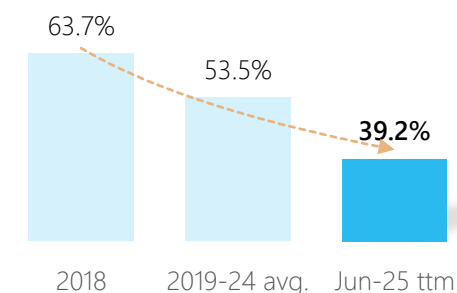
Market share in Portugal⁽⁵⁾, %

Δ 2017-25, bps



> EFFICIENCY IMPROVEMENT

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



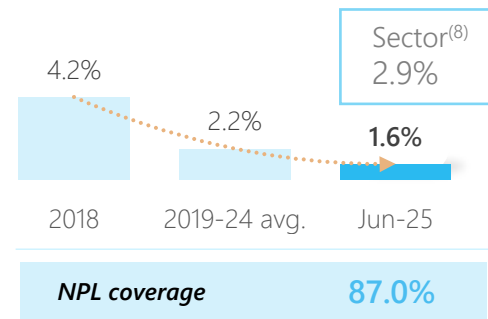
Net income, 1H25

€235 M

BPI Segment⁽¹⁾

> LOW % NPL WELL BELOW THE SECTOR

% NPL⁽²⁾, eop



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



BPI



ESG



Digital



Sustainability



P&L and Balance Sheet

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

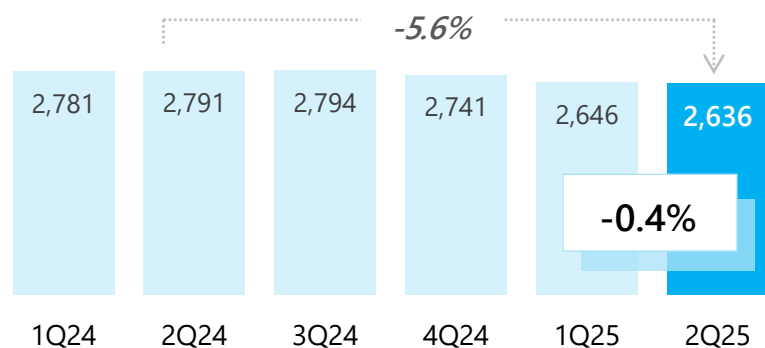
- > **Lower LLCs** with CoR at reduced levels
- > **Other provisions** back to normalised range
- > **Tax, minority & other:** includes impact from banking tax and DTA write-up

(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

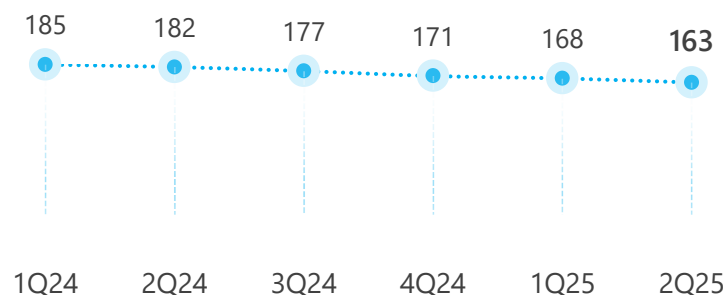
NII evolution, €M



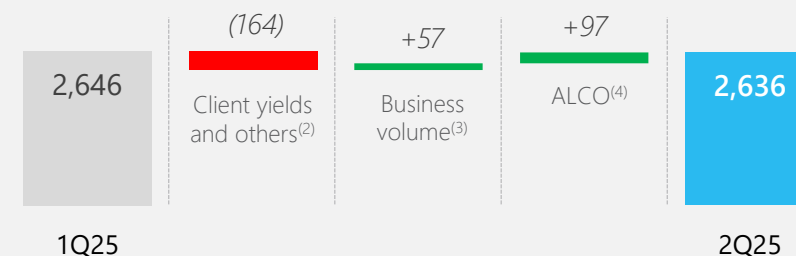
€5,572 M 1H24 \rightarrow -5.2% \rightarrow €5,282 M 1H25

NIM evolution

bps



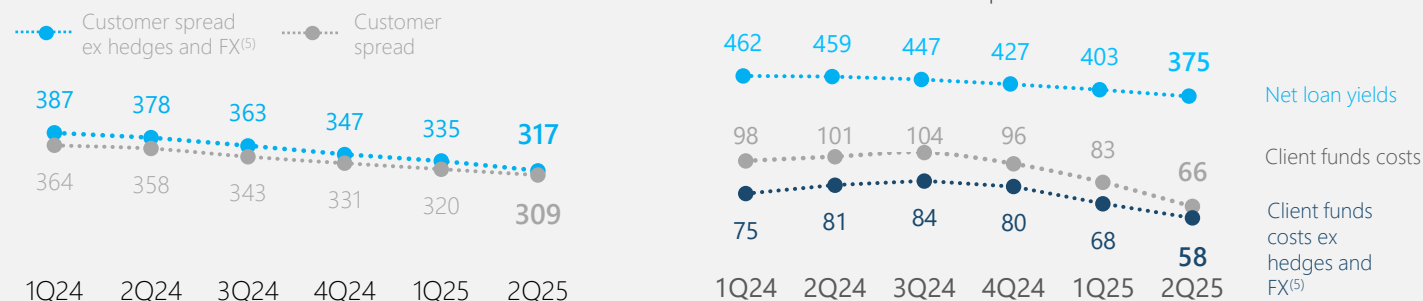
QoQ NII BRIDGE⁽¹⁾ – €M



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

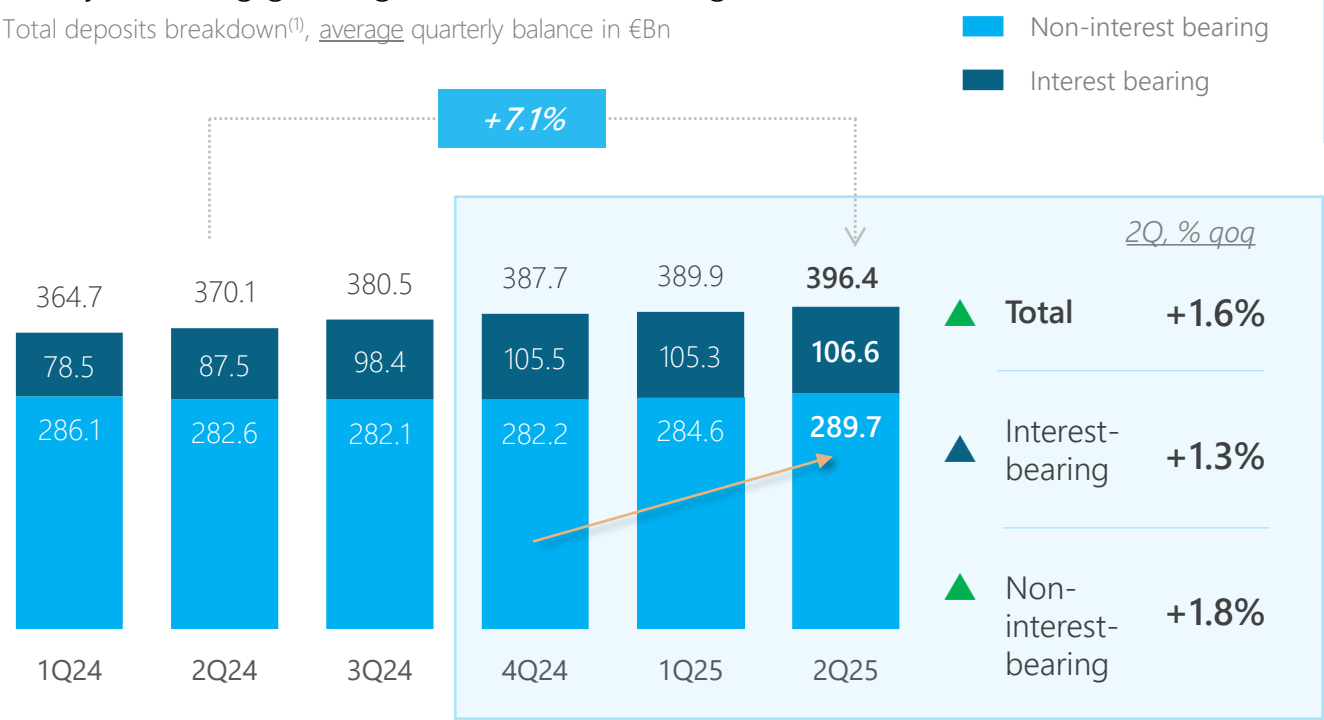
(1) Δ qoq includes +€12M from day-count effect. (2) Includes impact from loan index resets and deposit repricing, NII from insurance, cash balances, and financial intermediaries. (3) NII from loan and deposit volume growth. Refer to the Appendix (glossary) for additional details. (4) Includes NII from 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

