

1Q26 RESULTS

30 April 2026



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Presentation prepared with Group data at closing of 31-Mar-26, unless otherwise indicated.



Highlights



Sustained momentum into 2026

1Q26 Highlights

- » **Volume growth continues at high pace** (business volume⁽¹⁾ up c.7% yoy)
- » **Positive revenue trends:** NII in line with guidance; Revenues from services⁽¹⁾ +7.5% yoy
- » **Best-ever asset quality** (1.98% NPL; 79% coverage)⁽²⁾ **drives low CoR** (23 bps)⁽³⁾
- » **Strong capital accretion supporting growth and returns** (12.51% CET1 post new SBB)⁽⁴⁾
- » **Consistent shareholder value creation:** new €500M 8th SBB⁽⁴⁾; +15% yoy BVPS + DPS⁽⁵⁾

1Q26 Net income

€1,572 M
+7.0% yoy | +5.2% qoq

% RoTE⁽³⁾

17.6%

FY26e RoTE improved to >18%⁽⁶⁾ – Reiterating all other guidance and targets

(1) Refer to the Appendix (Glossary) for definition. (2) NPL coverage still including €311M unassigned collective provisions. Stable ytd. (3) Trailing 12M. (4) Following receipt of the relevant regulatory authorisation, the BoD agreed to approve and commence a new SBB (the 8th) for a maximum amount of €500M (CNMV Inside Information notice, 30-Apr-26); already fully deducted from Mar-26 solvency ratios. (5) Evolution vs. BVPS as at 31 March 2025 adjusted to exclude the final DPS against FY24 results paid in Apr-25. (6) Versus previous guidance of “~18%”.

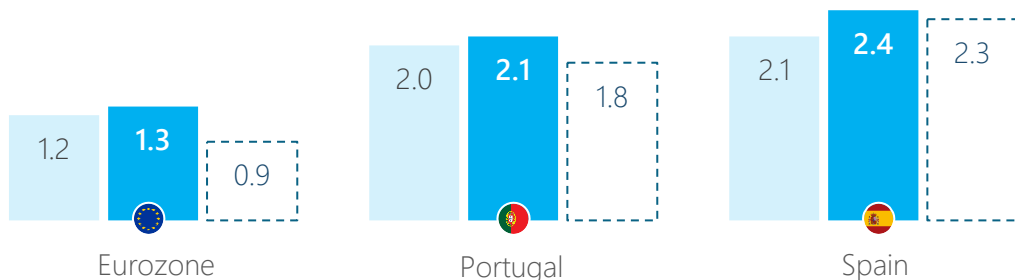
The Iberian economies have started 2026 on a solid footing

—facing a more uncertain backdrop with resilience and sustained outperformance

Post-Iran GDP forecasts still at ~2% yoy across our core economies – with the Spanish economy >2%

2026e Real GDP, % yoy

- Former internal projections⁽¹⁾ (underpinning guidance)
- Latest internal projections (pre-Iran)⁽¹⁾
- March ECB/BoP/BoS projections (post-Iran)

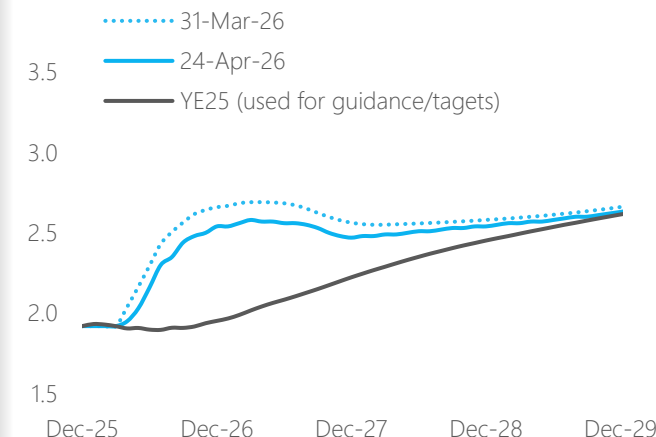


SOLID AND DIVERSIFIED GROWTH ENGINES

- > **+0.9%** Population yoy⁽²⁾
- > **+2.4%** Employment yoy⁽³⁾
- > **+5.3%** Household disp. Income yoy⁽⁴⁾
- > **+3.3%** Household consumption yoy⁽⁵⁾
- > **+7.4%** Equipment investment yoy⁽⁵⁾
- > **+5.2%** Construction investment yoy⁽⁵⁾
- > **+8.4%** Services exports yoy⁽⁵⁾

Higher interest rate expectations

Market-implied €STR, by forward date⁽⁶⁾



Spain is well positioned to keep outperforming even in a more adverse backdrop

- > **Low dependency from conflict region:** ~5% of oil/ <2% of gas from Hormuz⁽⁷⁾; Exports: 0.7% of GDP⁽⁸⁾
- > **Lower reliance on fossil fuels:** 55% renewable generation vs. 45% EU⁽⁹⁾
- > **Lower electricity prices:** €0.14/KWh vs. €0.20/KWh Eurozone⁽¹⁰⁾
- > **Safe tourism destination:** FY26e international arrivals at >100M vs. 99M⁽¹¹⁾ pre-Iran (FY25: 97M)⁽¹¹⁾
- > **Stronger private sector:** debt/GDP -29 pp vs. Eurozone avg.⁽¹²⁾; 12.0% households saving rate⁽⁴⁾
- > **New policy measures by the Spanish government⁽¹³⁾**

Even under a **more adverse** scenario (longer-lasting and + intense), the BoS⁽¹⁴⁾ sees **Spanish GDP growth holding at**

~2%

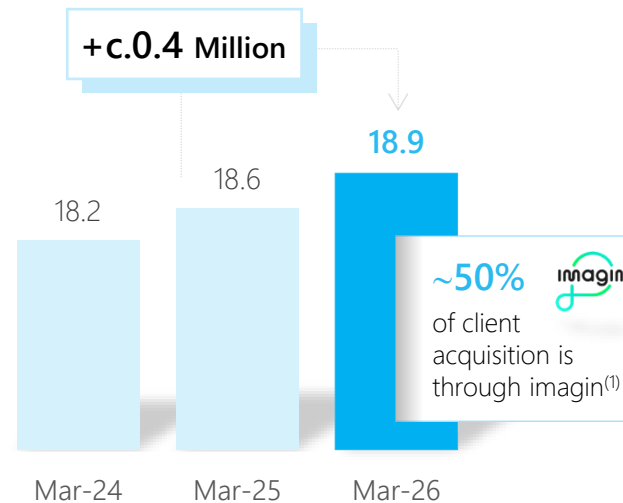
(1) CaixaBank Research. (2) INE. Jan-26. (3) INE. 1Q26/1Q25. (4) INE. FY25. (5) INE. National Accounts (GDP components). FY25. (6) Bloomberg. (7) Miteco. (8) Exports of goods and services to the region. Source: DataComex, BoS, and INE. (9) Entso-e (European Network of Transmission System Operators). 2025. (10) Eurostat. 1H25. Price for consumption between 500 MWh and 1,999 MWh (excluding VAT and other recoverable taxes and levies). (11) INE. (12) Eurostat. 4Q25. Includes household and NFC non-consolidated debt in loans and debt securities. (13) ~€5Bn, including tax cuts, discounts for vulnerable groups, and targeted support for the most affected sectors. (14) Estimate for 2026e GDP growth under a more adverse scenario: 1.9%. Source: BoS. Mar-26.

Strong operating momentum – with sustained growth in clients and volume



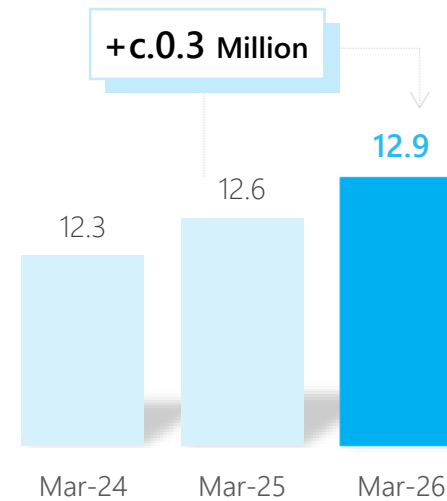
Growing number of clients

of clients in Spain, millions



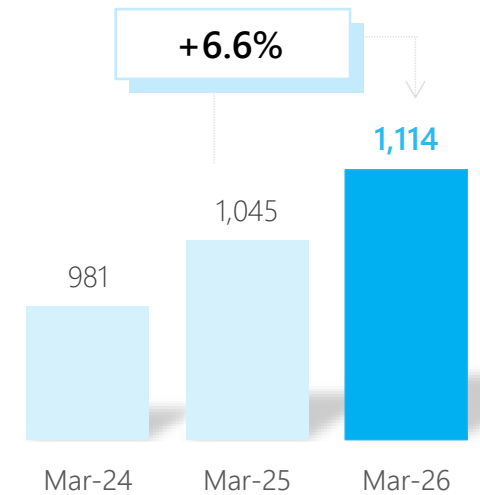
With a larger relational base

of relational indiv. clients⁽²⁾ in Spain, millions



Steady volume growth

Business volume⁽²⁾, €Bn



Gaining market share – Market shares in Spain in % and Δ yoy in bps⁽³⁾



**Best bank in Spain and
Best bank in Western
Europe 2026**

by Global Finance

(1) In % of total new client onboarding in Spain (CABK + imagin) in the last 12 months. Refer to the Appendix for additional details on imagin. (2) Refer to the Appendix (Glossary) for definition. (3) As at Mar-26 for payroll deposits, pension deposits, client loans, household deposits, and savings insurance (for loans and deposits, sector data based on preliminary ECB data; for savings insurance sector data is internal estimate); Dec-25 for life-risk insurance. Based on latest available data from ECB, TGSS, and ICEA.

Swift and continuous AI advances – to drive growth, efficiency, and resilience

SWIFT GEN-AI DEPLOYMENT AT SCALE TO DRIVE:

Growth and superior customer experience

Scalability and operational efficiency

Enhanced resilience and control

STEADY ROLLOUT – selected examples of initiatives launched in 2026

- » Smarter and streamlined AI-driven **digital onboarding**
- » Assistant for **digital** pre-approved **loan applications**
- » Real-time **personalised in-app** campaigns and journeys
- » AI agent to support **commercial customer meetings**
- » **Customer service** automation and AI agent rollout
- » Digital **self-service** to help clients resolve **payment arrears**
- » **Document assistant** for **risk** analysts
- » **Developer automation portal** accelerating **AI delivery**

AI ALREADY DELIVERING TANGIBLE VALUE

#1 Rated banking App in Spain⁽¹⁾

~50% Digital/ Total sales⁽²⁾
+6 pp yoy

↓ ~75% Commercial interview prep time

↓ ~50% AI-agent development time

Unlocking value for the Group and our clients through (Gen) AI – with significant upside ahead

(1) CaixaBank App, in Spain. Peer group includes: Abanca, B. Sabadell, B. Santander, Bankinter, BBVA, ING, N26, and Revolut. Source: Google Play as at 19-Apr-26. (2) 1Q26, in Spain. Refer to the Appendix (glossary) for definition.

Continuous loan growth across all core segments

—despite usual adverse seasonality in Q1

PERFORMING LOANS⁽¹⁾

31 March 2026

€380 Bn

+7.2% yoy

+ 1.1% qoq

+1.6% qoq private sector

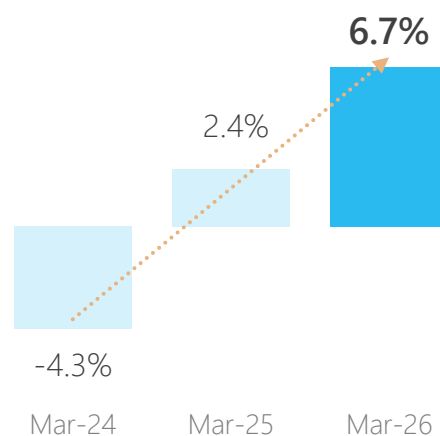
o/w:



RESIDENTIAL MORTGAGES

+6.7% yoy | +1.4% qoq

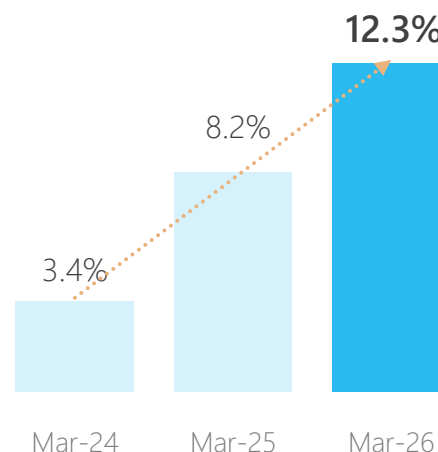
Performing residential mortgages: Δ yoy in %⁽²⁾



CONSUMER LENDING

+12.3% yoy | +2.7% qoq

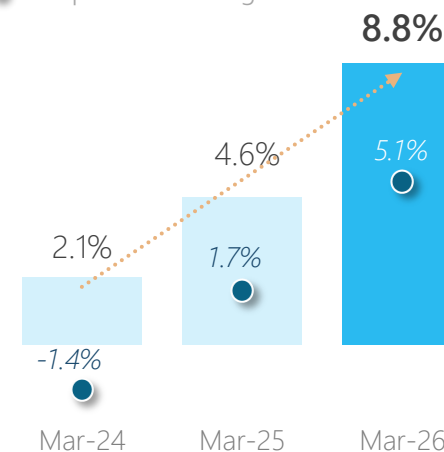
Performing consumer loans: Δ yoy in %⁽²⁾



BUSINESS LENDING

+8.8% yoy | +2.0% qoq

Performing business loans: Δ yoy in %⁽²⁾ o/w in Spain and Portugal⁽³⁾



Performing loans to the private sector in Spain⁽⁴⁾ up +5.7% yoy (vs. +4.4% yoy sector)⁽⁵⁾

(1) Refer to Appendix for additional details. (2) Performing back-book growth. (3) Performing business loans in Spain and Portugal (i.e. excluding loans from CIB branches in countries other than Spain and Portugal). (4) Performing loans to households and businesses in Spain (excludes loans from CIB branches outside Spain). (5) Sector data in Spain based on latest available BoS data (Feb-26).

Customer funds up 6.3% yoy

Holding up well qoq amid market volatility and deposit seasonality

CUSTOMER FUNDS⁽¹⁾
31 March 2026

€734 Bn

+6.3% yoy

+0.3% qoq

+0.7% qoq ex market

o/w:



WEALTH MANAGEMENT⁽²⁾

+9.3% yoy | +0.1% qoq
(+1.0% ex market)



DEPOSITS & OTHERS⁽³⁾

+4.4% yoy | +0.4% qoq
(Non-int.-bearing deposits⁽⁴⁾ +6.0% yoy)



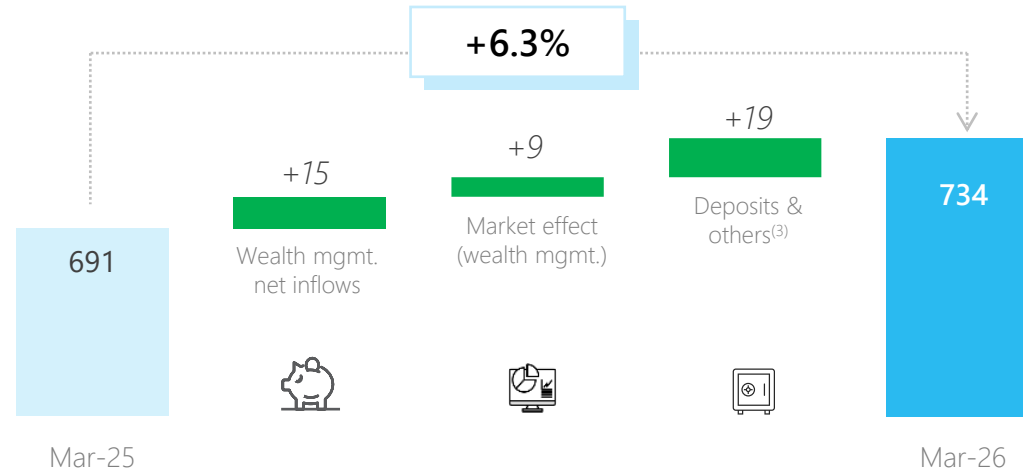
MARKET SHARES IN SPAIN
WM⁽⁵⁾ | DEPOSITS⁽⁶⁾

29% | **25%**

Customer funds up yoy

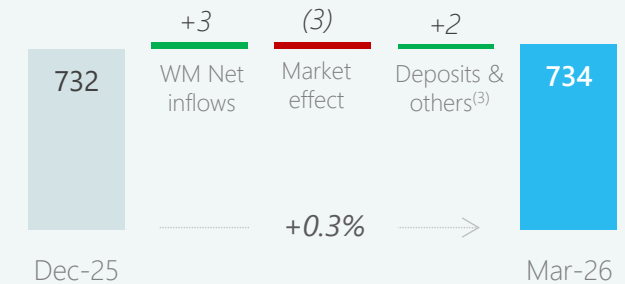
underpinned by net inflows into WM, market tailwinds, and sustained deposit growth

Customer funds waterfall yoy, €Bn



Resilient net inflows and deposit growth offset market effect and seasonality qoq

Customer funds waterfall qoq, €Bn



April rebound

Market effect⁽⁷⁾ >€7 Bn
Net inflows⁽⁸⁾ ~€1.5 Bn

(1) Refer to Appendix for additional details. (2) Mutual funds, managed portfolios and SICAVs; pension plans; and insurance funds (on-/off-balance sheet). (3) Deposits (including retail securities issuances), "Other funds", and "Other managed resources". (4) Including FX and excluding employee deposits, international branch deposits, retail securities, and other outside the commercial network scope. eop. (5) Combined market share including mutual funds, pension plans, and savings insurance. As at Mar-26, based on latest published information by ICEA and INVERCO (for savings insurance, sector data is internal estimate). (6) Deposits from resident households and non-financial businesses. Mar-26, sector data based on preliminary ECB data. (7) As at 27 April vs. end of March. (8) Implied monthly run-rate based on net inflows to 27-Apr-26.

