3Q26 RESULTS

30 October 2026

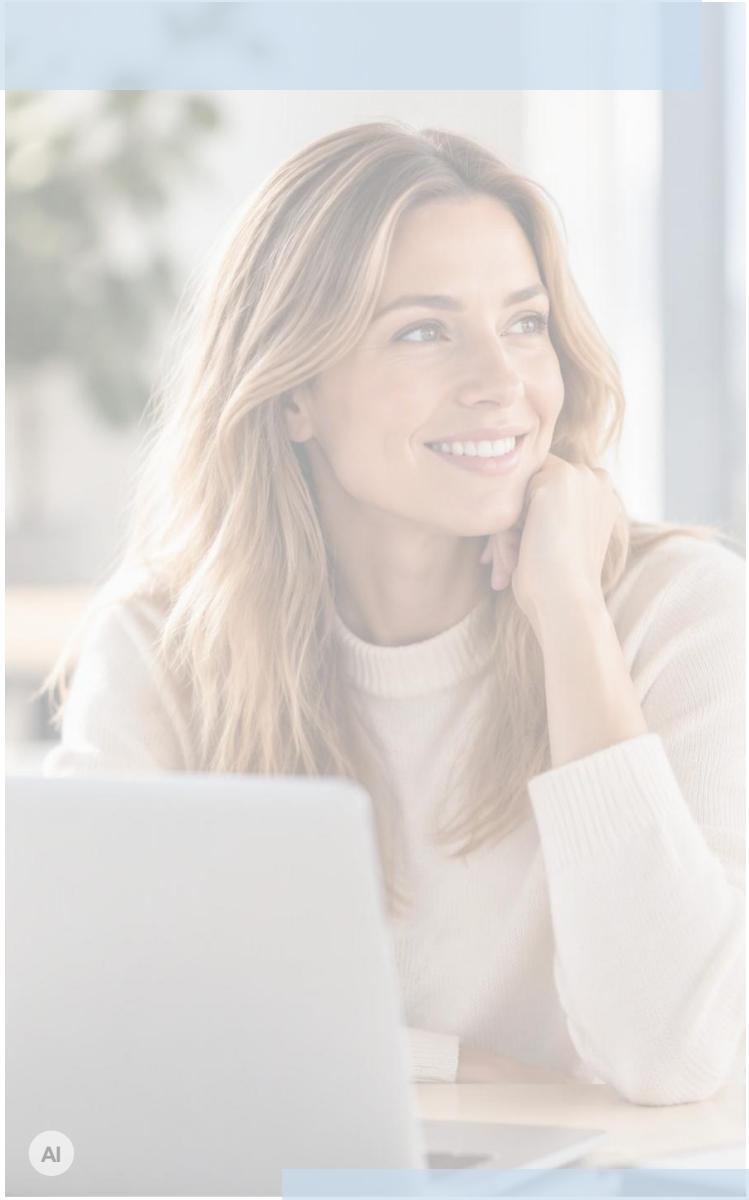
CaixaBank







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Presentation prepared with Group data at closing of 30-Sep-26, unless otherwise indicated.



Highlights

9M26 Highlights

Delivering profitable growth and value



» Strong commercial execution

Δ yoy

# of clients[1]	Performing loans	Customer funds	Protection insur. premia[2]
↑ ~480K	+8%	+6%	+12%

» **Continued NII growth** (+3% 9M yoy) – driven qoq by volumes and customer spread inflection[3]

» **Revenues from services keep beating expectations** (+8% 9M yoy) – showing structural strength

» **Best-ever asset quality keeps CoR at low levels** (1.76% NPL; 82% coverage[4]; 0.24% CoR ttm)

» **Higher profitability and returns** (18.8% RoTE, +1.4 pp yoy[5]; €0.1844 interim DPS, +10% yoy)[6]

9M26 Net income

€4,962 M +13% yoy

3Q26 Net income

€1,759 M +22% yoy

FY26e Guidance improved[7]

>€5.6 Bn Services Rev.

~19% % RoTE

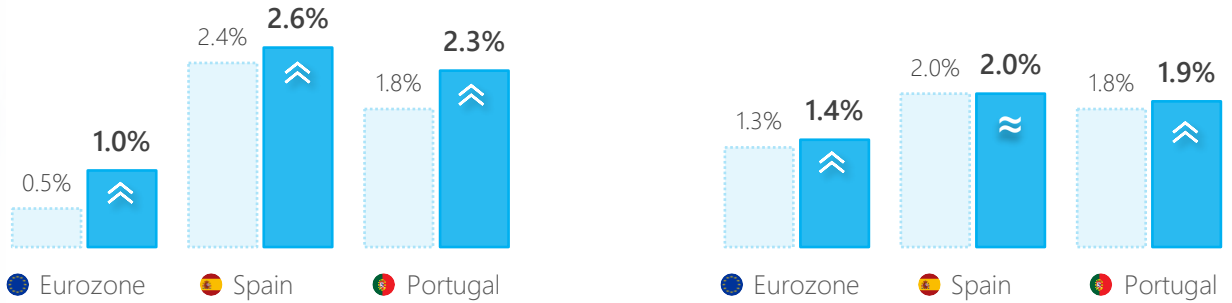
(1) Net growth in total Group clients (including individuals and legal entities). Net growth in Spain: +c.470K yoy. (2) Refer to the Appendix (glossary) for definition. (3) Customer spread adjusted excluding, for CaixaBank ex BPI, structural deposit hedges and FX and international branch deposits. (4) NPL coverage; still includes €271M unassigned collective provisions, which remained stable qoq. (5) RoTE ttm; yoy vs. Sep-25 ttm adjusted with 2024 banking tax linearised throughout the year (for consistency with 2025-26 accrual). (6) Approved by the BoD on 29-Oct-2026 to be paid in Nov-2026, corresponding to 40% payout over 1H26 results. (7) Vs. previous guidance of "Up ~ 5% yoy" for Revenues from services and ">18%" for % RoTE.

Resilient Iberian economies set to keep outperforming



Robust ytd momentum drives another growth upgrade

Real GDP[1], % yoy — Previous Projection — Current Projection

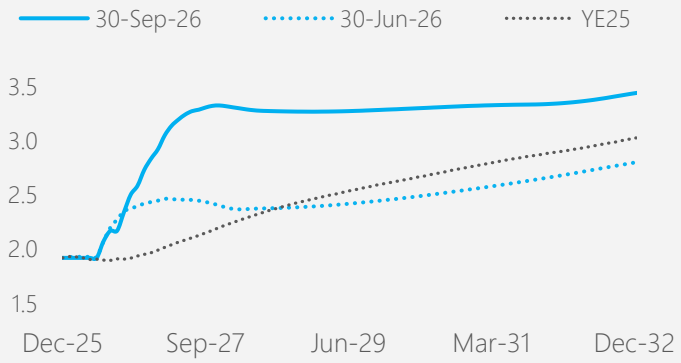


UNDERPINNED BY **SOLID FUNDAMENTALS**

Employment yoy[2]	+2.1%
Household disposable income yoy[3]	+5.5%
Private sector debt/GDP vs. Eurozone[4]	-30 pp
Private consumption yoy[5]	+3.5%
Investment yoy[5]	+5.3%
Services exports yoy[5]	+7.3%

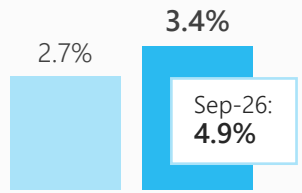
Higher-for-longer rates amid persistent inflation...

Market-implied €STR by forward date[6], %

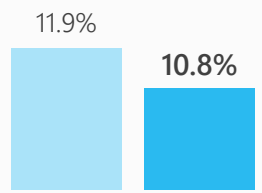


...which, alongside resilient consumption, reshapes household saving patterns

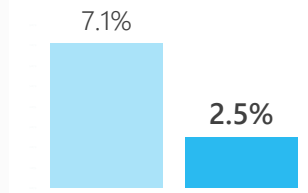
Inflation (Spain)[7]
% yoy



Household savings rate (Spain)[8]
%



Household sight deposits (Spain)[9]
% yoy



(1) CaixaBank Research. Current internal projection (latest available): Sep-26. (2) INE. EPA, 3Q26/3Q25. (3) INE, CTNFSI. 2Q26/2Q25. (4) BoS and Eurostat. 2Q26. Difference between the respective Private debt/GDP ratios (123.6% Spain, 153.6% Eurozone). Includes household and NFC non-consolidated debt in loans and debt securities. (5) INE, National Accounts (GDP components). 2Q26/2Q25. In real terms. (6) Bloomberg. (7) INE; CaixaBank Research forecast. Annual average. (8) INE and forecast from CaixaBank Research. In % of disposable income. (9) BoS.

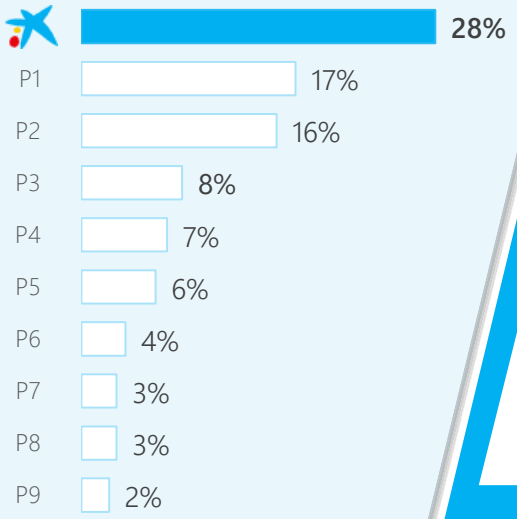
Strong execution under the 3-year Plan drives growth and share gains

Progress since YE24 (outset of the Plan)



#1 Primary banking franchise in Spain

Primary banking market share in Spain[1]



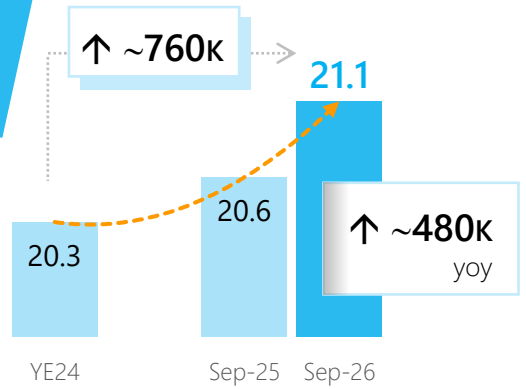
Best bank in Spain 2026

EUROMONEY AWARDS FOR EXCELLENCE 2026 SPAIN BEST BANK

BEST BANK AWARD 2026 GLOBAL FINANCE

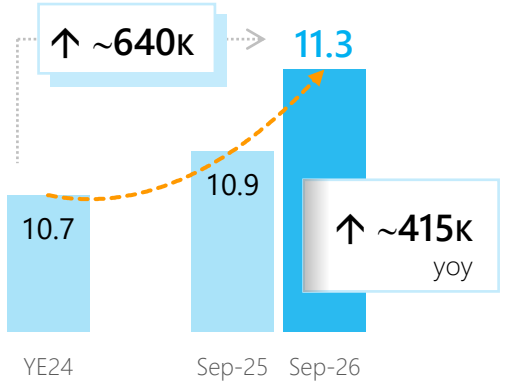
Customer franchise grows beyond 21M

Million and Δ in thousand of clients[2]



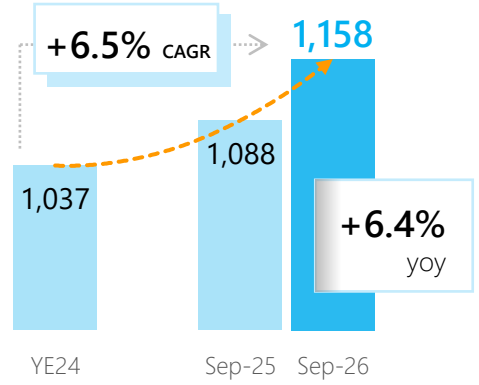
↑ Number of clients with recurrent income deposits[3]

Million and Δ in thousand of clients



↑ Business volume

Business volume[4], €Bn



Broad-based market share gains

Market shares in Spain[5] in % and Δ vs YE24 in bps

CLIENT PENETRATION	PAYROLLS + PENSIONS	BUSINESS VOLUME[6]	SAVINGS INSUR.	LIFE-RISK INSUR.
40% +90 bps	36% +42 bps	25% +5 bps	39% +101 bps	28% +110 bps

(1) % of total banked clients aged 18+ in Spain (sector) who consider the entity their primary bank. Source: FRS Inmark 2026. Peer group includes other 9 peers in the top 10 of the ranking: Abanca, B. Sabadell, B. Santander, Bankinter, BBVA, Cajas Rurales, ING, Kutxabank, and Unicaja. (2) Net growth in total Group clients (including individuals and legal entities). Net growth in Spain: +c.470K yoy. (3) Individual clients with recurrent income flows paid into CaixaBank deposits (ex BPI). Including payrolls, unemployment benefits, pensions and other professional income flows. (4) Customer funds plus performing loans. (5) As at Sep-26 for payrolls, pensions, loans, customer funds and savings insurance (for the latter, sector data is internal estimate); Jun-26 for life-risk insurance. 2026 for Retail Client penetration. Based on latest available data from BoS, TGSS, ICEA, Inverco, and FRS Inmark 2026. (6) Customer funds plus loans.

imagin: a key engine for client acquisition and growth

Combining neobank simplicity with full-service capabilities



 # CLIENTS

4.3 M | +9% yoy

BUSINESS VOLUME(2)

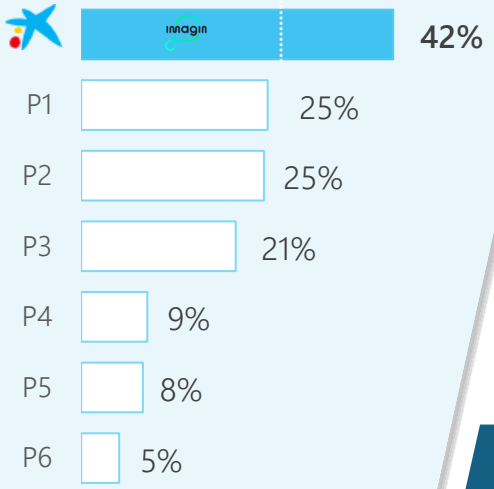
€24.3 Bn | +18% yoy

CLIENT ACQUISITION(3)

~50% of Group's total

Mobile banking leader

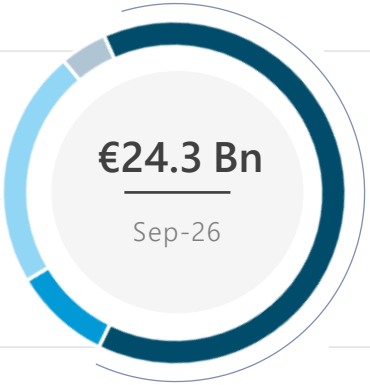
16-34y old mobile banking penetration in Spain(1), %



A complete range of solutions

imagin business volume(2): breakdown

Consumer loans	€2.0 Bn
Mortgages	€5.8 Bn
Other	€1.4 Bn
Deposits	€15.1 Bn



Deposits at other neobanks in Spain(4)

Neobank 1	€4.9 Bn
Neobank 2	€4.0 Bn
Neobank 3	€1.2 Bn

Primary banking at the core

#1	Neobank by market share in primary banking in Spain(5)
~50%	Adult clients with recurrent income flows deposited into imagin
9.8%	Market share in payrolls(6)

Crafted for the young and digital

(1) As % of total 16-34-year-old mobile banking users in Spain. Source: GfK DAM (Sep-26). Peer group: B. Sabadell, B. Santander, Bankinter, BBVA, ING, and Revolut. (2) Customer loans plus funds. (3) % via imagin of total new client onboarding in Spain (CABK + imagin) in the last 12 months. (4) Comparison is based on the neobanks for which public AEB data is available (MyInvestor, N26, and Revolut Spain). Jun-26. (5) Defined as % share of total adult banking clients in Spain (sector) that consider the neobank their main banking relationship. Peers include MyInvestor, N26, Openbank, Revolut, and Trade Republic. Source: FRS Inmark, 2026. (6) In Spain. Based on data from TGSS. Sep-26.

