

3Q | 9M

2023

Results

27 October 2023

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

FY22 financial information was restated in accordance with IFRS 17/9. Trailing twelve-month ratios prior to 4Q22 correspond to those reported under IFRS 4, as historical information was not available for restatement. Refer to the Appendix for the restated historical P&L figures.



Highlights



3Q23 P&L and
Balance Sheet



Appendix



Sustainable step-up in profitability



» High-quality net income growth

Underpinned by strong fundamentals and a new normal rate regime

» Further improvement in profitability and operational efficiency

Well beyond 2024 targets

» Balance sheet strength remains a hallmark

Higher organic capital build, sound credit metrics and ample liquidity

» Creating value for our shareholders

- Increased TBVPS and EPS
- Running well ahead of initial estimate for 2022-24e total distribution capacity

9M NET INCOME

€3.7 Bn

+48% yoy

3Q NET INCOME

€1.5 Bn

+70% yoy | +19% qoq

% RoTE ttm

14.1 %

% Recur. C/I ttm

42.6 %

% CET1 EX IFRS9 TA

12.2 %

% NPL

2.7 %

TBVPS eop

€4.00

SBB
already in progress

€500 M

Improved
outlook

FY23e NII: \geq **€10Bn⁽¹⁾** | Targeting **FY24e NII stable yoy⁽¹⁾** | Updated **2024 financial targets** to be disclosed **with 4Q reporting**

(1) Considers 1% Minimum Reserve Requirements (MRR) at 0%.



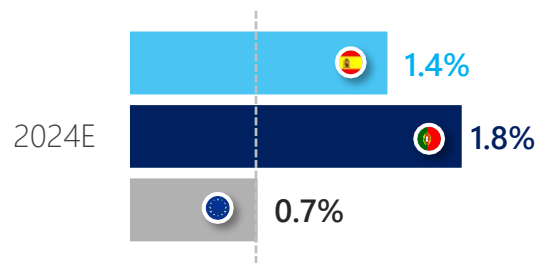
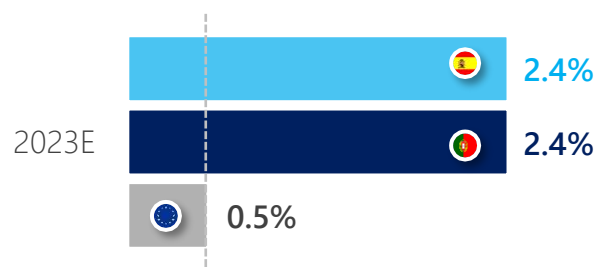
The Iberian economies continue to exhibit relative strength

Better equipped than in the past to navigate future scenarios

SPAIN AND PORTUGAL EXPECTED TO KEEP OUTPERFORMING THE EUROZONE DESPITE RECENT SOFTNESS

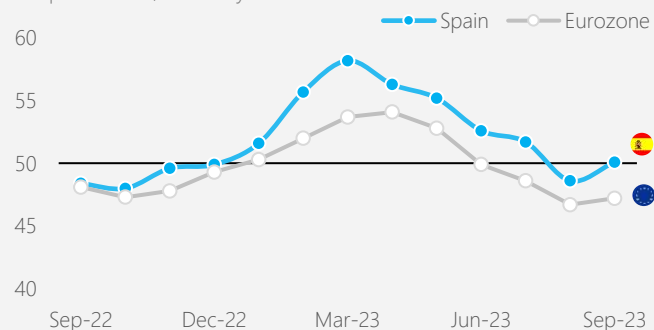
Real GDP, % yoy⁽¹⁾

Spain Portugal Eurozone



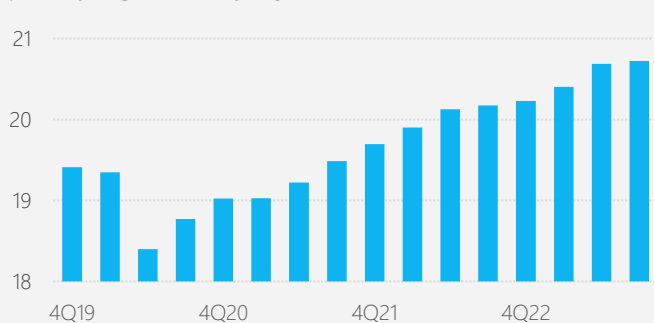
BETTER ACTIVITY OUTLOOK THAN THE EUROZONE

Composite PMI, monthly index⁽²⁾



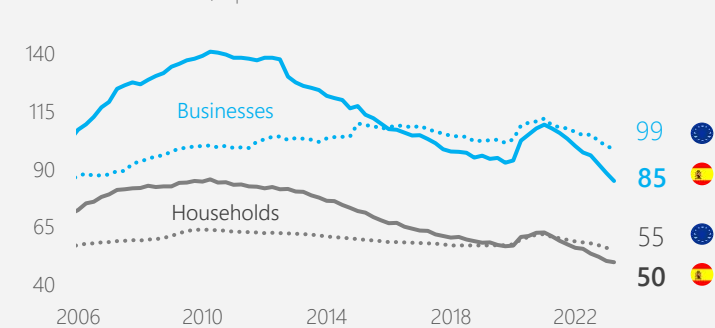
EMPLOYMENT SUPPORTS CONSUMPTION

Workers registered to the Social Security system⁽⁴⁾ in Spain, quarterly avg. seasonally adj. (million)



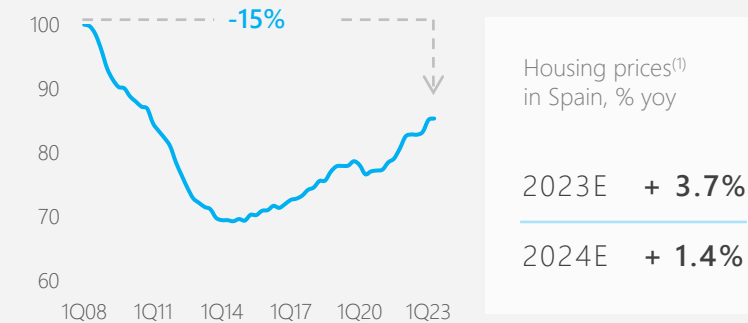
LOWER PRIVATE SECTOR DEBT

Debt in % of GDP, Spain vs. Eurozone⁽³⁾



RESILIENT REAL ESTATE SECTOR, FAR FROM BOOM LEVELS

Average housing prices in Spain⁽⁵⁾, 1Q08 = 100



Housing prices⁽¹⁾ in Spain, % yoy

2023E	+ 3.7%
2024E	+ 1.4%

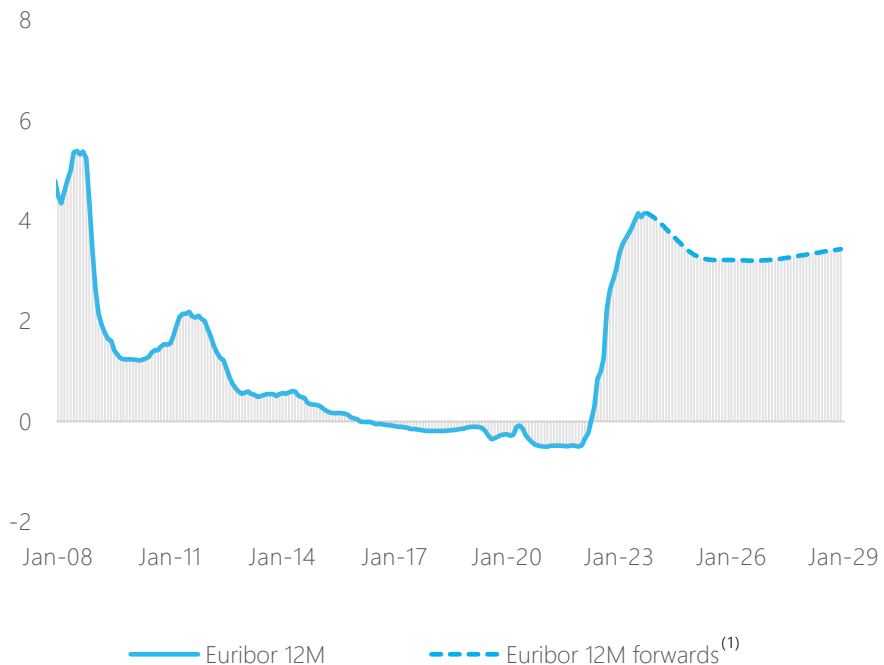
(1) Source: CaixaBank Research (forecasts as of October 2023). (2) Source: S&P Global. (3) Source: Eurostat. (4) Spanish Ministry of Inclusion, Social Security and Migration. (5) In nominal terms. Source: Spanish Ministry of Transport, Mobility and Urban Agenda and INE.



Market forwards point to “high-for-longer” rates

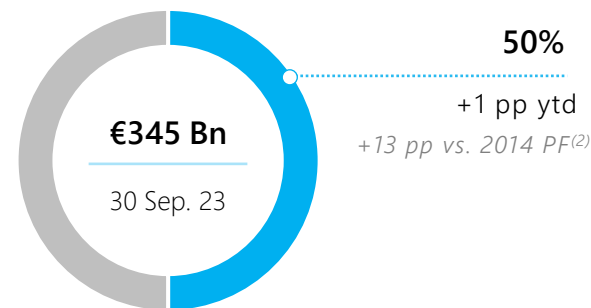
While business volumes remain on a structural rebalancing trend

INTEREST RATE NORMALISATION AFTER 10 YEARS AT <1% –INCLUDING 6 YEARS ON NEGATIVE TERRITORY

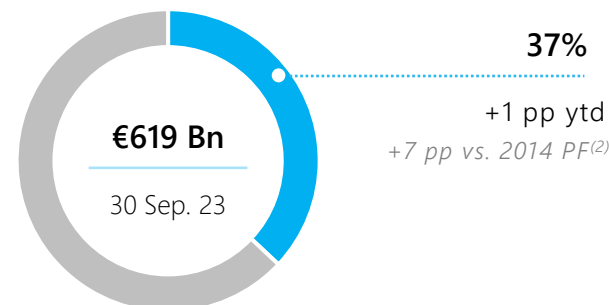


CONTINUED REBALANCING

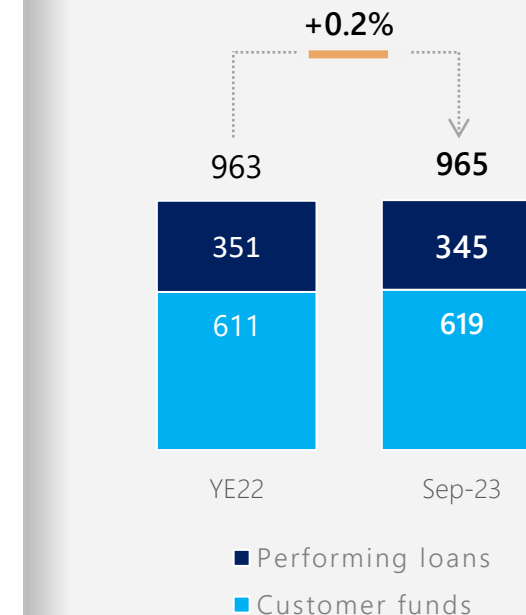
Business + consumer loans in % of performing loans



Long-term savings⁽³⁾ in % of total customer funds



STABLE BUSINESS VOLUMES €Bn



(1) Forwards as of 30 September 2023. Source: Bloomberg.

(2) December 2014 PF including BBSAU, BPI and Bankia.

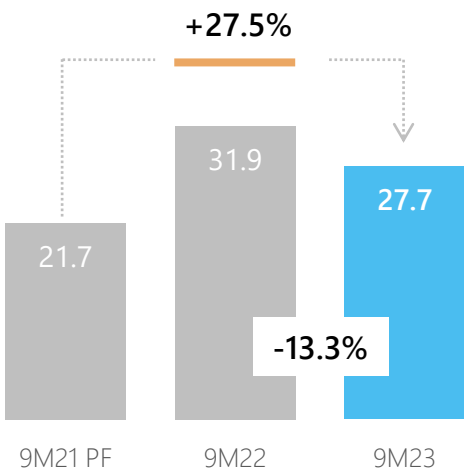
(3) Savings insurance, mutual funds (including managed portfolios and SICAVs) and pension plans.



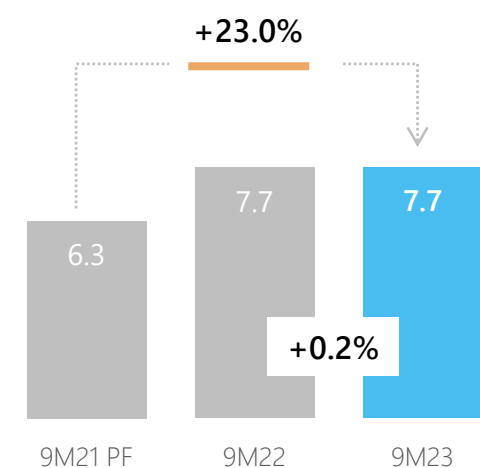
New lending slows down as expected with rates rising and GDP growth moderating –but remains well above 2021 levels and with higher yields

NEW LENDING⁽¹⁾ – €Bn (Group ex BPI)

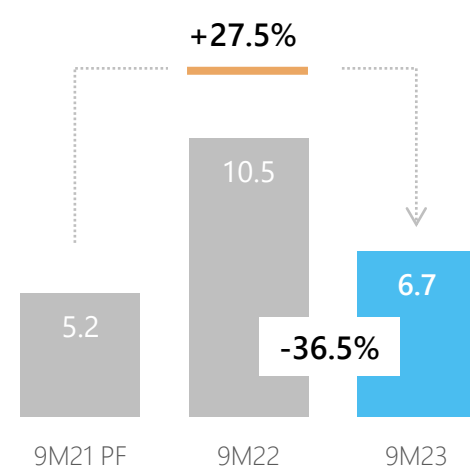
BUSINESS LENDING⁽²⁾



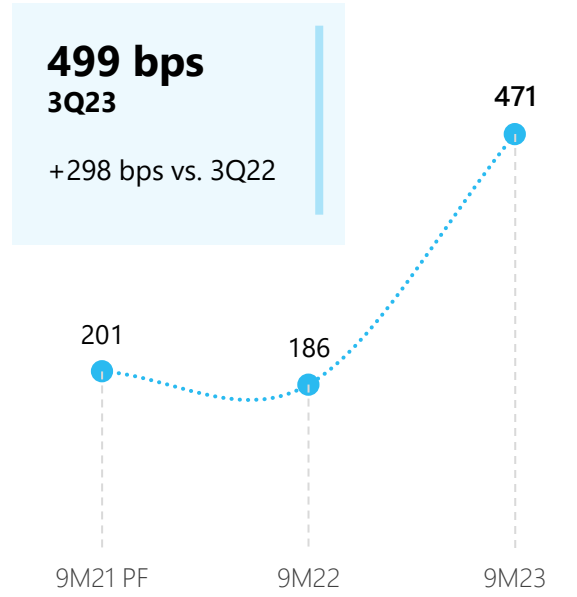
CONSUMER LENDING



MORTGAGES



FB YIELDS – Loan FB yields⁽¹⁾⁽⁵⁾, bps



Segmentation and specialisation
to better serve our business clients



297

Branches specialised in businesses⁽³⁾ in Spain



7

International branches⁽⁴⁾



~4,800

Specialists



(1) 9M21 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) In France (Paris), Germany (Frankfurt), Italy (Milan), Morocco (Casablanca, Tanger and Agadir), Poland (Warsaw), Portugal (Porto) and UK (London). (5) 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., MicroBank; excluding public sector.

