

# Our identity

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# Presentation of the CaixaBank Group



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

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 "la Caixa" 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 2025

## CUSTOMERS

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

**20.7 M**

customers

**18.9 M**

in Spain

**1.8 M**

in Portugal

**€ 664,040M**

Of total assets

**€ 731,936 M**

Customer funds

**€ 384,334M**

Loans and advances to customers, gross

### \_INTEGRATED OMNICHANNEL DISTRIBUTION PLATFORM FOR FINANCIAL AND INSURANCE NEEDS

**4,552**

Branches

**12,272**

ATMs

**13.7 M**

of digital customers

**#1** Life insurance and asset management facilities, in Spain



### \_LEADING FRANCHISE IN BANCASSURANCE IN SPAIN AND PORTUGAL

#### Spain

**23.4%**

Loans to households and businesses

**24.7%**

Mortgages

**23.5%**

Loans to business

**31.0%**

Card turnover

**24.7%**

Household and company deposits

**23.3%**

Investment funds

**34.2%**

Pension plans

**37.8%**

Savings insurance

#### Portugal

**11.7%**

Loans to households and businesses

**13.2%**

Mortgages

**11.0%**

Loans to business

**19.3%**

Savings insurance

**10.4%**

Household and company deposits

**13.1%**

Investment funds

### \_WIDESPREAD RECOGNITION



Best Bank in Spain 2025



Best Private Banking in Portugal 2025



Best Bank for Diversity and Inclusion in Europe 2025  
Euromoney



2025 Five Star Award #1  
Prestige Products

## SHAREHOLDERS AND INVESTORS

### \_GROWTH IN QUALITY OF RESULTS

**€ 5,891 M**

Attributed profit/(loss)

**€ 16,270 M**

Gross income

### \_IMPROVEMENT IN PROFITABILITY AND COST-INCOME:

**17.5%**

RoTE accum. 12 months

**39.4%**

Cost-to-income ratio

### \_ABUNDANT LIQUIDITY

**€ 171,830 M**

Total liquid assets

**202%**

Liquidity Coverage Ratio (LCR)

**146%**

Net Stable Funding Ratio (NSFR)

### \_BALANCE SHEET STRENGTH

**12.6%**

CET1

**17.5%**

Total capital

**27.7%**

MREL

**2.1%**

Non-performing loans ratio

**77%**

NPL coverage ratio

**0.22%**

Cost of risk (12 months)

### \_CREATING SHAREHOLDER VALUE

**59.4 %**

Cash Pay-out in 2025<sup>1</sup>

**€ 0.50**

Dividend per share<sup>1</sup>

**50 – 60%**

Target cash Pay-out in 2026<sup>2</sup>

#### Share buyback programmes in 2025

**€ 1,000 M**

Executed<sup>3</sup>

**€ 500 M**

In progress<sup>4</sup>

<sup>1</sup> Includes the interim dividend for 2025, paid in November 2025 for the sum of €0.1679 gross per share and a final dividend of € 0.3321 gross per share to be paid in April 2026, as agreed by the Board of Directors, to be proposed at the next General Meeting of Shareholders for approval.

<sup>2</sup> Target of Pay-out in cash according to the dividend plan for 2026 agreed by the Board of Directors.

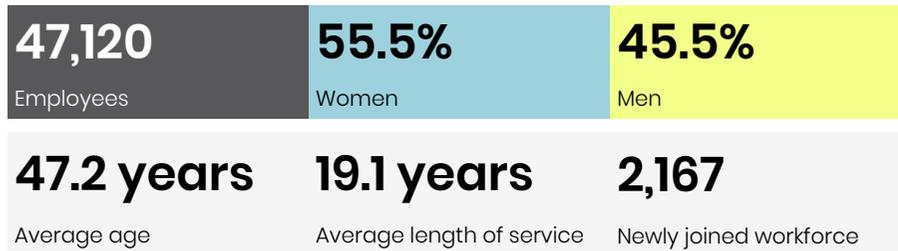
<sup>3</sup> Relates to the fifth and sixth share buyback programme (€ 500 million each).

<sup>4</sup> Relates to the seventh share buyback programme. According to the latest information available as at 13 February 2026, a total of 21,893,928 shares had been acquired for € 228 million.



