# 3Q26 RESULTS

30 October 2026

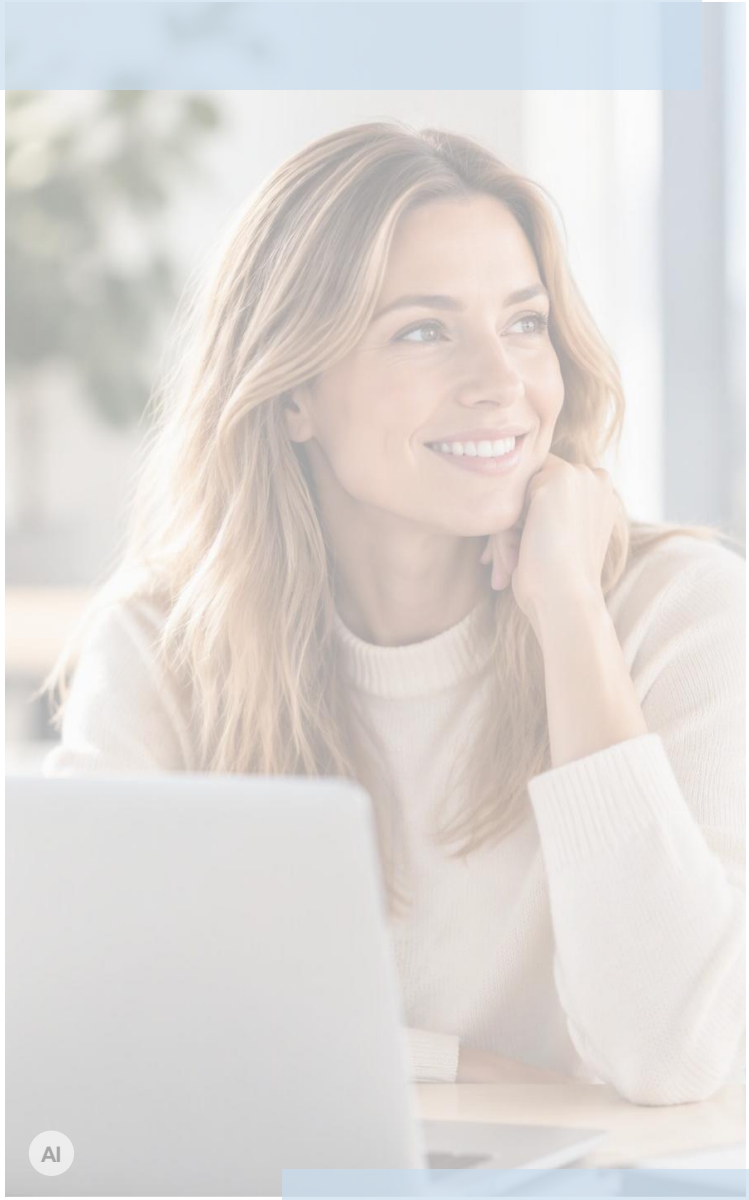
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Presentation prepared with Group data at closing of 30-Sep-26, unless otherwise indicated.



# Highlights

*9M26 Highlights*

# Delivering profitable growth and value



## » Strong commercial execution

Δ yoy

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

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

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

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

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

**9M26** Net income

**€4,962 M** +13% yoy

**3Q26** Net income

**€1,759 M** +22% yoy

**FY26e** Guidance improved[7]

**>€5.6 Bn** Services Rev.

**~19%** % RoTE

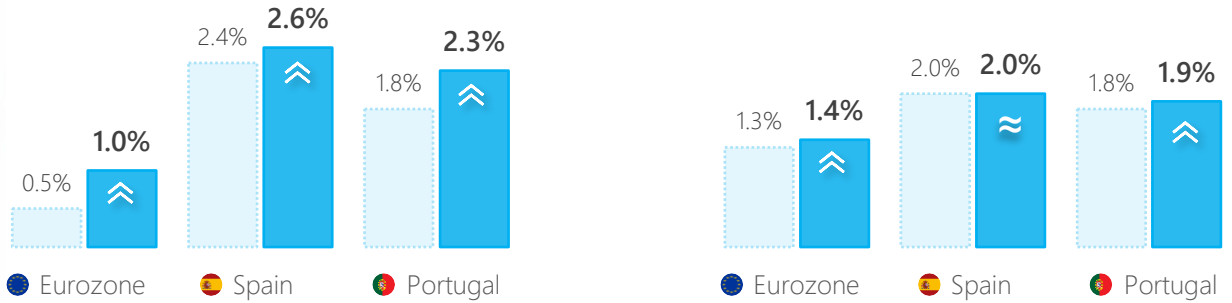
(1) Net growth in total Group clients (including individuals and legal entities). Net growth in Spain: +c.470K yoy. (2) Refer to the Appendix (glossary) for definition. (3) Customer spread adjusted excluding, for CaixaBank ex BPI, structural deposit hedges and FX and international branch deposits. (4)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

# Resilient Iberian economies set to keep outperforming



## Robust ytd momentum drives another growth upgrade

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

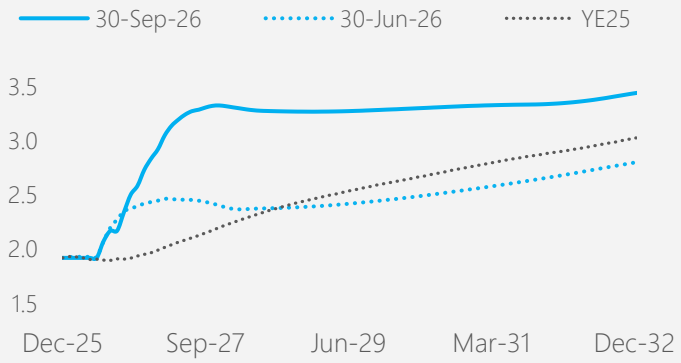



## UNDERPINNED BY **SOLID FUNDAMENTALS**

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

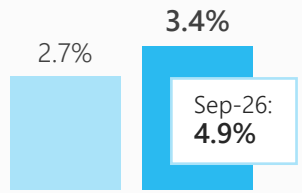
## Higher-for-longer rates amid persistent inflation...

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

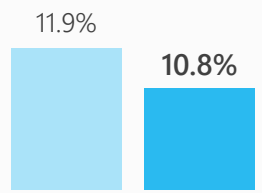



## ...which, alongside resilient consumption, reshapes household saving patterns

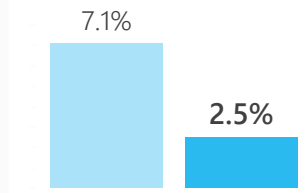
Inflation (Spain)[7]
% yoy




Household savings rate (Spain)[8]
%




Household sight deposits (Spain)[9]
% yoy




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

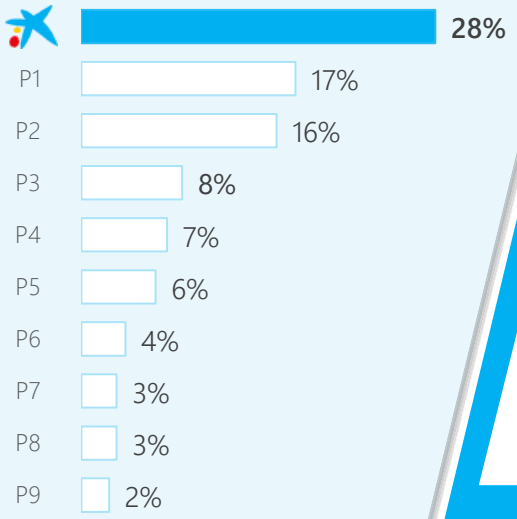
# Strong execution under the 3-year Plan drives growth and share gains

Progress since YE24 (outset of the Plan)



## #1 Primary banking franchise in Spain

Primary banking market share in Spain[1]



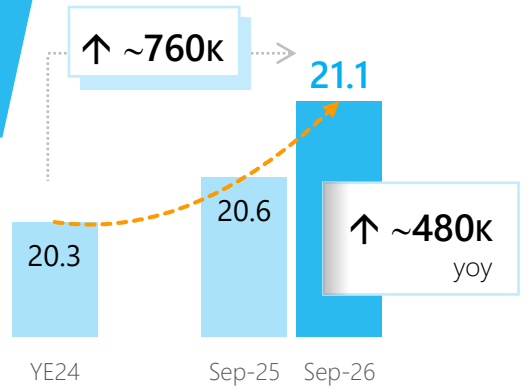

**Best bank** in Spain 2026

EUROMONEY AWARDS FOR EXCELLENCE 2026 SPAIN BEST BANK

BEST BANK AWARD 2026 GLOBAL FINANCE

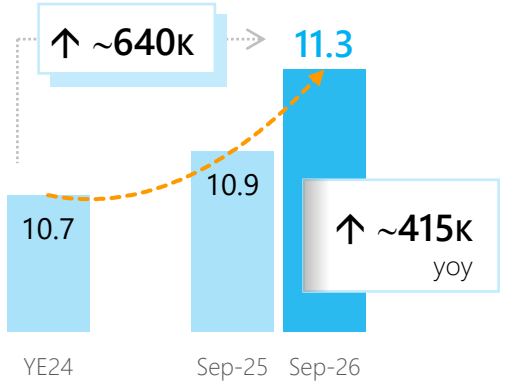
## Customer franchise grows beyond 21M

Million and Δ in thousand of clients[2]



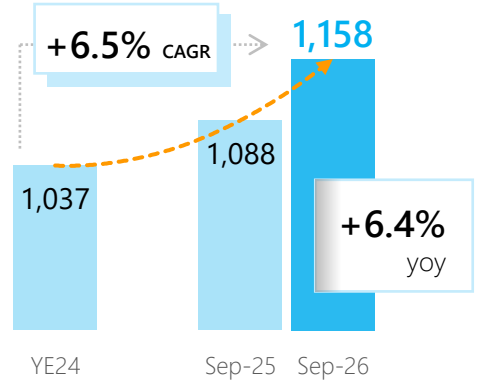

## ↑ Number of clients with recurrent income deposits[3]

Million and Δ in thousand of clients




## ↑ Business volume

Business volume[4], €Bn




## Broad-based market share gains

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

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

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

# imagin: a key engine for client acquisition and growth

## Combining neobank simplicity with full-service capabilities



**# CLIENTS**

**4.3 M** | +9% yoy

**BUSINESS VOLUME(2)**

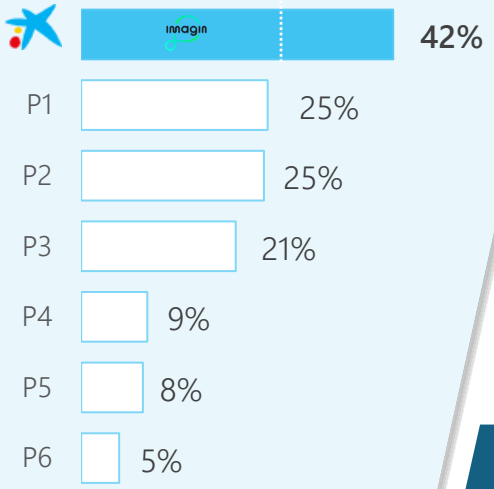
**€24.3 Bn** | +18% yoy

**CLIENT ACQUISITION(3)**

**~50%** of Group's total

### Mobile banking leader

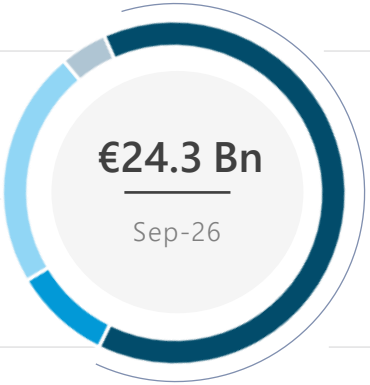
16-34y old mobile banking penetration in Spain(1), %




