2Q23 Results

28 July 2023

CaixaBank

You and I. Together.

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In relation to 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), this presentation 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 the International Financial Reporting Standards (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. Please refer to the Glossary section of the relevant CaixaBank's Business Activity and Results Report for a list of the APMs used along with the relevant reconciliation between certain indicators. Since 1 January 2023, the Group applies IFRS 17 "Insurance Contracts" and IFRS 9 "Financial Instruments" to the assets and liabilities assigned to the insurance business, based each of the income statement for the year 2022 and the balance sheet as of 31 December 2022 have been restated for comparative purposes. The Group has also taken into consideration the requirements of IFRS 9, an accounting standard that has already been applied to the banking business for the registration and measurement of its financial assets and liabilities.

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NOTE on the restatement of historical financial information under IFRS 17/9:

FY22 financial information was restated in accordance with IFRS17/9. Trailing twelve-month ratios prior to 4Q22 correspond to those reported under IFRS4, as historical information was not available for restatement.

In 2Q23, following availability of more detailed information related to the implementation of IFRS 17/9, the financial information that was published in 1Q23 reporting corresponding to 2022 and 1Q23 (CNMV Other Relevant Information of 5 May 2023) has been restated. Minor reclassifications have been carried out in various items of the Income Statement in the second and third quarter of 2022, changing the results reported for these quarters, albeit without an impact on the annual result of FY22. In addition, certain income recognised in the Insurance service result has been reclassified to Net interest income for the quarters of 2022 and 1Q23, without an impact on the net result of these quarters. Refer to the Appendix for the restated historical P&L figures.

Presentation prepared with Group data at closing of 30 June 2023, unless otherwise noted.

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Highlights

2Q23 P&L and Balance Sheet

Highlights

CaixaBank

Strong financials support increased returns

- **Volumes up** – on solid commercial activity and positive seasonality
- **NPLs down** to another historical low with **high coverage**
- **Ample liquidity** and **strong capital** position –above internal target
- **RoTE reaches 12%** while efficiency gains and organic capital build accelerate
- **Additional SBB programme** to distribute proforma capital surplus as of June'23 –running ahead of ~€9Bn initial estimate of capital available for distribution

CUSTOMER FUNDS | PERF. LOANS
ytd
+2.7% | +0.8%

% NPL | % NPL COVERAGE
2.6% | 76%

% LCR eop | % CET1 EX IFRS9 TA
207% | 12.4%

RoTE | RECURRENT C/I
Jun-23 ttm
12.0% | 45.7%

NEW SBB(1) | FY23 ORDINARY PAYOUT
€500 M | 50-60%

1H23 | 2Q23 Net Income of €2,137 M (+35.8% yoy) | €1,281 M (+47.7% yoy | +49.8% qoq)

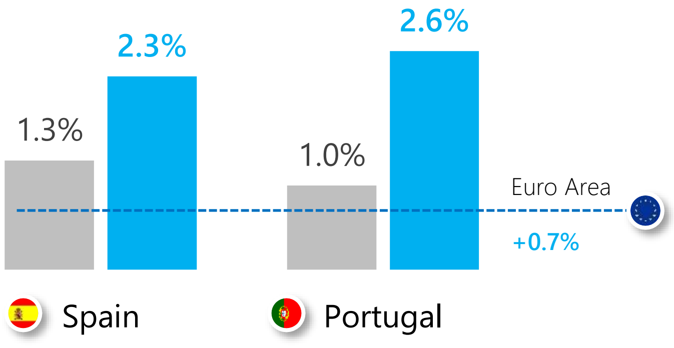
(1) It is the intention of CaixaBank, subject to the appropriate regulatory approval, to implement an open-market share buy-back programme of €500M, aimed at distributing the CET1 surplus over 12% and expected to begin before year-end 2023.

The Iberian economies continue to show resilience
–with 2023e GDP growth revised upwards both for Spain and Portugal

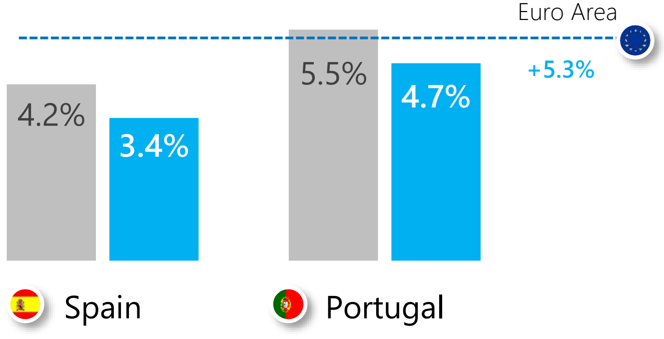
2023E MACRO OUTLOOK IMPROVED FOR BOTH SPAIN AND PORTUGAL SHOWING RELATIVE STRENGTH VERSUS THE EURO AREA

Projection as of July 2023 | Projection as of January 2023

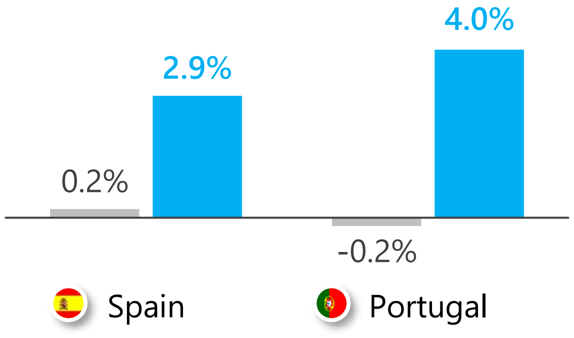
2023e Real GDP growth[1], % yoy



2023e Headline inflation[1], % yoy

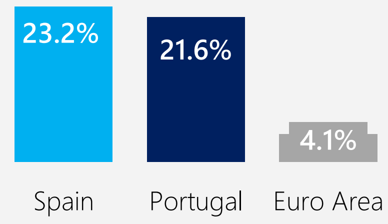


2023e Housing prices[1], % yoy

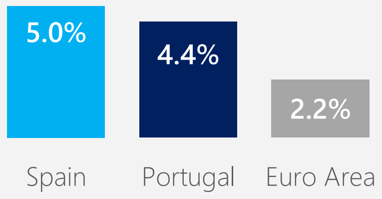


- **Strong export performance**
- **Employment** supports consumption
- **Inflation pressures starting to recede** (1.9% Spain; 3.4% Portugal in June yoy)
- **Stronger private sector** than in previous crisis (reduced leverage)
- **Resilience in housing sector** despite higher interest rates

Exports of services, 1Q23 % yoy



Exports of goods, 1Q23 % yoy



(1) Source: CaixaBank Research (forecasts as of July 2023).

Performing loan-book +0.8% ytd
–on continued growth in business lending and positive 2Q seasonality

PERFORMING LOAN BOOK[1] – 30 June 2023

€354 Bn

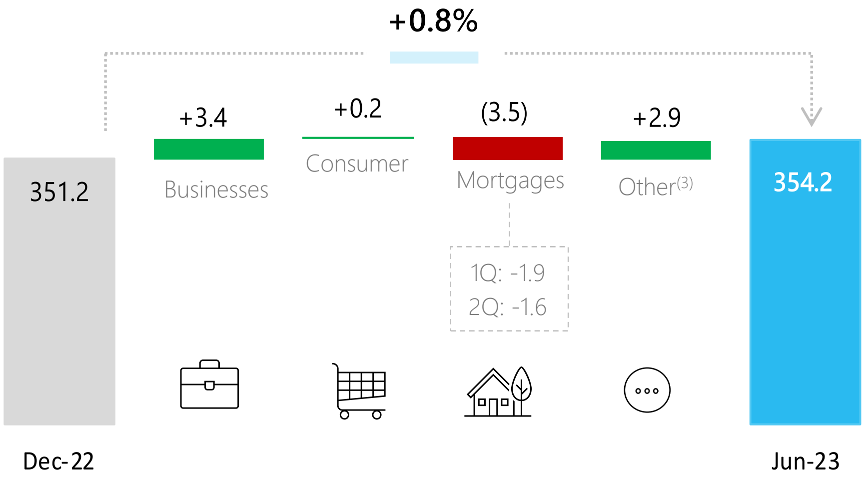
+0.8% ytd | +0.8% qoq[2]

Of which:

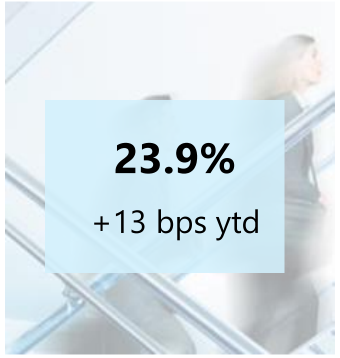
BUSINESS LENDING	**+2.2% ytd**	+1.0% qoq
CONSUMER LENDING	**+1.2% ytd**	+0.8% qoq
RESIDENTIAL MORTGAGES	**-2.6% ytd**	-1.2% qoq

SUSTAINED GROWTH IN BUSINESS LENDING AND STABLE CONSUMER LENDING WHILE STRUCTURAL DELEVERAGING IN MORTGAGES CONTINUES

Performing loan-book waterfall ytd, €Bn

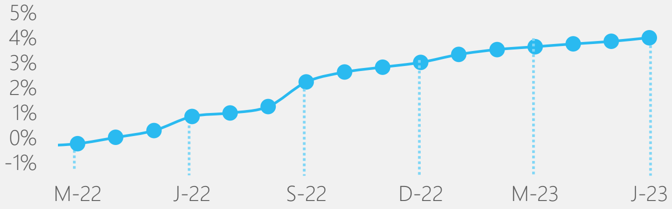


Market share in business loans[4]



FLOATING MORTGAGE BOOK INDEX RESETS CONTINUE

Euribor 12 months (monthly average)



% of performing floating mortgages[5] repriced at:

Euribor ≤ **2%**	100%	78%	45%	25%
2% < Euribor ≤ **3%**	0%	22%	35%	20%
Euribor > **3%**	0%	0%	20%	55%

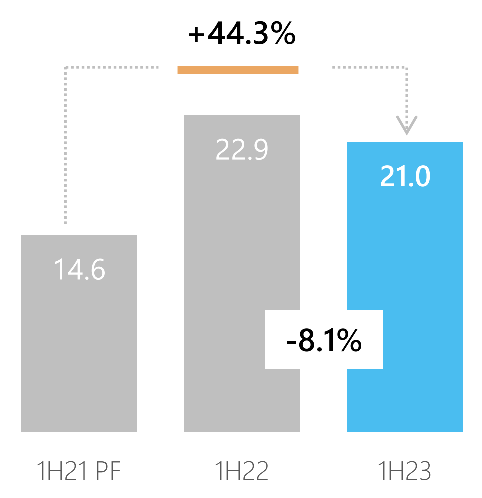
<30% affordability ratio with E12M at **4%**[6]

(1) Refer to the Appendix for additional details. (2) Affected by positive seasonality related to public pension advances (-0.1% qoq/ytd seasonally adjusted). (3) Includes "Public sector" and "Other loans to individuals-other" (the latter, affected by positive seasonality related to public pension advances). (4) In Spain. Based on Bank of Spain data. May 2023. (5) Individual client mortgages. c.70% of individual client mortgages are floating. CABK ex BPI. (6) Internal estimates referred to floating-rate residential mortgages of clients with income flows paid into CaixaBank. CABK ex BPI.

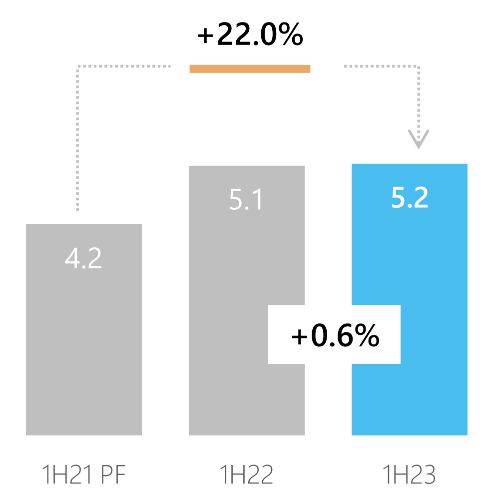
Loan production slows down as expected –but remains **well above 2021 levels and with higher yields**

NEW LENDING[1] – €Bn (Group ex BPI)

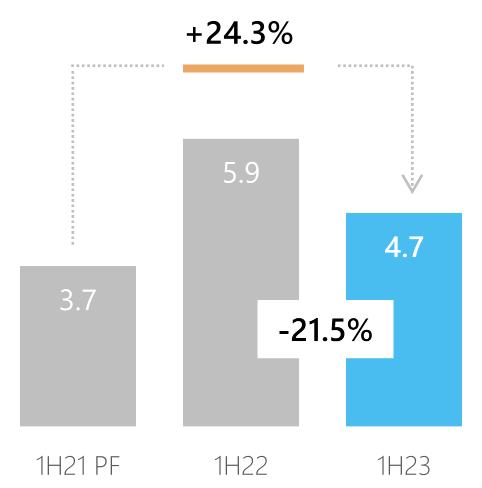
BUSINESS LENDING[2]



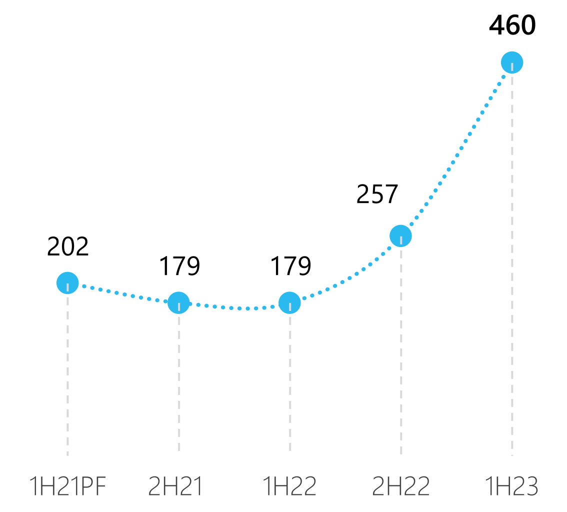
CONSUMER LENDING



MORTGAGES



FB YIELDS – Loan FB yields[1][4], bps



Segmentation and specialisation

to better serve our business clients

301
Specialised branches[3] in Spain

7
International branches

~4,800
Specialists

(1) 1H21 PF includes 1Q21 of Bankia. (2) Includes Business Banking, RE business, Corporate Banking in Spain, Corporate subsidiaries in Spain and International Branches. Includes loans and credit facilities (excludes working capital). (3) Including specialised branches for businesses and for SMEs and self-employed. (4) Group ex BPI. Yields are compiled from long-term lending production data (loans and revolving credit facilities, including those that are syndicated) of CaixaBank,S.A. and MicroBank; excluding public sector.

