

COMMERCIAL DYNAMISM





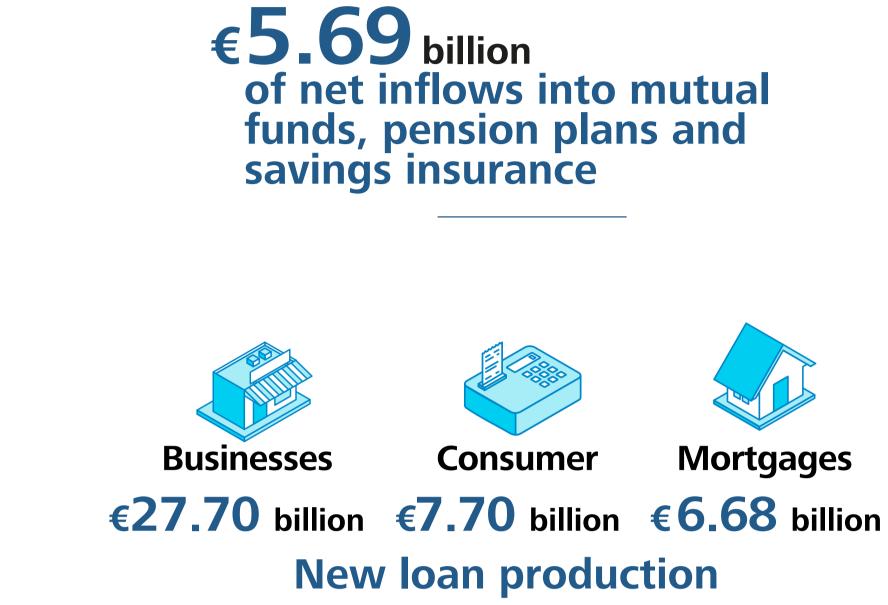


€611.4 billion of assets



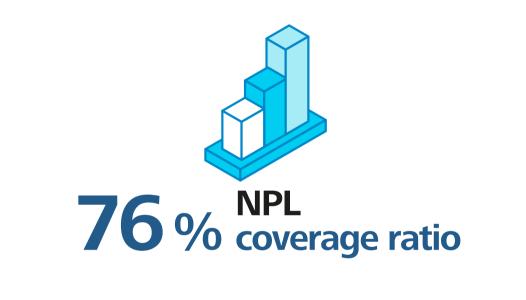


performing loan portfolio



FINANCIAL STRENGTH







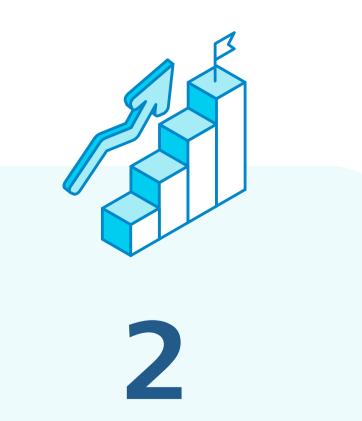
9M RESULTS

January-September	2023	2022	Variation —
Net interest income	€7.36 billion	€4.58 billion	+60.7%
Gross income	€10.69 billion	€8.29 billion	+28.9%
Pre-impairment income	€6.32 billion	€4.11 billion	+53.7%
Attributable profit for the Group	€3.66 billion	€2.47 billion	+48.2%

CONCLUSIONS



In the context of interest rate normalisation, CaixaBank obtains solid results, a consequence of good commercial dynamics and prudent credit risk management.



Continued improvement in profitability and efficiency (cost-to-income), the NPL ratio holds steady, and the bank maintains high liquidity and strong capital position.



Financial strength and reasonable profitability will allow CaixaBank to offer an adequate return to its shareholders, to maintain its commitment to support individuals, families and businesses, and to further advance its positive social impact.

#ResultadosCABK

CaixaBank.com/comunicacion

blog.caixabank.es