



FY 2017 Results

2nd February 2018

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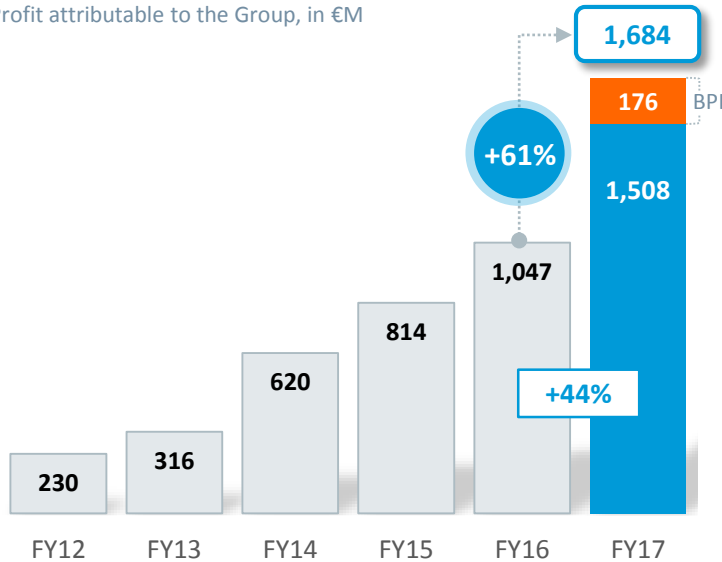
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2017 Strong profitability improvement on higher core revenues and lower impairments

Strong profitability improvement

Profit attributable to the Group, in €M

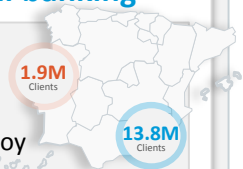


RoTE, trailing 12 months in %



Reinforced leadership in Iberian retail banking

- ▶ Successful integration of BPI
- ▶ Growing retail market share⁽¹⁾ → CABK +100 bps yoy to 26.7% (#1); BPI +50 bps yoy
- ▶ #1 market penetration for digital clients⁽²⁾: 33%



Core revenues and lower impairments drive profit growth

	FY % yoy
▶ NII	+5.1%
▶ Fees	+6.3%
▶ AuM ⁽³⁾ + insurance revenues	+19.9%
▶ Total provisions + net RE result ⁽⁴⁾	-17.6%
▶ Net income	+44.1%

Better business mix and higher margins

▶ AuM ⁽³⁾ + insurance funds	+9.5%
▶ Consumer + business loans ⁽⁵⁾ (perform.)	+7.7%
▶ Customer spread (annual avg.)	+12 bps

Steep decline in NPAs

▶ NPAs ⁽⁶⁾	-9.3%
▶ OREO sales	€1.6Bn
▶ Capital gains on RE sales (% of NBV)	20%

Better operating performance masked by BFA charges

▶ NII + Fees ⁽⁷⁾	+3.1%
▶ Recurrent costs ⁽⁷⁾	-5.3%
▶ BFA 4Q one-offs (gross)	-€119M

Strong solvency and liquidity metrics

▶ CET1 FL (YE17)	11.7%
▶ CET1 SREP FL 2018	8.75%
▶ LCR (YE17)	202%

Net attributable income

€1,684 M +61%

(1) CABK: penetration as primary bank amongst retail clients aged 18 or above in Spain; source: FRS Inmark 2017. BPI: penetration as primary bank amongst retail clients in Portugal; source BASEF Banca. Latest available data. (2) 12 months average; source: Comscore, latest available data. (3) Mutual funds (including SICAVs and managed portfolios) and pension plans. (4) Total provisions, including loan-loss provisions and other provisions plus losses on disposals and other. (5) Performing loan-book; businesses including corporates and SMEs and excluding RE developers. (6) NPAs include NPLs, non performing contingent liabilities and OREO (all gross of provisions). (7) As reported by BPI

2017 upgraded operating guidance has been met

2017 Guidance for CABK

 Guidance⁽¹⁾

NII ⁽¹⁾	(+ Mid single-digit	€M	4,157	4,369	✓
			+5.1%		
			FY 2016	FY 2017	
Fees ⁽¹⁾	(+ Mid single-digit	€M	2,090	2,223	✓
			+6.3%		
			FY 2016	FY 2017	
Recurring Expenses	<1% growth	€M	3,995	4,035	✓
			+1.0%		
			FY 2016	FY 2017	
Cost of Risk	<40 bps	bps	46	39	✓
			-7 bps		
			FY 2016 ⁽²⁾	FY 2017	

- ▶ CABK core revenues⁽³⁾ up **8.0%** yoy > guidance ~4% CAGR 2017-18
- ▶ RE disposals net result: **€6M** > guidance of RE capital gains offsetting RE impairments

(1) Guidance for NII and fees revised from (+) low-single digit growth to (+) mid-single digit growth in 1H17

(2) Trailing 12 months. FY16 figure excludes 4Q16 extraordinary provisioning release related to development of internal models

(3) Core revenues include: NII + Fees + other revenues from insurance (life-risk premia and equity accounted income from SegurCaixa Adeslas). Core revenues for CABK in 4Q amounted to €1,785M

FY 2017 Results

- **Commercial activity**
- Financial results
- Balance sheet
- Final remarks

Growth in AuM and savings insurance continues

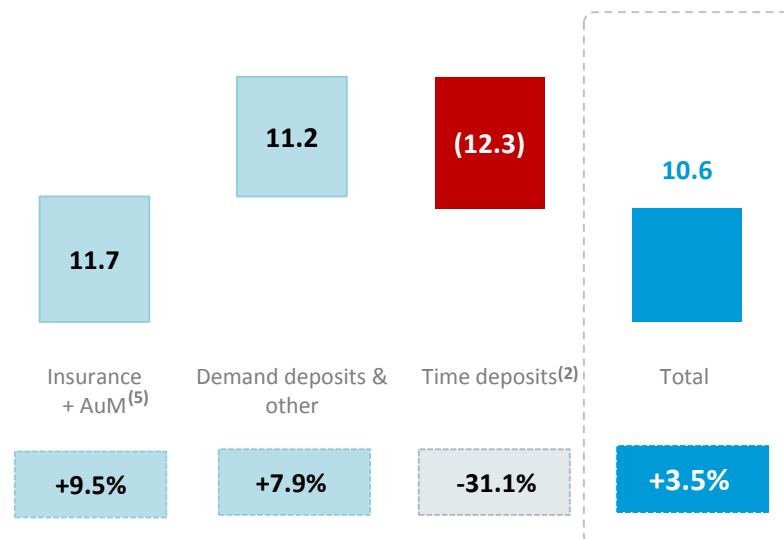
€349.5 Bn
 Customer funds

+15.0%
ytd

Key CABK trends

 Customer funds breakdown⁽¹⁾, in €Bn

	31 st Dec.	% ytd	% qoq	% ytd	% qoq
I. On balance-sheet funds	247.5	14.0%	(1.0%)	2.8%	(1.1%)
Demand deposits	158.8	19.7%	(1.3%)	10.9%	(1.5%)
Time deposits ⁽²⁾	35.8	(9.7%)	(2.4%)	(31.1%)	(2.6%)
Subordinated liabilities	2.0	(38.7%)	(0.4%)	(38.8%)	0.0%
Insurance	50.0	23.9%	2.2%	13.7%	2.4%
Other funds	1.0	(16.0%)	(38.0%)	(17.2%)	(38.3%)
II. Assets under management	96.6	17.9%	1.1%	7.5%	1.3%
Mutual funds ⁽³⁾	66.9	18.0%	0.9%	7.8%	1.2%
Pension plans	29.7	17.7%	1.5%	6.8%	1.6%
III. Other managed resources⁽⁴⁾	5.4	9.9%	18.5%	(34.2%)	22.2%
Total customer funds	349.5	15.0%	(0.2%)	3.5%	(0.2%)

 Customer funds CABK, evolution ytd in €Bn and %


- Continued migration from time deposits to higher-yielding alternatives in a low-rate environment...
- ...drives structural growth in savings insurance and AuM products

(1) BPI Vida acquired by VidaCaixa in December 2017 contributes €4.1Bn in insurance funds and €2.7Bn in pension plans as of 31 December 2017 that are included within the BPI perimeter to report the organic evolution in the quarter

(2) Includes retail debt securities amounting to €490M (Group) and €455M (CABK) at 31 December 2017

(3) Includes SICAVs and managed portfolios

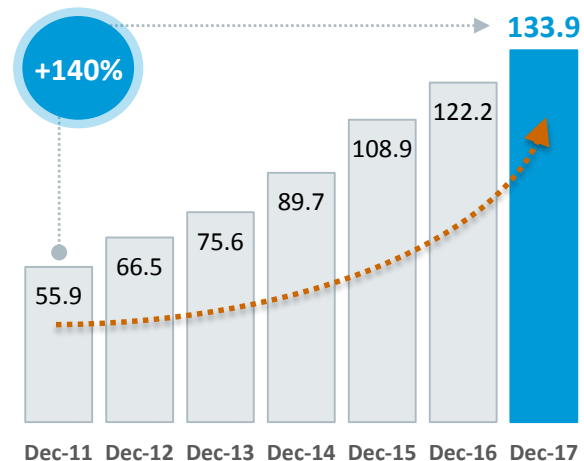
(4) Impacted in 1Q by amortisation of €1.5Bn subordinated notes issued by Criteria

(5) Mutual funds (including SICAVs and managed portfolios) and pension plans

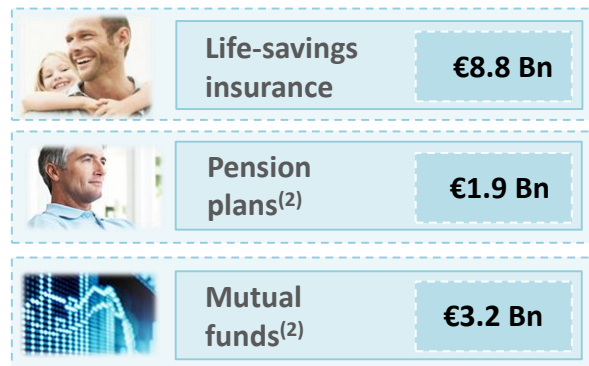
Unique advisory capabilities of the network help to grow market share

Steady growth in lifetime saving volumes

Life-savings insurance + AuM⁽¹⁾, €Bn CABK



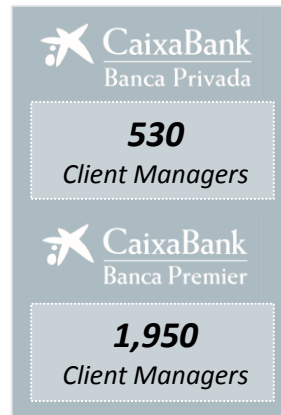
Net inflows (CABK), FY17 yoy



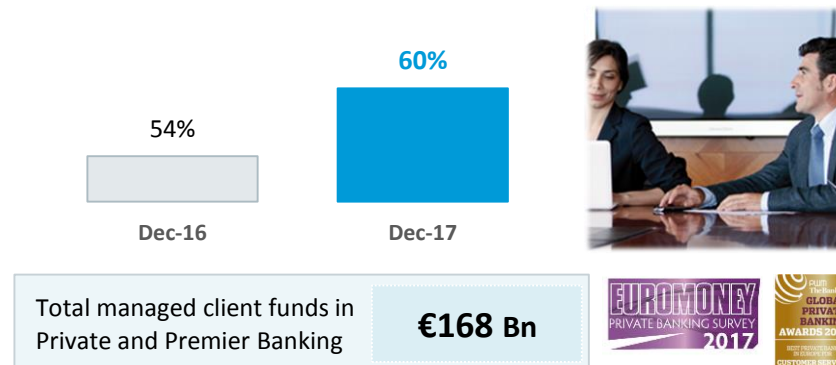
(1) Mutual funds (including own and third-party funds, SICAVs and managed portfolios) and pension plans

(2) Net inflows. Includes own and third-party funds, SICAVs and managed portfolios

Leveraging strong advisory capabilities



Life insurance + AuM⁽¹⁾ as % of managed client funds in Private and Premier Banking



Consolidating our new advisory model



Ready for Mifid II ahead of its implementation

Selective loan-book growth with strict defence of credit spreads

€210.2 Bn
Performing loans

+10.3%
Performing, ytd

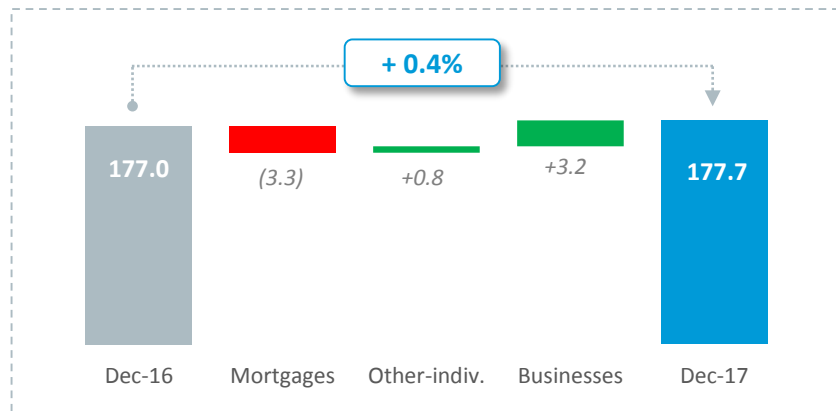
Loan-book breakdown⁽¹⁾, gross figures in €Bn

	31 st Dec.	% ytd	% qoq
I. Loans to individuals	128.5	8.6%	(0.5%)
Residential mortgages	94.2	9.0%	(1.1%)
Other loans to individuals ⁽²⁾	34.3	7.5%	1.2%
<i>o/w: CABK consumer loans⁽³⁾</i>	9.9	22.4%	3.0%
II. Loans to businesses	83.5	12.7%	0.5%
Corporates and SMEs	76.2	17.5%	1.9%
Real Estate developers	7.1	(11.5%)	(11.6%)
Criteria Caixa	0.2	(85.2%)	(28.7%)
Loans to individuals & businesses	212.0	10.2%	(0.1%)
III. Public sector	12.0	(4.0%)	(7.7%)
Total loans	224.0	9.3%	(0.5%)
Performing loans	210.2	10.3%	(0.1%)



Key CABK trends

CABK performing loans ex CRI and public sector



- Continued growth in consumer lending and loans to non-RE businesses...
- ...offsets RE developer and mortgage deleveraging (seasonally-high in 4Q) and leads to stable performing loan book
- Improved quality of the portfolio with continued decline in NPLs

Avoiding price competition: back-book loan yield stable qoq

(1) BPI Vida, acquired by VidaCaixa in December 2017, holds €784M in gross loans as of 31 December 2017 that have been kept within the BPI perimeter to facilitate analysis of organic trends in the quarter

(2) "Other loans to individuals" includes consumer lending and other credit to individuals

(3) Loans to individuals with personal guarantee, excluding those for home purchases. Includes personal loans from CaixaBank, MicroBank and CaixaBank Consumer Finance as well as credit cards (CaixaBank Payments) except for float.

