2Q26
RESULTS

29 July 2026

CaixaBank

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

Highlights

1H26 Highlights

Sustained momentum halfway through our 3-year Plan

» Strong commercial traction Δ yoy

# clients(1)	Customer funds	Performing loans	Protection insurance premia(2)
↑ ~405K	+8%	+8%	+12%

» Sustained market share gains(3) Δ yoy

Payroll deposits	Household deposits	Life-savings insurance	Private sector loans	Life-risk insurance	Non-life insurance
+15 bps	+5 bps	+117 bps	+12 bps	+127 bps	+50 bps

» **Positive revenue trends:** NII ↑ qoq/yoy as guided; Rev. from services ↑ +7.4% 1H yoy

» **Further improvement in asset quality:** % NPL ↓ to <1.8% and % coverage ↑ to 81%(4)

» **Robust capital accretion supports growth and returns**
12.54% CET1; [€961-1,281 M] FY26 interim dividend(5)

1H26 Net income

€3,203 M +9% yoy

2Q26 Net income

€1,631 M +10% yoy

% RoTE Jun-26 ttm

18.0% +0.3 pp yoy(6)

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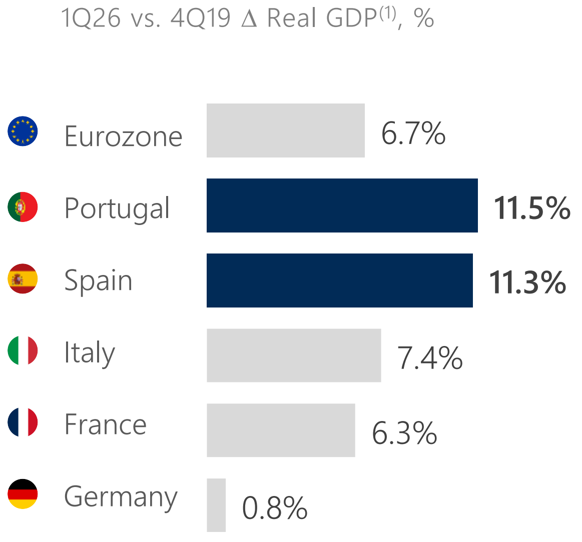
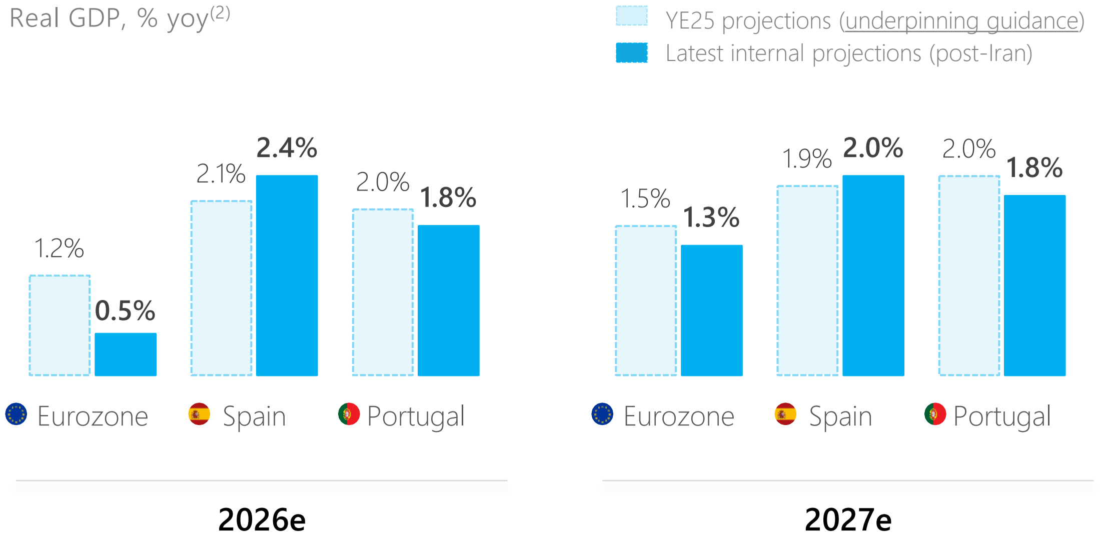
(1) Net growth in Group clients (including individuals and legal entities). Net additions in Spain: +c.395K yoy. (2) Refer to the Appendix for definition. (3) In Spain. As at Jun-26 except for life-risk which is at Mar-26. For savings insurance, sector data is internal estimate. Based on latest available data from BoS, TGSS, and ICEA. (4) Coverage still includes €271M unassigned collective provisions (-€40M qoq). (5) Corresponding to the payout target for the interim dividend (30-40% of 1H26 net income), to be paid in Nov-26. Relevant resolution from the BoD and final amount of the interim dividend to be defined in Oct-26 when approving results as at 30-Sep-26. (6) Evolution yoy vs. RoTE Jun-25 ttm PF with 2024 banking levy accrued on a linear basis (for consistency with accrual in 2025 and 2026).

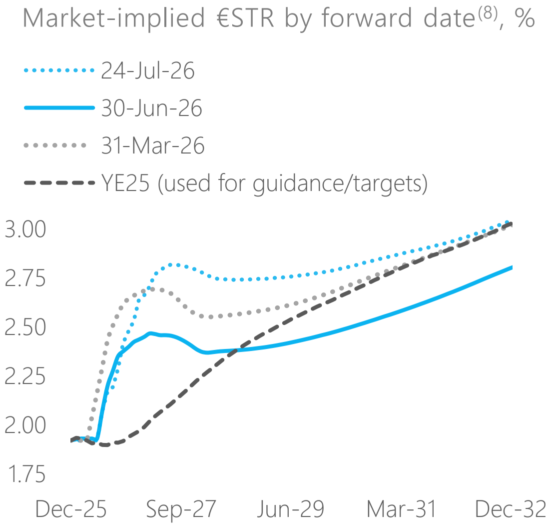
Iberian economic outperformance expected to continue

Spain and Portugal to keep outpacing the Eurozone – with limited impact from geopolitical tensions





Rates expectations anchored >2%



Spain's structural strengths support economic resilience

Employment creation yoy(3)	+2.3%
Population growth yoy(3)	+1.0%
Household disposable income yoy(4)	+5.1%
Private sector debt/GDP vs. Eurozone(5)	-29 pp
Investment momentum yoy(6)	+5.6%
Stronger services exports yoy(6)	+4.3%
Healthy consumption growth yoy(6)	+3.2%
High savings rate(7)	11.8%

Domestic demand continues to cushion external volatility

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(1) Eurostat. (2) CaixaBank Research. Latest internal projections: Jul-26. (3) INE. EPA, 2Q26/2Q25. (4) INE, CTNSFI. 1Q26/1Q25. (5) Source: BoS and Eurostat. 1Q26. Difference between the respective Private debt/GDP ratios (124.3% Spain, 153.5% Eurozone). Includes household and NFC non-consolidated debt in loans and debt securities. (6) In real terms. INE, National Accounts (GDP components). 1Q26/1Q25. (7) Household savings rate. INE, CTNSFI. 1Q26, trailing 4 quarters. (8) Bloomberg.

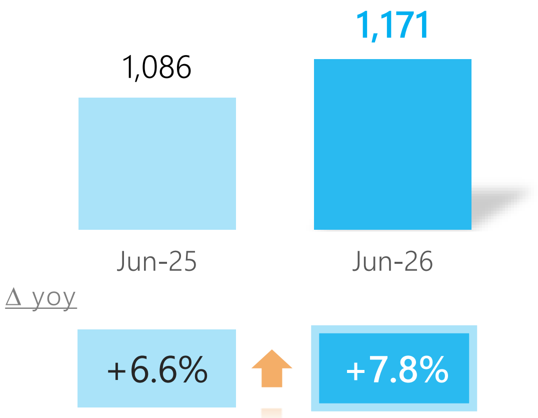
Strong commercial momentum

Best bank in Spain 2026
Best Retail Bank in Spain 2026
by Euromoney

Best bank in Spain 2026
Best bank in Western Europe 2026
by Global Finance

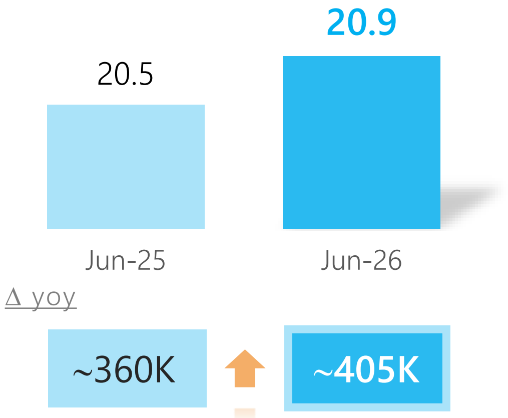
Growing volumes

Business volume(1) in €Bn and % yoy



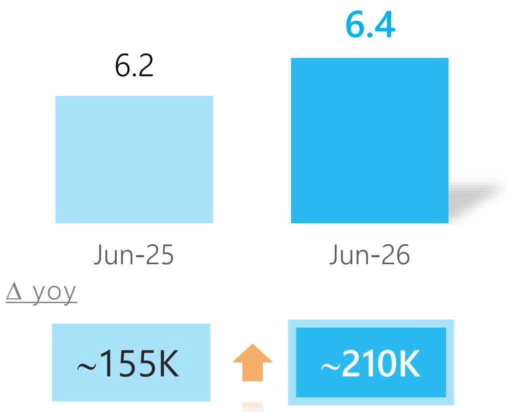
Expanding our client base

Clients in million and Δ yoy in thousand



Payroll franchise at a record high

Clients with payroll deposits at CaixaBank (Spain) in million and Δ yoy in thousand



Market share gains

Market shares in Spain(2) in % and Δ yoy in bps

PAYROLL DEPOSITS	36%	*+15 bps*
PENSION DEPOSITS	34%	*+9 bps*
PRIVATE SECTOR LOANS	23%	*+12 bps*
HOUSEHOLD DEPOSITS	26%	*+5 bps*
LIFE-SAVINGS INSURANCE	39%	*+117 bps*
LIFE-RISK INSURANCE	29%	*+127 bps*

Deeper customer engagement and improved customer experience – across all channels

(1) Refer to the Glossary for definition. (2) As at Jun-26 except for life-risk which is at Mar-26. For savings insurance sector data is internal estimate. Based on latest available data from BoS, TGSS, and ICEA.

imagin: a key engine for client acquisition and growth
amongst the young and digital

CLIENTS

4.2 M | +8% yoy

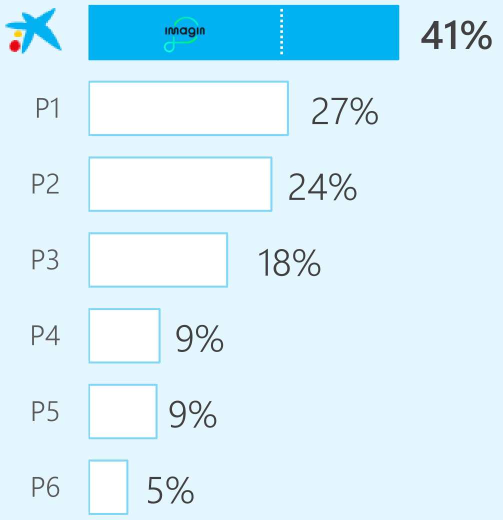
CLIENT ACQUISITION[2]

~50% of Group's total

BUSINESS VOLUME[3]

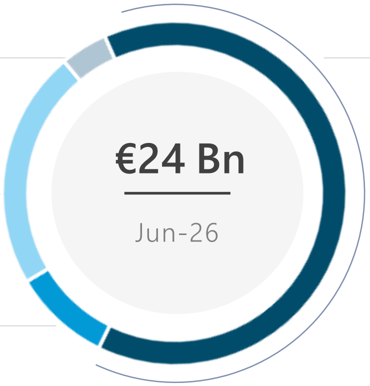
€24 Bn | +20% yoy

Mobile banking leader
16-34y old mobile banking penetration in Spain[1], %



A complete range of solutions
imagin business volume[3] by 30-Jun-26: breakdown

Consumer loans	€2.2 Bn
Mortgages	€5.4 Bn
Other	€1.1 Bn
Deposits	€15.3 Bn



Deposits at other neobanks in Spain[4]

Neobank 1	€4.6 Bn
Neobank 2	€4.1 Bn
Neobank 3	€1.3 Bn

#1 neobank in Spain

Crafted for the young and digital generation

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(1) As % of total 16-34-year-old mobile banking users in Spain. Source: GfK DAM (Jun-26). Peer group: Banco Sabadell, Banco Santander, Bankinter, BBVA, ING, and Revolut. (2) % via imagin of total new client onboarding in Spain (CABK + imagin) in the last 12 months. (3) Customer loans plus funds. (4) Peers include MyInvestor, N26 and Revolut Spain (Mar-26). Source: AEB.

Transformation is enabling scalable growth

Transformation fuels growth and customer experience(1)

#1 Ranked	Banking app in Spain(2)
+9% vs. YE24	# Retail app users
>50% +8pp vs. FY24	Digital share of retail sales(3)
+55% 1H26 yoy	Digitally-generated commercial leads
↓ ~75%	Commercial interview prep time
40%	Written inquiries on product journeys solved by AI

Steady rollout of new initiatives – Selected examples

- » ***Launch of*** *bizum Pay for retail payments*
- » ***>200*** *retail app* ***journeys simplified*** *and redesigned*
- » ***Streamlined digital onboarding process*** *(# screens ↓25%)*
- » ***Video calls and screen sharing*** *with managers via the* ***app***
- » *Gradual deployment of* ***new SME app***
- » *More personalised* ***customer communication*** *in the app*
- » ***Agentic AI*** *in* ***customer service*** *chats*
- » ***AI****-assisted* ***document processing*** *(~80% automation)*

Growth and scalability initiatives already delivering tangible results halfway through the 3-year Plan

(1) All figures correspond to Spain. (2) CaixaBank retail App. Peer group includes: Abanca, B. Sabadell, B. Santander, Bankinter, BBVA, ING, N26, and Revolut. Source: Google Play as at 9-Jul-26. (3) 2Q26. Refer to the Glossary for definition.

