CaixaBank

JGA 26

Junta General Ordinària d'Accionistes
Junta General Ordinaria de Accionistas
Annual General Meeting of Shareholders

Chairman

Tomás Muniesa

1

CaixaBank, a unique banking model

2

Context and Perspectives

CaixaBank

Breakdown of share capital and contribution to a solidarity initiative

Market capitalisation
€73,371.1 million

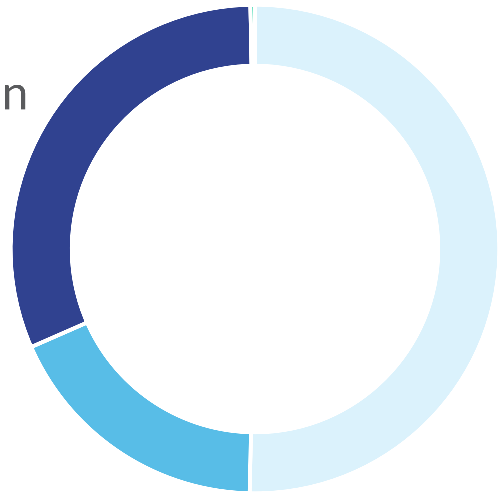
Share capital (number of shares)
7,024.5 million shares

Shareholders
515,620

Significant shareholders

“la Caixa“ Foundation
31.3%

FROB
18.1%



Free float
50.4%

- International institutional 35.4%
- Retail underlying 11.9%
- National Institutional 2.7%
- Employees 0.4%

In addition, Treasury stock and Board 0.3%

We continue to stand by those affected by the flash flooding

Shareholder participation at the 2025 AGM raised €383,585 for the Spanish Red Cross

One year on, the consequences are still being felt — and so is CaixaBank’s commitment

Support for families and child welfare in the affected areas

CaixaBank will donate €3 for every shareholder participating in AGM2026

Save the Children

CaixaBank

CaixaBank: Profitability and solvency

CONSOLIDATED PROFIT – FY 2025

€5.89 billion

Up 1.8% on the previous year

Results, profitability and cost-to-income

Profitability (RoTE last 12 months)	17.5%
Capital ratio CET 1	12.6%
Earnings per share(€) Earnings per share (attributable net profit - 12 months)	0.83€
Cost-to-income ratio	39.4%

Figures at year-end 2025

CaixaBank: Customers and market positioning

Competitive positioning

Market shares in Spain

36.3% Payroll deposits	24.7% Customer deposits
23.4% Customer loans	24.7% Mortgages
23.3% Investment funds	34.2% Pension plans
37.8% Life-savings insurance	28.1% Life-risk insurance

Figures at year-end 2025

A close to customers and specialised business model that leaves no one behind

FACE-TO-FACE

4,251
Branches

11,034
ATMs

The most extensive branch network in Spain

33
Mobile branches

92%
Citizens with CABK coverage in the municipality

REMOTE AND DIGITAL RELATIONSHIP MODEL

Spain's leading integrated omnichannel distribution platform

Digital customers[1] — **12.7** million

imagin customers — imagin — **~4** million

CaixaBankNow — #1 Top-rated banking app[2]

[1] Retail customers with one or more login events on Now, imagin or other CaixaBank apps in the last 6 months (31/12/2025). Figures in Spain
[2] CABK App, in Spain. Source: Google Play at 19 Jan 26.

Data as at year-end 2025 in Spain

CaixaBank

A close to customers and specialised business model that leaves no one behind

International presence

17 Representative offices

6 International Branches

2 *Spanish Desks*

2 Subsidiaries BPI

CaixaBank WEALTH MANAGEMENT | Luxembourg

CaixaBank CIB | *Banca International*

Specialised value propositions

45%	**>524,000**	**214**
Penetration rate among customers aged over 65	AgroBank customers 1,134 Agro branches	Dedicated service centres for corporates and SMEs

New Private Banking division

Leading subsidiaries in Wealth Management

Figures at year-end 2025

With a long-term and socially responsible approach

Distinctive ESG positioning

> SUPPORTING SOCIAL AND ECONOMIC DEVELOPMENT

1 | Financial and social inclusion

Accessibility

Commitment to maintaining presence in local communities and promoting rural inclusion

463
Municipalities where CaixaBank is the only bank operating

1,413
Towns served by mobile branches

644,000 potential beneficiaries

Solutions for everyone

MicroBank

Microfinances

- **€2.44 bn** in financing
- **243,970** loans to families
- **9,941** new businesses
- **30,170** direct jobs created

Vulnerable or disabled customers

- **+409,000** basic payment and inclusion accounts

Longevity

Generación +

Solutions ecosystem

- Plan savings and supplement income
- Health and long-term care
- Legacy
- Non-financial services

Figures at year-end 2025

With a long-term and socially responsible approach

Distinctive ESG positioning

> SUPPORTING SOCIAL AND ECONOMIC DEVELOPMENT

2 | Other areas of action with positive impact

Financing and investment with social impact

€7.49 bn

Employability and entrepreneurship

dualiza
Vocational/dual training

#TierradeOportunidades
Entrepreneurship in rural areas

Financial education

Programmes for young people, entrepreneurs, the elderly,.... - and for shareholders-
Aula
MicroBank Academy/ ImaginAcademy/

CaixaBank volunteering programme
(alongside "la Caixa" Foundation)

~24,000 volunteers

>750,000 beneficiaries

>31,000 volunteering activities

>2,400 collaborating entities

Global Finance awards CaixaBank as "World's Best Bank for its support to society".

