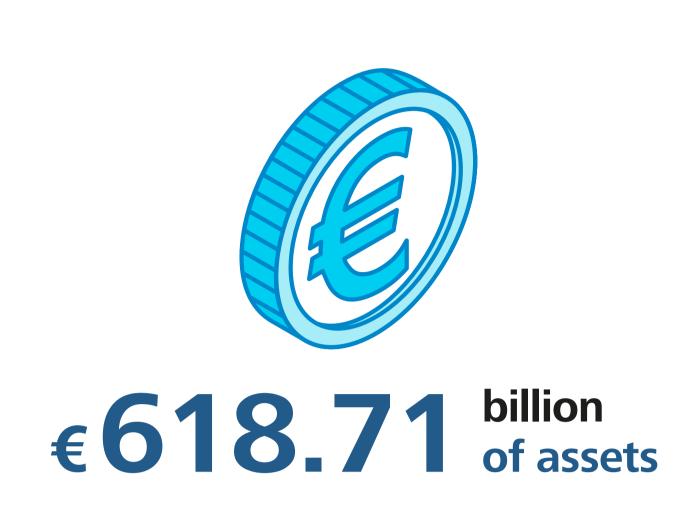
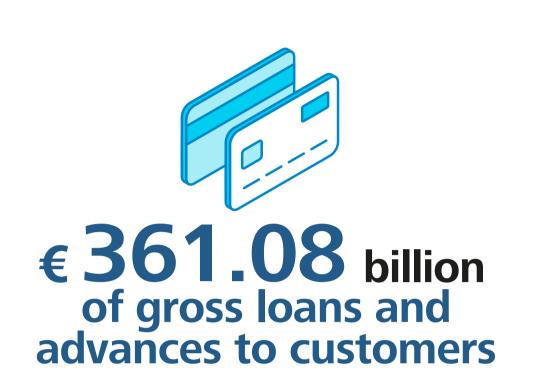
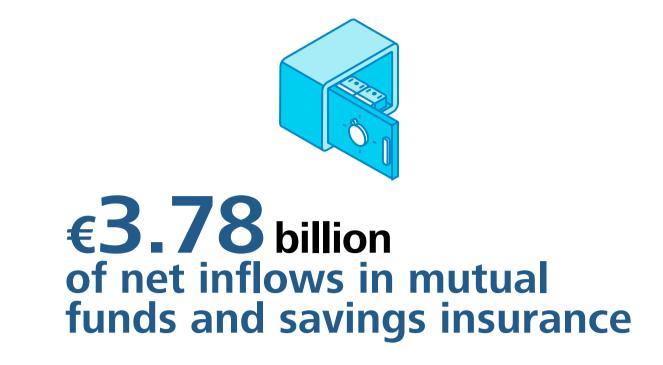


