

Transcripció del vídeo del CEO de CaixaBank, Gonzalo Gortázar

At CaixaBank we have started the first year of our new Strategic Plan with remarkable progress, both in business growth and in our drive for transformation, and we have done so in a global scenario that has become more uncertain in the last few months.

The engagement and experience of our customers continues to improve across all our channels. In the last 12 months, we added 339,000 new customers in Spain, reaching a total of 18.6 million people. Of those customers 71.5% hold more than one product with us.

Over the last quarter, the bank continued generating high levels of activity and business volumes, reducing non-performing loans, and comfortably maintaining liquidity and capital above targets.

The direction of travel of the performing loan portfolio is positive, with growth around 3%. New credit origination has increased in all segments, with a 62% increase in housing and 11% in consumer credit.

The ongoing growth of customer funds is also significant. This has primarily been driven by wealth management, which increased by €18.41 billion since March 2024, and also by deposits, which surpassed €35 billion in that same period.

This growth in revenues and our rigorous risk management underpin our profit of €1.47 billion, up 6.9% in comparable terms, placing return on equity around 15%.

These results allow us to remain true to our values, continuing to support families and companies, as well as the economy and society. A mission that is even more necessary in an environment of growing uncertainty.