CaixaBank

Transformation delivering measurable business impact



Selected examples of 2026 initiatives

A STRONGER DIGITAL PROPOSITION

- *Streamlined **digital onboarding** process (# screens ↓25%)*
- *>200 retail **app journeys simplified** and redesigned*
- ***Video calls and screen sharing** with managers via the **app***
- *Real-time personalised **customer communication** in the app*
- *Rollout of **BizumPay** for retail payments*
- *Launch of new **API[1] market portal***
- *Rollout of the **new app for businesses*** *3Q NEW!*

SCALING AI AND ADVANCE ANALYTICS ACROSS THE ORGANISATION

- *AI-assisted **customer service** automation*
- *GenAI agent for **product enquiries***
- *Advanced analytics for **campaign targeting***
- *AI assistant for pre-approved **loan applications***
- ***AI document review** for retail lending operations*
- ***Developer automation platform** accelerating AI delivery*
- *AI-powered support for **commercial customer meetings** –now rolled out across the entire retail network* *3Q NEW!*

ALREADY DELIVERING MEASURABLE IMPACT

#1 Ranked — Banking app in Spain[2]	>50% +9pp vs. FY24 — Digital share of retail sales[3]	↑ ~10% — Commercial lead conversion through Advanced Analytics[4]	↑ ~55% — Chat sales, supported by AI-assisted advisory[5]
↓ ~75% — Commercial interview prep time	↓ ~50% — Retail lending document processing time	↑ ~80% — App sales through personalised communications[6]	>30% — Contact centre calls resolved by AI w/o human intervention

(1) Application Programming Interface for businesses. (2) CaixaBank retail App. Peer group includes: Abanca, B. Sabadell, B. Santander, Bankinter, BBVA, ING, N26, Revolut and Trade Republic. Source: Google Play as at 23-Oct-26. (3) 9M26. Refer to the Appendix (glossary) for definition. (4) Lead conversion of the new model vs. the previous model on a 50/50 lead split (3Q26). (5) 3Q26 sales after AI agent deployments vs. 1Q26 sales before deployment. (6) Through CABK App. 9M yoy.

Sustained lending momentum across key segments
In a seasonal quarter

PERFORMING LOANS[1]
30 September 2026

€397 Bn

+8.0% yoy
-0.3% qoq[2]



o/w:

RESIDENTIAL MORTGAGES

+7.0% yoy | +1.7% qoq

CONSUMER LENDING

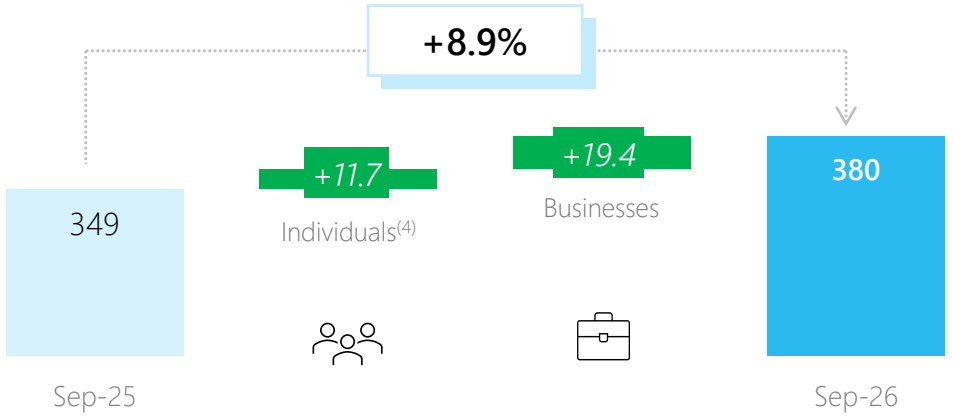
+9.8% yoy | +1.3% qoq

BUSINESS LENDING

+11.4% yoy[3] | +1.0% qoq

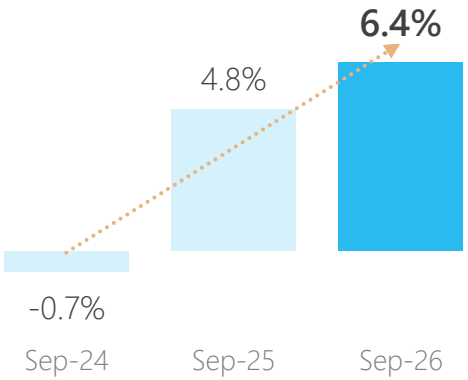
Lending growth led by loans to the private sector

Performing loans to the private sector, yoy bridge in €Bn



Domestic momentum keeps building

Total performing loans to the private sector booked in Spain and Portugal: Δ yoy in %[5]



Market share in loans to the private sector in Spain[6] **23.3%** *+13 bps yoy*

(1) Refer to Appendix for additional details. (2) Affected by positive 2Q-end seasonality in "Other loans to individuals" related to public pension advances. Total performing loans adjusted for that effect: +0.7% qoq. (3) +6.1% yoy when excluding performing loans granted by CIB branches outside Spain and Portugal. (4) Includes mortgages, consumer lending and other loans to individuals. (5) Growth in performing back book loans to individuals and businesses booked in Spain and Portugal. (6) Based on latest available data from the BoS (Sep-26).

Unique asset-gathering franchise fuels customer funds growth

Quarterly evolution shaped by seasonality and market volatility

CUSTOMER FUNDS[1]
30 September 2026

€760 Bn

+5.6% yoy
-1.5% qoq



o/w:

WEALTH MANAGEMENT[2]

+10.8% yoy | +0.4% qoq

+0.7% qoq ex markets effect

DEPOSITS[3]

+2.7% yoy | -2.8% qoq

+3.2% yoy | *-1.4% qoq Private sector[4]*

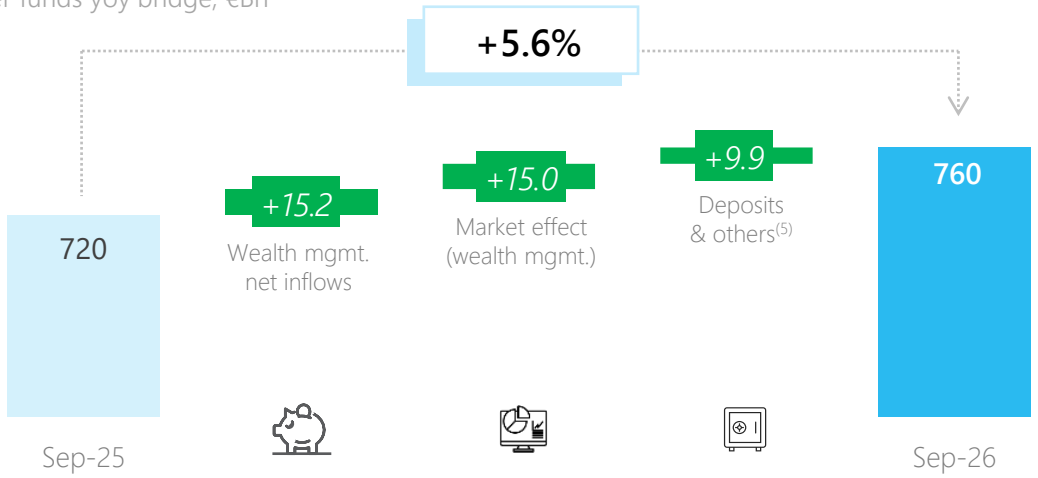
GAINING MARKET SHARE

WEALTH MANAGEMENT[6]	**29%**	*+15 bps yoy*
HOUSEHOLD SIGHT DEPOSITS[7,8]	**26%**	*+11 bps yoy*

Customer fund growth yoy

supported by net inflows into WM and deposits and market tailwinds

Customer funds yoy bridge, €Bn



Powered by a unique deposit franchise

– built on primacy, recurring inflows, and commercial discipline

Household sight deposits, % yoy[8]	**+3.0%** *vs. 2.5% sector*
Monthly inflows from payroll and recurring income deposits[9]	**€32 Bn** *+10% yoy*
Non-interest deposit balances, 3Q26 avg.[10]	**€309 Bn** *+4% yoy*
% of deposits that belong to relational clients[11]	**95%** *Stable yoy*

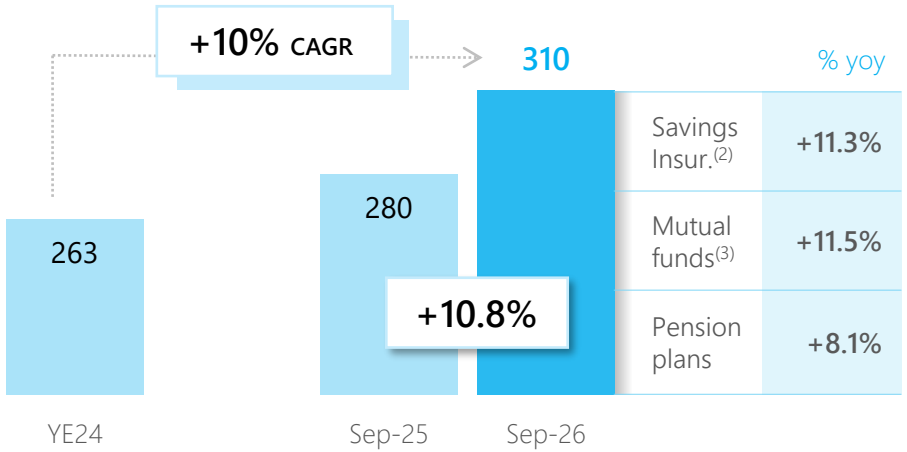
(1) Refer to Appendix for additional details. (2) Mutual funds, managed portfolios and SICAVs; pension plans; and insurance funds (on-/off-balance sheet). (3) Deposits (including retail securities issuances). QoQ affected by positive 2Q-end seasonality. Total of "Deposits" plus "Other funds", and "Other managed resources": +2.2% yoy, -2.7% qoq. (4) Excluding retail securities issuances. QoQ affected by positive 2Q-end seasonality. (5) Deposits (including retail securities) plus "Other funds" and "Other managed resources". (6) In Spain. Combined market share including mutual funds, pension plans, and savings insurance. As at Sep-26, based on latest available data from INVERCO and ICEA (for savings insurance, sector data is internal estimate). (7) Market share in Spain. (8) In Spain, Sep-26. Sector based on latest available data from BoS. (9) Including payrolls, unemployment benefits, pensions and other professional income flows paid into CaixaBank deposits (ex BPI). (10) Including FX and excluding employee deposits, international branch deposits, retail securities, and other outside the commercial network scope. (11) Total relational client base in Spain.

Record Wealth Management balances – supported by sustained inflows



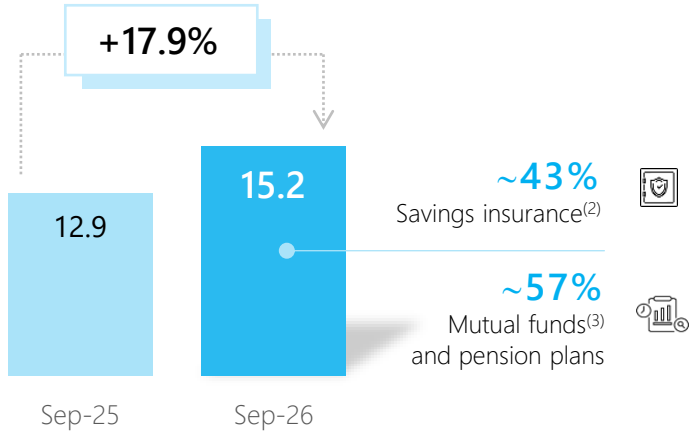
WM balances reach €310Bn

WM balances[1] eop, €Bn



Robust net inflows into WM

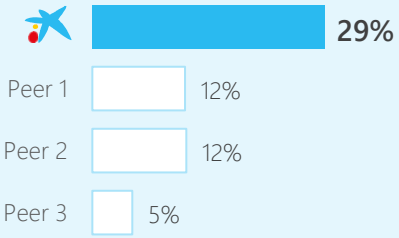
WM[1] net inflows, ttm in €Bn



Uniquely positioned to serve structurally growing demand

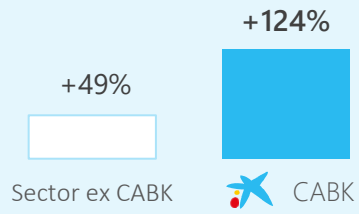
CLEAR MARKET LEADERSHIP

Market share by WM balances[4,5], %



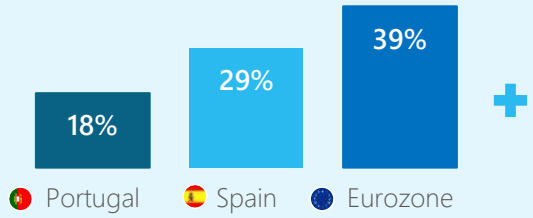
DRIVING MARKET GROWTH

WM market in Spain[5], Δ2016-26



A STRUCTURAL GROWTH OPPORTUNITY

WM products in % of total household savings[6]



4.4M CABK clients ≥65y old

→ >40% penetration[7]

Best private banking in Spain for the 4th consecutive year

(1) Mutual funds, managed portfolios and SICAVs; pension plans; and insurance funds (on- and off-balance sheet). (2) Includes unit linked. (3) Includes managed portfolios and SICAVs. (4) In Spain. Combined market share including mutual funds, pension plans, and savings insurance. Peer group includes B. Santander, BBVA, and Ibercaja. (5) Based on latest available data from ICEA and INVERCO; Sep-26 (for savings insurance, sector data is internal estimate). (6) Based on latest available ECB data (Jun-26). (7) Penetration in % of total ≥ 65y old population Spain. Based on INE data.

Protection insurance keeps growing at double-digit

Commercial momentum and innovative offering drive further share gains

PROTECTION INSURANCE PREMIUMS[1]
30 September 2026, % yoy

+11.6%

o/w:

> Life-Risk: **+12.5%**
> Non-Life: **+11.1%**



Positive production dynamics

New protection insurance premiums breakdown by segment[2], Sep-26 ttm in €M and %

44%
Life-Risk

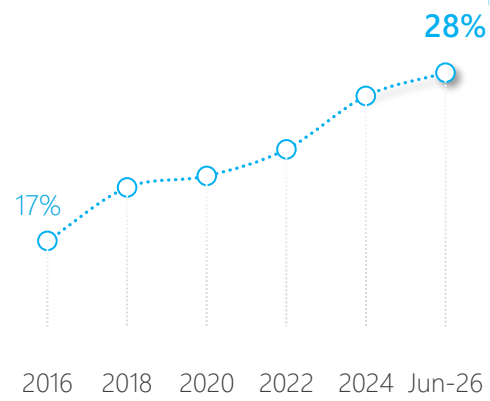
€842M
+10.5% yoy

56%
Non-Life

HEALTH	22%
AUTO	15%
HOME	12%
OTHER	7%

Sustained market share gains in life-risk...

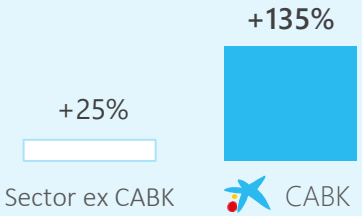
Market share in life-risk in Spain[3]



+73 bps yoy

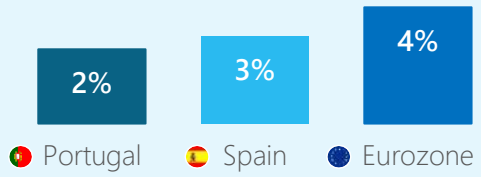
STRONG TRACK RECORD OF GROWTH

Life-risk insur. premiums in Spain[3], Δ2016-26



SIGNIFICANT OPPORTUNITY AHEAD

Non-life insurance premia in % of GDP[4]



...AND ACROSS NON-LIFE

Market share in Spain[5] in % and Δ yoy in bps

		Δ yoy
Health	32%	+97
Home	11%	+23
Auto	4%	+46

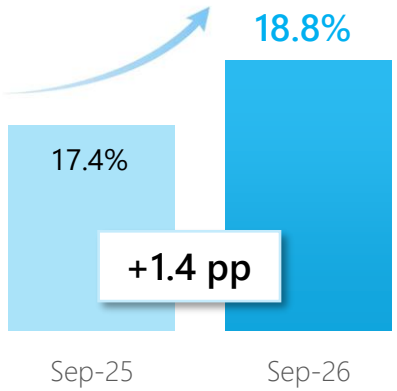
VidaCaixa SegurCaixa Adeslas

(1) Premiums as at 30-Sep-26 on an annualised basis. It includes VidaCaixa life-risk premiums (excluding BPI Vida e Pensões) plus SegurCaixa Adeslas non-life premiums sold through the bancassurance network. (2) CABK ex BPI and considering life-risk and non-life risk premiums 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. (3) Based on latest available data from ICEA (Jun-26). (4) Source: OECD Global Insurance Statistics; latest available data (2024). Only including direct insurance business. (5) Based on latest available data from ICEA (Jun-26 for Health and Home; Sep-26 for Auto).

