CaixaBank

Corporate Presentation

FY 2023

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In relation to Alternative Performance Measures (APMs) as defined in the guidelines on Alternative Performance Measures issued by the European Securities and Markets Authority on 5 October 2015 (ESMA/2015/1415), this presentation uses certain APMs, which have not been audited, for a better understanding of the company's financial performance. These measures are considered additional disclosures and in no case replace the financial information prepared under the International Financial Reporting Standards (IFRS). Moreover, the way the Group defines and calculates these measures may differ to the way similar measures are calculated by other companies. Accordingly, they may not be comparable. Please refer to the Glossary section of the relevant CaixaBank's Business Activity and Results Report for a list of the APMs used along with the relevant reconciliation between certain indicators. Since 1 January 2023, the Group applies IFRS 17 "Insurance Contracts" and IFRS 9 "Financial Instruments" to the assets and liabilities assigned to the insurance business, based each of the income statement for the year 2022 and the balance sheet as of 31 December 2022 have been restated for comparative purposes. The Group has also taken into consideration the requirements of IFRS 9, an accounting standard that has already been applied to the banking business for the registration and measurement of its financial assets and liabilities.

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NOTE on the restatement of historical financial information under IFRS 17/9: FY22 financial information was restated in accordance with IFRS 17/9. Trailing twelve-month ratios prior to 4Q22 correspond to those reported under IFRS 4, as historical information was not available for restatement. Refer to the Appendix for the restated historical P&L figures.

Presentation prepared with Group data at closing of 31 December 2023. Financial information as presented in 4Q23 Results presentation and Quarterly Report.

CaixaBank

1. CAIXABANK GROUP AT A GLANCE

CaixaBank Group at a glance

Leading bancassurance franchise in Spain + Portugal

20.1 M Clients	€607 Bn Total assets	€354 Bn Client loans (gross)	€630 Bn Client funds
23% I 25% Market share in loans I deposits[1]	29% Market share in long-term savings[1][2]	26% Market share in life-risk insurance[1]	42% Penetration in digital clients[1]

Omni-channel distribution platform and comprehensive offering with own leading factories

4,191 Branches	12,594 ATMs	44,863 Employees	11.5 M I 0.9 M Digital clients Spain I Portugal
VidaCaixa #1 Life-insurance Group in Spain	CaixaBank Asset Management #1 In Mutual funds in Spain	CaixaBank Payments & Consumer #1 By credit card turnover in Spain	MicroBank #1 Private micro-finance entity in Europe

Financial strength: step-up in profitability backed by a solid balance sheet

€27 Bn Market cap[3]	€4.8 Bn FY23 Net income	15.6% FY23 RoTE	40.9% FY23 C/I
10.5% Dividend yield[4]	2.7% I 73% % NPL I % NPL coverage	215% % LCR eop	12.4% % CET1 ex IFRS9 TA

A unique way of banking: strong commitment to support society and to sustainability

>140K Microcredits granted in 2023[1]	783 Towns[1] served by mobile branches	360K Clients with social or basic accounts[1]	2 I A I 16.1 Sustainable Fitch I CDP I Sustainalytics
Net zero Carbon emissions by 2050	#1 By green financing in EMEA (2023)[5]	#1 In Europe by SDG bond issues in 2019-23[6]	~€64 Bn Mobilisation of sust. finance 2022-24e[7]

(1) In Spain. (2) Includes mutual funds, pension plans and savings insurance. (3) As of YE23 and excluding treasury shares. (4) FY23 dividend divided by the share price at 31 December 2023. (5) Source: LSEG-Refinitiv. (6) Source: Dealogic. (7) Refer to the glossary for definition.

2023 highlights

High-quality net income growth

NET INCOME – FY23
€4.8 Bn
+54% yoy
o/w 4Q: €1.2 Bn +75% yoy

CORE REVENUES – FY23
€15.1 Bn
+32% yoy
o/w 4Q: €4.0 Bn +25% yoy

Improved profitability and efficiency

% ROTE – FY23
15.6 %
+5.9 pp yoy

% C/I – FY23
40.9 %
-9.3 pp yoy

Balance sheet strength

% NPL – YE23
2.7 %
~Stable ytd

% CET1 EX IFRS9 TA – YE23
12.4 %
3.8% MDA buffer(1)

Creating value for our shareholders

TBVPS –YE23
€4.20
+19% vs. YE22 PF(2)

FY23 % PAYOUT(3) | DPS(3)
60% | €0.39
And **NEW SBB** in 1H24e(4)
FY24 % payout: 50-60%(5)

Upgraded targets

FY24e **%RoTE(6) >15%** | 2022-24e **capital distribution capacity: ~€12 Bn**

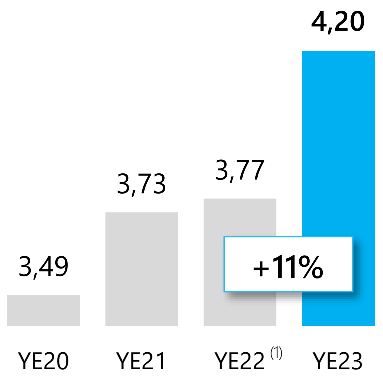
(1) MDA buffer vs. 2024 SREP (3.9% vs. 2023 SREP). (2) yoy vs. YE22 TBVPS pro-forma excluding FY22 dividend. (3) Cash payout as agreed by the BoD to be presented for approval at the next AGM. (4) It is the intention of CABK, subject to the appropriate regulatory approval, to implement a new SBB (3rd extraordinary distribution during the Strategic Plan period), expected to begin in 1H24 and aimed at bringing YE23 % CET1 closer to 12%. Additional details, including the maximum investment, will be disclosed once the regulatory authorisation is obtained. (5) Cash payout target in the dividend plan for 2024 approved by the BoD in February 2024. To be paid in two cash payments: an interim in November 2024 (30-40% of 1H24 consolidated net profit) and a final dividend in April 2025, subject to final approval by the AGM. (6) FY24e % RoE in line with FY23.

CaixaBank

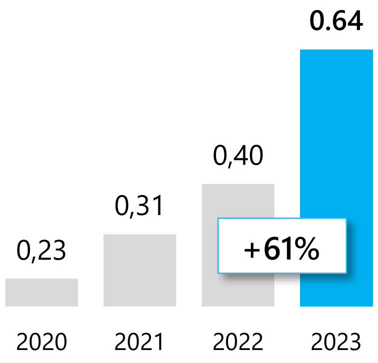
Strong financials support **higher shareholder distributions**

2023

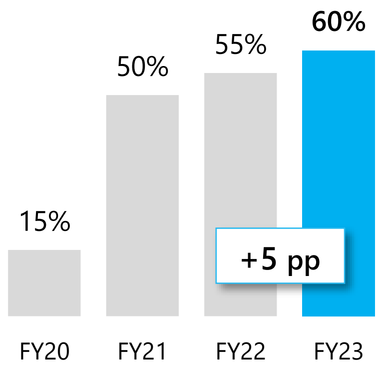
INCREASED TBVPS
TBVPS, €



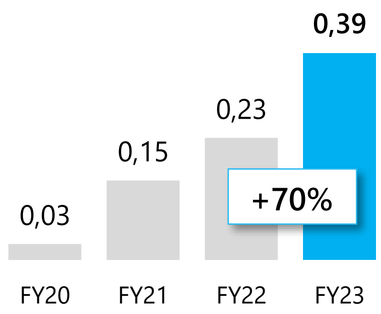
INCREASED EPS
EPS(2) in €



INCREASED PAYOUT
Cash payout(3), %



INCREASED DPS
DPS(3)(4), €



EXTRAORDINARY DISTRIBUTIONS

€500 M
2nd extraordinary SBB
already completed(5)

3rd extraordinary SBB
to begin in 1H24e(5)

2024

ORDINARY DIVIDEND(6)

50-60%
Cash Payout target

- **Interim dividend** in Nov-24e (30-40% of 1H24 result)
- **Final dividend** in April 2025e

2022-24

ORDINARY PAYOUT TOPPED UP BY **EXTRAORDINARY DISTRIBUTION**

2022-24E CAPITAL DISTRIBUTION CAPACITY(7)

UPGRADED STRATEGIC AMBITION

~€12 Bn
(vs. c.€9 Bn initial target)

o/w ~**€6.9 Bn** including

- FY22 dividend already paid
- FY23 dividend announced(3)
- 1st and 2nd SBB already executed(5)

(1) IFRS 17/9. (2) Profit attributed to the Group, ex M&A impacts in 2021, divided by the average number of shares outstanding. (3) FY23: dividend payable against fiscal year results as agreed by the Board for proposal to the next AGM. (4) DPS rounded to nearest € cent and calculated as total dividend against each fiscal year result divided by year-end outstanding shares. FY23: total dividend divided by outstanding shares as of end of Dec-2023 excluding those repurchased under 2nd SBB (€500M completed on 3 January 2024). (5) 1st extraordinary SBB (€1.8 Bn) executed in 2022. 2nd extraordinary SBB: €500M executed between September 2023 and January 2024. 3rd extraordinary SBB: it is the intention of CABK, subject to the appropriate regulatory approval, to implement a new extraordinary SBB (the 3rd one during the Strategic Plan period) expected to begin in 1H24 and aimed at bringing YE23 % CET1 closer to 12%. Additional details, including the maximum amount of the SBB, will be disclosed in due course and once approved. (6) Dividend plan for 2024 approved by the BoD in February 2024. (7) Includes 2022 SBB plus capital generated in 2022-24 in excess of 12% CET1 ratio (ex IFRS 9 TA).