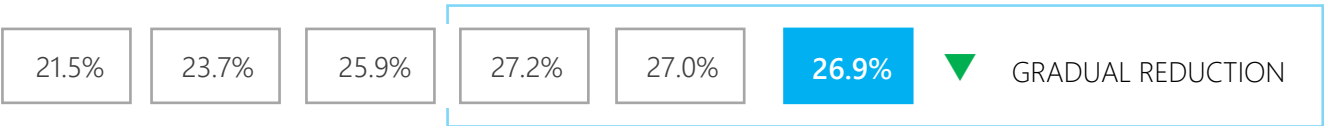
Steady growth in deposit balances

mainly reflecting growing non-interest-bearing balances

Total deposits breakdown⁽¹⁾, average quarterly balance in €Bn



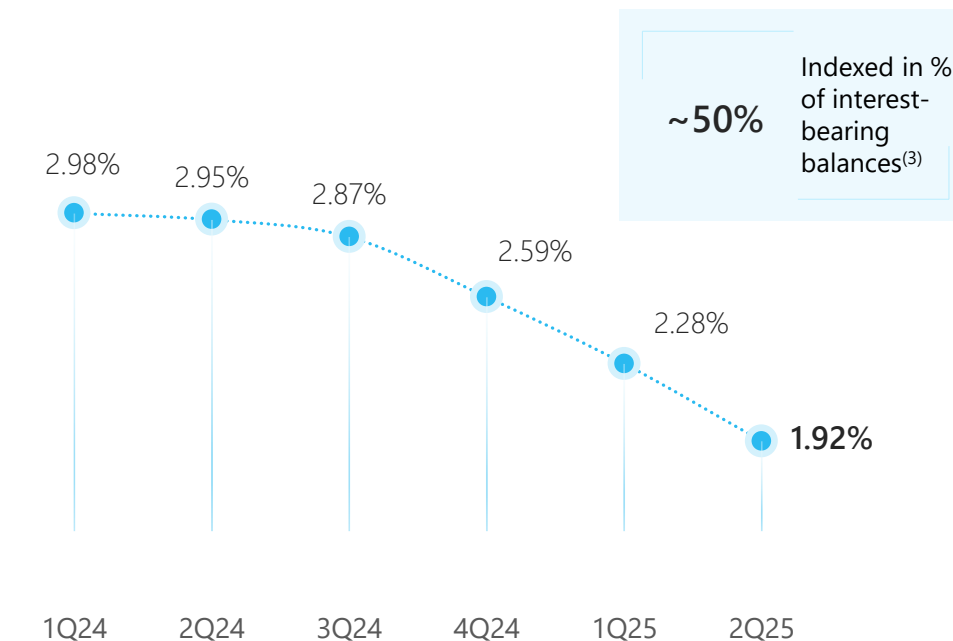
Interest-bearing client deposits⁽¹⁾ in % of total (quarterly average)



Acceleration of deposit cost reduction

as indexed deposits rapidly reflect rate resets

Interest-bearing client deposits average yield⁽²⁾ per quarter in %



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



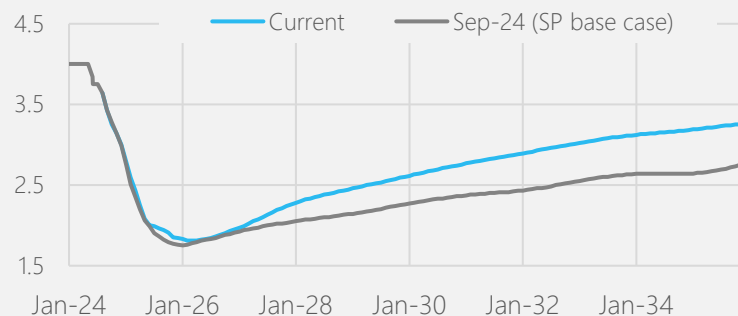
(1) Including FX and excluding employee deposits, international branch deposits, retail securities, and other outside the commercial network scope. Note that the historical series has been affected by non-material revisions to reflect better information and improvements in the calculation. (2) % yield (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

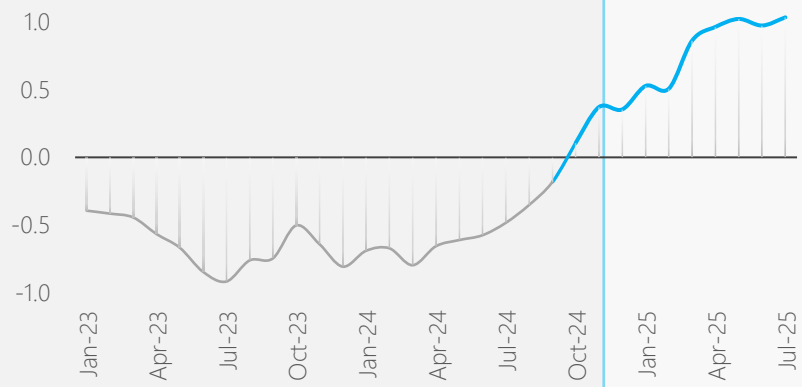
—while short-term rates remain broadly aligned with Strategic Plan's assumptions

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 %

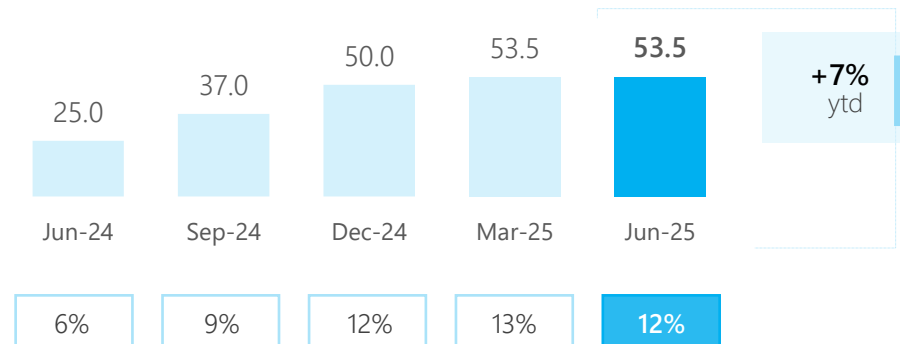


EU 10Y Bond vs. Euribor 12M⁽²⁾, monthly average in %



STRUCTURAL DEPOSIT HEDGES UP YTD – STABLE QoQ

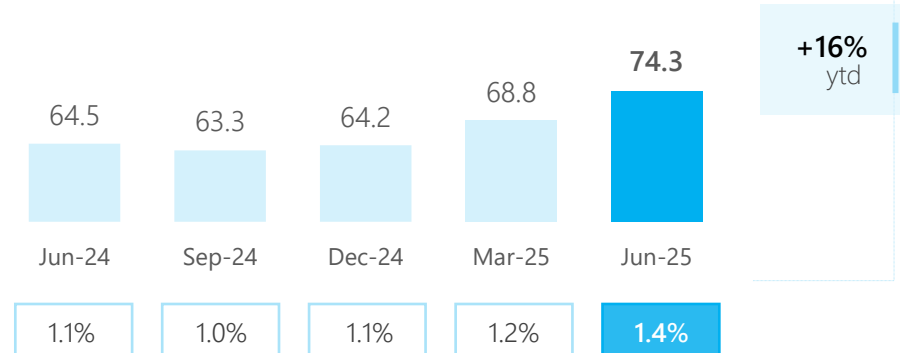
Structural hedges over deposits^(3,4), €Bn and in % over total deposits



- > **+€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 %



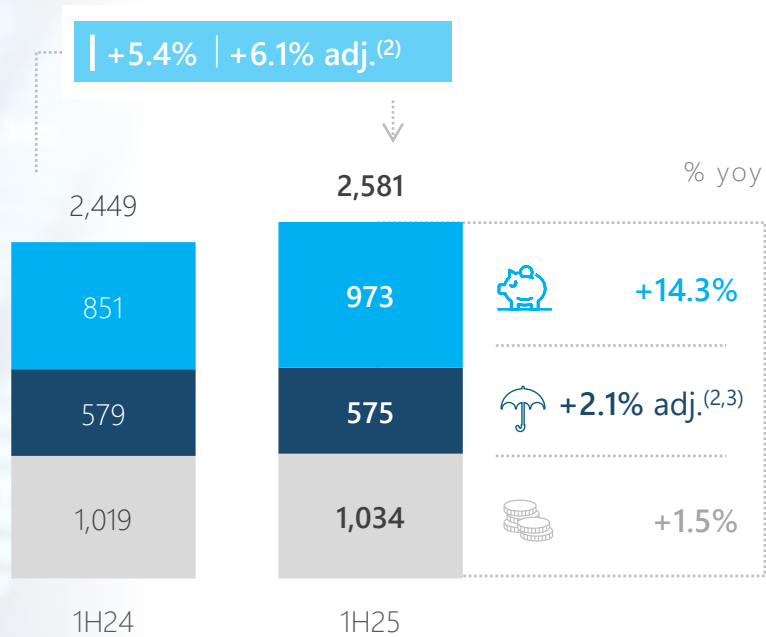
- > ALCO portfolio **+15.9 % ytd**
- > Yield **up to 1.4%**
- > **~€22 Bn** maturities in **2025-27** at **0.8% average yield**