### A complete range of solutions

imagin business volume(2): breakdown

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




*Deposits at other neobanks in Spain(4)*

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

### Primary banking at the core

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

***Crafted for the young and digital***

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

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# Transformation delivering measurable business impact




Selected examples of 2026 initiatives

## A STRONGER DIGITAL PROPOSITION

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

## SCALING AI AND ADVANCE ANALYTICS ACROSS THE ORGANISATION

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

## ALREADY DELIVERING MEASURABLE IMPACT

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

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

# Sustained lending momentum across key segments
## In a seasonal quarter

PERFORMING LOANS[1]
30 September 2026

**€397 Bn**

**+8.0%** yoy
-0.3% qoq[2]



o/w:

RESIDENTIAL MORTGAGES

**+7.0% yoy** | +1.7% qoq

CONSUMER LENDING

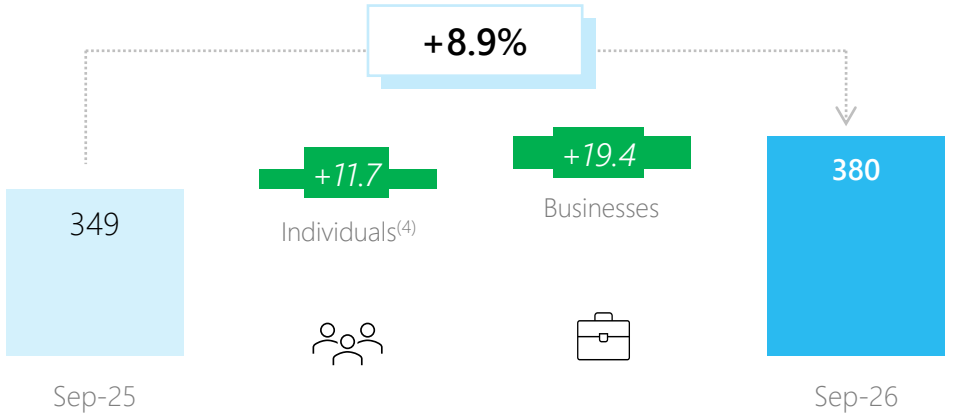
**+9.8% yoy** | +1.3% qoq

BUSINESS LENDING

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

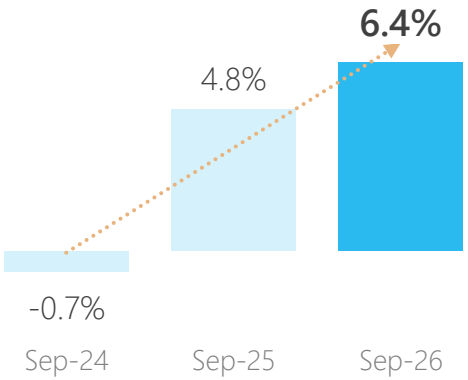
### Lending growth led by loans to the private sector

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




### Domestic momentum keeps building

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




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

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

# Unique asset-gathering franchise fuels customer funds growth

## Quarterly evolution shaped by seasonality and market volatility

CUSTOMER FUNDS[1]
30 September 2026

**€760 Bn**

**+5.6%** yoy
-1.5% qoq



o/w:

WEALTH MANAGEMENT[2]

**+10.8% yoy** | +0.4% qoq

*+0.7% qoq ex markets effect*

DEPOSITS[3]

**+2.7% yoy** | -2.8% qoq

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

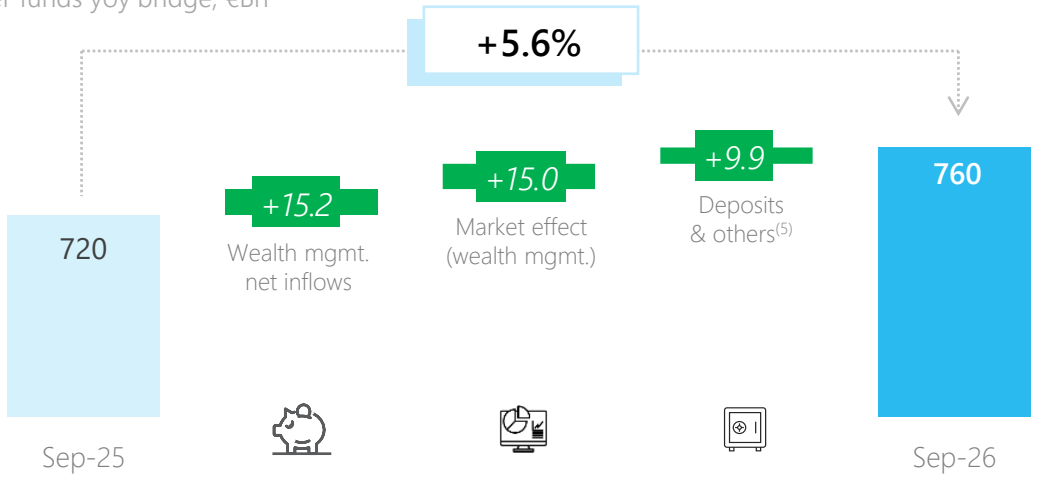
GAINING MARKET SHARE

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

### Customer fund growth yoy

supported by net inflows into WM and deposits and market tailwinds

Customer funds yoy bridge, €Bn




### Powered by a unique deposit franchise

– built on primacy, recurring inflows, and commercial discipline

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

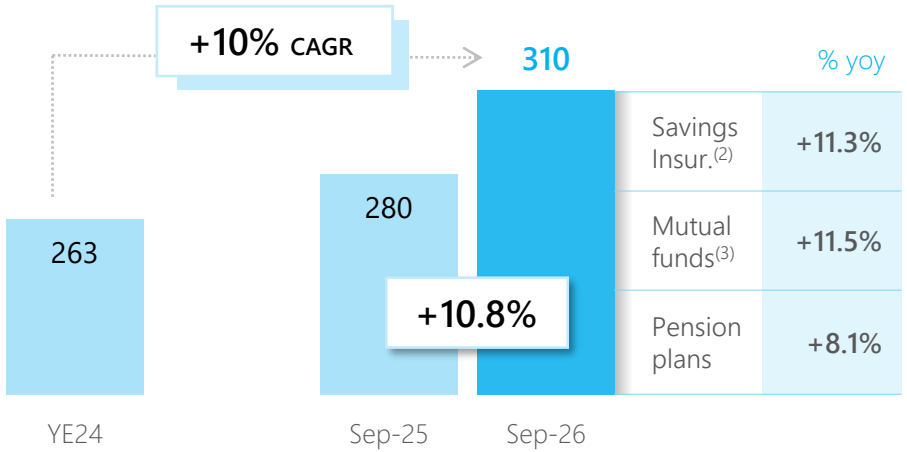
(1) Refer to Appendix for additional details. (2) Mutual funds, managed portfolios and SICAVs; pension plans; and insurance funds (on-/off-balance sheet). (3) Deposits (including retail securities issuances). QoQ affected by positive 2Q-end seasonality. Total of "Deposits" plus "Other funds", and "Other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

# Record Wealth Management balances – supported by sustained inflows



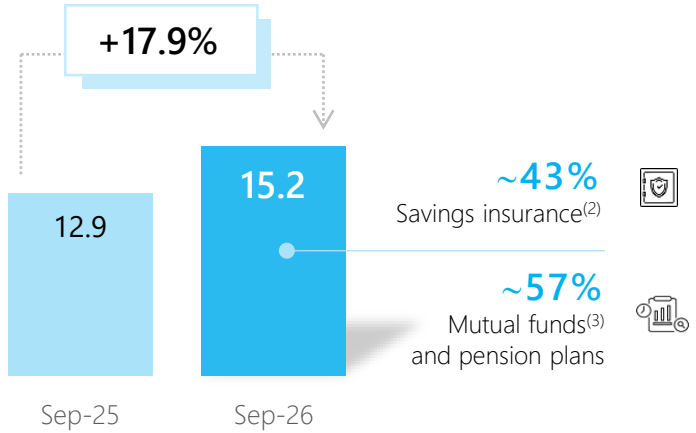
## WM balances reach €310Bn

WM balances[1] eop, €Bn




## Robust net inflows into WM

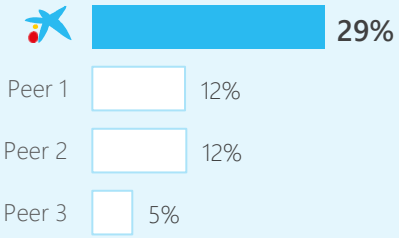
WM[1] net inflows, ttm in €Bn




**Uniquely positioned to serve structurally growing demand**

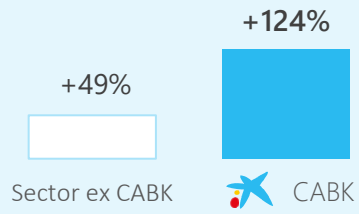
### CLEAR MARKET LEADERSHIP

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



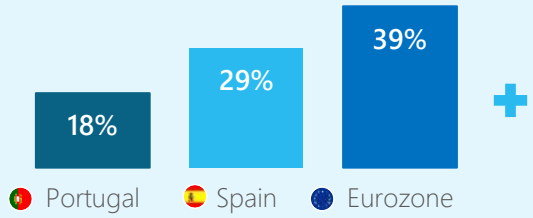

### DRIVING MARKET GROWTH

WM market in Spain[5], Δ2016-26




### A STRUCTURAL GROWTH OPPORTUNITY

WM products in % of total household savings[6]