CaixaBank

Customer funds +2.7% ytd –with support from net l/t saving inflows and markets complemented by positive 2Q-end seasonality

CUSTOMER FUNDS[1]– 30 June 2023

€628Bn

+2.7% ytd | +2.2% qoq

Of which:

LONG-TERM SAVINGS[2]: **+5.5%** ytd | +1.7% qoq
+2.3% ytd ex markets

DEPOSITS & OTHER[3]: **+1.2%** ytd | +2.4% qoq

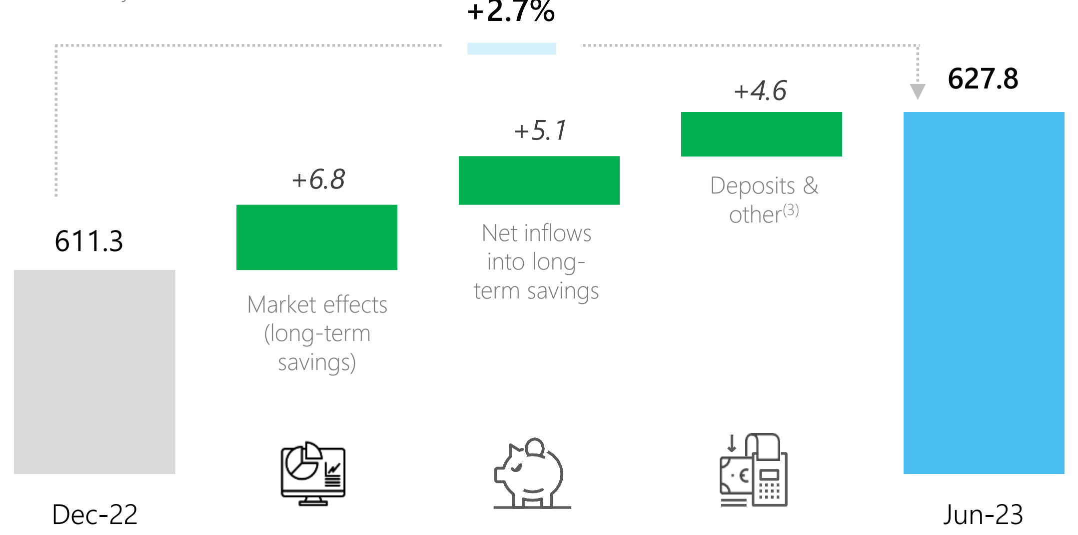
CONTINUED MARKET SHARE GAINS

Market shares in Spain, %

Deposits[4]	Deposits + L/T savings[5]
25.0%	**26.5%**
+26 bps ytd	+21 bps ytd

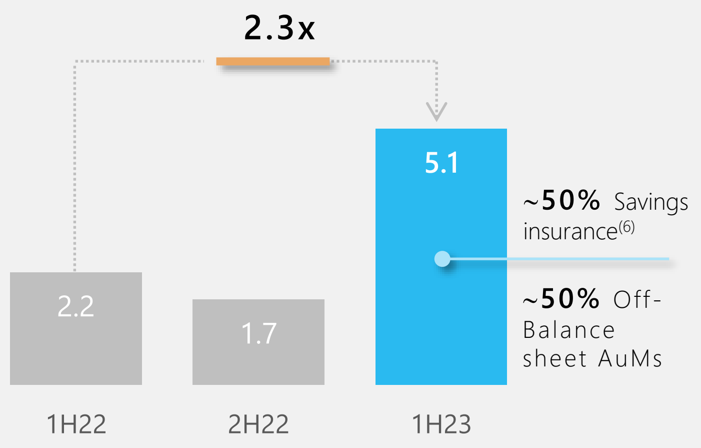
CUSTOMER FUNDS +2.7% YTD WITH SUPPORT FROM MARKETS AND NET INFLOWS COMPLEMENTED BY 2Q-END SEASONALITY

Customer funds ytd waterfall, €Bn



NET INFLOWS INTO L/T SAVINGS RECOVER STRONGLY

Net inflows into long-term savings[2], €Bn



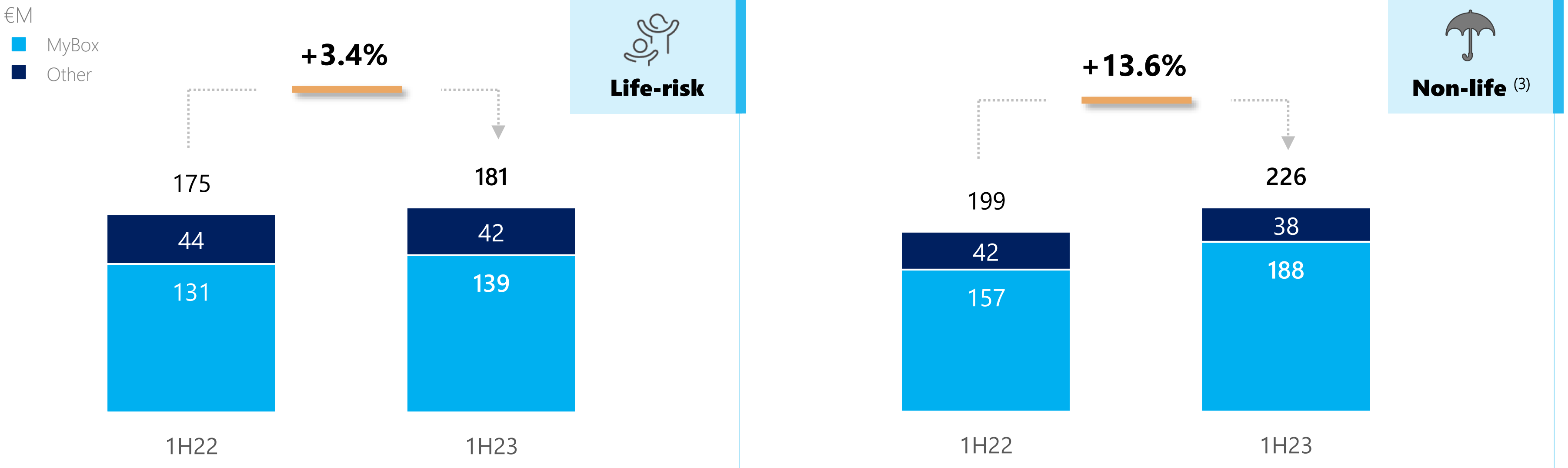
UNDERPINNED BY:

- Unique advisory model
- Own product factories
- Innovative offering
- Increased annuity demand in the new long-term yield backdrop

(1) Refer to the Appendix for additional details. (2) Mutual funds, managed portfolios and SICAVs; pension plans and life-savings insurance (including unit linked). (3) Includes deposits (including retail security issuances), "Other funds" and "Other managed resources". Deposits affected in June by positive seasonality related to public pension advances and extraordinary payrolls. (4) Deposits of households and non-financial businesses, May 2023. Based on Bank of Spain data. (5) Combined market share including mutual funds (CaixaBank AM), pension plans, savings insurance and deposits from households and non-financial businesses. Based on INVERCO, ICEA and Bank of Spain data and including contribution from integration of Sa Nostra from 4Q22. Deposits as of May; long-term savings as of June. For savings insurance, sector data for June are internal estimates. (6) Includes unit linked.

Continued growth in protection insurance –on the back of MyBox offering

NEW INSURANCE PREMIA[1]



1H23 New protection premia[1]

€407 M +8.8% yoy

80% % new MyBox / 1H23 new protection premia

Market share in life-risk insurance[2]

26.0%

+184 bps yoy

MyBox Vida

MyBox Jubilación

1H23 ttm: breakdown by type of product (% of total)

HEALTH	31%	AUTO	25%
HOME	25%	BURIAL + OTHER	19%

(1) Single premium (multiannual tenor) insurance products are presented on an annual basis to facilitate comparisons across all product lines. (2) In Spain. Based on data from ICEA. March 2023. (3) Sales through CaixaBank commercial network.

BPI: higher profitability on sustained efficiency gains

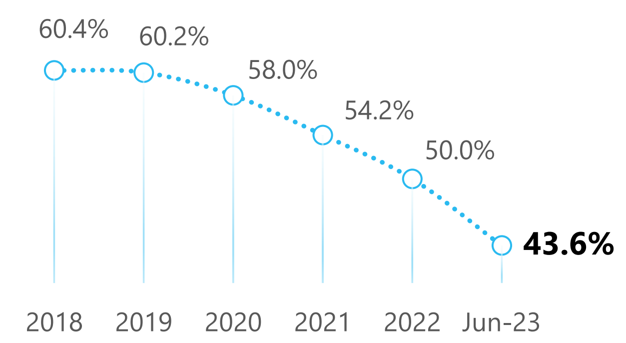
CONTINUED MARKET SHARE GAINS(1)

BPI market shares in Portugal(1), %

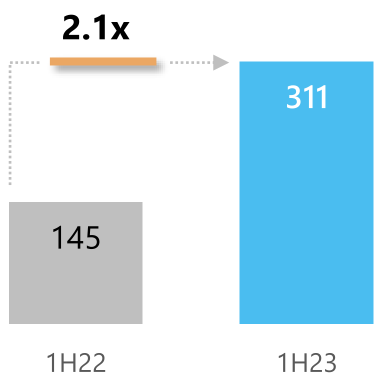
LOANS	11.6%	+29 bps yoy
RESIDENTIAL MORTGAGES	14.2%	+65 bps yoy
LONG TERM SAVINGS	14.3%	+23 bps yoy
CREDIT/DEBIT CARD TURNOVER	10.0%	+8 bps yoy

RoTE(2) UP TO 12.5% UNDERPINNED BY SUSTAINED EFFICIENCY GAINS

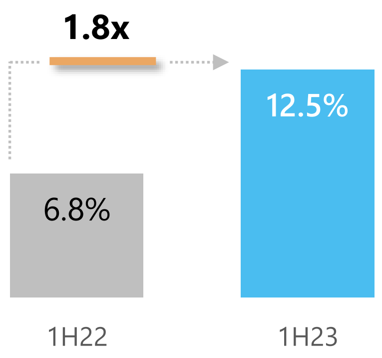
Core C/I(3) ttm, %



Pre-provision profit(2), €M



RoTE(2) ttm, %



LOW NPLS WITH HIGH COVERAGE

% NPL(2)	1.9%
% NPL Coverage(2)	94%

RATING UPGRADES(4)

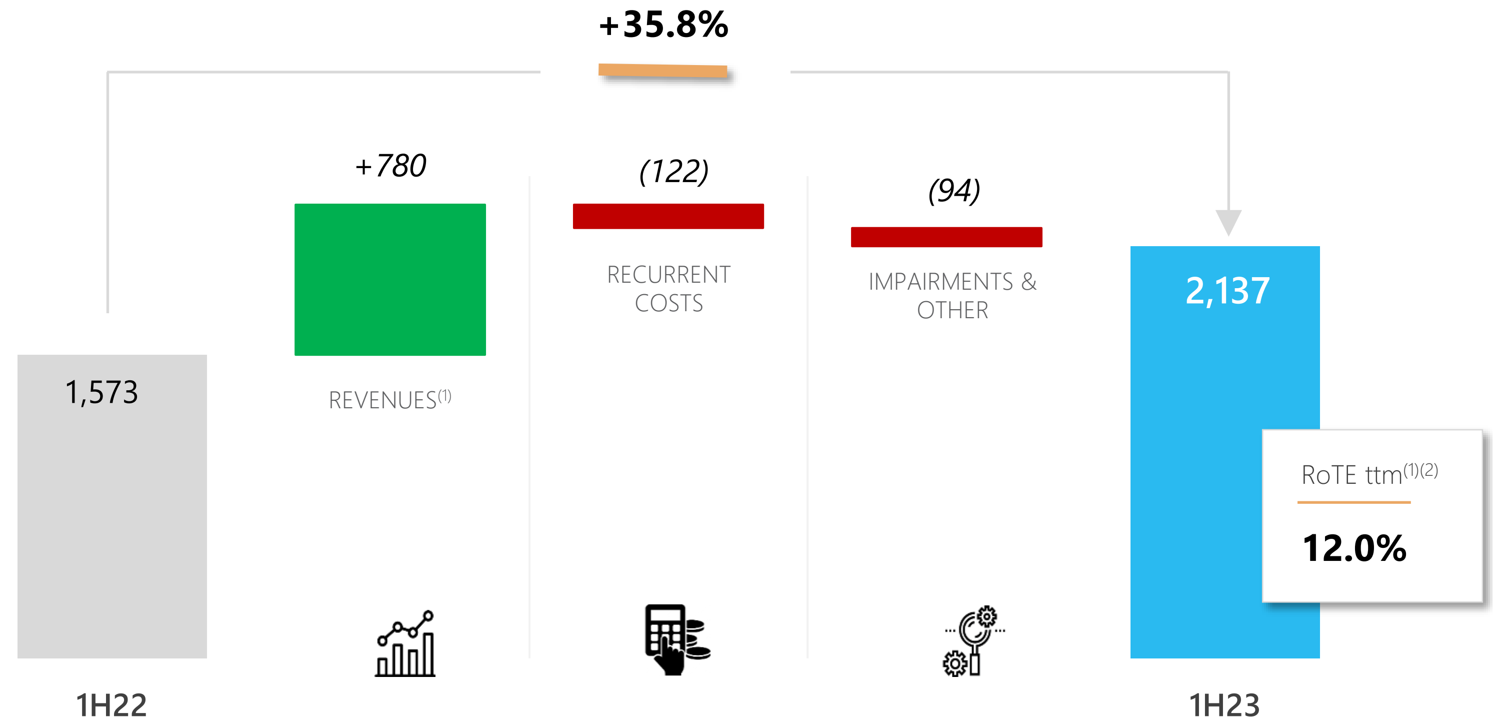
FitchRatings	BBB+ (From BBB)
Moody's	Baa1 (From Baa2)
DBRS Covered bonds	AA (From AA low)

(1) Source: BPI and BoP, as of May 2023 (latest available data). (2) BPI segment. (3) As reported by BPI. 2022 figure restated to reflect new insurance accounting (IFRS 17/9). 2018-21 data presented as reported historically (IFRS 4). (4) Rating upgrade dates: 30 June 2023 Fitch; 26 May 2023 Moody's; 4 July 2023 DBRS Morningstar.

Strong net income growth leads to 12% RoTE –on continued revenue momentum

NET INCOME WATERFALL

€M (post tax)



(1) Includes impact in 1Q23 from full payment of FY23 banking tax (-€373M).
(2) RoE ttm at 10.2%.