Revenues from services up +5.4% yoy in 1H25

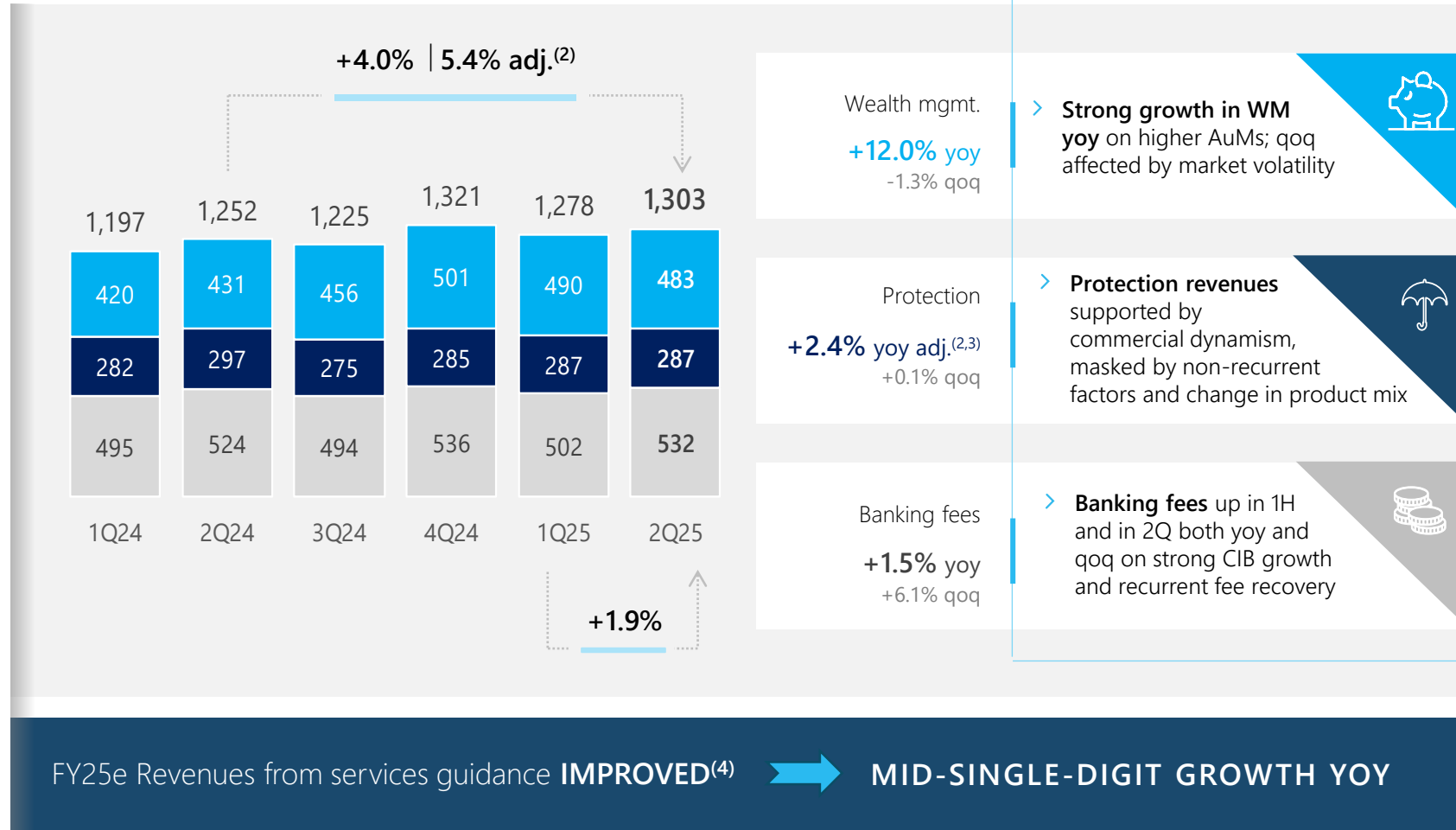
—with evolution in 2Q affected by non-recurrent factors and market volatility

REVENUES FROM SERVICES⁽¹⁾

€M



- Wealth management
- Protection insurance
- Banking fees

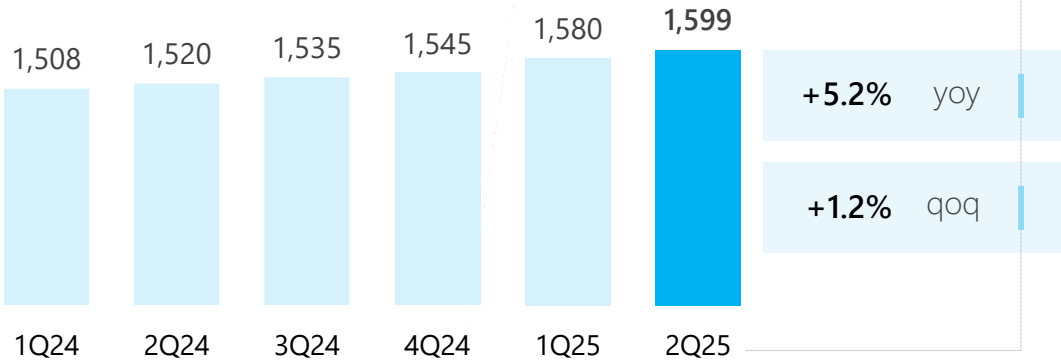


(1) Refer to the Appendix for additional details. (2) Adjusted excluding positive one-off at BPI in 2Q24 (+€16M). (3) Unadjusted figures: -0.7% 1H yoy; -3.2% 2Q yoy. (4) Vs. former guidance of "Low-to-mid single-digit growth".

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

COSTS EVOLVE IN LINE WITH GUIDANCE

Operating costs, €M

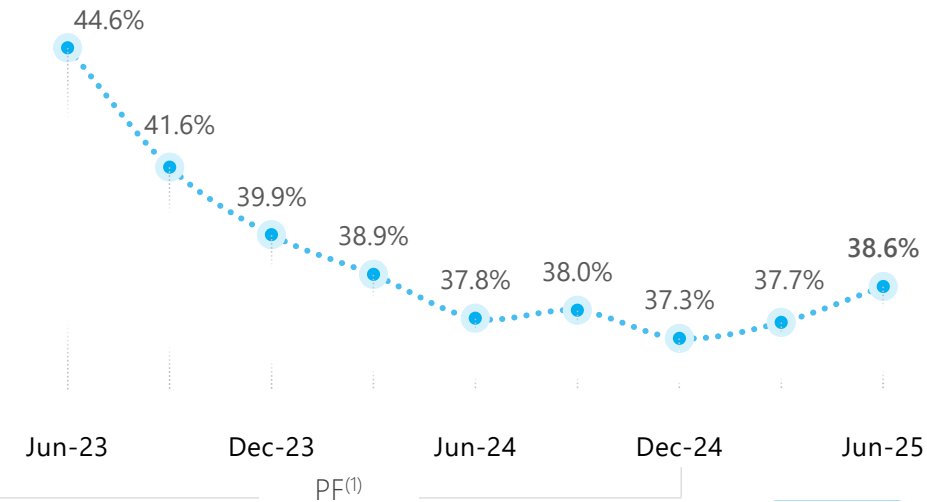


BREAKDOWN BY MAIN CATEGORY

€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%

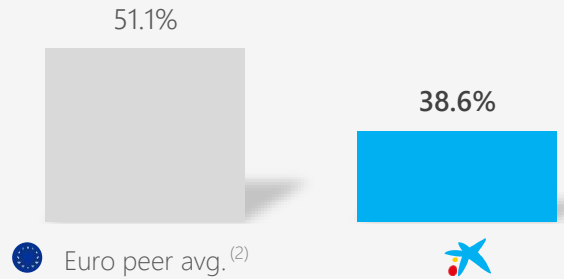
% C/I REMAINS AT LOW LEVELS...