**4.4M** CABK clients ≥65y old

→ >40% penetration[7]

*Best private banking in Spain for the 4th consecutive year*

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

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# Protection insurance keeps growing at double-digit

## Commercial momentum and innovative offering drive further share gains

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

**+11.6%**

o/w:

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



### Positive production dynamics

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

**44%**
**Life-Risk**

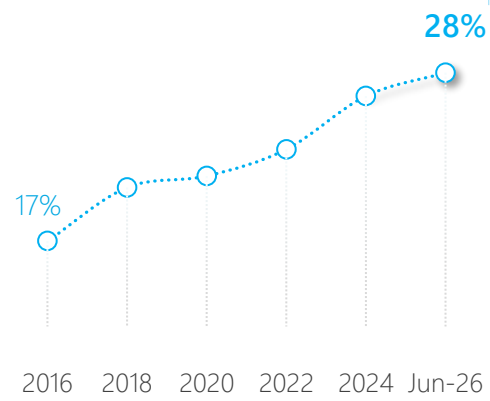
**€842M**
+10.5% yoy

**56%**
**Non-Life**

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

### Sustained market share gains in life-risk...

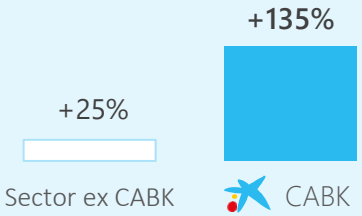
Market share in life-risk in Spain[3]




**+73** bps yoy

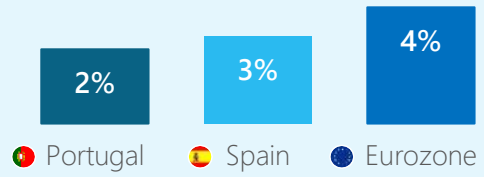
### STRONG TRACK RECORD OF GROWTH

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




### SIGNIFICANT OPPORTUNITY AHEAD

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




### ...AND ACROSS NON-LIFE

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

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

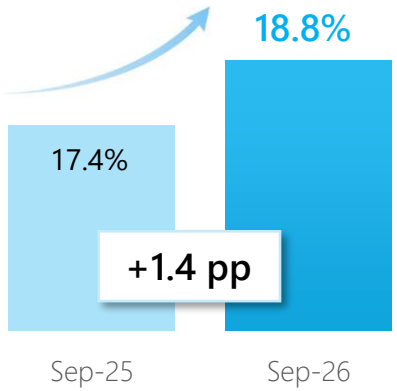
VidaCaixa SegurCaixa Adeslas

(1) Premiums as at 30-Sep-26 on an annualised basis. It includes VidaCaixa life-risk premiums (excluding BPI Vida e Pensões) plus SegurCaixa Adeslas non-life premiums sold through the bancassurance network. (2) CABK ex BPI and considering life-risk and non-life risk premiums sold through the bancassurance channel. All insurance products (including single premium with multiannual tenor) are presented on an annual basis to facilitate comparisons across all product lines. (3) Based on latest available data from ICEA (Jun-26). (4) Source: OECD Global Insurance Statistics; latest available data (2024). Only including direct insurance business. (5) Based on latest available data from ICEA (Jun-26 for Health and Home; Sep-26 for Auto).

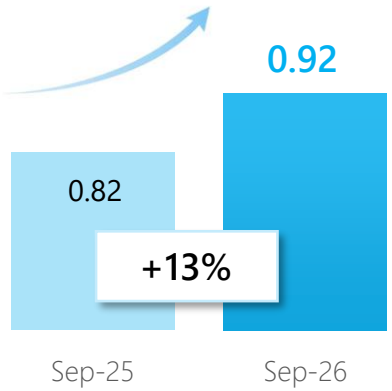
# Profitable growth translating into shareholder value creation

## Sustained earnings growth supports attractive shareholder returns

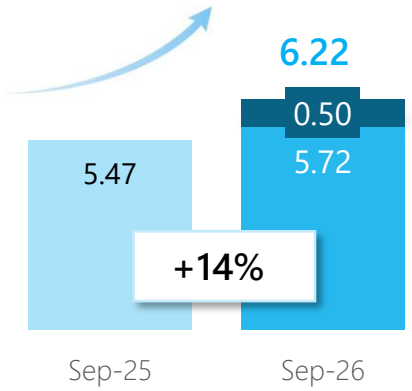
RoTE ttm[1], %



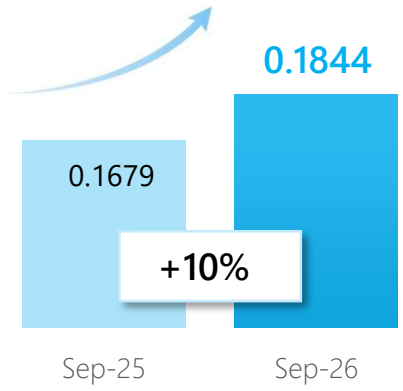

EPS[1], €




BVPS, € | DPS paid against FY25, €




Interim DPS[2], €




## Backed by balance sheet strength

**12.5%**
% CET1

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

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




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



# P&L and balance sheet

# Strong earnings growth

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

CONSOLIDATED INCOME STATEMENT

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

### REVENUES

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

### OPERATING COSTS

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

### PROVISIONS & OTHER

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

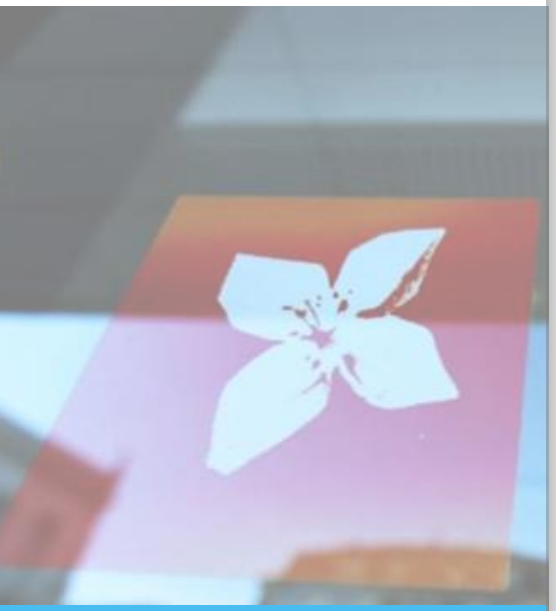
(1) Equivalent to the sum of "Net fees" and "Insurance service result". (2) 3Q26 includes -€147M from the accrual of the banking tax (vs. -€150M in 3Q25 and -€152M in 2Q26) and +€199M from the write-up of DTAs and one-offs (vs. DTA write-up of +€98M in 3Q25 and +€135M in 2Q26). (3) 3Q25 PF with 2024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

BPI Grupo CaixaBank

CaixaBank

# Delivering on strategic priorities in Portugal

## Driving core business growth and transformation



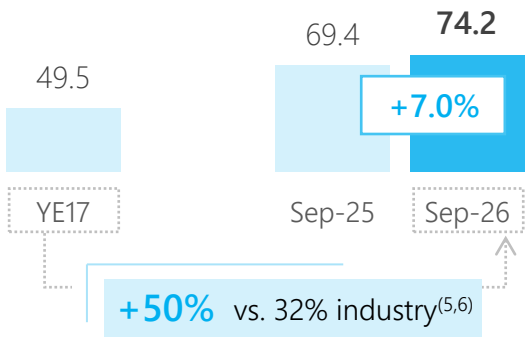
9M26 Net income

**€339 M**

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

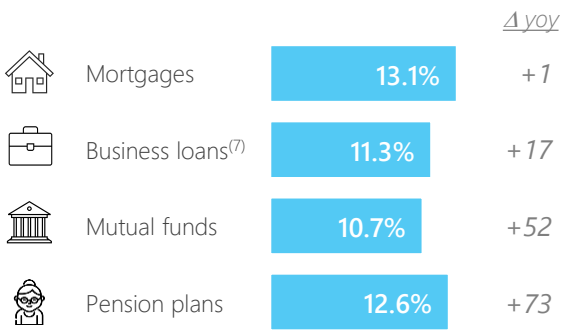
### Business volume growth

Business volume[3,4], €Bn



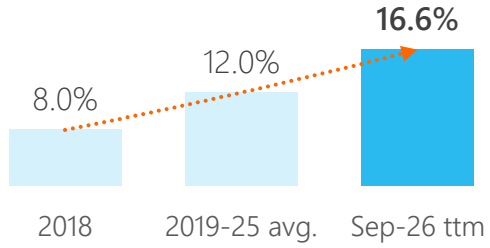

### Broad-based market share gains

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



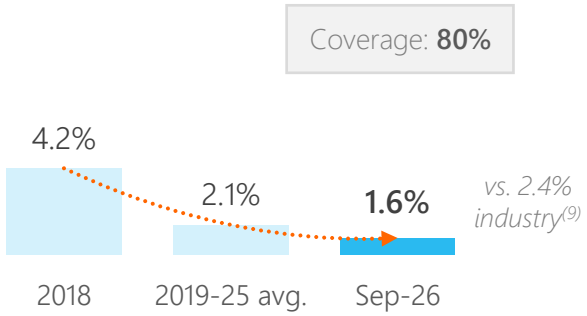

### Increased profitability

RoTE[3,8], %




### Strong balance sheet

% NPL[3], eop




### ACCELERATING **TRANSFORMATION**

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

ROLLOUT OF NEW **APP FOR BUSINESSES**



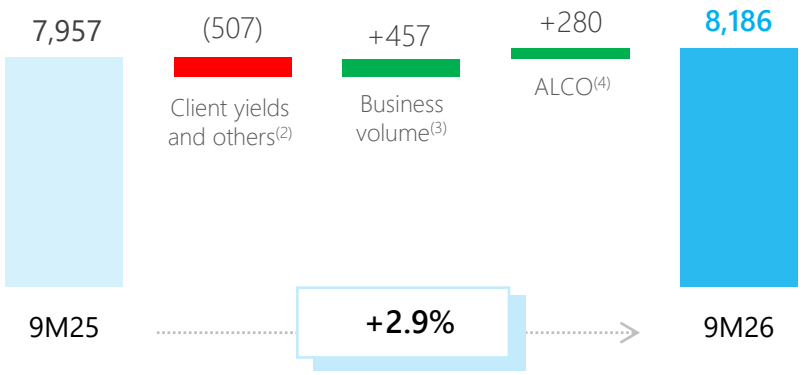
***Agreement reached to sell BPI's remaining 33.35% stake in BFA[13]***

