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1

**CAIXABANK  
IN BRIEF**



2

**SOCIALLY RESPONSIBLE  
BANKING PLAN**



3

**RANKINGS, ALLIANCES AND  
GLOBAL INITIATIVES**



1

2

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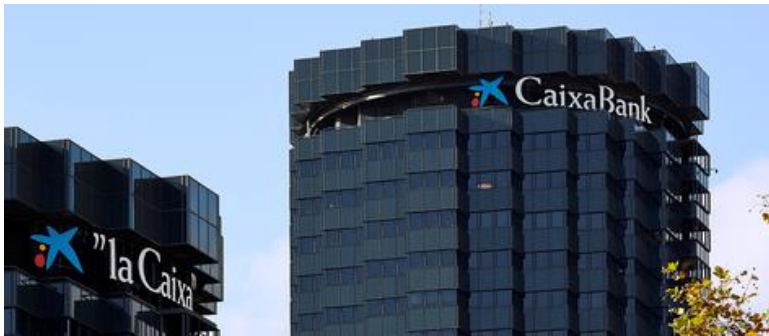
CAIXABANK  
IN BRIEF



## Flagship Group in Iberian retail banking

### Leading bancassurance franchise

- ▶ **Main banking** relationship for 26.3% of Spaniards<sup>(1)</sup> and **leader in online & mobile** banking in Spain
- ▶ **15.6M clients**: 13.7M in Spain, 1.9M in Portugal
- ▶ **4,916 branches<sup>(2)</sup>; 9,229 ATMs<sup>(3)</sup>**: best-in-class omni-channel platform
- ▶ **Highly-rated brand**: based on trust and excellence in quality of service



### Robust financials

- ▶ **€15 Bn Market capitalisation<sup>(4)</sup>**. Listed since 1 July 2011
- ▶ **Net profit 1H19: €622M**; Group RoTE trailing 12M at 9.4% adjusted<sup>(5)</sup>; bancassurance RoTE trailing 12M at 9.8%<sup>(6)</sup>
- ▶ **Solid capital metrics**: CET1 BIII at 11.6%; Total Capital at 15.3%
- ▶ **Outstanding NPL Coverage** ratio: 54%
- ▶ **Ample liquidity**: €88 Bn in liquid assets
- ▶ **Stable funding structure**: LTD ratio 100%



### Responsible banking

- ▶ Aiming at a **sustainable and socially responsible banking model**
- ▶ Included in **leading sustainability indices** (MSCI Global Sustainability, DJSI, FTSE4Good, Ethibel Sustainability Index (ESI), STOXX® Global ESG Leaders)
- ▶ **Proud of our heritage: over 115-year history**, 78 acquisitions
- ▶ **Deeply rooted values**: quality, trust and social commitment



(1) Retail clients in Spain aged 18 or above. Source: FRS Inmark 2018.

(2) # of branches in Spain and Portugal, of which 4,219 are retail branches in Spain.

(3) # of ATMs in Spain.

(4) Share price multiplied by the number of issued shares excluding treasury shares at closing of 30 June 2019.

(5) Excluding restructuring charges in 2Q19 (€685M post-tax); considering such expenses, RoTE ttm stands at 6%. It includes the AT1 coupon accrued in the last 12 months.

(6) Bancassurance RoTE excluding extraordinary items. It includes the AT1 coupon accrued in the last 12 months.

### A responsible bank from inception

# Delivering responsible banking since 1904



**It is in our DNA**

"la Caixa" was founded originally as a savings bank in 1904, with the aim of fostering savings, retirement planning and disability insurance for the working class

**It is in our responsible actions**

Universal banking model, offering high quality service, following best-practices in corporate governance & management and showing exemplary conduct

**It is in our strategic vision and mission**

"Contribute to the financial well-being of our customers and to the progress of society"



*"I am the most ambitious man in the world: having no needs of my own, I made mine those of others"*

**Francesc Moragas**  
Founded "la Caixa" in 1904

Managing the business distinctively for 115 years

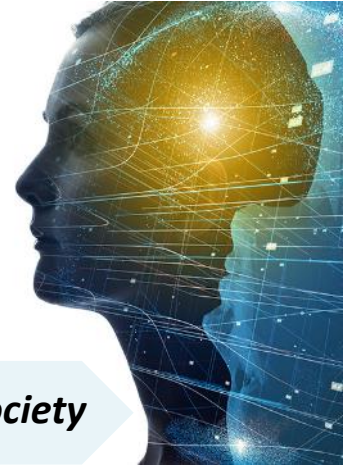


Long term vision

Anticipating change

Prudent risk management

Long track-record of commitment to service and society



**"la Caixa"**



## Our activity cannot be conceived without a strong social and sustainability commitment

### 1 | Inclusive banking

#### Universal banking

*A bank for everyone*

#### Capillarity

*We strive to provide the most widespread coverage in Spain*

#### Accessibility

*Best-in-class omni-channel platform with maximum accessibility*

#### Microcredit and social accounts

*Microcredit  
→ #1 in Europe*

#### L/t savings and financial planning

*#1 in Spain*

#### Specialised rural network



### 2 | Sustainability and social awareness in our financial activity

#### Promoting green business

*Green loans; green bonds; eco-finance; climate action lines; green funds (MicroBank)*

#### Managing ESG and climate-related risks

*Integrating ESG risks into risk management*

#### Public statement on climate change

*Fostering low-carbon transition*

#### “Code of Good Practices”

*For families with mortgage debt on primary homes*

**>25,000**

*Deeds in lieu of foreclosure <sup>(1)</sup>*

### 3 | Volunteering and social action

#### €43.6M<sup>(2)</sup> allocated to CABK branches

*To finance local social projects*

#### More than 11,500 social projects in 2018

*Carried out jointly with local NGOs and associations*

#### Social housing

*>22,000 units in stock of social housing <sup>(3)</sup>*

#### Fostering diversity

*Externally and internally*



**Western Europe's Best Bank for Corporate Responsibility 2019**

*Euromoney*

(1) Cumulative data as of YE2018 and since the beginning of the economic crisis. CaixaBank ex BPI.

(2) CaixaBank ex BPI. From “la Caixa” Social Programme budget. In 2018.

(3) As of 31 December 2018. CaixaBank ex BPI.



## Creating long-term value for our stakeholders

### Our mission:

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

### Our values:



**Quality**



**Trust**



**Social commitment**

### Our corporate culture - attributes:

- **Committed**
- **Close**
- **Responsible**
- **Demanding**
- **Honest**
- **Transparent**
- **Collaborative**
- **Agile**
- **Innovative**



### Creating value for our stakeholders and society at large

**15.6 M**  
Clients <sup>(1)</sup>

**~590,000**  
shareholders <sup>(1)</sup>



**~37,500**  
employees <sup>(1)</sup>

**>15,000**  
Participants in CaixaBank  
Social Weeks <sup>(2)</sup>

*People at the core*

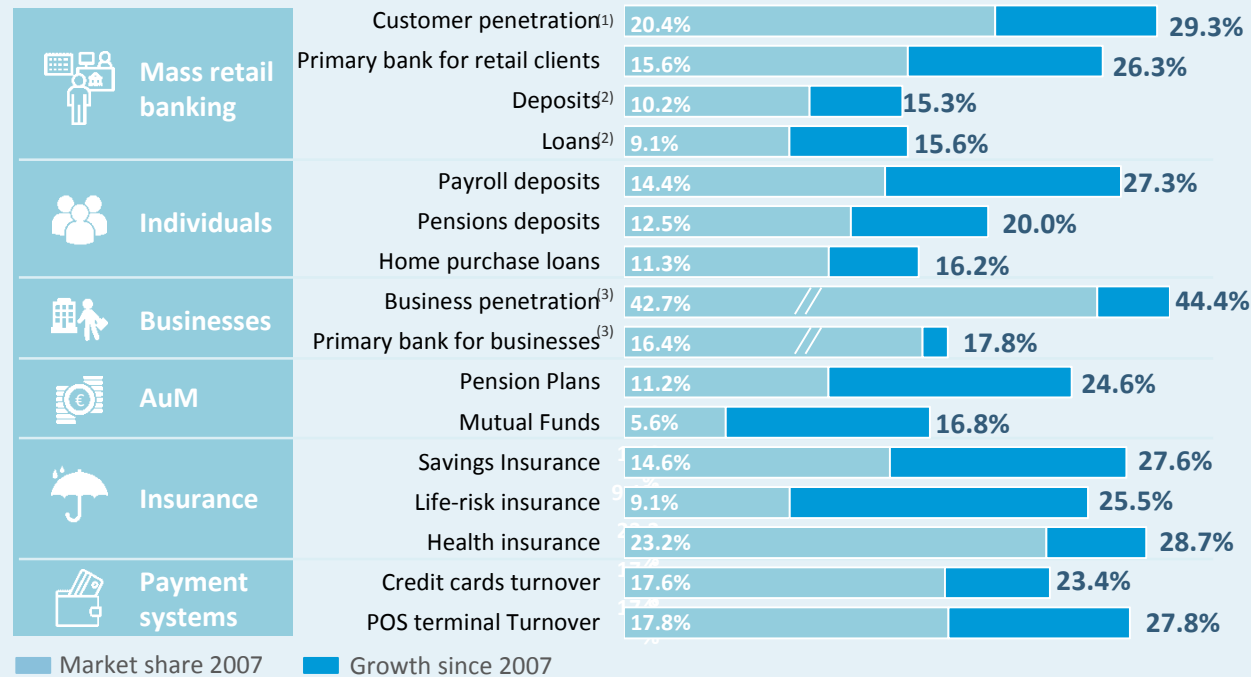
(1) Data as of 30 June 2019.

(2) Participants in 2 social weeks in 2018.