Higher revenues
With core revenue growth more than offsetting banking tax

Improved efficiency
With recurrent C/I <46% and costs in line with guidance

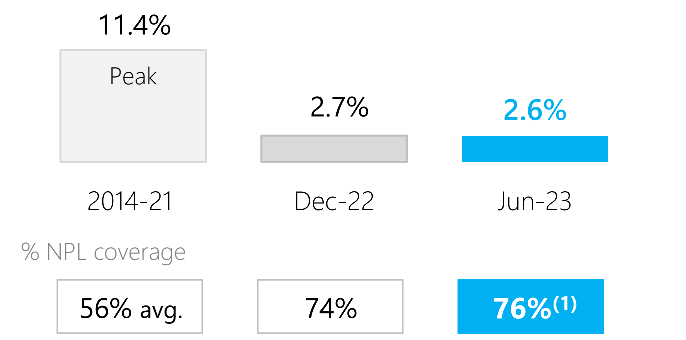
CoR remains at low levels
(27 bps, ttm) post IFRS 9 model update in 2Q and in line with guidance

RoTE reaches 12%
+1.6 pp qoq | +4.1 pp yoy

Facing the future from **the best financial position in 10 years**

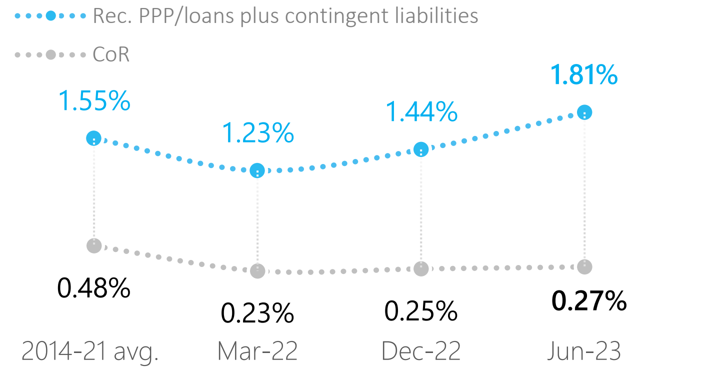
%NPL AT HISTORICAL LOW WITH HIGHER COVERAGE

% NPL



HIGHER ABILITY TO ABSORB CoR

Recurrent PPP[2]/loans plus contingent liabilities ttm vs. CoR ttm, in %



COMFORTABLE LIQUIDITY POSITION

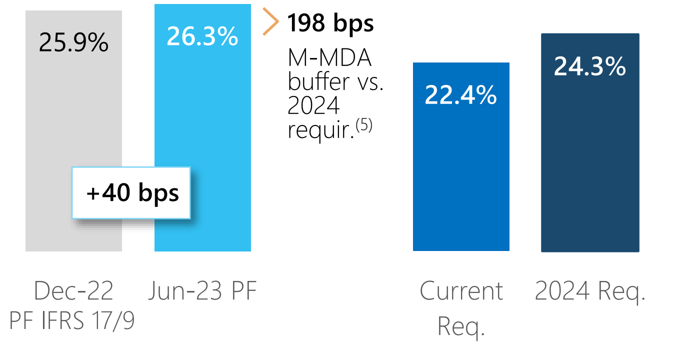
Liquidity metrics as of 30 June 2023

	Jun-23	Jun-23 PF ex TLTRO
% LCR	207%	189%
% NSFR	138%	136%

~90%[3]

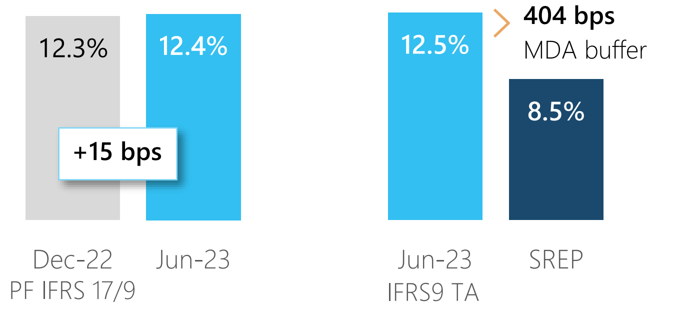
of TLTRO already amortised (vs. 75% sector)

% MREL COMFORTABLY COMPLYING WITH 2024 REQUIREMENT – % MREL[4] vs. requirements



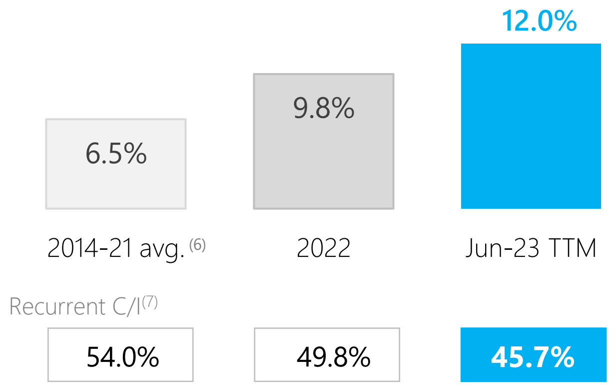
CAPITAL GENERATION OFFSETS REGULATORY IMPACTS AND BANKING TAX

% CET1 vs. SREP



INCREASED PROFITABILITY AND EFFICIENCY

RoTE,%



(1) Includes unassigned collective provision funds for macro uncertainties and BKIA PPA (€1.1Bn in total). (2) June 2023 and December 2022 figures under new accounting standards; March 2022 and 2014-21 average figures based on previously reported figures (IFRS 4), with 2020 and 2021 data PF with Bankia for 12 months. June 2023 recurrent PPP adjusted excluding the extraordinary banking tax. (3) Following June 2023 repayment (€7.1Bn), €8.5 Bn outstanding in TLTRO III as of 30 June 2023 (maturing in March 2024). (4) Including IFRS 9 transitional arrangements, deducting €500M AT1 the call of which was already announced and pro-forma including SNP bonds issued in July 2023 (€1,000M 6NC5 and €500M 11NC10). Reported %MREL: 25.6%. (5) M-MDA buffer based on reported MREL and current requirement: 318 bps. (6) 2021 RoTE adj. excluding M&A impacts. As reported under IFRS 4. (7) 2014-21 avg. based on historically reported figures under IFRS 4.

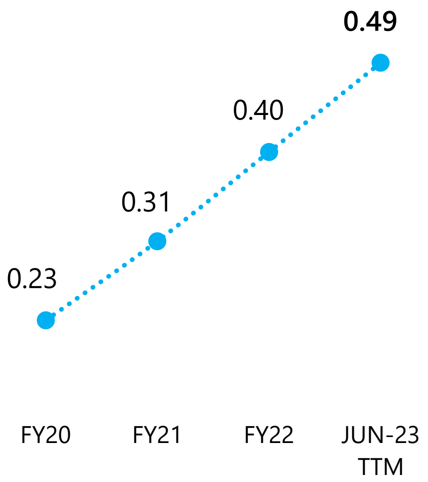
CaixaBank

Robust financials enable **high shareholder returns**

CREATING SHAREHOLDER VALUE AND INCREASING DISTRIBUTIONS DESPITE ADVERSE EXTERNAL SHOCKS (PANDEMIC + INFLATION)

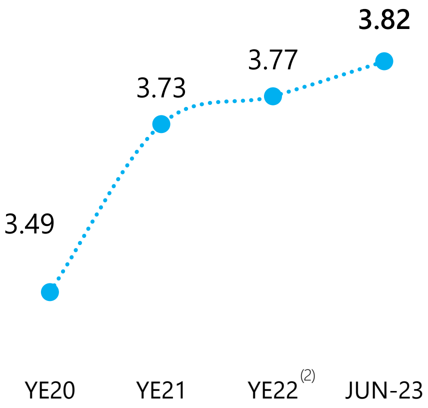
INCREASED EPS

EPS[1], €



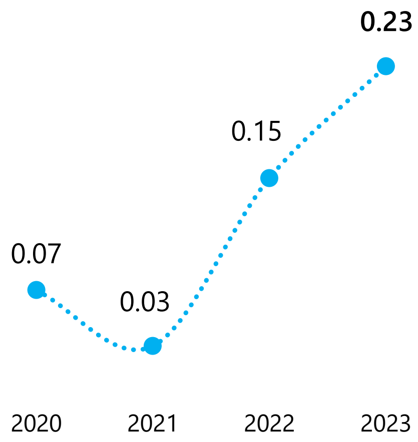
INCREASED TBVPS

TBVPS, €



INCREASED DPS

DPS paid during the period[3], €



EXTRAORDINARY DISTRIBUTIONS

SBB completed in 2022

€1.8 Bn

558.5 Million

shares repurchased and already cancelled

FOCUSED ON DELIVERY

~€3.5 Bn

FY22 dividend and **2022 SBB**

50% - 60%

FY23 cash payout target

€500 M

New SBB to distribute CET1 surplus
To begin in 4Q23[4]

~€9 Bn **2022-24 strategic target** for capital available for distribution[5]

RUNNING AHEAD OF INITIAL ESTIMATE

(1) Profit attributed to the Group ex M&A impacts divided by the average number of shares outstanding. (2) IFRS 17/9. (3) DPS paid during the year against previous fiscal year results. (4) Subject to the appropriate regulatory approval. (5) 2022-24 target for cumulative capital available for shareholder distribution, including 2022 SBB (€1.8Bn) plus capital generated in 2022-24 in excess of 12% CET1 ratio (ex IFRS 9 TA).

CaixaBank

And strengthening of our **commitments to clients and society**

Social dividend

- **~€1.55 Bn** in dividends distributed to "la Caixa" Foundation in the last 5 years

Fostering diversity and employment

- CaixaBank **Dualiza**
- **Top-3** ranked worldwide by Bloomberg gender equality index in 2021-23

Inclusive banking

- No withdrawal from towns: **>2,200** with branch + **636** with mobile branches (Spain)
- The **largest microlender** in Europe
- **~390,000** clients with social or basic accounts

Social projects in our communities

- Volunteering programme: **>20,300** participants (including ~14,000 in the Social Month)
- Strategic **partnership with "la Caixa" Foundation**

Solutions with social impact

- Adhered to Code of Good Practices
- **~11,000** social housing units
- **Impulsa**: **>5,700** beneficiary households since programme inception

Sustainable banking

- **NZBA** founding member
- **#1** European bank by total 2019- Jun 2023 **SDG bond issues** (Source: Dealogic)
- **€39.7Bn** in sustainable financing (since the beginning of the Strategic Plan)

A unique and differentiated way of banking

2Q23 P&L and Balance Sheet

CaixaBank

Net income records historical high in 2Q

Underpinned by higher revenues

CONSOLIDATED INCOME STATEMENT(1)

€M	2Q23	2Q22	% yoy	% qoq
Net interest income	**2,442**	1,520	***+60.7%***	***+11.9%***
Net fees and commissions	909	992	*-8.4%*	*-3.1%*
Insurance service result	257	214	*+20.2%*	*+5.3%*
Dividends	77	130	*-40.8%*	*+14.2%*
Equity accounted	66	60	*+9.7%*	*-16.8%*
Trading	61	102	*-40.0%*	*-24.8%*
Other operating income/expenses(2)	(239)	(256)	*-6.4%*	*-51.2%*
Gross income	**3,572**	2,762	***+29.3%***	***+15.2%***
Recurring operating expenses	(1,455)	(1,367)	*+6.4%*	*+1.0%*
Extraordinary operating expenses	(3)	(16)	*-81.7%*	*+18.0%*
Pre-impairment income	**2,115**	1,379	***+53.3%***	***+27.4%***
LLPs	(200)	(147)	*+36.1%*	*-21.5%*
Other provisions	(75)	(45)	*+68.1%*	
Gains/losses on disposals and other	(44)	(26)	*+66.1%*	
Pre-tax income	**1,795**	1,161	***+54.7%***	***+32.1%***
Tax, minority & other	(514)	(293)	*+75.2%*	*+2.1%*
Net income	**1,281**	867	***+47.7%***	***+49.8%***
Pro memoria				
Core revenues(3)	3,661	2,771	*+32.1%*	*+6.1%*
Core operating income(4)	2,206	1,404	*+57.2%*	*+9.8%*

2Q23 P&L HIGHLIGHTS

REVENUES

- Strong revenue growth (+29.3% yoy / +15.2% qoq) driven by core revenues(3) (+32.1% yoy/+6.1% qoq)
  - NII grows strongly yoy/qoq on margin growth
  - Fees affected by lower banking fees (recurrent and CIB) partly offset by gradual recovery in AM
  - Insurance service result continues to grow double-digit yoy
  - Non-core revenues mainly reflect lower trading and timing differences in TEF dividend yoy; qoq affected by seasonal items in both Q1 (banking tax and TEF dividend) and Q2 (SRF charge and BFA dividend)(5)

COSTS

- Recurrent costs affected by inflation
- Pre-impairment income grows double-digit despite impact from inflation; with core operating income +57.2% yoy / +9.8% qoq

PROVISIONS

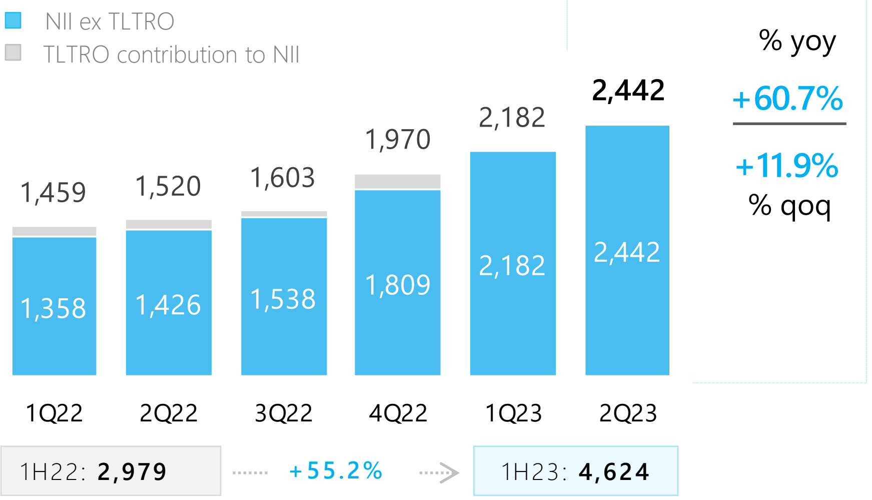
- LLPs fall qoq with CoR ttm broadly stable at 0.27% and remaining at low levels
- Other provisions reflect impact in 2Q23 from IFRS 9 models update related to contingent commitments
- Gains/losses affected by one-offs

(1) 2Q22 and 1Q23 were restated versus previously reported figures to reflect additional refinements related to IFRS 17/9. (2) % qoq impacted by FY23 banking tax (-€373 M pre/post tax) fully paid in 1Q23 and by SRF + Portuguese Fundo de Resoluçao charges in Q2: €169M (vs. €159M in 2Q22). (3) NII + fees + other insurance revenues (including insurance service result and equity accounted income from SCA and other bancassurance stakes). (4) Core revenues minus recurrent expenses. (5) BFA dividend: €73 M (vs. €87M in 2Q22), pre-tax.