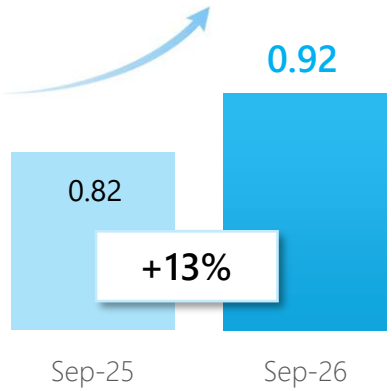
Profitable growth translating into shareholder value creation

Sustained earnings growth supports attractive shareholder returns

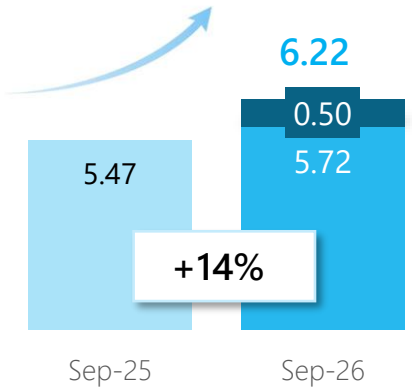
RoTE ttm[1], %



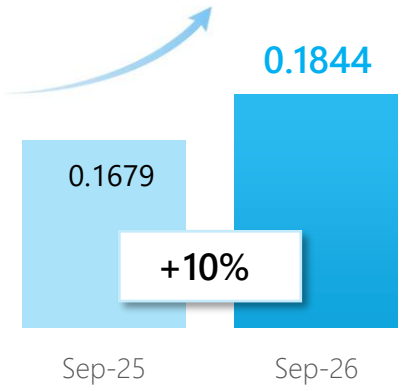
EPS[1], €



BVPS, € | DPS paid against FY25, €



Interim DPS[2], €



Backed by balance sheet strength

12.5%
% CET1

<1.8% | **82%**
% NPL | Coverage

187% | **€207 Bn**
% LCR[3] | Liquidity sources



(1) Sep-25 ttm adjusted with 2024 banking tax linearised throughout the year (for consistency with 2025-26 accrual).
(2) Approved by the BoD on 29-Oct-2026 to be paid in Nov-2026, corresponding to 40% payout over 1H26 results.
(3) 12M average.



P&L and balance sheet

Strong earnings growth

–supported by diversified revenue momentum, positive operating leverage, and stable CoR

CONSOLIDATED INCOME STATEMENT

€M and %	3Q26	3Q25	% yoy	% qoq
Net interest income	2,796	2,674	+4.6%	+2.5%
Revenues from services[1]	1,410	1,302	+8.3%	+0.9%
Other revenues, o/w:	112	101	+10.4%	+32.2%
Dividends	0	0	-98.9%	-100.0%
Equity accounted	121	118	+2.1%	+28.0%
Trading income	58	44	+31.2%	+29.9%
Other op. income & expenses	(67)	(61)	+9.1%	+10.6%
Revenues	**4,318**	**4,077**	**+5.9%**	**+2.5%**
Total operating expenses	(1,684)	(1,620)	+4.0%	+0.9%
Pre-impairment income	**2,635**	**2,458**	**+7.2%**	**+3.6%**
Loan-loss charges	(266)	(245)	+8.8%	+7.6%
Other provisions	(24)	(57)	-58.7%	-47.1%
Gains/losses on disposals and other	42	(28)		-29.6%
Pre-tax income	**2,387**	**2,128**	**+12.2%**	**+3.3%**
Tax, minority & other[2]	(628)	(683)	-8.0%	-7.6%
Net income	**1,759**	**1,445**	**+21.7%**	**+7.8%**
Pro memoria				
Net fees	1,045	975	+7.2%	-0.2%
Insurance service result	365	327	+11.7%	+3.9%
CoR ttm, %	0.24%	0.24%	+0 bps	+0 bps
RoTE[3] ttm, %	18.8%	17.4%	+1.4 pp	+0.8 pp

REVENUES

- **NII up 4.6% yoy,** driven by sustained business volume growth
- **Revenues from services up 8.3% yoy** on strong wealth management and protection insurance performance; qoq reflecting seasonal CIB dynamics
- **Other revenues up 10% yoy** with qoq supported by favourable SCA seasonality

OPERATING COSTS

- **Costs** remain **on track** with guidance
- **PPP growth accelerates** on operating momentum and cost discipline

PROVISIONS & OTHER

- **CoR ttm stable** at very low levels and **in line** with FY guidance
- **Lower** impact from **non-credit provisions** qoq and yoy
- Real Estate gains continue to drive **positive Gains/Losses**
- **Tax, minority & other** reflects the impact of the banking tax and DTA write-up[2]

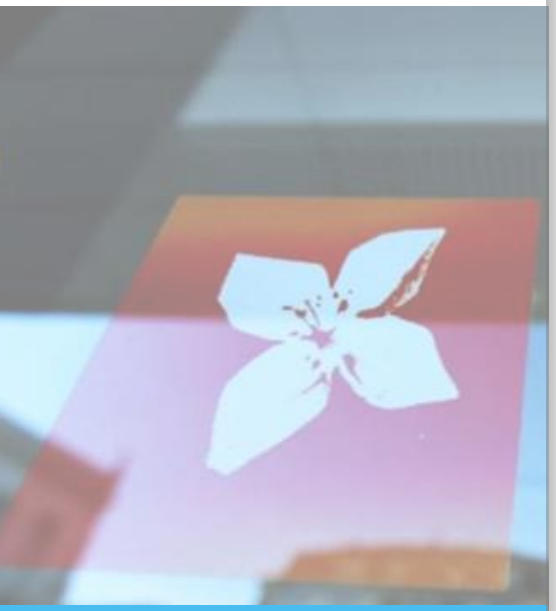
(1) Equivalent to the sum of "Net fees" and "Insurance service result". (2) 3Q26 includes -€147M from the accrual of the banking tax (vs. -€150M in 3Q25 and -€152M in 2Q26) and +€199M from the write-up of DTAs and one-offs (vs. DTA write-up of +€98M in 3Q25 and +€135M in 2Q26). (3) 3Q25 PF with 2024 banking levy accrued on a linear basis (for consistency with accrual in 2025 and 2026).

BPI Grupo CaixaBank

CaixaBank

Delivering on strategic priorities in Portugal

Driving core business growth and transformation



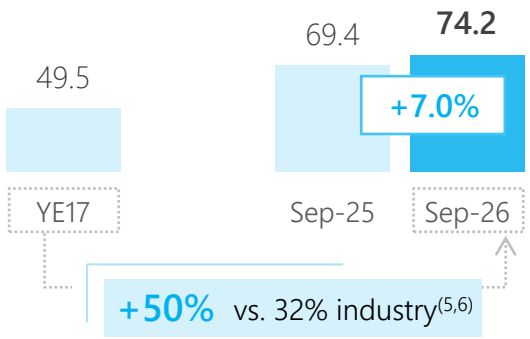
9M26 Net income

€339 M

BPI Segment[1] – excludes BFA dividend [2] accrued in Q1

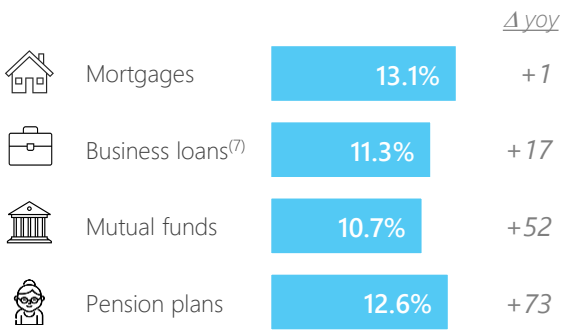
Business volume growth

Business volume[3,4], €Bn



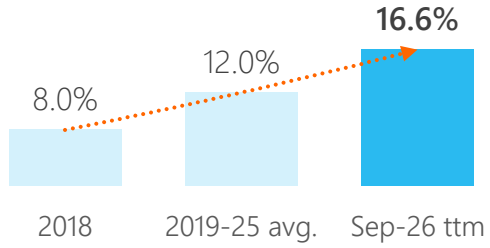
Broad-based market share gains

Market share in Portugal[6], % and Δ yoy in bps



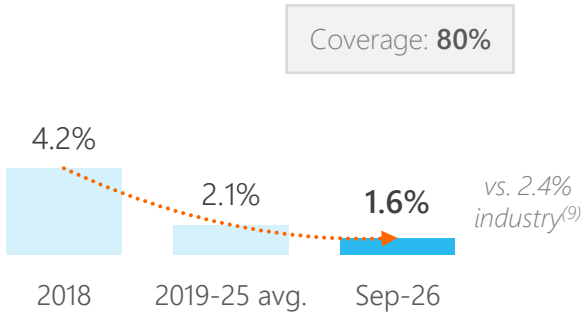
Increased profitability

RoTE[3,8], %



Strong balance sheet

% NPL[3], eop



ACCELERATING **TRANSFORMATION**

Digital individual clients actively using BPI App[10]	95%
Digitally-supported sales[11] in % of total, Sep-26 ttm	37%
New young talent hires[12] in % of total, 2022-26	~70%

ROLLOUT OF NEW **APP FOR BUSINESSES**



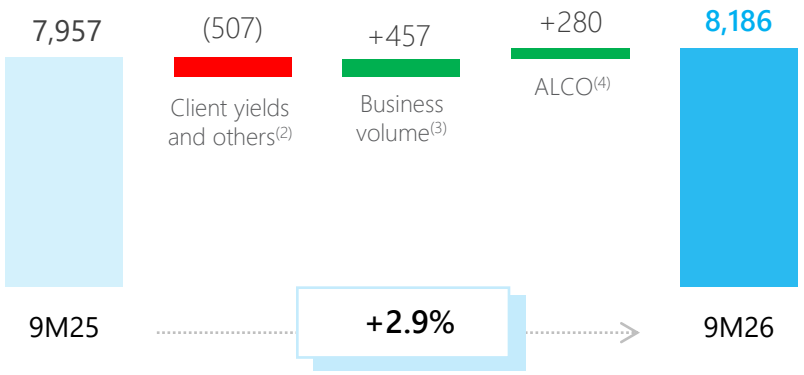
Agreement reached to sell BPI's remaining 33.35% stake in BFA[13]

(1) Contribution of banking activity in Portugal to Group's consolidated results. Excludes, among other, earnings from investments in BFA and BCI. (2) €44M pre-tax, accrued in 1Q26 under "Dividends" in the "Corporate Centre" business segment. (3) BPI segment. (4) Customer funds plus performing loans. YE17 customer funds exclude Portuguese treasury bond placements. (5) Customer loans plus funds; industry ex BPI. (6) Source: BoP, APFIPP and APS, latest available data (Aug-26). (7) Market share excluding corporate bonds. Including them: 12.3%. (8) 2022 restated under IFRS 17/9; 2018–21 as historically reported (IFRS 4). (9) % NPLs in credit to resident private sector (households and non-financial businesses), based on latest BoP data (Jun-26). (10) App users as % of digitally active clients (≥1 app/web login over the last 3 months). (11) Number of individual-client sales of focus products (mutual funds/retirement savings plans, personal loans, credit cards, and stand-alone insurance) that were digitally-initiated in % of total. (12) Under 30 years old. Jan-22 until Sep-26. (13) With non-material impact on Group's equity and solvency ratios. See BPI press release dated 3-Sep-26 for details.

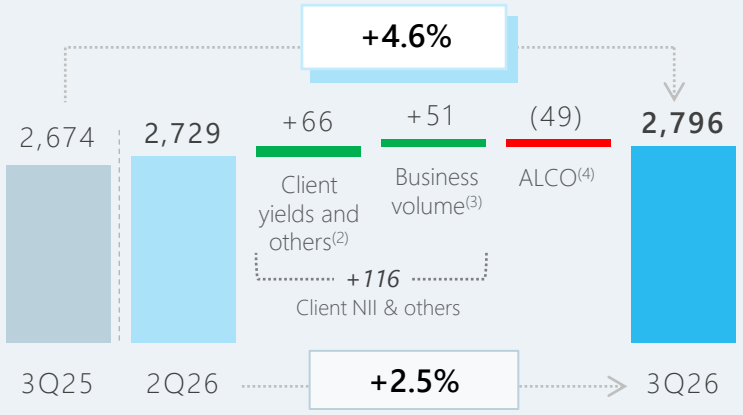
NII growth accelerates yoy on volumes and NIM expansion

–while customer spread inflection(1) joins volumes in driving client NII growth qoq

NII growth yoy gathers pace –€M

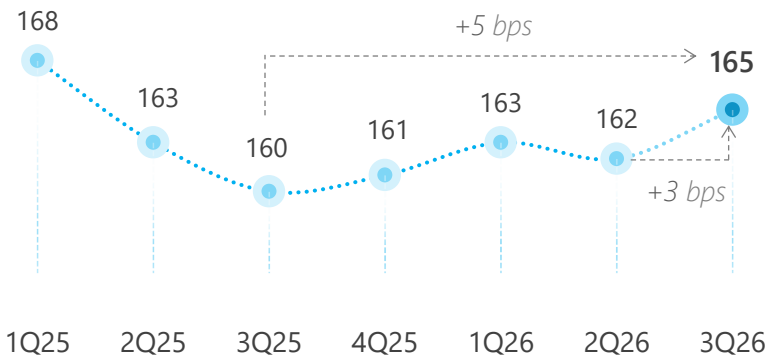


CLIENT NII SUPPORTED BY BOTH DRIVERS QoQ – €M

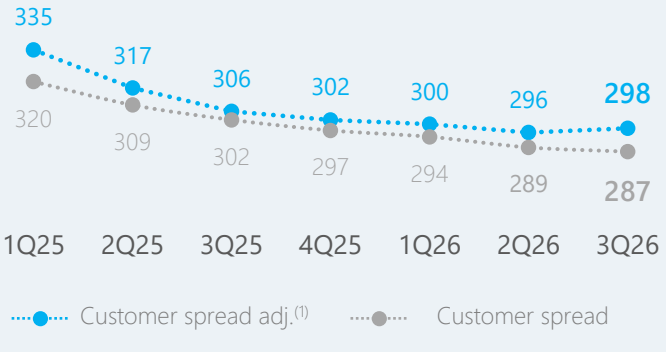


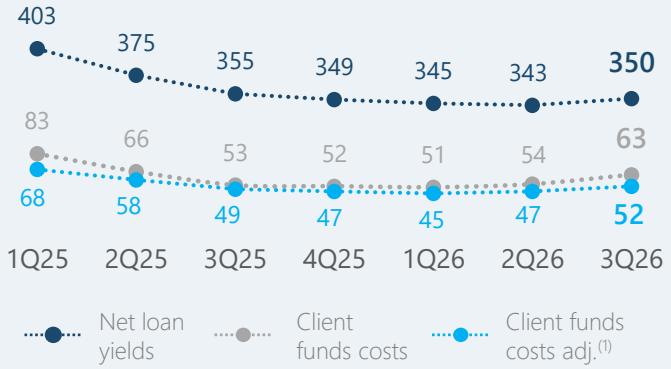
- **NII up 4.6% yoy in 3Q**
- **QoQ** reflects:
  - **Client yields turning positive** as loan repricing tailwinds and accretive FB loan yields(5) (378 bps in Q3, +12 bps qoq) more than offset higher deposit costs
  - Continued support from **business volume growth**
  - **ALCO** mainly reflecting the repricing of deposit hedges and wholesale funding, partly offset by benefit from rollover of ALCO bonds(6). 12-24M **NII sensitivity** to + 1% parallel rate shift at **c. +5%** within the target range