## Comprehensive coverage of customer financial needs through a universal banking model

### Strong market shares across the board underscore strength of franchise

Market share in Spain (%) – Key products



A one-stop distribution model for lifetime finance and insurance needs based on specialisation and proximity



Scale & capillarity



IT & digitalisation



Advisory & proximity



Comprehensive offering

(1) Spanish customers older than 18 years of age.

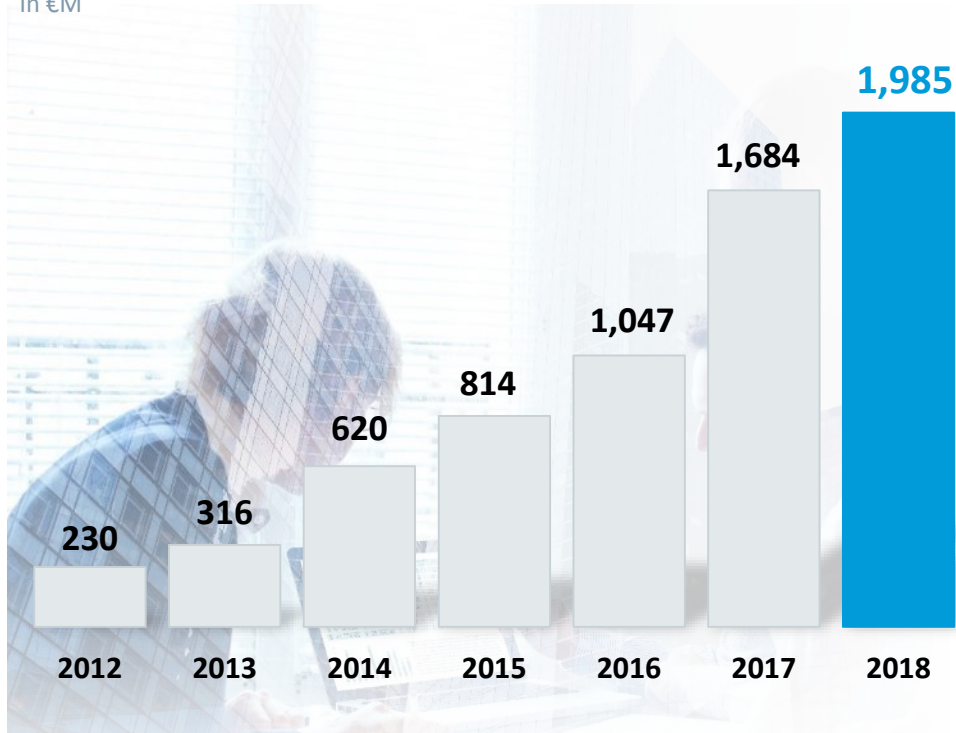
(2) Deposits include demand and time deposits and loan data to other resident sectors as per Bank of Spain data.

(3) Businesses: firms with turnover €1M-€100M. Latest data for 2019; initial data for 2008 (bi-annual survey). Source: FRS Inmark survey. Latest available data. Source: FRS Inmark 2018, Social Security, BoS, INVERCO, ICEA, AEF and Cards and Payments System.

## Profitability and returns to society are fully aligned

### Net income

In €M



1H19

**€622M** Net income

**9.4%** RoTE TTM adj. <sup>(1)</sup>

CaixaBank shareholders

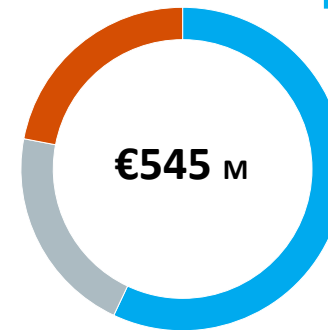
**40%** stake at CaixaBank owned by “la Caixa” Banking Foundation

“la Caixa” Banking Foundation Social Welfare budget 2019: breakdown in % of total <sup>(2)</sup>

**22%**  
Culture & education

**57%**  
Social

**21%**  
Research



*Main programmes: Beneficiaries since program began and as of 31 December 2018*



Child poverty

>303,900



Job access

>223,800



Palliative care

>365,300

**~590,000**

**Retail shareholders and diversified institutional investor base**

(1) Group RoTE adjusted to exclude restructuring expenses in 2Q19 (€685M post-tax); considering such expenses, RoTE ttm stands at 6%. It includes the AT1 coupon accrued in the last 12 months.

(2) Source: “la Caixa” Banking Foundation Annual Report 2018.

Responsible banking is a key priority in the Group strategy

**2019-2021**

**STRATEGIC PRIORITIES**

**Offer the best customer experience**



**Accelerate digital transformation to boost efficiency and flexibility**



**Foster a people-centric, agile and collaborative culture**



**Attractive shareholder returns and solid financials**



**A benchmark in responsible banking and social commitment**



**STRATEGIC VISION**

*A leading and innovative financial Group, with the best customer service and a benchmark in responsible banking*

1

2

3

SOCIALLY RESPONSIBLE  
BANKING PLAN



We are a socially responsible bank – and we intend to reinforce it



### Socially Responsible Banking Plan



#### Priorities | 2019-2021

- ▶ Reinforce our culture of integrity & transparency
- ▶ Build the most diverse and talented team
- ▶ Consolidate CSR <sup>(1)</sup> governance with Group vision
- ▶ Foster responsible and sustainable financing
- ▶ Manage ESG and climate-related risks
- ▶ Improve efficiency and reduce carbon footprint
- ▶ Maintain commitment to financial inclusion
- ▶ Contribute to improve society's financial culture
- ▶ Promote social initiatives at local level

(1) Corporate Social Responsibility.

## Strong corporate culture and governance further reinforced



### ESG – Governance



#### 01 | INTEGRITY, TRANSPARENCY AND DIVERSITY



Responsible commercial practices



Process simplification and information security



Fostering diversity



#### 02 | GOVERNANCE



Best-in-class corporate governance



Consolidate CSR governance with Group vision



## Strengthening our culture of integrity, transparency and diversity

### 01. Integrity, transparency and diversity



#### Responsible commercial practices – focus on responsible advisory



**100%**  
Employees trained in code of ethics <sup>(1)</sup>; variable remuneration linked to quality of service and compliance training

**~ 17,200**  
Employees certified in financial advisory <sup>(2)</sup>; 100% of sales force



Both AM and Insurance subsidiaries are signatories of UN PRI



#### Process simplification and information security



**~ 100%**  
Digital processes <sup>(2)(3)</sup> with 99% digital signatures

**€844M**  
Invested in IT and development in 2018



Advanced information security model with certified standards



#### Fostering diversity while taking action to raise awareness



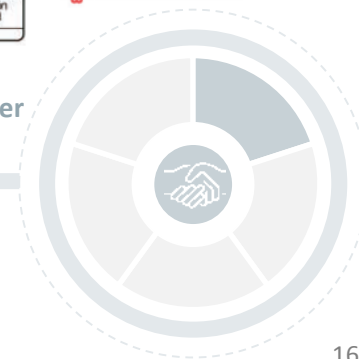
**~ 40%**  
Of management positions are carried out by women <sup>(5)</sup> → ambition 2021e: ~43%



Programme fostering diversity (gender, function, generation) internally and externally



Included in BBG gender equality index 2019



(1) As of 31 December 2018.

(2) As of 30 June 2019. In Spain.

(3) % of documentation related to product acquisition that is digitalised. CABK ex BPI.

(4) InfoProtect comprises all initiatives aimed at preparing employees against information security risks. Co-founder of APWG EU, one of the main international alliances in matters of cybersecurity (it represents in Europe the global campaign by topThinkConnect.org).

(5) CaixaBank S.A. as of 31 December 2018. Considering deputy-director positions in branches type A and B and above.

(6) Talks on the role of women in banking, science and multi-cultural teams. 11 talks in 2018.



## Best-in-class governance is a corporate priority

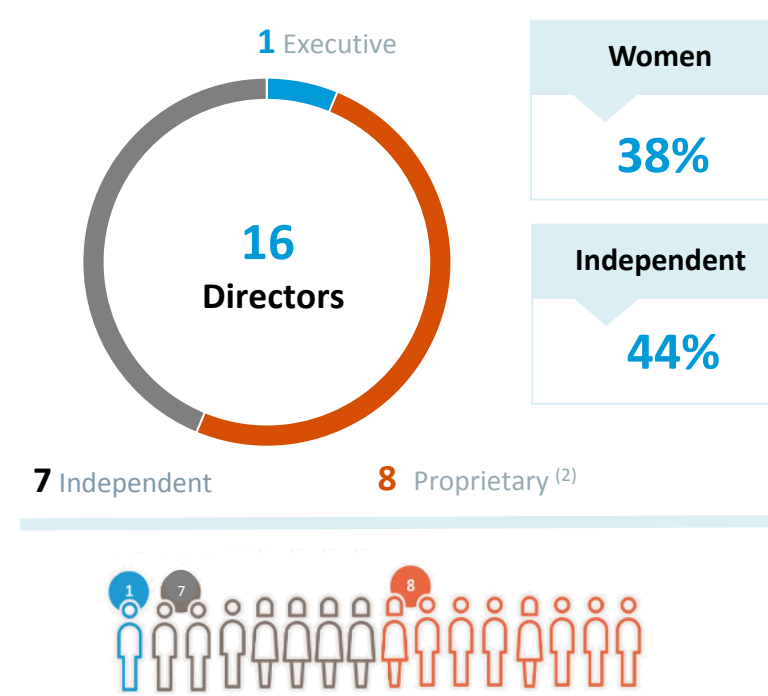
### 02. Governance

#### Best-in-class governance practices

- ▶ One share, one vote
- ▶ Non-executive chairman separate from CEO
- ▶ Reduced number of Directors to 16 (vs. 18 in 2018) <sup>(1)</sup>
- ▶ Lead independent director appointed since 2017
- ▶ Increased proportion of female directors<sup>(1)</sup>: to 38% (vs. 28% in 2018) → % female directors on the Board in the upper range of the Ibex 35
- ▶ Protection of minority shareholders and incentives to foster their involvement
- ▶ Significant resources dedicated to best-in-class Investor Relations programme

#### Board of Directors

Composition and other details <sup>(1)</sup>



#### “la Caixa” Foundation no longer controls the bank

Reorganisation of “la Caixa” Group

CaixaBank board distribution <sup>(1)</sup>

“la Caixa” Banking Foundation

100%

CriteriaCaixa

40%

CaixaBank



- ▶ Reorganisation of “la Caixa” Group in 2014
- ▶ Prudential deconsolidation since 2017
- ▶ Relationships governed by internal relations protocol and performed on an arm’s length basis

(1) Including all the changes agreed at the AGM on the 5<sup>th</sup> April 2019. Refer to Significant Event number 276874 (CNMV, 5 April 2019) for additional information.

