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Our identity

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Presentation of the CaixaBank Group



*CaixaBank is a financial group with a socially responsible model of **universal banking and long-term vision**, based on quality, close relationships and specialisation.*

It offers a value proposition of products and services adapted for each sector, adopting innovation as a strategic challenge and a distinguishing feature of its corporate culture, and whose leading position in retail banking in Spain and Portugal makes it a key player in supporting sustainable economic growth.

CaixaBank, S.A. is the Parent company of a group of financial services, whose stock is traded on the stock exchanges of Barcelona, Madrid, Valencia and Bilbao and on the continuous market. It has been part of the IBEX-35 since 2011, as well as the Euro Stoxx Bank Price EUR, the MSCI Europe and the MSCI Pan-Euro.



Impact on Society



Besides contributing to our customers' financial well-being, **our aim is to support the progress of the whole of society.**

*We are a deeply-rooted retail bank in all areas in which we work and, for this reason, **we feel a part of the progress of the communities where we engage our business.***



*CaixaBank offers its customers the best tools and expert advice to make decisions and develop habits that form the basis of **financial well-being** and enable them, for example, to appropriately plan to address recurring expenses, cover unforeseen events, maintain purchasing power during retirement or to make their dreams and projects come true.*

We do this by:

- > Standing by people for everything that matters.

We do this with:

- > Specialised advice,
- > Personal finance simulation and monitoring tools,
- > Comfortable and secure payment methods,
- > A broad range of saving, pension and insurance products,
- > Responsibly-granted loans,
- > And, overseeing the security of our customers' personal information.

We contribute to the progress of society:

- > Effectively and prudently channelling savings and financing, and guaranteeing an efficient and secure payment system.
- > Through financial inclusion and education; environmental sustainability; support for diversity; with housing aid programmes; and promoting corporate voluntary work,
- > And, of course, through our collaboration with the Obra Social (social work) of the "laCaixa" Foundation, whose budget is partly nourished through the dividends that CriteriaCaixa earns from its share in CaixaBank. A major part of this budget is funnelled into identified local needs through the CaixaBank branch network in Spain and BPI in Portugal.

CaixaBank in 2024

Customers



The **bank of choice** for individual customers in Spain **with a sound and growing franchise** in Portugal.

20.3 M

of customers

18.5 M

in Spain

1.8 M

in Portugal

€631,003 M

of total assets

€685,365 M

Customer funds

€361,214 M

loans and advances to customers, gross

Leading omnichannel, innovative distribution platform with multi-product capabilities

3,825

branches in Spain and **11,137 ATMs**
2.2 M

Heavy Users¹ in Spain

92%

Spanish citizens with a branch in their municipality

12.1 M

digital customers in Spain

303

Branches in Portugal and **1,233 ATMs**
1 M

digital customers in Portugal

¹ Customers with more than 130 days with connection to digital channels for 6 months.

² Combined share of investment funds, pension plans and savings insurance. The latter corresponding to sector data, estimated based on the change in total life insurance.

Leading franchise in bancassurance in Spain and Portugal

Spain

23.4%

loans to households and businesses

24.6%

mortgage credit

23.6%

loans to businesses

29.5%

share of long-term savings²
24.7%

household and business deposits

23.7%

investment funds

34.3%

pension plans

37.7%

savings insurance

Portugal

11.7%

loans to households and businesses

14.6%

mortgages

11.2%

loans to businesses

13.7%

life-risk insurance

10.4%

household and business deposits

14.2%

investment funds

Widespread recognition

CaixaBank



Best Bank in Spain 2024



Best Bank in Spain 2024



Best Digital Bank in Spain 2024



Most Innovative Financial Institution in Western Europe 2024

BPI



Best Bank in Portugal 2024



No. 1 Prestige Products Category 2025 Cinco Estrellas



Seal of Most Trusted Bank in Portugal in 2024 Reader's Digest

Shareholders and Investors

Creating Shareholder value

53.5 %

Cash pay-out in 2024¹
€0.4352

Dividend per share¹
50 - 60%

Target cash pay-out in 2025²

Share buyback programmes in 2024

€1,000 M Executed³ + €500 M Initiated⁴ + €500 M Announced⁵

¹ Includes an interim dividend for the 2024 financial year, paid in November 2024 at €0.1488 gross per share, and a final dividend of €0.2864 gross per share to be distributed in April 2025. This final dividend proposal, set by the Board of Directors, awaits approval at the upcoming Annual General Meeting.

² Cash payout target as per 2025 dividend plan agreed by the Board of Directors.

³ Corresponds to the third and fourth share buy-back programme (€500 M each).

⁴ Corresponds to the fifth share buy-back programme. According to the latest information available as of 14 February 2025, 75,236,440 shares have been acquired for €406 M.

⁵ This figure relates to the announcement of the sixth share buyback program in January 2025, scheduled to start after the fifth program concludes.

