

EARNINGS PRESENTATION - 2021

CaixaBank posted a recurring **profit of €2.36 billion** in 2021, compared with **€1.38 billion** in the previous year.

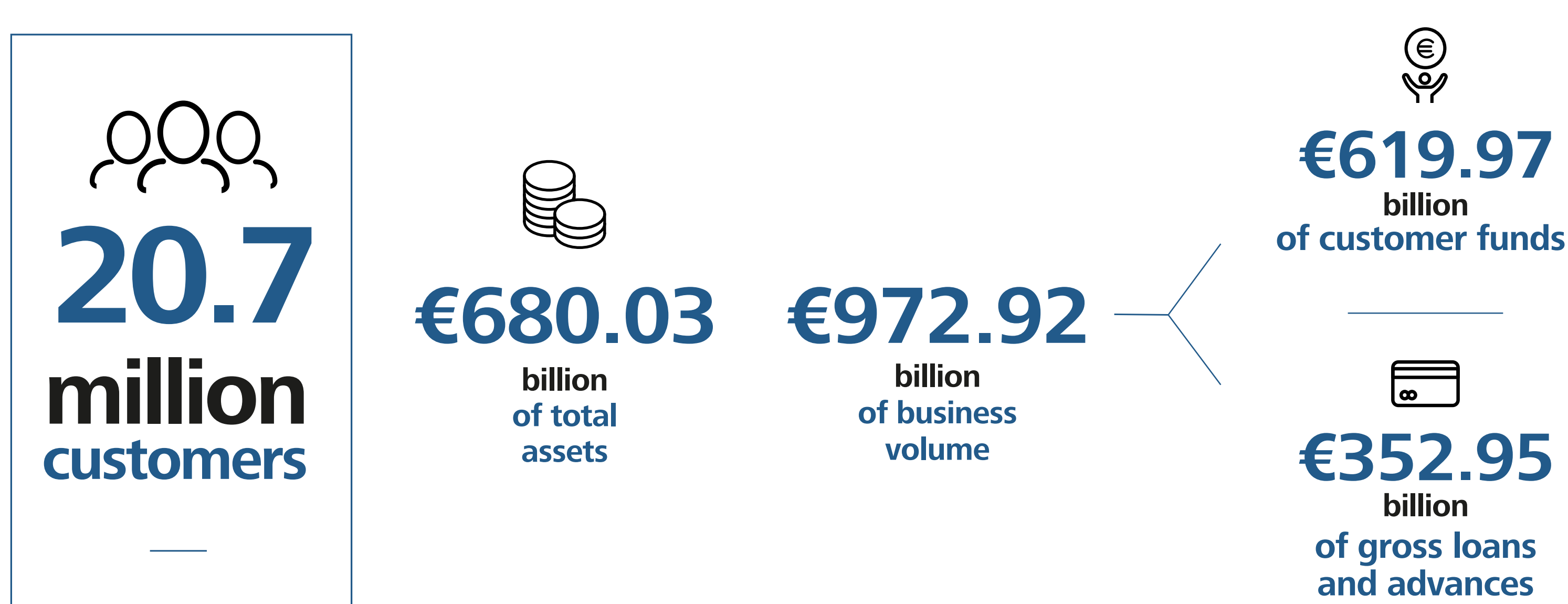
The bank **completed the integration with Bankia**, reinforcing CaixaBank's leadership in the Spanish financial system.

CaixaBank's solid post-merger position has allowed it to resume its traditional dividend policy. The Board proposes a **gross cash dividend** of €0.1463 per share against 2021 profit.