Loan production continues to expand in higher-yielding segments

Positive loan production dynamics...

...reflect franchise strength and focused value-proposition

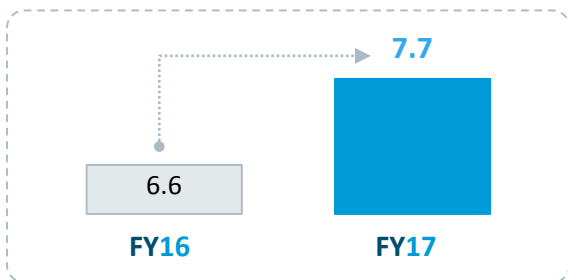
New lending growth (CABK), % FY17/FY16



Consumer lending

+15%

New consumer lending (CABK), €Bn



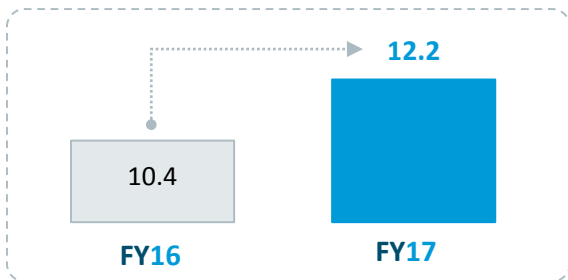
New lending growth (CABK), % FY17/FY16



SMEs

+16%

New lending to SMEs⁽¹⁾, €Bn

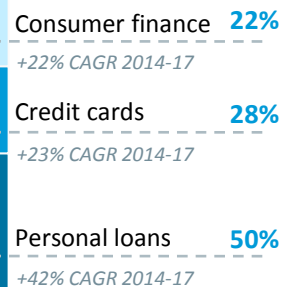


▶ Capturing a greater share of the value chain in consumer products



New consumer lending (CABK)
FY2017, breakdown in %

€7.7Bn

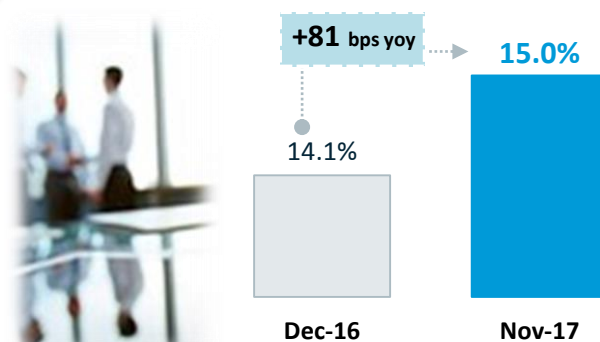


Strategic alliances and commercial agreements at the point-of-sale



▶ Materialising our potential in business lending: specialisation and quality of service

Market share⁽²⁾, %



(1) Including loans and credit facilities

(2) Market share in businesses (corporates and SMEs) in Spain; source: Bank of Spain

FY 2017 Results

- Commercial activity
- **Financial results**
- Balance sheet
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2017 net income growth underpinned by higher core revenues and lower credit costs

Consolidated Income Statement

In €M	Group ⁽¹⁾			CABK
	FY2017	FY2016	% yoy	% yoy
Net interest income	4,746	4,157	14.2	5.1
Net fees and commissions	2,499	2,090	19.5	6.3
Income and exp. from insurance ⁽²⁾	472	311	51.9	51.9
Other revenues	505	1,269	(60.2)	(69.4)
Gross income	8,222	7,827	5.1	(4.8)
Total expenses	(4,577)	(4,116)	11.2	(1.9)
Pre-impairment income	3,645	3,711	(1.8)	(8.0)
LLPs, other provisions, gains/losses on asset disposals & other	(1,547)	(2,173)	(28.8)	(27.5)
Pre-tax income	2,098	1,538	36.4	19.5
Income tax, minority interest & others	(414)	(491)	(15.7)	(32.8)
Profit attributable to the Group	1,684	1,047	60.9	44.1

- Higher-quality revenues: % core vs gross income at 96% (85% FY16)
- Large restructuring effort at CABK and BPI (€561M restructuring charges)
- Significantly lower losses below-the-line (c. -30% yoy)
- Net income grows 61% with RoTE up 2.8 pp yoy to 8.4%

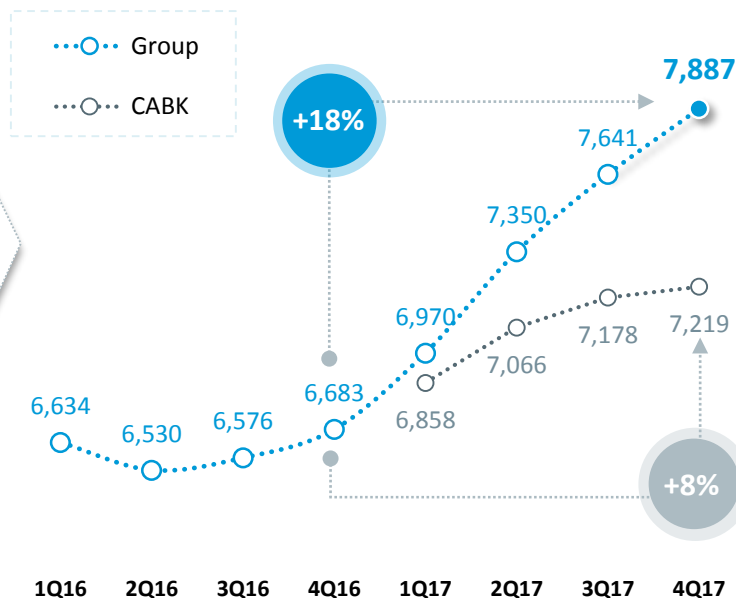
(1) BPI consolidates from 1st February 2017

(2) Recovery of reinsurance flows in 4Q 2016 after expiry of the value-in-force (VIF) contract with Berkshire Hathaway boosts yoy growth

(3) In 4Q17, core revenues include equity-income from BPI bancassurance stakes

Higher quality revenue growth reflects successful model

Core revenues⁽³⁾, trailing 12M in €M



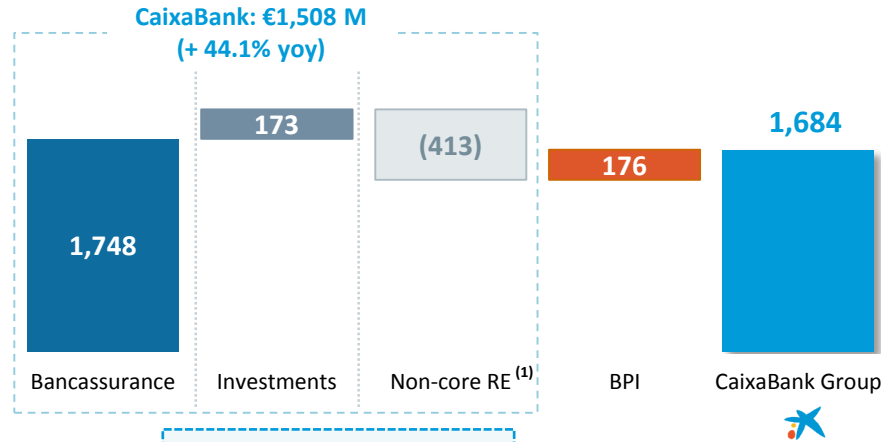
Core revenues, as % of Group revenues



CABK bancassurance RoTE at 11.2% as core revenues more than offset decline in trading income

Group P&L by segment

Profit attributable to the Group FY2017, breakdown by segment in €M



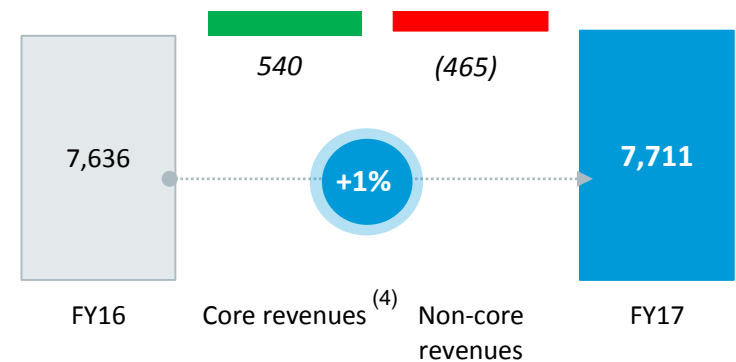
FY17/FY16, % **+24.2% vs. FY16 like-for-like⁽³⁾**

13.0% ⁽²⁾	(9.9%)	(41.5%) ⁽²⁾	n/a	60.9%
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- Bancassurance RoTE⁽⁵⁾ at **11.2%** despite lower trading gains
- Investments grow 24.2% yoy like for like⁽³⁾
- Non-core RE losses significantly reduced: -41.5% yoy⁽²⁾
- BPI contribution partially offset by BFA one-off charges in 4Q

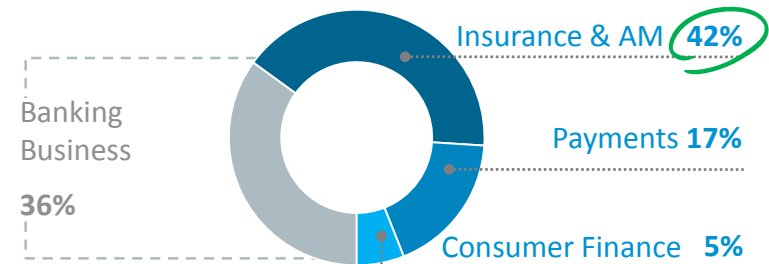
Bancassurance core revenue growth offsets lower trading gains

Gross income from CABK-bancassurance segment reporting, €M



Non-banking businesses are key contributors to earnings

Net income from CABK-bancassurance segment reporting, €M



Contributing 6.6 pp to CABK bancassurance RoTE⁽⁵⁾ → 11.2% (+0.4pp yoy)

(1) Non-core RE segment primarily includes non-core lending to RE developers and foreclosed RE assets (OREO and rental property)

(2) Ex annex IX impact in FY2016

(3) Excluding the impact of BPI reclass and BEA/GFI disposal

(4) Core revenues include: NII + Fees + other revenues from insurance (life-risk premia and equity accounted income from SegurCaixa Adeslas). In 4Q17, core revenues include equity-income from BPI bancassurance stakes

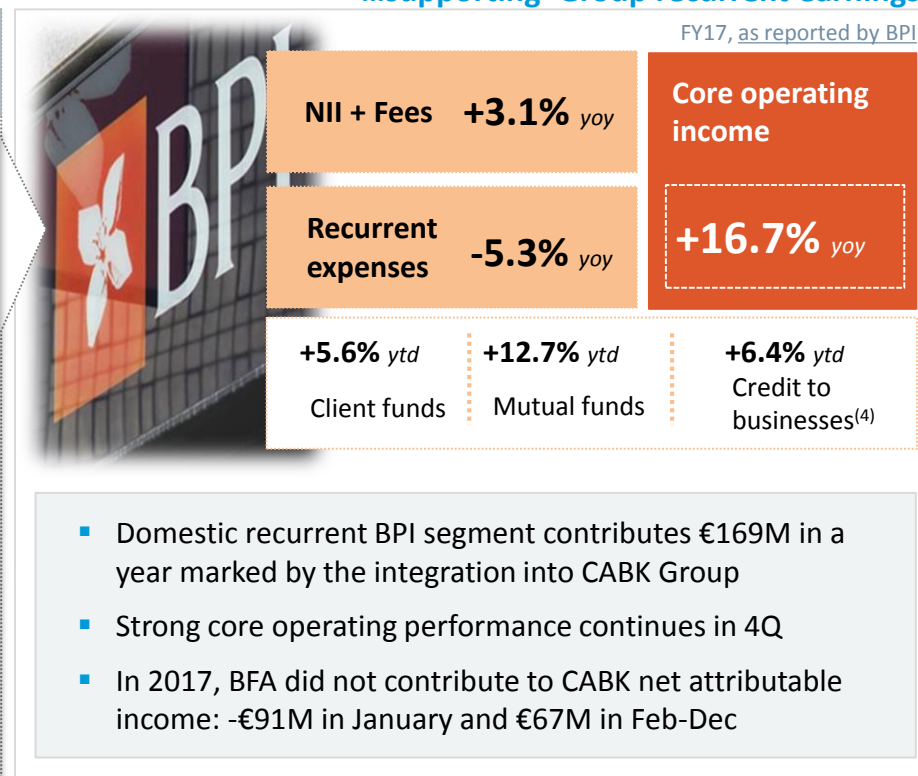
(5) RoTE exc. extraordinary items +€256M net business combination result from BPI, -€212M early retirement programmes of 2Q17 and -€3M of extraordinary costs; all after tax. Note that RoTE includes the coupon of AT1 accrued in the year (-€22M post-tax)

Significant BPI contribution after 11 months from integration

4Q results reflect positive operating trends...