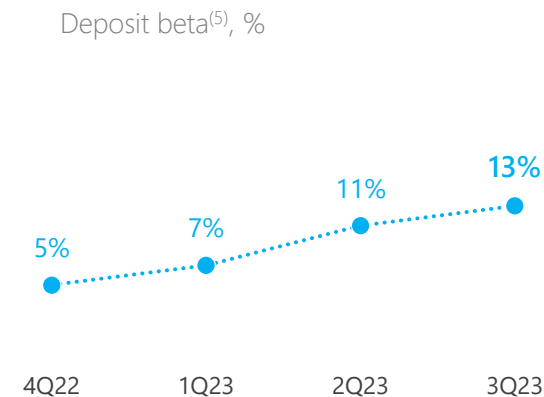


Market share gains in deposits reflect franchise prowess

MARKET SHARE GAINS

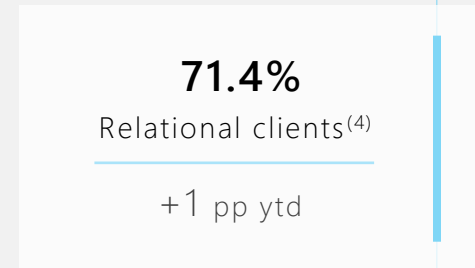


DEPOSIT BETA EVOLUTION

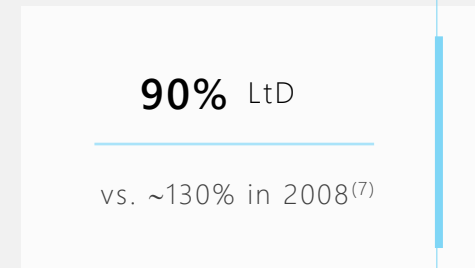


UNDISPUTABLE LEADER IN CLIENT INCOME FLOWS

- **36.7% market share in payrolls⁽²⁾**
- **34.3% market share in pension deposits⁽²⁾**
- ~ **10 Million** direct deposits of payroll⁽³⁾ and pensions
- ~ **€25 Bn** deposited monthly in demand deposits from payrolls⁽³⁾, pensions and other professional income flows
- **>60%** of our deposits belong to relational clients



POSITIVE COMMERCIAL GAP AND COMFORTABLE % LTD



(1) Deposits of households and non-financial businesses, in Spain. August 2023, based on Bank of Spain latest available data. (2) In Spain, September 2023. Own calculations based on Social Security data. (3) Including unemployment benefits. (4) Individual clients with 3 or more product families. (5) 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. (6) Sight and time deposits (excludes retail securities). (7) Data corresponding to the scope of Group “la Caixa”. % LTD calculated as loans over total deposits.

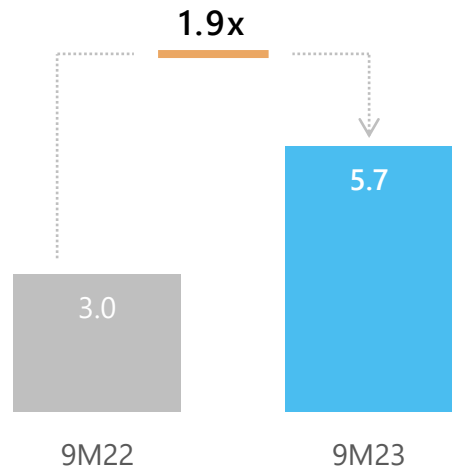


Net inflows into long-term savings recover ytd

while higher long-term yields allow for attractive annuity offering

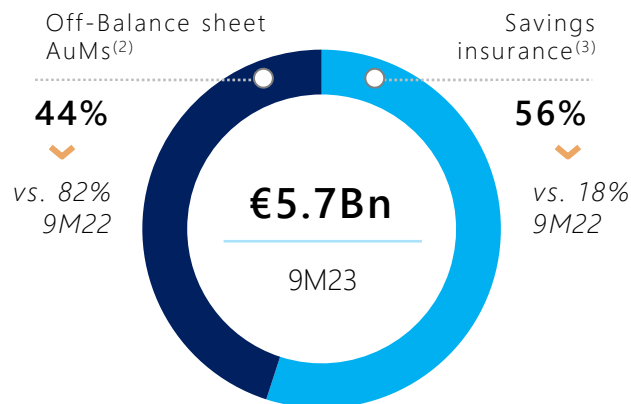
STRONG NET INFLOWS

Net inflows into long-term savings⁽¹⁾, €Bn



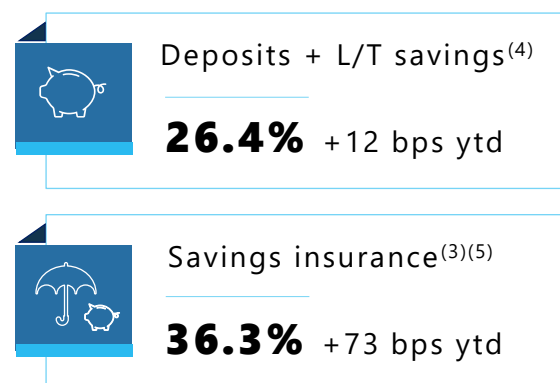
INCREASED DEMAND FOR ANNUITIES

Net inflows into L/T savings: breakdown, % of total



DRIVING MARKET SHARE GAINS

Market shares in Spain, %



EQUIPPED TO SEIZE UNTAPPED POTENTIAL

Differential advisory model, own product factories and innovative offering

- ROBUST ADVISORY SERVICES
- PROPRIETARY METHODOLOGY
- EXTENSIVE OFFERING
- OWN AND THIRD-PARTY PRODUCTS
- CERTIFIED SALES FORCE
- FOCUS ON SUSTAINABILITY

UNTAPPED POTENTIAL

L/T savings⁽¹⁾, % total household savings⁽⁶⁾



(1) Includes mutual funds, pension plans, and savings insurance. (2) Mutual funds (including managed portfolios and SICAVs) and pension plans. (3) Includes unit linked. (4) 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. Latest available data (August 2023 for deposits and Sep. 2023 for long-term savings; sector data for savings insurance as of Sep. 2023 are internal estimates). (5) September 2023, based on ICEA data (sector data as of Sep. 2023 are internal estimates). (6) Latest available data (2Q23 for Spain and Portugal; 1Q23 for Eurozone). Source: Eurostat

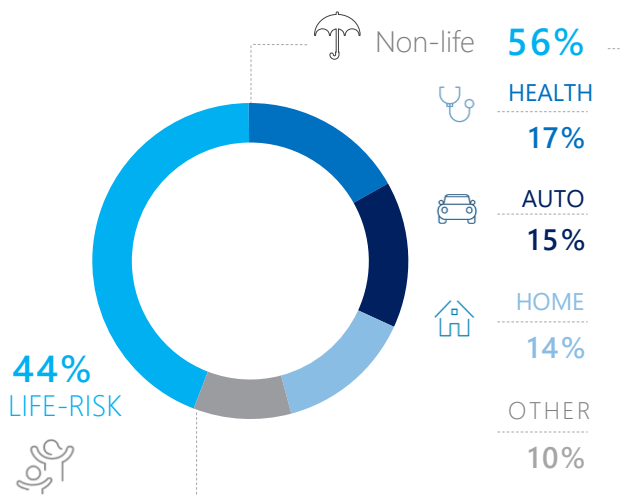
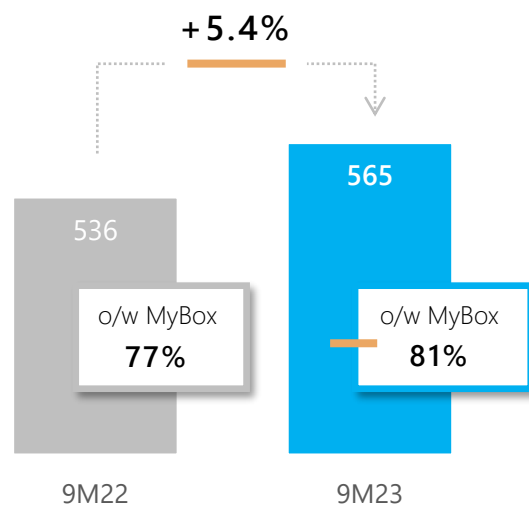


Continued growth in protection insurance on the back of MyBox

POSITIVE PRODUCTION DYNAMICS UNDERPINNED BY MyBox OFFERING

New production (annualised) of protection⁽¹⁾ insurance premia, €M

9M23 ttm New protection⁽¹⁾ insurance premia: breakdown by type of product in % of total

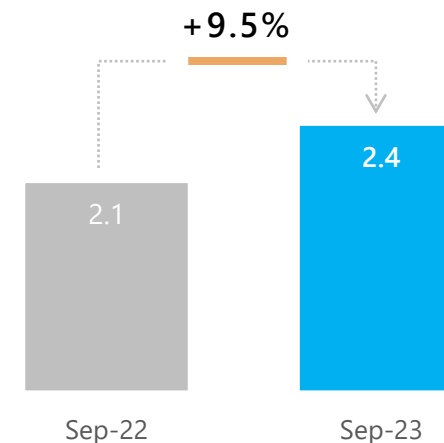


VidaCaixa SegurCaixa Adeslas

(1) All insurance products (including single premium with multiannual tenor) are presented on an annual basis to facilitate comparisons across all product lines. Including life-risk and non-life. CABK ex BPI and considering premia sold through the bancassurance channel.

DRIVING SUSTAINED GROWTH IN TOTAL PREMIA

Stock of total protection premia⁽²⁾, €Bn



- Innovative MyBox offering **MyBox Jubilación**
- MyBox yields higher retention rates
- More sustainable revenues and market share gains

(2) Earned premia. Includes VidaCaixa life-risk premia plus SegurCaixa Adeslas non-life premia sold through the bancassurance network.



BPI: higher profitability driven by sustained efficiency gains



CONTINUED MARKET SHARE GAINS (1)

BPI market shares in Portugal(1), %



LOANS

11.7%

+29 bps yoy



RESIDENTIAL MORTGAGES

14.4%

+63 bps yoy



LONG TERM SAVINGS

14.1%

+18 bps yoy



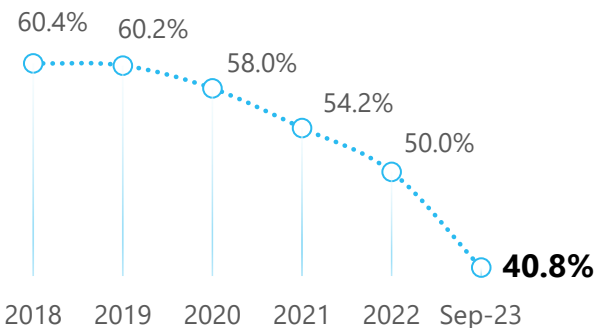
CREDIT/DEBIT CARD TURNOVER

10.1%

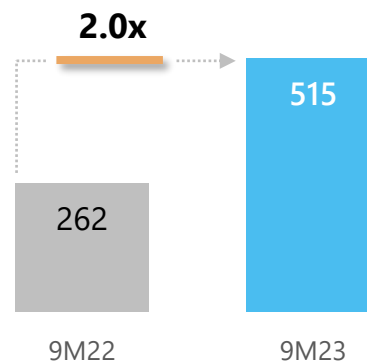
+10 bps yoy

RoTE(2) UP TO 15.0% UNDERPINNED BY SUSTAINED EFFICIENCY GAINS

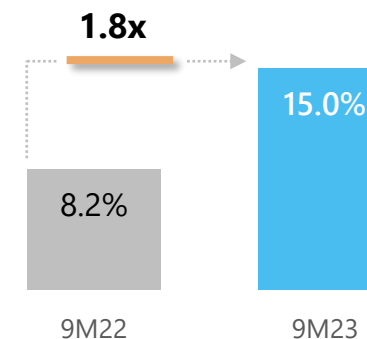
Core C/I(3) ttm, %



Pre-provision profit(2), €M



RoTE(2) ttm, %



LOW NPLS WITH HIGH COVERAGE



% NPL(2) **1.7%**

% NPL Coverage(2) **98%**

RATING UPGRADES(4) 2023



FitchRatings

BBB+ (From BBB)

MOODY'S

Baa1 (From Baa2)



Covered bonds

AA (From AA low)

(1) Source: BPI and Bank of Portugal, latest available data (as of September 2023 for loans and residential mortgages; August 2023 for long term savings and credit/debit card turnover). (2) BPI segment. (3) As reported by BPI. 2022 figure restated under 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.

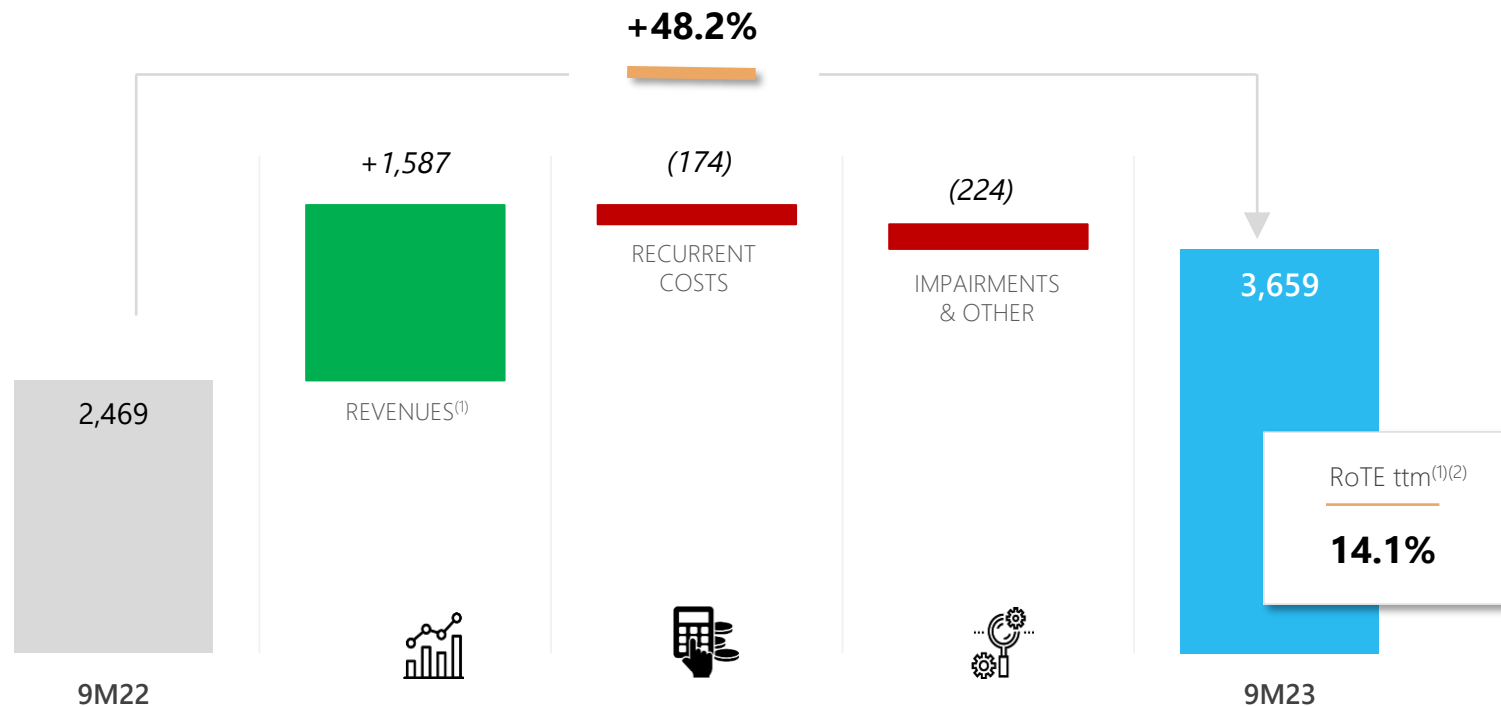


Strong net income growth leads to RoTE >14%

Underpinned by 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 11.9%.