Strong and widespread loan growth

PERFORMING LOANS[1]
30 June 2026

€399 Bn

+8.2% yoy
+ 4.9% qoq[2]

o/w:

RESIDENTIAL MORTGAGES

+6.7% yoy | +1.8% qoq

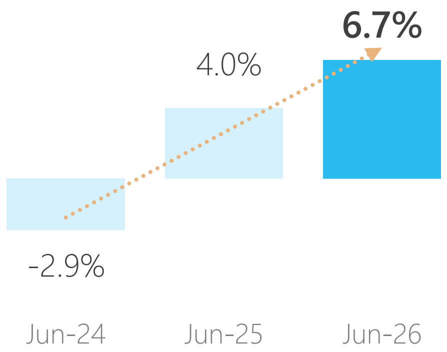
CONSUMER LENDING

+11.5% yoy | +2.4% qoq

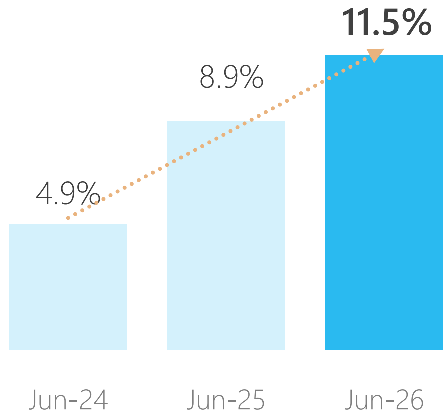
BUSINESS LENDING

+10.6% yoy | +5.0% qoq

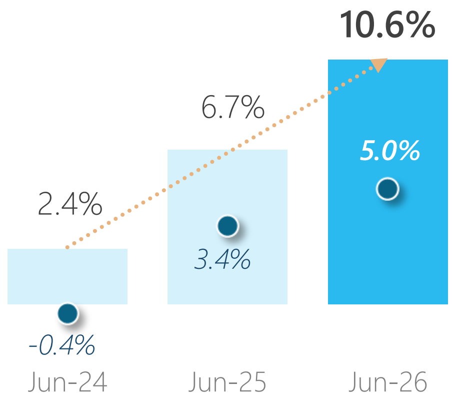
Performing residential mortgages: Δ yoy in %[3]



Performing consumer loans: Δ yoy in %[3]



Performing business loans: Δ yoy in %[3]
o/w ● booked in Spain and Portugal[4]



Gaining share in underpenetrated segments
Market shares in Spain[5], %

CONSUMER LOANS[6]	**18%**	*+5 bps yoy*
SME LOANS	**21%**	*+56 bps yoy*

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(1) Refer to Appendix for additional details. (2) Affected by positive seasonality in "Other loans to individuals" related to public pension advances. Total performing loans adjusted for that effect: +3.8% qoq. (3) Performing back-book growth. (4) Excludes loans granted by CIB branches outside Spain and Portugal. (5) Based on latest available data from the BoS (Jun-26 for consumer loans and Apr-26 for SME loans). (6) Excludes credit cards.

Standout quarter in customer funds with broad-based support

–qoq complemented by seasonal uplift

CUSTOMER FUNDS(1)
30 June 2026

€772 Bn

+7.6% yoy
+ 5.2% qoq

o/w:

WEALTH MANAGEMENT(2)

+13.9% yoy | +6.7% qoq

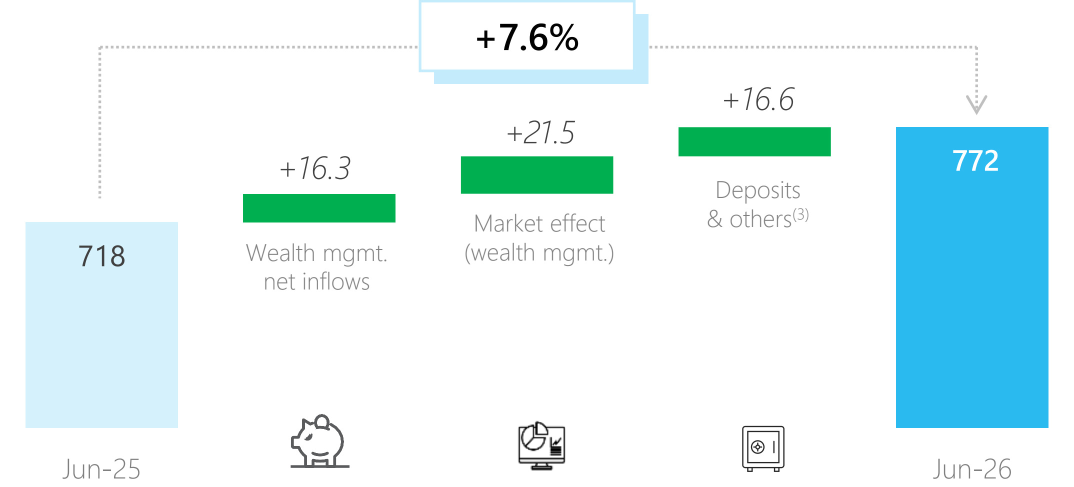
DEPOSITS & OTHERS(3)

+3.7% yoy | +4.2% qoq
(**+5.0%** yoy Deposits ex public sector)(4)

MARKET SHARE IN
WM + DEPOSITS, IN SPAIN(5)

26% | +6 bps yoy

Strong growth in customer funds yoy
underpinned by net inflows into WM, market tailwinds, and sustained deposit growth
Customer funds yoy bridge, €Bn



Solid quarter driven by WM and deposit inflows and market tailwinds, complemented by seasonality – Customer funds qoq bridge, €Bn

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(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". QoQ affected by positive seasonality in June. (4) Excluding retail securities issuances. (5) Combined market share including mutual funds, pension plans, savings insurance and deposits of resident households and non-financial businesses. As at Jun-26, based on latest available data from BoS, INVERCO, and ICEA (for pension plans and savings insurance, sector data are internal estimates).

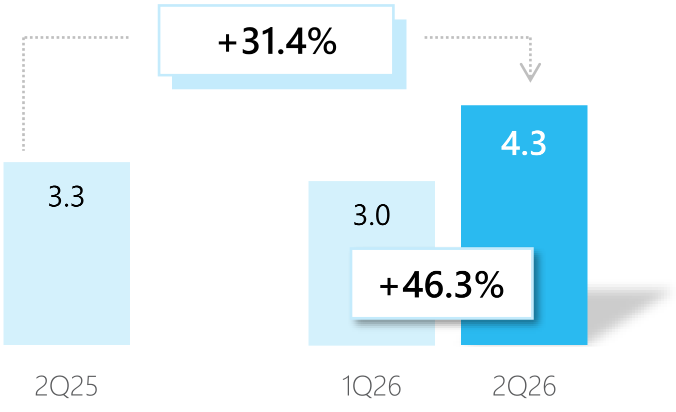
A record Q2 lifts Wealth Management balances above €300 Bn

–supported by resilient net inflows and post-March market recovery

Uniquely positioned to serve structurally growing demand

Strong rebound in net inflows

Net inflows into WM(1) (ex market effects), €Bn

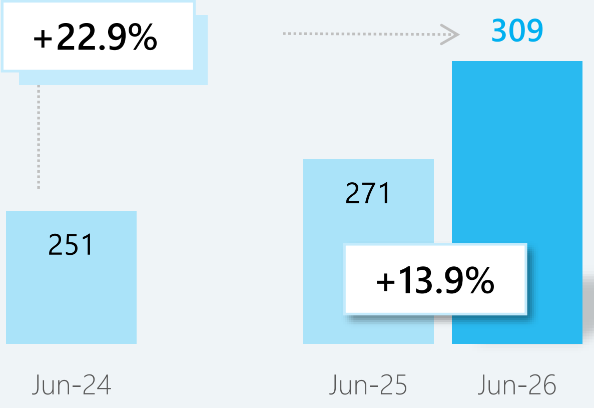


1H26 NET INFLOWS INTO WM(1) (ex market effects)

Breakdown in %

Managed balances surpass €300 Bn as growth accelerates

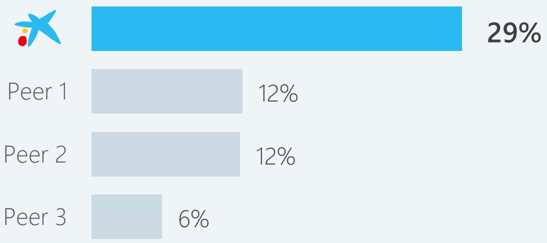
WM(1) balances, €Bn



	% yoy
Mutual funds(3)	+16.1%
Pension plans	+11.7%
Savings insurance(2)	+11.6%

#1 IN WM IN SPAIN

Market share by total WM balances(4,5), %



Market share by product(5)

Mutual funds(3)	23.1%	#1
Pension plans	34.4%	#1
Savings insurance(2)	38.8%	#1

Best private banking in Spain
for the 4th consecutive year

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(1) Mutual funds, managed portfolios and SICAVs; pension plans; and insurance funds (on-/off-balance sheet). (2) Includes unit linked. (3) Includes managed portfolios and SICAVs. (4) In Spain. Combined market share including mutual funds, pension plans, and savings insurance. Peer group includes Banco Santander, BBVA, and Ibercaja. (5) As at Jun-26, based on latest available data from ICEA and INVERCO (for pension plans and savings insurance, sector data are internal estimates).

Protection insurance maintains double-digit growth
driven by high commercial activity and innovative offering

PROTECTION INSURANCE PREMIUMS(1)
30 June 2026, % yoy

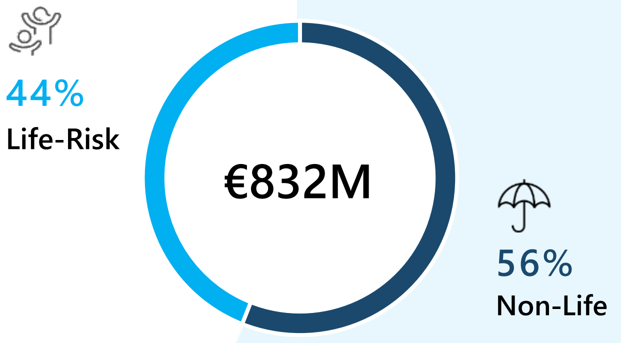
+11.8%

o/w:

- Life-Risk: **+12.8%**
- Non-Life: **+11.2%**

Positive production dynamics

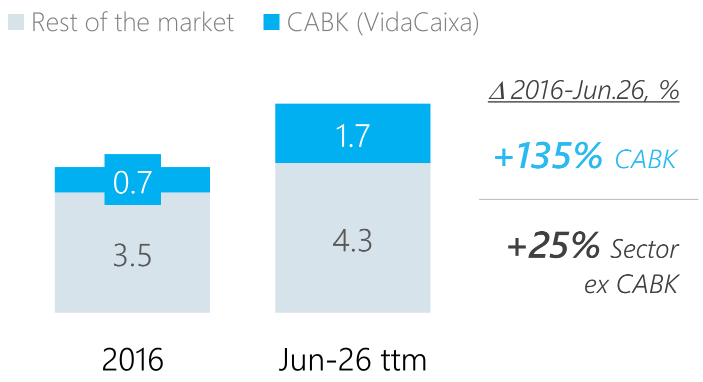
New protection insurance premiums breakdown by segment(2), Jun-26 ttm in €M and %



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

Track record of growth

Life-risk insurance premiums in Spain(3), €Bn



Rising weight of MyBox offering over total: 83% of new premia(4)

GENERALISED MARKET SHARE GAINS(5)
Δ yoy

LIFE-RISK INSUR.	28.9%	+127 bps
HEALTH INSUR.	31.6%	+97 bps
HOME INSUR.	10.5%	+1 bp
AUTO INSUR.	3.5%	+50 bps

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(1) Premiums as at 30-Jun-26 on an annualised basis. It includes VidaCaixa life-risk premiums (excluding BPI Vida e Pensões) plus SegurCaixa Adeslas non-life premiums sold through the bancassurance network. (2) CABK ex BPI and considering life-risk and non-life risk premiums sold through the bancassurance channel. All insurance products (including single premium with multiannual tenor) are presented on an annual basis to facilitate comparisons across all product lines. (3) Based on latest available data from ICEA (Jun-26). (4) Jun-26 ttm. (5) Based on latest available data from ICEA (Mar-26), except for auto insurance (Jun-26).