Figures at year-end 2025

CaixaBank

Commitment to creating value for our shareholders

SHARE PRICE PERFORMANCE

Share price at 31/12/2025 | €10.45/share

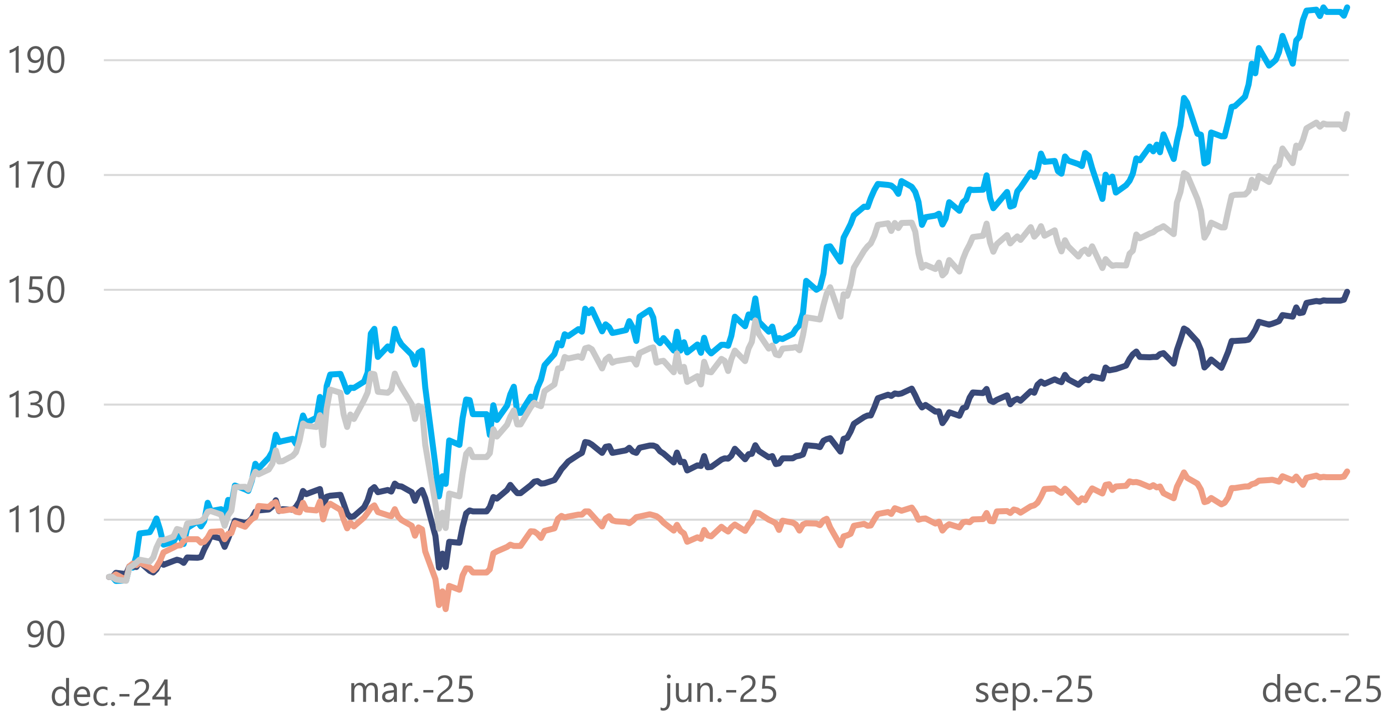
Share price at year-end 2024: €5.24/share

CaixaBank **+99.5%**

Eurostoxx 50 **+18.3%**

Ibex 35 **+49.3%**

Eurostoxx Eurozone Banks **+80.3%**



Note: year-end 2024 base 100 and annual variations

Data at the end of 2025

Commitment to creating value for our shareholders

Shareholder remuneration - proposal

Cash Payout Target 2025
50-60%

Payout 2025
59.4%

Dividend per share
€0.50

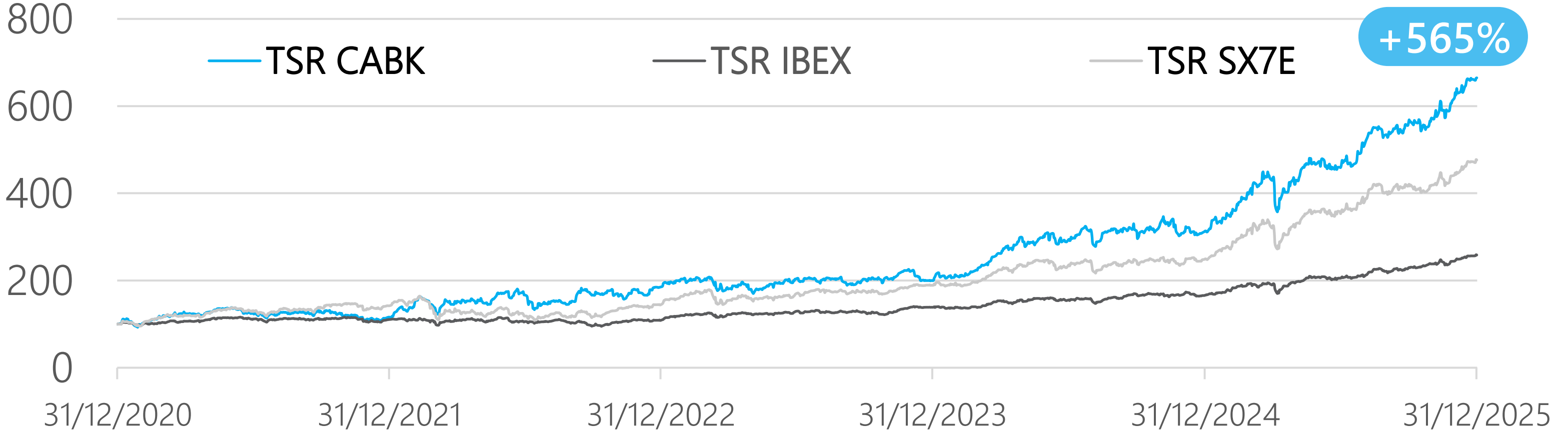
+15% yoy

Supplementary
(to be paid on April 9, 2026)
€0.3321 /share[3]