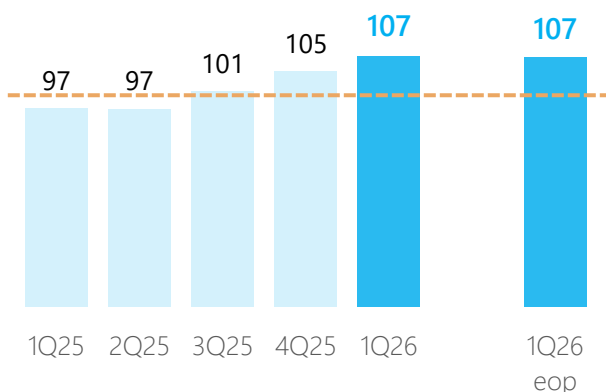
Continuous growth in Wealth Management – supported by resilient net inflows



Sustained growth in WM balances...

WM⁽¹⁾ avg. balances, rebased to 100 = FY25 avg.

----- FY25 avg. = 100



...with support from positive net inflows...

1Q26 net inflows into WM⁽¹⁾ (ex market effects)

~60%
Mutual funds⁽²⁾
and pension
plans

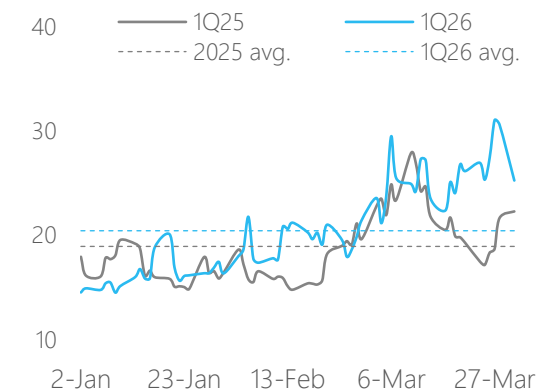


~40%
Savings
insurance⁽³⁾



...despite strong market volatility

VIX index⁽⁴⁾ in 1Q26 vs. 1Q25, and 2025/1Q26 avg.

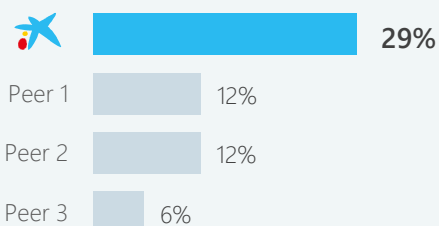


Uniquely positioned
to serve structurally
growing demand



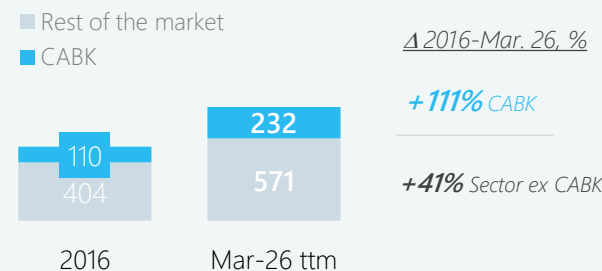
#1 IN WM IN SPAIN

Market share by total WM balances⁽⁵⁾, %



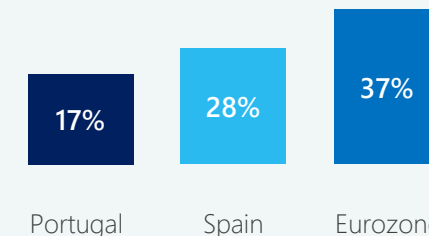
TRACK-RECORD OF GROWTH

WM balances in Spain⁽⁶⁾, €Bn



UNTAPPED POTENTIAL

WM products in % of total household savings⁽⁷⁾



(1) Mutual funds, managed portfolios and SICAVs; pension plans; and insurance funds (on- and off-balance sheet). (2) Includes managed portfolios and SICAVs. (3) Includes unit linked. (4) Source: Bloomberg. (5) In Spain. Combined market share including mutual funds, pension plans, and savings insurance. Peer group includes Banco Santander, BBVA, and Ibercaja. As at Mar-26, based on latest published information by ICEA and INVERCO (for savings insurance, sector data is internal estimate). (6) As at Mar-26, based on ICEA and INVERCO (for savings insurance, sector data is internal estimate). (7) Source: ECB. Latest available data (Dec-25).

Double-digit protection insurance growth – driven by commercial dynamism

PROTECTION INSURANCE
PREMIUMS⁽¹⁾
31 March 2026, % yoy

+12.1%

o/w:

- > Life-Risk: **+13.1%**
- > Non-Life: **+11.5%**

Positive production dynamics bolstered by innovative offering and loan origination

New protection insurance premiums breakdown by segment⁽²⁾, 1Q26 ttm in €M and %



45%

Life-Risk



55%

Non-Life



HEALTH

23%



AUTO

14%



HOME

12%

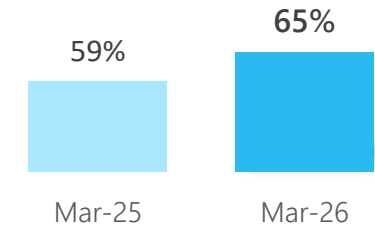


OTHER

7%

Rising weight of MyBox

MyBox in % of total stock of life-risk premiums⁽³⁾



82%

MyBox in % of 1Q26 ttm total new protection premiums

CONTINUOUS MARKET SHARE GAINS

Market shares in Spain⁽⁴⁾ in % and Δ yoy in bps



LIFE-RISK

28.1% | +119 bps

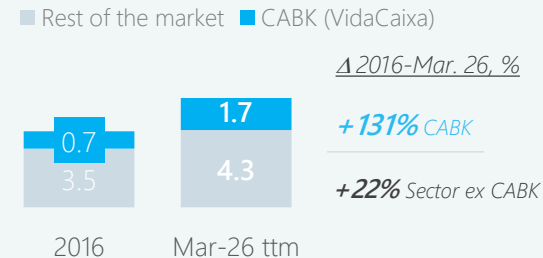


NON-LIFE

11.2% | +39 bps

TRACK-RECORD OF GROWTH

Life-risk insurance premiums in Spain⁽⁵⁾, €Bn



UNTAPPED POTENTIAL

Non-life insurance premiums in % of GDP⁽⁶⁾



(1) Premiums as at 31-Mar-26 on an annualised basis. It includes VidaCaixa life-risk premiums (excluding BPI Vida e Pensoes) plus SegurCaixa Adeslas non-life premiums sold through the bancassurance network. (2) CABK ex BPI and considering life-risk and non-life risk premiums sold through the bancassurance channel. All insurance products (including single premium with multiannual tenor) are presented on an annual basis to facilitate comparisons across all product lines. (3) VidaCaixa earned life-risk premiums (excluding BPI Vida e Pensoes) on an annualised basis. (4) Based on latest available data from ICEA as at Mar-26 for non-life, and Dec-25 for life-risk. (5) Based on latest available data from ICEA (Mar-26). (6) Source: OECD Global Insurance Statistics; latest available data (2024), relating exclusively to direct insurance business.

Navigating volatility from the strongest position in over 15 years



CORE ECONOMIES BETTER SHIELDED

from Middle East-
related energy risks

SOUND CLIENTS' FINANCIALS

– The
lowest private sector
leverage in 25 years

STRONG FINANCIAL SECTOR

– Ready to
support clients and the
economy



Reinforced scale and leadership

*Capacity to grow,
focus on core
business*



Strong balance sheet

*Record asset quality,
ample liquidity, robust
solvency*



Contained risks

*Retail focus, no private
credit exposure, and non-
material Middle East
exposure*

FY26e RoTE improved to $>18\%^{(1)}$ – Reiterating all other guidance and targets

⁽¹⁾ Versus previous guidance of “~18%”.



P&L and balance sheet



Net income grows yoy and qoq

–confirming earnings resilience amid seasonality and market volatility

CONSOLIDATED INCOME STATEMENT – €M and %

	1Q26	1Q25	% yoy	% qoq
Net interest income	2,662	2,646	+0.6%	-2.0%
Revenues from services ⁽¹⁾	1,374	1,278	+7.5%	-0.7%
Other revenues, o/w:	91	86	+5.9%	+68.4%
Dividends	49	53	-7.7%	
Equity accounted	79	72	+10.9%	
Trading income	65	69	-6.2%	-1.0%
Other op. income & expenses	(102)	(108)	-5.3%	
Revenues	4,127	4,011	+2.9%	-0.6%
Total operating expenses	(1,652)	(1,580)	+4.6%	+2.2%
Pre-impairment income	2,475	2,431	+1.8%	-2.4%
Loan-loss charges	(232)	(195)	+19.3%	-18.6%
Other provisions	(26)	(43)	-40.3%	-55.6%
Gains/losses on disposals and other	12	(7)		
Pre-tax income	2,228	2,186	+1.9%	+1.6%
Tax, minority & other ⁽²⁾	(656)	(717)	-8.4%	-6.1%
Net income	1,572	1,470	+7.0%	+5.2%
<i>Pro memoria</i>				
Fees	1,028	962	+6.8%	-1.5%
Insurance service result	346	316	+9.3%	+1.7%
CoR ttm, %	0.23%	0.25%	-2 bps	+1 bp

REVENUES

- > **NII in line with guidance:** up yoy; qoq affected by seasonal impacts and loan index resets
- > **Strong growth in Revenues from services yoy;** qoq affected by usual seasonal dynamics
- > **Other revenues +6% yoy** driven by equity accounted income; qoq mainly reflects BFA dividend⁽³⁾

OPERATING COSTS

- > **Costs** yoy evolve in line with guidance
- > **PPP** up +1.8% yoy on higher revenues

PROVISIONS & OTHER

- > **CoR ttm -2 bps yoy** and remaining at very low levels
- > **Other provisions** down to the **lowest level since 1Q23**
- > **Gains/losses turning positive** on higher RE gains
- > **Tax, minority & other** includes impact from banking tax and DTA write-up⁽²⁾

(1) Equivalent to the sum of "Net fees" and "Insurance service result". Refer to the Appendix for additional details. (2) Evolution affected by accrual of the banking tax (-€152M 1Q26; -€148M 1Q25; -€166M 4Q25) and write-up of TLCFs and/or deductions (€135M 1Q26; €67M 1Q25; €171M 4Q25). (3) 1Q26 includes €44M from BFA dividend (vs. €50M in 1Q25).

BPI: profitable growth while accelerating digital transformation



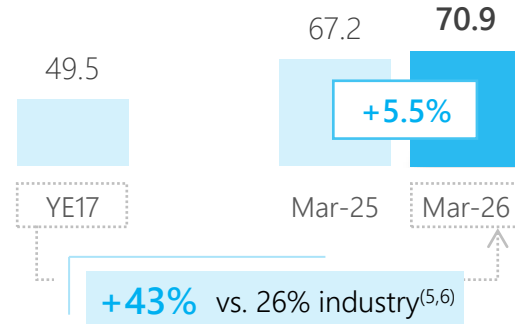
1Q26 Net income
€89 M



BPI Segment⁽¹⁾ – excludes
BFA dividend accrued in 1Q⁽²⁾

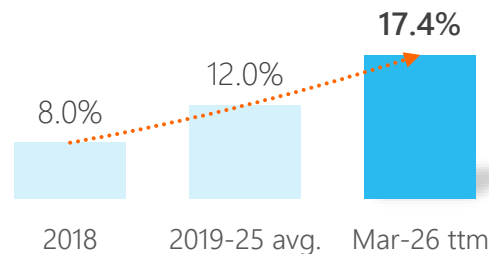
Business volume growth

Business volume^(3,4), €Bn



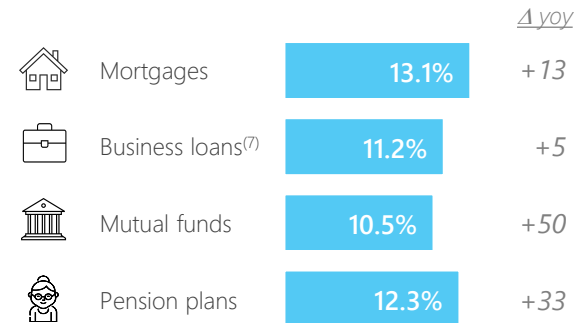
High profitability

RoTE^(3,8), %



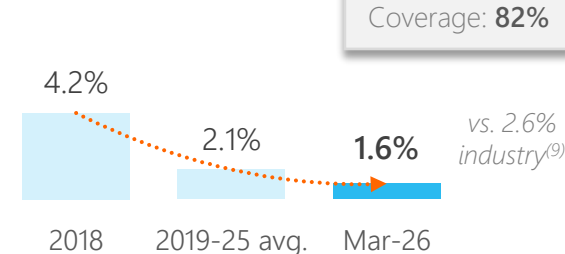
Broad-based market share gains

Market share in Portugal⁽⁶⁾, % and Δ in bps



Strong balance sheet

% NPL⁽³⁾, eop



Accelerating transformation

while digital banking gains relevance

Digital individual clients actively using BPI App⁽¹¹⁾ **94%**

Digitally-supported sales⁽¹²⁾ in % of total, Mar-26 ttm **34%**

Gen-AI training for all employees, % of total # of employees **100%**

New young talent hires⁽¹³⁾, % of 1Q26 total **68%**



Best Digital Bank in Portugal 2025
Euromoney

NEW CREDIT
RATING UPGRADES⁽¹⁰⁾



A1 (from A2)

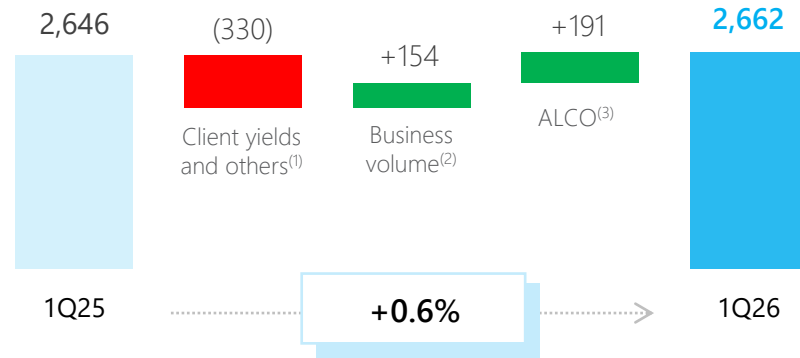
With baseline credit assessment
↑ to **a3** (from baa1)

(1) Contribution of the banking activity in Portugal to the Group's consolidated results. It excludes, among other items, earnings from investments in BFA and BCI. (2) €44 M pre-tax, accrued under "Dividends" in the "Corporate Center" business segment. (3) BPI segment. (4) Customer funds plus performing loans. YE17 customer funds exclude Portuguese treasury bond placements. (5) Total customer loans plus funds, industry ex BPI. (6) Source: BoP, latest available data (Feb-26). (7) Market share excluding corporate bonds. Market share including them: 12.2%. (8) 2022 figure restated under IFRS 17/9. 2018-21 figures as reported historically (IFRS 4). (9) % NPLs in credit to the resident private sector (households and non-financial businesses), based on latest published information from the BoP (Dec-25). (10) Upgrades by Moody's in Apr-26. Note that Fitch Ratings and S&P Global upgraded BPI's long-term issuer ratings in 2025 (to A- and A respectively). Additionally, Portugal's sovereign long-term issuer credit ratings have also been improved in Mar-26 by Fitch Ratings (to A positive, from A stable), and in Feb-26 by S&P (to A+ positive from A+ stable). (11) Percentage of clients with ≥1 app login among clients with ≥1 app or web login over the last 3 months. (12) # of sales of focus products (mutual funds/retirement savings plans, personal loans, credit cards, and stand-alone insurance) to individual clients that were digitally-initiated in % of total. (13) Under 30.