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

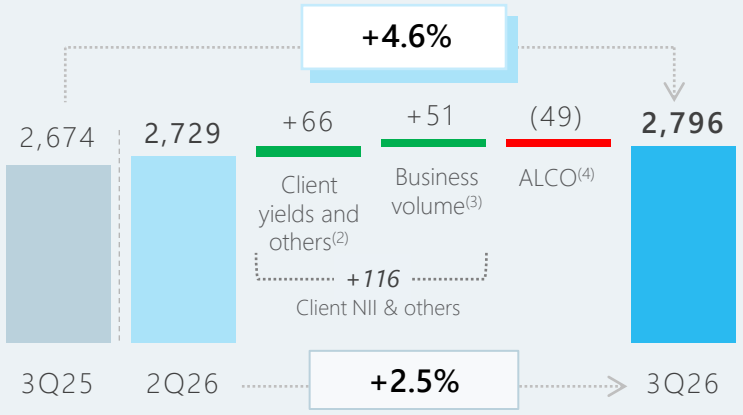
# NII growth accelerates yoy on volumes and NIM expansion

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

### NII growth yoy gathers pace –€M

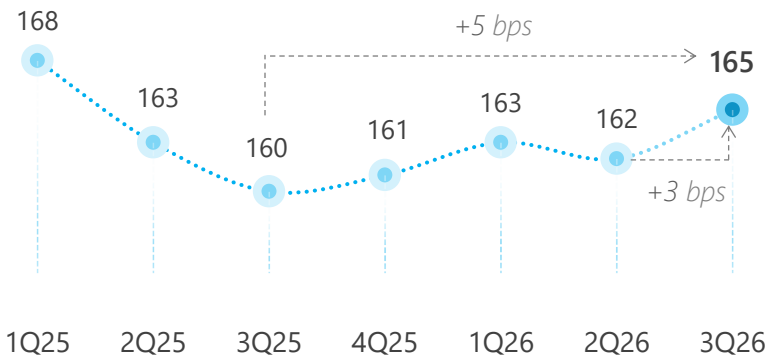



### CLIENT NII SUPPORTED BY BOTH DRIVERS QoQ – €M

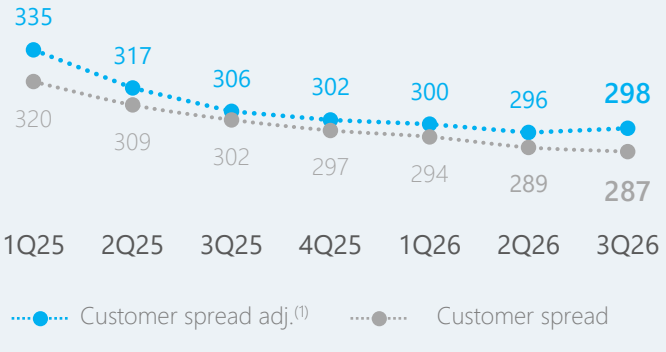


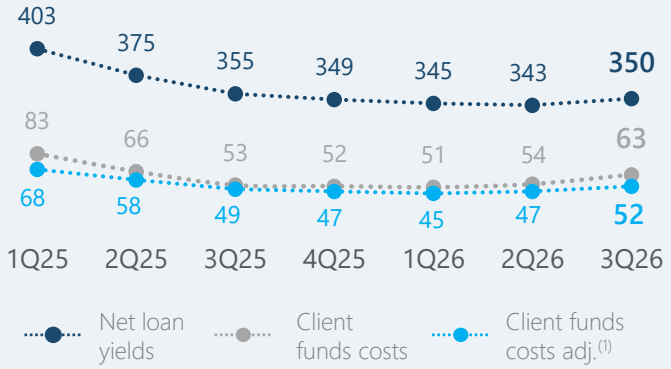

- **NII up 4.6% yoy in 3Q**
- **QoQ** reflects:
  - **Client yields turning positive** as loan repricing tailwinds and accretive FB loan yields(5) (378 bps in Q3, +12 bps qoq) more than offset higher deposit costs
  - Continued support from **business volume growth**
  - **ALCO** mainly reflecting the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

### NIM resumes growth on higher asset yields – bps




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



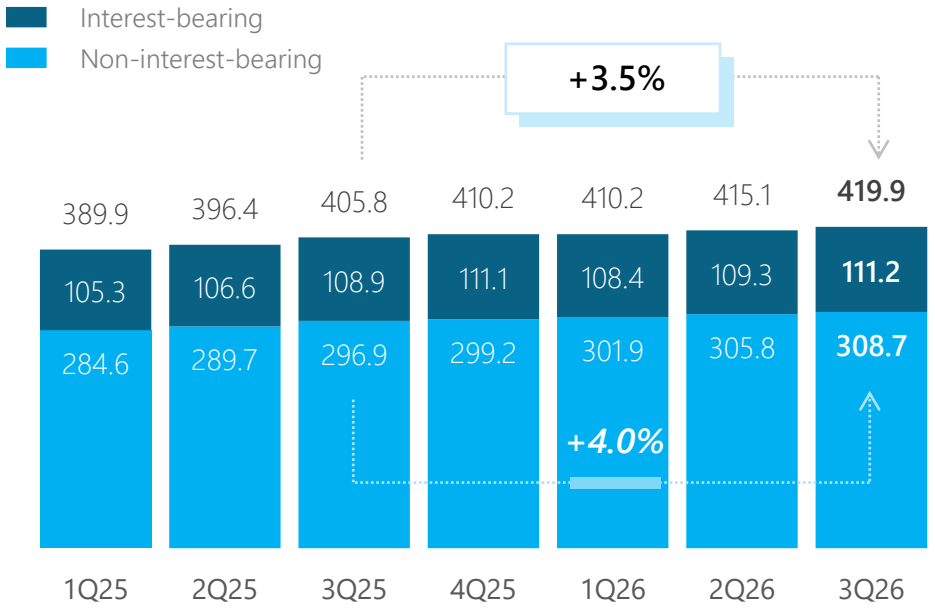

(1) Customer spread adjusted. Excluding, for CaixaBank ex BPI, structural deposit hedges and FX and international branch deposits. (2) Includes impact from loan index resets and deposit repricing, NII from insurance, cash balances, and financial intermediaries. (3) NII from loan and deposit volume growth.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

# Strong deposit franchise remains a key NII anchor

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

### Sustained growth in non-interest-bearing balances

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

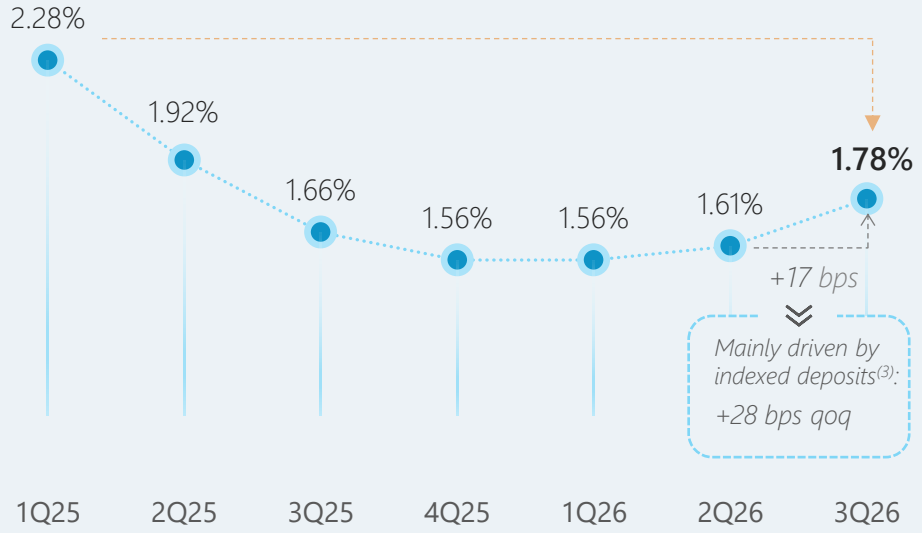



Interest-bearing client deposits(1), % of total (quarterly average)

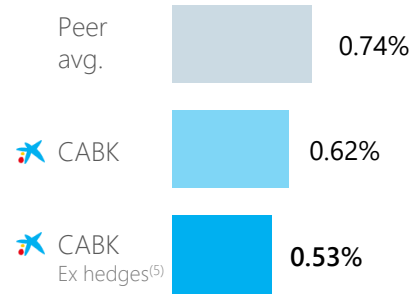
| 1Q25 | 2Q25 | 3Q25 | 4Q25 | 1Q26 | 2Q26 | 3Q26 |
|---|---|---|---|---|---|---|
| 27.0% | 26.9% | 26.8% | 27.1% | 26.4% | 26.3% | 26.5% |

### DISCIPLINED DEPOSIT REMUNERATION AMID HIGHER MARKET RATES

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




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




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

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

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

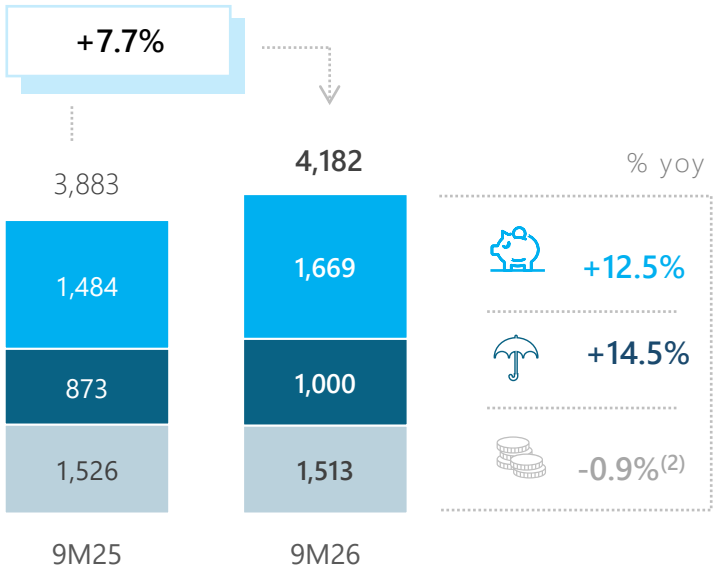
# Revenues from services reinforce outperformance vs. initial guidance

