

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

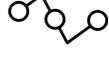
BALANCE SHEET

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

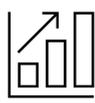
CONCLUSIONS

1



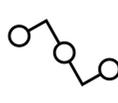
The financial strength showcased in the results sustain CaixaBank's commitment to support its customers and society in general, a key aspect of the Group's DNA.

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.