## ANNEX II

CREDIT INSTITUTIONS

| 1st | HALF-YEARLY FINANCIAL REPORT FOR FINANCIAL YEAR | 2026 |
|---|---|---|

| Reporting date | 30-06-2026 |
|---|---|

## I. IDENTIFICATION DATA

**Registered Company Name:** CAIXABANK, S.A.

| **Registered Address:** CALLE PINTOR SOROLLA, 2-4 - VALENCIA | **Tax Identification Number** |
|---|---|
| | A-08663619 |

## II. SUPPLEMENT INFORMATION TO PREVIOUSLY RELEASED PERIODIC INFORMATION

**Explanation of the main modifications with respect to the previously released periodic information:**
***(complete only in the situations indicated in Section B) of the instructions)***

**Translation of half-yearly financial report originally issued and prepared in Spanish. This English version is a translation of the original in Spanish for information purposes only. In the event of a discrepancy, the original Spanish-language version prevails.**

## III. STATEMENT(S) BY THE PERSON(S) RESPONSIBLE FOR THE INFORMATION

*To the best of our knowledge, the accompanying condensed annual financial statements, which have been prepared in accordance with applicable accounting principles, give a true and fair view of the assets, liabilities, financial position and profit or loss of the issuer, or of the undertakings included in the consolidated financial statements taken as a whole, and the interim management report includes a fair review of the information required.*

Comments on the above statement(s):

**Person(s) responsible for this information:**

| Name / Company name | Office |
|---|---|
| Mr. TOMÁS MUNIESA ARANTEGUI | PRESIDENT |
| Mr. PETER LÖSCHER | VICEPRESIDENT |
| Mr. GONZALO MARÍA GORTÁZAR ROTAECHE | CEO |
| Mr. EDUARDO JAVIER SANCHIZ IRAZU | LEAD DIRECTOR |
| Mr. LUIS ÁLVAREZ SATORRE | DIRECTOR |
| Mr. FERNANDO MARIA COSTA-DUARTE ULRICH | DIRECTOR |
| Mrs. MARIA VERONICA FISAS VERGES | DIRECTOR |
| Mr. PABLO ARTURO FORERO CALDERÓN | DIRECTOR |
| Mrs. ANA MARÍA GARCÍA FAU | DIRECTOR |
| Mrs. ROSA MARÍA GARCÍA PIÑEIRO | DIRECTOR |
| Mrs. CRISTINA GARMENDIA MENDIZABAL | DIRECTOR |
| Mr. JOSÉ MARÍA MÉNDEZ ÁLVAREZ-CEDRÓN | DIRECTOR |
| Mr. BERNARDO SÁNCHEZ INCERA | DIRECTOR |
| Mrs. TERESA SANTERO QUINTILLA | DIRECTOR |
| Mrs. KORO USARRAGA UNSAIN | DIRECTOR |

**In accordance with the power delegated by the board of directors, the board secretary certifies that the half-yearly financial report has been signed by the directors.**

**Date this half-yearly financial report was signed by the corresponding governing body: 28/07/2026**

## IV. SELECTED FINANCIAL INFORMATION

### 1. INDIVIDUAL BALANCE SHEET (1/3) (PREPARED USING PREVAILING NATIONAL ACCOUNTING STANDARDS)

Units: Thousands euros

| ASSETS | | CURRENT PERIOD 30-06-2026 | PREVIOUS PERIOD 31-12-2025 |
|---|---|---|---|
| **1. Cash, cash balances at central banks and other demand deposits** | **0040** | 35,372,000 | 42,424,000 |
| **2. Total financial assets** | **0041** | 495,551,000 | 466,412,000 |
| **a) Financial assets held for trading** | **0045** | 13,511,000 | 12,225,000 |
| *Token entry: loaned or provided as collateral with right of sale or pledge* | **0046** | 711,000 | 73,000 |
| **b) Financial assets not designated for trading compulsory measured at fair value through profit or loss** | **0050** | 50,000 | 38,000 |
| *Token entry: loaned or provided as collateral with right of sale or pledge* | **0051** | | |
| **c) Financial assets designated at fair value through profit or loss** | **0055** | | |
| *Token entry: loaned or provided as collateral with right of sale or pledge* | **0056** | | |
| **d) Financial assets at fair value with changes in other comprehensive income** | **0060** | 16,319,000 | 9,185,000 |
| *Token entry: loaned or provided as collateral with right of sale or pledge* | **0061** | 2,893,000 | 2,115,000 |
| **e) Financial assets at amortised cost** | **0065** | 465,114,000 | 443,945,000 |
| *Token entry: loaned or provided as collateral with right of sale or pledge* | **0066** | 41,578,000 | 33,420,000 |
| f) Derivatives – Hedge accountings | **0070** | 653,000 | 1,132,000 |
| g) Fair value changes of the hedged items in portfolio hedge of interest rate risk | **0075** | (96,000) | (113,000) |
| **3. Investments in subsidiaries, joint ventures and associates** | **0080** | 8,235,000 | 8,591,000 |
| a) Group entities | **0090** | 8,217,000 | 8,573,000 |
| b) Jointly-controlled entities | **0091** | | |
| c) Associates | **0092** | 18,000 | 18,000 |
| **4. Tangible assets** | **0100** | 5,112,000 | 5,178,000 |
| a) Property, plant and equipment | **0101** | 5,075,000 | 5,131,000 |
| i) For own use | **0102** | 5,075,000 | 5,131,000 |
| ii) Leased out under an operating lease | **0103** | | |
| iii) Assigned to welfare projects (saving banks and credit cooperatives) | **0104** | | |
| b) Investment property | **0105** | 37,000 | 47,000 |
| *Of which: assigned under operating leases* | **0106** | 37,000 | 47,000 |
| *Token entry: acquired under finance lease* | **0107** | 1,277,000 | 1,312,000 |
| **5. Intangible assets** | **0110** | 1,262,000 | 1,204,000 |
| a) Goodwill | **0111** | | |
| b) Other intangible assets | **0112** | 1,262,000 | 1,204,000 |
| **6. Tax assets** | **0120** | 15,025,000 | 15,213,000 |
| a) Current tax assets | **0121** | 2,409,000 | 2,626,000 |
| b) Deferred tax assets | **0122** | 12,616,000 | 12,587,000 |
| **7. Other assets** | **0130** | 3,134,000 | 2,751,000 |
| a) Insurance contracts linked to pensions | **0131** | 1,099,000 | 1,262,000 |
| b) Inventories | **0132** | 6,000 | 6,000 |
| c) Other | **0133** | 2,029,000 | 1,483,000 |
| **8. Non-current assets and disposal groups classified as held for sale** | **0140** | 242,000 | 658,000 |
| **TOTAL ASSETS** | **0150** | **563,933,000** | **542,431,000** |

**Comments:**

## IV. SELECTED FINANCIAL INFORMATION

### 1. INDIVIDUAL BALANCE SHEET (2/3) (PREPARED USING PREVAILING NATIONAL ACCOUNTING STANDARDS)

Units: Thousands euros

| EQUITY AND LIABILITIES | | CURRENT PERIOD 30-06-2026 | PREVIOUS PERIOD 31-12-2025 |
|---|---|---|---|
| **1. Financial liabilities held for trading** | **0160** | 7,362,000 | 7,187,000 |
| **2. Financial liabilities designated at fair value through profit or loss** | **0170** | | |
| *Token entry: subordinate liabilities* | **0175** | | |
| **3. Financial liabilities at amortised cost** | **0180** | 515,719,000 | 494,704,000 |
| *Token entry: subordinate liabilities* | **0185** | *10,089,000* | *11,380,000* |
| **4. Derivatives – Hedge accounting** | **0190** | 1,341,000 | 974,000 |
| **5. Fair value changes of the hedged items in portfolio hedge of interest rate risk** | **0200** | (1,622,000) | (1,267,000) |
| **6. Provisions** | **0210** | 3,106,000 | 3,334,000 |
| a) Pensions and other post-employment defined benefit obligations | **0211** | 475,000 | 496,000 |
| b) Other long-term employee benefits | **0212** | 1,195,000 | 1,346,000 |
| c) Other long-term employee benefits | **0213** | 938,000 | 933,000 |
| d) Commitments and guarantees given | **0214** | 339,000 | 356,000 |
| e) Other provisions | **0215** | 159,000 | 203,000 |
| **7. Tax liabilities** | **0220** | 3,474,000 | 2,852,000 |
| a) Current tax liabilities | **0221** | 2,921,000 | 2,268,000 |
| b) Deferred tax liabilities | **0223** | 553,000 | 584,000 |
| **8. Share capital repayable on demand** | **0230** | | |
| **9. Other liabilities** | **0240** | 1,738,000 | 1,881,000 |
| *Of which: fund for welfare projects (savings banks and credit cooperatives)* | **0241** | | |
| **10. Liabilities included in disposal groups classified as held for sale** | **0250** | | |
| **TOTAL LIABILITIES** | **0260** | **531,118,000** | **509,665,000** |

**Comments:**

## IV. SELECTED FINANCIAL INFORMATION

### 1. INDIVIDUAL BALANCE SHEET (3/3) (PREPARED USING PREVAILING NATIONAL ACCOUNTING STANDARDS)

Units: Thousands euros

| EQUITY AND LIABILITIES (continue) | | CURRENT PERIOD 30-06-2026 | PREVIOUS PERIOD 31-12-2025 |
|---|---|---|---|
| **CAPITAL AND RESERVES** | **0270** | 33,237,000 | 33,111,000 |
| **1. Capital** | **0280** | 6,976,000 | 7,025,000 |
| a) Paid up capital | **0281** | 6,976,000 | 7,025,000 |
| b) Unpaid capital which has been called up | **0282** | | |
| *Token entry: uncalled capital* | ***0283*** | | |
| **2. Share Premium** | **0290** | 11,022,000 | 11,463,000 |
| **3. Equity instruments issued other than capital** | **0300** | | |
| a) Equity component of compound financial instruments | **0301** | | |
| b) Other equity instruments issued | **0302** | | |
| 4. Other equity | **0310** | 37,000 | 45,000 |
| 5. Retained earnings | **0320** | 17,183,000 | 14,695,000 |
| 6. Revaluation reserves | **0330** | | |
| 7. Other reserves | **0340** | (4,943,000) | (4,783,000) |
| **8. (-) Treasury shares** | **0350** | (183,000) | (142,000) |
| 9. Profit or loss of the period | **0360** | 3,145,000 | 5,987,000 |
| 10. (-) Interim dividends | **0370** | | (1,179,000) |
| **ACCUMULATED OTHER COMPREHENSIVE INCOME** | **0380** | (422,000) | (345,000) |
| **1. Items that will not be reclassified to profit or loss** | **0390** | (19,000) | (19,000) |
| a) Actuarial gains or (-) losses on defined benefit pension plans | **0391** | (50,000) | (47,000) |
| b) Non-current assets and disposal groups classified as held for sale | **0392** | | |
| c) Fair value changes of equity instruments measured at fair value through other comprehensive income | **0394** | 31,000 | 28,000 |
| d) Hedge ineffectiveness of fair value hedges for equity instruments measured at fair value through other comprehensive income | **0393** | | |
| e) Fair value changes of financial liabilities at fair value through profit or loss attributable to changes in the credit risk | **0395** | | |
| **2. Items that may be reclassified to profit or loss** | **0400** | (403,000) | (326,000) |
| a) Hedge of net investments in foreign operations [effective portion] | **0401** | | |
| b) Foreign currency translation | **0402** | | (1,000) |
| c) Hedging derivatives. Cash flow hedges [effective portion] | **0403** | (282,000) | (219,000) |
| d) Fair value changes of debt instruments measured at fair value through other comprehensive income | **0404** | (121,000) | (106,000) |
| e) Hedging instruments [not designated elements] | **0405** | | |
| f) Non-current assets and disposal groups classified as held for sale | **0407** | | |
| **TOTAL EQUITY** | **0450** | 32,815,000 | 32,766,000 |
| **TOTAL EQUITY AND TOTAL LIABILITIES** | **0460** | 563,933,000 | 542,431,000 |