Interim
(paid in November 2025)
€0.1679 /share

TSR[1] evolution - 5 years

	5 years	2025
CABK	565%	112%
SX7E[2]	376%	91%
IBEX	159%	55%



Figures at year-end 2025

(1) TSR yield refers to the total return to shareholders, taking into account share price appreciation, dividends received and the reinvestment of those dividends (2) SX7E = EuroStoxx Banks European Banks Index (3) Subject to AGM approval

1

CaixaBank, a unique banking model

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Context and Perspectives

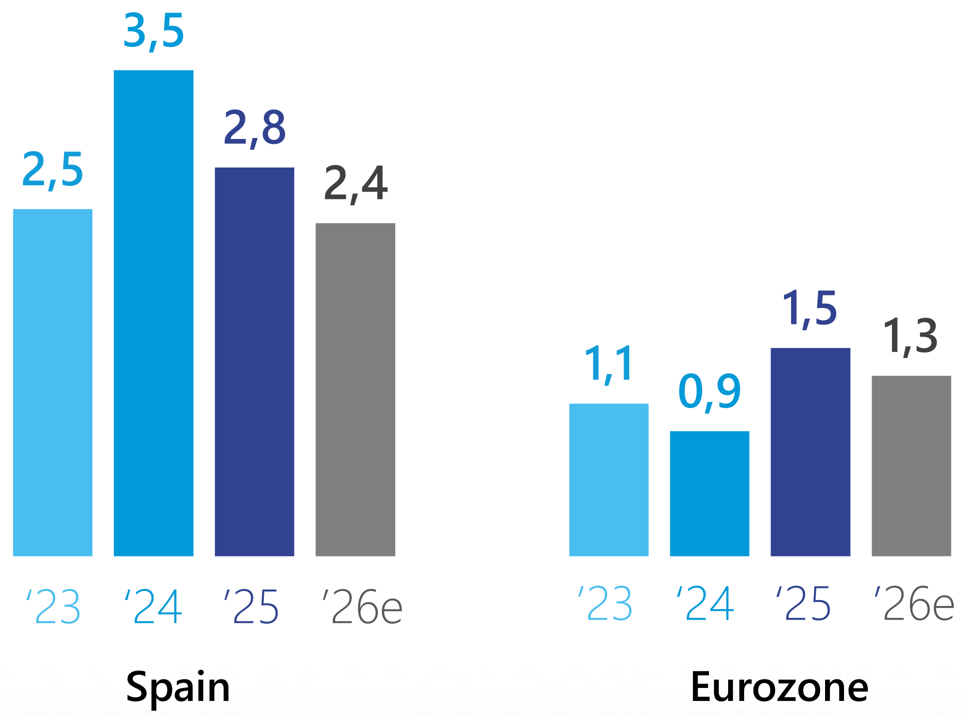
CaixaBank

Context and Perspectives 2026

Spain entered 2026 from a position of strength

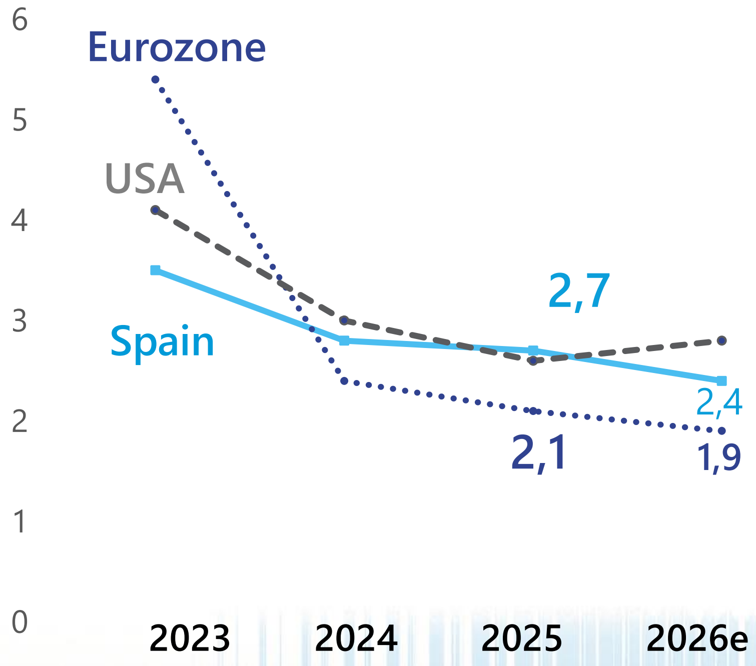
GDP 2023-2026

Year-on-year growth rate (%)



INFLATION

Period average rate (%)



Note: CABK Research forecasts for MR3-March 2026.

Context and Perspectives: A new era

Geopolitical challenges and strategic competition

- Geopolitics as a structural factor shaping stability, competitiveness and decision-making
- Security strategies as a key driver of the global economy
- Geoeconomic confrontation / fragmentation / crisis of multilateralism

Europe: Opportunity to overcome fragmentation and regulatory complexity. Moving towards simplification

Context and Perspectives: A new era

Technological, environmental, demographic and social challenges

- Global Impact of AI / Cybersecurity
- Climate-related threats
- Demographic changes / inequality