(2) Including 6 directors representing “la Caixa” Banking Foundation, 1 director representing Banking Foundation of Caja Navarra, Banking Foundation of Caja Canarias and Banking Foundation of Caja de Burgos and 1 director representing Mutua Madrileña.

(3) Includes 6 proprietary directors representing “la Caixa” Banking Foundation.



## CSR commitment supported by a strong governance structure with BoD supervision

### 02. Governance

#### Board of Directors:

Approval of **CSR policy and strategy** and **supervision** of its implementation

##### Appointments Committee

- Supervises CSR performance
- Elevates CSR-related proposals to the BoD

##### Risks Committee

- Supervises ESG risk management
- Supervises ESG risk reporting

#### Management Committee (C-suite):

Approval of **policies and main action lines** in CSR and reputation

Supervising the **Corporate Responsibility and Reputation Committee** and the **Environmental Risk Committee** (established in 2019). Each of them **Chaired by a C-Suite member** <sup>(1)</sup>

##### CSR Department

CSR strategy implementation and monitoring

##### Reputational Risk Support Service<sup>(2)</sup>

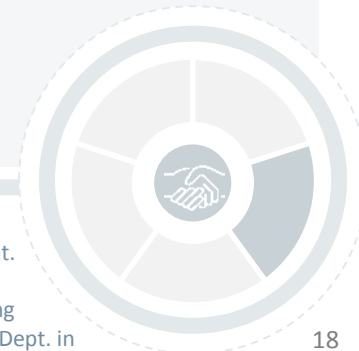
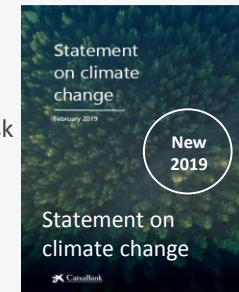
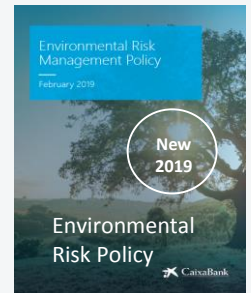
##### Environmental Risk Department

Environmental risk mgmt. and related business opportunities

##### Transaction Appraisal Unit<sup>(3)</sup>

#### Responsible banking policies

- ▶ **CaixaBank Code of Business Conduct and Ethics**
- ▶ **CSR policy:** strategy & basic operating CSR principles (updated in 2018, first approved in 2015)
- ▶ **Socially Responsible Banking Plan** (2017)
- ▶ **Statement on Climate Change** (2019)
- ▶ **Environmental Risk Management Policy** (2019) <sup>(4)</sup>
- ▶ **Other responsible policies and principles:**
  - ❑ Anti-corruption policy; Defence policy; Human Rights policy; Task Risk Mgmt./Control policy; Occupational Health & Safety policy
  - ❑ Environmental and Energy Mgmt. principles; Supplier Code of Conduct; Personal Data Protection/Security protocol
- ▶ **Responsible marketing committees:** Transparency; product
- ▶ **Remuneration policy:**
  - Director remuneration policy:** aiming at encouraging conduct that will ensure long-term value generation
  - L/t remuneration scheme** for exec. directors, C-suite members and other senior managers linked to CaixaBank's Global Reputation index (incl. ESG & customer experience/quality metrics) ;
  - Employee remuneration** linked to training in internal conduct, compliance and quality of service



(1) Corporate Responsibility and Reputation Committee: chaired by the Chief Communication and Sustainability Officer (Executive Director of Communication, Institutional Relations, Brand and CSR); including senior mgmt. members from different areas; cross-departmental management of ESG matters; with the Management Committee, determines policy and main action lines of CSR and reputational mgmt.; it also sets CSR mgmt. and monitoring measures and reviews and approves CSR programmes. Environmental Risk Committee: chaired by the CRO; including senior mgmt. members from different areas; cross-departmental mgmt. of Environmental Strategy; identifying, managing and controlling associated risks. (2) With members of the CSR team and supported by the Compliance department, answering queries from business unit teams concerning Equator Principles, possible violation of responsible policies, CSR/Human Rights and Defence Policies. (3) Cross-dept., in direct dependence from the Environmental Risk Committee, supporting the Environmental Risk Dept. in the daily decision-making processes. (4) Covering mining, power, infrastructure and agribusiness.

## Our environmental strategy



### ESG – Environmental



#### RESPONSIBLE ACTION



Promote sustainable business



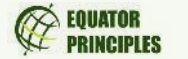
Manage ESG and climate-related risks



Minimise and compensate environmental footprint



#### ALLIANCES & PARTNERSHIPS



#### PUBLIC POSITIONING



Public commitment



Statement on Climate Change

Transparency: periodic reporting to markets



Ongoing working group to implement its recommendations

## Delivering in responsible action: some examples

### 03. Environment: responsible action



#### Promoting sustainable business<sup>(1)</sup>



~ **US\$1.4Bn**

Green loans <sup>(2)</sup>, including renewable energy projects <sup>(3)</sup>, RE, tourism and ecoLoans

**81%**

Of the project finance energy portfolio exposure corresponds to renewable energy projects

**€13.7M**

Ecological fund by MicroBank  


Green loans through BPI

**€161M** 

#### Managing climate risks: ESG risks integrated in risk management



Signatory since 2007

Avoid, minimise, mitigate, remedy potential risks for environment or community

**0.9%**

Total carbon-related asset exposure <sup>(4)</sup>



Dedicated team in environmental risk-management



Ongoing working group to implement its recommendations

#### Environmental risk management plan: Roadmap 2019-2021

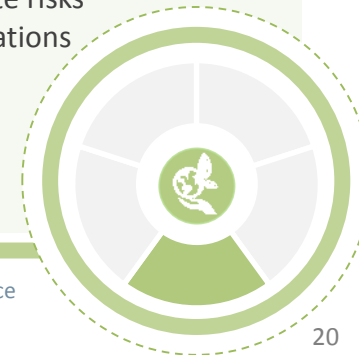
- Seize current and future **business** opportunities within the commercial strategy
- Reinforce **governance** for mgmt. of ESG/climate risks
- Roll out **taxonomy** to structure/ categorise borrowers, products and services from an ESG/climate perspective
- Develop **metrics** to monitor ESG/climate risks are within set risk appetite and expectations
- ESG/climate risk **reporting** ensuring required disclosure
- **Effective communication** of ESG and climate risk matters



Promote sustainable business



Manage ESG and climate risks



(1) All data for FY 2018. (2) Global Syndicated Loans, League Tables FY2018 (Bloomberg). US\$593M as a Global bookrunner and US\$855M as a Global Mandated Lead Arranger. (3) >23,700 MW in installed capacity since 2011; 5,216 MW in 2018. CaixaBank ex BPI. (4) Including credit, fixed income and equity exposure.

## Delivering in responsible action: some examples

### 03. Environment: responsible action



#### Minimising the environmental footprint

#### Minimising environmental footprint



**100%**

Carbon neutral. 1<sup>st</sup> listed bank in Spain to offset its carbon footprint <sup>(1)</sup>

**-69%**

Reduction in emissions since 2009 <sup>(1) (2)</sup>

**99%**

**RE 100** <sup>(1) (3)</sup>



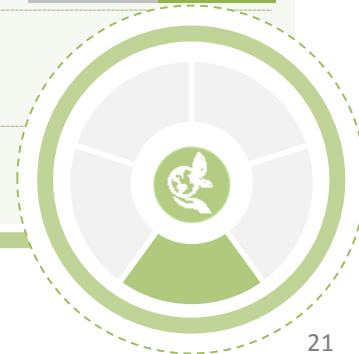
Renewable energy; 935 branches with new LED lighting

#### Environmental Plan 2019-21: Key priorities

- 1 Carbon Neutral Strategy**  
Minimising and offsetting all calculated CO<sub>2</sub> emissions
- 2 Environmental efficiency**  
Minimising the bank's impact, implementing new energy saving measures and renewing certifications and environmental commitments
- 3 Extending environmental commitment to the value chain**  
Action plans for suppliers to assume our environmental values as their own and comply with the acquired commitments
- 4 Driving sustainable mobility**  
Actions encouraging sustainable mobility to minimise the emissions of the company, staff and suppliers → sustainable mobility plan; process automation
- 5 Commitment, transparency and engagement**  
Engagement actions with employees and reinforcing the commitment and public environmental information

#### KPIs – 2018 vs. 2021 ambition

	2018	2021e
% of CO <sub>2</sub> emissions offset	100%	100%
% ↓ in CO <sub>2</sub> emissions (vs. 2015)	-10%	-14.5%
% renewable energy consumed	99%	99%
% consumed energy (vs. 2015)	-5.5%	-10%
% renewed environmental certifications	100%	100%



(1) CaixaBank S.A.  
 (2) 34,778 Tonnes compensated in 2018 through the purchase of credits in a Verified Carbon Standard (VCS) approved project in India and re-forestation in Spain. CaixaBank S.A.  
 (3) First Spanish organization to adhere to RE100, a global initiative including firms committed to 100% renewable energy. CaixaBank S.A.