**TOKEN ENTRY: OFF-BALANCE-SHEET EXPOSURE**

| | | | |
|---|---|---|---|
| **1. Loan commitments given** | **0470** | 99,016,000 | 95,324,000 |
| **2. Guarantees given** | **0490** | 9,398,000 | 9,454,000 |
| **3. Contingent commitments given** | **0480** | 39,846,000 | 36,253,000 |

**Comments:**

## IV. SELECTED FINANCIAL INFORMATION

### 2. INDIVIDUAL PROFIT AND LOSS ACCOUNT (1/2) (PREPARED USING PREVAILING NATIONAL ACCOUNTING STANDARDS)

Units: Thousands euros

| | | | PRESENT CURRENT PERIOD (2nd HALF YEAR | PREVIOUS CURRENT PERIOD (2nd HALF YEAR) | CURRENT CUMULATIVE 30-06-2026 | PREVIOUS CUMULATIVE 30-06-2025 |
|---|---|---|---|---|---|---|
| (+) | Interest income | 0501 | | | 6,852,000 | 7,317,000 |
| | a) Financial assets at fair value through other comprehensive income | 0591 | | | 178,000 | 109,000 |
| | b) Financial assets at amortised cost | 0592 | | | 6,517,000 | 6,691,000 |
| | c) Other assets | 0593 | | | 157,000 | 517,000 |
| (-) | Interest expenses | 0502 | | | (2,383,000) | (2,932,000) |
| (-) | Remuneration of capital redeemable on demand | 0503 | | | | |
| = | **NET INTEREST INCOME** | 0505 | | | 4,469,000 | 4,385,000 |
| (+) | Dividend income | 0506 | | | 1,555,000 | 1,735,000 |
| (+) | Fee and commission income | 0508 | | | 2,026,000 | 1,844,000 |
| (+) | Fee and commission expenses | 0509 | | | (243,000) | (160,000) |
| (+/-) | Gains or (-) losses on the derecognition in financial assets and liabilities not measured at fair value through profit or loss account, net | 0510 | | | (3,000) | |
| | a) Financial assets at amortised cost | 0594 | | | (31,000) | |
| | b) Other financial assets and liabilities | 0595 | | | 28,000 | |
| (+/-) | Gains or (-) losses on financial assets and liabilities held for trading,net | 0511 | | | (42,000) | 287,000 |
| | a) Reclassification of financial assets from fair value with changes in other comprehensive income | 0596 | | | | |
| | b) Reclassification of financial assets out of measured at amortised cost | 0597 | | | | |
| | c) Other gains or (-) losses | 0598 | | | (42,000) | 287,000 |
| (+/-) | Gains or losses on non-trading financial assets mandatorily at fair value through profit or loss, net | 0519 | | | 7,000 | 7,000 |
| | a) Reclassification of financial assets from fair value with changes in other incomprehensive income | 0599 | | | | |
| | b) Reclassification of financial assets from amortised cost | 0581 | | | | |
| | c) Other gains or (-) losses | 0582 | | | 7,000 | 7,000 |
| (+/-) | Gains or (-) losses on financial assets and liabilities designated at fair value through profit or loss, net | 0512 | | | | |
| (+) | Gains or (-) losses from hedge accounting, net | 0513 | | | 1,000 | 1,000 |
| (+/-) | Exchange differenes (gain or (-) loss), net | 0514 | | | 106,000 | (210,000) |
| (+/-) | Gains or (-) losses on the derecognition in non financial assets, net | 0546 | | | 4,000 | 4,000 |
| (+) | Other operating income | 0515 | | | 117,000 | 90,000 |
| (-) | Other operating expenses | 0516 | | | (247,000) | (238,000) |
| (-) | Administrative expenses | 0521 | | | (2,669,000) | (2,534,000) |
| (-) | a) Staff expenses | 0522 | | | (1,947,000) | (1,868,000) |
| (-) | b) Other administrative expenses | 0523 | | | (722,000) | (666,000) |
| (-) | Depreciation | 0524 | | | (305,000) | (289,000) |
| (+/-) | Provisions or (-) reversal of provisions | 0525 | | | (27,000) | 43,000 |

## IV. SELECTED FINANCIAL INFORMATION

### 2. INDIVIDUAL PROFIT AND LOSS ACCOUNT (2/2) (PREPARED USING PREVAILING NATIONAL ACCOUNTING STANDARS)

Units: Thousands euros

| | | | PRESENT CURRENT PERIOD (2nd HALF YEAR | PREVIOUS CURRENT PERIOD (2nd HALF YEAR) | CURRENT CUMULATIVE 30-06-2026 | PREVIOUS CUMULATIVE 30-06-2025 |
|---|---|---|---|---|---|---|
| (+/-) | Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss | 0526 | | | (322,000) | (305,000) |
| (+/-) | a) Financial assets at fair value through other comprehensive income | 0527 | | | | |
| (+/-) | b) Financial assets at amortised cost | 0528 | | | (322,000) | (305,000) |
| = | **NET OPERATING INCOME** | 0540 | | | 4,427,000 | 4,660,000 |
| (+/-) | Impairment or reversal of impairment of investments in subsidiaries, joint ventures and associates | 0541 | | | (355,000) | (109,000) |
| (+/-) | Impairment or (-) reversal of impairment on non-financial assets | 0542 | | | (27,000) | (16,000) |
| (+/-) | a) Tangible assets | 0543 | | | (9,000) | (5,000) |
| (+/-) | b) Intangible assets | 0544 | | | (16,000) | (10,000) |
| (+/-) | c) Other | 0545 | | | (2,000) | (1,000) |
| (+) | Negative goodwill recognised in profit or loss | 0547 | | | | |
| (+/-) | Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations | 0548 | | | 18,000 | 43,000 |
| = | **PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS** | 0550 | | | 4,063,000 | 4,578,000 |
| (+/-) | Tax expense or (-) income related to profit or loss from continuing operations | 0551 | | | (918,000) | (1,070,000) |
| = | **PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS** | 0560 | | | 3,145,000 | 3,508,000 |
| (+/-) | Profit or (-) loss after tax from discontinued operations | 0561 | | | | |
| = | **PROFIT OR (-) LOSS** | 0570 | | | 3,145,000 | 3,508,000 |

| EARNINGS PER SHARE | | AMOUNT (X.XX EUROS) | AMOUNT (X.XX EUROS) | AMOUNT (X.XX EUROS) | AMOUNT (X.XX EUROS) |
|---|---|---|---|---|---|
| Basic | 0580 | | | 0.43 | 0.48 |
| Diluted | 0590 | | | 0.43 | 0.48 |

**Comments:**

## IV. SELECTED FINANCIAL INFORMATION

### 3. INDIVIDUAL STATEMENT OF RECOGNISED INCOME AND EXPENSE (PREPARED USING PREVAILING NATIONAL ACCOUNTING STANDARDS)

Units: Thousands euros

| | | CURRENT PERIOD 30-06-2026 | CURRENT PERIOD 30-06-2025 |
|---|---|---|---|
| **A) PROFIT OR LOSS FOR THE PERIOD** | **0600** | 3,145,000 | 3,508,000 |
| **B) OTHER COMPREHENSIVE INCOME** | **0610** | (77,000) | 91,000 |
| 1. Items that will not be reclassified to profit or loss | **0620** | | |
| a) Actuarial gains or (-) losses on defined benefit pension plans | **0621** | (3,000) | |
| b) Non-current assets and disposal groups held for sale | **0622** | | |
| c) Fair value changes of equity instruments measured at fair value through other comprehensive income | **0623** | 4,000 | (1,000) |
| d) Hedge ineffectiveness of fair value hedges for equity instruments measured at fair value through other comprehensive income | **0625** | | |
| Fair value changes of equity instruments measured at fair value through other comprehensive income [hedged item] | **0626** | | |
| Fair value changes of equity instruments measured at fair value through other comprehensive income [hedging instrument] | **0627** | | |
| e) Fair value changes of financial liabilities at fair value through profit or loss attributable to changes in their credit risk | **0629** | | |
| f) Income tax relating to items that will not be reclassified | **0624** | (1,000) | 1,000 |
| 2. Items that may be reclassified to profit or loss | **0630** | (77,000) | 91,000 |
| a) Hedge of net investments in foreign operations [effective portion] | **0635** | | |
| - Valuation gains or (-) losses taken to equity | **0636** | | |
| - Transferred to profit or loss | **0637** | | |
| - Other reclassifications | **0638** | | |
| b) Foreign currency translation | **0640** | 1,000 | |
| - Valuation gains or (-) losses taken to equity | **0641** | 1,000 | |
| - Transferred to profit or loss | **0642** | | |
| - Other reclassifications | **0643** | | |
| c) Cash flow hedges [effective portion] | **0645** | (91,000) | 34,000 |
| - Valuation gains or (-) losses taken to equity | **0646** | (92,000) | 10,000 |
| - Transferred to profit or loss | **0647** | 1,000 | 23,000 |
| - Transferred to initial carrying amount of hedged items | **0648** | | |
| - Other reclassifications | **0649** | | |
| d) Hedging instruments [not designated elements] | **0631** | | |
| - Valuation gains or (-) losses taken to equity | **0632** | | |
| - Transferred to profit or loss | **0633** | | |
| - Other reclassifications | **0634** | | |
| e) Debt instruments at fair value through other comprehensive income | **0650** | (21,000) | 90,000 |
| - Valuation gains or (-) losses taken to equity | **0651** | (21,000) | 96,000 |
| - Transferred to profit or loss | **0652** | | (6,000) |
| - Other reclassifications | **0653** | | |
| f) Non-current assets and disposal groups held for sale | **0655** | | |
| - Valuation gains or (-) losses taken to equity | **0656** | | |
| - Transferred to profit or loss | **0657** | | |
| - Other reclassifications | **0658** | | |
| g) Income tax relating to items that may be reclassified to profit or (-) loss | **0660** | 34,000 | (32,000) |
| **C) TOTAL COMPREHENSIVE INCOME FOR THE PERIOD** | **0670** | 3,068,000 | 3,599,000 |

**Comments:**

## IV. SELECTED FINANCIAL INFORMATION

### 4. INDIVIDUAL STATEMENT OF CHANGES IN TOTAL EQUITY (1/2)
### (PREPARED USING PREVAILING NATIONAL ACCOUNTING STANDARDS)

Units: Thousands euros

| Sources of equity changes Current period | | Capital | Share premium | Equity instruments issued other than capital | Other equity | Retained earnings | Revaluation reserves | Other reserves | (-) Treasury shares | Profit or loss for the period | (-) Interim dividends | Accumulated other comprehensive income | Total |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| **Opening balance [before restatement]** | **0700** | 7,025,000 | 11,463,000 | | 45,000 | 14,695,000 | | (4,783,000) | (142,000) | 5,987,000 | (1,179,000) | (345,000) | 32,766,000 |
| Effects of corrections of errors | **0701** | | | | | | | | | | | | |
| Effects of changes in accounting policies | **0702** | | | | | | | | | | | | |
| **Opening balance [current period]** | **0710** | 7,025,000 | 11,463,000 | | 45,000 | 14,695,000 | | (4,783,000) | (142,000) | 5,987,000 | (1,179,000) | (345,000) | 32,766,000 |
| **Total comprehensive income for the period** | **0720** | | | | | | | | | 3,145,000 | | (77,000) | 3,068,000 |
| **Other changes in equity** | **0730** | (49,000) | (441,000) | | (8,000) | 2,488,000 | | (160,000) | (41,000) | (5,987,000) | 1,179,000 | | (3,019,000) |
| Issuance of ordinary shares | **0731** | | | | | | | | | | | | |
| Issuance of preference shares | **0732** | | | | | | | | | | | | |
| Issuance of other equity instruments | **0733** | | | | | | | | | | | | |
| Exercise or expiration of other equity instruments issued | **0734** | | | | | | | | | | | | |
| Conversion of debt to equity | **0735** | | | | | | | | | | | | |
| Capital reduction | **0736** | (49,000) | (441,000) | | | | | | | | | | (490,000) |
| Dividends (or remuneration of partners) | **0737** | | | | | (2,315,000) | | | | | | | (2,315,000) |
| Purchase of treasury shares | **0738** | | | | | | | | (567,000) | | | | (567,000) |
| Sale or cancellation of treasury shares | **0739** | | | | | | | | 526,000 | | | | 526,000 |
| Reclassification of financial instruments from equity to liability | **0740** | | | | | | | | | | | | |
| Reclassification of financial instruments from liability to equity | **0741** | | | | | | | | | | | | |
| Transfers among components of equity | **0742** | | | | | 4,808,000 | | | | (5,987,000) | 1,179,000 | | |
| Equity increase or (-) decrease resulting from business combinations | **0743** | | | | | | | | | | | | |
| Share based payments | **0744** | | | | (19,000) | | | | | | | | (19,000) |
| Other increase or (-) decrease in equity | **0745** | | | | 11,000 | (5,000) | | (160,000) | | | | | (154,000) |
| *Of which: discretionary provision to welfare funds (only saving banks and credit cooperatives)* | ***0746*** | | | | | | | | | | | | |
| **Closing balance [current period]** | **0750** | 6,976,000 | 11,022,000 | | 37,000 | 17,183,000 | | (4,943,000) | (183,000) | 3,145,000 | | (422,000) | 32,815,000 |