Higher revenues

On core revenue growth
(NII +60.7% yoy; Fees + insurance +1.5% yoy)



Improved efficiency

With recurrent C/I ttm down to historical low at 42.6%



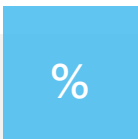
CoR remains at low levels

and on track to meet FY guidance



RoTE ttm up to 14.1%

+2.1 pp qoq | +5.7 pp yoy





Facing the future from the strongest financial position in a decade

LOW %NPL WITH HIGHER COVERAGE

% NPL

11.4%

Peak

2.7%

2.7%

2014-21

Dec-22

Sep-23

% NPL coverage

56% avg.

74%

76%



HIGHER ABILITY TO ABSORB CoR

Recur. PPP/loans plus contingent liabilities ttm, %⁽¹⁾

CoR ttm, %

1.55%

1.44%

2.09%

0.48%

0.25%

0.30%

2014-21 avg.

Dec-22

Sep-23



% C/I DOWN TO HISTORICAL LOW

Recurrent C/I ttm⁽¹⁾, %

54.0%

49.8%

42.6%

2014-21 avg.

2022

Sep-23



COMFORTABLE MREL AND LIQUIDITY

% MREL incl. IFRS 9 TA vs. requirement

25.9%

27.1%

24.3%
2024
Requirem.

282 bps
M-MDA
buffer

Dec-22
IFRS 17/9

Sep-23

Liquidity metrics
Sep-2023

% LCR

205 %

% NSFR

139 %



STRONGER ORGANIC CAPITAL BUILD

OFFSETS REGULATORY IMPACTS AND TAX

% CET1 ex IFRS 9 TA vs. SREP

12.3%

12.2%

0.23%
SBB

8.5%
SREP

Org. capital build ytd

162 bps

MDA buffer⁽²⁾

373 bps

Dec-22
IFRS 17/9

Sep-23



INCREASED PROFITABILITY

RoTE ttm⁽¹⁾, %

6.5%

9.8%

14.1%

2014-21 avg.

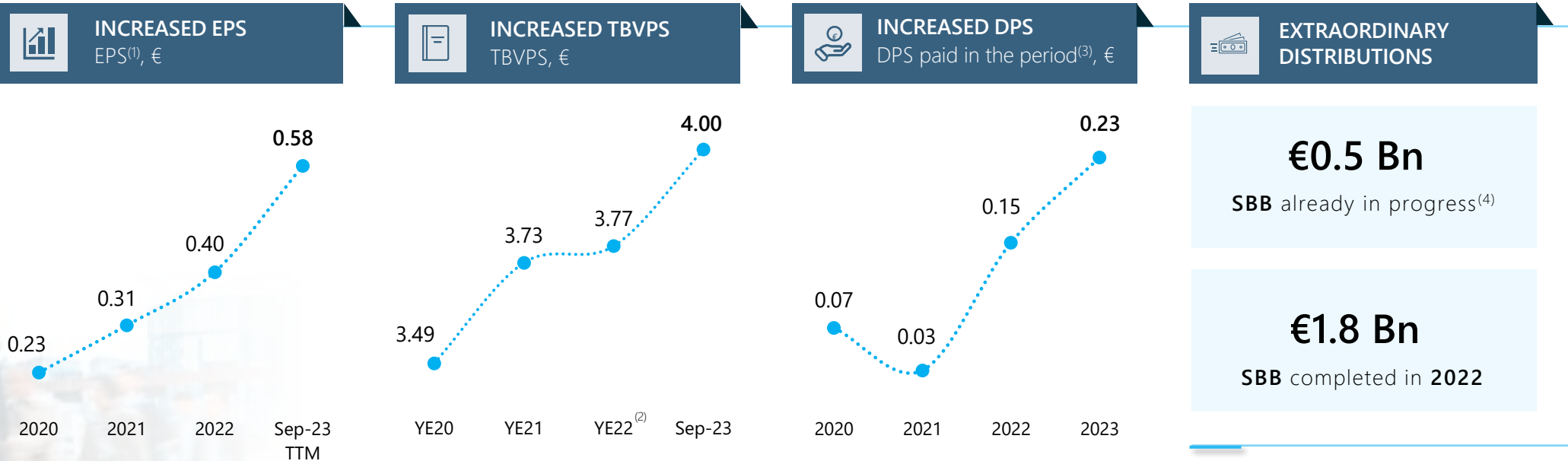
2022

Sep-23



(1) 2022-23 under new accounting standards; 2014-21 based on previously reported figures (IFRS 4). Recurrent PPP PF with Bankia for 12 months in 2020-21 and adjusted excluding the extraordinary banking tax in 2023. 2021 RoTE adjusted excluding M&A one-offs. (2) % CET1 including IFRS 9 TA vs. SREP.

Strong financials facilitate higher shareholder distributions...



EXTRAORDINARY DISTRIBUTIONS

€0.5 Bn
SBB already in progress⁽⁴⁾

€1.8 Bn
SBB completed in 2022

~€4 Bn

- + FY22 dividend
- + 2022 SBB
- + Ongoing SBB

50% - 60% FY23 cash payout target

~€9 Bn 2022-24 strategic target for capital available for distribution⁽⁵⁾

RUNNING WELL 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) 29.8% of the maximum consideration already executed (as of 20 October 2023). (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).

...and the strengthening of our commitments to clients and society

A unique way of banking



Financial inclusion

- No withdrawal from towns: >2,200 w/branch + 675 w/mobile branches⁽¹⁾
- Agreement with post office (coverage of towns with <500 inhabitants)⁽¹⁾
- The largest microlender in Europe: >100K microcredits granted in 2023
- Support to senior clients (1,619 managers)
- ~360K social or basic accounts

Solutions with social impact

- Adhered to the Spanish Code of Good practices
- ~11K social housing units; >560 new social rents (including renewals)
- Impulsa: >5,880 beneficiary households since programme inception

Fostering diversity and employment

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

Social projects in our communities

- Volunteering programme: >20.3K participants (including 14K in the Social Month)
- Strategic partnership: ~3,500 projects in collaboration with "la Caixa" Foundation
- ~€1.55 Bn in dividends distributed to "la Caixa" Foundation in the last 5 years

Sustainable banking

- NZBA founding member
- #1 European bank by total 2019- Sep. 23 SDG bond issues
- €43.3 Bn in sustainable financing since the beginning of the Strategic Plan
- First Spanish bank to publish an ESG solicited rating: rating of "2" by Sustainable Fitch⁽²⁾

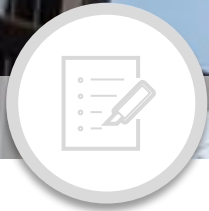
2030 Decarbonisation targets

New 2030 targets for 3 additional sectors⁽³⁾

	POWER GENERATION Physical intensity, kgCO ₂ e/MWh	↓30% 2020-30
	OIL & GAS Total financed emissions, MtCO ₂ e	↓23% 2020-30
	COAL⁽⁴⁾ Exposure, €M	↓100% 2022-30
	AUTO Physical intensity, gCO ₂ /vkm	↓33% 2022-30
	IRON AND STEEL Physical intensity, KgCO ₂ e/t steel	↓[10-20%] 2022-30



(1) In Spain. (2) Rating range: 1-5 with 1 being the best rating. (3) Auto and Iron & Steel targets included in the new Climate Report published in October 2023; Coal target included in the semi-annual Management Report published in July 2023. (4) Will stop financing companies involved in thermal coal activities (clients whose revenues from thermal coal mining and/or coal-fired power generation exceed 5% of total revenues), reducing the exposure to zero by 2030.



Highlights



**3Q23 P&L and
Balance Sheet**



Appendix

Growth in business and consumer lending ytd

offset by mortgage deleveraging –qoq affected by seasonality and lower lending demand

PERFORMING LOAN BOOK⁽¹⁾ – 30 Sep. 2023

€345 Bn

-1.7% ytd | **-2.5% qoq⁽²⁾**

Of which:



+1.3% ytd

BUSINESS LENDING

-0.9% qoq



+1.3% ytd

CONSUMER LENDING

+0.1% qoq



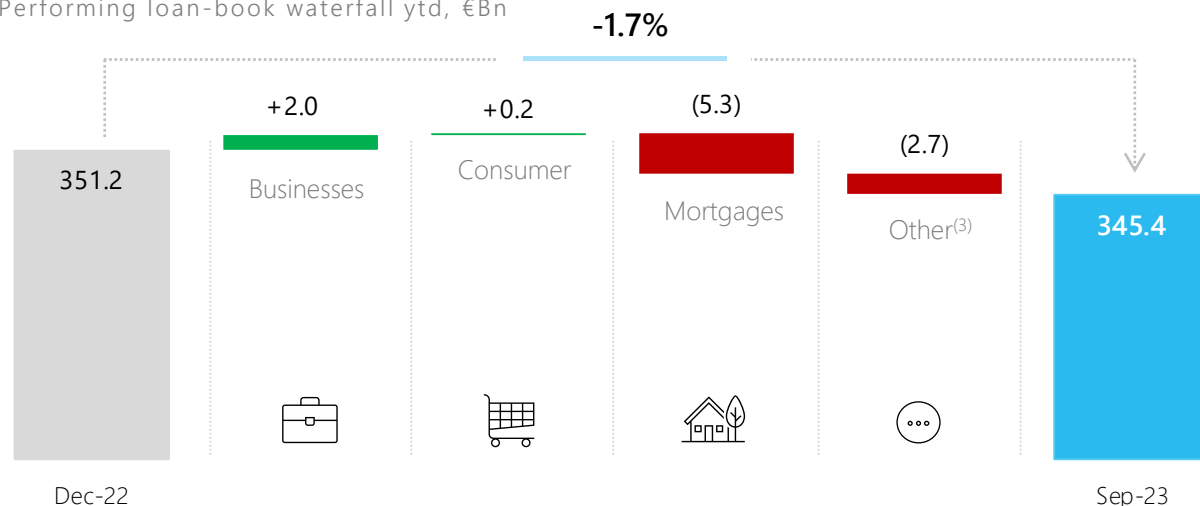
-3.9% ytd

RESIDENTIAL MORTGAGES

-1.3% qoq

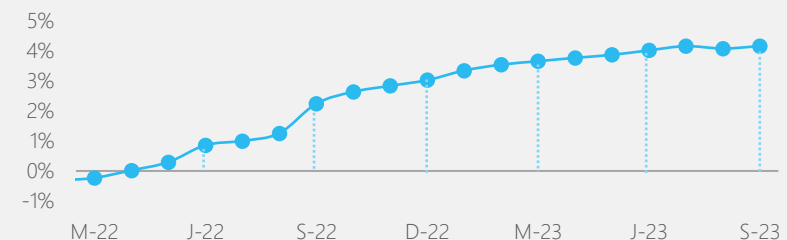
Growth in business lending and consumer lending offset by structural deleveraging in mortgages

Performing loan-book waterfall ytd, €Bn



FLOATING MORTGAGE BOOK INDEX RESETS CONTINUE

Euribor 12 months (monthly average)



<30%
Affordability ratio with E12M at 4.5%⁽⁵⁾

% of performing floating mortgages⁽⁴⁾ repriced at:

Euribor ≤ 2%	100%	78%	45%	25%	13%
2% < Euribor ≤ 3%	0%	22%	35%	20%	18%
3% < Euribor ≤ 4%	0%	0%	20%	55%	50%
Euribor > 4%	0%	0%	0%	0%	19%



(1) Refer to the Appendix for additional details. (2) Affected by positive seasonality in June related to public pension advances (-1.5% qoq seasonally adjusted). (3) Includes "Public sector" and "Other loans to individuals-other". (4) Individual client mortgages. Two thirds of individual client mortgages are floating. CABK ex BPI. (5) Internal estimates referred to floating-rate residential mortgages of clients with income flows paid into CaixaBank. CABK ex BPI.

Customer funds up 1.3% ytd

qoq affected by adverse seasonality in deposits

CUSTOMER FUNDS⁽¹⁾ – 30 September 2023

€619 Bn +1.3% ytd
 -1.4% qoq | ~ Stable season. adj.

Of which:



LONG-TERM SAVINGS⁽²⁾

+5.3% ytd

-0.2% qoq
 +0.3% ex market impacts



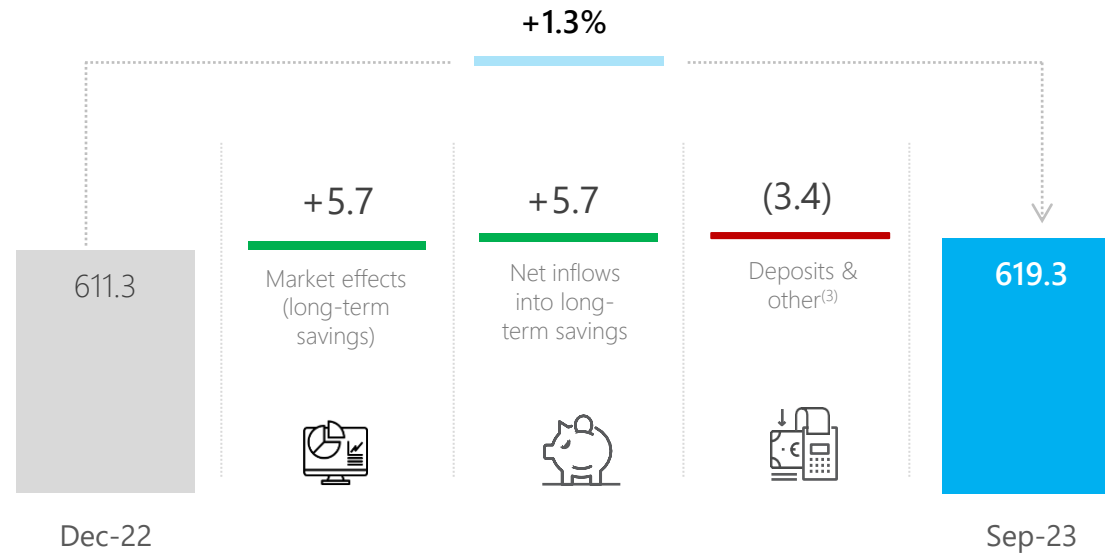
DEPOSITS AND OTHER⁽³⁾

-0.9% ytd

-2.0% qoq
 ~Stable seasonally adj.