Entering the second half of the Plan with key enablers in place

Backdrop

- **Resilient domestic economies** – with solid fundamentals cushioning external volatility
- **Healthy client fundamentals** with the lowest private sector leverage in 25 years and high savings rate
- **Supportive rate outlook** stabilising and anchored around positive but not too high levels

CaixaBank

Leading franchise

Scale, primacy client relationship, and hybrid banking leadership

Operating momentum

Disciplined execution; gaining clients and share; positive revenue dynamics

Robust balance sheet

Record asset quality; low CoR; ample liquidity; solid capital; and prudent risk profile

Well on track to deliver our targets

P&L and balance sheet

2Q net income up 10.1% yoy – supported by key revenue engines

CONSOLIDATED INCOME STATEMENT – €M and %

	2Q26	2Q25	% yoy	% qoq
Net interest income	2,729	2,636	+3.5%	+2.5%
Revenues from services[1]	1,398	1,303	+7.3%	+1.8%
Other revenues, o/w:	85	90	-6.4%	-7.4%
Dividends	6	5	+17.1%	-87.5%
Equity accounted	94	76	+24.5%	+18.7%
Trading income	45	67	-32.8%	-31.1%
Other op. income & expenses[2]	(60)	(57)	+5.8%	-40.7%
Revenues	**4,211**	**4,030**	**+4.5%**	**+2.0%**
Total operating expenses	(1,668)	(1,599)	+4.3%	+1.0%
Pre-impairment income	**2,543**	**2,431**	**+4.6%**	**+2.8%**
Loan-loss charges	(247)	(178)	+39.2%	+6.4%
Other provisions	(45)	(62)	-28.1%	+74.4%
Gains/losses on disposals and other	60	(24)		
Pre-tax income	**2,311**	**2,167**	**+6.6%**	**+3.7%**
Tax, minority & other[3]	(680)	(685)	-0.8%	+3.6%
Net income	**1,631**	**1,482**	**+10.1%**	**+3.8%**
Pro memoria				
Net fees	1,047	986	+6.1%	+1.8%
Insurance service result	351	317	+10.9%	+1.5%
CoR ttm, %	0.24%	0.24%	+0 bps	+1 bp
RoTE[4] ttm, %	18.0%	17.6%	+0.3 pp	+0.4 pp

REVENUES

- **NII growth yoy gathers pace** (+3.5% 2Q yoy vs. +0.6% in Q1) while returning to qoq growth
- **Revenues from services up yoy and qoq** underpinned by WM and protection
- **Other revenues** mainly reflect lower trading income; yoy also affected by 2Q25 one-off[2] in other operating income and expenses

OPERATING COSTS

- **Costs** evolve in line with guidance
- **PPP** up yoy and qoq on higher revenues

PROVISIONS & OTHER

- **CoR ttm stable** at very low levels and aligned with FY guidance
- **Other provisions** down yoy
- **Gains/losses consolidate positive dynamics** supported by higher Real Estate gains
- **Tax, minority & other** includes impact from banking tax and DTA write-up[3]

(1) Equivalent to the sum of "Net fees" and "Insurance service result". (2) 2Q25 includes €22M associated with the recovery of the Portuguese banking sector solidarity levy paid by BPI in prior quarters. (3) Evolution affected by accrual of the banking tax (-€152M 2Q26; -€148M 2Q25; -€152M 1Q26) and write-up of deferred tax assets (€135M 2Q26; €84M 2Q25; €135M 1Q26). (4) 2Q25 PF with 2024 banking levy accrued on a linear basis (for consistency with accrual in 2025 and 2026).

BPI Grupo CaixaBank

Delivering growth and transformation in Portugal

–aligned with the Group's strategy

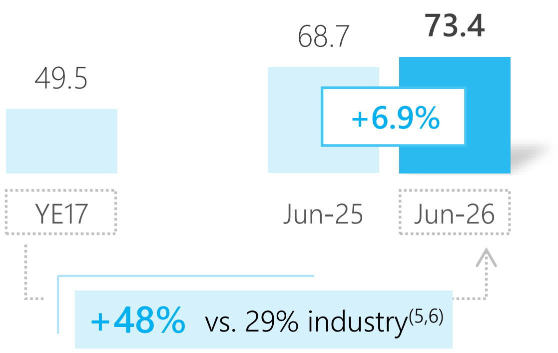
1H26 Net income

€218 M

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

Business volume growth

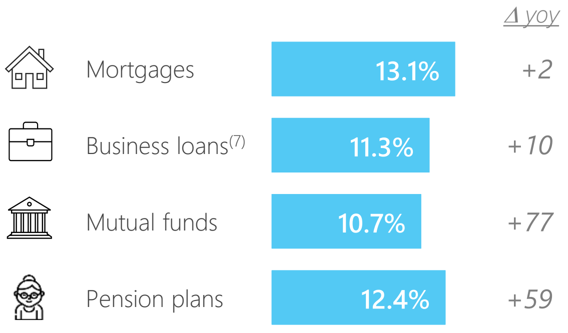
Business volume[3,4], €Bn



+48% vs. 29% industry[5,6]

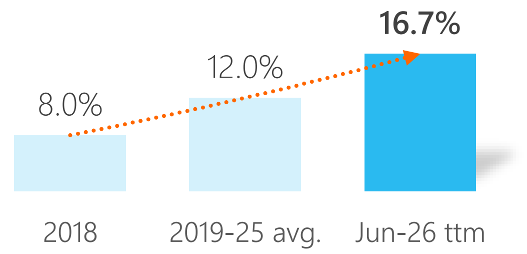
Broad-based market share gains

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



High profitability

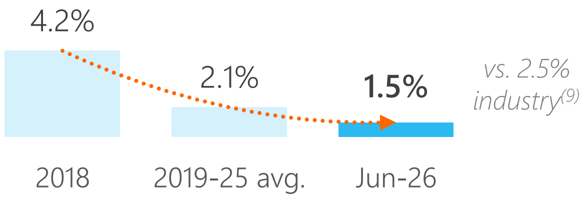
RoTE[3,8], %



Strong balance sheet

% NPL[3], eop

Coverage: **81%**



CREDIT **RATING UPGRADES**[10]

FitchRatings	A+ (from A)
MOODY'S RATINGS	A1 (from A2)

ACCELERATING **TRANSFORMATION**

Digital individual clients actively using BPI App[11]	94%
Digitally-supported sales[12] in % of total, Jun-26 ttm	37%
New young talent hires[13] in % of total, 1H26	71%

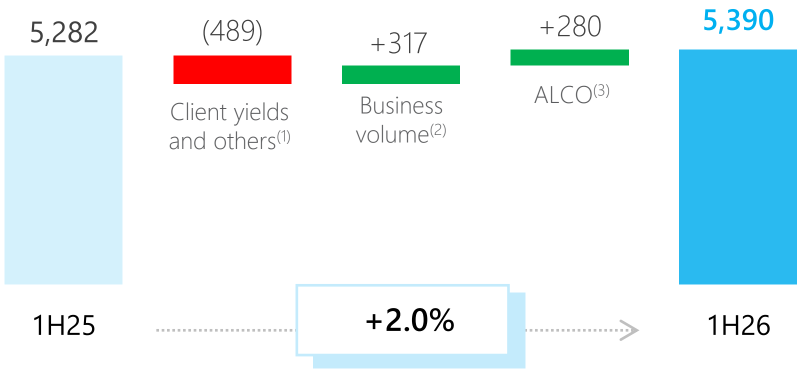
---

(1) Contribution of the banking activity in Portugal to the Group's consolidated results. It excludes, among other, earnings from investments in BFA and BCI. (2) €44M pre-tax, accrued in 1Q26 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, APFIPP and APS, latest available data (May-26). (7) Market share excluding corporate bonds. Market share including them: 12.5%. (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 (Mar-26). (10) Upgrade by Fitch Ratings in Jul-26 and by Moody's in Apr-26. (11) App users as % of digitally active clients (≥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 years old.

NII returns to sequential qoq growth as guided – while yoy gathers pace

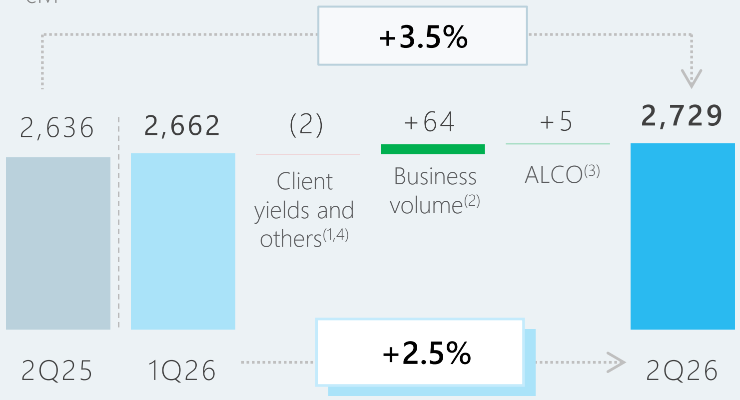
NII growth gains traction

€M



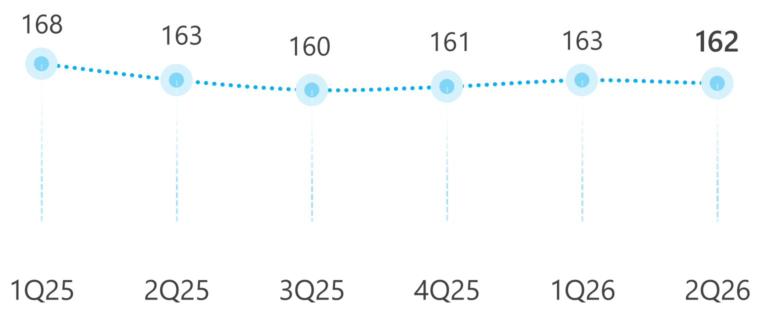
QoQ GROWTH RESUMES

€M

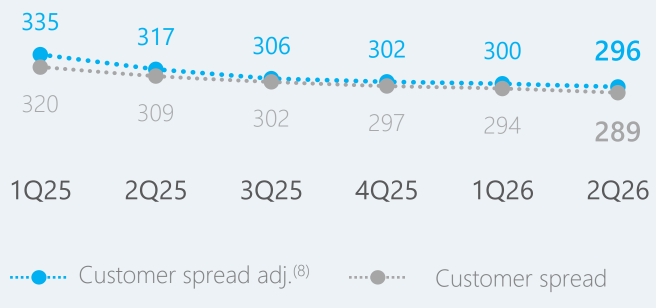


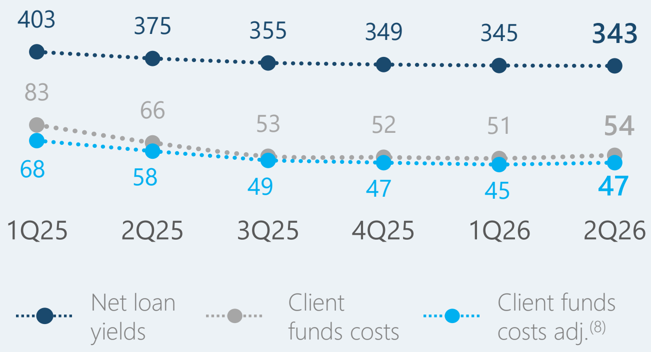
- > **NII up 3.5% yoy in 2Q**
- > **QoQ growth** resumes as:
  - ○ Headwinds from BB **loan repricing** fall away while **FB loan yields(5) improve** (+5 bps qoq up to 366 bps in 2Q)
  - ○ **Higher support** from business **volume**
  - ○ **Positive ALCO(6)** contribution, with:
    - ▪ **Hedges:** €77.0 Bn; **+€2.7 Bn qoq**
    - ▪ **ALCO** book(7): €79.2 Bn; **+€0.6 Bn qoq**

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) 2Q evolution negatively affected by some non-recurring impacts. (5) Group ex BPI; yields compiled from loans and credit facilities (including those that are syndicated) production data of CaixaBank S.A. (Spain) and MicroBank, excluding public sector. (6) Refer to the Appendix for additional details. (7) Excludes SAREB bonds. (8) Excluding, for CaixaBank ex BPI, structural deposit hedges and FX and international branch deposits.

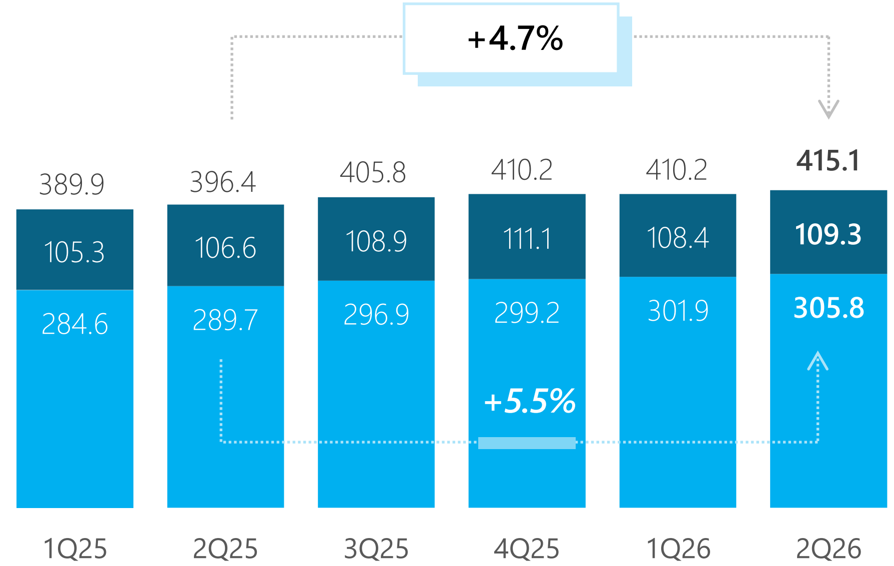
Solid deposit trends continue to support NII

Volume and mix improvement, with cost of interest-bearing deposits well contained

Sustained growth in non-interest-bearing balances – which are up 5.5% yoy

Total deposits breakdown[1], average quarterly balance, €Bn

▇ Interest-bearing
▇ Non-interest-bearing



2Q yoy, in €Bn

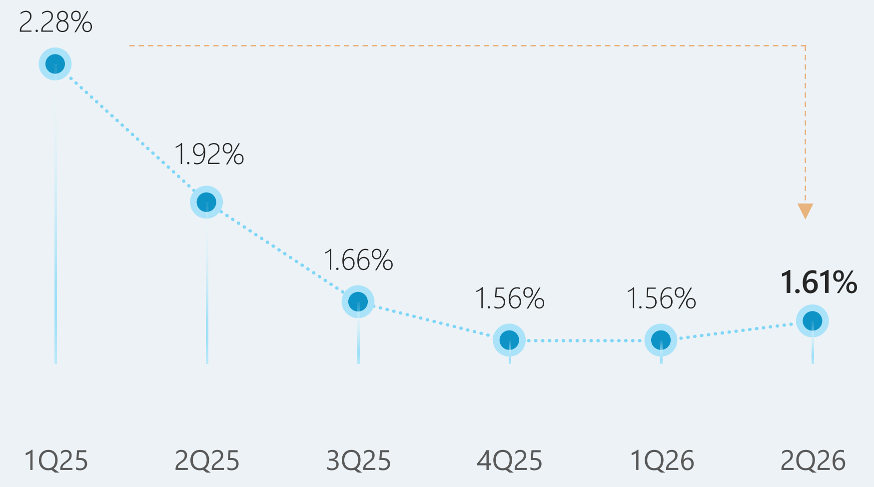
▲	**Total**	+18.8
▲	Interest-bearing	+2.7
▲	Non-interest-bearing	+16.1

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

27.0%	26.9%	26.8%	27.1%	26.4%	**26.3%**	≈ STABILISATION

WELL-CONTAINED INTEREST-BEARING YIELDS DESPITE HIGHER RATES

Interest-bearing client deposits average yield[2] per quarter, %



Quarterly average €STR and 12M Euribor[3]: Δ qoq, bps — €STR | E12M

-48 | -11	-53 | -34	-25 | +2	0 | +10	0 | +13	**+4 | +44**

---

(1) Including FX and excluding employee deposits, international branch deposits, retail securities, and other outside the commercial network scope. (2) % yield (quarterly average) over interest-bearing deposits as detailed in note (1), excluding hedges. (3) Source: Bloomberg.