**Comments:**

## IV. SELECTED FINANCIAL INFORMATION

### 4. INDIVIDUAL STATEMENT OF CHANGES IN TOTAL EQUITY (2/2) (PREPARED USING PREVAILING NATIONAL ACCOUNTING STANDARDS)

Units: Thousands euros

| Sources of equity changes Previous period | | Capital | Share premium | Equity instruments issued other than capital | Other equity | Retained earnings | Revaluation reserves | Other reserves | (-) Treasury shares | Profit or loss for the period | (-) Interim dividends | Accumulated other comprehensive income | Total |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| **Opening balance [before restatement]** | **0751** | 7,175,000 | 12,309,000 | | 42,000 | 12,239,000 | | (4,501,000) | (297,000) | 5,543,000 | (1,068,000) | (346,000) | 31,096,000 |
| Effects of corrections of errors | **0752** | | | | | | | | | | | | |
| Effects of changes in accounting policies | **0753** | | | | | | | | | | | | |
| **Opening balance [current period]** | **0754** | 7,175,000 | 12,309,000 | | 42,000 | 12,239,000 | | (4,501,000) | (297,000) | 5,543,000 | (1,068,000) | (346,000) | 31,096,000 |
| **Total comprehensive income for the period** | **0755** | | | | | | | | | 3,508,000 | | 91,000 | 3,599,000 |
| **Other changes in equity** | **0756** | (89,000) | (412,000) | | (8,000) | 2,453,000 | | (139,000) | 191,000 | (5,543,000) | 1,068,000 | | (2,479,000) |
| Issuance of ordinary shares | **0757** | | | | | | | | | | | | |
| Issuance of preference shares | **0758** | | | | | | | | | | | | |
| Issuance of other equity instruments | **0759** | | | | | | | | | | | | |
| Exercise or expiration of other equity instruments issued | **0760** | | | | | | | | | | | | |
| Conversion of debt to equity | **0761** | | | | | | | | | | | | |
| Capital reduction | **0762** | (89,000) | (412,000) | | | | | | | | | | (501,000) |
| Dividends (or remuneration of partners) | **0763** | | | | | (2,028,000) | | | | | | | (2,028,000) |
| Purchase of treasury shares | **0764** | | | | | | | (5,000) | (339,000) | | | | (344,000) |
| Sale or cancellation of treasury shares | **0765** | | | | | | | | 530,000 | | | | 530,000 |
| Reclassification of financial instruments from equity to liability | **0766** | | | | | | | | | | | | |
| Reclassification of financial instruments from liability to equity | **0767** | | | | | | | | | | | | |
| Transfers among components of equity | **0768** | | | | | 4,475,000 | | | | (5,543,000) | 1,068,000 | | |
| Equity increase or (-) decrease resulting from business combinations | **0769** | | | | | | | | | | | | |
| Share based payments | **0770** | | | | | | | | | | | | |
| Other increase or (-) decrease in equity | **0771** | | | | (8,000) | 6,000 | | (134,000) | | | | | (136,000) |
| *Of which: discretionary provision to welfare funds (only saving banks and credit cooperatives)* | ***0772*** | | | | | | | | | | | | |
| **Closing balance [current period]** | **0773** | 7,086,000 | 11,897,000 | | 34,000 | 14,692,000 | | (4,640,000) | (106,000) | 3,508,000 | | (255,000) | 32,216,000 |

**Comments:**

## IV. SELECTED FINANCIAL INFORMATION

### 5. INDIVIDUAL STATEMENT OF CASH FLOWS (PREPARED USING PREVAILING NATIONAL ACCOUNTING STANDARDS)

Units: Thousands euros

| | | CURRENT PERIOD 30-06-2026 | CURRENT PERIOD 30-06-2025 |
|---|---|---|---|
| **A) CASH FLOWS USED IN OPERATING ACTIVITIES (1+2+3+4+5)** | **0800** | (2,406,000) | 6,927,000 |
| **1. Profit or loss for the period** | **0810** | 3,145,000 | 3,508,000 |
| **2. Adjustments to obtain the cash flows from operating activities** | **0820** | 1,116,000 | 700,000 |
| (+) Depreciation and amortisation | **0821** | 306,000 | 290,000 |
| (+/-) Other adjustments | **0822** | 810,000 | 410,000 |
| **3. Net increase/(decrease) in operating assets** | **0830** | (29,433,000) | (26,397,000) |
| (+/-) Financial assets held for trading | **0831** | (1,286,000) | (1,445,000) |
| (+/-) Non-trading financial assets madatorily at fair value through profit or loss | **0836** | (12,000) | (2,000) |
| (+/-) Financial assets designated at fair value through profit or loss | **0832** | | |
| (+/-) Financial assets designated at fair value through other comprehensive income | **0833** | (7,148,000) | (1,047,000) |
| (+/-) Financial assets at amortised cost | **0834** | (21,280,000) | (22,987,000) |
| (+/-) Other operating assets | **0835** | 293,000 | (916,000) |
| **4. Net increase/(decrease) in operating liabilities** | **0840** | 23,306,000 | 28,970,000 |
| (+/-) Financial liabilities held for trading | **0841** | 175,000 | 343,000 |
| (+/-) Financial liabilities designated at fair value through profit or loss | **0842** | | |
| (+/-) Financial liabilities at amortised cost | **0843** | 23,361,000 | 28,427,000 |
| (+/-) Other operating liabilities | **0844** | (230,000) | 200,000 |
| **5. Income tax recovered/(paid)** | **0850** | (540,000) | 146,000 |
| **B) CASH FLOWS FROM INVESTING ACTIVITIES (1+2)** | **0860** | (157,000) | (74,000) |
| **1. Payments** | **0870** | (296,000) | (264,000) |
| (-) Tangible assets | **0871** | (132,000) | (113,000) |
| (-) Intangible assets | **0872** | (164,000) | (145,000) |
| (-) Investments in subsidiaries, joint ventures and associates | **0873** | | (2,000) |
| (-) Other business units | **0874** | | |
| (-) Non-current assets and liabilities classified as held for sale | **0875** | | (4,000) |
| (-) Other payments related to investing activities | **0877** | | |
| **2. Proceeds** | **0880** | 139,000 | 190,000 |
| (+) Tangible assets | **0881** | 20,000 | 18,000 |
| (+) Intangible assets | **0882** | | |
| (+) Investments in subsidiaries, joint ventures and associates | **0883** | 2,000 | |
| (+) Other business units | **0884** | | |
| (+) Non-current assets and liabilities classified as held for sale | **0885** | 117,000 | 172,000 |
| (+) Other proceeds related to investing activities | **0887** | | |
| **C) CASH FLOWS FROM FINANCING ACTIVITIES (1+2)** | **0890** | (4,490,000) | (6,018,000) |
| **1. Payments** | **0900** | (8,486,000) | (11,199,000) |
| (-) Dividends | **0901** | (2,315,000) | (2,028,000) |
| (-) Subordinated liabilities | **0902** | (1,245,000) | (1,836,000) |
| (-) Redemption of own equity instruments | **0903** | | |
| (-) Acquisition of own equity instruments | **0904** | (568,000) | (339,000) |
| (-) Other payments related to financing activities | **0905** | (4,358,000) | (6,996,000) |
| **2. Proceeds** | **0910** | 3,996,000 | 5,181,000 |
| (+) Subordinated liabilities | **0911** | | 2,000,000 |
| (+) Issuance of own equity instruments | **0912** | | |
| (+) Disposal of own equity instruments | **0913** | 37,000 | 530,000 |
| (+) Other proceeds related to financing activities | **0914** | 3,959,000 | 2,651,000 |

## IV. SELECTED FINANCIAL INFORMATION

### 5. INDIVIDUAL STATEMENT OF CASH FLOWS (PREPARED USING PREVAILING NATIONAL ACCOUNTING STANDARDS)

Units: Thousands euros

| | | CURRENT PERIOD 30-06-2026 | CURRENT PERIOD 30-06-2025 |
|---|---|---|---|
| D) EFFECT OF EXCHANGE RATE DIFFERENCES | 0920 | 1,000 | (3,000) |
| E) NET INCREASE/(DECREASE) IN CASH AND CASH EQUIVALENTS (A+B+C+D) | 0930 | (7,052,000) | 832,000 |
| F) CASH AND CASH EQUIVALENTS AT BEGINNING OF THE PERIOD | 0940 | 42,424,000 | 45,210,000 |
| G) CASH AND CASH EQUIVALENTS AT END OF THE PERIOD (E+F) | 0950 | 35,372,000 | 46,042,000 |

| COMPONENTS OF CASH AND CASH EQUIVALENTS AT END OF YEAR | | CURRENT PERIOD 30-06-2026 | CURRENT PERIOD 30-06-2025 |
|---|---|---|---|
| (+) Cash | 0955 | 2,136,000 | 1,990,000 |
| (+) Cash equivalent balances at central banks | 0960 | 32,711,000 | 43,619,000 |
| (+) Other financial assets | 0965 | 525,000 | 433,000 |
| (-) Less: Bank overdrafts repayable on demand | 0970 | | |
| TOTAL OF CASH AND CASH EQUIVALENTS AT END OF YEAR | 0980 | 35,372,000 | 46,042,000 |