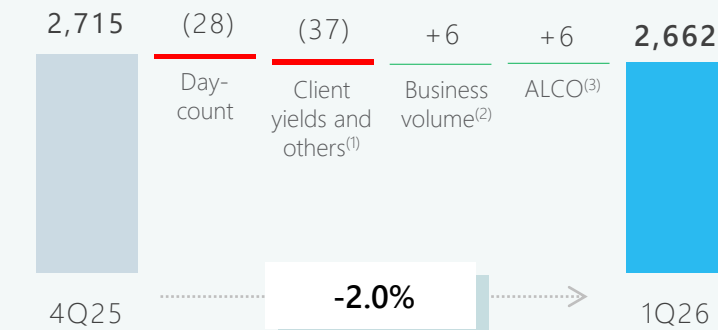
NII returns to growth yoy – with sequential qoq growth expected from now on

NII resumes growth yoy

€M



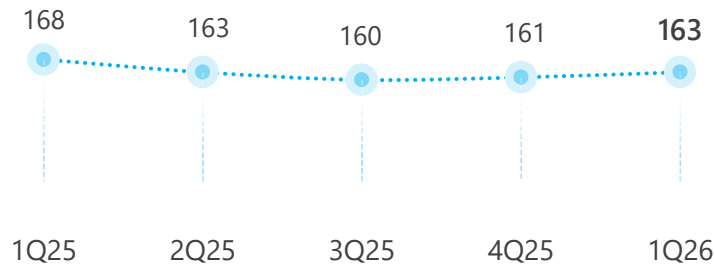
QoQ NII BRIDGE, €M



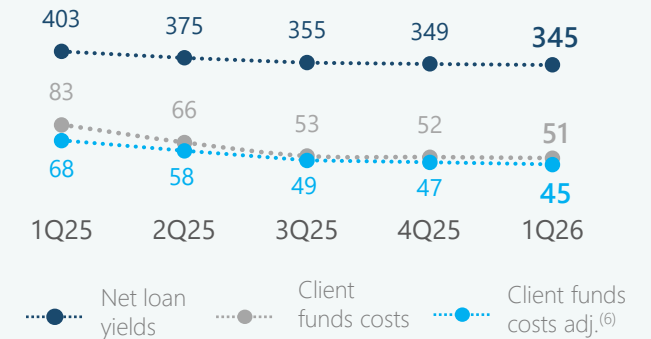
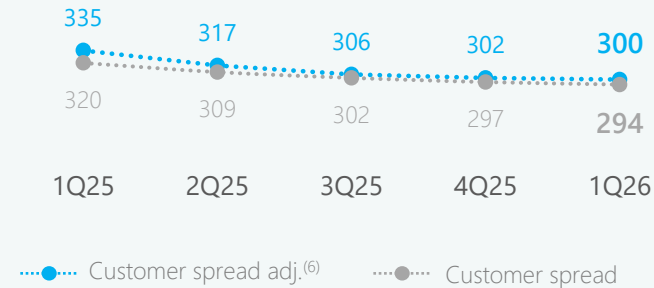
- > **YoY** up as volumes and ALCO begin to offset impact from yields
- > QoQ affected by lower **day-count** and other **seasonal factors**
- > **Client yields** mainly reflecting (-) loan repricing partly offset by lower deposit costs
- > Continued support from **ALCO(4)**; with:
 - **Hedges:** €74.3 Bn; **+€5.9 Bn qoq**
 - **ALCO book:** €78.6 Bn⁽⁵⁾; **+€1.8 Bn qoq⁽⁵⁾**

NIM leaves cycle-low behind

NIM, bps



CUSTOMER SPREAD AND YIELDS/COSTS– bps



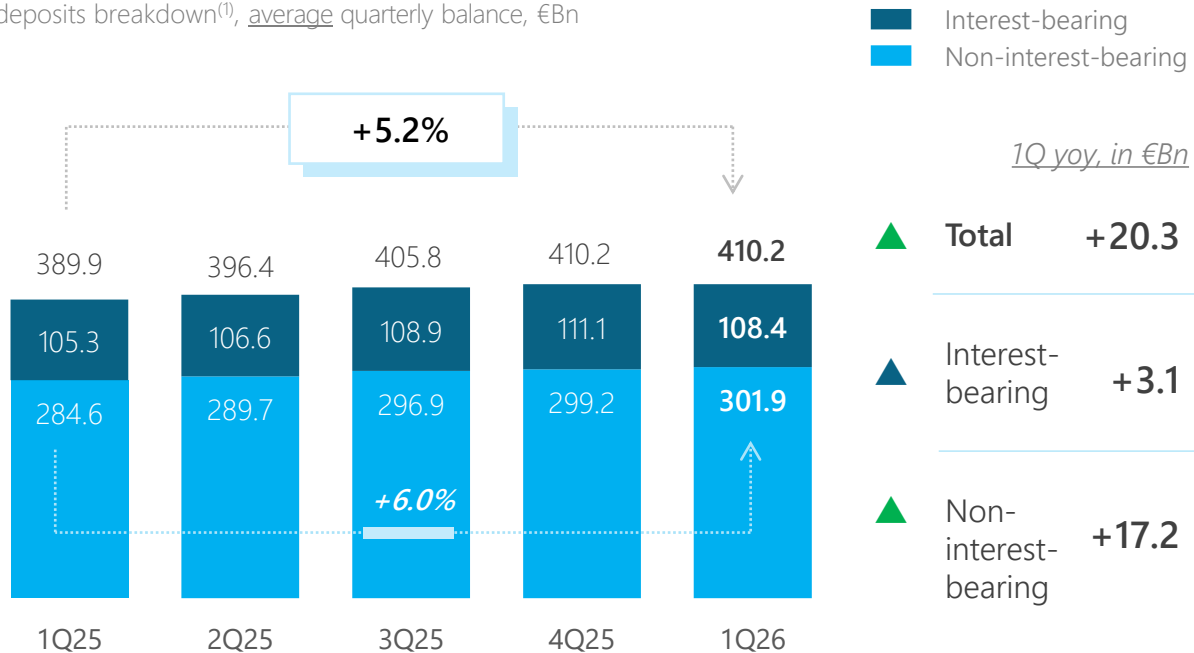
(1) Includes impact from loan index resets and deposit repricing, NII from insurance, cash balances, and financial intermediaries. (2) NII from loan and deposit volume growth. Refer to the Appendix (glossary) for additional details. (3) Includes NII from structural deposit hedges, bond portfolio, and wholesale funding. (4) Refer to the Appendix for additional details. (5) Excludes SAREB bonds. (6) Excluding, for CaixaBank ex BPI, structural deposit hedges and FX and international branch deposits.

Solid deposit trends continue to support NII outlook

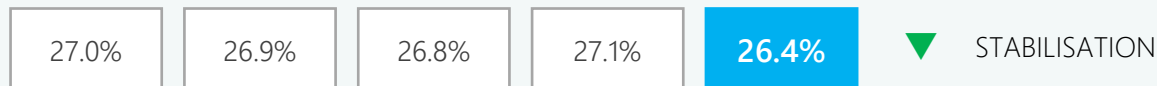
Volumes up yoy, steady mix improvement, and cost of remunerated deposits stable at low levels

Steady growth in non-interest-bearing balances

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

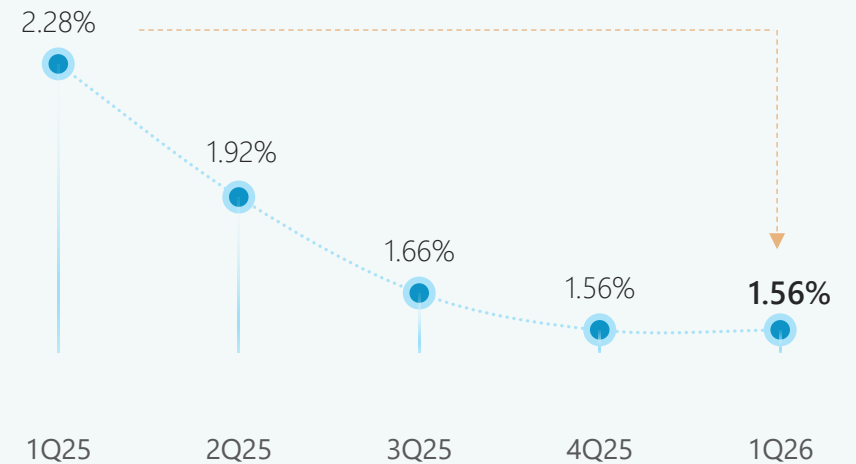


Interest-bearing client deposits⁽¹⁾, % of total (quarterly average)



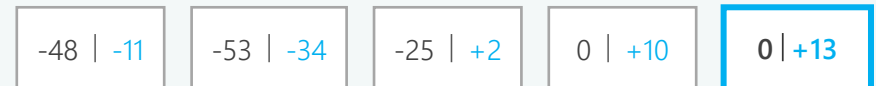
YIELDS STABILISING AFTER SIGNIFICANT YOY REDUCTION

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



Quarterly average €STR and 12M Euribor⁽³⁾: Δ qoq, bps

€STR | E12M



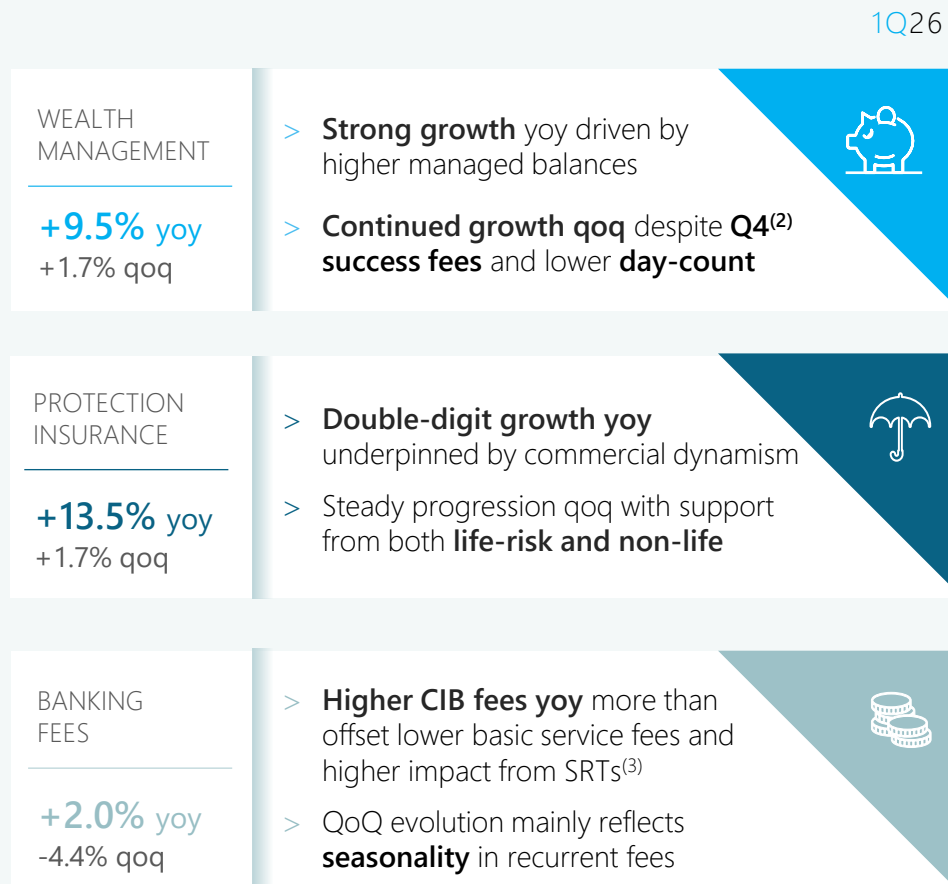
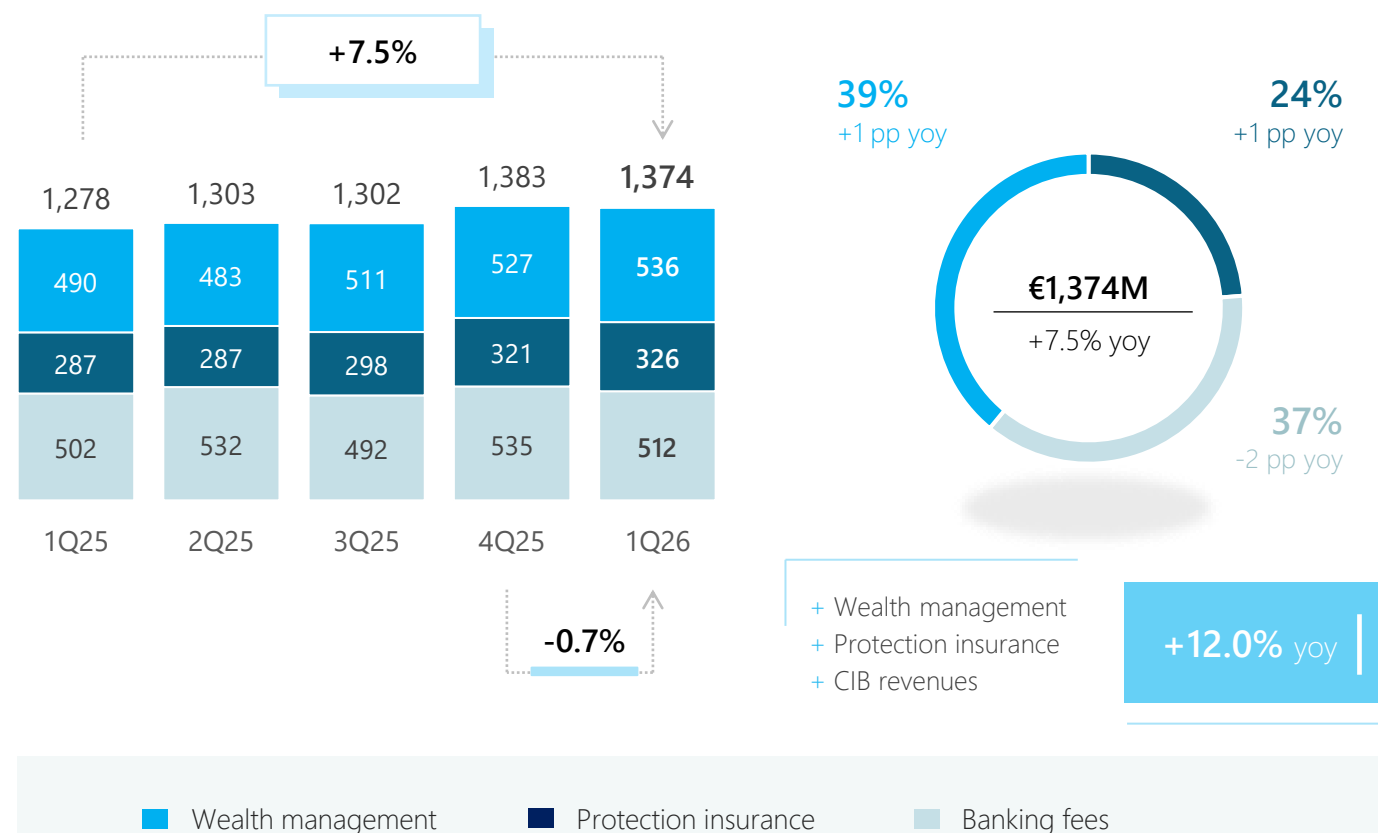
(1) Including FX and excluding employee deposits, international branch deposits, retail securities, and other outside the commercial network scope. 4Q25 data has been restated to reflect measurement enhancements. (2) % yield (quarterly average) over remunerated interest-bearing deposits as detailed in note (1), excluding hedges. (3) Source: Bloomberg.