Our activity cannot be conceived without a strong social commitment



ESG – Social



**04** | **FINANCIAL INCLUSION:**  
A bank for everyone



**Social and micro-financing**



**Accessibility, proximity, omni-channel banking**



**Promote financial culture**



**05** | **SOCIAL ACTION AND VOLUNTEERING:**  
By people, with people, for people



**Decentralised social welfare**



**Active housing policy**

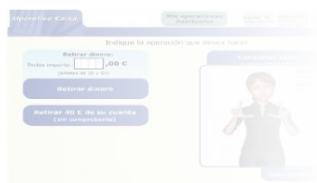
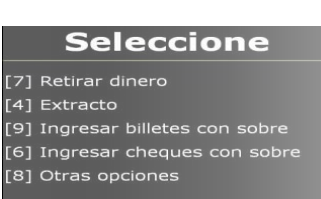
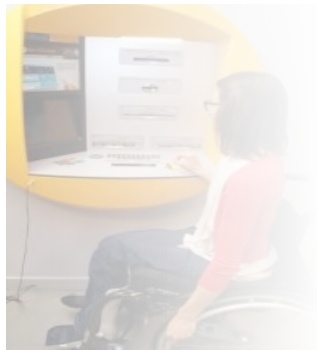


**Participation in “la Caixa” volunteering programme**



## Delivering in financial inclusion: some examples

### 04. Financial inclusion: a bank for everyone



#### Social and micro-financing



**99,553**

Active social accounts <sup>(1)</sup>;  
24,110 opened in 2018

**116,789**

Micro-credits granted for  
a total of €773M (2018);  
45% granted to women

**€63.8M**

Ethical fund by MicroBank



**#1** in micro-finances in Europe <sup>(2)</sup>

#### Accessibility, proximity and omni-channel banking



**94%/100%**

Presence in towns/cities  
with >5,000/>10,000  
inhabitants <sup>(3)</sup>

**86%**

Of branches are accessible  
(physical disability) <sup>(3)</sup>;

**96%**

Of ATMs 100% accessible <sup>(3)</sup>  
with design considering all  
impairments/disabilities



#### Financial culture



**Financial Culture**

New plan to  
foster financial  
culture in  
society



**Aula**

26 economics and finance  
courses/webinars for  
shareholders →  
1,685 participants



**CaixaBank Research**

CABK Research: creating  
and spreading knowledge  
through economic & CSR  
research and analysis <sup>(4)</sup>

**IESE**  
Business School  
Universidad de Navarra

Cátedra CaixaBank  
de Responsabilidad  
Social Corporativa

Cátedra  
**AgroBank**



(1) These accounts guarantee financial inclusion people with serious economic difficulties, enabling them to access (free of charge) the basic financial services of a current account.

(2) Source: "Microfinance in Europe: A survey Report 2016-2017". European Microfinance Network (EMN), December 2018

(3) In Spain. Moreover, CaixaBank is the only bank in 203 towns in Spain (2018).

(4) 173,475 mailings of CaixaBank Research Monthly report; 2,076 articles published in the web; 3,901 followers on Twitter; 87 conferences by economists in several forums; 2,190 participants in the conferences

## MicroBank: leading micro-credit institution in Spain and a reference in Europe

### European reference in micro-credit

Annual Report 2018



We believe in you

**>912,000** micro-credits granted since MicroBank was created in 2007

Micro-credit outstanding portfolio at YE2018, breakdown by main category in %



**Micro-credits granted in 2018**  
In # transactions and €M

**116,789/€773M**

FY 2018



**Business micro-credit**



**Family micro-credit**

Business micro-credit	Family micro-credit
<b>25,820</b> New jobs created with support from micro-credits <sup>(1)</sup>	<b>98,749</b> # Families <sup>(2)</sup> granted a micro-credit
<b>9,561</b> New businesses created w/ support of the micro-credits	<b>€17,200</b> Maximum annual joint income of applicants
<b>€13,278</b> Average €/transaction	<b>€5,400</b> Average €/transaction
<b>41/37%</b> Average applicant age (years old) / % of women applicants	<b>46/50%</b> Average applicant age (years old) / % of women applicants

**12 years promoting micro-credits**



2007

"la Caixa" creates MicroBank to promote micro-credits



2008-2011

Launch of new products: basic accounts, debit cards, mutual funds



2012

Strategic re-orientation to also foster sustainable & ecological development (eco-microcredits)



2019

**European reference in micro-credits**

**With support from European institutions**



(1) Direct impact. In 2018, KPMG Advisors S.L. advised MicroBank in the evaluation of social impact of its activity widening the scope of the usual annual analysis to include among others the indirect impact besides the direct impact. Considering the indirect and induced impact through businesses that received the micro-credit, the additional number of new jobs created was 13,017. Refer to MicroBank Annual Report 2018 for additional information ([https://www.microbank.com/Informe\\_Anual\\_2018\\_en.pdf](https://www.microbank.com/Informe_Anual_2018_en.pdf)). (2) Maximum amount for the joint income of all applicants is €17,200/year. In order to determine income levels, the poverty threshold of the Spanish National Statistics Institute (INE) for a family with two children along with the Public Multi-Purpose Income Indicator (IPREM) has been considered.



## Delivering in social action and volunteering: some examples

### 05. Social action and volunteering: by people, with people, for people



#### Decentralised social welfare



**€44 M**

Of "la Caixa" Foundation budget <sup>(1)</sup> managed through CABK network for local needs

**~70%**

Of the budget allocated to poverty, health, disability and addiction <sup>(1)</sup>

**>11,500**

Activities targeting local social entities → >9,400 beneficiary entities <sup>(1)</sup>

Juntos sumamos **más**

~ €300,580 raised in solidary crowdfunding, to finance 20 projects

#### Active housing policy



**>22,000**

Units in stock of social housing <sup>(2)</sup>

**Of which 3,069**

Housing units contributed to the Spanish Government Social Housing Fund (FSVE) <sup>(2)</sup>

**25,471**

Deeds in lieu of foreclosure since 2010; 1,889 in 2018 <sup>(2)</sup>

- ▶ Customer service for mortgage clients (SACH) since 2013
- ▶ Signatory of Good Practice Code (Spain) since 2012

#### Participation in "la Caixa" volunteering programme



**>15,000**

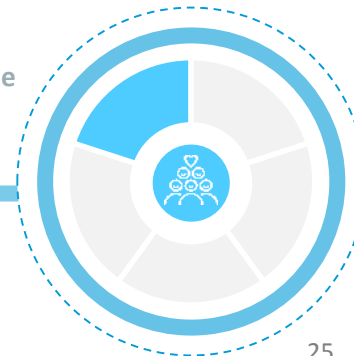
Participants in 2 CaixaBank Social Weeks in 2018

**>5,400**

Local volunteering activities in 2018 Social Weeks



>1.6M Beneficiaries since beginning of "la Caixa" Volunteer Programme



(1) In 2018.  
 (2) Data as of 31 December 2018. CaixaBank ex BPI.

## ESG key strategic ambitions 2021

### Governance - ESG

- 1. Integrity, transparency and diversity
- 2. Governance

	2018	2021e
% of employees trained in the code of ethics and anti-corruption policy	100%	100%
% of responsible policies <sup>(1)</sup> reviewed every 18 months	100%	100%
% of managerial positions carried out by women <sup>(2)</sup>	39.9%	43%

### Environmental - ESG

- 3. Environment

	2018	2021e
% reduction in energy consumption (vs. 2015)	5.5%	10%
% reduction in CO2 emissions (vs. 2015)	10%	14.5%
% contracting with environmental criteria/total with significant environmental impact	40%	70%

### Social - ESG

- 4. Financial inclusion
- 5. Social projects and volunteering

	2018	2021e
New MicroBank credits granted (€Bn)	0.8	~2.2 <i>Trailing 3y</i>
Number of branches in rural towns	1,070	>1,000
Number of employees who volunteer	14,500	>10K

(1) CSR, Human Rights, Defence, Environmental Management policies.

(2) CaixaBank S.A. (as of 31 December 2018). Considering deputy-director positions in branches type A and B and above.

1

2

3

**RANKINGS, ALLIANCES AND  
GLOBAL INITIATIVES**



Strong sustainability performance: ample recognition by the main sustainability analysts and rating agencies

Sustainability indexes and ratings



**Sustainability Yearbook 2019**  
Amongst the most sustainable firms in the world for the 8<sup>th</sup> year in a row

- ▶ Included in the Sustainability Yearbook for the 8<sup>th</sup> year in a row
- ▶ Obtained SAM Bronze class for the 3<sup>rd</sup> consecutive year
- ▶ Included in the DJSI World and DJSI Europe since September 2012



**Top 500 Banking Brands (The Banker and Brand Finance)**  
Amongst the Top 20 in Europe

- ▶ Escalating 4 positions up to #66 in the global ranking
- ▶ Brand value +US\$ 742M yoy
- ▶ Brand rating improves from AA to AA+



**ISS OEKOM**  
Top rated in all categories <sup>(1)</sup>

- ▶ **Governance: #3**, with maximum score in compensation and shareholder rights
- ▶ **Environment: #1**, with maximum score in risk & opportunities, carbon & climate and natural resources
- ▶ **Social: #1**, with maximum score in human rights, stakeholders & society and product-quality & brand



(1) Score scale: 1-10. Scores as of June 2019

## Active participation in key initiatives

### Alliances and partnerships in global initiatives



Alliance with "La Caixa" Banking Foundation, the leading foundation in Spain and the one of the biggest in the world