% C/I ttm⁽¹⁾



... AND WELL BELOW PEER AVERAGE

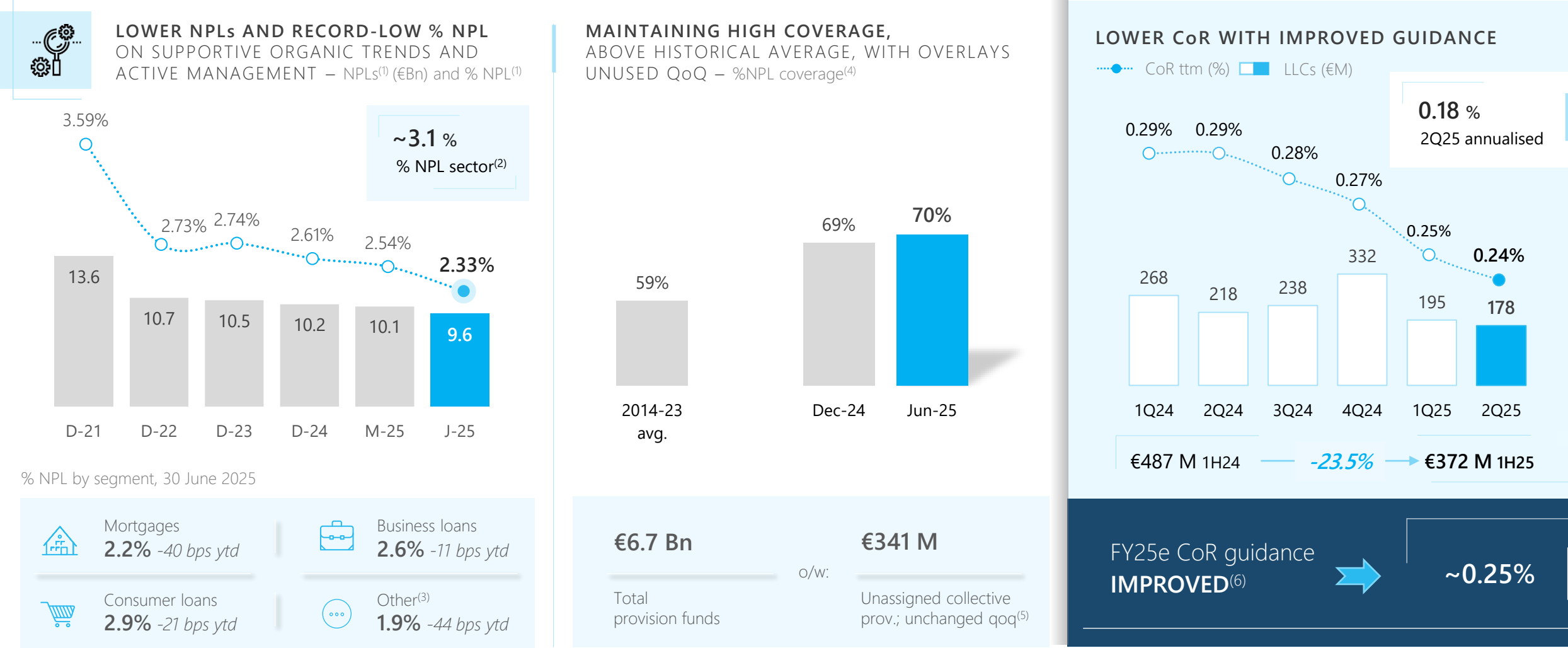
% C/I ttm



(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



(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%.

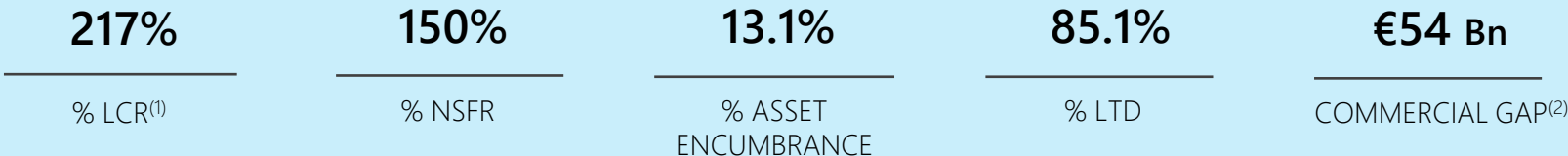
22

Ample liquidity reserves

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

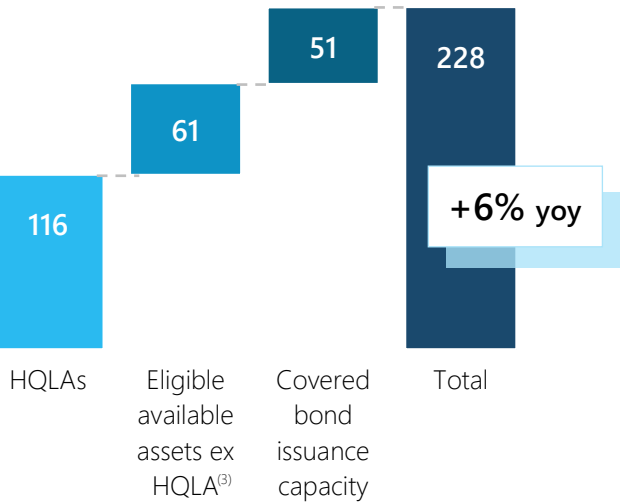
Comfortable liquidity metrics

30 June 2025 (eop)



LIQUIDITY SOURCES⁽³⁾

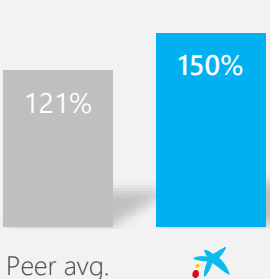
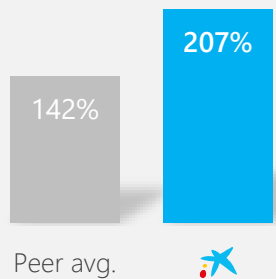
€Bn, 30 June 2025



LIQUIDITY RATIOS WELL ABOVE PEER AVERAGE...

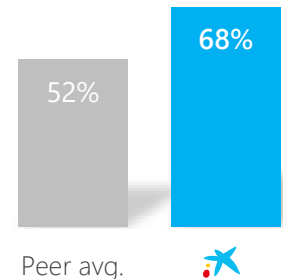
% LCR (12-month average)^(4,5)

% 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%

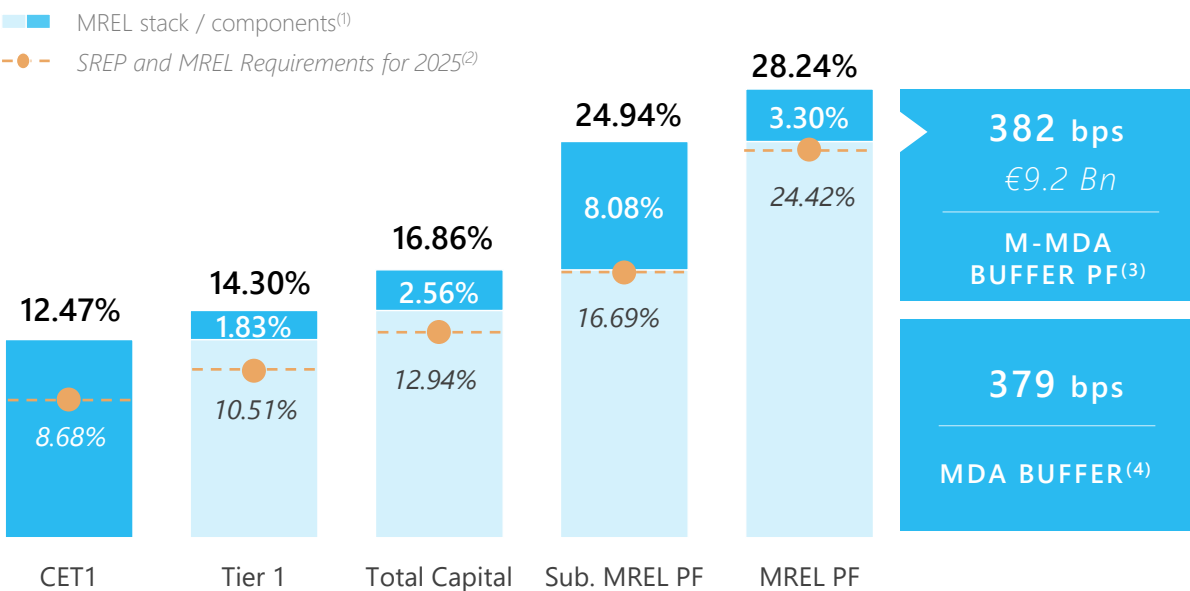
(1) % LCR at 30 June 2025. 12-month average % LCR as of 30 June 2025: 207%. (2) Customer demand plus time deposits (excluding retail securities) minus loans. +€6.1 Bn ytd. (3) From 1Q25, liquidity sources include other eligible available assets beyond ECB deposit facilities and HQLAs. (4) Based on latest 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