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

3Q26

### Revenues from services[1]

€M



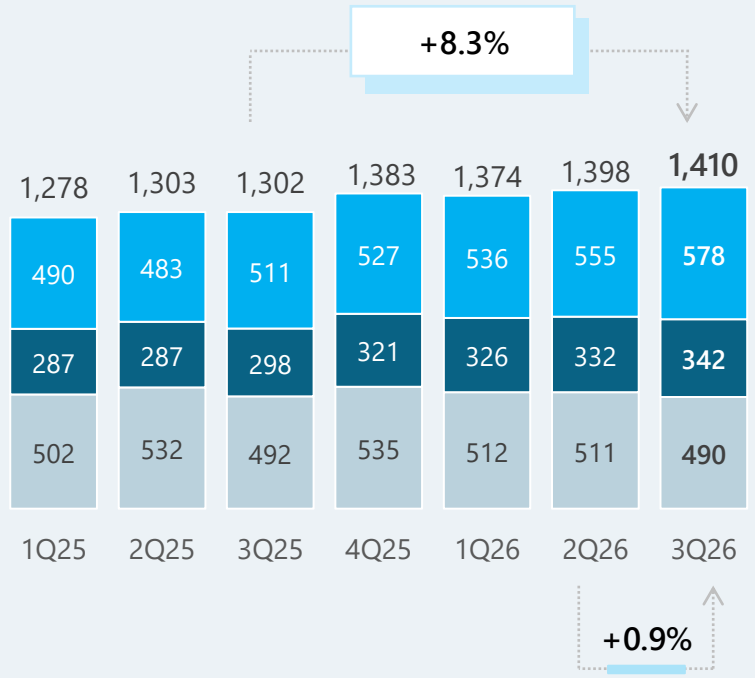

+ Wealth management
+ Protection insurance
+ CIB revenues

**+12.4%** yoy




QUARTERLY EVOLUTION

€M




**WEALTH MANAGEMENT**

**+13.1%** yoy
+4.2% qoq

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

**PROTECTION INSURANCE**

**+14.5%** yoy
+2.8% qoq

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

**BANKING FEES[3]**

**-0.4%** yoy
-4.0% qoq

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

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

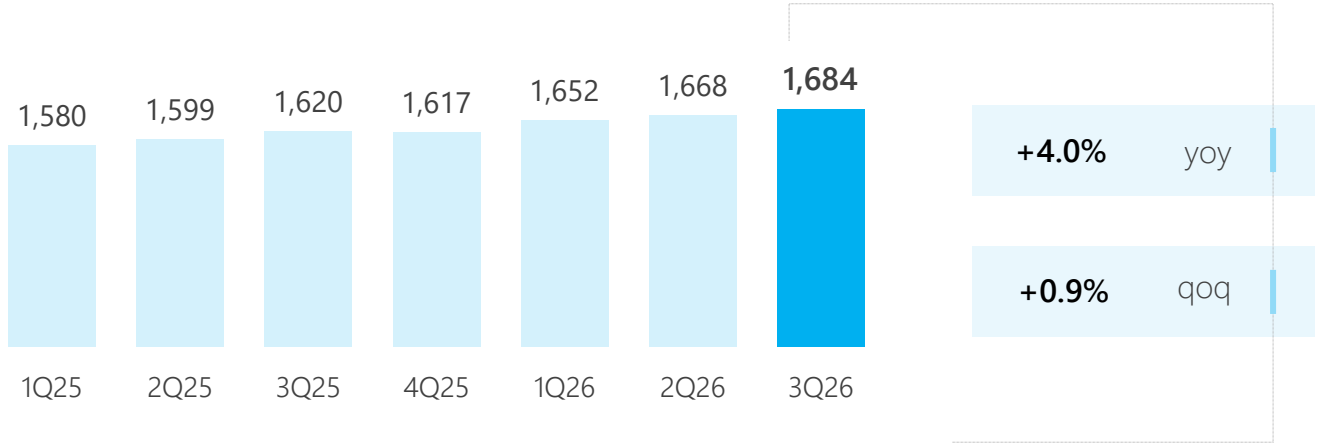
(1) Equivalent to the sum of "Net fees" and "Insurance service result". (2) +0.5% yoy excluding paid fees related to SRTs (-€44M 9M26 vs -€23M 9M25). (3) 3Q26 includes -€17M in fees paid on SRTs (vs. -€9M in 3Q25 and -€15M in 2Q26). Banking fees excluding paid fees related to SRTs: +1.3% yoy and -3.4%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

# Costs remain on track with guidance

## Keeping C/I well below peer average

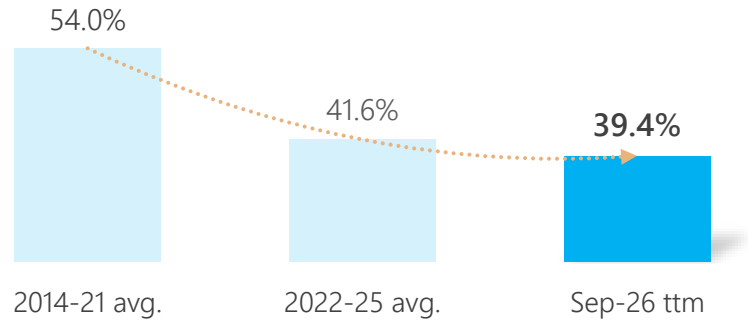
### Operating costs on track with guidance

€M




### %C/I remains at low levels...

% recurrent C/I[1]



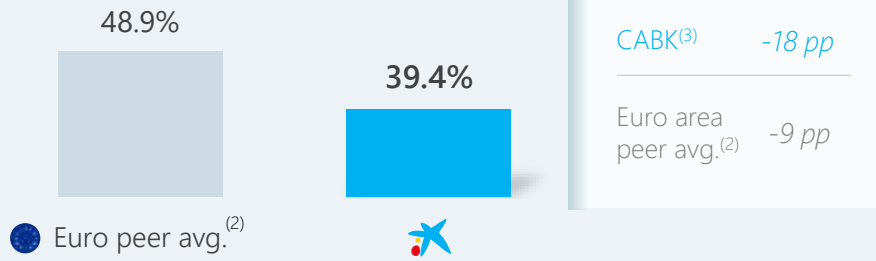

BREAKDOWN BY MAIN CATEGORY

€M and %

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

...AND WELL BELOW PEER AVERAGE

% recurrent C/I ttm



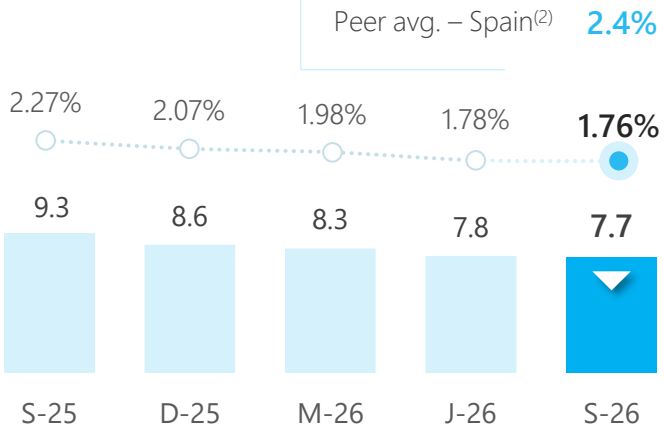

(1) Historical series PF adjusted to exclude impact from banking levy in 2023 and 2024, for consistency with 2025 and 2026. (2) Weighted average, based on latest reported data by peers. Peer group includes top 10 entities by market cap (excluding CaixaBank) in the SX7E index as at end Sep-26. (3) Vs.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

# Steady improvement in asset quality – reaching new record levels

## CoR ttm stable at reduced levels

### Supportive organic trends bring % NPL down to another record low

NPLs[1] (€Bn) and % NPL[1]

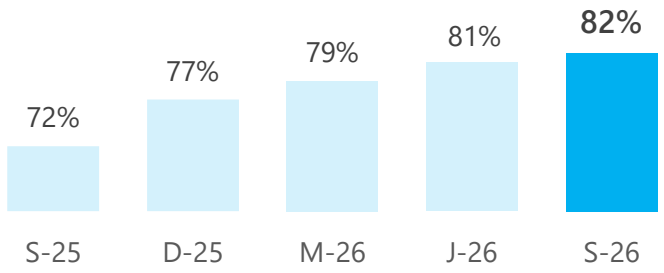



% NPL by segment, 30 September 2026

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

### Record high NPL coverage and growing

% NPL coverage[4]




**€6.3 Bn**

Total provision funds

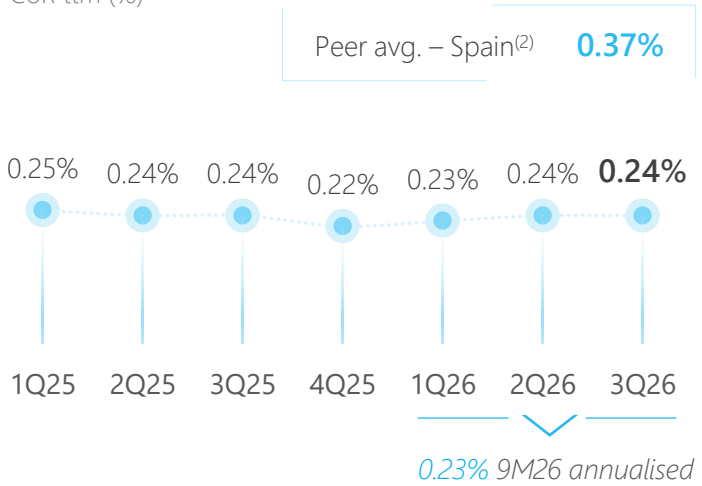
o/w:

**€271 M**

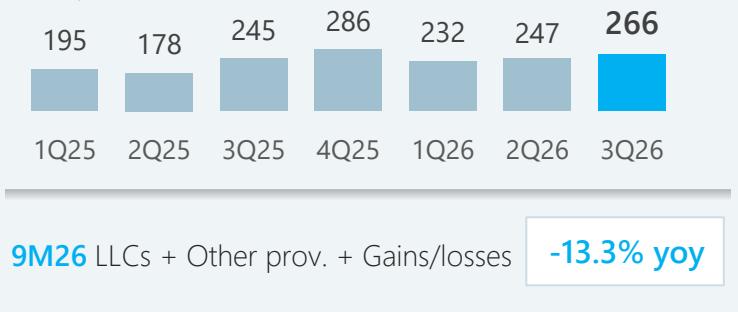
Unassigned collective provisions → stable qoq

### CoR stable at reduced levels

CoR ttm (%)




LLCs, €M




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

(1) Includes non-performing contingent liabilities (€446M by end of Sep-26). (2) Peer weighted average is an internal estimate based on 3Q26 information reported by peers. Peer group includes those having published 3Q26 results by 29-Oct-26: BBVA Spain, BKT, SAB, and SAN Spain. (3) Includes other loans to individuals (excluding consumer lending), loans to the public sector, and contingent liabilities. (4) Ratio between total impairment allowances on loans to customers and contingent liabilities, over non-performing loans and advances to customers and contingent liabilities. The ratio of total impairment allowances over total loans and advances to customers and contingent liabilities stands at 1.4% as at Sep-26 (vs. 1.4% as at Jun-26 and 1.6% as at Dec-25).

