Gonzalo Gortázar, CaixaBank's CEO, Video Transcript

At CaixaBank, we have concluded the first nine months of the year with strong commercial activity and solid business growth, adding more than 1.2 million new customers in Spain over the last twelve months.

This growth has been broad-based across our business. Performing loans are up by 8%, with increases in both businesses and families, while customer funds have grown by 5.6%, driven by strong performance in investment funds, pension plans and savings insurance.

Our positive performance has led to very solid results. We have posted a net profit of 4.96 billion euros, up by 12.9%, and a Return on Tangible Equity (ROTE) of 18.8%, which confirms that we have made good progress in executing our Strategic Plan.

All of this is supported by our robust financial position. Our Non-Performing Loan ratio stands at a historic low of 1.76% while liquidity and solvency levels remain high. This strength also enables us to deliver attractive returns to our shareholders by increasing our interim dividend per share by 10%.

Meanwhile, we have made further progress on our transformation process, aimed at offering a better service to our clients. We are incorporating artificial intelligence and new technological tools throughout the organisation, with improvements already visible in both consumer experience and commercial capabilities.

In short, these nine months have been very positive: we are attracting customers, increasing our activity and achieving a well-balanced business growth. Thanks to our strong position we will continue to stand by families and businesses, while creating value for our customers, our shareholders, and for society as a whole.