Supporting clients internationally

SUBSIDIARIES, INTERNATIONAL BRANCHES & REPRESENTATIVE OFFICES

2 Subsidiaries (100%)

Banco BPI
CaixaBank Wealth Management Luxembourg[1]

7 International branches

France: Paris
Germany: Frankfurt am Main
Italy: Milan
Morocco: Casablanca, Tangier and Agadir
Poland: Warsaw
Portugal: Porto
United Kingdom: London

17 Representative offices

Algiers, Beijing, Bogota, Cairo, Dubai, Hong Kong, Istanbul, Johannesburg, Lima, Shanghai, New Delhi, New York, Santiago de Chile, Sao Paulo, Singapore, Sydney and Toronto

2 Spanish Desks

Mexico City
Vienna

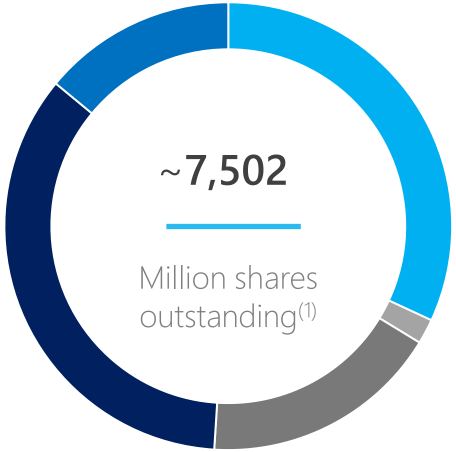
- Team of over 210 people in 24 different countries (Branches and Offices)
- Agreements with more than 1,800 correspondent banks
- Countries covered represent 82% of global GDP and 94% of international trade with Spain

(1) CaixaBank Wealth Management Luxembourg (wealth management across multiple jurisdictions).
As of December 2023.

Profitability and **returns to society are fully aligned**

BREAKDOWN OF SHARE CAPITAL

In % of total as of 31 December 2023

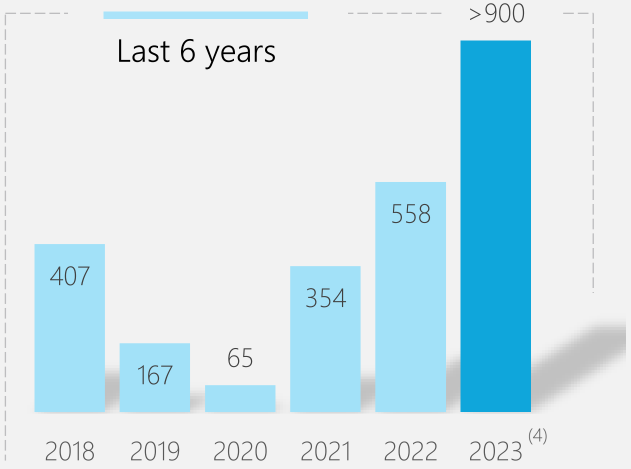


SOCIAL DIVIDEND AND COLLABORATION WITH **"LA CAIXA" FOUNDATION** IN SOCIAL INITIATIVES

Collaboration in social initiatives

Social dividend

Dividend distributed to "la Caixa" Foundation in recent years, €M



2023 "La Caixa" Foundation Welfare budget: breakdown in % of total[3]

- 59% Social
- 21% Culture & Science
- 12% Research & Health
- 8% Education & Scholarship

~590,000 SHAREHOLDERS

Creating value 2023 Dividend[4]	>€900 M "la Caixa" Foundation	~€500 M FROB	~€1,450 M Other shareholders

(1) Includes treasury stock (including 129.4 Million shares acquired under the latest SBB programme with the intention of amortising them, subject to AGM authorisation). (2) Spanish Executive Resolution Authority, which holds the stake via holding company BFA Tenedora de Acciones, S.A., was a controlling shareholder of Bankia S.A. and entered CaixaBank's shareholder base upon the merger with Bankia in March 2021. (3) Source: "la Caixa" Foundation Quick Guide 2023. (4) Based on dividend payable against FY23 CaixaBank results as agreed by the Board for proposal to the next AGM.

Best-in-class governance is a corporate priority

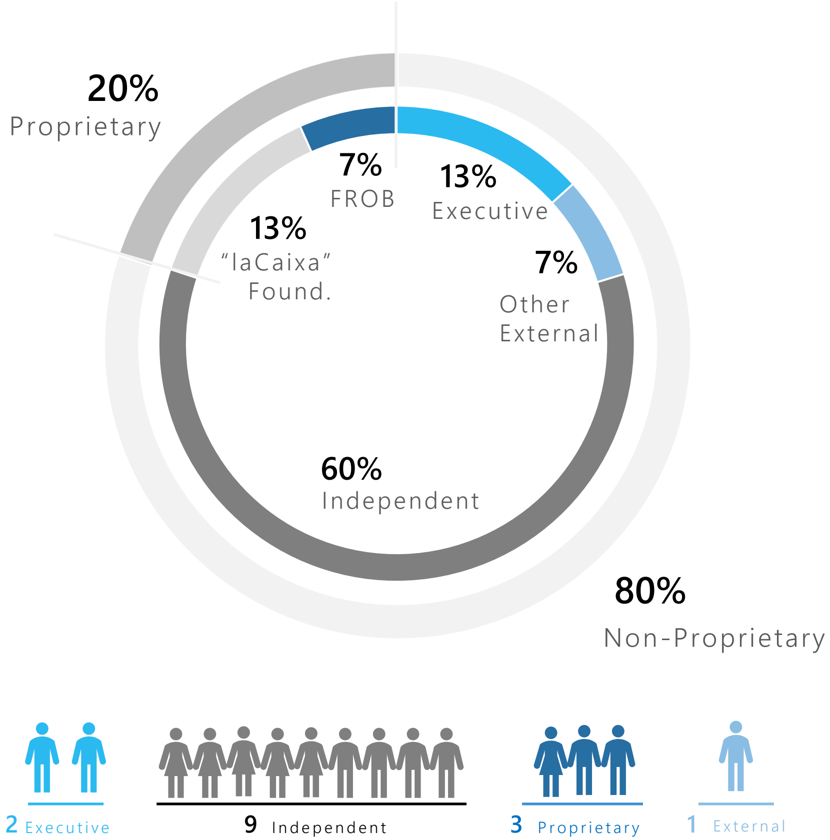
BOARD OF DIRECTORS
Breakdown by category

15 Directors

60% Independent

40% Women

5.2 years in office(1)



BEST-IN-CLASS GOVERNANCE PRACTICES

- One share, one vote
- Separate roles for chairman and CEO
- Appointment of Lead Independent Director since 2017
- Diversified Board in terms of nationality, skills, backgrounds and disciplines, with yearly self-assessment exercise
- "Fit & Proper" process (ECB suitability approval needed)
- Balanced remuneration aimed at attracting and retaining the appropriate profile for the BoD
- Protection of minority shareholders and initiatives to foster their involvement
- AENOR certified
- ISS ESG Quality Score: Top ranked in all categories including Governance(2)

(1) Term of office 5.1 years in the case of independent board members.
(2) Latest update: February 2024.

CaixaBank

A highly-segmented business model based on specialisation and quality of service and leveraging on our strengths

LEVERAGING ON OUR STRENGTHS

- Bank of **reference in Spain + Portugal**
- **Broad customer base** and **universal banking** model
- Omni-channel **distribution model**
- **Insurance and long-term savings management subsidiaries** leaders in their own segments
- **Financial strength**
- Sustainable **banking benchmark**
- **Excellent team**

SPECIALISATION

20.1 M clients

Retail Banking
15.1 M clients – Individual banking
2.7 M clients – Premier banking
1.6 M clients – Business and other

Private Banking
0.3 M clients

Business Banking
0.4 M clients

CIB
0.02 M clients

● ● ● ● Distribution channels to which the customers in the segment have access

DISTRIBUTION CHANNELS ADATPED TO CUSTOMER PREFERENCES

Branches ●
3,876 branches in **Spain** and 315 in **Portugal**

InTouch ●
3.3 M clients with remote bank managers in **Spain** and 0.2 M in **Portugal**

CaixaBankNow ●
11.5 M clients[(1)] with use of digital channels in **Spain** and 0.9 M in **Portugal**

Imagin ●
3.3 M digital clients looking for a **neobank experience** (Spain)

CaixaBank Corporate & Institutional Banking | CaixaBank Empresas | CaixaBank Hotels & Tourism | CaixaBank Negocios | dayone | CaixaBank Real Estate & Homes | AgroBank | HolaBank

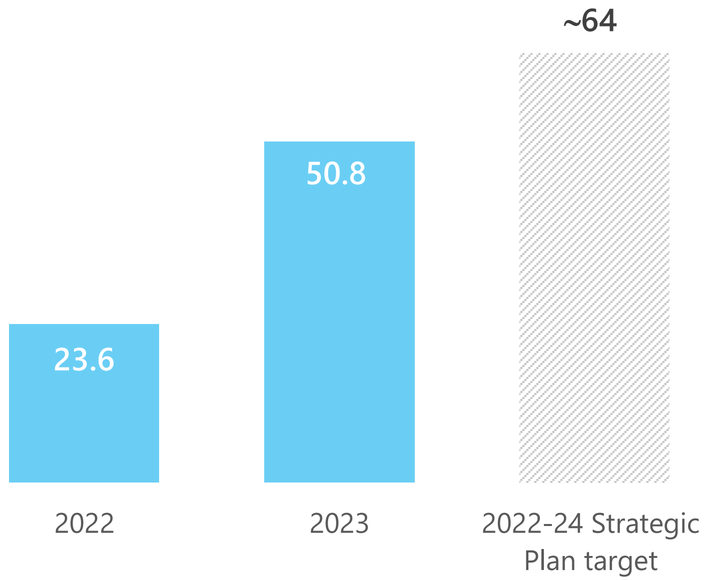
A ONE-STOP SHOP FOR LIFETIME FINANCE AND INSURANCE NEEDS

(1) Individual clients with at least one access to Digital Banking in the last 6 months.