Growth in quality of results

€5,787 M

Attributable profit +20.2% with respect to 2023 profit

€15,873 M

Gross income +11.5% vs 2023

Balance sheet strength

12.2%

CET1

2.6%

Non-performing loan ratio

Improvement in profitability and cost-income:

15.4%

12 months ROE

38.5%

Cost-to-income ratio

High liquidity

€170,723 M

Total liquid assets

207%

Liquidity Coverage Ratio (specific)



People and culture

46,014

CaixaBank Group employees

56.1%

Female

43.9%

Male

99.6%

Permanent contracts

46.8 years

Average age

18.7 years

Average length of service



Commitment to diversity

43.4%

of women in managerial positions¹

1.0%

gender pay gap

650

employees with a disability



*CaixaBank has renewed its Flexible and Responsible Company (hereinafter referred to by its Spanish acronym of "efr", Empresa Flexible y Responsable) certification for the **fourteenth consecutive** year in 2024, keeping its Level of Excellence A certification.*

¹ From lower management in A and B branches. Scope CaixaBank, S.A.

Committed to training and talent attraction

65.9 hours

Of training per employee

€15.4 M

Of investment in training



Top Employer

CaixaBank awarded the "Top Employer Spain 2024" seal.

Promotion of Health and Well-being



CaixaBank maintained in 2024 the AENOR **Healthy Organisation** certification.



Society

Contribution to GDP

1.18% CaixaBank (Spain)	€18,872 M Direct and indirect contribution to Spain's GDP 16% Gross Value Added of CaixaBank in the financial and insurance sector
0.56% BPI (Portugal)	€1,613 M direct and indirect contribution to Portuguese GDP 7% Gross value added of BPI in the financial and insurance sector

Financing and investment with impact

€6,250 M Of own social bonds issued since 2019
€72,450 M Assets under management with a high sustainability rating according to SFDR in Spain and Portugal (articles 8 and 9) ⁴

Taxes paid, third-party tax collection and other contributions

€3,593 M Taxes paid	€2,559 M Taxes collected from third parties ²	€156 M Other contributions ³
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Driving economic activity

68,777 Spain	8,458 Portugal
Job positions generated through the multiplier effect of purchases from suppliers ¹	

€2,066 M In microcredits and other financing with social impact
484,522 MicroBank beneficiaries (accumulated 2022-2024)

Committed to society



Committed to **vulnerable groups**

- **Ofibuses to prevent financial exclusion**
- **No abandonment of municipalities.**
- **362,728 customers with basic payment accounts**



¹ CaixaBank Research, based on the value of CaixaBank, Spanish GDP and employment according to National Accounting and productivity figures per worker and based on the input/output tables of the National Statistics Institute (INE) with 4th-quarter data.

² Taxes payable by third parties arising from their economic relationship with CaixaBank.

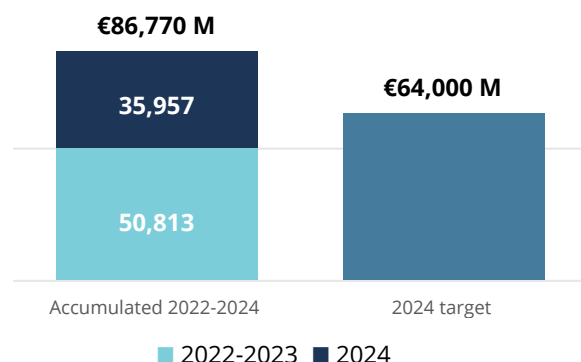
³ Contribution to the Deposit Guarantee Fund, Extraordinary contribution to the banking sector (Portugal), Contribution to the Single Resolution Fund and Financial Contribution monetisable DTAs.

⁴ Encompasses investment funds, pension funds, EPSV (Employee Pension Plans), and Unit-Linked products, adhering to articles 8 and 9 of the SFDR (Sustainable Finance Disclosure Regulation) for management companies in Spain and Portugal.

Environment and Climate

Mobilisation of sustainable finance

CaixaBank



€64,000 M

2022-2024 SP Objective

€86,770 M

Mobilised since January 2022

€73,381 M

Sustainable financing

€13,389 M

Sustainable intermediation



Under its 2025-2027 Strategic Plan, CaixaBank aims to mobilise over €100 M in sustainable finance.

BPI

€6,187 M

Mobilised since January 2022. **€2,119 M** in 2024

€4,000M

2022-2024 SP Objective



*BPI targets
€4.4 billion in sustainable finance for the period 2025-2027¹.*



Best Bank for Sustainable Finance in Western Europe



Best Bank for Sustainable Finance in Europe



It has recognised two foreign trade financing operations with its '2023 Deal of the Year - Green Trade' awards.