# Ample liquidity reserves remain a hallmark

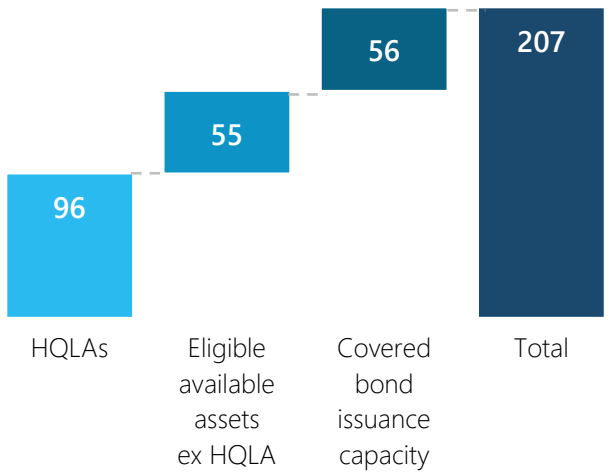
## Strong liquidity metrics

30 September 2026 (eop)

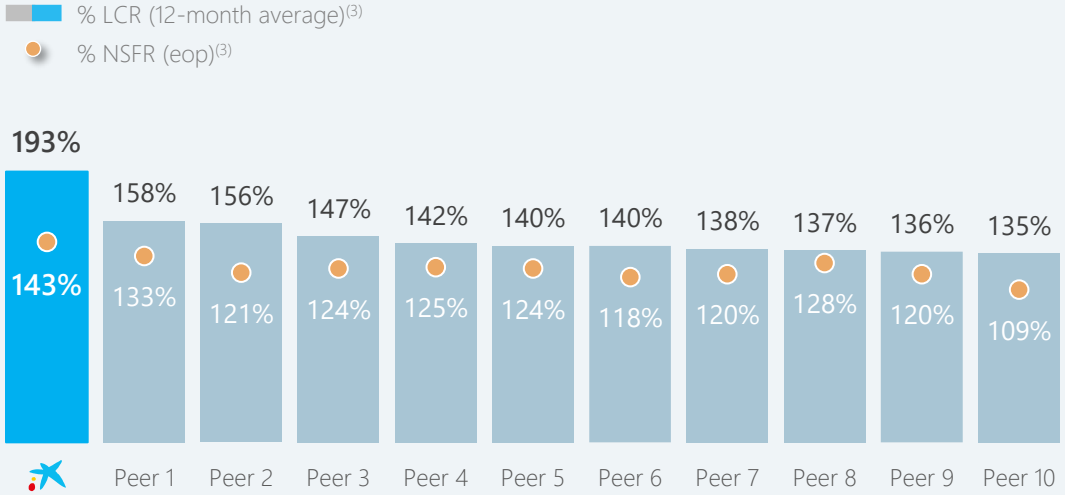
| 178% | 139% | 15.7% | 90.3% | €34Bn |
|---|---|---|---|---|
| % LCR(1) | % NSFR | % ASSET ENCUMBRANCE | % LtD | COMMERCIAL GAP(2) |

### Robust liquidity sources

€Bn

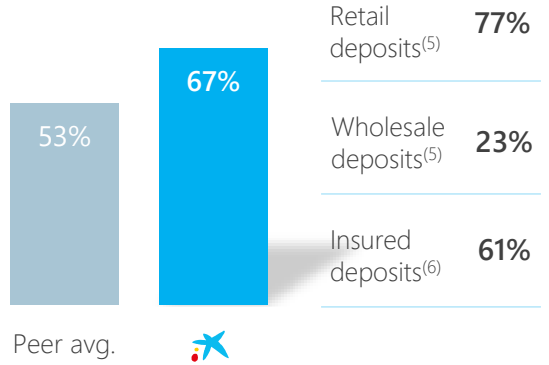



### Liquidity ratios well above peers




### Strong and stable deposit base

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



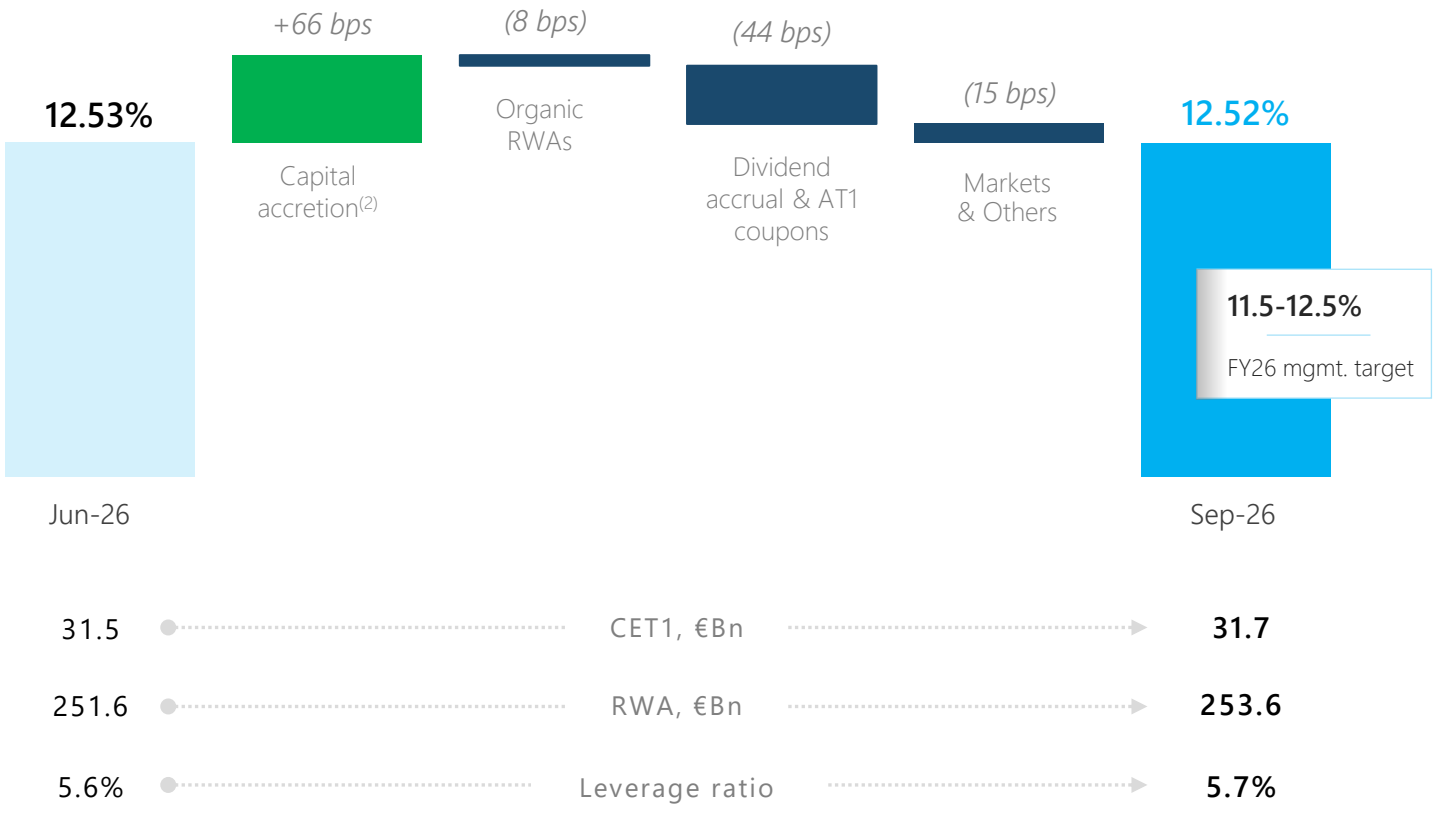

(1) Eop % LCR. 12-month average % LCR at Sep-26: 187%. (2) Customer sight plus time deposits (excluding retail securities) minus loans. (3) Based on latest public Pillar 3 reporting data as at Jun-26 (also for CaixaBank, for comparison purposes). Peer group includes top 10 entities by market cap (excluding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

# Strong capital accretion supports growth and attractive returns

## Underlying drivers remain intact despite 3Q market headwinds

### Strong and sustained earnings-driven organic generation

% CET1 qoq[1], % and bps




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

### CREATING SHAREHOLDER VALUE

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

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

# FY26e guidance and capital targets




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

**2026 % CET1 Management target**

**11.5% - 12.5%**

**2026 % Cash payout target**

**50-60%**

**2026 % CET1 threshold for additional distribution(3)**

**12.5%**

Improved vs. previous guidance

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



# Appendix

A1. 2025-27e Ambition

A2. 3Q26 Supplementary information

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

A4. Ratings

A5. Glossary

# 2025-27e ambition and capital targets

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

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

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

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

| | YE27e |
|---|---|
| %NPL[5] | <1.75% |

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

## Capital and distribution targets reiterated

**50-60%** % CASH PAYOUT[7]

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

**11.5 – 12.5%**

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

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

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

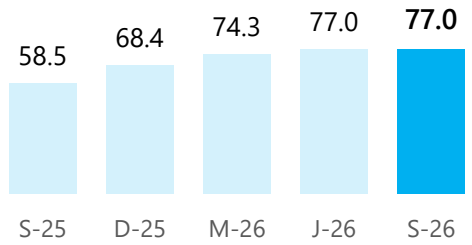
Key drivers to reduce sensitivity[1]

## ↑ % OF FLOATING LIABILITIES

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

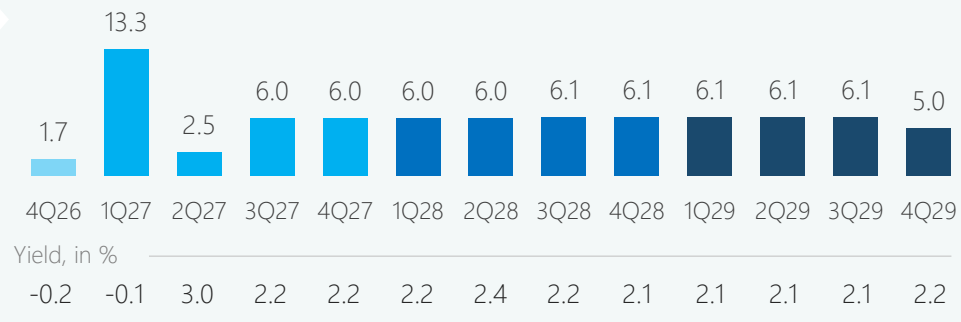
### NON-INTEREST-BEARING DEPOSITS WITH STRUCTURAL HEDGE TO FLOATING[5]