**Comments:**

## IV. SELECTED FINANCIAL INFORMATION

### 6. CONSOLIDATED BALANCE SHEET (ADOPTED IFRS) (1/4)

Units: Thousands euros

| ASSETS | | CURRENT PERIOD 30-06-2026 | PREVIOUS PERIOD 31-12-2025 |
|---|---|---|---|
| **1. Cash, cash balances at central banks and other demand deposits** | **1040** | 37,997,000 | 45,828,000 |
| **2. Total financial assets** | **1041** | 622,432,000 | 584,303,000 |
| **a) Financial assets held for trading** | **1045** | 7,089,000 | 5,799,000 |
| *Token entry: loaned or provided as collateral with right of sale or pledge* | **1046** | 711,000 | 73,000 |
| **b) Financial assets not designated for trading compulsory measured at fair value through profit or loss** | **1050** | 24,725,000 | 21,320,000 |
| *Token entry: loaned or provided as collateral with right of sale or pledge* | **1051** | | |
| **c) Financial assets designated at fair value through profit or loss** | **1055** | 5,586,000 | 5,698,000 |
| *Token entry: loaned or provided as collateral with right of sale or pledge* | **1056** | | |
| **d) Financial assets at fair value with changes in other comprehensive income** | **1060** | 81,195,000 | 71,182,000 |
| *Token entry: loaned or provided as collateral with right of sale or pledge* | **1061** | 2,893,000 | 2,115,000 |
| **e) Financial assets at amortised cost** | **1065** | 503,198,000 | 479,096,000 |
| *Token entry: loaned or provided as collateral with right of sale or pledge* | **1066** | 41,578,000 | 33,420,000 |
| **f) Derivatives – Hedge accountings** | **1070** | 785,000 | 1,377,000 |
| **g) Fair value changes of the hedged items in portfolio hedge of interest rate risk** | **1075** | (146,000) | (169,000) |
| **3. Investments in joint ventures and associates** | **1080** | 1,689,000 | 1,749,000 |
| a) Jointly-controlled entities | **1091** | 4,000 | 4,000 |
| b) Associates | **1092** | 1,685,000 | 1,745,000 |
| **4. Insurance and reinsurance assets** | **1095** | 83,000 | 60,000 |
| **5. Tangible assets** | **0100** | 6,160,000 | 6,514,000 |
| a) Property, plant and equipment | **1101** | 5,570,000 | 5,630,000 |
| i) For own use | **1102** | 5,570,000 | 5,630,000 |
| ii) Leased out under an operating lease | **1103** | | |
| iii) Assigned to welfare projects (saving banks and credit cooperatives) | **1104** | | |
| b) Investment property | **1105** | 590,000 | 884,000 |
| *Of which: assigned under operating leases* | **1106** | 534,000 | 818,000 |
| *Token entry: acquired under finance lease* | **1107** | 1,473,000 | 1,489,000 |
| **6. Intangible assets** | **1110** | 5,292,000 | 5,269,000 |
| a) Goodwill | **1111** | 3,094,000 | 3,094,000 |
| b) Other intangible assets | **1112** | 2,198,000 | 2,175,000 |
| **7. Tax assets** | **1120** | 16,514,000 | 17,115,000 |
| a) Current tax assets | **1121** | 2,619,000 | 2,843,000 |
| b) Deferred tax assets | **1122** | 13,895,000 | 14,272,000 |
| **8. Other assets** | **1130** | 2,125,000 | 1,423,000 |
| a) Insurance contracts linked to pensions | **1131** | | |
| b) Inventories | **1132** | 122,000 | 53,000 |
| c) Other | **1133** | 2,003,000 | 1,370,000 |
| **9. Non-current assets and disposal groups classified as held for sale** | **1140** | 1,137,000 | 1,779,000 |
| **TOTAL ASSETS** | **1150** | 693,429,000 | 664,040,000 |

**Comments:**

## IV. SELECTED FINANCIAL INFORMATION

### 6. CONSOLIDATED FINANCIAL SHEET (ADOPTED IFRS (2/4)

Units: Thousands euros

| EQUITY AND LIABILITIES | | CURRENT PERIOD 30-06-2026 | PREVIOUS PERIOD 31-12-2025 |
|---|---|---|---|
| **1. Financial liabilities held for trading** | **1160** | 3,233,000 | 3,133,000 |
| **2. Financial liabilities designated at fair value through profit or loss** | **1170** | 4,737,000 | 4,273,000 |
| *Token entry: subordinate liabilities* | **1175** | | |
| **3. Financial liabilities at amortised cost** | **1180** | 549,287,000 | 526,391,000 |
| *Token entry: subordinate liabilities* | **1185** | 10,089,000 | 11,380,000 |
| **4. Derivatives – Hedge accounting** | **1190** | 4,512,000 | 3,999,000 |
| **5. Fair value changes of the hedged items in portfolio hedge of interest rate risk** | **1200** | (1,604,000) | (1,235,000) |
| **6. Insurance and reinsurance liabilities** | **1205** | 85,380,000 | 79,892,000 |
| **7. Provisions** | **1210** | 3,530,000 | 3,785,000 |
| a) Pensions and other post-employment defined benefit obligations | **1211** | 476,000 | 497,000 |
| b) Other long-term employee benefits | **1212** | 1,197,000 | 1,348,000 |
| c) Other long-term employee benefits | **1213** | 1,193,000 | 1,227,000 |
| d) Commitments and guarantees given | **1214** | 393,000 | 416,000 |
| e) Other provisions | **1215** | 271,000 | 297,000 |
| **8. Tax liabilities** | **1220** | 3,543,000 | 2,923,000 |
| a) Current tax liabilities | **1221** | 2,717,000 | 2,018,000 |
| b) Deferred tax liabilities | **1223** | 826,000 | 905,000 |
| **9. Share capital repayable on demand** | **1230** | | |
| **10. Other liabilities** | **1240** | 2,098,000 | 2,337,000 |
| *Of which: fund for welfare projects (savings banks and credit cooperatives)* | **1241** | | |
| **11. Liabilities included in disposal groups classified as held for sale** | **1250** | 17,000 | 16,000 |
| **TOTAL LIABILITIES** | **1260** | 654,733,000 | 625,514,000 |

**Comments:**

## IV. SELECTED FINANCIAL INFORMATION

### 6. CONSOLIDATED FINANCIAL SHEET (ADOPTED IFRS) (3/4)

Units: Thousands euros

| EQUITY AND LIABILITIES (continue) | | CURRENT PERIOD 30-06-2026 | PREVIOUS PERIOD 31-12-2025 |
|---|---|---|---|
| **CAPITAL AND RESERVES** | **1270** | 39,150,000 | 38,962,000 |
| **1. Capital** | **1280** | 6,976,000 | 7,025,000 |
| a) Paid up capital | **1281** | 6,976,000 | 7,025,000 |
| b) Unpaid capital which has been called up | **1282** | | |
| *Token entry: uncalled capital* | **1283** | | |
| **2. Share Premium** | **1290** | 11,022,000 | 11,463,000 |
| **3. Equity instruments issued other than capital** | **1300** | | |
| a) Equity component of compound financial instruments | **1301** | | |
| b) Other equity instruments issued | **1302** | | |
| **4. Other equity** | **1310** | 37,000 | 45,000 |
| **5. Retained earnings** | **1320** | 20,817,000 | 18,446,000 |
| **6. Revaluation reserves** | **1330** | | |
| **7. Other reserves** | **1340** | (2,718,000) | (2,584,000) |
| **8. (-) Treasury shares** | **1350** | (187,000) | (145,000) |
| **9. Profit or loss attributable to owners of the parent** | **1360** | 3,203,000 | 5,891,000 |
| **10. (-) Interim dividends** | **1370** | | (1,179,000) |
| **ACCUMULATED OTHER COMPREHENSIVE INCOME** | **1380** | (468,000) | (452,000) |
| **1. Items that will not be reclassified to profit or loss** | **1390** | (227,000) | (266,000) |
| a) Actuarial gains or (-) losses on defined benefit pension plans | **1391** | (410,000) | (407,000) |
| b) Non-current assets and disposal groups classified as held for sale | **1392** | | |
| c) Share of other recognised income and expense of investments in joint ventures and associates | **1393** | (1,000) | (1,000) |
| d) Fair value changes of equity instruments measured at fair value through other comprehensive income | **1394** | 184,000 | 142,000 |
| e) Hedge ineffectiveness of fair value hedges for equity instruments measured at fair value through other comprehensive income | **1395** | | |
| i) Fair value changes of equity instruments measured at fair value through other comprehensive income [hedged item] | **1396** | | |
| ii) Fair value changes of equity instruments measured at fair value through other comprehensive income [hedging instrument] | **1397** | | |
| f) Fair value changes of financial liabilities at fair value through profit or loss attributable to changes in the credit risk | **1398** | | |
| **2. Items that may be reclassified to profit or loss** | **1400** | (241,000) | (186,000) |
| a) Hedge of net investments in foreign operations [effective portion] | **1401** | | |
| b) Foreign currency translation | **1402** | (20,000) | (78,000) |
| c) Hedging derivatives. Cash flow hedges [effective portion] | **1403** | (370,000) | (240,000) |
| d) Fair value changes of debt instruments measured at fair value through other comprehensive income | **1404** | 124,000 | 85,000 |
| e) Hedging instruments [not designated elements] | **1405** | | |
| f) Non-current assets and disposal groups classified as held for sale | **1407** | | |
| g) Share of other recognised income and expense of investments in joint ventures and associates | **1408** | 25,000 | 47,000 |
| **MINORITY INTEREST [Non-controlling interests]** | **1410** | 14,000 | 16,000 |
| **1. Accumulated other comprehensive income** | **1420** | | |
| **2. Other items** | **1430** | 14,000 | 16,000 |
| **TOTAL EQUITY** | **1450** | 38,696,000 | 38,526,000 |
| **TOTAL EQUITY AND TOTAL LIABILITIES** | **1460** | 693,429,000 | 664,040,000 |

## IV. SELECTED FINANCIAL INFORMATION

### 6. CONSOLIDATED FINANCIAL SHEET (ADOPTED IFRS) (4/4)

Units: Thousands euros

| TOKEN ENTRY: OFF-BALANCE-SHEET EXPOSURE | | CURRENT PERIOD 30-06-2026 | PREVIOUS PERIOD 31-12-2025 |
|---|---|---|---|
| 1. Loan commitments given | 1470 | 130,735,000 | 127,411,000 |
| 2. Guarantees given | 1490 | 9,278,000 | 9,305,000 |
| 3. Contingent commitments given | 1480 | 42,004,000 | 38,396,000 |

**Comments:**

## IV. SELECTED FINANCIAL INFORMATION

### 7. CONSOLIDATED PROFIT AND LOSS ACCOUNTS (ADOPTED IFRS)

Units: Thousands euros

| | | | PRESENT CURRENT PERIOD (2nd HALF YEAR | PREVIOUS CURRENT PERIOD (2nd HALF YEAR) | CURRENT CUMULATIVE 30-06-2026 | PREVIOUS CUMULATIVE 30-06-2025 |
|---|---|---|---|---|---|---|
| (+) | Interest income | 1501 | | | 8,770,000 | 9,184,000 |
| | a) Financial assets at fair value through other comprehensive income | 1591 | | | 1,197,000 | 1,101,000 |
| | b) Financial assets at amortised cost | 1592 | | | 7,482,000 | 7,643,000 |
| | c) Other assets | 1593 | | | 91,000 | 440,000 |
| (-) | Interest expenses | 1502 | | | (3,380,000) | (3,902,000) |
| (-) | Expenses on share capital repayable on demand | 1503 | | | | |
| = | **NET INTEREST INCOME** | 1505 | | | 5,390,000 | 5,282,000 |
| (+) | Dividend income | 1506 | | | 55,000 | 58,000 |
| (+/-) | Profit (loss) of equity-accounted investees | 1507 | | | 173,000 | 147,000 |
| (+) | Fee and commission income | 1508 | | | 2,341,000 | 2,167,000 |
| (+) | Fee and commission expenses | 1509 | | | (266,000) | (218,000) |
| (+/-) | Gains or losses on derecognition of financial assets and liabilities not measured at fair value through profit or loss, net | 1510 | | | 4,000 | 11,000 |
| | a) Financial assets at amortised cost | 1594 | | | (31,000) | |
| | b) Other financial assets and liabilities | 1595 | | | 35,000 | 11,000 |
| (+/-) | Gains or (-) losses on financial assets and liabilities held for trading,net | 1511 | | | (30,000) | 312,000 |
| | a) Reclassification of financial assets from fair value with changes in other comprehensive income | 1596 | | | | |
| | b) Reclassification of financial assets out of measured at amortised cost | 1597 | | | | |
| | c) Other gains or (-) losses | 1598 | | | (30,000) | 312,000 |
| (+/-) | Gains or (-) losses on financial assets not designated for trading compulsory measured at fair value through profit or | 1519 | | | 10,000 | 5,000 |
| | a) Reclassification of financial assets from fair value with changes in other comprehensive income | 1599 | | | | |
| | b) Reclassification of financial assets from amortised cost | 1581 | | | | |
| | c) Other gains or (-) losses | 1582 | | | 10,000 | 5,000 |
| (+/-) | Gains or (-) losses on financial assets and liabilities designated at fair value through profit or loss, net | 1512 | | | | |
| (+) | Gains or (-) losses from hedge accounting, net | 1513 | | | 16,000 | 16,000 |
| (+/-) | Exchange differenes (gain or (-) loss), net | 1514 | | | 110,000 | (208,000) |
| (+/-) | Gains or (-) losses on the derecognition in non financial assets, net | 1546 | | | 11,000 | 9,000 |
| (+) | Other operating income | 1515 | | | 242,000 | 241,000 |
| (-) | Other operating expenses | 1516 | | | (404,000) | (406,000) |
| (-) | Income from insurance and reinsurance assets | 1517 | | | 1,615,000 | 1,625,000 |
| (-) | Expenses of insurance and reinsurance liabilities | 1518 | | | (918,000) | (992,000) |
| (-) | Administrative expenses | 1521 | | | (2,908,000) | (2,791,000) |
| (-) | a) Staff expenses | 1522 | | | (2,045,000) | (1,975,000) |
| (-) | b) Other administrative expenses | 1523 | | | (863,000) | (816,000) |