CaixaBank has chaired the presidency of the Spanish Network of the United Nations Global Compact since 2012



Public commitment to ensure that its policies promote gender equality (2013)



Commitment to ESG risk assessment in project financing of over 10 Million US dollars (2007)



Founder member, promotes economic growth linked to a low-carbon economy (2016)



The pension plans manager, VidaCaixa (2009), and the Group asset manager, CaixaBank Asset Management (2016), are signatories



Promotes sustainable finance and the integration of environmental and social aspects in the business (2018)



Defines the role and responsibilities of the financial sector to guarantee a sustainable future (2018)



Principles that promote integrity in the green and social bonds market (2015)



Global and collaborative initiative of companies committed to using 100% renewable energy (2016)



Commitment to foster, promote and spread new CSR ideas (2005)



Chair to promote innovation and sustainability in the agribusiness industry (2016)



Promotes microfinance as a tool to fight social and financial exclusion in Europe through self-employment and the creation of microenterprises (2007)



Chair of the Spanish National Advisory Board of the Global Steering Group for Impact Investment (2019)



Member of the Advisory Board for this initiative that monitors implementation of the EU's Agenda 2030 by Spanish companies (2017)

Join effort is essential to foster ESG and exchange best practices

# SDG are integrated into the Strategic Plan and the Socially Responsible Banking Plan 2019-2021

## CaixaBank's contribution to SDGs

Examples



### Priority



- ▶ €773M in micro-credits granted
- ▶ 25,820 jobs created through micro-credits granted
- ▶ ~18,000 micro-credits to entrepreneurs and businesses
- ▶ Strategic alliance with “la Caixa” Banking Foundation

### Important



- ▶ 40% of management positions are held by women <sup>(1)</sup> (CABK S.A.)
- ▶ €844M invested in IT and development at CABK
- ▶ Offset 100% of estimated CO<sub>2</sub> emissions (CABK S.A.)
- ▶ €645M granted to renewable energy projects (CABK S.A.)

### Complementary

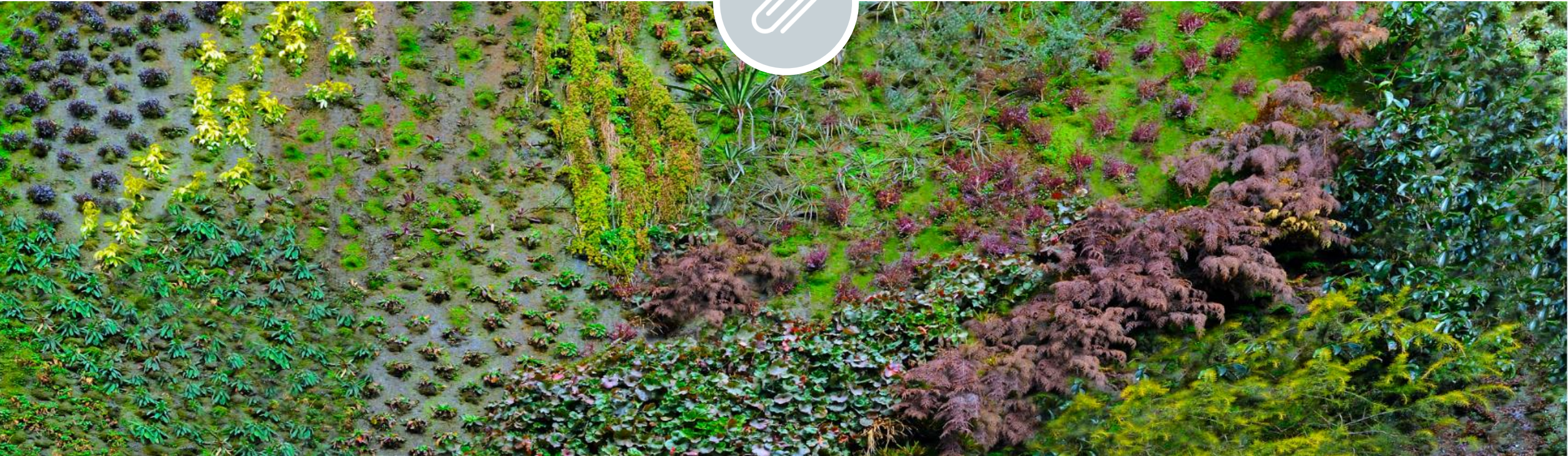


- ▶ Collaboration with GAVI (the vaccine alliance) through LCBF <sup>(2)</sup>
- ▶ 5,212 beneficiaries from basic finance training workshops for adults
- ▶ Adhered to RE 100 initiative since 2016 (1<sup>st</sup> Spanish org. to do so)
- ▶ >22,000 social housing units
- ▶ Human rights policy and adherence to Auto-control <sup>(3)</sup>

CaixaBank has held the presidency of the Spanish Network of the UNGC since 2012

(1) Considering deputy-director positions in branches type A and B and above.  
 (2) “la Caixa” Banking Foundation.  
 (3) Spanish association for commercial self-regulation for good advertising practices.  
 All data corresponding to 2018.

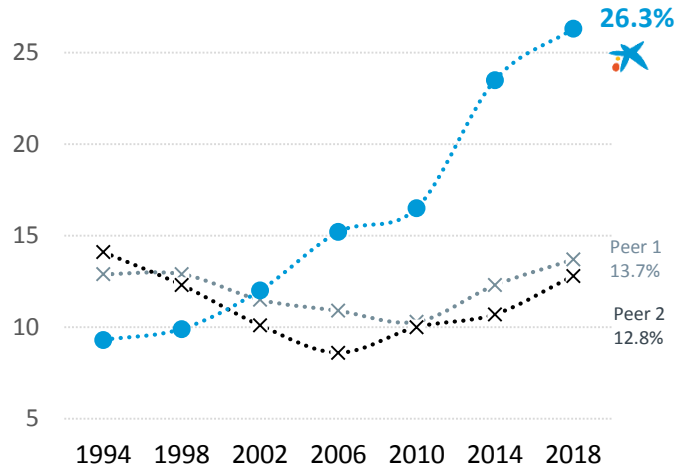
# *Appendix*



## Track record of growth based on scale, customer loyalty and customer satisfaction

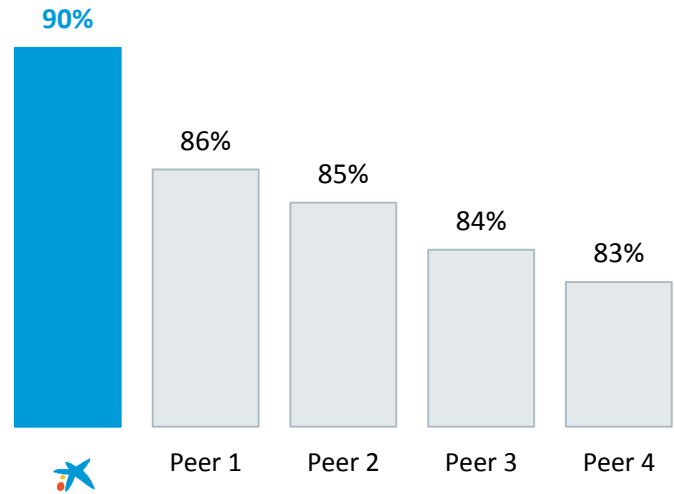
### The largest scale and the best access to the market

Market penetration among retail clients (primary bank) <sup>(1)</sup>, %



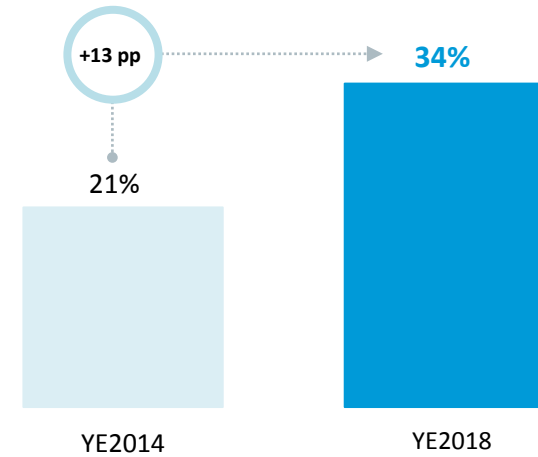
### The primary bank for 90% of our customers