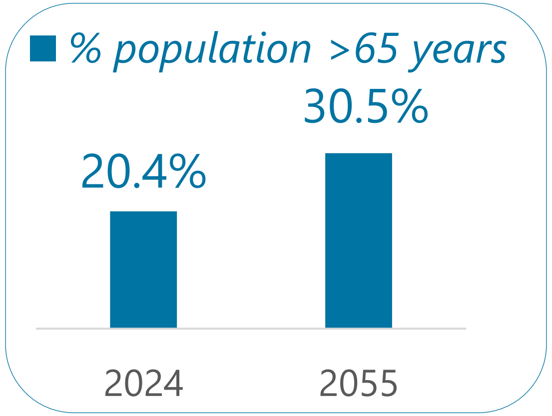
Increasingly interrelated risks

CaixaBank

Context and Perspectives: Spain

Demographic changes: Towards a Spain of 50 million people

Longevity: good news, but with challenges for both public and private spending

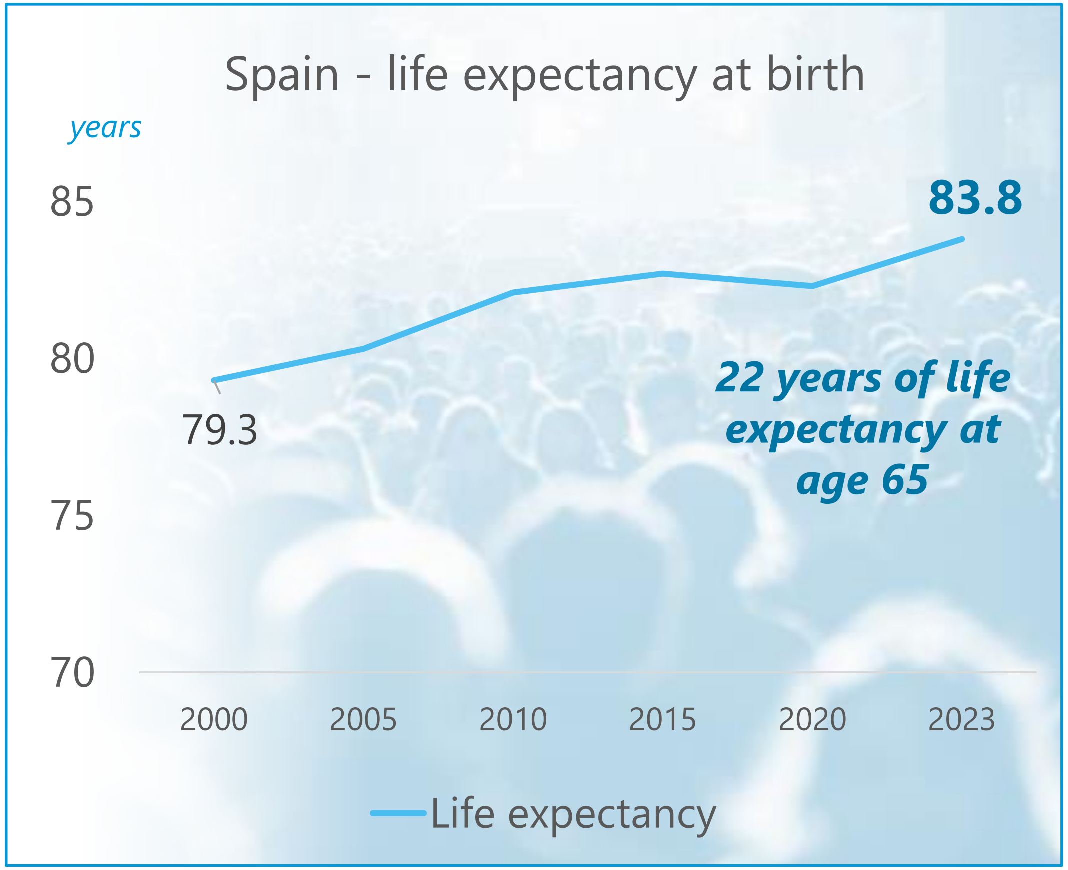


Sustainability of models:

- pensions
- health care
- dependency care
- other services

Challenges within the job market: Retirement replacement gap, labour shortages, skills mismatch…

Demographic growth with imbalances



Need for a comprehensive approach and broad consensus

Source: INE, and projections for 2024–2074

CaixaBank Vision 2026: 2025-27 Strategic Plan

3-year Strategic Plan as a compass for 2026

Strengthening growth, accelerating transformation and remaining true to our essence

- Growth
- Transformation
- Essence

We have exceeded the growth targets envisioned in the **2025–27 Strategic Plan**

CaixaBank

CaixaBank Vision 2026: 2025-27 Strategic Plan

CaixaBank

Creating value for shareholders

2025-27e Distribution plan[1]

50-60 %
Cash *Payout* Target

Additional Distribution
of excess CET1 >12.5%[2]

FY2026 Distribution plan

50-60%
Cash *Payout* Target

Interim dividend to be paid in Nov-26 between 30-40% of the 1H26 result

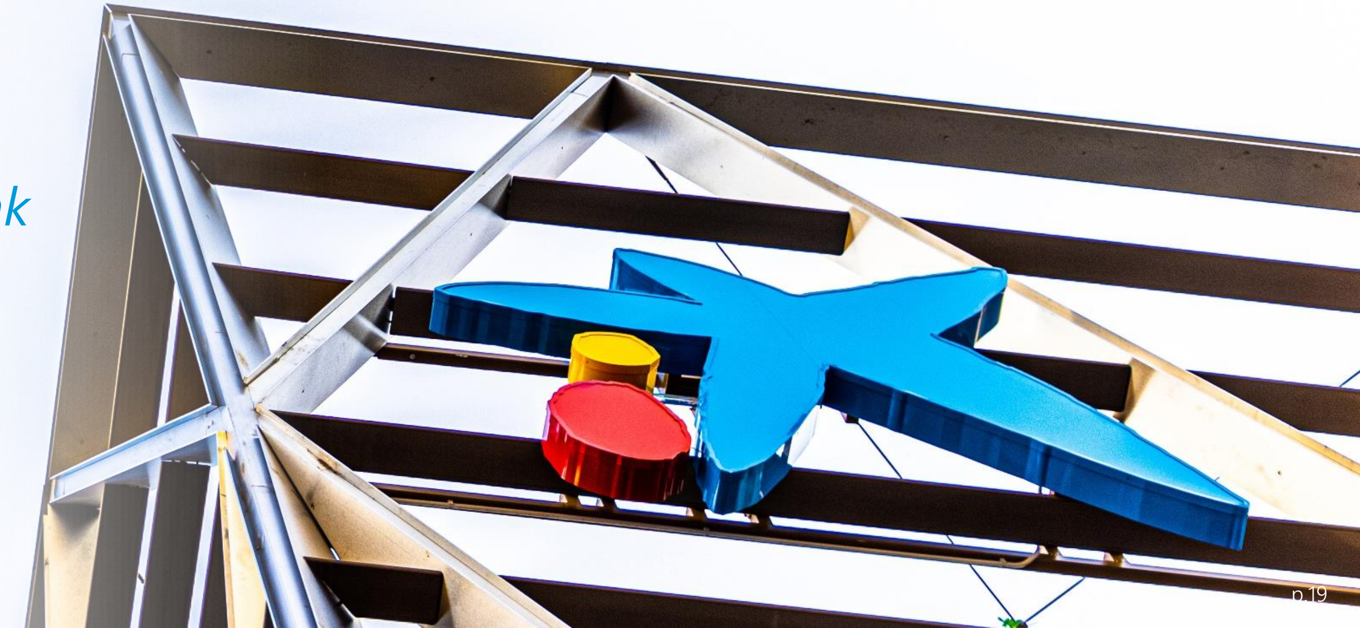
Supplementary dividend to be paid in 2027e (subject to AGM approval)