€Bn




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

Maturities as at 30 September 2026, €Bn

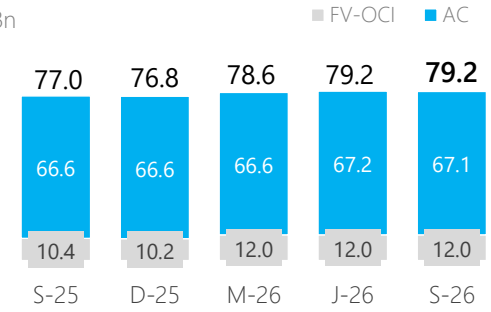



## ↑ % OF FIXED-RATE ASSETS

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

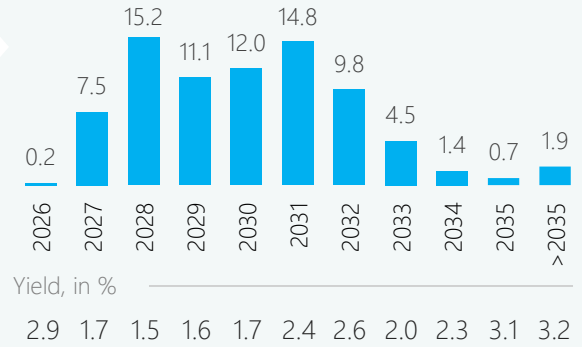
### ALCO BOOK[8]

€Bn




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

Maturity profile as at 30 September 2026, €Bn




Breakdown by main exposure

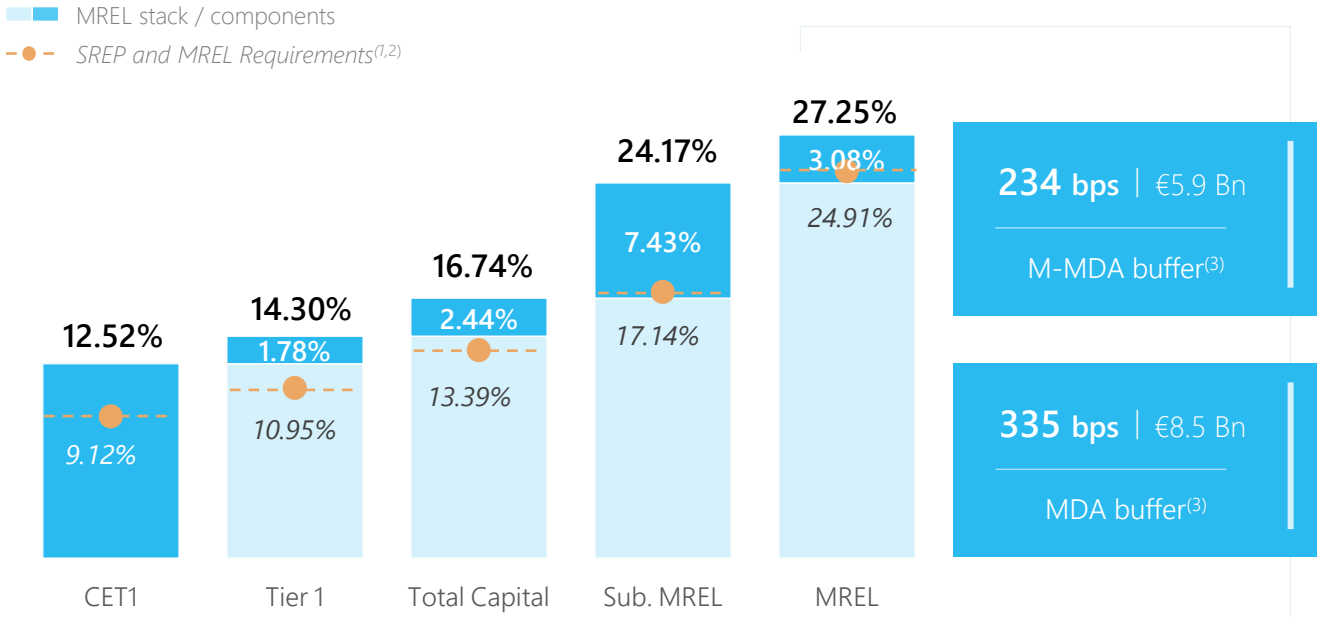
| | | Δ ytd, pp |
|---|---|---|
| Spain | 48% | -4 |
| EU[9] | 42% | +6 |
| Portugal | 2% | ≈ |
| Other[10] | 8% | -1 |

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

# MREL structure and issuances

## MREL stack vs. requirements

As at 30 September 2026, % of RWAs




REGULATORY RATIOS – as at 30 September 2026(4)

| 12.20% | 13.99% | 16.42% | 23.85% | 26.93% |
|---|---|---|---|---|

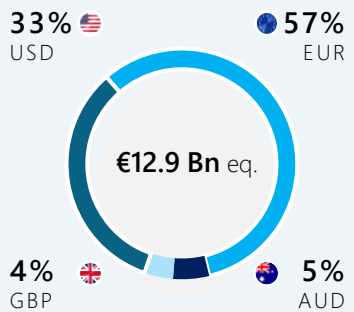
## 2025-27 issuance plan: >60% executed

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

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

>60% executed

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




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

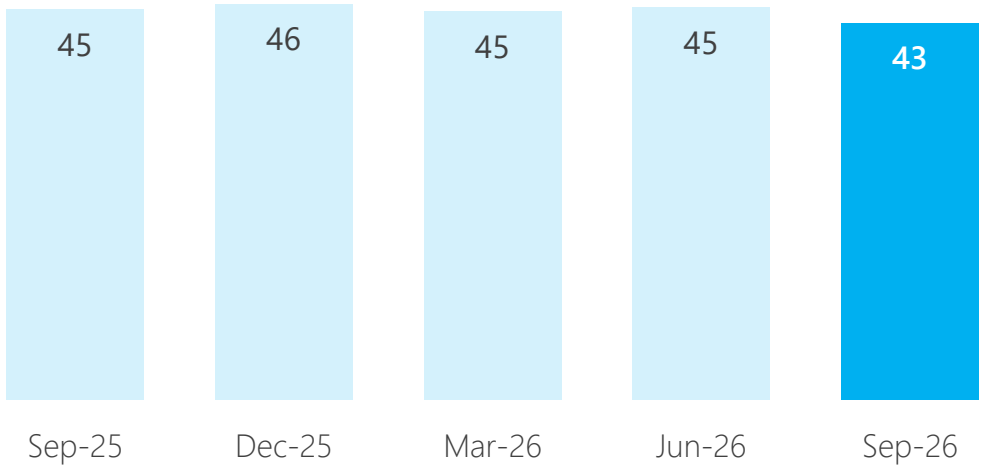
(1) Current SREP requirements, also applicable from 1-Jan-27, include 1.75% P2R, 0.50% O-SII buffer, 0.57% countercyclical buffer (including the new Portuguese buffer and the phase-in in Spain), and a 0.06% systemic risk buffer in Portugal. MREL and Sub. MREL requirements received in Dec-25, both including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

# Wholesale funding: back-book volumes, costs and maturities

## WHOLESALE FUNDING COSTS AFFECTING NII

Group ex BPI

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




**Spread over Euribor 6M**, bps

| 133 | 134 | 133 | 132 | **133** |
|---|---|---|---|---|

## WHOLESALE MATURITIES[2]

Group ex BPI, as at 30 September 2026

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

(1) It includes ABS placed with investors (to depict the impact of wholesale issuances on funding costs of CaixaBank's banking book). It does not include AT1 issues. Note that wholesale funding figures in the Quarterly Financial Report reflect the Group's funding needs and as such do not include ABS securities nor self-retained multi-issuer bonds but include AT1 issuances. (2) Maturities refer either to the first call date for callable instruments or to the contractual redemption date for bullet instruments. (3) It includes Covered Bonds and ABS securities placed with investors. (4) Includes SP, SNP, Tier 2, and AT1. (5) Excluding AT1s. AT1 coupons are paid through reserves with no impact on NII. Outstanding AT1 issues of €4.5Bn with an average reset spread of mid-swap +469 bps.

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

## ASSETS(2)

As at 30 September 2026, €Bn

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

## LIABILITIES(2)

As at 30 September 2026, €Bn

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

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

## ASSETS(2)

As at 31 December 2025, €Bn

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

## LIABILITIES(2)

As at 31 December 2025, €Bn

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

**TOTAL** (ASSETS AND LIABILITIES) **+€36.2 Bn**

(1) Does not include insurance business.
(2) Net of associated derivatives except cash flow hedging.
(3) For liabilities, when the carrying amount exceeds the fair value it implies a positive impact on economic value.

# Group customer loans and funds

## LOAN BOOK

Breakdown, €Bn

| | 30 Sep 26 | % yoy | % qoq |
|---|---|---|---|
| I. Loans to individuals | 194.3 | +5.9% | -0.7% |
| Residential mortgages | 148.0 | +6.3% | +1.7% |
| Other loans to individuals | 46.3 | +4.5% | -7.7% |
| o/w consumer loans[1] | 25.4 | +9.8% | +1.3% |
| o/w other | 20.9 | -1.2% | -16.7% |
| II. Loans to businesses | 193.4 | +10.8% | +1.0% |
| o/w international CIB branches | 43.3 | +34.0% | +2.9% |
| **Loans to individuals & businesses** | **387.7** | **+8.3%** | **+0.1%** |
| III. Public sector | 17.1 | -8.4% | -10.0% |
| **Total loans** | **404.8** | **+7.5%** | **-0.4%** |
| Performing loans | 397.5 | +8.0% | -0.3% |

## CUSTOMER FUNDS

Breakdown, €Bn

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

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

# Customer loans – additional information

## NEW LENDING IN KEY SEGMENTS[1]

CABK ex BPI, breakdown by segment, €Bn

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

## RESIDENTIAL MORTGAGE PORTFOLIO

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

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

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

## GOVERNMENT GUARANTEED LOANS[3]

Outstanding balance as at 30 September 2026, €Bn

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

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

## PERFORMING FLOATING MORTGAGES[10]

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

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

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

# Additional information on imagin



## A NEOBANK, WITH A **COMPLETE PRODUCT OFFERING – SUPPORTED BY THE LARGEST PHYSICAL FOOTPRINT IN SPAIN**

**imagin** is a digital lifestyle and financial services platform launched by CaixaBank in 2016. Initially focused on younger, digitally native users, it has evolved into a mobile-first ecosystem combining financial products with lifestyle content, sustainability initiatives, and exclusive experiences. Today, imagin is a key driver of client acquisition and engagement and a key lever in the Group's long-term value creation strategy, as well as closely aligned with the Group's digital transformation and ESG strategy.