Advancing our **sustainability aims**

MOBILISATION OF SUSTAINABLE FINANCING

Mobilisation of sustainable finance[1] since launching the Strategic Plan
€Bn (cumulative since YE21, ex BPI)



- **€45.7 Bn** Sustainable financing and **€5.1 Bn** Sustainable intermediation (2022-23)
- **>€63 Bn** AuMs under SFDR Articles 8 & 9
- **DJSI:** Amongst the most sustainable banks worldwide (#2 in Europe)
- **1st** Spanish bank to publish an ESG solicited rating: rating of "2" by Sustainable Fitch[2]
- **Top UN rating** in sustainable investment[3] (VCX, CAM, BPI GA)
- **Leader** in 2019-2023 SDG bond issues[4]
- **#1 EMEA Bank** – Top Tier Green & ESG Loans[5]
- **Best bank** for Sustainability and in Corporate Responsibility in Spain 2023 by Euromoney

NZBA FOUNDING MEMBER: 2030 DECARBONISATION TARGETS FOR 5 SECTORS[6]

POWER GENERATION	OIL & GAS	COAL	AUTO	IRON & STEEL
-30% kgCO_2e/MWh	-23% MtCO_2e	-100%, exposure in €M	-33% gCO_2/vkm	-[10-20%] KgCO_2e/t steel

(1) Refer to the appendix (glossary) for definition. (2) Rating range: 1-5 with 1 being the best rating. (3) In "Policy, Governance and Strategy". (4) Source: Dealogic. (5) Source: LSEG-Refinitiv. (6) 2020-30 for "Power Generation" and "Oil & Gas"; 2022-30 for others.

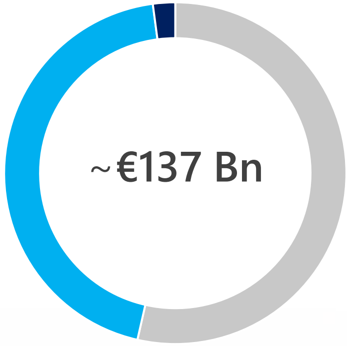
Advancing responsible investment and sustainable business

RESPONSIBLE INVESTMENT

AuMs of products under SFDR[(1)], YE23 breakdown in % of total

2.1% AuMs under Art. 9

53.5% AuMs under Art. 6



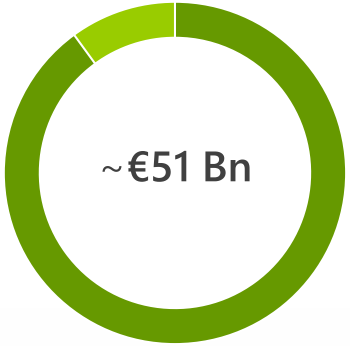
44.3% AuMs under Art. 8

(1) Includes discretionary management of CABK's portfolios, CaixaBank AM's investment funds and VidaCaixa's pension funds, EPSV and Unit Linked.

FOSTERING SUSTAINABLE BUSINESS

Mobilisation of sustainable finance[(2)] since launching the Strategic Plan
€Bn (cumulative since YE21 to December 2023, ex BPI)

€45.7 Bn Sustainable Financing



€5.1 Bn Sustainable Intermediation

(2) Refer to the appendix (glossary) for definition.

MAIN STRATEGIC INITIATIVES

PRODUCT OFFERING

- ESG financing solutions for companies and individuals (green mortgage; ecoloans...)
- ESG investing philosophy

RAISING AWARENESS

- NGEU grant and subsidy search tools
- Carbon footprint calculation tools
- ESG engagement with issuers in VidaCaixa & CABK AM portfolios

ESG ADVISORY

- Agreements with third parties to provide expert advice to clients on energy transition and the design of carbon footprint reduction plans

TRAINING

- ESG training plan - itinerary linked to sustainability
- External dissemination on ESG matters

2. CIB OVERVIEW

CaixaBank

CIB Overview

Structure

CIB
Iñaki Badiola

Clients

Corporate Banking
Gonzalo Alcubilla

Industry Coverage. Banker:
- **Energy**. Ricardo Barrenechea
- **Construction, Infra & Real Estate.** Jaime Vigón
- **Industrials & Consumer Goods.** Guillermo Pérez
- **TMT & Services.** Ainhoa Landa
- **Food, Healthcare & Chemical**. Manuel Barberá
- **FIG & IFI**: Felipe Oriol

International Banking
Carlos de Parias

Institutional Banking
Javier Broncano

Reinforced customer centricity

CaixaBank

Products & Services

CIB Solutions
Pablo Duque

Transaction Banking
Carlos Mazarío

Equities & Corporate Finance
Ignacio Moliner

Structured Finance
Francisco Javier Fernández

Asset Finance & Structured Trade Finance
Gloria Ribas

DCM & FICC Sales
Eugenio Tubio

CaixaBank

CIB Overview

Transactional Banking

Highlights

Team

- 55 professionals located in Madrid, Barcelona, Bilbao, Frankfurt, Milan, Paris, Casablanca, Warsaw and London

Worldwide capacity

- More than 1.500 correspondent banks with credit facilities available.
- 17 Rep Offices and 6 International Branches Network
- 100% ownership of BPI (Portugal)

Client target

- Large Corporates and Institutions (income> 500 MM€)

Digitalization and connectivity

- H2H Protocols
- Transactional Platforms
- Best in Class Home Banking Platform for domestic Clients

ESG

- Evolution and development of the Product Offering into ESG criteria, to meet the ESG needs of our Clients

Transactional Banking is the core link with our clients

CaixaBank

CIB Overview
Transactional Banking
Highlights

WORKING CAPITAL FINANCE

- +40 Bn.€ Volume of Receivables + SCF advances in 2023
- Supply Chain Finance
  - Multi Currency: all major currencies in +90 countries
  - Purchase orders financing
  - Payment orders post-financing
- Factoring
  - Non-recourse Factoring, covering the risk of debtor's insolvency up to 100%
  - Tailor made solutions
  - Export Factoring through FCI
  - Financing of projects / contracts
  - Factoring on Public Sector collection rights
- Participation in syndicated facilities
- Collaboration with working capital platforms

TRADE FINANCE

- +12 Bn.€ - Volume of International Guarantees and LCs by December 2023
- Tailored Trade Finance Solutions: Guarantee Facilities, Multiproduct TF Lines, Master Agreement for Export LC discounting
- Participation over 1Bn.€ in Syndicated Guarantee Facilities
- Sustainable Trade Finance. First Green LC certification in Spain
- Over 1,500 operative lines with Counterparties: Banks, Multilaterals, ECAs, Insurance Companies, for received Guarantees & LC/SBLC
- Direct presence in 23 countries via Full Branches and Rep Offices

CASH MANAGEMENT

- 26% Domestic Instant Payments share
- Greenwich's Large Corporate Cash Management Share and Quality Leader 2024

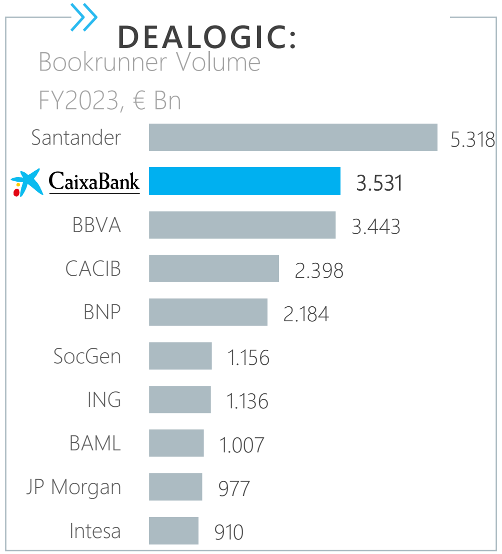
Greenwich Share Leader

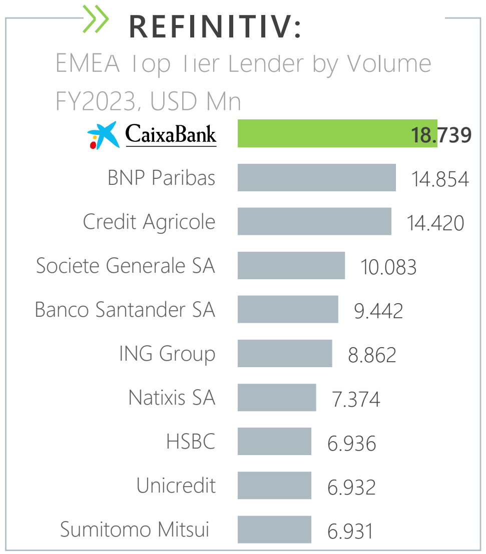
Greenwich Quality Leader

- Omnichannel payments
  - Global connectivity protocols: SWIFT, EBICS, SFTP, API. Digital signature and Encryption options available
  - 25+ currencies for accounts and payments
  - International and domestic multicurrency cash pooling services
- Continuous Innovation in payments
  - 1st European certified bank in SEPA Request to Pay scheme
  - European Payment Council O.C.T. scheme successful pilot
  - Digital Euro wallet co-development with European Central Bank

CIB Overview
Corporate & Acquisition Finance

CaixaBank maintains leadership positions in the syndicated loan market in Spain and is leader in sustainable financing in EMEA





Highlights

- Experienced team of more than 20 people with sector specialization.
- Leading the Spanish and Portuguese markets but also with an international focus. With a current portfolio of 45 billion in signed facilities, of which almost 50% with international clients.
- Leading and underwriting complex transactions such as take over bids or acquisitions in competitive processes.
- Highly committed in the transition economy. Leading Europe's ESG-linked financing.

Selected 2023 Credentials

Leading the Spanish market ...