...supporting Group recurrent earnings

BPI Segment P&L		€169M		Domestic recurrent Feb-Dec 17 ⁽¹⁾⁽³⁾	
in €M (Feb-Dec 2017)	FY17 ⁽¹⁾	4Q17	FY17 domestic recurrent ⁽³⁾		
Net interest income	377	108	377		
Net fees and commissions	276	82	276		
Other income ⁽²⁾	117	(68)	22		
Gross income	770	122	675		
Recurring expenses	(432)	(114)	(432)		
Extraordinary operating expenses	(106)				
Pre-impairment income	232	8	243		
Impairment losses & other provisions	29	6	29		
Gains/losses on asset disposals & others	(1)	(1)	(1)		
Pre-tax income	260	13	271		
Income tax, minority interests and other	(84)	(17)	(102)		
Net attributable profit	176	(4)	169		



Meeting synergy targets post-integration



(1) BPI consolidates for 11 months, since February 1st 2017

(2) BFA contribution to equity accounted income in 4Q includes -€119M one-off impact of which -€76M corresponds to the estimated impact from applying inflationary accounting (according to IAS 29). Net attributable income from BFA in 4Q (post tax and minorities) amounts to -€52M

(3) Excluding both BFA and BCI contribution to equity accounted income in Feb-Dec 2017 (€88M and €7M respectively) and extraordinary operating expenses in the period (-€106M), all gross figures, as well as the impact on taxes and minority interests

(4) In Portugal

(5) For a total of €168M when also including cost of restructuring programs in 2016 and Jan 2017

(6) Considering the reduction in revenues derived from the sale to CaixaBank in December 2017 of BPI Vida and other BPI subsidiaries

Q4 net income reflects solid operating trends in a seasonal quarter



Group

€196 M
4Q17 Net income

+155%
yoy

Consolidated income statement, €M	Group			CABK	
	Q4 2017	% yoy ⁽¹⁾	% qoq	% yoy ⁽²⁾	% qoq
Net interest income	1,196	11.1	(0.4)	1.1	(1.0)
Net fees and commissions	632	16.0	2.6	1.0	2.2
Income from investments & associates	39	(85.8)	(82.5)		(29.6)
Trading income	(5)				
Income and exp. from insurance ⁽³⁾	118	21.1	(3.1)	21.1	(3.1)
Other operating income & exp.	(249)	4.3		3.8	
Gross income	1,731	(8.3)	(21.7)		(17.6)
Recurring expenses	(1,124)	12.7	(0.2)	1.3	0.3
Extraordinary operating expenses	(1)		(60.6)		(60.6)
Pre-impairment income	606	(32.0)	(44.0)		(36.6)
Loan impairment losses	(141)	(136.9)	(24.7)		(26.7)
Other provisions	(112)	(59.1)		(59.6)	
Gains/losses on asset disposals & other	(117)	(84.9)		(85.0)	
Pre-tax income	236	5.2	(72.4)		(68.3)
Income tax	(42)	(72.1)	(77.6)	(85.7)	(86.3)
Profit for the period	194	160.3	(71.0)		(63.1)
Minority interests & other	2	(33.0)			
Profit attributable to the Group	196	154.9	(69.8)	160.9	(63.2)

(1) BPI consolidates from 1st February 2017

(2) Where comparable, i.e. associates and sub-totals not comparable yoy

(3) Recovery of reinsurance flows in 4Q 2016 after expiry of the value-in-force (VIF) contract with Berkshire Hathaway boosts yoy growth

(4) Estimated impact from applying (according to IAS 29) the inflationary effects in Angola to the financial statements of BFA

(5) Post 10% tax and 15.5% minority interests



CaixaBank

Key CABK trends

- Resilience of NII and fees
- Insurance remains a powerhouse of growth
- Recurrent costs flat in the quarter and in line with guidance for the year
- Steep reduction in loan-loss provisions reduces annual CoR to 39 bps as guided for
- Other provisions include conservative provisioning for legal contingencies in 4Q yet down 59.6% yoy

Group earnings impacted by one-off charges concerning BFA

One-off Impacts at CABK Group, in €M

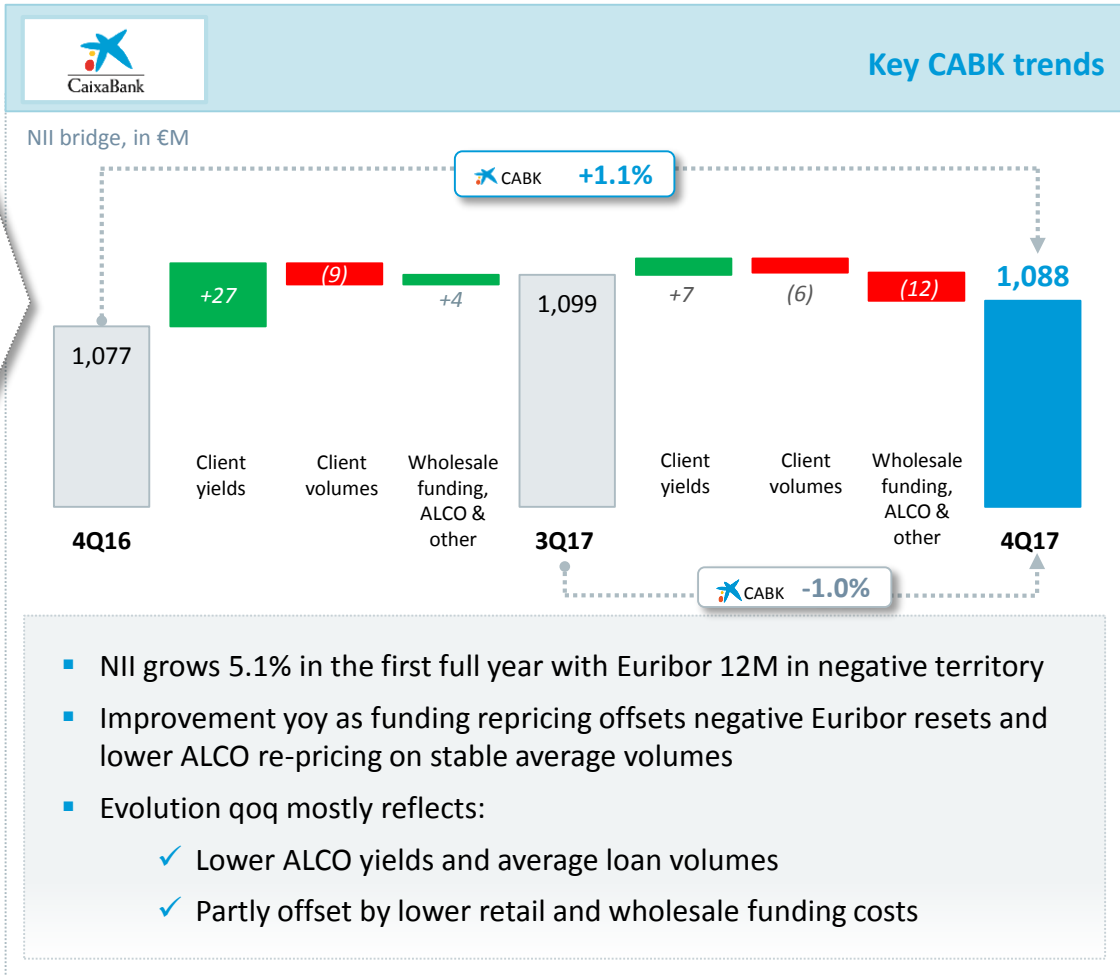
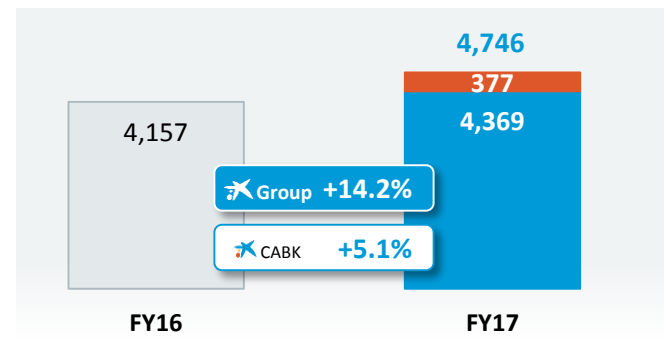
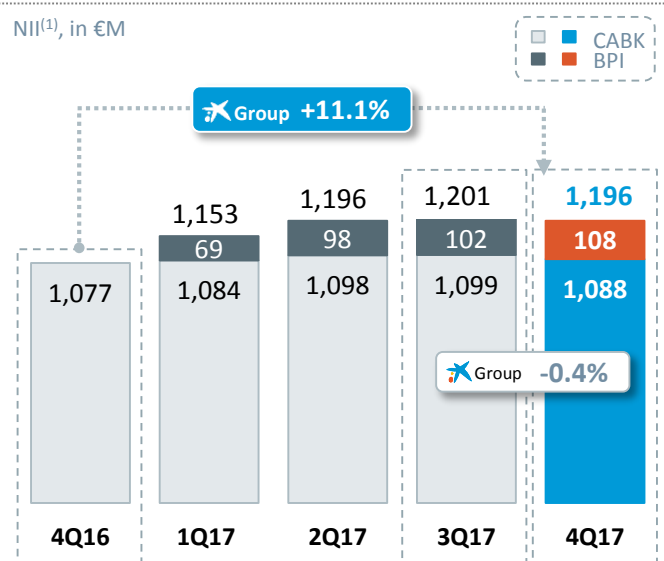
4Q17

▶ Income from associates	-119
<i>Inflationary accounting (IAS 29)⁽⁴⁾</i>	-76
<i>Other</i>	-43
▶ Net attributable impact ⁽⁵⁾	-90

IAS29 accounting is mostly neutral on equity

NII broadly stable in the quarter

BPI contribution (11 months) boosts 2017 NII



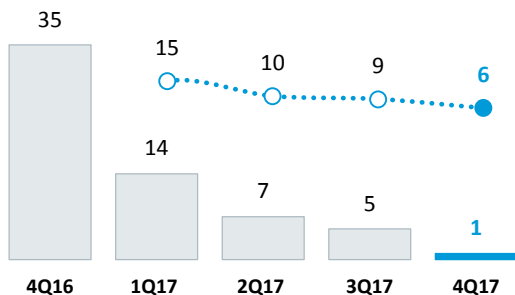
NII growth at CABK aligned with upgraded mid-single digit guidance

(1) 1Q17 includes 2 months of BPI and impact of FV adjustments. In 2Q-3Q-4Q, BPI contributes a full quarter, also impacted by FV adjustments

Liability repricing continues to provide support

Deposit repricing still helping margins

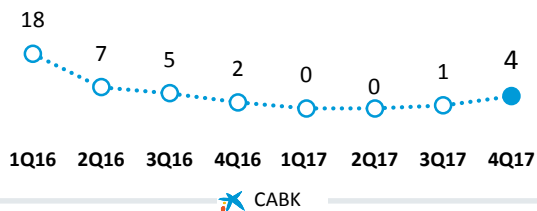
Time deposits: back book (bps)



Group

CABK

CABK Time deposits: front book, in bps



CABK

- Limited potential for re-pricing as back book below front book

Lower wholesale funding costs

 CABK wholesale funding back-book⁽¹⁾ in €Bn and spread over 6M Euribor in bps, as of 31 Dec. 2017