CaixaBank

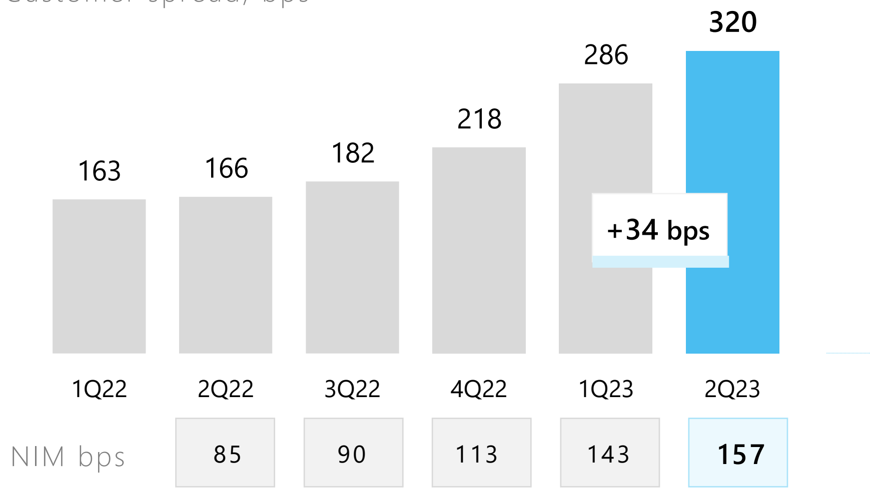
Continued margin improvement **drives strong NII growth**

NII EVOLUTION[(1)], €M



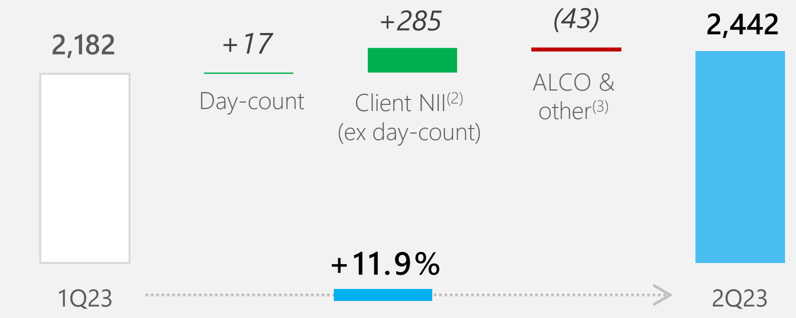
MARGINS

Customer spread, bps

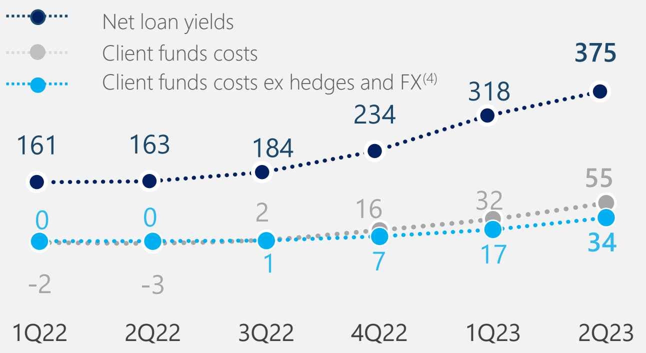


NII BRIDGE QoQ[(1)]

€M



YIELDS, bps



FB LOAN YIELD[(5)]

472 bps

+301 bps vs. 2Q22

+24 bps vs. 1Q23

2Q23 QoQ

- **Client NII** mostly reflects loan index resets exceeding higher deposit costs
- **ALCO & other:** negative contribution from wholesale funding costs partly offset by higher fixed-income yields
- **Widening of loan yields**, on both new and outstanding loans
- Deposit **beta gradually increasing** (11% in 2Q23 vs. 7% in 1Q23)[(6)]
- **Both customer spread and NIM** widen in the quarter

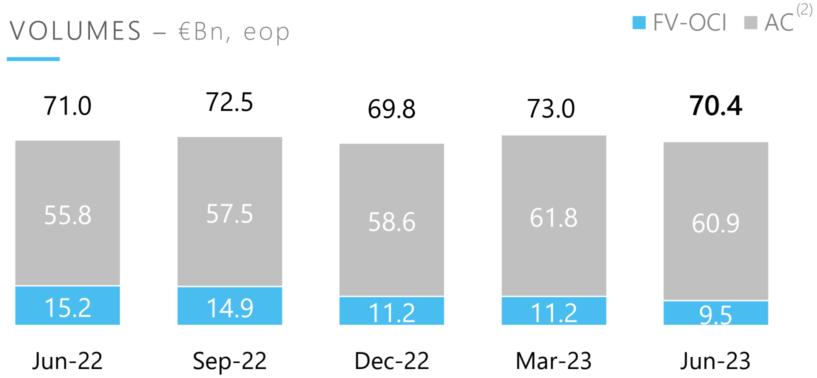
Recent trends imply upside over FY guidance

(1) Historical series has been restated vs. figures published in 1Q23 reporting to reflect availability of additional information related to IFRS 17/9 accounting. (2) Includes NII from insurance under new accounting standards. (3) Includes interest income and expenses from the ALCO portfolio, institutional debt issued and interbank facilities. (4) Costs of client funds of the Group excluding hedges, FX and international branch deposits of CaixaBank ex BPI. (5) Group ex BPI and public sector. (6) The deposit beta is based on the ECB Deposit Facility Rate ("DFR") and is calculated from when the current rate tightening cycle started in Sep. 2022 (i.e. once the DFR crossed the 0% threshold). It excludes the effect of structural hedges, FX and international branch deposits of CaixaBank ex BPI.

Broadly stable ALCO book ytd post 2Q maturities –with yield gradually increasing

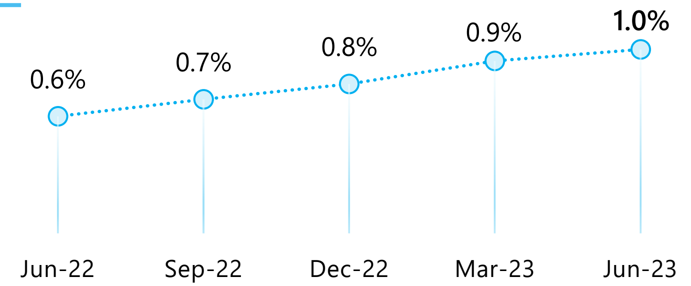
ALCO PORTFOLIO(1)

VOLUMES – €Bn, eop



ALCO PORTFOLIO IN % OF TOTAL ASSETS **~11%**

YIELD – %, eop

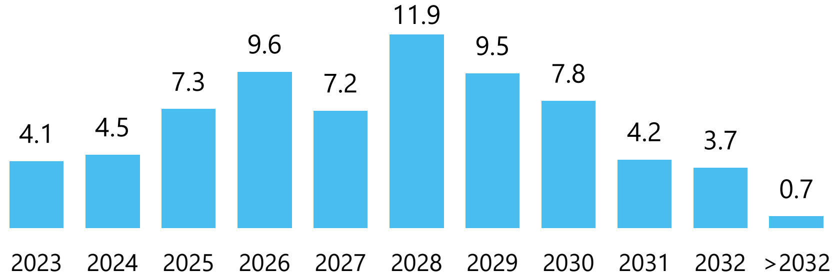


AVERAGE LIFE I DURATION, # years

Jun-22	Sep-22	Dec-22	Mar-23	Jun-23
5.1 I 4.8	4.9 I 4.6	5.0 I 4.6	4.7 I 4.4	**4.7 I 4.3**

MATURITY PROFILE

€Bn, 30 June 2023



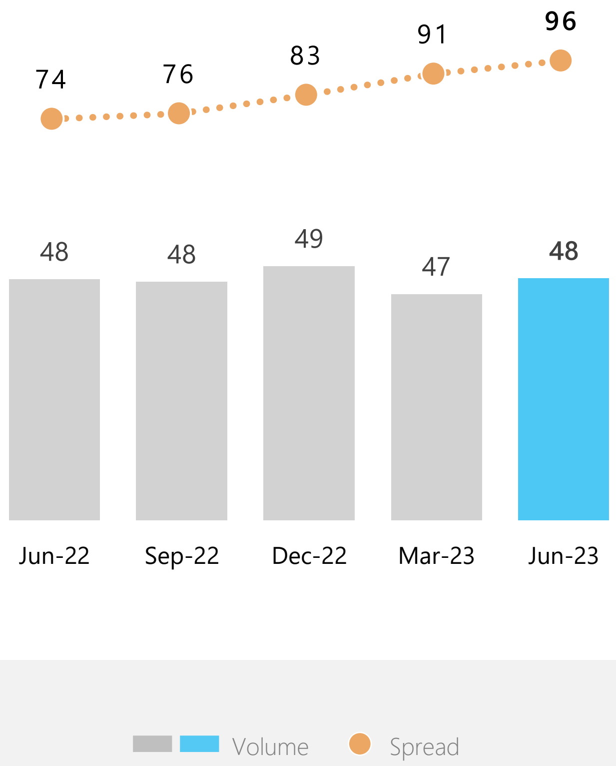
ALCO PORTFOLIO BREAKDOWN BY MAIN EXPOSURES

% of total, 30 June 2023

Exposure	% of total	Change
Spain	63%	-4.8 pp ytd
Italy	6%	≈ ytd
Portugal	4%	+0.1 pp ytd
EU(3)	18%	+4.9 pp ytd
OTHER(4)	9%	-0.1 pp ytd

WHOLESALE FUNDING COSTS

Group ex BPI wholesale funding back-book volumes(5) in €Bn and spread over 6M Euribor in bps

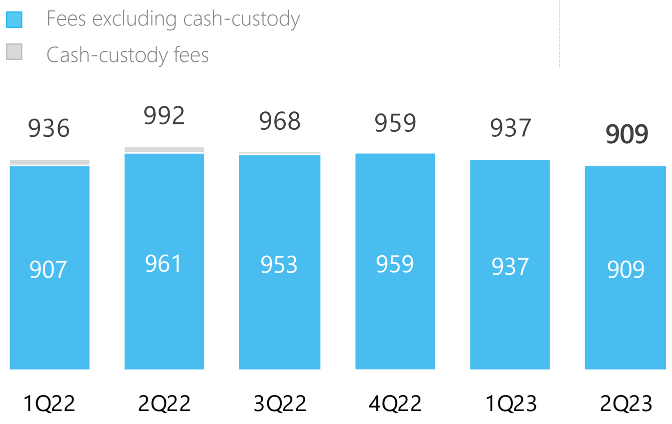


(1) Banking book fixed-income securities portfolio, excluding trading book assets. It includes €3.5 Bn of callable bonds for which yield, average life and duration are calculated based on current market levels. Note that SAREB bonds are not included in the Group's ALCO portfolio (c.€17.1 Bn by end of June 2023 yielding ~3.4%). ALCO portfolio + SAREB bonds: €87.5 Bn; 1.4% yield; 3.5 years duration. (2) Securities at amortised cost. Refer to the appendix for additional details. (3) Including EU, Austria, France, Germany, and core SSAs. (4) Mainly includes US Treasuries, Investment Grade corporates and other. (5) It includes securitisations placed with investors. 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 and self-retained multi-issuer bonds but include AT1 issuances.

CaixaBank

Recurrent banking fees reflect gradual normalisation in a positive rate environment –**with AM fee recovery underway**

FEE EVOLUTION, €M



% yoy

-8.4%

-5.4%
ex cash-custody fees

-3.1%
% qoq

1H22: **1,928** → -4.2% (*-1.2% ex cash-custody*) → 1H23: **1,846**

FEE BREAKDOWN BY MAIN CATEGORY, €M and %

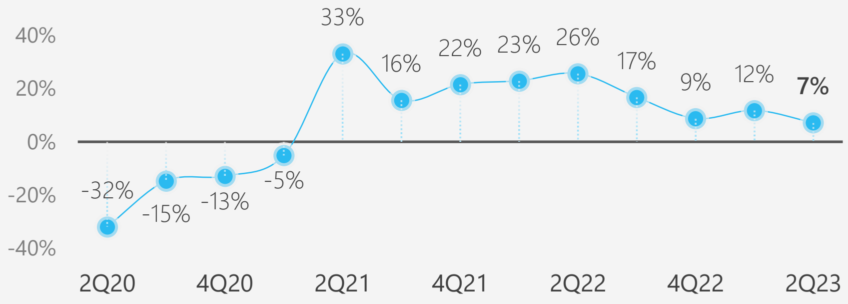
	2Q23	% yoy	% qoq	1H23 % yoy
RECURRENT BANKING	460	-13.5% (-8.1% ex cash custody)	-2.1%	-7.6% (-1.8% ex cash custody)
ASSET MANAGEMENT[(1)]	296	+1.4%	+6.3%	-3.1%
INSURANCE DISTRIBUTION	96	-3.8%	-7.6%	-3.7%
WHOLESALE BANKING	56	-16.9%	-33.5%	+17.5%
TOTAL	909	-8.4%	-3.1%	-4.2%

2Q23

- **Recurrent banking:** lower account maintenance fees as initiatives implemented in a negative rate environment (including cash-custody yoy) are reversed
- **AM:** gradual recovery as average balances trail back to 1H22 levels with support from markets and positive net inflows
- **Insurance distribution:** organic growth underpinned by MyBox rollout offset by non-recurrent positive items in 2Q22 and 1Q23
- **Wholesale banking:** mainly reflecting lower CIB activity in the quarter compounded qoq by single large transactions in Q1

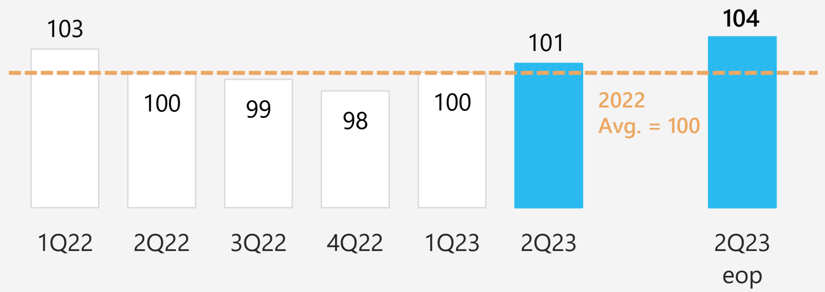
CREDIT/DEBIT CARD SPENDING[(2)]

% yoy



AUM[(1)] AVERAGE BALANCES

Group, rebased to 100 = FY22 avg. AuM



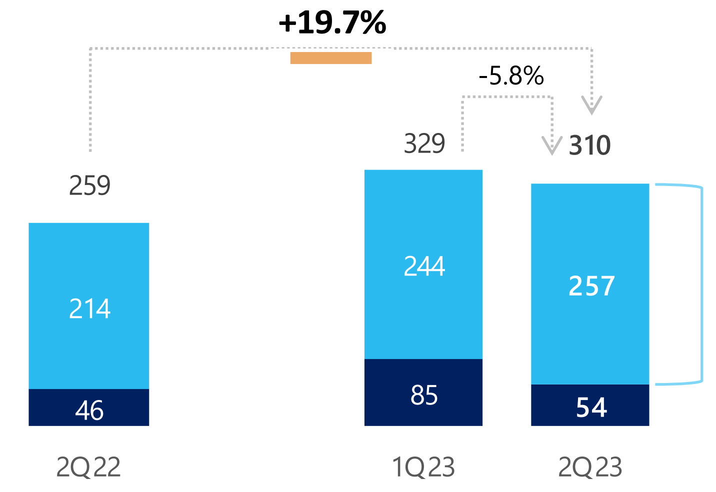
(1) Includes mutual funds, managed portfolios, SICAVs, pension plans and some unit-linked products at BPI that are not affected by IFRS 17/9. (2) In Spain. Card turnover (including e-commerce) and cash withdrawals from cards issued by CABK (clients from Bankia or shared with Bankia are excluded) plus turnover (including e-commerce) and cash withdrawals with foreign cards at CABK ATMs/PoS.