Acciona Financiación Filiales Australia Pty Ltd. (Kwinana)
Syndicated Term Loan Facility
AUD 550,000,000
Bookrunner & MLA
December 2023

Telxius
Syndicated Facility
EUR 145,000,000
Bookrunner & MLA
Coordinator & Agent
December 2023

Iberdrola
Syndicated Facility
EUR 5,300,000,000
Bookrunner & MLA
Sustainability Linked
December 2023

Endesa
Syndicated Facility
EUR 550,000,000
Sole Bookrunner & MLA
Sustainability Agent
June 2023

Redexis
Syndicated Facility
EUR 300,000,000
Bookrunner & MLA
Sustainability Linked
June 2023

TRADEBE
Syndicated Revolving and Term Loan Facility
EUR 275,000,000
Bookrunner & MLA
June 2023

Gestamp
Syndicated Facility
EUR 1,700,000,000
Bookrunner, MLA, Sustainability Coordinator
Sustainability linked
May 2023

Naturgy
Syndicated Facility
EUR 2,000,000,000
Bookrunner & MLA
Sustainable Agent
May 2023

Red Eléctrica de España
Syndicated Facility
EUR 800,000,000
Bookrunner & MLA
Sustainability Linked
March 2023

Enagas
Syndicated Facility
USD 1,550,000,000
Bookrunner & MLA
Sustainability Linked
January 2023

...with an international focus

Sonae / Musti
Takeover bid - Syndicated TL Facility
EUR 600,000,000
Bookrunner, MLA, Global Coord, ESG Coord.
February 2024

Pirelli
.Syndicated Facility
EUR 500,000,000
Bookrunner & LA
December 2023

SwissLife / Cellnex
Syndicated Facility
CHF 580,000,000
Bookrunner & MLA
July 2023

Amplifon
Syndicated Facility
EUR 350,000,000
Bookrunner and MLA
June 2023

SFL
Syndicated Revolving Facility
EUR 835,000,000
Bookrunner & MLA
June 2023

Dragados – Kincardine
Syndicated Term Loan Facility
GBP 407,000,000
Bookrunner, MLA & Green Loan Coordinators
May 2023

Gruppo Hera
Syndicated Facility
EUR 450,000,000
Bookrunner & MLA
Sustainability Linked
April 2023

ICL
Syndicated Facility
USD 1,550,000,000
Bookrunner / MLA
April 2023

Hochtief
Syndicated Revolving and Term Loan Facility
EUR 2,000,000,000
Bookrunner
March 2023

Veolia
Syndicated Revolving Facility
EUR 4,500,000,000
Bookrunner & MLA
March 2023

Sustainability Linked Facility

CIB Overview
Project Finance

Highlights

- Experienced team with a global reach
  - Current and recent projects include: Spain, Italy, Portugal, US, Canada, France, Poland, Germany, Chile, Mexico, Australia…
- Team of more than 20 professionals based in Madrid, Barcelona and New York, organized with a sector focus:
  - Infrastructure Public Risk
  - Infrastructure Demand Risk
  - Energy and Natural Resources
- Financing of all asset types, greenfield or brownfield
  - Infrastructure: Roads, Airports, Ports, Parkings, Subways, Light Trains, Environment (waste, water), Social (hospitals, schools…)
  - Energy: renewables, conventional generation, midstream, distribution
- Differentiating long-term financing approach vs, the street mini-perm conventional appetite
- Ability to adapt to different and complex structures
- Strong track record on Acquisition Finance based on Project Finance structures
- Diversified portfolio
  - Public / Demand / Natural Resources: 40 / 20 / 40
  - Spain: c.75% (decreasing)
  - Transport (roads, rails, airports, parking, etc.): c.65%

Selected Credentials (*Energy & Natural Resources)*

STRATA CLEAN ENERGY	Red Rock (302 MW)	549.324.000 USD	Battery Storage	Mandated Lead Arranger	March 2024
CIP / ARJUN Infrastructure	Monegros (487 MW)	383.500.000 EUR	Onshore Wind	Mandated Lead Arranger	January 2024
sonnedix	Kandle (198 MW)	269.050.000 EUR	PV	MLA and Global Green Loan Coordinator	December 2023
CALPINE	Nova Power (680 MW)	911.000.000 USD	Battery Storage	Joint Lead Arranger	December 2023
Invenergy / BLACKSTONE / CDPQ	IRG Acquisition Holdings (1.370 MW)	1.057.000.000 USD	Onshore Wind & PV	Participant	September 2023
ORLEN / NORTHLAND POWER	Baltic Power (1.140 MW)	4.170.000.000 EUR	Offshore Wind	Mandated Lead Arranger	September 2023
BORALEX	Apuiat Wind Farm (204 MW)	608.000.000.000 USD	Onshore Wind	Mandated Lead Arranger	September 2023
CHENIERE / WhiteWater	ADCC Pipeline	166.605.000 USD	Pipeline	Participant	August 2023
PleniumPartners	Proyecto Segovia (16,29 MW)	55.000.000 EUR	PV	Bookrunner / MLA	May 2023
NEXTera ENERGY	NEP Whiptail Montezuma (490 MW)	349.000.000 USD	Onshore Wind	Joint Lead Arranger	April 2023
Port Arthur LNG	Port Arthur LNG	7.024.414.003 USD	Liquefaction	Coordinating Lead Arranger	March 2023
VENTURE GLOBAL LNG	Plaquemines LNG Phase II	5.586.900.000 USD	Liquefaction	Coordinating Lead Arranger	March 2023
sonnedix	Galileo (114 MW)	358.786.600 EUR	PV	Participant	March 2023
MATTERHORN EXPRESS	Matterhorn Express	1.950.000.000 USD	Gas pipeline	Joint Lead Arranger	February 2023
Parc éolien en mer de St-Nazaire	St. Nazaire (480 MW)	2.500.000.000 EUR	Offshorewind	Mandated Lead Arranger	February 2023

CaixaBank

CIB Overview

Project Finance

Selected Credentials (Infrastructure)

ICG TERAS
Global Ornica, S.L.U.
Syndicated Facility
26,650,000 EUR
Facility Agent
December 2023

KKR TIM
NETCO
Syndicated Facility
10,500,000,000 EUR
Arranger
December 2023

Blackstone QTS
QTS Fayetteville | DC 1-2, LLC
Syndicated Facility
3,079,633,859 USD
Senior MLA
November 2023

MSC Cruises
MSC Barcelona Terminal
Syndicated Facility
50,000,000 EUR
Bilateral
November 2023

EllisDon — We build on great relationships™
ELLISDON INFRASTRUCTURE OCH INC.
Syndicated Facility
231,958,736 CAD
MLA
September 2023

meridiam
RML Infrastruktur GMBH
Syndicated Facility
113,000,000 EUR
MLA
August 2023

AVIALLIANCE, GIC, CDPQ
Airport Hungary & Budapest Airport
Syndicated Facility
895,000,000 EUR
Lender
July 2023

VINCI, PREDICA, Caisse des Dépôts
Lyon Airport Refinancing
Syndicated Facility
274,150,000 EUR
Arranger
July 2023

DTP Diamond Transmission Partners, InfraRed
Diamond Transmission Partners Hornsea Two
Syndicated Facility
1,036,252,883 GBP
MLA
July 2023

altice, vodafone
OXG Glasfaser GmbH Project Matrix
Syndicated Facility
2,560,000,000 EUR
MLA
May 2023

MACQUARIE, FARNBOROUGH AIRPORT
Farnborough Airport Syndicated Facility
256,500,000 GBP
MLA
April 2023

DRAGADOS CANADA, DEMATHIEU BARD CONSTRUCTION, ROXBORO
GROUPE NOUVEAU PONT ÎLE-AUX-TOURTES INC.
Syndicated Facility
400,000,000 CAD
MLA
April 2023

meridiam — INVESTING FOR THE COMMUNITY
Meridiam Eurasia, SAS
Equity Bridge Loan
135,000,000 EUR
Bilateral
March 2023

Viridor
Viridor Energy Investments Two
Syndicated Facility
75,000,000 GBP
Arranger
March 2023

Itínere
Audasa
Refinancing Facility
193,000,000 EUR
Agent & MLA
March 2023

Blackstone QTS
West Midtown Acquisition Company, LLC
Syndicated Facility
566,127,941 USD
Lender
January 2023

DELTA AIR LINES
Regional Airports Improvement Corporation
Extension Facility
200,000,000 USD
MLA
January 2023

T, glasfaser plus, ifm
GlasfaserPlus GmbH
Syndicated Facility
2,000,000,000 EUR
Lender
December 2022

intel, Brookfield
Foundry JV Holdco LLC
Syndicated Facility
14,300,000,000 USD
JLA
November 2022

Telefónica, VAUBAN INFRASTRUCTURE PARTNERS
Bluevia Fibra S.L
Bluevia Fibra S.L
360,000,000 EUR
MLA
November 2022

VINCI Construction Grands Projets, ferrovial construcción
Ontario Transit Group Inc
Syndicated Facility
1,158,733,140 CAD
MLA
November 2022

enfinium, First Sentier Investors
Enfinium
Syndicated Facility
25,000,000 GBP
Lender
November 2022

Brookfield, T, DIGITALBRIDGE
DFMG Holding GmbH (Project Salsa GD Towers (Deutsche
Syndicated Facility
OPCO 5,200,000,000 EUR
HOLDCO 1,200,000,000 EUR
November 2022

POMERLEAU
9453-0748 Québec INC
Syndicated Facility
299,562,258 CAD
MLA & Bookrunner
September 2022

CaixaBank

CIB Overview

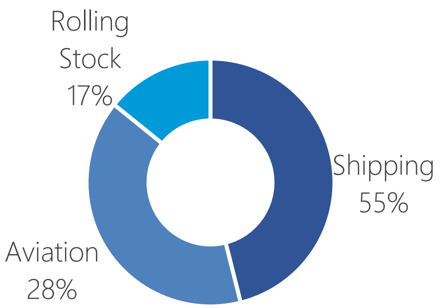
Asset Finance

Highlights

- Dedicated team of professionals (#12) based in Barcelona and Madrid, to another (#6) in UK, France, Dubai, Singapore and New York.
- Capability to implement a vast array of financial solutions in aviation, shipping and rolling stock.
- Number of Clients: 98
- Global Presence:
  - 30 Countries
  - 5 Continents

Portfolio Breakdown

- > €11,797 Million invested, O/S 7,417 Million (Dec'23)



- Number of Deals / Assets Financed: 200 / 434
- Member of Poseidon and Pegasus principles

Selected Credentials - Aviation, Shipping & Rolling Stock

DELTA AIRLINES, INC.
Syndicated Loan
136.000.000 USD
MLA
March 2016

QATAR AIRWAYS
Syndicated Loan
215.400.000 USD
MLA
May 2017

Cruise - Ritz Carlton
Syndicated ECA Facility
192.000.000 USD
Agent, Sole Bookrunner & MLA
May 2017