NIM resumes growth on higher asset yields – bps



INFLECTION POINT IN LOAN-YIELDS AND CUSTOMER SPREAD(1) – Yields in bps





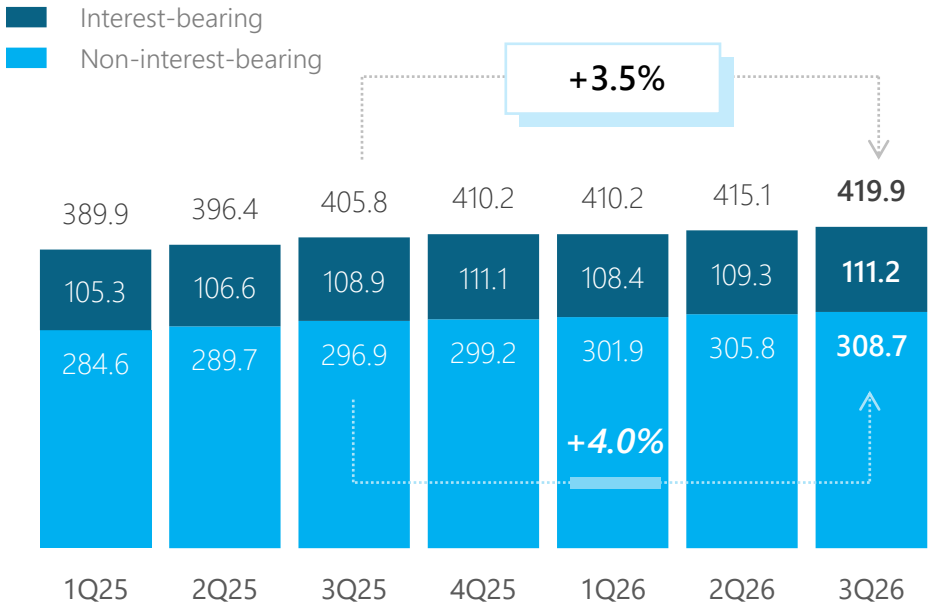
(1) Customer spread adjusted. Excluding, for CaixaBank ex BPI, structural deposit hedges and FX and international branch deposits. (2) Includes impact from loan index resets and deposit repricing, NII from insurance, cash balances, and financial intermediaries. (3) NII from loan and deposit volume growth. Refer to the Appendix (glossary) for additional details. (4) Includes NII from structural deposit hedges, bond portfolio, and wholesale funding. (5) Group ex BPI; yields compiled from loans and credit facilities (including those that are syndicated) production data of CaixaBank S.A. (Spain) and MicroBank, excluding public sector. (6) Refer to the Appendix for additional details.

Strong deposit franchise remains a key NII anchor

Healthy deposit mix, growing non-interest-bearing balances, and well-contained costs

Sustained growth in non-interest-bearing balances

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

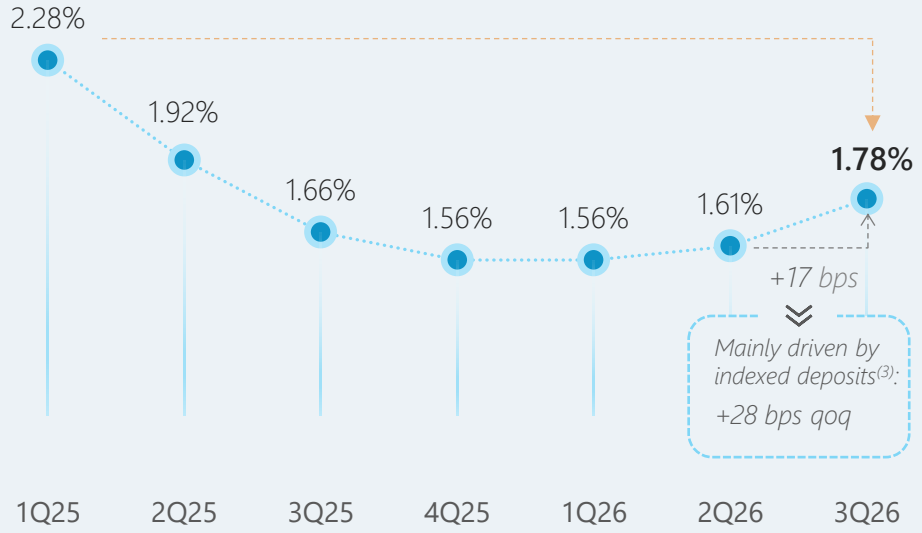


Interest-bearing client deposits(1), % of total (quarterly average)

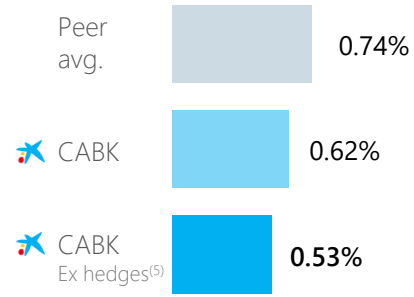
1Q25	2Q25	3Q25	4Q25	1Q26	2Q26	3Q26
27.0%	26.9%	26.8%	27.1%	26.4%	26.3%	26.5%

DISCIPLINED DEPOSIT REMUNERATION AMID HIGHER MARKET RATES

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



Total client fund costs (Spain), 3Q26 quarterly average in %(4)



Quarterly average €STR and 12M Euribor(6): Δ qoq, bps — €STR | E12M

1Q25	2Q25	3Q25	4Q25	1Q26	2Q26	3Q26
-48 -11	-53 -34	-25 +2	0 +10	0 +13	+4 +44	+26 +23

(1) Including FX and excluding employee deposits, international branch deposits, retail securities, and other outside the commercial network scope. (2) % yield (quarterly average) over interest-bearing deposits as detailed in note (1), excluding hedges. (3) QoQ change in average yield on indexed interest-bearing deposits. (4) CaixaBank ex BPI vs. peer weighted average, Spain. Peer weighted average is an internal estimate based on 3Q26 information reported by peers. Peer group includes those having published 3Q26 results by 29-Oct-26: BBVA Spain, BKT, SAB, and SAN Spain. (5) Excluding structural deposit hedges but including FX and international branch deposits. (6) Source: Bloomberg.

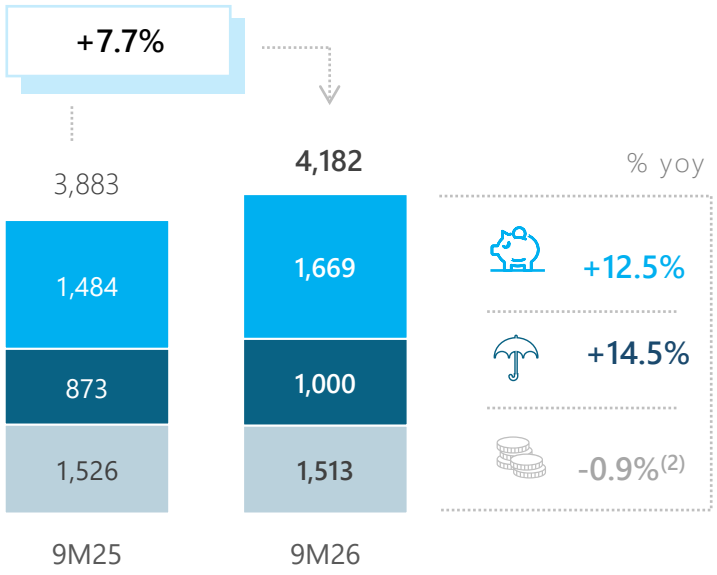
Revenues from services reinforce outperformance vs. initial guidance

Up +7.7% yoy in 9M26, driven by WM and protection

3Q26

Revenues from services[1]

€M



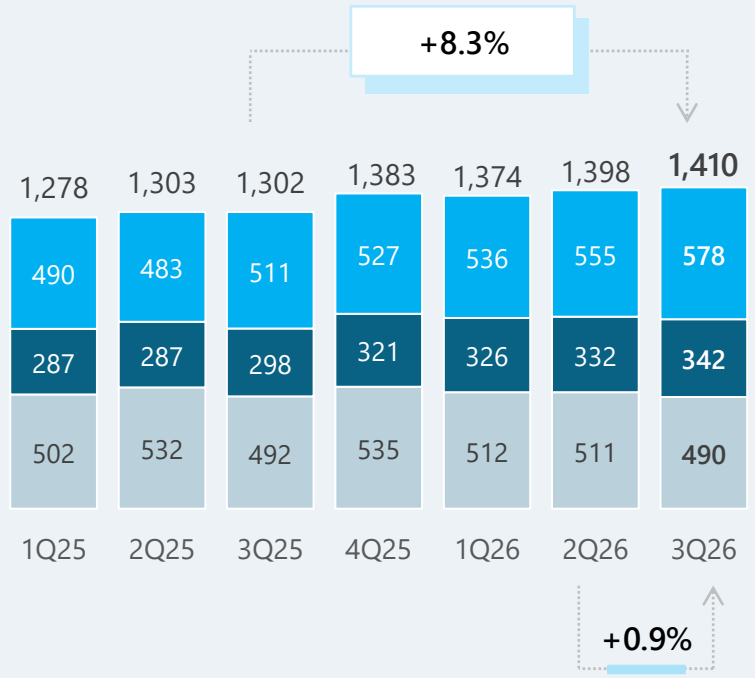
+ Wealth management
+ Protection insurance
+ CIB revenues

+12.4% yoy



QUARTERLY EVOLUTION

€M



WEALTH MANAGEMENT

+13.1% yoy
+4.2% qoq

› **Strong growth** on higher balances, underpinned by commercial dynamism, complemented yoy by market tailwinds

PROTECTION INSURANCE

+14.5% yoy
+2.8% qoq

› **Up c.15% yoy** on the back of sustained commercial momentum in both life-risk and non-life

BANKING FEES[3]

-0.4% yoy
-4.0% qoq

› **Banking fees** broadly stable yoy, with continued support from CIB and despite higher SRT impact; qoq affected by seasonality and increased SRT-related paid fees[3]

FY26e Revenues from services guidance **IMPROVED[4] to >€5.6Bn**

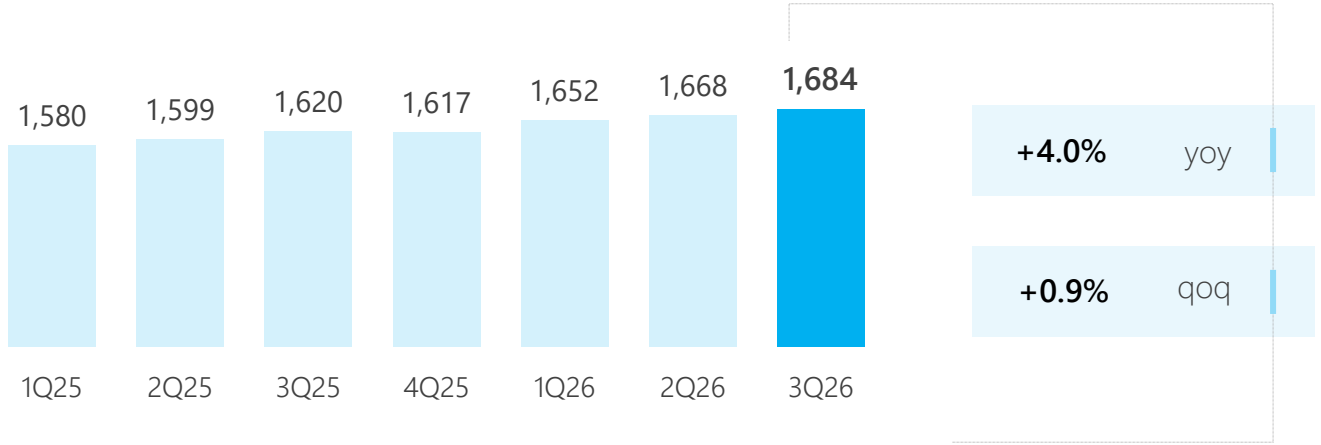
(1) Equivalent to the sum of "Net fees" and "Insurance service result". (2) +0.5% yoy excluding paid fees related to SRTs (-€44M 9M26 vs -€23M 9M25). (3) 3Q26 includes -€17M in fees paid on SRTs (vs. -€9M in 3Q25 and -€15M in 2Q26). Banking fees excluding paid fees related to SRTs: +1.3% yoy and -3.4% qoq. (4) Vs. previous guidance of "Up ~5% yoy".

Costs remain on track with guidance

Keeping C/I well below peer average

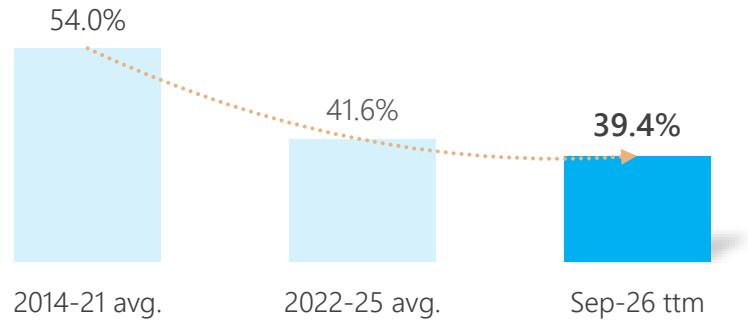
Operating costs on track with guidance

€M



%C/I remains at low levels...

% recurrent C/I[1]



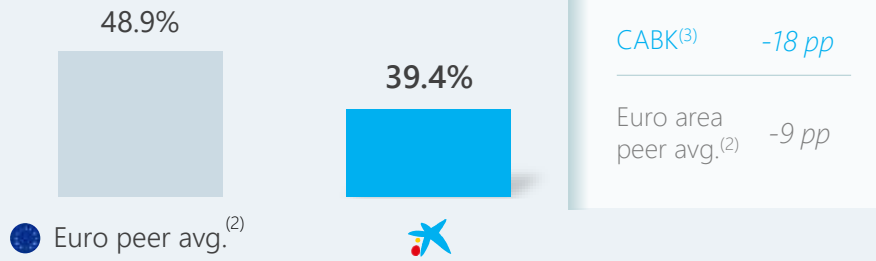
BREAKDOWN BY MAIN CATEGORY

€M and %

	3Q26	% yoy	% qoq	9M26	% yoy
PERSONNEL	1,038	+4.0%	+0.9%	3,083	+3.7%
GENERAL EXPENSES	438	+4.8%	+1.3%	1,301	+5.4%
DEPRECIATION	207	+2.1%	+0.3%	620	+4.9%
TOTAL	**1,684**	**+4.0%**	**+0.9%**	**5,004**	**+4.3%**

...AND WELL BELOW PEER AVERAGE

% recurrent C/I ttm



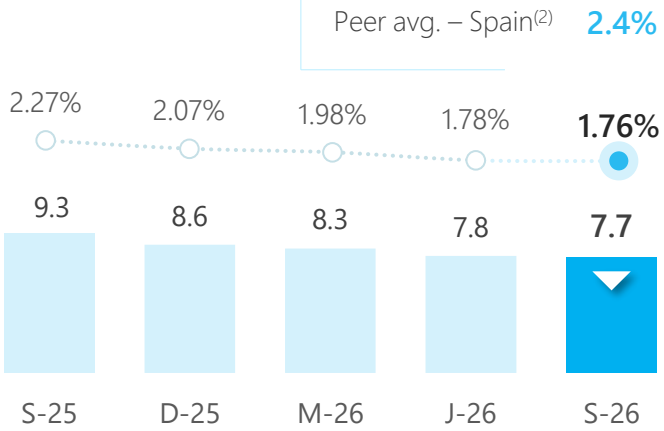
(1) Historical series PF adjusted to exclude impact from banking levy in 2023 and 2024, for consistency with 2025 and 2026. (2) Weighted average, based on latest reported data by peers. Peer group includes top 10 entities by market cap (excluding CaixaBank) in the SX7E index as at end Sep-26. (3) Vs. FY21 %C/I excluding extraordinary expenses.