Insurance revenues continue to grow double-digit yoy –with support from both life and non-life insurance

CONTINUED GROWTH IN INSURANCE REVENUES

Insurance revenues[(1)(2)], €M

- Insurance service result
- Equity accounted revenues



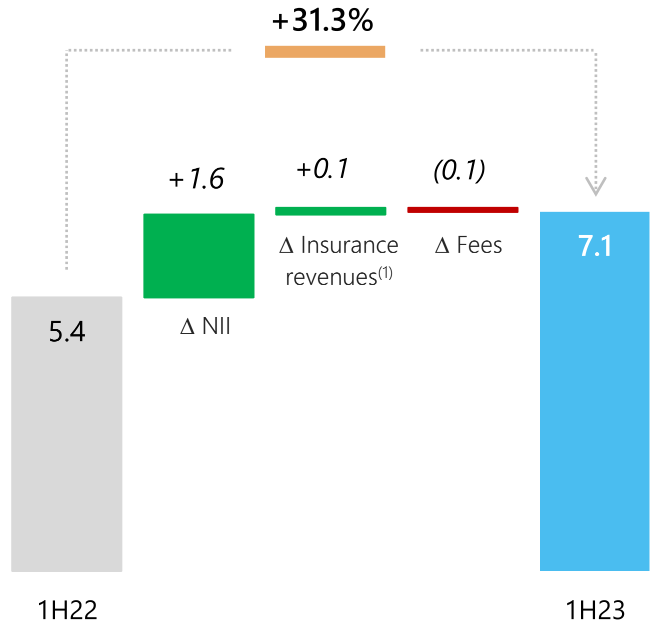
1H22: 510 ······ +25.5% ······> 1H23: 640

INSURANCE SERVICE RESULT[(2)]: breakdown by main business categories in €M

	2Q23	% yoy	% qoq	1H23 % yoy
LIFE-RISK INSURANCE	161	+24.8%	+0.4%	+24.1%
LIFE SAVINGS INSURANCE	77	+22.1%	+17.6%	+17.3%
UNIT LINKED	19	-12.9%	+3.2%	-12.2%
TOTAL	257	+20.2%	+5.3%	+18.5%

SUPPORTING STRONG CORE REVENUE GROWTH

Core revenue bridge yoy, €Bn



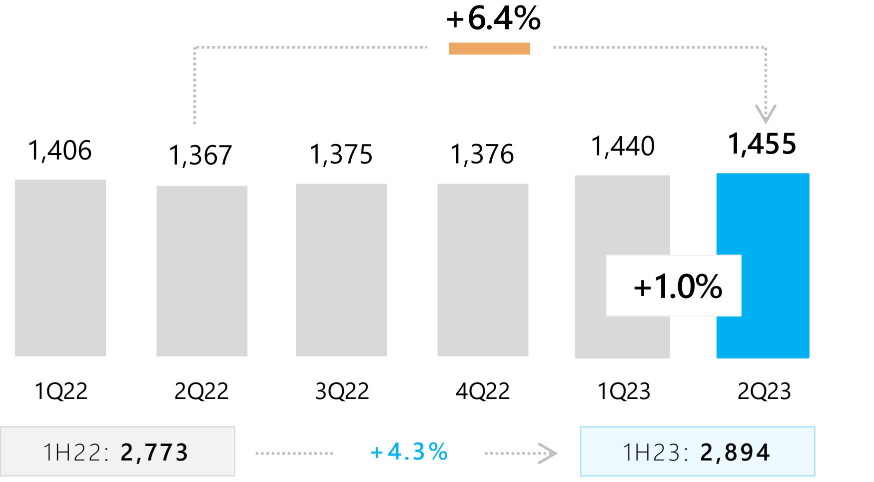
- **Insurance revenues[(1)] continue to grow strongly yoy** with support from both Insurance Service Result and Equity accounted insurance revenues
- **Equity accounted insurance revenues +17.6% yoy; +3.7% qoq adj.** excluding SCA one-off in Q1
- **Insurance Service Result +20.2% yoy / +5.3% qoq** underpinned by continued growth in life-risk, higher activity in life savings insurance and gradual unit linked recovery from negative market impacts in 2H22

(1) Insurance revenues other than those contributing to fees or NII. They include "Insurance Service Result" and equity accounted income from SCA and other bancassurance stakes. (2) Historical figures have been restated vs. those previously reported to reflect additional refinements related to IFRS 17/9. 1Q23 restatement resulted in a €19M (pre-tax) reclass from "Insurance service result" to "NII. 2Q22 restatement resulted in lower "Insurance service result" (-€13M) and "Equity accounted insurance revenues" (-€6M), both pre-tax.

Efficiency gains accelerate
–with costs evolving in line with FY guidance

RECURRENT COSTS

Recurrent costs, €M

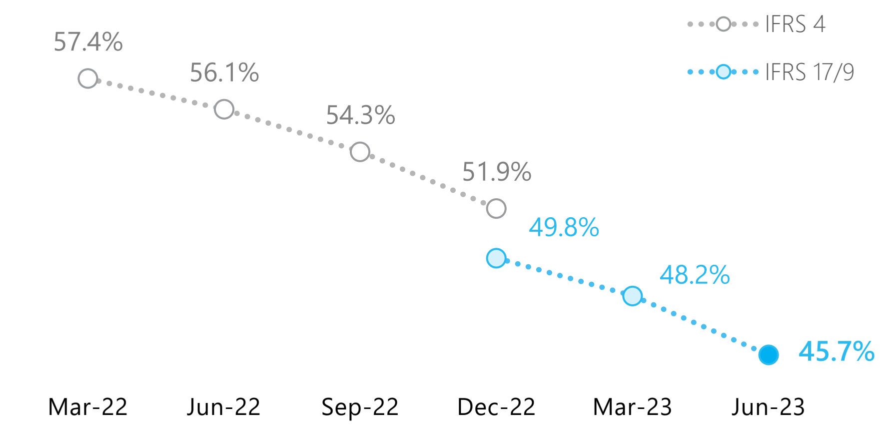


Recurrent cost breakdown by main category

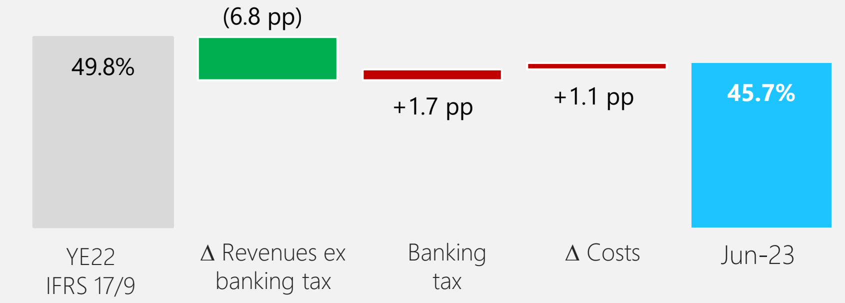
€M and %	2Q23	% yoy	% qoq	1H23 % yoy
PERSONNEL	876	+6.1%	+0.9%	+3.1%
GENERAL EXP.	384	+6.8%	-0.4%	+6.4%
DEPRECIATION	194	+7.0%	+4.6%	+5.8%
TOTAL	1,455	+6.4%	+1.0%	+4.3%

COST/INCOME(1)

Recurrent cost/income ratio ttm, %



Recurrent C/I ttm bridge ytd, % and pp



2Q | 1H23

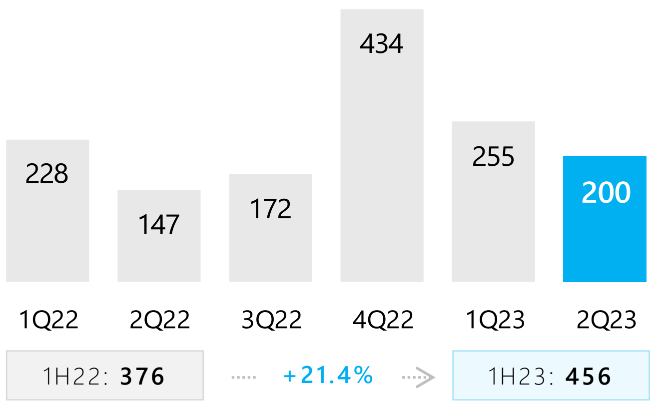
- **Recurrent cost increase as guided;** inflation impacts (including external non-manageable factors) **in 1H23 yoy partly offset by tail-end from synergies**
- **Increased depreciation charges yoy reflect investments in the business**
- **Significant efficiency gains with recurrent C/I ratio ttm (-4.1 pp ytd like-for-like; -2.5 pp qoq)** down to historical low

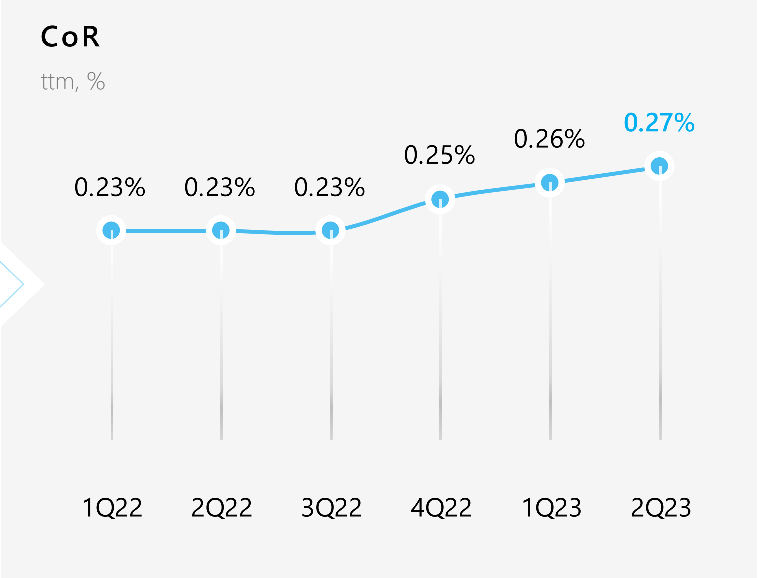
(1) Dec-2022 ttm was restated to reflect new insurance accounting (IFRS 17/9). Mar-22/Jun-22/Sep-22 data are presented as reported historically (IFRS 4).

CoR ttm broadly stable at low levels
–while maintaining prudent coverage levels

LOAN-LOSS CHARGES

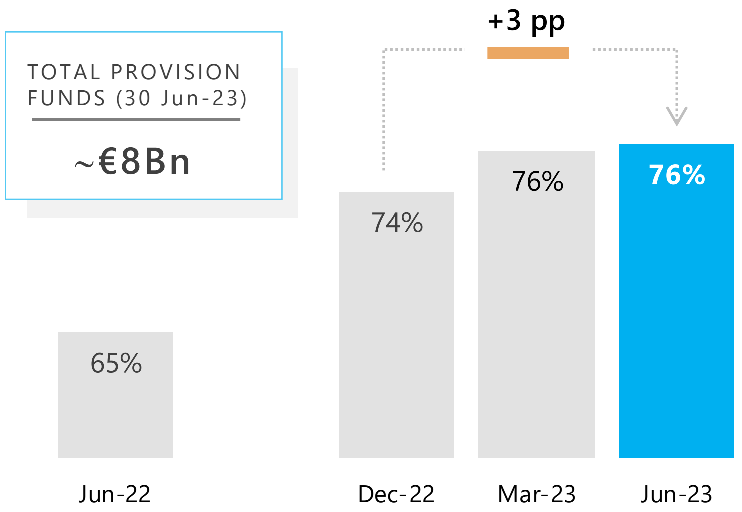
€M





HIGHER NPL COVERAGE

NPL coverage(1), %



- **LLCs -21.5% qoq** as bulk of impact from updating **IFRS 9 models** is absorbed by **collective overlays**
- LLCs increase yoy as expected but **CoR ttm remains broadly stable at low levels**
- **On track to meet FY guidance**

UNASSIGNED COLLECTIVE PROVISIONS FOR MACRO UNCERTAINTIES + BKIA PPA
30 Jun-23

~€1.1 Bn -€0.3Bn qoq/ytd

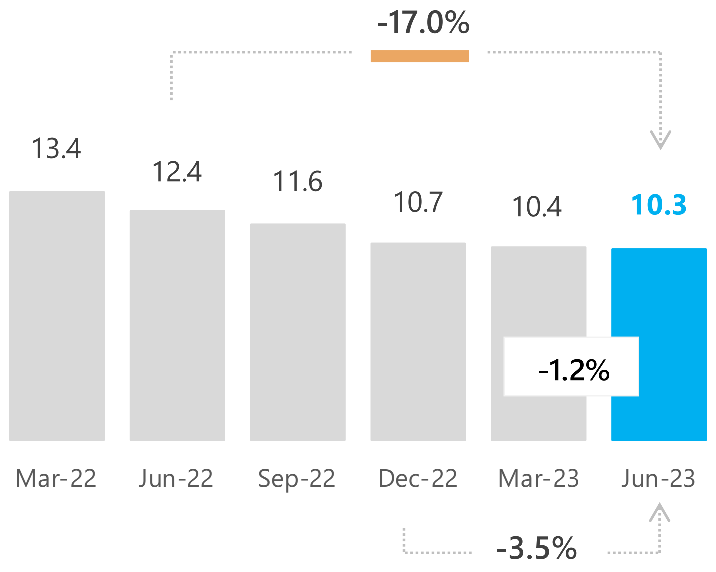
- Partial allocation of unassigned collective funds to specific provisions post **update of IFRS 9 models in 2Q**
- **Bulk of funds still unused,** providing comfort

(1) 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 2.0% as of 30 June 2023 (stable qoq and ytd).

%NPLs down to another historical minimum

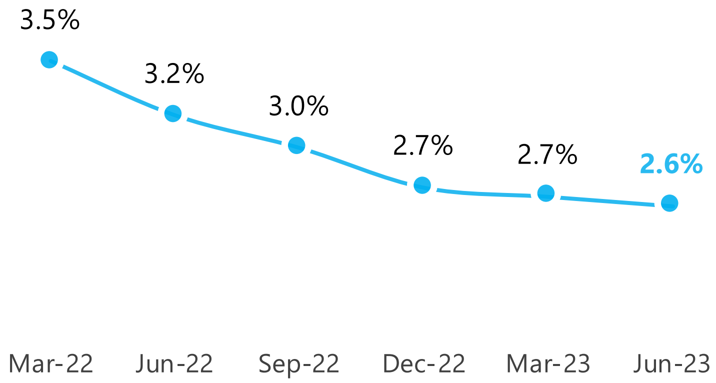
LOWER NPLs

NPL stock[1], €Bn



%NPL DOWN TO ANOTHER HISTORICAL LOW

NPL ratio[1], %



NPL ratio by segment, 30 June 2023 in %

Residential mortgages	2.4%	Stable ytd
Consumer lending	3.5%	Stable ytd
Business lending	2.8%	-16 bps ytd
Other[2]	2.5%	-25 bps ytd

- **Steady NPA reduction:** NPLs -3.5% ytd; Net Oreo -7.1% ytd down to €1.8 Bn
- **%NPL** down to another **historical low** with support from both numerator and denominator
- **Diversified low-risk portfolio**:
  - **60%** of loans **collateralised or to public sector**;
  - **Low CRE** exposure (**2.4%** of loan-book)[3]
  - **Residential mortgage book**[3] **with 54% LTV** and average **affordability ratio** (floating book) est. at **c.26%**[4]
- **45%** of ICO loans[5] granted are **already amortised**[6] → current outstanding balance at €14.4 Bn (-14.4% ytd) with c.100% repaying principal. 3.8% of ICOs are classified under Stage 3[7]

(1) Includes non-performing contingent liabilities (€564 M by end of June 2023). (2) Includes other loans to individuals (ex consumer lending), loans to the public sector and contingent liabilities. (3) CABK ex BPI. CRE exposure includes offices, commercial, logistic and industrial premises and centres. (4) As of 30 June 2023. Internal estimates referred to floating-rate residential mortgages of clients with income flows processed through CABK. Refer to the Appendix for additional details. (5) Loans with fixed payment schedules. It excludes products such as revolving credit facilities or reverse factoring with no pre-established payment schedules (€3.4 Bn outstanding balance by 30 June 2023). (6) Includes amortisations and cancellations. (7) 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. Additionally, 0.5% of ICO loans are <90 days past due and remain in Stage 1 or 2.