CABK

Volume

Spread

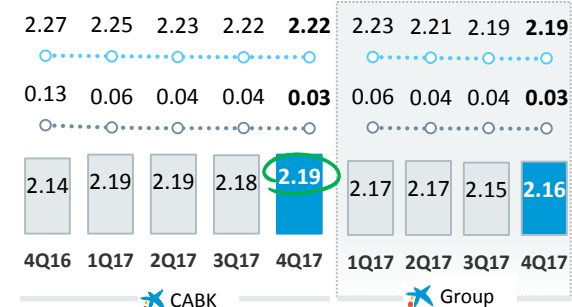
CABK issuances in 2017

	Date	Amount	Coupon
SNP	Sep	€1.25Bn	1.125%
Tier 2	July	€1Bn	2.75%
AT1	June	€1Bn	6.75%
Senior	May	€1Bn	1.125%
Tier 2	Feb	€1Bn	3.50%
Covered bonds	Jan	€1.5Bn	1.25%

- BB -15bps qoq/-9bps ytd as expensive maturities more than offset impact from new issuances

Higher customer spread but lower NIM

Customer spread, in %

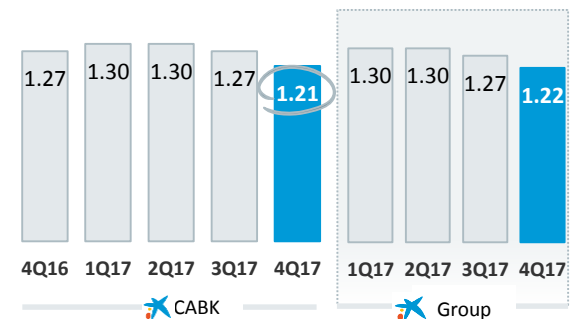


CABK

Group

 Loans and credit Client funds⁽²⁾ Customer spread

NIM, in %



CABK

Group

- Customer spread up slightly on lower funding costs and stable loan yields
- NIM mostly reflects denominator effect from cash balances

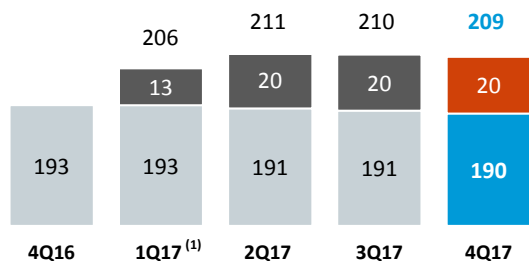
(1) Includes securitisations placed with investors and self-retained multi-issuer covered bonds. It does not include the AT1 issued in June 2017.

(2) The cost of customer funds reflects the cost of both demand and time deposits, as well as repos with retail clients. Excludes the cost of institutional issuance and subordinated liabilities

Conservative liquidity management in anticipation of TLTRO redemption

Loan yields and volumes remain stable

Average loan balance (net), in €Bn

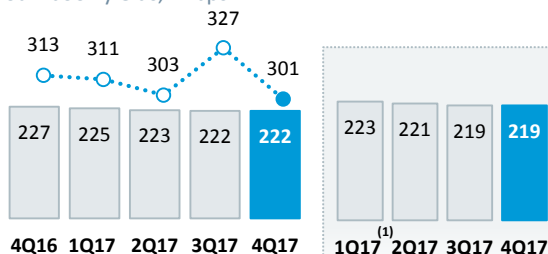


Group

CABK

BPI

Loan-book yields, in bps



CABK

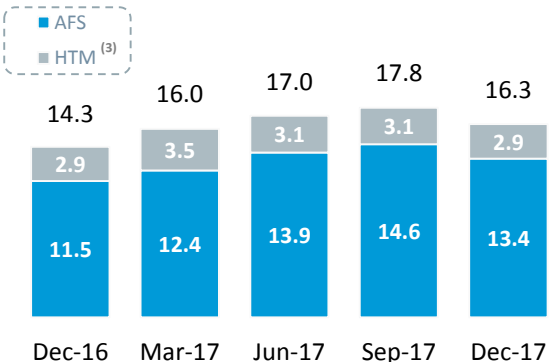
Group

FB (ex public sector)

Back book

- BB yields stable as accretive FB (mix-shift to higher-yielding segments) offsets Euribor resets

Structural ALCO volumes decline

 Group structural ALCO portfolio⁽²⁾, in €Bn


Yield, %

2.7 2.5 2.3 2.2 2.0

Average life, yrs

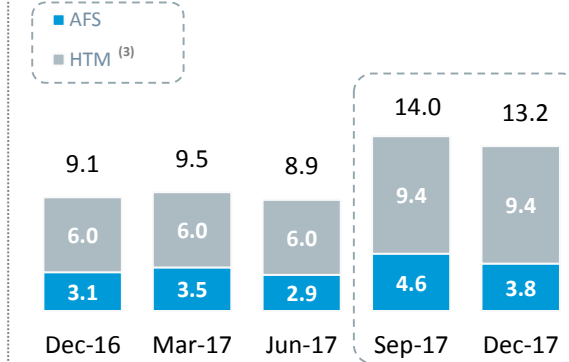
4.1 4.5 4.6 4.8 4.9

Duration, yrs

1.4

- Stable duration consistent with prudent risk management

With stable liquidity portfolio

 Group ALCO-liquidity management⁽⁴⁾ portfolio, in €Bn


Yield, %

0.1 0.1 0.1 0.2 0.2

Average life, yrs

2.7 2.6 2.5 3.2 2.9

Duration, yrs

2.8

- Duration in line with TLTRO maturity
- Lower yield reflects management of excess cash balances at current yields

(1) 1Q Group asset yields and average balances BPI calculated on 2 months of BPI contribution

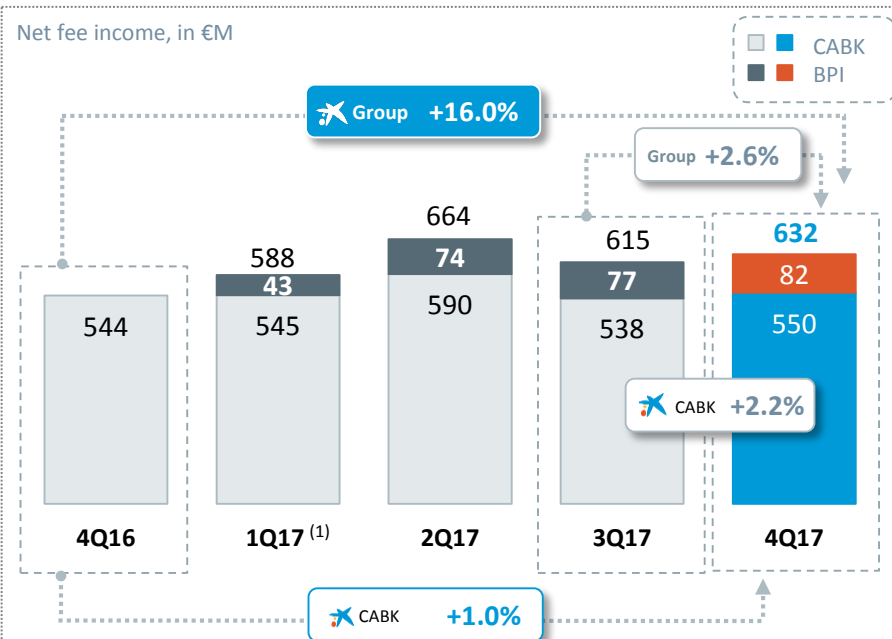
(2) Banking book fixed-income securities portfolio, excluding trading book assets and liquidity management portfolio. Refer to the appendix for reconciliation with previously disclosed total ALCO series

(3) Held-to-maturity securities and debt securities at amortised cost

(4) Banking book fixed-income securities portfolio bought for liquidity reasons

Fees grow on the back of another strong quarter in insurance and AuM

Fees exceed stated target for the year...

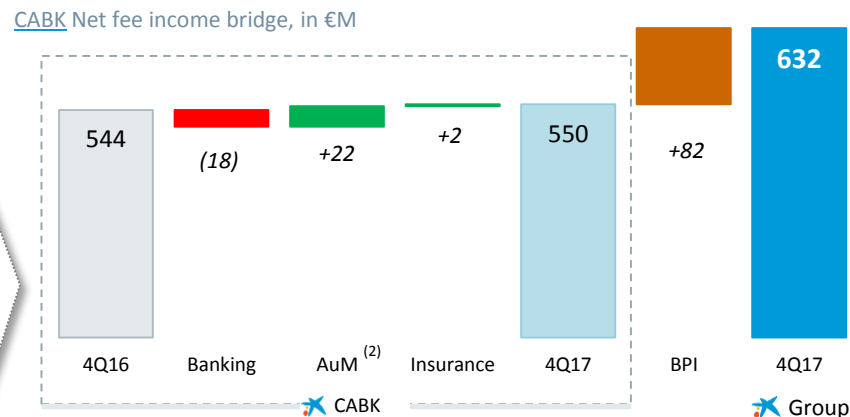


Net fees breakdown, €M

	4Q17	4Q % yoy		% qoq	
		Group	CABK	Group	CABK
Banking and other fees	363	9.4	(4.7)	(1.8)	(1.8)
Mutual funds	134	23.1	9.2	6.2	5.5
Pension plans	62	24.4	19.2	18.2	17.6
Insurance distribution fees	73	34.4	3.0	7.6	5.2

- (1) 1Q17 includes only 2 months of BPI
 (2) Mutual funds, managed portfolios and pension plans
 (3) Based on domestic activity data reported by BPI

... on the back of sustained growth in AuM and insurance



CABK trends 4Q

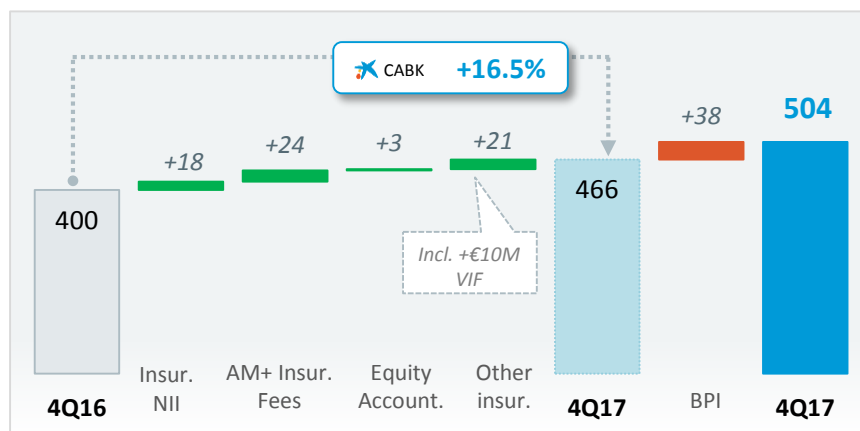
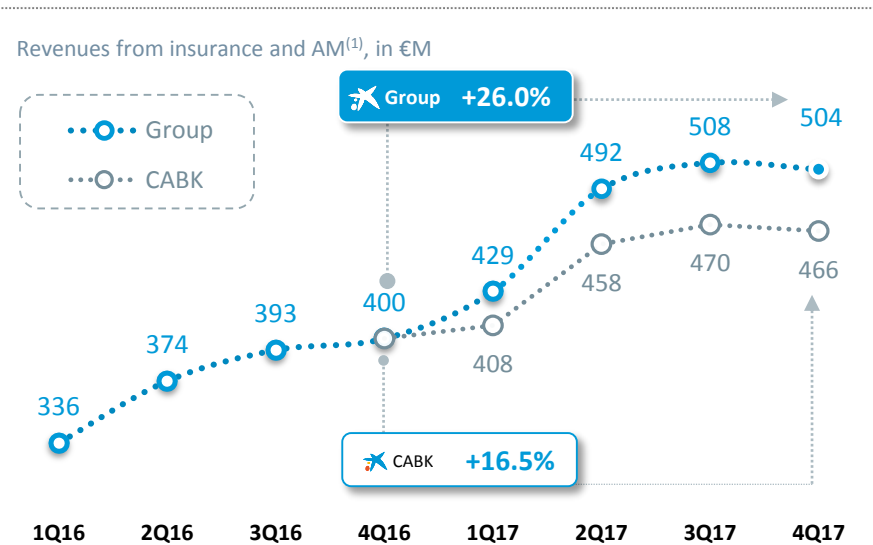
- Fees benefit from sustained growth in AuM and insurance; aided qoq by positive seasonality in pension plan fees
- Asset management (+12.4% yoy) and insurance distribution fees (+3.0% yoy) increase yoy underpinned by higher activity
- Negative banking fee evolution mostly reflect lower non-recurrent activity in 2H17

BPI 4Q

- Fees continue to grow (9.3% yoy⁽³⁾/5.1% qoq) with strong performance in AuM (47.5% yoy⁽³⁾/14.8% qoq)

Insurance and asset-management remain key contributors to bancassurance segment

Double-digit growth yoy in insurance and AM revenues...