## EMPLOYEES

To be close to people, with a team that is prepared for the transformation with the ambition of **being the best group to work for**



### \_COMMITMENT TO DIVERSITY

#### Diversidad de género

**44.0%**

of women in management positions CaixaBank, S.A.<sup>1</sup>

**45.0%**

2027 target

**1.1%**

Adjusted gender pay gap

#### Diversity of persons with disabilities

**713**

Employees with disabilities (2025)

#### Generational diversity

**10.2%**

Employed people under 35 years old in 2025

**11.4%**

2027 target

<sup>1</sup> From lower management in A and B branches. Scope CaixaBank, S.A.

### \_COMMITMENT TO TRAINING

**€ 18.1 M**

Total investment in training

**2,810,229**

Training hours

**60.3**

Hours of training per employee

### \_PROMOTING WELL-BEING

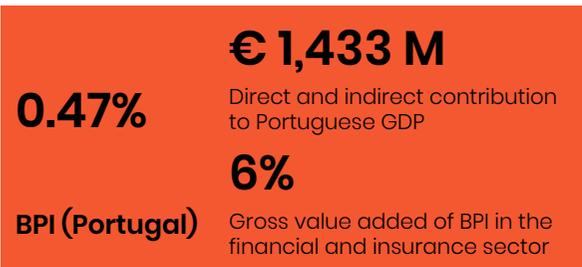


Certified with A level of excellence



## SOCIETY

### \_CONTRIBUTION TO GDP



### FINANCING AND INVESTMENT WITH IMPACT

**€ 7,250 M**

Of own social bonds issued since 2019

**€ 77,743 M**

Assets under management with a high sustainability rating according to SFDR in Spain and Portugal (articles 8 and 9)<sup>1</sup>

### \_TAXES PAID, THIRD-PARTY TAX COLLECTION AND OTHER CONTRIBUTIONS



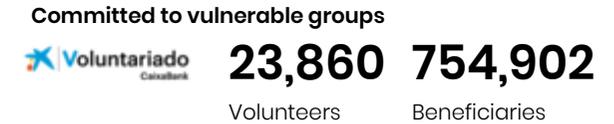
### BOOSTING ECONOMIC ACTIVITY



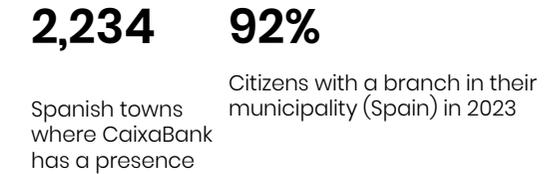
### Improving people's employability



### \_SOCIAL COMMITMENT ROOTED IN THE DNA



### Commitment to financial inclusion in rural areas through mobile offices



### Committed to vulnerable groups



<sup>1</sup> Includes mutual funds, pension funds, EPSVs and Unit Linked and under Article 8 and 9 of the SFDR of the fund managers in Spain and Portugal.

<sup>2</sup> Taxes collected from third parties arising from their economic relationship with CaixaBank.

<sup>3</sup> Contribution to the Deposit Guarantee Fund, Extraordinary contribution to the banking sector (Portugal), Contribution to the Single Resolution Fund and Monetisable DTAs.

<sup>4</sup> CaixaBank Research, based on the value of CaixaBank's activity, Spanish GDP, employment according to National Accounts and figures per worker and based on input-output tables of the National Statistics Institute (INE), with data for the fourth quarter.

# ENVIRONMENT

*Transitioning to a carbon neutral economy*

## \_PORTFOLIO DECARBONISATION

**Approval of the Group's Prudential Transition Plan for risk management**

**10**

**Sectors with decarbonisation targets**

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

## \_MOBILISATION OF SUSTAINABLE FINANCES

**>€ 100.000 M**

Target 2025-2027

**€ 46.167 M**

Mobilised by Group in 2025

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



## \_COMMITMENT TO NATURE



**Statement on Nature approved by the Board of Directors**

**Green bond issue for € 1,000 million, reaching the total to € 8,150 million since 2020**

## ACKNOWLEDGEMENT



# Significant events in the year

## January

CaixaBank issues **€1,000 million as a new Senior Non-Preferred bond**.