## IV. SELECTED FINANCIAL INFORMATION

### 7. CONSOLIDATED PROFIT AND LOSS ACCOUNTS (ADOPTED IFRS)

Units: Thousands euros

| | | | PRESENT CURRENT PERIOD (2nd HALF YEAR | PREVIOUS CURRENT PERIOD (2nd HALF YEAR) | CURRENT CUMULATIVE 30/06/2024 | PREVIOUS CUMULATIVE 30/06/2023 |
|---|---|---|---|---|---|---|
| (-) | Depreciation | 1524 | | | (413,000) | (388,000) |
| (+/-) | Provisions or (-) reversal of provisions | 1525 | | | (50,000) | 5,000 |
| (+/-) | Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss | 1526 | | | (500,000) | (483,000) |
| (+/-) | a) Financial assets at fair value through other comprehensive income | 1527 | | | | |
| (+/-) | b) Financial assets at amortised cost | 1528 | | | (500,000) | (483,000) |
| = | **NET OPERATING INCOME** | 1540 | | | 4,478,000 | 4,392,000 |
| (+/-) | Impairment or reversal of impairment of investments in subsidiaries, joint ventures and associates | 1541 | | | (10,000) | (42,000) |
| (+/-) | Impairment or (-) reversal of impairment on non-financial assets | 1542 | | | (27,000) | (29,000) |
| (+/-) | a) Property, plant and equipment | 1543 | | | (11,000) | (11,000) |
| (+/-) | b) Intangible assets | 1544 | | | (15,000) | (10,000) |
| (+/-) | c) Other | 1545 | | | (1,000) | (8,000) |
| (+) | Negative goodwill recognised in profit or loss | 1547 | | | | |
| (+/-) | Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations | 1548 | | | 98,000 | 32,000 |
| = | **PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS** | 1550 | | | 4,539,000 | 4,353,000 |
| (+/-) | Tax expense or (-) income related to profit or loss from continuing operations | 1551 | | | (1,332,000) | (1,398,000) |
| = | **PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS** | 1560 | | | 3,207,000 | 2,955,000 |
| (+/-) | Profit or (-) loss after tax from discontinued operations | 1561 | | | 2,000 | 1,000 |
| = | **PROFIT OR (-) LOSS FOR THE PERIOD** | 1570 | | | 3,209,000 | 2,956,000 |
| | Attributable to minority interest [non-controlling interests] | 1571 | | | 6,000 | 5,000 |
| | Attributable to owners of the parent | 1572 | | | 3,203,000 | 2,951,000 |

| EARNINGS PER SHARE | | Amount (X.XX euros) | Amount (X.XX euros) | Amount (X.XX euros) | Amount (X.XX euros) |
|---|---|---|---|---|---|
| Basic | 1580 | | | 0.44 | 0.40 |
| Diluted | 1590 | | | 0.44 | 0.40 |

**Comments:**

## IV. SELECTED FINANCIAL INFORMATION

### 8. CONSOLIDATED STATEMENT OF RECOGNISED INCOME AND EXPENSES (ADOPTED IFRS (1/2)

Units: Thousands euros

| | | PRESENT CURRENT PERIOD (2nd HALF YEAR) | PREVIOUS CURRENT PERIOD (2nd HALF YEAR) | CURRENT PERIOD 30-06-2026 | CURRENT PERIOD 30-06-2025 |
|---|---|---|---|---|---|
| **A) PROFIT OR LOSS FOR THE PERIOD** | **1600** | | | 3,209,000 | 2,956,000 |
| **B) OTHER COMPREHENSIVE INCOME** | **1610** | | | (16,000) | 114,000 |
| 1. Items that will not be reclassified to profit or loss | **1620** | | | 40,000 | 40,000 |
| a) Actuarial gains or (-) losses on defined benefit pension plans | **1621** | | | (5,000) | 40,000 |
| b) Non-current assets and disposal groups held for sale | **1622** | | | | |
| c) Share of other recognised income and expense of investments in joint ventures and associates | **1623** | | | | |
| d) Fair value changes of equity instruments measured at fair value through other comprehensive income | **1625** | | | 43,000 | 8,000 |
| e) Hedge ineffectiveness of fair value hedges for equity instruments measured at fair value through other comprehensive income | **1626** | | | | |
| Fair value changes of equity instruments measured at fair value through other comprehensive income [hedged item] | **1627** | | | | |
| Fair value changes of equity instruments measured at fair value through other comprehensive income [hedging instrument] | **1628** | | | | |
| f) Fair value changes of financial liabilities at fair value through profit or loss attributable to changes in their credit risk | **1629** | | | | |
| g) Income tax relating to items that will not be reclassified | **1624** | | | 2,000 | (8,000) |
| 2. Items that may be reclassified to profit or loss | **1630** | | | (56,000) | 74,000 |
| a) Hedge of net investments in foreign operations [effective portion] | **1635** | | | | |
| Valuation gains or (-) losses taken to equity | **1636** | | | | |
| Transferred to profit or loss | **1637** | | | | |
| Other reclassifications | **1638** | | | | |
| b) Foreign currency translation | **1640** | | | 71,000 | (191,000) |
| Valuation gains or (-) losses taken to equity | **1641** | | | 71,000 | (191,000) |
| Transferred to profit or loss | **1642** | | | | |
| Other reclassifications | **1643** | | | | |
| c) Cash flow hedges [effective portion] | **1645** | | | (188,000) | 88,000 |
| Valuation gains or (-) losses taken to equity | **1646** | | | (189,000) | 64,000 |
| Transferred to profit or loss | **1647** | | | 1,000 | 24,000 |
| Transferred to initial carrying amount of hedged items | **1648** | | | | |
| Other reclassifications | **1649** | | | | |
| d) Hedging instruments [not designated elements] | **1631** | | | | |
| Valuation gains or (-) losses taken to equity | **1632** | | | | |
| Transferred to profit or loss | **1633** | | | | |
| Other reclassifications | **1634** | | | | |
| e) Debt instruments at fair value through other comprehensive income | **1650** | | | 58,000 | 223,000 |
| Valuation gains or (-) losses taken to equity | **1651** | | | 64,000 | 239,000 |
| Transferred to profit or loss | **1652** | | | (6,000) | (16,000) |
| Other reclassifications | **1653** | | | | |

## IV. SELECTED FINANCIAL INFORMATION

### 8. CONSOLIDATED STATEMENT OF RECOGNISED INCOME AND EXPENSES (ADOPTED IFRS (2/2)

Units: Thousands euros

| | | PRESENT CURRENT PERIOD (2nd HALF YEAR) | PREVIOUS CURRENT PERIOD (2nd HALF YEAR) | CURRENT PERIOD 30-06-2026 | CURRENT PERIOD 30-06-2025 |
|---|---|---|---|---|---|
| f) Non-current assets and disposal groups held for sale | 1655 | | | | |
| Valuation gains or (-) losses taken to equity | 1656 | | | | |
| Transferred to profit or loss | 1657 | | | | |
| Other reclassifications | 1658 | | | | |
| g) Share of other recognised income and expense of investments in joint ventures and associates | 1659 | | | (21,000) | (5,000) |
| h) Income tax relating to items that may be reclassified to profit or (-) loss | 1660 | | | 24,000 | (41,000) |
| **C) TOTAL COMPREHENSIVE INCOME FOR THE PERIOD** | 1670 | | | 3,193,000 | 3,070,000 |
| Attributable to minority interest [non-controlling interests] | 1680 | | | 6,000 | 5,000 |
| Attributable to owners of the parent | 1690 | | | 3,187,000 | 3,065,000 |

**Comments:**

## IV. SELECTED FINANCIAL INFORMATION

### 9. CONSOLIDATED STATEMENT OF CHANGES IN TOTAL EQUITY (ADAPTED IFRS) (1/4)

Units: Thousands euros

| Current period | | Capital | Share premium | Equity instruments issued other than capital | Other equity | Retained earnings | Revaluation reserves | Other reserves | (-) Treasury shares | Profit or loss for the period - Attributable to owners of the parent | (-) Interim dividends | Accumulated other comprehensive income | Non-controlling interests: Accumulated other comprehensive income | Non-controlling interests: Other items | Total |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| Opening balance [before restatement] | 1700 | 7,025,000 | 11,463,000 | | 45,000 | 18,446,000 | | (2,584,000) | (145,000) | 5,891,000 | (1,179,000) | (452,000) | | 16,000 | 38,526,000 |
| Effects of corrections of errors | 1701 | | | | | | | | | | | | | | |
| Effects of changes in accounting policies | 1702 | | | | | | | | | | | | | | |
| Opening balance [current period] | 1710 | 7,025,000 | 11,463,000 | | 45,000 | 18,446,000 | | (2,584,000) | (145,000) | 5,891,000 | (1,179,000) | (452,000) | | 16,000 | 38,526,000 |
| Total comprehensive income for the period | 1720 | | | | | | | | | 3,203,000 | | (16,000) | | 6,000 | 3,193,000 |
| Other changes in equity | 1730 | (49,000) | (441,000) | | (8,000) | 2,371,000 | | (134,000) | (42,000) | (5,891,000) | 1,179,000 | | | (8,000) | (3,023,000) |
| Issuance of ordinary shares | 1731 | | | | | | | | | | | | | | |
| Issuance of preference shares | 1732 | | | | | | | | | | | | | | |
| Issuance of other equity instruments | 1733 | | | | | | | | | | | | | | |
| Exercise or expiration of other equity instruments issued | 1734 | | | | | | | | | | | | | | |
| Conversion of debt to equity | 1735 | | | | | | | | | | | | | | |
| Capital reduction | 1736 | (49,000) | (441,000) | | | | | | | | | | | | (490,000) |
| Dividends (or remuneration of partners) | 1737 | | | | | (2,315,000) | | | | | | | | (8,000) | (2,323,000) |
| Purchase of treasury shares | 1738 | | | | | | | | (570,000) | | | | | | (570,000) |
| Sale or cancellation of treasury shares | 1739 | | | | | | | | 528,000 | | | | | | 528,000 |
| Reclassification of financial instruments from equity to liability | 1740 | | | | | | | | | | | | | | |
| Reclassification of financial instruments from liability to equity | 1741 | | | | | | | | | | | | | | |

## IV. SELECTED FINANCIAL INFORMATION

### 9. CONSOLIDATED STATEMENT OF CHANGES IN TOTAL EQUITY (ADAPTED IFRS) (2/4)

Units: Thousands euros

| Current period | | Capital | Share premium | Equity instruments issued other than capital | Other equity | Retained earnings | Revaluation reserves | Other reserves | (-) Treasury shares | Profit or loss for the period - Attributable to owners of the parent | (-) Interim dividends | Accumulated other comprehensive income | Non-controlling interests: Accumulated other comprehensive income | Non-controlling interests: Other items | Total |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| Transfers among components of equity | 1742 | | | | | 4,712,000 | | | | (5,891,000) | 1,179,000 | | | | |
| Equity increase or (-) decrease resulting from business combinations | 1743 | | | | | | | | | | | | | | |
| Share based payments | 1744 | | | | (19,000) | | | | | | | | | | *(19,000)* |
| Other increase or (-) decrease in equity | 1745 | | | | 11,000 | (26,000) | | (134,000) | | | | | | | (149,000) |
| *Of which: discretionary provision to welfare funds (only saving banks and credit cooperatives)* | 1746 | | | | | | | | | | | | | | |
| Closing balance [current period] | 1750 | 6,976,000 | 11,022,000 | | 37,000 | 20,817,000 | | (2,718,000) | (187,000) | 3,203,000 | | (468,000) | | 14,000 | 38,696,000 |