...increasing its contribution to CABK bancassurance earnings

CABK-Bancassurance 4Q17, in €M	CABK-Bancassurance	Insurance & AuM	as % bancassuran.
Revenues (excluding non-recurrent items ⁽¹⁾)	1,850	466	25%
% yoy	+3%	+17%	+3 p.p.
Net interest income	1,148	84	7%
% yoy	+2%	+27%	+1 p.p.
Net fees and commissions	549	235	43%
% yoy	+1%	+11%	+4 p.p.
Income from associates (equity accounted)	35	29	83%
% yoy	+6%	+12%	+4 p.p.
Income and exp. From insurance	118	118	100%
% yoy	+22%	+22%	=

Growing contribution to revenues

% of CABK bancassurance revenues⁽¹⁾

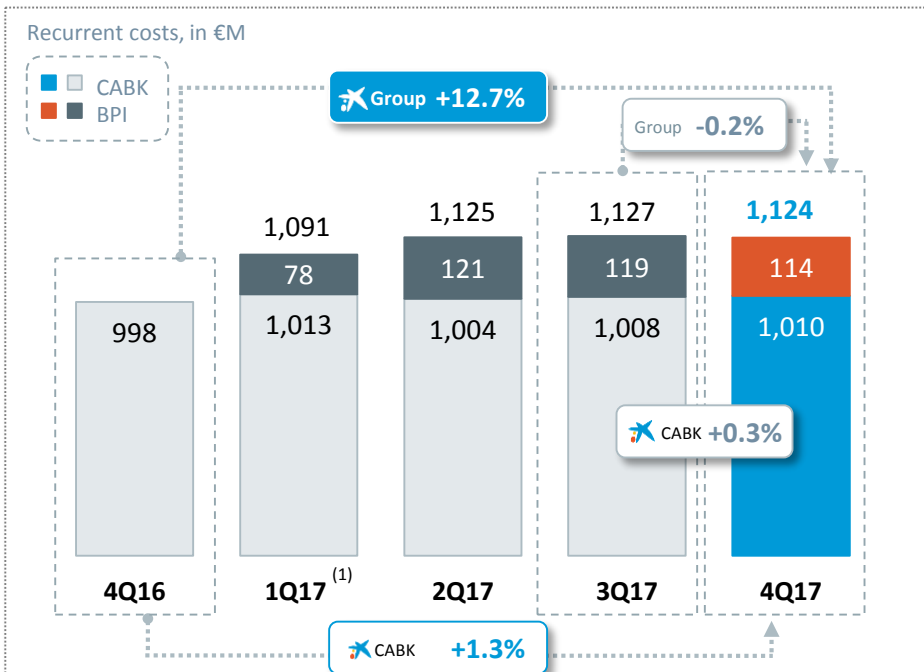


Non-banking businesses mitigate effect of low rates

(1) Excludes trading income and other operating income and expenses

Restructuring and expense control keep costs flat

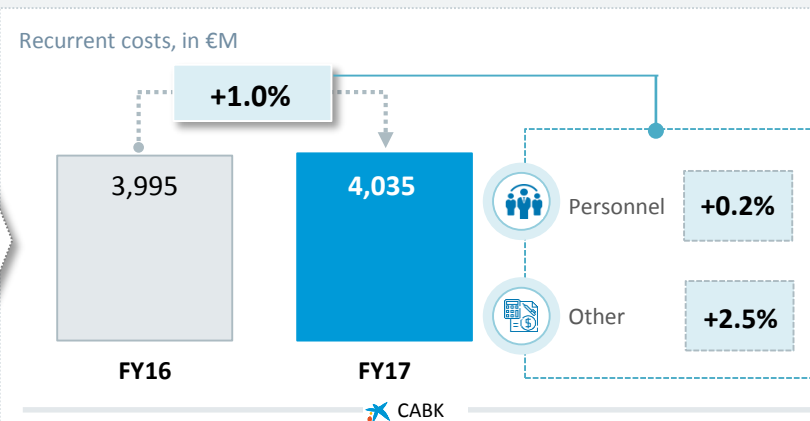
Group recurrent costs down 0.2% qoq as savings offset inflation



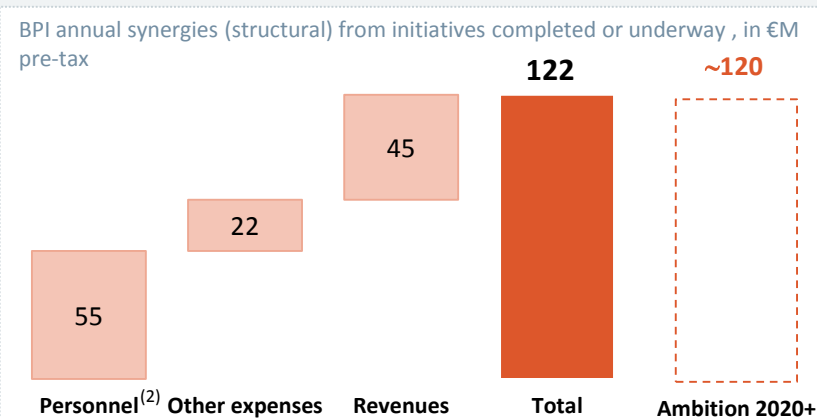
- Important initiatives in 2017 to rationalise costs at CABK/BPI
 - €455M/€106M restructuring charges
 - €104M/€36M in annual cost savings
- CABK cost-savings beyond strategic target facilitate investments in new revenue opportunities
- Recurrent C/I ratio at 54.3%

(1) 1Q17 includes 2 months of BPI
(2) Includes €19M cost-savings from actions in 2H16

CABK trends in line with guidance



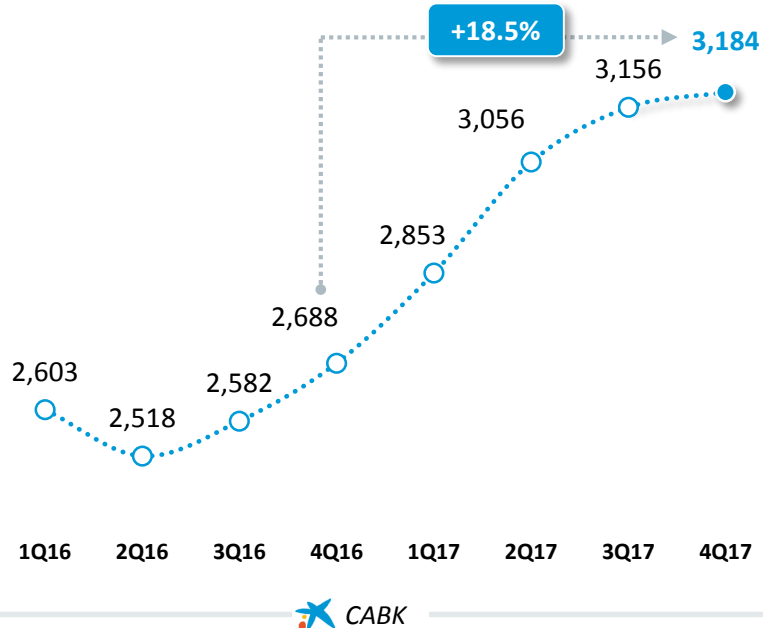
BPI: 2020 synergy ambition met



Core operating income continues to improve

Double digit growth yoy in core operating income...

CABK core operating income⁽¹⁾ trailing 12M, in €M

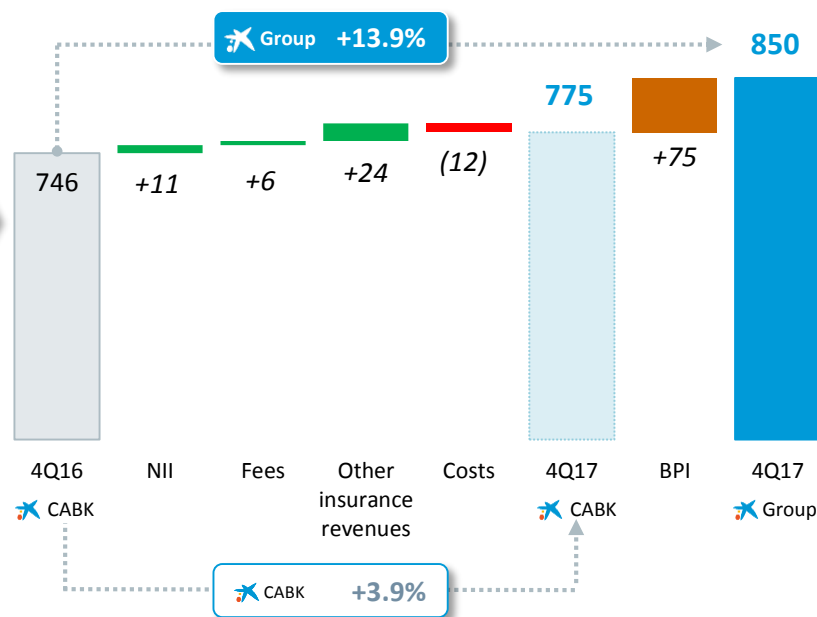


Group

€3,420 M
(+27.2% yoy)

...supported by all core revenue lines and BPI

Group core operating income⁽¹⁾ bridge 4Q yoy, in €M



Group
Total core revenues⁽²⁾ 4Q17

€1,974 M
(+13.2% yoy)

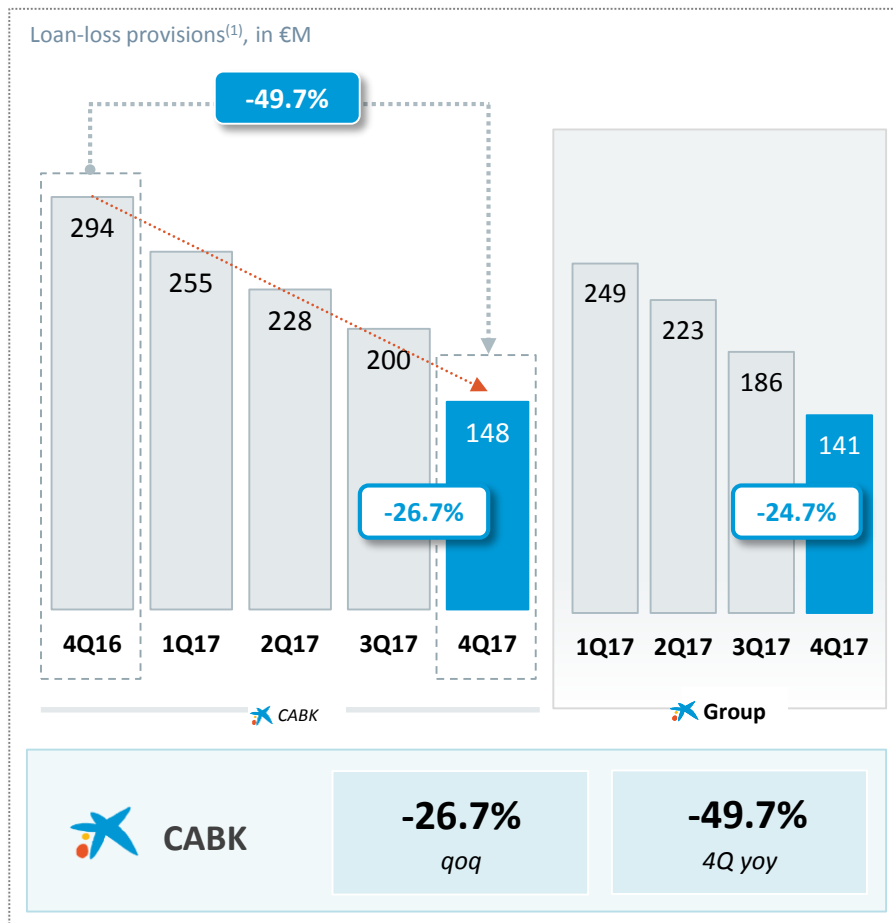
Positive jaws and BPI contribution lift core operating income

(1) Core operating income defined as core revenues minus recurrent costs

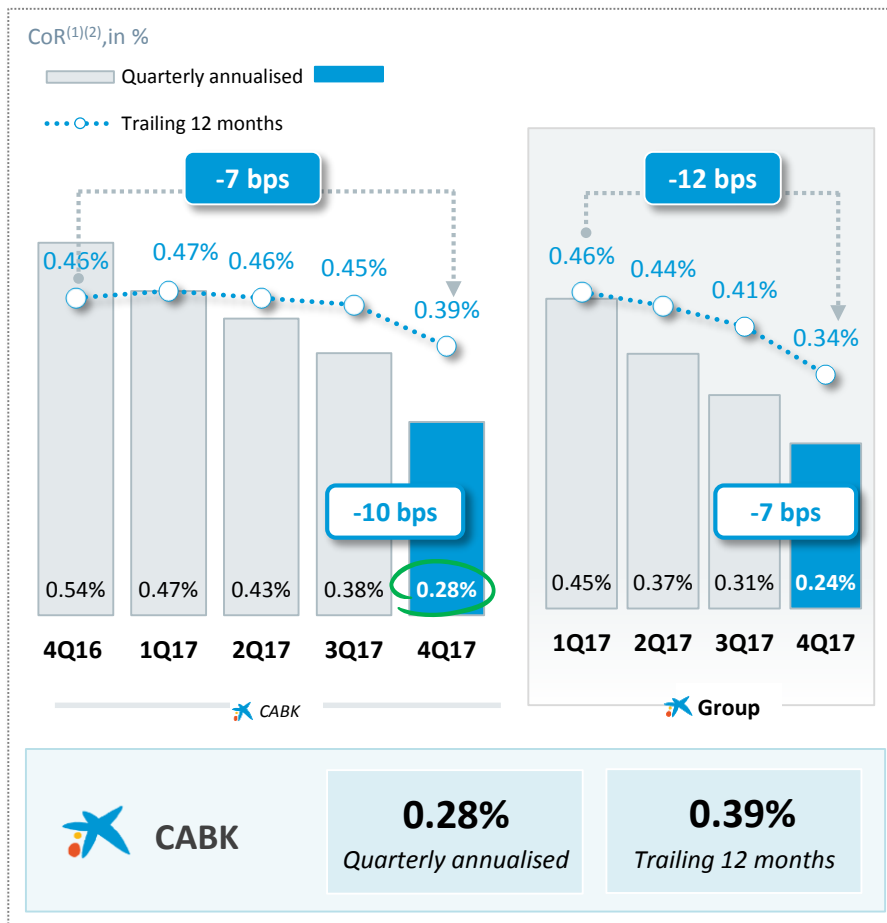
(2) Core revenues include: NII + Fees + other revenues from insurance (life-risk premia and equity accounted income from SegurCaixa Adeslas). In 4Q17, they also include equity-income from BPI bancassurance stakes. Core revenues for CABK in 4Q amounted to €1,785M