% retail clients considering relationship as primary<sup>(2)</sup>



### High customer satisfaction

Net Promoter Score in retail banking <sup>(4)</sup>



**13.7 million** customers in Spain



**+1.9 million** in Portugal (BPI)

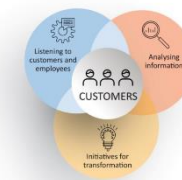
**27.3%**

Market share in payroll deposits (Spain)<sup>(3)</sup>

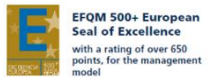


**98.5%**

Retention rate of high-value customers



- Quality of service
- Specialised service
- Customer intimacy

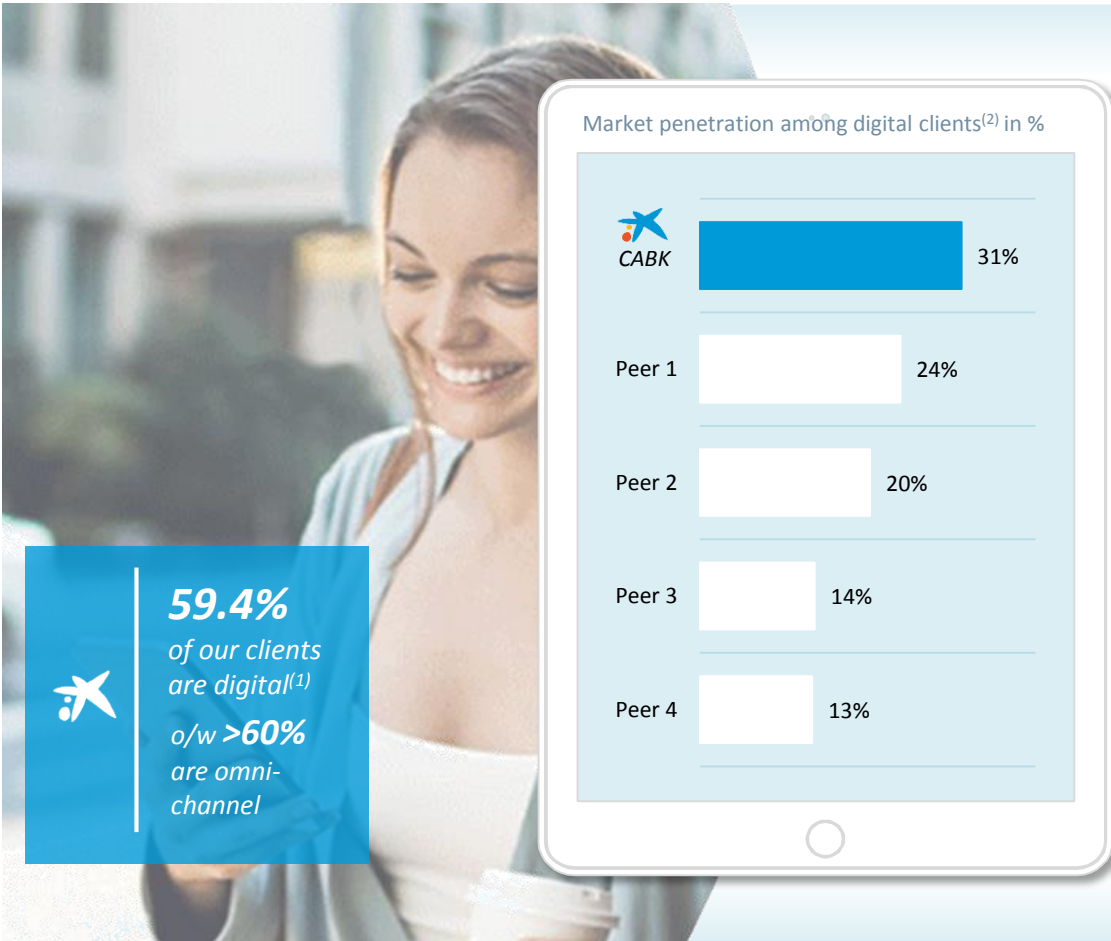


(1) Retail clients in Spain aged 18 or above. Source: FRS Inmark 2018. Peers include SAN (including POP) and BBVA.  
 (2) Retail clients in Spain aged 18 or above. Source: FRS Inmark 2018. Peers include SAN, BBVA, Bankia, SAB.  
 (3) Source: CABK estimates based on data from Social Security. As of 30 June 2019.  
 (4) Percentage of promoters minus percentage of detractors. Internal data.



## At the forefront of digitalisation

### The highest digital penetration



### Innovative products and services

>1.2 M clients

Mis Finanzas

4.1 M users

### Leveraging IT for commercial effectiveness...

SMART PCs

~ 100%

NEW BRANCH FORMAT (STORES)<sup>(3)</sup>

405 With extended opening hours

DIGITAL SALES

38% of consumer loans<sup>(4)</sup>

### ...while boosting efficiency and facilitating compliance

DIGITAL PROCESSES<sup>(5)</sup>

~ 100%

DIGITAL SIGNATURES

99%

AUTOMATION

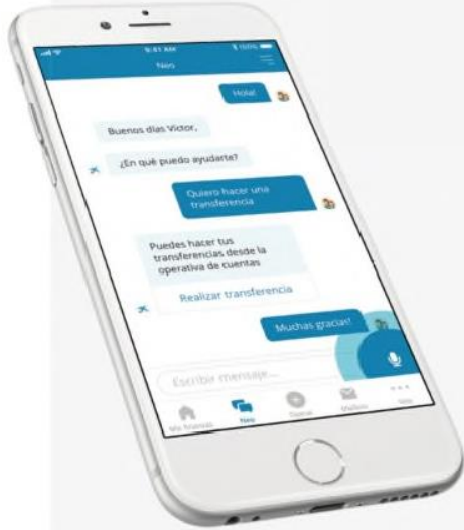
19.5% administrative tasks in branches vs. 42% in 2006



(1) Individual customers aged 20-74 years old with at least one transaction in the last 12 months. June 2019.  
 (2) 12 month average, latest available data as of June 2019. In Spain. CaixaBank ex BPI; peer group includes: Bankia, Banco Sabadell, Banco Santander, BBVA. Source: Comscore.  
 (3) Including 49 store branches work-in-process. Opening hours extended to 18:30h.  
 (4) Sales executed via electronic channels (web, mobile and ATM).  
 (5) % of documentation related to product acquisition that is digitalised. CABK ex BPI.

## Continued investment in innovation

### Key milestones in 2018



CaixaBank joins the **blockchain commercial financing platform** which simplifies cross-border trade for companies and SMEs

CaixaBank successfully completes the **first instant cash transfer using the ECB's new TIPS platform**. CaixaBank was chosen by the Bank of Spain and the European Central Bank

CNMV, BME and financial institutions join forces to innovate with blockchain technology. **The Fast Track Listing (FTL) projects aims to simplify and reduce the time** needed to register issuances

**First Bank in Spain available on Google Home and Amazon Alexa** (artificial intelligence in customer service). A chatbot called Neo lets customers make enquiries, request help, and obtain recommendations about products and services.

**New employee assistant based on artificial intelligence**. An instant chat resolves the most frequently asked questions that arise in the day-to-day branch activity.

**Pioneers in carrying out foreign trade transactions** with end customers on a blockchain platform (in this case, Batavia)

### Priorities 2019



Reduce time-to-market for new product launches



Enhance back-office processes' efficiency



Seize potential offered by big data



Continue to improve flexibility, scalability and efficiency of our infrastructure

## Strong cybersecurity standards and protection measures

### Comprehensive information security and cybersecurity approach

#### Advanced cyber security model externally certified

- ▶ **ISO 27001** certification over all security processes annually renewed
- ▶ Established **CERT official** through a team of specialists (100% externally certified), trained and prepared 24/7 to prevent, detect and take action when facing any cyber threat. Active cooperation with other national and international CERTs
- ▶ Contingency Technological Governance framework designed, developed, and certified, in accordance with **ISO 27031** standard, ensuring implementation of best practices in ICT Readiness for Business Continuity (IRBC) areas

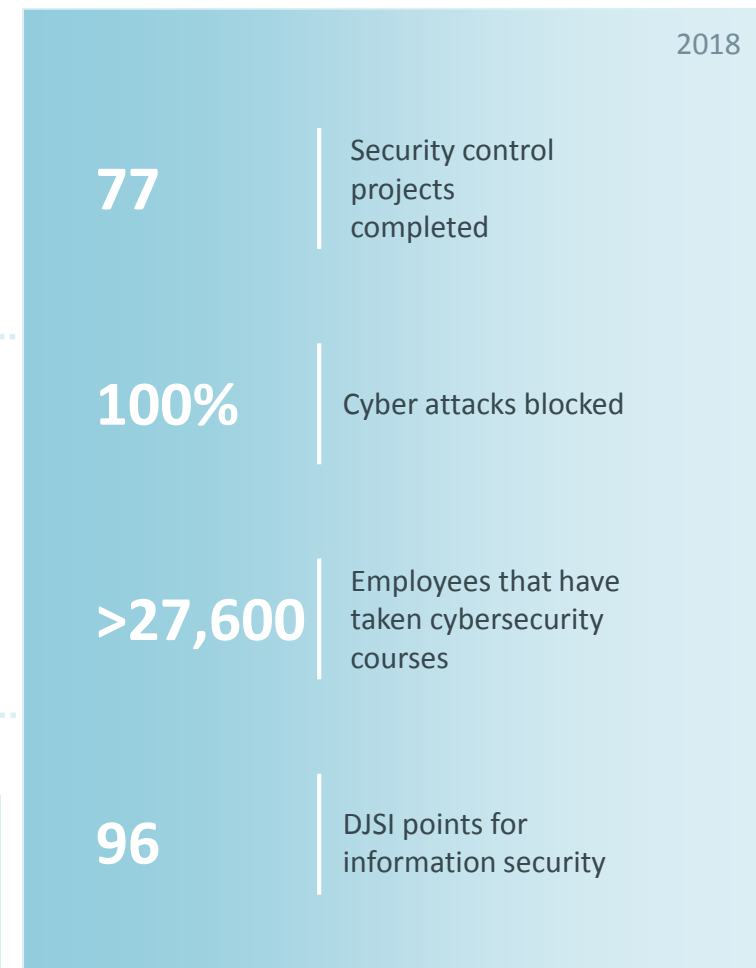
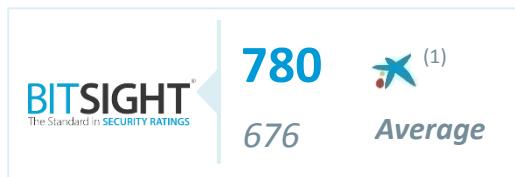


#### Continued training for all employees and security awareness for employees and clients

- ▶ Since 2015, **Infoprotect** integrates all the security awareness initiatives aimed at all employees to protect information and to foster a company-wide culture of global security
- ▶ Bimonthly security newsletter with security news and recommendations
- ▶ Monthly phishing simulation campaign
- ▶ Face-to-face training sessions
- ▶ New (June 2019) quarterly newsletter for Now and credit card clients with security tips (CaixaBankProtect)



#### Outperforming in benchmarks



(1) CaixaBank Group.