Steady improvement in asset quality – reaching new record levels

CoR ttm stable at reduced levels

Supportive organic trends bring % NPL down to another record low

NPLs[1] (€Bn) and % NPL[1]

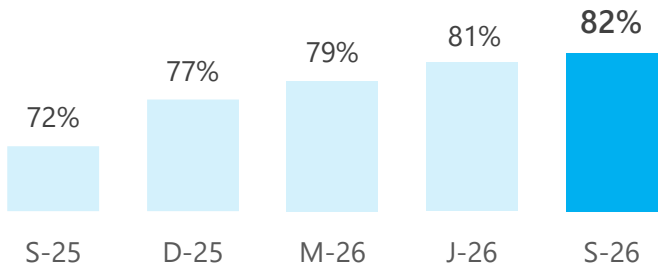


% NPL by segment, 30 September 2026

		Δ ytd	Δ yoy
Mortgages	1.4%	-45 bps	-68 bps
Consumer loans	2.9%	+5 bps	≈
Business loans	2.0%	-27 bps	-51 bps
Other[3]	1.5%	-28 bps	-43 bps

Record high NPL coverage and growing

% NPL coverage[4]



€6.3 Bn

Total provision funds

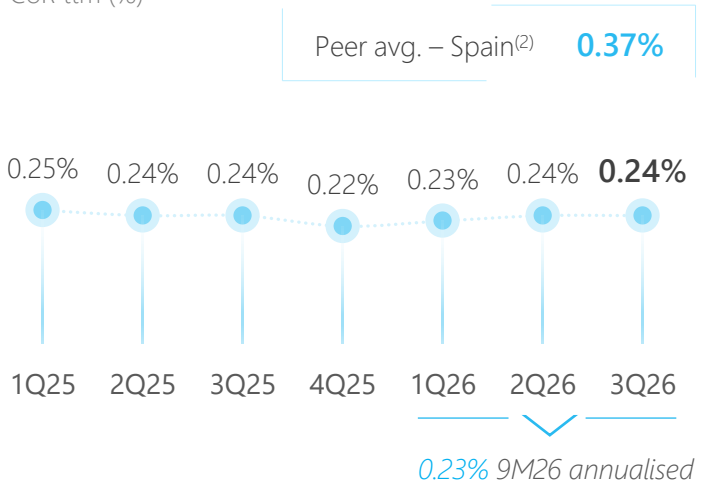
o/w:

€271 M

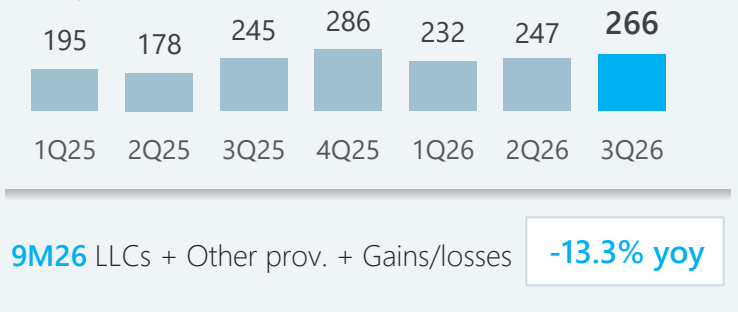
Unassigned collective provisions → stable qoq

CoR stable at reduced levels

CoR ttm (%)



LLCs, €M



9M26 LLCs + Other prov. + Gains/losses **-13.3% yoy**

(1) Includes non-performing contingent liabilities (€446M by end of Sep-26). (2) Peer weighted average is an internal estimate based on 3Q26 information reported by peers. Peer group includes those having published 3Q26 results by 29-Oct-26: BBVA Spain, BKT, SAB, and SAN Spain. (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 1.4% as at Sep-26 (vs. 1.4% as at Jun-26 and 1.6% as at Dec-25).

Ample liquidity reserves remain a hallmark

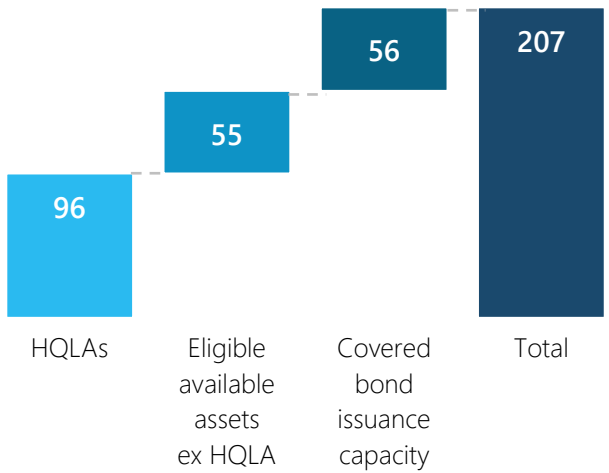
Strong liquidity metrics

30 September 2026 (eop)

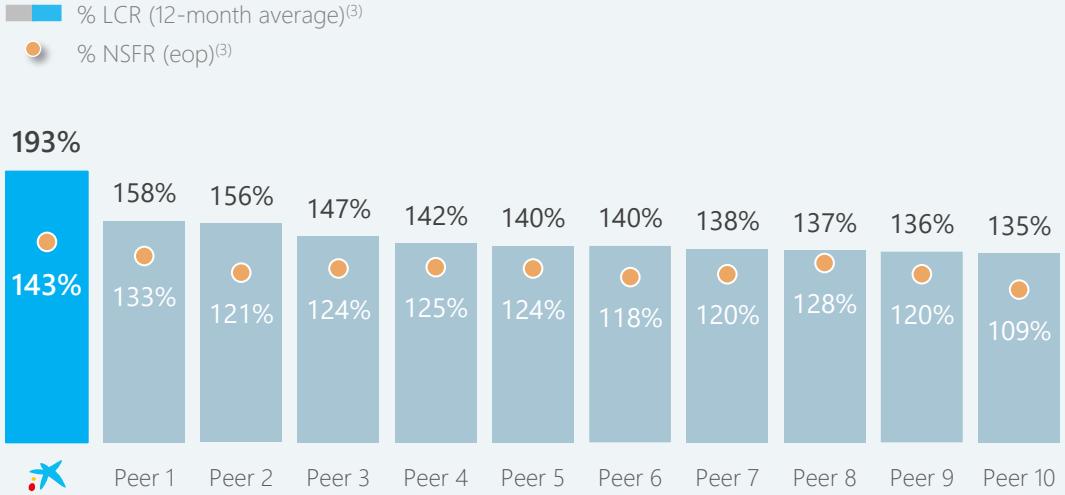
178%	139%	15.7%	90.3%	€34Bn
% LCR(1)	% NSFR	% ASSET ENCUMBRANCE	% LtD	COMMERCIAL GAP(2)

Robust liquidity sources

€Bn

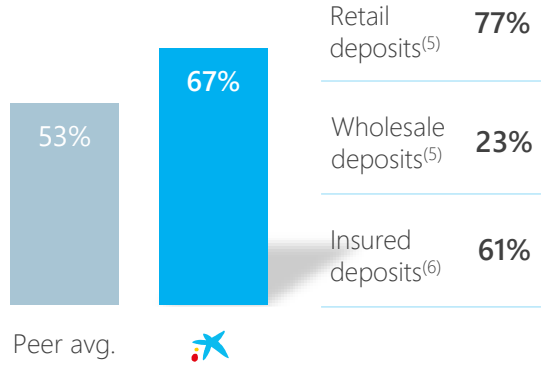


Liquidity ratios well above peers



Strong and stable deposit base

Stable retail deposits + wholesale operational deposits in % of total deposit balances(3,4)



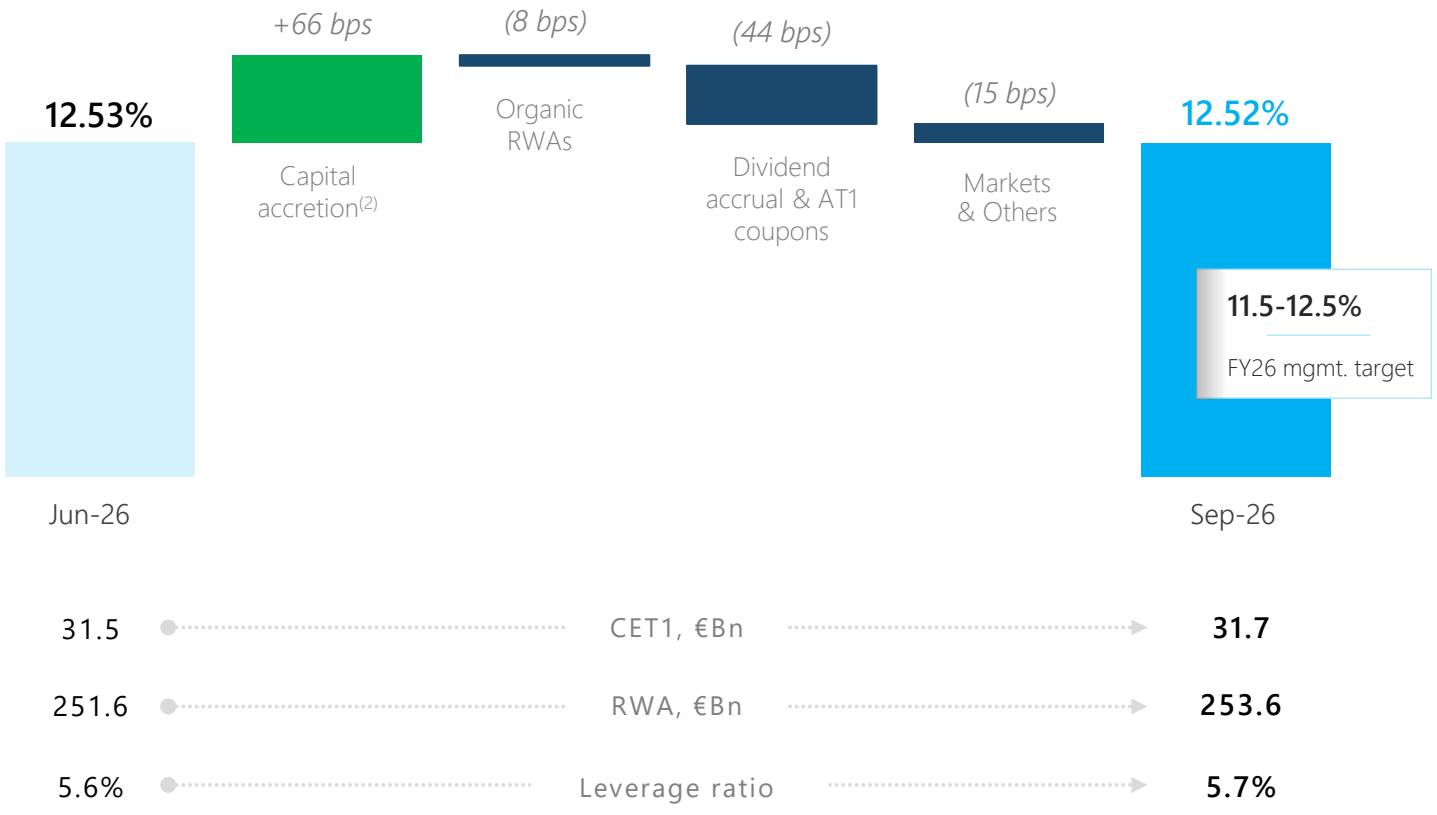
(1) Eop % LCR. 12-month average % LCR at Sep-26: 187%. (2) Customer sight plus time deposits (excluding retail securities) minus loans. (3) Based on latest public Pillar 3 reporting data as at Jun-26 (also for CaixaBank, for comparison purposes). Peer group includes top 10 entities by market cap (excluding CaixaBank) in the SX7E index as at end Sep-26. (4) Peers' weighted average. (5) Based on Sep-26 Pillar 3 data for CABK, in % of total deposit balances. (6) Deposits covered by the Deposit Guarantee Fund (deposits ≤ €100,000 per account holder) in % of total deposit balances.

Strong capital accretion supports growth and attractive returns

Underlying drivers remain intact despite 3Q market headwinds

Strong and sustained earnings-driven organic generation

% CET1 qoq[1], % and bps



31.5	CET1, €Bn	31.7
251.6	RWA, €Bn	253.6
5.6%	Leverage ratio	5.7%

CREATING SHAREHOLDER VALUE

BVPS + FY25 DPS	**€6.22**	+14% yoy(3)
Final FY25 dividend paid in Apr-26	**€2,315 M**	€0.3321/sh.
8th SBB ongoing(4)	**€500 M**	68% executed
2026 interim dividend(5) to be paid in Nov-26	**€1,281 M**	40% payout 1H26 result
2026 interim DPS(5)	**€0.1844**	+10% yoy

(1) Jun-26 updated with the latest officially reported data. (2) Includes capital accretion from net income and evolution of capital consumption from DTAs. (3) Evolution vs. BVPS as at 30-Sep-25. (4) Based on 23-Oct-26 ORI, 27.8M shares have been acquired for €340.1M, equivalent to 68.0% of the max. consideration (vs. 25.1M shares, €307.2M, and 61.4% by 30-Sep-26). The maximum duration of the programme has been extended until 30-Jan-27. See Inside Information published on 30-Oct-26 for details. (5) Approved by the BoD on 29-Oct-2026 to be paid in Nov-2026.

FY26e guidance and capital targets



	FY25	FY26e
NII	€10,671 M *-3.9% yoy*	>€11 Bn
Revenues from services(1)	€5,266 M *+5.4% yoy*	>€5.6 Bn
Operating costs	€6,415 M *+5.0% yoy*	Up ~4.5%
% CoR	0.22%	<0.25%
% RoTE(2)	17.5%	~19%

2026 % CET1 Management target

11.5% - 12.5%

2026 % Cash payout target

50-60%

2026 % CET1 threshold for additional distribution(3)

12.5%

Improved vs. previous guidance

(1) Improved vs previous guidance of "up ~5%".
(2) Improved vs previous guidance of ">18%" (already improved at 1Q26 results vs. initial guidance of "~18%").
(3) Subject to ECB and BoD approval.



Appendix

A1. 2025-27e Ambition

A2. 3Q26 Supplementary information

A3. P&L: Group, by perimeter, and by segment

A4. Ratings

A5. Glossary

2025-27e ambition and capital targets

	2027e
% RoTE[1]	~20%
	>18% 25-27e avg.

	2027e
% C/I[2]	High 30s

	2025-27e CAGR
NII[3]	↑ ~4%
	2027e: ~€12.5 Bn
Rev. from services	↑ MSD
Costs	↑ ~4%

	2025-27e CAGR
Business volume[4]	~6%
o/w	
Performing loans[4]	~6%
Customer funds[4]	~6%

	YE27e
%NPL[5]	<1.75%

	2025-27e annual avg.
% CoR[6]	<0.25%

Capital and distribution targets reiterated

50-60% % CASH PAYOUT[7]

12.5% % CET1 — THRESHOLD FOR ADDITIONAL DISTRIBUTION[8] 2026-27[9]

11.5 – 12.5%

% CET1 MANAGEMENT TARGET FROM 1-JAN-26[10]

(1) vs. >16% 2027e and >15% 25-27e avg. at ID. (2) vs. Low 40s at ID. (3) vs. ~0% 2025-27e CAGR and >€11Bn 2027e at ID. (4) vs. 2025-27e CAGR at ID: >4% for business volume and customer funds and ~4% for performing loans.
(5) vs. ~2% at ID. (6) vs. <0.30% at ID. (7) Including an interim dividend each year. (8) Subject to ECB and BoD approval. (9) 12.25% in FY25. (10) 11.5%-12.25% in FY25.