(1) Subject to approval by the ECB and of the Board of Directors. Subject to achieving the capital and profitability targets set out in the 2025–27 Strategic Plan.
(2) 12.5%: Threshold applicable from 1 January 2026 onwards, corresponding to the upper end of the CET1 management target range for 2026 (11.5%–12.5%). Additional payout subject to ECB and BoD approval

Thank you

To our teams
To our shareholders
To our customers

For your commitment to and trust in CaixaBank



CaixaBank

You and I. Together.

Junta General Ordinària d'Accionistes
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Annual General Meeting of Shareholders

Chief Executive Officer

Gonzalo Gortazar

1

Commercial activity

2

Balance Sheet Strength

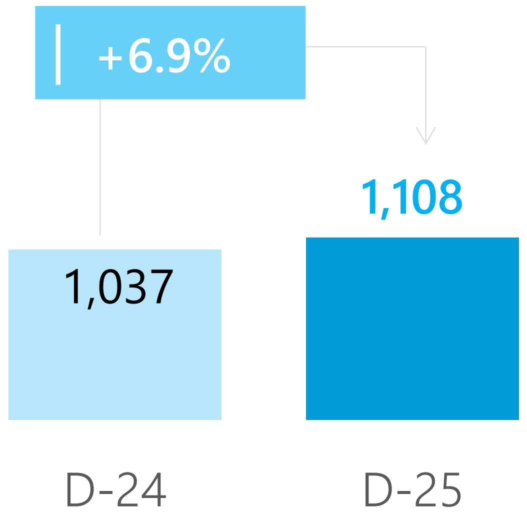
3

Results

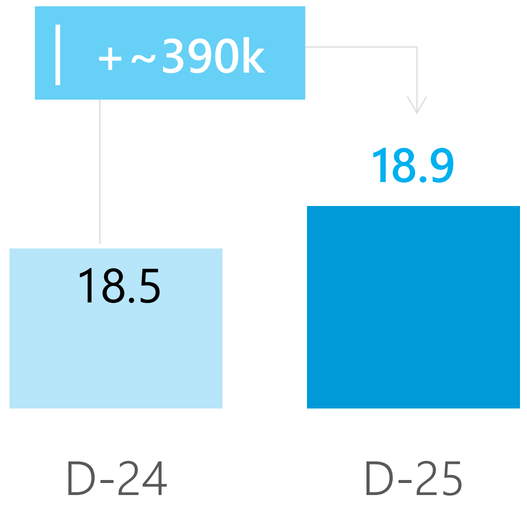
CaixaBank

Accelerating growth and strengthening market position

Business volume(1)
In €Bn



Clients in Spain
In millions



72%

% RELATIONAL CLIENTS(2)

CLIENT PENETRATION

40.4% | *+100 bps(3)*

EUROMONEY AWARDS FOR EXCELLENCE 2025 SPAIN BEST BANK — EUROMONEY AWARDS FOR EXCELLENCE 2025 SPAIN BEST DIGITAL BANK — EUROMONEY AWARDS FOR EXCELLENCE 2025 EUROPE BEST BANK FOR CONSUMERS

- Best Bank in Spain 2025, for the fifth consecutive year
- Best Bank for consumers in Europe 2025
- Best Digital Bank 2025

BEST BANK AWARD 2025 GLOBAL FINANCE

- Best Bank in Spain 2025, for the tenth consecutive year
- Best Bank in Western Europe 2025, for the sixth consecutive year

Improved relational client base and quality indicators across all channels

(1) Customer funds + performing loans. (2) Individual clients with 3 or more product families with the bank
(3) Source: Inmark. Report on the financial behaviour of individuals in Spain – August 2025. Year-on-year change.

CaixaBank

Strong loan growth, driven by solid demand

PERFORMING LOAN PORTFOLIO[1]	YoY	MARKET SHARE GAINS[3]	YoY
€376.2 Bn	+7.0%	23.4%	+12 bps
o/w:			
CONSUMER	+12.4%	17.6%	+26 bps
RESIDENTIAL MORTGAGES	+6.5%	24.7%	+10 bps
BUSINESS LENDING[2]	+7.6%	23.5%	+6 bps

(1) Total loan portfolio less non-performing loans. (2) Performing loans to companies in Spain and Portugal up +5.0%
(3) Market shares in Spain. Figures as at December 2025. Source: ECB.