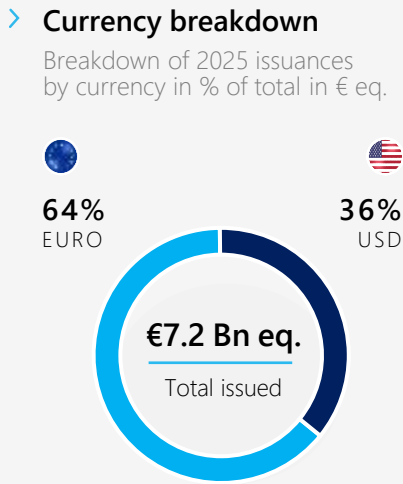


REGULATORY RATIOS PF⁽⁴⁾



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*

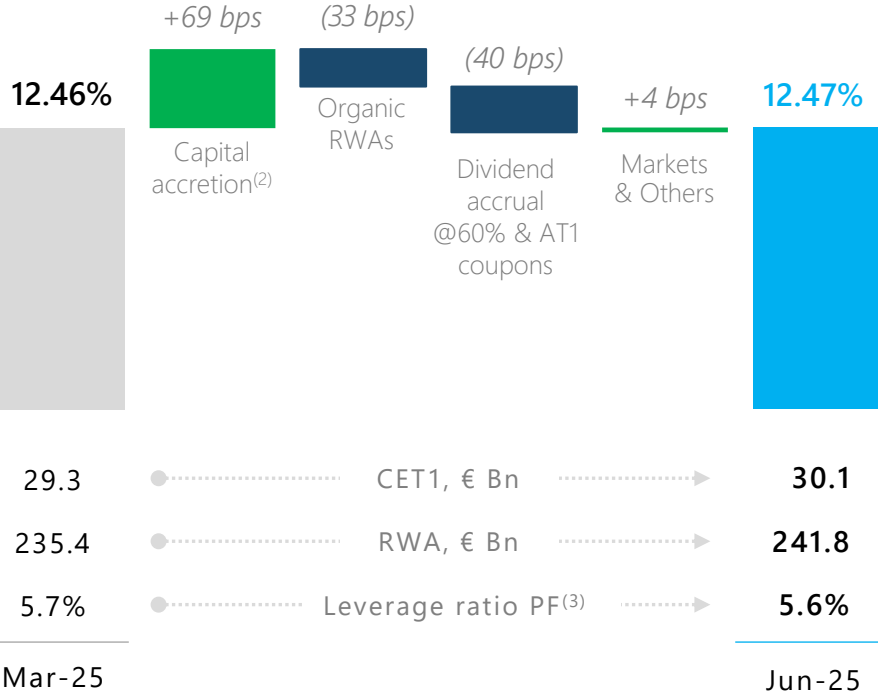
(1) % Sub. MREL and % MREL PF including €2.6Bn SNP issued in July 2025. Reported % Sub. MREL and % MREL at 23.87% and 27.17%, respectively. MREL ratios exclude early redemptions announced in July 2025: JPY7,000M SNP (€43M eq.), and €1Bn SP. (2) SREP requirements for 2025 with P2R at 1.75%, O-SII buffer 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



EARNINGS-DRIVEN CAPITAL GENERATION ABSORBS SEASONALLY-HIGH RWA GROWTH WHILE SUSTAINING SHAREHOLDER RETURNS – % CET1 qoq⁽¹⁾, % and bps



> CET1 surplus > target

22 bps → €523 M

> RWA growing < loans

RWA +2.7% qoq vs. perf. loans +3.9% qoq

> RoRWA ttm PF⁽⁴⁾

2.3% vs. 1.9% 2022-24 avg.

CREATING SHAREHOLDER VALUE

> BVPS ⁽⁵⁾ : €5.29	+8.4% yoy
> 5 th SBB completed in Mar-25	€500 M
> FY24 final dividend paid in Apr-25	€2,028 M
> 6 th SBB launched in Jun-25 ⁽⁶⁾	€500 M
> FY25 Interim dividend ⁽⁷⁾ to be paid in Nov-25	[€885-1,181 M]

BIV: NO OUTPUT FLOOR IMPACT

Gap vs. 72.5% output floor FL⁽⁸⁾, pp



NON-MATERIAL DIFFERENCE BETWEEN BIV DAY-1 AND FL

(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.



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.

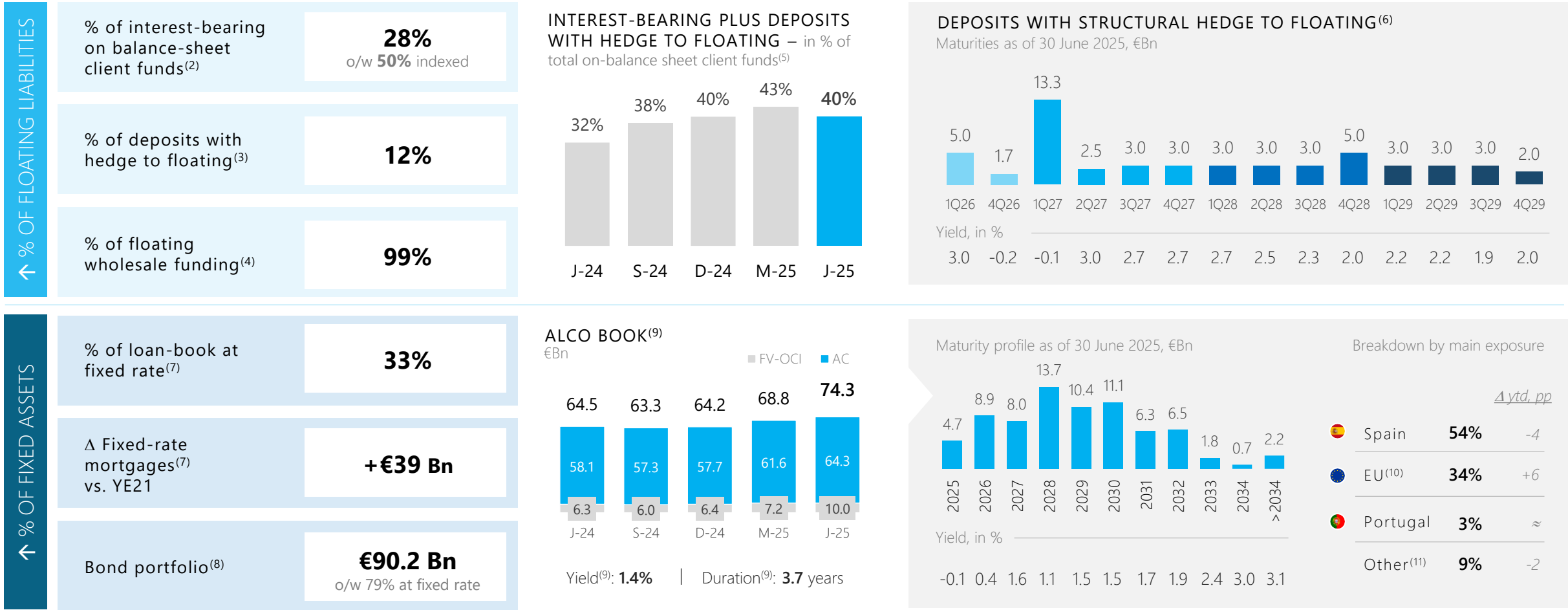


Appendix



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⁾



ALCO BOOK⁽⁹⁾

€Bn

64.563.364.268.874.3

58.157.357.761.664.3

6.36.06.47.210.0

J-24S-24D-24M-25J-25

Yield⁽⁹⁾: 1.4% | Duration⁽⁹⁾: 3.7 years

Maturity profile as of 30 June 2025, €Bn

4.78.98.013.710.411.16.36.51.80.72.2

2025202620272028202920302031203220332034>2034

Yield, in %

-0.10.41.61.11.51.51.71.92.43.03.1

Breakdown by main exposure

Spain54%-4

EU⁽¹⁰⁾34%+6

Portugal3%≈

Other⁽¹¹⁾9%-2

(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.



Fair value of assets and liabilities⁽¹⁾ measured at amortised cost

ASSETS⁽²⁾

As of 30 June 2025, €Bn

	Carrying amount	Fair Value (FV)	FV – Carrying amount
Loans and advances	385.4	398.6	13.1
Debt securities	82.2	79.9	(2.4)
Financial assets at amortised cost	467.7	478.5	10.8

LIABILITIES⁽²⁾

As of 30 June 2025, €Bn

	Carrying amount	Fair Value (FV)	Carrying amount – FV ⁽³⁾
Deposits	464.4	438.9	25.5
Debt securities issued & other	58.7	59.8	(1.1)
Financial liabilities at amortised cost	523.1	498.7	24.4

TOTAL
(ASSETS AND LIABILITIES)

+ €35.2 Bn

ASSETS⁽²⁾

As of 31 December 2024, €Bn

	Carrying amount	Fair Value (FV)	FV – Carrying amount
Loans and advances	366.2	381.4	+15.2
Debt securities	75.6	72.5	(3.1)
Financial assets at amortised cost	441.9	454.0	+12.1

LIABILITIES⁽²⁾

As of 31 December 2024, €Bn

	Carrying amount	Fair Value (FV)	Carrying amount – FV ⁽³⁾
Deposits	434.4	411.2	+23.2
Debt securities issued & other	62.1	63.2	(1.1)
Financial liabilities at amortised cost	496.5	474.4	+22.1

TOTAL
(ASSETS AND LIABILITIES)

+ €34.2 Bn

(1) Does not include insurance business.

(2) Net of associated derivatives except cash flow hedging.

(3) For liabilities, when the carrying amount exceeds the fair value it implies a positive impact on economic value.



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%	46%
	2.5% < Euribor ≤ 3%	33%
	Euribor > 3%	21%
		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.