Customer funds grow with support from **net inflows** into long-term savings **and markets**

Customer funds ytd waterfall, €Bn



(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.

Net income +69.9% yoy underpinned by revenue momentum

With support from NII and insurance

3Q23 P&L HIGHLIGHTS

CONSOLIDATED INCOME STATEMENT

€M	3Q23	3Q22	% yoy	% qoq
Net interest income	2,740	1,603	+70.9%	+12.2%
Net fees and commissions	895	968	-7.5%	-1.5%
Insurance service result	297	236	+26.0%	+15.7%
Dividends	0	0	+56.4%	-99.4%
Equity accounted	101	81	+24.8%	+52.6%
Trading	72	73	-2.3%	+16.8%
Other operating income/expenses	(88)	(89)	-1.0%	-63.2%
Gross income	4,016	2,872	+39.8%	+12.4%
Recurring operating expenses	(1,471)	(1,375)	+7.0%	+1.1%
Extraordinary operating expenses	(4)	(11)	-66.6%	+30.6%
Pre-impairment income	2,541	1,485	+71.1%	+20.2%
LLPs	(282)	(172)	+63.9%	+40.8%
Other provisions	(95)	(33)		+26.0%
Gains/losses on disposals and other	(24)	(20)	+20.9%	-45.2%
Pre-tax income	2,140	1,260	+69.9%	+19.2%
Tax, minority & other	(618)	(364)	+69.8%	+20.2%
Net income	1,522	896	+69.9%	+18.8%
<i>Pro memoria</i>				
Core revenues⁽¹⁾	4,018	2,872	+39.9%	+9.8%
o/w Fees + Insurance revenues	1,278	1,269	+0.7%	+4.9%
Core operating income⁽²⁾	2,547	1,497	+70.1%	+15.4%

REVENUES

- Strong revenue growth (+39.8% yoy / +12.4% qoq) driven by core revenues⁽¹⁾ (+39.9% yoy/+9.8% qoq)
 - NII increases strongly yoy/qoq on continued margin expansion
 - Strong growth in insurance revenues plus recovery in AM fees more than offset lower banking fees; insurance revenues qoq boosted by strong commercial activity and lower life-risk claims
 - Non-core revenues mainly reflect lower trading yoy with evolution qoq affected by seasonal items in Q2 (SRF charge and BFA dividend)

COSTS

- Recurrent costs broadly stable qoq and in line with FY guidance
- Positive jaws continue to drive double-digit growth in pre-impairment income; with core operating income⁽²⁾ +70.1% yoy / +15.4% qoq

PROVISIONS

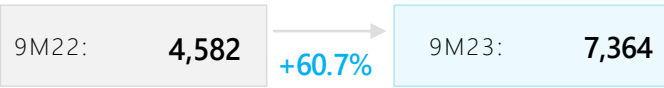
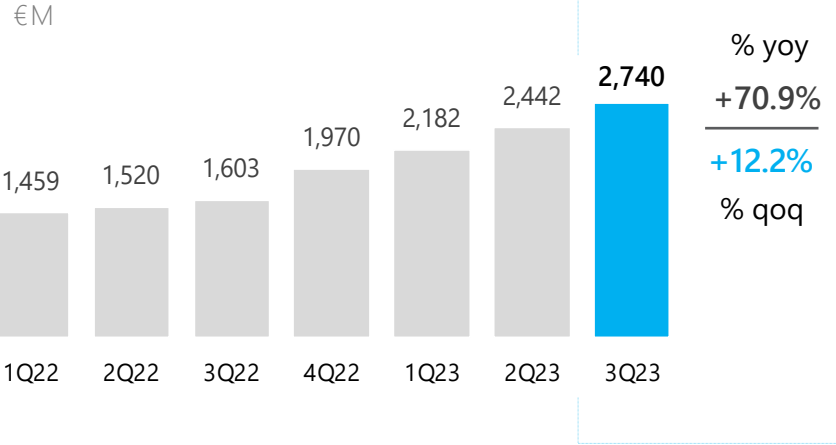
- 9M23 annualised CoR at 0.25% (0.30% ttm) in line with guidance
- Other provisions affected by one-offs

(1) NII + fees + insurance revenues (including insurance service result and equity accounted income from SegurCaixa Adeslas and other bancassurance stakes).

(2) Core revenues minus recurrent expenses.

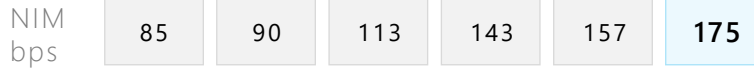
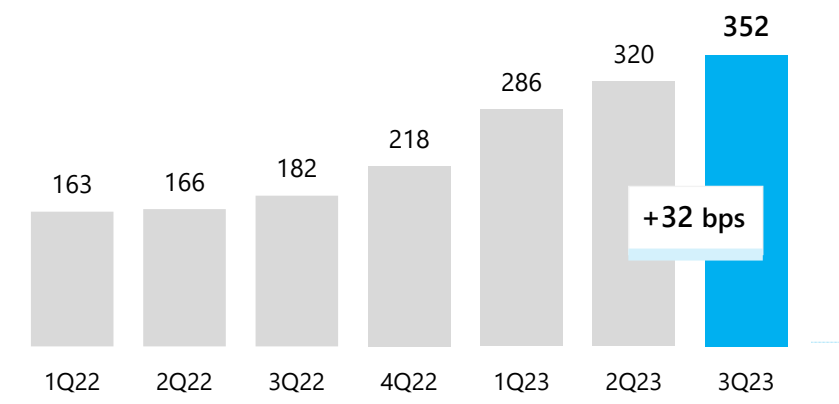
NII expected stronger for longer

NII EVOLUTION

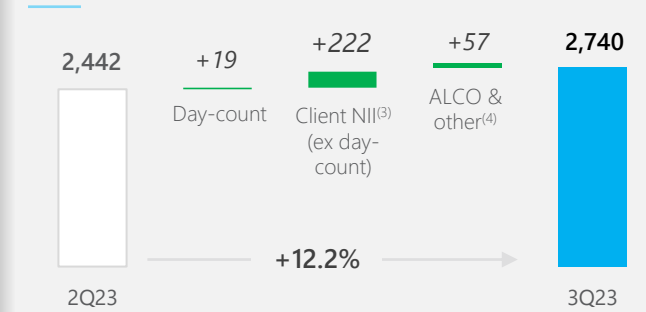


MARGINS

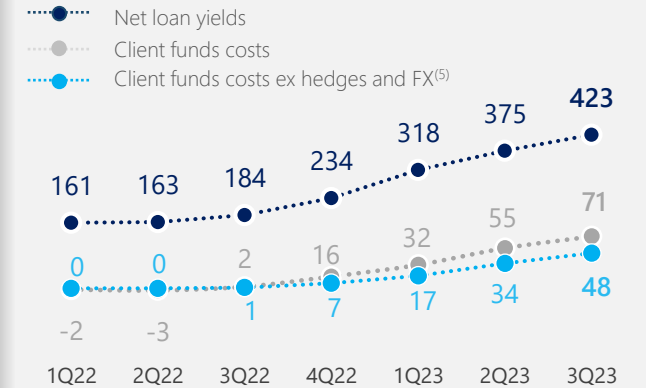
Customer spread, bps



NII BRIDGE QoQ, €M



YIELDS, BPS



3Q qoq

- **Client NII** mostly reflects loan index resets and deposit beta development (13% in 3Q23 vs. 11% in 2Q23)⁽¹⁾
- **Both customer spread** and **NIM** widen in the quarter
- **ALCO & other**: positive contribution on better fixed-income yields⁽²⁾ and high liquidity
- **Widening of loan yields**, on both new and outstanding loans

Upgraded guidance⁽⁶⁾: **FY23e NII at ≥ €10Bn and targeting FY24e NII stable yoy**

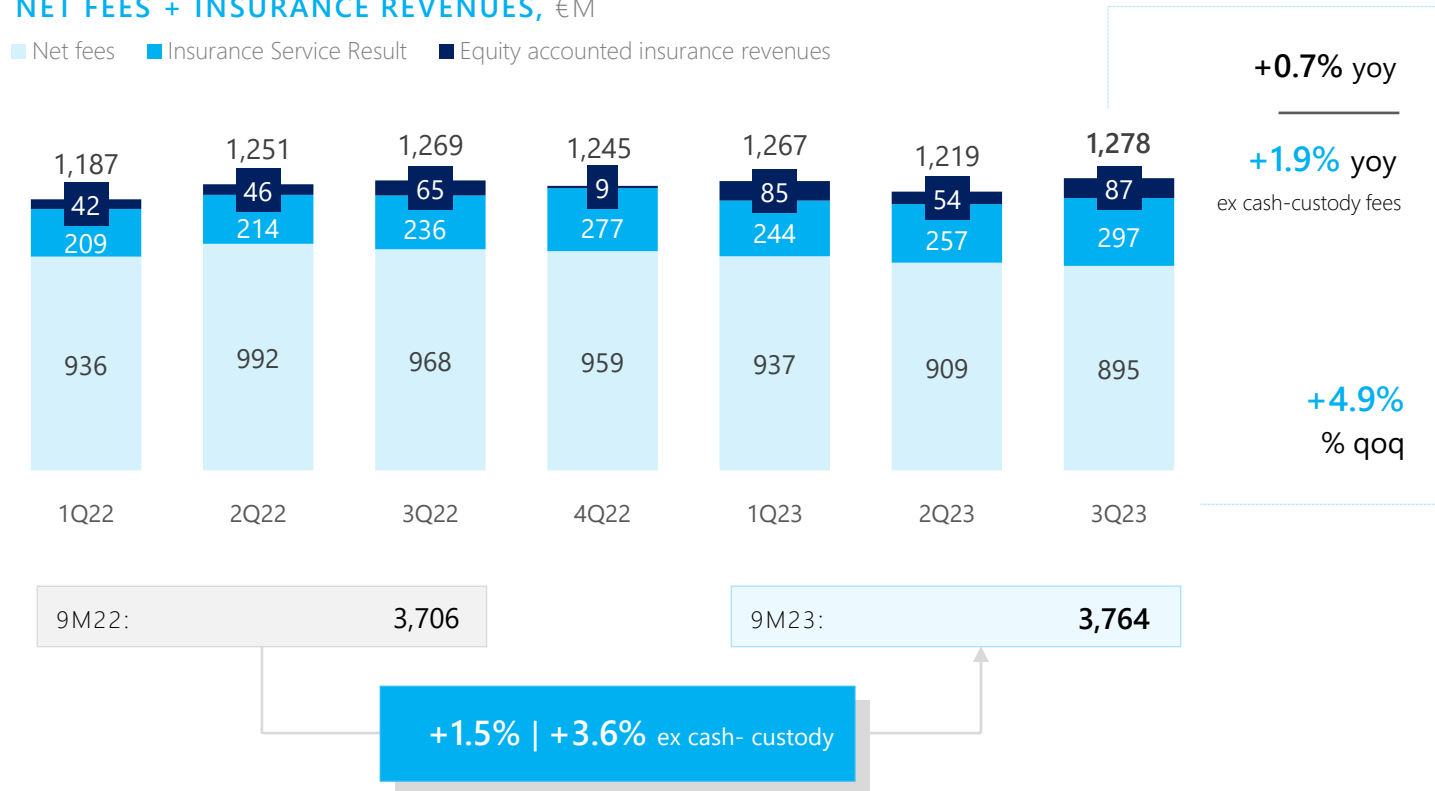
(1) Deposit beta is based on the ECB Deposit Facility Rate ("DFR") and is calculated from when the current rate tightening cycle started in Sep. 2022 (i.e. once the DFR crossed the 0% threshold). It excludes the effect of structural hedges, FX and international branch deposits of CaixaBank ex BPI. (2) Refer to the Appendix for additional details on ALCO portfolio. (3) Includes NII from insurance. (4) Includes interest income and expenses from the ALCO portfolio, institutional debt issued and interbank facilities. (5) Costs of client funds of the Group excluding hedges, FX and international branch deposits of CaixaBank ex BPI. (6) Considers 1% minimum reserve requirements (MRR) at 0%. 20

Revenues from bancassurance services resume growth in Q3

With insurance revenues up double-digit, more than offsetting subdued fee evolution

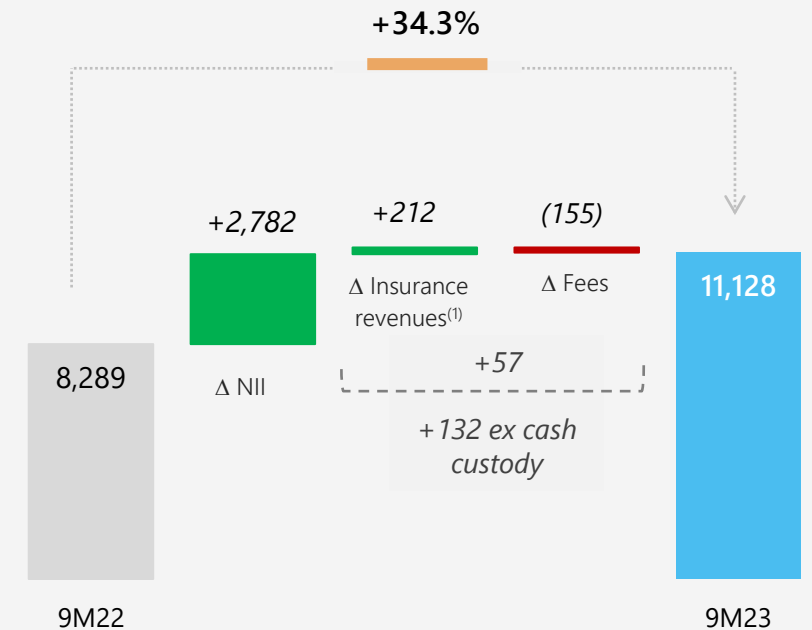
NET FEES + INSURANCE REVENUES, €M

■ Net fees ■ Insurance Service Result ■ Equity accounted insurance revenues



SUPPORTING CORE REVENUE GROWTH

Core revenue bridge yoy, €M



(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.