CaixaBank, recognised for the fourth consecutive year for **excellence in its Human Resources practices** by **Top Employers**.



CaixaBank, the **first bank in Europe to be certified under the SEPA Request To Pay scheme**, activates the **commercial service** in Spain.

CaixaBank launches **the 2025-2027 Strategic Plan**, focused on digitalisation, sustainability and personalised customer service.

**CaixaBank approves the sixth sharebuyback (SBB)**, for a maximum amount of €500 million. The programme got under way in June 2025.

## February

CaixaBank issues **€1,000 million as a new Tier 2 subordinated bond**.

**CaixaBank launches the 'Cosmos' plan**, its roadmap for processes and technology under the 2025-2027 Strategic Plan, which will involve total investment of €5,000 million.

## March

CaixaBank, recognised for the third consecutive year as **'Best Private Banking Institution in Spain'** by Euromoney.



CaixaBank's Board of Directors appoints Amparo Moraleda as Vice-Chairwoman.

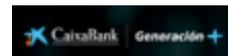
## April

CaixaBank, recognised as the **"Best Bank in the World for its support to Society"** by Global Finance.

**CaixaBank pays the 2024 dividend** of €2,028 million, equivalent to €0.2864 per share.

The General Meeting of Shareholders approves the **appointment of five new directors**.

**CaixaBank launches Generation+**, a new range of products for retirement planning and support for the elderly.



## May

**CaixaBank celebrates Social Month**, with more than **2,580 social initiatives** across Spain, involving **18,000 volunteers**.



**CaixaBank launches 'Facilitea Casa'**, a real estate portal to facilitate access to housing through digital solutions. This proposal is in addition to 'Facilitea Coches'.



CaixaBank, awarded **"Best Bank in Europe for Technology"** by the Financial Times Group.

## June

CaixaBank, the first financial institution in Spain to offer **Tap to Pay on iPhone**, which allows users to turn their smartphone into a point of sale.

CaixaBank places a double-tranche issue including its **ninth green bond issue for €1,000 million**. With this issue, CaixaBank has issued green bonds amounting to **€8,150 million since their launch in 2020**.

**July**

CaixaBank creates the **AI Office** to ensure that all projects comply with the regulations, ethics and provide value to stakeholders.

**August**

CaixaBank guarantees **financial inclusion** in 266 towns of less than 100 inhabitants thanks to the mobile branch service. In total, CaixaBank provides coverage, through mobile branches, to 1,413 localities and more than 644,000 people.



**September**

CaixaBank launches the periodic premium version of **MyBox VidaCare 10**, the **first insurance policy to protect against loss of autonomy due to neurodegenerative diseases**.

**October**

CaixaBank and imagin launch an **innovative personalised "Cashback" reimbursement programme**, to refund part of the money spent by customers on their purchases.



**November**

CaixaBank places an issue for **1 billion euros of Tier 2 corporate subordinated debt**. Following this issue, CaixaBank has issued 7 corporate bonds for an amount of **7,250 million euros since their inception in 2019**.

**December**

**MicroBank, the leading bank in Europe in microcredit lending**, with €2,444 million granted in 2025.

CaixaBank is recognised by Environmental Finance with the following awards: **"Innovation in Use-of-Proceeds Financing"** and **"Innovation of the Year"** for its supply chain finance model.



CaixaBank **first bank in Spain to offer Pay Later**, allowing purchases to be split into instalments at the time of payment using Apple Pay.

CaixaBank, the **first Spanish bank** to take part in the **creation of a euro-linked stablecoin**, alongside other European banks.

CaixaBank launches **CaixaBank Wealth Management**, its new brand for its Private Banking division.



CaixaBank **achieves the highest rating in MSCI's ESG rating**.

The Board of Directors **agrees to changes in the Management Committee**.

CaixaBank launches its **seventh share buyback programme for a maximum of 500 million euros**, following the completion of the fifth and sixth programmes for 500 million euros each.

The Board of Directors approves **the Group's Prudential Transition Plan**, which is a central tool for climate risk management.

CaixaBank adds **four new international awards for its innovation and transformation projects at the Quorus-Infosys Awards**.