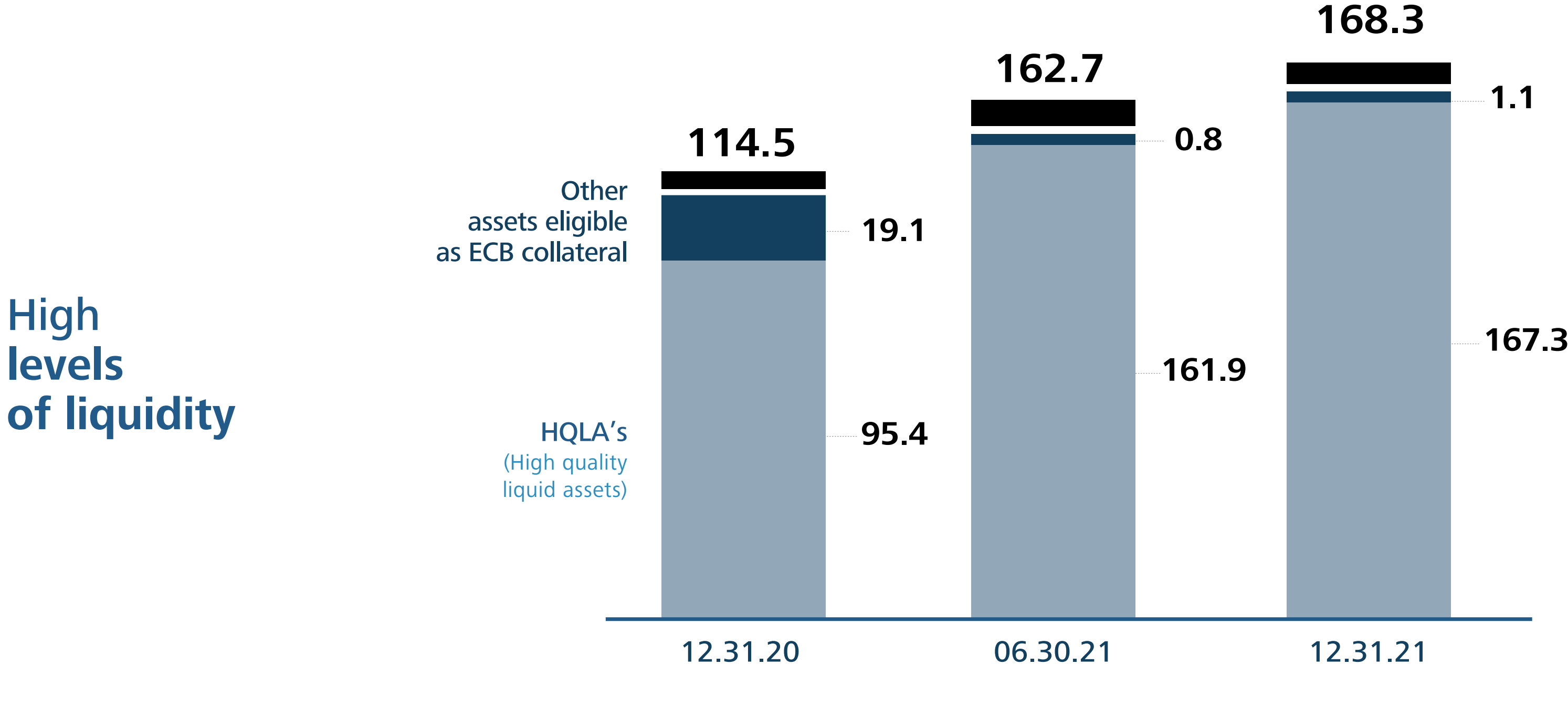
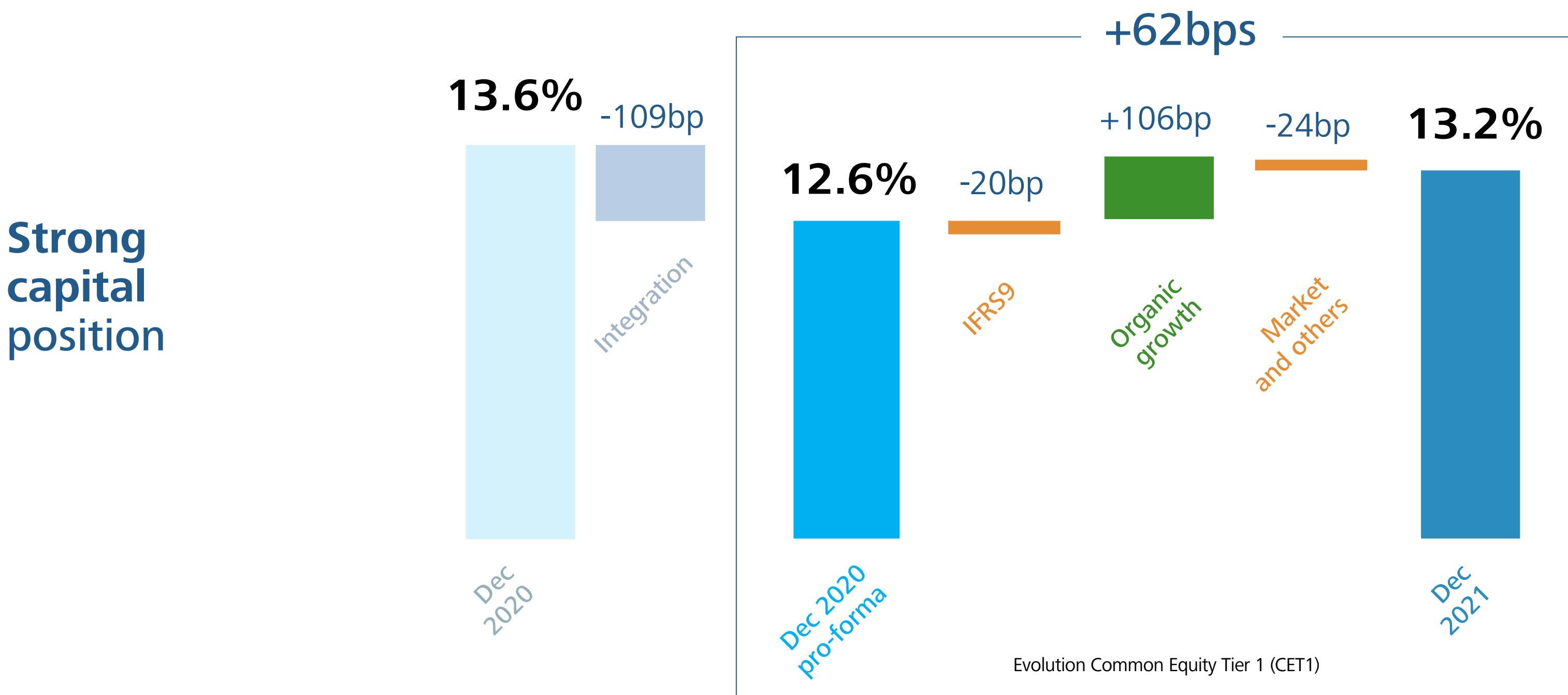