FY23e guidance: ~€5.1Bn

Positive dynamics in insurance revenues

while AuMs recover and recurrent banking fees adjust to new rate backdrop– qoq affected by seasonality

INSURANCE REVENUES

Breakdown by main business categories in €M and %

	3Q23	% yoy	% qoq	9M23 % yoy
INSURANCE SERVICE RESULT	297	+26.0%	+15.7%	+21.2%
LIFE-RISK INSURANCE	191	+22.3%	+19.1%	+23.4%
LIFE SAVINGS INSURANCE	86	+47.5%	+11.6%	+27.1%
UNIT LINKED	20	-6.4%	+3.6%	-10.3%
EQUITY ACCOUNTED INCOME FROM INSURANCE	87	+32.2%	+61.7%	+47.6%
TOTAL	383	+27.3%	+23.6%	+26.2%

- **Insurance Service Result:** steady growth in life-risk and higher activity in life savings insurance while unit linked are gradually recovering; support across-the-board qoq, also helped by lower life-risk claims
- **Equity accounted** insurance revenue progression underpinned by positive organic trends with qoq evolution boosted by SCA seasonality

NET FEES

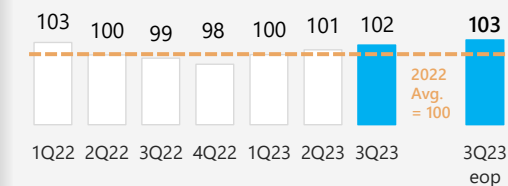
Breakdown by main category in €M and %

	3Q23	% yoy	% qoq	9M23 % yoy
RECURRENT BANKING⁽¹⁾	454	-12.1%	-1.2%	-9.1%
ASSET MANAGEMENT⁽²⁾	303	+1.7%	+2.2%	-1.5%
INSURANCE DISTRIBUTION	94	-4.7%	-1.9%	-4.0%
WHOLESALE BANKING	43	-20.2%	-23.2%	+5.8%
TOTAL	895	-7.5%	-1.5%	-5.3% <i>-2.8% ex cash custody</i>

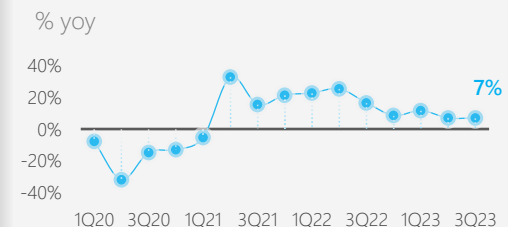
- **Recurrent banking:** lower account maintenance fees as initiatives implemented in a negative rate environment (including cash-custody yoy) are reversed; partly offset qoq by continued growth in payment fees
- **AM:** gradual recovery driven by higher average balances with support from positive net inflows
- **Insurance distribution:** organic growth on the back of by MyBox offset by non-recurrent factors
- **Wholesale banking:** +5.8% 9M23 yoy with evolution in the quarter mainly reflecting lower CIB activity

AUM⁽²⁾ AVERAGE BALANCES

Group, rebased to 100 = FY22 avg. AuM



CREDIT/DEBIT CARD SPENDING⁽³⁾

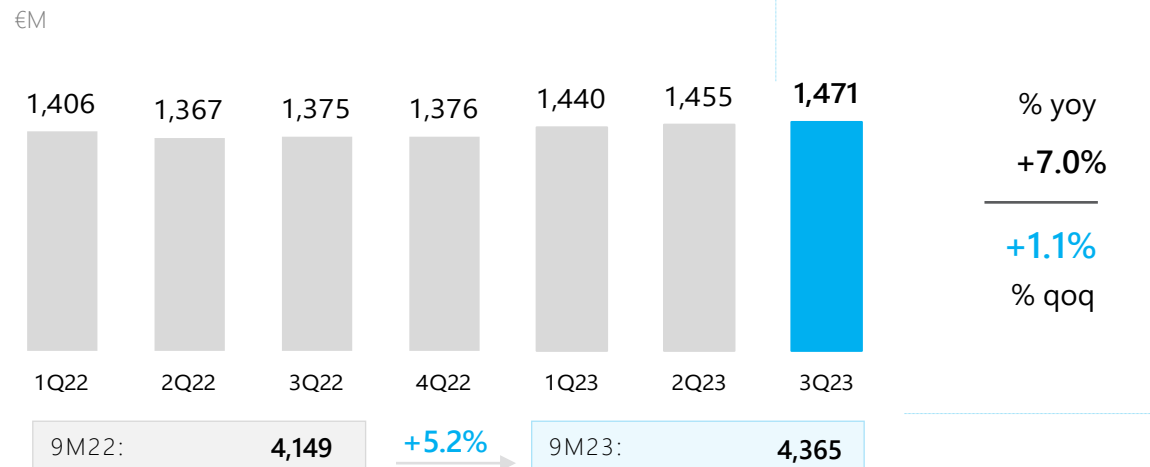


(1) -9.5% 3Q yoy and -4.4% 9M yoy ex cash custody fees. (2) Includes mutual funds, managed portfolios, SICAVs, pension plans and some unit-linked products at BPI that are not affected by IFRS 17/9. (3) In Spain. Card turnover (including e-commerce) and cash withdrawals from cards issued by CABK (clients from Bankia or shared with Bankia are excluded) plus turnover (including e-commerce) and cash withdrawals with foreign cards at CABK ATMs/PoS.

Steep improvement in operational efficiency

% C/I ttm down to historical low while costs evolve in line with guidance

RECURRENT COSTS

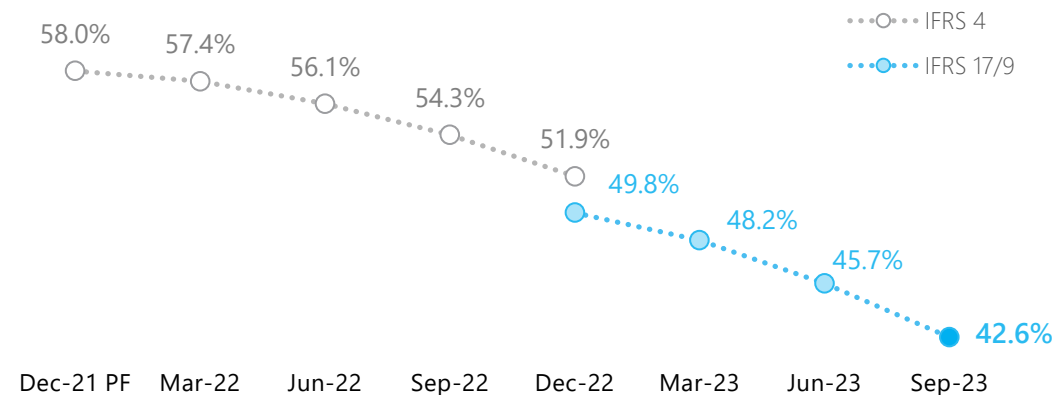


Recurrent cost breakdown by main category

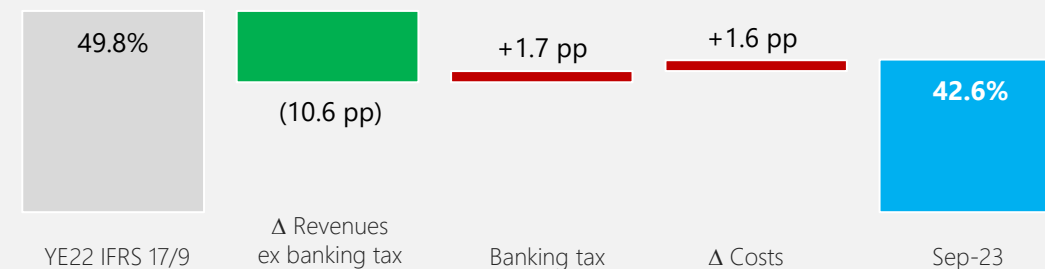
€M and %	3Q23	% yoy	% qoq	9M23 % yoy
PERSONNEL	897	+7.8%	+2.3%	+4.7%
GENERAL EXPENSES	380	+5.6%	-1.1%	+6.1%
DEPRECIATION	195	+6.2%	+0.2%	+6.0%
TOTAL	1,471	+7.0%	+1.1%	+5.2%

% COST/INCOME⁽¹⁾

Recurrent cost/income ratio ttm, %



Recurrent C/I ttm bridge ytd, % and pp



FY23e guidance: ~€5.8 Bn

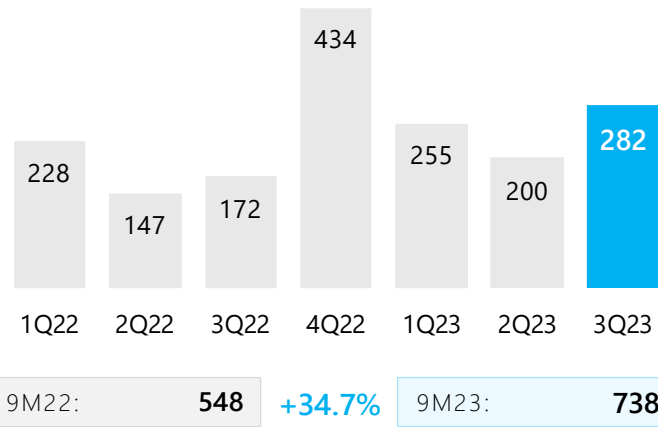
(1) Dec-2022 ttm was restated to reflect new insurance accounting (IFRS 17/9). Dec-21 PF/ Mar-22/Jun-22/Sep-22 data are presented as reported historically (IFRS 4) with Dec-21 PF including 12 months of Bankia.

CoR at low levels and aligned with guidance

while maintaining prudent coverage levels

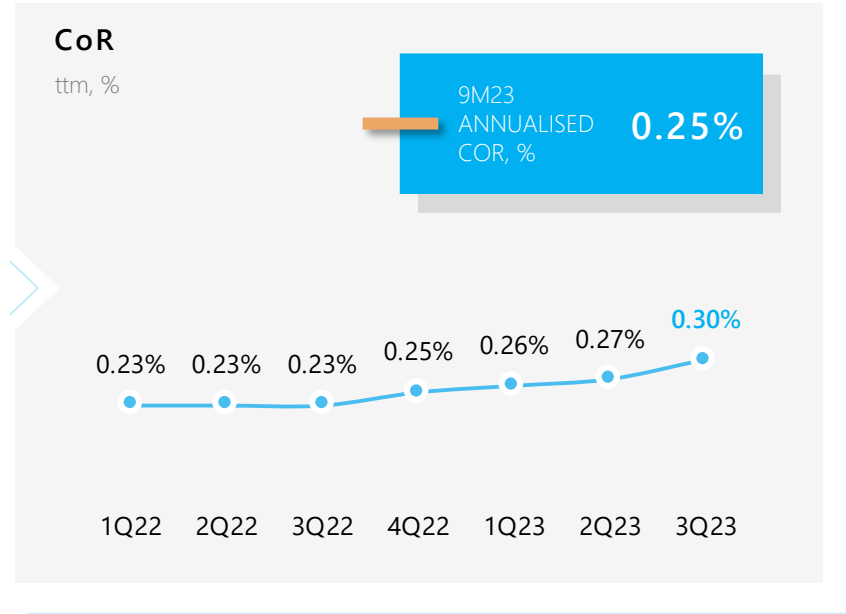
LOAN-LOSS CHARGES

€M



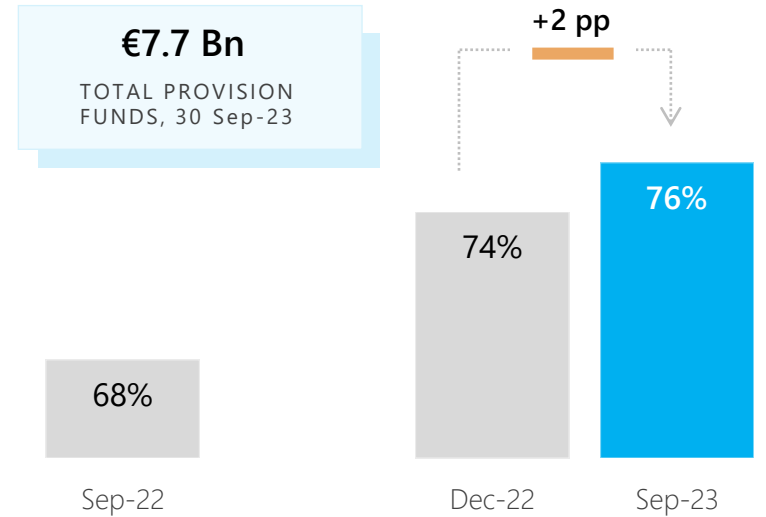
CoR

ttm, %



HIGHER NPL COVERAGE

NPL coverage⁽²⁾, %



- LLCs in Q3 reflect prudent top-up provisioning
- 9M Annualised CoR at 25 bps (30 bps ttm), remaining at low levels and on track to meet FY guidance
- ~€1.1Bn unassigned collective provisions⁽¹⁾, stable qoq and providing comfort

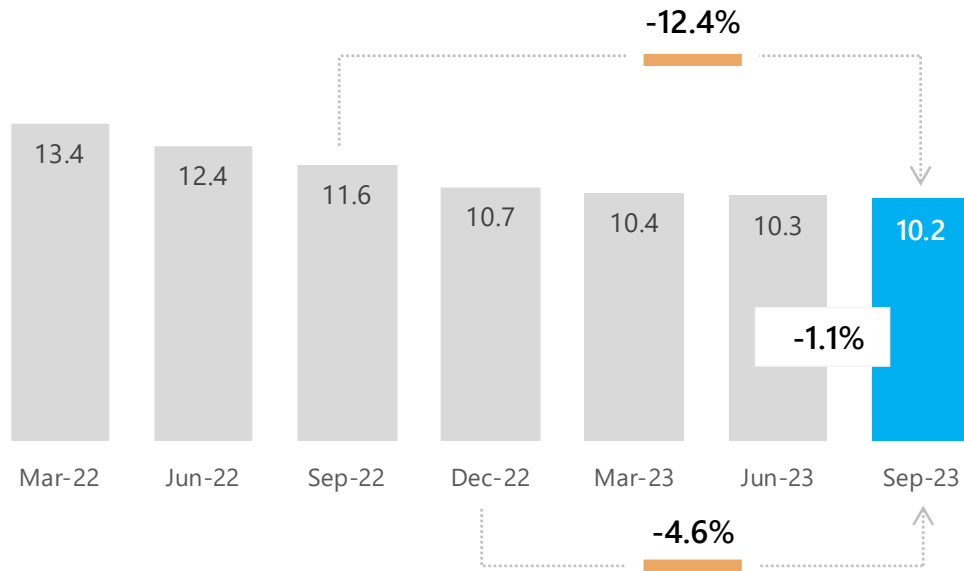
FY23e guidance: < 30 bps

(1) Includes unassigned collective provisions for macro uncertainties (€874M) and Bankia PPA (€231M) as of 30 September 2023. (2) 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 September 2023 (stable qoq and ytd).

