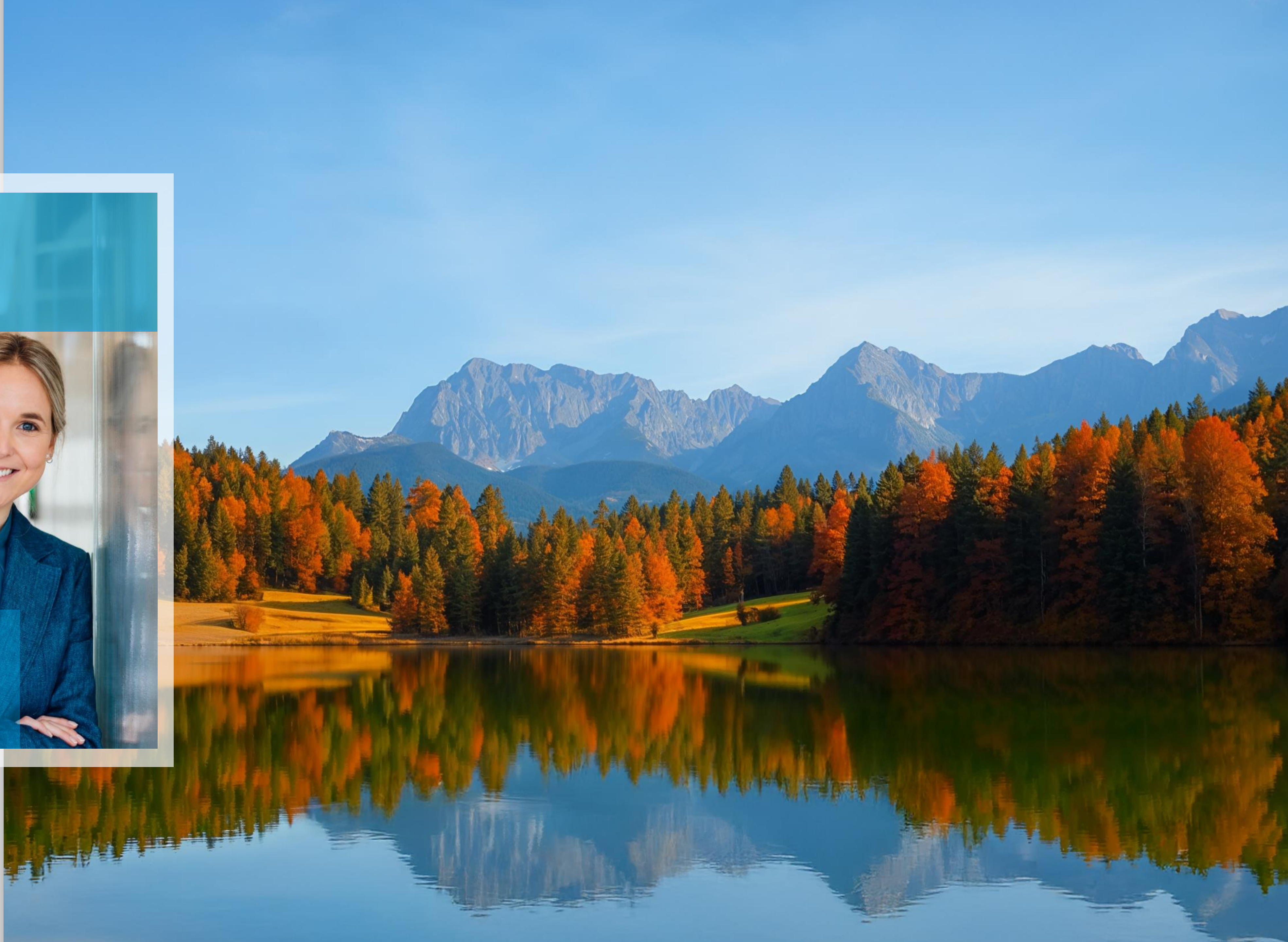
CaixaBank

3Q25 Results



31 OCTOBER 2025

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

Highlights

CaixaBank

Growth outperformance fuels sustainable value

» Volumes beat expectations

# of clients[1]	Performing loans	Customer funds	Protection premia[2]
↑ ~390K yoy	+7% yoy	+7% yoy	+13% yoy

» NII resumes growth (+1.4 % qoq)

» Revenues from services up (+5.7% 9M yoy)

» % NPL at record low (2.27%) with CoR (24 bps ttm) in line with improved FY guidance[3]

» Solid capital supports high distributions

Interim dividend[4]	6th SBB	7th SBB[6] *NEW*	% CET1
€1.2 Bn; DPS: €0.1679 (+13% yoy)	€500 M (~85% executed)[5]	€500 M	12.44% (7th SBB deducted)

9M25 Net income €4,397 M | +3.5% yoy[7]

FY25e RoTE[8] ~17%

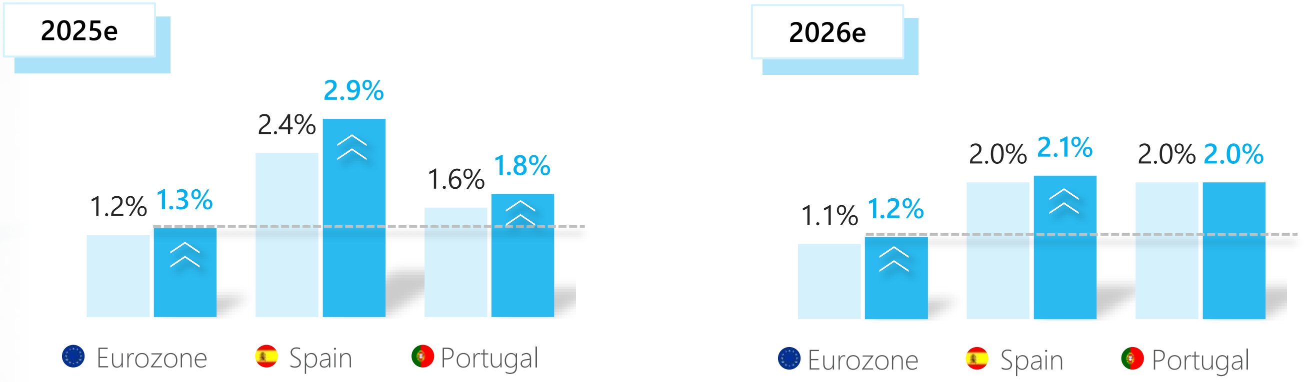
(1) In Spain. (2) Refer to the Appendix for definition. (3) Improved to "<25 bps" (vs. previous guidance of "~25 bps"). (4) Approved by the BoD on 30 Oct-25 to be paid in Nov-25, corresponding to 40% payout over 1H25 results. (5) Based on 24 Oct-25 ORI, 52.7 M shares have been acquired for €423.6M, equiv. to 84.7% of the max. consideration (vs. 46.5 M shares, €367.6M, and 73.5% by 30 Sep. 2025). (6) Approved by the BoD on 30 Oct. 2025, after having received the relevant regulatory approval. Details to be informed in due course. (7) 9M25 Net income +0.6% yoy PF with 2024 banking levy accrued on a linear basis (for consistency with accrual in 2025). (8) Improved vs. previous guidance of ">16%". Refer to slide 26 for additional details on FY25e guidance.

Iberian economies expected to keep outpacing the Eurozone

GDP projections revised upwards

CONTINUED OUTPERFORMANCE OF THE IBERIAN ECONOMIES

Real GDP[1], % yoy

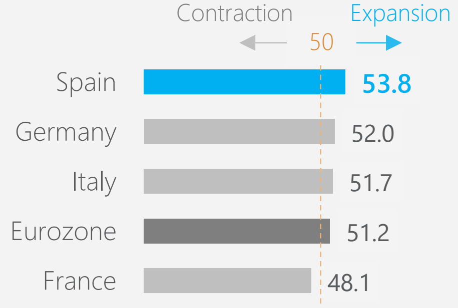


SOVEREIGN RATING UPGRADES[2]

Agency	Spain	Portugal
S&P Global	A+ from A	A+ from A
FitchRatings	A from A-	A from A-
MOODY'S RATINGS	A3 from Baa1	

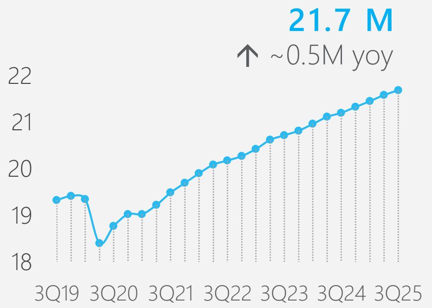
PMIs highlight the relative strength of the Spanish economy

Composite PMI, Sep-25[3]



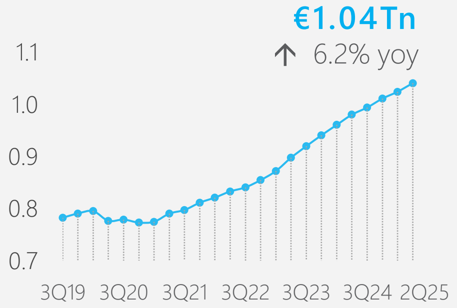
The labour market remains solid

Workers registered to the Social Security system (Spain)[4], million



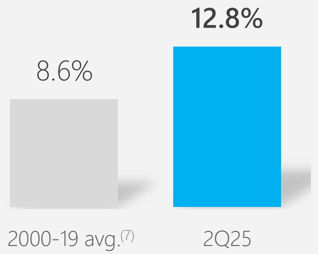
Higher disposable income...

Household gross disposable income (Spain)[5], ttm in €Tn



...with high savings rate

Household savings rate (Spain)[6], ttm as %



Key growth engines

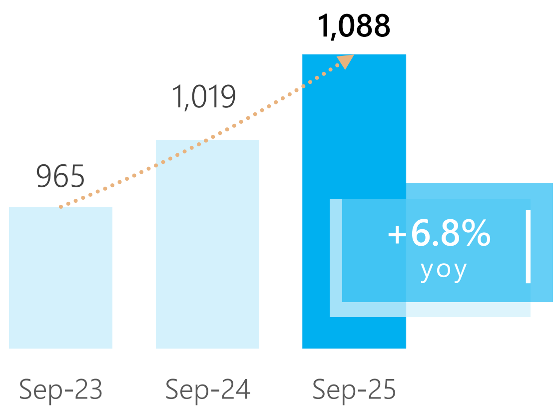
↑ Consumption[8,9]	+3.3% yoy
↑ Investment[9,10]	+7.6% yoy
↑ Exports of services[9]	+9.5% yoy
Low private sector leverage[11]	-30 pp vs. Eurozone

(1) CaixaBank Research forecasts as at Oct-25 vs. Jul-25 forecasts. (2) S&P Global: Sep-25 for Spain, Aug-25 for Portugal; Fitch Ratings: Sep-25 for Spain and Portugal; Moody's: Sep-25. (3) Source: S&P Global. (4) Source: Spanish Ministry of Inclusion, Social Security and Migration. Quarterly avg., seasonally adjusted. (5) Source: INE. (6) In % of disposable income. Source: INE. (7) Historical pre-COVID average. (8) Household consumption. (9) Source: 3Q25 National accounts, INE. (10) Gross fixed capital formation. (11) Difference between respective debt to GDP ratios (125.8% Spain, 155.5% Eurozone). Includes household and NFC non-consolidated debt in loans and debt securities. Source: Eurostat. 2Q25.

Strong operating momentum

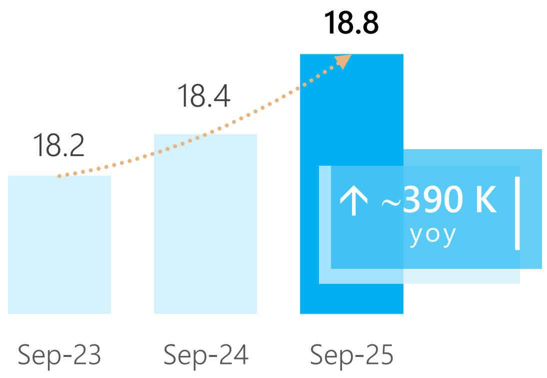
Business volume growth accelerates

Business volume[1], €Bn



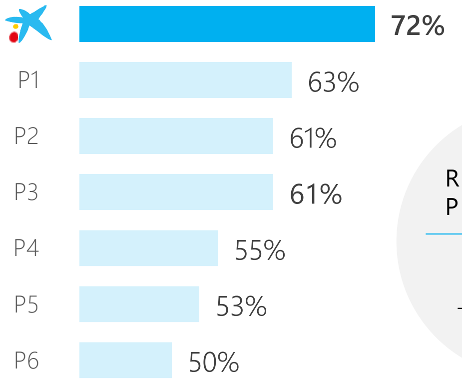
Increasing our client base

Number of clients in Spain, in millions



Reinforced leadership

% of clients (individuals aged 18+ in Spain) for whom the entity is their primary bank[2]



RETAIL CLIENT PENETRATION[3]

40.4%

+100 bps yoy

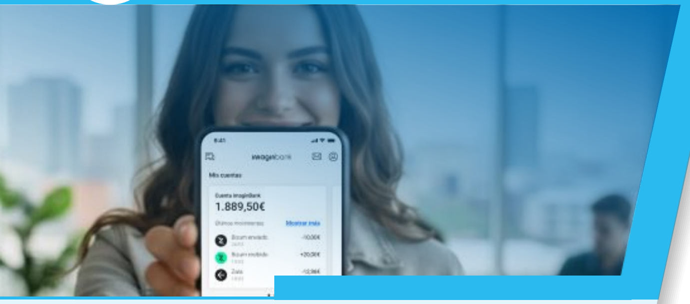
Gaining market share – Market shares in Spain[4]

PAYROLL DEPOSITS	PENSION DEPOSITS	CONSUMER LOANS	BUSINESS LOANS	DEPOSITS	LIFE-RISK INSURANCE
36.9%	**34.3%**	**20.0%**	**23.6%**	**24.8%**	**27.3%**
+29 bps yoy	+21 bps yoy	+22 bps yoy	+41 bps yoy	+12 bps yoy	+133 bps yoy

(1) Customer performing loans + funds. (2) Calculated as % penetration as primary bank divided by % total penetration. Based on 2025 FRS Inmark data. Peer group: BBVA, Bankinter, ING, Sabadell, Santander, and Unicaja. (3) Source: FRS Inmark, 2025. (4) Market shares corresponding to stock: as at Sep-25 for payrolls, pension deposits; consumer loans, business loans, and deposits; Jun-25 for life-risk insurance. Based on data from the Bank of Spain, TGSS, and ICEA. Loans and deposits correspond to other resident sectors.