Transition to a carbon-neutral economy

In 2021, CaixaBank joined the Net Zero Banking Alliance (NZBA)

In 2022, VidaCaixa joined the Net Zero Asset Owner Alliance (NZAOA)

In 2024, CaixaBank disclosed further intermediate decarbonisation goals as part of the Net-Zero Banking Alliance (NZBA), setting targets in the following sectors:

Electric	Fossil fuel combustion
Coal phase out.	Iron and steel
Commercial real estate	Residential real estate
Maritime	Aviation
Agriculture and livestock	Automotive

Implementation of environmental efficiency measures in accordance with the requirements of internationally renowned standards



¹ Incorporates only mobilisation of sustainable financing.

Significant events in the year

JANUARY

CaixaBank recognised for the third consecutive year by Top Employers for **excellence in its practical human resources policies**.



FEBRUARY

CaixaBank **issues its seventh green bond issue for €1,250 M**. As of 31 December 2024, 8 green bond issues have been issued for €7.15 billion since the start of the issue in 2020.

MARCH

Global Finance names CaixaBank the **"World's Best Bank for Sustaining Communities 2024"**.



APRIL

CaixaBank distributed an ordinary dividend of €2,876 million to its shareholders for 2023, amounting to €0.3919 per share, **marking a 70% increase from the prior year**.

MAY

CaixaBank celebrates **Social Month**, hosting more than **2,690 charitable activities throughout Spain**.

JUNE

CaixaBank, named **"Most Innovative Bank in Western Europe"** by Global Finance.

CaixaBank **extends the coverage of its mobile branch service** to municipalities at risk of financial exclusion. The mobile branch service covered 1,294 towns and villages at the end of December.

Approval by the Board of Directors of the **Statement on Nature**.

Moody's upgrades CaixaBank's rating to baa2 from baa3, thanks to an improvement in its assessment of the bank's intrinsic strength and operating environment in 2023.

Publication of the Objectives of Descarbonización remaining, within the framework of the Net Zero Banking Alliance (NZBA).



Strengthening of products for seniors with the **launch of the MyBox Tranquilidad Senior**, which enable bearing costs arising from an accident or death.



Launch of MyBox VidaCare, the first insurance policy to cover needs caused by neurodegenerative diseases.

CaixaBank approves the **third share buy-back (SBB) programme for a maximum amount of €500 M**. The programme was completed in May.

CaixaBank has been named **"Best Bank in Spain" for the tenth consecutive year** by Global Finance magazine

OpenWealth becomes the largest high net worth and family office consultancy in Spain.



JULY

CaixaBank named **'Best Bank in Spain 2024', 'Best ESG Bank' and 'Best Digital Bank'** at the **Euromoney Awards** for excellence in banking.



CaixaBank **approves the fourth one share buy-back programme (SBB)**, for a **maximum amount of €500 M**. The programme was completed in November.

AUGUST

CaixaBank embarks on the second phase of **rolling out Generative Artificial Intelligence (AI)** across the entire group.

CaixaBank **promotes a healthy lifestyle** among its employees with a comprehensive wellbeing platform.

SEPTEMBER

CaixaBank has been chosen by the Bank for International Settlements and the Institute of International Finance to investigate **innovative digital payment solutions** for international transactions.

CaixaBank has also issued a **new €1.25 billion social bond** to fund projects that promote economic growth, gender equality, and the reduction of inequality. As of 31 December, 6 social bond issues have been issued for €6.25 billion since the start of the issue in 2019.

CaixaBank breaks its **record high** by exceeding 6,150,000 **salary direct deposits**.

OCTOBER

CaixaBank approves the fifth **share buy-back (SBB)** programme for a **maximum amount of €500 M**. As at 31 December 52% has been executed.

CaixaBank was honored with the **'Best Shareholder Service for Listed Companies'** award at the **Rankia 2024 awards**.



NOVEMBER

Additionally, **CaixaBank initiated a support plan for those impacted by the DANA storm in Valencia**, offering measures such as financing options for businesses, the self-employed, and individuals, along with loan deferrals. Deployment of mobile branches to assist those affected by crises.

CaixaBank presents the **2025-2027 Strategic Plan**.

CaixaBank **pays its shareholders a dividend** of €0.1488 per share.

Standard & Poor's has upgraded CaixaBank's long-term debt issuer rating from A- to A. By 2024, all credit rating agencies have improved CaixaBank's ratings, acknowledging enhancements in its operational environment and financial health.

DECEMBER

CaixaBank has started a **talent acquisition initiative**, already employing nearly 1,000 people and planning to onboard 3,000 young and technical professionals under 35 over the next three years.



CaixaBank continues **to be recognised as one of the most sustainable banks in Europe and globally**, according to the **Dow Jones Sustainability Index**.

Over the past three years, **CaixaBank has mobilized €86.77 billion in sustainable finance**, surpassing its 2022-24 Strategic Plan goal of €64 billion.