Sustained NPL reduction with %NPL stable at low levels

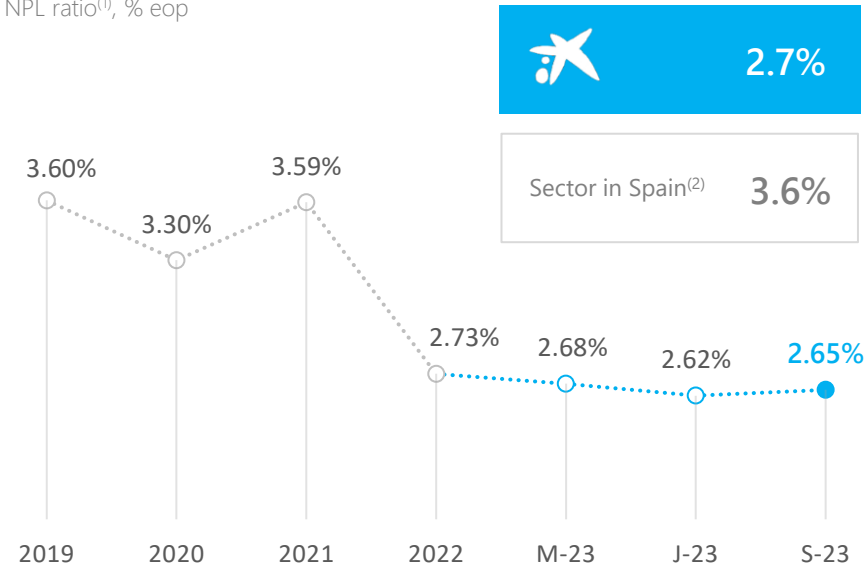
CONTINUED NPL REDUCTION

NPL stock⁽¹⁾, €Bn



%NPL BROADLY STABLE AT LOW LEVELS

NPL ratio⁽¹⁾, % eop



NPL ratio by segment, % 30-Sep-2023

	2.5%
Mortgages	
	3.2%
Consumer loans	
	2.7%
Business loans	
	2.7%
Other ⁽³⁾	

- **Steady NPA reduction: NPLs -4.6% ytd** and Net Oreo -10.8% ytd down to €1.7 Bn
- **%NPL** broadly stable at historically low levels and well below the sector
- **50%** of ICO loans⁽⁴⁾ granted are **already amortised**⁽⁵⁾ → current outstanding balance at €13.1 Bn (-22% ytd) with c.100% repaying principal. 3.8% of ICOs are classified under Stage 3⁽⁶⁾

(1) Includes non-performing contingent liabilities (€532 M by end of September 2023). (2) % NPLs in credit to the resident private sector, as of August 2023, based on data from Bank of Spain. The ratio PF ex CABK stands at 3.8%. (3) Includes other loans to individuals (ex consumer lending), loans to the public sector and contingent liabilities. (4) Loans with fixed payment schedules. It excludes products such as revolving credit facilities or reverse factoring with no pre-established payment schedules (€3.1 Bn outstanding balance by 30 Sep. 2023). (5) Includes amortisations and cancellations. (6) 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, 0.4% of ICO loans are <90 days past due and remain in Stage 1 or 2.

Ample liquidity remains a competitive advantage

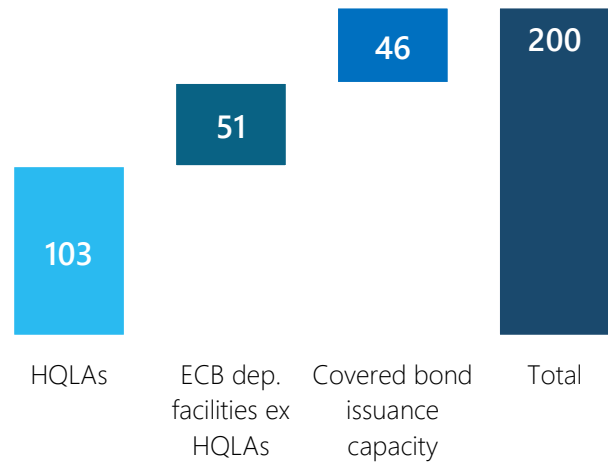
Reflecting stable funding and consistently prudent risk management

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

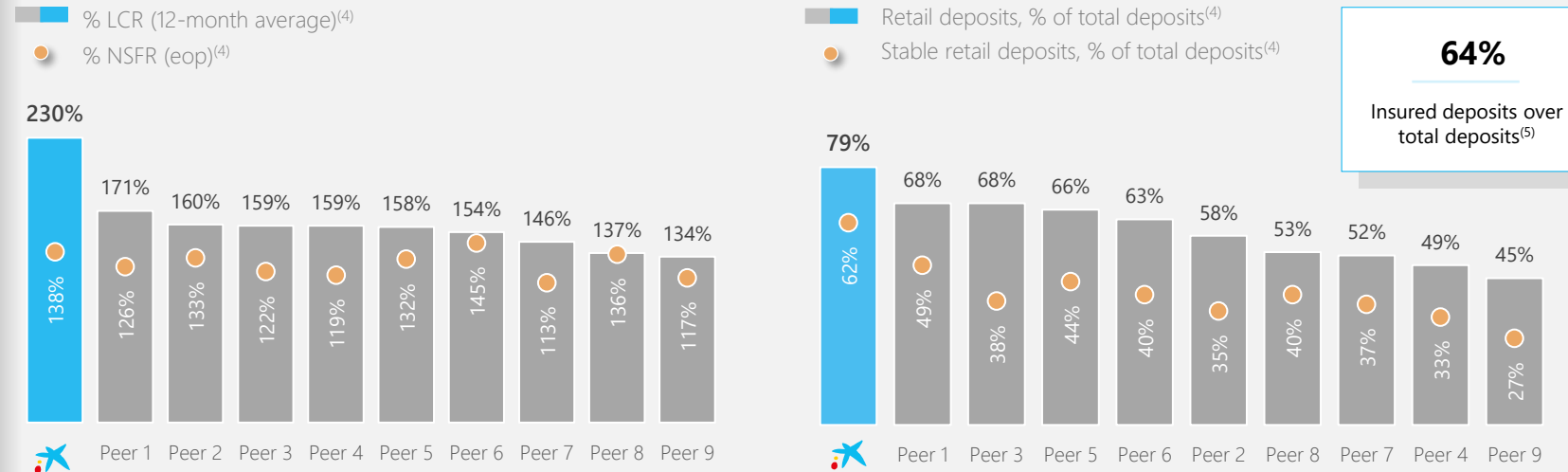
30 September 2023 (eop)

205% 188%	139% 139%	19.1% 16.8%	90%	5.6%
% LCR ⁽¹⁾ PF ex TLTRO ⁽²⁾	% NSFR PF ex TLTRO ⁽²⁾	% ASSET ENCUMBRANCE PF ex TLTRO ⁽²⁾	% LTD	LEVERAGE RATIO ⁽³⁾

Liquidity sources, in €Bn as of 30 September 2023



HIGH LIQUIDITY RATIOS AND THE HIGHEST PROPORTION OF STABLE RETAIL DEPOSITS AMONG PEERS



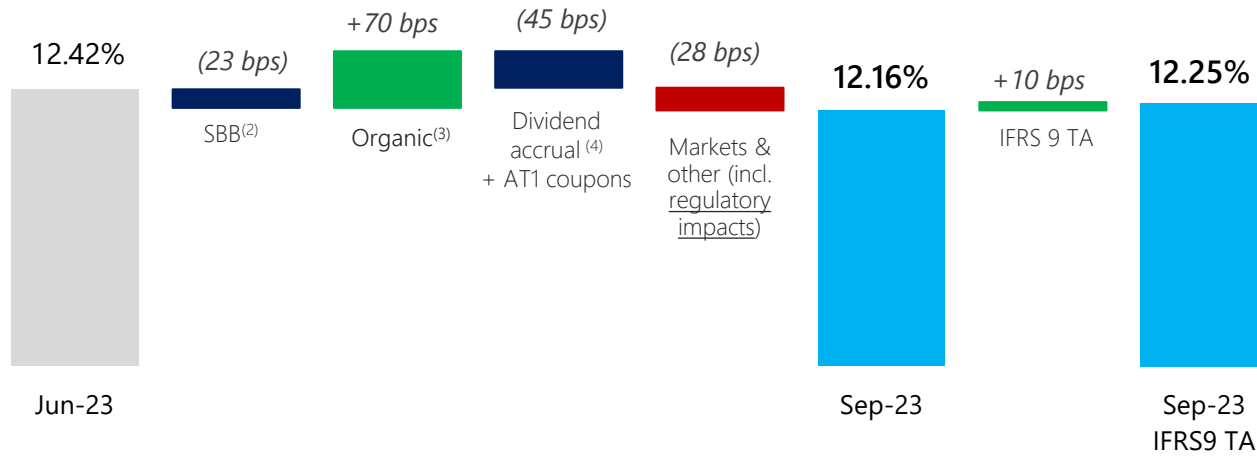
(1) % LCR as of 30 September 2023. 12-month average % LCR as of 30 September 2023: 210%. (2) There are €8.5 Bn outstanding in TLTRO III as of 30 September 2023 (maturing in March 2024). (3) Including IFRS 9 transitional arrangements. (4) Based on latest public Pillar 3 reporting data (Template EU LIQ1 and Template EU LIQ2 as of June 2023) by CABK and peers. Peer group includes top 10 entities by market cap as of 30 September 2023 included in the SX7E index. (5) Covered by the Deposit Guarantee Fund (deposits ≤ €100,000).

Strong organic capital build while TBVPS increases to €4.00

With full deduction of SBB and regulatory impacts booked in Q3 as anticipated

STRONG GENERATION FACILITATES HIGH DISTRIBUTION

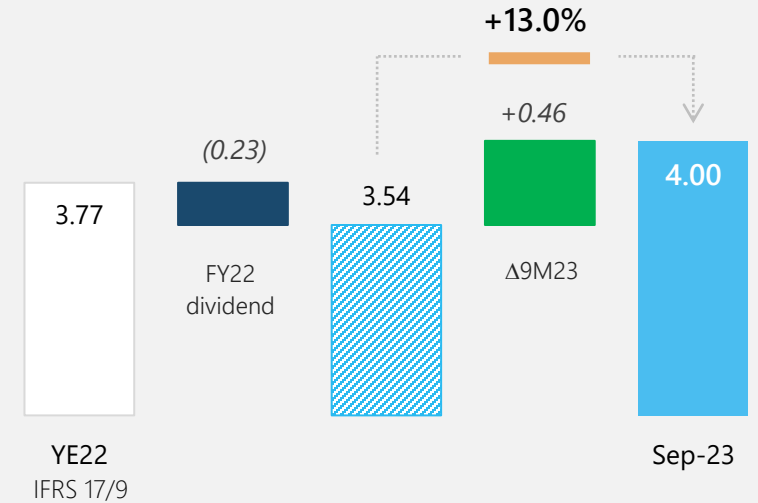
% CET1 (excluding IFRS 9 TA): qoq waterfall⁽¹⁾, in % and bps



CET1 (€Bn)	27.1	27.1	27.3
RWAs (€Bn)	218.2	222.8	222.6

BOOSTING SHAREHOLDER VALUE

TBVPS ytd waterfall, €/share



	FY23 DIVIDEND PAYOUT	50-60%
	SBB ALREADY IN PROGRESS ⁽²⁾	€500 M

(1) Jun-23 updated with the latest officially reported data. (2) % CET1 as of September 2023 includes the full deduction of the maximum SBB consideration (€500M). As of 30 September 2023: 17.8 million shares acquired for €65.4 M, equivalent to 13.1% of the maximum consideration. Based on the latest public information (ORI 20 October 2023), 39.9 Million shares have been already acquired for €149.2 M, equivalent to 29.8% of the maximum consideration. (3) Excludes dividend accrual and AT1 coupons. (4) Accrual of dividend at 60% payout.

A white rectangular box with a thin black border and a subtle drop shadow, containing the word "Appendix" in a large, bold, dark grey sans-serif font. To the right of the box is a simple line-art icon of a paperclip.

Appendix

CaixaBank Group key figures

3Q23

Clients (Total, in Million)	20
Total assets (€ Bn)	611
Customer funds (€ Bn)	619
Customer loans and advances (gross, € Bn)	355
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⁾ (%)	29%
Market share in Credit/Debit card turnover⁽¹⁾ (%)	31%

LEADING
BANCASSURANCE
FRANCHISE IN
SPAIN+PORTUGAL



Net attributed income (3Q23 9M23, €M)	1,522 3,659
Non-performing loan ratio (%)	2.7%
NPL coverage ratio (%)	76%
% LCR (eop)	205%
% NSFR (eop)	139%
CET1⁽³⁾ (% over RWAs)	12.3%
Total capital⁽³⁾ (% over RWAs)	17.1%
MDA buffer (bps)	373
MREL⁽³⁾ (% over RWAs)	27.1%

FINANCIAL
STRENGTH



DJSI - S&P Global	80/100
MSCI ESG ratings	A
CDP	A List
ISS ESG QualityScore: E S G	1 1 1
Sustainable Fitch	2

SUSTAINABLE AND
RESPONSIBLE BANKING



(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 September are internal estimates. (3) Ratios including IFRS 9 transitional arrangements.

9M23 Income statement by perimeter⁽¹⁾

€M	9M23	% yoy	9M23 CABK	% yoy	9M23 BPI	% yoy
Net interest income	7,364	60.7%	6,673	58.8%	691	82.2%
Dividends	145	10.3%	71	75.0%	75	-18.3%
Equity accounted	246	28.1%	205	41.0%	41	-12.3%
Net fees and commissions	2,741	-5.3%	2,522	-5.8%	218	-0.3%
Trading income	215	-32.5%	233	-12.6%	(18)	
Insurance service result	798	21.2%	798	21.2%		
Other operating income & expenses	(818)	68.5%	(774)	76.9%	(45)	-7.6%
Gross income	10,689	28.9%	9,728	28.8%	962	30.1%
Recurring operating expenses	(4,365)	5.2%	(3,983)	4.6%	(382)	12.0%
Extraordinary operating expenses	(9)	-73.8%	(9)	-73.8%		
Pre-impairment income	6,315	53.7%	5,735	54.6%	580	45.5%
LLPs	(738)	34.7%	(693)	21.6%	(45)	
Other provisions	(195)	58.1%	(174)	48.5%	(20)	
Gains/losses on disposals and other	(88)	58.6%	(88)	56.8%	(0)	
Pre-tax income	5,294	56.5%	4,781	61.1%	513	23.8%
Income tax	(1,635)	79.5%	(1,502)	82.5%	(134)	51.7%
Profit / (loss) after tax	3,659	48.1%	3,279	52.9%	380	16.3%
Minority interests & other	(0)		(0)			
Net income	3,659	48.2%	3,279	53.0%	380	16.3%

(1) % yoy vs. 9M22 restated under IFRS 17/9.

Group P&L⁽¹⁾

€M

	3Q23	2Q23	1Q23	4Q22	3Q22	2Q22	1Q22	9M23	9M22
Net interest income	2,740	2,442	2,182	1,970	1,603	1,520	1,459	7,364	4,582
Dividends	0	77	68	32	0	130	1	145	132
Equity accounted	101	66	79	30	81	60	51	246	192
Net fees and commissions	895	909	937	959	968	992	936	2,741	2,896
Trading	72	61	82	11	73	102	142	215	318
Insurance service result	297	257	244	277	236	214	209	798	658
Other operating income/expenses	(88)	(239)	(491)	(477)	(89)	(256)	(141)	(818)	(486)
Gross income	4,016	3,572	3,101	2,801	2,872	2,762	2,658	10,689	8,292
Recurring operating expenses	(1,471)	(1,455)	(1,440)	(1,376)	(1,375)	(1,367)	(1,406)	(4,365)	(4,149)
Extraordinary operating expenses	(4)	(3)	(2)	(15)	(11)	(16)	(8)	(9)	(35)
Pre-impairment income	2,541	2,115	1,659	1,410	1,485	1,379	1,244	6,315	4,109
LLCs	(282)	(200)	(255)	(434)	(172)	(147)	(228)	(738)	(548)
Other provisions	(95)	(75)	(25)	(6)	(33)	(45)	(45)	(195)	(123)
Gains/losses on disposals and other	(24)	(44)	(20)	(32)	(20)	(26)	(9)	(88)	(56)
Pre-tax income	2,140	1,795	1,359	938	1,260	1,161	961	5,294	3,382
Income tax expense	(618)	(514)	(504)	(278)	(364)	(293)	(255)	(1,635)	(911)
Profit / (loss) after tax	1,522	1,281	855	660	896	868	707	3,659	2,471
Minority interests and others	(0)	0	(0)	1	0	0	1	(0)	2
Net income attributed to the Group	1,522	1,281	855	659	896	867	706	3,659	2,469

(1) 2022 figures restated under IFRS 17/9.