Piana Finance Ltd.
Amalfi Finance Ltd.
ECA Syndicated Loan
1.335.673.722 EUR
Lender
June 2017

CN VISTA 3 & CN VISTA 4
Syndicated ECA Loan
1.335.673.722 EUR
Lender
June 2017

EMIRATES AIRLINE
Syndicated Loan
210.000.000 USD
MLA
March 2017

BOC AVIATION
Syndicated Loan
750.000.000 USD
MLA
October 2018

SOCIÉTÉ AIR FRANCE
Senior Loan
90.000.000 EUR
Arranger
April 2019

AVOLON HOLDINGS LIMITED
Loan Term Facility
87.000.000 USD
Arranger
May 2019

AKIEM HOLDING SAS
Term Loan - Capex - Revolving Credit Facility
1.200.000.000 EUR
MLA
August 2019

AP LEASING 60263 DAC
AP LEASING 60264 DAC
Syndicated Loan AFIC
226.000.000 USD
Lender
May 2021

CAROLINE 82
Syndicated Facility
130.000.000 USD
Lender
June 2021

TRASMED GLE
Syndicated Facility
163.500.000 EUR
MLA
August 2021

KEDI ENGINE FINANCE SAS
CANVIS AVIATON FINANCE
Syndicated ECA Facility
136.157.744 EUR
Lender
August 2021

CROSS LONDON TRAINS FINANCE COMPANY LTD.
Syndicated Loan
690.000.000 GBP
Lender
November 2021

COMPAÑIA NAVIERA SEADOMINANT
Bilateral Loan
520.000.000,00 USD
MLA
July 2022

AERCAP IRELAND CAPITAL
Loan Term Facility
554.000.000 USD
Lender
July 2022

SMBC AVIATION CAPITAL
Term Loan & RCF
1.750.000.000 USD
MLA
September 2022

PORTERBROOK RAIL FINANCE LTD
Sustainable RCF
500.000.000 GBP
MLA
October 2022

CAROLINE 95
ECA & Syndicated Loan
226.914.770 USD
MLA
November 2022

AIR LEASE CORP.
Loan Term Facility
400.000.000 USD
Lender
December 2022

DEUTSCHE POST-BURNHAM 2022-26 / 2022-27
Syndicate Loan
122.799.387 USD
MLA
December 2022

ROYAL CARIBBEAN CRUISES LTD
Syndicated ECA Facility
960.000.000 USD
Arranger
December 2023

FORT JAMES, BOURBOB & DIAMANT
Syndicated ECA Facility
250.000.000 USD
Arranger
December 2023

KLEMPER SHIPPING GALERO SHIPTRADE
Syndicated ECA Facility
167.000.000 USD
Lender
January 2024

CaixaBank

CIB Overview

Structured Trade Finance

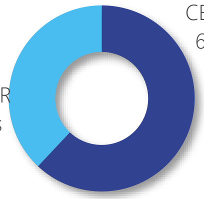
Highlights

- Dedicated team of professionals (#9) based in Barcelona and Madrid, expanding to another (#6) in UK, France, Dubai, Singapore and New York.
- €9.547 million invested over the last 4 years
- Size of portfolio 11.1 bn (Dec'23)

Portfolio Evolution

Old Portfolio (2013 – 2019)

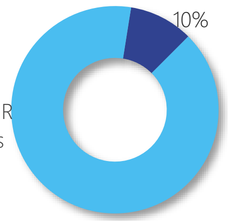
Total Volume 1.600 MM €



6-year Avg Annual Volume 266 MM € / year

New Portfolio (Jan'20 – Dec'23)

Total Volume 9.547 MM €



48-month Annual Volume 2.386 MM € / year *

Global Presence

5 Continents

49 Countries

- Europe: 40%
- Asia & ME: 31%
- America 19%
- Africa: 9%
- Australia: 1%

Selected Credentials

FONDS D'ENTRETIEN ROUTIER AUTONOME FERA
Syndicated ECA Facility
532.125.545 EUR
Lender
December 2023

VALMY FINANCEMENT 5 VALMY FINANCEMENT 7
Syndicated ECA Facility
435.000.000 USD
Arranger
December 2023

BOUYGUES TELECOM
Syndicated ECA Facility
314.000.000 EUR
Lender
May 2023

BOROUGE 4 LLC
Syndicated ECA Facility
319.000.000 USD
Lender
May 2023

SK ON HUNGARY
Syndicated ECA Facility
700.000.000 USD
Lender
April 2023

CAROLINE 95
Syndicated ECA Facility
163.100.000 USD
MLA
November 2022

IBERDROLA FINANCIACIÓN
Green Synd. ECA Facility
500.000.000 EUR
Sole Bookrunner, MLA & Sustainable Agent
October 2022

LG DISPLAY VIETNAM HAIPHONG COMPANY LIMITED
Syndicated ECA Facility
750.000.000 USD
MLA
June 2022

SK HYNIX Inc.
Syndicated ECA Facility
1.000.000.000 USD
Arranger
May 2022

EMP A380 FINANCE 16 & 17 LIMITED
Syndicated ECA Facility
498.000.000 USD
Lender
March 2022

SOTRA LINK S.A.
Syndicate ECA Facility
2.279.836.842 NOK
Lender
March 2022

LICHNOWY WINDFARM SP Z.O.O
Syndicated ECA Facility
320.267.495 PLN
Lender
March 2022

COMISIÓN NACIONAL DE LA ELECTRICIDAD
Syndicated ECA Facility
400.000.000 USD
Lender
March 2022

MINISTERIO DE FINANZAS DE SERBIA
Syndicated ECA Finance
400.000.000 EUR
Arranger
March 2022

CANIS AVIATON FINANCE 1 y 2
Syndicated ECA Facility
136.157.744 EUR
Lender
August 2021

BANTRY AVIATION DUNMORE AVIATION
Syndicated ECA Finance
460.000.000 USD
Arranger
July 2021

RELIANCE INDUSTRIES LTD
Syndicated ECA Facility
150.000.000 USD
Lender
June 2021

DOGGERBANK OFFSHORE WIND
Syndicated ECA Facility
300.000.000 GBP
MLA
June 2021

ICHTHYS LNG PTY LTD
PF / ECA Facility
1.328136.150 USD
Lead Arranger
May 2020

MORAY EAST (950 MW)
PF / ECA Facility
2.350.000.000 GBP
MLA Bookrunner
November 2018

* Includes 528 MM € from Bankia and old portfolio

CaixaBank

CIB Overview
Debt Capital Markets

Highlights

- Team of 13 professionals with broad international experience in debt capital markets, including 5 syndicate professionals
- Coverage of all sectors across the rating spectrum
  - Corporates, public sector and financial institutions
  - Investment Grade and High Yield
  - Green, social, sustainable and sustainability-linked bonds
- From plain vanilla structures in the wholesale market to private placements and adhoc private debt financings
- Growing European reach
  - Recent projects in France, Italy and Poland
- Leader in the Euro bond market for Spanish corporates
  - Ranked #4 in 2023
  - Ranked #2 in 2022
  - Ranked #2 in 2021
- Leader in the Spanish Region bond market
  - Ranked #1 in 2023
  - Ranked #1 in 2022
  - Ranked #3 in 2021
- Leader in IG Corporate ESG Bond issuance
  - Ranked #2 in 2023 in Iberia
  - Ranked #1 in 2022 in Spain
  - Ranked #2 in 2021 in Iberia

Selected bond transactions

Mercedes-Benz	Sr Unsecured 3.00% 3.5y, €1,250 Mns 3.25% 8y, €1,250 Mns	Joint Bookrunner	Jan 2024
edp	Green Sr. Unsecured 3.50% 6.5yr €750 Mns	Joint Bookrunner	Jan 2024
Terna	Senior Unsecured 3.50% 7yr, €850 Mns	Joint Bookrunner	Jan 2024
enagas	Sr Unsecured 6.625% 10yr, €600 Mns	Joint Bookrunner	Jan 2024
redeia	Green Sr Unsecured 3.00% 10 yr, €500 Mns	Joint Bookrunner	Jan 2024
IBERDROLA	Green Hybrid 4.871% PNC7.5, €700Mns	Joint Bookrunner	Jan 2024
adif ALTA VELOCIDAD	Sr Unsecured 3.25% 5y, €700 Mns 3.65% 10y,€ 800 Mns	Joint Bookrunner	Jan 2024
FCC Medio Ambiente	Green Snr Unsec 5.25% 6yr, €600 Mns	Global Coordinator Green Struct. Agent	Oct 2023
acciona Energía	Green Snr Unsec 5.125% 7.5yr, €500 Mns	Joint Boorunner	Oct 2023
Telefónica	Green Hybrid 6.75% PNC8, €750 Mns	Joint Bookrunner	Aug 2023
Junta de Castilla y León	Sustainable Bond 3.50% S 10yr, €500 Mns	Joint Bookrunner	Jun 2023
werfen	Senior Unsecured 4.625% 5yr, €500 Mns	Joint Bookrunner	May 2023
Junta de Andalucía	Sustainable Bond 3.95% 10yr, €600Mns	Joint Bookrunner	Feb 2023
PROLOGIS	Green Bond 4.625% 12yr, €600 Mns	Joint Bookrunner	Feb 2023
Bank Austria Member of UniCredit	Covered Bond 3.125% 6yr, €750 Mns	Joint Bookrunner	Feb 2023
Eusko Jaurlaritza Gobierno Vasco	Sustainability Bond 3.5% 10yr, €700 Mns	Joint Bookrunner	Feb 2023
Xunta de Galicia	Sustainable Bond 3.711% L 6yr, €500 Mns	Joint Bookrunner	Feb 2023
redeia	Green Hybrid 4.625% PNC5.5 €500Mns	Joint Bookrunner	Jan 2023
edp	Green Hybrid 5.93% 60.25NC5.2 €1,000 Mns	Joint Bookrunner	Jan 2023
SAINT-GOBAIN	Senior Unsecured 2.534% 18m, €500 Mns	Joint Bookrunner	Jan 2023