Interest rate sensitivity management: targeting 12-24M NII sensitivity of ±7.5% to ±100 bps parallel shift in interest rates

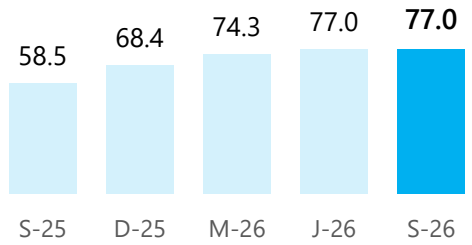
Key drivers to reduce sensitivity[1]

↑ % OF FLOATING LIABILITIES

% of interest-bearing on-balance-sheet client funds[2]	**29%** o/w **47%** indexed
% of non-interest-bearing deposits with hedge to floating[3]	**24%**
% of floating wholesale funding[4]	**99%**

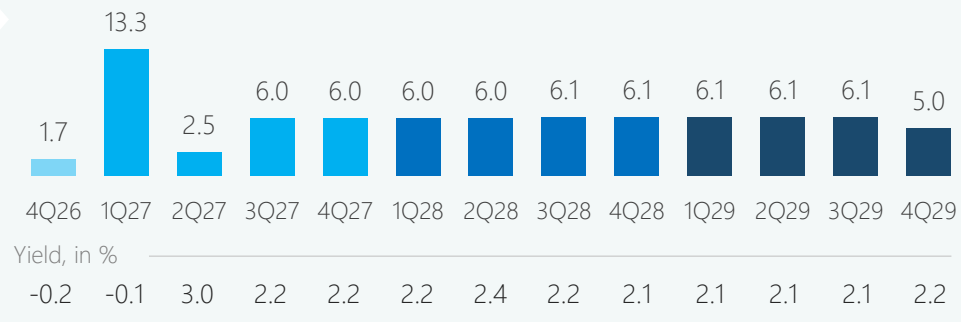
NON-INTEREST-BEARING DEPOSITS WITH STRUCTURAL HEDGE TO FLOATING[5]

€Bn



Yield: **1.8%** | Avg. maturity: **1.6** years

Maturities as at 30 September 2026, €Bn

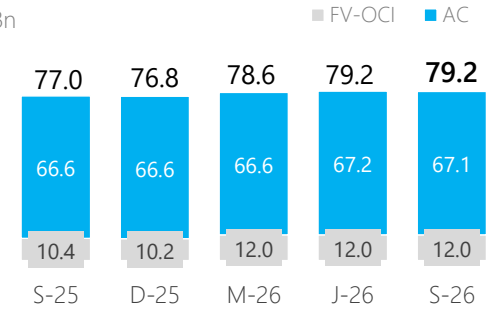


↑ % OF FIXED-RATE ASSETS

% of loan-book at fixed rate[6]	**36%**
Δ Fixed-rate mortgages[6] vs. YE21	**+€57 Bn**
Bond portfolio[7]	**€95 Bn** o/w **81%** at fixed rate

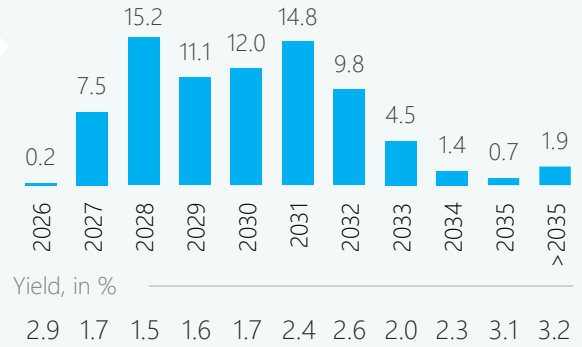
ALCO BOOK[8]

€Bn



Yield[8]: **2.0%** | Duration[8]: **3.5** years

Maturity profile as at 30 September 2026, €Bn



Breakdown by main exposure

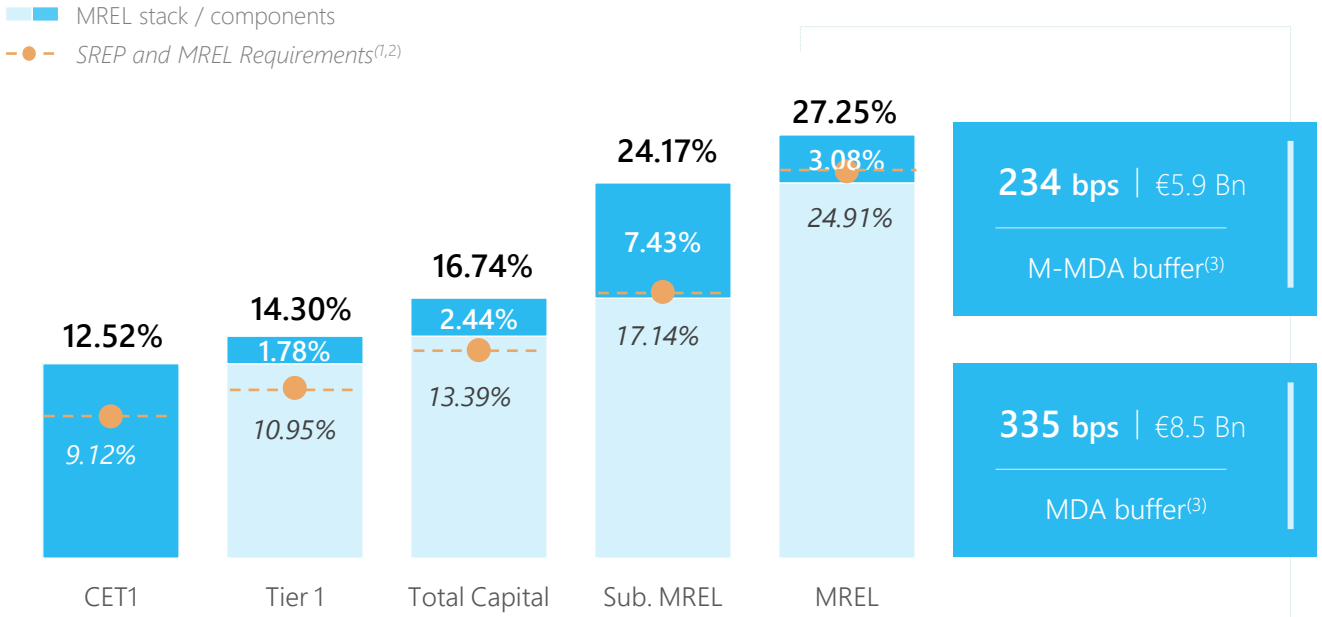
		Δ ytd, pp
Spain	48%	-4
EU[9]	42%	+6
Portugal	2%	≈
Other[10]	8%	-1

(1) Data as at 30-Sep-26. (2) % of on-balance sheet client funds (excluding insurance) that are remunerated (including FX, international branch deposits, employee deposits, retail securities and other and excluding hedges). (3) Hedges executed by end of Sep-26 in % of total non-interest-bearing deposits at 30-Sep-26. (4) Excluding AT1. (5) Structural hedges over core deposits (non-sensitive to rates), receiving fixed rate and paying floating rate (€STR). (6) 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. (7) It compares to €92.6Bn by YE25, and it includes ALCO book (€79.2Bn) and SAREB bonds (€15.6Bn). It excludes ~€8.7Bn in government bonds with <1 year maturity held for cash management purposes. (8) Excludes SAREB bonds (2.6% yield, 0.2 years duration). When including those SAREB bonds, total yield at 2.1% and duration at 2.9 years. (9) Including: Austria, Belgium, France, Germany, Italy, the Netherlands, and core SSAs. (10) Mainly includes UK and US Treasuries, Investment Grade corporates, and others.

MREL structure and issuances

MREL stack vs. requirements

As at 30 September 2026, % of RWAs



REGULATORY RATIOS – as at 30 September 2026(4)

12.20%	13.99%	16.42%	23.85%	26.93%

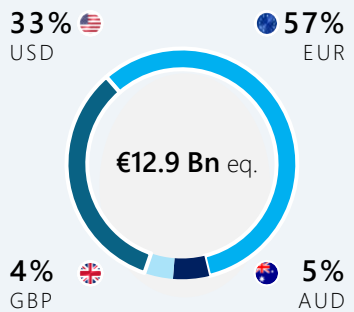
2025-27 issuance plan: >60% executed

Issues by instrument (CABK ex BPI), €Bn equivalent

	Issuance plan 2025-27(5)	Issued in 2025-9M26
SP	~5.0	2.1
SNP	~10.0	7.3
Tier 2	~3.0	2.0
AT1	~2.5	1.5
TOTAL	~21	12.9

>60% executed

Breakdown of total issued in 2025-9M26 by currency, %



> *Maintaining financial flexibility through comfortable MREL buffers and diversified market access*

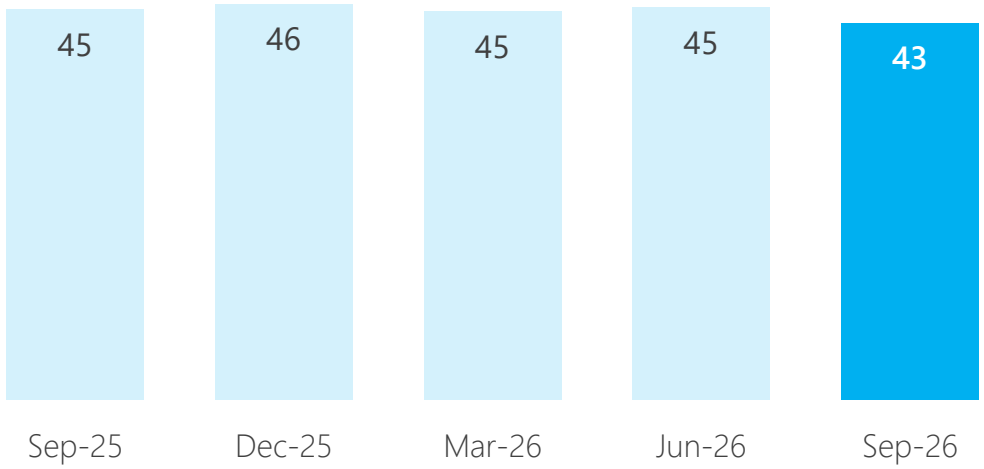
(1) Current SREP requirements, also applicable from 1-Jan-27, include 1.75% P2R, 0.50% O-SII buffer, 0.57% countercyclical buffer (including the new Portuguese buffer and the phase-in in Spain), and a 0.06% systemic risk buffer in Portugal. MREL and Sub. MREL requirements received in Dec-25, both including the CBR as at Sep-26. (2) The final phase-in of the counter-cyclical buffer in Spain will add 35 bps from Oct-26. SREP requirements applicable from Oct-26, following the final phase-in of the counter-cyclical buffer in Spain: 9.47% CET1, 11.30% Tier 1, 13.74% Total Capital and 3.0% leverage ratio. (3) MDA (Tier1) and M-MDA buffers are calculated based on management capital ratios and requirements as detailed in note (1). (4) From 2025 onwards, and in line with supervisory requirements, banks that contemplate additional distributions must deduct any CET1 surplus above the established threshold for distribution of excess capital (management ratios exclude this deduction). In addition, also according to supervisory requirements, the accrual of the ordinary dividend payout reflected in the 2026 interim regulatory ratios (76.3%) corresponds to the final FY25 effective payout, including the 7th SBB and also the 8th, as the latter was applied against YE25 capital surplus (management ratios consider 60% payout). Regulatory MDA/M-MDA buffers stand at 304/202 bps vs. SREP/MREL requirements as detailed in note (1). (5) As presented at Investor Day (Nov-24) and still valid.

Wholesale funding: back-book volumes, costs and maturities

WHOLESALE FUNDING COSTS AFFECTING NII

Group ex BPI

Volumes – Wholesale funding back-book volumes[1], €Bn



Spread over Euribor 6M, bps

133	134	133	132	**133**

WHOLESALE MATURITIES[2]

Group ex BPI, as at 30 September 2026

	2026	2027	2028	>2028	Total
€Bn	0.8	8.3	8.1	30.6	**47.9**
o/w Liquidity bonds[3]	0.1	3.2	1.2	5.8	**10.4**
o/w MREL instruments[4] *(o/w AT1)*	0.8 *(0.0)*	5.1 *(0.8)*	6.9 *(0.8)*	24.7 *(3.0)*	**37.5** *(4.5)*
Spread over Euribor 6M[5] bps	(71)	128	162	133	**133**

(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. Note that 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. AT1 coupons are paid through reserves with no impact on NII. Outstanding AT1 issues of €4.5Bn with an average reset spread of mid-swap +469 bps.

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

ASSETS(2)

As at 30 September 2026, €Bn

	Carrying amount	Fair Value (FV)	FV – Carrying amount
Loans and advances	412.1	418.1	+5.9
Debt securities	84.9	81.3	(3.6)
Financial assets at amortised cost	**497.0**	**499.3**	**+2.3**

LIABILITIES(2)

As at 30 September 2026, €Bn

	Carrying amount	Fair Value (FV)	Carrying amount – FV(3)
Deposits	481.7	444.7	+37.0
Debt securities issued & other	54.6	56.1	(1.5)
Financial liabilities at amortised cost	**536.4**	**500.8**	**+35.5**

TOTAL (ASSETS AND LIABILITIES) **+€37.8 Bn**

ASSETS(2)

As at 31 December 2025, €Bn

	Carrying amount	Fair Value (FV)	FV – Carrying amount
Loans and advances	389.6	400.1	+10.4
Debt securities	84.4	82.3	(2.1)
Financial assets at amortised cost	**474.1**	**482.4**	**+8.3**

LIABILITIES(2)

As at 31 December 2025, €Bn

	Carrying amount	Fair Value (FV)	Carrying amount – FV(3)
Deposits	466.6	437.2	+29.4
Debt securities issued & other	57.5	59.0	(1.5)
Financial liabilities at amortised cost	**524.2**	**496.2**	**+27.9**

TOTAL (ASSETS AND LIABILITIES) **+€36.2 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 Sep 26	% yoy	% qoq
I. Loans to individuals	194.3	+5.9%	-0.7%
Residential mortgages	148.0	+6.3%	+1.7%
Other loans to individuals	46.3	+4.5%	-7.7%
o/w consumer loans[1]	25.4	+9.8%	+1.3%
o/w other	20.9	-1.2%	-16.7%
II. Loans to businesses	193.4	+10.8%	+1.0%
o/w international CIB branches	43.3	+34.0%	+2.9%
Loans to individuals & businesses	**387.7**	**+8.3%**	**+0.1%**
III. Public sector	17.1	-8.4%	-10.0%
Total loans	**404.8**	**+7.5%**	**-0.4%**
Performing loans	397.5	+8.0%	-0.3%

CUSTOMER FUNDS

Breakdown, €Bn

	30 Sep 26	% yoy	% qoq
I. On-balance-sheet funds	538.5	+3.8%	-2.0%
Deposits	438.9	+2.7% [2]	-2.8%
Sight deposits	372.6	+2.4%	-3.2%
Time deposits[3]	66.3	+4.0%	-0.0%
Insurance	93.2	+11.3%	+1.7%
o/w unit linked	31.2	+21.9%	+1.6%
Other funds	6.3	-14.8%	-3.6%
II. Off-balance-sheet AuM	216.3	+10.6%	-0.2%
Mutual funds, portfolios and SICAVs	161.4	+11.5%	-0.1%
Pension plans	54.9	+8.1%	-0.5%
III. Other managed resources	5.6	-6.5%	-1.2%
Total Customer funds	**760.4**	**+5.6%**	**-1.5%**
Wealth management[4]	309.7	+10.8%	+0.4%

(1) Secured loans to individuals, excluding loans for home purchases. Includes personal loans as well as revolving credit card balances; excluding float. (2) Private sector deposits +3.2% yoy (excluding public sector deposits and retail securities issuances). (3) Includes retail securities issuances (€63M as at 30-Sep-26). (4) Mutual funds, managed portfolios and SICAVs; pension plans; and insurance funds (on-/off-balance sheet).