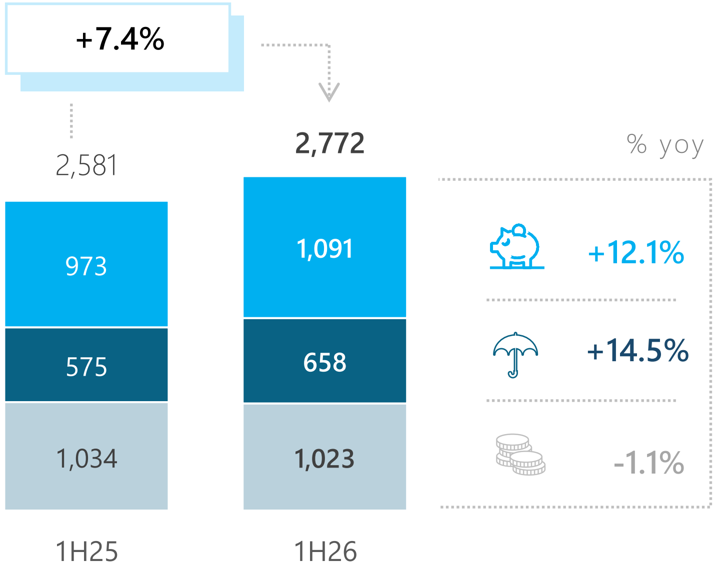
CaixaBank

Revenues from services outperform initial expectations

Up +7.4% yoy in 1H, powered by WM and protection

Revenues from services[1]

€M

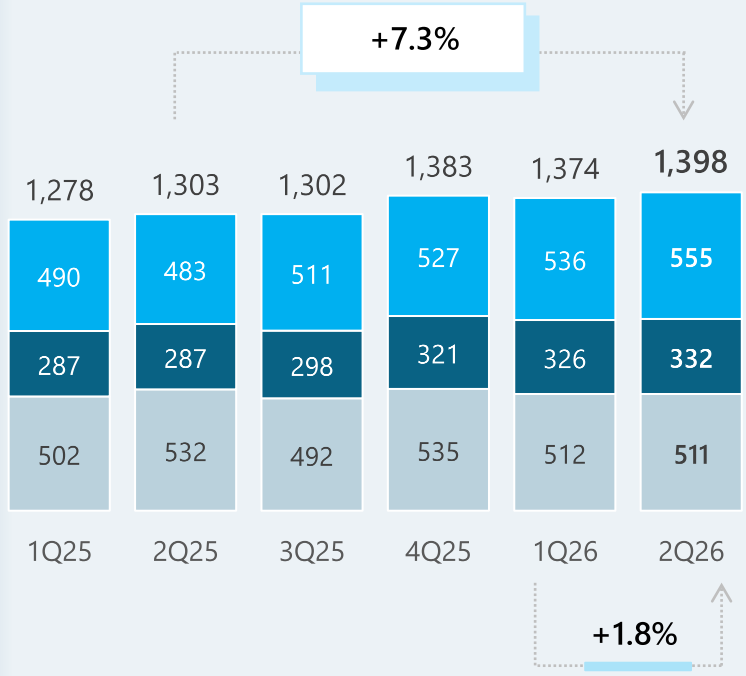


+ Wealth management
+ Protection insurance
+ CIB revenues

+12.2% yoy

QUARTERLY EVOLUTION

€M



WEALTH MANAGEMENT

+14.9% yoy

+3.5% qoq

- **Strong growth** on higher balances, underpinned by commercial dynamism and market tailwinds

PROTECTION INSURANCE

+15.6% yoy

+1.9% qoq

- **Strong growth** reflecting sustained commercial momentum in both life-risk and non-life

BANKING FEES

-4.0% yoy

-0.1% qoq

- **Evolution of banking fees** affected among other by lower basic service fees, higher SRT activity[2], and CIB volatility
- **Broadly stable qoq**

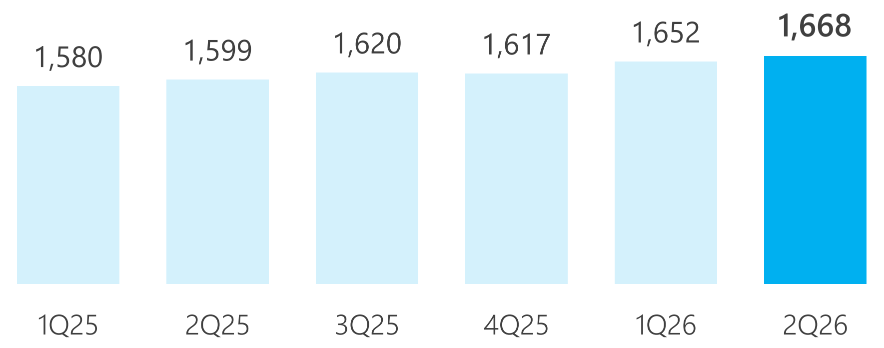
🟦 Wealth management ■ Protection insurance ▨ Banking fees

(1) Equivalent to the sum of "Net fees" and "Insurance service result". (2) 2Q26 includes -€15M from paid fees related to SRTs vs. -€7M 2Q25 (-€12M 1Q26).

Costs evolve in line with guidance – keeping C/I ratio well below peer average

Operating costs

€M

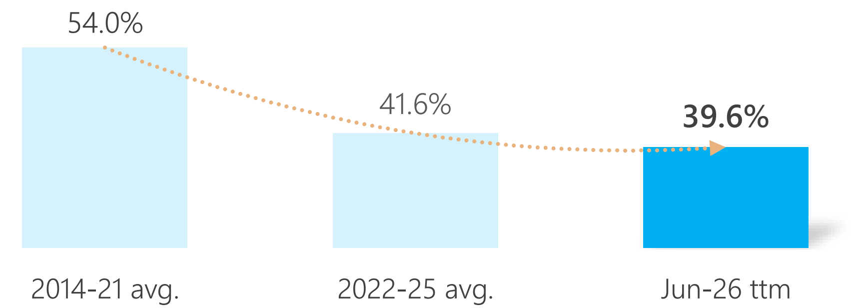


+4.3% yoy

+1.0% qoq

Cost-to-income at low levels…

% recurrent C/I[1]



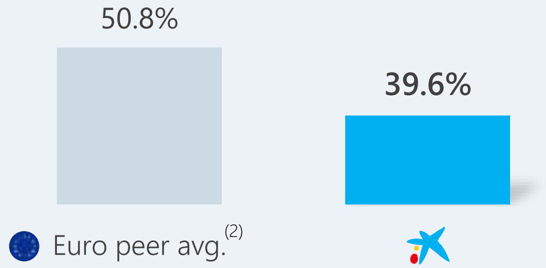
BREAKDOWN BY MAIN CATEGORY

€M and %

	2Q26	% yoy	% qoq	1H26	% yoy
PERSONNEL	**1,029**	+3.4%	+1.2%	2,045	+3.5%
GENERAL EXPENSES	**433**	+6.0%	+0.7%	862	+5.7%
DEPRECIATION	**207**	+5.5%	+0.5%	413	+6.4%
TOTAL	**1,668**	**+4.3%**	**+1.0%**	**3,320**	**+4.5%**

…AND WELL BELOW PEER AVERAGE

% recurrent C/I ttm



Δ since FY21

CABK[3]	-18 pp
Euro area peer avg.[2]	-8 pp

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

CaixaBank

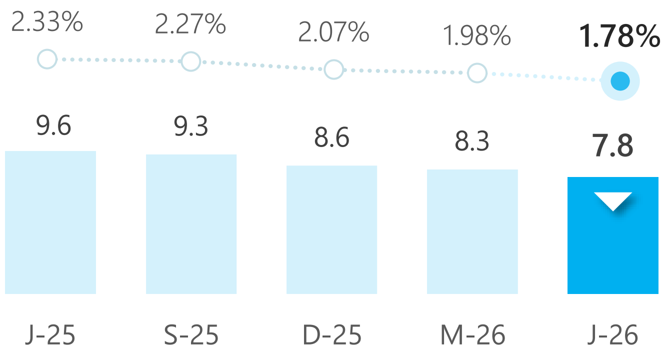
Steady improvement in asset quality – reaching new record levels

CoR ttm broadly stable post-IFRS9 model update

Record-low % NPL on supportive organic trends and active management

NPLs(1) (€Bn) and % NPL(1)

Peer avg. – Spain(2) **2.4%**

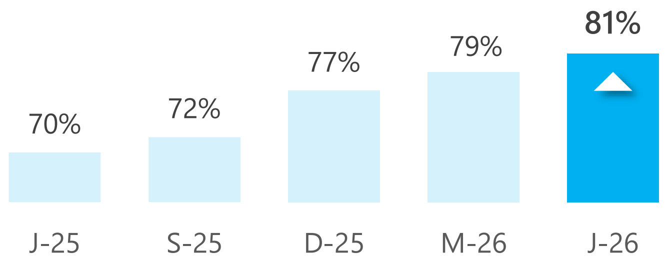


% NPL by segment, 30 June 2026

		Δ ytd	Δ yoy
Mortgages	1.5%	-39 bps	-71 bps
Consumer loans	2.8%	+2 bps	-10 bps
Business loans	2.0%	-22 bps	-55 bps
Other(3)	1.4%	-36 bps	-43 bps

Record-high % NPL coverage

% NPL coverage(4)



€6.3 Bn

Total provision funds

o/w:

€271 M

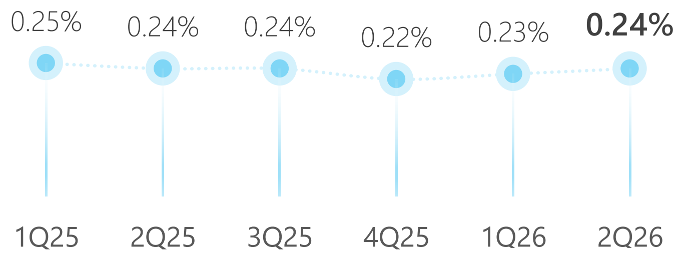
Unassigned collective provisions → -€40M qoq/ytd post IFRS 9 models update

> **The semi-annual IFRS 9 model update** included a prudent recalibration of macro scenario weights(5)

CoR broadly stable at reduced levels

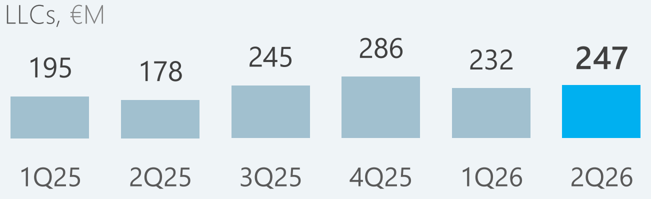
CoR ttm (%)

Peer avg. – Spain(2) **0.36%**



0.23% 1H26 annualised

LLCs, €M



1H26 LLCs + Other prov. + Gains/losses **-5.8% yoy**

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(1) Includes non-performing contingent liabilities (€441M by end of Jun-26). (2) Weighted average based on internal estimates using the latest reported information by peers (SAN Spain, BBVA Spain, SAB, 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 1.4% as at Jun-26 (vs. 1.6% as at Mar-26 and Dec-25). (5) Refer to the Appendix for additional details.