CaixaBank

Solid growth in customer funds, across deposits and wealth management

		YoY	MARKET SHARE[3]
CUSTOMER FUNDS	€731.9 Bn	+6.8%	26.2%
WEALTH MANAGEMENT[1]		+9.7%	29.0%
DEPOSITS & OTHERS[2]		+5.0%	24.7%

STRONG INCREASE IN NET INFLOWS INTO WEALTH MANAGEMENT[4]

3x *2025 vs. 2023*

Mutual funds	23.3%
Pension plans	34.2%
Savings insurance	37.8%

(1) Includes mutual funds, managed portfolios and SICAVs, pension plans and insurance funds (on- and off-balance sheet). (2) Excluding CTAs and other accounts: +€21,933 million (+5.3%)
(3) Market shares as at December 2025 for deposits and wealth management (incl. mutual funds, pension plans, and savings insurance). Source: ECB, INVERCO and ICEA.
(4) Net inflows of investment funds (includes managed portfolios and SICAVs), pension plans and savings insurance (includes *Unit Linked*)

Steady improvement in protection insurance portfolio

PROTECTION INSURANCE PREMIUMS(1)

YoY **+13.0%**

NEW PROTECTION INSURANCE PREMIUM

Protection insurance breakdown (ttm)(2)

HEALTH	20%
AUTO	14%
HOME	12%
OTHER	7%

MARKET SHARE GAINS(3)

LIFE-RISK INSURANCE	28.1%	+119 bps
HEALTH INSURANCE	31.4%	+101 bps
HOME INSURANCE	11.1%	+30 bps
AUTO INSURANCE	3.3%	+12 bps

(1) 2025 earned premiums on an annualised basis. Includes VidaCaixa life-risk premiums (excluding BPI Vida e Pensoes) plus SegurCaixa Adeslas non-life premiums sold through the bancassurance network.
(2) New production in the last 12 months, annualized premiums. (3) In Spain, based on data published by ICEA referring to December 2025. The variations are year-on-year.

CaixaBank

BPI: continued growth trajectory and strong potential

INCREASE IN BUSINESS VOLUME[1] — YoY **+7.5%**

NON-PERFORMING LOANS RATIO BELOW THE SECTOR[1] — **1.5%**

HIGH COVERAGE RATIO[1] — **85%**

IMPROVEMENT IN MARKET SHARES IN PORTUGAL[2]

market shares (in %) and Δ yoy (in bps)

	Market share	Δ 2025	Δ 17-25
Business volume[3]	11.3%	+7	+128
Loans	11.7%	≈	+233
Deposits	10.4%	+4	+68
Savings Insurance	19.3%	+106	+497

NET INCOME

€473 M[1,4]

+ sale of 14.7% BFA

33.4% current stake

COST TO INCOME RATIO[1]

42.4%

PROFITABILITY (RoTE)

19.2%

(1) BPI segment. (2) Latest data available as at December 2025. Source: Bank of Portugal. Credit market share, including corporate bonds, would be 12%. (3) Performing credit portfolio plus customer funds.
(4) Contribution to the profit or loss of banking activity in Portugal (does not include the results of the holdings in BFA and BCI).

