

■ **2022** ■■

CaixaBank posted an attributable profit of €2.46 billion in the first nine months of 2022, up by 17.7%, on a like-for-like basis, on the same period of the previous year.

The bank has shown growth in the performing loan portfolio, with a strong increase in new production. The business loan portfolio has increased by 7%, while the consumer loan and the mortgage portfolios have grown by 3.6% and 0.8%, respectively.

The bank moves into the rest of the year and 2023 with robust financial strength that will allow it to support society in a complex scenario.



## COMMERCIAL ACTIVITY

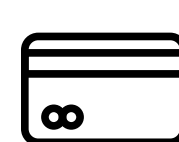
### Strong business growth in an uncertain climate



**€675.79**  
billion  
of assets



**€612.50**  
billion  
of customer funds



**€362.46**  
billion  
of gross loans and advances  
to customers

## BALANCE SHEET

### Solid capital and liquidity position



**12.4%**  
CET1

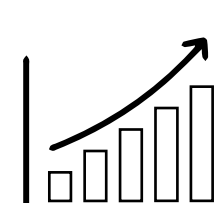


**€141.98**  
billion  
total liquid assets

### Lower NPLs and improvement in the NPL coverage ratio



**3%**  
NPL ratio



**68%**  
NPL coverage ratio

## INCOME STATEMENT

January – September

2022

Net interest income

**€4.84 Bn**

Gross income

**€8.65 Bn**

Pre-impairment income

**€4.10 Bn**

Attributable profit

**€2.46 Bn**

## CONCLUSIONS

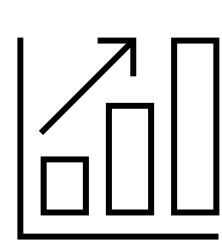
**1**



The financial strength showcased in the results sustain CaixaBank's commitment to support its customers and society in general, a key aspect of the Group's DNA.



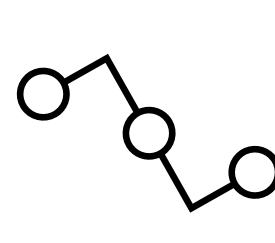
**2**



The high commercial activity and the cost savings due to the synergies arising from the merger support the bank's strong results.



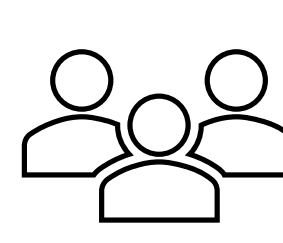
**3**



The bank has been able to attract almost €11 billion in net inflows of asset management, savings insurance, and deposits.



**4**



The bank continues to maintain its robust capital and liquidity position.