**Comments:**

## IV. SELECTED FINANCIAL INFORMATION

### 9. CONSOLIDATED STATEMENT OF CHANGES IN TOTAL EQUITY (ADAPTED IFRS) (3/4)

Units: Thousands euros

| Current period | | Capital | Share premium | Equity instruments issued other than capital | Other equity | Retained earnings | Revaluation reserves | Other reserves | (-) Treasury shares | Profit or loss for the period - Attributable to owners of the parent | (-) Interim dividends | Accumulated other comprehensive income | Non-controlling interests: Accumulated other comprehensive income | Non-controlling interests: Other items | Total |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| Opening balance [before restatement] | 1751 | 7,175,000 | 12,309,000 | | 42,000 | 15,786,000 | | (2,307,000) | (299,000) | 5,787,000 | (1,068,000) | (594,000) | 1,000 | 33,000 | 36,865,000 |
| Effects of corrections of errors | 1752 | | | | | | | | | | | | | | |
| Effects of changes in accounting policies | 1753 | | | | | | | | | | | | | | |
| Opening balance [current period] | 1754 | 7,175,000 | 12,309,000 | | 42,000 | 15,786,000 | | (2,307,000) | (299,000) | 5,787,000 | (1,068,000) | (594,000) | 1,000 | 33,000 | 36,865,000 |
| Total comprehensive income for the period | 1755 | | | | | | | | | 2,951,000 | | 114,000 | | 5,000 | 3,070,000 |
| Other changes in equity | 1756 | (89,000) | (412,000) | | (8,000) | 2,681,000 | | (115,000) | 190,000 | (5,787,000) | 1,068,000 | | | (28,000) | (2,500,000) |
| Issuance of ordinary shares | 1757 | | | | | | | | | | | | | | |
| Issuance of preference shares | 1758 | | | | | | | | | | | | | | |
| Issuance of other equity instruments | 1759 | | | | | | | | | | | | | | |
| Exercise or expiration of other equity instruments issued | 1760 | | | | | | | | | | | | | | |
| Conversion of debt to equity | 1761 | | | | | | | | | | | | | | |
| Capital reduction | 1762 | (89,000) | (412,000) | | | | | | | | | | | | (501,000) |
| Dividends (or remuneration of partners) | 1763 | | | | | (2,028,000) | | | | | | | | (4,000) | (2,032,000) |
| Purchase of treasury shares | 1764 | | | | | | | (5,000) | (341,000) | | | | | | (346,000) |
| Sale or cancellation of treasury shares | 1765 | | | | | | | | 531,000 | | | | | | 531,000 |
| Reclassification of financial instruments from equity to liability | 1766 | | | | | | | | | | | | | | |
| Reclassification of financial instruments from liability to equity | 1767 | | | | | | | | | | | | | | |

## IV. SELECTED FINANCIAL INFORMATION

### 9. CONSOLIDATED STATEMENT OF CHANGES IN TOTAL EQUITY (ADAPTED IFRS) (4/4)

Units: Thousands euros

| Current period | | Capital | Share premium | Equity instruments issued other than capital | Other equity | Retained earnings | Revaluation reserves | Other reserves | (-) Treasury shares | Profit or loss for the period - Attributable to owners of the parent | (-) Interim dividends | Accumulated other comprehensive income | Non-controlling interests: Accumulated other comprehensive income | Non-controlling interests: Other items | Total |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| Transfers among components of equity | 1768 | | | | | 4,719,000 | | | | (5,787,000) | 1,068,000 | | | | |
| Equity increase or (-) decrease resulting from business combinations | 1769 | | | | | | | | | | | | | | |
| Share based payments | 1770 | | | | | | | | | | | | | | |
| Other increase or (-) decrease in equity | 1771 | | | | (8,000) | (10,000) | | (110,000) | | | | | | (24,000) | (152,000) |
| *Of which: discretionary provision to welfare funds (only saving banks and credit cooperatives)* | 1772 | | | | | | | | | | | | | | |
| Closing balance [current period] | 1773 | 7,086,000 | 11,897,000 | | 34,000 | 18,467,000 | | (2,422,000) | (109,000) | 2,951,000 | | (480,000) | 1,000 | 10,000 | 37,435,000 |

**Comments:**

## IV. SELECTED FINANCIAL INFORMATION

### 10. CONSOLIDATED STATEMENT OF RECOGNISED INCOME AND EXPENSES (INDIRECT METHOD) (ADOPTED IFRS)

Units: Thousands euros

| | | CURRENT PERIOD 30-06-2026 | CURRENT PERIOD 30-06-2025 |
|---|---|---|---|
| **A) CASH FLOWS USED IN OPERATING ACTIVITIES (1+2+3+4+5)** | **1800** | (3,903,000) | 5,821,000 |
| **1. Consolidated profit or (loss) for the period** | **1810** | 3,209,000 | 2,956,000 |
| **2. Adjustments to obtain the cash flows from operating activities** | **1820** | 897,000 | 885,000 |
| (+) Depreciation and amortisation | **1821** | 413,000 | 388,000 |
| (+/-) Other adjustments | **1822** | 484,000 | 497,000 |
| **3. Net increase/(decrease) in operating assets** | **1830** | (37,342,000) | (29,953,000) |
| (+/-) Financial assets held for trading | **1831** | (1,290,000) | (1,642,000) |
| (+/-) Non-trading financial assets madatorily at fair value through profit or loss | **1832** | (3,405,000) | (1,061,000) |
| (+/-) Financial assets designated at fair value through profit or loss | **1836** | 112,000 | 487,000 |
| (+/-) Financial assets designated at fair value through other comprehensive income | **1833** | (9,701,000) | (2,065,000) |
| (+/-) Financial assets at amortised cost | **1834** | (23,863,000) | (25,531,000) |
| (+/-) Other operating assets | **1835** | 805,000 | (141,000) |
| **4. Net increase/(decrease) in operating liabilities** | **1840** | 29,795,000 | 31,717,000 |
| (+/-) Financial liabilities held for trading | **1841** | 101,000 | 422,000 |
| (+/-) Financial liabilities designated at fair value through profit or loss | **1842** | 463,000 | 190,000 |
| (+/-) Financial liabilities at amortised cost | **1843** | 23,986,000 | 30,411,000 |
| (+/-) Other operating liabilities | **1844** | 5,245,000 | 694,000 |
| **5. Income tax recovered/(paid)** | **1850** | (462,000) | 216,000 |
| **B) CASH FLOWS FROM INVESTING ACTIVITIES (1+2)** | **1860** | 88,000 | 117,000 |
| **1. Payments** | **1870** | (380,000) | (353,000) |
| (-) Tangible assets | **1871** | (157,000) | (145,000) |
| (-) Intangible assets | **1872** | (223,000) | (204,000) |
| (-) Investments in joint ventures and associates | **1873** | | |
| (-) Investments in subsidiaries and other business units | **1874** | | |
| (-) Non-current assets held for sale and associated liabilities | **1875** | | (4,000) |
| (-) Other payments related to investing activities | **1877** | | |
| **2. Proceeds** | **1880** | 468,000 | 470,000 |
| (+) Tangible assets | **1881** | 49,000 | 38,000 |
| (+) Intangible assets | **1882** | 3,000 | |
| (+) Investments joint ventures and associates | **1883** | 34,000 | 62,000 |
| (+) Investments in subsidiaries and other business units | **1884** | | |
| (+) Non-current assets held for sale and associated liabilities | **1885** | 382,000 | 370,000 |
| (+) Other proceeds related to investing activities | **1887** | | |
| **C) CASH FLOWS FROM FINANCING ACTIVITIES (1+2)** | **1890** | (4,017,000) | (6,549,000) |
| **1. Payments** | **1900** | (8,514,000) | (11,229,000) |
| (-) Dividends | **1901** | (2,315,000) | (2,028,000) |
| (-) Subordinated liabilities | **1902** | (1,245,000) | (1,836,000) |
| (-) Redemption of own equity instruments | **1903** | | |
| (-) Acquisition of own equity instruments | **1904** | (570,000) | (341,000) |
| (-) Other payments related to financing activities | **1905** | (4,384,000) | (7,024,000) |
| **2. Proceeds** | **1910** | 4,497,000 | 4,680,000 |
| (+) Subordinated liabilities | **1911** | | 2,000,000 |
| (+) Issuance of own equity instruments | **1912** | | |
| (+) Disposal of own equity instruments | **1913** | 38,000 | 30,000 |
| (+) Other proceeds related to financing activities | **1914** | 4,459,000 | 2,650,000 |

## IV. SELECTED FINANCIAL INFORMATION

### 10. CONSOLIDATED STATEMENT OF RECOGNISED INCOME AND EXPENSES (INDIRECT METHOD) (ADOPTED IFRS)

Units: Thousands euros

| | | CURRENT PERIOD 30-06-2026 | CURRENT PERIOD 30-06-2025 |
|---|---|---|---|
| **D) EFFECT OF EXCHANGE RATE DIFFERENCES** | **1920** | 1,000 | (3,000) |
| **E) NET INCREASE/(DECREASE) IN CASH AND CASH EQUIVALENTS (A+B+C+D)** | **1930** | (7,831,000) | (614,000) |
| **F) CASH AND CASH EQUIVALENTS AT BEGINNING OF THE PERIOD** | **1940** | 45,828,000 | 49,804,000 |
| **G) CASH AND CASH EQUIVALENTS AT END OF THE PERIOD (E+F)** | **1950** | 37,997,000 | 49,190,000 |

| **COMPONENTS OF CASH AND CASH EQUIVALENTS AT END OF THE PERIOD** | | CURRENT PERIOD 30-06-2026 | CURRENT PERIOD 30-06-2025 |
|---|---|---|---|
| (+) Cash | **1955** | 2,296,000 | 2,167,000 |
| (+) Cash equivalent balances at central banks | 1960 | 34,103,000 | 45,507,000 |
| (+) Other financial assets | 1965 | 1,598,000 | 1,516,000 |
| (-) Less: Bank overdrafts repayable on demand | 1970 | | |
| **TOTAL OF CASH AND CASH EQUIVALENTS AT END OF YEAR** | 1980 | 37,997,000 | 49,190,000 |
| *Of which: in power of group entities but not available for the group* | 1990 | | |

**Comments:**

## IV. SELECTED FINANCIAL INFORMATION

### 11. DIVIDENDS PAID

Units: Thousands euros

| | | CURRENT PERIOD | | | PREVIOUS PERIOD | | |
|---|---|---|---|---|---|---|---|
| | | Euros per share (X.XX) | Amount (thousand euros) | Number of shares to be delivered | Euros per share (X.XX) | Amount (thousand euros) | Number of shares to be delivered |
| Ordinary shares | 2158 | 0.33 | 2,314,835 | | 0.45 | 3,207,000 | |
| Other shares (non-voting shares, redeemable shares, etc.) | **2159** | | | | | | |
| **Total dividends paid** | **2160** | 0.33 | 2,314,835 | | 0.45 | 3,207,000 | |
| a) Dividends charged to profit and loss | **2155** | 0.33 | 2,314,835 | | 0.45 | 3,207,000 | |
| b) Dividends charged to reserves or share premium | **2156** | | | | | | |
| c) Dividends in kind | **2157** | | | | | | |
| d) Flexible payment | **2154** | | | | | | |

Comments:

## IV. SELECTED FINANCIAL INFORMATION

### 12. BREAKDOWN OF FINANCIAL INSTRUMENTS BY NATURE AND CATEGORY (1/2)

Units: Thousands euros

| FINANCIAL ASSETS: NATURE / CATEGORY | | CURRENT PERIOD | | | | |
|---|---|---|---|---|---|---|
| | | Financial assets held for trading | Non-trading financial assets mandatorily at fair value through profit or loss | Financial assets designated at fair value through profit or loss | Financial assets at fair value through other comprehensive income | Financial assets at amortised cost |
| Derivatives | 2470 | 11,141,000 | | | | |
| Equity instruments | **2480** | 252,000 | 50,000 | | 89,000 | |
| Debt securities | **2490** | 2,118,000 | | | 16,230,000 | 79,888,000 |
| Loans and advances | **2500** | | | | | 385,226,000 |
| Central banks | **2501** | | | | | |
| Credit institutions | **2502** | | | | | 18,862,000 |
| Customers | **2503** | | | | | 366,364,000 |
| (INDIVIDUAL) TOTAL | **2510** | 13,511,000 | 50,000 | | 16,319,000 | 465,114,000 |
| Derivatives | **2520** | 4,719,000 | | | | |
| Equity instruments | **2530** | 252,000 | 24,723,000 | | 798,000 | |
| Debt securities | **2540** | 2,118,000 | 2,000 | 5,586,000 | 80,397,000 | 89,702,000 |
| Loans and advances | **2550** | | | | | 413,496,000 |
| Central banks | **2551** | | | | | |
| Credit institutions | **2552** | | | | | 16,067,000 |
| Customers | **2553** | | | | | 397,429,000 |
| (CONSOLIDATED) TOTAL | **2560** | 7,089,000 | 24,725,000 | 5,586,000 | 81,195,000 | 503,198,000 |

| FINANCIAL LIABILITIES: NATURE / CATEGORY | | CURRENT PERIOD | | |
|---|---|---|---|---|
| | | Financial liabilities held for trading | Financial liabilities designated at fair value through profit or loss | Financial liabilities at amortised cost |
| Derivatives | 2570 | 6,716,000 | | |
| Short positions | **2580** | 646,000 | | |
| Deposits | **2590** | | | 461,017,000 |
| Central banks | **2591** | | | 44,000 |
| Credit institutions | **2592** | | | 18,174,000 |
| Customers | **2593** | | | 442,799,000 |
| Debt securities issued | **2600** | | | 47,784,000 |
| Other financial liabilities | **2610** | | | 6,918,000 |
| (INDIVIDUAL) TOTAL | **2620** | 7,362,000 | | 515,719,000 |
| Derivatives | **2630** | 2,587,000 | | |
| Short positions | **2640** | 646,000 | | |
| Deposits | **2650** | | 4,719,000 | 490,369,000 |
| Central banks | **2651** | | | 44,000 |
| Credit institutions | **2652** | | | 19,268,000 |
| Customers | **2653** | | 4,719,000 | 471,057,000 |
| Debt securities issued | **2660** | | | 51,377,000 |
| Other financial liabilities | **2670** | | 18,000 | 7,541,000 |
| (CONSOLIDATED) TOTAL | **2680** | 3,233,000 | 4,737,000 | 549,287,000 |

**Comments:**

## IV. SELECTED FINANCIAL INFORMATION

### 12. BREAKDOWN OF FINANCIAL INSTRUMENTS BY NATURE AND CATEGORY (2/2)

Units: Thousands euros

| FINANCIAL ASSETS: NATURE / CATEGORY | | PREVIOUS PERIOD | | | | |
|---|---|---|---|---|---|---|
| | | Financial assets held for trading | Non-trading financial assets mandatorily at fair value through profit or loss | Financial assets designated at fair value through profit or loss | Financial assets at fair value through other comprehensive income | Financial assets at amortised cost |
| Derivatives | 5470 | 10,804,000 | | | | |
| Equity instruments | **5480** | 641,000 | 38,000 | | 88,000 | |
| Debt securities | **5490** | 780,000 | | | 9,097,000 | 79,467,000 |
| Loans and advances | **5500** | | | | | 364,478,000 |
| Central banks | **5501** | | | | | |
| Credit institutions | **5502** | | | | | 17,863,000 |
| Customers | **5503** | | | | | 346,615,000 |
| **(INDIVIDUAL) TOTAL** | **5510** | 12,225,000 | 38,000 | | 9,185,000 | 443,945,000 |
| Derivatives | **5520** | 4,378,000 | | | | |
| Equity instruments | **5530** | 641,000 | 21,318,000 | | 611,000 | |
| Debt securities | **5540** | 780,000 | 2,000 | 5,698,000 | 70,571,000 | 88,924,000 |
| Loans and advances | **5550** | | | | | 390,172,000 |
| Central banks | **5551** | | | | | |
| Credit institutions | **5552** | | | | | 14,844,000 |
| Customers | **5553** | | | | | 375,328,000 |
| **(CONSOLIDATED) TOTAL** | **5560** | 5,799,000 | 21,320,000 | 5,698,000 | 71,182,000 | 479,096,000 |

| FINANCIAL LIABILITIES: NATURE / CATEGORY | | PREVIOUS PERIOD | | |
|---|---|---|---|---|
| | | Financial liabilities held for trading | Financial liabilities designated at fair value through profit or loss | Financial liabilities at amortised cost |
| Derivatives | 5570 | 6,880,000 | | |
| Short positions | **5580** | 307,000 | | |
| Deposits | **5590** | | | 439,701,000 |
| Central banks | **5591** | | | 85,000 |
| Credit institutions | **5592** | | | 19,579,000 |
| Customers | **5593** | | | 420,037,000 |
| Debt securities issued | **5600** | | | 49,093,000 |
| Other financial liabilities | **5610** | | | 5,910,000 |
| (INDIVIDUAL) TOTAL | **5620** | 7,187,000 | | 494,704,000 |
| Derivatives | **5630** | 2,826,000 | | |
| Short positions | **5640** | 307,000 | | |
| Deposits | **5650** | | 4,269,000 | 467,784,000 |
| Central banks | **5651** | | | 85,000 |
| Credit institutions | **5652** | | | 19,887,000 |
| Customers | **5653** | | 4,269,000 | 447,812,000 |
| Debt securities issued | **5660** | | | 52,206,000 |
| Other financial liabilities | **5670** | | 4,000 | 6,401,000 |
| (CONSOLIDATED) TOTAL | **5680** | 3,133,000 | 4,273,000 | 526,391,000 |

**Comments:**

## IV. SELECTED FINANCIAL INFORMATION

## 13. SEGMENT REPORTING

Units: Thousands euros

| GEOGRAPHIC AREA | | DISTRIBUTION OF INTEREST INCOME BY GEOGRAPHIC AREA | | | |
|---|---|---|---|---|---|
| | | Individual | | Consolidated | |
| | | CURRENT PERIOD | PREVIOUS PERIOD | CURRENT PERIOD | PREVIOUS PERIOD |
| Domestic market | 2210 | 6,166,000 | 6,736,000 | 7,413,000 | 7,882,000 |
| International Market | 2215 | 686,000 | 581,000 | 1,357,000 | 1,302,000 |
| a) European Union | 2216 | 681,000 | 577,000 | 1,347,000 | 1,297,000 |
| a.1) Euro zone | 2217 | 410,000 | 382,000 | 1,076,000 | 1,102,000 |
| a.2) Non Euro zone | 2218 | 271,000 | 195,000 | 271,000 | 195,000 |
| b) Other | 2219 | 5,000 | 4,000 | 10,000 | 5,000 |
| TOTAL | 2220 | 6,852,000 | 7,317,000 | 8,770,000 | 9,184,000 |

Comments:

| GEOGRAPHIC AREA | | CONSOLIDATED | | | |
|---|---|---|---|---|---|
| | | Ordinary income | | Profit / (loss) | |
| | | CURRENT PERIOD | PREVIOUS PERIOD | CURRENT PERIOD | PREVIOUS PERIOD |
| Banking and Insurance business | 2221 | 12,365,000 | 12,914,000 | 2,952,000 | 2,662,000 |
| BPI | 2222 | 870,000 | 910,000 | 218,388 | 235,000 |
| Corporate centre | 2223 | 96,000 | 112,000 | 33,278 | 55,000 |
| TOTAL of the segments to inform | 2235 | 13,331,000 | 13,936,000 | 3,203,666 | 2,952,000 |

Comments:

## IV. SELECTED FINANCIAL INFORMATION

## 14. AVERAGE WORKFORCE AND NUMBER OF OFFICE

| | | INDIVIDUAL | | CONSOLIDATED | |
|---|---|---|---|---|---|
| | | CURRENT PERIOD | PREVIOUS PERIOD | CURRENT PERIOD | PREVIOUS PERIOD |
| AVERAGE WORKFORCE | 2295 | 37,613 | 37,062 | 47,365 | 36,365 |
| Men | 2296 | 16,046 | 15,760 | 21,071 | 15,468 |
| Women | 2297 | 21,567 | 21,302 | 26,294 | 20,897 |

| | | CURRENT PERIOD | PREVIOUS PERIOD |
|---|---|---|---|
| NUMBER OF OFFICE | 2298 | 4,543 | 4,552 |
| Spain | 2299 | 4,235 | 4,251 |
| Foreign | 2300 | 308 | 301 |

Comments:

## IV. SELECTED FINANCIAL INFORMATION

## 15. BOARD OF DIRECTORS AND MANAGERS REMUNERATION

| MEMBERS OF THE BOARD OF DIRECTORS | | Thousands euros | |
|---|---|---|---|
| Type of remuneration | | CURRENT PERIOD | PREVIOUS PERIOD |
| Attendance fees | 2310 | 2,451 | 2,241 |
| Salaries | 2311 | 1,051 | 1,100 |
| Variable remuneration in cash | 2312 | 1,310 | 876 |
| Share based payments | 2313 | | |
| Indemnities | 2314 | | |
| Long-term savings systems | 2315 | 290 | 281 |
| Other | 2316 | 687 | 593 |
| TOTAL | 2320 | 5,789 | 5,091 |

| DIRECTORS | | Thousands euros | |
|---|---|---|---|
| | | CURRENT PERIOD | PREVIOUS PERIOD |
| Total remuneration paid to directors | 2310 | 9,052 | 9,146 |

**Comments:**

The total of remunerations does not include those perceived for representation of the Company in Boards of Directors of listed companies and others with representation out of the consolidated group. This remuneration in the case of Advisers ascends to EUR 8 thousands in 2026 (EUR 0 thousands in 2025) and in the case of Managers ascends to EUR 38 thousands 2026 (EUR 27 thousands in 2025).

The total of remunerations includes fixed remuneration, remuneration in kind and total variable remuneration received by members of the Senior Management.