CaixaBank

CIB Overview
Corporate Finance & Equities

CaixaBank offers its clients a comprehensive value proposition that spans equity products and corporate finance, backed by a team of over 90 seasoned professionals with extensive expertise and a proven track record across different industries

Mergers and Acquisitions

Reference M&A advisor in Iberia

- Our top-performing M&A team leads the market in Iberia
- c.50 professionals (o/w 8 are located in Portugal) dedicated to serving our Clients
- Strategic M&A advisory based on the following capabilities:
  - Industry focused approach in strategic sectors
  - Unparallel access to Iberian MidCaps through the bank's #1 branch network in Iberia
  - Access to major global markets through our International Banking Unit
  - Financial Sponsors coverage with access to + 150 Financial Investors

Product Capabilities

- Sell-side (divestments)
- Buy-Side (acquisitions)
- Strategic Alliances
- Valuation reports
- Fairness Opinions
- Mergers

Equity Capital Markets

Leading Iberian ECM Franchise

- CaixaBank's Equity Capital Markets team provides advice to companies in their search for funding solutions in the equity markets, including IPOs, accelerated bookbuilds and capital increases, amongst others

Product Capabilities

- IPO (primary/Secondary)
- ABB (primary/Secondary)
- Block sale/purchase
- Rights Offering
- Spin offs
- Convertible Bond issues
- Agent Bank Services
- Custody Services

Cash Equity & Research

#1 Iberian Small&Mid caps Broker

Equity Sales & Trading

- Brokerage Services for Institutional Investors & Corporates
- Highly awarded Sales Team with over 20 years average experience
- Coverage of European, North American and Australian markets

Equity Research

- Widest coverage of Iberian listed stocks (86 Iberian CO's))
- Strategic coverage of listed European companies in Infra, Telco, Utilities and Retail (15 European Blue Chips)
- Seasoned Team with Industry recognition - 12 Equity Analyst
- ESG integration research

Corporate Access

- Reference annual Iberian conference
- Multiple virtual and presential events for CO's and investors (L12M +1,100 meetings)
- Servicing listed companies accessing our broad base of institutional investors and Family Offices.

CIB Overview
Corporate Finance

Mergers and Acquisitions

MAM / METALEC

CaixaBank has advised MAM and METALEC's shareholders on the sale of the Company to Mirai Investments

Diciembre 2023

CaixaBank

Vallejo

CaixaBank has advised Acrylicos Vallejo's shareholders on the sale of the Company to ProA Capital

Diciembre 2023

CaixaBank

webempresa / Hg

CaixaBank has advised Webempresa's shareholders on the sale of the Company to team.blue, a Portfolio company of Hg Capital

September 2023

CaixaBank

Nofar / ENOY / eranovum

CaixaBank/BPI has acted as financial advisor to the Sponsors in the financing of two 238 MW solar photovoltaic plants.

July 2023

CaixaBank

FCC

CaixaBank has acted as financial advisor to FCC in the takeover bid over 7% of its own share capital

Junio 2023

CaixaBank

FCC

CaixaBank has advised FCC's shareholders on the sale of a 25% stake of the Company to CPPIB's Environment division.

May 2023

CaixaBank

finerge

CaixaBank/BPI has acted as financial advisor to Finerge / First Sentier in the acquisition of a portfolio of 5 wind farms (221MW) from Onex in Portugal.

March 2023

CaixaBank

saci pumps

CaixaBank has advised Saci Pumps Shareholders on a majority stake Acquisition of the Italy based Group Pedrollo

December 2022

CaixaBank

INSSERCO, S.A. / INSSERFO, S.A. / VIESSMANN

CaixaBank has advised Insserco's shareholders on its strategic partnership with the German group Viessmann

December 2022

CaixaBank

Equity Capital Markets

SIEMENS energy

CaixaBank acted as Co-Lead Manager in the ABO of Grenergy

March 2023

CaixaBank

GreenVolt

CaixaBank acted as Joint Bookrunner in the Rights Offering of GreenVolt

June 2022

CaixaBank

Grenergy renovables

CaixaBank acted as Global Coordinator in the ABO of Grenergy

June 2022

CaixaBank

LABIANA

CaixaBank acted as Global Coordinator in the IPO of Labiana

June 2022

CaixaBank

eDreams

CaixaBank acted as Co-Lead in the ABO of eDreams

January 2022

CaixaBank

GreenVolt

CaixaBank acted as Global Coordinator in the IPO of GreenVolt

July 2021

CaixaBank

ALMAGRO Capital

CaixaBank acted as Global Coordinator in the capital increase of Almagro Capital

July 2021

CaixaBank

ECOENER

CaixaBank acted as Global Coordinator in the IPO of Ecoener

April 2021

CaixaBank

allfunds

CaixaBank acted as Bookrunner in the IPO of Allfunds

April 2021

CaixaBank

CIB- SUSTAINABLE FINANCE

CaixaBank Positioning in SF Lending

EMEA League Tables – Green & ESG Lending 2023

2023 EMEA Sustainable Finance Loan - Top Tier

Rank	Lender Parent	Volume $ MM	No.
1	Caixabank SA	18.739	120
2	BNP Paribas SA	14.854	163
3	Credit Agricole CIB SA	14.420	154
4	Societe Generale SA	10.083	108
5	Banco Santander SA	9.442	100
6	ING Group	8.862	86
7	Natixis SA	7.374	69
8	HSBC Banking Group	6.936	67
9	UniCredit	6.932	61
10	Sumitomo Mitsui Financial Group	6.931	60
11	BBVA	6.684	72
12	Citi	6.551	58
13	JP Morgan	6.040	51
14	Deutsche Bank AG	5.855	53
15	Commerzbank AG	5.695	58

Source: Refinitv LSEG, EMEA Top Tier Sustainable Finance, January 2024

Global League Tables – Green & ESG Lending 2023

2023 GLOBAL Sustainable Finance Loan - Top Tier

Rank	Lender Parent	Volume $ MM	No.
1	Mizuho Financial Group Inc	25.592	181
2	Credit Agricole CIB SA	23.317	229
3	BNP Paribas SA	21.015	214
4	Sumitomo Mitsui Financial Group Inc	20.060	179
5	JP Morgan	19.338	101
6	Caixabank SA	19.186	126
7	BofA Securities	18.751	89
8	Mitsubishi UFJ Financial Group Inc	17.761	161
9	Citi	17.123	101
10	Societe Generale SA	15.469	151
11	HSBC Banking Group	14.247	136
12	ING Group	13.342	135
13	Banco Santander SA	11.623	120
14	Wells Fargo & Co	11.379	52
15	CIBC	11.089	52

Source: Refinitv LSEG, Global Top Tier Sustainable Finance, January 2024

Agent/ International Coord.

- sonnedix — Kandle, Green TL & RCF, EUR 257,940,000, **ESG Coordinator &** December 2023
- Tages — Green TL, EUR 1,100,000,000, **Co-Green Coordinator Bookrunner & MLA**, July 2022
- SFL — ESG-linked RCF, EUR 835,000,000, **ESG Coordinator Bookrunner & MLA**, June 2023
- a2a — ESG-linked TL, EUR 462,000,000, **Lead Sustainable Agent Bookrunner & MLA**, June 2022
- ACS — Kinkardine, Green TL, EUR 407,000,000, **ESG Coordinator Bookrunner & MLA**, May 2023
- ITALFARMACO — ESG-linked TL, EUR 350,000,000, **ESG Coordinator Bookrunner & MLA**, March 2023

Agent/ National Coordinator

- Aigües de Barcelona — ESG-linked TL, EUR 80,000,000, **ESG Coordinator Bookrunner & MLA**, December 2023
- acciona energía — ESG-linked RCF, EUR 750,000,000, **ESG Coordinator**, November 2023
- europastry — ESG-linked, EUR 948,000,000, **ESG Co-Coordinator Bookrunner & MLA**, November 2023
- HIDRALIA — ESG-linked RCF, EUR 80,000,000, **ESG Coordinator Bookrunner & MLA**, July2023
- Gestamp — ESG-linked TL & RCF, EUR 1,700,000,000, **ESG Coordinator Bookrunner & MLA**, May 2023
- endesa — ESG-linked TL & RCF, EUR 300,000,000, **ESG Coordinator Bookrunner & MLA**, May 2023

Main Green & ESG Finance Credentials

- CALPINE — Green TL, EUR 923,680,000, **MLA**, December 2023
- ENGIE — ESG-linked RCF, EUR 4,500,000,000, **MLA**, September 2023
- edp — ESG-linked RCF, EUR 3,000,000,000, **BR & MLA**, July 2023
- Prysmian — ESG-linked TL & RCF, EUR 1,000,000,000, **MLA**, June 2023
- RECORDATI — ESG-linked TL, EUR 400,000,000, **BR & MLA**, May 2023
- ICL — ESG-linked TL, EUR 1,500,000,000, **Bookrunner & MLA**, April 2023
- TRAFIGURA — ESG-linked RCF, EUR 1,500,000,000, **Bookrunner & MLA**, March 2023
- cellnex — ESG-linked TL, EUR 700,000,000, **Bookrunner & MLA**, February 2023
- enagas — ESG-linked RCF, EUR 1,500,000,000, **Bookrunner & MLA**, January 2023

Transactional Banking

- IFC International Finance Corporation — Green Trade Finance, Commercial banks, USD 100,000,000, 1st Quarter 2023
- ecoembes — Green, Guarantee Line & Factoring, EUR 80,000,000, June 2023
- El Corte Inglés — ESG-Linked Credit Facilities, EUR 50,000,000, May 2023
- red eléctrica — ESG-Linked LRC Credit Facilities, EUR 50,000,000, USD 50,000,000, May 2023
- Grenergy renovables — Green LRC, Trade Finance Facility, EUR 40,000,000, April 2023
- SIEMENS Gamesa RENEWABLE ENERGY — Green, Transactional Banking, EUR 1,826,000,000, April 2023