Steep reduction in loan-loss charges aligns CoR with guidance

CABK LLPs reduced by half yoy



Group CoR at 34 bps with steep improvement in 4Q



Achieving 2017 CABK guidance for CoR <40bps

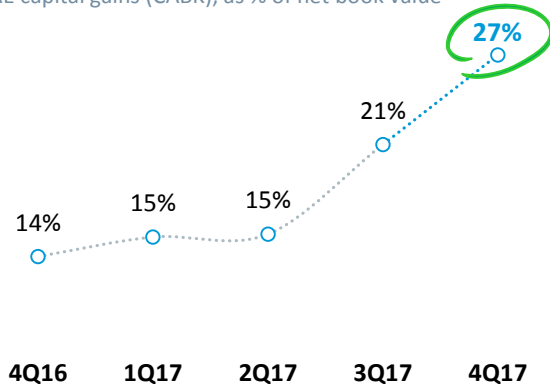
(1) Excludes extraordinary provision release in 4Q16 related to development of internal models.

(2) Loan-loss provisions over total gross customer loans plus contingent liabilities (average balances). The ratio in 4Q17 for the CABK perimeter does not include the credit related to the acquisition of BPI Vida in order to provide a more accurate analysis of organic trends

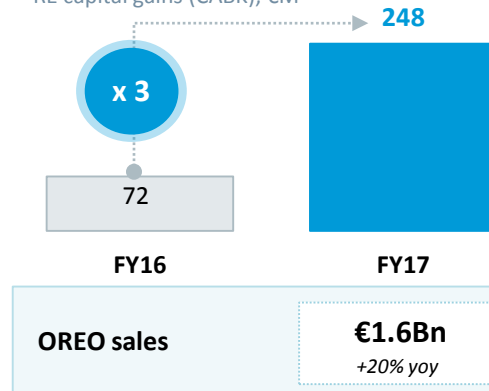
RE disposal capital gains offset RE provisioning

Record capital gains from higher OREO sales

RE capital gains (CABK), as % of net book value

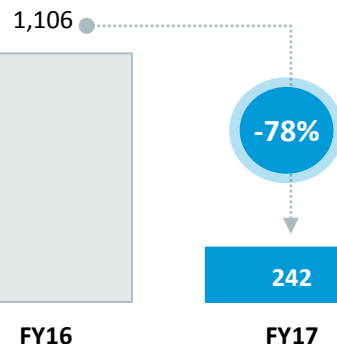
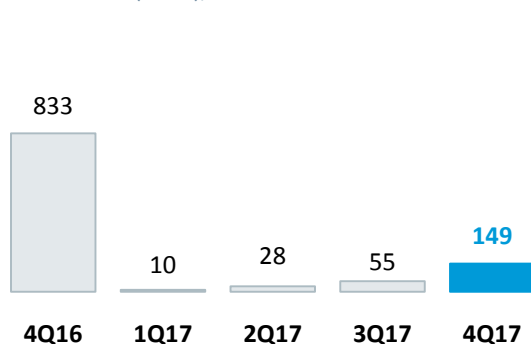


RE capital gains (CABK), €M



Strong decline in 2017 RE impairments with 4Q conservative provisioning to accelerate future disposals

Other RE losses (CABK), in €M



Yielding a positive net RE result in 2017

Gains/losses on asset disposals and other (CABK), breakdown in €M⁽¹⁾

€M	4Q17	FY17	FY16
Results from RE sales	108	248	72
Other RE gains/losses	(149)	(242)	(1,106)
Net RE result	(41)	6	(1,034)
Other non-RE related	(75)	159	(70)
Gains/losses on asset disposals and others	(116)	165	(1,104)

- “Other non-RE related” in 4Q reflects one-off related to impairment for obsolete assets

RE disposal result (net of provisions) for FY17 at €6M – in line with guidance

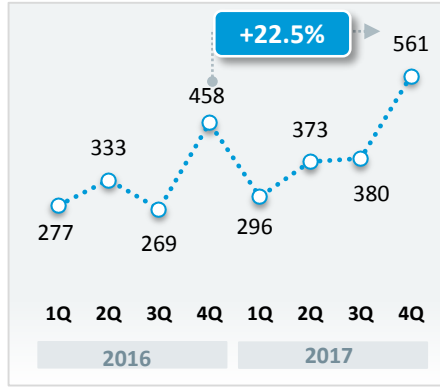
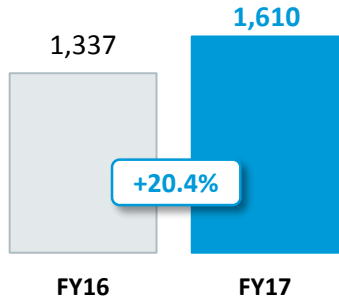
FY 2017 Results

- Commercial activity
- Financial results
- **Balance sheet**
- Final remarks

Higher OREO sales and falling inflows drive RE NPA decline

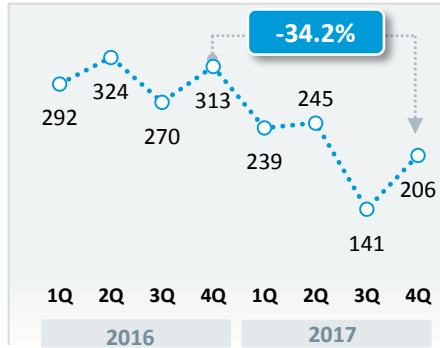
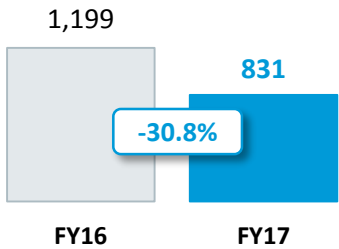
Double-digit increase in OREO sales ...

OREO sales, in €M (CABK)



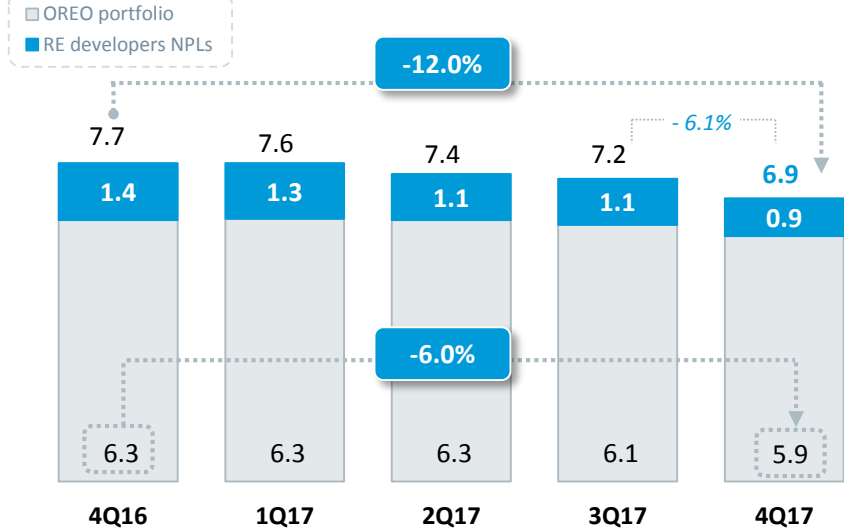
... with inflows on a declining trend

Inflows (net of provisions) to OREO portfolio, in €M (CABK)



Reduced non-performing RE exposure with stable coverage

CABK non-performing RE exposure⁽¹⁾, in €Bn, net of provisions



OREO book coverage ratio, %

58%

Coverage w/ accounting provisions only

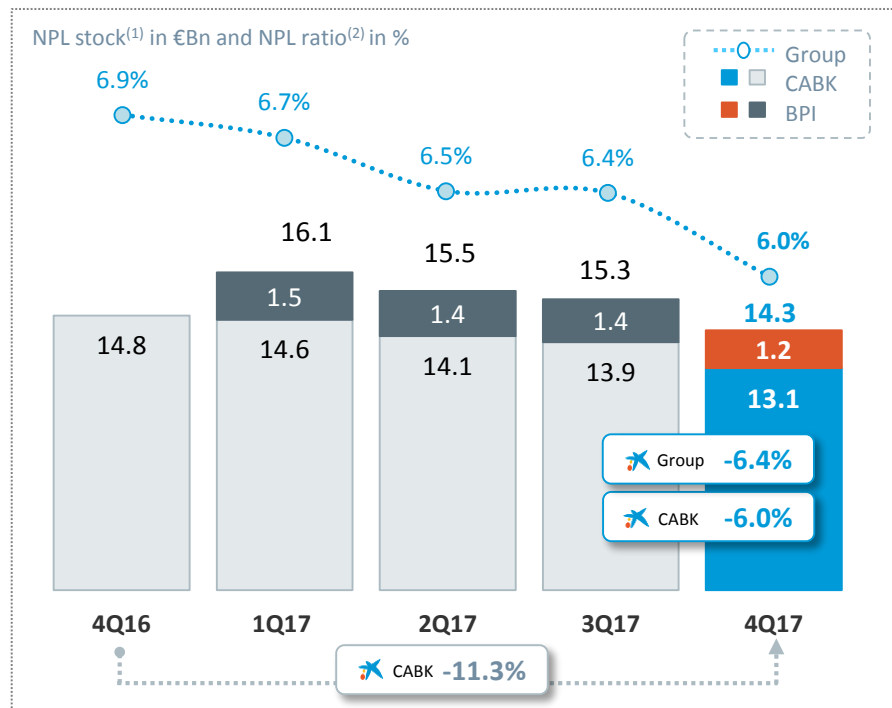
50%

Good RE fundamentals and solid coverage support OREO decline

(1) CABK OREO portfolio net of provisions and non-performing RE developer loans net of specific provisions. BPI OREO portfolio net of provisions amounts to €53M as of 31 December 2017

NPL decline accelerates

NPLs down 45% since 2Q13 peak of €26Bn

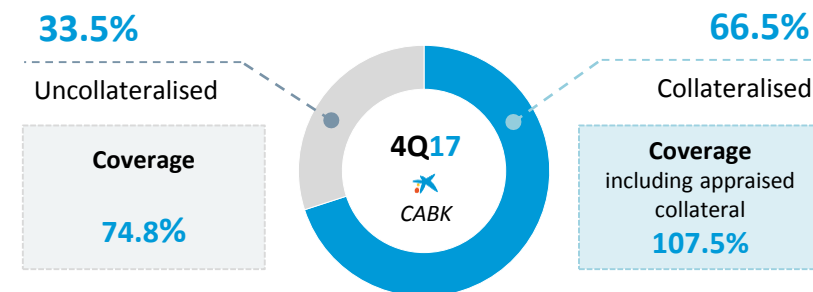


NPL coverage ratio to increase 5 p.p. with IFRS 9

NPL coverage in %

	3Q17	4Q17	4Q17 – PF IFRS9
Group	50%	50%	55%
CABK	47%	46%	52%
BPI	80%	87%	87%

CABK NPL breakdown by collateral, 31 December 2017



CABK:

- NPLs -11.3% ytd/-6.0% qoq aided by portfolio sales (€440M) in 4Q
- NPL ratio⁽³⁾ at 6.1%, down 72bps ytd/42bps qoq on lower NPL stock and relatively stable loan book
- NPAs⁽⁴⁾ down 9.3% ytd with stable coverage at 53%

Group:

- BPI contributes €1.2Bn NPLs to Group
- Group NPL ratio down to 6.0% (-43 bps qoq)
- Group NPL coverage stable at 50% and 55% pro-forma for IFRS9

(1) Including non-performing contingent liabilities (€508M in 4Q17, including BPI)

(2) NPL ratio is the ratio of NPLs to total gross customer loans and contingent liabilities as of the end of the period

(3) Calculations factoring in the credit of BPI Vida under the BPI perimeter to provide a more accurate analysis of organic performance

(4) NPAs include NPLs, non performing contingent liabilities and OREO (all gross of provisions)