## FROM AN APP TO **FULL BANKING SUITE**

**2021**
- Accounts
- Credit/debit cards
- Payroll deposits
- Personal loans
- Life-risk insurance
- "Digital" savings

**2022**
- Mortgages
- Student loans
- Auto loans
- Travel loans

**2023**
- Roboadvisor 'imagin & invest'
- Neobroker, mutual funds

**2024**
- Expanded offering for an increasingly mature and high-potential audience

**2025**
- Dedicated remote manager for high-value customers
- Travel debit card
- Bizum teens
- Cashback
- imagin e-Card
- Bitcoin ETP

## KEY FIGURES

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



(1) Customer funds plus loans.

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

## ACCORDING TO ACCOUNTING HEADING

€M

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

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

€M

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

(1) Current presentation (by nature and service provided) introduced in 1Q24. (2) "Other" includes €11M in 3Q26 / €32M in 9M26 mainly from unit linked products at BPI that were not affected by IFRS 17/9. (3) Including equity accounted income and dividends. (4) NII, net fees, insurance service result, and core revenues from insurance investments under the previous presentation of revenues. NII, wealth management revenues, protection insurance revenues, banking fees, and core revenues from insurance investments (the latter presented under "Other revenues") in the current presentation by nature and service provided. (5) Mutual funds (including managed portfolios and SICAVs) and pension plans. Excluding unit linked products, mainly from BPI, that are currently included within "Life-savings insurance". (6) Includes unit linked (previously accounted within "Insurance Service Result" with some within "Pension plan fees and other").

# Revenues from services: breakdown

## Wealth management revenues
Breakdown by main category, €M and %

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

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

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

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

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

## Banking fees
Breakdown by main category, €M and %

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

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

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

# IFRS9 Scenarios

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

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

# Sustainability: 9M26 highlights

## ADVANCING TOWARDS A MORE SUSTAINABLE ECONOMY[1]

## PROMOTE SOCIAL AND ECONOMIC PROSPERITY

## TO BE A BENCHMARK IN SUSTAINABILITY

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

## 9M26 HIGHLIGHTS

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

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

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

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

# Group P&L – €M

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

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

# Income statement by perimeter – €M

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

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

# Income statement by segment – €M

## SEGMENT REPORTING FROM 1Q22

- **BANKING AND INSURANCE:** including the results from banking, insurance, AM, real estate and ALCO activities, among others, carried out by the Group essentially in Spain.
- **BPI:** including the results of BPI's domestic banking activity, carried out essentially in Portugal.
- **CORPORATE CENTRE:** including, among others, results (net from cost of financing) from stakes in BFA, BCI, Coral Homes, and Gramina Homes. Additionally, the Group's excess capital is allocated to the Corporate Centre, calculated as the difference between the Group's total equity and the capital allocated[1] to Banking and Insurance, BPI, and investments in the corporate centre. The counterpart of the excess capital allocated to the corporate centre is liquidity.

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

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

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

# Credit ratings

Improved during 2026

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

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

# CaixaBank ESG indices – ratings

Worst ← Rating scale → Best

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

Worst ← Rating scale → Best

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

**Other analysts / ESG ratings:**

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

# Definitions (I/II)

In addition to the financial information prepared in accordance with International Financial Reporting Standards (IFRS), this document includes certain Alternative Performance Measures (APMs) as defined in the guidelines on Alternative Performance Measures issued by the European Securities and Markets Authority on 5 October 2015 (ESMA/2015/1415). CaixaBank uses certain APMs, which have not been audited, for a better understanding of the company's financial performance. These measures are considered additional disclosures and in no case replace the financial information prepared under IFRS. Moreover, the way the Group defines and calculates these measures may differ to the way similar measures are calculated by other companies. Accordingly, they may not be comparable. ESMA guidelines define an APM as a financial measure of historical or future performance, financial position, or cash flows, other than a financial measure defined or specified in the applicable financial reporting framework. In accordance with these guidelines, following is a list of the APMs used along with a for abbreviations and other. Refer to the Quarterly Financial Report for additional information on APMs and a reconciliation between certain management indicators and the indicators presented in the consolidated financial statements prepared under IFRS.

| Term | Definition |
|---|---|
| ALCO book | Used in reference to the bond portfolio excluding SAREB bonds. |
| AuM / AM | Includes mutual funds, managed portfolios, SICAVs, pension plans and some unit linked products at BPI that are not affected by IFRS 17/9. |
| Business volume | Performing loans plus customer funds (except when otherwise indicated). |
| BVPS | Book Value per share. Quotient between equity less minority interests divided by the number of outstanding shares at a specific date. |
| Consumer loans | Secured loans to individuals, excluding those for home purchases. Includes personal loans, as well as revolving credit card balances excluding float. |
| CoR (ttm/Annualised) | Cost of risk trailing 12 months (ttm): allowances for insolvency risk ttm divided by gross average lending plus contingent liabilities, using management criteria. 9M26 annualised CoR: 9M26 annualised allowances for insolvency risk divided by gross 9M26 average lending plus contingent liabilities, using management criteria. |
| Customer spread | Difference between average rate of return on loans and average cost for client funds.(1) |
| Digital sales / Total sales (Spain) | Total sales of core retail products (mainly including cards, consumer financing, mortgages, insurance, investment and savings products) to individual clients in Spain that are done or completed through digital channels (CABK and imagin Apps, CABK website, and ATMs) as a share of total sale of core retail products. |
| Insurance service result | It includes the accrual of the margin on savings insurance contracts, as well as on Unit Linked products, and the recognition of income and expenses from claims corresponding to short term risk insurance. For the entire insurance business, this line item is reported net of expenses directly attributable to the contracts. |
| Leverage ratio | Quotient between Tier 1 capital and total assets, including some off-balance items (contingent risk and commitments), and other adjustments. |

| Term | Definition |
|---|---|
| Liquidity sources | Includes total liquid assets (i.e. HQLAs and eligible available assets ex HQLAs) plus covered bond issuance capacity. |
| LtD | Loan to deposits. Quotient between net loans and advances to customers using management criteria; and customer deposits on the balance sheet using management criteria.(1) |
| MREL | Minimum Requirement for own funds and eligible liabilities to absorb losses, includes instruments eligible for total capital, senior debt non-preferred, senior debt preferred and other instruments ranking pari-passu with the latter, at Single Resolution Board's criteria. |
| NII | Net interest income. Under IFRS 17, it continues to consider revenues from financial assets affected by the insurance business, but at the same time, accounts for a cost derived from interests which come from the capitalisation of the new insurance liabilities at an interest very similar to the asset acquisition performance rate. The difference between those revenues and costs it is not significant. The margin from savings insurance contracts is accounted for in "Insurance service result". |
| NII from ALCO | NII from fixed income portfolio, wholesale funding issuances, and hedging swaps. |
| NII from business volume, Δ qoq / yoy | Evolution qoq / yoy of NII from growth in loans and deposits. Δ NII from loan growth calculated as the change in average loan balances multiplied by the spread between the average loan yield and the average cost of liquidity (i.e. the Deposit Facility Rate, DFR). Δ NII from deposit growth calculated as the change in average deposit volumes multiplied by the spread between the average DFR and the average cost of deposits. Excludes structural hedges (included in NII from ALCO). |
| NIM | Net interest margin, also balance sheet spread, difference between average rate of return on assets; and average cost of funds.(1) |
| NPL coverage ratio | Quotient between total credit loss provisions for loans over non-performing loans and advances to customers.(1) |
| NPL ratio | Quotient between non-performing loans over gross loans to customers.(1) |

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

# Definitions (II/II)

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

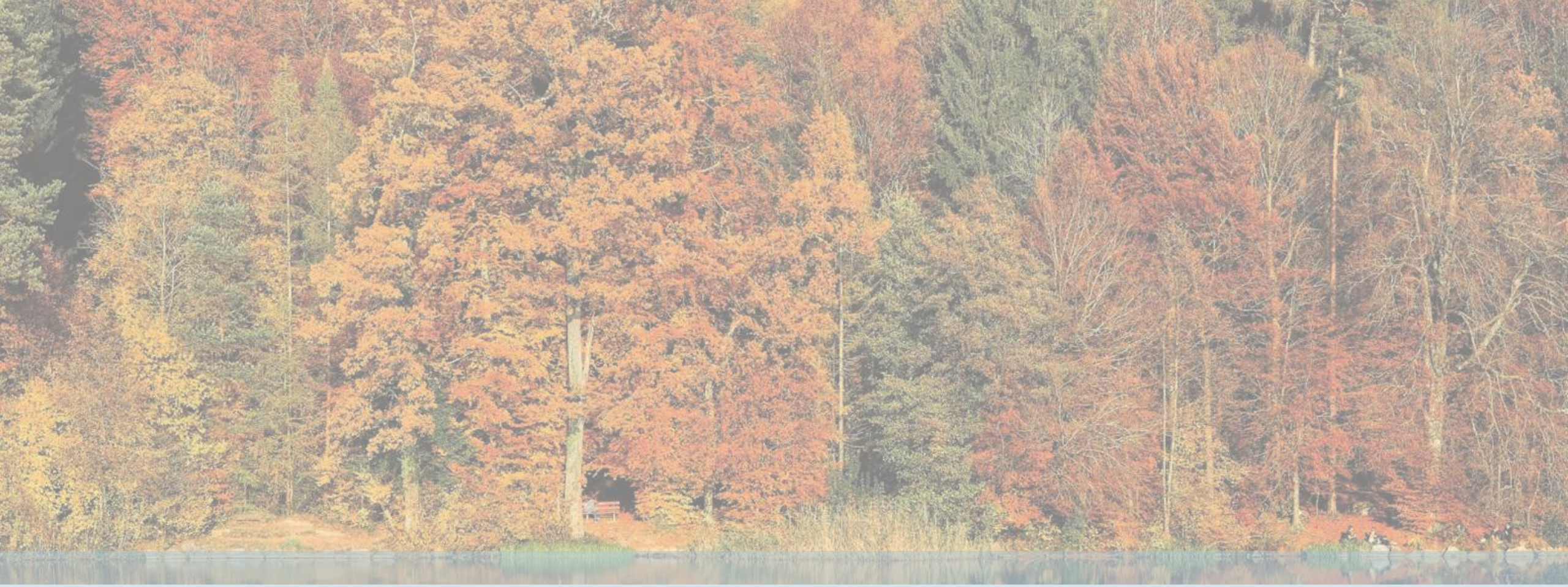
| Term | Definition |
|---|---|
| Sustainable finance mobilisation | The cumulative sustainable finance mobilisation in the 2025–2027 period is the sum of: (i) new sustainable financing production for individuals and companies across the Retail, Business, CIB, MicroBank, CPC and BPI businesses, with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

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

# Acronyms and abbreviations

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

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



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