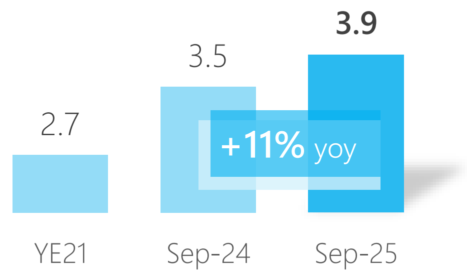
CaixaBank

imagin A cornerstone for client acquisition and growth



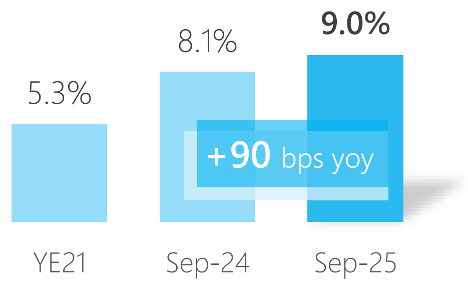
Strong growth in # of clients,...

imagin clients, in millions



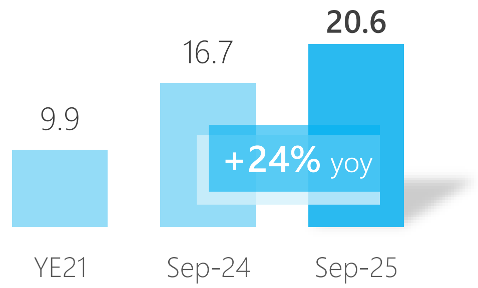
... in key anchor products...

imagin market share in payrolls(2), %



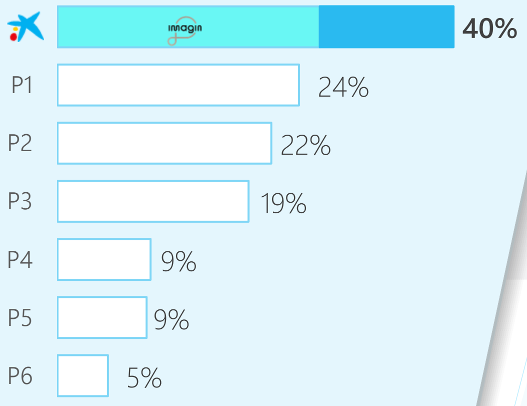
... and business volume

imagin business volume(3), €Bn



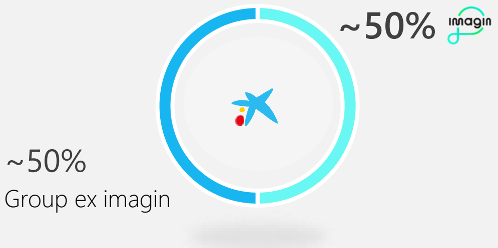
Mobile banking leader

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

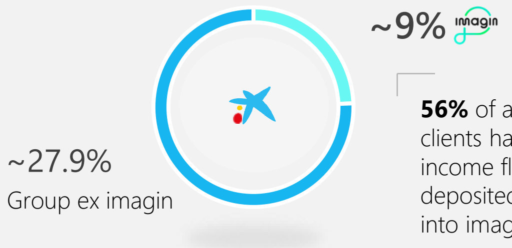


> AN ENGINE OF CLIENT ACQUISITION FOR THE GROUP

Group new client acquisition(4): breakdown



Group market share in payrolls(2): breakdown



56% of adult imagin clients have recur. income flows deposited into imagin

> COMPLETE RANGE OF SOLUTIONS

imagin business volume(3): breakdown

NEW

RECENT INITIATIVES

- Travel debit card
- Bizum teens
- Cashback
- Bitcoin ETP (coming soon)

Unique proposition blending full digital experience with incumbent advantages

(1) As % of total 16-34-year-old mobile banking users in Spain. Source: GfK DAM (September 2025). Peer group: Bankinter, BBVA, ING, Revolut, SAB, SAN. (2) In Spain. Based on data from TGSS. September 2025. (3) Customer loans + funds. (4) In % of total new customer onboarding in Spain (CaixaBank + imagin) in the last 12 months. NOTE: Refer to the Appendix for additional details about imagin.

Swift rollout of client-focused strategic initiatives to unlock value

Examples of recent initiatives[1]

Dec-24 — FaciliteaCoches
~18K Financed vehicles[2]
~€2.9Bn New financing for vehicles[3]: +33% yoy

Apr-25 — Generación +
~40% ≥ 65y old penetration[4]
>30K employees trained to serve seniors

May-25 — FaciliteaCasa
~45K Listed properties
~900K visits to the platform since launch

Jun-25[5] — Tap to pay
~1.1 M Transactions[6]
+35% qoq

Aug-25 — Pay Later
1st bank in Spain to offer the service
Flexible instalment plan for online purchases

Sep-25 — MyBox Vidacare 10
27% Market share in life-risk[7]
More comprehensive coverage

Sep-25 — Stablecoin consortium
9 European banks
1st Spanish bank to back a stablecoin initiative

Oct-25 — Cashback
>100 Partner brands
Personalised rewards

Leveraging IT to boost commercial activity and customer experience

+39 % yoy	+24 % yoy	↓ ~50 % yoy	↑ 20 % yoy
Digital onboarding[8] 9M25	Digital sales[9] 9M25	Response time for card-related incidents	Responsiveness in handling client inquiries

(1) All figures in the slide correspond to Spain. (2) Loans for used cars and used/new motorcycles via Facilitea, plus leasing of used cars. (3) 9M25. Including vehicle financing through CaixaBank. (4) Based on INE data. June 2025. (5) For Apple. For Android, it was launched in May 2023. (6) 9M25. Apple and Android. (7) Based on ICEA data. June 2025. (8) Individual clients in Spain (+24% in adult clients). (9) To individual clients in Spain.

CaixaBank

Loan-book expansion accelerates

PERFORMING LOANS[(1)], 30 September 2025

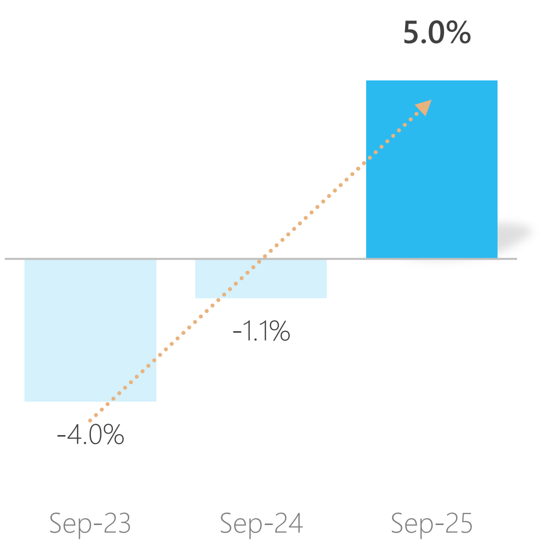
€368 Bn

+6.7% yoy
-0.2% qoq[(2)]

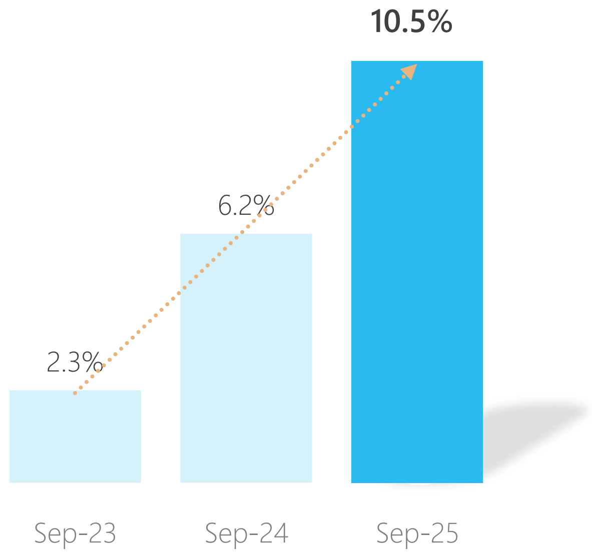
o/w:

RESIDENTIAL MORTGAGES	CONSUMER LENDING	BUSINESS LENDING
+5.0% yoy | +1.5% qoq	**+10.5% yoy** | +2.9% qoq	**+7.9% yoy** | +0.3% qoq

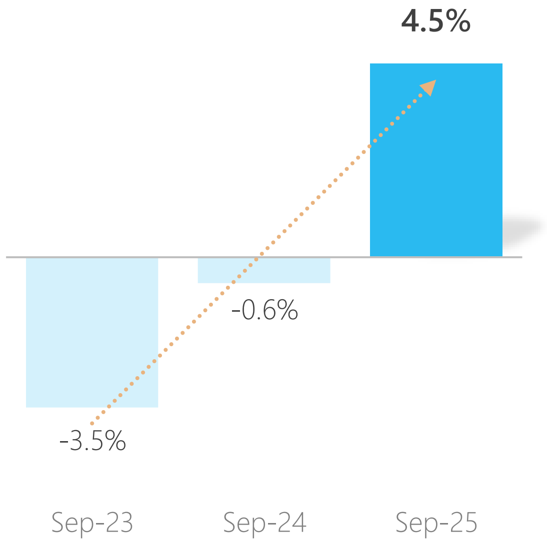
Performing residential mortgages, % yoy[(3)]



Performing consumer loans, % yoy[(3)]



Perf. business loans in Spain and Portugal[(4)], % yoy[(3)]



(1) Refer to Appendix for additional details. (2) Qoq evolution affected by positive seasonality in Q2 related to public pension advances; +0.9% qoq adjusted for that effect. (3) Cumulative growth of the stock over the last 12 months. (4) Excludes loans from CIB branches in countries other than Spain and Portugal.

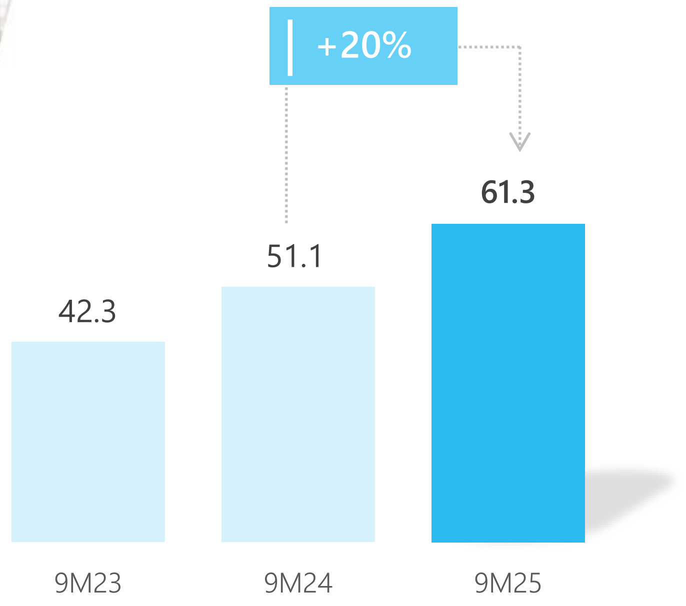
CaixaBank

Higher origination driven by loan demand

New lending (Group ex BPI), €Bn

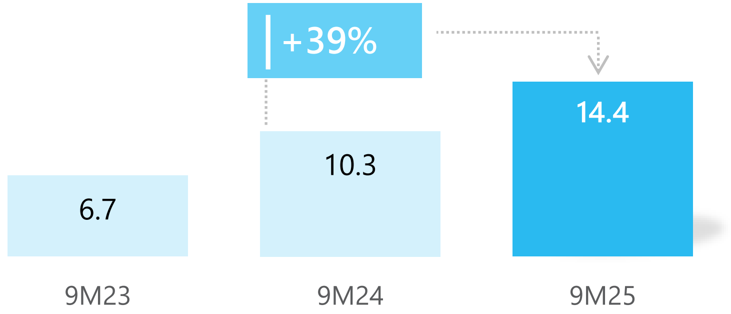
NEW LENDING(1)

€Bn (Group ex BPI)



9M25 **FB** LOAN YIELD(2), bps | **375** bps

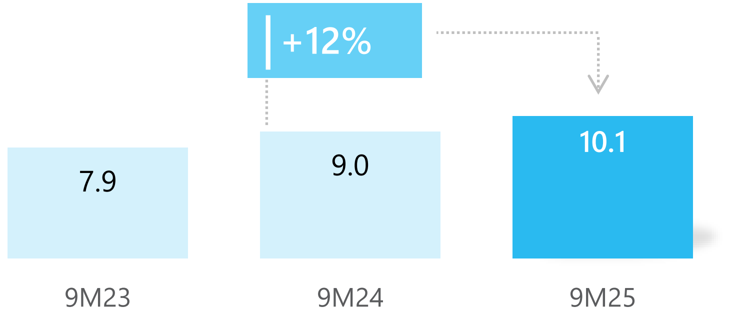
New residential mortgages



- **93%** at fixed rate(3)
- **25.6%** market share in new lending(4); strict underwriting criteria

MyHome
FaciliteaCasa

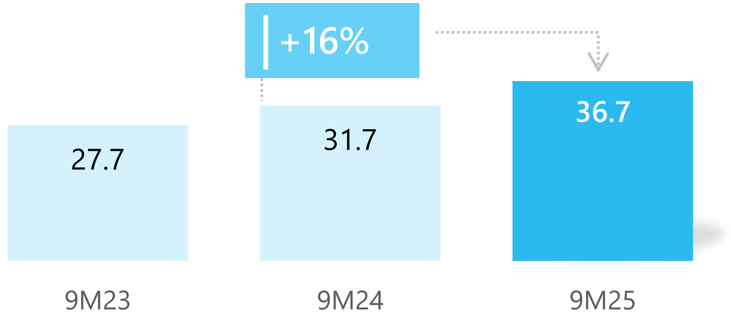
New consumer lending



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

FaciliteaCoches

New business lending(6)



- New lending to SMEs(7) accounted for **~50%** of 9M25 origination

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 9M25 new mortgage production: 93% at fixed rate, 6% floating, and 1% hybrid. (4) Market share in new mortgages in Spain (trailing 3 months as at August 2025). Based on data from Bank of Spain. (5) % over personal loans granted 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.

Customer funds remain on a rising trend
driven by both deposit and wealth management – offsetting seasonality qoq

CUSTOMER FUNDS[1], 30 September 2025

€720 Bn

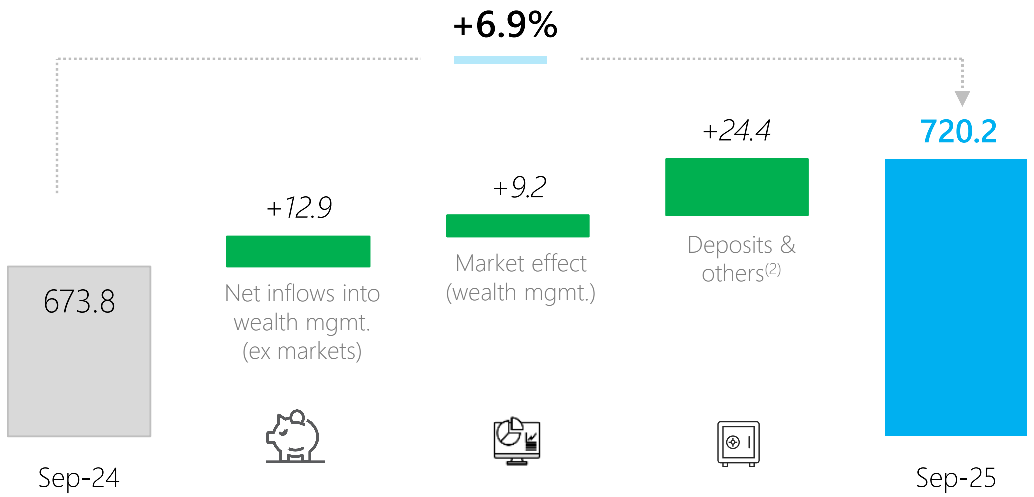
+6.9% yoy
+0.4% qoq

o/w:

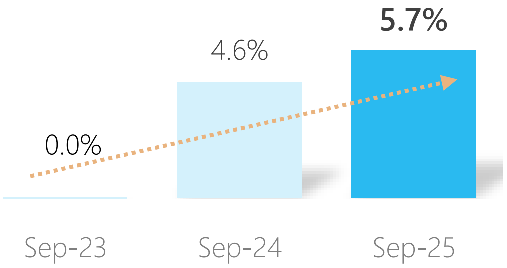
DEPOSITS & OTHERS[2]	WEALTH MANAGEMENT[3]
+5.8% yoy | -1.4% qoq	**+8.6% yoy** | +3.2% qoq

CUSTOMER FUNDS UP YOY
underpinned by net inflows into wealth management and deposits plus market tailwinds

Customer funds waterfall yoy, €Bn

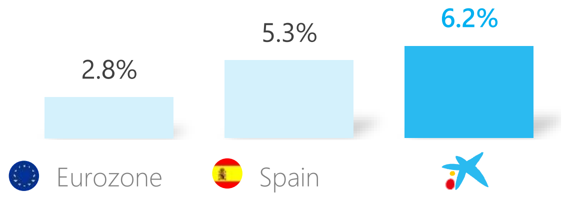


GROWTH ACCELERATION
Deposits + Wealth management balances[3], % yoy ex market effects on wealth management[4]



> Additionally, (+) market contribution in the last 12M → **+€9.2 Bn**

OUTPERFORMANCE vs. SECTOR UNDERSCORES DEPOSIT FRANCHISE STRENGTH
Deposit balances[5], % yoy



(1) Refer to Appendix for additional details. (2) Deposits (including retail securities issuances), "Other funds", and "Other managed resources". (3) Mutual funds (including portfolios and SICAVs), pension plans, and savings insurance. (4) Growth considering cumulative net inflows over the last 12 months only, excluding any market impacts during that period. (5) Sep-2025. Spain and Eurozone based on the ECB data (includes demand and term deposits from households and non-financial businesses).