CaixaBank

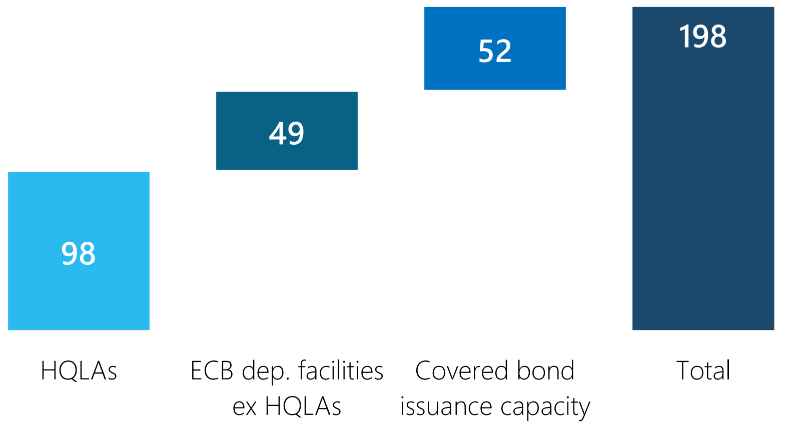
Ample liquidity remains a competitive advantage –reflecting stable funding and consistently prudent risk management

AMPLE LIQUIDITY RESERVES
WITH STRONG BUFFERS AND % LCR / % NSFR WELL ABOVE 100% REQUIREMENT

30 June 2023 (eop)

207% | 189%	138% | 136%	20.2% | 17.8%	91%	5.4%
% LCR(1) | PF ex TLTRO(2)	% NSFR | PF ex TLTRO(2)	% ASSET ENCUMBRANCE RATIO | PF ex TLTRO(2)	% LTD	LEVERAGE RATIO(3)

Liquidity sources, in €Bn as of 30 June 2023



STABLE FUNDING STRUCTURE WITH A HIGH PROPORTION OF RETAIL DEPOSITS

Total deposit breakdown(4), in % of total deposit balances

	YE22	30 June 2023
Retail	81%	79%
Wholesale	19%	21%
TOTAL	100%	100%
o/w insured(5)	65%	64%

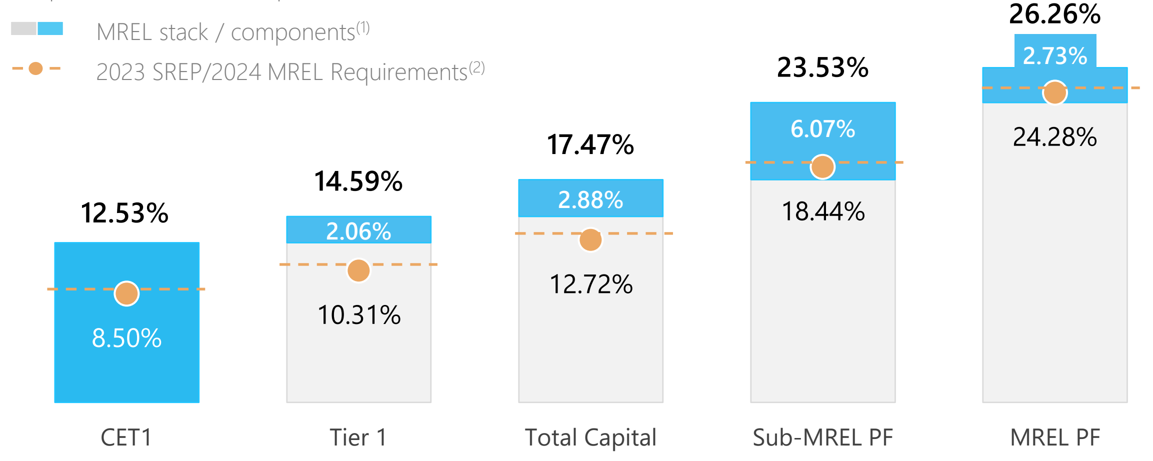
~10M	PAYROLL, UNEMPLOYMENT BENEFITS AND PENSION DEPOSITS(6)
71%	RELATIONAL CLIENTS(7) OVER TOTAL INDIVIDUAL CLIENTS(6)
~€21K	AVERAGE BALANCE IN RELATIONAL CLIENTS SIGHT DEPOSITS(6)

(1) % LCR as of 30 June 2023. 12-month average % LCR as of 30 June 2023: 230%. (2) Following June 2023 repayment (€7.1 Bn), there are €8.5 Bn outstanding in TLTRO III as of 30 June 2023 (maturing in March 2024). (3) Including IFRS 9 transitional arrangements. (4) Based on latest public Pillar 3 reporting data. (5) Covered by the Deposit Guarantee Fund (deposits ≤ €100,000). (6) As of 30 June 2023, CABK ex BPI. (7) Individual clients with 3 or more product families.

MREL and sub-MREL ratios comfortably complying with 2024e requirements

MREL I SUB-MREL STRUCTURE VS. REQUIREMENTS

Group MREL stack[(1)] vs. requirements[(2)], 30 June 2023 in % of RWAs

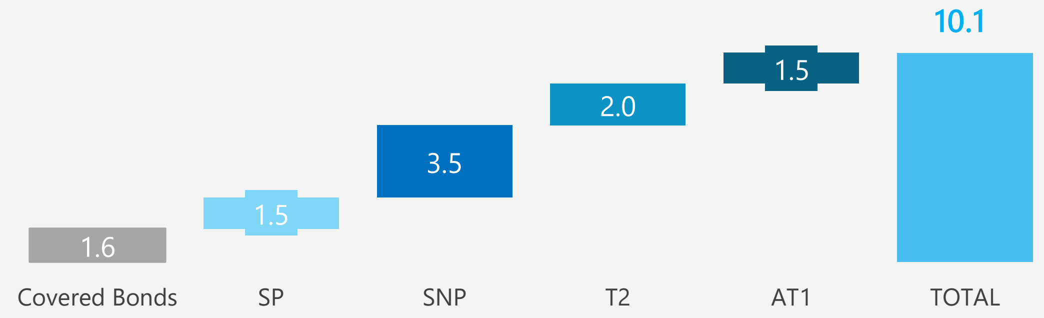


MDA BUFFER vs. 2023 SREP	404 bps	€8.8 Bn
M-MDA BUFFER PF MREL PF[(1)] vs. 2024 requirement[(3)]	198 bps	€4.3Bn

- **Strong MREL position with sound subordination levels** and well above 2024 requirements
- **Funding plan in 2023 focused** on maintaining a **comfortable M-MDA buffer while rolling over upcoming maturities**
- Upcoming **€500M AT1 call already announced[(4)]**

WHOLESALE FUNDING MATURITIES[(5)] 2023-2024

As of 30 June 2023, in €Bn



CONTINUED MARKET ACCESS

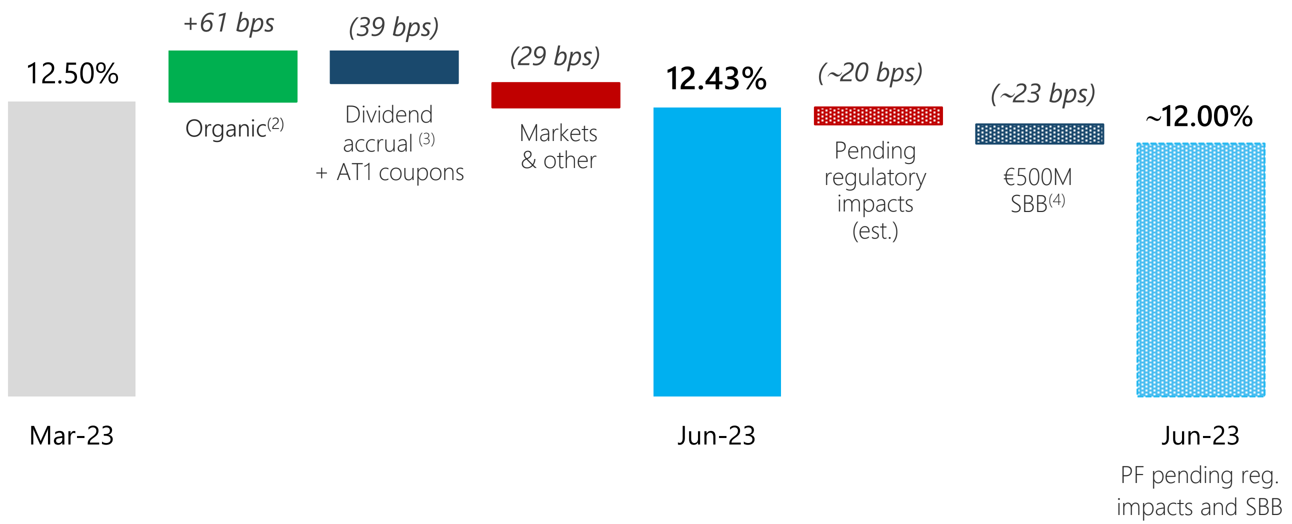
CABK (ex BPI)[(6)] issuances in 2023	Issue date	Total issued	Maturity	Cost
SNP	Jan-2023	**$1,250 M**	6NC5	UST + 250 bps
SNP (Social bond)	May-2023	**€1,000 M**	4NC3	MS + 150 bps
SNP	Jul-2023	**€1,000 M**	6NC5	MS + 165 bps
SNP	Jul-2023	**€500 M**	11NC10	MS + 195 bps
Tier 2	Jan-2023	**£500 M**	10.75NC5.75	UKT+370 bps
Tier 2	May-2023	**€1,000 M**	11NC6	MS + 300 bps
AT1	Mar-2023	**€750 M**	PNC6.5	8.25%

(1) Including IFRS 9 transitional arrangements and deducting €500M AT1 for which the call was already announced. % Sub-MREL/MREL pro-forma including SNP bonds issued in July 2023 (€1,000M 6NC5 and €500M 11NC10). Reported %Sub-MREL/MREL: 22.8%/25.6%. (2) SREP requirements for 2023 received in December 2022 with P2R at 1.65% and the O-SII buffer at 0.50%. Assuming counter-cyclical buffer at 0.07% (estimate as of June 2023). Current MREL (sub-MREL) requirement for CaixaBank Group received in March 2023: 22.40% (16.57%) for 2023 and 24.28% (18.44%) for 1 January 2024, both including the CBR as of June 2023. (3) M-MDA based on reported MREL and current requirement: 318 bps. (4) For additional details, refer to "ORI" published at Spanish CNMV on the 28 of July 2023. (5) Maturities consider potential call dates for callable issuances and maturity dates for bullet issuances. (6) Additionally, BPI issued €500M covered bond in June 2023.

Strong organic capital generation facilitates higher shareholder distributions

STRONG ORGANIC GENERATION

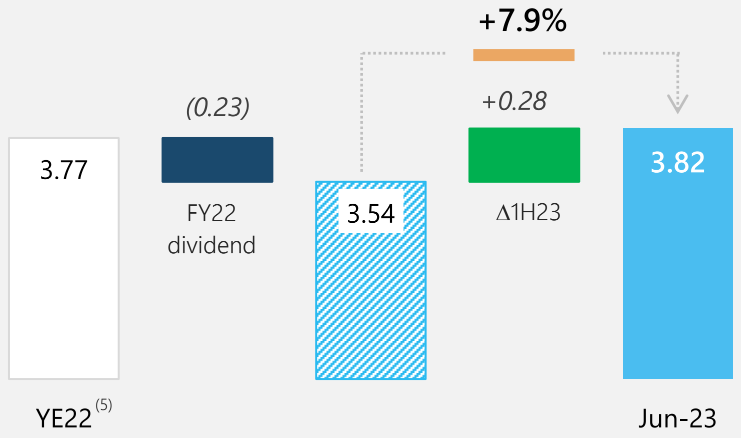
% CET1 (excluding IFRS 9 TA): qoq waterfall(1), in % and bps



	Mar-23	Jun-23
CET1 (€Bn)	26.9	**27.1**
RWAs (€Bn)	215.4	**218.1**

BOOSTING SHAREHOLDER VALUE

TBVPS ytd waterfall, €/share



FY23 DIVIDEND PAYOUT	**50-60%**
NEW SBB TO BEGIN IN 4Q23(4)	**€500 M**

(1) Mar-23 updated with the latest officially reported data. (2) Excludes dividend accrual and AT1 coupons. (3) Accrual of dividend at 60% payout. (4) It is the intention of CaixaBank, subject to the appropriate regulatory approval, to implement an open-market share buy-back programme of €500M, aimed at distributing the CET1 surplus over 12% and expected to begin before year-end 2023. (5) Under IFRS 17/9.

Appendix

CaixaBank Group key figures

	2Q23	
Clients (Total, in Million)	20	LEADING BANCASSURANCE FRANCHISE IN SPAIN+PORTUGAL
Total assets (€ Bn)	626	
Customer funds (€ Bn)	628	
Customer loans and advances (gross, € Bn)	364	
Market share in loans to individuals and non-financial businesses(1) (%)	24%	
Market share in deposits from individuals and non-financial businesses(1) (%)	25%	
Market share in mutual funds(1) (%)	24%	
Market share in pension plans(1) (%)	34%	
Market share in long-term savings(1)(2) (%)	30%	
Market share in Credit/Debit card turnover(1) (%)	31%	
Net attributed income (2Q23 | 1H23, €M)	1,281 | 2,137	FINANCIAL STRENGTH
Non-performing loan ratio (%)	2.6%	
NPL coverage ratio (%)	76%	
% LCR (eop)	207%	
% NSFR (eop)	138%	
CET1(3) (% over RWAs)	12.5%	
Total capital(3) (% over RWAs)	17.5%	
MDA buffer (bps)	404	
MREL PF(3) (% over RWAs)	26.3%	
DJSI - S&P Global	80/100	SUSTAINABLE AND RESPONSIBLE BANKING
MSCI ESG ratings	A	
CDP	A List	
ISS ESG QualityScore: E I S I G	1 I 1 I 1	

(1) In Spain. Latest available data. (2) Combined market share of mutual funds, pension plans and savings insurance (asset management perspective). Based on INVERCO and ICEA data. For savings insurance, sector data for June are internal estimates. (3) Ratios including IFRS9 transitional arrangements and deducting €500M AT1 for which the call was already announced. % MREL PF including SNP bonds issued in July 2023 (€1,000M 6NC5 and €500M 11NC10).

1H23 Income statement by perimeter[(1)]

€M

	1H23	% yoy	1H23 CABK	% yoy	1H23 BPI	% yoy
Net interest income	**4,624**	***55.2%***	**4,188**	***52.8%***	**437**	***83.0%***
Dividends	145	*10.2%*	70	*75.1%*	75	*-18.3%*
Equity accounted	145	*30.5%*	117	*47.1%*	28	*-11.6%*
Net fees and commissions	1,846	*-4.2%*	1,699	*-4.7%*	147	*1.7%*
Trading income	143	*-41.5%*	167	*-19.5%*	(24)	
Insurance service result	501	*18.5%*	501	*18.5%*		
Other operating income & expenses	(730)	*84.1%*	(684)	*96.0%*	(47)	*-2.6%*
Gross income	**6,673**	***23.1%***	**6,058**	***23.0%***	**615**	***24.2%***
Recurring operating expenses	(2,894)	*4.3%*	(2,640)	*3.6%*	(254)	*12.5%*
Extraordinary operating expenses	(5)	*-77.2%*	(5)	*-77.2%*		
Pre-impairment income	**3,774**	***43.9%***	**3,412**	***45.0%***	**362**	***34.1%***
LLPs	(456)	*21.4%*	(419)	*3.9%*	(37)	
Other provisions	(100)	*11.6%*	(98)	*9.3%*	(2)	
Gains/losses on disposals and other	(64)	*79.7%*	(65)	*78.9%*	1	*49.8%*
Pre-tax income	**3,154**	*48.6%*	**2,830**	*55.1%*	**324**	*8.7%*
Income tax	(1,018)	*85.8%*	(939)	*91.2%*	(79)	*39.0%*
Profit / (loss) after tax	**2,136**	*35.7%*	**1,891**	*41.9%*	**246**	*1.6%*
Minority interests & other	(0)		(0)			
Net income	**2,137**	*35.8%*	**1,891**	*42.0%*	**246**	*1.6%*

(1) All under IFRS 17/9.. Historical series were restated versus those published in 1Q23 reporting.