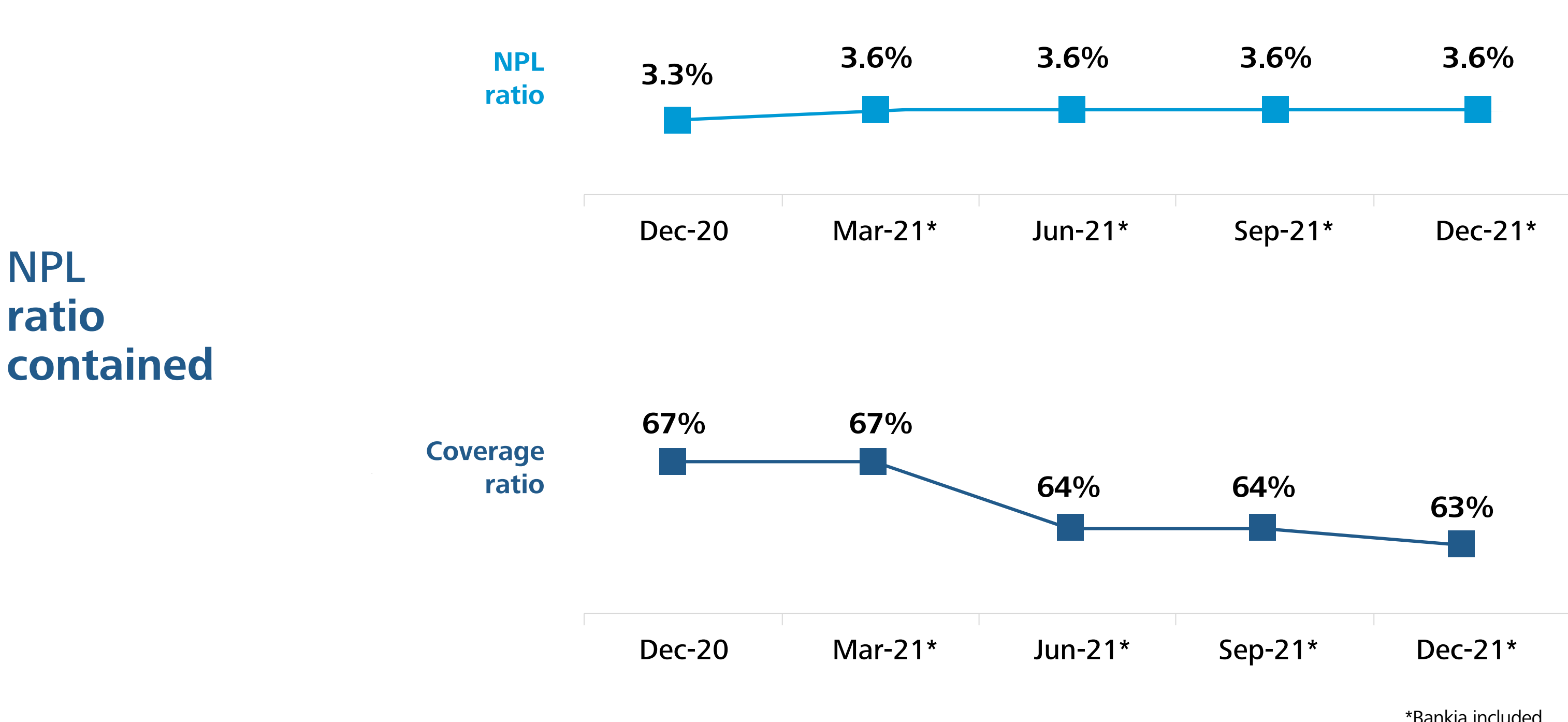
COMMERCIAL ACTIVITY