Revenues from services grow 7.5% yoy

on the back of WM, protection insurance, and CIB – qoq affected by seasonality

Revenues from services⁽¹⁾

€M

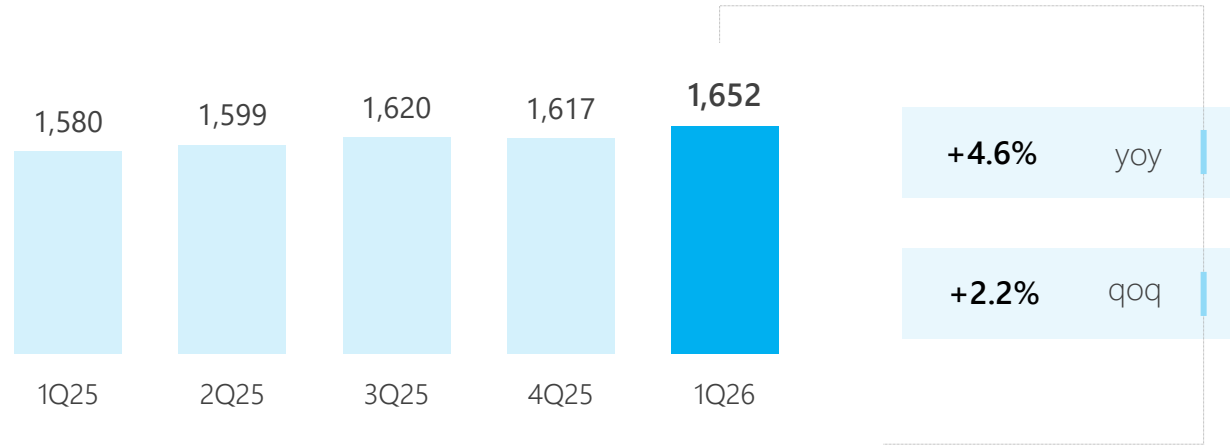


(1) Refer to the Appendix for additional details. (2) Q4 includes success fees related to pension plans. (3) 1Q26 includes -€12M from paid fees related to SRTs vs. -€7M 1Q25 (-€12M 4Q25).

Costs evolve in line with guidance – keeping efficiency well ahead of peer average

Operating costs

€M



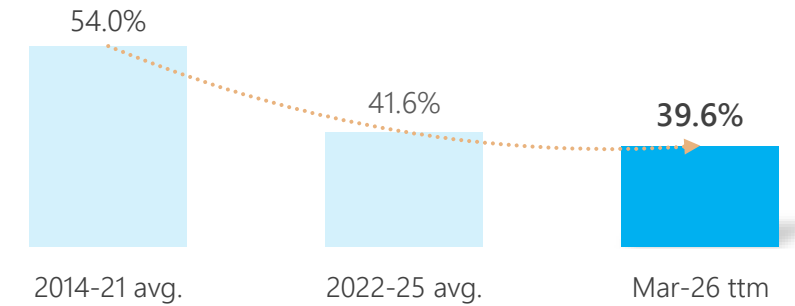
BREAKDOWN BY MAIN CATEGORY

€M and %

	1Q26	% yoy	% qoq
 PERSONNEL	1,017	+3.6%	+1.8%
 GENERAL EXPENSES	430	+5.5%	+2.8%
 DEPRECIATION	206	+7.4%	+2.8%
TOTAL	1,652	+4.6%	+2.2%

Cost-to-income at low levels...

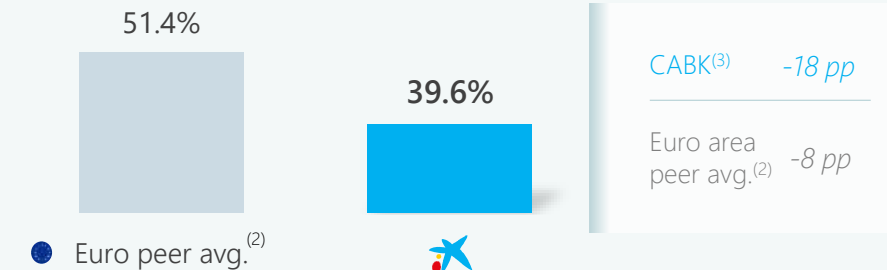
% recurrent C/I⁽¹⁾



...AND WELL BELOW PEER AVERAGE

% recurrent C/I ttm

Δ since FY21



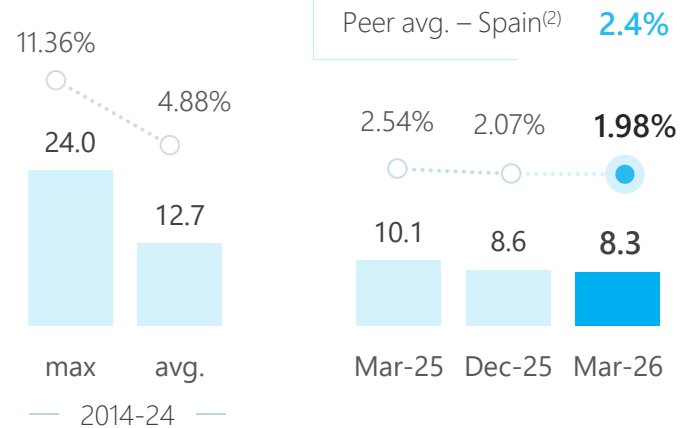
(1) Historical series PF adjusted to exclude impact from banking levy in 2023 and 2024, for consistency with 2025 and 2026. (2) Weighted average, based on latest reported data by peers. Peer group: top 10 banks by market capitalisation included in the SX7E index as at 31-Mar-26 (excluding CaixaBank). (3) FY21 %C/I excluding extraordinary expenses.

Credit quality stronger than ever

Record-low %NPL, record-high coverage, and CoR broadly stable at very low levels

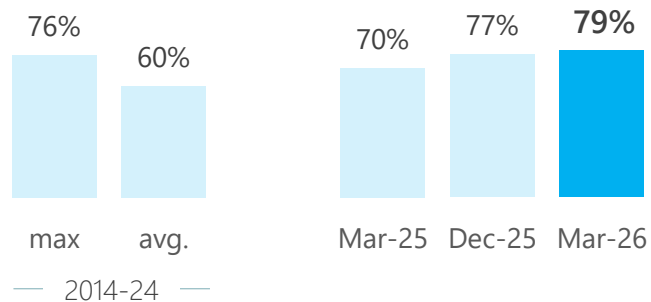
Lower NPLs and record-low % NPL

NPLs⁽¹⁾ (€Bn) and % NPL⁽¹⁾



Record-high coverage – with unused overlays

% NPL coverage⁽⁴⁾



% NPL by segment, 31 March 2026

			<u>Δ qoq</u>	<u>Δ yoy</u>
	Mortgages	1.7%	-13 bps	-78 bps
	Consumer loans	2.8%	-2 bps	-34 bps
	Business loans	2.2%	-9 bps	-48 bps
	Other ⁽³⁾	1.8%	-1 bp	-43 bps

€6.6 Bn

Total
provision funds

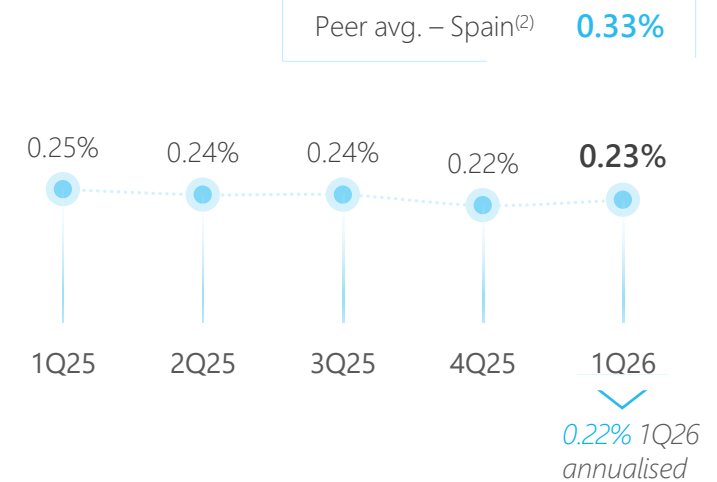
o/w:

€311 M

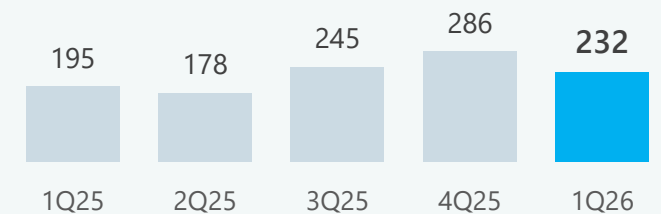
Unassigned collective
provisions → Stable qoq

CoR broadly stable at reduced levels

CoR ttm (%)



LLCs (€M)



(1) Includes non-performing contingent liabilities (€443M by end of Mar-26). (2) Weighted average based on internal estimates using the latest reported information by peers (SAN Spain, BBVA Spain, SAB ex TSB, UNI, BKT). (3) Includes other loans to individuals (excluding consumer lending), loans to the public sector, and contingent liabilities. (4) Ratio between total impairment allowances on loans to customers and contingent liabilities, over non-performing loans and advances to customers and contingent liabilities. The ratio of total impairment allowances over total loans and advances to customers and contingent liabilities stands at 1.6% as at Mar-26 (vs. 1.6% Dec-25).

Ample liquidity buffers – keeping regulatory ratios well above peers

Strong liquidity metrics

31 March 2026 (eop)

194%

% LCR⁽¹⁾

145%

% NSFR

16.0%

% ASSET
ENCUMBRANCE

87.6%

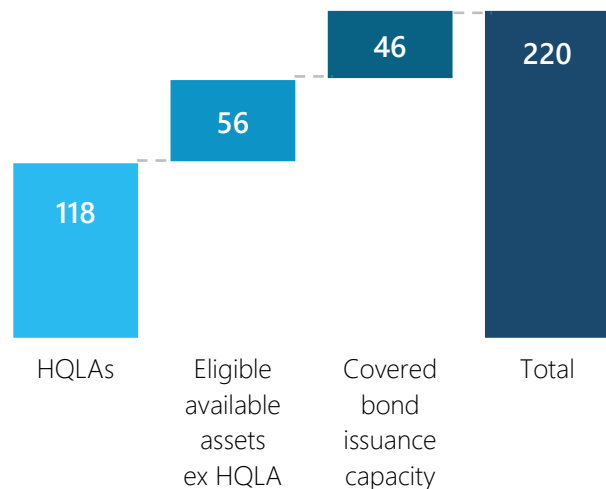
% LtD

€45 Bn

COMMERCIAL GAP⁽²⁾

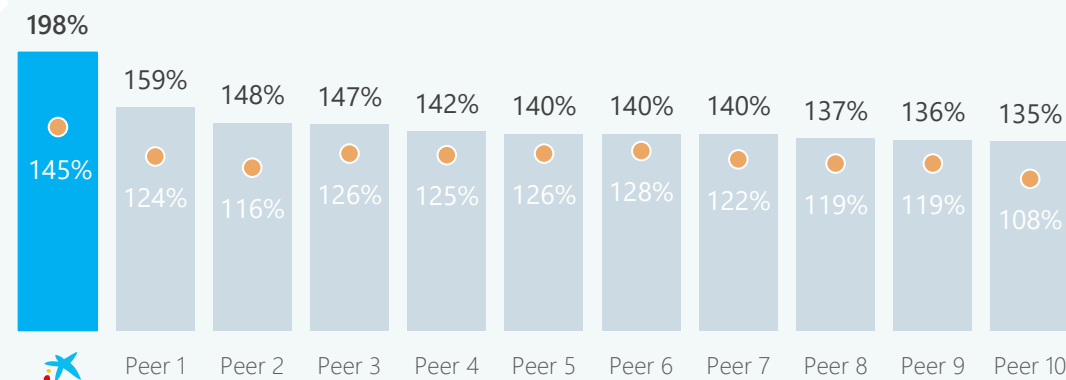
Solid liquidity sources

€Bn, 31 March 2026



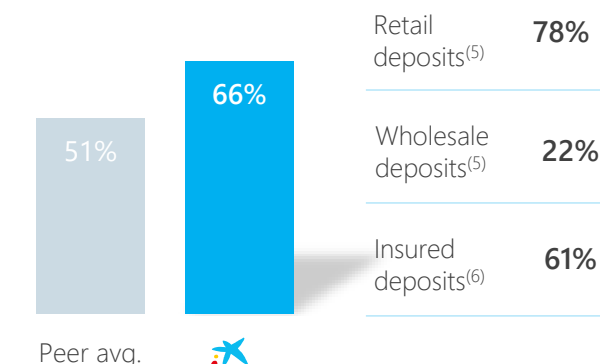
Liquidity ratios well above peers

■ % LCR (12-month average)^(3,4)
● % NSFR (eop)^(3,4)



Strong and stable deposit base

Stable retail deposits + wholesale operational deposits in % of total deposit balances⁽⁵⁾

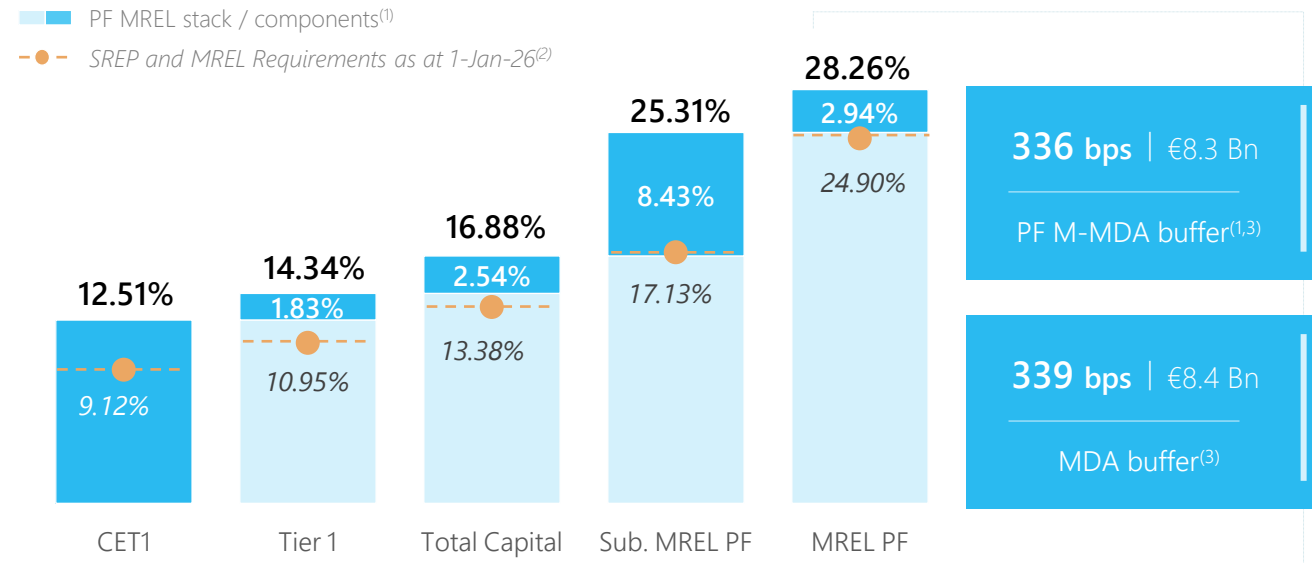


(1) 12-month average % LCR at Mar-26: 198%. (2) Customer demand plus time deposits (excluding retail securities) minus loans. (3) CaixaBank as at Mar-26. Peers based on latest public Pillar 3 reporting data as at Dec-25. Peer group includes top 10 entities by market cap (excluding CaixaBank) in the SX7E index as at 31-Mar-26. (4) CaixaBank's % LCR 12M avg. and % NSFR eop as at Dec-25 at 200% and 146%, respectively. (5) Based on latest Pillar 3 available data: Mar-26 for CaixaBank and Dec-25 for peers' weighted average. Peer group includes top 10 entities by market cap (excluding CaixaBank) in the SX7E index as at 31-Mar-26. (6) Deposits covered by the Deposit Guarantee Fund (deposits ≤ €100,000 per account holder) in % of total deposit balances (the latter based on Pillar 3 data).