1

Commercial activity

2

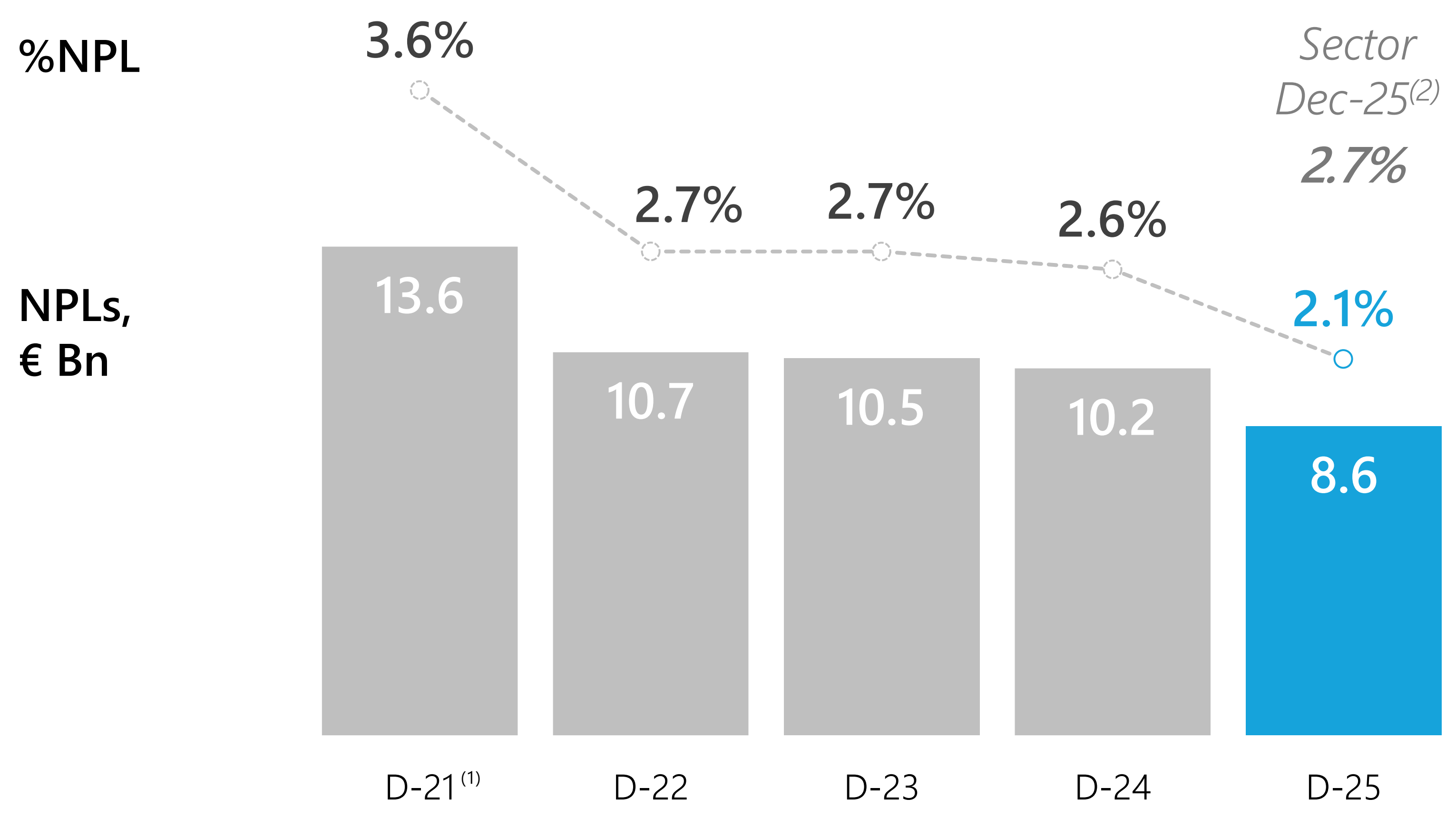
Balance Sheet Strength

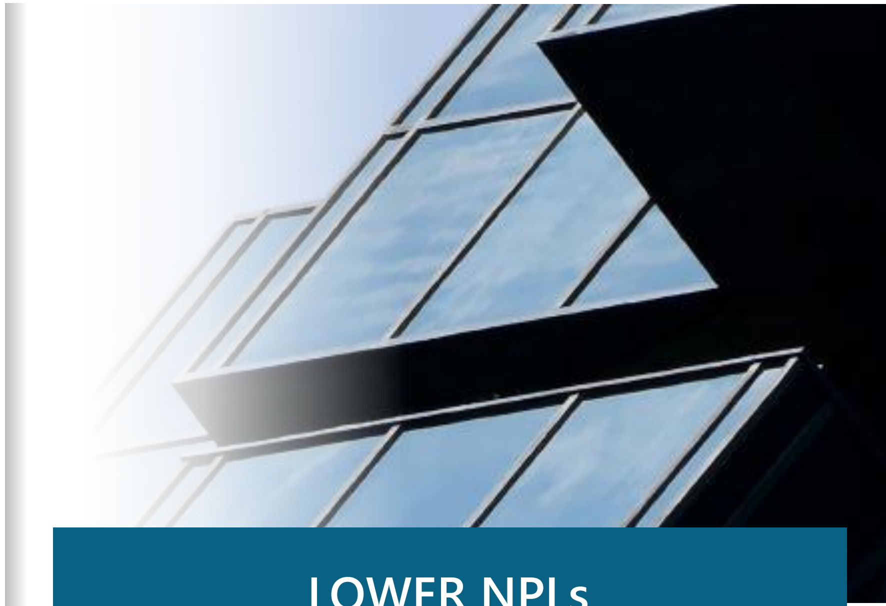
3

Results

CaixaBank

NPL reduction with record-low levels





LOWER NPLs IN FY25:

- €1.6 Bn

-15.7%

(1) Data from 2021 affected by the incorporation of Bankia.
(2) Data from the Bank of Spain. Non-performing loan ratio for loans to the resident private sector.

Ample liquidity position

Liquid assets	% LCR(1)
€171.8 Bn	200%
% LtD(2)	**%NSFR(3)**
87%	146%

CONTINUED AND SUCCESSFUL MARKET ACCESS
2025 issues

€9.8 Bn

RATING UPGRADES

MOODY'S RATINGS
A2
from A3

S&P Global
A+
from A

FitchRatings
A- positive
from A- stable

(1) LCR, *Liquidity Coverage Ratio*. 12-month average % LCR at 31 Dec-25: 202% (2) LtD: Loan to Deposit
(3) NSFR, *Net Stable Funding Ratio* .

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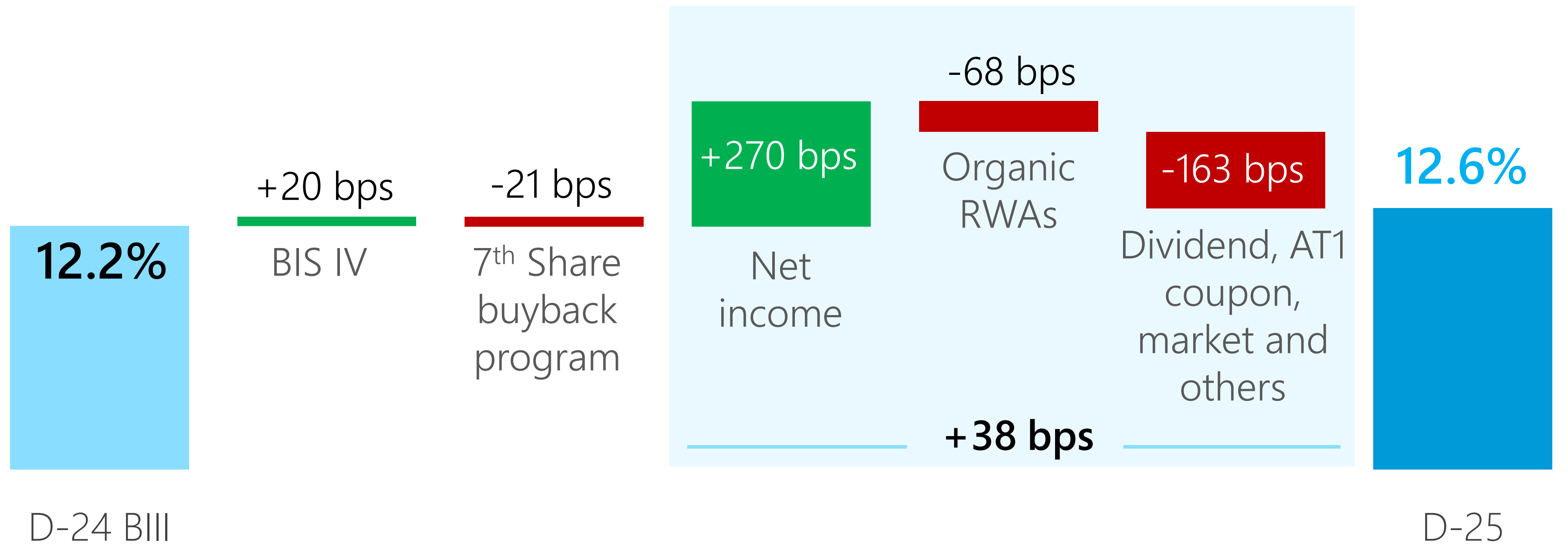
Strong organic capital generation