We successfully completed the integration of CaixaBank and Bankia, strengthening our commercial leadership



BALANCE SHEET STRENGTH

Our excellent financial position allows us to support families and businesses, helping them overcome the ongoing crisis



SUSTAINABLE BANKING

We mobilized **€31.37 billion** in sustainable financing, contributing to the economic transition



INCOME STATEMENT

January-December	2021	2020	Variation
Net interest income	€5.97 Bn	€4.90 Bn	21.9%
Core income	€10.59 Bn	€8.31 Bn	27.5%
Gross income	€10.27 Bn	€8.40 Bn	22.2%
Pre-impairment income	€2.22 Bn	€3.83 Bn	-41.9%
Profit attributable to the Group	€5.23 Bn	€1.38 Bn	-
Profit attributable without extraordinaries	€2.36 Bn	€1.38 Bn	70.8%

CONCLUSIONS

1

We have successfully completed the merger with Bankia, the largest ever integration process in the Spanish banking sector, having achieved our goals while maintaining strong commercial momentum.

2

Our excellent financial position allows us to not only support families and businesses in an effective way in terms of helping them overcome the ongoing crisis, but to also lead the economic recovery.

3

We resume our traditional dividend policy. The Board of Directors proposes the distribution of a gross cash dividend of €0.1463 per share against 2021 earnings, and to set the payout at between 50% and 60% for 2022.

4

We maintain very high solvency, liquidity and NPL ratios.

2021 INTERNATIONAL AWARDS

Bank of the Year 2021 in Spain
The Banker



Best Bank in Spain 2021
World's Best Bank Transformation 2021
Euromoney



Best Bank in Spain 2021
Outstanding Achievement in Treasury Operations during Covid Pandemic in Western Europe 2021
Best Consumer Digital Bank in Spain 2021
Global Finance



Outstanding Financial Innovator in Western Europe 2021
Global Finance



Best Private Bank for Big Data Analytics and AI in Europe 2021
PwM



Best Private Bank in Spain 2021
The Banker / PwM (FT Group)