Group P&L[1]

€M

	2Q23	1Q23	4Q22	3Q22	2Q22	1Q22	1H23	1H22
Net interest income	**2,442**	**2,182**	**1,970**	**1,603**	**1,520**	**1,459**	**4,624**	**2,979**
Dividends	77	68	32	0	130	1	145	131
Equity accounted	66	79	30	81	60	51	145	111
Net fees and commissions	909	937	959	968	992	936	1,846	1,928
Trading	61	82	11	73	102	142	143	244
Insurance service result	257	244	277	236	214	209	501	422
Other operating income/expenses	(239)	(491)	(477)	(89)	(256)	(141)	(730)	(396)
Gross income	**3,572**	**3,101**	**2,801**	**2,872**	**2,762**	**2,658**	**6,673**	**5,420**
Recurring operating expenses	(1,455)	(1,440)	(1,376)	(1,375)	(1,367)	(1,406)	(2,894)	(2,773)
Extraordinary operating expenses	(3)	(2)	(15)	(11)	(16)	(8)	(5)	(23)
Pre-impairment income	**2,115**	**1,659**	**1,410**	**1,485**	**1,379**	**1,244**	**3,774**	**2,623**
LLCs	(200)	(255)	(434)	(172)	(147)	(228)	(456)	(376)
Other provisions	(75)	(25)	(6)	(33)	(45)	(45)	(100)	(90)
Gains/losses on disposals and other	(44)	(20)	(32)	(20)	(26)	(9)	(64)	(36)
Pre-tax income	**1,795**	**1,359**	**938**	**1,260**	**1,161**	**961**	**3,154**	**2,122**
Income tax expense	(514)	(504)	(278)	(364)	(293)	(255)	(1,018)	(548)
Profit / (loss) after tax	**1,281**	**855**	**660**	**896**	**868**	**707**	**2,136**	**1,575**
Minority interests and others	0	(0)	1	0	0	1	(0)	1
Net income attributed to the Group	**1,281**	**855**	**659**	**896**	**867**	**706**	**2,137**	**1,573**

(1) All under IFRS 17/9. Historical series were restated versus those published in 1Q23 reporting.

Income statement by segment[1]

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. The income statement includes the reversal of fair value adjustments of assets and liabilities arising upon the business combination.
- **CORPORATE CENTER:** including the stakes allocated to "Investments" segment in previous reporting (i.e. Telefónica, BFA, BCI, Coral Homes and Gramina Homes). The results of these stakes net of the cost of financing are included. Additionally, the Group's excess capital is allocated to the Corporate Center, calculated as the difference between the Group's total equity and the capital allocated to Banking and Insurance, BPI and investments in the corporate center[2]. The counterpart of the excess capital allocated to the corporate center is liquidity.

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

€M	Bancassurance		BPI		Corporate center	
	2Q23	% yoy	2Q23	% yoy	2Q23	% yoy
Net interest income	**2,210**	***58.2%***	**226**	***88.6%***	**6**	***89.7%***
Dividends	3		2	*-49.0%*	73	*-42.3%*
Equity accounted	57	*30.6%*	5	*-21.5%*	4	*-59.5%*
Net fees and commissions	835	*-9.1%*	74	*0.8%*		
Trading income	92	*2.6%*	10	*5.8%*	(40)	
Insurance service result	257	*20.2%*				
Other operating income & expenses	(219)	*-3.9%*	(15)	*-29.5%*	(6)	*-17.1%*
Gross income	**3,234**	***32.8%***	**302**	***57.6%***	**37**	***-73.1%***
Recurring operating expenses	(1,312)	*5.6%*	(127)	*14.6%*	(16)	*9.7%*
Extraordinary operating expenses	(3)	*-81.7%*				
Pre-impairment income	**1,919**	***63.0%***	**175**		**21**	***-82.9%***
LLPs	(186)	*31.9%*	(14)			
Other provisions	(74)	*66.1%*	(1)			
Gains/losses on disposals & other	(17)	*-38.2%*	3		(30)	
Pre-tax income	**1,642**	***70.3%***	**162**		**(9)**	
Income tax	(480)	*74.3%*	(48)		15	
Profit / (loss) after tax	**1,162**	***68.7%***	**114**		**6**	***-95.2%***
Minority interest & others	0	*-77.1%*				
Net income	1,162	*68.7%*	114		6	*-95.2%*

(1) All under IFRS17/9. Historical series restated vs. figures published in 1Q23 reporting.
(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.

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Bancassurance segment (I/II): P&L[1]

€M

	2Q23	1Q23	4Q22	3Q22	2Q22	1Q22
Net interest income	**2,210**	1,975	1,794	1,468	1,397	1,345
Dividends and equity accounted	59	94	9	68	44	44
Net fees and commissions	835	864	882	893	919	865
Trading income	92	75	23	59	89	118
Insurance service result	257	244	277	236	214	209
Other operating income & expenses	(219)	(465)	(480)	(89)	(227)	(121)
Gross income	**3,234**	**2,787**	**2,505**	**2,636**	**2,435**	**2,460**
Recurring operating expenses	(1,312)	(1,298)	(1,248)	(1,243)	(1,242)	(1,277)
Extraordinary operating expenses	(3)	(2)	(15)	(11)	(16)	(8)
Pre-impairment income	**1,919**	**1,487**	**1,242**	**1,381**	**1,177**	**1,175**
LLPs	(186)	(233)	(406)	(166)	(141)	(262)
Other provisions	(74)	(24)	19	(28)	(44)	(45)
Gains/losses on disposals & other	(17)	(19)	(13)	(19)	(27)	(9)
Pre-tax income	**1,642**	**1,211**	**842**	**1,168**	**964**	**859**
Income tax expenses	(480)	(466)	(261)	(338)	(276)	(225)
Profit / (loss) after tax	**1,162**	**745**	**581**	**830**	**689**	**634**
Minority interest & others	0	(0)	1	0	0	1
Net income	**1,162**	**745**	**580**	**829**	**689**	**633**

(1) All under IFRS17/9. Historical series restated vs. figures published in 1Q23 reporting.

Bancassurance segment (II/II):
Contribution from insurance to bancassurance P&L[1]

€M

	2Q23	1Q23	4Q22	3Q22	2Q22	1Q22
Net interest income	**38**	**28**	**18**	**16**	**9**	**8**
Dividends and equity accounted	52	86	9	70	34	41
Net fees and commissions	35	30	47	33	33	35
Trading income	(11)	5	(4)	(1)	(5)	25
Insurance service result	254	241	274	232	211	206
Other operating income & expenses	1	0	(1)	0	1	(1)
Gross income	**369**	**390**	**344**	**350**	**285**	**315**
Recurring operating expenses	(37)	(33)	(16)	(30)	(31)	(35)
Extraordinary operating expenses	(4)	(2)	(6)	(3)	(4)	(2)
Pre-impairment income	**328**	**354**	**322**	**317**	**250**	**278**
LLPs	(0)			0	(0)	
Gains/losses on disposals & other			1	(0)		
Pre-tax income	**328**	**354**	**322**	**317**	**250**	**278**
Income tax expenses	(80)	(79)	(87)	(76)	(62)	(72)
Net income	**248**	**276**	**235**	**241**	**187**	**207**

(1) VidaCaixa P&L (prior to consolidation). All under IFRS17/9. Historical series restated vs. figures published in 1Q23 reporting.

BPI Segment: P&L[1]

€M

	2Q23	1Q23	4Q22	3Q22	2Q22	1Q22
Net interest income	**226**	**203**	**173**	**139**	**120**	**112**
Dividends and equity accounted	7	5	8	8	11	6
Net fees and commissions	74	73	77	75	73	71
Trading income	10	7	(2)	11	9	9
Insurance service result						
Other operating income & expenses	(15)	(26)	3	(0)	(21)	(19)
Gross income	**302**	**262**	**258**	**232**	**192**	**179**
Recurring operating expenses	(127)	(126)	(113)	(116)	(111)	(114)
Extraordinary operating expenses						
Pre-impairment income	**175**	**136**	**145**	**117**	**81**	**65**
LLPs	(14)	(22)	(28)	(6)	(6)	34
Other provisions	(1)	(1)	(16)	(6)	(0)	(0)
Gains/losses on disposals & other	3	(1)	(0)	(1)	1	0
Pre-tax income	**162**	**111**	**100**	**104**	**75**	**99**
Income tax expenses	(48)	(39)	(24)	(30)	(19)	(29)
Profit / (loss) after tax	**114**	**72**	**76**	**75**	**56**	**70**
Minority interest & others						
Net income	**114**	**72**	**76**	**75**	**56**	**70**

(1) All under IFRS17/9. Historical series restated vs. figures published in 1Q23 reporting.

Corporate Center: P&L[1]

€M	2Q23	1Q23	4Q22	3Q22	2Q22	1Q22
Net interest income	**6**	**4**	**4**	**(5)**	**3**	**2**
Dividends	73	61	30		126	
Equity accounted	4	(12)	14	5	10	2
Net fees and commissions						
Trading income	(40)	(1)	(10)	3	4	16
Insurance service result						
Other operating income & expenses	(6)				(7)	
Gross income	**37**	**52**	**38**	**3**	**136**	**19**
Recurring operating expenses	(16)	(15)	(15)	(16)	(14)	(15)
Extraordinary operating expenses						
Pre-impairment income	**21**	**36**	**23**	**(13)**	**121**	**4**
LLPs						
Other provisions			(9)			
Gains/losses on disposals & other	(30)		(19)			
Pre-tax income	**(9)**	**36**	**(4)**	**(13)**	**121**	**4**
Income tax expenses	15	2	7	4	1	(1)
Profit / (loss) after tax	**6**	**38**	**3**	**(8)**	**123**	**3**
Minority interest & others						
Net income	**6**	**38**	**3**	**(8)**	**123**	**3**

(1) All under IFRS17/9. Historical series restated vs. figures published in 1Q23 reporting.

CaixaBank

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

ASSETS[2]

As of 30 June 2023, €Bn

	Carrying amount	Fair Value (FV)	FV - Carrying amount
Debt securities	79.8	73.6	(6.2)[3]
Loans and advances	366.7	372.2	+5.5
Financial assets at amortised cost	**446.5**	**445.8**	**(0.7)**

LIABILITIES[2]

As of 30 June 2023, €Bn

	Carrying amount	Fair Value (FV)	Carrying amount - FV[4]
Deposits	440.3	406.6	+33.7
Debt securities issued & other	58.6	58.6	0.0
Financial liabilities at amortised cost	**498.9**	**465.2**	**+33.7**

TOTAL
(ASSETS AND LIABILITIES) **+€33.0 Bn**

(1) It does not include insurance business.
(2) Net of associated derivatives (with the exception of cash-flow hedging).
(3) Versus -€6.7 Bn as of 31 December 2022.
(4) For liabilities, when the carrying amount exceeds the fair value it implies a positive impact on economic value.

Group customer funds and loans

CUSTOMER FUNDS(1)

Breakdown, €Bn

	30 June 2023	% ytd	% qoq
I. On-balance-sheet funds	**463.9**	*1.4%*	*2.3%*
Deposits	388.2	*0.6%*	*1.9%*
Demand deposits	349.4	*-2.9%*	*-0.1%*
Time deposits[2]	38.8	*48.7%*	*24.7%*
Insurance	72.7	*5.5%*	*2.4%*
o/w unit linked	19.4	*6.1%*	*2.1%*
Other funds	3.0	*12.5%*	*91.1%*
II. Off-balance-sheet AuM	**156.1**	*5.5%*	*1.4%*
Mutual funds, portfolios and SICAVs	111.3	*6.4%*	*1.4%*
Pension plans	44.8	*3.4%*	*1.3%*
III. Other managed resources	**7.8**	*36.6%*	*8.2%*
Total Customer funds	**627.8**	*2.7%*	*2.2%*
Long-term savings[3]	**229.2**	*5.5%*	*1.7%*

LOAN BOOK

Breakdown, €Bn

	30 June 2023	% ytd	% qoq
I. Loans to individuals	**181.9**	*-0.5%*	*1.0%*
Residential mortgages	135.4	*-2.6%*	*-1.1%*
Other loans to individuals	46.4	*6.2%*	*7.7%*
o/w consumer loans[4]	19.5	*1.2%*	*0.7%*
o/w other	26.9	*10.1%*	*13.5%*
II. Loans to businesses	**161.0**	*2.0%*	*0.9%*
Loans to individuals & businesses	**342.8**	*0.7%*	*1.0%*
III. Public sector	**21.1**	*1.7%*	*-1.7%*
Total loans	**364.0**	*0.7%*	*0.8%*
Performing loans	**354.2**	*0.8%*	*0.8%*

(1) % ytd are like-for-like (that is, versus YE22 figures restated to reflect changes in accounting standards and presentation).
(2) Includes retail securities issuances amounting to €1,420M on 30 June 2023.
(3) Savings insurance (on-balance-sheet and other managed resources), pension plans and mutual funds (including SICAVs and managed portfolios).
(4) Unsecured loans to individuals, excluding loans for home purchases. Includes personal loans as well as revolving credit card balances; excluding float.

CaixaBank (ex BPI): customer funds and loans

CUSTOMER FUNDS(1)

Breakdown, €Bn	30 June 2023	% ytd	% qoq
I. On-balance-sheet funds	**431.0**	***1.8%***	***2.5%***
Deposits	359.7	*1.1%*	*2.0%*
Demand deposits	331.2	*-2.1%*	*0.3%*
Time deposits(2)	28.6	*62.0%*	*27.6%*
Insurance	68.4	*5.7%*	*2.7%*
o/w: unit linked	*16.1*	*7.9%*	*2.8%*
Other funds	2.9	*11.9%*	*90.9%*
II. Assets under management	**151.6**	***6.4%***	***2.1%***
Mutual funds, portfolios and SICAVs	106.8	*7.8%*	*2.5%*
Pension plans	44.8	*3.4%*	*1.3%*
III. Other managed resources	**7.7**	***37.1%***	***8.3%***
Total customer funds	**590.4**	***3.3%***	***2.4%***

LOAN BOOK

Breakdown, €Bn	30 June 2023	% ytd	% qoq
I. Loans to individuals	**165.7**	***-0.7%***	***1.0%***
Residential mortgages	121.0	*-3.1%*	*-1.4%*
Other loans to individuals	44.7	*6.5%*	*8.1%*
o/w: consumer loans (3)	*18.0*	*1.3%*	*0.8%*
II. Loans to businesses	**149.4**	***2.0%***	***0.7%***
Loans to individuals & businesses	**315.0**	***0.6%***	***0.9%***
III. Public sector	**19.2**	***1.2%***	***-2.1%***
Total loans	**334.2**	***0.6%***	***0.7%***
Performing loans	**325.1**	***0.7%***	***0.8%***

(1) % ytd are like-for-like (that is, versus YE22 figures restated to reflect changes in accounting standards and presentation).
(2) Includes retail securities issuances.
(3) Unsecured loans to individuals, excluding loans for home purchases. Includes personal loans as well as revolving credit card balances; excluding float.