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	
	3Q23	% yoy	3Q23	% yoy	3Q23	% yoy
Net interest income	2,476	68.6%	249	78.9%	15	
Dividends	0	61.7%	0	-40.4%		
Equity accounted	92	35.9%	5	-33.4%	3	-39.5%
Net fees and commissions	823	-7.8%	71	-4.1%		
Trading income	66	11.8%	5	-57.4%	1	-70.8%
Insurance service result	297	26.0%				
Other operating income & expenses	(90)	1.7%	2			
Gross income	3,665	39.0%	332	43.1%	19	
Recurring operating expenses	(1,327)	6.7%	(129)	11.1%	(16)	-0.6%
Extraordinary operating expenses	(4)	-66.6%				
Pre-impairment income	2,334	69.0%	204	74.9%	3	
LLPs	(274)	64.6%	(9)	43.2%		
Other provisions	(76)		(18)			
Gains/losses on disposals & other	(14)	-27.8%	(2)		(8)	
Pre-tax income	1,970	68.7%	175	67.9%	(6)	-55.9%
Income tax	(565)	66.9%	(53)	77.7%	(1)	
Profit / (loss) after tax	1,406	69.5%	123	64.0%	(6)	-25.2%
Minority interest & others	(0)					
Net income	1,406	69.5%	123	64.0%	(6)	-25.2%

(1) % yoy vs. 3Q22 restated under IFRS 17/9.

(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.

Bancassurance segment (I/II): P&L⁽¹⁾

€M

	3Q23	2Q23	1Q23	4Q22	3Q22	2Q22	1Q22
Net interest income	2,476	2,210	1,975	1,794	1,468	1,397	1,345
Dividends and equity accounted	93	59	94	9	68	44	44
Net fees and commissions	823	835	864	882	893	919	865
Trading income	66	92	75	23	59	89	118
Insurance service result	297	257	244	277	236	214	209
Other operating income & expenses	(90)	(219)	(465)	(480)	(89)	(227)	(121)
Gross income	3,665	3,234	2,787	2,505	2,636	2,435	2,460
Recurring operating expenses	(1,327)	(1,312)	(1,298)	(1,248)	(1,243)	(1,242)	(1,277)
Extraordinary operating expenses	(4)	(3)	(2)	(15)	(11)	(16)	(8)
Pre-impairment income	2,334	1,919	1,487	1,242	1,381	1,177	1,175
LLPs	(274)	(186)	(233)	(406)	(166)	(141)	(262)
Other provisions	(76)	(74)	(24)	19	(28)	(44)	(45)
Gains/losses on disposals & other	(14)	(17)	(19)	(13)	(19)	(27)	(9)
Pre-tax income	1,970	1,642	1,211	842	1,168	964	859
Income tax expenses	(565)	(480)	(466)	(261)	(338)	(276)	(225)
Profit / (loss) after tax	1,406	1,162	745	581	830	689	634
Minority interest & others	(0)	0	(0)	1	0	0	1
Net income	1,406	1,162	745	580	829	689	633

(1) 2022 figures restated under IFRS 17/9.

Bancassurance segment (II/II):

Contribution from insurance to bancassurance P&L⁽¹⁾

€M

	3Q23	2Q23	1Q23	4Q22	3Q22	2Q22	1Q22
Net interest income	39	38	28	18	16	9	8
Dividends and equity accounted	87	52	86	9	70	34	41
Net fees and commissions	32	35	30	47	33	33	35
Trading income	8	(11)	5	(4)	(1)	(5)	25
Insurance service result	294	254	241	274	232	211	206
Other operating income & expenses	1	1	(0)	(1)	0	1	(1)
Gross income	461	369	390	344	350	285	315
Recurring operating expenses	(38)	(37)	(33)	(16)	(30)	(31)	(35)
Extraordinary operating expenses	(3)	(4)	(2)	(6)	(3)	(4)	(2)
Pre-impairment income	420	328	354	322	317	250	278
LLPs	(0)	(0)		0	0	(0)	
Gains/losses on disposals & other	5			1	(0)		
Pre-tax income	425	328	354	322	317	250	278
Income tax expenses	(91)	(80)	(79)	(87)	(76)	(62)	(72)
Net income	334	248	276	235	241	187	207

(1) VidaCaixa P&L (prior to consolidation). 2022 figures restated under IFRS 17/9.

BPI Segment: P&L⁽¹⁾

€M

	3Q23	2Q23	1Q23	4Q22	3Q22	2Q22	1Q22
Net interest income	249	226	203	173	139	120	112
Dividends and equity accounted	5	7	5	8	8	11	6
Net fees and commissions	71	74	73	77	75	73	71
Trading income	5	10	7	(2)	11	9	9
Insurance service result							
Other operating income & expenses	2	(15)	(26)	3	(0)	(21)	(19)
Gross income	332	302	262	258	232	192	179
Recurring operating expenses	(129)	(127)	(126)	(113)	(116)	(111)	(114)
Extraordinary operating expenses							
Pre-impairment income	204	175	136	145	117	81	65
LLPs	(9)	(14)	(22)	(28)	(6)	(6)	34
Other provisions	(18)	(1)	(1)	(16)	(6)	(0)	(0)
Gains/losses on disposals & other	(2)	3	(1)	(0)	(1)	1	0
Pre-tax income	175	162	111	100	104	75	99
Income tax expenses	(53)	(48)	(39)	(24)	(30)	(19)	(29)
Profit / (loss) after tax	123	114	72	76	75	56	70
Minority interest & others							
Net income	123	114	72	76	75	56	70

(1) 2022 figures restated under IFRS 17/9.

Corporate Center: P&L⁽¹⁾

€M

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

(1) 2022 figures restated under IFRS 17/9.

Group customer funds and loans

CUSTOMER FUNDS⁽¹⁾

Breakdown, €Bn

	30 Sep 23	% ytd	% qoq
I. On-balance-sheet funds	458.7	0.2%	-1.1%
Deposits	383.2	-0.7%	-1.3%
Demand deposits	337.5	-6.2%	-3.4%
Time deposits ⁽²⁾	45.7	75.0%	17.7%
Insurance	73.1	6.0%	0.5%
o/w unit linked	19.2	4.6%	-1.5%
Other funds	2.3	-12.4%	-22.1%
II. Off-balance-sheet AuM	155.3	5.0%	-0.5%
Mutual funds, portfolios and SICAVs	111.0	6.1%	-0.3%
Pension plans	44.3	2.3%	-1.0%
III. Other managed resources	5.4	-5.8%	-31.0%
Total Customer funds	619.3	1.3%	-1.4%
Long-term savings⁽³⁾	228.7	5.3%	-0.2%

LOAN BOOK

Breakdown, €Bn

	30 Sep 23	% ytd	% qoq
I. Loans to individuals	176.2	-3.6%	-3.1%
Residential mortgages	133.9	-3.7%	-1.2%
Other loans to individuals	42.3	-3.2%	-8.8%
o/w consumer loans ⁽⁴⁾	19.5	0.9%	-0.2%
o/w other	22.8	-6.5%	-15.1%
II. Loans to businesses	159.4	1.0%	-1.0%
Loans to individuals & businesses	335.6	-1.5%	-2.1%
III. Public sector	19.5	-6.1%	-7.7%
Total loans	355.1	-1.7%	-2.4%
Performing loans	345.4	-1.7%	-2.5%

(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 €1,443M on 30 September 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 Sep 23	% ytd	% qoq
I. On-balance-sheet funds	426.2	0.7%	-1.1%
Deposits	355.0	-0.3%	-1.3%
Demand deposits	320.2	-5.4%	-3.3%
Time deposits ⁽²⁾	34.8	97.6%	22.0%
Insurance	68.9	6.5%	0.7%
o/w: unit linked	15.9	6.5%	-1.3%
Other funds	2.3	-13.7%	-22.9%
II. Assets under management	150.8	5.9%	-0.5%
Mutual funds, portfolios and SICAVs	106.5	7.5%	-0.3%
Pension plans	44.3	2.3%	-1.0%
III. Other managed resources	5.3	-5.9%	-31.3%
Total customer funds	582.3	1.9%	-1.4%

LOAN BOOK

Breakdown, €Bn

	30 Sep 23	% ytd	% qoq
I. Loans to individuals	159.9	-4.1%	-3.5%
Residential mortgages	119.3	-4.5%	-1.4%
Other loans to individuals	40.6	-3.2%	-9.1%
o/w: consumer loans ⁽³⁾	18.0	1.3%	0.0%
II. Loans to businesses	147.9	1.0%	-1.0%
Loans to individuals & businesses	307.8	-1.7%	-2.3%
III. Public sector	17.6	-7.3%	-8.3%
Total loans	325.4	-2.1%	-2.6%
Performing loans	316.2	-2.0%	-2.7%

(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.



Loan portfolio – additional information

> LOW-RISK LOAN PORTFOLIO

Gross customer loans (Group)
in €Bn as of 30 September 2023

		o/w collateralised ⁽¹⁾
Loans to individuals	176.2	84%
Loans to businesses	159.4	29%
Public sector	19.5	

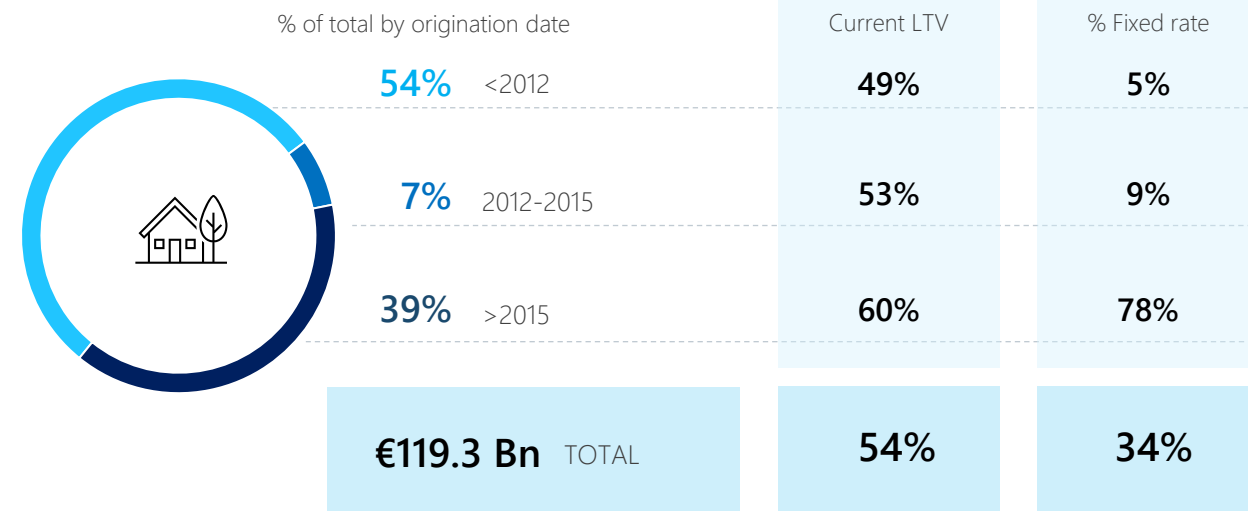
Total loans 355.1

60%

OF LOAN-BOOK
COLLATERALISED OR
TO PUBLIC SECTOR

RESIDENTIAL MORTGAGE PORTFOLIO

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



- > **New mortgages (9M23)⁽²⁾**: ~80% at fixed rate; avg. LTV ~70%
- > **Floating-rate residential mortgage portfolio:**
 - Average **monthly installment estimated⁽³⁾ at ~€540**
 - Average **affordability ratio estimated at ~24%**, increasing to <30%⁽⁴⁾ with Euribor 12M at 4.5%

(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.

Government guaranteed loans

LOAN PORTFOLIO AND GGLs

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

		o/w GGLs ⁽¹⁾ , %
I. Loans to individuals	176.2	0.5%
Residential mortgages	133.9	-
Other loans to individuals	42.3	2.0%
II. Loans to businesses	159.4	8.4%
III. Public sector	19.5	0.0%
Total loans	355.1	4.0%
Pro-memoria		
<i>Total loans with mortgage guarantee</i>	48%	55% Collateralised
<i>Total loans with GGLs⁽²⁾</i>	4%	
<i>Total loans with other guarantees</i>	3%	

GOVERNMENT GUARANTEED LOANS⁽¹⁾

Outstanding balance as of 30 September 2023, in €Bn

	Total	o/w Spain (ICO)
Loans to individuals	0.8	0.8
Other loans to individuals	0.8	0.8
Loans to businesses	13.3	12.3
Public sector	0.0	0.0
TOTAL	14.1	13.1

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



Total deposit breakdown

Deposit breakdown in % of total deposit balances⁽¹⁾

	YE22	30 Sep. 2023
Retail	81%	79%
Wholesale	19%	21%
TOTAL	100%	100%

o/w insured	65%	64%
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(1) Based on latest public Pillar 3 reporting data.