Sustainable Finance Recognitions

LSEG DATA & ANALYTICS
League Tables
Green & ESG Lending 2023
#1 Sustainable Finance EMEA
#6 Sustainable Finance Global

GLOBAL FINANCE
Global Finance Awards
Best Bank Sustainable Finance Western Europe
+ 4 other recognitions in Sustainable Finance
Most awarded bank in Western Europe

EUROMONEY AWARDS FOR EXCELLENCE 2023
Euromoney Awards
Best Bank in Sustainability in Spain

ESG Advisory Recognitions

- RSE Magazine's *"Sustainability Actions 2022"* Award
- Case Study included in UNEP-Fi Annual Report
- Contemplated in UNEP-Fi 2023 publication *Building the Sustainable Investment Bank of the future de*

compromiso RSE

UN environment programme finance initiative

Objetive 22-24:
€64Bn Sustainable Mobilization

€50.8 Bn mobilized since 2022

>300 deals

12 geographies

+ 40 Mandates signed

> 11 Activity sectors

National and International Scope

3. APPENDIX

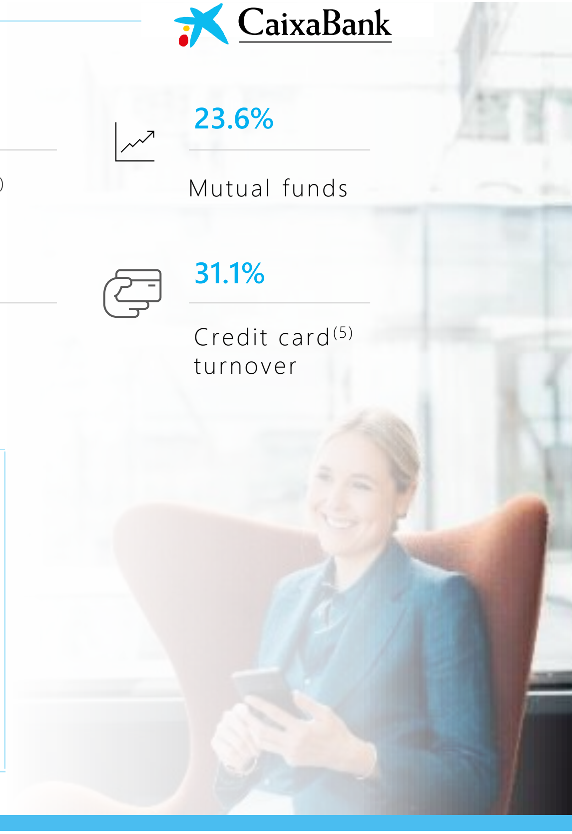
The bank of choice for Spanish retail customers with a solid and growing franchise in Portugal

Market share in key products: % in Spain(1)

Loans(2)	23.5%
Loans to businesses	23.5%
Mortgages	24.8%
Deposits(2)	24.7%
Mutual funds	23.6%
Pension plans	34.0%
Saving insurance(3)	36.5%
Long-term savings(4)	29.3%
Life-risk insurance	25.7%
Credit card(5) turnover	31.1%

Market share in key products: BPI, % in Portugal(6)

Loans(2)	11.7%
Loans to businesses	11.3%
Mortgages	14.4%
Deposits(2)	10.5%
Mutual funds	15.6%
Life-risk insurance	12.9%



20.1 Million **Clients** in Spain + Portugal

(1) Based on latest available data from Bank of Spain, ICEA, INVERCO, Cards and Payments System. (2) Resident households and businesses (excluding financial institutions and public sector). (3) Based on ICEA data. Sector data for December 2023 are internal estimates. (4) Combined market share of mutual funds, pension plans and savings insurance (asset management perspective). Based on INVERCO and ICEA data. For savings insurance, sector data as of Dec. 2023 are internal estimates. (5) Including credit and debit cards. (6) Source: BPI and Bank of Portugal, latest available data (as of Dec. 2023).

Captive product factories facilitate innovation and agility

while offering the best value proposition to our clients

INSURANCE: LIFE AND NON-LIFE

VidaCaixa | BPI VIDA E PENSÕES Grupo CaixaBank

- **100%** ownership
- **#1** life-insurance (Spain)(1)

PRI Principles for Responsible Investment — MÁXIMA PUNTUACIÓN EN ESTRATEGIA Y BUEN GOBIERNO A+ | OBJETIVOS DE DESARROLLO SOSTENIBLE | UNEP FINANCE INITIATIVE | PSI Principles for Sustainable Insurance

SegurCaixa Adeslas

- **49.9%** ownership
- **#1** Health insurance (Spain)(1)

ASSET MANAGEMENT

CaixaBank ASSET MANAGEMENT | BPI GESTÃO DE ATIVOS

- **100%** ownership
- **#1** in mutual funds (Spain)(1)
- Market share in mutual funds in Spain: **23.6%**
- CaixaBank AM and BPI Gestao de Activos: Highest UN rating in sustainable investment **A+**

PRI Principles for Responsible Investment — MÁXIMA PUNTUACIÓN EN ESTRATEGIA Y BUEN GOBIERNO A+

PAYMENTS & CONSUMER FINANCE

CaixaBank PAYMENTS & CONSUMER

- **100%** ownership
- **#1** in credit card turnover (Spain)(1)

Comercia Global Payments

- **20%** ownership(2)

MICRO-CREDIT

MicroBank

- Largest private microfinance institution in Europe
- **100%** ownership
- **~€1.4 Bn** granted in FY23 in micro-credits and other loans with social impact
- **28.5K jobs created** in FY23 through entrepreneurship support
- Support from:

CEB | EUROPEAN INVESTMENT FUND

(1) Based on latest available data, from Bank of Spain, ICEA, INVERCO, Cards and Payments System.
(2) Strategic partnership with Global Payments (owner of 80% of Comercia Global Payments).

Best-in-class omni-channel distribution platform

with multi-product capabilities

PHYSICAL FOOTPRINT

# of retail branches

3,618 Spain | 270 Portugal

23.8% market share by # of branches (Spain)[1]

# of ATMs

11,335 Spain | 1,259 Portugal

NO WITHDRAWAL FROM TOWNS

Presence in towns with >5K inhabitants

99% Spain | 61% Portugal

SPAIN

- **483** towns where CABK is the only bank
- **783** towns with mobile branches (Jan. 2024)
- Agreement with post office (coverage of towns with <500 inhabitants)

LEADER IN DIGITAL CHANNELS

of digital clients[2]

11.5 M Spain | 0.9 M Portugal

~42% digital penetration (Spain)[3]

EUROMONEY AWARDS FOR EXCELLENCE 2023 WESTERN EUROPE BEST DIGITAL BANK

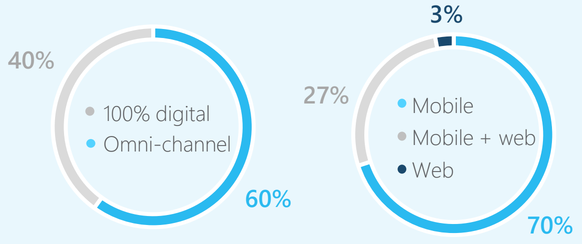
Digital and remote relationship models

CaixaBankNow | inTouch | imagin

3.3 M clients[4] | 3.3 M clients[5]

USE OF MOBILE CHANNEL IS GROWING RAPIDLY

Breakdown of digital clients[2], (Spain)



2.6 M of purchases with mobile phones

4.9 M cards downloaded to mobile phones

(1) As of September 2023. (2) Individual clients with at least one access to Digital Banking in the last 6 months. (3) 12-month average, latest available data as of 31 December 2023. Total digital banking penetration (desktop + mobile). Including exclusive clients and shared clients with other entities. Source: ComScore MP and Home and Work (Spain) eBanking portals audiences. (4) In Spain. InTouch was launched in mid-2018. (5) Imagin was launched in 2016 and re-launched in 2020.

Premium brand reputation with ample external recognition

Premium brand reputation

Best Bank in Spain 2023
Best Bank for ESG in Spain 2023
Best Bank for CSR in Spain 2023
Euromoney

Best Bank in Spain and in Western Europe 2023
Global Finance

World's Best Bank for Sustaining Communities 2024
Best Bank for Sustainable Finance in WE 2024
Best Bank for Sustaining Communities in WE 2024
Best Bank for Social Bonds in Western Europe 2024
Best Bank for ESG-related loans in Western Europe 2024
Top Innovator in ESG 2023: Carbon Footprint Calculator for natural individuals
Global Finance

Best Domestic Private Bank in Spain 2023
Best Private Bank for Discretionary Portfolio Management in Spain 2023
Best Private Bank for Digital in Spain 2023
(Euromoney)

Top 3 in the world in gender equality
Bloomberg GEI

Among Top15 banks in the world in ESG
Dow Jones Sustainability Index

Highest rating (5 stars) in sustainable investment
PRI

Wide recognition of leading IT infrastructure and innovation

Best Digital Bank in Western Europe (WE) 2023
Best Bank for Digital Solutions in Spain 2023
Euromoney

Best Financial Services Company Lab (internal) for Customer Experience LABs 2023: customer experience labs & Insights Center
Global Finance

Best Consumer Digital Bank in Spain for 2023
Best Consumer Digital Bank in Spain 2023 for: Mobile Banking App; Innovation and Transformation; Open Banking APIs
Best Consumer Digital Bank in Spain and WE 2023 for: Online Product Offerings; Bill Payment and Presentment; Lending
Best Integrated Consumer Banking Site in Spain 2023
Best Corporate/Institutional Digital Bank for Online Cash Management Services in Spain 2023

Best Global Innovation in Customer Journey Design: Insights Center
BAI (Bank Admin. Institute)

Best Private Bank for Digital Marketing and Communication in Europe 2023
PWM (FT Group)

Global Innovator (Bronze) 2023
Qorus-Accenture

BPI: Premium brand and innovation recognition

#1 Prestige Products 2024
Cinco Estrelas

Best Bank for ESG in Portugal 2023
Euromoney

Best Domestic Private Bank in Portugal 2023
Euromoney

Best Private Bank in Portugal 2023
PWM (FT Group)