## Responsible management: Internal whistle-blowing channel to ensure compliance with internal policies and rules

### Global Risk Committee

Responsible for the end-to-end management, control and monitoring of credit, market, operational, concentration, reputational, legal, regulatory compliance and any other risks included in the Corporate Risk Catalogue, and the implications of these risks for capital adequacy management and capital consumption

### Risk Policies Committee

Reviews and approves the policies and procedures governing actions linked to the approval of credit and market risks. Likewise, it defines the policies for mitigation and management of non-performing loans and recovery of impaired risks

### Transparency Committee

Ensures transparency in the design and marketing of financial instruments, banking products, and investment and savings insurance plans

### Product Committee

Approves new products or services designed and/or marketed by the Bank, after analysing the features and risks associated with each product, its suitability for its target market and its compliance with consumer protection and transparency rules

261

Products and/or services analysed

26/28

Classroom/non-classroom based sessions

11

Products and / or services rejected (not approved or rectified)

7

Products approved that had been previously rejected and were subsequently rectified

### Product Committee monitoring and control unit

Supports the Transparency Committee in its duties of monitoring and control of the products and services approved by the Product Committee to ensure their suitability for the interests, objectives and characteristics of their target market

### Reputational Risk Support Service

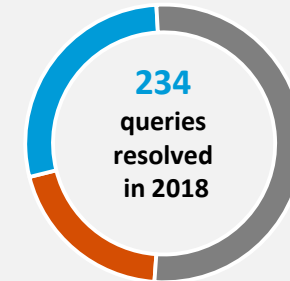
Service provided to the commercial branch network to channel queries related to: Equator Principles, possible infringement of responsible policies, CSR Policy, Defence Policy or Human Rights Policy

28%

Defence

52%

Other



20%

Equator Principles

### Selfcontrol

CaixaBank voluntarily adheres to *Autocontrol*, the Spanish Association for Commercial Self-Regulation, which promotes good advertising practices

## Premium brand reputation with ample external recognition

### Premium brand reputation



**Best Bank in Spain 2019**  
**Best Bank for Corporate Responsibility in Western Europe 2019**  
**Best Bank Transformation in Western Europe 2019 - Euromoney**



**Best Bank in Spain 2019**  
**Best Bank in Western Europe 2019**  
*Global Finance*

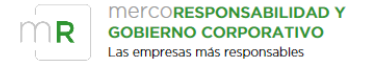


**Bank of the Year in Spain 2018**  
*The Banker*



**Dow Jones Sustainability Indexes**

**Dow Jones Sustainability Index**  
*Among world's top banks in ESG*



**Most responsible financial institution & best corporate governance**  
*Merco*

### Wide recognition of leading IT infrastructure



**Best Private Bank for digital client communication 2019 – Global**  
*PWM (FT Group)*



**Most Innovative Financial Institution in Western Europe 2019**  
*Global Finance*



**Tech Project of the Year 2019 “Delivery channels” category (Biometric ATM’s)**  
*The Banker*



**Innovative Touchpoints & Connected Experiences 2018 (CaixaBank Now App)**  
*BAI*



**Best Consumer Digital Bank in Western Europe 2018**  
*Global Finance*

### BPI: Premium brand and innovation recognitions



**Most Trusted Bank Brand in Portugal 2019**  
*Reader's Digest*



**Best Digital Bank Portugal 2019**  
*5 estrelas*



**Excellence Brand 2019**  
*Superbrands*







**Best Private Bank for digitally empowering relationship managers 2019 - Europe**  
*PWM (FT Group)*



**Best Digital Team 2019**  
*PayTech Digital Awards*

## Credit ratings

	Long term	Short term	Outlook	Rating of covered bond program
 <span>(1)</span>	Baa1	P-2	stable	Aa1 <span>(5)</span>
 <span>(2)</span>	BBB+	A-2	stable	AA <span>(6)</span>
 <span>(3)</span>	BBB+	F2	stable	-
 <span>(4)</span>	A	R-1 (low)	stable	AAA <span>(7)</span>

(1) As of 17 May 2019

(2) As of 31 May 2019

(3) As of 8 October 2018

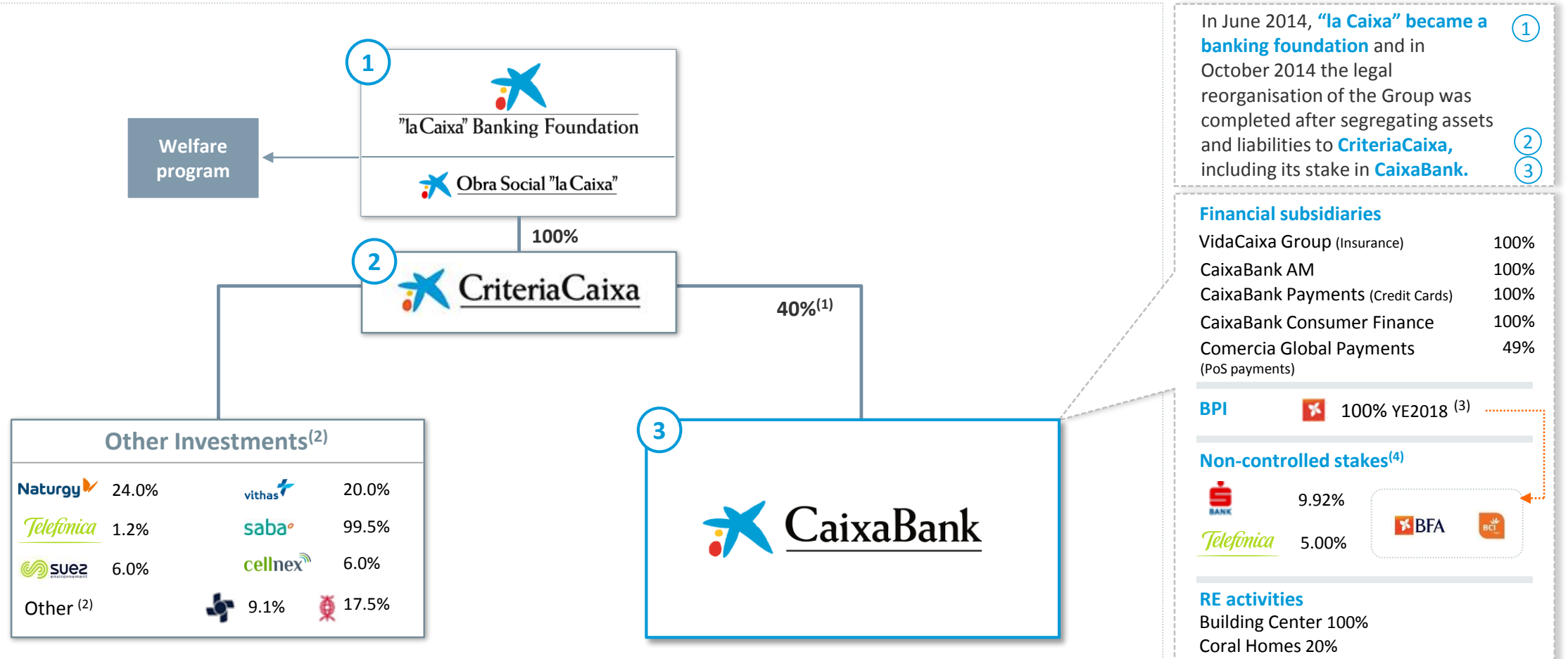
(4) As of 29 March 2019

(5) As of 17 April 2018

(6) As of 19 March 2019

(7) As of 22 February 2019

## A streamlined organisation of “la Caixa” Group



(1) Since 6 February 2017.

(2) Latest figures reported by CriteriaCaixa. "Other" include, among others, stakes in Aigües de Barcelona, 100% of Caixa Capital Risk and RE business.

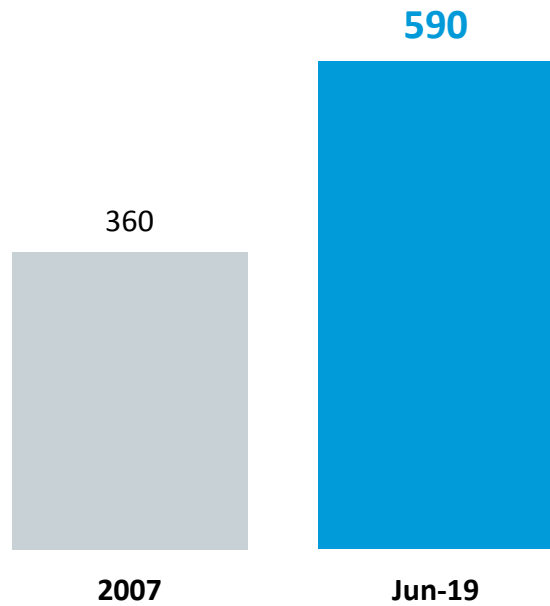
(3) Post de-listing squeeze out exercised on 27 December 2018.

(4) Main non-controlled stakes of CaixaBank Group, including BPI's main non-control stakes of 48.10% of BFA and 35.67% of BCI as of 30 June 2019.