Record inflows bolster wealth management growth

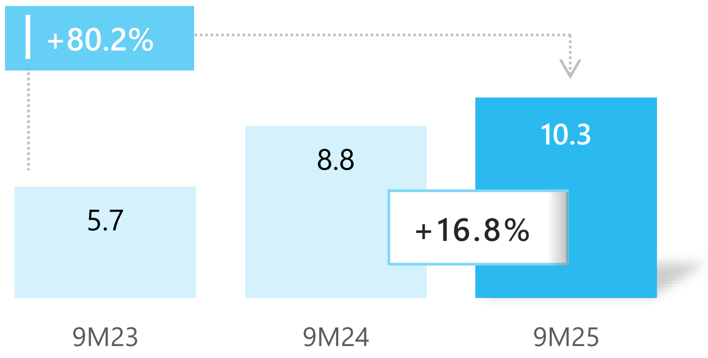
A robust and distinctive advisory model

Strengthening of the private banking division

CaixaBank WEALTH MANAGEMENT

Net inflows at all-time high

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

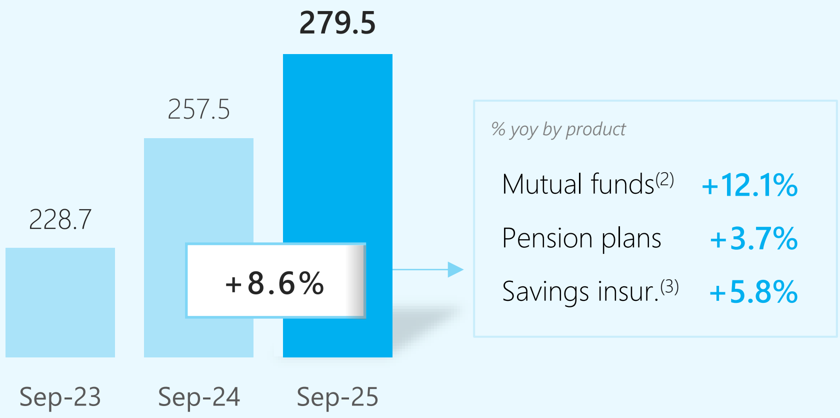


9M Net inflows breakdown

In % of total

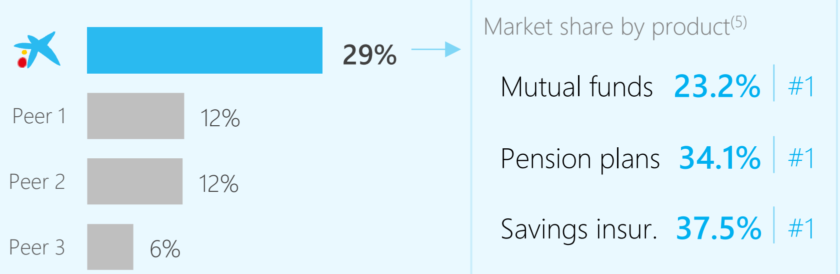
Wealth management balances

€Bn, eop



#1 in wealth management in Spain

Market share by total WM AuMs[4], %



(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. September 2025 for CaixaBank (for savings insurance, sector data is internal estimate); June 2025 for peers. (5) As at September 2025, based on latest available data from ICEA and INVERCO (for savings insurance, sector data is internal estimate).

Positive dynamics in protection insurance
underpinned by commercial dynamism and product innovation

Protection insurance premia[(1)]

30 September 2025, % yoy

+12.7%

o/w:

- > LIFE-RISK: **+13.8%**
- > NON-LIFE: **+12.0%**

VidaCaixa SegurCaixa Adeslas

POSITIVE PRODUCTION DYNAMICS
BOLSTERED BY MYBOX OFFERING AND INCREASED LOAN ORIGINATION

9M25 ttm new protection premia[(2)]: breakdown by segment, %

46% Life-Risk

54% Non-Life

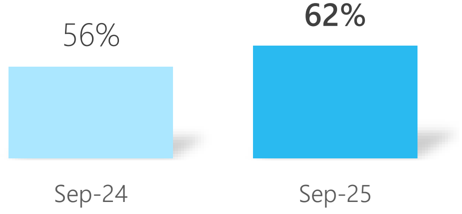
HEALTH	19%
AUTO	14%
HOME	13%
OTHER	8%

INCREASING WEIGHT OF MYBOX

80%

PRODUCTION: MyBox in % of 9M25 ttm new protection premia

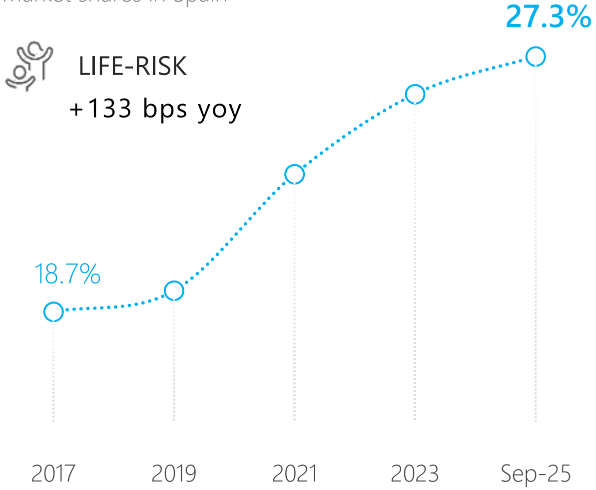
LIFE-RISK PORTFOLIO: MyBox in % of total premia[(4)]



CONTINUOUS MARKET SHARE GAINS

Market shares in Spain[(3)]

LIFE-RISK
+133 bps yoy



HEALTH INSUR.	**30.7%**	+51 bps yoy
HOME INSUR.	**11.2%**	+10 bps yoy
PERSONAL ACCIDENT INSUR.	**12.4%**	+167 bps yoy

(1) 9M25 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 (June 2025 except for accident insurance that correspond to YE24). (4) VidaCaixa earned life-risk premia (excluding BPI Vida e Pensoes) on an annualised basis.

Volume growth exceeds strategic plan targets – across-the-board

	30 Sep-25 yoy[1]	2025e-27e target
Business volume[2]	**6.8%**	**>4% CAGR**
> **Performing loans**	**6.7%**	**~4% CAGR**
Residential mortgages	5.0%	>2% CAGR
Consumer loans	10.5%	>6% CAGR
Business loans	7.9%	>5% CAGR
> **Customer funds**	**6.9%**	**>4% CAGR**
Deposits	6.2%	>3% CAGR
Wealth management	8.6%	>6% CAGR
Protection insurance[3]	**12.7%**	**~10% CAGR**

(1) Cumulative growth of the stock over the last 12 months. (2) Customer performing loans plus funds. (3) 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.

Paving the way for sustainable profitability and high distributions

EPS[1]

€0.84 | +13% yoy

Interim DPS[2]

€0.1679 | +13% yoy

SBBs

€500 M
6th SBB ongoing[3]

€500 M
7th SBB[4]
NEW

12.44% CET1 post 7th SBB deduction – above 2025 threshold[5]

(1) Profit attributed to the Group ttm, divided by the average number of shares outstanding (excluding treasury shares). EPS PF with 2024 banking levy accrued on a linear basis throughout the year at €0.82 and +10% yoy. (2) Approved by the BoD on 30 October 2025 to be paid in November 2025 and corresponding to 40% payout over 1H25 results. (3) Based on 24 Oct-25 ORI, 52.7 M shares have been already acquired for €423.6M, equivalent to 84.7% of the maximum consideration (vs. figures as at 30 September 2025 of 73.5% executed and 46.5 M shares acquired for €367.6M). (4) Approved by the BoD on 30 October 2025, after having received the relevant regulatory approval. Details to be informed in due course. (5) Threshold for additional distribution (subject to ECB and BoD approval), corresponding to the upper bound of 2025 %CET1 target (11.5%-12.25%). From 2026, the upper bound/threshold is 12.5%.

P&L and Balance Sheet

CaixaBank

NII resumes growth qoq

–adding momentum to the growing contribution to net income from WM and insurance

CONSOLIDATED INCOME STATEMENT

€M	3Q25	3Q24	% yoy	% qoq
Net interest income	2,674	2,794	-4.3%	+1.4%
Revenues from services[1], o/w:	1,302	1,225	+6.2%	-0.1%
Wealth management	511	456	+11.9%	+5.8%
Protection insurance	298	275	+8.4%	+3.8%
Banking fees	492	494	-0.2%	-7.5%
Other revenues	101	72	+40.3%	+12.1%
Dividends	0	1	-67.0%	-95.5%
Equity accounted	118	103	+14.8%	+56.1%
Trading income	44	42	+5.7%	-33.5%
Other op. income & expenses[2]	(61)	(73)	-16.4%	+7.2%
Revenues	**4,077**	**4,092**	**-0.4%**	**+1.2%**
Total operating expenses	(1,620)	(1,535)	+5.5%	+1.3%
Pre-impairment income	**2,458**	**2,557**	**-3.9%**	**+1.1%**
Loan-loss charges	(245)	(238)	+2.6%	+37.7%
Other provisions	(57)	(76)	-24.8%	-7.9%
Gains/losses on disposals and other	(28)	(28)	+0.1%	+16.0%
Pre-tax income	**2,128**	**2,215**	**-3.9%**	**-1.8%**
Tax, minority & other[3]	(683)	(642)	+6.3%	-0.4%
Net income	**1,445**	**1,573**	**-8.1%**	**-2.5%**
Net income PF[4]	**1,445**	**1,450**	**-0.3%**	**-2.5%**
Pro memoria				
Fees	975	923	+5.6%	-1.1%
Insurance service result	327	302	+8.1%	+3.2%

REVENUES

> **NII returns to growth in Q3,** on higher volumes, lower funding costs, and ALCO more than offsetting impact from loan index resets

> **Revenues from services up yoy** with broad-based support; **stable qoq** as positive trends neutralise seasonal factors:

- **Wealth management:** another strong progression on higher net inflows compounded by (+) market effect
- **Protection insurance:** on a growing trend underpinned by commercial dynamism
- **Banking fees** yoy supported by high CIB activity; qoq affected by seasonality

> **Other revenues** grow double-digit on the back of equity accounted income; qoq benefits from positive SegurCaixa Adeslas seasonality

COSTS

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

PROVISIONS & OTHER

> **LLCs** and CoR aligned with improved FY guidance[5]

> **Other provisions** down yoy/qoq; Gains/Losses stable yoy

> **Tax, minority & other:** includes impact from banking tax and DTA write-up

ROTE

> % RoTE PF[6] ttm at **17.4%**

(1) Equivalent to the sum of "Net fees" and "Insurance service result". Refer to the Appendix for additional details. (2) % qoq affected by the reversal of the solidarity levy in Portugal in 2Q25 (+€22M). (3) 2025 includes impact from banking tax (-€150M in Q3, -€148M in Q1 and Q2) and write-up of TLCFs and deductions (+€98M in Q3, +€84M in Q2, and +€67M in Q1). (4) 3Q24 and % yoy PF with 2024 banking levy accrued on a linear basis throughout the year. (5) Improved to "<25 bps" (vs. previous guidance of "~25 bps."). (6) PF with 2024 banking levy accrued on a linear basis (for consistency with accrual in 2025). Reported % RoTE ttm at 17.8%.

CaixaBank

BPI On a successful journey of growth and profitability

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

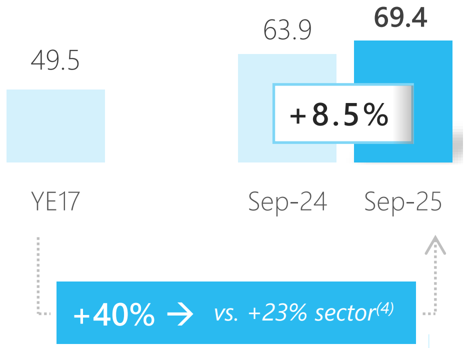
Net income, 9M25

€351 M

BPI Segment(1)

> VOLUME GROWTH CONSISTENTLY BEATING THE MARKET

Business volume(2,3), €Bn eop

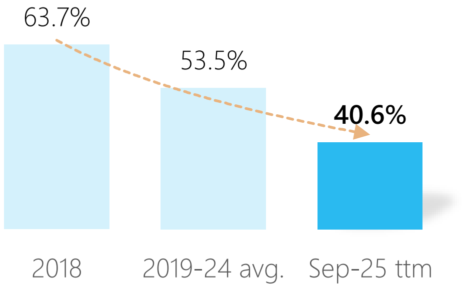


> WIDESPREAD MARKET SHARE GAINS

Market share in Portugal(5), %		Δ 2017-25, bps
Loans(6,7)	11.7%	+233
Business loans(7)	11.1%	+276
Deposits(6)	10.6%	+84
Savings insurance	18.2%	+382

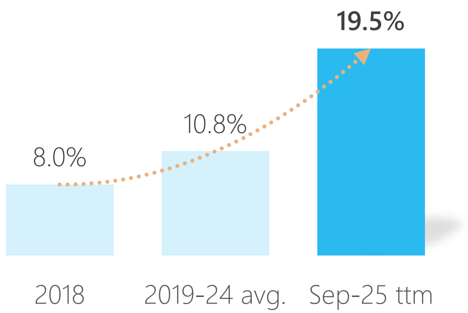
> EFFICIENCY IMPROVEMENT

% recurrent C/I (2,8), %



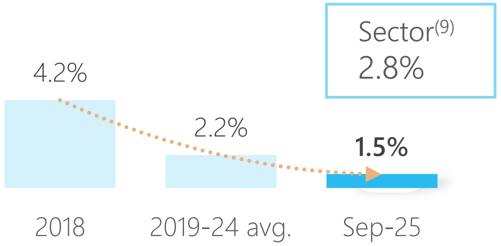
> INCREASED PROFITABILITY

RoTE(2,8), %



> LOW % NPL WELL BELOW THE SECTOR

% NPL(2), eop



NPL coverage 85%

Disposal of 14.7% of BPI's stake in BFA(10) in Q3

% STAKE BY END OF Q3 | 33.4%

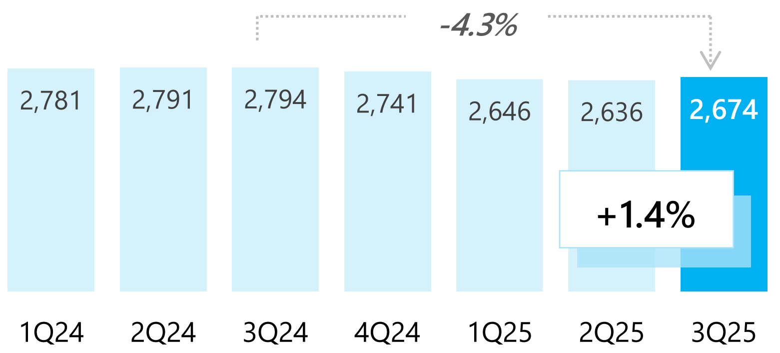
(1) Contribution of the banking activity in Portugal to the Group's consolidated results excluding, among other items, earnings from equity investments in BFA and BCI. (2) BPI segment. (3) Performing loans plus customer funds. YE17 customer funds exclude Portuguese treasury bond placements. (4) Sector ex BPI. Total loans plus customer funds, based on data from Bank of Portugal (September 2025). (5) Source: Bank of Portugal, latest available data (August 2025). (6) Households and non-financial businesses. (7) Market shares excluding corporate bonds. Market share for loans and business loans including corporate bonds at 12.0% and 12.2%, respectively. (8) 2022 figure restated under IFRS 17/9. 2018-21 figures as reported historically (IFRS 4). (9) % NPLs in credit to the resident private sector (households and non-financial businesses), based on latest available information published by the Bank of Portugal (June 2025). (10) With non-material impact on Group's equity and solvency ratios.