Ample liquidity reserves – underpinned by strong and stable funding

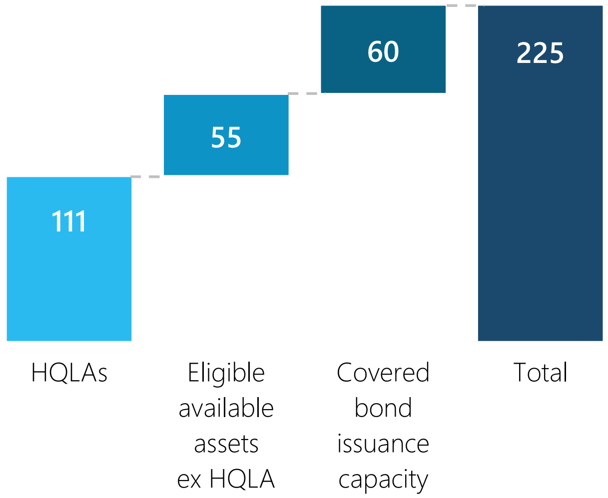
Strong liquidity metrics

30 June 2026 (eop)

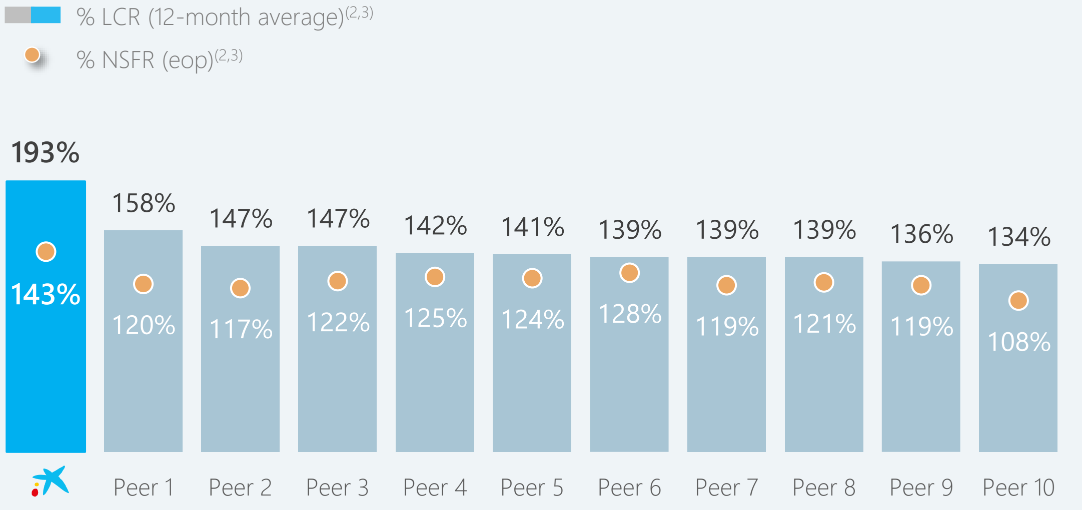
184%	143%	15.3%	88.1%	€45 Bn
% LCR	% NSFR	% ASSET ENCUMBRANCE	% LtD	COMMERCIAL GAP(1)

Robust liquidity sources

€Bn

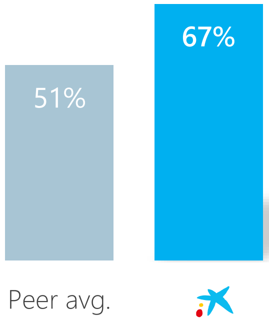


Liquidity ratios well above peers



Strong and stable deposit base

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



Retail deposits(4)	76%
Wholesale deposits(4)	24%
Insured deposits(5)	60%

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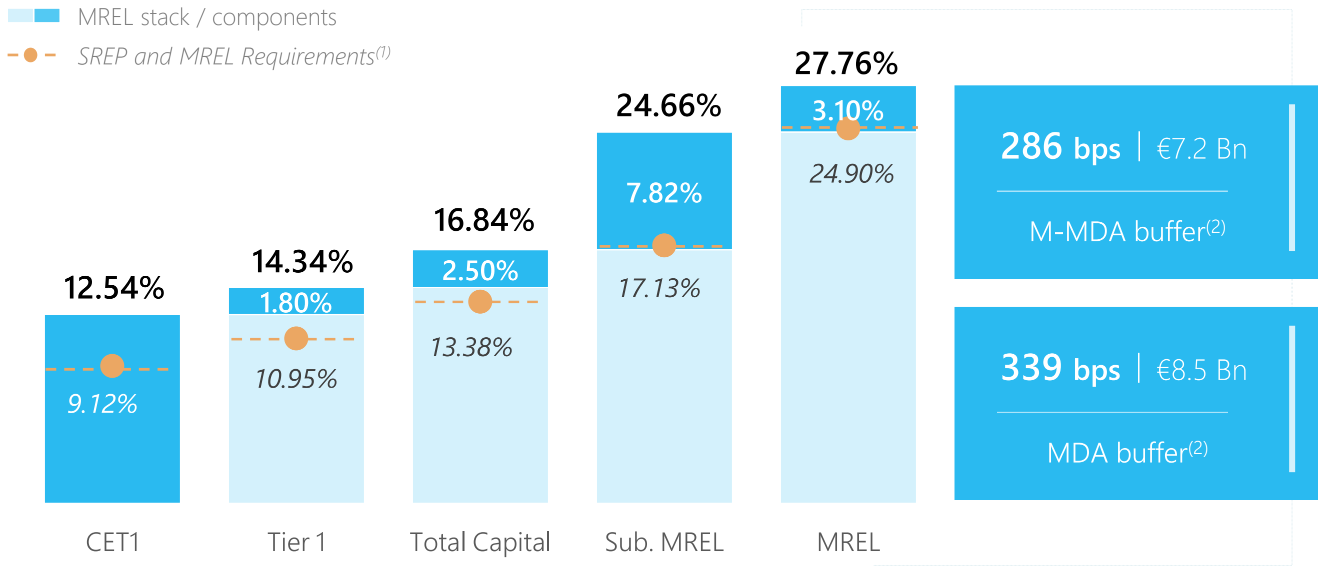
(1) Customer demand plus time deposits (excluding retail securities) minus loans. (2) CaixaBank as at Jun-26. Peers based on latest public Pillar 3 reporting data as at Mar-26. Peer group includes top 10 entities by market cap (excluding CaixaBank) in the SX7E index as at 30-Jun-26. (3) As at Mar-26, CaixaBank's % LCR 12M average stood at 198% while its eop NSFR was 145%. (4) Based on latest Pillar 3 data: Jun-26 for CaixaBank and Mar-26 for peers' weighted average. Peer group includes top 10 entities by market cap (excluding CaixaBank) in the SX7E index as at Jun-26. (5) 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 buffers

Execution of 2025-27 issuance plan well advanced, with a diversified currency mix

MREL stack vs. requirements

As at 30 June 2026, % of RWAs



REGULATORY RATIOS – as at 30 June 2026[3]

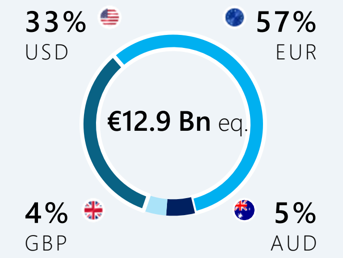
12.33%	14.13%	16.63%	24.45%	27.56%

2025-27 issuance plan: >60% executed

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

	Issuance plan 2025-27[4]	Issued in 2025-1H26	
SP	~5.0	2.1	
SNP	~10.0	7.3	
Tier 2	~3.0	2.0	
AT1	~2.5	1.5	
TOTAL	~21	12.9	>60% executed

Breakdown of total issued in 2025-1H26 by currency, %



CONTINUED AND SUCCESSFUL MARKET ACCESS

2Q26 activity[5]

AUD 1Bn

SP in May | Inaugural

+

USD 2Bn

SNP in April

RATING UPGRADES[6]

2026

MOODY'S RATINGS	BCA[7]: **a3** *from baa1*	AT1: **Baa3** *from Ba1*	T2: **Baa1** *from Baa2*	SNP: **A3** *from Baa1*	SP: **A2**[8] *Stable*
FitchRatings	VR[9]: **a** *from a-*	L/T issuer: **A+** *from A*	T2: **BBB+** *from BBB*	SNP: **A** *from A-*	SP: **A+** *from A*

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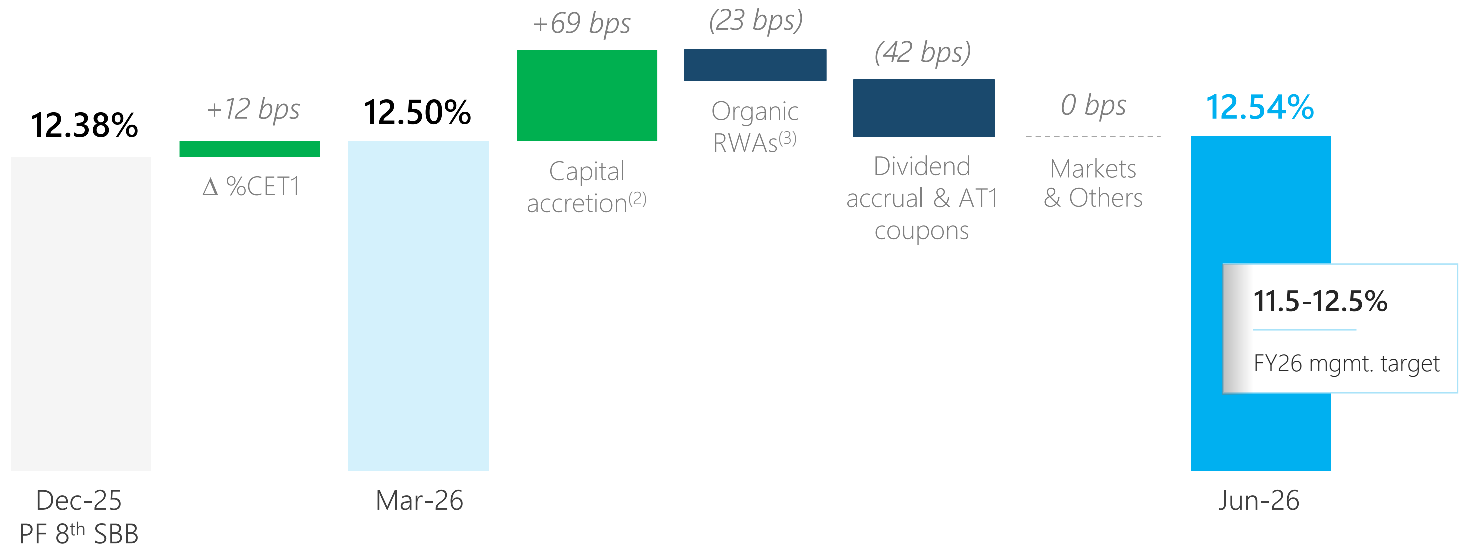
(1) SREP requirements applicable from 1-Jan-2026 include 1.75% P2R, 0.50% O-SII buffer, 0.57% countercyclical buffer (including the new Portuguese buffer and the phase-in in Spain), and a 0.07% systemic risk buffer in Portugal. MREL and Sub. MREL requirements received in Dec-25, both including the CBR as at Jun-26. The phase-in of the counter-cyclical buffer in Spain will add 37 bps from Oct-26. (2) MDA (CET1) and M-MDA buffers are calculated based on management capital ratios and requirements as detailed in note (1). (3) From 2025 onwards, and in line with supervisory requirements, banks that contemplate additional distributions must deduct any CET1 surplus above the established threshold for distribution of excess capital (management ratios exclude this deduction). In addition, also according to supervisory requirements, the accrual of the ordinary dividend payout reflected in the 2026 interim regulatory ratios (76.3%) corresponds to the final FY25 effective payout, including the 7th SBB and also the 8th, as the latter was applied against YE25 capital surplus (management ratios consider 60% payout). Regulatory MDA/M-MDA buffers stand at 318/265 bps vs. SREP requirements as detailed in note (1). (4) As presented at Investor Day (Nov-24) and still valid. (5) In 2Q26, the early redemptions of the 4.625% €1Bn Social SNP, and the 1.6% JPY 5Bn SNP were executed. (6) Upgraded by Moody's in Apr-26 and Fitch Ratings in Jul-26. (7) Baseline Credit Assessment. (8) Note that the senior rating already incorporates the impact of the FDP. (9) Viability Rating.

