


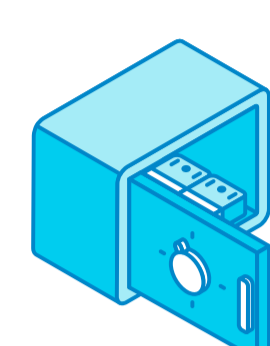
COMMERCIAL DYNAMISM



€625.6 billion of assets



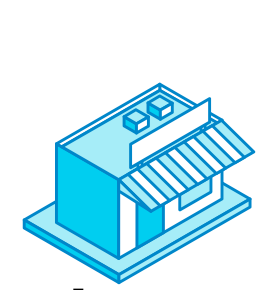
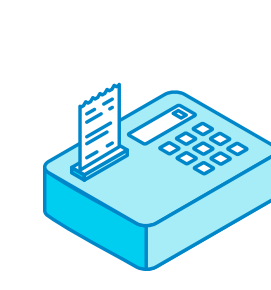

€627.82 billion of customer funds



€5.10 billion of net inflows in mutual funds and savings insurance



€363.95 billion of gross loans and advances to customers

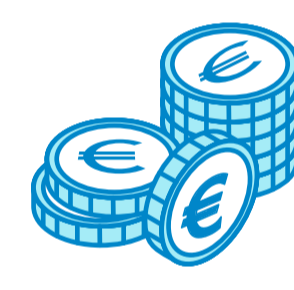
Businesses €21.03 billion Consumer €5.17 billion Mortgages €4.65 billion
New loan production

FINANCIAL STRENGTH

Solid capital and liquidity position

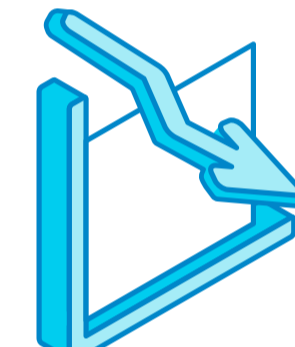


12.5% CET1



€146.65 billion of liquid assets

NPLs at a historical low and improvement in coverage ratio

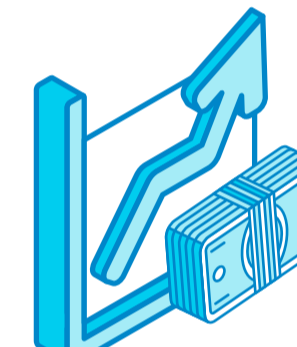


2.6% NPL ratio



76% NPL coverage ratio

Good evolution of profitability and efficiency



10.2% ROE 12 months



45.7% Cost-to-income ratio

1H RESULTS

January-June	2023	2022	Variation
Net interest income	€4.62 billion	€2.98 billion	+55.2%
Gross income	€6.67 billion	€5.42 billion	+23.1%
Pre-impairment income	€3.77 billion	€2.62 billion	+43.9%
Attributable profit for the Group	€2.14 billion	€1.57 billion	+35.8%

CONCLUSIONS



1

CaixaBank posted an attributable net profit of €2.14 billion during the first half of 2023 driven by strong commercial performance, with NPL ratio at record lows.



2

Solid liquidity and capital position and ROE rising to over 10% as of 30 June.



3

Financial strength allows the bank to maintain a generous shareholder distribution policy, to keep supporting businesses and families and to continue developing its positive societal impact.