Best Treasury & Cash Management Awards 2023
Best Digital Bank Innovation and Transformation in Portugal 2023
Global Finance

Excellence Brand 2023
Superbrands

Most Trusted Bank Brand in Portugal 2023
Reader's Digest

Best Private Bank for CRM in Europe 2023
PWM (FT Group)

Last update on 14 February 2024

Strong sustainability performance

Ample recognition by main ESG analysts and rating agencies (I/II)

ESG Indices - Ratings	CaixaBank	Worst ← Rating scale → Best	Additional information
Sustainable Fitch	2	ESG Entity Rating Score (solicited) 5 · 4 · 3 · **2** · 1	• ESG Entity Rating Score. Reference analyst: Sustainable Fitch Solicited • First inclusion/Last update/Next update: 2023 / Oct. 2023 / Oct. 2024 (annual) • First Spanish bank that has been subject voluntarily to the ESG rating by Sustainable Fitch in its solicited classification
Member of Dow Jones Sustainability Indices. Powered by the S&P Global CSA	82	Sustainability score 0 · **82** · 100	• Included uninterruptedly since 2012 in DJSI World/DJSI Europe. Reference analyst: S&P Global • First inclusion/Last update/Next update: 2012 / Dec. 2023 / Dec. 2024 (annual) • CaixaBank is in 13th position in DJSI World and 2nd in DJSI Europe
MSCI ESG RATINGS (A)	A	ESG rating CCC · B (Laggard) · BB · BBB · **A** (Average) · AA · AAA (Leader)	• MSCI[(1)] ESG Leader indices. Reference analyst: MSCI • First inclusion/Last update/Next update: 2015 / Feb. 2023 / Feb. 2024 (annual) • In 2023, CaixaBank obtained the MSCI ESG rating of A in the "Average" category, with scores above average in Financing Environmental Impact, and Access to Finance and Consumer Financial Protection
STOXX ESG Leaders Indices, Member 2015/2016 · Sustainalytics ESG Report	16.1	ESG risk rating Severe (40+) · High (40-30) · Medium (30-20) · **Low (20-10)** · Negligible (10-0)	• STOXX Global ESG; included in ESG STOXX index. Reference analyst: Sustainalytics • First inclusion/Last update/Next update: 2013 / Dic. 2023 / Dec. 2024 • CABK is at Low Risk of experiencing material financial impacts from ESG factors. CABK's Management of ESG Material Risk is Strong and above the international banking subindustry average (Diversified Banks), which is 26.6
QUALITYSCORE Environmental Social Governance 1, Highest ranked by ISS ESG	1 | 1 | 1 E | S | G	ESG QualityScore 10 · 9 · 8 · 7 · 6 · 5 · 4 · 3 · 2 · **1**	• ISS ESG QualityScore • Last update/Next update: Feb. 2024/ Mar. 2024 (monthly) • Top rated in all categories: QualityScore "1" in Environment, Social and Governance. - Environment: maximum score in Risk and Opportunities, Natural Resources, Carbon and Climate and Waste & Toxicity - Social: maximum score in Human rights, Labour, Health & Safety and Stakeholders & Society - Governance: maximum score in Compensation, Shareholder Rights and Audit & Risk oversight

(1) The use of CaixaBank of any MSCI ESG Research LLC or its affiliates data and the use of MSCI logos, trademarks, service marks or index names herein do not constitute a sponsorship, endorsement, recommendation or promotion of CaixaBank by MSCI. MSCI services and data are the property of MSCI or its information providers and are provided "as-is" and without warranty. MSCI names and logos are trademarks or service marks of MSCI.

CaixaBank

Strong sustainability performance

Ample recognition by main ESG analysts and rating agencies (II/II)

ESG Indices - Ratings	CaixaBank	Worst ← Rating scale → Best	Additional information
Corporate ESG Performance Prime RATED BY ISS ESG	C + Status: Prime Transparency: very high Decile rank: #1	ESG corporate rating: D- D D+ C- C **C+** B- B B+ A- A A+; Transparency level: Very low Low Medium High **Very high**	• ISS ESG corporate rating, ISS ESG Europe Governance QualityScore Index, Solactive ISS ESG index Series. Reference analyst: ISS • First inclusion/Last update/Next update: 2013 / Dec 2023 / Dec 2024 • In the absolute rating, rated in the ISS ESG Prime segment, in top 10% of industry group ("Public & Regional Banks", including 279 companies under analysis). In the #1 decile in terms of relative performance ("High") and in transparency, rated "very high"
FTSE4Good	4.2	ESG rating: 0 1 2 3 4 5	• FTSE4Good Index Series. Reference analyst: FTSE Russell • First inclusion/Last update/Next update: 2011 / June 2023 / June 2024 • Overall rating above sector average (4.2 vs. 3.1 sector average); also above average in all the dimensions: Environment: 3 vs. 2.8 sector average; Social: 4.7 vs. 2.7 average. sector; Governance: 4.8 vs. 3.6 sector average
CDP DISCLOSURE INSIGHT ACTION A LIST 2023 CLIMATE	A	Climate change rating: D- D (Disclosure) C- C (Awareness) B- B (Management) A- **A** (Leadership)	• Reference analyst: CDP • First inclusion/Last update/Next update: 2012 / 2024/ 2025 (annual) • 10th consecutive year in the Leadership category for corporate transparency and action on climate change • This rating is higher than the Europe regional average (B), and global Financial services sector average (B)
Moody's ESG Solutions	67	Sustainability index: 0 <30 (Weak) 30-49 (Limited) 50-59 (Robust) **67** 100 (Advanced)	• Euronext Indices, Solactive Europe Corporate Social Responsibility Index PR. Analyst: Moody's. • First inclusion/Last update/Next update: 2013/ Oct. 2023 / 2025 (annual) • "Advanced" category and above "Diversified banks" sector average; "Advanced" category in 16 subjects, including , Environmental Strategy and Climate Change, 3 areas of Human Resources, Green products and SRI, Internal controls & Risk management, Non-discrimination and Financial inclusion, among others

Other analysts/ESG ratings with ongoing assessment on CaixaBank

LSEG DATA & ANALYTICS · TRUCOST · standard ethics · arabesque s-ray · Bloomberg · World Benchmarking Alliance

Other recognition

- Top 10% — S&P Global Sustainability Yearbook 2024
- Bloomberg Gender-Equality Index 2023 Member — Bloomberg Gender Equality Index: Top 3 worldwide (2023)
- CDP Supplier Engagement Leader 2022 — CDP Supplier Engagement Leader 2022

CaixaBank

Contributing to advancement of SDGs

Priorities	Interrelated SDGs	Commitment	CAIXABANK'S CONTRIBUTION TO SDGs – SOME EXAMPLES
1 NO POVERTY	2 ZERO HUNGER; 3 GOOD HEALTH AND WELL-BEING; 4 QUALITY EDUCATION; 10 REDUCED INEQUALITIES	Commitment **to people**	• Microloans and other finance with social impact • Social accounts • Capillarity • Social actions • AgroBank • Active Housing policy • Social bonds • Adherence to the Commitment to Financial Health and Inclusion promoted by UNEP FI • Gama SI, Impact Solutions • Financial Education Plan
8 DECENT WORK AND ECONOMIC GROWTH	5 GENDER EQUALITY; 9 INDUSTRY, INNOVATION AND INFRASTRUCTURE; 11 SUSTAINABLE CITIES AND COMMUNITIES	Commitment **to society**	• Financing for companies and the self-employed • Microloans to entrepreneurs and businesses • Investment in R&D • Social bonds • Wengage Diversity Programme • Adherence to the United Nations Women's Empowerment Principles • DayOne(1) • CaixaBank Dualiza Foundation, to promote vocational training
12 RESPONSIBLE CONSUMPTION AND PRODUCTION	6 CLEAN WATER AND SANITATION; 7 AFFORDABLE AND CLEAN ENERGY; 13 CLIMATE ACTION; 14 LIFE BELOW WATER; 15 LIFE ON LAND; 16 PEACE, JUSTICE AND STRONG INSTITUTIONS	Commitment **to the planet**	• Adherence to the Net Zero Banking Alliance (NZBA) & PCAF • Adherence to Poseidon Principles • Financing based on ESG criteria • Ethics and integrity policies • Due Diligence and assessment in Human Rights • Green bonds & loans • PRI & Climate 100+ membership (VidaCaixa and CABK AM) • Principles for Sustainable Insurance (PSI) and Net Zero Asset Owner Alliance (VidaCaixa) • Verified reporting (SASB, TCFD) • Certification BCorp imagin & Wivai
17 PARTNERSHIPS FOR THE GOALS	CaixaBank has been **a Signatory member of the Spanish Network** of the United Nations Global Compact since 2005		• Alliances directly associated with different SDGs • Strategic Alliance with "la Caixa" Foundation • Responsible Banking Principles signatory • Chairs with leading universities to foster sustainability knowledge

(1) Specialised network and services for start-ups and scale-ups.

Credit ratings

		Long term	Short term	Outlook	SP debt	Rating of covered bond Programme
Moody's	6 December 2023	Baa1	P-2	stable	Baa1	(1) Aa1
S&P Global Ratings	25 April 2023	A-	A-2	stable	A-	(2) AA+ stable
FitchRatings	13 June 2023	BBB+	F2	stable	A-	
DBRS	14 March 2023	A	R-1 (low)	stable	A	(3) AAA

(1) As of 14 April 2023.
(2) As of 26 January 2023.
(3) As of 12 January 2024.

CaixaBank

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Best Bank Award 2023 Global Finance

Euromoney Awards for Excellence 2023

Euromoney Private Banking 2023 Spain Best for Digital

Euromoney Private Banking 2023 Portugal Best Domestic Private Bank

Member of Dow Jones Sustainability Indices Powered by the S&P Global CSA

MSCI

CDP Driving Sustainable Economies

FTSE4Good