Diversified low-risk portfolio provides comfort in facing future macro scenarios

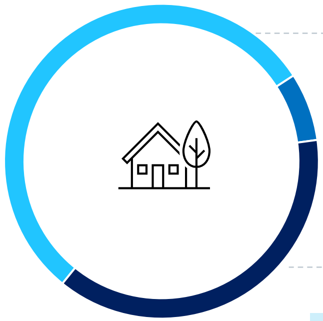
LOW-RISK LOAN PORTFOLIO

Gross customer loans (Group) in €Bn as of 30 June 2023		o/w collateralised[1]
Loans to individuals	181.9	83%
Loans to businesses	161.0	30%
Public sector	21.1	
Total loans	**364.0**	

60% OF LOAN-BOOK COLLATERALISED OR TO PUBLIC SECTOR

RESIDENTIAL MORTGAGE PORTFOLIO

CABK ex BPI, 30 June 2023: breakdown by date of origination, in % of total



% of total by origination date		Current LTV	% Fixed rate
55%	<2012	50%	5%
7%	2012-2015	53%	8%
38%	>2015	60%	78%
€121 Bn	TOTAL	54%	33%

- **New mortgages (1H23)[2]**: ~87% at fixed rate; avg. LTV c.72%
- **Floating-rate residential mortgage portfolio:**
  - Average **monthly installment estimated[3] at ~€543**
  - Average **affordability ratio estimated at ~26%,** increasing to <30%[4] with Euribor 12M at 4%

(1) Including loans with mortgage guarantee, public guarantee from ICO in Spain and COVID-19 public support lines in Portugal and other real guarantees. (2) CABK ex BPI. (3) Internal estimate. CABK ex BPI. (4) Internal estimates referred to floating-rate residential mortgages of clients with income flows paid into CaixaBank. CABK ex BPI.

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Government guaranteed loans

LOAN PORTFOLIO AND GGLs

Customer loans (gross), in €Bn and breakdown in % of total as of 30 June 2023

		o/w GGLs[1], %
I. Loans to individuals	**181.9**	**0.5%**
Residential mortgages	135.4	-
Other loans to individuals	46.4	2.0%
II. Loans to businesses	**161.0**	**9.1%**
III. Public sector	**21.1**	0.0%
Total loans	**364.0**	**4.3%**

Pro-memoria

Total loans with mortgage guarantee	***47%***	55% Collateralised
Total loans with GGLs[1]	***4%***	
Total loans with other guarantees	***3%***	

GOVERNMENT GUARANTEED LOANS[1]

Outstanding balance as of 30 June 2023, in €Bn

	Total	o/w Spain (ICO)
Loans to individuals	**0.9**	0.9
Other loans to individuals	0.9	0.9
Loans to businesses	**14.6**	13.5
Public sector	**0.0**	0.0
TOTAL	**15.6**	14.4

(1) Including loans with public guarantee from ICO in Spain and COVID-19 public support lines in Portugal.

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Classification by stages of gross lending and provisions and refinanced loans

CLASSIFICATION BY STAGES OF GROSS LENDING AND PROVISIONS

Group, 30 June 2023 in €Bn

Loan book exposure

	Stage 1	Stage 2	Stage 3	TOTAL
Loans and advances	326.0	28.2	9.8	364.0
Contingent liabilities	27.2	1.8	0.6	29.6
Total loans and advances and contingent liabilities	353.2	30.0	10.3	393.6

Provisions

	Stage 1	Stage 2	Stage 3	TOTAL
Loans and advances	(1.2)	(1.3)	(4.8)	(7.4)
Contingent liabilities	(0.0)	(0.1)	(0.4)	(0.5)
Total loans and advances and contingent liabilities	(1.2)	(1.4)	(5.2)	(7.9)

REFINANCED LOANS

Group, 30 June 2023 in €Bn

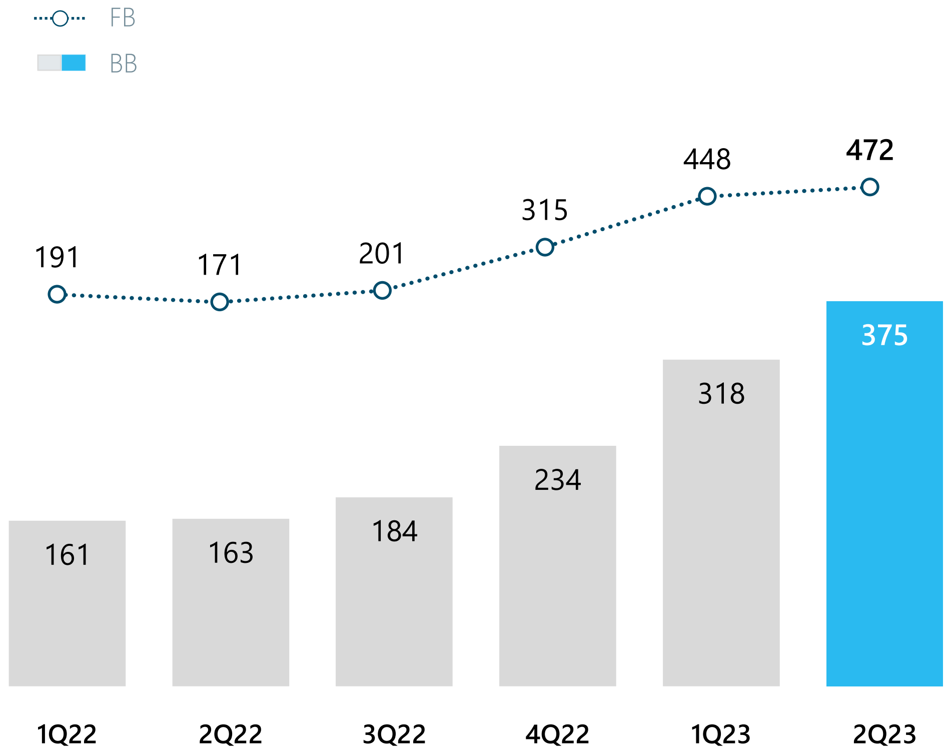
	Total	O/W NPLs
Individuals[1]	4.4	2.4
Businesses	5.3	2.4
Public Sector	0.1	0.0
Total	9.9	4.8
Provisions	2.4	2.2

(1) Including self-employed.

Loan yields and wholesale funding maturities

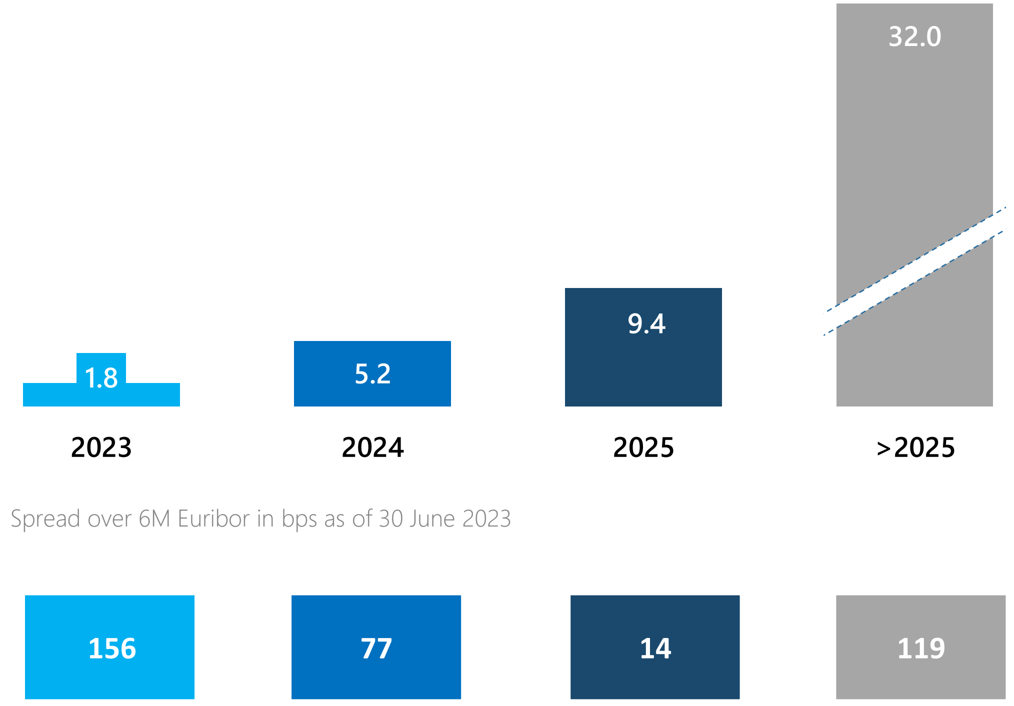
LOAN YIELDS

Group (ex BPI) front-book yields and Group back-book yields(1), in bps



WHOLESALE FUNDING MATURITIES

Group ex BPI maturities(2), €Bn as of 30 June 2023



(1) Front-book yields are compiled from long-term lending production data (loans and revolving credit facilities, including those that are syndicated) of CaixaBank,S.A. and MicroBank; excluding public sector. Back book includes all segments.
(2) Legal maturities. This figure depicts the impact of wholesale issuances in funding costs of the CaixaBank Banking Book.

Credit ratings

		Long term	Short term	Outlook	SP debt	Rating of covered bond Programme
Moody's	25 January 2023	Baa1	P-2	stable	Baa1	Aa1 (1)
S&P Global Ratings	25 April 2023	A-	A-2	stable	A-	AA+ stable (2)
FitchRatings KNOW YOUR RISK	13 June 2023	BBB+	F2	stable	A-	
DBRS	14 March 2023	A	R-1 (low)	stable	A	AAA (3)

(1) As of 4 November 2022.
(2) As of 26 January 2023.
(3) As of 13 January 2023.

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Glossary (I/V)

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 30 June 2015 (ESMA/2015/1057) (the "ESMA Guidelines"). 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**
AC	Amortised cost.
ALCO	Asset – Liability Committee.
Affordability ratio	Monthly mortgage instalment over monthly income flows.
Asset encumbrance	Encumbered assets/Total assets plus collateral received.
ATM	Automated Teller Machine.
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.
Bps / bps	Basis points.
BFA	Banco de Fomento Angola.
C/I ratio	Cost to Income ratio.
CBR	Combined Buffer Requirement.
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 / CoR ttm	Cost of risk. Total allowances for insolvency risk (ttm) divided by gross average lending plus contingent liabilities, using management criteria.
Core operating income	Core revenues minus recurrent operating expenses.
Core revenues	Sum of NII, Fees and other revenues from insurance (insurance service result and equity accounted income from SegurCaixa Adeslas and other insurance investments).
CRE	Commercial Real Estate.

Glossary (II/V)

Term	Definition
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, excluding subordinated liabilities).
DFR	Deposit Facility Rate.
DJSI	Dow Jones Sustainability Indices.
DPS	Dividend per share.
€Bn | €M	Billion euros | Million euros
E12M	Euribor 12 months.
ECB	European Central Bank.
EOP	End of period.
EPS	Earnings per share. Quotient between: profit/(loss) attributed to the Group and the average number of shares outstanding.
Equity accounted	Share of profit/(loss) of entities accounted for using the equity method.
ESG	Environmental, Social, and Governance.
Est.	Internal estimate.
EU	European Union.
FB / BB	Front book / back book.
FV-OCI	Fair Value in Other Comprehensive Income.
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.
GGLs	Government guaranteed loans.
HQLA	High quality liquid assets.
ICO	*Instituto de Crédito Oficial.*

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Glossary (III/V)

Term	Definition
IFRS9 TA	IFRS9 Transitional arrangements.
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.
K	Thousands.
LCR	Liquidity coverage ratio: high quality liquid asset amount (HQLA) / Total net cash outflow amount.
Liquidity sources	Includes total liquid assets (i.e. HQLAs and ECB Deposit Facilities ex HQLAs) plus covered bond issuance capacity.
LLCs/LLPs	Loan-loss charges/Loan-loss provisions.
(Loan) Impairment losses and other provisions	Allowances for insolvency risk and charges to provisions.
L/t savings / long-term savings	Long-term savings: include mutual funds (with SICAVs and managed portfolios), pension plans, unit linked and saving insurance.
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&A	Merger & Acquisition. It is uses in reference to merger with BKIA.
M -MDA	Maximum Distributable Amount related to MREL.
MDA buffer	Maximum Distributable Amount buffer: the capital threshold below which limitations exist on dividend payments, variable remuneration and interest payments to holders of Additional Tier 1 capital instruments.
Minority interests & other	Profit/(loss) attributable to minority interests and others. Includes the following line items: Profit/(loss) for the period attributable to minority interests (non-controlling interests); Profit/(loss) after tax from discontinued operations.
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. Includes the following line items: Fee and commission income; fee and commission expenses.
NII	Net interest income. Under IFRS 17, 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 in "Insurance service result".
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).

Glossary (IV/V)

Term	Definition
NPA	Non-Performing Assets.
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. Quotient between: Non-performing loans and advances to customers and contingent liabilities, using management criteria; Total gross loans to customers and contingent liabilities, using management criteria.
NPL stock / NPLs	Non-performing loans including non-performing contingent liabilities.
NSFR	Net stable funding ratio.
NZBA	Net-Zero Banking Alliance
Operating expenses	Include the following line items: Administrative expenses; depreciation and amortisation.
OREO	Other Real Estate Owned: repossessed real estate assets available for sale.
ORI	Other Relevant Information.
O-SII buffer	Other systemically important institution.
P&L	Profit and Loss Account.
P2R	Pillar 2 Requirement.
Payout	Payout ratio. Quotient between: Dividends; and profit attributable to the Group
Perf. Loans	Performing loans.
PF	Pro Forma.
PoS	Point of Sale.
pp	Percentage points.
PPA	Price Purchase Allocation.
PPP/Pre-impairment income	Pre-provision profit / pre-impairment income includes: (+) Gross income; (-) Operating expenses.
RE	Real Estate.
Recurrent C/I ratio ttm	Recurrent cost-to-income ratio trailing 12 months. Quotient between operating expenses (administrative expenses, depreciation and amortisation) stripping out extraordinary expenses (both, for the last 12 months) over recurrent revenues (for the last 12 months).
Reg. Impacts	Regulatory impacts.

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Glossary (V/V)

Term	Definition
Relational clients	Individual clients with 3 or more product families.
RoE	Return on Tangible Equity. Ratio dividing profit attributable to the Group trailing 12 months (adjusted by AT1 coupon, registered in shareholder equity) over 12 month average shareholder equity plus valuation adjustments deducting intangible assets using management criteria.
RoTE	Return on Equity. Ratio dividing profit attributable to the Group trailing 12 months (adjusted by AT1 coupon, registered in shareholder equity) over 12 month average shareholder equity plus valuation adjustments.
RWAs	Risk Weighted Assets.
SBB	Share Buy-Back.
SCA	SegurCaixa Adeslas.
SDG	Sustainable Development Goals.
SNP	Senior non preferred debt.
SP	Senior preferred debt.
SRF	Single Resolution Fund.
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.
TBVPS	Tangible Book Value per share. Quotient between: equity less minority interests and intangible assets divided by the number of outstanding shares at a specific date.
TEF	Telefónica, S.A..
T1	Tier 1 capital.
TLTRO	Targeted long-term refinancing operation conducted by the European Central Bank.
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.
YE	Year End.
YTD	Year to Date.

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