Strong capital accretion from earnings and optimisation

Supporting growth and shareholder returns

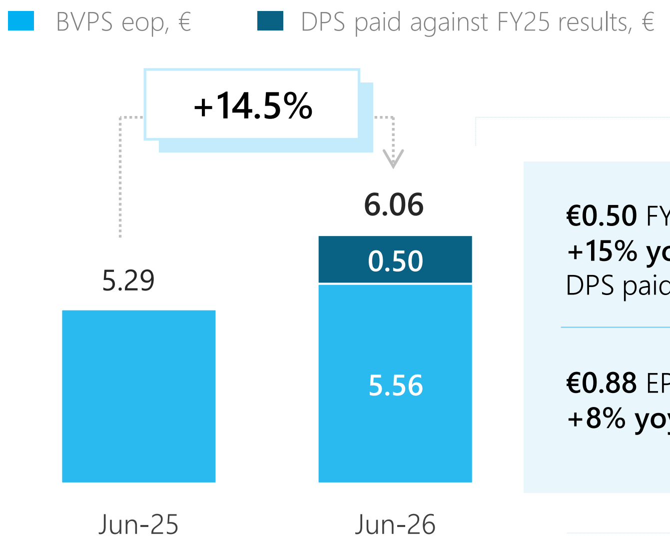
Strong and sustained capital accretion absorbs seasonally-high organic RWA growth while supporting shareholder returns

% CET1 qoq(1), % and bps



30.3	30.8	CET1, € Bn	31.5
244.5	246.6	RWA, € Bn	251.5
5.7%	5.6%	Leverage ratio	5.6%

CREATING SHAREHOLDER VALUE



€0.50 FY25 DPS
+15% yoy, with final DPS paid in Apr-26

€0.88 EPS
+8% yoy(4)

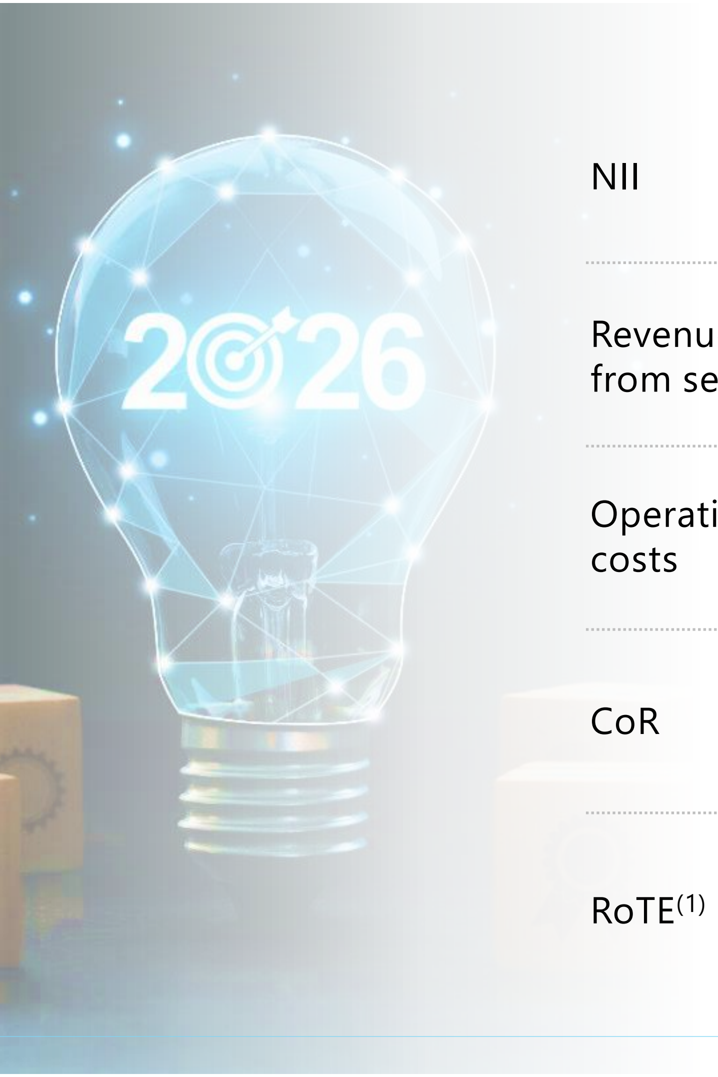
> **Final FY25 dividend** paid in Apr-26	**€2,315 M**
> **8th SBB** ongoing (~42% executed)(5)	**€500 M**
> **FY26 interim div.** to be paid in Nov-26(6)	**[€961-1,281 M]**
> **FY26 cash payout target**	**50-60%**(7)

---

(1) Mar-26 updated with the latest officially reported data. (2) Includes capital accretion from net income and reduced capital consumption from DTAs. (3) Includes RWA reduction from SRTs. (4) vs. EPS ttm as at 30-Jun-25 adjusted with 2024 banking tax linearised across quarters (for consistency with 2025-26 accrual). (5) Based on 24-Jul-26 ORI, 17.5M shares have been acquired for €208.6M, equivalent to 41.7% of the max. consideration (vs. 11.7M shares, €135.4M, and 27.1% by 30-Jun-26). (6) Corresponding to the payout target for the interim dividend (30-40% of 1H26 net income), to be paid in Nov-26. Relevant resolution from the Board of Directors and final amount of the interim dividend to be defined in Oct-26 when approving results as at 30-Sep-26. (7) 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).

Appendix

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) FY26e RoTE ambition upgraded at 1Q26 Results (vs. initial guidance of "c.18%"). (2) Subject to ECB and BoD approval.

2025-27e ambition and capital targets

2027e

% RoTE(1)

~20%

>18%
25-27e avg.

2027e

% C/I(2)

High 30s

2025-27e CAGR

NII(3)	↑ ~4% 2027e: ~€12.5 Bn
Rev. from services	↑ MSD
Costs	↑ ~4%

2025-27e CAGR

Business volume(4)	~6%
o/w	
Performing loans(4)	~6%
Customer funds(4)	~6%

YE27e

%NPL(5)

<1.75%

2025-27e annual avg.

% CoR(6)

<0.25%

Capital and distribution targets

reiterated

50-60% % CASH PAYOUT(7)

12.5% % CET1

THRESHOLD FOR ADDITIONAL DISTRIBUTION(8)

2026-27(9)

11.5 – 12.5%

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

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

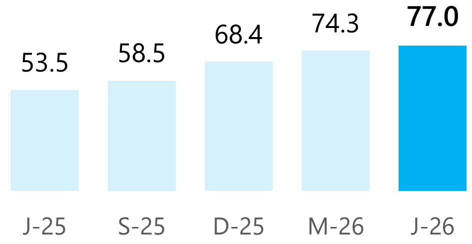
Interest rate sensitivity management: targeting 12-24M NII sensitivity of ±7.5% to ±100 bps parallel shift in interest rates

Key drivers to reduce sensitivity(1)

← % OF FLOATING LIABILITIES

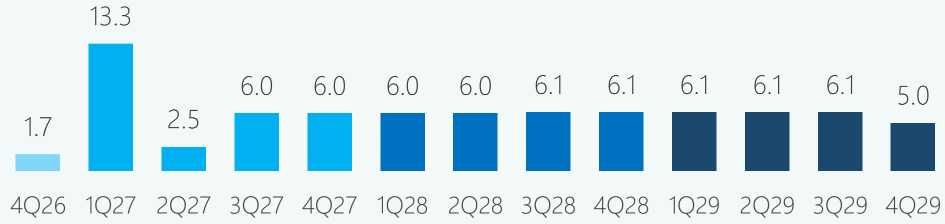
% of interest-bearing on-balance-sheet client funds(2)	**28%** o/w **47%** indexed
% of non-interest-bearing deposits with hedge to floating(3)	**23%**
% of floating wholesale funding(4)	**99%**

STRUCTURAL DEPOSIT HEDGES(5)
€Bn



Yield: **1.8%** | Avg. maturity: **1.9** years

NON-INTEREST-BEARING DEPOSITS WITH STRUCTURAL HEDGE TO FLOATING(5)
Maturities as at 30 June 2026, €Bn

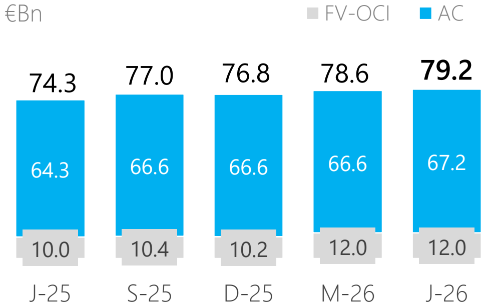


	4Q26	1Q27	2Q27	3Q27	4Q27	1Q28	2Q28	3Q28	4Q28	1Q29	2Q29	3Q29	4Q29
Yield, in %	-0.2	-0.1	3.0	2.2	2.2	2.2	2.4	2.2	2.1	2.1	2.1	2.1	2.2

← % OF FIXED-RATE ASSETS

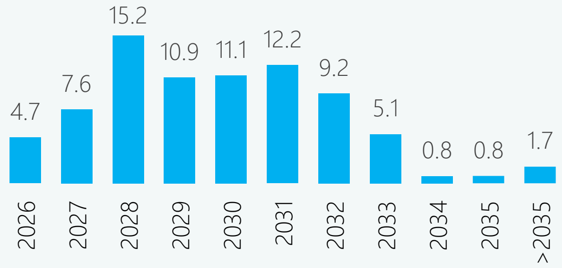
% of loan-book at fixed rate(6)	**35%**
Δ Fixed-rate mortgages(6) vs. YE21	**+€54 Bn**
Bond portfolio(7)	**€95 Bn** o/w **81%** at fixed rate

ALCO BOOK(8)
€Bn



Yield(8): **1.8%** | Duration(8): **3.5** years

Maturity profile as at 30 June 2026, €Bn



	2026	2027	2028	2029	2030	2031	2032	2033	2034	2035	>2035
Yield, in %	0.6	1.7	1.5	1.6	1.6	2.2	2.5	1.9	3.0	3.0	3.1

Breakdown by main exposure

		Δ ytd, pp
Spain	49%	-3
EU(9)	40%	+4
Portugal	2%	≈
Other(10)	9%	≈

---

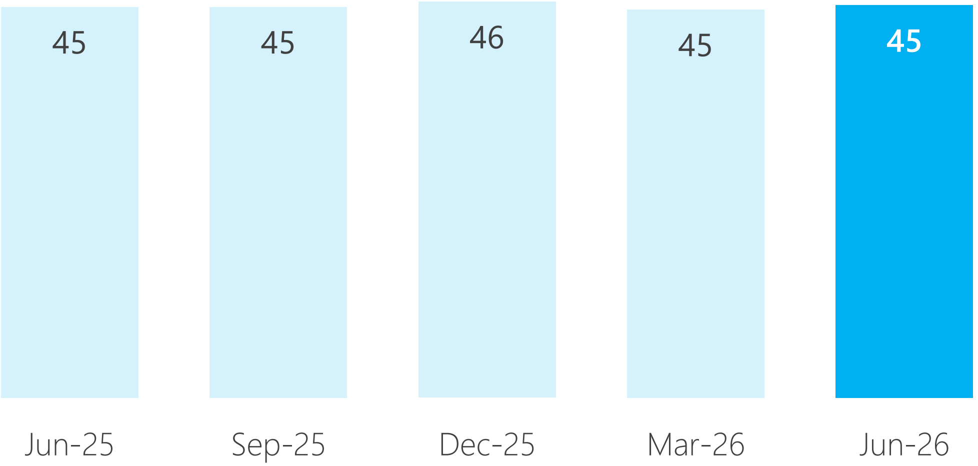
(1) Data as at 30-Jun-26. (2) % of on-balance sheet client funds (excluding insurance) that are remunerated (including FX, international branch deposits, employee deposits, retail securities and other and excluding hedges). (3) Hedges executed by end of Jun-26 in % of total non-interest-bearing deposits at 30-Jun-26. (4) Excluding AT1. (5) Structural hedges over core deposits (non-sensitive to rates), receiving fixed rate and paying floating rate (€STR). (6) Including hybrid mortgages (which have a fixed interest rate for a period of time and floating afterwards). Excludes fixed-rate loans maturing or repricing in <1 year. (7) It compares to €92.6Bn by YE25, and it includes ALCO book (€79.2Bn) and SAREB bonds (€15.6Bn). It excludes ~€5.7Bn in <1 year maturity government bonds maintained for cash management purposes. (8) Excludes SAREB bonds (2.4% yield, 0.2 years duration). When including those SAREB bonds, total yield at 1.9% and duration at 2.9 years. (9) Including: Austria, Belgium, France, Germany, Italy, the Netherlands, and core SSAs. (10) Mainly includes UK and US Treasuries, Investment Grade corporates, and others.

Wholesale funding: back-book volumes, costs and maturities

WHOLESALE FUNDING COSTS AFFECTING NII

Group ex BPI

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



Spread over Euribor 6M, bps

129	133	134	133	132

WHOLESALE MATURITIES[2]

Group ex BPI, as at 30 June 2026

	2026	2027	2028	>2028	Total
€Bn	2.7	8.3	8.1	30.5	49.7
o/w Liquidity bonds[3]	0.1	3.2	1.2	5.8	10.3
o/w MREL instruments[4]	2.6	5.1	6.9	24.7	39.3
(o/w AT1)	*(0.0)*	*(0.8)*	*(0.8)*	*(3.0)*	*(4.5)*

Spread over Euribor 6M[5] bps	28	129	163	135	132

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

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

ASSETS(2)

As at 30 June 2026, €Bn

	Carrying amount	Fair Value (FV)	FV – Carrying amount
Loans and advances	413.1	423.8	+10.7
Debt securities	85.2	83.0	(2.2)
Financial assets at amortised cost	**498.3**	**506.8**	**+8.5**

LIABILITIES(2)

As at 30 June 2026, €Bn

	Carrying amount	Fair Value (FV)	Carrying amount – FV(3)
Deposits	488.9	457.9	+31.1
Debt securities issued & other	57.7	59.1	(1.5)
Financial liabilities at amortised cost	**546.6**	**517.0**	**+29.6**

TOTAL
(ASSETS AND LIABILITIES) **+€38.1 Bn**

ASSETS(2)

As at 31 December 2025, €Bn

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

LIABILITIES(2)

As at 31 December 2025, €Bn

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

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

---

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

Group customer loans and funds

LOAN BOOK

Breakdown, €Bn

	30 Jun 26	% yoy	% qoq
I. Loans to individuals	195.7	+5.7%	+3.8%
Residential mortgages	145.5	+6.0%	+1.6%
Other loans to individuals	50.2	+5.1%	+10.8%
o/w consumer loans[1]	25.1	+11.4%	+2.4%
o/w other	25.1	-0.6%	+20.6%
II. Loans to businesses	191.6	+10.0%	+4.8%
o/w international CIB branches	42.1	+35.9%	+16.1%
Loans to individuals & businesses	**387.3**	**+7.8%**	**+4.3%**
III. Public sector	19.0	+3.0%	+12.6%
Total loans	**406.2**	**+7.6%**	**+4.6%**
Performing loans	398.8	+8.2%	+4.9%

CUSTOMER FUNDS

Breakdown, €Bn

	30 Jun 26	% yoy	% qoq
I. On-balance-sheet funds	549.6	+5.6%	+4.4%
Deposits	451.4	+4.4% [2]	+4.2%
Demand deposits	385.0	+3.9%	+5.0%
Time deposits[3]	66.4	+7.0%	-0.4%
Insurance	91.6	+11.7%	+5.9%
o/w unit linked	30.7	+26.4%	+13.1%
Other funds	6.6	+8.6%	+0.2%
II. Off-balance-sheet AuM	216.7	+14.9%	+7.1%
Mutual funds, portfolios and SICAVs	161.5	+16.1%	+7.0%
Pension plans	55.2	+11.7%	+7.5%
III. Other managed resources	5.6	-33.7%	+6.4%
Total Customer funds	**771.9**	**+7.6%**	**+5.2%**
Wealth management[4]	308.6	+13.9%	+6.7%

(1) Secured loans to individuals, excluding loans for home purchases. Includes personal loans as well as revolving credit card balances; excluding float. (2) +5.0% yoy excluding public sector deposits and retail securities issuances. (3) Includes retail securities issuances (€63M as at 30-Jun-26). (4) Refer to the Glossary for definition.