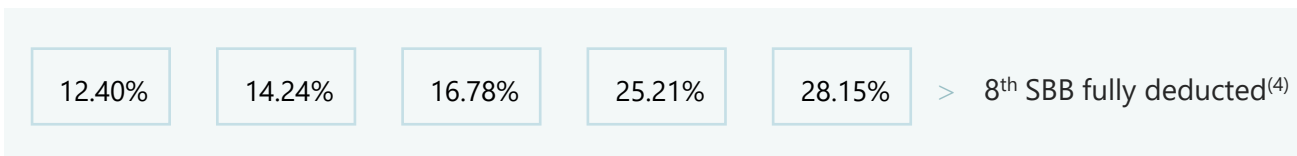
Comfortable MREL position – with well-advanced execution of 2025-27 issuance plan

MREL structure vs. requirements

PF Group MREL stack as at 31 March 2026⁽¹⁾ vs. requirements⁽²⁾, % of RWAs

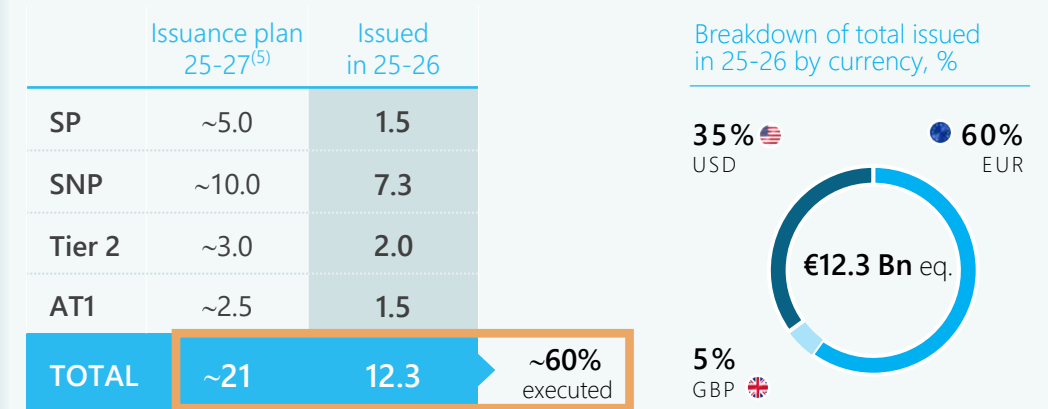


PF Regulatory Ratios as at 31 March 2026⁽⁴⁾



2025-27 issuance plan: over halfway executed

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



CONTINUED
AND SUCCESSFUL
MARKET ACCESS

2026 activity⁽⁶⁾

USD 2Bn

SNP in April



€1.25 Bn

SNP issue

(€0.4 Bn)

tender in Jan.⁽⁷⁾

NEW RATINGS'
UPGRADE⁽⁸⁾

MOODY'S
RATINGS

Baseline credit
assessment:
a3 from baa1

AT1: Baa3

from Ba1

T2: Baa1

from Baa2

SNP: A3

from Baa1

SP: A2

Stable⁽⁹⁾

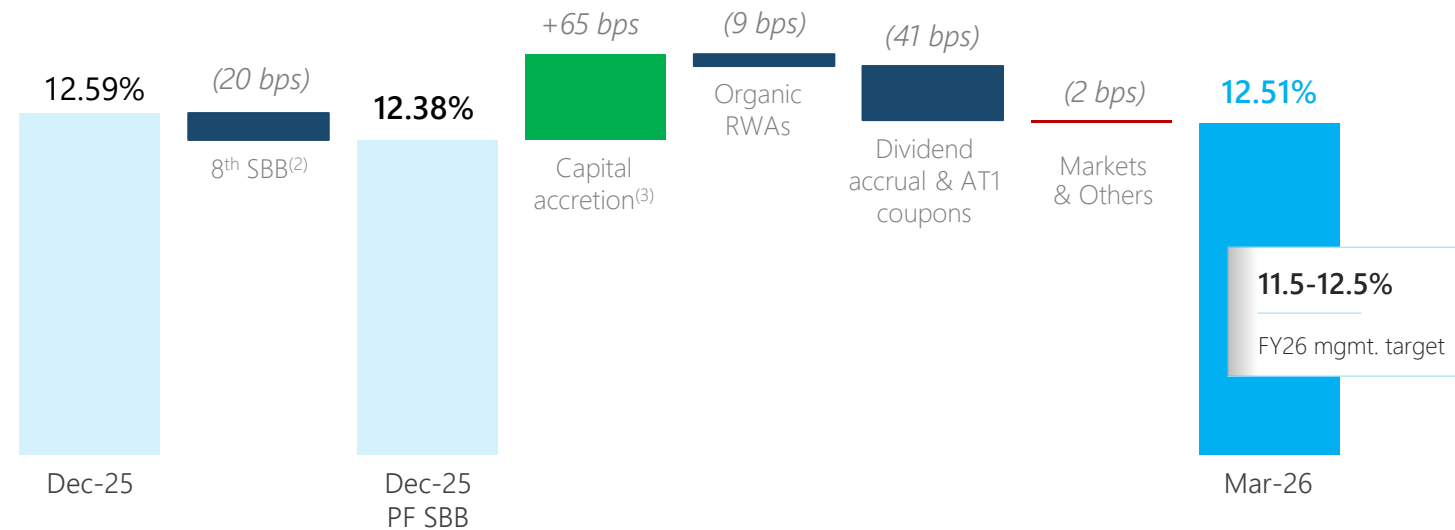
(1) PF Sub-MREL/MREL figures include the USD 2Bn SNP issued in Apr-26. Reported Sub-MREL/MREL ratios are 24.63% and 27.57% respectively. (2) SREP requirements applicable from 1-Jan-2026 include 1.75% P2R, 0.50% O-SII buffer, 0.57% countercyclical buffer (including the new Portuguese buffer and the phase-in in Spain), and a 0.06% systemic risk buffer in Portugal. The phase-in of the counter-cyclical buffer in Spain will add 37 bps from Oct-26. (3) MDA (CET1) and PF M-MDA buffers are calculated based on management capital ratios and SREP requirements as detailed in note (2). (4) Following receipt of the relevant regulatory authorisation, the BoD agreed to approve and commence a new SBB (the 8th) for a maximum amount of €500M (CNMV Inside Information notice, 30-Apr-26); already fully deducted from Mar-26 solvency ratios. Note that, from 2025 onwards, and in line with supervisory requirements, banks that contemplate additional distributions must deduct any CET1 surplus above the established threshold for distribution of excess capital (management ratios exclude this deduction). In addition, also according to supervisory requirements, the accrual of the ordinary dividend payout reflected in the 2026 interim regulatory ratios (76.3%) corresponds to the final FY25 effective payout, including the 7th SBB and also the 8th, as the latter was applied against YE25 capital surplus (management ratios consider 60% payout). MREL ratios are PF and include the USD 2Bn SNP issued in Apr-26. Regulatory MDA/M-MDA buffers stand at 329/256 bps vs SREP requirements as detailed in note (2) (325 bps M-MDA PF including the Apr-26 SNP issue). (5) As presented at Investor Day (Nov-24) and still valid. (6) In 1Q26, the early redemptions of the 1.25% €1Bn Green Tier 2 and the remaining €244.8M of the 5.25% €1.25Bn AT1 were executed, following the public tender offers carried out in 2025 (€835.6M in 1Q25 and €169.6M in 3Q25). (7) Repurchase via tender offer of the €1.25Bn 1.375% SNP maturing Jun-26. (8) Upgraded by Moody's in Apr-26. (9) Note that the senior rating already incorporates the impact of the FDP.

Strong capital accretion supports growth and returns

% CET1 already above target – with new €500 M 8th SBB fully deducted from solvency ratios

Strong and sustained earnings-driven organic generation

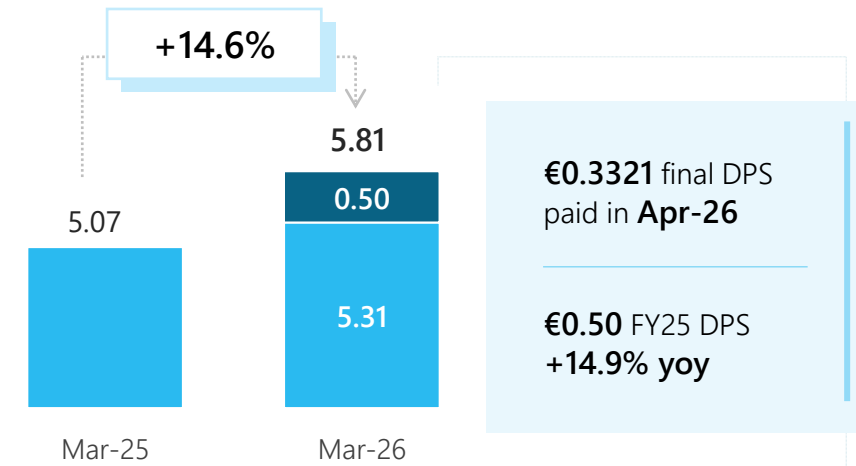
% CET1 qoq⁽¹⁾, % and bps



30.8	●	CET1, € Bn	30.8
244.5	●	RWA, € Bn	246.5
5.7%	●	Leverage ratio	5.7%

DRIVING UP SHAREHOLDER VALUE

■ BVPS eop⁽⁴⁾, € ■ DPS paid against FY25 results, €



> 7 th SBB completed in Mar-26 ⁽⁵⁾	€0.5 Bn
> Final FY25 dividend paid in Apr-26	€2.3 Bn
> New 8 th SBB approved ⁽²⁾	€0.5 Bn
> FY26 cash payout target	50-60% ⁽⁶⁾

(1) Dec-25 updated with the latest officially reported data. (2) Following receipt of the relevant regulatory authorisation, the BoD agreed to approve and commence a new SBB (the 8th) for a maximum amount of €500M (CNMV Inside Information notice, 30-Apr-26); already fully deducted from Mar-26 solvency ratios. (3) Includes capital accretion from net income and reduced capital consumption from DTAs. (4) Mar-25 BVPS adjusted to exclude the final DPS paid in Apr-25. (5) Based on 31-Mar-26 ORI, 48.6 M shares were acquired for €500M, equivalent to 0.69% of share capital. (6) Including an interim dividend (30-40% of 1H26 result, to be paid in Nov-26) and a final dividend (to be paid in Apr-27).

FY26e guidance and capital targets



	FY25	FY26e
NII	€10,671 M -3.9% yoy	> €11 Bn
Revenues from services	€5,266 M +5.4% yoy	Up ~5%
Operating costs	€6,415 M +5.0% yoy	Up ~4.5%
CoR	0.22%	<0.25%
RoTE ⁽¹⁾	17.5%	>18%

2026 % CET1 Management target

11.5% - 12.5%

2026 % Cash payout target

50-60%

2026 % CET1 threshold for additional distribution⁽²⁾

12.5%

(1) Improved vs previous guidance of "≥18%". (2) Subject to ECB and BoD approval.



Improved vs. previous guidance



Appendix

A1. FY27e Ambition

A2. 1Q26 Supplementary information

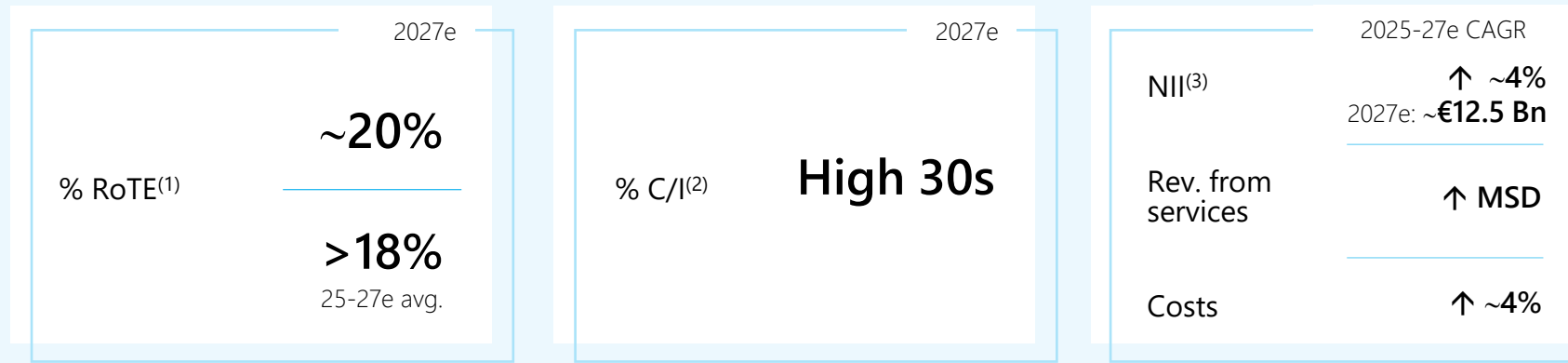
A3. P&L: Group, by perimeter, and by segment

A4. Ratings

A5. Glossary



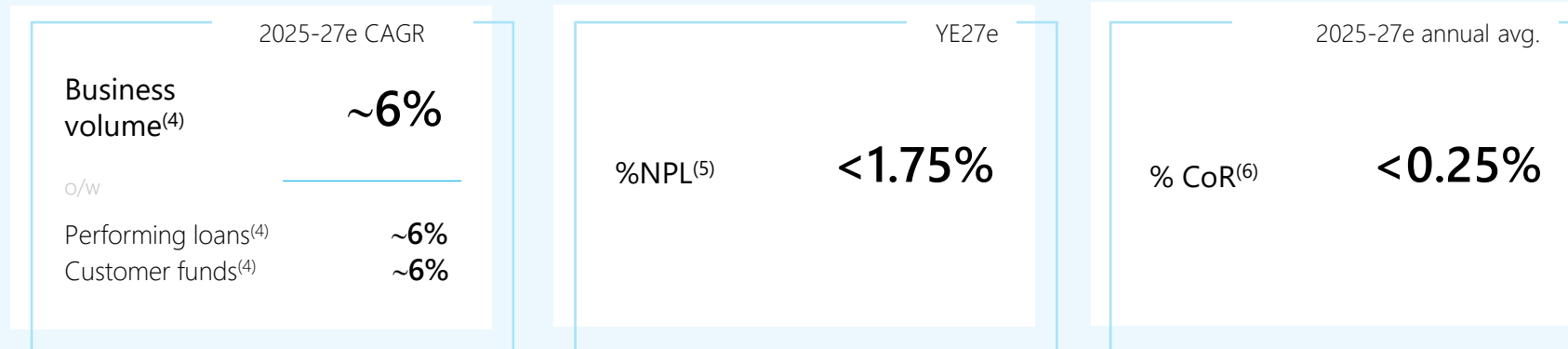
2025-27e ambition and capital targets – reiterated



Capital and distribution targets reiterated

50-60% % CASH PAYOUT⁽⁷⁾

12.5% THRESHOLD FOR ADDITIONAL DISTRIBUTION⁽⁸⁾
% CET1 2026-27⁽⁹⁾



11.5 – 12.5%

% CET1 MANAGEMENT TARGET FROM 1-JAN-26⁽¹⁰⁾



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

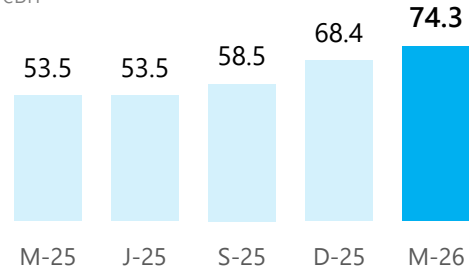
Interest rate sensitivity management: targeting 12-24M NII sensitivity of $\pm 7.5\%$ to ± 100 bps parallel shift in interest rates

Key drivers to reduce sensitivity⁽¹⁾

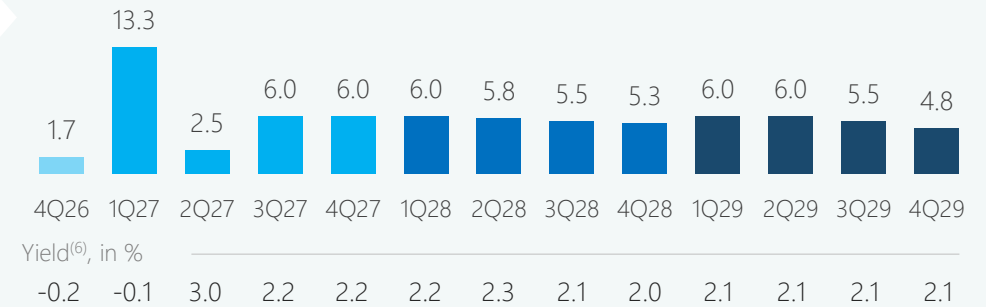
↑ % OF FLOATING LIABILITIES

% of interest-bearing on-balance-sheet client funds⁽²⁾**29%**o/w **48%** indexed% of non-interest-bearing deposits with hedge to floating⁽³⁾**24%**% of floating wholesale funding⁽⁴⁾**99%**STRUCTURAL DEPOSIT HEDGES⁽⁵⁾