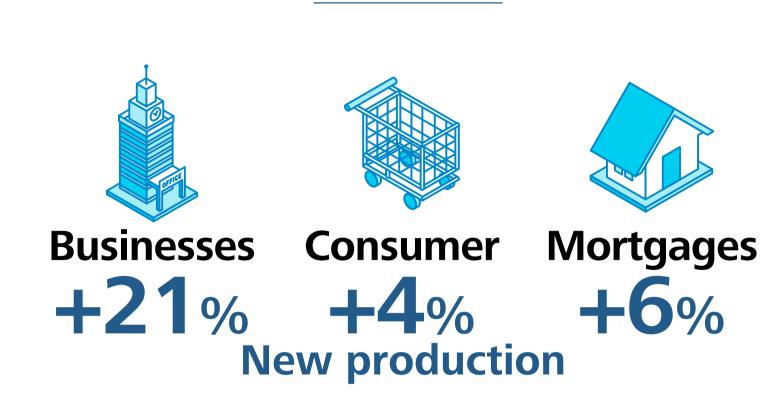
COMMERCIAL DYNAMISM



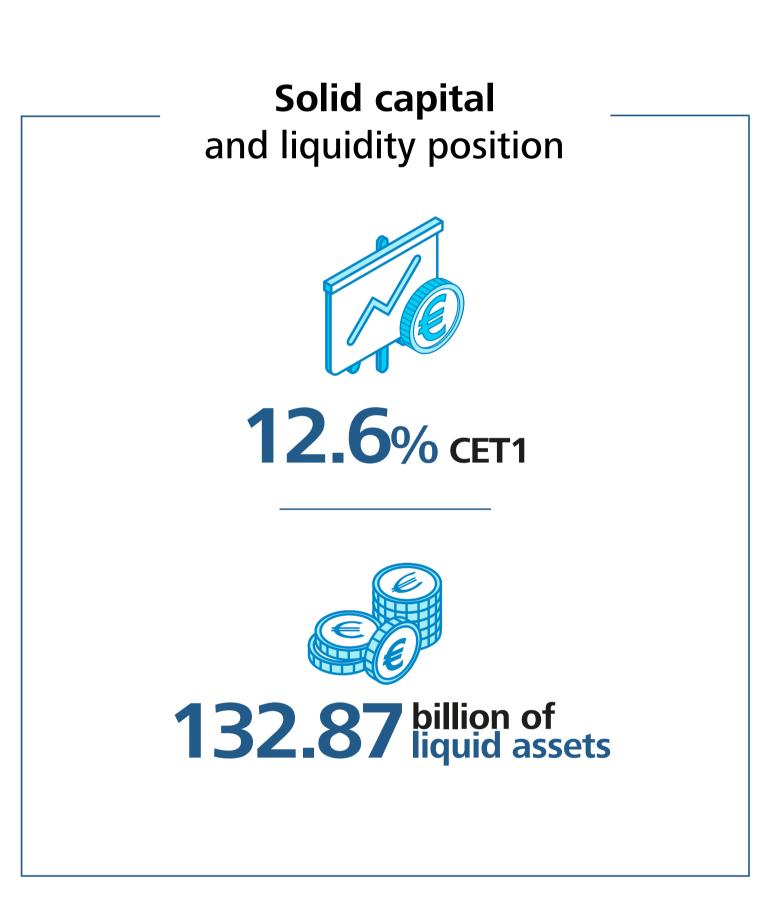


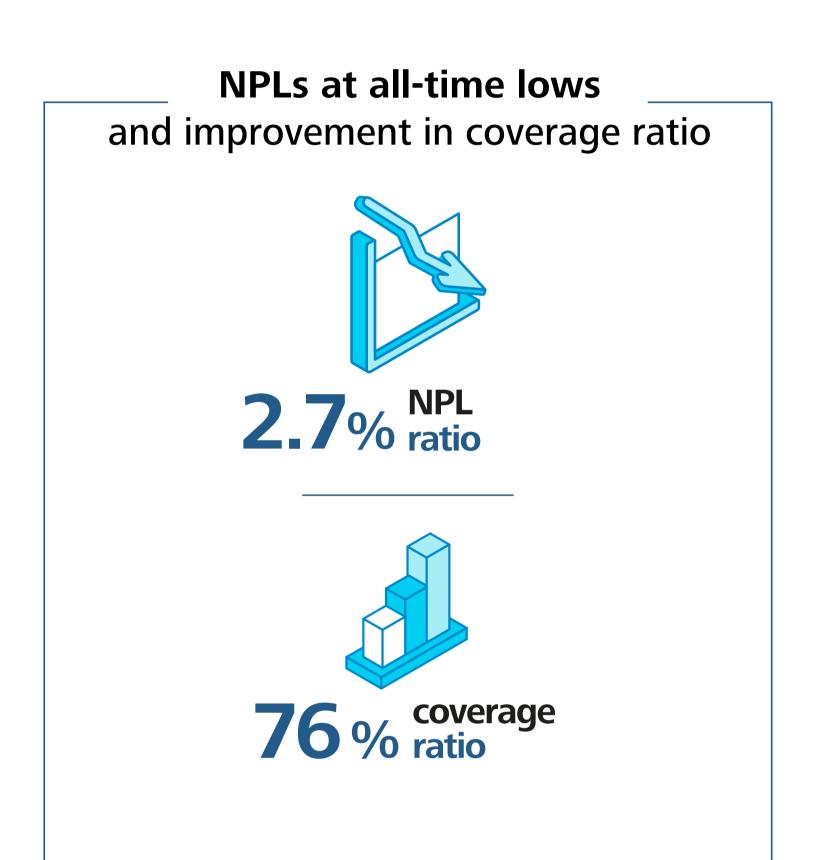


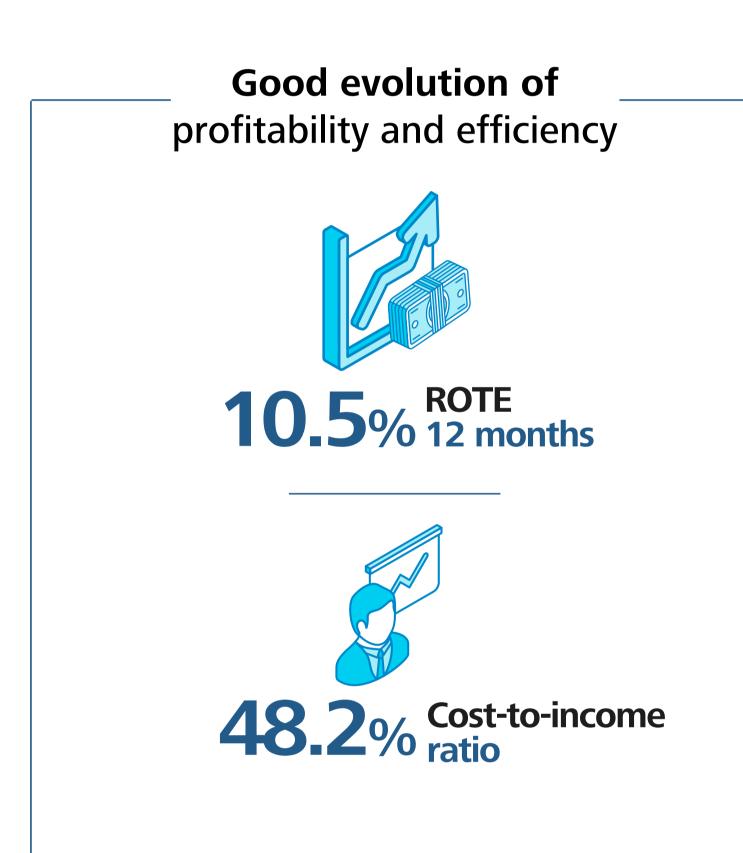




FINANCIAL STRENGTH







1Q RESULTS

January – March	2023	2022	Change —
Net interest income	€2.16 Bn	€1.45 Bn	+48.6%
Gross income	€3.10 Bn	€2.66 Bn	+16.7%
Pre-impairment income	€1.66 Bn	€1.24 Bn	+33.4%
Attributable profit for the Group	€855 Mn	€706 Mn	+21.1%

CONCLUSIONS



CaixaBank reports a net profit of €855 million up to March on the back of commercial dynamism, and maintains its balance sheet strength with NPLs at all-time lows and a solid liquidity and solvency position.



7

All margins show good progress year on year, enabling net profit to increase 21.1%, ROTE to reach 10.5% and the cost-to-income ratio to improve to 48.2%.



3

These results are very good news not only for our shareholders, but also for our clients and for society as a whole, because having a sound and reliable financial system is key to support the overall economy.