Customer loans – additional information

NEW LENDING IN KEY SEGMENTS(1)

CABK ex BPI, breakdown by segment, €Bn

	1H26	1H25
Residential mortgages	10.5	9.7
Consumer lending	7.0	6.7
Business lending(2)	33.0	27.1
Total	**50.5**	**43.5**

GOVERNMENT GUARANTEED LOANS(3)

Outstanding balance as at 30 June 2026, €Bn

	In Spain (ICO)	Total
Loans to individuals	0.1	**0.1**
Loans to businesses	2.7	**2.8**
Total	2.8	**2.9**

- **90%** of ICO loans(4) granted already amortised(5)
- **2.6%** of ICOs classified under stage 3(6)

RESIDENTIAL MORTGAGE PORTFOLIO

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

% of total by origination date		Current LTV	% Fixed rate
33%	before 2012	**44%**	**11%**
4%	2012-2015	**48%**	**15%**
62%	after 2015	**59%**	**87%**
Total	**€127.5 Bn**	**53%**	**58%**

- **2Q26 new mortgages(7)**: 94% at fixed rate; ~74% avg. LTV
- **Floating-rate residential mortgage portfolio:**
  - Average **monthly installment estimated at ~€520(8)**
  - Average **affordability ratio estimated at ~23%,** increasing to ~24% with 12M Euribor at 3.5%(9)

PERFORMING FLOATING MORTGAGES(10)

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

	30 Jun. 2026	31 Mar. 2026
Euribor ≤ **2%**	**0%**	0%
2% < Euribor ≤ **2.5%**	**75%**	97%
Euribor >**2.5%**	**25%**	3%

---

(1) New mortgages, consumer, and business loans. 1H25 data was restated to reflect measurement enhancements. 1H26 / 2Q26 FB loan yield at 364 / 366 bps, respectively (Group ex BPI; yields compiled from loans and credit facilities (including those that are syndicated) production data of CaixaBank S.A. (Spain) and MicroBank, excluding public sector). (2) Includes loans, syndicate loans, and credit facilities (excluding factoring and confirming) from Business Banking, Real Estate business, Corporate Banking in Spain, and International Branches. (3) Including COVID-19 ICO loans in Spain and COVID-19 public support lines in Portugal. (4) Loans with fixed payment schedules. It excludes products such as revolving credit facilities or reverse factoring with no pre-established payment schedules (€0.9Bn outstanding balance by 30-Jun-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

	Jun-26	*% yoy*
Clients, Million	**4.2**	*+8.3%*
o/w adults	3.3	*+10.8%*
Business volume[(1)], €Bn	**23.9**	*+19.8%*
o/w customer funds	16.4	*+11.0%*
o/w customer loans	7.6	*+44.5%*
% NPL	**0.9%**	*-22 bps*

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(1) Customer funds plus loans.

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

ACCORDING TO ACCOUNTING HEADING

€M

	2Q26	1H26	
Net interest income	**2,729**	**5,390**	(a)
Net fees and commissions, o/w:	**1,047**	**2,075**	(b)
Recurrent banking fees	*415*	*829*	(c)
Wholesale banking fees	*96*	*193*	(d)
Mutual funds + pension plan fees and other [2]	*420*	*823*	(e)
Insurance distribution fees	*115*	*229*	(f)
Insurance service result, o/w:	**351**	**697**	(g)
Life-risk insurance result	*217*	*429*	(h)
Life-savings insurance result	*95*	*193*	(i)
Unit linked result	*39*	*75*	(j)
Income from investments[3]**, o/w:**	**100**	**229**	(k)
Revenues from insurance investments	*84*	*148*	(l)
Other	*16*	*80*	(m)
Trading	**45**	**110**	(n)
Other operating income/expenses	**(60)**	**(162)**	(o)
Revenues	**4,211**	**8,338**	
o/w Revenues from services	1,398	2,772	(b) + (g)
o/w Core revenues[4]	4,211	8,310	(a)+(b)+(g)+(l)

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

€M

	2Q26	1H26	
Net interest income	**2,729**	**5,390**	(a)
Wealth management revenues, o/w:	**555**	**1,091**	(p) = (e) + (i) + (j)
AuMs [5]	*410*	*802*	(e)
Life-savings insurance [6]	*145*	*289*	(i) + (j)
Protection insurance revenues, o/w:	**332**	**658**	(q) = (f) + (h)
Life-risk insurance	*217*	*429*	(h)
Insurance distribution fees	*115*	*229*	(f)
Banking fees, o/w:	**511**	**1,023**	(r) = (c) + (d)
Recurrent banking fees	*415*	*829*	(c)
Wholesale banking fees	*96*	*193*	(d)
Other revenues, o/w:	**85**	**176**	(k) + (n) + (o)
Revenues from insurance investments	*84*	*148*	(l)
Other income from investments (ex insurance inv.)	*16*	*80*	(m)
Trading	*45*	*110*	(n)
Other operating income/expenses	*(60)*	*(162)*	(o)
Revenues	**4,211**	**8,338**	
o/w Revenues from services	1,398	2,772	(p)+(q)+(r)
o/w Core revenues[4]	4,211	8,310	(a)+(p)+(q)+(r)+(l)

(1) Current presentation (by nature and service provided) introduced in 1Q24. (2) "Other" includes €11M in 2Q26 / €21M in 1H26 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 %

	2Q26	% yoy	% qoq	1H26	% yoy
ASSETS UNDER MANAGEMENT	410	+18.5%	+4.4%	802	+15.7%
LIFE-SAVINGS INSURANCE	145	+5.6%	+1.0%	289	+3.4%
TOTAL	555	+14.9%	+3.5%	1,091	+12.1%

- **Strong growth in WM revenues yoy and qoq** underpinned by higher managed balances with support from net inflows and market tailwinds
- **WM balances** at end of Jun-26 are **14% > FY25 avg.** → expected to support revenues going forward

Protection insurance revenues

Breakdown by main category, €M and %

	2Q26	% yoy	% qoq	1H26	% yoy
LIFE-RISK INSURANCE	217	+15.6%	+2.2%	429	+15.8%
INSURANCE DISTRIBUTION	115	+15.5%	+1.3%	229	+12.2%
TOTAL	332	+15.6%	+1.9%	658	+14.5%

- **Strong and broad-based growth in protection** insurance revenues
- **Higher life-risk revenues and insurance distribution fees** reflect strong commercial dynamism

Banking fees

Breakdown by main category, €M and %

	2Q26	% yoy	% qoq	1H26	% yoy
RECURRENT BANKING FEES	415	-2.9%	+0.2%	829	-2.4%
WHOLESALE BANKING FEES	96	-8.5%	-1.4%	193	+4.8%
TOTAL	511	-4.0%	-0.1%	1,023	-1.1%

- **Banking fees broadly stable qoq** as positive evolution in recurrent banking fees partly offsets softer CIB revenues
- **Evolution in 1H yoy** mainly reflects lower basic service fees, higher SRT activity impacting on paid fees(1) and volatility in wholesale banking fees

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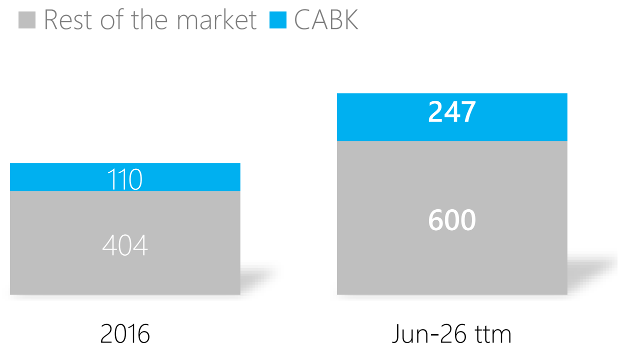
(1) 2Q26 includes -€15M from paid fees related to SRTs vs. -€7M 2Q25 (-€12M 1Q26). Paid fees related to SRTs in 1H26: -€27M (-€15M in 1H25).

Additional information on wealth management and protection insurance

WEALTH MANAGEMENT

Spanish wealth management market[1]: AuMs in €Bn

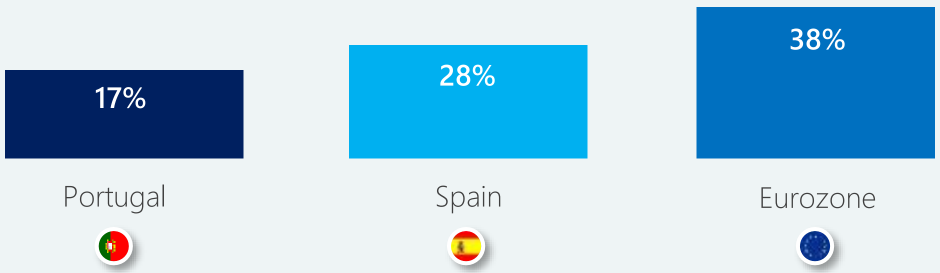


Δ 2016-Jun.26, %

+124%
CABK

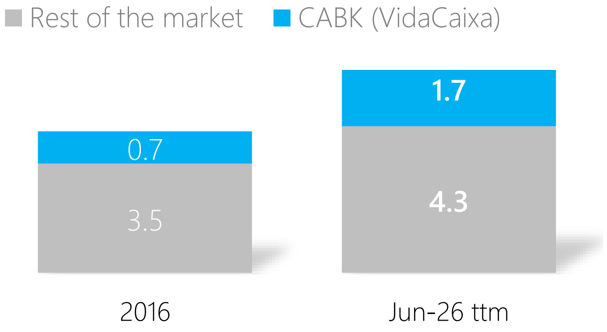
+49%
Sector ex CABK

WM products in % of total household savings by country or region[2]



PROTECTION INSURANCE

Spanish life-risk insurance market[3]: premiums in €Bn

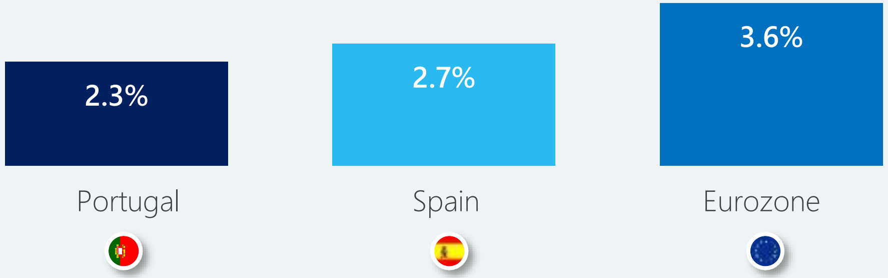


Δ 2016-Jun.26, %

+135%
CABK

+25%
Sector ex CABK

Non-life insurance premia in % of GDP by country or region[4]



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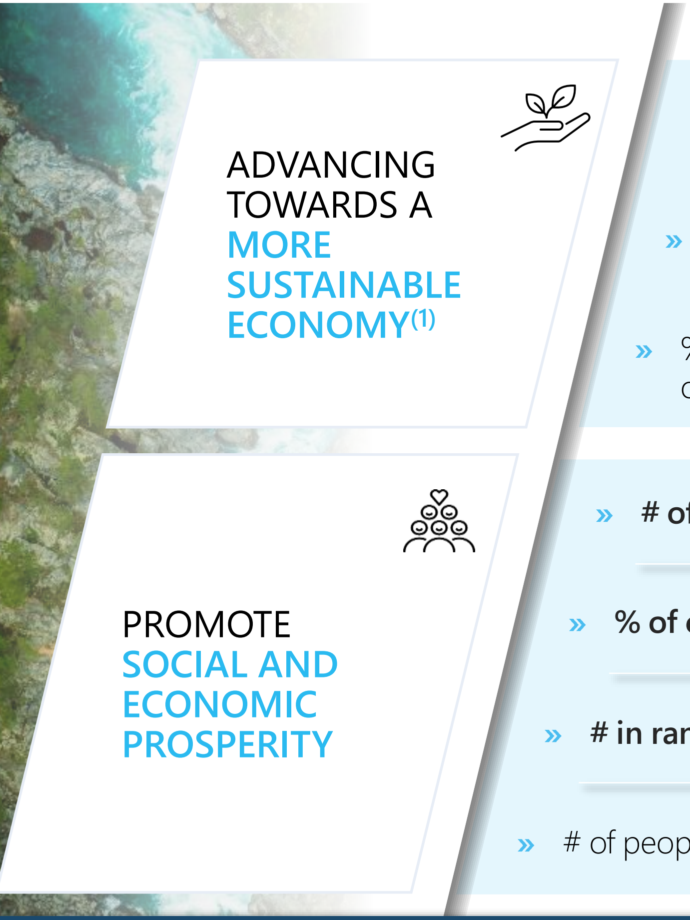
(1) As at Jun-26, based on ICEA and INVERCO (for pension plans and savings insurance, sector data are internal estimates). (2) Source: ECB. Latest available data (Mar-26). (3) Based on latest available data from ICEA (Jun-26). (4) Source: OECD Global Insurance Statistics; latest available data (2024), relating exclusively to direct insurance business.