Gross lending and provisions by stages and breakdown of refinanced loans

GROSS LENDING AND PROVISIONS BY STAGES

Group as of 30 June 2025, €Bn

	Loan book exposure			
	Stage 1	Stage 2	Stage 3	TOTAL
(a) Loans and advances	345.6	22.9	9.1	377.6
(b) Contingent liabilities	31.4	2.1	0.5	34.0
Total (a) + (b)	377.0	25.0	9.6	411.6

	Provisions			
	Stage 1	Stage 2	Stage 3	TOTAL
(c) Loans and advances	(0.7)	(0.9)	(4.9)	(6.5)
(d) Contingent liabilities	(0.0)	(0.0)	(0.2)	(0.2)
Total (c) + (d)	(0.7)	(1.0)	(5.0)	(6.7)

REFINANCED LOANS

Group as of 30 June 2025, €Bn

	Total	o/w NPLs
Individuals ⁽¹⁾	2.9	1.9
Businesses	3.3	2.1
Public Sector	0.0	0.0
Total	6.2	4.0
Provisions	(2.1)	(2.0)

(1) Including self-employed.

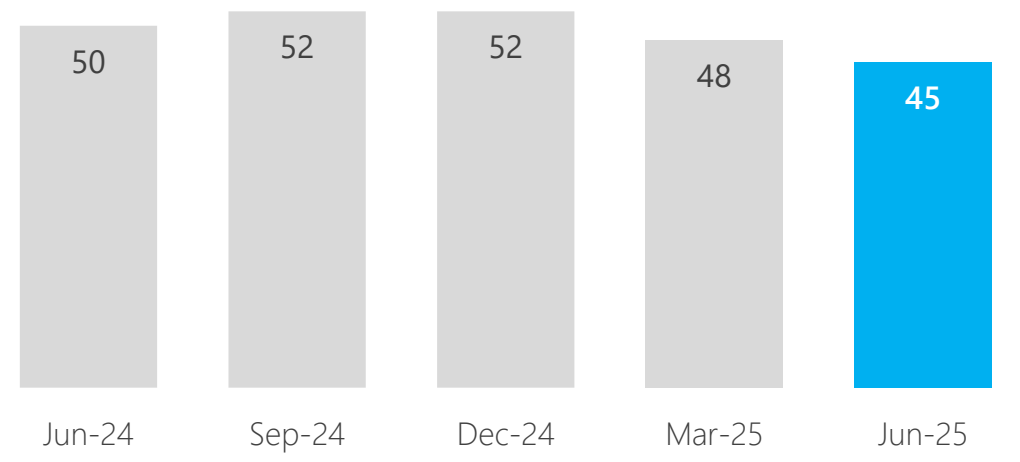


Wholesale funding: back-book volumes, costs and maturities

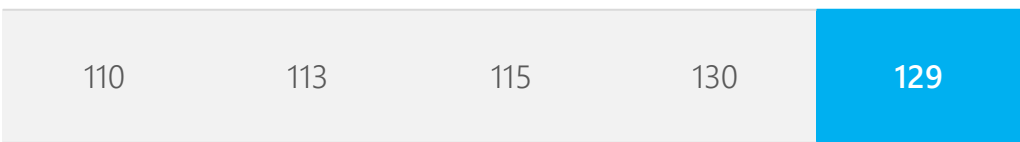
WHOLESALE FUNDING COSTS AFFECTING NII

Group ex BPI, as of 30 June 2025

Volumes– Wholesale funding back-book volumes⁽¹⁾, €Bn



Spread over 6M Euribor, bps



WHOLESALE MATURITIES⁽²⁾

Group ex BPI, as of 30 June 2025

	2025	2026	2027	>2027	Total
€Bn	4.6	7.3	8.2	29.3	49.4
o/w Liquidity bonds ⁽³⁾	1.9	0.1	3.1	6.2	11.2
o/w MREL instruments ⁽⁴⁾ (o/w AT1)	2.6 (-)	7.3 (0.4)	5.1 (0.8)	23.2 (3.3)	38.2 (4.4)
Spread over 6M Euribor ⁽⁵⁾ – bps	73	93	128	149	129

(1) It includes ABS placed with investors (to depict the impact of wholesale issuances on funding costs of CaixaBank's banking book). It does not include AT1 issues. Wholesale funding figures in the Quarterly Financial Report reflect the Group's funding needs and as such do not include ABS securities nor self-retained multi-issuer bonds but include AT1 issuances. (2) Maturities refer either to the first call date for callable instruments or to the contractual redemption date for bullet instruments. (3) It includes Covered Bonds and ABS securities placed with investors. (4) Includes SP, SNP, Tier 2 and AT1. (5) Excluding AT1s. AT1s coupons are paid through Reserves with no impact on NII. Outstanding AT1 issues of €4.4 Bn have an average reset spread of mid-swap +482 bps.



Revenues breakdown: by nature and service provided vs. by accounting heading

ACCORDING TO ACCOUNTING HEADING

€M	2Q25	1H25	
Net interest income	2,636	5,282	(a)
Net fees and commissions, o/w:	986	1,948	(b)
Recurrent banking fees	427	849	(c)
Wholesale banking fees	105	184	(d)
Mutual funds + pension plan fees and other ⁽²⁾	354	710	(e)
Insurance distribution fees	100	204	(f)
Insurance service result, o/w:	317	633	(g)
Life-risk insurance result	188	371	(h)
Life-savings insurance result	96	196	(i)
Unit linked result	33	66	(j)
Income from investments ⁽³⁾, o/w:	81	206	(k)
Revenues from insurance investments	68	145	(l)
Other	13	60	(m)
Trading	67	136	(n)
Other operating income/expenses	(57)	(165)	(o)
Revenues	4,030	8,040	
o/w Revenues from services	1,303	2,581	(b) + (g)
o/w Core revenues ⁽⁴⁾	4,007	8,009	(a) + (b) + (g) + (l)

ACCORDING TO NATURE AND SERVICE PROVIDED (CURRENT PRESENTATION)⁽¹⁾

€M	2Q25	1H25	
Net interest income	2,636	5,282	(a)
Wealth management revenues, o/w:	483	973	(p) = (e) + (i) + (j)
AuMs ⁽⁵⁾	346	694	(e)
Life-savings insurance ⁽⁶⁾	137	279	(i) + (j)
Protection insurance revenues, o/w:	287	575	(q) = (f) + (h)
Life-risk insurance	188	371	(h)
Insurance distribution fees	100	204	(f)
Banking fees, o/w:	532	1,034	(r) = (c) + (d)
Recurrent banking fees	427	849	(c)
Wholesale banking fees	105	184	(d)
Other revenues, o/w:	90	177	(k) + (n) + (o)
Revenues from insurance investments	68	145	(l)
Other income from investments (ex insurance inv.)	13	60	(m)
Trading	67	136	(n)
Other operating income/expenses	(57)	(165)	(o)
Revenues	4,030	8,040	
o/w Revenues from services	1,303	2,581	(p) + (q) + (r)
o/w Core revenues ⁽⁴⁾	4,007	8,009	(a) + (p) + (q) + (r) + (l)

(1) Current presentation (by nature and service provided) introduced in 1Q24. (2) Includes €8M in 2Q25 / €17M in 1H25 mainly from unit linked products at BPI that were not affected by IFRS 17/9. (3) Including equity accounted income and dividends. (4) NII, net fees, insurance service result, and core revenues from insurance investments under the previous presentation of revenues. NII, wealth management revenues, protection insurance revenues, banking fees, and core revenues from insurance investments (the latter presented under "Other revenues") in the current presentation by nature and service provided. (5) Mutual funds (including managed portfolios and SICAVs) and pension plans. Excluding unit linked products, mainly from BPI, that are currently included within "Life-savings insurance". (6) Includes unit linked (previously accounted within "Insurance Service Result" with some within "Pension plan fees and other").