€Bn

Yield⁽⁶⁾: **1.7%** | Avg. maturity: **2.1** yearsNON-INTEREST-BEARING DEPOSITS WITH STRUCTURAL HEDGE TO FLOATING⁽⁵⁾

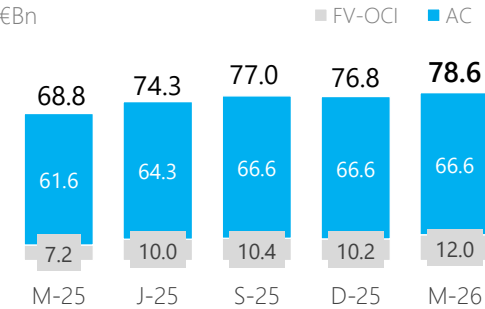
Maturities as at 31 March 2026, €Bn



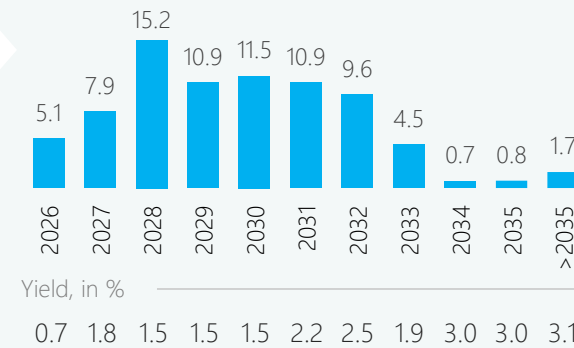
↑ % OF FIXED-RATE ASSETS

% of loan-book at fixed rate⁽⁷⁾**35%**Δ Fixed-rate mortgages⁽⁷⁾ vs. YE21**+€50 Bn**Bond portfolio⁽⁸⁾**€94 Bn**o/w **81%** at fixed rateALCO BOOK⁽⁹⁾

€Bn

Yield⁽⁹⁾: **1.8%** | Duration⁽⁹⁾: **3.6** years

Maturity profile as at 31 March 2026, €Bn



Breakdown by main exposure

<i>Δ ytd, pp</i>		
	Spain	49% -3
	EU ⁽¹⁰⁾	38% +2
	Portugal	2% ≈
	Other ⁽¹¹⁾	11% +2

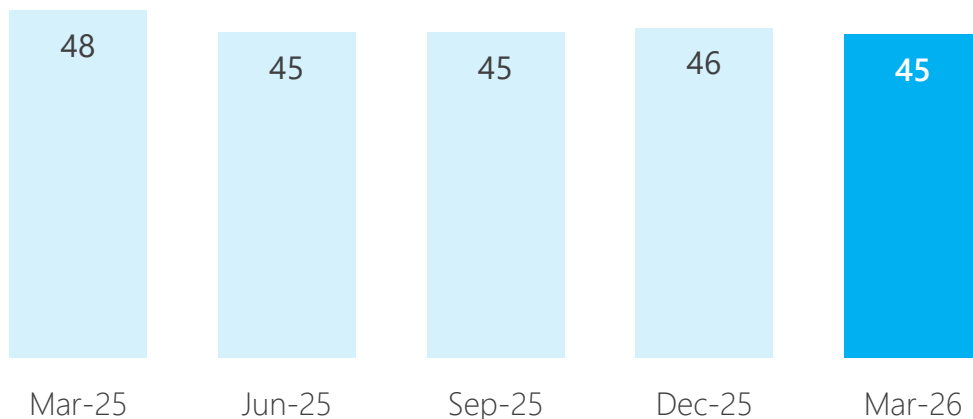
(1) Data as at 31-Mar-26. (2) % of on-balance sheet client funds (excluding insurance) that are remunerated (including FX, international branch deposits, employee deposits, retail securities and other and excluding hedges). (3) Hedges executed by end of Mar-26 in % of total non-interest-bearing deposits at 31-Mar-26. (4) Excluding AT1. (5) Structural hedges over core deposits (non-sensitive to rates), receiving fixed rate and paying floating rate (€STR). (6) Future average fixed-rate leg. (7) Including hybrid mortgages (which have a fixed interest rate for a period of time and floating afterwards). Excludes fixed-rate loans maturing or repricing in <1 year. (8) It compares to €92.6Bn by YE25, and it includes ALCO book (€78.6Bn) and SAREB bonds (€15.6Bn). It excludes ~€5.5Bn in short-term government bonds with ~1 year maturity maintained for cash management purposes. (9) Excludes SAREB bonds (2.5% yield, 0.2 years duration). When including those SAREB bonds, total yield at 1.9% and duration at 3.1 years. (10) Including EU: Austria, Belgium, France, Germany, Italy, the Netherlands, and core SSAs. (11) Mainly includes UK and US Treasuries, Investment Grade corporates, and others.

Wholesale funding: back-book volumes, costs and maturities

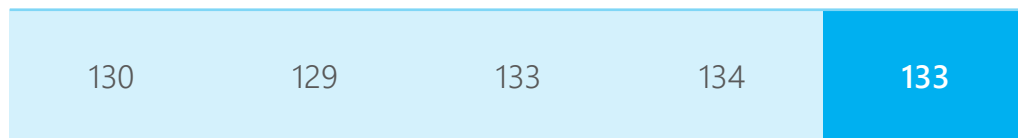
WHOLESALE FUNDING COSTS AFFECTING NII

Group ex BPl, as at 31 March 2026

Volumes – Wholesale funding back-book volumes⁽¹⁾, €Bn



Spread over Euribor 6M, bps



WHOLESALE MATURITIES⁽²⁾

Group ex BPl, as at 31 March 2026

	2026	2027	2028	>2028	Total
€Bn	4.7	8.3	8.1	28.1	49.2
o/w Liquidity bonds ⁽³⁾	0.2	3.2	1.2	5.8	10.4
o/w MREL instruments ⁽⁴⁾ (o/w AT1)	4.5 (0.0)	5.1 (0.8)	6.9 (0.8)	22.3 (3.0)	38.8 (4.5)
Spread over Euribor 6M ⁽⁵⁾ bps	76	128	162	136	133

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

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

ASSETS⁽²⁾

As at 31 March 2026, €Bn

	Carrying amount	Fair Value (FV)	FV – Carrying amount
Loans and advances	394.8	404.3	+9.5
Debt securities	84.3	81.6	(2.7)
Financial assets at amortised cost	479.1	485.9	+6.8

LIABILITIES⁽²⁾

As at 31 March 2026, €Bn

	Carrying amount	Fair Value (FV)	Carrying amount – FV ⁽³⁾
Deposits	472.2	440.2	+32.0
Debt securities issued & other	58.5	59.7	(1.2)
Financial liabilities at amortised cost	530.7	499.9	+30.8

TOTAL
(ASSETS AND LIABILITIES)

+ €37.6 Bn

ASSETS⁽²⁾

As at 31 December 2025, €Bn

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

LIABILITIES⁽²⁾

As at 31 December 2025, €Bn

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

TOTAL
(ASSETS AND LIABILITIES)

+ €36.2 Bn

(1) Does not include insurance business.

(2) Net of associated derivatives except cash flow hedging.

(3) For liabilities, when the carrying amount exceeds the fair value it implies a positive impact on economic value.

Group customer loans and funds

LOAN BOOK

Breakdown, €Bn

	31 Mar 26	% yoy	% qoq
I. Loans to individuals	188.6	+5.7%	+1.1%
Residential mortgages	143.3	+5.8%	+1.2%
Other loans to individuals	45.3	+5.2%	+0.8%
o/w consumer loans ⁽¹⁾	24.5	+11.9%	+2.7%
o/w other	20.8	-1.7%	-1.4%
II. Loans to businesses	182.8	+8.3%	+1.9%
o/w international CIB branches	36.2	+27.2%	+6.3%
Loans to individuals & businesses	371.3	+7.0%	+1.5%
III. Public sector	16.8	-0.8%	-8.5%
Total loans	388.2	+6.6%	+1.0%
Performing loans	380.3	+7.2%	+1.1%

CUSTOMER FUNDS

Breakdown, €Bn

	31 Mar 26	% yoy	% qoq
I. On-balance-sheet funds	526.4	+5.3%	+0.3%
Deposits	433.3	+4.8%	+0.3%
Demand deposits	366.6	+6.1%	+0.2%
Time deposits ⁽²⁾	66.6	-1.7%	+0.9%
Insurance	86.6	+7.8%	+0.9%
o/w unit linked	27.1	+15.3%	+0.5%
Other funds	6.6	+2.7%	-4.5%
II. Off-balance-sheet AuM	202.3	+10.1%	-0.3%
Mutual funds, portfolios and SICAVs	151.0	+11.8%	+0.0%
Pension plans	51.3	+5.2%	-1.1%
III. Other managed resources	5.3	-20.1%	+18.8%
Total Customer funds	734.0	+6.3%	+0.3%
Wealth management ⁽³⁾	289.1	+9.3%	+0.1%

(1) Secured loans to individuals, excluding loans for home purchases. Includes personal loans as well as revolving credit card balances; excluding float. (2) Includes retail securities issuances (€239M as at 31-Mar-26). (3) Refer to the Appendix (Glossary) for definition.

Customer loans – additional information

NEW LENDING IN KEY SEGMENTS⁽¹⁾

CABK ex BPI, breakdown by segment, €Bn

	1Q26	1Q25
Residential mortgages	5.1	4.5
Consumer lending	3.5	3.4
Business lending ⁽²⁾	15.5	11.0
Total	24.0	18.9

GOVERNMENT GUARANTEED LOANS⁽³⁾

Outstanding balance as at 31 March 2026, €Bn

	In Spain (ICO)	Total
Loans to individuals	0.2	0.2
Loans to businesses	3.3	3.6
Total	3.5	3.8

- **88%** of ICO loans⁽⁴⁾ granted already amortised⁽⁵⁾
- **3.3%** of ICOs classified under stage 3⁽⁶⁾

RESIDENTIAL MORTGAGE PORTFOLIO

CABK ex BPI as at 31 March 2026: breakdown by date of origination, % of total

% of total by origination date	Current LTV	% Fixed rate
35% before 2012	46%	10%
5% 2012-2015	49%	15%
60% after 2015	59%	86%
Total €125.8 Bn	54%	56%

- **1Q26 new mortgages⁽⁷⁾:**
93% at fixed rate;
~74% avg. LTV
- **Floating-rate residential mortgage portfolio:**
 - Average **monthly installment estimated at ~€520⁽⁸⁾**
 - Average **affordability ratio estimated at ~22%**, increasing to ~23% with 12M Euribor at 3%⁽⁹⁾

PERFORMING FLOATING MORTGAGES⁽¹⁰⁾

		1Q26	4Q25
Breakdown by level of Euribor 12M at latest reset, in % of total performing floating mortgages ⁽¹⁰⁾	Euribor ≤ 2.5%	97%	82%
	2.5% < Euribor ≤ 3%	3%	18%
	Euribor > 3%	0%	0%

(1) New mortgages, consumer, and business loans. 1Q26 FB loan yield at 361 bps (Group ex BPI; yields compiled from long-term lending production data (loans and credit facilities, including those that are syndicated) of CaixaBank S.A. (Spain) and MicroBank, excluding public sector). 1Q25 data was restated to reflect measurement enhancements. (2) Includes loans, syndicate loans, and credit facilities (excluding factoring and confirming) from Business Banking, RE business, Corporate Banking in Spain, and International Branches. (3) Including COVID-19 ICO loans in Spain and COVID-19 public support lines in Portugal. (4) Loans with fixed payment schedules. It excludes products such as revolving credit facilities or reverse factoring with no pre-established payment schedules (€1.2Bn outstanding balance by 31-Mar-26). (5) Includes amortisations and cancellations. (6) Outstanding balance under Stage 3 (including subjective NPLs, ie. NPLs for reasons other than >90 days past due), over total loans granted plus the outstanding balance of revolving credit facilities. (7) CABK ex BPI. (8) Internal estimate. CABK ex BPI. (9) Internal estimates referred to floating-rate residential mortgages of clients with income flows paid into CaixaBank. CABK ex BPI. (10) CABK ex BPI individual client mortgages, excluding those not referenced to Euribor.

Additional information on imagin



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

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

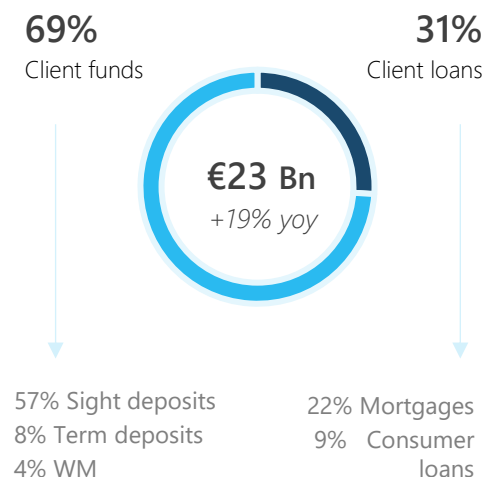
FROM AN APP TO FULL BANKING SUITE

2021	- Accounts - Credit/debit cards - Payroll deposits	- Personal loans - Life-risk insurance "Digital" savings
2022	- Mortgages - Student loans	- Auto loans - Travel loans
2023	- Roboadvisor 'imagin & invest' - Neobroker, mutual funds	
2024	Expanded offering for an increasingly mature and high-potential audience	
2025	- Dedicated remote manager for high-value customers - Travel debit card	- Bizum teens - Cashback - imagin e-Card - Bitcoin ETP

KEY FIGURES

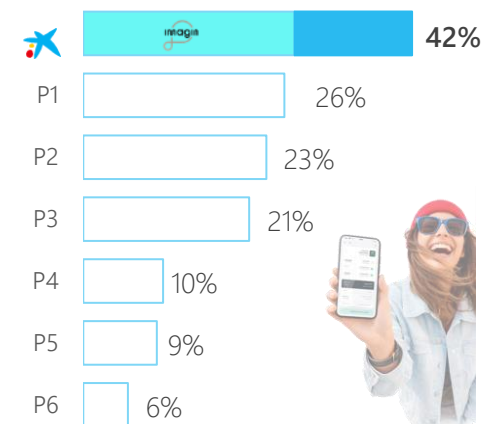
	Mar-26	% yoy
Clients, Million	4.1	+8.7%
o/w adults	3.2	+10.9%
Business volume⁽¹⁾, €Bn	22.7	+19.2%
o/w customer funds	15.7	+9.6%
o/w customer loans	7.1	+48.1%
% NPL	0.9%	-19 bps

Business volume⁽¹⁾, 31-Mar-26



MOBILE BANKING LEADER

16-34y old mobile banking penetration in Spain⁽²⁾, %



MARKET SHARE IN PAYROLLS⁽³⁾

~9%

(1) Customer funds plus loans. (2) As % of total 16-34-year-old mobile banking users in Spain. Source: GfK DAM (Mar-26). Peer group: Banco Sabadell, Banco Santander, Bankinter, BBVA, ING, and Revolut.

(3) In Spain. Based on latest available TGSS data (Mar-26).