NII back to growth in Q3

as higher volumes, lower funding costs, and ALCO more than offset loan repricing

Leaving the bottom behind

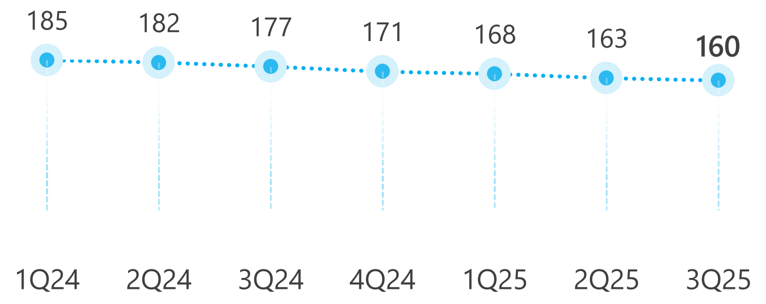
NII evolution, €M



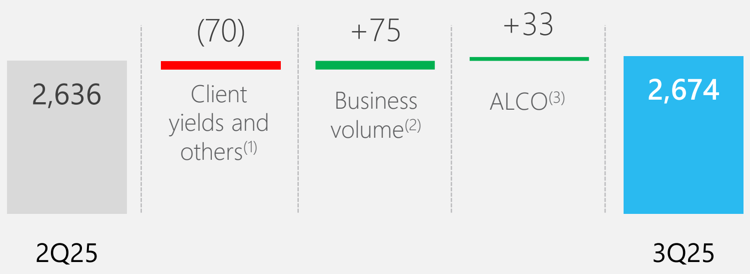
€8,367 M 9M24 — -4.9% → €7,957 M 9M25

NIM evolution

bps



QoQ NII BRIDGE, €M



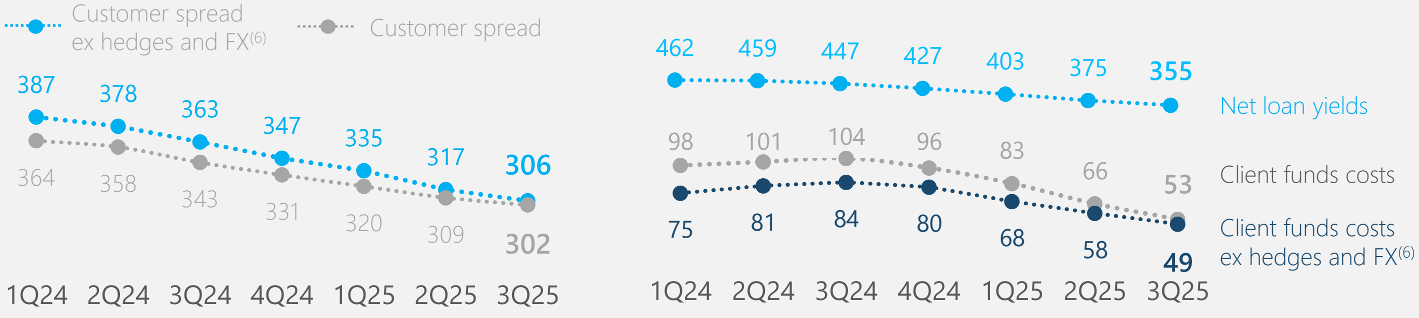
> Diminishing impact from **client yields**

> Growing benefit from higher **volumes**

> Continued support from **ALCO**, with both the **fixed bond portfolio and structural deposit hedges up in Q3(4)**:

- **ALCO** book(5): €77.0Bn; **+€2.6Bn qoq**
- **Hedges:** €58.5Bn; **+€5.0Bn qoq**

CUSTOMER SPREAD AND YIELDS MAINLY REFLECT INDEX RESETS– bps



NII IMPROVEMENT EXPECTED TO ACCELERATE FROM 2H26e

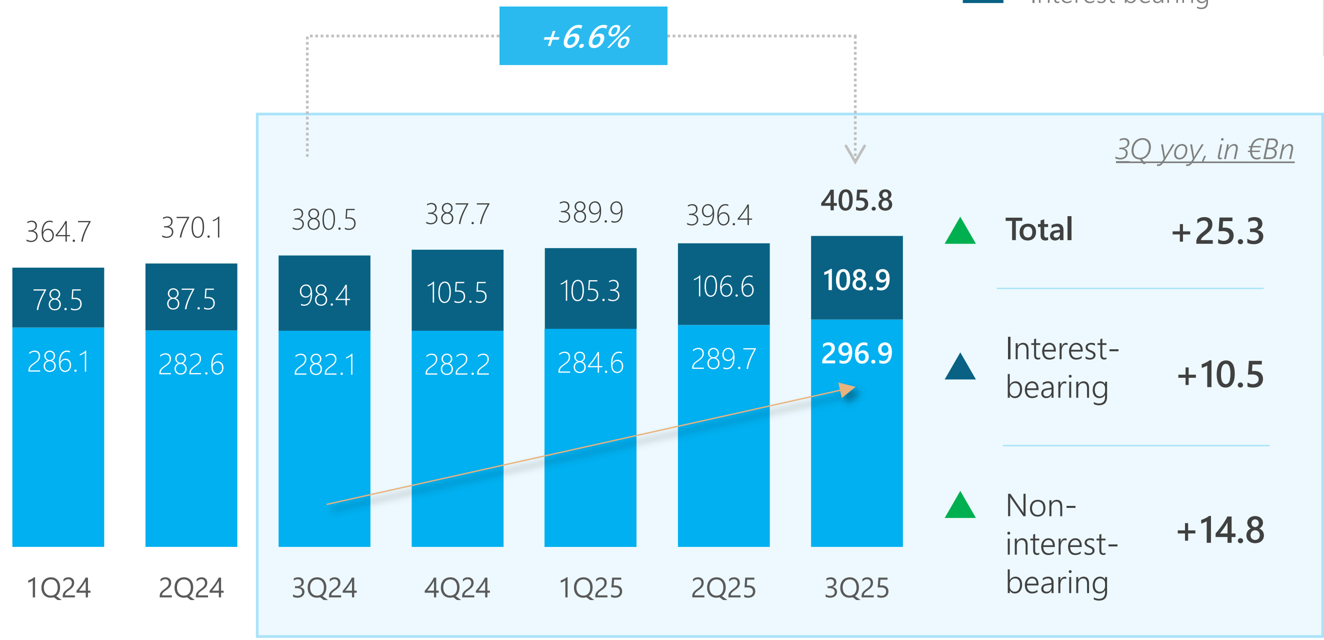
(1) Includes impact from loan index resets and deposit repricing, NII from insurance, cash balances, and financial intermediaries. (2) NII from loan and deposit volume growth. Refer to the Appendix (glossary) for additional details. (3) Includes NII from structural deposit hedges, bond portfolio, and wholesale funding. (4) Refer to the Appendix for additional information. (5) Excludes SAREB bonds. (6) Excluding, for CaixaBank ex BPI, structural deposit hedges and FX and international branch deposits.

Deposit strength, key to early NII turnaround

Steady deposit growth

mainly driven by non-interest-bearing balances

Total deposits breakdown[1], average quarterly balance, €Bn



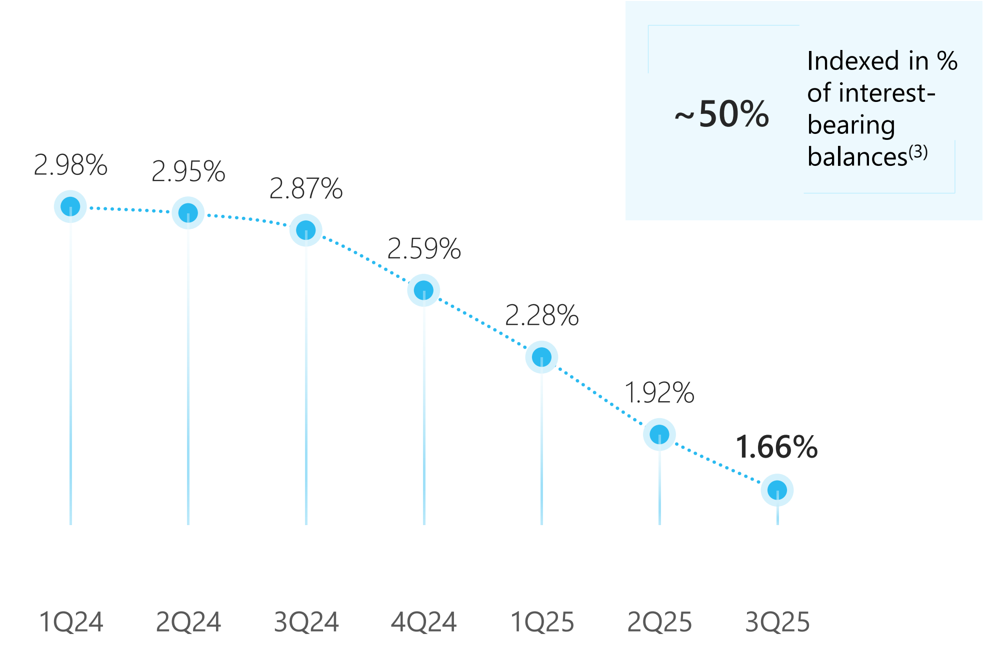
Interest-bearing client deposits[1], % of total (quarterly average)

21.5%	23.7%	25.9%	27.2%	27.0%	26.9%	26.8%	GRADUAL REDUCTION

Continued deposit cost reduction

as indexed deposits rapidly reflect rate resets

Interest-bearing client deposits average yield[2] per quarter, %



Quarterly average €STR[4]: Δ qoq, bps

0	-5	-23	-44	-48	-53	-25

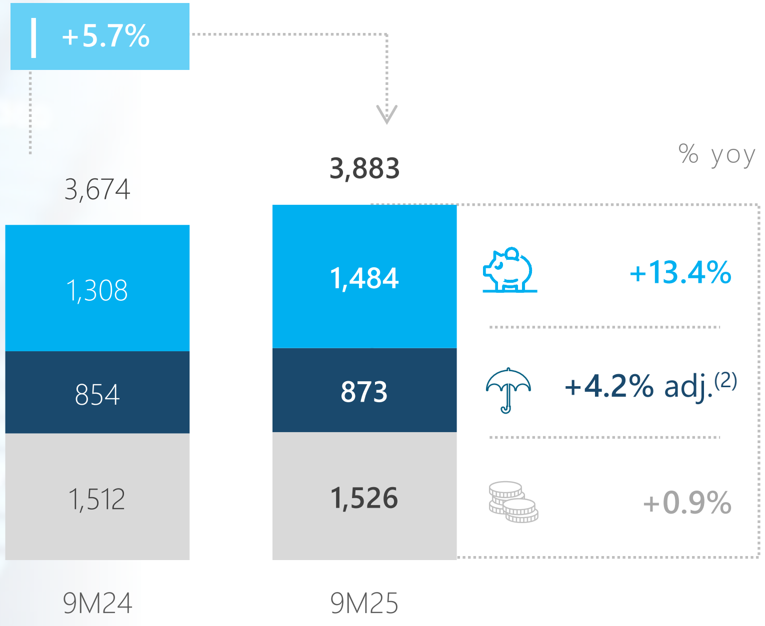
(1) Including FX and excluding employee deposits, international branch deposits, retail securities, and other outside the commercial network scope. (2) % yield (quarterly average) over remunerated interest-bearing deposits as detailed in note 1, excluding hedges. (3) Indexed balances in % of total on-balance 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 at 30 September 2025. (4) Source: Bloomberg.

Revenues from services up 5.7% yoy in 9M25

–stable qoq as strong commercial dynamism and market tailwinds offset seasonal factors

REVENUES FROM SERVICES[1]

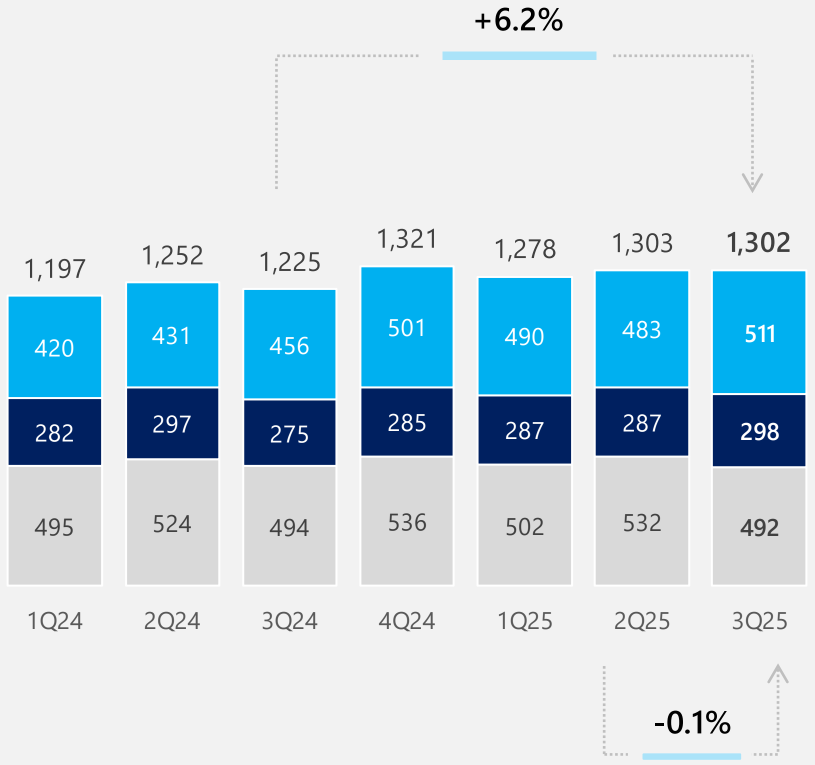
€M



- Wealth management
- Protection insurance
- Banking fees

QUARTERLY EVOLUTION, €M

3Q25



Wealth mgmt.
+11.9% yoy
+5.8% qoq

> **Double-digit growth yoy** on higher net inflows and market tailwinds

Protection
+8.4% yoy
+3.8% qoq

> **Strong growth yoy** underpinned by commercial momentum

Banking fees
-0.2% yoy
-7.5% qoq

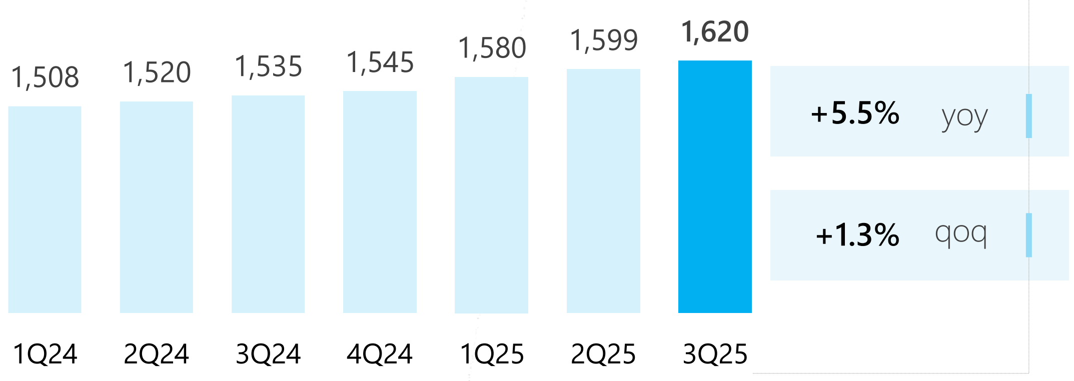
> **Banking fees** stable yoy, with continued support from CIB; qoq affected by seasonality

(1) Refer to the Appendix for additional details. (2) Adjusted excluding positive one-off at BPI in 2Q24 (+€16M). Unadjusted figure: +2.2% 9M yoy.

