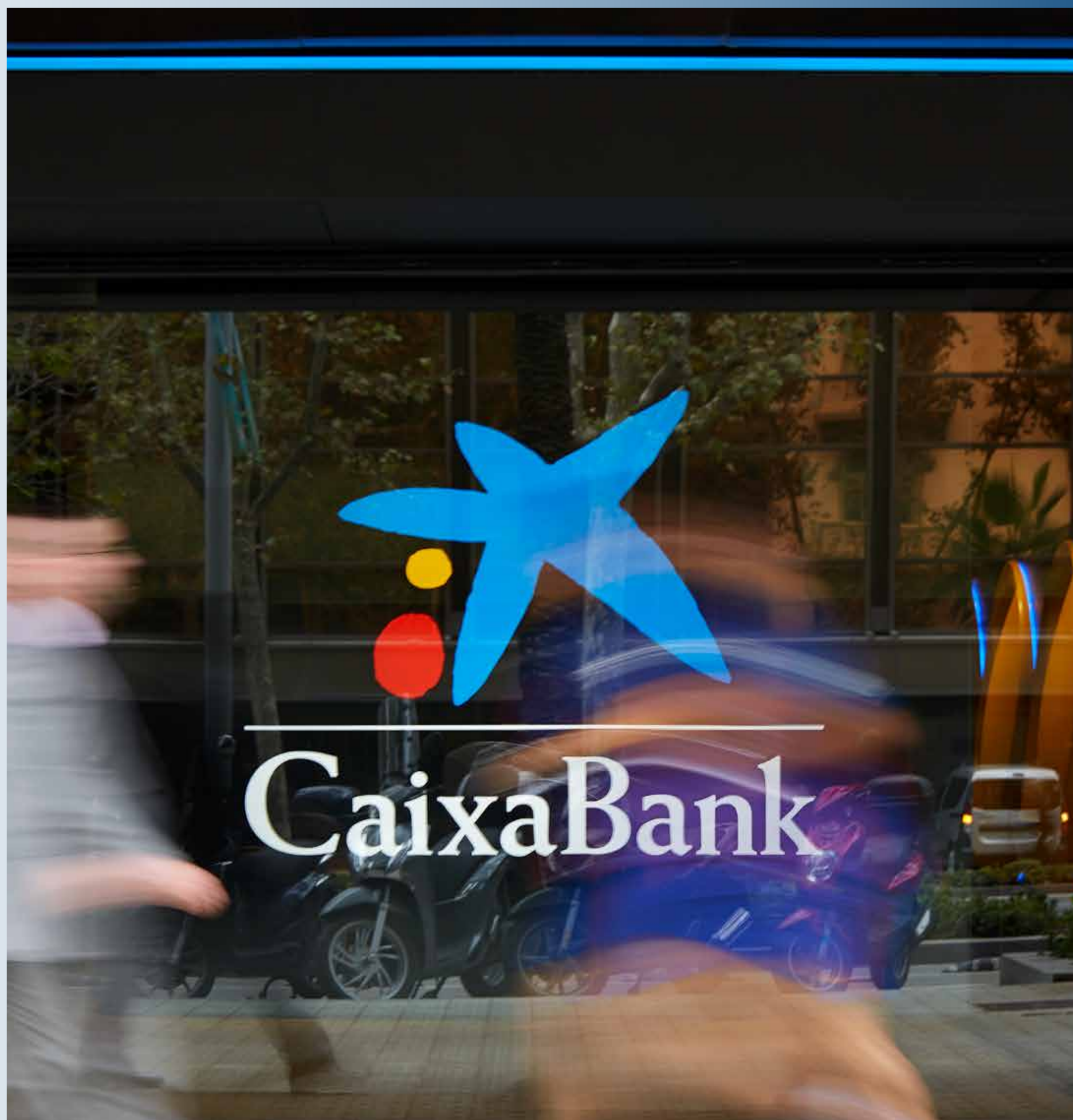


# RESULTS 2022

CaixaBank posts a profit of €3.15 billion in 2022, up 29.7% on a like-for-like basis, driven by commercial strength and integration synergies.

The performing loan portfolio climbs 3.3% to €351.23 billion, driven by an increase in new lending. Excluding the negative impact of the market on long-term savings products, customer funds were up 1.1%, as CaixaBank managed to raise €6.9 billion in net customer funds inflows during the period.

During 2022, year of the merger process completion, CaixaBank was able to maintain a strong commercial pace despite the climate of uncertainty and to meet its financial and business objectives.



## COMMERCIAL ACTIVITY

### Business strength in a context of uncertainty



**€592.23**  
billion  
of assets




**€609.13**  
billion  
of customer funds



**€361.32**  
billion  
of gross loans and advances  
to customers

## BALANCE SHEET

### Strong capital and liquidity position

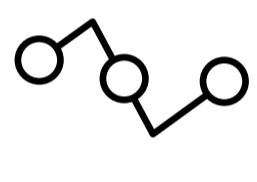


**12.8%**  
CET1




**€139.01**  
billion  
total liquid assets

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



**2.7%**  
NPL ratio



**74%**  
NPL coverage ratio

## INCOME STATEMENT

January – December

2022

Net interest income	€6.92 Bn
Gross income	€11.59 Bn
Pre-impairment income	€5.52 Bn
Attributable profit	€3.15 Bn

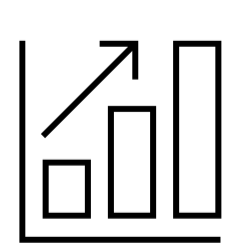
## CONCLUSIONS

1



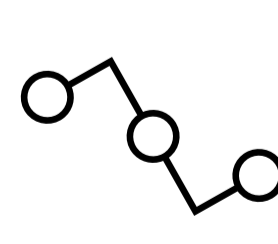
CaixaBank reported strong commercial activity in 2022 across all the channels through which it operates thanks to a wide range of products and services designed to respond to each customer's needs

2



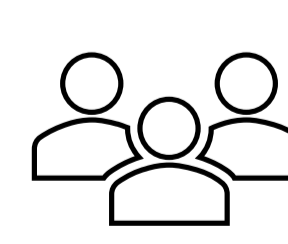
The year closes with high levels of liquidity and solvency, and with non-performing loans at an all-time low

3



CaixaBank will propose to the General Shareholders Meeting the payment of a dividend totalling €0.23 per share against 2022 earnings, up 58% on the previous year. It represents a payout of 55%

4



These robust 2022 results and CaixaBank's financial strength allow the bank to reinforce its commitment to supporting its customers and society as a whole