Customer loans – additional information

NEW LENDING IN KEY SEGMENTS[1]

CABK ex BPI, breakdown by segment, €Bn

	9M26	9M25
Residential mortgages	15.6	14.4
Consumer lending	10.3	10.1
Business lending[2]	45.3	36.8
Total	**71.2**	61.4

RESIDENTIAL MORTGAGE PORTFOLIO

CABK ex BPI as at 30 September 2026: breakdown by date of origination, % of total

% of total by origination date		Current LTV	% Fixed rate
32%	before 2012	44%	11%
4%	2012-2015	47%	16%
64%	after 2015	59%	88%
Total	**€129.3 Bn**	**54%**	**60%**

- **3Q26 new mortgages[7]**: 93% at fixed rate; ~74% avg. LTV
- **Floating-rate residential mortgage portfolio:**
  - Average **monthly installment estimated at ~€530[8]**
  - Average **affordability ratio estimated at ~22%,** increasing to ~23% with 12M Euribor at 3.5%[9]

GOVERNMENT GUARANTEED LOANS[3]

Outstanding balance as at 30 September 2026, €Bn

	In Spain (ICO)	Total
Loans to individuals	0.1	**0.1**
Loans to businesses	2.2	**2.3**
Total	2.3	**2.5**

- **92%** of ICO loans[4] granted already amortised[5]
- **2.4%** of ICOs classified under stage 3[6]

PERFORMING FLOATING MORTGAGES[10]

Breakdown by level of Euribor 12M at latest reset, in % of total performing floating mortgages[10]

	30 Sep. 2026	30 Jun. 2026
Euribor ≤ **2.5%**	**45%**	75%
2.5% < Euribor ≤ **2.75%**	**23%**	18%
Euribor **>2.75%**	**32%**	7%

(1) New mortgages, consumer, and business loans. 9M25 data was restated to reflect measurement enhancements. 9M26 / 3Q26 FB loan yield at 368 / 378 bps, respectively (Group ex BPI; yields compiled from loans and credit facilities (including those that are syndicated) production data of CaixaBank S.A. (Spain) and MicroBank, excluding public sector). (2) Includes loans, syndicate loans, and credit facilities (excluding factoring and confirming) from Business Banking, Real Estate business, Corporate Banking in Spain, and International Branches. (3) Including COVID-19 ICO loans in Spain and COVID-19 public support lines in Portugal. (4) Loans with fixed payment schedules. It excludes products such as revolving credit facilities or reverse factoring with no pre-established payment schedules (€0.7Bn outstanding balance by 30-Sep-26). (5) Includes amortisations and cancellations. (6) Outstanding balance under Stage 3 (including subjective NPLs, ie. NPLs for reasons other than >90 days past due), over total loans granted plus the outstanding balance of revolving credit facilities. (7) CABK ex BPI. (8) Internal estimate. CABK ex BPI. (9) Internal estimates referred to floating-rate residential mortgages of clients with income flows paid into CaixaBank. CABK ex BPI. (10) CABK ex BPI individual client mortgages, excluding those not referenced to Euribor.

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. Initially focused on younger, digitally native users, it has evolved into a mobile-first ecosystem combining financial products with lifestyle content, sustainability initiatives, and exclusive experiences. Today, imagin is a key driver of client acquisition and engagement and a key lever in the Group's long-term value creation strategy, as well as closely aligned with the Group's digital transformation and ESG 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, mutual 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
- Cashback
- imagin e-Card
- Bitcoin ETP

KEY FIGURES

	Sep-26	% yoy
Clients, Million	**4.3**	*+8.9%*
o/w adults	3.4	*+11.2%*
Business volume[1], €Bn	**24.3**	*+17.8%*
o/w customer funds	16.2	*+8.7%*
o/w customer loans	8.1	*+41.8%*
% NPL	**0.8%**	*-15 bps*



(1) Customer funds plus loans.

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

ACCORDING TO ACCOUNTING HEADING

€M

	3Q26	9M26	
Net interest income	**2,796**	**8,186**	(a)
Net fees and commissions, o/w:	**1,045**	**3,120**	(b)
Recurrent banking fees	*404*	*1,234*	(c)
Wholesale banking fees	*86*	*279*	(d)
Mutual funds + pension plan fees and other [2]	*439*	*1,261*	(e)
Insurance distribution fees	*116*	*345*	(f)
Insurance service result, o/w:	**365**	**1,062**	(g)
Life-risk insurance result	*226*	*655*	(h)
Life-savings insurance result	*96*	*289*	(i)
Unit linked result	*43*	*118*	(j)
Income from investments[3]**, o/w:**	**121**	**349**	(k)
Revenues from insurance investments	*111*	*260*	(l)
Other	*9*	*89*	(m)
Trading	**58**	**168**	(n)
Other operating income/expenses	**(67)**	**(229)**	(o)
Revenues	**4,318**	**12,656**	
o/w Revenues from services	**1,410**	**4,182**	(b) + (g)
o/w Core revenues[4]	**4,318**	**12,628**	(a)+(b)+(g)+(l)

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

€M

	3Q26	9M26	
Net interest income	**2,796**	**8,186**	(a)
Wealth management revenues, o/w:	**578**	**1,669**	(p) = (e) + (i) + (j)
AuMs [5]	*427*	*1,229*	(e)
Life-savings insurance [6]	*151*	*439*	(i) + (j)
Protection insurance revenues, o/w:	**342**	**1,000**	(q) = (f) + (h)
Life-risk insurance	*226*	*655*	(h)
Insurance distribution fees	*116*	*345*	(f)
Banking fees, o/w:	**490**	**1,513**	(r) = (c) + (d)
Recurrent banking fees	*404*	*1,234*	(c)
Wholesale banking fees	*86*	*279*	(d)
Other revenues, o/w:	**112**	**288**	(k) + (n) + (o)
Revenues from insurance investments	*111*	*260*	(l)
Other income from investments (ex insurance inv.)	*9*	*89*	(m)
Trading	*58*	*168*	(n)
Other operating income/expenses	*(67)*	*(229)*	(o)
Revenues	**4,318**	**12,656**	
o/w Revenues from services	**1,410**	**4,182**	(p)+(q)+(r)
o/w Core revenues[4]	**4,318**	**12,628**	(a)+(p)+(q)+(r)+(l)

(1) Current presentation (by nature and service provided) introduced in 1Q24. (2) "Other" includes €11M in 3Q26 / €32M in 9M26 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 %

	3Q26	% yoy	% qoq	9M26	% yoy
ASSETS UNDER MANAGEMENT	427	+15.8%	+4.3%	1,229	+15.7%
LIFE-SAVINGS INSURANCE	151	+6.1%	+3.9%	439	+4.3%
TOTAL	578	+13.1%	+4.2%	1,669	+12.5%

- **Strong growth in WM revenues yoy and qoq** underpinned by higher managed balances
- **WM balances** at end of Sep-26 are **15% >FY25 avg.** → expected to support revenues going forward

Protection insurance revenues
Breakdown by main category, €M and %

	3Q26	% yoy	% qoq	9M26	% yoy
LIFE-RISK INSURANCE	226	+16.5%	+4.0%	655	+16.0%
INSURANCE DISTRIBUTION	116	+10.9%	+0.6%	345	+11.8%
TOTAL	342	+14.5%	+2.8%	1,000	+14.5%

- Broad-based momentum keeps **protection insurance revenues growing at a double-digit pace yoy,** with further sequential growth qoq
- **Higher life-risk revenues and insurance distribution fees** underscore sustained commercial strength

Banking fees
Breakdown by main category, €M and %

	3Q26	% yoy	% qoq	9M26	% yoy
RECURRENT BANKING FEES	404	-1.5%	-2.5%	1,234	-2.1%
WHOLESALE BANKING FEES	86	+5.0%	-10.5%	279	+4.9%
TOTAL	490	-0.4%	-4.0%	1,513	-0.9%

- **Banking fees broadly stable in 3Q yoy,** as growth in CIB revenues partly offsets softer recurrent banking fees. Qoq reflects usual seasonally-low activity in Q3
- **9M yoy** mainly reflects lower basic service fees, higher SRT activity impacting on paid fees(1), partly offset by solid growth in wholesale banking fees

(1) 9M26 includes -€44M from paid fees related to SRTs (-€23M in 9M25). 3Q26 includes -€17M from paid fees related to SRTs (vs. -€9M in 3Q25 and -€15M in 2Q26).

IFRS9 Scenarios

	30-Jun-26[1]						31-Dec-25					
		SPAIN			PORTUGAL			SPAIN			PORTUGAL	
Real GDP (% yoy)	Weight	2026e	2027e	2028e	2026e	2027e	2028e	Weight	2026e	2027e	2028e	2026e	2027e	2028e
Base case	60%	2.4	2.0	1.7	2.1	1.9	1.8	60%	2.0	1.9	1.7	2.0	2.0	2.0
Upside	10%	3.6	2.7	1.6	3.8	2.9	2.2	20%	3.4	2.7	1.6	3.4	2.8	2.3
Downside demand	10%	(0.2)	0.1	1.7	(0.4)	0.5	1.7	20%	(0.4)	0.1	1.7	(0.4)	0.2	1.8
Downside supply	20%	(0.2)	0.1	1.7	(0.4)	0.5	1.7							
Unemployment rate (%, annual avg.)														
Base case	60%	9.8	9.2	8.8	5.9	5.9	5.9	60%	10.2	9.7	9.3	6.4	6.4	6.4
Upside	10%	9.1	8.0	8.0	6.0	5.8	5.7	20%	9.6	8.5	8.4	6.0	5.8	5.7
Downside demand	10%	12.9	13.9	13.3	8.2	9.6	9.3	20%	13.4	14.5	13.8	8.4	9.6	9.3
Downside supply	20%	12.9	13.9	13.3	8.2	9.6	9.3							
EUR 12M (%, annual avg.)														
Base case	60%	2.26	2.46	2.67	2.26	2.46	2.67	60%	2.07	2.32	2.53	2.07	2.32	2.53
Upside	10%	2.85	3.11	3.14	2.85	3.11	3.14	20%	2.62	2.89	2.91	2.62	2.89	2.91
Downside demand	10%	0.00	(0.12)	0.16	0.00	(0.12)	0.16	20%	1.48	1.60	1.90	1.48	1.60	1.90
Downside supply	20%	3.09	3.32	3.29	3.09	3.32	3.29							
Housing prices (% yoy)														
Base case	60%	10.0	5.0	3.5	10.1	3.7	2.8	60%	5.7	3.3	2.4	4.1	2.8	2.1
Upside	10%	6.0	7.4	4.8	8.2	3.0	2.8	20%	6.9	6.0	3.7	7.2	3.0	2.8
Downside demand	10%	(0.2)	(4.0)	1.2	2.7	(8.3)	(1.3)	20%	0.5	(5.3)	0.1	1.7	(6.6)	(0.1)
Downside supply	20%	(0.2)	(4.0)	1.2	2.7	(8.3)	(1.3)							

(1) Scenarios used in the update of IFRS 9 models in 2Q26, based on macroeconomic assumptions underlying CaixaBank Research forecasts as at February 2026 (pre-Iran). Refer to the 1H26 Semi-Annual Financial Report for further details.

Sustainability: 9M26 highlights

ADVANCING TOWARDS A MORE SUSTAINABLE ECONOMY[1]

PROMOTE SOCIAL AND ECONOMIC PROSPERITY

TO BE A BENCHMARK IN SUSTAINABILITY

EVOLUTION OF MAIN KPIs VS. TARGET, SEP-26	End-of-period cumulative figure	Target
» Mobilisation of **sustainable finance**[2]	**>€92 Bn**	**>€100 Bn** Cumulative 2025-27
» % of financial income generated by **sustain. financing**[3]	**19%**	**17%** 2027
» % of high-carbon companies annually engaged on their **sustainable transition**[4]	**52%**	**90%** 2025-27 annual basis
» **# of jobs generated** with CaixaBank's support[5]	**>80,600**	**150,000** Cumulative 2025-27
» **% of customers** aged 50-67 years with **WM products**	**30%**	**33%** 2027
» **# in ranking** of listed banks in Spain **for senior customers**[6]	**#2**	**#1** 2027
» # of people with **inclusive solutions** promoted by CaixaBank[7]	**2.1 M**	Continuous monitoring of a KPI
Sustainability ratings[8] vs. European peers[9]	**> avg. in 5 ratings**	Above avg. in ≥3 ratings[10]

9M26 HIGHLIGHTS

- Recognised as **Europe's #1 sustainable bank** by S&P Global
- **3 EBRD[11] awards** recognising CaixaBank's role in green trade finance
- **19,642 volunteers participated at CaixaBank's "Social Month"**, carrying out >4,600 activities
- **€2.15M raised through the "No Home Without Food"** campaign with "la Caixa" Foundation

Best Bank in Spain 2026
Best Bank for Corporate Responsibility in Spain

World's Best Bank for Sustaining Communities 2026
Best Bank for Sustainability Bonds and for Social Bonds in WE 2026

(1) Note: ambition includes an additional indicator, "Meeting the annual Net Zero targets aligned with the 2030 pathways and establishing action plans in case of misalignment", which is reported annually. (2) Group. See Glossary for definition. (3) Ex BPI. 1H26 data; KPI measured semi-annually. (4) Selected Net Zero clients at 31-Oct-25, excluding individuals, subsidiaries engaged via parent companies, and project finance-only clients. (5) Jobs generated or improved employability through the support from MicroBank microcredits, students supported by Dualiza, and entrepreneurs supported by "Tierra de Oportunidades". (6) NPS ranking (last 12 months) among banks with >€10Bn market cap (Stiga BMKS, LTM). (7) Includes social accounts, microcredits, and mobile branch users, among others. (8) MSCI, S&P, Sustainalytics, Fitch, and ISS. (9) Peers included in the SX7E as at YE24. (10) By YE27, and, in those where this is not achieved, maintain the rating at YE24. (11) EBRD.

Group P&L – €M

	3Q26	2Q26	1Q26	4Q25	3Q25	2Q25	1Q25	9M26	9M25
Net interest income	2,796	2,729	2,662	2,715	2,674	2,636	2,646	8,186	7,957
Revenues from services[1], o/w:	1,410	1,398	1,374	1,383	1,302	1,303	1,278	4,182	3,883
Wealth management	578	555	536	527	511	483	490	1,669	1,484
Protection insurance	342	332	326	321	298	287	287	1,000	873
Banking fees	490	511	512	535	492	532	502	1,513	1,526
Other revenues	112	85	91	54	101	90	86	288	278
Dividends	0	6	49	2	0	5	53	55	59
Equity accounted	121	94	79	23	118	76	72	294	265
Trading income	58	45	65	66	44	67	69	168	180
Other op. income & exp.	(67)	(60)	(102)	(36)	(61)	(57)	(108)	(229)	(226)
Revenues	**4,318**	**4,211**	**4,127**	**4,152**	**4,077**	**4,030**	**4,011**	**12,656**	**12,118**
Total operating expenses	(1,684)	(1,668)	(1,652)	(1,617)	(1,620)	(1,599)	(1,580)	(5,004)	(4,798)
Pre-impairment income	**2,635**	**2,543**	**2,475**	**2,535**	**2,458**	**2,431**	**2,431**	**7,653**	**7,319**
LLCs	(266)	(247)	(232)	(286)	(245)	(178)	(195)	(746)	(617)
Other provisions	(24)	(45)	(26)	(58)	(57)	(62)	(43)	(94)	(163)
Gains/losses on disposals and other	42	60	12	1	(28)	(24)	(7)	113	(59)
Pre-tax income	**2,387**	**2,311**	**2,228**	**2,193**	**2,128**	**2,167**	**2,186**	**6,926**	**6,481**
Income tax	(626)	(678)	(654)	(696)	(681)	(683)	(715)	(1,957)	(2,079)
Profit / (loss) after tax	**1,761**	**1,633**	**1,575**	**1,496**	**1,447**	**1,484**	**1,471**	**4,969**	**4,402**
Minority interests & other	3	2	2	2	2	2	1	7	5
Net income	**1,759**	**1,631**	**1,572**	**1,494**	**1,445**	**1,482**	**1,470**	**4,962**	**4,397**
Pro memoria									
Fees	1,045	1,047	1,028	1,043	975	986	962	3,120	2,923
Insurance service result	365	351	346	340	327	317	316	1,062	960

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

Income statement by perimeter – €M

	9M26	% yoy	9M26 CABK	% yoy	9M26 BPI	% yoy
Net interest income	8,186	+2.9%	7,519	+3.0%	668	+2.1%
Revenues from services[1], o/w:	4,182	+7.7%	3,938	+7.7%	244	+7.4%
Wealth management	1,669	+12.5%	1,616	+12.3%	53	+19.2%
Protection insurance	1,000	+14.5%	964	+14.7%	36	+10.3%
Banking fees	1,513	-0.9%	1,359	-1.3%	154	+3.3%
Other revenues	288	+3.6%	204	+10.4%	84	-10.1%
Dividends	55	-5.9%	3	+36.2%	53	-7.3%
Equity accounted	294	+10.9%	262	+12.1%	32	+2.2%
Trading income	168	-6.8%	150	-11.6%	18	+69.0%
Other op. income & exp.	(229)	+1.4%	(210)	-4.6%	(19)	
Revenues	**12,656**	**+4.4%**	**11,661**	**+4.6%**	**995**	**+2.2%**
Total operating expenses	(5,004)	+4.3%	(4,597)	+4.2%	(407)	+5.6%
Pre-impairment income	**7,653**	**+4.6%**	**7,064**	**+5.0%**	**589**	**-0.1%**
LLCs	(746)	+20.9%	(698)	+18.7%	(48)	+65.7%
Other provisions	(94)	-42.1%	(94)	-42.0%	0	
Gains/losses on disposals and other	113		115		(1)	-95.8%
Pre-tax income	**6,926**	**+6.9%**	**6,386**	**+7.3%**	**540**	**+2.2%**
Income tax	(1,957)	-5.9%	(1,827)	-5.8%	(130)	-6.1%
Profit / (loss) after tax	**4,969**	**+12.9%**	**4,560**	**+13.6%**	**409**	**+5.2%**
Minority interests & other	7	+34.3%	7	+34.3%		
Net income	**4,962**	**+12.9%**	**4,553**	**+13.6%**	**409**	**+5.2%**
Pro memoria						
Fees	3,120	+6.7%	2,876	+6.7%	244	+7.4%
Insurance service result	1,062	+10.7%	1,062	+10.7%		

(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 CENTRE:** including, among others, results (net from cost of financing) from stakes in BFA, BCI, Coral Homes, and Gramina Homes. Additionally, the Group's excess capital is allocated to the Corporate Centre, calculated as the difference between the Group's total equity and the capital allocated[1] to Banking and Insurance, BPI, and investments in the corporate centre. The counterpart of the excess capital allocated to the corporate centre 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 Centre.