Costs evolve as guided with C/I broadly stable at low levels

COSTS EVOLVE IN LINE WITH GUIDANCE

Operating costs, €M



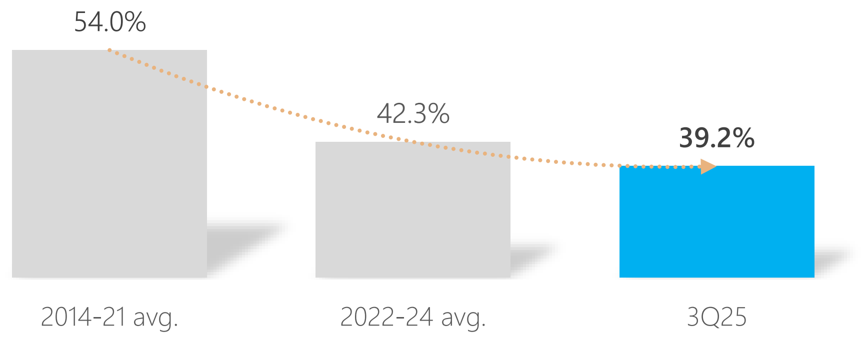
BREAKDOWN BY MAIN CATEGORY

€M and %

	3Q25	% yoy	% qoq	9M25	% yoy
PERSONNEL	**998**	+5.1%	+0.4%	**2,973**	+5.7%
GENERAL EXPENSES	**418**	+7.7%	+2.4%	**1,234**	+6.0%
DEPRECIATION	**203**	+3.5%	+3.6%	**591**	+0.9%
TOTAL	**1,620**	**+5.5%**	**+1.3%**	**4,798**	**+5.2%**

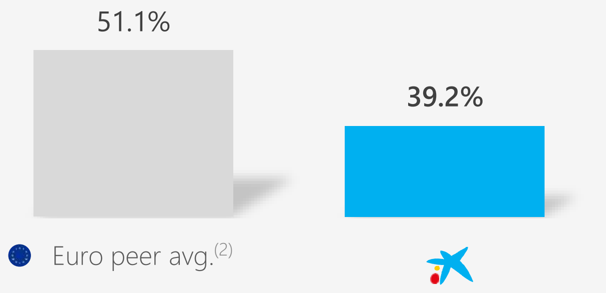
% C/I REMAINS AT LOW LEVELS…

% C/I ttm(1)



… AND WELL BELOW PEER AVERAGE

% C/I ttm



Δ since FY21

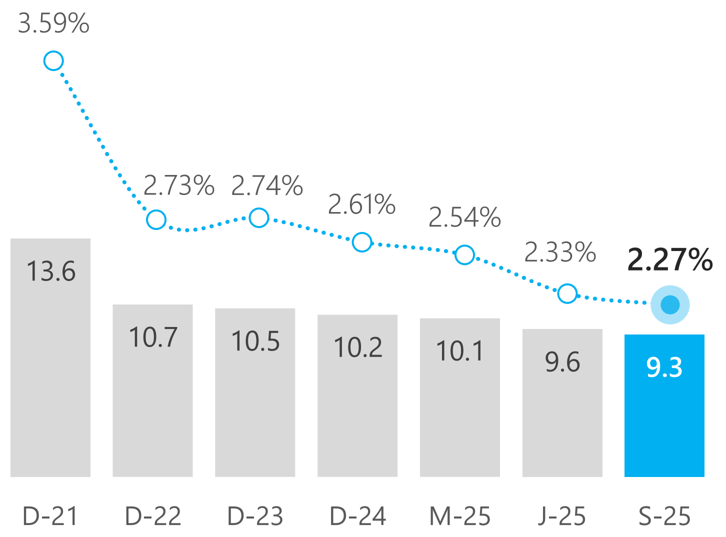
CABK(3)	*-19 pp*
Euro area peer avg.(2)	*-8 pp*

(1) Historical series 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 capitalisation included in the SX7E index as at 30 September 2025. (3) FY21 %C/I excluding extraordinary expenses.

Strong credit quality metrics with CoR in line with improved FY guidance

LOWER NPLS AND RECORD-LOW % NPL ON SUPPORTIVE ORGANIC TRENDS

NPLs[1] (€Bn) and % NPL[1]

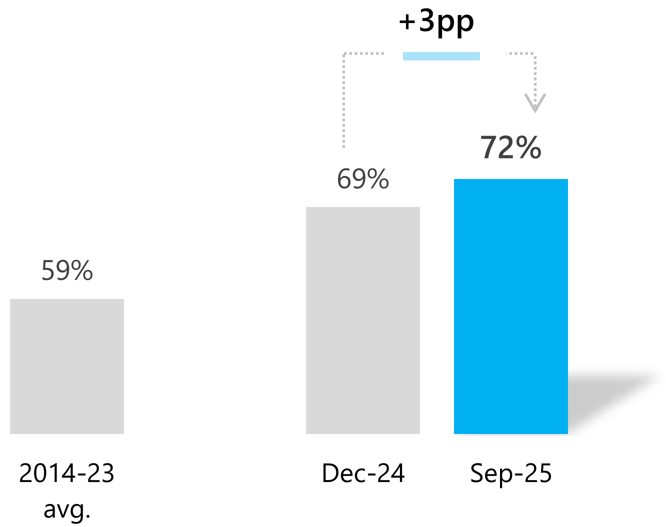


% NPL by segment, 30 September 2025

Mortgages **2.1%** *-50 bps ytd*	Business loans **2.5%** *-20 bps ytd*
Consumer loans **2.9%** *-27 bps ytd*	Other[2] **1.9%** *-37 bps ytd*

REINFORCED %NPL COVERAGE AND ABOVE HISTORICAL AVERAGE, WITH OVERLAYS UNUSED YTD

% NPL coverage[3]



€6.7 Bn Total provision funds

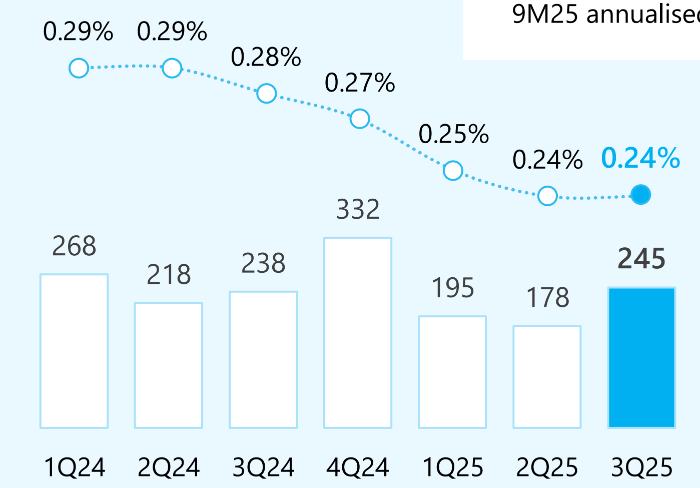
o/w:

€341 M Unassigned collective prov.; ≈ qoq and ytd[4]

CoR AT LOW LEVELS AND IN LINE WITH IMPROVED FY GUIDANCE[5]

CoR ttm (%) LLCs (€M)

0.20 % 9M25 annualised



LLCs (€M)

9M24		9M25
€725 M	-14.9%	€617 M

(1) Includes non-performing contingent liabilities (€530M by end of September 2025). (2) Includes other loans to individuals (excluding consumer lending), loans to the public sector, and contingent liabilities. (3) 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 at 30 September 2025 (vs. 1.6% as at June 2025 and 1.8% as at December 2024). (4) Evolution of unassigned collective provisions: stable qoq and +€2M ytd. (5) Improved to "<25 bps" (vs. previous guidance of "~25 bps").

CaixaBank

Ample liquidity reserves keep regulatory ratios well above peer average

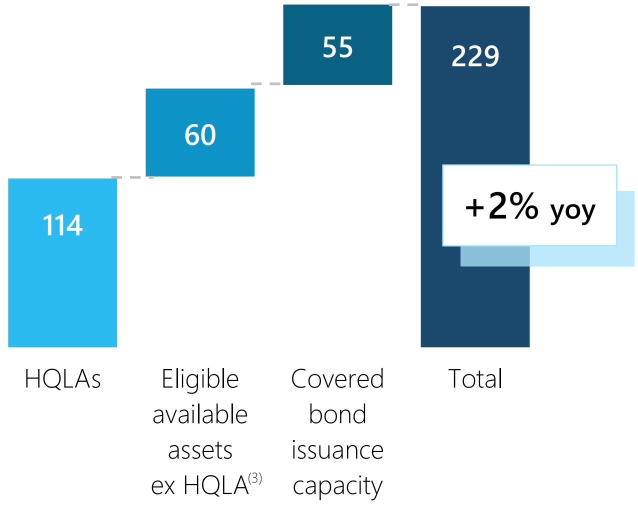
Comfortable liquidity metrics

30 September 2025 (eop)

199%	148%	13.5%	86.0%	€50 Bn
% LCR[1]	% NSFR	% ASSET ENCUMBRANCE	% LTD	COMMERCIAL GAP[2]

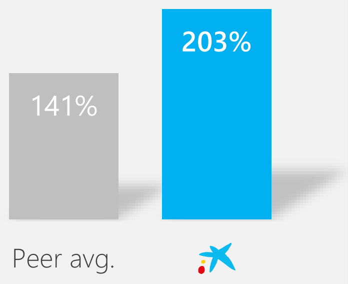
LIQUIDITY SOURCES[3]

€Bn, 30 September 2025

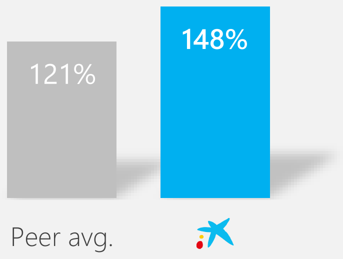


LIQUIDITY RATIOS WELL ABOVE PEER AVERAGE…

% LCR (12-month average)[4,5]

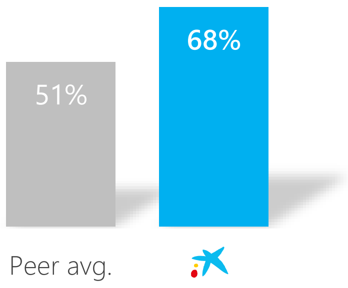


% NSFR (eop)[4,5]



…WITH A STRONG AND STABLE DEPOSIT BASE

Stable retail deposits + wholesale operational deposits in % of total deposit balances[4]



Retail deposits[4]	77%
Wholesale deposits[4]	23%
Insured deposits[6] in % of total deposits[4]	61%

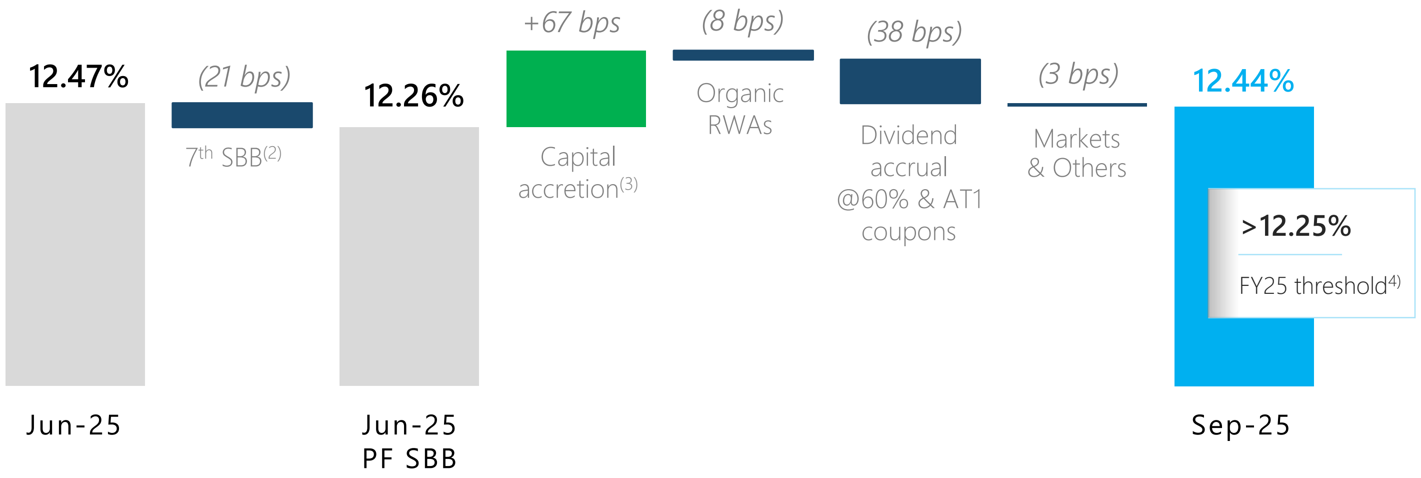
(1) % LCR at 30 Sep-2025. 12-month average % LCR at 30 Sep-2025: 203%. (2) Customer demand plus time deposits (excluding retail securities) minus loans. +€2.4 Bn ytd. (3) From 1Q25, liquidity sources include other eligible available assets beyond ECB deposit facilities and HQLAs. (4) Based on latest Pillar 3 available data: Sep-2025 for CaixaBank and Jun-2025 for peers' weighted average. Peer group includes top 10 entities (excluding CaixaBank) in the SX7E index by market cap as at 30 Sep-2025. (5) CaixaBank's %LCR 12M avg. and % NSFR eop as at 30 June 2025 at 207% and 150%, respectively. (6) Deposits covered by the Deposit Guarantee Fund (deposits ≤ €100,000 per account holder) in % of total deposit balances.