Revenues from services: breakdown



Wealth management revenues

Breakdown by main category, €M and %

	2Q25	% yoy	% qoq	1H25 % yoy
AuM	346	+12.0%	-0.6%	+13.7%
LIFE SAVINGS INSURANCE	137	+12.2%	-3.1%	+15.8%
TOTAL	483	+12.0%	-1.3%	+14.3%

- **Strong growth** in wealth management revenues yoy in both **AuM and life-savings insurance** on the back of higher net inflows
- Evolution **qoq affected by market volatility in March-April**; market effects broadly neutral ytd



Protection insurance revenues

Breakdown by main category, €M and %

	2Q25	% yoy	% qoq	1H25 % yoy
LIFE-RISK INSURANCE	188	+1.7%	+2.6%	+0.7%
INSURANCE DISTRIBUTION	100	-11.2%	-4.3%	-3.2%
TOTAL	287	-3.2%	+0.1%	-0.7%

- **Life-risk revenues** up in the quarter on positive organic trends, with evolution yoy affected by non-recurrent factors
- **Insurance distribution fees**: affected by positive one-off at BPI in 2Q24 (+€16M) → +3.5% 2Q yoy and +4.8% 1H yoy adjusted excluding this impact



Banking fees

Breakdown by main category, €M and %

	2Q25	% yoy	% qoq	1H25 % yoy
RECURRENT BANKING FEES	427	-5.1%	+1.2%	-3.3%
WHOLESALE BANKING FEES	105	+41.7%	+32.0%	+31.0%
TOTAL	532	+1.5%	+6.1%	+1.5%

- **Recurrent banking fees** yoy mainly driven by lower basic service fees with qoq evolution reflecting gradual stabilisation
- **Strong growth in wholesale banking fees** benefitting from higher CIB activity

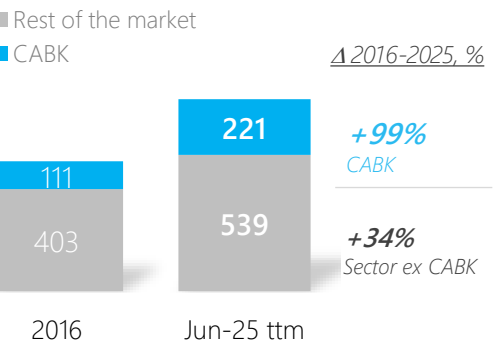


Additional information on wealth management and protection insurance

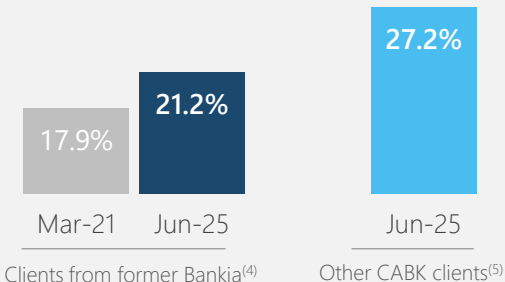


WEALTH MANAGEMENT

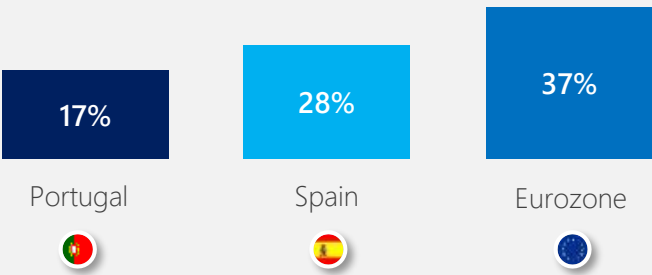
Spanish wealth management market⁽¹⁾: AuMs in €Bn



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

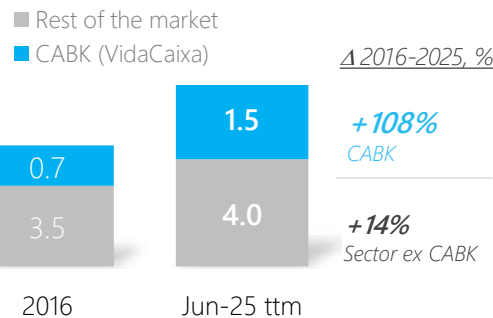


Wealth management products in % of total household savings by country or region⁽⁶⁾

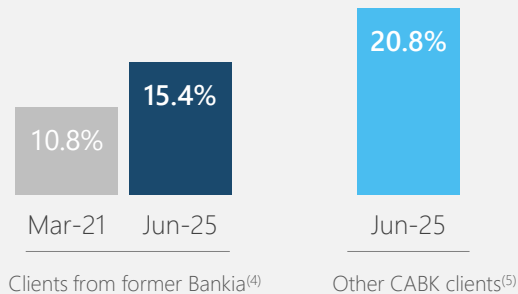


PROTECTION INSURANCE

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⁾



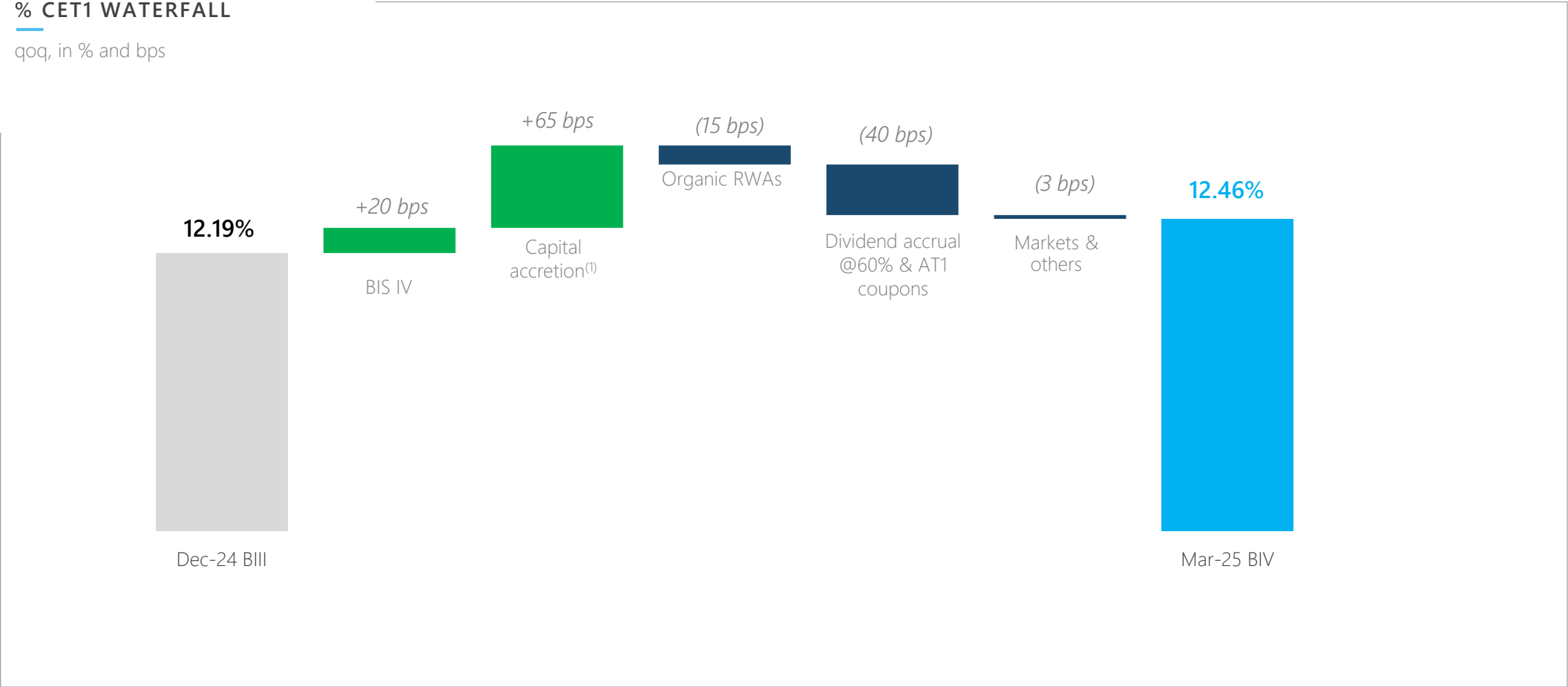
(1) In Spain. As of June 2025, based on ICEA and INVERCO (sector data for savings insurance are internal estimates). (2) Individual clients in Spain, by origin. (3) Including mutual funds, pension plans, savings insurance and securities. Note that synergy target for wealth management considers both increasing 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).



1Q25 % CET1 bridge qoq presented under the current breakdown criteria

% CET1 WATERFALL

qoq, in % and bps



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



Additional information on imagin



A NEOBANK, WITH A **COMPLETE PRODUCT OFFERING** – **SUPPORTED BY THE LARGEST PHYSICAL FOOTPRINT IN SPAIN**

imagin is a digital lifestyle and financial services platform launched by CaixaBank in 2016. It was initially aimed at younger, digitally native customers but it has since evolved into a mobile-first ecosystem that combines banking products with lifestyle content, sustainability initiatives, and exclusive experiences. Through strategic repositioning, imagin has strengthened its brand identity and user engagement, aligning closely with CaixaBank’s digital transformation and ESG goals. As a result, it plays a central role in attracting and retaining fully digital clients and is considered a key lever in the Group’s long-term value creation strategy.



