RESULTS 1H 2022 _-

CaixaBank posted an attributable net profit of €1.57 billion in the first half of 2022, up 17.1%, on a like-for-like basis, on the same period of the previous year.

The bank strengthens its leadership in the domestic market. In addition, it reinforces the strength of its balance sheet, with stable revenues and lower costs and provisions.

CaixaBank also registered growth of its credit portfolio, with a strong increase in mortgage production (+58%), consumer lending (+21%) and new loans to companies and corporate banking (+57%).



COMMERCIAL ACTIVITY

Strong business growth in a complex context







BALANCE SHEET

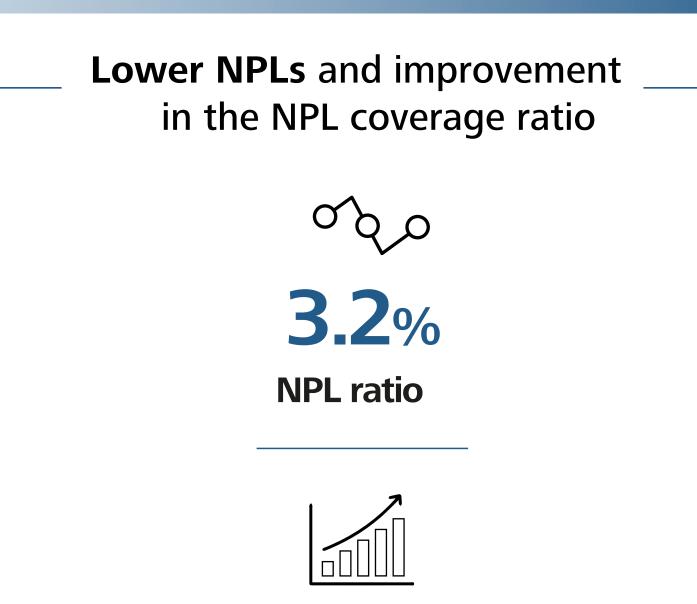


assets





€162.85 billon total liquid assets



65%

NPL

coverage ratio

INCOME STATEMENT

2022 January – June

Net interest income €3.16 Bn

Gross income €5.65 Bn

Pre-impairment income €2.62 Bn

Attributable profit €1.57 Bn

CONCLUSIONS

Integration process completed with the commitment to provide the best customer service and to support the financing needs of families and companies.

Commercial activity and lower costs offset the decrease in net interest income.

grow in the year thanks to strong fund inflows and despite the negative evolution of markets.

Customer funds

Comfortable

solvency levels with strong organic capital generation.