Strong capital accretion supports high distributions

€500M from 7th SBB already deducted from solvency ratios

EARNINGS-DRIVEN CAPITAL GENERATION SUPPORTS SUSTAINED SHAREHOLDER RETURNS

% CET1 qoq(1), % and bps



	Jun-25	Jun-25 PF SBB	Sep-25
CET1, € Bn	30.1	29.6	30.3
RWA, € Bn	241.8	241.8	243.7
Leverage ratio	5.6%	5.5%	5.6%

CREATING SHAREHOLDER VALUE

> BVPS(5): €5.47	+6.9% yoy
> 5th SBB completed in Mar-25	€500 M
> FY24 final dividend paid in Apr-25	€2,028 M | €0.2864/sh.
> 6th SBB launched in Jun-25(6)	€500 M
> FY25 Interim dividend(7) to be paid in Nov-25	€1,181 M | €0.1679/sh.
> New 7th SBB announced, to be executed(2)	€500 M

2025 EBA STRESS TEST RESULTS UNDERSCORE CAPITAL STRENGTH

CET1 FL drawdown under YE27 adverse scenario vs. YE24(8), in bps

(1) June 2025 updated with the latest officially reported data. (2) 7th SBB deducted in full. Approved by the BoD on 30-Oct-2025, after having received the relevant regulatory approval. Details to be informed in due course. (3) Includes capital accretion from net income and reduced capital consumption from DTAs. (4) Threshold for additional distribution (subject to ECB and BoD approval) corresponding to the upper bound of FY25 %CET1 target (11.5%-12.25%). From FY26, the upper bound is 12.5%. (5) Book value (eop) divided by total number of outstanding shares (excluding treasury shares). (6) Based on 24 Oct-25 ORI, 52.7 M shares have been already acquired for €423.6M, equivalent to 84.7% of the maximum consideration (vs. figures as at 30 September 2025 of 73.5% executed and 46.5 M shares acquired for €367.6M). (7) Corresponding to 40% payout over 1H25 results as approved by the BoD on 30 October 2025 and to be paid in Nov-25. (8) Source: EBA. %CET1 depletion corresponding to the difference between projected YE27 % CET1 under the adverse scenario and YE24 fully loaded % CET1 under CRR3. Peer group: top 10 entities by market capitalisation included in SX7E (excluding CaixaBank) as at 30 Sep-25. (9) Weighted average of the 64 European banks included in the 2025 EU-wide stress test conducted by the EBA.

CaixaBank

FY25e guidance and capital targets

Improved vs. previous guidance

	FY24	FY25e
NII[1]	€11,108 M +9.8% yoy	Down ~4%
Revenues from services	€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%	~17%

2025 % CET1 Management target

11.5% - 12.25%

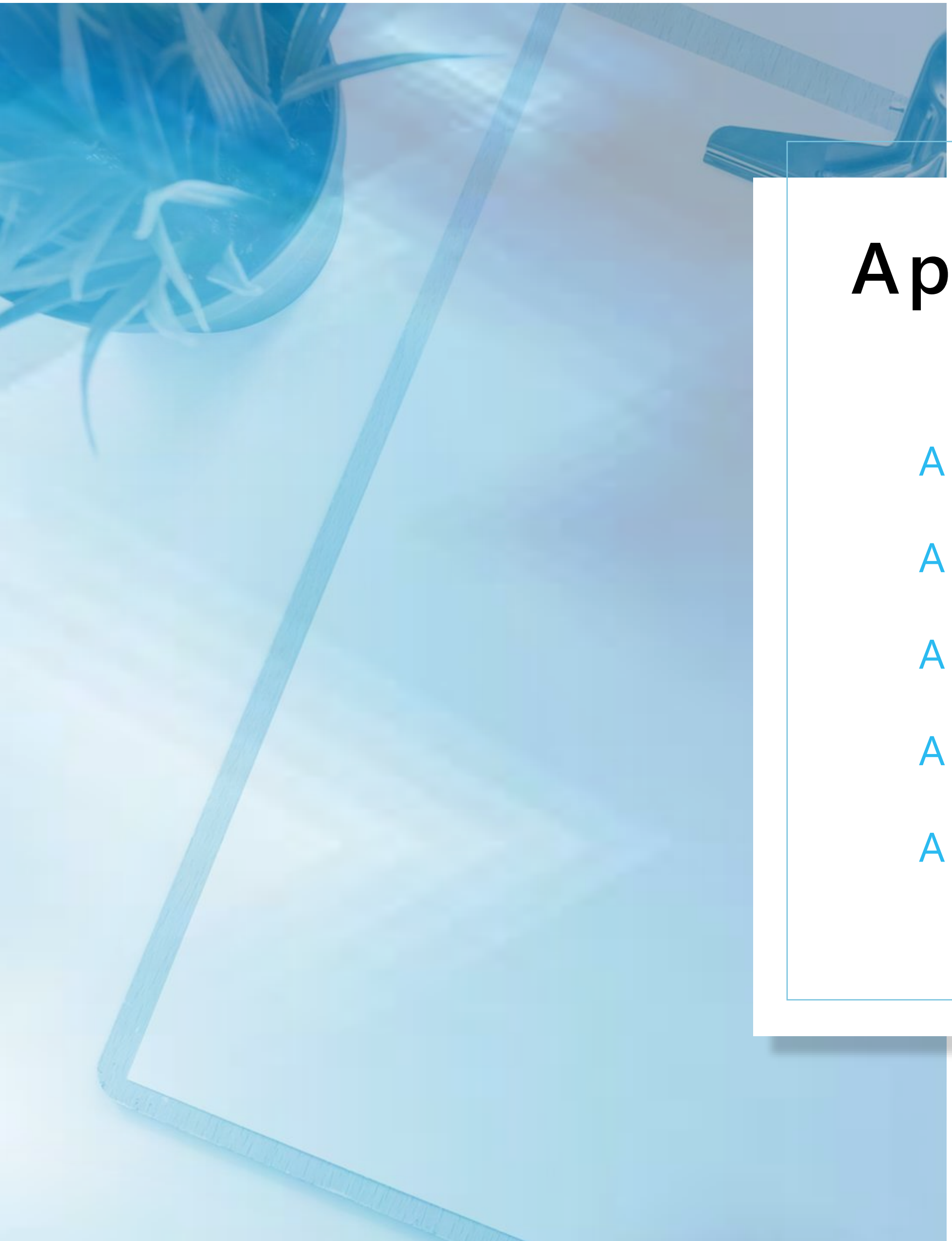
2025 % Cash payout target

50-60%

2025 % CET1 threshold for additional distribution[4]

12.25%

(1) Improved vs. previous guidance of "Down mid-single-digit". (2) Improved vs. previous guidance of "~0.25%". (3) Improved vs. previous guidance of ">16%". (4) Subject to ECB and BoD approval.



Appendix

CaixaBank

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

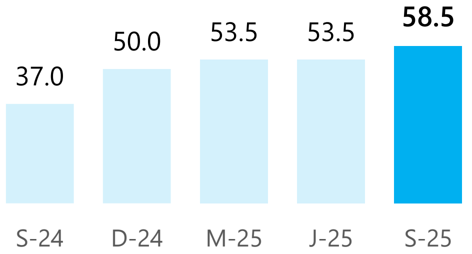
Key drivers to reduce sensitivity(1)

% OF FLOATING LIABILITIES

% of interest-bearing on balance-sheet client funds(2)	**29%** o/w **50%** indexed
% of deposits with hedge to floating(3)	**14%**
% of floating wholesale funding(4)	**99%**

STRUCTURAL DEPOSIT HEDGES(5)

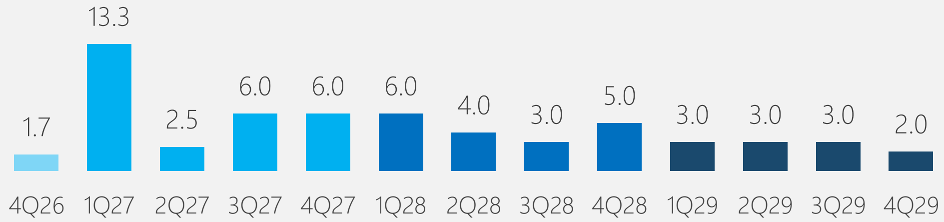
€Bn



Yield(6): **1.6%** | Avg. maturity: **2.4** years

DEPOSITS WITH STRUCTURAL HEDGE TO FLOATING(5)

Maturities as at 30 September 2025, €Bn



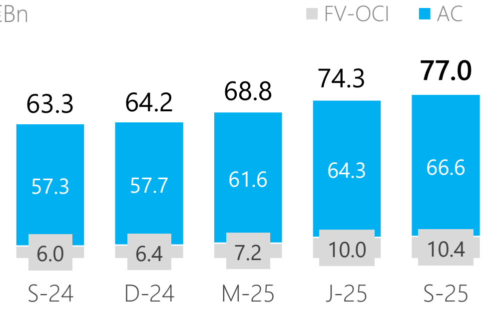
	4Q26	1Q27	2Q27	3Q27	4Q27	1Q28	2Q28	3Q28	4Q28	1Q29	2Q29	3Q29	4Q29
Yield(6), in %	-0.2	-0.1	3.0	2.2	2.2	2.2	2.4	2.2	2.0	2.1	2.1	1.9	2.0

% OF FIXED ASSETS

% of loan-book at fixed rate(7)	**34%**
Δ Fixed-rate mortgages(7) vs. YE21	**+€42 Bn**
Bond portfolio(8)	**€92.8 Bn** o/w 80% at fixed rate

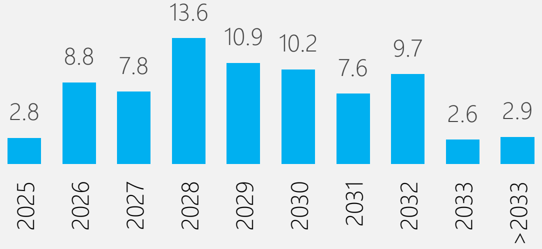
ALCO BOOK(9)

€Bn



Yield(9): **1.5%** | Duration(9): **3.7** years

Maturity profile as at 30 September 2025, €Bn



	2025	2026	2027	2028	2029	2030	2031	2032	2033	>2033
Yield, in %	-0.0	0.4	1.6	1.1	1.5	1.5	1.7	2.2	2.5	3.1

Breakdown by main exposure

		Δ ytd, pp
Spain	53%	-5
EU(10)	35%	+7
Portugal	3%	≈
Other(11)	9%	-2

(1) Data as at 30 September 2025. (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. 2025 in % of total deposits at 30 Sep. 2025. (4) Excluding AT1. (5) Structural hedges over core deposits (non-sensitive to rates), receiving fixed rate and paying floating rate (€STR). (6) Future average fixed rate leg. (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 (€77.0 Bn) and SAREB bonds (€15.8 Bn). (9) Excludes SAREB bonds (2.0% yield, 0.2 years duration). When including those SAREB bonds, total yield at 1.6% and duration at 3.1 years. (10) Including EU: Austria, Belgium, France, Germany, Italy, the Netherlands, and core SSAs. (11) Mainly includes US Treasuries, Investment Grade corporates, and others.

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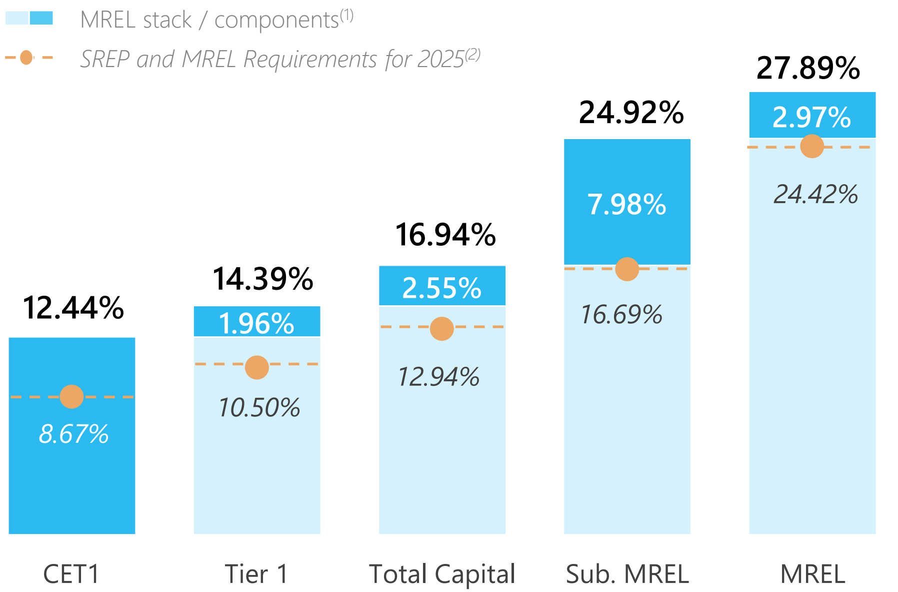
MREL structure and issuances

MREL STRUCTURE VS. REQUIREMENTS

Group MREL stack[(1)] as at 30 September 2025 vs. requirements[(2)], % of RWAs



347 bps
€8.5 Bn
M-MDA BUFFER[(3)]

376 bps
MDA BUFFER[(3)]

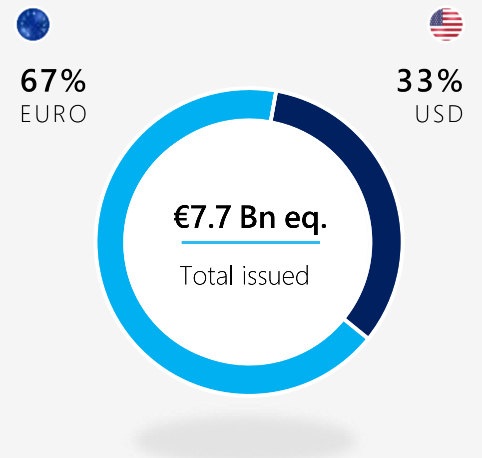
REGULATORY RATIOS[(4)]

CET1	Tier 1	Total Capital	Sub. MREL	MREL
12.25%	14.21%	16.76%	24.73%	27.70%

2025 ISSUANCES

€Bn eq.	2025 Issuances[(5)]
SP	1.5
SNP	3.7
Tier 2	1.0
AT1[(6)]	1.5
TOTAL	**7.7**

Breakdown of 2025 issuances by currency, % of total in € eq.



Rating upgrades[(7)]

MOODY'S RATINGS	S&P Global	FitchRatings
A2 from A3	A+ from A	A- positive from A- stable

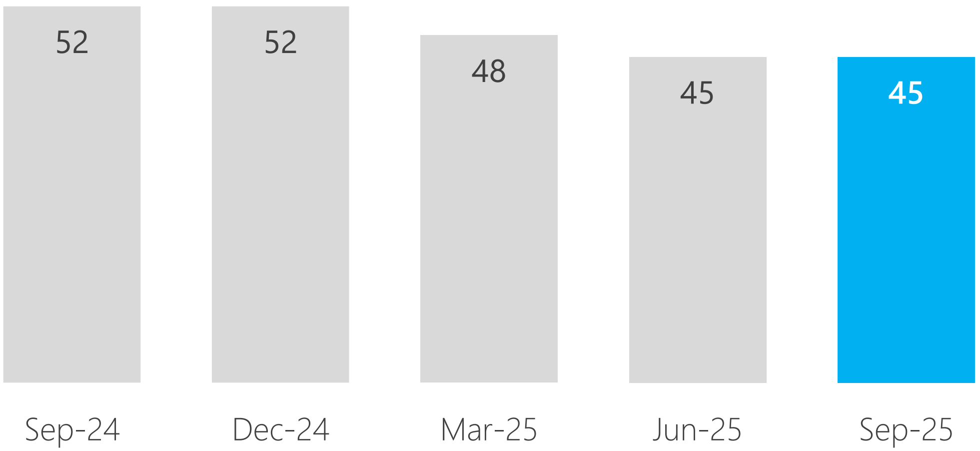
(1) MREL ratios exclude €0.7Bn Senior Preferred with <1 year maturity which is no longer eligible. (2) SREP requirements for 2025 with P2R at 1.75%, O-SII buffer at 0.50%, countercyclical buffer at 0.13%, and systemic risk buffer in Portugal at 0.06%. Note that the implementation of the counter-cyclical buffer in Spain increases the requirement by 37 bps from October 2025. (3) MDA (CET1) and M-MDA buffer based on management capital ratios and SREP requirements as detailed in note 2. Regulatory MDA buffer at 358 bps and regulatory M-MDA buffer at 328 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. (5) CABK ex BPI. It includes SNP private placement for €150M (3.5NC2.5). (6) Net AT1 issuance in 2025 of €0.5Bn. In 1Q25 and 3Q25, respectively, €836M and €170M of the 5.25% €1.25Bn AT1 Perp-non call March 2026 were repurchased though tender offers, leaving €245M outstanding. (7) Long-term issuer credit ratings assigned to CaixaBank, S.A. Rating upgraded in October 2025 by Moody's and Fitch, and September 2025 by S&P.