FROM AN APP TO **FULL BANKING SUITE**

- 2021
 - Accounts
 - Credit/debit cards
 - Payroll deposits
 - Personal loans
 - Life-risk insurance
 - “Digital” savings
- 2022
 - Mortgages
 - Student loans
 - Auto loans
 - Travel loans
- 2023
 - Roboadvisor ‘imagin & invest’
 - Neobroker, investment funds
- 2024
 - Expanded offering for an increasingly mature and high-potential audience
- 2025
 - Dedicated remote manager for high-value customers
 - Travel debit card
 - Bizum teens

KEY FIGURES









	Jun-25	YE24	% ytd
Clients, Million	3.8	3.6	+6%
o/w adults	3.0	2.8	+7%
Business volume, € Bn	20.0	17.7	+13%
o/w customer funds	14.7	13.7	+8%
o/w customer loans	5.2	4.0	+31%
% NPL	1.1 %	1.1%	-3 bps



Sustainability: 1H25 highlights

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> Sustainable Fitch</div><div> Member of Dow Jones Sustainability Indices Powered by the S&P Global CSA</div><div> MSCI ESG RATINGS AA</div><div> STOXX SUSTAINALYTICS ESG REPORT</div><div> Corporate ESG Performance Prime</div><div> QUALITYSCORE 1</div><div> FTSE4Good</div><div> CDP A List 2024</div></div>		

OTHER 1H25 HIGHLIGHTS

- **World's Best Bank for Sustaining Communities 2025** by Global Finance; **Best Bank for Diversity and Inclusion** and **Best ESG Bank 2025** in Portugal (BPI) by Euromoney
- **Included in CDP's 2024 Climate Change A List**, as well as in the 2024 Supplier Engagement Rating A List. **Sustainalytics ESG rating score improved**⁽¹¹⁾
- **€1 Bn green bond issuance; also leading new green financing of >€1.6 Bn**⁽¹²⁾ for Scottish Power
- **Agreement between MicroBank and EIF**, under InvestEU, aiming to mobilise **€750 M in financing for projects** by self-employed individuals, entrepreneurs, and micro-enterprises in Spain
- **Launch of Generación+**, a new range of products addressing longevity challenges, with >30,000 employees trained in senior customer service
- **>€2.6 Bn financing line for those affected by the floods** in Andalusia; **€383k donation to "Cruz Roja" Response Plan** for those affected by the DANA, linked to shareholder participation in the AGM
- **CaixaBank's "Social Month"** with 18,200 volunteers, has carried out >2,900 activities
- **CaixaBank AM: 1st Spanish and European investment fund manager to be awarded by EFQM +600 seal**

(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. (11) Rating upgraded to a score of 13 as of July 2025, vs. 14.7 in May 2024. (12) In collaboration with National Wealth Fund.



Group P&L – €M

	2Q25
Net interest income	2,636
Revenues from services ⁽¹⁾ , o/w:	1,303
Wealth management	483
Protection insurance	287
Banking fees	532
Other revenues	90
Dividends	5
Equity accounted	76
Trading income	67
Other op. income & exp.	(57)
Revenues	4,030
Total operating expenses	(1,599)
Pre-impairment income	2,431
LLCs	(178)
Other provisions	(62)
Gains/losses on disposals and other	(24)
Pre-tax income	2,167
Income tax	(683)
Profit / (loss) after tax	1,484
Minority interests & other	2
Net income	1,482
<i>Pro memoria</i>	
Fees	986
Insurance service result	317

1Q25	4Q24	3Q24	2Q24	1Q24
2,646	2,741	2,794	2,791	2,781
1,278	1,321	1,225	1,252	1,197
490	501	456	431	420
287	285	275	297	282
502	536	494	524	495
86	18	72	161	(482)
53	1	1	93	5
72	37	103	65	56
69	44	42	76	61
(108)	(64)	(73)	(73)	(604)
4,011	4,080	4,092	4,205	3,496
(1,580)	(1,545)	(1,535)	(1,520)	(1,508)
2,431	2,535	2,557	2,685	1,988
(195)	(332)	(238)	(218)	(268)
(43)	(82)	(76)	(103)	(91)
(7)	44	(28)	(44)	(8)
2,186	2,165	2,215	2,320	1,620
(715)	(624)	(639)	(649)	(614)
1,471	1,541	1,576	1,671	1,006
1	2	3	1	1
1,470	1,539	1,573	1,670	1,005
962	1,001	923	953	902
316	320	302	299	295

1H25	1H24
5,282	5,572
2,581	2,449
973	851
575	579
1,034	1,019
177	(320)
58	98
147	121
136	137
(165)	(677)
8,040	7,701
(3,179)	(3,028)
4,862	4,673
(372)	(487)
(105)	(194)
(31)	(53)
4,353	3,939
(1,399)	(1,262)
2,955	2,677
3	2
2,951	2,675
1,948	1,855
633	594

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



Income statement by perimeter – €M

	1H25	% yoy	1H25 CABK	% yoy	1H25 BPI	% yoy
Net interest income	5,282	-5.2%	4,843	-4.7%	439	-10.3%
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		98		78	6.5%
Dividends	58	-40.6%	2	-96.1%	57	5.5%
Equity accounted	147	21.4%	128	38.0%	20	-32.0%
Trading income	136	-0.6%	127	5.8%	9	-45.9%
Other op. income & exp.	(165)	-75.7%	(158)	-75.8%	(7)	-72.8%
Revenues	8,040	4.4%	7,373	5.8%	668	-8.7%
Total operating expenses	(3,179)	5.0%	(2,924)	5.5%	(255)	-0.7%
Pre-impairment income	4,862	4.0%	4,449	6.0%	413	-13.0%
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%	(9)	-82.6%	(21)	
Pre-tax income	4,353	10.5%	3,990	14.5%	364	-19.9%
Income tax	(1,399)	10.8%	(1,310)	15.3%	(89)	-29.8%
Profit / (loss) after tax	2,955	10.4%	2,680	14.0%	275	-16.0%
Minority interests & other	3		3			
Net income	2,951	10.3%	2,677	14.0%	275	-16.0%
<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".



Income statement by segment – €M

SEGMENT REPORTING FROM 1Q22

- **BANKING AND INSURANCE:** including the results from banking, insurance, AM, real estate and ALCO activities, among others, carried out by the Group essentially in Spain.
- **BPI:** including the results of BPI's domestic banking activity, carried out essentially in Portugal.
- **CORPORATE CENTER:** including the stakes allocated to "Investments" segment in previous reporting (BFA, BCI, Coral Homes and Gramina Homes)⁽¹⁾. The results of these stakes net of the cost of financing are included. Additionally, the Group's excess capital is allocated to the Corporate Center, calculated as the difference between the Group's total equity and the capital allocated to Banking and Insurance, BPI and investments in the corporate center⁽²⁾. The counterpart of the excess capital allocated to the corporate center is liquidity.

The operating expenses of each segment include both direct and indirect expenses, which are allocated based on internal criteria. Specifically, expenses of a corporate nature at Group level are assigned to the Corporate Center.

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

(1) Historical data also included Telefonica until its full divestment in June 2024. (2) Capital allocation to these businesses and to investments considers both the consumption of own funds (at 11.5% of RWAs) and the applicable deductions.

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



Credit ratings

	Issuer Rating			Debt instruments			
	Long term	Short term	Outlook	SP	SNP	Tier 2	Covered bonds
MOODY'S RATINGS 30 June 2025	A3	P-2	stable	A3	Baa2	Baa3	Aa1 ⁽¹⁾
S&P Global Ratings 27 March 2025	A	A-1	stable	A	BBB+	BBB	AA+ Stable ⁽²⁾
Fitch Ratings 17 June 2025	A-	F2	stable	A	A-	BBB	-
MORNINGSTAR DBRS 20 December 2024	A (high)	R-1 (middle)	stable	A (high)	A	A (low)	AAA ⁽³⁾

(1) As of 19 November 2024. (2) As of 15 January 2025. (3) As of 10 January 2025.



CaixaBank Group key figures

2Q25



Clients (Total, in Million)	21
Total assets (€ Bn)	660
Customer funds (€ Bn)	718
Customer loans and advances (gross, € Bn)	378
Market share in loans to individuals and non-financial businesses⁽¹⁾ (%)	24%
Market share in deposits from individuals and non-financial businesses⁽¹⁾ (%)	25%
Market share in mutual funds⁽¹⁾ (%)	23%
Market share in pension plans⁽¹⁾ (%)	34%
Market share in savings insurance⁽¹⁾ (%)	38%
Market share in Credit/Debit card turnover⁽¹⁾ (%)	31%

**LEADING
BANCASSURANCE
FRANCHISE IN
SPAIN + PORTUGAL**



Net income (1H25, €M)	2,951
Non-performing loan ratio (%)	2.3%
NPL coverage ratio (%)	70%
% LCR (eop)	217%
% NSFR (eop)	150%
CET1⁽²⁾ (% over RWAs)	12.5%
Total capital⁽²⁾ (% over RWAs)	16.9%
MDA buffer⁽³⁾ (bps)	379
MREL PF⁽⁴⁾ (% over RWAs)	28.2%

**FINANCIAL
STRENGTH**



DJSI - S&P Global	86/100
CDP	A List
Sustainable Fitch	2
MSCI ESG ratings	AA
ISS ESG QualityScore: E S G	1 1 1

**SUSTAINABLE AND
RESPONSIBLE BANKING**



(1) In Spain. As of June 2025. June 2025 sector data for savings insurance are internal estimates. (2) Ratios based on management criteria. Regulatory CET1 and Total Capital ratios at 12.25% and 16.65%, respectively. (3) Based on management criteria. Regulatory MDA buffer at 357 bps. (4) Based on management criteria and PF including €2.6Bn SNP issued in July 2025. Regulatory % MREL PF at 28.02% and reported regulatory % MREL at 26.95%.



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.



CaixaBank

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