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

ACCORDING TO ACCOUNTING HEADING

€M	1Q26	
Net interest income	2,662	(a)
Net fees and commissions, o/w:	1,028	(b)
Recurrent banking fees	414	(c)
Wholesale banking fees	97	(d)
Mutual funds + pension plan fees and other ⁽²⁾	402	(e)
Insurance distribution fees	114	(f)
Insurance service result, o/w:	346	(g)
Life-risk insurance result	212	(h)
Life-savings insurance result	98	(i)
Unit linked result	36	(j)
Income from investments ⁽³⁾, o/w:	128	(k)
Revenues from insurance investments	64	(l)
Other	65	(m)
Trading	65	(n)
Other operating income/expenses	(102)	(o)
Revenues	4,127	
o/w Revenues from services	1,374	(b) + (g)
o/w Core revenues ⁽⁴⁾	4,099	(a)+(b)+(g)+(l)

ACCORDING TO NATURE AND SERVICE PROVIDED (CURRENT PRESENTATION) ⁽¹⁾

€M	1Q26	
Net interest income	2,662	(a)
Wealth management revenues, o/w:	536	(p) = (e) + (i) + (j)
AuMs ⁽⁵⁾	392	(e)
Life-savings insurance ⁽⁶⁾	144	(i) + (j)
Protection insurance revenues, o/w:	326	(q) = (f) + (h)
Life-risk insurance	212	(h)
Insurance distribution fees	114	(f)
Banking fees, o/w:	512	(r) = (c) + (d)
Recurrent banking fees	414	(c)
Wholesale banking fees	97	(d)
Other revenues, o/w:	91	(k) + (n) + (o)
Revenues from insurance investments	64	(l)
Other income from investments (ex insurance inv.)	65	(m)
Trading	65	(n)
Other operating income/expenses	(102)	(o)
Revenues	4,127	
o/w Revenues from services	1,374	(p)+(q)+(r)
o/w Core revenues ⁽⁴⁾	4,099	(a)+(p)+(q)+(r)+(l)

(1) Current presentation (by nature and service provided) introduced in 1Q24. (2) Includes €10M in 1Q26 mainly from unit linked products at BPI that were not affected by IFRS 17/9. (3) Including equity accounted income and dividends. (4) NII, net fees, insurance service result, and core revenues from insurance investments under the previous presentation of revenues. NII, wealth management revenues, protection insurance revenues, banking fees, and core revenues from insurance investments (the latter presented under "Other revenues") in the current presentation by nature and service provided. (5) Mutual funds (including managed portfolios and SICAVs) and pension plans. Excluding unit linked products, mainly from BPI, that are currently included within "Life-savings insurance". (6) Includes unit linked (previously accounted within "Insurance Service Result" with some within "Pension plan fees and other").

Revenues from services: breakdown



Wealth management revenues

Breakdown by main category, €M and %

	1Q26	% yoy	% qoq
ASSETS UNDER MANAGEMENT	392	+12.8%	+1.8%
LIFE-SAVINGS INSURANCE	144	+1.3%	+1.3%
TOTAL	536	+9.5%	+1.7%

- > **Strong growth in WM revenues yoy** driven by **higher managed balances**, and supported by both net inflows and (+) market effect
- > **Continued growth qoq** despite **Q4 success fees⁽¹⁾** and lower **day-count**
- > **WM balances** at end of Mar-26 are **7% > FY25 avg.**
→ expected to support revenues going forward



Protection insurance revenues

Breakdown by main category, €M and %

	1Q26	% yoy	% qoq
LIFE-RISK INSURANCE	212	+16.0%	+2.1%
INSURANCE DISTRIBUTION	114	+9.1%	+1.0%
TOTAL	326	+13.5%	+1.7%

- > **Strong and broad-based growth in protection** insurance revenues
- > **Life-risk revenues up** on commercial dynamism, bolstered by new loan origination
- > **Higher insurance distribution fees** also reflecting positive activity trends



Banking fees

Breakdown by main category, €M and %

	1Q26	% yoy	% qoq
RECURRENT BANKING FEES	414	-1.8%	-5.9%
WHOLESALE BANKING FEES	97	+22.4%	+2.2%
TOTAL	512	+2.0%	-4.4%

- > **Continued yoy growth in CIB activity**, while recurrent fees are affected by lower basic-service fees and higher impact from SRTs⁽²⁾
- > **QoQ evolution mainly reflects seasonality** in recurrent fees (day-count and lower payment and other transaction fees post-Q4 holidays)

(1) Q4 includes success fees related to pension plans. (2) 1Q26 includes -€12M from paid fees related to SRTs vs. -€7M 1Q25 (-€12M 4Q25).

Sustainability: 1Q26 highlights

2025-2027 SUSTAINABILITY PLAN: PRIORITIES AND KEY TARGETS

Evolution of main KPIs vs. target, 31 March 2026

	End-of-period cumulative figure	Target
1. ADVANCING TOWARDS A MORE SUSTAINABLE ECONOMY		
Mobilisation of sustainable finance ⁽¹⁾	>€59 Bn	>€100 Bn Cumulative 2025-27
% of financial income generated by sustainable financing ⁽²⁾	17%	17% 2027
% of high-carbon emission companies (Net Zero scope) with whom a dialogue is maintained annually to support and finance their sustainable transition ⁽³⁾	~1.8% ⁽⁴⁾	90% 2025-27 annual basis
Meeting the annual Net Zero targets aligned with the 2030 pathways and establishing action plans in case of misalignment ⁽⁵⁾	4 sectors	5 sectors
2. PROMOTE SOCIAL AND ECONOMIC PROSPERITY		
# of people with inclusive solutions promoted by CaixaBank ⁽⁶⁾	>1.67 M	Continuous monitoring of a KPI
# of jobs generated with CaixaBank's support ⁽⁷⁾	>59,400	150,000 Cumulative 2025-27
# in ranking of listed banks in Spain for senior customers ⁽⁸⁾	#3	#1 2027
% of customers aged 50-67 years with wealth management products	31%	33% 2027
> TO BE A BENCHMARK IN SUSTAINABILITY		
Sustainability ratings ⁽⁹⁾ vs. European peers ⁽¹⁰⁾	> avg. in 5 ratings	Above avg. in ≥3 ratings ⁽¹¹⁾

OTHER HIGHLIGHTS

- **Continued PRI recognition;** VidaCaixa, CaixaBank AM and BPI GA awarded **5-star rating** in Governance, Policy and Strategy for ESG integration in asset management
- **Strong commitment to natural resource management,** with €450M in sustainable water financing and >45% reduction in water consumption since 2022
- **€1.1Bn financing line** for those affected by **floods** in **Andalusia and Canary Islands**
- **1st financial institution** to obtain **AENOR certification** for its **Social Action model**
- **Sustainability leadership** reinforced by **first Gold EcoVadis rating** (83/100 – Top 3%) and **CDP Supplier Engagement Assessment A-Lister** for 2025
- **Fostering job creation and entrepreneurship** through different projects: Land of opportunities, *Finanzas en el aula* (imagin) and Skills & Education (Microbank)
- **CaixaBank Volunteering** carried out >9,950 activities in 1Q26, reaching ~203,000 beneficiaries

(1) Group. Refer to the Appendix (Glossary) for definition. (2) Ex BPI, as at Dec-25 (measured semi-annually). (3) On annual basis. Clients under Net Zero perimeter as at 31-Oct-25, excluding individual clients, subsidiaries engaged through their parent company, and Project finance-only customers. The annual progress is shown, reflecting the percentage of clients with completed engagement actions. (4) Including clients with ongoing engagement actions, the percentage stands at 10.1%. (5) As at Dec-25 (measured annually). The Net Zero sectors with decarbonisation targets for 2030 are: Oil & Gas, Power Generation, Automotive, Iron & Steel, Thermal coal, Commercial Real Estate, Residential Real Estate, Aviation, Shipping and Agriculture. 2025 annual targets with operating margins were set for the Oil & Gas, Power Generation, Automotive, Iron & Steel and Thermal coal sectors. Except for Automotive, all annual targets are aligned. (6) Includes social accounts, microcredits, and users of mobile branches, among others. (7) Jobs generated with support from MicroBank microcredits, students supported by Dualiza, and entrepreneurs supported by "Tierra de Oportunidades". (8) Ranking based on NPS (last 12 months) and considering banks with market capitalisation >€10Bn – benchmark analysis BMKS by Stiga. (9) MSCI, S&P, Sustainalytics, Fitch, and ISS. (10) Peers included in the SX7E. (11) In 2027, and, in those where this is not achieved, maintain the rating at YE24.



IFRS9 Scenarios and CoR sensitivities

IFRS 9 Scenarios⁽¹⁾



SPAIN

	2025	2026E	2027E	2028E	Δ Cum. 2026E-28E
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Base case (60%)

Real GDP (% yoy)	2.8	2.0	1.9	1.7	5.7
Unemployment rate (% annual average)	10.5	10.2	9.7	9.3	(1.2)
EUR 12M (% annual average)	2.22	2.07	2.32	2.53	0.31

Downside (20%)

Real GDP (% yoy)	2.8	(0.4)	0.1	1.7	1.4
Unemployment rate (% annual average)	10.5	13.4	14.5	13.8	3.3
EUR 12M (% annual average)	2.22	1.48	1.60	1.90	(0.32)

Upside (20%)

Real GDP (% yoy)	2.8	3.4	2.7	1.6	7.9
Unemployment rate (% annual average)	10.5	9.6	8.5	8.4	(2.1)
EUR 12M (% annual average)	2.22	2.62	2.89	2.91	0.69



PORTUGAL

	2025	2026E	2027E	2028E	Δ Cum. 2026E-28E
--	------	-------	-------	-------	---------------------

Real GDP (% yoy)	1.9	2.0	2.0	2.0	6.1
Unemployment rate (% annual average)	6.0	6.4	6.4	6.4	0.4
EUR 12M (% annual average)	2.22	2.07	2.32	2.53	0.31

Real GDP (% yoy)	1.9	(0.4)	0.2	1.8	1.6
Unemployment rate (% annual average)	6.0	8.4	9.6	9.3	3.3
EUR 12M (% annual average)	2.22	1.48	1.60	1.90	(0.32)

Real GDP (% yoy)	1.9	3.4	2.8	2.3	8.8
Unemployment rate (% annual average)	6.0	6.0	5.8	5.7	(0.3)
EUR 12M (% annual average)	2.22	2.62	2.89	2.91	0.69

CoR sensitivities⁽²⁾

> -1 pp in GDP

+4 bps

> +1 pp in E12M

+4 bps

(1) Refer to 2025 Annual Accounts for additional information. (2) At Group level.

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

Group P&L – €M

	1Q26	4Q25	3Q25	2Q25	1Q25
Net interest income	2,662	2,715	2,674	2,636	2,646
Revenues from services ⁽¹⁾ , o/w:	1,374	1,383	1,302	1,303	1,278
Wealth management	536	527	511	483	490
Protection insurance	326	321	298	287	287
Banking fees	512	535	492	532	502
Other revenues	91	54	101	90	86
Dividends	49	2	0	5	53
Equity accounted	79	23	118	76	72
Trading income	65	66	44	67	69
Other op. income & exp.	(102)	(36)	(61)	(57)	(108)
Revenues	4,127	4,152	4,077	4,030	4,011
Total operating expenses	(1,652)	(1,617)	(1,620)	(1,599)	(1,580)
Pre-impairment income	2,475	2,535	2,458	2,431	2,431
LLCs	(232)	(286)	(245)	(178)	(195)
Other provisions	(26)	(58)	(57)	(62)	(43)
Gains/losses on disposals and other	12	1	(28)	(24)	(7)
Pre-tax income	2,228	2,193	2,128	2,167	2,186
Income tax	(654)	(696)	(681)	(683)	(715)
Profit / (loss) after tax	1,575	1,496	1,447	1,484	1,471
Minority interests & other	2	2	2	2	1
Net income	1,572	1,494	1,445	1,482	1,470
<i>Pro memoria</i>					
Fees	1,028	1,043	975	986	962
Insurance service result	346	340	327	317	316

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

Income statement by perimeter – €M

	1Q26	% yoy	1Q26 CABK	% yoy	1Q26 BPI	% yoy
Net interest income	2,662	+0.6%	2,445	+0.8%	217	-1.9%
Revenues from services ⁽¹⁾ , o/w:	1,374	+7.5%	1,295	+7.6%	79	+4.5%
Wealth management	536	+9.5%	519	+9.4%	17	+13.2%
Protection insurance	326	+13.5%	314	+13.7%	12	+8.3%
Banking fees	512	+2.0%	462	+2.1%	50	+1.0%
Other revenues	91	+5.9%	47	+9.6%	45	+2.2%
Dividends	49	-7.7%	1	+5.4%	48	-8.0%
Equity accounted	79	+10.9%	66	+2.2%	14	+86.6%
Trading income	65	-6.2%	59	-5.8%	6	-10.1%
Other op. income & exp.	(102)	-5.3%	(79)	-7.3%	(23)	+2.5%
Revenues	4,127	+2.9%	3,786	+3.2%	340	+0.1%
Total operating expenses	(1,652)	+4.6%	(1,520)	+4.6%	(133)	+4.3%
Pre-impairment income	2,475	+1.8%	2,267	+2.2%	208	-2.5%
LLCs	(232)	+19.3%	(210)	+22.5%	(23)	-3.4%
Other provisions	(26)	-40.3%	(26)	-39.8%	0	
Gains/losses on disposals and other	12		23		(11)	+25.0%
Pre-tax income	2,228	+1.9%	2,054	+2.4%	174	-3.6%
Income tax	(654)	-8.6%	(615)	-8.4%	(39)	-12.2%
Profit / (loss) after tax	1,575	+7.0%	1,439	+7.8%	135	-0.8%
Minority interests & other	2	+83.9%	2	+83.9%		
Net income	1,572	+7.0%	1,437	+7.8%	135	-0.8%
<i>Pro memoria</i>						
Fees	1,028	+6.8%	949	+7.0%	79	4.5%
Insurance service result	346	+9.3%	346	+9.3%		

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

Income statement by segment – €M

SEGMENT REPORTING FROM 1Q22

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

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

	Bancassurance		BPI		Corporate center	
	1Q26	% yoy	1Q26	% yoy	1Q26	% yoy
Net interest income	2,431	+1.6%	209	-3.2%	21	-41.0%
Revenues from services ⁽²⁾ , o/w:	1,295	+7.6%	79	+5.3%	(1)	
Wealth management	519	+9.4%	17	+13.2%		
Protection insurance	314	+13.7%	12	+8.3%		
Banking fees	462	+2.1%	50	+2.2%	(1)	
Other revenues	48	-12.8%	(9)		53	+47.9%
Dividends	1	+5.4%	4	+56.1%	44	-11.1%
Equity accounted	66	-12.7%	0	-92.6%	12	
Trading income	59	-5.8%	6	-8.2%	(0)	
Other op. income & exp.	(79)	-7.3%	(19)	+6.2%	(4)	-13.9%
Revenues	3,774	+3.3%	279	-2.8%	73	+2.5%
Total operating expenses	(1,502)	+4.6%	(133)	+4.3%	(18)	+2.8%
Pre-impairment income	2,272	+2.5%	147	-8.4%	56	+2.4%
LLCs	(210)	+22.5%	(23)	-3.1%	0	
Other provisions	(26)	-39.8%	0			
Gains/losses on disposals & other	23		0		(11)	
Pre-tax income	2,059	+3.2%	124	-9.1%	44	-17.9%
Income tax	(617)	-7.5%	(35)	-18.4%	(2)	-67.5%
Profit / (loss) after tax	1,443	+8.6%	89	-4.9%	43	-11.8%
Minority interests & other	2	+83.9%				
Net income	1,440	+8.5%	89	-4.9%	43	-11.8%
<i>Pro memoria</i>						
Fees	949	+7.0%	79	+5.3%	(1)	
Insurance service result	346	+9.3%				

(1) The capital allocation to these businesses and to the investees assigned to the Corporate Center takes into account both the consumption of own funds (at 12.5% of RWAs) and the applicable deductions.