%CET1, as % of risk-weighted assets



SHARE BUYBACK PROGRAMS:

6TH COMPLETED IN 2025

7TH PROGRAM ONGOING (85%)[3]

12.6% CET1[1]	***+351 pbs[2]*** *buffer o/minimum requirement*	**17.5%** TOTAL CAPITAL	**27.7%** MREL

(1) Note: the regulatory ratio as at December-25 is 12.25%, as a result of the current distribution policy. (2) Buffer based on the CET1 management ratio vs the SREP requirement for 2025 received in December 2024: P2R of 1.75%, OEIS buffer of 0.50%, countercyclical buffer of 0.13% and systemic risk buffer in Portugal of 0.06%. As at October 1, 50% of the CCyB of Spain will be activated, which represents +37bps in the requirements for CBR. (3) As at 20 March 2026

1

Commercial activity

2

Balance Sheet Strength

3

Results

Commercial momentum reflected in revenues

CaixaBank Group Income Statement € million	2025	YoY
Net interest income	**10,671**	**(3.9%)**
Revenues from services	5,266	+5.4%
Wealth Management	2,011	+11.2%
Protection insurance	1,194	+4.8%
Banking fees	2,062	+0.6%
Other revenues	332	-
Total revenues	**16,270**	**+2.5%**
Total operating expenses	(6,415)	+5.0%
Pre-impairment income	9,855	+0.9%
LLCs	(903)	-14.5%
Other provisions	(221)	-37.4%
Gains/losses on disposal and others	(58)	+57.1%
Taxes, minority and others	(2,783)	+9.9%
Net income	5,891	+1.8%

TOTAL REVENUES +2.5% vs. 2024

- Net interest income affected by lower interest rates, offset by volume growth.
- Higher wealth management and insurance revenues driven by increased activity.

CaixaBank

Cost-to-income ratio at attractive levels, in a cost pressure environment

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Total revenues	**16,270**	**+2.5%**
Total operating expenses	(6,415)	+5.0%
Pre-impairment income	**9,855**	**+0.9%**
Impairment losses on financial assets	(903)	-14.5%
Other provisions	(221)	-37.4%
B°/losses due to deregistration of assets and others	(58)	+57.1%
Taxes, minority and others	(2,783)	+9.9%
Profit attributable to the Group	**5,891**	**+1.8%**

C/I RATIO **39.4%**

Breakdown of costs, weight over total

	YoY
62% Personnel	+5.2%
38% General expenses and depreciation	+4.8%

PRE-IMPAIRMENT INCOME **+0.9%** vs. 2024

Cost of risk reduction reflects prudent risk management

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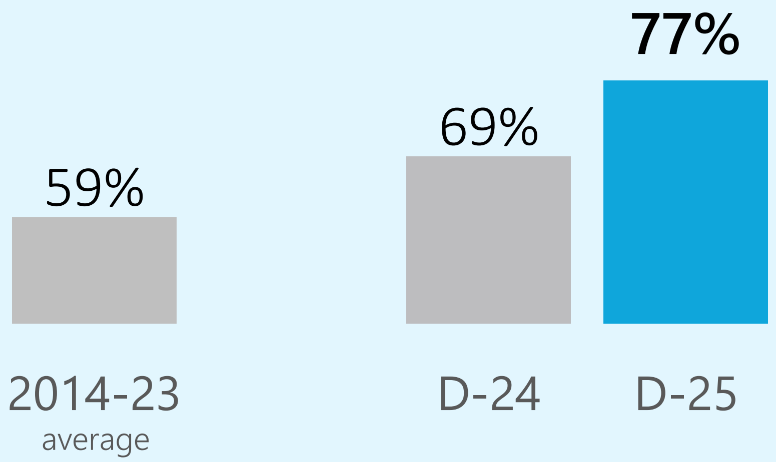
COST OF RISK
ttm
0.22%

High NPL coverage ratio



TOTAL PROVISION FUNDS
€6,635 M

CaixaBank

Net income stands at €5,891 M with RoTE at 17.5%

CaixaBank Group Income Statement € million	2025	YoY
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Net income	**5,891**	**+1.8%**

PROFITABILITY (RoTE)	17.5%	
EPS	€0.83	+5%
DPS	€0.50	+15%

CaixaBank

Advancing strategic plan execution and accelerating (1/3)

REINFORCING GROWTH

2025: beating all volume targets and financial ambition upgraded

	DEC 31 2025	2025-27e STRATEGIC PLAN: *Initial targets*	2025-27e STRATEGIC PLAN: *New targets*
Business volume growth(1)	+6.9%	*2025-27 CAGR* >4%	~6%
% NPL	2.1%	*DEC-27e* ~2%	<1.75%
Profitability (RoTE)	17.5%	*2025-27e AVERAGE* >15%	>18%

(1) Performing loans + customer funds

CaixaBank

Advancing strategic plan execution and accelerating (2/3)

ACCELERATING TRANSFORMATION

Leveraging IT to drive activity and enhance customer experience

Deployment of the new app	#1 Best Rated Banking App[1]
Launch of new products and services	FaciliteaCasa, FaciliteaCoches, Cashback, bitcoin buy/sale, qivalis, MyBox VidaCare
Rapid adoption of GenAI	All staff with access to GenAI "Specialised AI Agents"
Modernisation of our infrastructures	"Cosmos" project - reaching full speed

(1) As of 25 March 2026. Source: Google Play

Advancing strategic plan execution and accelerating (3/3)

MAINTAINING OUR ESSENCE (ESG)

Contributing to economic and social development

Social and financial inclusion

Employability and occupation

Longevity

Advancing towards a more sustainable economy

CaixaBank Group: a leading Group with purpose

Our purpose › **Standing by people for everything that matters**

Our mission › Contribute to the **financial well-being** of our customers and to the **progress of society**

Our values › **Quality, trust and social commitment**

A different way of banking

CaixaBank

You and I. Together.