Initial application of IFRS 9 in line with stated guidance

NPL provision and coverage

Estimates as of 31 December 2017

NPL provisions

+€758M

Group NPL coverage ratio

+5 pp

NPL coverage ratio
YE17PF IFRS9 at 55%

Reserves and solvency

Estimates as of 31 December 2017

CET1 FL ratio

-15 bps⁽¹⁾

CET1 FL YE17 pro
forma IFRS9 at 11.5%

Reserves

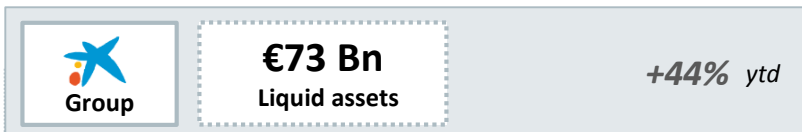
-€564M

Impact Dec-17 PF

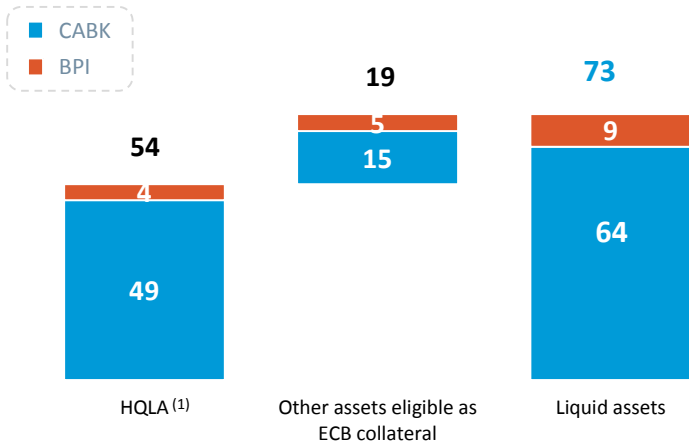
Transitional period will not be applied

(1) Including -38 bps from impact on reserves and +23 bps in other impacts to CET1, mainly the release of the deduction for IRB provision deficit

Liquidity position remained stable in 4Q



Total liquid assets (Group), as of 31 Dec-2017 in €Bn



Other liquidity metrics, as of 31 December 2017

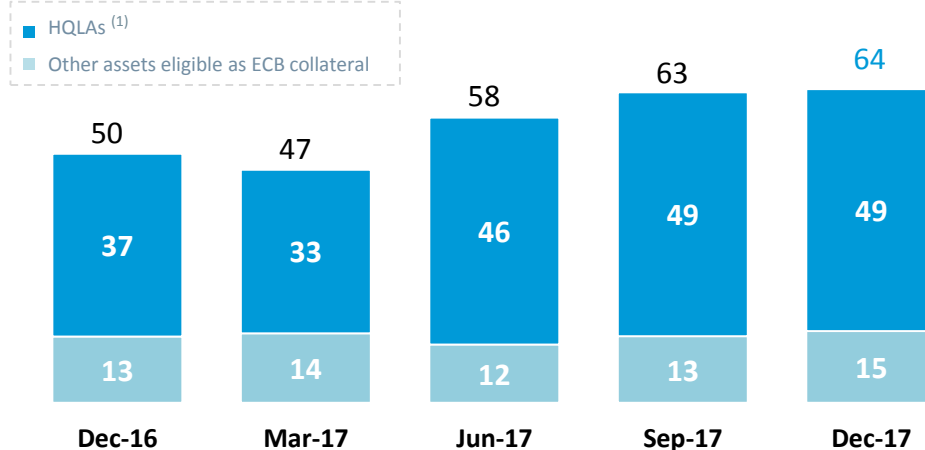
LCR **202%**

LTD **108%**

TLTRO⁽²⁾ **€28.8 Bn**



Total liquid assets (CABK), in €Bn



LCR

160% → **207%**

Taking advantage of market conditions to pre-fund TLTRO redemption

€2.4 Bn

Issued in January 2018

10yr Covered Bond

€1Bn
@ SPGB -48 bps

15yr Covered Bond

€0.375Bn
@ SPGB - 48 bps

5yr Senior Preferred

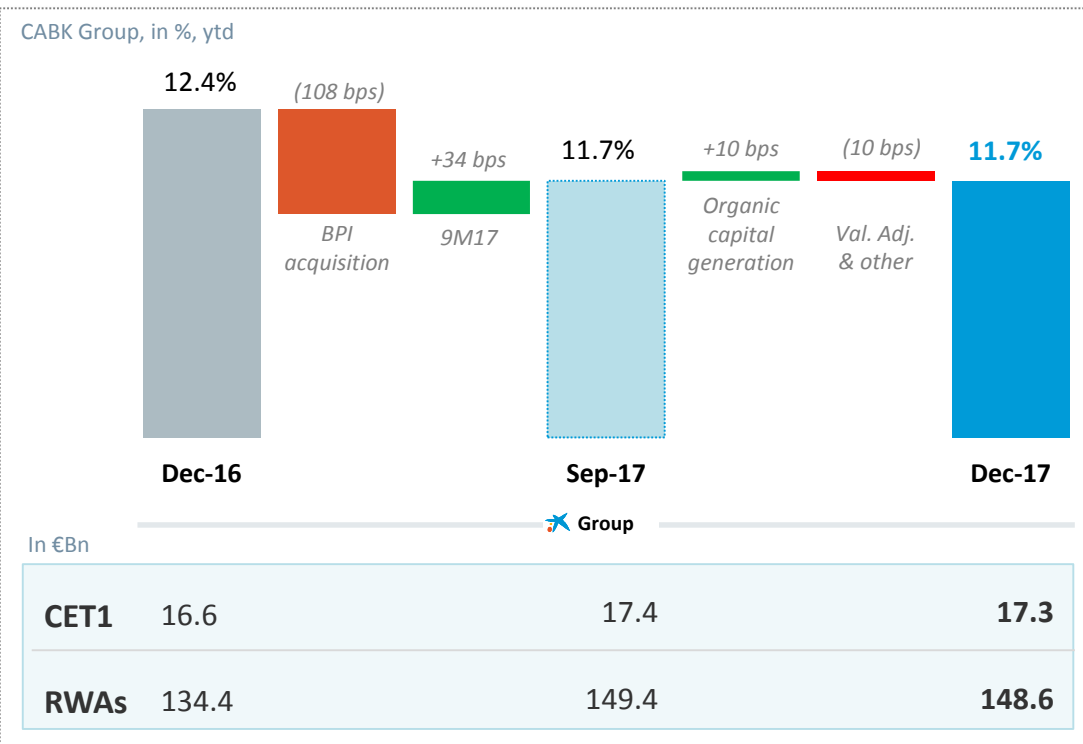
€1.0Bn
@ SPGB + 37 bps

(1) High quality liquid assets

(2) Including €2Bn from BPI. All TLTRO 2 except for €637 M TLTRO 1 from BPI

SREP showcases high solvency metrics

CET1 FL ratio evolution



Capital ratios

CABK Group⁽¹⁾, in % as of 31 December 2017

	Phase-in	Fully loaded
CET1	12.7%	11.7%
Tier 1	12.8%	12.3%
Total Capital	16.1%	15.7%
T. Capital + SNP <i>MREL-subordinated instruments</i>	17.2%	16.8%
Leverage ratio	5.5%	5.3%

- SREP for 2018 (8.063% CET1 phase-in⁽²⁾; 8.75% CET1 FL) reaffirms solvency strength
- Organic capital generation mainly offset by negative TEF performance in 4Q
- 2017 first year for full cash dividend payment since listing with cash interim dividend of 0.07€ p.s. paid in November.

(1) CABK CET1 phase in ratio on a solo basis as of 31 December 2017 is 13.6%. BPI CET1 phase-in ratio as of 31 December 2017 is 13.2% (12.4% on a solo basis)

(2) Including the Capital Conservation buffer (1.875%) and the O-SII buffer (0.187%). The O-SII and capital conservation buffer considers a linear implementation period of four years starting on 1 January 2016 and should reach 0.25% and 2.5% respectively in 2019

FY 2017 Results

- Commercial activity
- Financial results
- Balance sheet
- **Final remarks**

4Q17: key takeaways

1

Double-digit growth in core operating income

2

Better business mix and higher customer spread

3

RE disposal capital gains offset RE provisions

4

Positive operating trends in BPI as synergies met

5

Strong balance sheet further reinforced

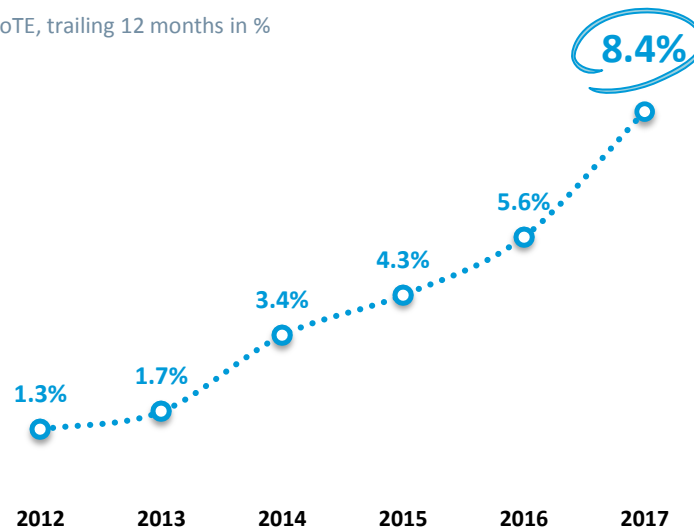
Turning around profitability of the Group

FY17 net attributable income

€1,684M

+61% yoy

RoTE, trailing 12 months in %



RoTE target 2018

2015-18 Strategic Plan

9-11%

2018 Guidance for CaixaBank Group

 2018 Guidance for Group: % yoy

Main drivers

NII	2-3%	<ul style="list-style-type: none"> ▶ Price discipline in both loans and deposits ▶ Stable loan balances on higher-yielding mix ▶ Accretive FB yield ▶ Euribor resets expected to trough during the year
Fees	3-4%	<ul style="list-style-type: none"> ▶ Growth in insurance and managed funds ▶ Broadly stable core banking fees
Core revenues	~4%	<ul style="list-style-type: none"> ▶ Growth across all core revenue lines
Recurrent costs	~3%	<ul style="list-style-type: none"> ▶ CABK wages to grow (collective bargaining agreement⁽¹⁾) ▶ 1 additional month of BPI costs ▶ Regulation, technology and other growth opportunities
Cost of Risk	< 30 bps	<ul style="list-style-type: none"> ▶ Better macro outlook ▶ High level of NPL recognition and coverage ▶ Visibility of IFRS9 impacts

 UPCOMING INVESTOR DAY: **4Q 2018**

(1) Salary increase of 1.75%

Appendix

Consolidated Income Statement

Consolidated Income Statement:

BPI consolidates fully from 1st February 2017 (11 months)

in €M	CABK Group			CABK	
	FY2017	FY2016	% yoy	FY2017	% yoy
Net interest income	4,746	4,157	14.2	4,369	5.1
Net fees and commissions	2,499	2,090	19.5	2,223	6.3
Income from investments & associates	653	828	(21.0)	541	(34.5)
Trading income	282	848	(66.7)	259	(69.5)
Income and exp. from insurance	472	311	51.9	472	51.9
Other operating income & exp.	(430)	(407)	5.6	(412)	1.1
Gross income	8,222	7,827	5.1	7,452	(4.8)
Recurring expenses	(4,467)	(3,995)	11.8	(4,035)	1.0
Extraordinary expenses	(110)	(121)	(8.7)	(4)	(96.7)
Pre-impairment income	3,645	3,711	(1.8)	3,413	(8.0)
Loan impairment losses	(799)	(314)	154.2	(831)	164.4
Other provisions	(912)	(755)	20.8	(909)	20.4
Gains/losses on asset disposals & others	164	(1,104)	-	165	-
Pre-tax income	2,098	1,538	36.4	1,838	19.5
Income tax	(378)	(482)	(21.7)	(324)	(32.8)
Profit for the period	1,720	1,056	62.9	1,514	43.4
Minority interests & other	36	9	277.8	6	(32.7)
Profit attributable to the Group	1,684	1,047	60.9	1,508	44.1

Reconciliation between BPI reported P&L and BPI Segment contribution to the Group

P&L in €M	FY17 reported by BPI	Consolidation adjustments ⁽¹⁾	BPI segment (Feb-Dec)
Net interest income	407	(30)	377
Dividends	7		7
Income from investments & associates accounted for using the equity method	125	(20)	105
Net fees and commissions	297	(21)	276
Trading income	14	9	23
Other operating income & expenses	(186)	168	(18)
Gross income	664	106	770
Operating expenses	(456)	24	(432)
Extraordinary operating expenses	(107)	1	(106)
Pre-impairment income	101	131	232
Pre-impairment income without extraordinary expenses	208	130	338
Impairment losses	5	27	32
Other provisions		(3)	(3)
Gains/losses on asset disposals & others		(1)	(1)
Pre-tax income	106	154	260
Income tax	(96)	42	(54)
Income from investments & associates			
Profit for the period	10	196	206
Minority interests & other		(30)	(30)
Profit attributable to the Group	10	166	176





(1) Including the reversal of January P&L, the reversal of fair value adjustments in the business combination and attribution of profits to minority interests