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

Credit ratings

Improved
vs. Dec-25

MOODY'S
RATINGS
21 April 2026

Issuer Rating			Debt instruments			
Long term	Short term	Outlook	SP	SNP	Tier 2	Covered bonds
A2	P-1	stable	A2 ⁽¹⁾	A3	Baa1	Aaa ⁽²⁾

S&P Global
Ratings
19 March 2026

Long term	Short term	Outlook	SP	SNP	Tier 2	Covered bonds
A+	A-1	stable	A+	BBB+	BBB	AAA ⁽³⁾

FitchRatings
7 October 2025

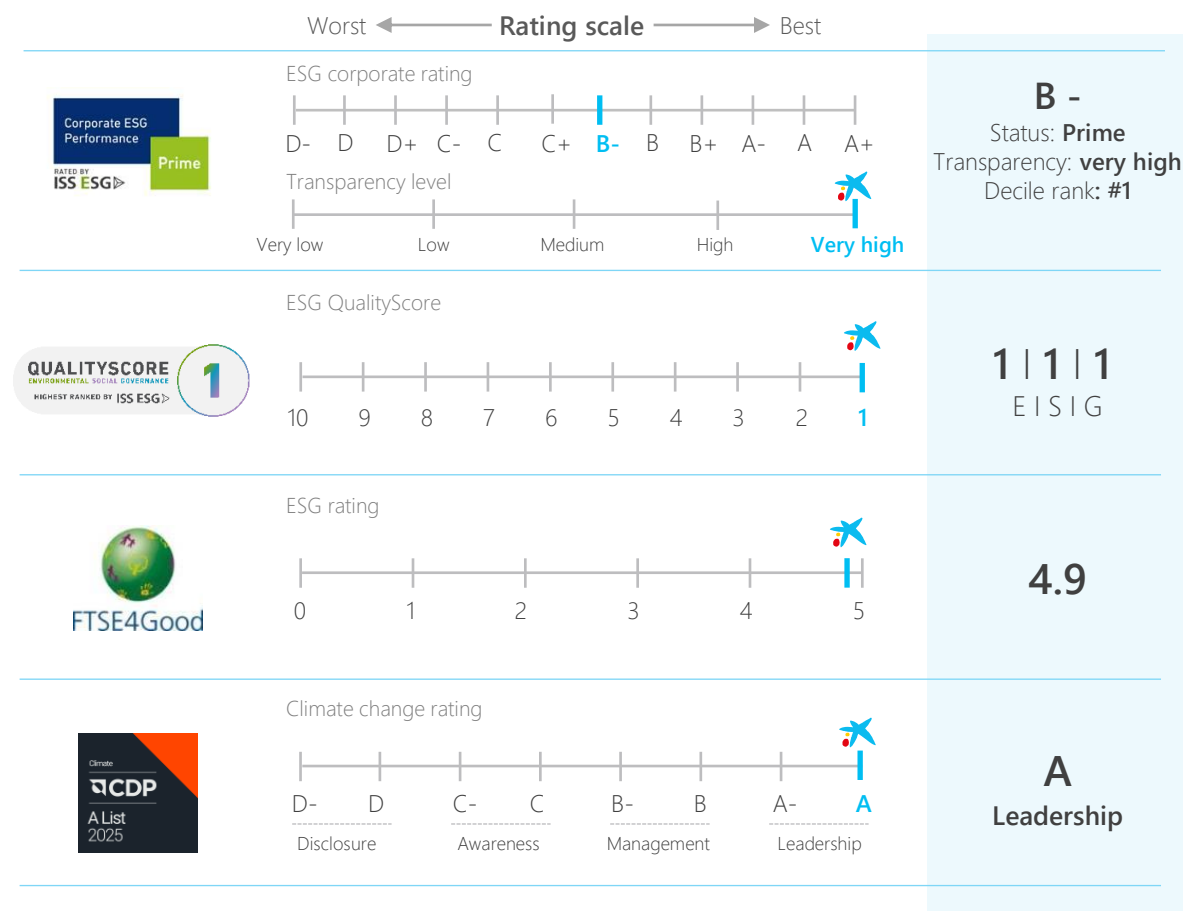
Long term	Short term	Outlook	SP	SNP	Tier 2	Covered bonds
A-	F1	positive	A	A-	BBB	-

MORNINGSTAR | DBRS
18 December 2025

Long term	Short term	Outlook	SP	SNP	Tier 2	Covered bonds
A (high)	R-1 (middle)	stable	A (high)	A	A (low)	AAA ⁽⁴⁾

(1) Already incorporates the impact of the FDP. (2) As at 3 October 2025. (3) As at 18 September 2025. (4) As at 9 January 2026.

CaixaBank ESG indices – ratings



Other analysts / ESG ratings:

Bloomberg

esgbook

standard
ethics

Sustainable
Category

Inrate
Listed in the
IBEX ESG

EthiFinance
ESG ratings

World
Benchmarking
Alliance

LSEG

CLARITY AI

Glossary (I/IV)

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

Term	Definition
ABS	Asset-backed security.
AC	Amortised Cost.
Adj.	Abbreviation of adjusted.
Affordability ratio	Monthly mortgage instalment over monthly income flows.
AI	Artificial Intelligence
ALCO book	Used in reference to the bond portfolio excluding SAREB bonds.
AT1	Additional Tier 1.
AuM / AM	Includes mutual funds, managed portfolios, SICAVs, pension plans and some unit linked products at BPI that are not affected by IFRS 17/9.
Avg.	Abbreviation of average.
Banking fees	Sum of recurrent banking fees and wholesale banking fees.
BCI	Banco Comercial e de Investimentos.
BFA	Banco de Fomento Angola.
BoD	Board of Directors.
BoP	Bank of Portugal.
BoS	Bank of Spain.
bps	Basis points.
Business volume	Performing loans plus customer funds.

Term	Definition
BVPS	Book Value per share. Quotient between equity less minority interests divided by the number of outstanding shares at a specific date.
C/I ratio	Cost-to-income ratio.
CAGR	Compound Annual Growth Rate.
CET1	Common Equity Tier 1.
CIB	Corporate and Institutional Banking.
Consumer loans	Secured loans to individuals, excluding those for home purchases. Includes personal loans, as well as revolving credit card balances excluding float.
CoR (ttm/Annualised)	Cost of risk ttm: allowances for insolvency risk ttm divided by gross average lending plus contingent liabilities, using management criteria. Annualised CoR: annualised quarterly allowances for insolvency risk divided by gross quarterly average lending plus contingent liabilities, using management criteria.
Core revenues	Sum of NII, Wealth management revenues, Protection revenues, Banking fees and Equity accounted income from insurance investments.
Customer spread	Difference between average rate of return on loans and average rate for retail deposits. ⁽¹⁾
Deposits & other	Deposits (including retail securities issuances), Other funds, and Other managed resources.
Digital sales / Total sales (Spain)	Total sales of core retail products (mainly including cards, consumer financing, mortgages, insurance, investment and savings products) to individual clients in Spain that are done or completed through digital channels (CABK and imagin Apps, CABK website, and ATMs) as a share of total sale of core retail products.
DPS	Dividend per share.
DTA	Deferred tax assets.

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

Glossary (II/IV)

Term	Definition
€Bn €M	Billion euros Million euros.
€STR	Euro Short Term Rate.
ECB	European Central Bank.
EOP	End of period.
Eq. / Equiv.	Equivalent.
Equity accounted	Share of profit/(loss) of entities accounted for using the equity method.
ESG	Environmental, Social, and Governance.
ETP	Exchange Traded Product.
EU	European Union.
FDP	Full Depositor Preference.
FV	Fair Value.
FX	Foreign exchange.
FY	Fiscal year.
Gains / losses on disposals & others	Gains/losses on de-recognition of assets and others. Includes the following line items: Impairment/(reversal) of impairment on investments in joint ventures or associates; impairment/(reversal) of impairment on non-financial assets; Gains/(losses) on derecognition of non-financial assets and investments, net; Negative goodwill recognised in profit or loss; Profit/(loss) from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations, net.
GDP	Gross Domestic Product.
Gen-AI	Generative Artificial Intelligence.
HQLAs	High quality liquid assets.
ID	Investor Day (19 November 2024).
ICO	Instituto de Crédito Oficial. Spain.
IFRS	International Financial Reporting Standards.

Term	Definition
INE	Instituto Nacional de Estadística. Spain.
Insur.	Abbreviation of insurance.
Insurance service result	It includes the accrual of the margin on savings insurance contracts, as well as on Unit Linked products, and the recognition of income and expenses from claims corresponding to short term risk insurance. For the entire insurance business, this line item is reported net of expenses directly attributable to the contracts.
KPI	Key Performance Indicator.
KWh	Kilowatt-hour.
LCR	Liquidity coverage ratio.
Leverage ratio	Quotient between Tier 1 capital and total assets, including some off-balance items (contingent risk and commitments), and other adjustments.
Liquidity sources	Includes total liquid assets (i.e. HQLAs and eligible available assets ex HQLAs) plus covered bond issuance capacity.
LLCs	Loan-loss charges.
LTD	Loan to deposits: quotient between net loans and advances to customers using management criteria; and customer deposits on the balance sheet. ⁽¹⁾
LTV	Loan to Value.
M	Million.
M-MDA buffer	Maximum Distributable Amount related to MREL.
MDA buffer	Maximum Distributable Amount buffer.
Mgmt.	Management.
MREL	Minimum Requirement for own funds and eligible liabilities to absorb losses, includes instruments eligible for total capital, senior debt non-preferred, senior debt preferred and other instruments ranking pari-passu with the latter, at Single Resolution Board's criteria.
MSD	Mid single digit.
Net fees and commissions	Net fee and commission income. (+) Fee and commission income; (-) fee and commission expenses.

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

Glossary (III/IV)

	Definition
New lending	New mortgages, consumer and business loans in Spain.
NFC	Non-financial corporation.
NII	Net interest income. Under IFRS 17, it continues to consider revenues from financial assets affected by the insurance business, but at the same time, accounts for a cost derived from interests which come from the capitalisation of the new insurance liabilities at an interest very similar to the asset acquisition performance rate. The difference between those revenues and costs it is not significant. The margin from savings insurance contracts is accounted for in "Insurance service result".
NII from business volume, Δ qoq	Evolution qoq of NII from growth in loans and deposits. Δ NII from loan growth calculated as the change in average loan balances multiplied by the spread between the average loan yield and the average cost of liquidity (i.e. the DFR). NII from deposit growth calculated as the change in average deposit volumes multiplied by the spread between the average DFR and the average cost of deposits. Excludes structural hedges (included in NII from ALCO).
NII from ALCO	NII from fixed income portfolio, wholesale funding issuances, and hedging swaps.
NIM	Net interest margin, also balance sheet spread, difference between average rate of return on assets; and average cost of funds. ⁽¹⁾
NPL coverage ratio	Quotient between total credit loss provisions for loans. ⁽¹⁾
NPL ratio	Quotient between non-performing loans over gross loans to customers. ⁽¹⁾
NPL stock / NPLs	Non-performing loans including non-performing contingent liabilities.
NPS	Net promoter score indicator.
NSFR	Net stable funding ratio.
O-SII buffer	Other systemically important institution.
OCI	Other Comprehensive Income.
ORI	Other Relevant Information.
Other op. income & exp.	Other operating income and expenses.

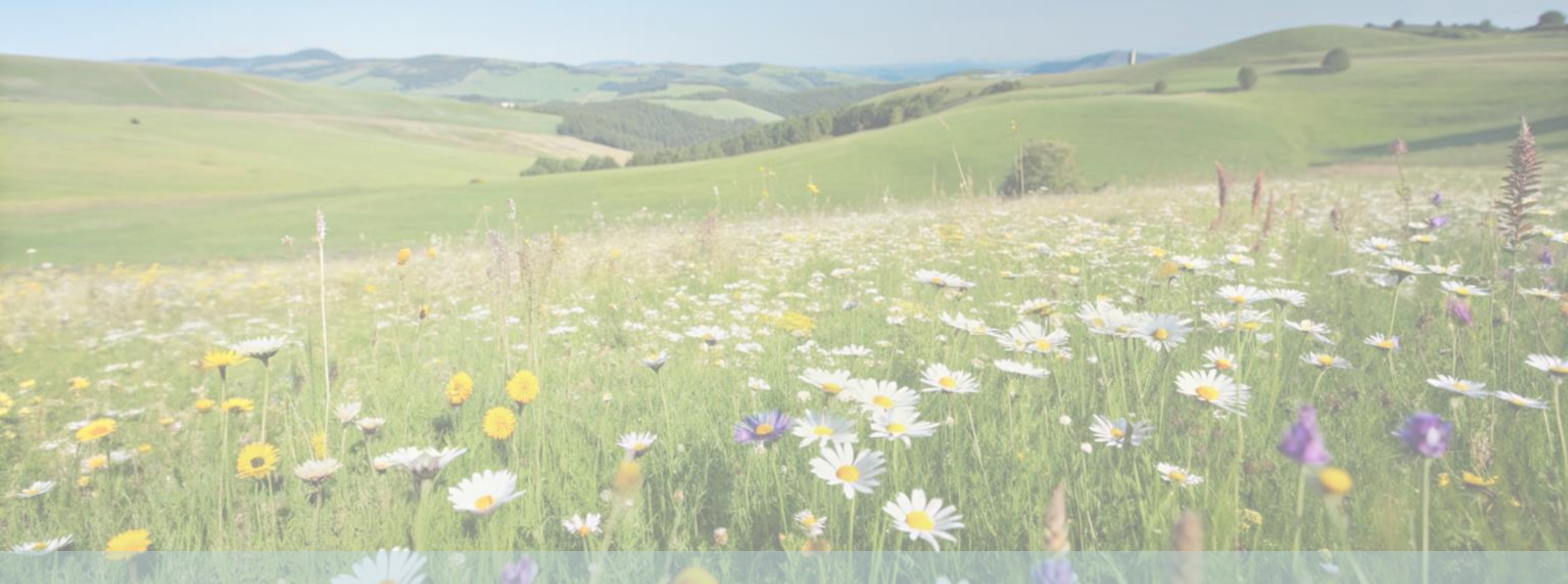
Term	Definition
P#	Abbreviation of Peer #.
P2R	Pillar 2 Requirement.
Payout	Payout ratio. Quotient between dividends and profit attributable to the Group.
Performing loan book / Perf. loan book	Total loans and advances to customers less non-performing loans and advances, using management criteria.
PF	Pro Forma.
pp	Percentage points.
Pre-impairment income	Pre-provision profit / pre-impairment income includes: (+) Revenues; (-) Operating expenses.
Protection revenues / Prot. Rev. / Protection	Protection insurance revenues, including insurance service result from life-risk insurance and insurance distribution fees.
Q / QoQ	Quarter / Quarter-on-quarter.
RE	Real Estate.
Relational individual clients	Individual clients in Spain with 3 or more product families with the bank.
Rev.	Abbreviation of revenues.
Revenues from services	Equivalent to the sum of "Net fees" and "Insurance service result".
RoTE	Return on tangible equity. Profit attributable to the Group trailing 12 months over 12-month average shareholder tangible equity plus valuation adjustments. ⁽¹⁾
RWAs	Risk Weighted Assets.
SBB	Share Buy-Back.
SICAV	Investment Company with Variable Capital.
SNP	Senior non preferred debt.
SP	Senior preferred debt.
SREP	Supervisory Review and Evaluation Process.

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

Glossary (IV/IV)

Term	Definition
SRT	Significant Risk Transfer.
SSA	Sovereign, supra-national, and agencies.
Sub. MREL	Subordinated MREL: Minimum Requirement for own funds and Eligible Liabilities to absorb losses, includes instruments eligible for total capital and senior debt non-preferred.
Sustainable finance mobilisation	The cumulative sustainable finance mobilisation in the 2025–2027 period is the sum of: (i) new production of sustainable financing to individuals and companies across Retail, Business, CIB, MicroBank, CPC and BPI, where the amount considered corresponds to the formalised risk limit of each transaction, including long-term, working capital and guarantee exposures, and also covers novated and tacit or explicit renewals; and (ii) sustainable intermediation through the channelling of third-party funds into sustainable investments, including: a) CaixaBank's share in the placement of sustainable bonds issued by clients; b) the net increase, excluding market effects, in assets under management in equity and corporate fixed income products by CaixaBank Asset Management under MiFID II; c) the gross increase, excluding market effects, in sustainable assets under management by VidaCaixa under SFDR; d) intermediation of sustainable funds from third-party managers under SFDR; and e) intermediation in electric or hybrid vehicle leasing. The eligibility criteria are defined in CaixaBank's Sustainable and Transition Finance Eligibility Guide, developed with the support of Sustainalytics.
SX7E	Euro Stoxx Banks.
TLCF	Tax loss carry-forward.
Total operating expenses/costs	Include the following items: administrative expenses; depreciation and amortisation and extraordinary expenses.
Total protection insurance premiums	Includes VidaCaixa life-risk premiums plus SegurCaixa Adeslas non-life premiums sold through the bancassurance network. Presented on an annualised basis.

Term	Definition
TGSS	Tesorería general de la seguridad social. Spain.
Trading income	Gains/(losses) on financial assets and liabilities. Includes the following line items: Gains/(losses) on de-recognition of financial assets and liabilities not measured at fair value through profit or loss, net; Gains/(losses) on financial assets not designated for trading that must be designated at fair value through profit or loss, net; Gains/(losses) on financial assets and liabilities held for trading, net; Gains/(losses) from hedge accounting, net; Exchange differences, net.
ttm	Trailing 12 months.
VIX	Volatility Index.
WM / Wealth mgmt. / Wealth management Revenues	Includes AuM fees and insurance service result from savings insurance and unit linked.
Wealth: net inflows	Includes inflows into wealth management products (mutual funds, managed portfolios and SICAVs; pension plans; and insurance funds, on- and off-balance sheet).
Y / YE	Year / Year-end.
YoY	Year-on-year.
YTD	Year-to-date.



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