## Increased free float with diversified investor base

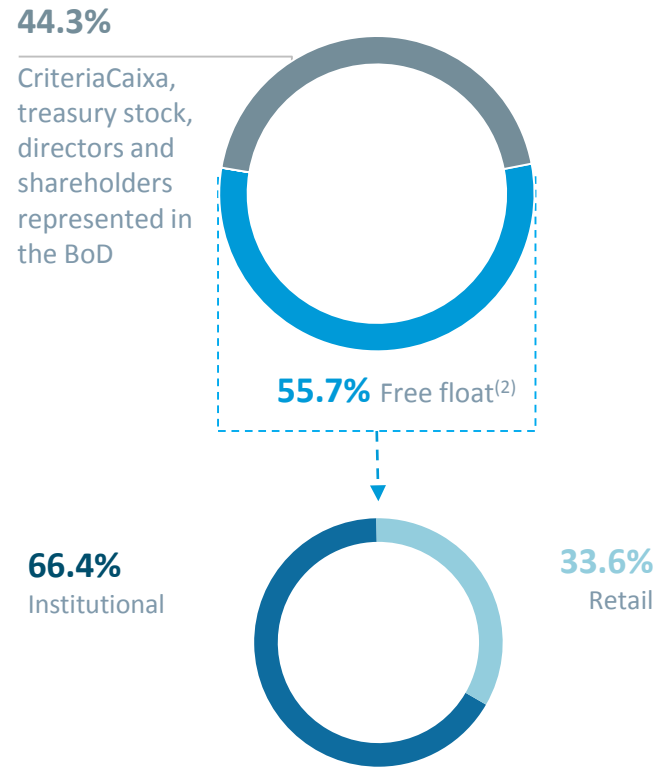
### Number of shareholders

In thousands



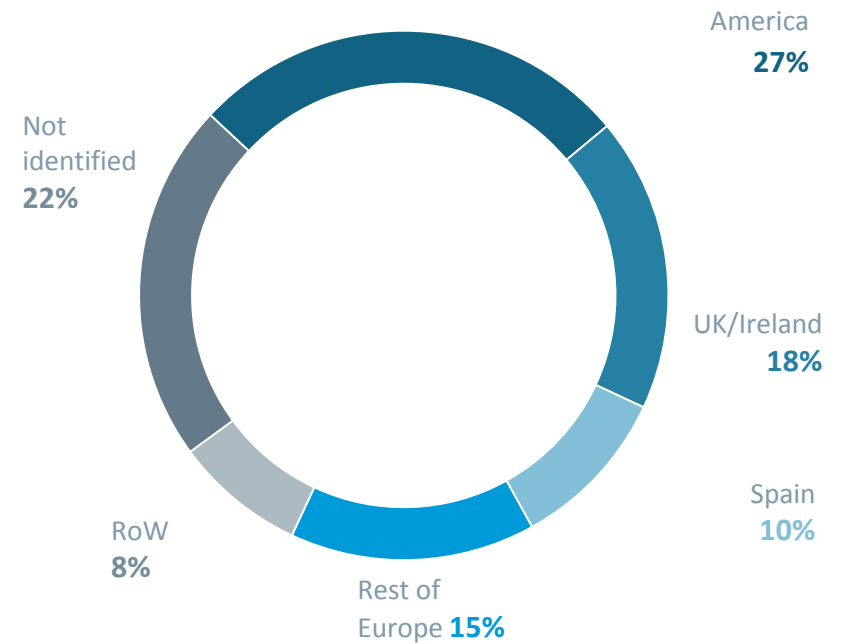
### Shareholder base by group <sup>(1)</sup>

In % of share capital as of 28 June 2019



### Geographical distribution of institutional investors<sup>(3)</sup>

In % of share capital as of 31 December 2018



(1) Source: latest available public information and shareholders' register book. The register book presents an excess of c.35 M net shares, assumed to be allocated to the international institutional category.

(2) Calculated as the number of issued shares less treasury stock and shares owned by the members of the Board of Directors and by the shareholders represented in the Board of Directors.

(3) Percentage calculated on the institutional free float identified at the Shareholder identification elaborated by CMI2i.



## P&L and balance sheet

### P&L

€ million	1H19	1H18	Year-on-year	%
<b>Net interest income</b>	<b>2,478</b>	<b>2,432</b>	<b>46</b>	<b>1.9</b>
Dividend income	161	121	40	33.2
Share of profit/(loss) of entities accounted for using the equity method	209	503	(294)	(58.4)
Net fee and commission income	1,248	1,293	(45)	(3.5)
Trading income	261	293	(32)	(10.9)
Income and expense under insurance or reinsurance contracts	264	282	(18)	(6.4)
Other operating income and expense	(176)	(270)	94	(34.8)
<b>Gross income</b>	<b>4,445</b>	<b>4,654</b>	<b>(209)</b>	<b>(4.5)</b>
Recurring administrative expenses, depreciation and amortisation	(2,408)	(2,304)	(104)	4.5
Extraordinary expenses	(978)	(8)	(970)	
<b>Pre-impairment income</b>	<b>1,059</b>	<b>2,342</b>	<b>(1,283)</b>	<b>(54.8)</b>
<b>Pre-impairment income stripping out extraordinary expenses</b>	<b>2,037</b>	<b>2,350</b>	<b>(313)</b>	<b>(13.3)</b>
Allowances for insolvency risk	(204)	(248)	44	(17.6)
Other charges to provisions	(91)	(283)	192	(67.8)
Gains/(losses) on disposal of assets and others	(38)	(70)	32	(46.7)
<b>Profit/(loss) before tax</b>	<b>726</b>	<b>1,741</b>	<b>(1,015)</b>	<b>(58.3)</b>
Income tax expense	(104)	(401)	297	(74.1)
<b>Profit/(loss) after tax</b>	<b>622</b>	<b>1,340</b>	<b>(718)</b>	<b>(53.6)</b>
Profit/(loss) attributable to minority interest and others		42	(42)	
<b>Profit/(loss) attributable to the Group</b>	<b>622</b>	<b>1,298</b>	<b>(676)</b>	<b>(52.1)</b>

- In accordance with the Amendments to IFRS 4, the Group has decided to apply temporary exemption from IFRS 9 in respect of the financial investments of the Group's insurance firms for all periods that come before 1 January 2021 as it awaits the entry into force of the new IFRS 17: Insurance Contracts, which will govern the presentation and measurement of insurance contracts (including technical provisions). Accordingly, these investments are grouped under Assets under the insurance business on the balance sheet. To make the information more readily comparable, the Group has also grouped together the technical provisions relating to Unit Link and Flexible Investment Annuity (part under management), which are now reported jointly under 'Liabilities under the insurance business'.
- The change in this heading in the first half of the year is mainly due to the coming into force of IFRS 16 on 1 January 2019, which involves recognising the assets and liabilities related to leases on the leaseholder's balance sheet for the current value of the payments due in the lease agreement.
- The actuarial losses and gains previously recognised under the heading Shareholders' equity are shown under the heading accumulated Other Comprehensive Income. As a result of the change of accounting criterion, the equity figures corresponding to 31 December 2018 have been restated for comparison purposes, reclassifying €548 million under both headings, without any impact on total equity.

### Balance sheet

€ million	Jun 30, 2019	Mar 31, 2019	Change %	Dec 31, 2018	Change %
- Cash and cash balances at central banks and other demand deposits	17,067	23,857	(28.5)	19,158	(10.9)
- Financial assets held for trading	12,806	10,434	22.7	9,810	30.5
- Financial assets not designated for trading compulsorily measured at fair value through profit or loss	573	638	(10.2)	704	(18.6)
<i>Equity instruments</i>	212	219	(3.2)	232	(8.6)
<i>Debt securities</i>	92	91	1.1	145	(36.6)
<i>Loans and advances</i>	269	328	(18.0)	327	(17.7)
- Financial assets at fair value with changes in other comprehensive income	20,359	26,145	(22.1)	21,888	(7.0)
- Financial assets at amortised cost	251,348	245,357	2.4	242,582	3.6
<i>Credit institutions</i>	6,648	8,533	(22.1)	7,555	(12.0)
<i>Customers</i>	227,700	219,713	3.6	217,967	4.5
<i>Debt securities</i>	17,000	17,111	(0.6)	17,060	(0.4)
- Derivatives - Hedge accounting	2,034	2,025	0.4	2,056	(1.1)
- Investments in joint ventures and associates	3,962	3,991	(0.7)	3,879	2.1
- Assets under the insurance business <sup>1</sup>	70,774	65,270	8.4	61,688	14.7
- Tangible assets <sup>2</sup>	7,478	7,414	0.9	6,022	24.2
- Intangible assets	3,820	3,850	(0.8)	3,848	(0.7)
- Non-current assets and disposal groups classified as held for sale	1,285	1,290	(0.4)	1,239	3.7
- Other assets	14,501	13,865	4.6	13,748	5.5
<b>Total assets</b>	<b>406,007</b>	<b>404,136</b>	<b>0.5</b>	<b>386,622</b>	<b>5.0</b>
<b>Liabilities</b>	<b>382,023</b>	<b>379,386</b>	<b>0.7</b>	<b>362,564</b>	<b>5.4</b>
- Financial liabilities held for trading	11,514	9,705	18.6	9,015	27.7
- Financial liabilities at amortised cost	289,773	294,937	(1.8)	282,460	2.6
<i>Deposits from central banks and credit institutions</i>	26,965	41,831	(35.5)	37,440	(28.0)
<i>Customer deposits</i>	223,903	214,189	4.5	210,200	6.5
<i>Debt securities issued</i>	32,751	33,265	(1.5)	29,244	12.0
<i>Other financial liabilities</i>	6,154	5,652	8.9	5,576	10.4
- Liabilities under the insurance business <sup>1</sup>	68,298	63,779	7.1	60,452	13.0
- Provisions	5,484	4,421	24.0	4,610	19.0
- Other liabilities	6,954	6,544	6.3	6,027	15.4
<b>Equity</b>	<b>23,984</b>	<b>24,750</b>	<b>(3.1)</b>	<b>24,058</b>	<b>(0.3)</b>
- Shareholders' equity <sup>3</sup>	25,218	25,832	(2.4)	25,384	(0.7)
- Minority interest	28	30	(6.7)	29	(3.4)
- Accumulated other comprehensive income <sup>3</sup>	(1,262)	(1,112)	13.5	(1,355)	(6.9)
<b>Total liabilities and equity</b>	<b>406,007</b>	<b>404,136</b>	<b>0.5</b>	<b>386,622</b>	<b>5.0</b>



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