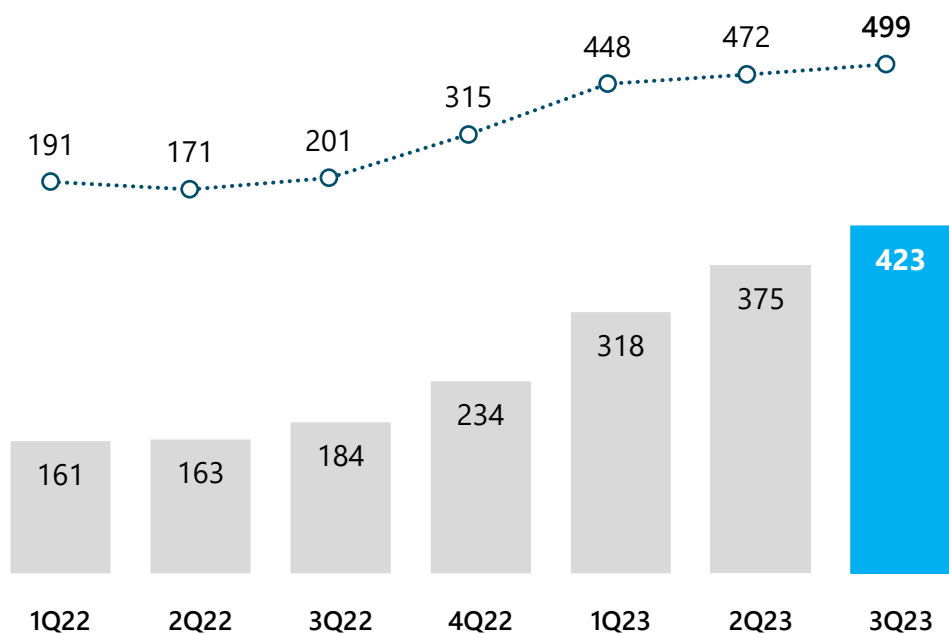


Loan yields and wholesale funding maturities

LOAN YIELDS

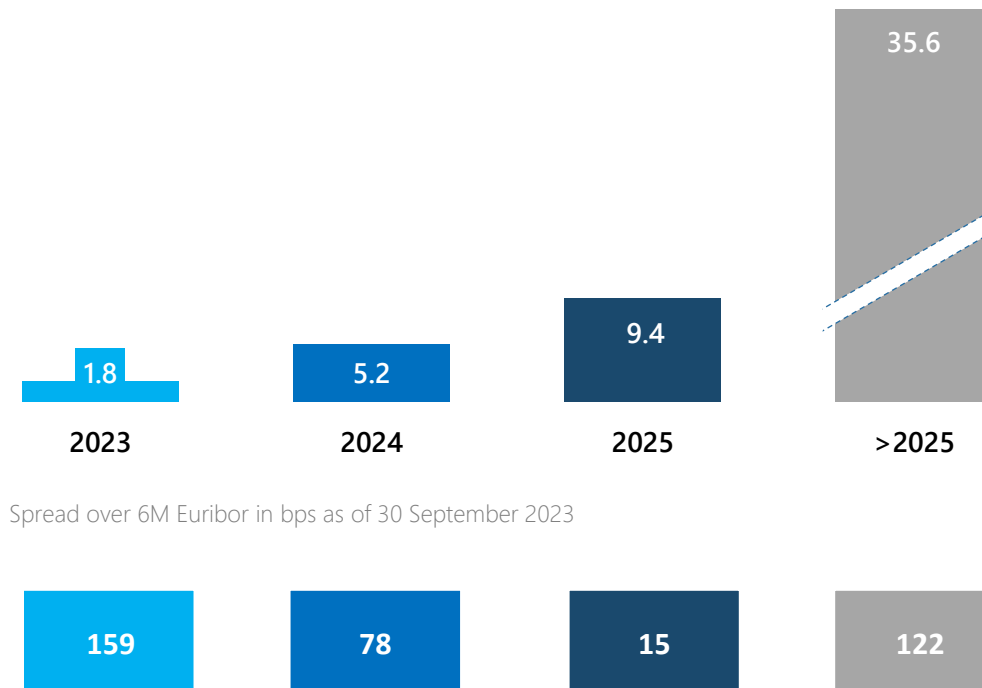
Group ex BPI front-book⁽¹⁾ yields and Group back-book yields, in bps

○····· FB
■ BB



WHOLESALE FUNDING MATURITIES

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



(1) FB yields are compiled from long-term lending production data (loans and credit facilities, including those that are syndicated) of CaixaBank,S.A., MicroBank; excludes public sector.

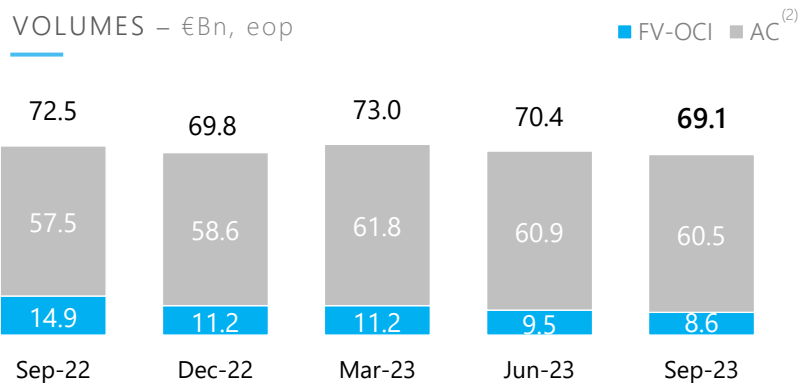
(2) Legal maturities. This figure depicts the impact of wholesale issuances in funding costs of the CaixaBank banking book.



ALCO book

ALCO PORTFOLIO⁽¹⁾

VOLUMES – €Bn, eop

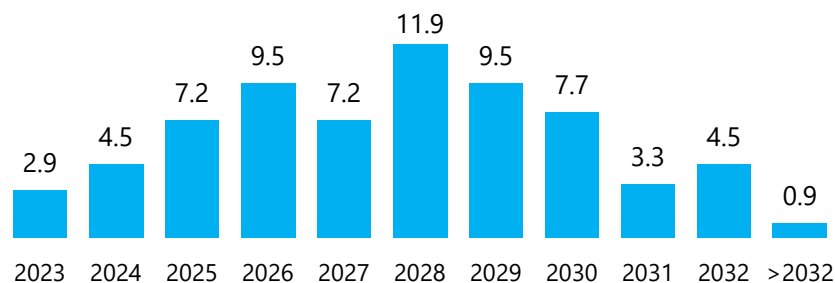


ALCO PORTFOLIO IN % OF TOTAL ASSETS

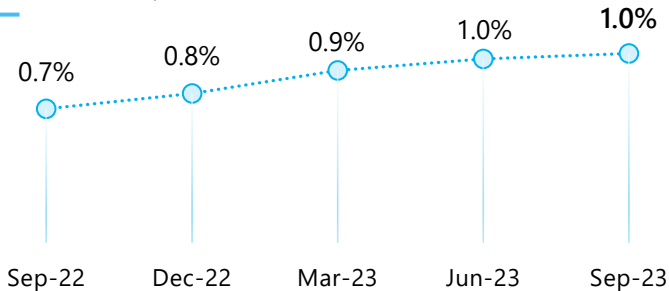
~11%

MATURITY PROFILE

€Bn, 30 September 2023



YIELD – %, eop

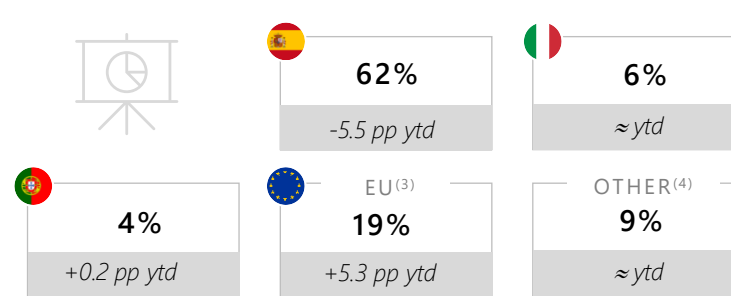


AVERAGE LIFE | DURATION, # years

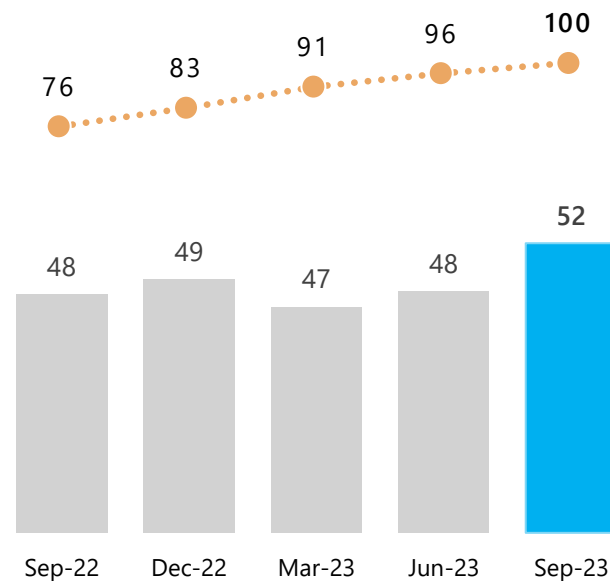
4.9 4.6	5.0 4.6	4.7 4.4	4.7 4.3	4.5 4.2
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ALCO PORTFOLIO BREAKDOWN BY MAIN EXPOSURES

% of total, 30 September 2023



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 September 2023 yielding ~3.6%). ALCO portfolio + SAREB bonds: €86.2 Bn; 1.5% yield; 3.4 years duration. (2) Securities at amortised cost. Refer to page 44 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.

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

ASSETS⁽²⁾

As of 30 September 2023, €Bn

	Carrying amount	Fair Value (FV)	FV – Carrying amount
Debt securities	79.2	72.6	(6.6) ⁽³⁾
Loans and advances	356.2	360.5	4.3
Financial assets at amortised cost	435.4	433.2	(2.3)

LIABILITIES⁽²⁾

As of 30 September 2023, €Bn

	Carrying amount	Fair Value (FV)	Carrying amount – FV ⁽⁴⁾
Deposits	425.3	388.9	36.4
Debt securities issued & other	59.7	59.7	(0.1)
Financial liabilities at amortised cost	485.0	448.7	36.3

TOTAL
(ASSETS AND LIABILITIES)

+ €34.1 Bn

(1) Does not include insurance business.

(2) Net of associated derivatives excepting 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.

Classification by stages of gross lending and provisions and refinanced loans

» CLASSIFICATION BY STAGES OF GROSS LENDING AND PROVISIONS

Group, 30 September 2023 in €Bn

	Loan book exposure			
	Stage 1	Stage 2	Stage 3	TOTAL
Loans and advances	315.9	29.4	9.7	355.1
Contingent liabilities	26.9	2.0	0.5	29.4
Total loans and advances and contingent liabilities	342.8	31.4	10.2	384.4

	Provisions			
	Stage 1	Stage 2	Stage 3	TOTAL
Loans and advances	(1.2)	(1.3)	(4.8)	(7.2)
Contingent liabilities	(0.0)	(0.1)	(0.4)	(0.5)
Total loans and advances and contingent liabilities	(1.2)	(1.4)	(5.1)	(7.7)

» REFINANCED LOANS

Group, 30 September 2023 in €Bn

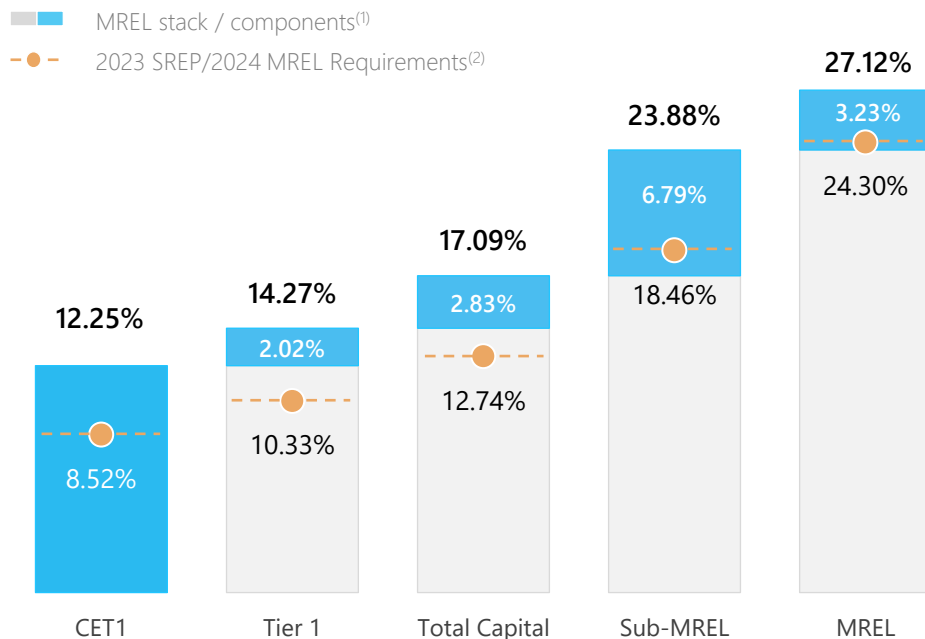
Group		
	Total	O/W NPLs
Individuals ⁽¹⁾	4.5	2.4
Businesses	5.1	2.2
Public Sector	0.1	0.0
Total	9.7	4.6
Provisions	2.2	2.0

(1) Including self-employed.

MREL | SUB-MREL structure vs. requirements

MREL | SUB-MREL STRUCTURE VS. REQUIREMENTS

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



MDA BUFFER
vs. 2023 SREP⁽²⁾

373 bps
€8.3 Bn

M-MDA BUFFER
MREL vs. 2024
requirement⁽²⁾

282 bps
€6.3 Bn

CABK (EX BPI)⁽³⁾ ISSUANCES IN 2023

	Issue date	Total issued	Maturity	Cost
SP	Sep-2023	€1,250 M	7	MS + 120 bps
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
SNP	Sep-2023	\$1,000 M	4NC3	UST + 195 bps
SNP	Sep-2023	\$1,000 M	11NC10	UST + 255 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%

4Q23-24 WHOLESAL FUNDING MATURITIES⁽⁴⁾

As of 30 September 2023, in €Bn



(1) Including IFRS 9 transitional arrangements. (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 0.09% (estimate as of September 2023). Current MREL (sub-MREL) requirement for CaixaBank Group received in March 2023: 22.42% (16.59%) for 2023 and 24.30% (18.46%) for 1 January 2024, both including the CBR as of September 2023. (3) Additionally, BPI issued €500M covered bonds in June 2023, subsequently tapped in August 2023 for €250M. (4) Maturities consider potential call dates for callable issuances and maturity dates for bullet issuances.



Credit ratings

	Long term	Short term	Outlook	SP debt	Rating of covered bond Programme
 25 January 2023	Baa1	P-2	stable	Baa1	Aa1 ⁽¹⁾
 25 April 2023	A-	A-2	stable	A-	AA+ stable ⁽²⁾
 13 June 2023	BBB+	F2	stable	A-	
 14 March 2023	A	R-1 (low)	stable	A	AAA ⁽³⁾

(1) As of 14 April 2023.

(2) As of 26 January 2023.

(3) As of 13 January 2023.

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 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
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.
BBSAU	Barclays Bank, S.A.U..
BFA	Banco de Fomento Angola.
CBR	Combined Buffer Requirement.
CET1	Common Equity Tier 1.
CIB	Corporate and Institutional Banking.
CNMV	<i>Comisión Nacional del Mercado de Valores</i> (Spain).
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).

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/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.
E/Est.	Internal estimate.
EU	European Union.
FB / BB	Front book / back book.
FV-OCI	Fair Value in Other Comprehensive Income.
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.
GGLs	Government guaranteed loans.
HQLA	High quality liquid assets.
ICO	<i>Instituto de Crédito Oficial</i> . Spain.

Glossary (III/V)

Term	Definition
IFRS9 TA	IFRS9 Transitional arrangements.
INE	<i>Instituto Nacional de Estadística</i> (Spain).
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.
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 (including unit linked).
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 used in reference to the merger with Bankia.
M -MDA	Maximum Distributable Amount related to MREL.
MDA buffer	Maximum Distributable Amount buffer: 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.
MRR	Minimum reserve requirement.
Net fees and commissions	Net fee and commission income. Includes the following line items: Fee and commission income; fee and commission expenses.

Glossary (IV/M)

Term	Definition
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 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).
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. 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.
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.

Glossary (V/M)

Term	Definition
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 total revenues (for the last 12 months).
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. Profit attributable to the Group trailing 12 months (adj. 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.
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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