Wholesale funding: back-book volumes, costs and maturities

WHOLESALE FUNDING COSTS AFFECTING NII

Group ex BPI, as at 30 September 2025

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



Spread over 6M Euribor, bps

113	115	130	129	**133**

WHOLESALE MATURITIES[2]

Group ex BPI, as at 30 September 2025

	2025	2026	2027	>2027	Total
€Bn	2.2	7.2	8.2	32.4	**49.9**
o/w Liquidity bonds[3]	0.6	0.1	3.1	6.2	**9.9**
o/w MREL instruments[4]	*1.6*	*7.1*	*5.1*	*26.2*	*40.0*
(o/w AT1)	*(-)*	*(0.2)*	*(0.8)*	*(3.8)*	*(4.7)*
Spread over 6M Euribor[5] – bps	97	93	128	146	**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. 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 €4.7 Bn with an average reset spread of mid-swap +468 bps.

CaixaBank

Fair value of assets and liabilities[1] measured at amortised cost

ASSETS[2]

As at 30 September 2025, €Bn

	Carrying amount	Fair Value (FV)	FV – Carrying amount
Loans and advances	384.7	396.3	+11.6
Debt securities	84.4	82.2	(2.3)
Financial assets at amortised cost	**469.1**	**478.5**	**+9.4**

LIABILITIES[2]

As at 30 September 2025, €Bn

	Carrying amount	Fair Value (FV)	Carrying amount – FV[3]
Deposits	468.4	442.3	+26.2
Debt securities issued & other	58.3	59.7	(1.4)
Financial liabilities at amortised cost	**526.7**	**502.0**	**+24.7**

TOTAL (ASSETS AND LIABILITIES) **+€34.1 Bn**

ASSETS[2]

As at 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 at 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.

CaixaBank

Group customer loans and funds

LOAN BOOK

Breakdown, €Bn

	30 Sep 25	% yoy	% ytd	% qoq
I. Loans to individuals	183.5	+4.4%	+3.9%	-0.8%
Residential mortgages	139.2	+4.4%	+4.0%	+1.4%
Other loans to individuals	44.3	+4.2%	+3.5%	-7.2%
o/w consumer loans[1]	23.2	+10.3%	+8.8%	+2.8%
o/w other	21.1	-1.8%	-1.8%	-16.2%
II. Loans to businesses	174.5	+7.5%	+4.2%	+0.2%
o/w international CIB branches	32.3	+25.5%	+14.2%	+4.3%
Loans to individuals & businesses	**358.1**	**+5.9%**	**+4.0%**	**-0.3%**
III. Public sector	18.6	+14.4%	+9.7%	+1.2%
Total loans	**376.7**	**+6.3%**	**+4.3%**	**-0.3%**
Performing loans	367.9	+6.7%	+4.7%	-0.2%

CUSTOMER FUNDS

Breakdown, €Bn

	30 Sep 25	% yoy	% ytd	% qoq
I. On-balance-sheet funds	518.8	+6.5%	+4.6%	-0.4%
Deposits	427.6	+6.2%	+4.3%	-1.1%
Demand deposits	363.8	+7.3%	+5.6%	-1.8%
Time deposits[2]	63.8	-0.0%	-2.8%	+2.8%
Insurance	83.7	+5.9%	+4.6%	+2.0%
o/w unit linked	25.6	+13.4%	+9.2%	+5.3%
Other funds	7.5	+37.7%	+28.1%	+22.9%
II. Off-balance-sheet AuM	195.5	+9.8%	+6.9%	+3.7%
Mutual funds, portfolios and SICAVs	144.7	+12.1%	+8.7%	+4.0%
Pension plans	50.8	+3.7%	+2.0%	+2.8%
III. Other managed resources	5.9	-30.3%	-9.0%	-29.9%
Total Customer funds	**720.2**	**+6.9%**	**+5.1%**	**+0.4%**
Wealth management[3]	279.5	+8.6%	+6.2%	+3.2%

(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 (€474M as at 30 September 2025). (3) Refer to the Appendix (Glossary) for definition.

Loan portfolio – additional information

RESIDENTIAL MORTGAGE PORTFOLIO

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

% of total by origination date		Current LTV	% Fixed rate
39%	before 2012	47%	9%
5%	2012-2015	51%	14%
56%	after 2015	59%	84%
Total	€122.5 Bn	54%	51%

- **3Q25 new mortgages**[1]: 93% at fixed rate; ~75% avg. LTV
- **Floating-rate residential mortgage portfolio:**
  - Average **monthly installment estimated at ~€520**[2]
  - Average **affordability ratio estimated at ~23%,** increasing to <24% with Eur12M at 3% [3]

PERFORMING FLOATING MORTGAGES[4]

Breakdown by level of Euribor 12M at latest reset, in % of total as at 30 Sep. 2025

	3Q25	2Q25
Euribor ≤ **2.5%**	**66%**	46%
2.5% < Euribor ≤ **3%**	**27%**	33%
Euribor > **3%**	**7%**	21%

GOVERNMENT GUARANTEED LOANS[5]

Outstanding balance as at 30 September 2025, €Bn

	Total	o/w Spain (ICO)
Loans to individuals	**0.2**	**0.2**
Other loans to individuals	0.2	0.2
Loans to businesses	**5.0**	**4.6**
Public sector	**0.0**	**0.0**
TOTAL	5.2	4.8

- 83% of ICO loans[6] granted already amortised[7]
- 4.2% 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 (€1.5 Bn outstanding balance by 30 September 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.

CaixaBank

Gross lending and provisions by stages and breakdown of refinanced loans

GROSS LENDING AND PROVISIONS BY STAGES

Group as at 30 September 2025, €Bn

	Loan book exposure			
	Stage 1	Stage 2	Stage 3	TOTAL
(a) Loans and advances	344.6	23.2	8.8	376.7
(b) Contingent liabilities	32.5	2.0	0.5	35.1
Total (a) + (b)	377.2	25.2	9.3	411.8

	Provisions			
	Stage 1	Stage 2	Stage 3	TOTAL
(c) Loans and advances	(0.7)	(0.8)	(4.8)	(6.4)
(d) Contingent liabilities	(0.0)	(0.0)	(0.3)	(0.3)
Total (c) + (d)	(0.7)	(0.9)	(5.1)	(6.7)

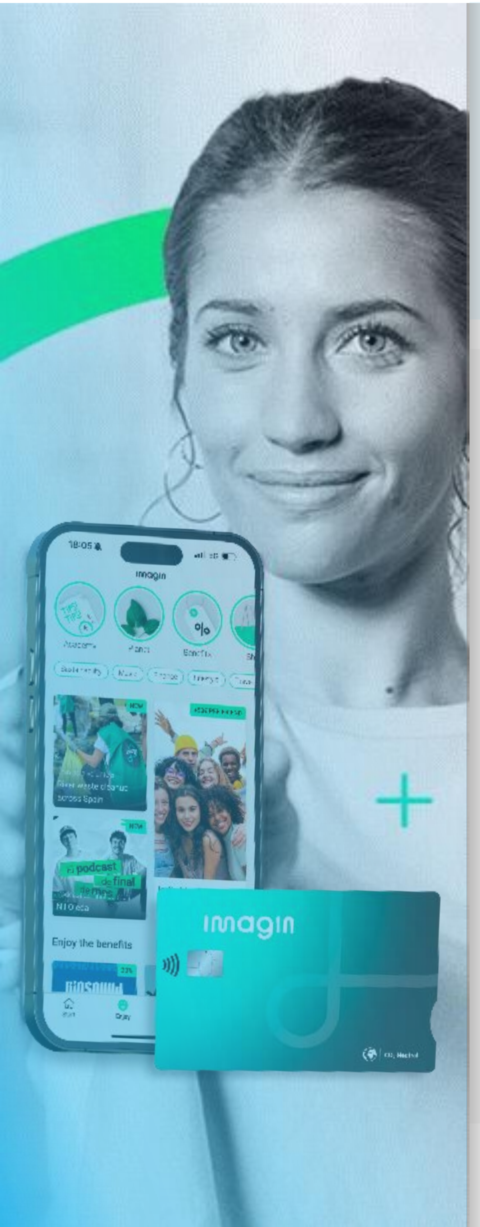
REFINANCED LOANS

Group as at 30 September 2025, €Bn

	Total	o/w NPLs
Individuals[1]	2.7	1.8
Businesses	3.2	2.0
Public Sector	0.0	0.0
Total	5.9	3.8
Provisions	(2.1)	(1.9)

(1) Including self-employed.

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
- Cashback
- imagin e-Card
- Bitcoin ETP(1)

KEY FIGURES

	Sep-25	YE24	*% ytd*
Clients, Million	3.9	3.6	*+8%*
o/w adults	3.0	2.8	*+10%*
Business volume, €Bn	20.6	17.7	*+17%*
o/w customer funds	14.9	13.7	*+9%*
o/w customer loans	5.7	4.0	*+43%*
% NPL	1.0 %	1.1%	*-8 bps*

(1) Coming soon.

CaixaBank

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

ACCORDING TO ACCOUNTING HEADING

€M	3Q25	9M25	
Net interest income	**2,674**	**7,957**	(a)
Net fees and commissions, o/w:	**975**	**2,923**	(b)
Recurrent banking fees	*411*	*1,260*	(c)
Wholesale banking fees	*82*	*266*	(d)
Mutual funds + pension plan fees and other [2]	*378*	*1,088*	(e)
Insurance distribution fees	*105*	*309*	(f)
Insurance service result, o/w:	**327**	**960**	(g)
Life-risk insurance result	*194*	*564*	(h)
Life-savings insurance result	*97*	*294*	(i)
Unit linked result	*36*	*102*	(j)
Income from investments[3], o/w:	**118**	**324**	(k)
Revenues from insurance investments	*105*	*250*	(l)
Other	*13*	*74*	(m)
Trading	**44**	**180**	(n)
Other operating income/expenses	**(61)**	**(226)**	(o)
Revenues	**4,077**	**12,118**	
o/w Revenues from services	**1,302**	**3,883**	(b) + (g)
o/w Core revenues[4]	**4,081**	**12,090**	(a)+(b)+(g)+(l)

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

€M	3Q25	9M25	
Net interest income	**2,674**	**7,957**	(a)
Wealth management revenues, o/w:	**511**	**1,484**	(p) = (e) + (i) + (j)
AuMs [5]	*369*	*1,062*	(e)
Life-savings insurance [6]	*142*	*421*	(i) + (j)
Protection insurance revenues, o/w:	**298**	**873**	(q) = (f) + (h)
Life-risk insurance	*194*	*564*	(h)
Insurance distribution fees	*105*	*309*	(f)
Banking fees, o/w:	**492**	**1,526**	(r) = (c) + (d)
Recurrent banking fees	*411*	*1,260*	(c)
Wholesale banking fees	*82*	*266*	(d)
Other revenues, o/w:	**101**	**278**	(k) + (n) + (o)
Revenues from insurance investments	*105*	*250*	(l)
Other income from investments (ex insurance inv.)	*13*	*74*	(m)
Trading	*44*	*180*	(n)
Other operating income/expenses	*(61)*	*(226)*	(o)
Revenues	**4,077**	**12,118**	
o/w Revenues from services	**1,302**	**3,883**	(p)+(q)+(r)
o/w Core revenues[4]	**4,081**	**12,090**	(a)+(p)+(q)+(r)+(l)

(1) Current presentation (by nature and service provided) introduced in 1Q24. (2) Includes €9M in 3Q25 / €26M in 9M25 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 %

	3Q25	% yoy	% qoq	9M25 % yoy
ASSETS UNDER MANAGEMENT	369	+14.4%	+6.7%	+13.9%
LIFE SAVINGS INSURANCE	142	+6.0%	+3.3%	+12.3%
TOTAL	511	+11.9%	+5.8%	+13.4%

- **Strong growth** in wealth management revenues yoy, with support from both **AuM and life-savings insurance**
- Growth underpinned by **higher net inflows** complemented by **(+) market effect**

Protection insurance revenues

Breakdown by main category, €M and %

	3Q25	% yoy	% qoq	9M25 % yoy
LIFE-RISK INSURANCE	194	+10.0%	+3.2%	+3.7%
INSURANCE DISTRIBUTION	105	+5.6%	+4.8%	-0.4%
TOTAL	298	+8.4%	+3.8%	+2.2%

- **Life-risk revenues** up on commercial dynamism
- **Insurance distribution fees** reflect positive organic trends in the quarterly evolution; 9M yoy affected by positive one-off at BPI in 2Q24 (+€16M → +5.1% 9M25 yoy adjusted excluding this impact)

Banking fees

Breakdown by main category, €M and %

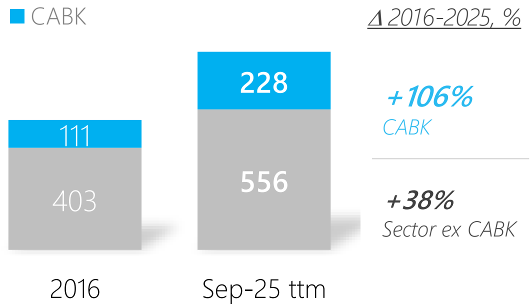
	3Q25	% yoy	% qoq	9M25 % yoy
RECURRENT BANKING FEES	411	-7.3%	-3.9%	-4.6%
WHOLESALE BANKING FEES	82	+61.6%	-22.0%	+39.1%
TOTAL	492	-0.2%	-7.5%	+0.9%

- **Banking fees +0.9% 9M yoy,** on the back of strong CIB activity and a gradual stabilisation of recurrent fees
- **Qoq evolution** reflects usual seasonally-low activity in 3Q

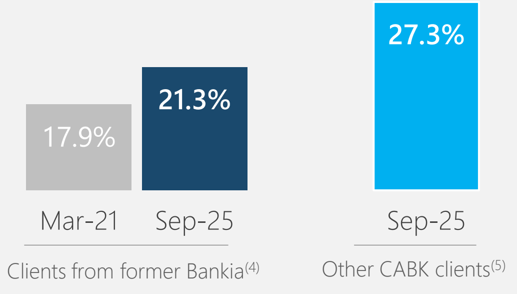
Additional information on wealth management and protection insurance

WEALTH MANAGEMENT

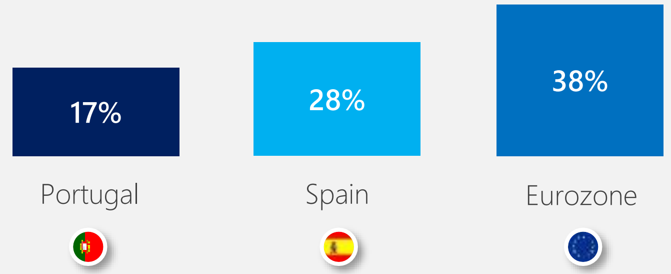
Spanish wealth management market(1): AuMs in €Bn



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

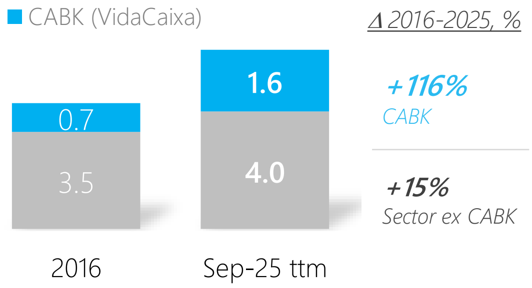


Wealth management products in % of total household savings by country or region(6)

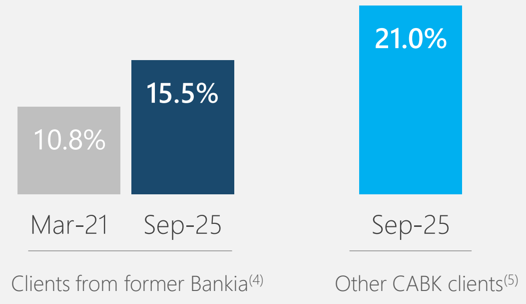


PROTECTION INSURANCE

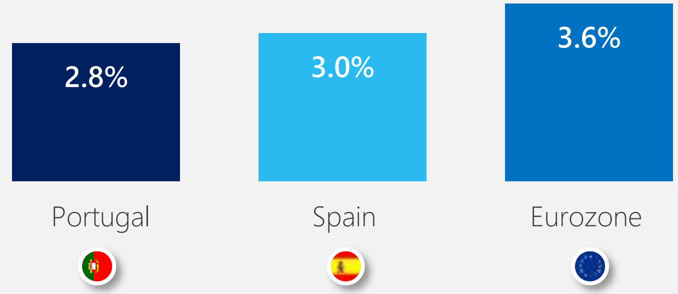
Spanish life-risk insurance market(7): premia in €Bn



% 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) As at September 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 at March 2021 (merger date), including those shared with former Bankia. (6) Source: Eurostat. Latest available data (June 2025). (7) Based on latest available data from ICEA (September 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).