## IV. SELECTED FINANCIAL INFORMATION

### 16. RELATED-PARTY TRANSACTIONS (1/2)

Units: Thousands euros

| RELATED-PARTY TRANSACTIONS<br>EXPENSES AND REVENUE | | CURRENT PERIOD | | | | |
|---|---|---|---|---|---|---|
| | | Significant shareholders | Directors and managing directors | Group employees, companies and entities | Other related parties | Total |
| 1) Finance costs | 2340 | | | | | |
| 2) Leases | 2343 | | | | | |
| 3) Receipt of services | 2344 | | | | | |
| 4) Purchase of goods (finished or in progress) | 2345 | | | | | |
| 5) Other expenses | 2348 | | | | | |
| **EXPENSES (1 + 2 + 3 + 4 + 5)** | 2350 | | | | | |
| 6) Finance income | 2351 | | | | | |
| 7) Dividends received | 2354 | | | | | |
| 8) Provision of services | 2356 | | | | | |
| 9) Sale of goods (finished or in progress) | 2357 | | | | | |
| 10) Other revenue | 2359 | | | | | |
| **REVENUE (6 + 7 + 8 + 9 +10)** | 2360 | | | | | |

| OTHER TRANSACTIONS | | CURRENT PERIOD | | | | |
|---|---|---|---|---|---|---|
| | | Significant shareholders | Directors and managing directors | Group employees, companies and entities | Other related parties | Total |
| Financing agreements: loans and capital contributions (lender) | 2372 | | | | | |
| Financing agreements: loans and capital contributions (borrower) | 2375 | | | | | |
| Collateral and guarantees given | 2381 | | | | | |
| Collateral and guarantees received | 2382 | | | | | |
| Commitments assumed | 2383 | | | | | |
| Dividends and other earnings distributed | 2386 | | | | | |
| Other transactions | 2385 | | | | | |

| BALANCES AT THE CLOSING OF THE PERIOD | | CURRENT PERIOD | | | | |
|---|---|---|---|---|---|---|
| | | Significant shareholders | Directors and managing directors | Group employees, companies and entities | Other related parties | Total |
| 1) Commercial customers and debtors | 2341 | | | | | |
| 3) Loans and credits granted | 2342 | | | | | |
| 7) Other collection rights | 2346 | | | | | |
| **TOTAL BALANCES OUTSTANDING** | 2347 | | | | | |
| 11) Commercial suppliers and creditors | 2352 | | | | | |
| 12) Loans and receivables | 2353 | | | | | |
| 14) Other payment obligations | 2355 | | | | | |
| **TOTAL CREDIT BALANCES** | 2358 | | | | | |

## IV. SELECTED FINANCIAL INFORMATION

## 16. RELATED-PARTY TRANSACTIONS (2/2)

Units: Thousands euros

| RELATED-PARTY TRANSACTIONS<br>EXPENSES AND REVENUE | | PREVIOUS PERIOD | | | | |
|---|---|---|---|---|---|---|
| | | Significant shareholders | Directors and managing directors | Group employees, companies and entities | Other related parties | Total |
| 1) Finance costs | 2340 | | | | | |
| 2) Leases | 2343 | | | | | |
| 3) Receipt of services | 2344 | | | | | |
| 4) Purchase of goods (finished or in progress) | 2345 | | | | | |
| 5) Other expenses | 2348 | | | | | |
| **EXPENSES (1 + 2 + 3 + 4 + 5)** | 2350 | | | | | |
| 6) Finance income | 2351 | | | | | |
| 7) Dividends received | 2354 | | | | | |
| 8) Provision of services | 2356 | | | | | |
| 9) Sale of goods (finished or in progress) | 2357 | | | | | |
| 10) Other revenue | 2359 | | | | | |
| **REVENUE (6 + 7 + 8 + 9 +10)** | 2360 | | | | | |

| OTHER TRANSACTIONS | | PREVIOUS PERIOD | | | | |
|---|---|---|---|---|---|---|
| | | Significant shareholders | Directors and managing directors | Group employees, companies and entities | Other related parties | Total |
| Financing agreements: loans and capital contributions (lender) | 2372 | | | | | |
| Financing agreements: loans and capital contributions (borrower) | 2375 | | | | | |
| Collateral and guarantees given | 2381 | | | | | |
| Collateral and guarantees received | 2382 | | | | | |
| Commitments assumed | 2383 | | | | | |
| Dividends and other earnings distributed | 2386 | | | | | |
| Other transactions | 2385 | | | | | |

| BALANCES AT THE CLOSING OF THE PERIOD | | PREVIOUS PERIOD | | | | |
|---|---|---|---|---|---|---|
| | | Significant shareholders | Directors and managing directors | Group employees, companies and entities | Other related parties | Total |
| 1) Commercial customers and debtors | 2341 | | | | | |
| 2) Loans and credits granted | 2342 | | | | | |
| 3) Other collection rights | 2346 | | | | | |
| **TOTAL BALANCES OUTSTANDING (1 + 2 + 3)** | 2347 | | | | | |
| 4) Commercial suppliers and creditors | 2352 | | | | | |
| 5) Loans and receivables | 2353 | | | | | |
| 6) Other payment obligations | 2355 | | | | | |
| **TOTAL CREDIT BALANCES (4 + 5 + 6)** | 2358 | | | | | |

## IV. SELECTED FINANCIAL INFORMATION

## 17. SOLVENCY INFORMATION

Units: Percentage

| CAPITAL RATIOS | | CURRENT PERIOD | CURRENT PERIOD |
|---|---|---|---|
| Eligible Common Equity Tier 1 capital (thousand euros) | **7010** | 31,529,000 | 30,773,000 |
| Eligible Additional Tier 1 capital (thousand euros) | **7020** | 4,523,178 | 4,767,803 |
| Eligible Tier 2 capital (thousand euros) | **7021** | 6,297,000 | 7,336,000 |
| Risks (thousand euros) | **7030** | 251,486,828 | 244,455,402 |
| Common Equity Tier 1 capital ratio (CET 1) | **7110** | 12.54 % | 12.59 % |
| Tier 1 capital ratio (Tier 1) | **7121** | 14.34 % | 14.54 % |
| **Total capital ratio** | **7140** | **16.84 %** | **17.54 %** |

| LEVERAGE RATIO | | CURRENT PERIOD | CURRENT PERIOD |
|---|---|---|---|
| Tier 1 capital (thousand euros) (a) | 7050 | 36,052,178 | 35,540,803 |
| Exposure (thousand euros) (b) | 7060 | 645,868,767 | 619,212,711 |
| **Leverage ratio (a) / (b)** | **7070** | **5.58 %** | **5.74 %** |

**Comments:**

## IV. SELECTED FINANCIAL INFORMATION

## 18. CREDIT QUALITY OF THE PORTFOLIO OF LOANS AND RECEIVABLES

Units: Thousand euros

| GROSS AMOUNT | | CURRENT PERIOD | CURRENT PERIOD |
|---|---|---|---|
| Normal risk | 7500 | 369,842,000 | 348,618,000 |
| Normal risk under special monitoring | 7502 | 26,250,000 | 24,902,000 |
| Non-performing risk | 7503 | 7,278,000 | 7,993,000 |
| **Total gross amount** | 7505 | 403,370,000 | 381,513,000 |

| IMPAIRMENT LOSSES | | CURRENT PERIOD | CURRENT PERIOD |
|---|---|---|---|
| Normal risk | 7510 | (696,000) | (678,000) |
| Normal risk under special monitoring | 7512 | (972,000) | (861,000) |
| Non-performing risk | 7513 | (4,280,000) | (4,659,000) |
| **Total asset impairment losses** | 7515 | (5,948,000) | (6,198,000) |
| **Impairment loss calculated collectively** | 7520 | (4,738,000) | (5,068,000) |
| **Impairment loss calculated individually** | 7530 | (1,296,000) | (1,248,000) |

| CARRYING AMOUNT | | CURRENT PERIOD | CURRENT PERIOD |
|---|---|---|---|
| Normal risk | 7540 | 369,146,000 | 347,940,000 |
| Normal risk under special monitoring | 7542 | 25,278,000 | 24,041,000 |
| Non-performing risk | 7543 | 2,998,000 | 3,334,000 |
| **Total carrying amount** | 7545 | 397,422,000 | 375,315,000 |

| GUARANTEES RECEIVED | | CURRENT PERIOD | CURRENT PERIOD |
|---|---|---|---|
| Value of collateral | 7550 | 454,230,000 | 447,931,000 |
| *Of which: guarantees risks under special monitoring* | 7551 | 38,686,000 | 38,309,000 |
| *Of which: guarantees non-performing risk* | 7553 | 7,349,000 | 8,972,000 |
| Value of other guarantees | 7554 | | |
| *Of which: guarantees risks under special monitoring* | 7555 | | |
| *Of which: guarantees non-performing risk* | 7557 | | |
| **Total value of guarantees received** | 7558 | 454,230,000 | 447,931,000 |

| FINANCIAL GUARANTEES GIVEN | | CURRENT PERIOD | CURRENT PERIOD |
|---|---|---|---|
| Loan commitments given | 7560 | 130,735,000 | 127,411,000 |
| *Of which: classified as normal under special monitoring* | 7561 | 3,583,000 | 3,547,000 |
| *Of which: classified as non-performing risk* | 7562 | 288,000 | 310,000 |
| *Amount recognised under liabilities in Balance Sheet* | 7563 | 114,000 | 118,000 |
| Financial guarantees given | 7565 | 9,278,000 | 9,305,000 |
| *Of which: guarantees risks under special monitoring* | 7566 | 496,000 | 452,000 |
| *Of which: guarantees non-performing risk* | 7567 | 141,000 | 160,000 |
| *Amount recognised under liabilities in Balance Sheet* | 7568 | 109,473 | 124,322 |
| Other commitments given | 7570 | 42,004,000 | 38,396,000 |
| *Of which: classified as normal under special monitoring* | 7571 | 1,809,000 | 1,521,000 |
| *Of which: classified as non-performing risk* | 7572 | 300,000 | 313,000 |
| *Amount recognised under liabilities in Balance Sheet* | 7573 | 170,000 | 174,000 |

**Comments:**

## IV. SELECTED FINANCIAL INFORMATION

## 19. REAL ESTATE EXPOSURE

Units: Thousand euros

**Real estate credit risk exposure - Spain**

| GROSS AMOUNT | | CURRENT PERIOD | CURRENT PERIOD |
|---|---|---|---|
| Financing for real estate construction and development (including land) | 9000 | 4,309,000 | 4,363,000 |
| *Of which: non-performing risks* | 9001 | 132,000 | 186,000 |

| IMPAIRMENT LOSSES | | CURRENT PERIOD | CURRENT PERIOD |
|---|---|---|---|
| Financing for real estate construction and development (including land) | 9015 | (147,000) | (142,000) |
| *Of which: non-performing risks* | 9016 | (88,000) | (111,000) |

| CARRYING AMOUNT | | CURRENT PERIOD | CURRENT PERIOD |
|---|---|---|---|
| Total carrying amount of financing for real estate construction and development (including land) | 9025 | 4,162,000 | 4,221,000 |
| *Of which: non-performing risks* | 9026 | 44,000 | 75,000 |
| **Total carrying amount of financing granted to customers in Spain** | 9030 | 349,760,000 | 329,783,000 |

| GUARANTEES RECEIVED | | CURRENT PERIOD | CURRENT PERIOD |
|---|---|---|---|
| Value of collateral | 9050 | 3,619,000 | 3,603,000 |
| *Of which: guarantees non-performing risk* | 9053 | | |
| Value of other guarantees | 9054 | 690,000 | 760,000 |
| *Of which: guarantees non-performing risk* | 9057 | | |
| **Total value of guarantees received** | 9058 | 4,309,000 | 4,363,000 |

| FINANCIAL GUARANTEES | | CURRENT PERIOD | CURRENT PERIOD |
|---|---|---|---|
| Financial guarantees given relating to real estate construction and development | 9015 | 14,000 | 58,000 |
| Amount recognised under liabilities | 9016 | | |

**Foreclosed assets and assets received as payment for debts - Spain**

| GROSS AMOUNT | | CURRENT PERIOD | CURRENT PERIOD |
|---|---|---|---|
| Foreclosed property and property received as payment for debts | 9050 | 2,437,000 | 3,006,000 |
| *Of which: land* | 9053 | 82,000 | 93,000 |
| Investments in real estate entities | 9054 | | |
| **Total gross amount** | 9058 | 2,437,000 | 3,006,000 |

| IMPAIRMENT LOSSES | | CURRENT PERIOD | CURRENT PERIOD |
|---|---|---|---|
| Foreclosed property and property received as payment for debts | 9050 | (879,000) | (1,060,000) |
| *Of which: land* | 9053 | (61,000) | (72,000) |
| Investments in real estate entities | 9054 | | |
| **Total asset impairment losses** | 9058 | (879,000) | (1,060,000) |

| CARRYING AMOUNT | | CURRENT PERIOD | CURRENT PERIOD |
|---|---|---|---|
| Foreclosed property and property received as payment for debts | 9050 | 1,558,000 | 1,946,000 |
| *Of which: land* | 9053 | 21,000 | 21,000 |
| Investments in real estate entities | 9054 | | |
| **Total carrying amount** | 9058 | 1,558,000 | 1,946,000 |