	Bancassurance		BPI		Corporate centre	
	9M26	% yoy	9M26	% yoy	9M26	% yoy
Net interest income	7,485	+3.7%	647	+1.5%	54	-47.0%
Revenues from services[2], o/w:	3,938	+7.7%	244	+7.6%	(0)	
Wealth management	1,616	+12.3%	53	+19.2%		
Protection insurance	964	+14.7%	36	+10.3%		
Banking fees	1,359	-1.3%	154	+3.5%	(0)	
Other revenues	211	+3.4%	25	-33.7%	53	+41.5%
Dividends	3	+36.2%	8	+19.4%	44	-11.1%
Equity accounted	268	+6.3%	13	-10.3%	13	
Trading income	150	-11.6%	20	+28.1%	(2)	-60.9%
Other op. income & exp.	(210)	-4.6%	(17)		(2)	-60.6%
Revenues	**11,634**	**+5.0%**	**915**	**+1.6%**	**107**	**-23.7%**
Total operating expenses	(4,543)	+4.2%	(407)	+5.6%	(54)	+1.8%
Pre-impairment income	**7,091**	**+5.6%**	**509**	**-1.5%**	**52**	**-39.3%**
LLCs	(698)	+18.7%	(48)	+65.8%	0	
Other provisions	(94)	-42.0%	0			
Gains/losses on disposals & other	115		(0)		(1)	-92.5%
Pre-tax income	**6,414**	**+8.3%**	**461**	**-5.5%**	**51**	**-25.4%**
Income tax	(1,836)	-4.9%	(122)	-11.0%	0	
Profit / (loss) after tax	**4,578**	**+14.6%**	**339**	**-3.4%**	**52**	**-9.9%**
Minority interests & other	7	+34.3%				
Net income	**4,571**	**+14.6%**	**339**	**-3.4%**	**52**	**-9.9%**
Pro memoria						
Fees	2,876	+6.7%	244	+7.6%	(0)	
Insurance service result	1,062	+10.7%				

(1) The capital allocation to these businesses and to the investees assigned to the Corporate Centre takes into account both the consumption of own funds (at 12.5% of RWAs) and the applicable deductions.
(2) Equivalent to the sum of "Net fees" and "Insurance service result".

Credit ratings

Improved during 2026

	Issuer Rating			Debt instruments			
	Long term	Short term	Outlook	SP	SNP	Tier 2	Covered bonds
MOODY'S RATINGS 21 April 2026	A2	P-1	stable	A2(1)	A3	Baa1	Aaa(2)
S&P Global Ratings 19 March 2026	A+	A-1	stable	A+	BBB+	BBB	AAA(3)
FitchRatings 8 July 2026	A+	F1	stable	A+	A	BBB+	-
MORNINGSTAR DBRS 18 December 2025	A (high)	R-1 (middle)	stable	A (high)	A	A (low)	AAA(4)

(1) Already incorporates the impact of the Full Depositor Preference (FDP). (2) As at 16 June 2026. (3) As at 20 January 2026. (4) As at 9 January 2026.

CaixaBank ESG indices – ratings

Worst ← Rating scale → Best

Sustainable Fitch	ESG Entity Rating Score (solicited) 5 4 3 2 1	2
S&P Global	Sustainability score 0 87 100	87
MSCI ESG RATINGS AAA	ESG rating CCC B BB BBB A AA AAA Laggard Average Leader	AAA Leader
STOXX ESG LEADERS INDICES · SUSTAINALYTICS ESG REPORT	ESG risk rating Severe 40+ · High 40-30 · Medium 30-20 · Low 20-10 · Negligible 10-0	9.3 Negligible
ecovadis GOLD | Top 5% APR 2026	Sustainability rating 0 83 100	83 Gold

Worst ← Rating scale → Best

Corporate ESG Performance Prime · RATED BY ISS ESG	ESG corporate rating D- D D+ C- C C+ B- B B+ A- A A+ Transparency level Very low Low Medium High Very high	B - Status: **Prime** Transparency: **very high** Decile rank: **#1**
ENVIRONMENTAL QUALITYSCORE 1 · SOCIAL QUALITYSCORE 1 · HIGHEST RANKED BY ISS ESG	ESG QualityScore 10 9 8 7 6 5 4 3 2 1 G E,S	1 | 1 | 2 E I S I G
FTSE4Good	ESG rating 0 1 2 3 4 4.9 5	4.9
CDP A List 2025	Climate change rating D- D · C- C · B- B · A- A Disclosure · Awareness · Management · Leadership	A Leadership

Other analysts / ESG ratings:

Bloomberg · esgbook · standard ethics *Sustainable Category* · inrate *Listed in the IBEX ESG* · EthiFinance ESG ratings · World Benchmarking Alliance · LSEG · CLARITY AI

Definitions (I/II)

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 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
ALCO book	Used in reference to the bond portfolio excluding SAREB bonds.
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.
Business volume	Performing loans plus customer funds (except when otherwise indicated).
BVPS	Book Value per share. Quotient between equity less minority interests divided by the number of outstanding shares at a specific date.
Consumer loans	Secured loans to individuals, excluding those for home purchases. Includes personal loans, as well as revolving credit card balances excluding float.
CoR (ttm/Annualised)	Cost of risk trailing 12 months (ttm): allowances for insolvency risk ttm divided by gross average lending plus contingent liabilities, using management criteria. 9M26 annualised CoR: 9M26 annualised allowances for insolvency risk divided by gross 9M26 average lending plus contingent liabilities, using management criteria.
Customer spread	Difference between average rate of return on loans and average cost for client funds.(1)
Digital sales / Total sales (Spain)	Total sales of core retail products (mainly including cards, consumer financing, mortgages, insurance, investment and savings products) to individual clients in Spain that are done or completed through digital channels (CABK and imagin Apps, CABK website, and ATMs) as a share of total sale of core retail products.
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.
Leverage ratio	Quotient between Tier 1 capital and total assets, including some off-balance items (contingent risk and commitments), and other adjustments.

Term	Definition
Liquidity sources	Includes total liquid assets (i.e. HQLAs and eligible available assets ex HQLAs) plus covered bond issuance capacity.
LtD	Loan to deposits. Quotient between net loans and advances to customers using management criteria; and customer deposits on the balance sheet using management criteria.(1)
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.
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 ALCO	NII from fixed income portfolio, wholesale funding issuances, and hedging swaps.
NII from business volume, Δ qoq / yoy	Evolution qoq / yoy 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 Deposit Facility Rate, DFR). Δ 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; and average cost of funds.(1)
NPL coverage ratio	Quotient between total credit loss provisions for loans over non-performing loans and advances to customers.(1)
NPL ratio	Quotient between non-performing loans over gross loans to customers.(1)

(1) For additional details, refer to the "Alternative Performance Measures used by the Group" section of 3Q26 Business Activity and Results report.

Definitions (II/II)

Term	Definition
NPL stock / NPLs	Non-performing loans including non-performing contingent liabilities.
Operating leverage	Difference, in percentage points, between revenue growth and operating expense growth.
Performing loan book	Total loans and advances to customers less non-performing loans and advances, using management criteria.
Pre-impairment income	Pre-provision profit (PPP) / pre-impairment income includes: (+) Revenues; (-) Operating expenses.
Protection insurance premiums	Includes VidaCaixa life-risk premiums plus SegurCaixa Adeslas non-life premiums sold through the bancassurance network. Presented on an annualised basis.
Protection revenues	Protection insurance revenues, including insurance service result from life-risk insurance and insurance distribution fees.
Revenues from services	Equivalent to the sum of "Net fees" and "Insurance service result".
RoTE	Return on tangible equity. Profit attributable to the Group trailing 12 months over 12-month average shareholder tangible equity plus valuation adjustments.(1)
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.

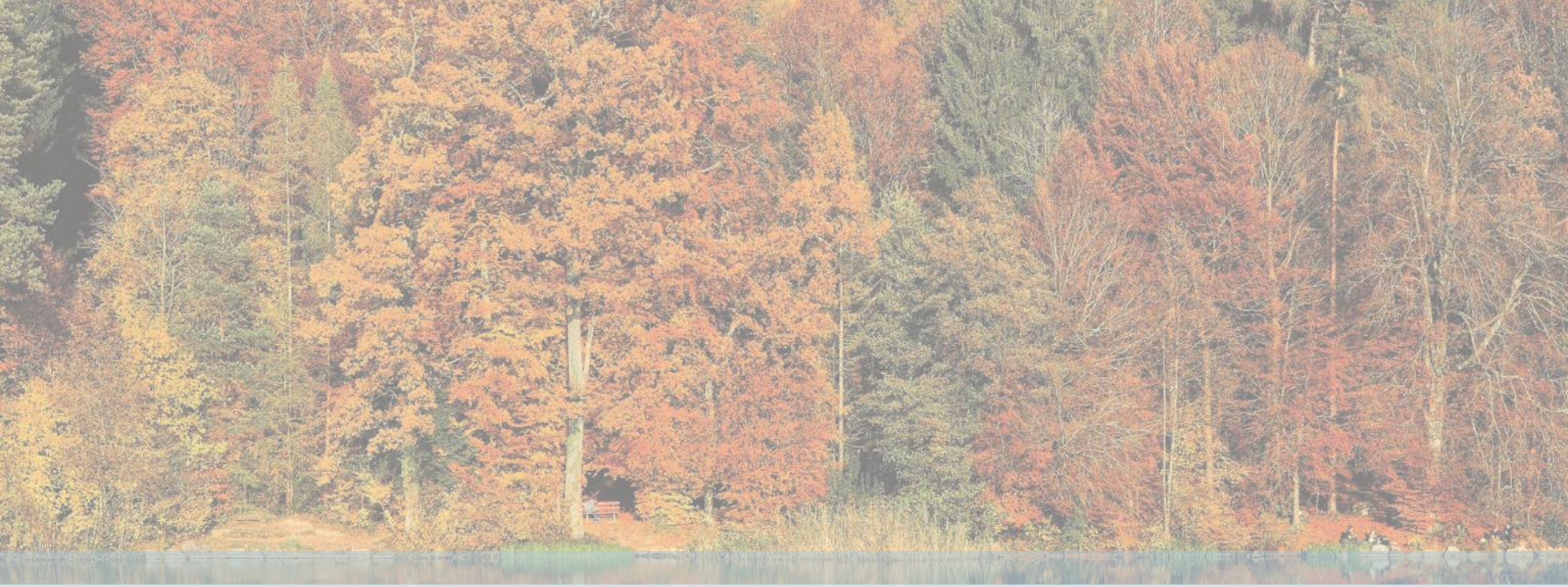
Term	Definition
Sustainable finance mobilisation	The cumulative sustainable finance mobilisation in the 2025–2027 period is the sum of: (i) new sustainable financing production for individuals and companies across the Retail, Business, CIB, MicroBank, CPC and BPI businesses, with the amount considered for mobilisation purposes being the risk limit formalised in sustainable financing transactions with clients, including long-term financing, working capital and guarantees, and also taking into account novations and the implicit or explicit renewal of sustainable financing; and (ii) sustainable intermediation in channelling third-party resources towards sustainable investments, including: (a) CaixaBank's stake in the placement of sustainable bonds for customers; (b) the net increase, excluding market effect, in assets under management in equity and corporate fixed income products of CaixaBank Asset Management under MiFid II; (c) the gross increase, excluding market effect, in assets under management at VidaCaixa in sustainable products under SFDR; (d) intermediation of sustainable funds from third-party management companies under SFDR; and (e) the marketing of sustainable renting. The criteria for consideration as sustainable financing are set out in the CaixaBank Sustainable and Transition Financing Eligibility Guide, developed with the support of Sustainalytics.
WM / Wealth mgmt. / Wealth management Revenues	Includes AuM fees and insurance service result from savings insurance and unit linked.

(1) For additional details, refer to the "Alternative Performance Measures used by the Group" section of 3Q26 Business Activity and Results report.

Acronyms and abbreviations

Term	Definition
ABS	Asset-backed security.
AC	Amortised Cost.
AEB	*Asociación Española de Banca.* Spain.
APFIPP	*Associação Portuguesa de Fundos de Investimento, Pensões e Patrimónios,* Portugal.
APS	Associação Portuguesa de Seguradores. Portugal.
AT1	Additional Tier 1.
BB / FB	Back Book / Front Book
BoD	Board of Directors.
BoP	Bank of Portugal.
BoS	Bank of Spain.
CAGR	Compound Annual Growth Rate.
CBR	Combined Buffer Requirement.
CET1	Common Equity Tier 1.
CTNFSI	*Cuentas Trimestrales no Financieras de los Sectores Institucionales*. Spain.
C/I ratio	Cost-to-income ratio.
DPS	Dividend per share.
DTA	Deferred tax assets.
EBRD	European Bank for Reconstruction and Development.
EPS	Earnings per Share.
ETP	Exchange Traded Product.
FV	Fair Value.
HQLAs	High quality liquid assets.
ICO	*Instituto de Crédito Oficial.* Spain.
ID	Investor Day (19 November 2024).
INE	*Instituto Nacional de Estadística.* Spain.

Term	Definition
LCR	Liquidity coverage ratio.
LLCs	Loan-loss charges.
LTV	Loan to Value.
M-MDA	Maximum Distributable Amount related to MREL.
MDA buffer	Maximum Distributable Amount buffer.
MSD	Mid single digit.
NFC	Non-financial corporation
NPS	Net promoter score indicator.
NSFR	Net stable funding ratio.
O-SII buffer	Other systemically important institution.
OCI	Other Comprehensive Income.
ORI	Other Relevant Information.
P#	Abbreviation of Peer #.
P2R	Pillar 2 Requirement.
SCA	SegurCaixa Adeslas.
SNP	Senior non preferred debt.
SP	Senior preferred debt.
SREP	Supervisory Review and Evaluation Process.
SRT	Significant Risk Transfer.
SSA	Sovereign, supra-national, and agencies.
SX7E	Euro Stoxx Banks.
TGSS	*Tesorería general de la seguridad social.* Spain.
WE	Western Europe.



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