Sustainability: 9M25 highlights

2025-2027 SUSTAINABILITY PLAN: PRIORITIES AND KEY TARGETS

Evolution of main KPIs vs. target, 30 September 2025

	End-of-period cumulative figure	Target
1. ADVANCING TOWARDS A MORE SUSTAINABLE ECONOMY[1]		
Mobilisation of **sustainable finance**[2]	€33 Bn	>€100 Bn 2025-27
% of financial income generated by **sustainable financing**[3]	16.2%[4]	17% 2027
% of high-carbon emission companies (NZBA scope)[5] with whom a dialogue is maintained annually to support and finance their **sustainable transition**	68%	90% 2025-27
2. PROMOTE SOCIAL AND ECONOMIC PROSPERITY		
# of people with **inclusive solutions** promoted by CaixaBank[6]	>1.75 M	Continuous monitoring of a KPI
# of jobs generated with CaixaBank's support[7]	>38,500	150,000 Cumulative 2025-27
# in ranking of listed banks in Spain **for senior customers**[8]	#2	#1 2027
% of customers aged 50-67 years with **wealth management products**	31%	33% 2027
> TO BE A BENCHMARK IN SUSTAINABILITY		
Sustainability ratings[9] vs. European peers[10]	Above avg. in 5 ratings	Above avg. in ≥3 ratings[11]

Sustainable Fitch · Member of Dow Jones Sustainability Indices, Powered by the S&P Global CSA · MSCI ESG RATINGS AA · STOXX ESG Leaders Indices · Sustainalytics ESG Report · ISS ESG Corporate ESG Performance Prime

OTHER 9M25 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
- The only bank in **Green & Human, Spain's** leading collaborative association for sustainable tourism
- **€100M in financing lines** granted via CaixaBank and MicroBank to support recovery from **wildfires**
- **Launch of Generación+,** a new product and service line designed to address the challenges of longevity, support senior well-being, and tackle neurodegenerative diseases
- Launch of the **new Auto ECO loan** for individuals buying more sustainable vehicles, offering 2% bonus at signing
- **CaixaBank Volunteering** carried out >21,400 activities in 9M25, reaching >526,000 beneficiaries
- **MicroBank** has been recognised with a WSBI-ESBG SDG Awards for its contribution to SDGs through **financial inclusion** and **sustainable development**

(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 YE24 data and given the improved quality of available information, the target for 2027 was revised to be set at 17% (previously 15%). (4) 1H25, as this KPI is measured semi-annually. (5) Clients under NZBA perimeter as at 31 December 2024, excluding individual clients, subsidiaries engaged through their parent company, and Project finance-only customers. (6) Includes social accounts, microcredits, and users of mobile branches, among others. (7) Jobs generated with support from MicroBank microcredits, students supported by Dualiza, and entrepreneurs supported by "Tierra de Oportunidades". (8) Ranking based on NPS (last 12 months) and considering banks with market capitalisation >€10 Bn – benchmark analysis BMKS by Stiga (Sep-2025). (9) MSCI, S&P, Sustainalytics, Fitch, and ISS. (10) Peers included in the SX7E. (11) And, in those where this is not achieved, maintain the rating at YE24.

Group P&L – €M

	3Q25	2Q25	1Q25	4Q24	3Q24	2Q24	1Q24	9M25	9M24
Net interest income	2,674	2,636	2,646	2,741	2,794	2,791	2,781	7,957	8,367
Revenues from services[1], o/w:	1,302	1,303	1,278	1,321	1,225	1,252	1,197	3,883	3,674
Wealth management	511	483	490	501	456	431	420	1,484	1,308
Protection insurance	298	287	287	285	275	297	282	873	854
Banking fees	492	532	502	536	494	524	495	1,526	1,512
Other revenues	101	90	86	18	72	161	(482)	278	(248)
Dividends	0	5	53	1	1	93	5	59	99
Equity accounted	118	76	72	37	103	65	56	265	224
Trading income	44	67	69	44	42	76	61	180	179
Other op. income & exp.	(61)	(57)	(108)	(64)	(73)	(73)	(604)	(226)	(750)
Revenues	**4,077**	**4,030**	**4,011**	**4,080**	**4,092**	**4,205**	**3,496**	**12,118**	**11,793**
Total operating expenses	(1,620)	(1,599)	(1,580)	(1,545)	(1,535)	(1,520)	(1,508)	(4,798)	(4,563)
Pre-impairment income	**2,458**	**2,431**	**2,431**	**2,535**	**2,557**	**2,685**	**1,988**	**7,319**	**7,230**
LLCs	(245)	(178)	(195)	(332)	(238)	(218)	(268)	(617)	(725)
Other provisions	(57)	(62)	(43)	(82)	(76)	(103)	(91)	(163)	(271)
Gains/losses on disposals and other	(28)	(24)	(7)	44	(28)	(44)	(8)	(59)	(80)
Pre-tax income	**2,128**	**2,167**	**2,186**	**2,165**	**2,215**	**2,320**	**1,620**	**6,481**	**6,154**
Income tax	(681)	(683)	(715)	(624)	(639)	(649)	(614)	(2,079)	(1,901)
Profit / (loss) after tax	**1,447**	**1,484**	**1,471**	**1,541**	**1,576**	**1,671**	**1,006**	**4,402**	**4,253**
Minority interests & other	2	2	1	2	3	1	1	5	5
Net income	**1,445**	**1,482**	**1,470**	**1,539**	**1,573**	**1,670**	**1,005**	**4,397**	**4,248**
Pro memoria									
Fees	975	986	962	1,001	923	953	902	2,923	2,778
Insurance service result	327	317	316	320	302	299	295	960	896

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

Income statement by perimeter – €M

	9M25	% yoy	9M25 CABK	% yoy	9M25 BPI	% yoy
Net interest income	7,957	-4.9%	7,303	-4.3%	654	-11.0%
Revenues from services[1], o/w:	3,883	+5.7%	3,656	+6.6%	227	-6.9%
Wealth management	1,484	+13.4%	1,439	+13.8%	44	+4.1%
Protection insurance	873	+2.2%	840	+4.7%	33	-36.6%
Banking fees	1,526	+0.9%	1,377	+1.0%	149	+0.2%
Other revenues	278		185		93	+5.4%
Dividends	59	-40.8%	2	-95.7%	57	+5.5%
Equity accounted	265	+18.4%	233	+29.2%	32	-26.8%
Trading income	180	+0.8%	170	+3.8%	11	-30.3%
Other op. income & exp.	(226)	-69.9%	(220)	-69.7%	(6)	-75.1%
Revenues	**12,118**	***+2.8%***	**11,144**	***+3.9%***	**974**	***-8.7%***
Total operating expenses	(4,798)	+5.2%	(4,413)	+5.6%	(385)	+0.6%
Pre-impairment income	**7,319**	***+1.2%***	**6,730**	***+2.8%***	**589**	***-14.0%***
LLPs	(617)	-14.9%	(588)	-15.8%	(29)	+11.3%
Other provisions	(163)	-39.8%	(163)	-30.7%	(0)	-99.5%
Gains/losses on disposals and other	(59)	-27.1%	(26)	-67.8%	(32)	
Pre-tax income	**6,481**	***+5.3%***	**5,953**	***+7.7%***	**528**	***-15.5%***
Income tax	(2,079)	+9.4%	(1,940)	+12.8%	(139)	-23.2%
Profit / (loss) after tax	**4,402**	***+3.5%***	**4,013**	***+5.4%***	**389**	***-12.4%***
Minority interests & other	5	+11.9%	5	+11.9%		
Net income	**4,397**	***+3.5%***	**4,008**	***+5.4%***	**389**	***-12.4%***
Pro memoria						
Fees	2,923	+5.2%	2,697	+6.4%	227	-6.9%
Insurance service result	960	+7.1%	960	+7.1%		

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

CaixaBank

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, among others, results (net from cost of financing) from stakes[1] in BFA, BCI, Coral Homes, and Gramina Homes. 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	
	9M25	% yoy	9M25	% yoy	9M25	% yoy
Net interest income	7,216	-4.8%	638	-12.3%	103	+82.2%
Revenues from services[3], o/w:	3,656	+6.6%	227	-6.9%		
Wealth management	1,439	+13.8%	44	+4.1%		
Protection insurance	840	+4.7%	33	-36.6%		
Banking fees	1,377	+1.0%	149	+0.2%		
Other revenues	204		37	+44.3%	37	
Dividends	2	-4.0%	7	-16.7%	50	-44.0%
Equity accounted	252	+25.6%	15	-4.2%	(2)	
Trading income	170	+3.8%	16	-29.0%	(5)	-26.0%
Other op. income & exp.	(220)	-69.7%	(0)	-98.0%	(6)	+47.9%
Revenues	**11,077**	**+4.0%**	**901**	**-9.5%**	**140**	**-1.6%**
Total operating expenses	(4,360)	+5.5%	(385)	+0.6%	(53)	+8.6%
Pre-impairment income	**6,717**	**+3.0%**	**516**	**-15.9%**	**86**	**-7.0%**
LLPs	(588)	-15.8%	(29)	+11.3%		
Other provisions	(163)	-30.7%	(0)	-99.5%		
Gains/losses on disposals & other	(41)	-49.3%	1	-72.3%	(18)	
Pre-tax income	**5,925**	**+7.6%**	**488**	**-11.9%**	**69**	**-25.5%**
Income tax	(1,931)	+12.2%	(137)	-23.2%	(11)	
Profit / (loss) after tax	**3,994**	**+5.4%**	**351**	**-6.6%**	**57**	**-36.1%**
Minority interests & other	5	+11.9%				
Net income	**3,988**	**+5.4%**	**351**	**-6.6%**	**57**	**-36.1%**
Pro memoria						
Fees	2,697	+6.4%	227	-6.9%		
Insurance service result	960	+7.1%				

(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 3 October 2025	A2	P-1	stable	A2	Baa1	Baa2	Aaa(1)
S&P Global Ratings 16 September 2025	A+	A-1	stable	A+	BBB+	BBB	AAA(2)
FitchRatings 7 October 2025	A-	F1	positive	A	A-	BBB	-
MORNINGSTAR DBRS 20 December 2024	A (high)	R-1 (middle)	stable	A (high)	A	A (low)	AAA(3)

(1) As at 3 October 2025. (2) As at 18 September 2025. (3) As at 10 January 2025.

Improved vs. June 2025

CaixaBank Group key figures

	3Q25	
Clients (Total, in Million)	21	LEADING BANCASSURANCE FRANCHISE IN SPAIN + PORTUGAL
Total assets (€ Bn)	665	
Customer funds (€ Bn)	720	
Customer loans and advances (gross, € Bn)	377	
Market share in loans to individuals and non-financial businesses[1] (%)	23%	
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] (%)	37%	
Market share in Credit/Debit card turnover[1] (%)	31%	

Net income (9M25, €M)	4,397	FINANCIAL STRENGTH
Non-performing loan ratio (%)	2.3%	
NPL coverage ratio (%)	72%	
% LCR (eop)	199%	
% NSFR (eop)	148%	
CET1[2] (% over RWAs)	12.44%	
Total capital[2] (% over RWAs)	16.94%	
MDA buffer[3] (bps)	376	
MREL[2] (% over RWAs)	27.89%	

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

(1) In Spain. As at September 2025 (for savings insurance, sector data are internal estimates). (2) Ratios based on management criteria. Regulatory %CET1, %Total Capital, and % MREL at 12.25%, 16.76%, and 27.70%, respectively.
(3) Based on management criteria. Regulatory MDA buffer at 358 bps.

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.
Adj.	Abbreviation of adjusted.
Affordability ratio	Monthly mortgage instalment over monthly income flows.
ALCO	Asset – Liability Committee.
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.
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.
C/I ratio	Cost-to-income ratio.
CAGR	Compound Annual Growth Rate.

Term	Definition
CET1	Common Equity Tier 1.
CIB	Corporate and Institutional Banking.
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 ttm	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.
CRR3	Capital Requirements Regulation III.
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.
EBA	European Banking Authority.
ECB	European Central Bank.
EOP	End of period.

CaixaBank

Glossary (II/IV)

Term	Definition
EPS	Earnings per share. Quotient between profit/(loss) attributed to the Group and the average number of shares outstanding.
Eq. / Equiv.	Equivalent.
Equity accounted	Share of profit/(loss) of entities accounted for using the equity method.
ESG	Environmental, Social, and Governance.
ETP	Exchange Traded Product
EU	European Union.
Eur12M	Euribor 12 months.
Europ.	Abbreviation of European.
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.
Insur.	Abbreviation of insurance.

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.
Inv.	Abbreviation of investment.
#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.
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.
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.

Glossary (III/IV)

	Definition
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.
O-SII buffer	Other systemically important institution.
OCI	Other Comprehensive Income.
ORI	Other Relevant Information.

Term	Definition
Other op. income & exp.	Other operating income and expenses.
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 / Perf. loan book	Total loans and advances to customers less non-performing loans and advances, using management criteria.
PF	Pro Forma.
Pp	Percentage points.
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 / QoQ	Quarter / Quarter-on-quarter.
RE	Real Estate.
Recur.	Abbreviation of recurrent.
REV.	Abbreviation of revenues.
RoTE ttm	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.
SDG	Sustainable Development Goals
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.
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.
TLCF	Tax loss carry-forward.
Total operating expenses/costs	Include the following items: administrative expenses; depreciation and amortisation and extraordinary expenses.

Term	Definition
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.
TGSS	Tesorería general de la seguridad social. Spain.
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.
WM/ Wealth mgmt./ Wealth management balances	Includes customer funds in mutual funds, managed portfolios and SICAVs; pension plans; and insurance funds (on and off-balance sheet).
WM / Wealth mgmt. / Wealth management Revenues	Includes AuM fees and insurance service result from savings insurance and unit linked.
Wealth: net inflows	Includes inflows into wealth management products (mutual funds, managed portfolios and SICAVs; pension plans; and insurance funds, on and off-balance sheet).
Y / YE	Year / Year-end.
YoY	Year-on-year.
YTD	Year-to-date.

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