IFRS9 Scenarios

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

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

Sustainability: 1H26 highlights



EVOLUTION OF MAIN KPIs VS. TARGET, JUN-26

		End-of-period cumulative figure	Target
ADVANCING TOWARDS A **MORE SUSTAINABLE ECONOMY**(1)	» Mobilisation of **sustainable finance**(2)	>€81 Bn	**>€100 Bn** Cumulative 2025-27
	» % of financial income generated by **sustain. financing**(3)	19%	**17%** 2027
	» % of high-carbon companies annually engaged on their **sustainable transition**(4)	30%	**90%** 2025-27 annual basis
PROMOTE **SOCIAL AND ECONOMIC PROSPERITY**	» **# of jobs generated** with CaixaBank's support(5)	>72,800	**150,000** Cumulative 2025-27
	» **% of customers** aged 50-67 years with **WM products**	30%	**33%** 2027
	» **# in ranking** of listed banks in Spain **for senior customers**(6)	#3	**#1** 2027
	» # of people with **inclusive solutions** promoted by CaixaBank(7)	>1.75 M	Continuous monitoring of a KPI
TO BE A BENCHMARK IN SUSTAINABILITY	**Sustainability ratings**(8) vs. European peers(9)	> avg. in 5 ratings	Above avg. in ≥3 ratings(10)

1H26 HIGHLIGHTS

- > **Ranked Europe's #1 sustainable bank** by S&P Global
- > **3 EBRD(11) awards** recognising CaixaBank's role in green trade finance
- > **Launch of new carbon credits' trading platform** to support corporate clients in offsetting CO₂ emissions
- > **19,642 volunteers participated at CaixaBank's "Social Month"**, carrying out >4,600 activities

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

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

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

Group P&L – €M

	2Q26	1Q26	4Q25	3Q25	2Q25	1Q25	1H26	1H25
Net interest income	2,729	2,662	2,715	2,674	2,636	2,646	5,390	5,282
Revenues from services(1), o/w:	1,398	1,374	1,383	1,302	1,303	1,278	2,772	2,581
Wealth management	555	536	527	511	483	490	1,091	973
Protection insurance	332	326	321	298	287	287	658	575
Banking fees	511	512	535	492	532	502	1,023	1,034
Other revenues	85	91	54	101	90	86	176	177
Dividends	6	49	2	0	5	53	55	58
Equity accounted	94	79	23	118	76	72	173	147
Trading income	45	65	66	44	67	69	110	136
Other op. income & exp.	(60)	(102)	(36)	(61)	(57)	(108)	(162)	(165)
Revenues	**4,211**	**4,127**	**4,152**	**4,077**	**4,030**	**4,011**	**8,338**	**8,040**
Total operating expenses	(1,668)	(1,652)	(1,617)	(1,620)	(1,599)	(1,580)	(3,320)	(3,179)
Pre-impairment income	**2,543**	**2,475**	**2,535**	**2,458**	**2,431**	**2,431**	**5,018**	**4,862**
LLCs	(247)	(232)	(286)	(245)	(178)	(195)	(480)	(372)
Other provisions	(45)	(26)	(58)	(57)	(62)	(43)	(70)	(105)
Gains/losses on disposals and other	60	12	1	(28)	(24)	(7)	71	(31)
Pre-tax income	**2,311**	**2,228**	**2,193**	**2,128**	**2,167**	**2,186**	**4,539**	**4,353**
Income tax	(678)	(654)	(696)	(681)	(683)	(715)	(1,332)	(1,399)
Profit / (loss) after tax	**1,633**	**1,575**	**1,496**	**1,447**	**1,484**	**1,471**	**3,207**	**2,955**
Minority interests & other	2	2	2	2	2	1	4	3
Net income	**1,631**	**1,572**	**1,494**	**1,445**	**1,482**	**1,470**	**3,203**	**2,951**
Pro memoria								
Fees	1,047	1,028	1,043	975	986	962	2,075	1,948
Insurance service result	351	346	340	327	317	316	697	633

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

Income statement by perimeter – €M

	1H26	% yoy	1H26 CABK	% yoy	1H26 BPI	% yoy
Net interest income	5,390	+2.0%	4,956	+2.3%	434	-1.1%
Revenues from services(1), o/w:	2,772	+7.4%	2,609	+7.3%	162	+8.3%
Wealth management	1,091	+12.1%	1,056	+11.9%	34	+19.1%
Protection insurance	658	+14.5%	634	+14.6%	24	+13.4%
Banking fees	1,023	-1.1%	919	-1.6%	103	+4.1%
Other revenues	176	-0.4%	104	+6.0%	72	-8.4%
Dividends	55	-5.5%	3	+53.9%	53	-7.3%
Equity accounted	173	+17.9%	144	+13.2%	29	+48.3%
Trading income	110	-19.3%	97	-23.6%	13	+41.4%
Other op. income & exp.	(162)	-1.5%	(140)	-11.5%	(23)	
Revenues	**8,338**	**+3.7%**	**7,670**	**+4.0%**	**668**	**+0.1%**
Total operating expenses	(3,320)	+4.5%	(3,051)	+4.3%	(269)	+5.7%
Pre-impairment income	**5,018**	**+3.2%**	**4,618**	**+3.8%**	**399**	**-3.3%**
LLCs	(480)	+28.8%	(450)	+30.7%	(29)	+5.6%
Other provisions	(70)	-33.1%	(70)	-33.0%	(0)	-92.2%
Gains/losses on disposals and other	71		92		(21)	-3.3%
Pre-tax income	**4,539**	**+4.3%**	**4,190**	**+5.0%**	**349**	**-3.9%**
Income tax	(1,332)	-4.8%	(1,248)	-4.7%	(84)	-5.9%
Profit / (loss) after tax	**3,207**	**+8.6%**	**2,942**	**+9.8%**	**266**	**-3.3%**
Minority interests & other	4	+35.0%	4	+35.0%		
Net income	**3,203**	**+8.5%**	**2,938**	**+9.7%**	**266**	**-3.3%**
Pro memoria						
Fees	2,075	+6.5%	1,912	+6.3%	162	+8.3%
Insurance service result	697	+10.1%	697	+10.1%		

(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	
	1H26	*% yoy*	1H26	*% yoy*	1H26	*% yoy*
Net interest income	4,937	*+3.2%*	420	*-2.2%*	33	*-50.4%*
Revenues from services[2], o/w:	2,609	*+7.3%*	163	*+8.5%*	(0)	
Wealth management	1,056	*+11.9%*	34	*+19.1%*		
Protection insurance	634	*+14.6%*	24	*+13.4%*		
Banking fees	919	*-1.6%*	104	*+4.3%*	(0)	
Other revenues	108	*-4.8%*	12	*-55.5%*	56	*+55.1%*
Dividends	3	*+53.9%*	8	*+19.5%*	44	*-11.1%*
Equity accounted	148	*+3.9%*	10	*+2.3%*	16	
Trading income	97	*-23.6%*	14	*+5.9%*	(2)	*-66.4%*
Other op. income & exp.	(140)	*-11.5%*	(21)		(2)	*-46.2%*
Revenues	**7,654**	***+4.4%***	**595**	***-2.0%***	**89**	***-13.5%***
Total operating expenses	(3,015)	*+4.3%*	(269)	*+5.7%*	(36)	*+4.4%*
Pre-impairment income	**4,639**	***+4.5%***	**326**	***-7.5%***	**52**	***-22.7%***
LLCs	(450)	*+30.7%*	(30)	*+5.8%*	0	
Other provisions	(70)	*-33.0%*	(0)	*-92.2%*		
Gains/losses on disposals & other	92		0	*-84.1%*	(21)	
Pre-tax income	**4,211**	***+6.1%***	**297**	***-8.7%***	**32**	***-47.9%***
Income tax	(1,255)	*-3.7%*	(78)	*-12.7%*	2	
Profit / (loss) after tax	**2,956**	***+10.9%***	**218**	***-7.1%***	**33**	***-39.2%***
Minority interests & other	4	*+35.0%*				
Net income	**2,952**	***+10.9%***	**218**	***-7.1%***	**33**	***-39.2%***
Pro memoria						
Fees	1,912	*+6.3%*	163	*+8.5%*	(0)	
Insurance service result	697	*+10.1%*				

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(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".

CaixaBank

Credit ratings

🟩 Improved during 2026

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

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

CaixaBank ESG indices – ratings

Worst ← Rating scale → Best

Sustainable Fitch

ESG Entity Rating Score (solicited)

2


CaixaBank S.A

Banks

Corporate Sustainability Assessment (CSA) Score 2025

88 /100

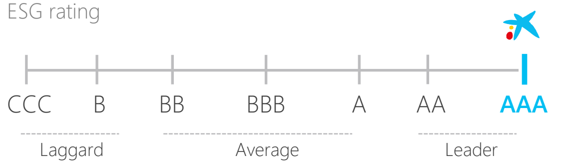
S&P Global

Sustainability score

88

MSCI ESG RATINGS AAA

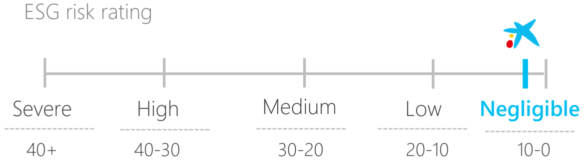
ESG rating



AAA
Leader

STOXX ESG LEADERS INDICES — **SUSTAINALYTICS** ESG REPORT

ESG risk rating



9.5
Negligible

ecovadis GOLD | Top 5% — Sustainability Rating — APR 2026

Sustainability rating

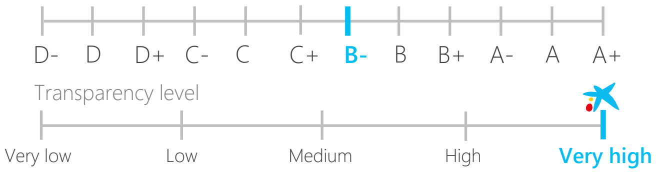
83
Gold

Worst ← Rating scale → Best

ISS ESG Corporate ESG Performance — Prime

ESG corporate rating

Transparency level



B -
Status: **Prime**
Transparency: **very high**
Decile rank: **#1**

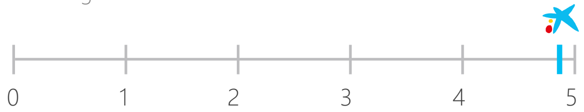
QUALITYSCORE ENVIRONMENTAL SOCIAL GOVERNANCE — HIGHEST RANKED BY ISS ESG — 1

ESG QualityScore

1 | 1 | 1
E | S | G

FTSE4Good

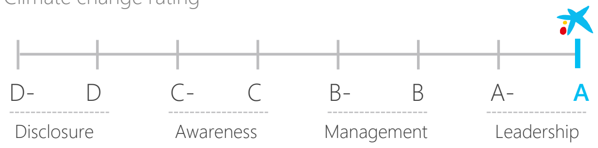
ESG rating



4.9

CDP Climate — A List 2025

Climate change rating



A
Leadership

Other analysts / ESG ratings:

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

Definitions (I/II)

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

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

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

(1) For additional details, refer to the "Alternative Performance Measures used by the Group" section of 2Q26 Business Activity and Results report.

Definitions (II/II)

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

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

(1) For additional details, refer to the "Alternative Performance Measures used by the Group" section of 2Q26 Business Activity and Results report.

Acronyms and abbreviations

Term	Definition
ABS	Asset-backed security.
AC	Amortised Cost.
AEB	*Asociación Española de Banca*. Spain.
AT1	Additional Tier 1.
BB / FB	Back Book / Front Book
BoD	Board of Directors.
BoP	Bank of Portugal.
BoS	Bank of Spain.
CAGR	Compound Annual Growth Rate.
CET1	Common Equity Tier 1.
C/I ratio	Cost-to-income ratio.
DPS	Dividend per share.
DTA	Deferred tax assets.
EPS	Earnings per Share.
ETP	Exchange Traded Product.
FDP	Full Depositor Preference.
FV	Fair Value.
HQLAs	High quality liquid assets.
ICO	*Instituto de Crédito Oficial*. Spain.
ID	Investor Day (19 November 2024).
INE	*Instituto Nacional de Estadística*. Spain.
LCR	Liquidity coverage ratio.
LLCs	Loan-loss charges.

Term	Definition
LTV	Loan to Value.
M-MDA	Maximum Distributable Amount related to MREL.
MDA buffer	Maximum Distributable Amount buffer.
MSD	Mid single digit.
NFC	Non-financial corporation
NPS	Net promoter score indicator.
NSFR	Net stable funding ratio.
O-SII buffer	Other systemically important institution.
OCI	Other Comprehensive Income.
ORI	Other Relevant Information.
P#	Abbreviation of Peer #.
P2R	Pillar 2 Requirement.
SME	Small and medium enterprises.
SNP	Senior non preferred debt.
SP	Senior preferred debt.
SREP	Supervisory Review and Evaluation Process.
SRT	Significant Risk Transfer.
SSA	Sovereign, supra-national, and agencies.
SX7E	Euro Stoxx Banks.
T2	Tier 2.
TGSS	*Tesorería general de la seguridad social*. Spain.
TLCF	Tax loss carry-forward.
WE	Western Europe.

CaixaBank

You and I. Together.