Refinanced loans

As of 31 December, 2017 (€Bn)	Group		CaixaBank	
	Total	O/W NPLs	Total	O/W NPLs
Individuals ⁽¹⁾	6.1	4.0	5.8	3.7
Businesses (ex-RE)	4.7	2.8	3.9	2.5
RE developers	1.3	0.9	1.2	0.9
Public Sector	0.3	0.1	0.2	0.1
Total	12.4	7.9	11.1	7.2
Of which: Total Non-RE	11.1	6.9	9.9	6.3
Provisions	2.6	2.5	2.4	2.3

(1) Including self-employed

Credit Ratings

	Long term	Short term	Outlook	Rating of covered bond program
 (1)	Baa2	P-2	stable	Aa2 (5)
 (2)	BBB	A-2	positive	A+ (6)
 (3)	BBB	F2	positive	-
 (4)	A (low)	R-1 (low)	stable	AA (high) (7)

- (1) As of 10th May 2017
- (2) As of 6th October 2017
- (3) As of 7th April 2017
- (4) As of 14th July 2017
- (5) As of 18th June 2015
- (6) As of 20th April 2017
- (7) As of 17th January 2018

Total ALCO book

Total ALCO⁽¹⁾ (structural⁽²⁾ + liquidity⁽³⁾ portfolios), in €Bn



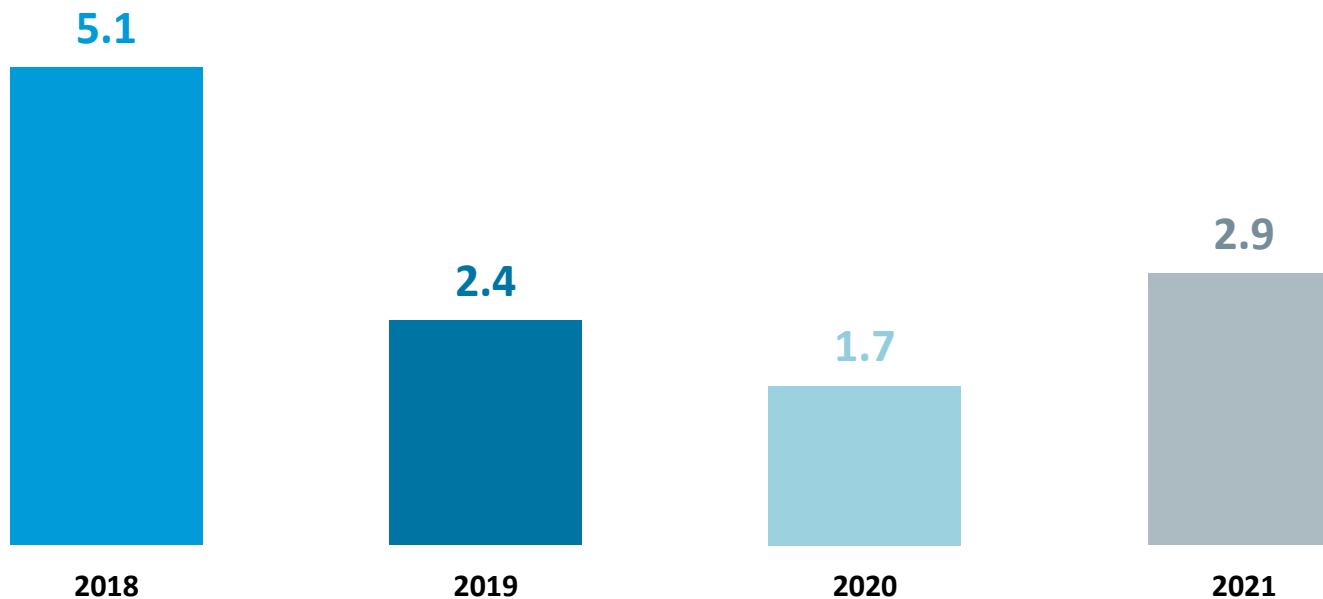
(1) Banking book fixed-income securities portfolio and liquidity management portfolio, excluding trading book assets. The series from Mar-2016 has been restated to include the liquidity management portfolio of CaixaBank and BPI (€3 Bn as of 31 December 2017 for BPI) previously excluded from the reported ALCO portfolio.

(2) Banking book fixed-income securities portfolio, excluding trading book assets and liquidity management portfolio

(3) Banking book fixed-income securities portfolio bought for liquidity reasons. Includes liquidity management portfolio of €3 Bn for the Group (all from BPI), as of 31 December 2017 (See note 1)

Wholesale funding maturities

Maturities in € billion⁽¹⁾ as of December 31st 2017



Spread over 6M Euribor in bps, as of December 31st 2017



(1) Excludes self-retained bonds. Wholesale funding figures in the Annual Financial Report reflect the Group's funding needs and as such do not include ABS securities and self-retained multi-issuer covered bonds, unlike this Figure, which depicts the impact of wholesale issuances in funding costs

Glossary (I/IV)

In addition to the financial information prepared in accordance with International Financial Reporting Standards (IFRS), this document includes certain Alternative Performance Measures (APMs) as defined in the guidelines on Alternative Performance Measures issued by the European Securities and Markets Authority on 30 June 2015 (ESMA/2015/1057) (the “ESMA Guidelines”). CaixaBank 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 IFRSs. 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. ESMA guidelines define an APM as a financial measure of historical or future performance, financial position, or cash flows, other than a financial measure defined or specified in the applicable financial reporting framework. In accordance with these guidelines, following is a list of the APMs used, along with a reconciliation between certain management indicators and the indicators presented in the consolidated financial statements prepared under IFRS.

Term	Definition
AFS	Available for sale
ALCO	Asset – Liability Committee
ALCO liquidity portfolio	Banking book fixed-income securities portfolio bought for liquidity reasons
AT1	Additional Tier 1
AuM / AM	Assets under Management including mutual funds and pension plans
BoS	Bank of Spain
B/S	Balance sheet
CAGR	Compound Annual Growth Rate
CET1	Common Equity Tier 1
CIB	Corporate and Institutional Banking division
CoR	Cost of risk: total allowances for insolvency risk (last 12 months) divided by average of gross loans plus contingent liabilities, using management criteria
Core revenues	A sum of NII, Fees and other revenues from insurance (life-risk premia and equity accounted income from SegurCaixa Adeslas). Since 4Q17 it also includes equity accounted income from insurance companies of BPI
Core operating income	Core revenues minus recurrent costs
Customer spread	Difference between the average yield rate on loans and the average cost rate of retail deposits for the period (quarter). <ul style="list-style-type: none"> • Average yield rate on loans (%): annualized quarterly income from loans and advances to customers divided by the net average balance of loans and advances to customers for the period (quarter). • Average cost rate of retail deposits (%): annualized quarterly cost of on-balance sheet retail customer funds divided by the average balance of on-balance sheet retail customer funds for the period (quarter), excluding subordinated liabilities.
C/I ratio	Cost-to-income ratio: administrative expenses, depreciation and amortisation divided by gross income (last 12 months)

Glossary (II/IV)

Term	Definition
C/I ratio (recurrent)	Cost-to-income ratio stripping out extraordinary expenses: administrative expenses, depreciation and amortisation stripping out extraordinary expenses divided by gross income (last 12 months)
FB / BB	Front book / back book referring to the yield on loans and the cost of retail deposits (%)
HQLA	High quality liquid assets within the meaning of Commission Delegated Regulation of 10 October 2014
HTM	Held to maturity
IAS	International Accounting Standard
IFRS	International Financial Reporting Standards
LCR	Liquidity coverage ratio: High quality liquid asset amount (HQLA) / Total net cash outflow amount
LLP / LLC	Loan-loss provisions / charges
LtD	Loan to deposits: quotient between: <ul style="list-style-type: none"> • Net loans and advances to customers using management criteria excluding brokered loans (funded by public institutions) • Customer funds on the balance sheet
MREL	Minimum Requirement for own funds and Eligible Liabilities
NII	Net interest income
NIM	Net interest margin, also Balance sheet spread: difference between the average return rate on assets and the average cost of fund rate for the period (quarter). <ul style="list-style-type: none"> • Average return rate on assets (%): annualized quarterly interest income divided by average total assets for the period (quarter). • Average cost of fund rate (%): annualized quarterly interest expenses divided by average total liabilities for the period (quarter).
NPA	Non-performing assets: including non-performing loans and repossessed real estate assets available for sale (gross book value)
NPA coverage ratio	Quotient between: <ul style="list-style-type: none"> • Sum of impairment allowances on loans to customers and contingent liabilities, using management criteria, plus total OREO coverage (sum of loan write-downs at the foreclosure plus accounting provisions of OREO assets) • Sum of total gross loans to customers and contingent liabilities, using management criteria, plus debt cancelled at the foreclosure (sum of net book value and total coverage of OREO assets)
NPL coverage ratio	Quotient between: <ul style="list-style-type: none"> • Impairment allowances on loans to customers and contingent liabilities, using management criteria • Non-performing loans and advances to customers and contingent liabilities, using management criteria
NPL ratio	Non-performing loan ratio: quotient between: <ul style="list-style-type: none"> • Non-performing loans and advances to customers and contingent liabilities, using management criteria • Total gross loans to customers and contingent liabilities, using management criteria

Glossary (III/IV)

Term	Definition
OCI	Other comprehensive income is those revenues, expenses, gains, and losses under both Generally Accepted Accounting Principles and International Financial Reporting Standards that are excluded from net income on the income statement. Instead it is registered under the equity section of the balance sheet
OREO	Other Real Estate Owned: repossessed real estate assets available for sale
OREO coverage ratio	Quotient between: <ul style="list-style-type: none"> • Gross cancelled debt at foreclosure minus current net book value of real estate assets • Gross cancelled debt at foreclosure
OREO coverage ratio with accounting provisions	Quotient between: <ul style="list-style-type: none"> • Accounting provision: charges to provisions of foreclosed assets • Book value of the foreclosed asset: sum of net carrying amount and the accounting provision
P&L	Profit and Loss Account
ROTE	Return on tangible equity: profit attributable to the Group divided by average equity less, where applicable, intangible assets using management criteria (last 12 months). The value of intangible assets under management criteria is the value of Intangible assets in the public balance sheet, plus the intangible assets and goodwill associated with investees, net of impairment allowances, recognised in Investments in joint ventures and associates in the public balance sheet. Profit attributable to the Group adjusted to reflect the amount of the Additional Tier1 coupon, after tax, registered in equity.
RWAs	Risk Weighted Assets
SMEs	Small and medium enterprises
SNP	Senior non preferred debt
SPGB	Spanish Government Bonds
SREP	Supervisory Review and Evaluation Process
Structural ALCO portfolio	Banking book fixed-income securities portfolio, excluding trading book assets and liquidity management portfolio
TLTRO	Targeted long-term refinancing operation conducted by the European Central Bank
VIF	Value-in-force reinsurance contract with Berkshire Hathaway (started in November 2012 and finalized in November 2016)

Glossary (IV/IV)

Adapting the layout of the public income statement to management format

Term	Definition
Net fees and commissions	Net fee and commission income. Includes the following line items: <ul style="list-style-type: none"> • Fee and commission income; • Fee and commission expenses
Trading income	Gains/(losses) on financial assets and liabilities and others. Includes the following line items: <ul style="list-style-type: none"> • Gains/(losses) on derecognition of financial assets and liabilities not measured at fair value through profit or loss, net; • Gains/(losses) on financial assets and liabilities held for trading, net; • Gains/(losses) from hedge accounting, net; • Exchange rate differences, gains/(losses), net.
Operating expenses	Includes the following line items: <ul style="list-style-type: none"> • Administrative expenses; • Depreciation and amortisation.
Pre-impairment income	(+) Gross income; (-) Operating expenses
Loan impairment losses and other provisions	Impairment losses on financial assets and other provisions. Includes the following line items: <ul style="list-style-type: none"> • Impairment or reversal of impairment on financial assets not measured at fair value through profit or loss; • Provisions/(reversal) of provisions - <i>Of which Allowances for insolvency risk</i>; • Impairment/(reversal) of impairment losses on financial assets not measured at fair value through profit or loss corresponding to Loans and receivables (to customers, using management criteria); • Provisions/(reversal) of provisions corresponding to Provisions for contingent liabilities, using management criteria - <i>Of which Other charges to provisions</i>; • Impairment/(reversal) of impairment losses on financial assets not measured at fair value through profit or loss, excluding balances corresponding to Loans and receivables (to customers, using management criteria); • Provisions/(reversal) of provisions, excluding provisions corresponding to contingent liabilities using management criteria.
Gains/losses on asset disposals & others	Gains/losses on derecognition of assets and others. Includes the following line items: <ul style="list-style-type: none"> • Impairment/(reversal) of impairment on investments in joint ventures or associates; • Impairment/(reversal) of impairment on non-financial assets; • Gains/(losses) on derecognition of non-financial assets and investments, net; • Negative goodwill recognised in profit or loss; • Profit/(loss) from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations.
Minority interests & other	Profit/(loss) attributable to minority interests and others. Includes the following line items: <ul style="list-style-type: none"> • Profit/(loss) after tax from discontinued operations; • Profit/(loss) for the period attributable to minority interests (non-controlling interests).

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